



THE VARACHHA CO-OP. BANK LTD., SURAT

MSCS/CR/1402/2023 | Lic.No.UBD Guj 1153 P | Since 1995

(Multi State Scheduled Bank)

IT DEPARTMENT | STANDARD OPERATION PROCEDURE | Re-KYC

ReKYC User Guide

Prerequisites & System Requirements

Customer Side:

- ✓ An active bank account with Varachha Bank.
- ✓ Knowledge of their unique Customer ID.
- ✓ Re-KYC can only be performed by individual customers.
- ✓ An active, registered mobile number accessible to receive One-Time Passwords (OTPs).
- ✓ A device (mobile phone, laptop, or desktop computer) featuring a functional integrated camera.
- ✓ Clear digital image files of their Aadhaar Card and PAN Card (mandatory)

The Varachha Co-operative Bank Ltd

Online Re-KYC

Mobile No.

Customer Id.

ReKYC Portal: Customer Journey Guide

Phase 1: Portal Access & Authentication

Step 1: Access the ReKYC Link

- ✓ Navigate to the official secure portal: Varachha Bank ReKYC Portal.

Step 2: Customer Login

- ✓ Enter the following mandatory credentials:
 - **Mobile Number** (Registered with the bank)
 - **Customer ID**
 - **Captcha Code.**
- ✓ Click **Submit**.

Step 3: Two-Factor Authentication (OTP)

- ✓ Retrieve the One-Time Password (OTP) sent to your registered mobile number.
- ✓ Enter the OTP into the verification field and click **Verify**.

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NOTE: Please input OTP(One Time Password) which was sent to your registered mobile number. Please do not share this OTP with anyone via email, message or any other medium it is confidential.



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Phase 2: Profile Review & Address Verification

Step 4: Verify Personal Details

- ✓ Review your auto-populated profile information on the screen:
 - Full Name, Date of Birth (DoB), Mobile No., Marital Status, Gender, Email ID, and Current Address.
- ✓ If all details are correct, click **Next**.

Step 5: Correspondence Address Selection

- ✓ View your previously uploaded identification documents and current/permanent address records.
- ✓ **Quick Checkbox:** If your correspondence address is the same as your current/permanent address, simply check the provided box to auto-fill.

Step 6: Address Update (Optional)

- ✓ If you need to change your address:
 - Check the box labeled "**Do you want to update address?**"
 - Input your complete new address details.
- ✓ Click **Next**.

Phase 3: Document Upload

Step 7: PAN Card Submission

- ✓ Upload a digital image of your PAN Card.
- ✓ **Note:** You can use the built-in portal tool to resize your image if the file size is too large.



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The screenshot shows the 'CUSTOMER Re-KYC' interface. It has a progress bar at the top with four steps. The first step is 'PAN Card', which includes a 'Document Name' dropdown set to 'PAN Card', a 'Choose File' button, and a 'Preview' button. The second step is 'Officially Valid Document', which includes a 'Document Name' dropdown set to 'Aadhar Card', a 'Choose File' button, and a 'Preview' button. At the bottom, there are three buttons: 'Previous', 'Next' (highlighted with a green box), and 'INCLUDE'.

Step 8: Officially Valid Document (OVD) Upload

- ✓ Select one of the following valid government IDs from the dropdown menu:
 - Driving License
 - Election Card
 - Aadhaar Card
 - Passport
- ✓ Upload a clear digital copy of the selected document.
- ✓ Click **Next**.

The screenshot shows the 'Customer Consent' step. It has a progress bar at the top with four steps. The first step is 'Customer Consent', which includes two sub-steps: '1. Grant Camera' and '2. Click Photo'. Below these are two photo capture areas. The second area shows a photo of a man and a '3. Review' button. At the bottom, there are three buttons: 'Previous', 'Submit' (highlighted with a green box), and 'IN CLOSE'.

Phase 4: Final Consent & Submission

Step 9: Photo Capture & Reference Generation

- ✓ Live Photo: Grant camera permissions to capture a live photograph of your face.
- ✓ Consent: Check the consent box authorizing the bank to use your photo and uploaded documents for Re-KYC verification.
- ✓ Click **Submit**.

- ✓ **Confirmation:** The screen will display your successful submission along with your unique ReKYC Reference Number for tracking.

The screenshot shows the successful submission confirmation screen. It has a progress bar at the top with four steps. The first step is 'Confirmation', which displays the message: 'Your 2025072340 request for Re-KYC has been received successfully.' Below the message is a 'CLOSE' button. At the bottom, there are four buttons: 'Previous', 'Next', 'IN CLOSE', and 'CLOSE'.