

# UPI ID Creation Process



# **Sakthi Finance**

Since 1955

**Sakthi Finance Ltd.**

Registered Office: 62, Dr. Nanjappa Road,  
Coimbatore-641 018

Phone : (0422) 2231471 – 474, 4236200



## ➤ Changes in SEBI Regulations :

Effective from 01.01.2021, as per the SEBI circular dated 23<sup>rd</sup> November'20, the investors who wants to apply for Public issue of NCDs, with an investment amount for a minimum amount of Rs.10,000 up to Rs.2,00,000/- has an option of UPI id to block the funds through UPI mechanism.

There are two options to block the fund through UPI mechanism ;

- a. Through physical application : Mention UPI id in the application form and submit for process
- b. Through Online banking /BSE Direct.

**NOW LET US GO THROUGH STEP BY STEP PROCESS OF HOW TO CREATE UPI ID FOR THE CUSTOMER AND HOW TO REGISTER WITH BSE DIRECT APP AND APPLY FOR NCDS THROUGH ONLINE WITH UPI ID.**



- What is UPI (United Payments Interface)?
- What is VPA (Virtual Payment Address) ?
- Requirements for enabling UPI App
- Categories of UPI Apps
- How to download, install and use various categories of UPI Apps
- You Tube videos on how to download and create UPI Id on bank Apps and UPI Apps.

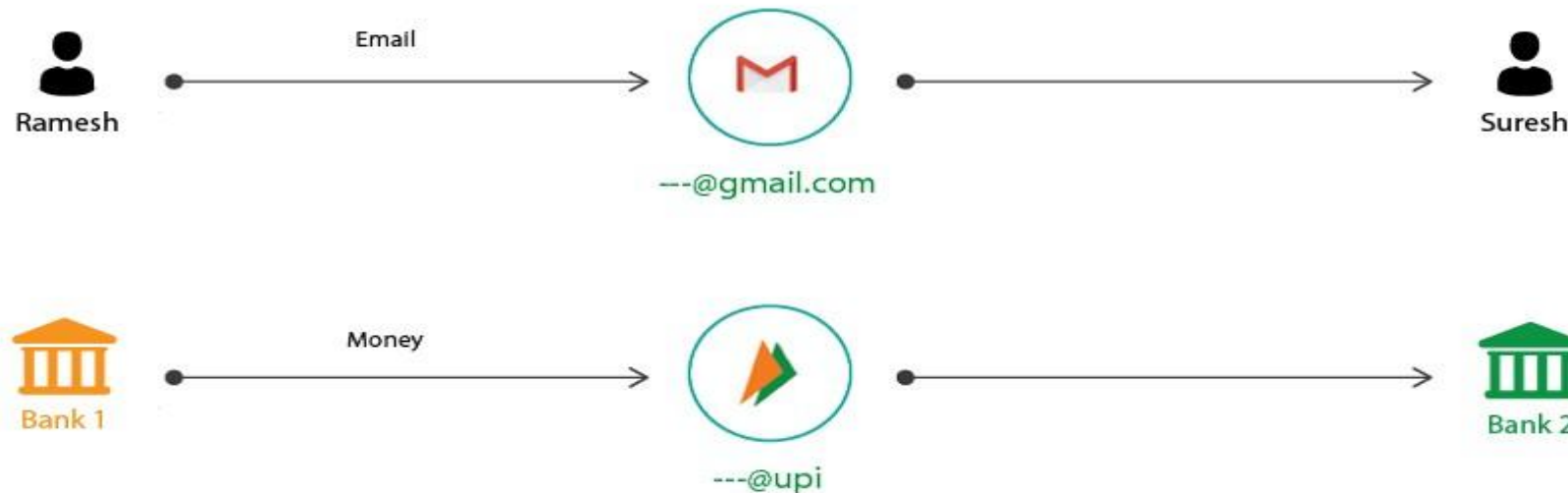


- UPI stands for **Unified Payments Interface**.
- It is a simple, secure and convenient “interface” to send or receive money in real-time using smart phones.
- It offers inter-bank transfers between any two bank accounts i.e. sending or receiving money among banks in India.

# What is VPA



- VPA or 'Virtual Payment Address' is a unique ID created through UPI enabled Apps like BHIM app, Google Pay app, Bank apps, etc.
- Just as an email goes from one person to another using his email address, money goes from one bank account to another using his VPA. There is no need for his bank account number or IFSC.



# Requirements for enabling UPI App



- Any bank provided UPI App for Android or Apple mobiles to be downloaded from Play Store (Android) or App store (Apple)
- Smart phone to download UPI App
- Account with Bank having UPI facilities
- Mobile number registered for above Bank Account
- Active Debit card for above Bank Account to set up UPI PIN

# UPI Apps available in different Categories



## BHIM UPI App



**BH**arat  
Interface for  
**M**oney

## Bank Apps



## Payment Apps



# HOW TO CREATE UPI ID THORUGH BHIM APP?



Let us Begin



## Sakthi Finance

Since 1955

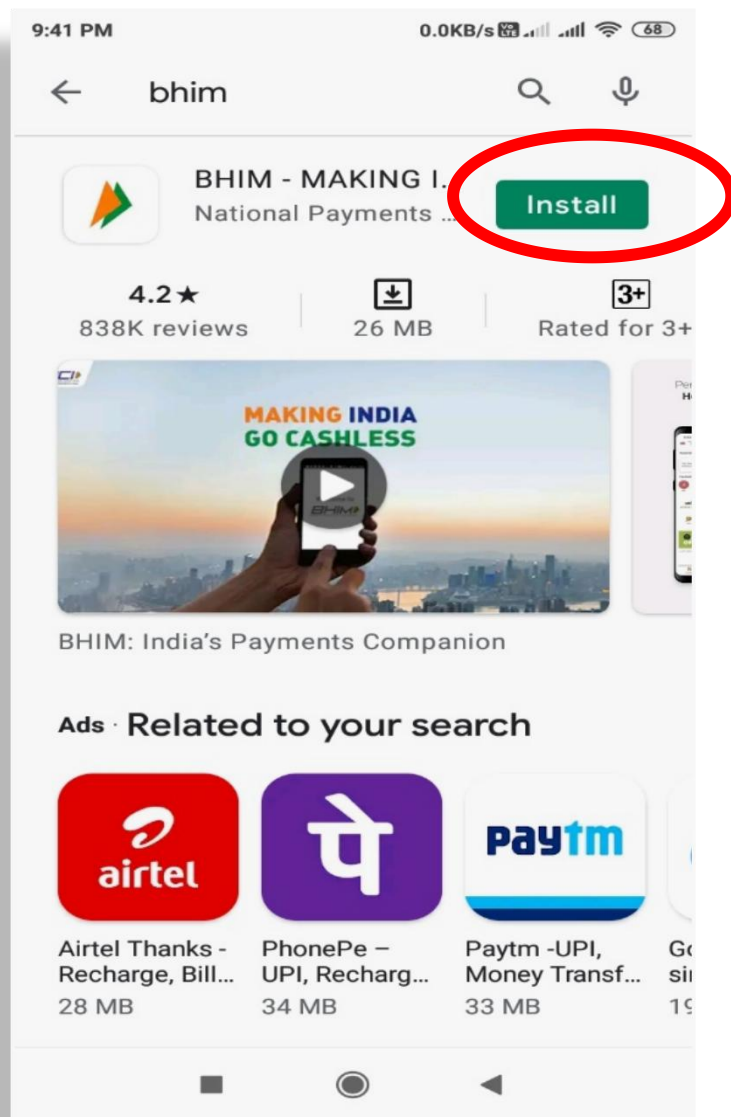
**Sakthi Finance Ltd.**

Registered Office: 62, Dr. Nanjappa Road,  
Coimbatore-641 018

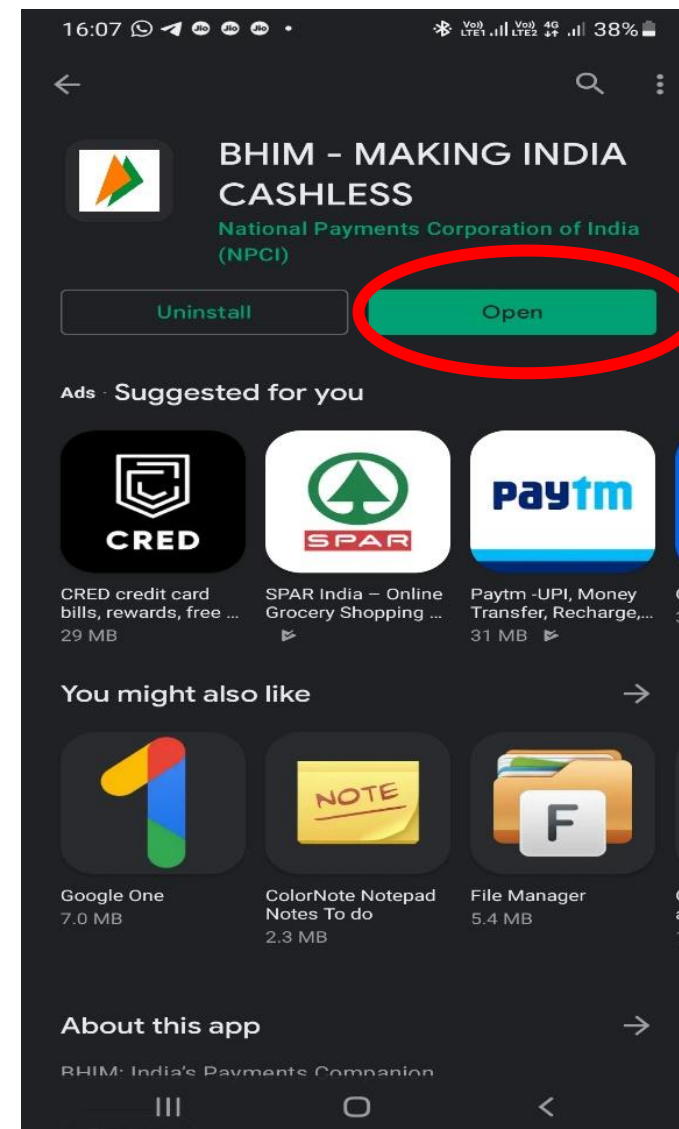
Phone : (0422) 2231471 – 474, 4236200



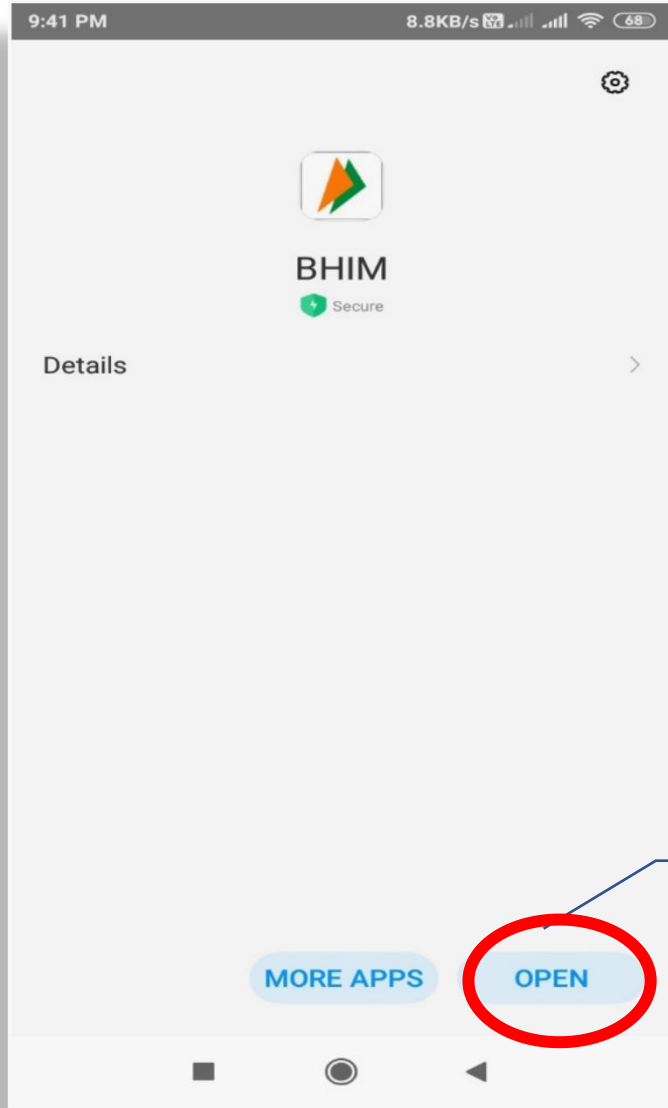
## 1. Go to Play Store and Install



## 2. Click on Open

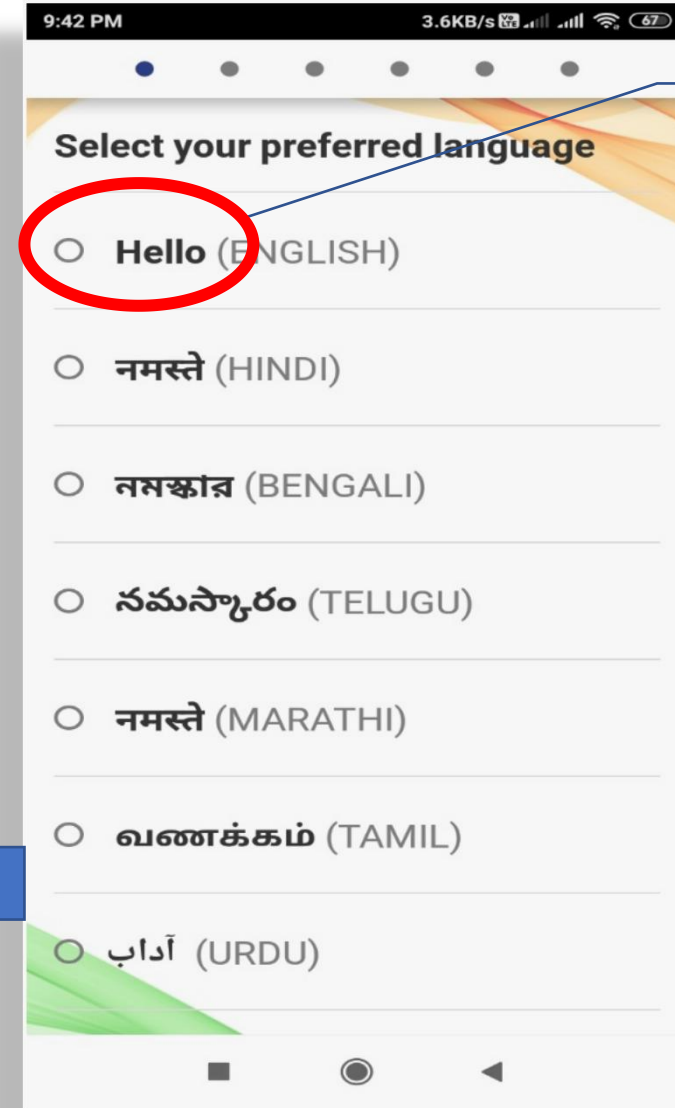


### 3. Click to Open



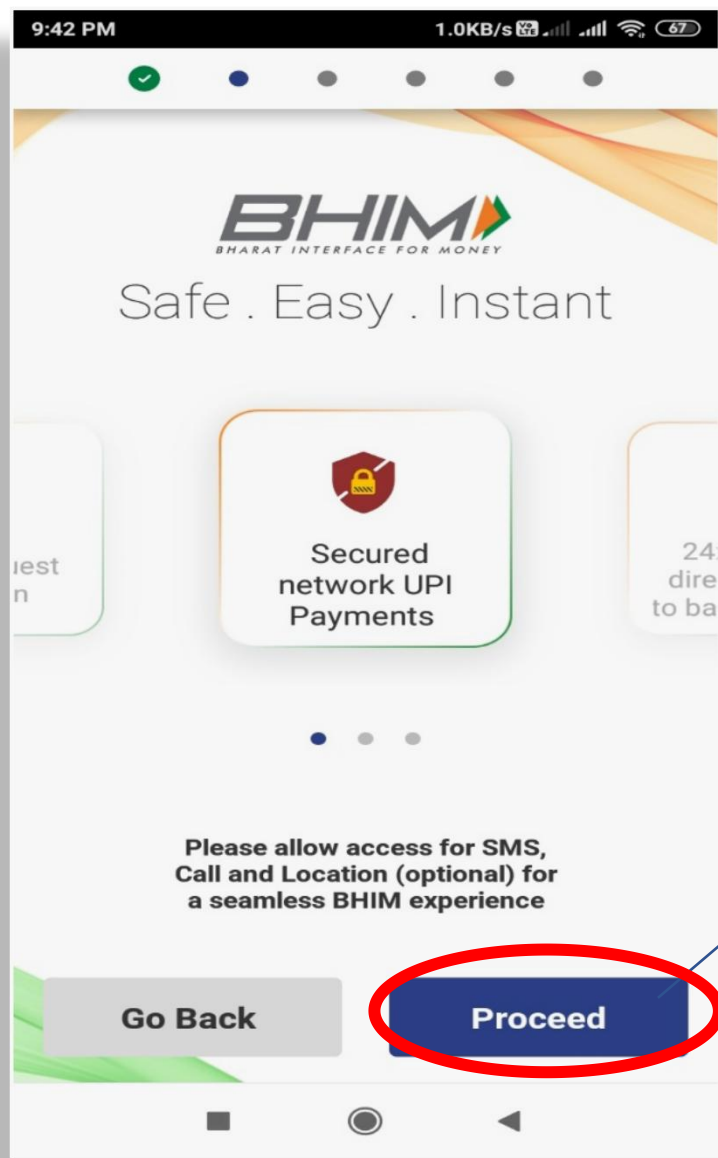
Select

### 4. Select language.

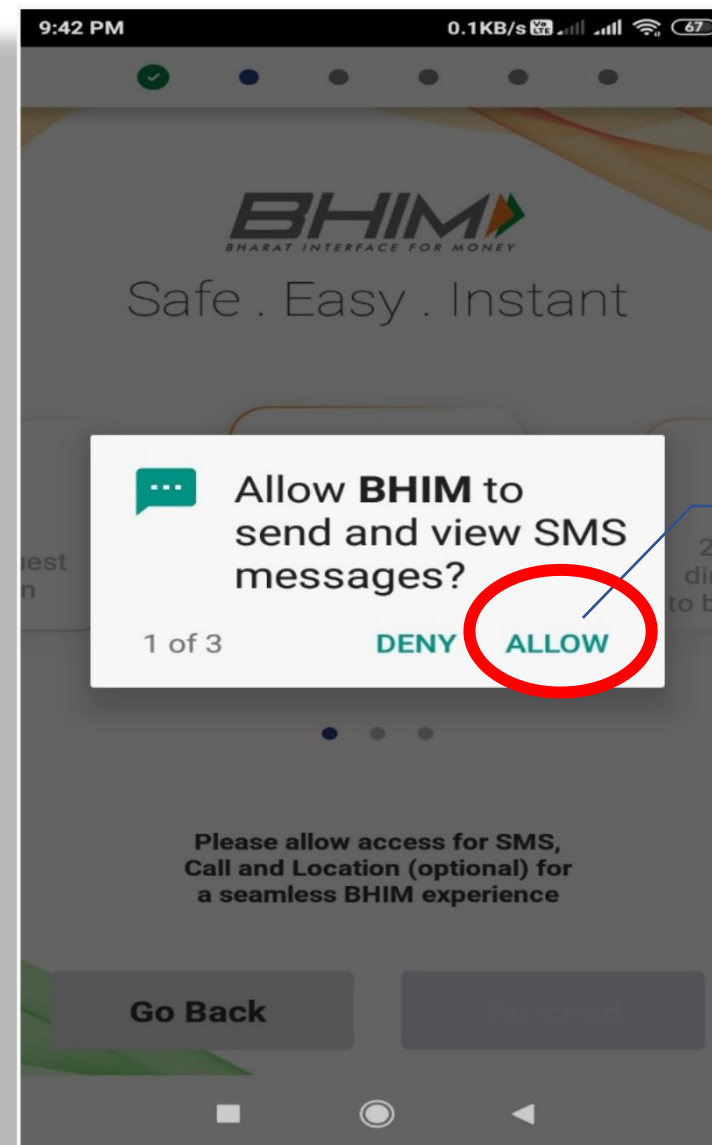


Select  
Language

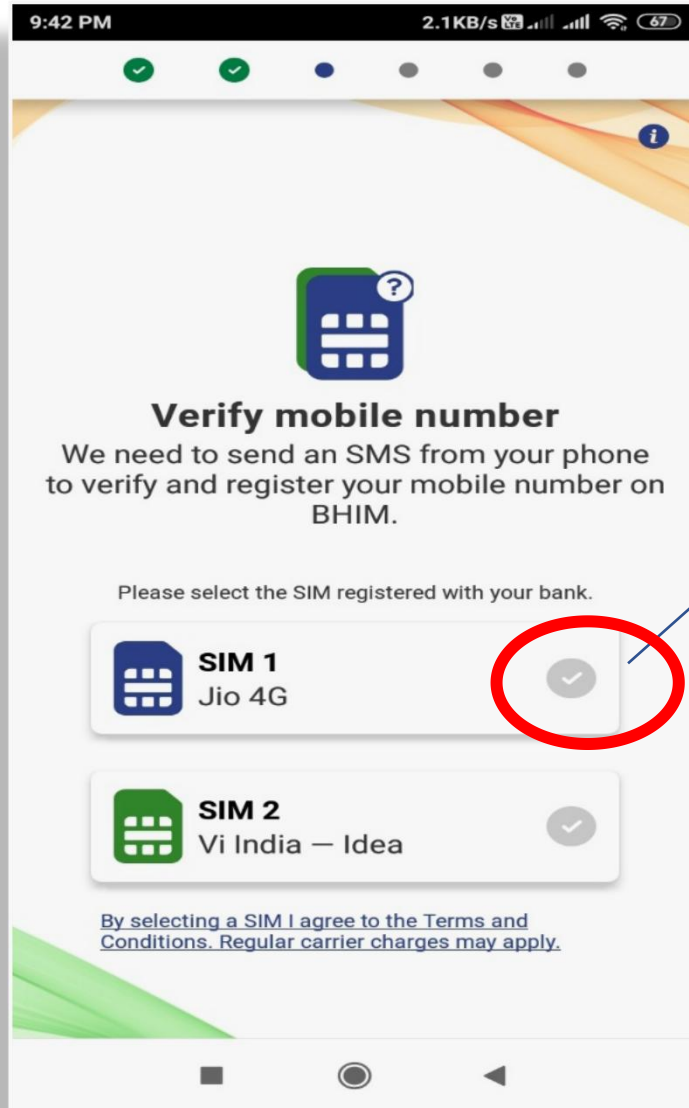
## 5. Click Proceed.



## 6. Click on Allow to permit access to

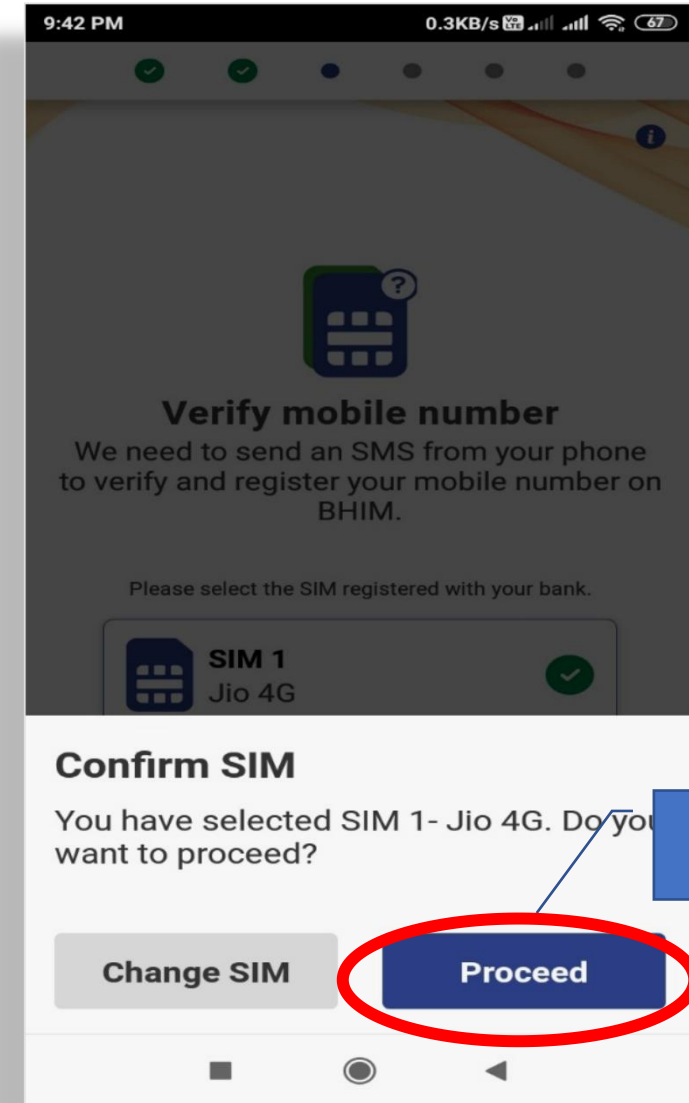


## 7. Click on SIM which is for the registered mobile



Select SIM Card

## 8. Click on Proceed



Click Proceed

Mobile Number is Verified.

## 9. Create & Enter Passcode; Re-enter. Click on blue tick.

9:43 PM 0.5KB/s

Register New Passcode

Enter Passcode

Re-Enter Passcode

Show

1 2 3

4 5 6

7 8 9

0

Click

Enter Passcode

Re-Enter Passcode

Click

## 10. Select your Bank

9:43 PM 3.0KB/s

Select Bank

Search / Select bank

A P Mahesh Bank

ABHYUDAYA CO-OP. BANK LTD

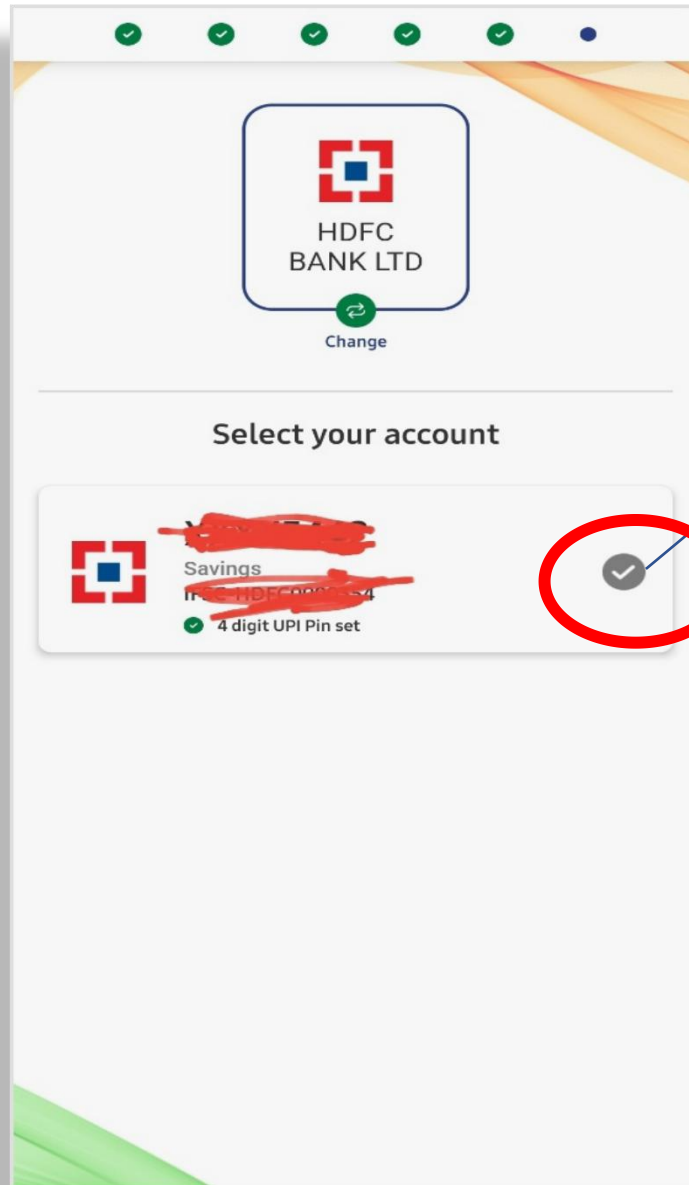
Adarsh Co-operative Bank Limited

Ahmednagar Merchant's Co Operative Bank Ltd

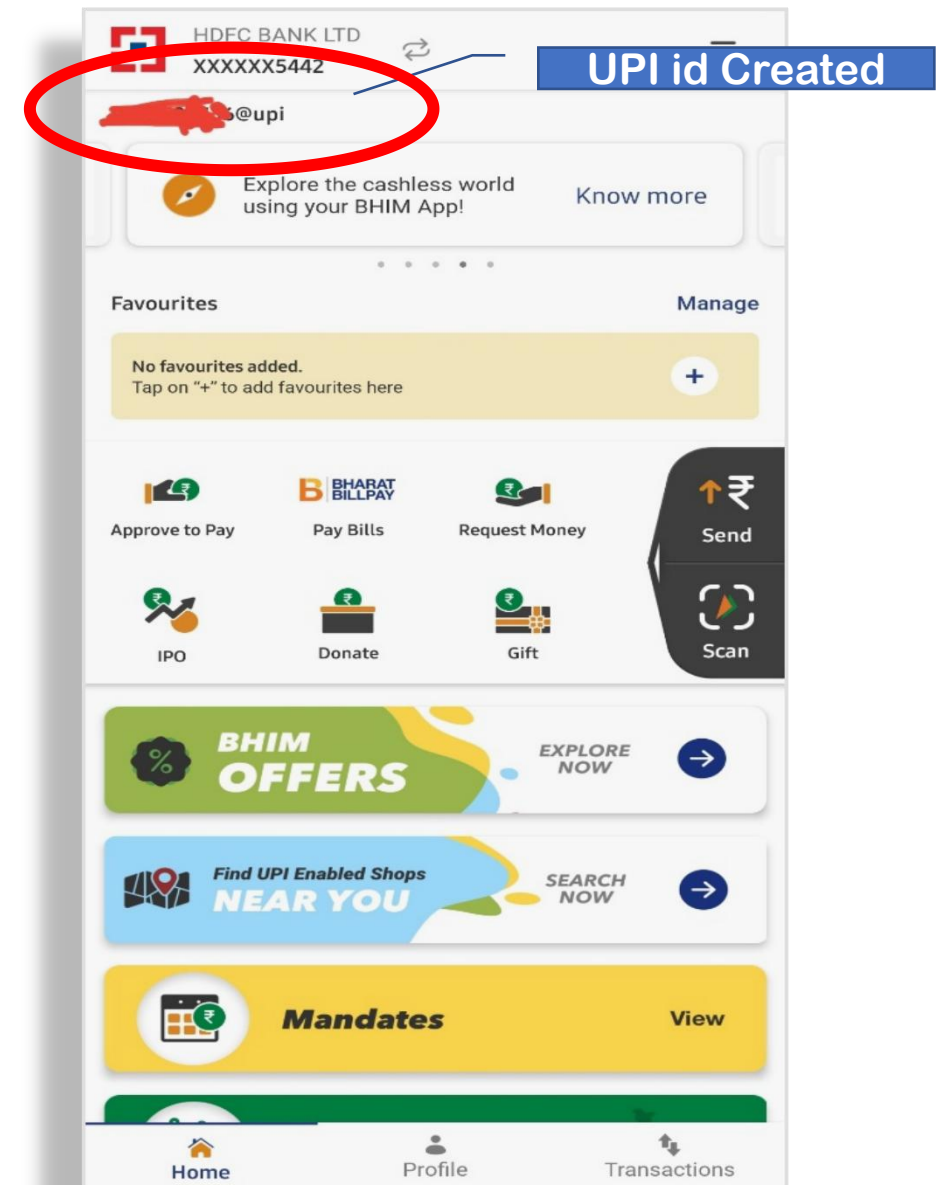
Airtel Payments Bank

My bank is not listed

## 11. Click on Tick to select bank account and display details.



## 12. UPI Id is created





## BANK APPS



# Sakthi Finance

Since 1955

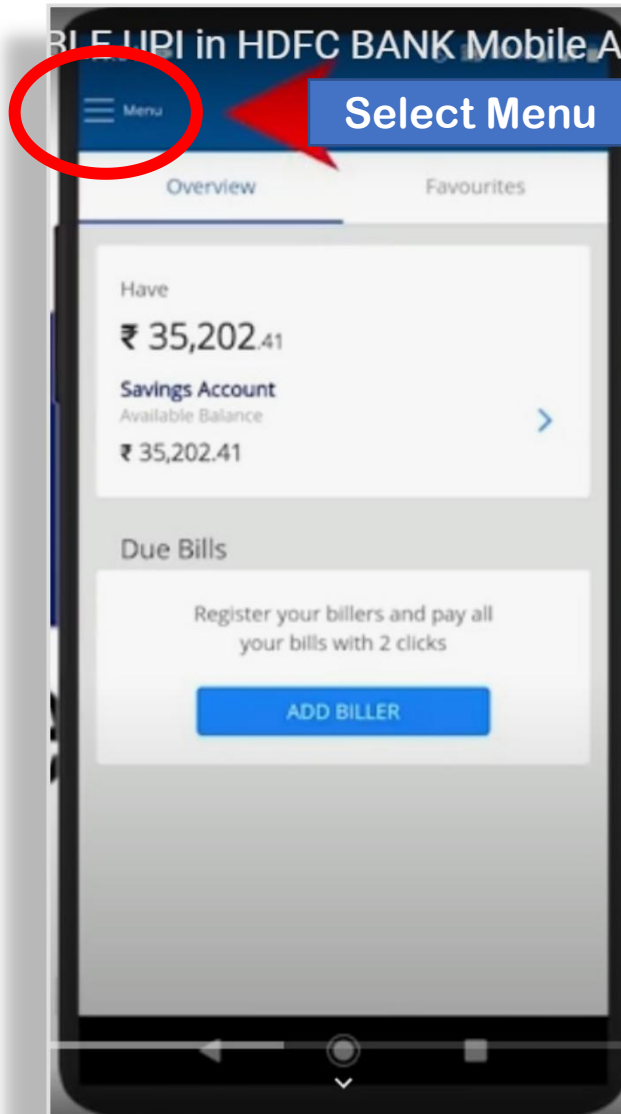
**Sakthi Finance Ltd.**

Registered Office: 62, Dr. Nanjappa Road,  
Coimbatore-641 018

Phone : (0422) 2231471 – 474, 4236200

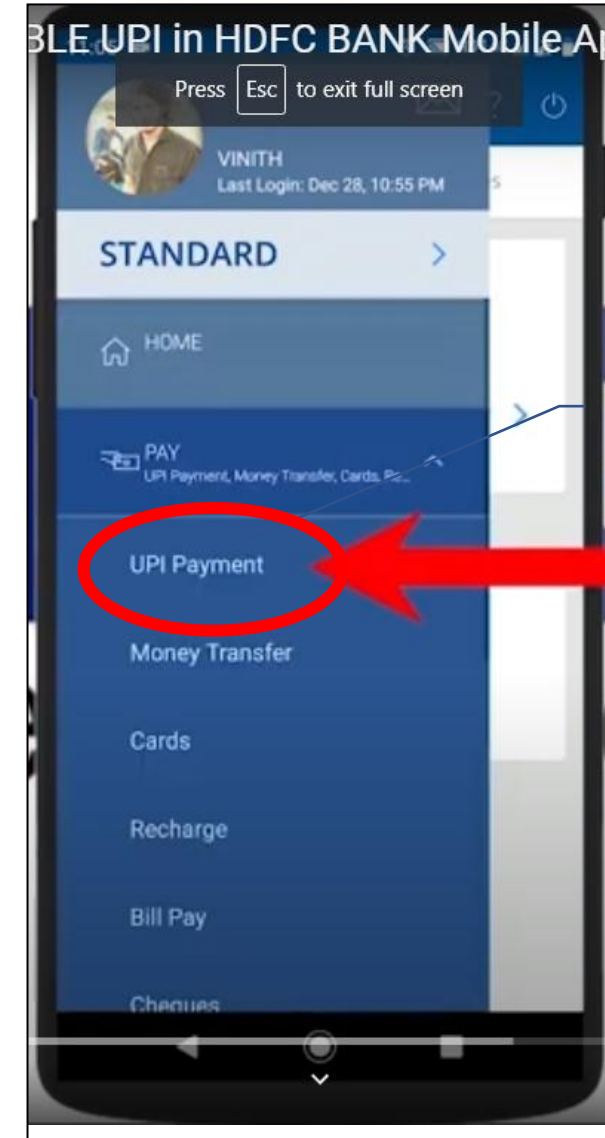


1→ Login to Mobile Banking App; Go to Home Screen (Overview)



Select Menu

2→Go to PAY, then click on UPI Payment

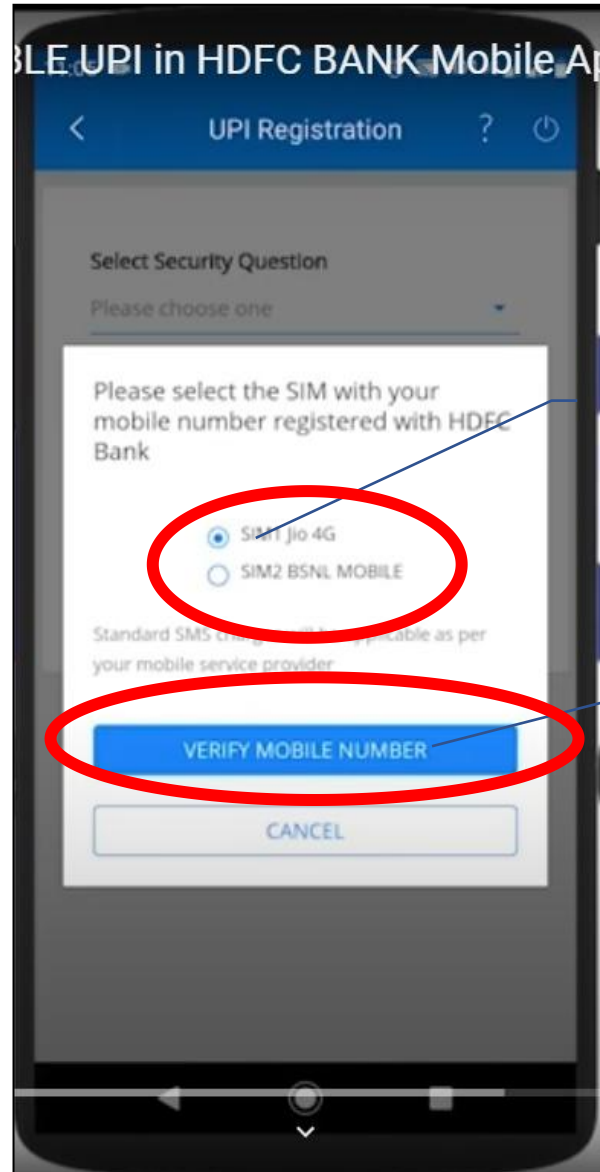


Click on UPI Payment



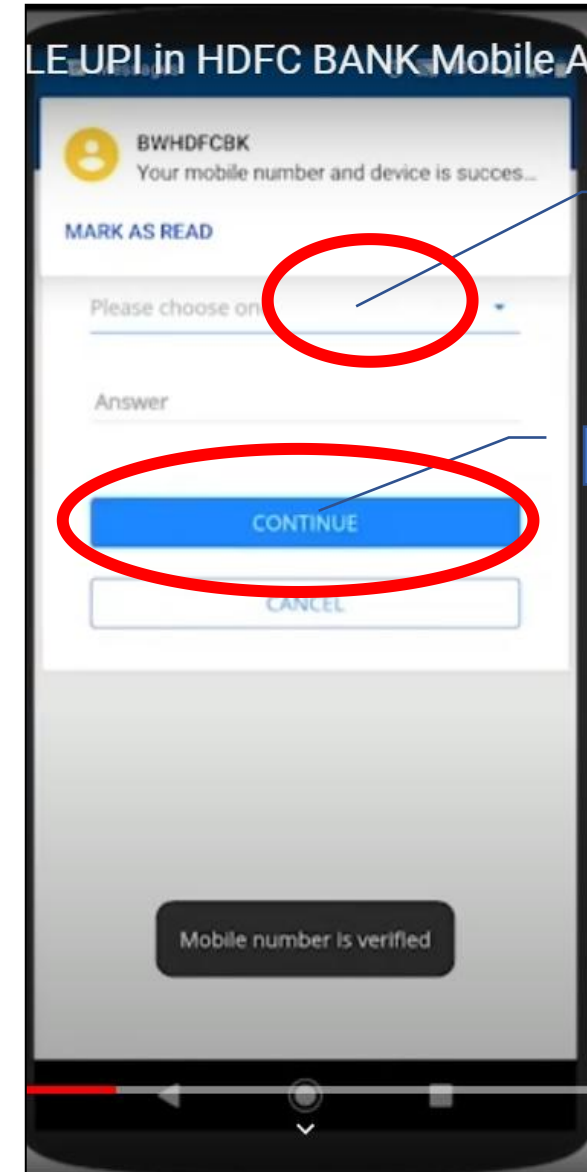
3→Select Bank Registered SIM

4→Answer Secret Question and Click on Continue.



Select Bank  
Registered  
Mobile SIM

Click  
Here.



Select  
Secret Question  
and Answer.

Click on Continue.

5→Enter Desired UPI id

6→UPI Created. Click on Done.

3LE UPI in HDFC BANK Mobile A

UPI Registration

Please register to transfer funds via to your Payees.

Customer Name VINITH SINGH

Registered Mobile Number

Enter UPI ID ⓘ

singh136 @hdfcbank

Select Account

VINITH SINGH  
50100272712304

REGISTER

CANCEL

Enter  
Desired  
UPI id

Click  
Here

3LE UPI in HDFC BANK Mobile A

Acknowledgement

✓ You have successfully created your Virtual Payment Address

Now you can Pay or Collect Funds using UPI

UPI ID singh136@hdfcbank

Customer Name VINITH SINGH

Bank HDFC

Account 50100272712304

DONE

GO TO OVERVIEW

Click Here to  
Complete



## BANK APPS



# Sakthi Finance

Since 1955

**Sakthi Finance Ltd.**

Registered Office: 62, Dr. Nanjappa Road,  
Coimbatore-641 018

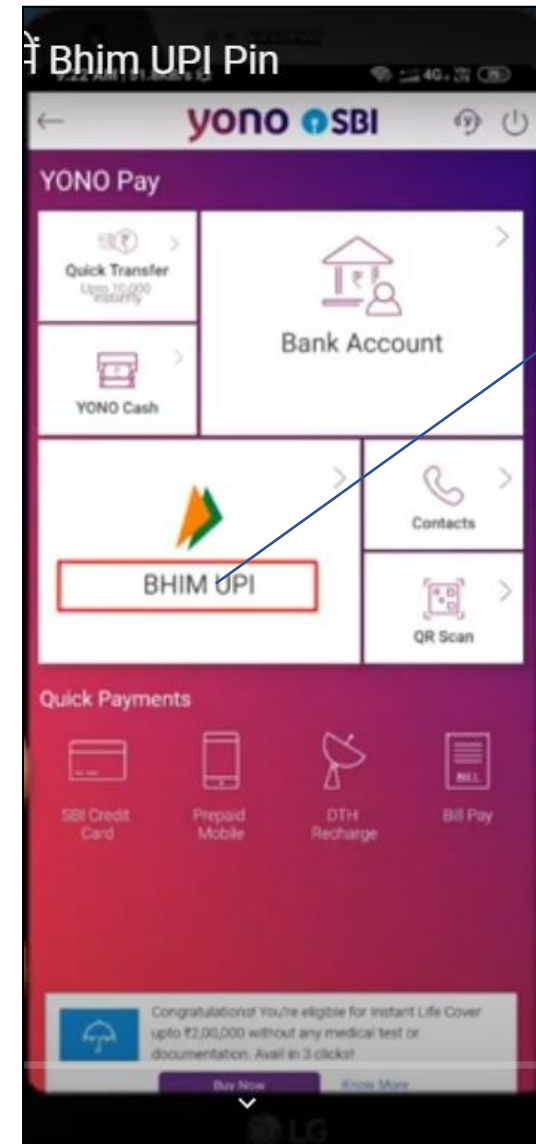
Phone : (0422) 2231471 – 474, 4236200

1→Open SBI Yono home page, Click on YONO Pay.

2→Click on BHIM UPI



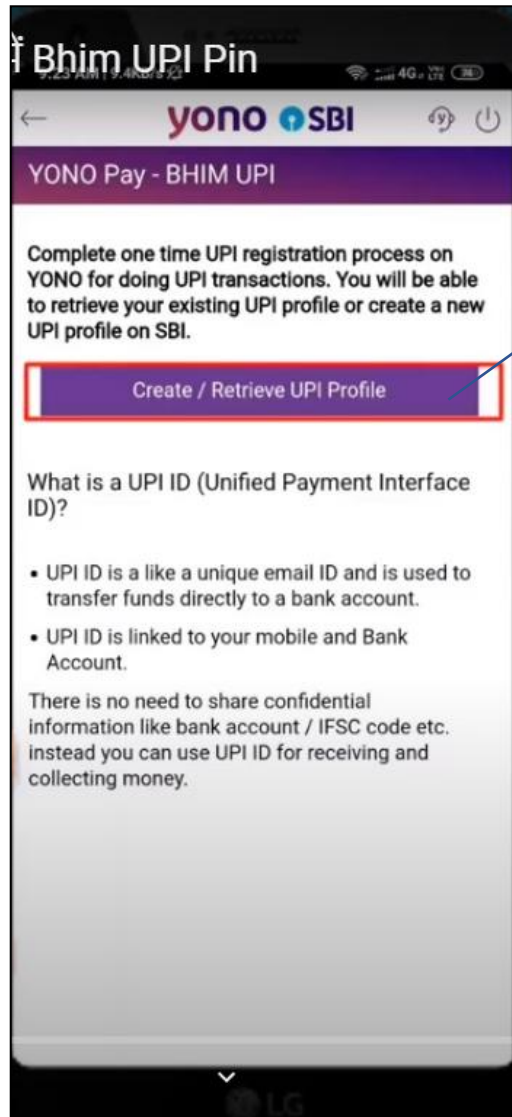
Click to  
Open



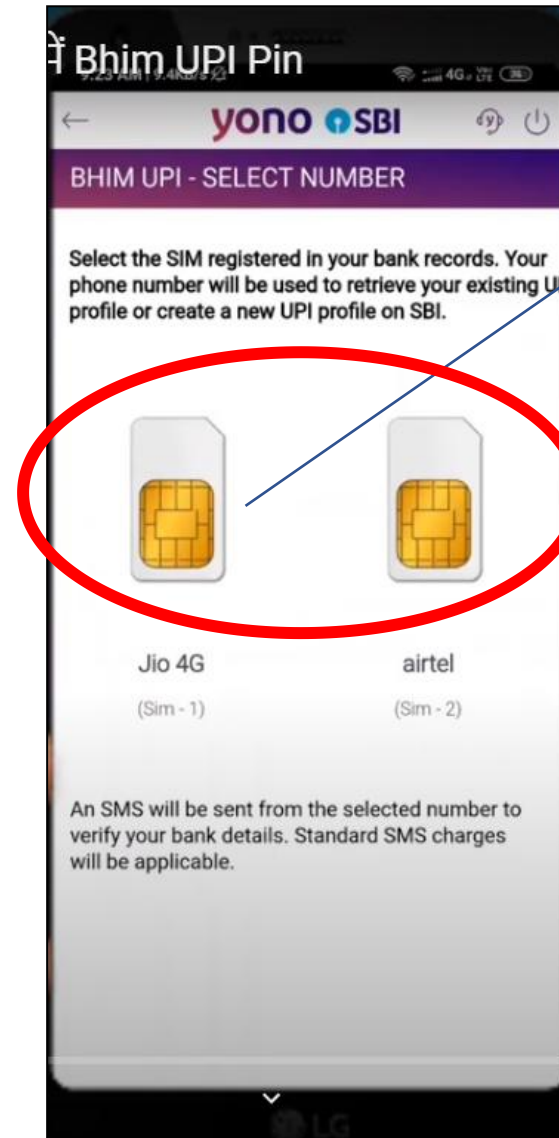
Select  
BHIM UPI  
App

3→Click on Create/Retrieve UPI Profile

4→Select Bank Registered Mobile Number SIM

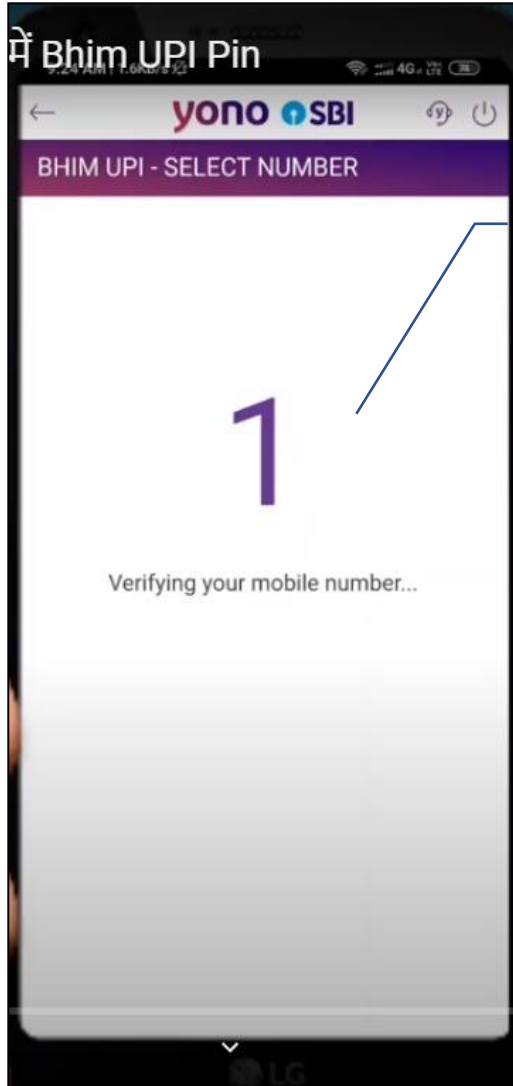


Click Here



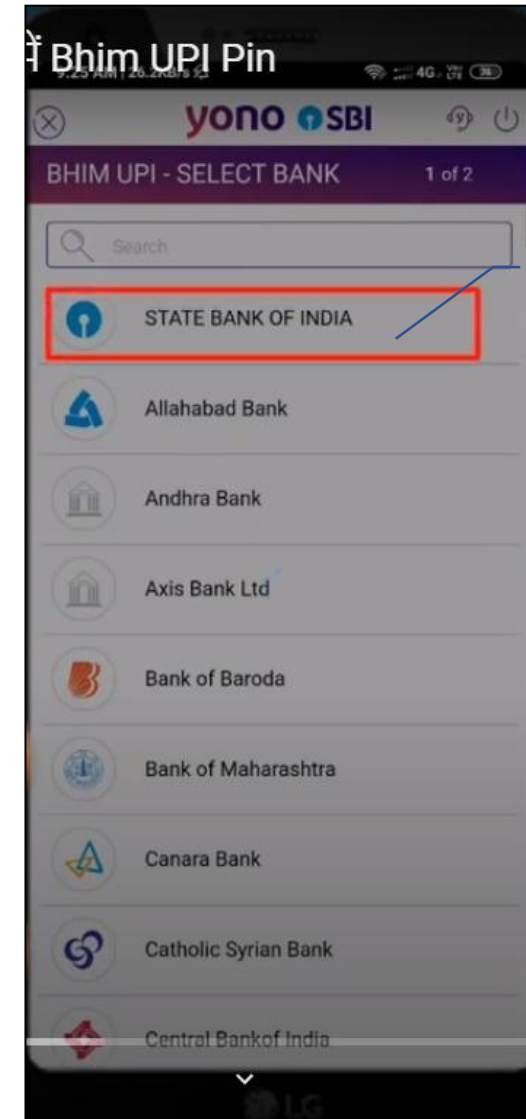
Select Bank  
Registered  
Mobile  
Number SIM

## 5→Verify Mobile Number



Mobile Number  
Verification  
under process

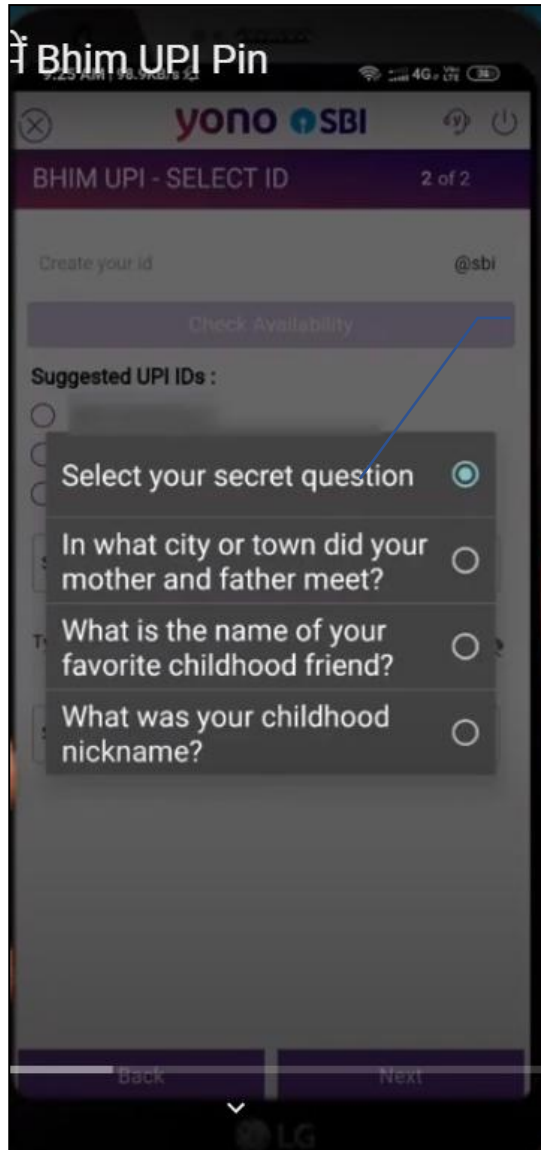
## 6→Select Bank Name



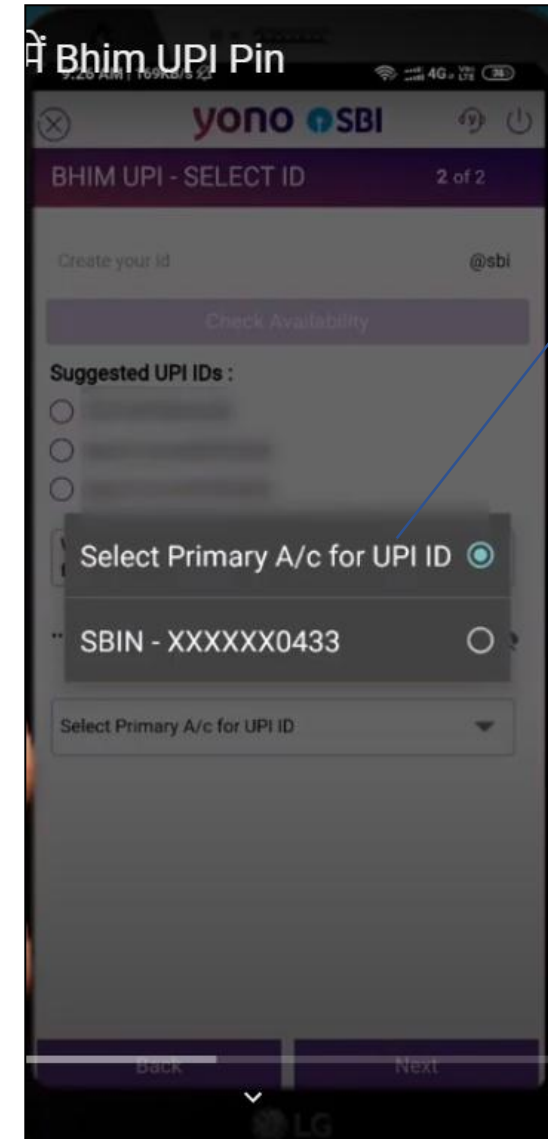
Select Bank

7→Click on Secret Question and enter Answer

8→Select Primary Bank Account.



Select Secret Question and Enter Answer

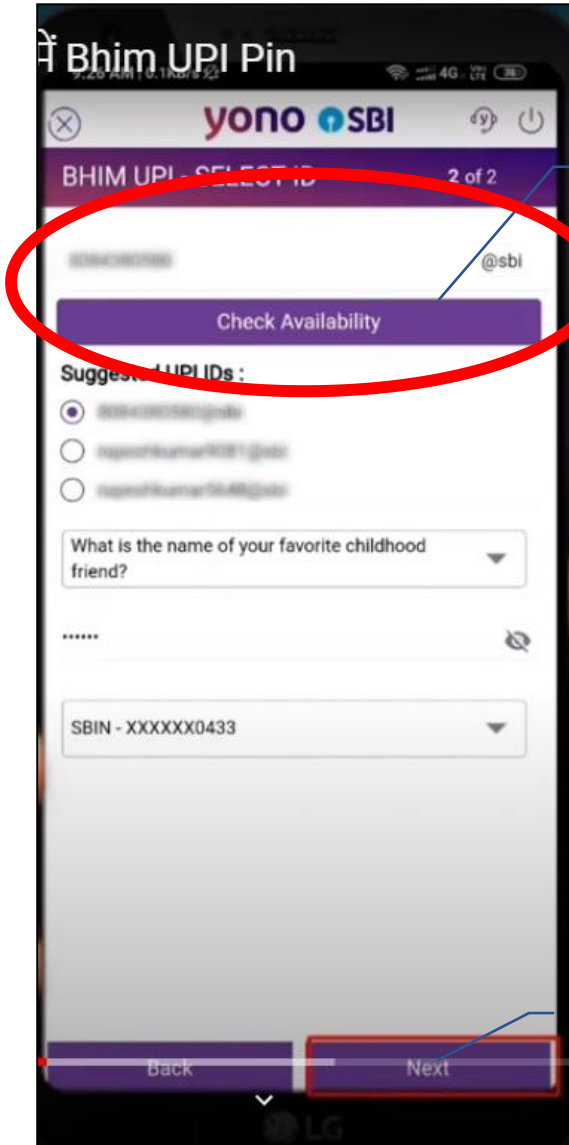


Select Primary Bank Account



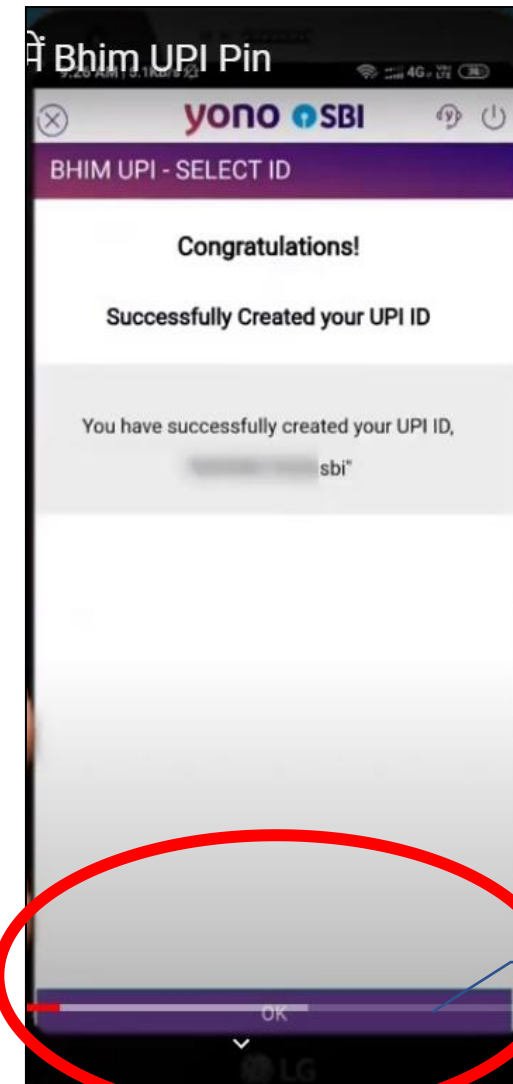
9→Select one of suggested desired UPI Id

10→UPI Id created successfully.



Select one of the suggested UPI id.

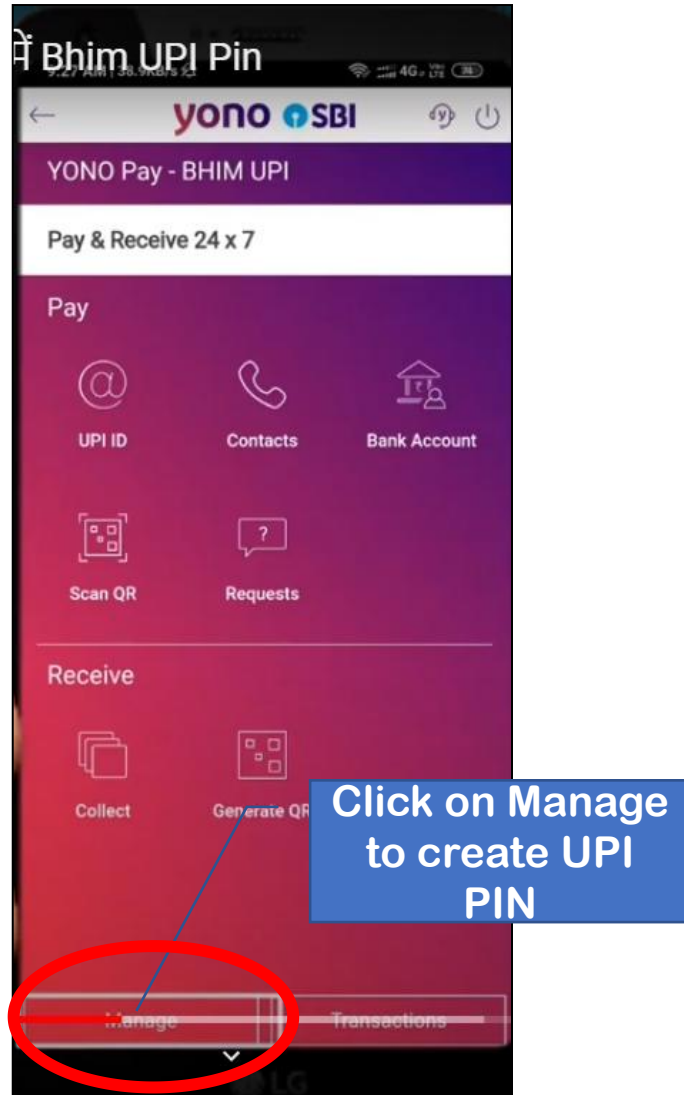
Click Next.



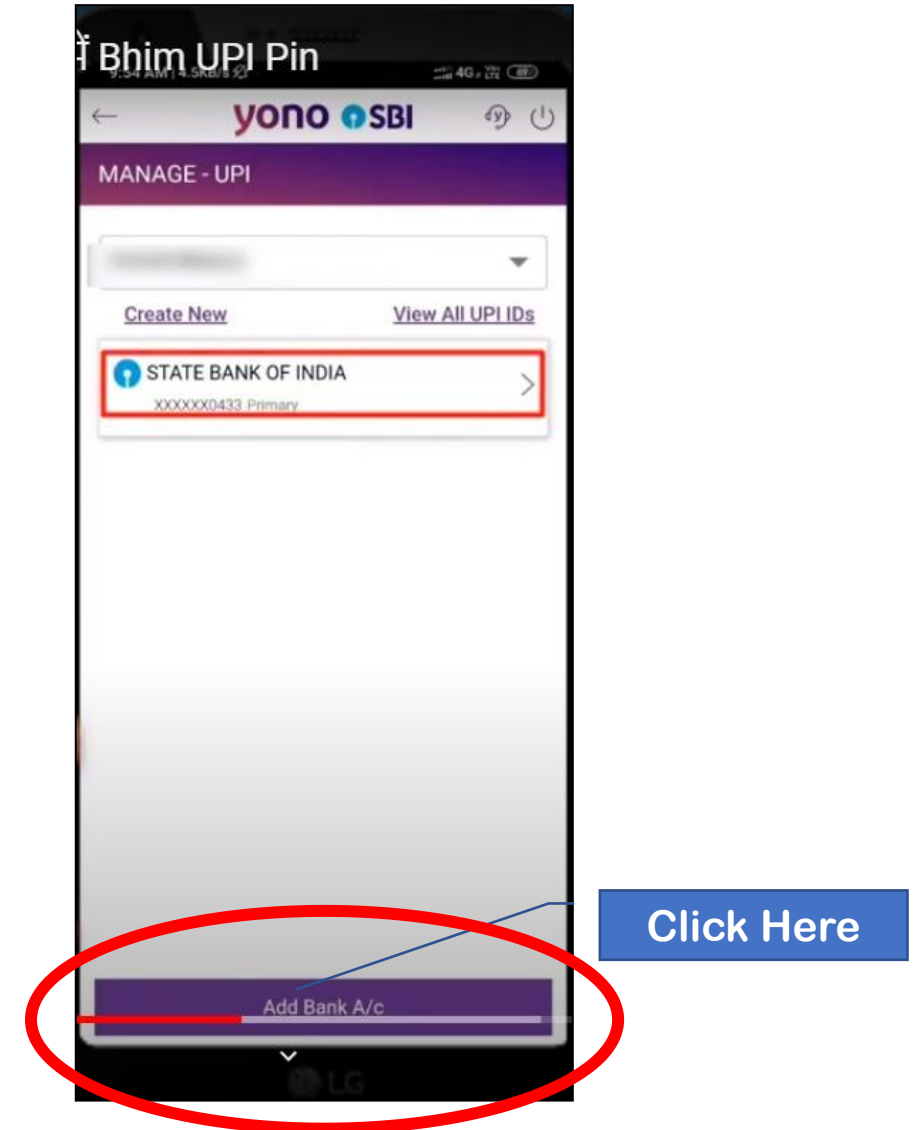
Click OK.



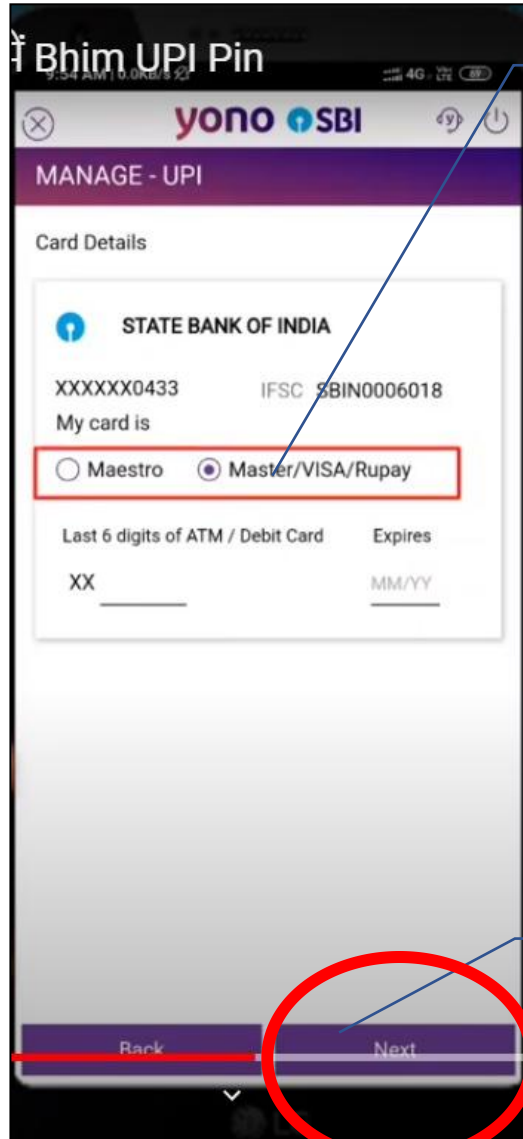
## 11→Click On 'Manage'



## 12→Select Bank Account



## 13→Debit Card Details.



Bhim UPI Pin

yono SBI

MANAGE - UPI

Card Details

STATE BANK OF INDIA

XXXXXX0433 IFSC SBIN0006018

My card is

☐ Maestro ☒ Master/VISA/Rupay

Last 6 digits of ATM / Debit Card Expires

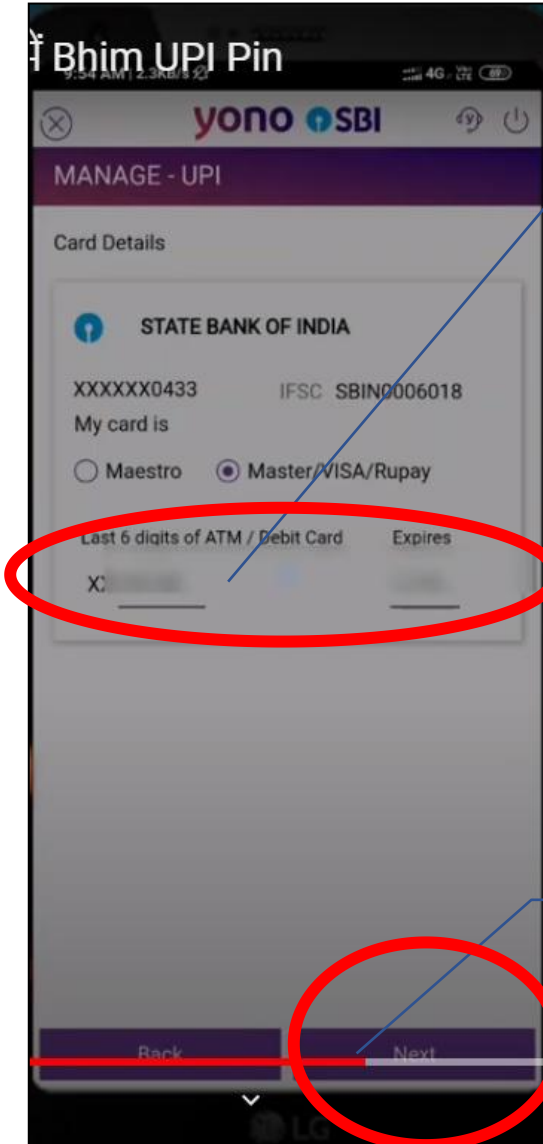
XX MM/YY

Back Next

Select the  
correct  
option for  
your Debit  
Card Here

Click Next

## 14→Enter Debit Card Details



Bhim UPI Pin

yono SBI

MANAGE - UPI

Card Details

STATE BANK OF INDIA

XXXXXX0433 IFSC SBIN0006018

My card is

☐ Maestro ☒ Master/VISA/Rupay

Last 6 digits of ATM / Debit Card Expires

X: MM/YY

Back Next

Enter last 6  
digits of your  
Debit Card  
and its Expiry  
Date

Click Next

15→Enter OTP sent to Registered Mobile and Set up UPI PIN.

16→ UPI PIN is successfully set.



Enter OTP received

Enter your own 6 digit UPI PIN number & Re-Enter it

Click on Tick Mark

Click OK



## BANK APPS



# Sakthi Finance

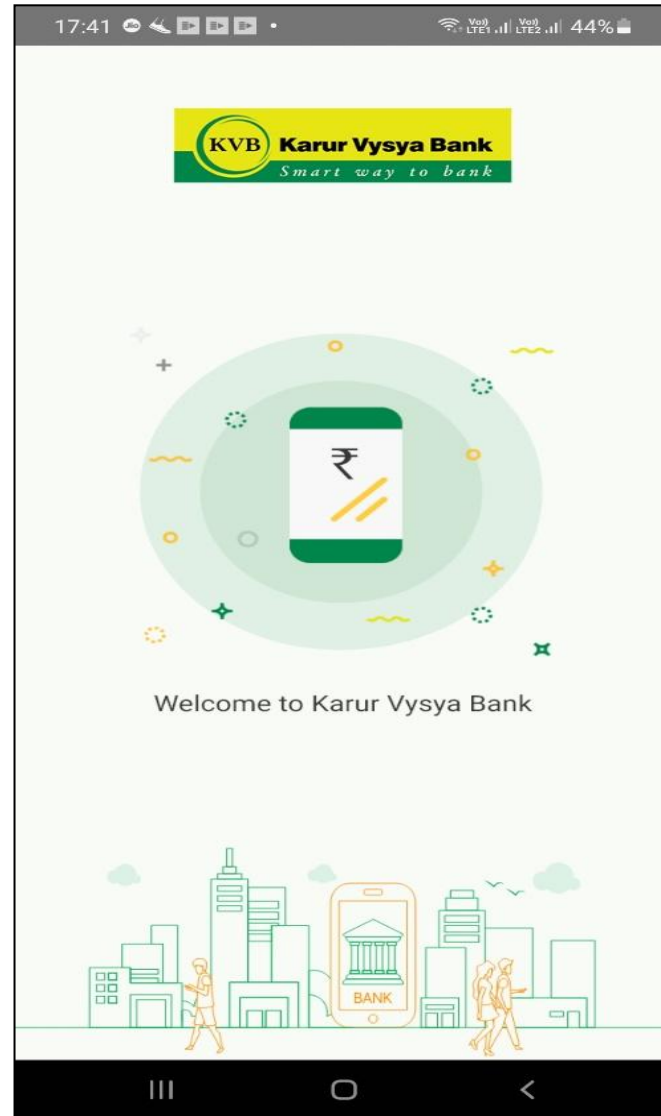
Since 1955

**Sakthi Finance Ltd.**

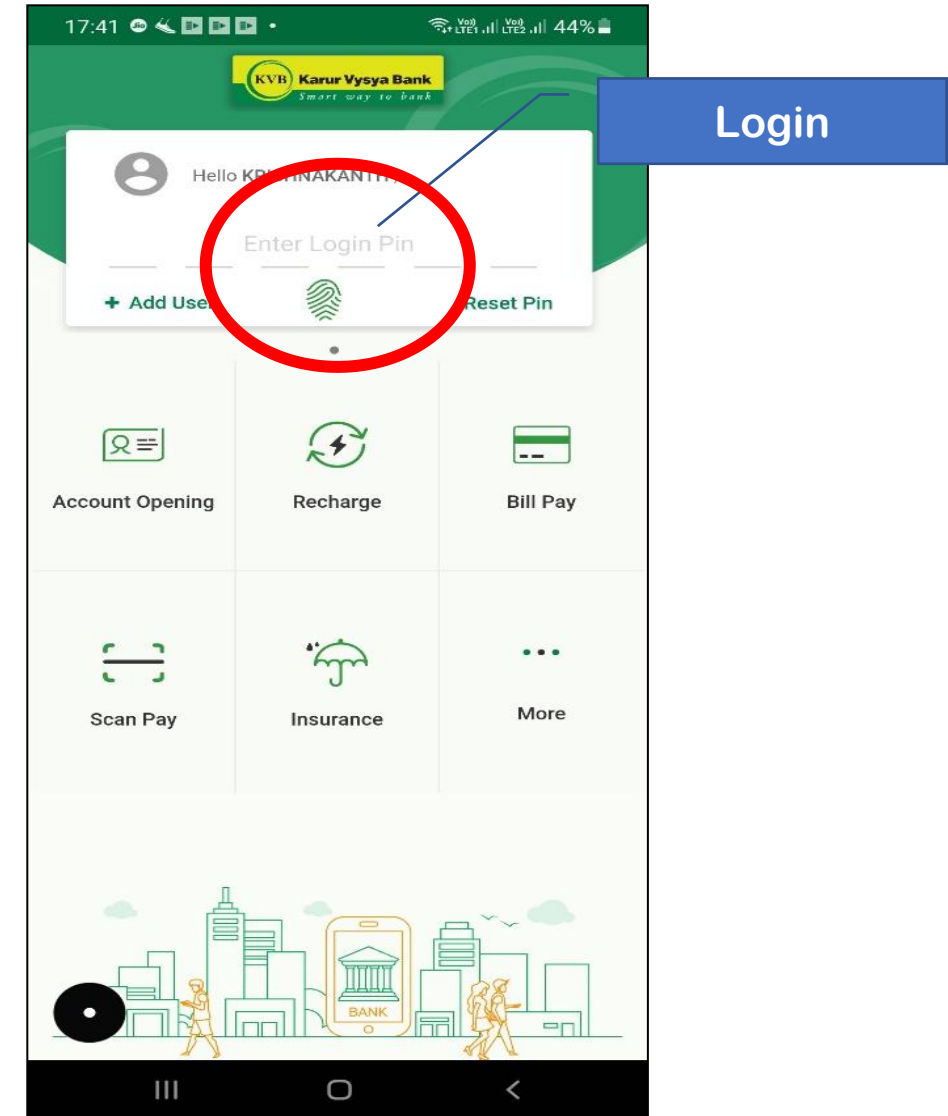
Registered Office: 62, Dr. Nanjappa Road,  
Coimbatore-641 018

Phone : (0422) 2231471 – 474, 4236200

## 1→Open KVB Mobile Bank App

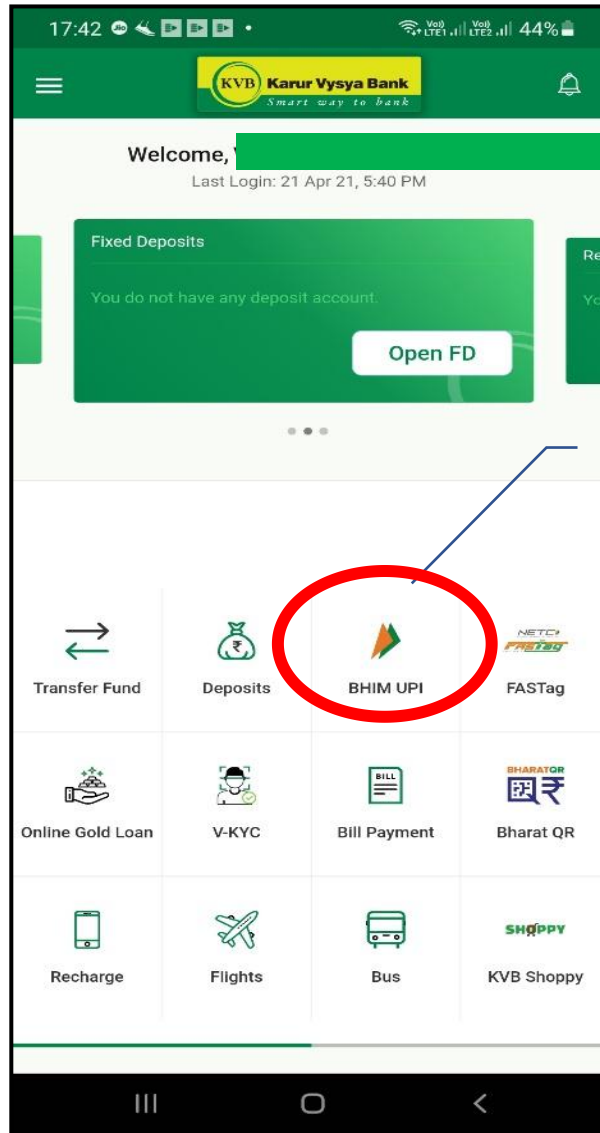


## 2→Login into homepage.

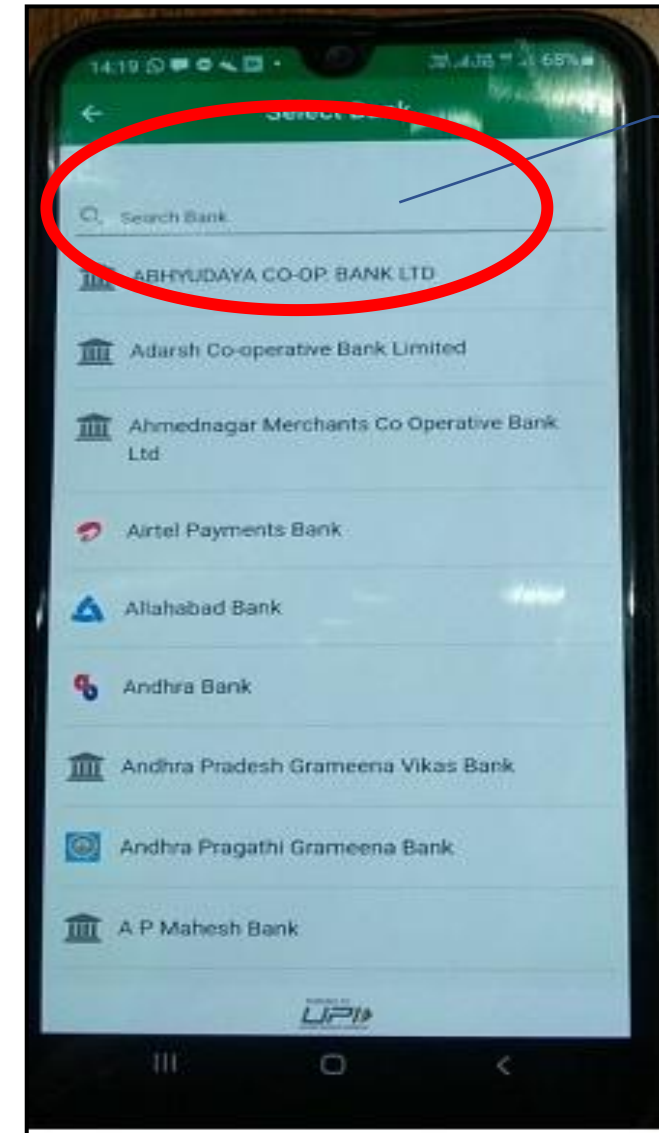


3→Click on BHIM App.

4→Select your Bank Name



Select & Open  
BHIM App.



Select Bank

5→ Enter Desired UPI Id to check its availability.

6→ If UPI Id is available, Tick Mark will appear

This is a screenshot of a mobile application's 'Add VPA' screen. The screen has a green header with a back arrow and the text 'Add VPA'. Below the header, there are several input fields: 'Bank Name' (Karur Vysya Bank), 'Account Number' (XXXXXXXXXX followed by a green redaction bar), 'IFSC Code' (KVBLOO followed by a green redaction bar), and 'Account Type' (SAVINGS). Below these fields is a 'VIRTUAL ID' field with a green redaction bar. To the right of the 'VIRTUAL ID' field is a small green circle with a white checkmark. At the bottom of the screen is a green bar with the word 'SUBMIT' in white. A red oval is drawn around the 'Check VPA Availability' button, which is located below the 'VIRTUAL ID' field. A blue line points from the text 'Enter Desired UPI id...' to the 'VIRTUAL ID' field.

Enter Desired UPI id (can be initials or mobile number or any combination, and then check its availability

This is a screenshot of the same 'Add VPA' screen as the previous one, but with the 'SUBMIT' button at the bottom circled in red. A blue line points from the text 'Click Submit' to the 'SUBMIT' button. The 'VIRTUAL ID' field still has a green redaction bar, and the green checkmark is still present to its right.

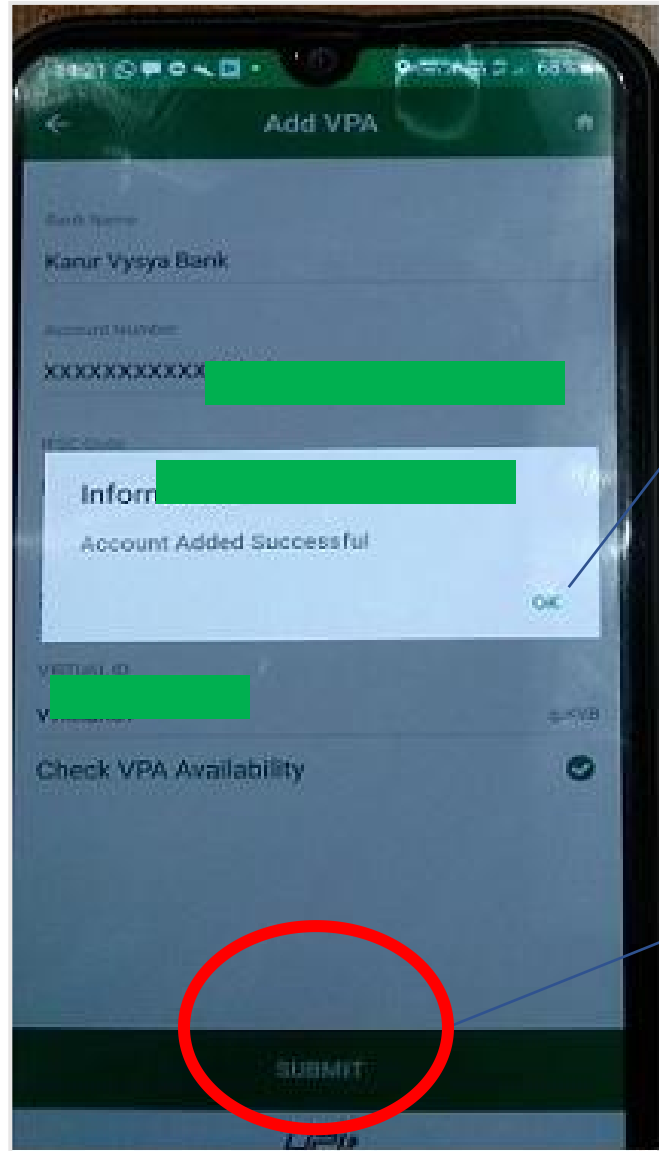
Tick will appear.

Click Submit



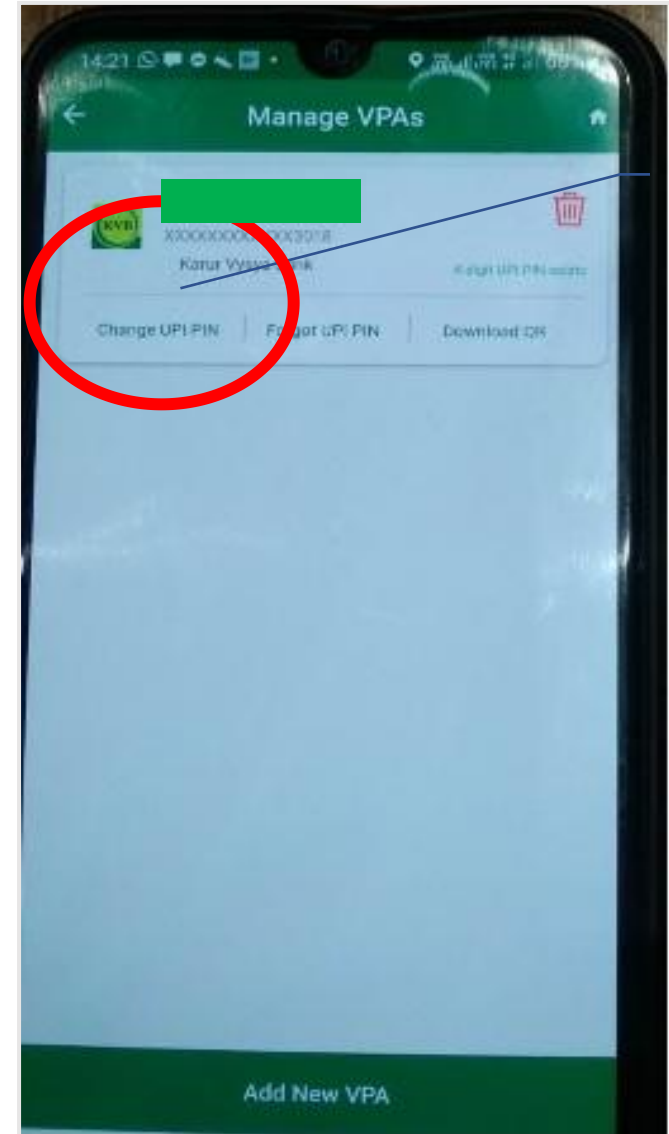
7→UPI Id will be linked to your bank account.

8→Change UPI PIN.



Click OK

Click Submit



Click Here





## BANK APPS



# Sakthi Finance

Since 1955

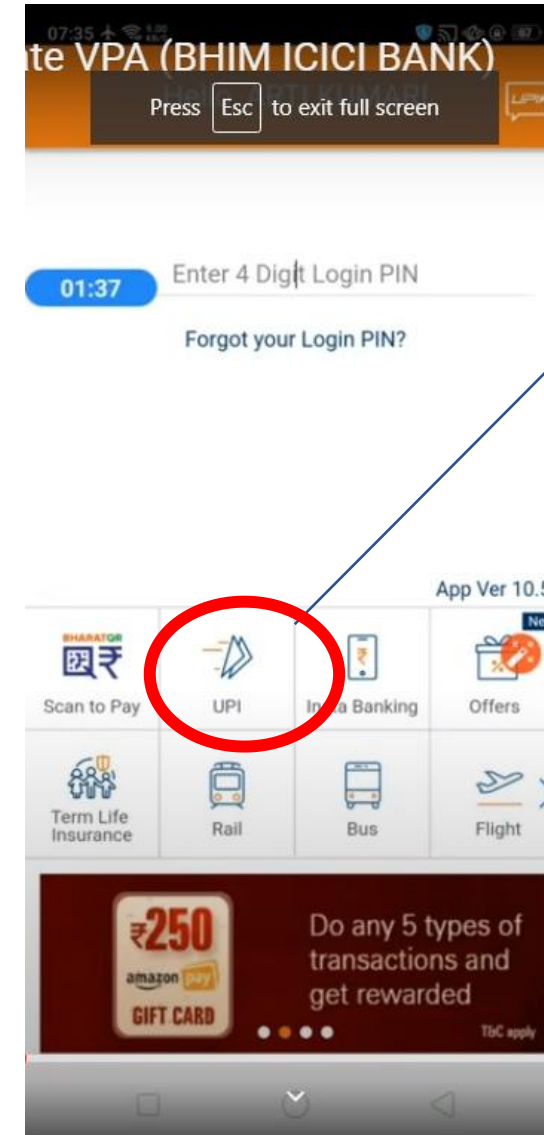
**Sakthi Finance Ltd.**

Registered Office: 62, Dr. Nanjappa Road,  
Coimbatore-641 018

Phone : (0422) 2231471 – 474, 4236200

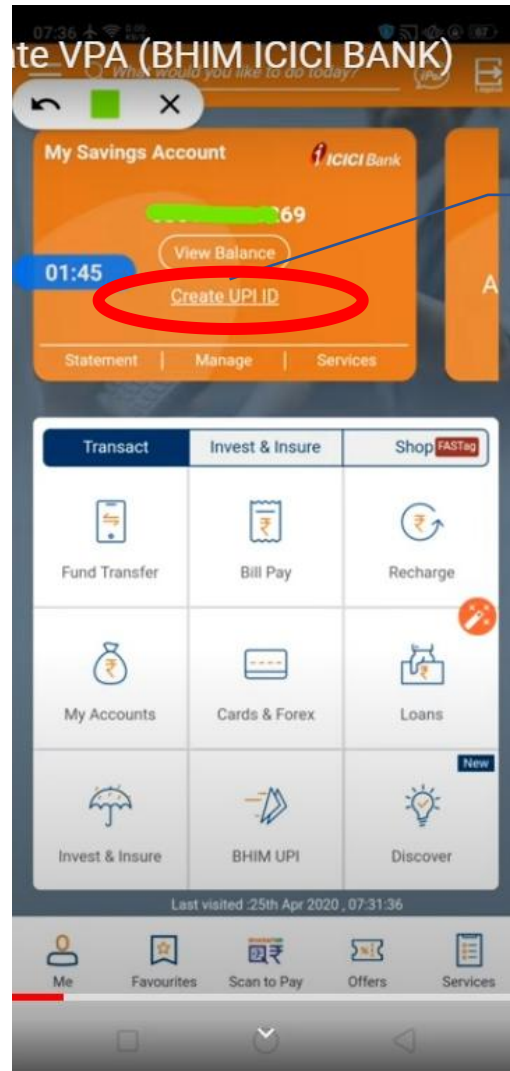
1→Open ICICI Mobile Banking App

2→Open ICICI Mobile Banking App, Login, then Select UPI



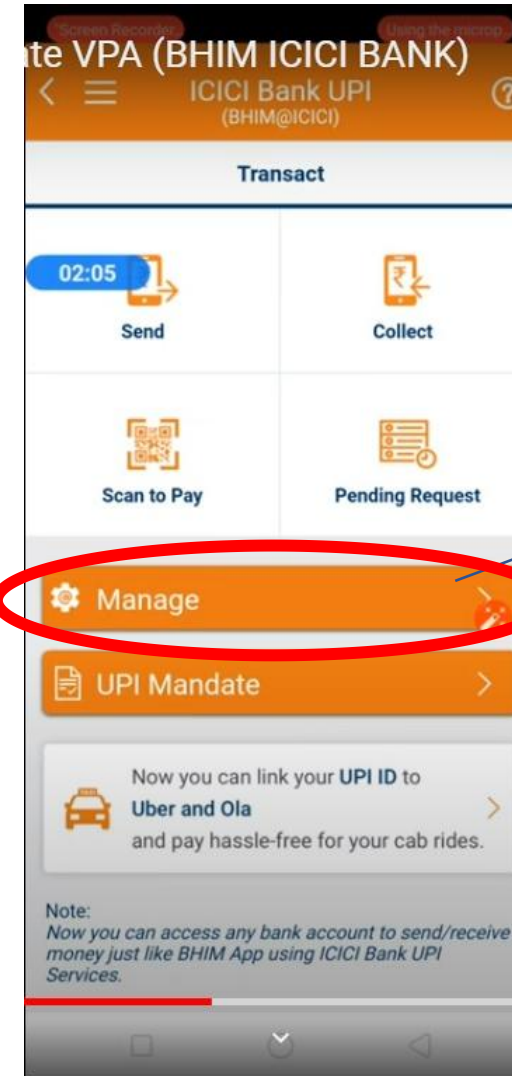
Select UPI App

### 3→Click on Create UPI ID



Click here

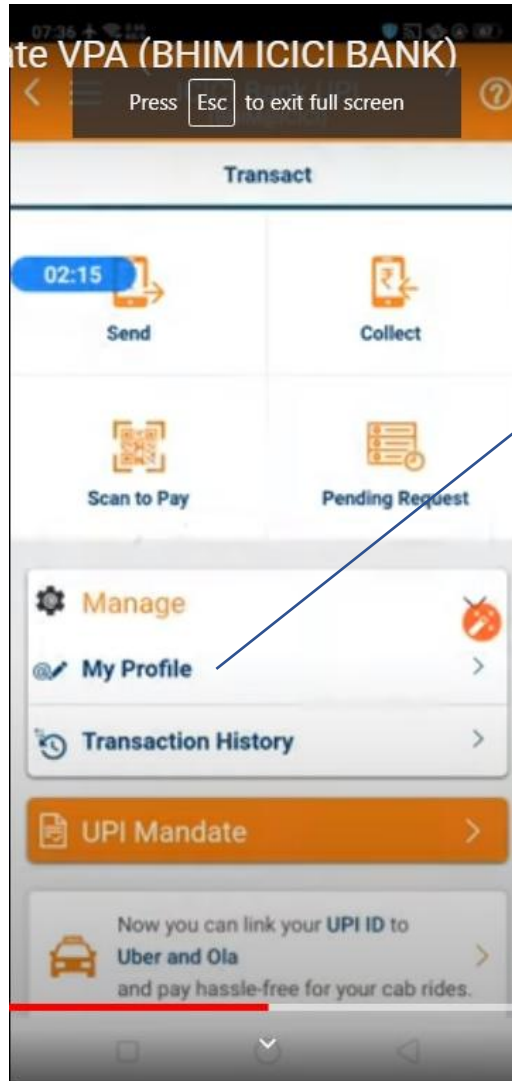
### 4→Click on Manage



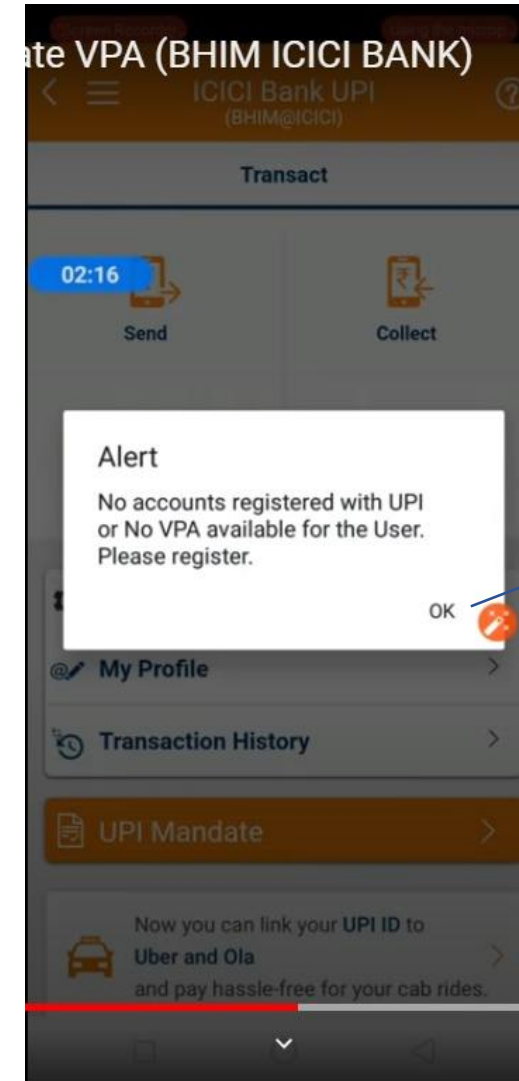
Click Here

5→Click on My Profile

6→Pop Up will appear. Click on 'OK'



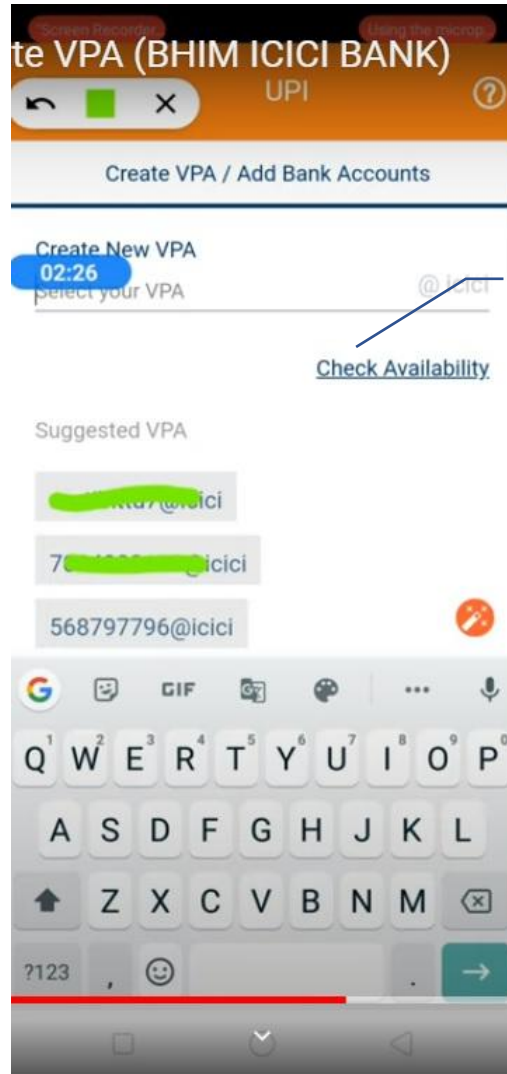
Click Here to  
create new  
UPI id



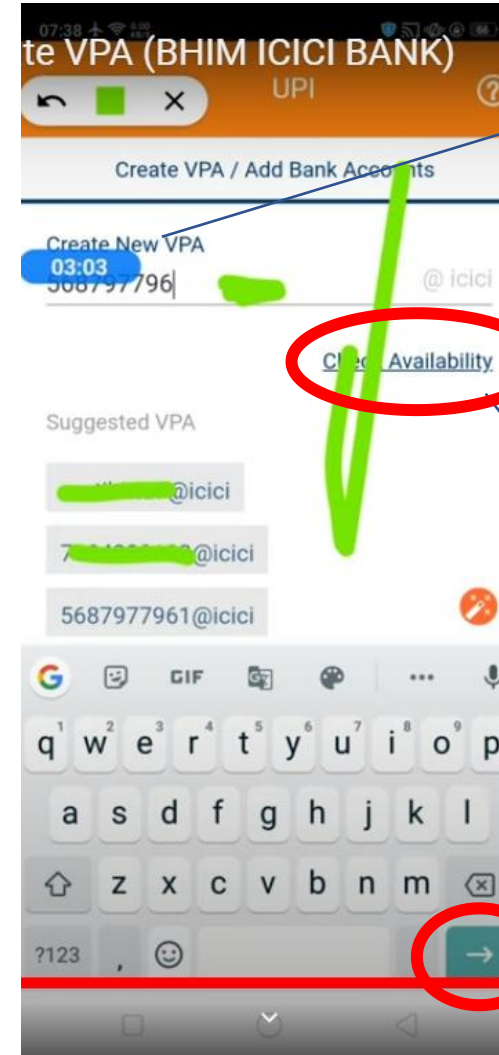
Click Here

7→Select one suggested VPA (UPI Id)

8→Check VPA availability



Select any  
suggested VPA



Selected  
VPA appears

Click Here to  
Check  
Availability

Click Here

## 9→Select Bank and Bank Account

te VPA (BHIM ICICI BANK)

UPI

Create VPA / Add Bank Accounts

Selected VPA  
03:13  
5687977962

Link Bank Account

☒ ICICI Bank ☐ Other Banks

Select Account Number

Select

Set as Default

☐ To Send Money

☐ To Receive Money

Submit

Select Bank

Select Account Number

Click Submit

## 10→UPI id created

te VPA (BHIM ICICI BANK)

My Savings Account

03:58

View Balance

UPI ID : 5687977962@icici

Statement | Manage | Services

Transact | Invest & Insure | Shop FASTag

Fund Transfer | Bill Pay | Recharge

My Accounts | Cards & Forex | Loans

Invest & Insure | BHIM UPI | Discover

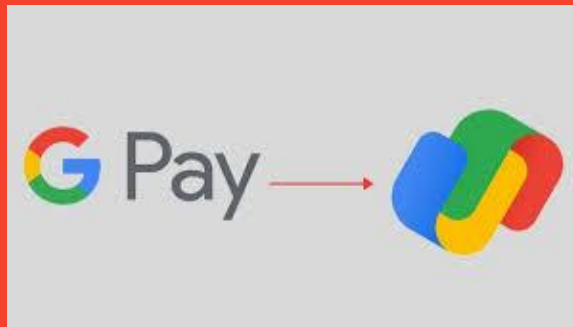
Last visited : 25th Apr 2020 , 07:31:36

Me | Favourites | Scan to Pay | Offers | Services

UPI id Created



## PAYMENT Apps



# Sakthi Finance

Since 1955

**Sakthi Finance Ltd.**

Registered Office: 62, Dr. Nanjappa Road,  
Coimbatore-641 018

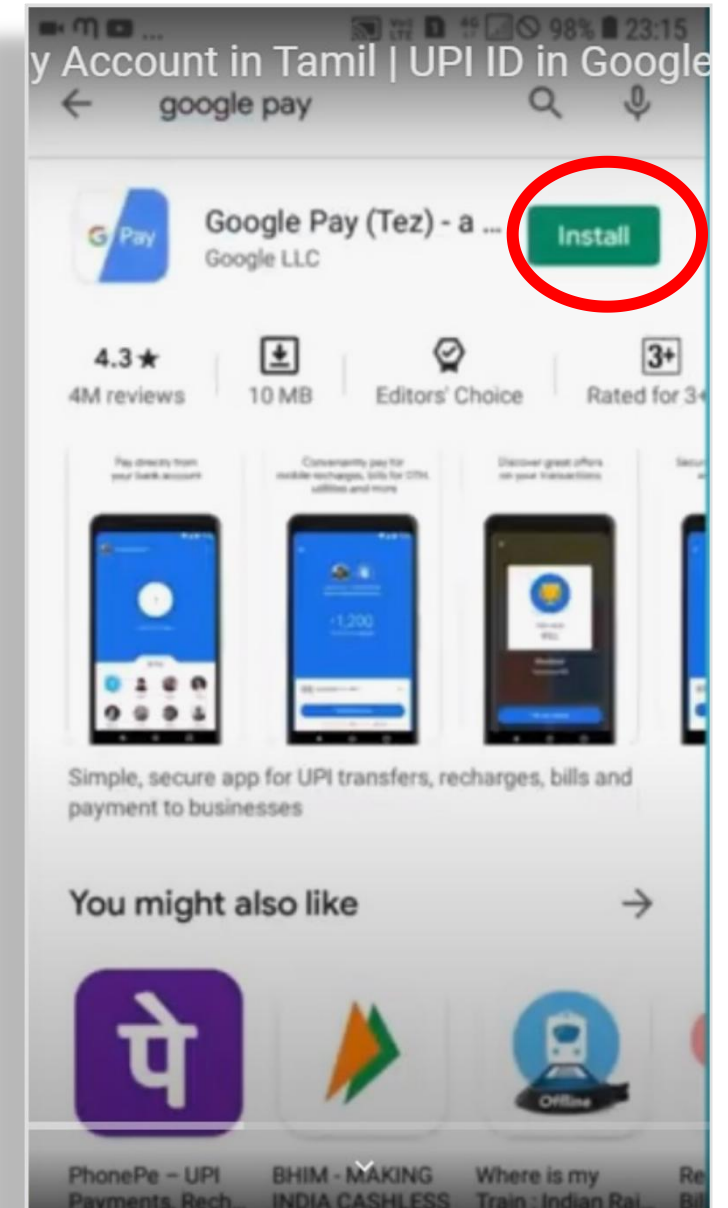
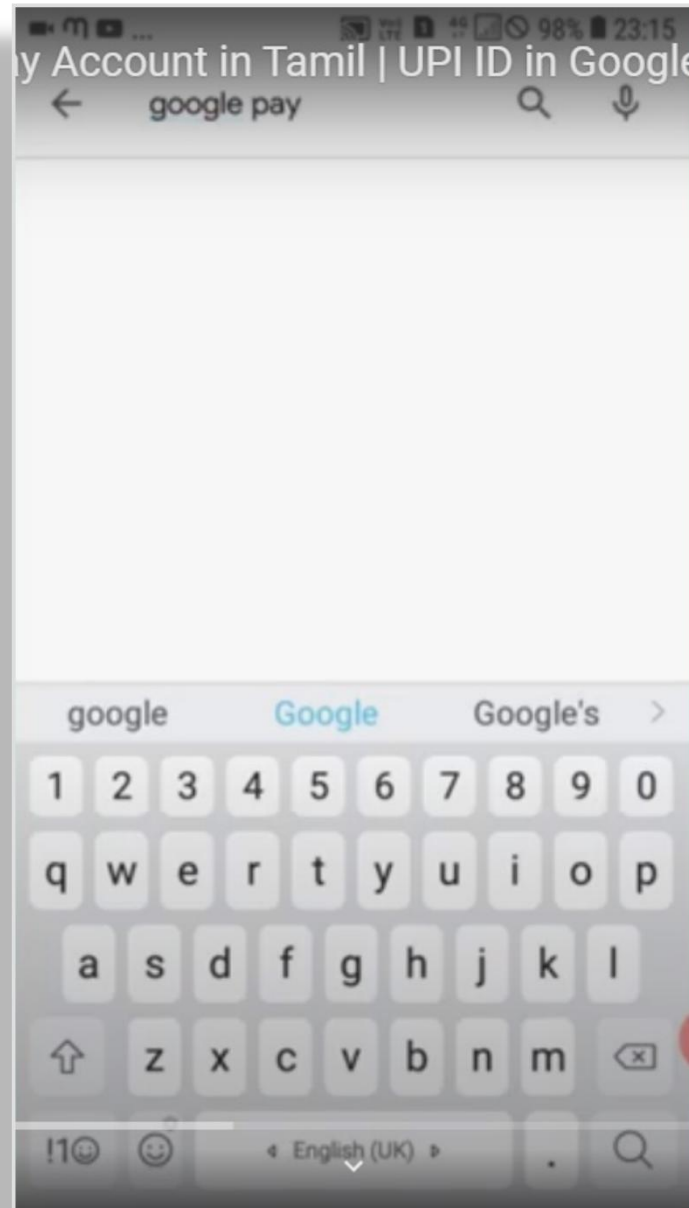
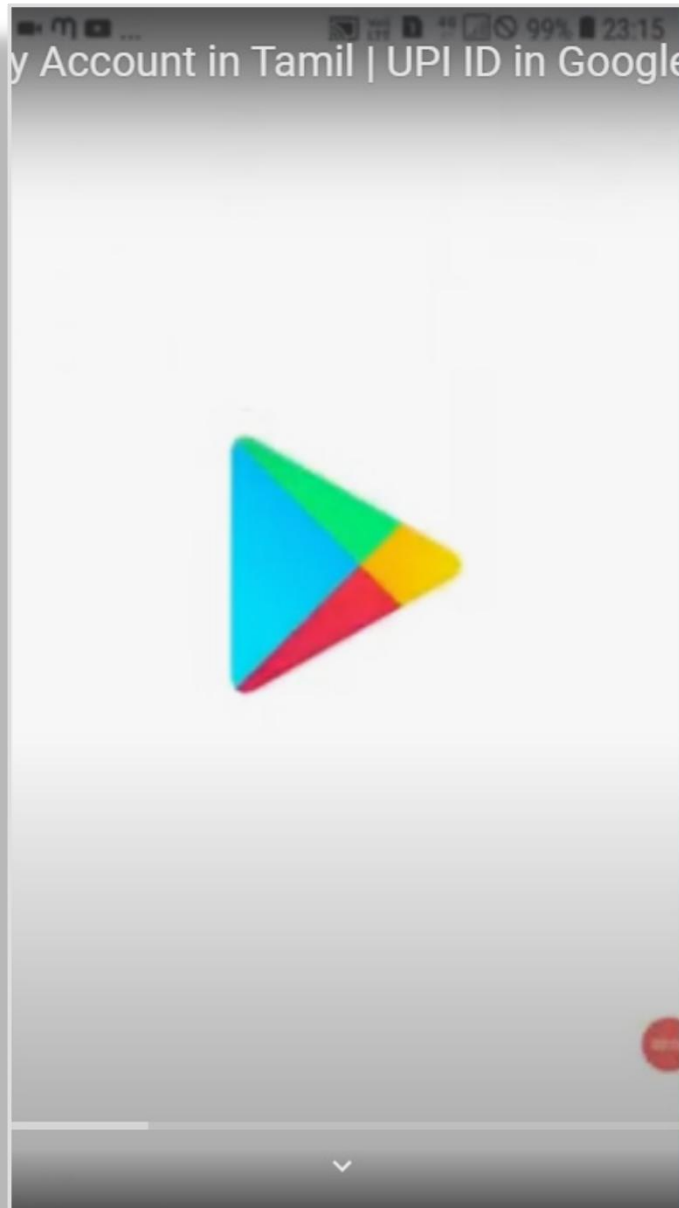
Phone : (0422) 2231471 – 474, 4236200



## 1. Open Google Play Store

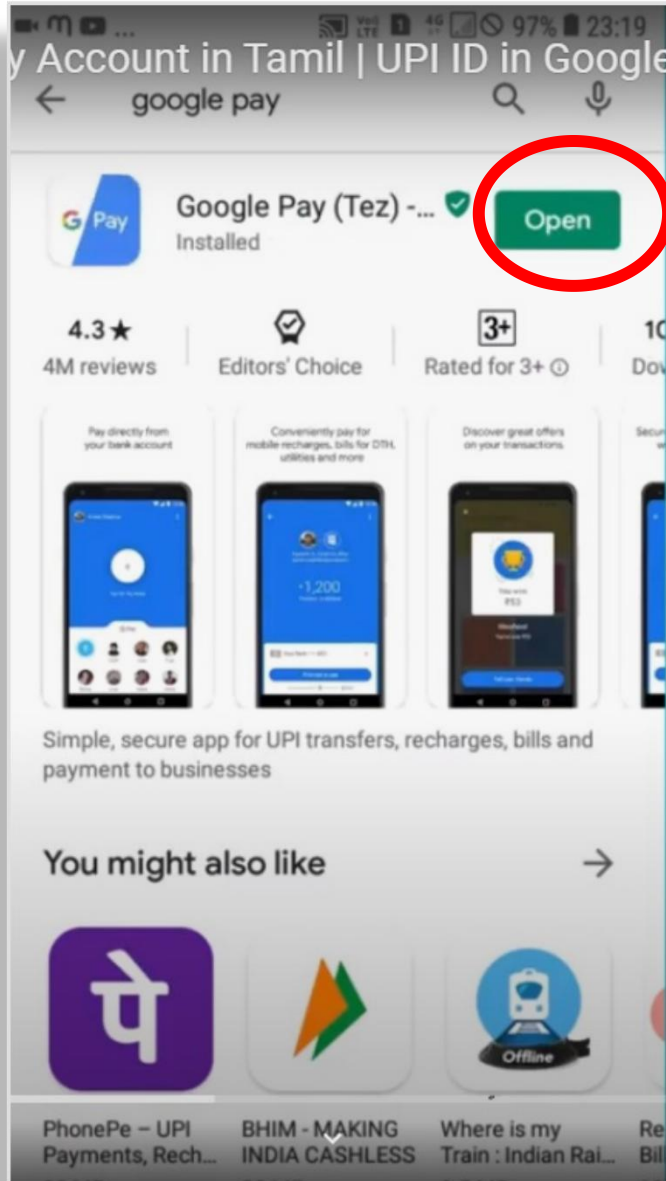
## 2. Type 'Google Pay'

## 3. Install

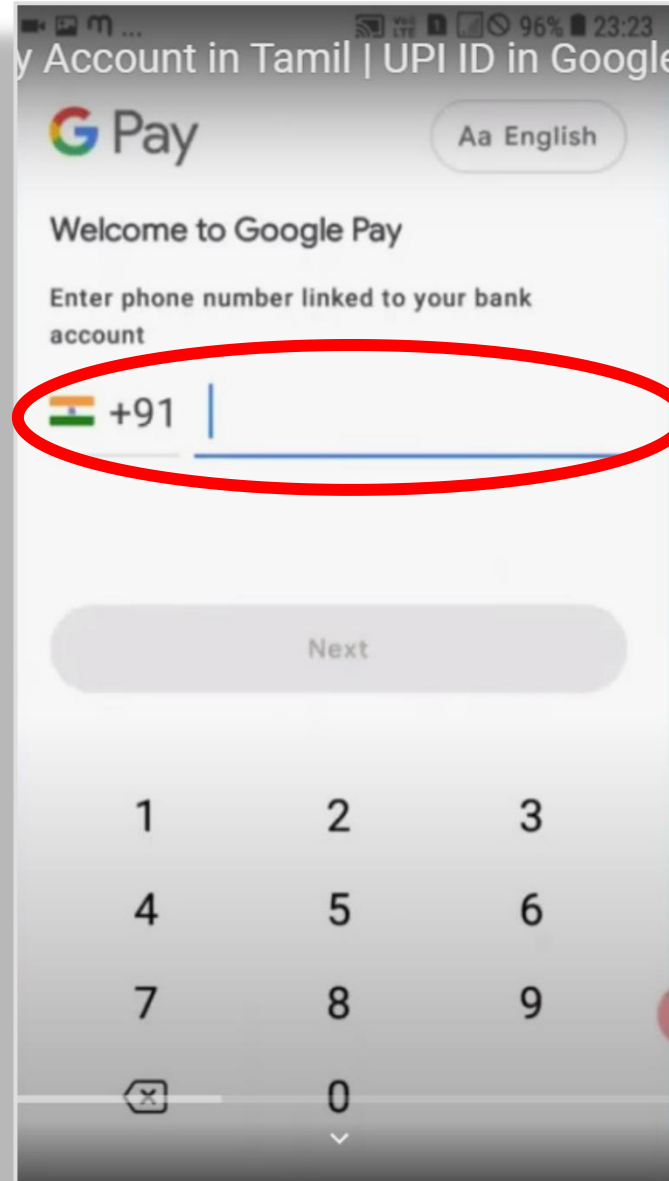




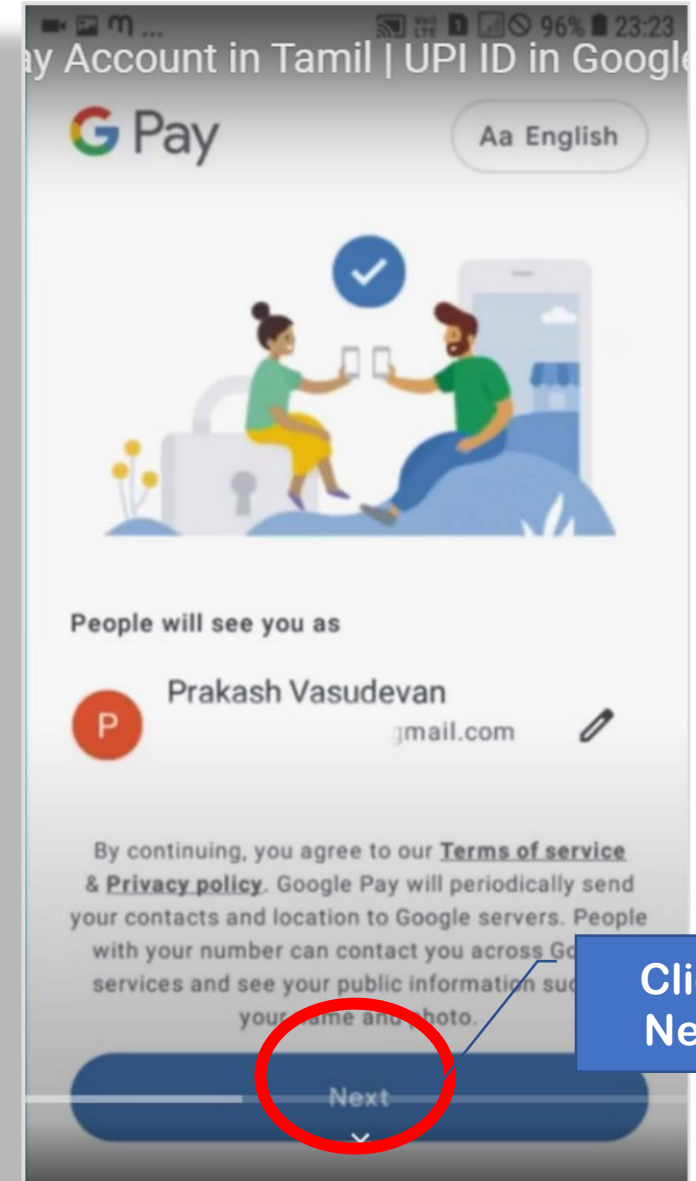
#### 4. Click on Open



#### 5. Enter your Mobile Number



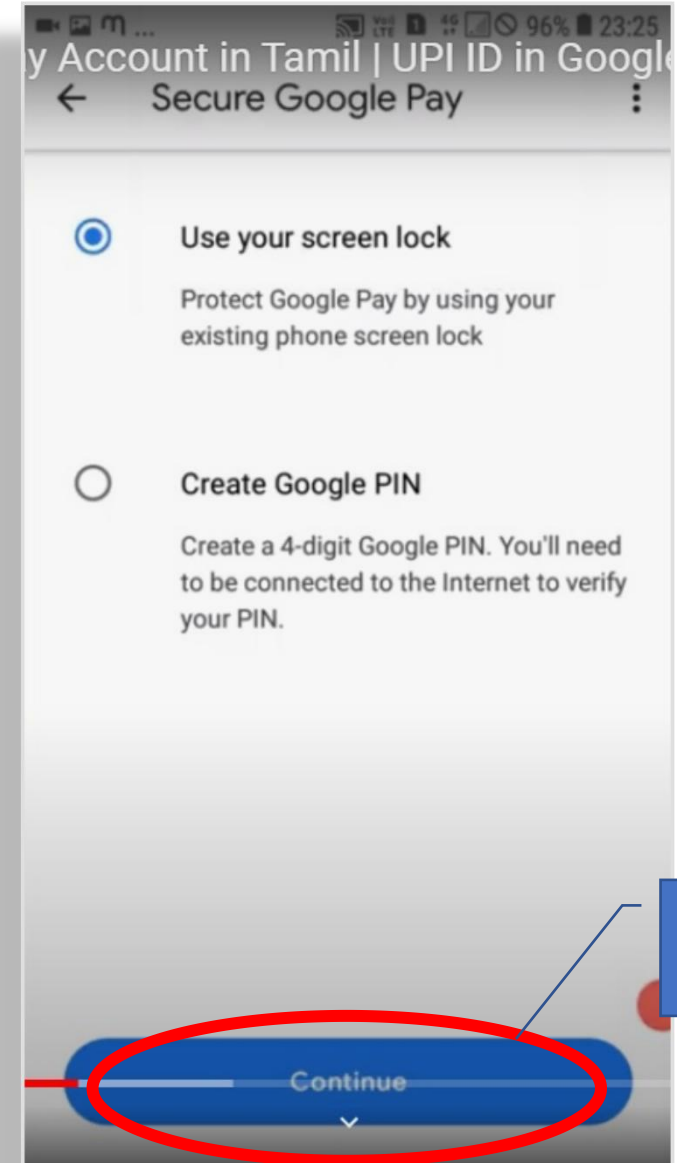
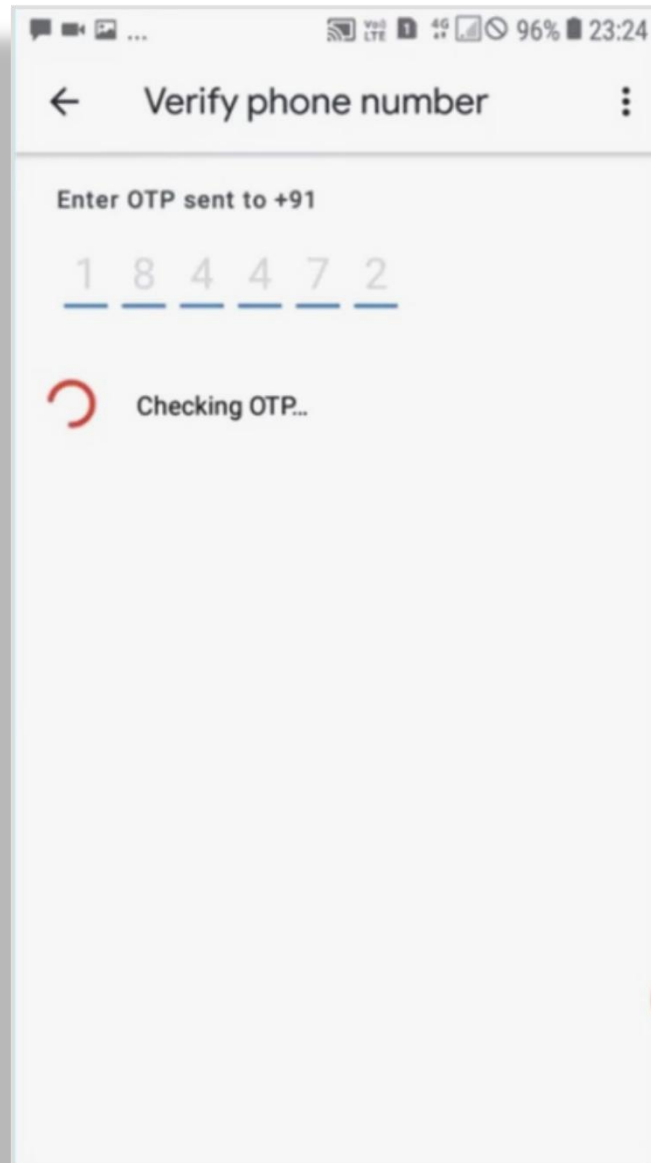
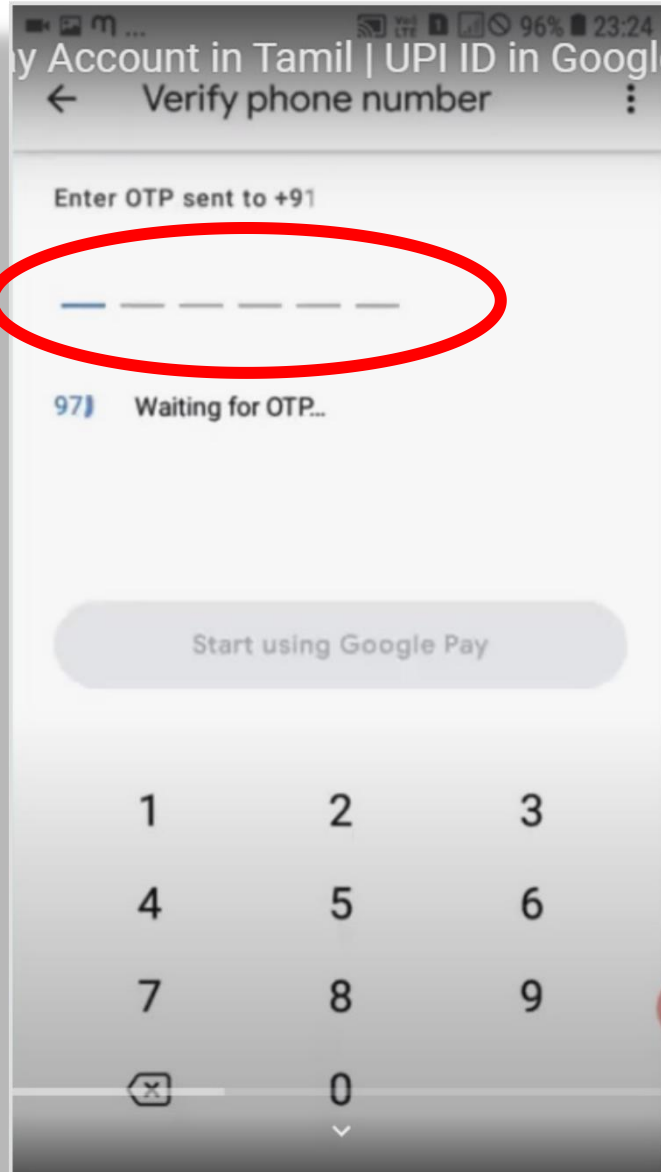
#### 6. Click on Next



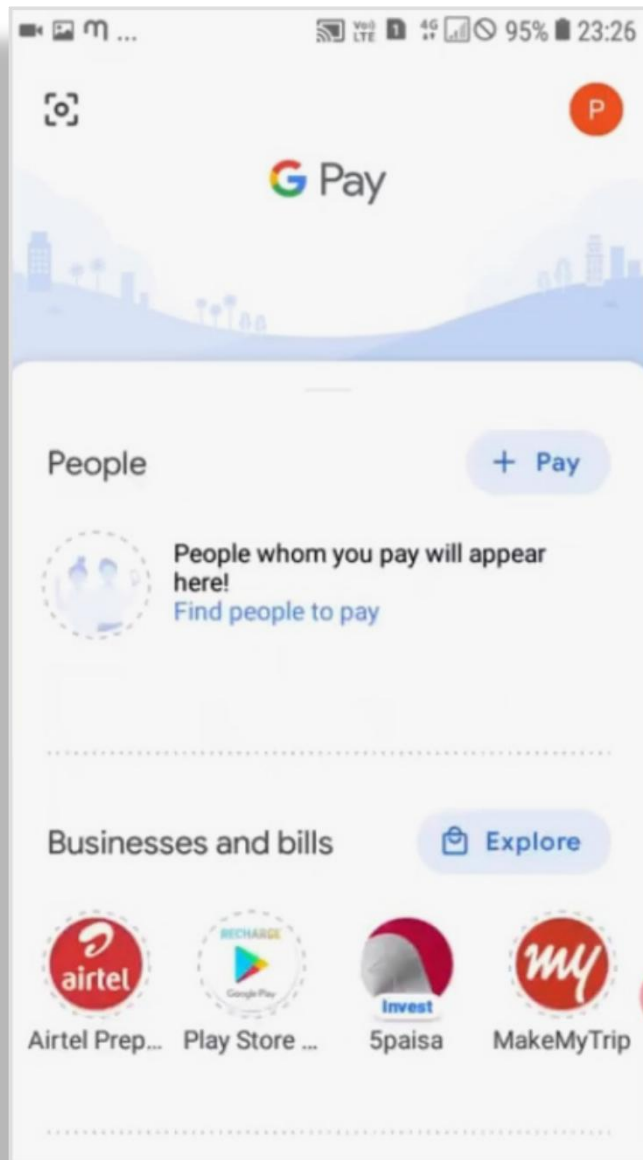
## 7. Enter OTP

## 8. Verify Mobile Number

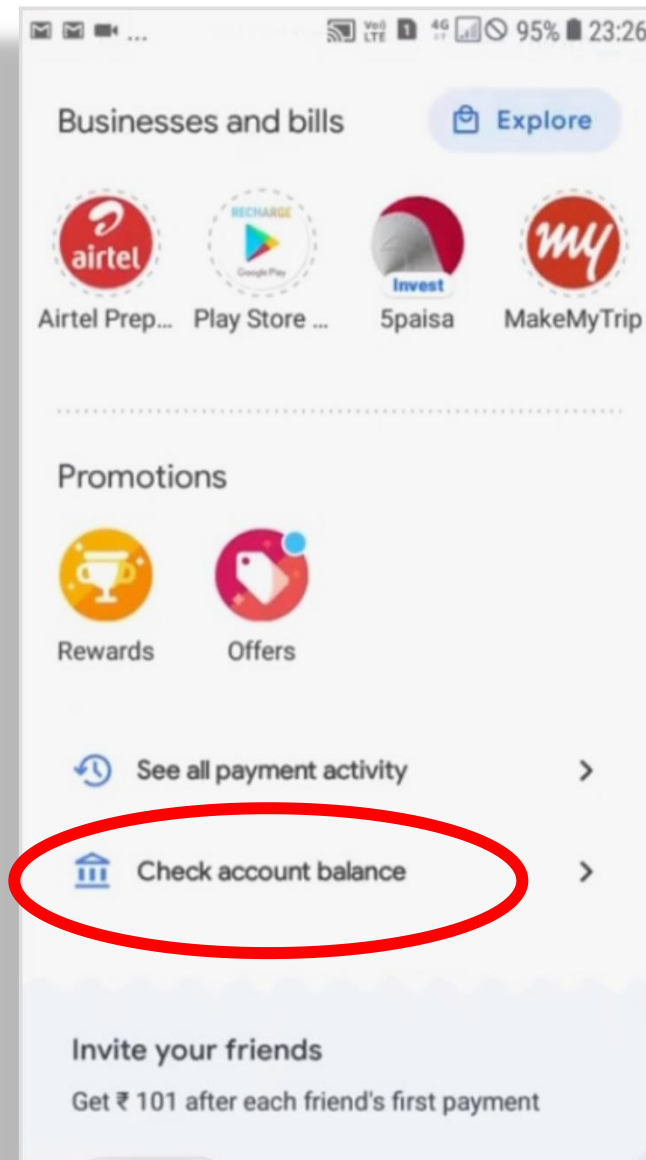
## 9. Choose Desired Option.



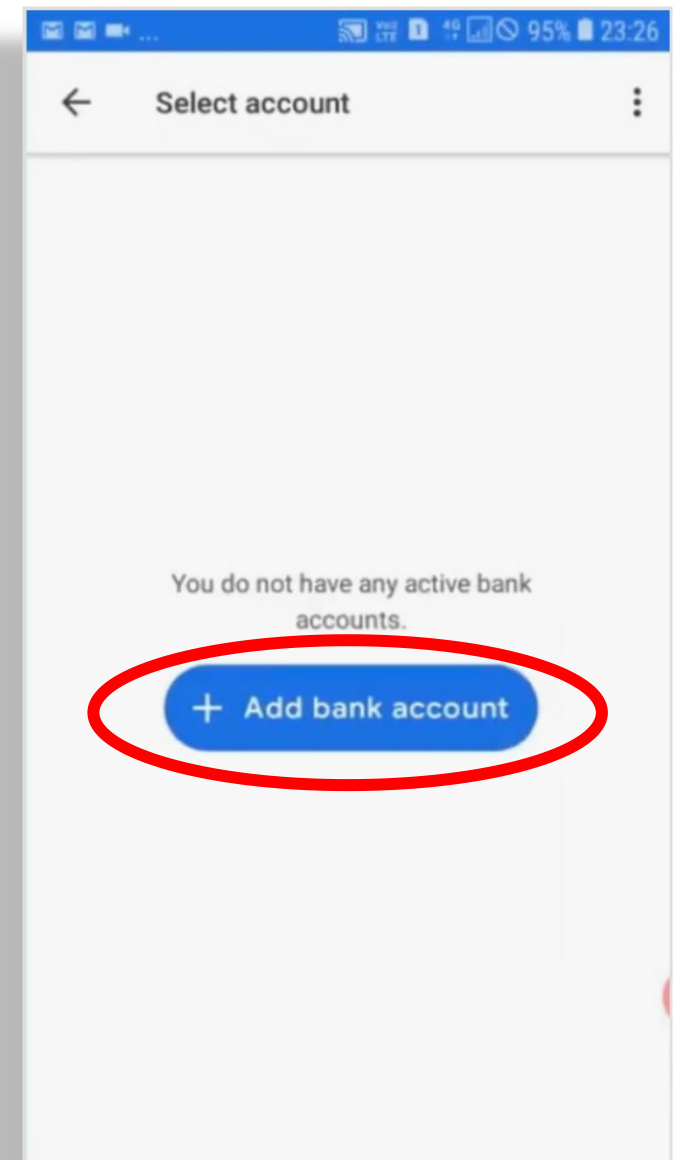
## 10. Scroll Down



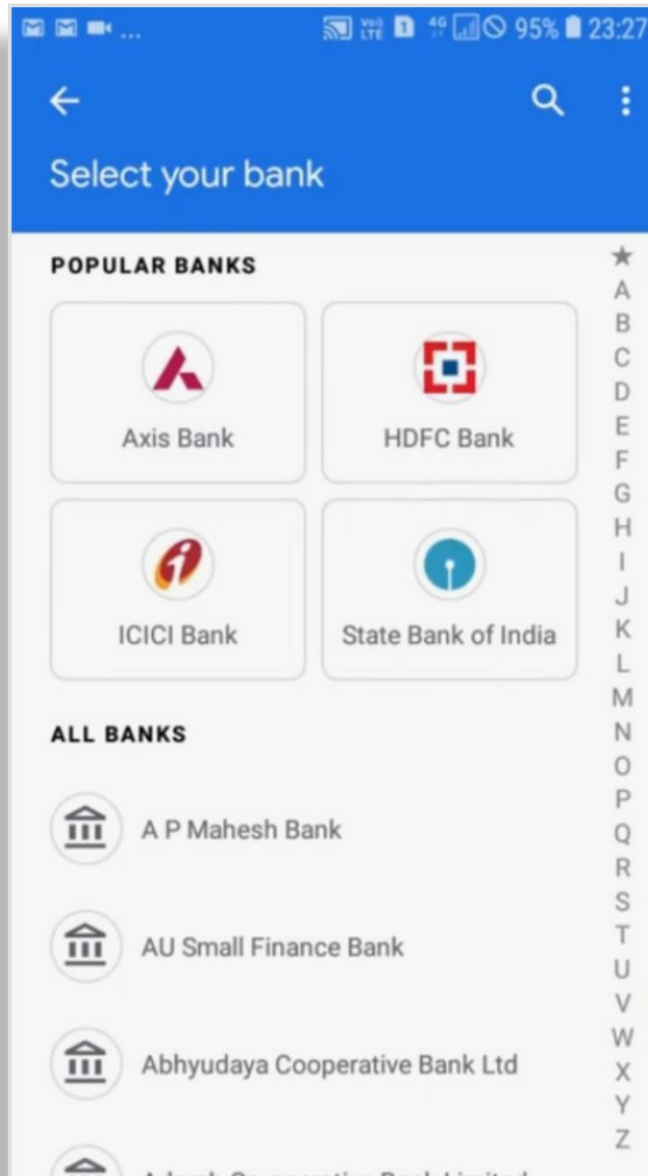
## 11. Check your account balance



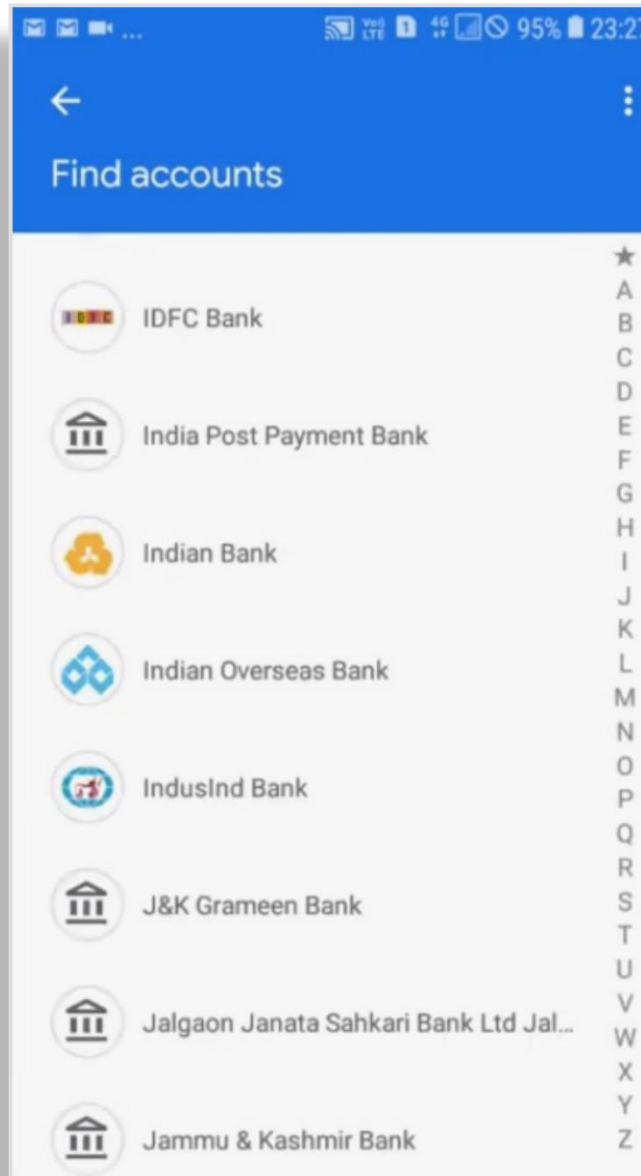
## 12. Add Bank Account



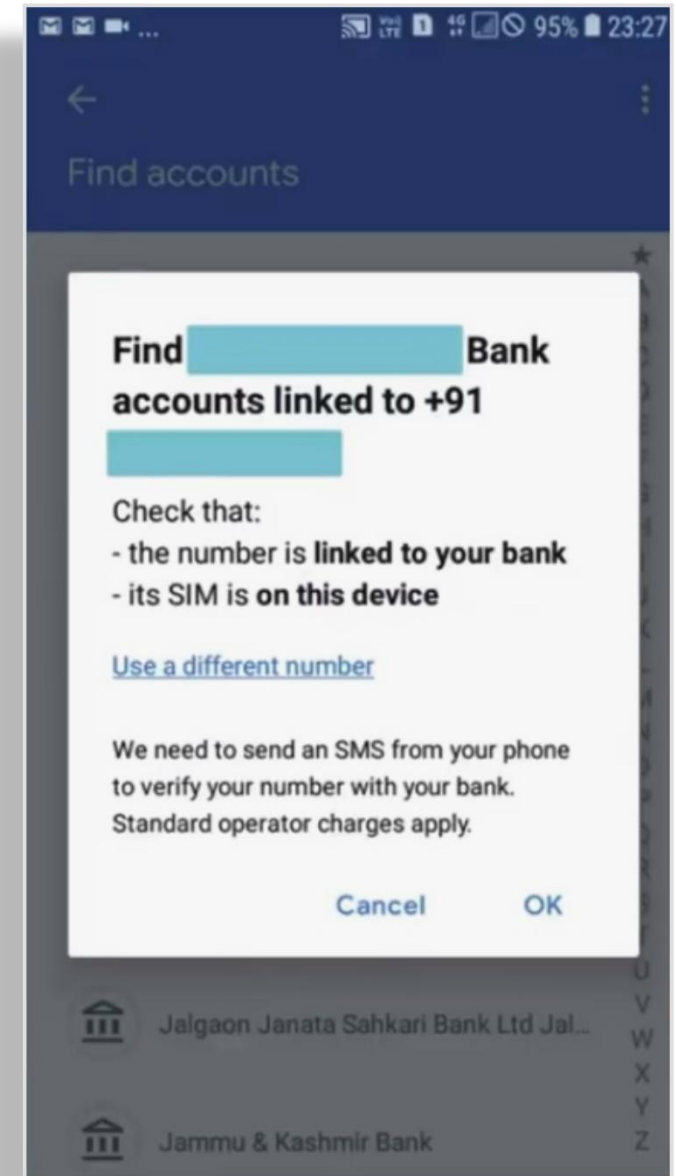
### 13. Select Bank



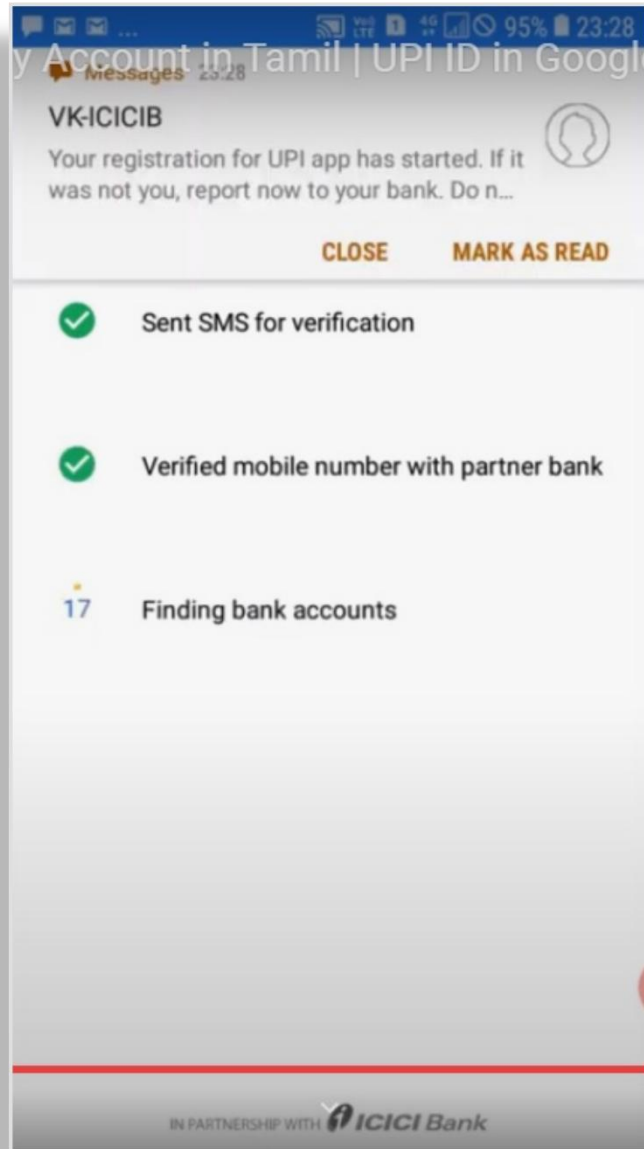
### 14. Click on Selected Bank



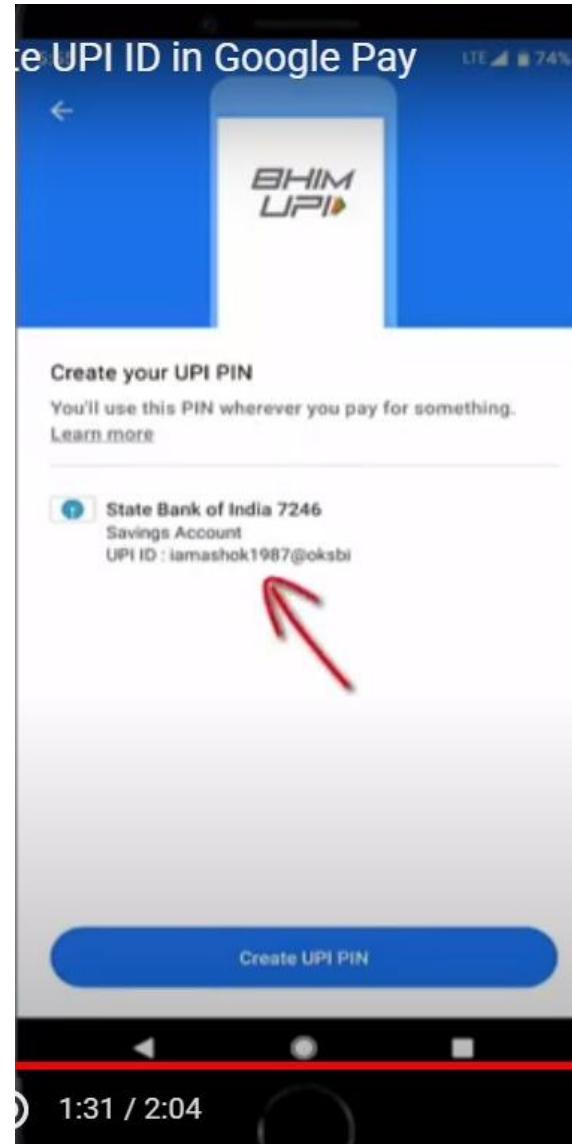
### 15. Verify Mobile Number



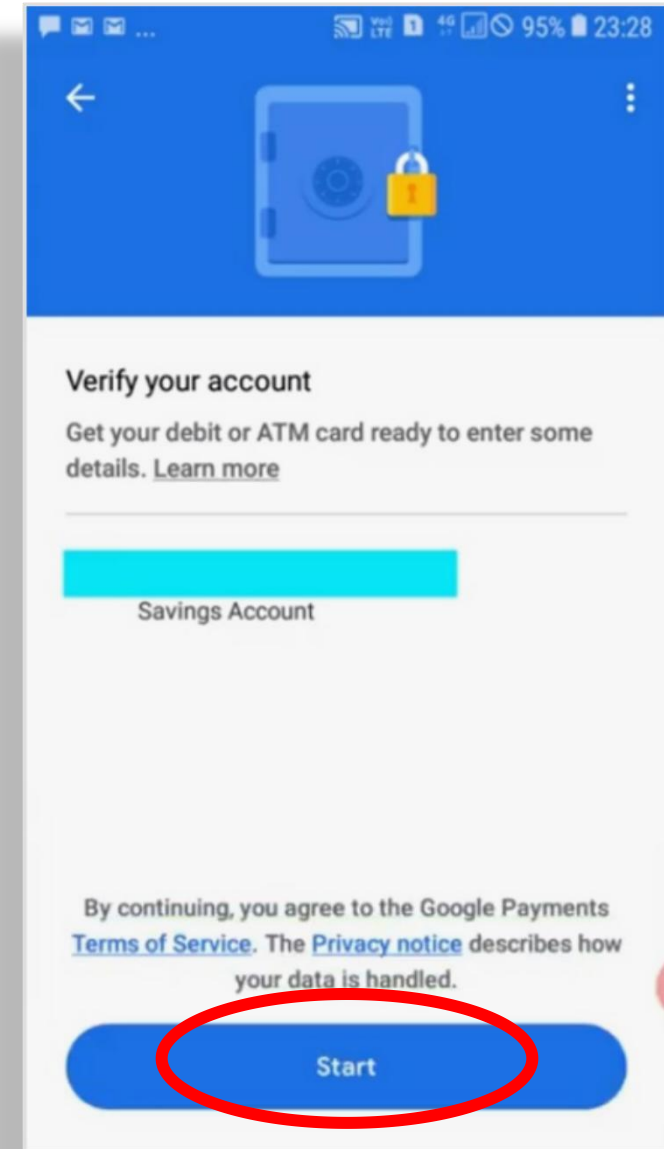
## 16. Verification is on



## 17. UPI id Created



## 18. To Verify your Account, Click Start



## 19. Enter Debit card Details

## 20. Account Added to Receive and Pay via Google Pay



My Account in Tamil | UPI ID in Google Pay

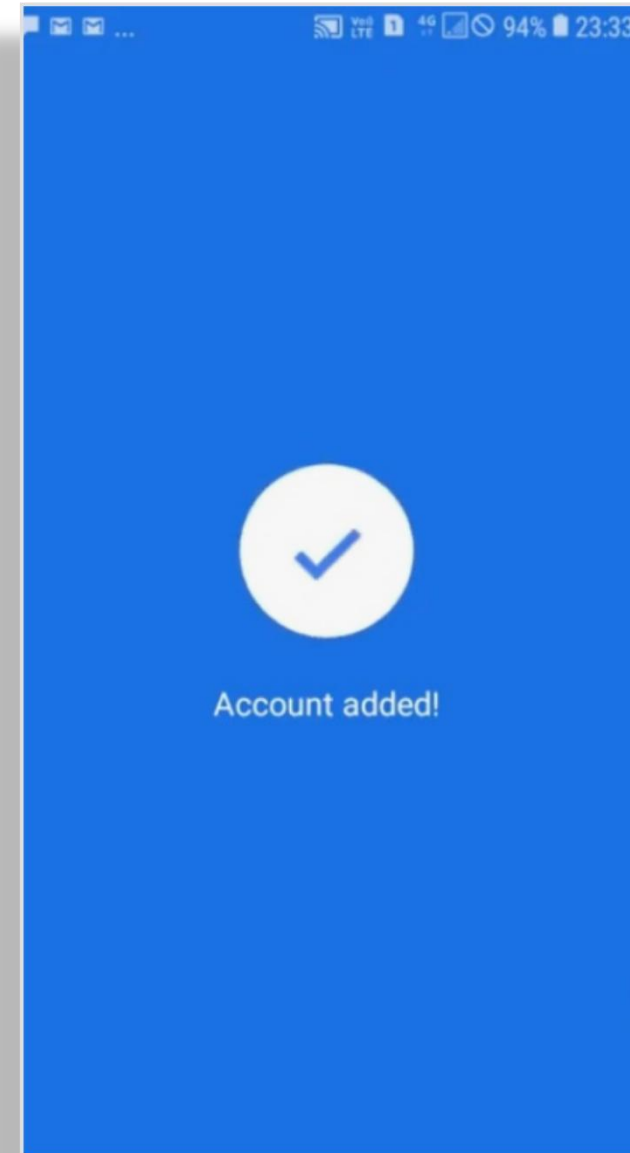
Enter the **expiry date** of your debit or ATM card

Debit/ATM card number  
XXXX XXXX XX

Expires

1 2 3  
4 5 6  
7 8 9  
0

A red circle highlights the card number and expiry date fields. A red horizontal line is drawn across the bottom of the numeric keypad.





# You Tube Video links (Tamil) on Mobile Banking Apps and UPI Apps



- HDFC MOBILE BANKING APP REGISTRATION : <https://youtu.be/GndR6TVgAo8>
- 
- KVB MOBILE BANKING APP REGISTRATION : <https://youtu.be/DKwHz72Hyws>
- 
- ICICI BANK MOBILE BANKNG APP REGISTRATION : [https://youtu.be/\\_ykrgrEY19k](https://youtu.be/_ykrgrEY19k)
- 
- SBI YONO MOBILE BANKING APP REGISTRATION : <https://youtu.be/bBaN9QGqWHk>
- 
- GOOGLE PAY APP REGISTRATION : <https://youtu.be/GmEb9nRznUE>
- 
- HOW TO OPEN UPI ID IN GOOGLE PAY : <https://youtu.be/A2xRepJ1QyE>
- 
- HOW TO REGISTER PHONE PAY APP : <https://youtu.be/aDwER3q-xSk>
- 
- HOW TO REGISTER AXIS MOBILE BANKING : <https://youtu.be/4K1cjWWINl0>
-



Sr. No.	Name of the Bank	UPI Apps live on IPO	Handle
1	BANK OF BARODA	BHIM Baroda Pay (only Android)	@BARODAMPAY
2	RBL BANK	BHIM RBL Pay (Android & iOS)	@rbl
3	BHARATH INTERFACE FOR MONEY	BHIM (android & iOS)	@upi
4		BHIM ALLBANK UPI (only Android)	@allbank
5	AXIS BANK	BHIM Axis Pay (only android)	@axisbank
6	INDUS IND BANK	BHIM IndusPay (only Android)	@indus
7	FEDERAL BANK	BHIM Lotza UPI (only Android)	@federal
8	STATE BANK OF INDIA	BHIM SBIPay (only android)	@sbi
9	YES BANK	BHIM YES PAY (only Android)	@yesbank
10	CITI BANK	Citi Mobile (android & iOS)	@citi & @citigold
11	DBS BANK	DigiBank - DBS (Android & iOS)	@dbs
12	GOOGLE PAY	Google Pay (android & iOS)	@okhdfcbank, @okaxis , @oksbi, @okicici
13	HSBC BANK	HSBC Simply Pay (android & iOS)	@hsbc
14	ICICI BANK	iMobile by ICICI Bank (android users)	@icici
15	KOTAK MAHINDRA BANK	Kotak Mobile Banking App (Android)	@kotak
16	PHONE PAY APP	Phone-Pe (android & iOS)	@ybl
17	SOUTH INDIAN BANK	SIB Mirror+ (only Android)	@sib





**Sakthi Finance**

Since 1955

**FIND PURPOSE. SAKTHI WILL FOLLOW.**



**Thank You .**