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

Why UPI Id?

➢ Changes in SEBI Regulations :

Investors who want to apply for Public issue of NCDs, with an investment amount for a minimum amount of Rs.10,000 up to Rs.5,00,000/- have an option of UPI id to block the funds through the UPI mechanism.

There are two options to block the fund through the 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 THE BSE DIRECT APP AND APPLY FOR NCDS THROUGH ONLINE WITH UPI ID.

What you will know

- 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.

What is UPI

- UPI stands for **Unified Payments Interface**.

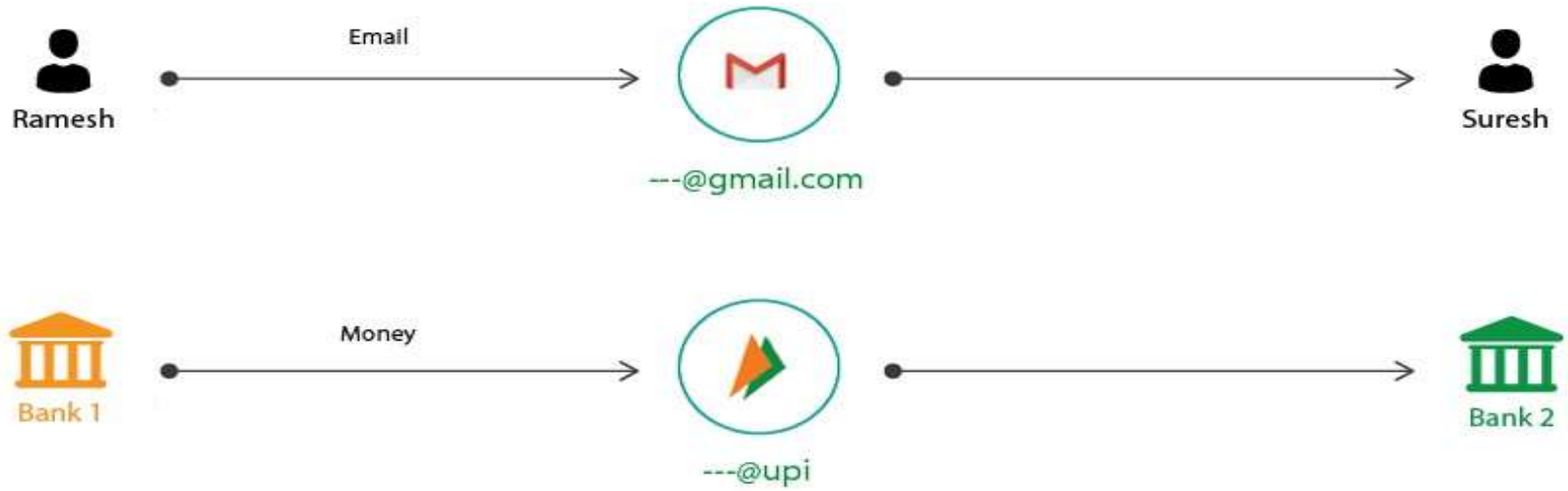
- It is a simple, secure and convenient “interface” to send or receive money in real-time using smart phones.

- 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

BHIM

BHarat
Interface for
Money

Bank Apps

SBI

KVB

HDFC BANK

ICICI Bank

Payment Apps

G Pay

PhonePe

paytm

HOW TO CREATE UPI ID THORUGH BHIM APP?

BHIM
BHARAT INTERFACE FOR MONEY

Let us Begin

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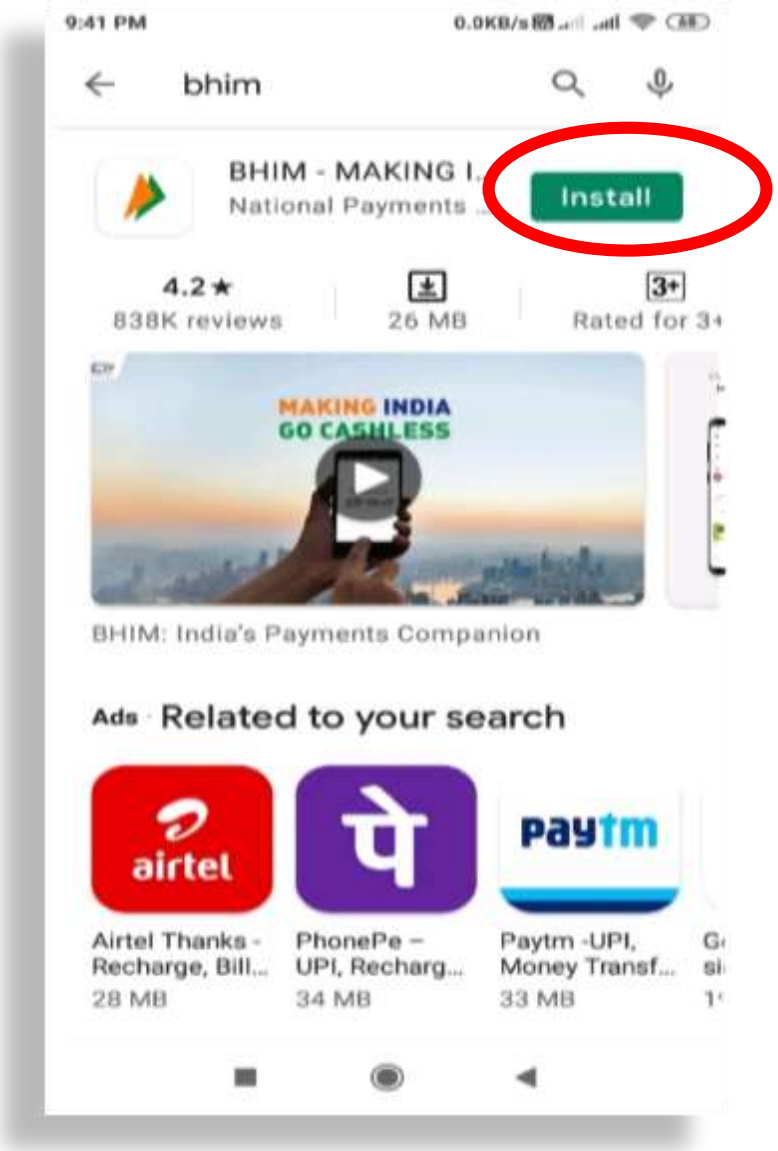
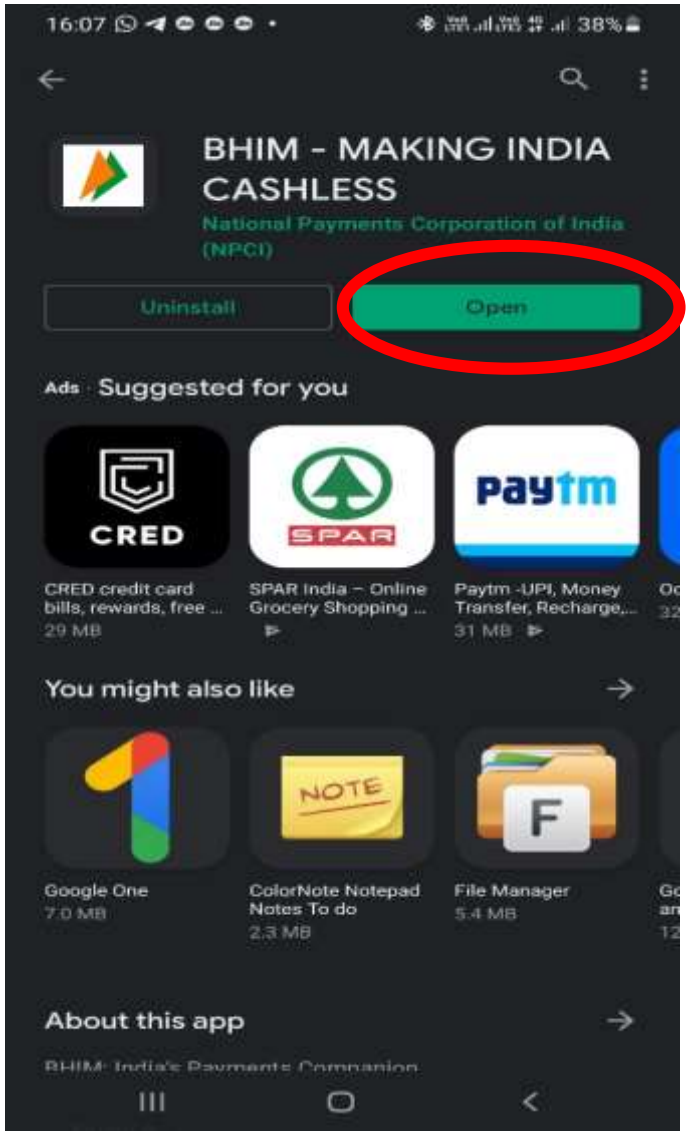
1. Go to Play Store and Install

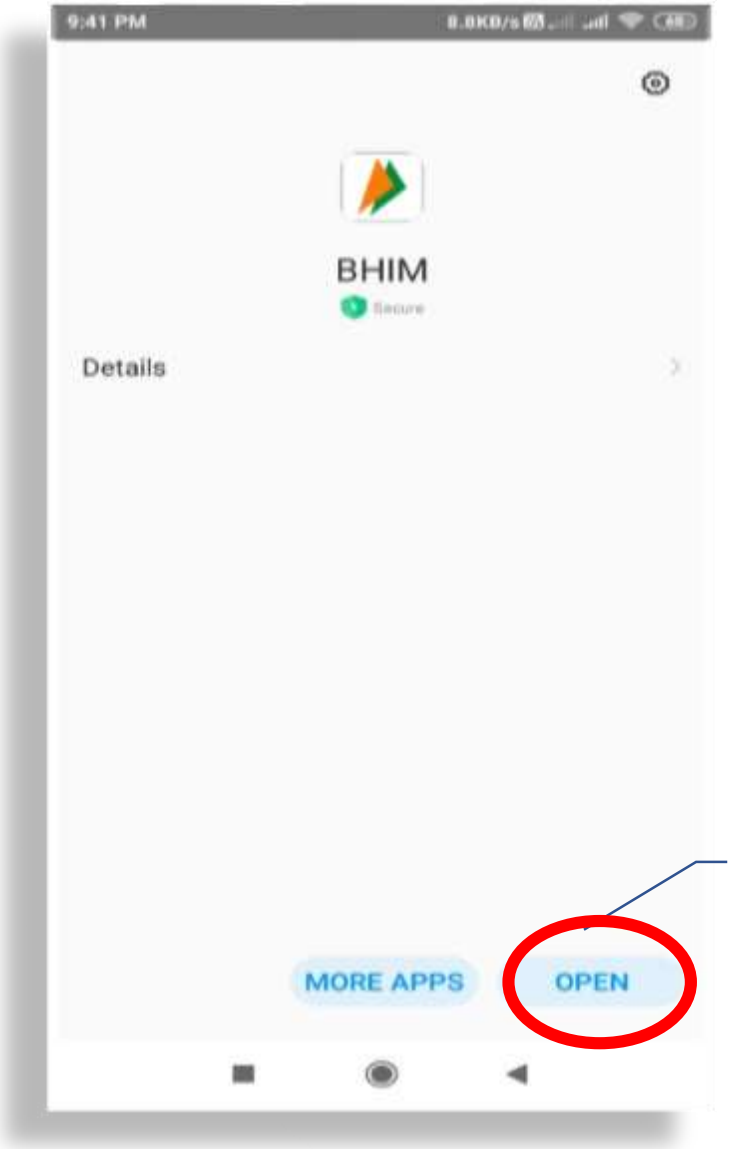


2. Click on Open

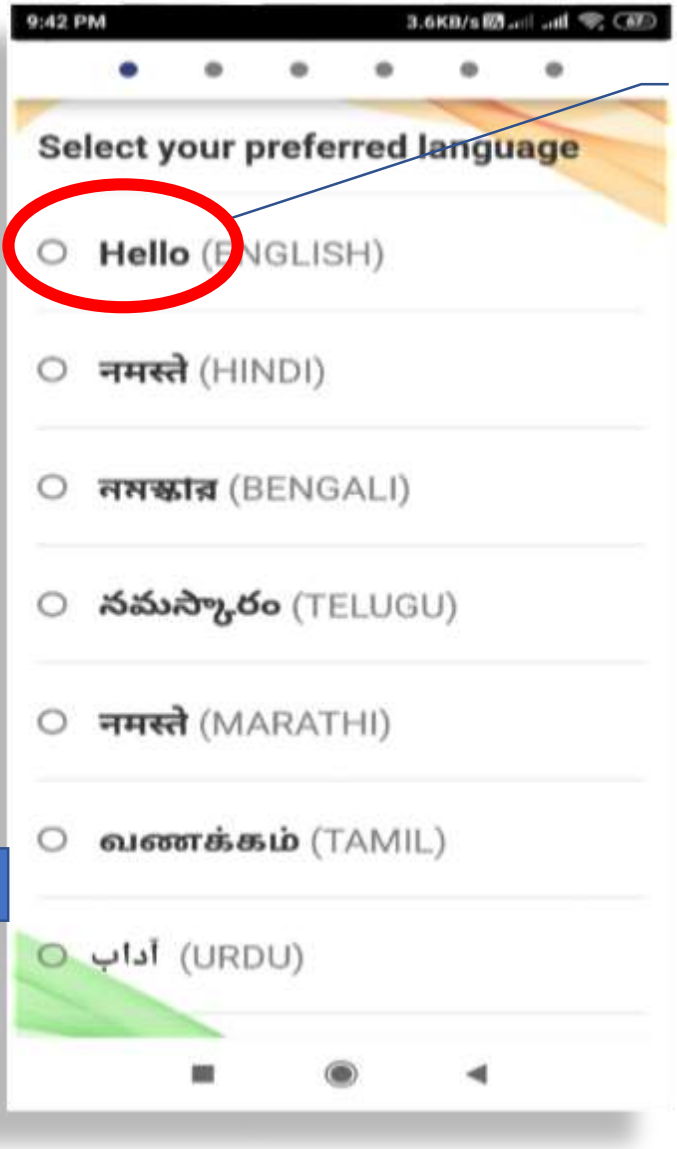


3. Click to Open

4. Select language.



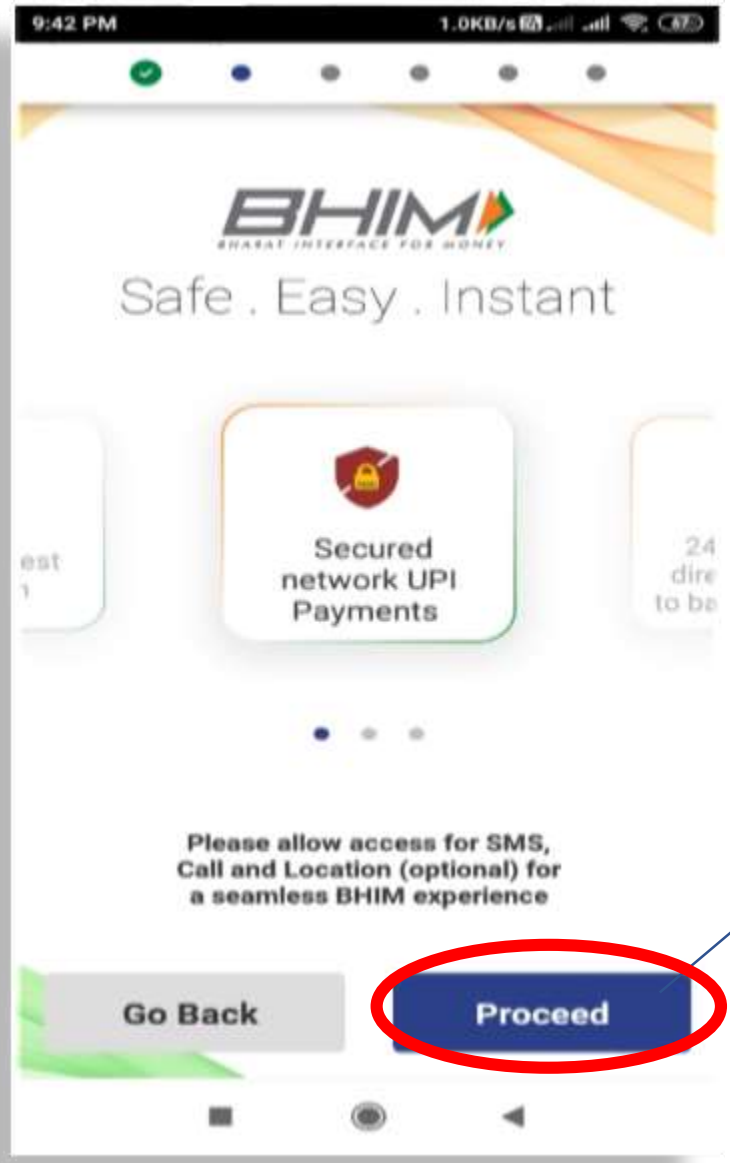
Select



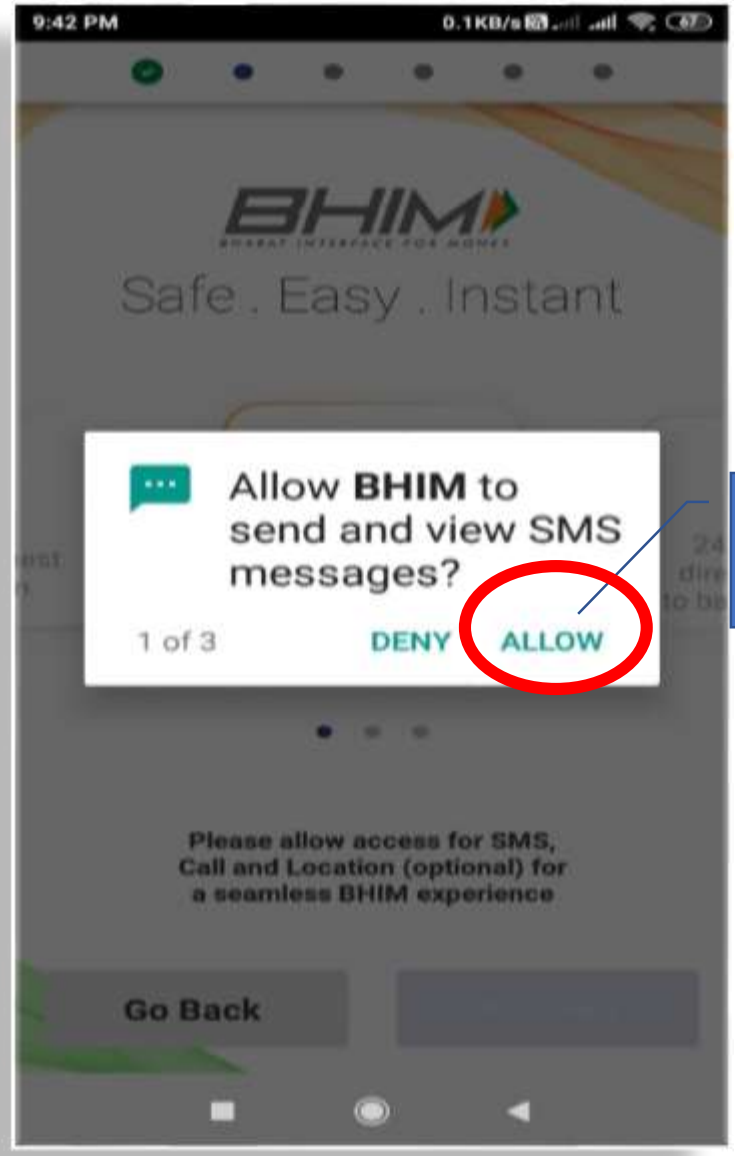
Select Language

5. Click Proceed.

6. Click on Allow to permit access to



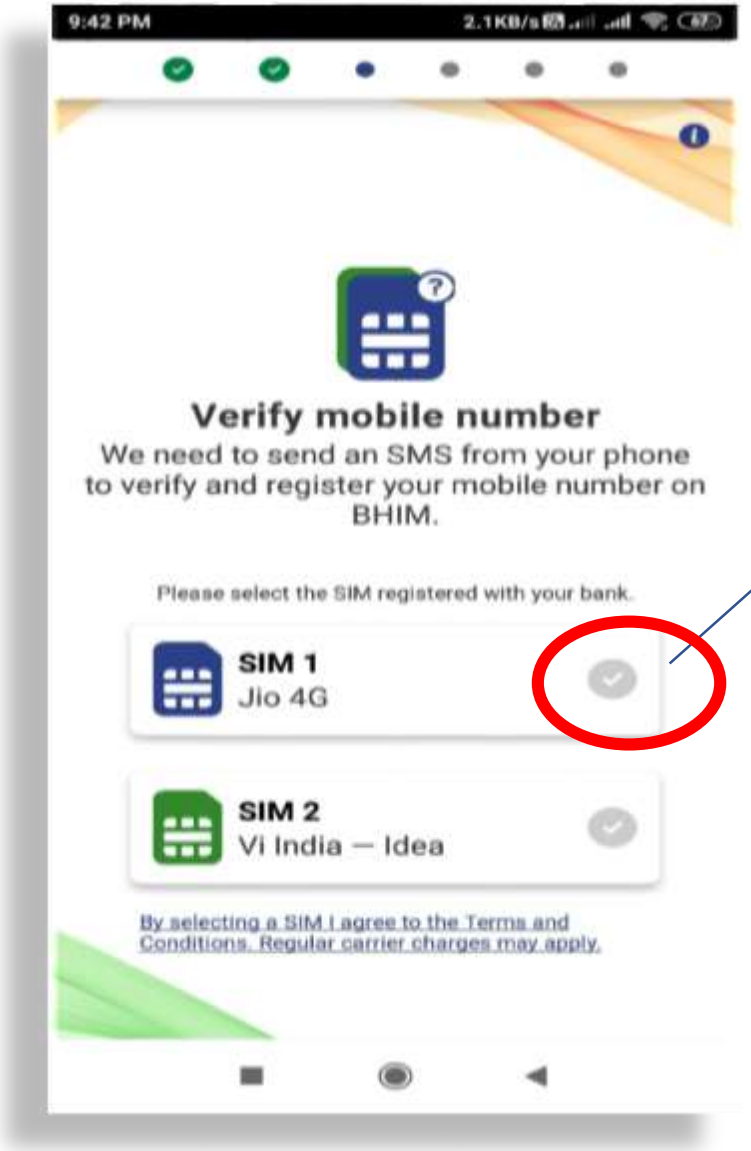
Click Here



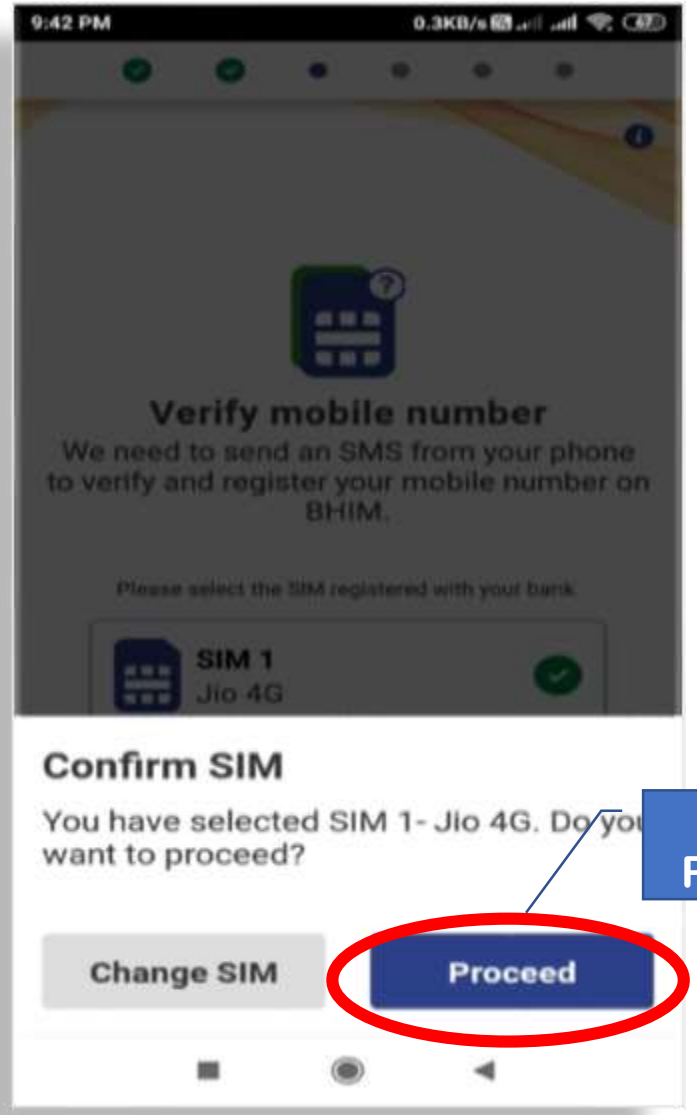
Click on Allow 3 times

7. Click on SIM which is for the registered mobile

8. Click on Proceed



Select SIM Card

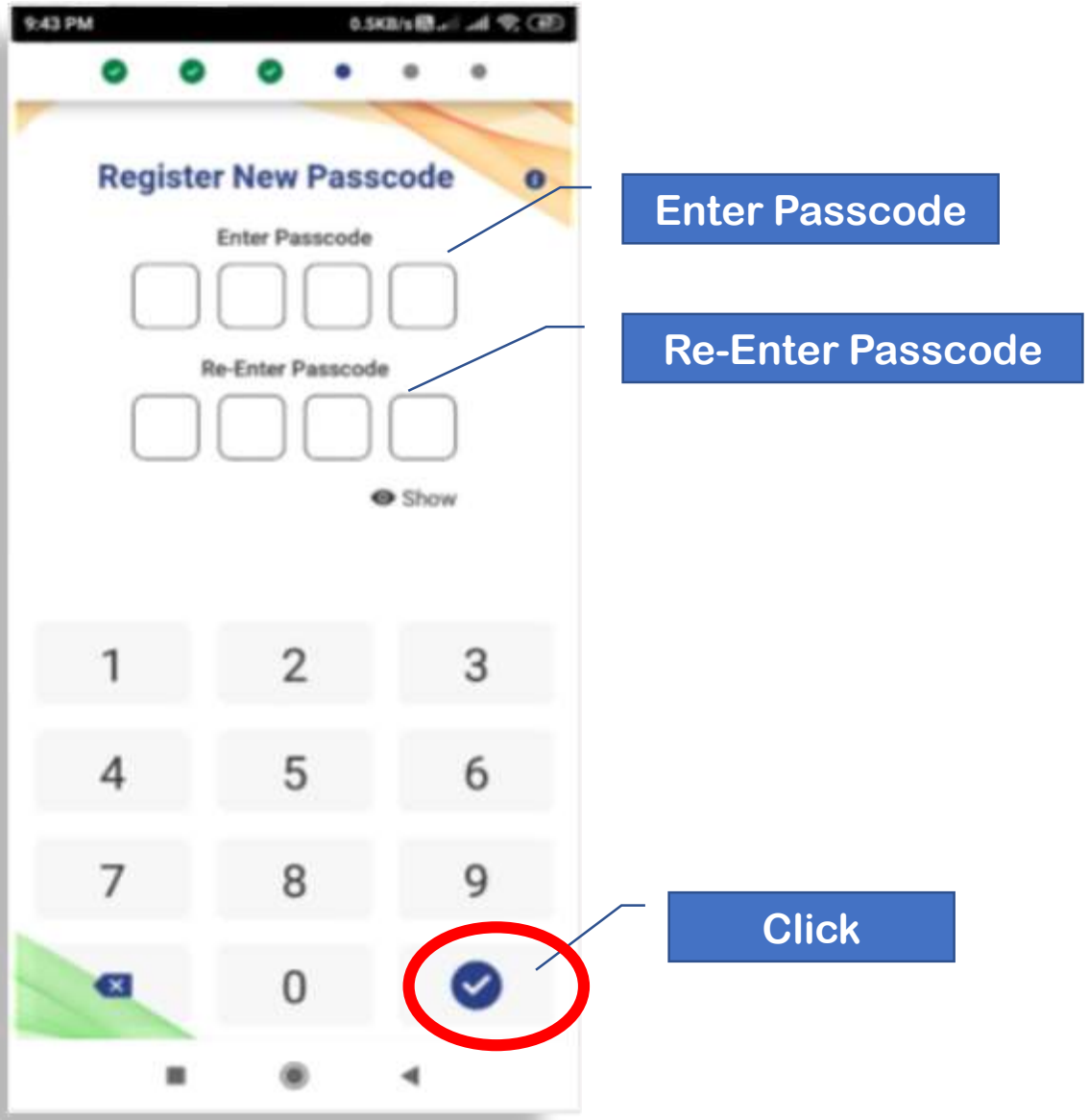


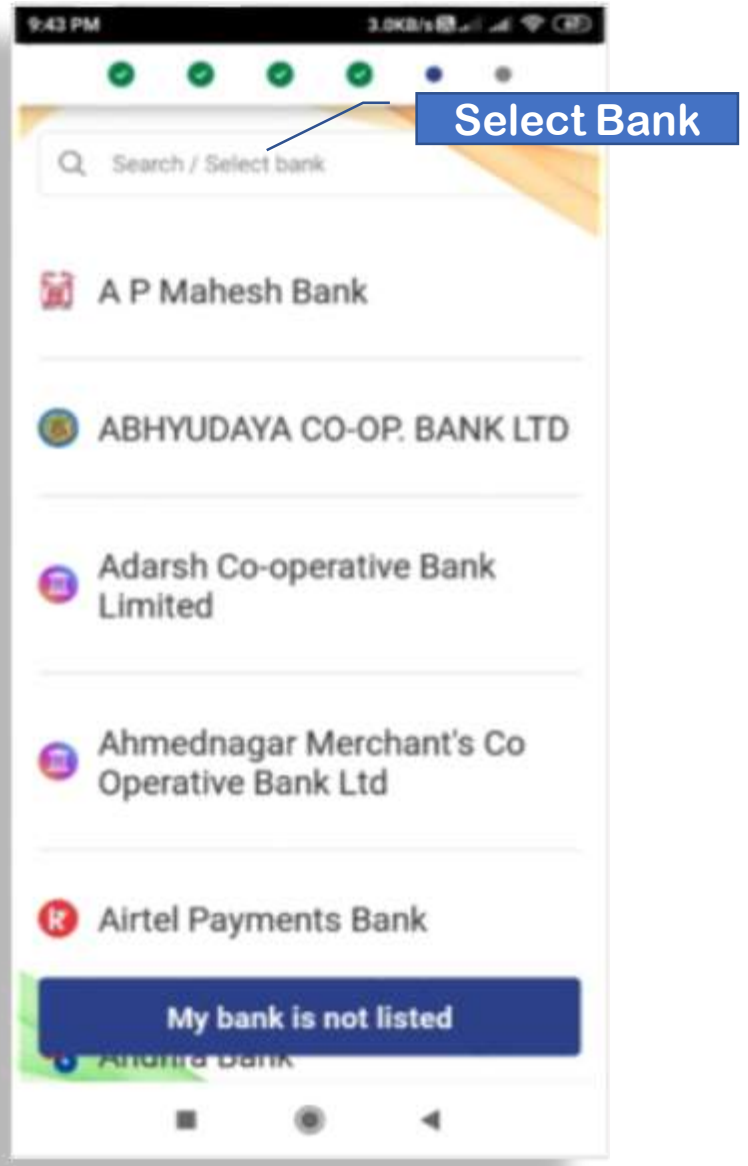
Click Proceed

Mobile Number is Verified.

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

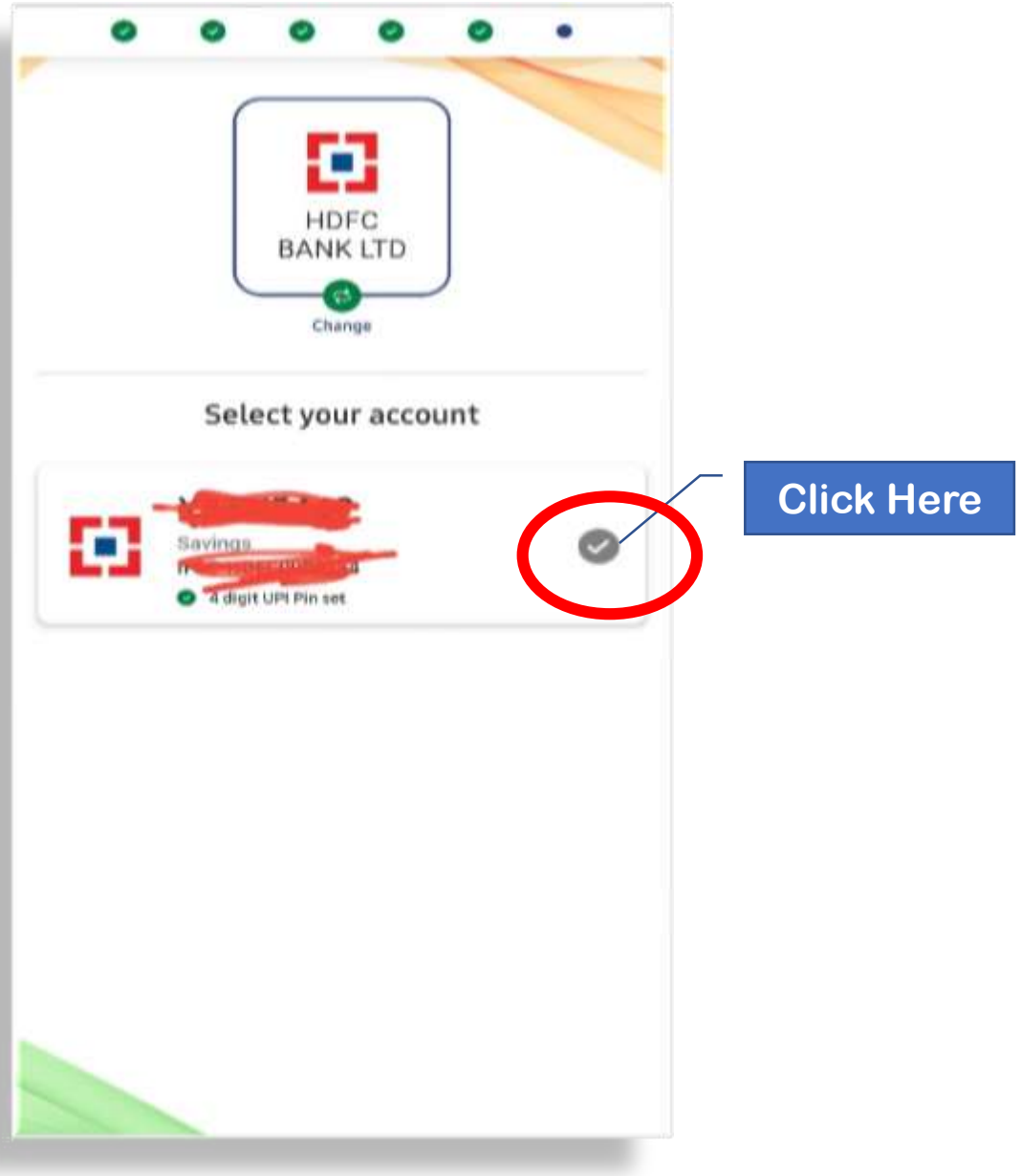
10. Select your Ba

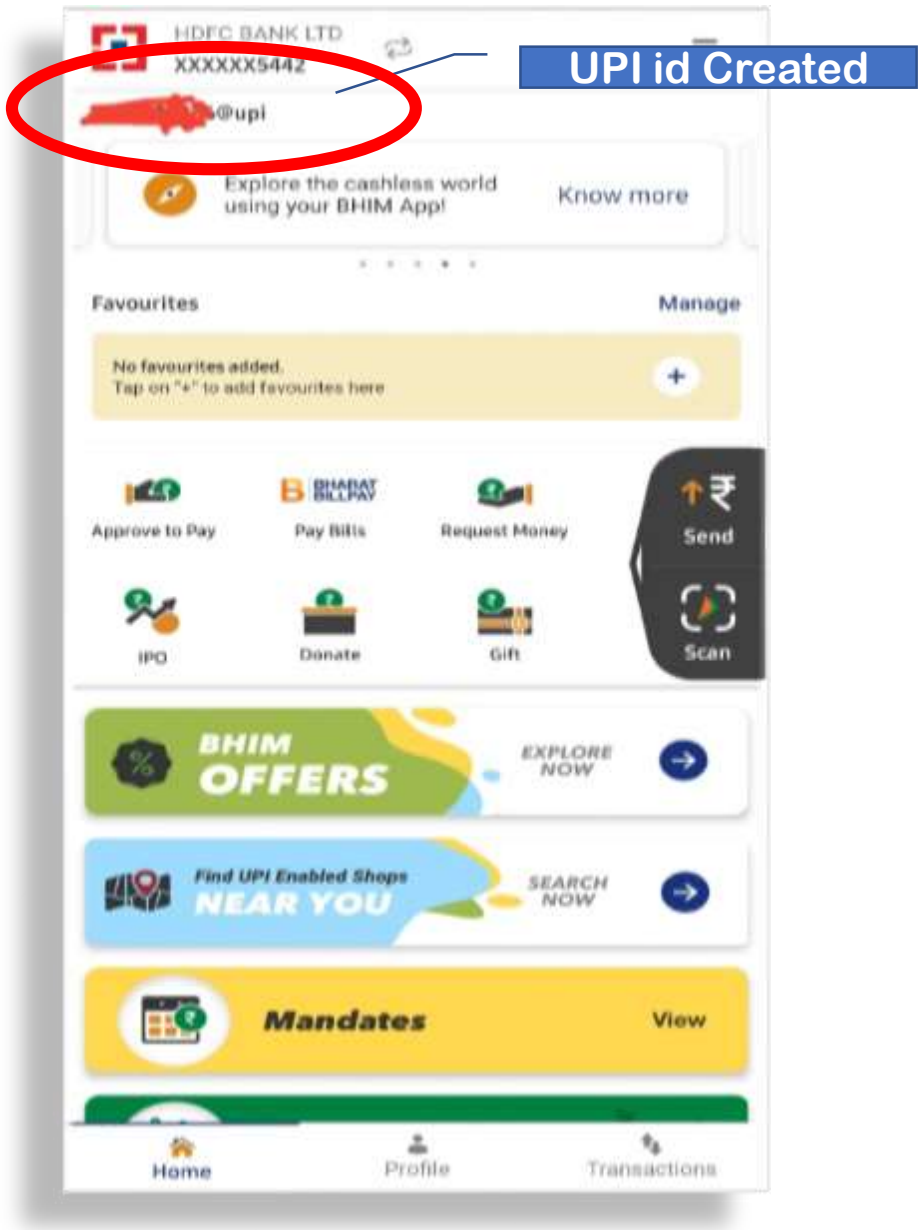




11. Click on Tick to select bank account and display details.

12. UPI Id is created





BANK APPS

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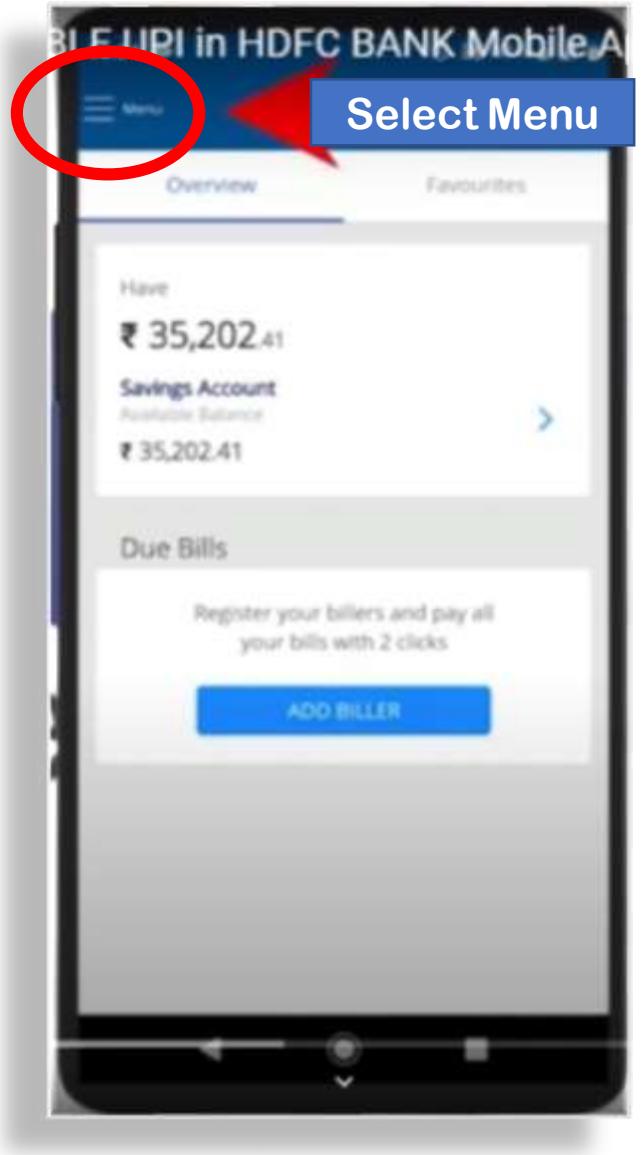
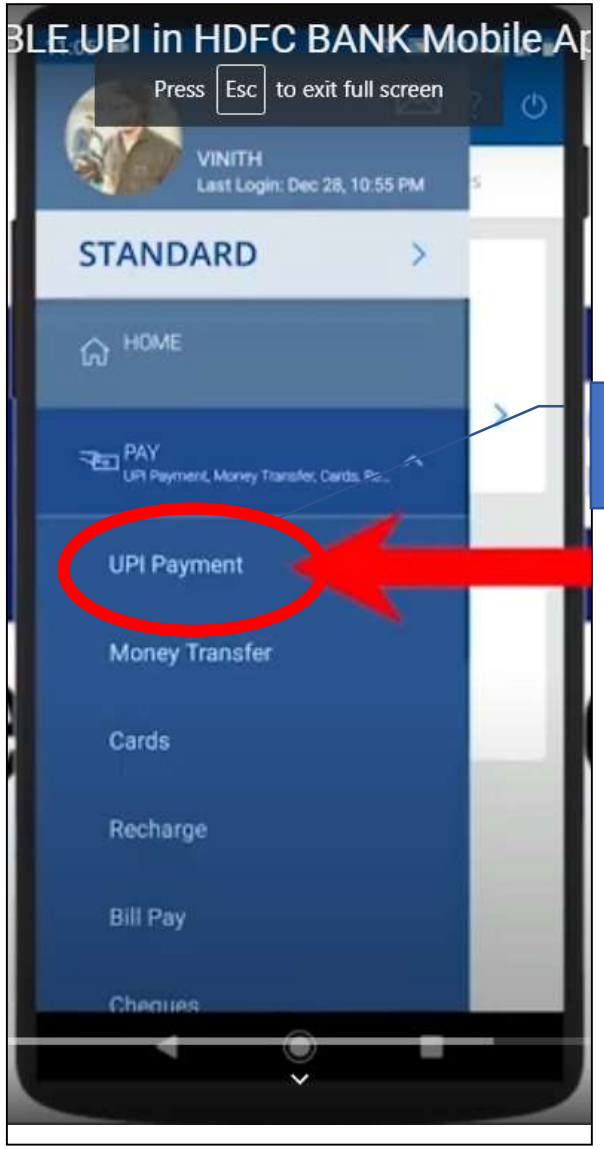
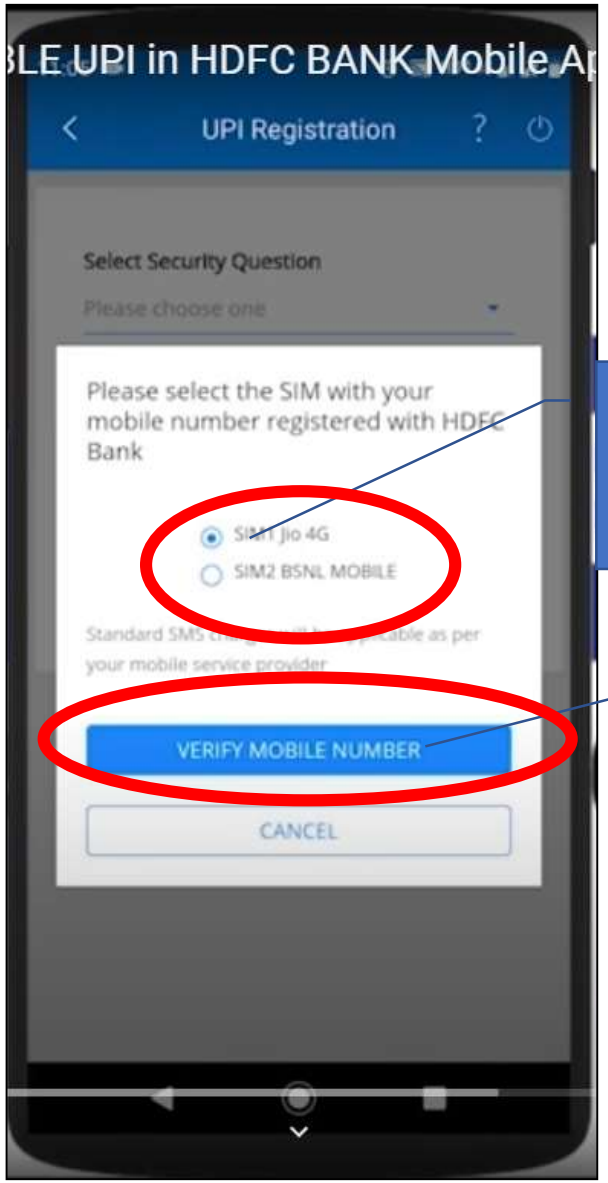
1→ Login to Mobile Banking App; Go to Home Screen (Overview)



2→Go to PAY, then click on UPI Payment



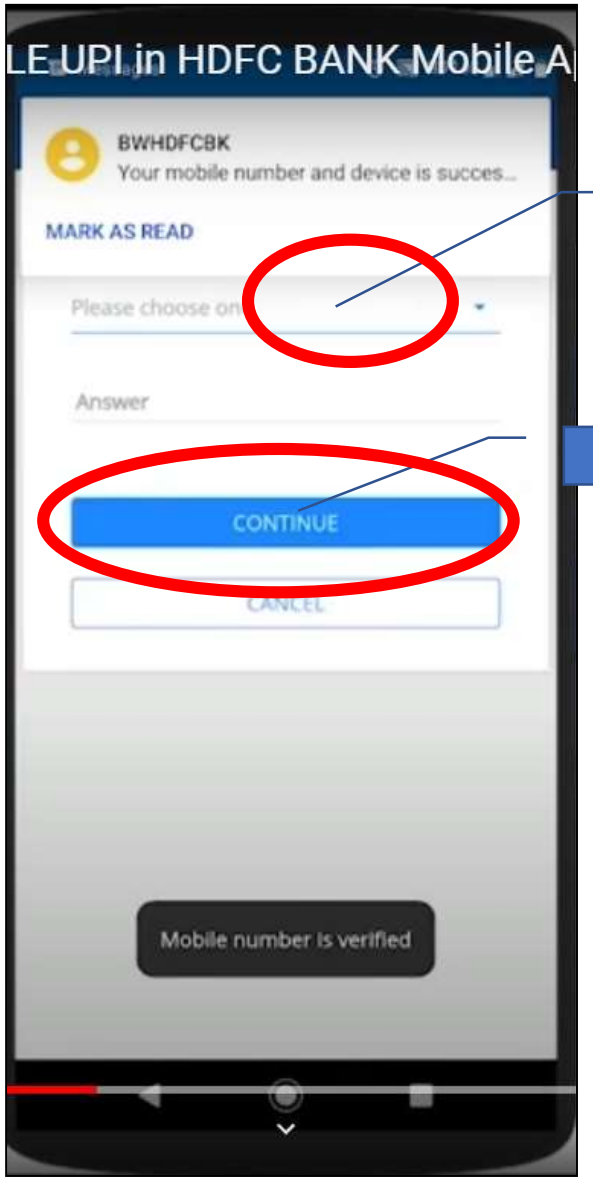
3→Select Bank Registered SIM



Select Bank Registered Mobile SIM

Click Here.

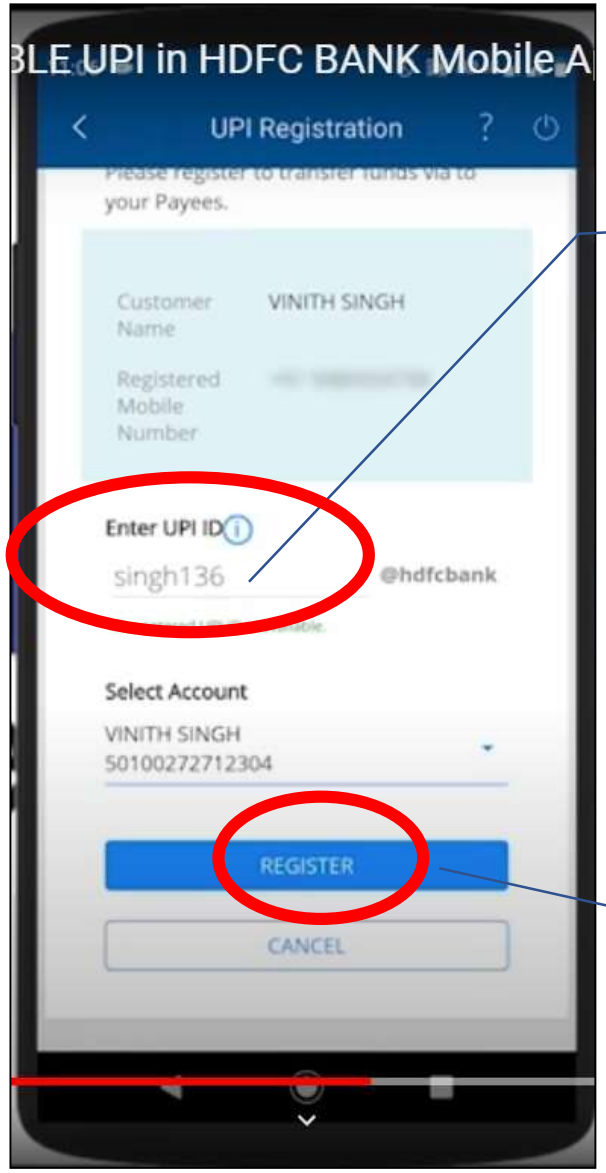
4→Answer Secret Question and Click on Continue.



Select Secret Question and Answer.

Click on Continue.

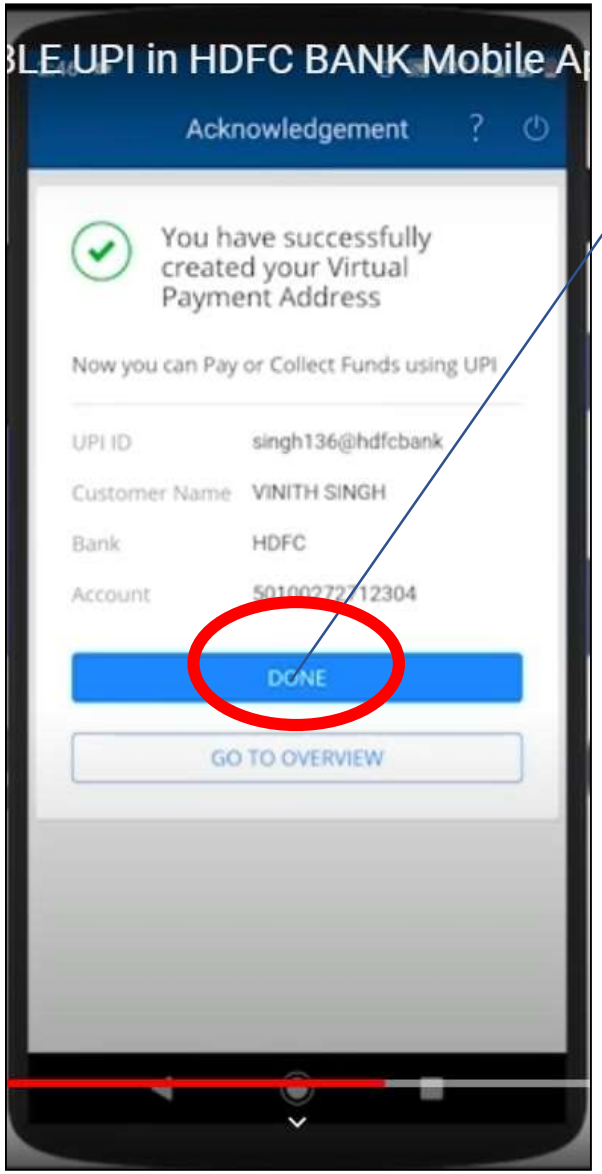
5→Enter Desired UPI id



Enter Desired UPI id

Click Here

6→UPI Created. Click on Done.



Click Here to Complete

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SBI

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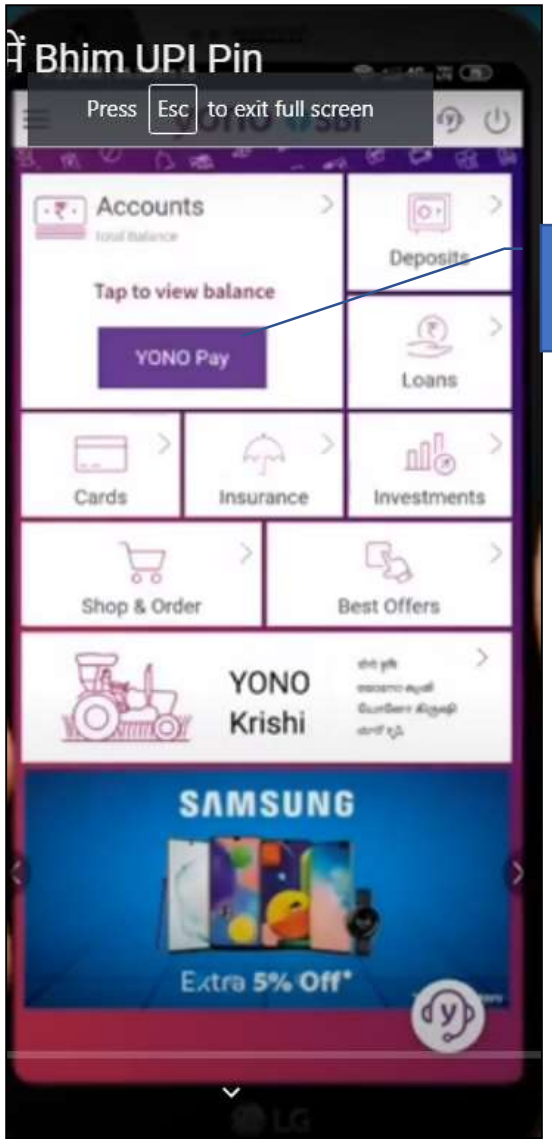
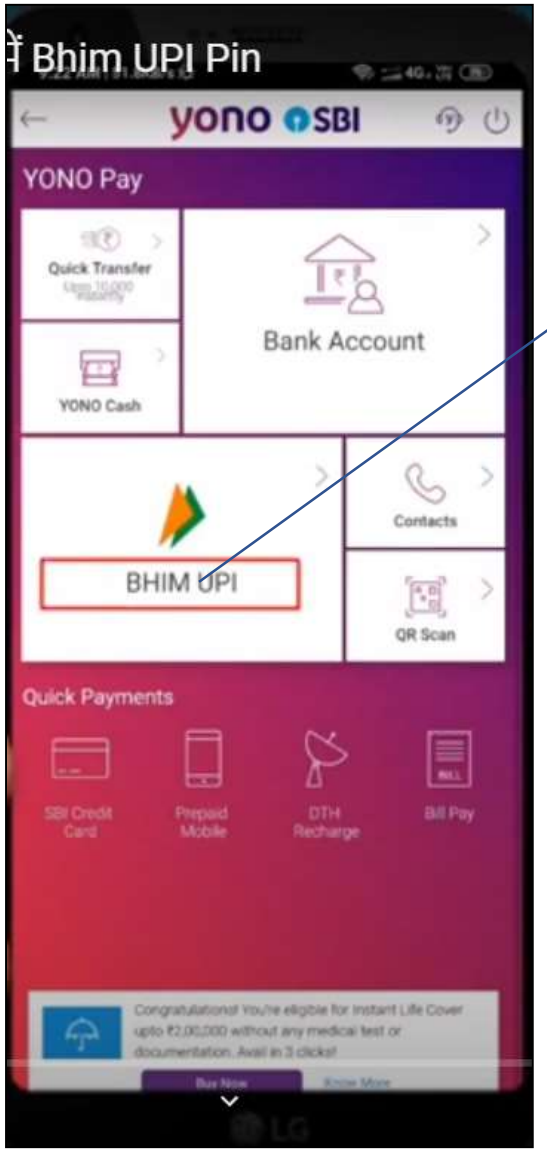
1→Open SBI Yono home page, Click on YONO Pay.

2→Click on BHIM UPI

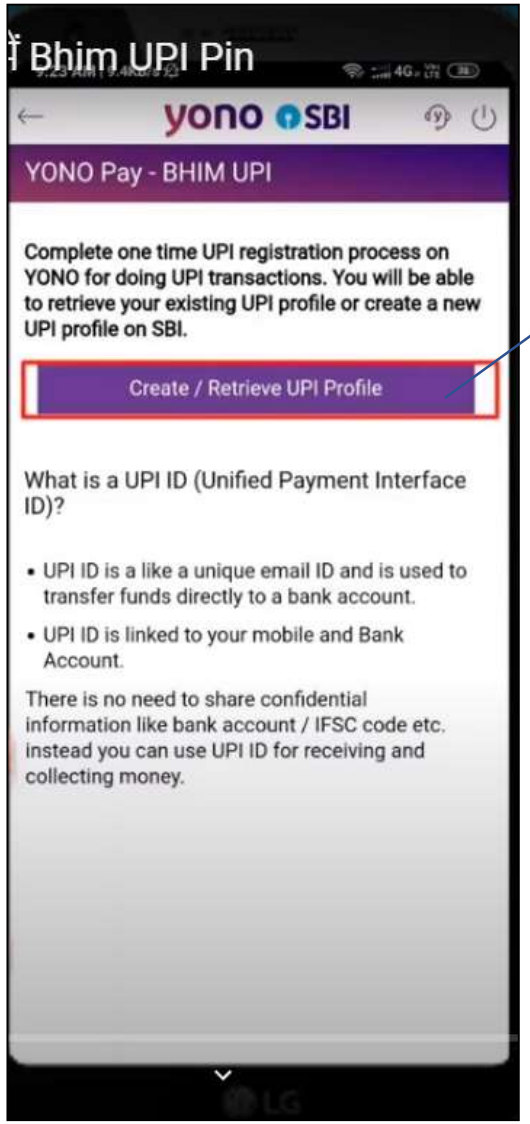


Click to Open



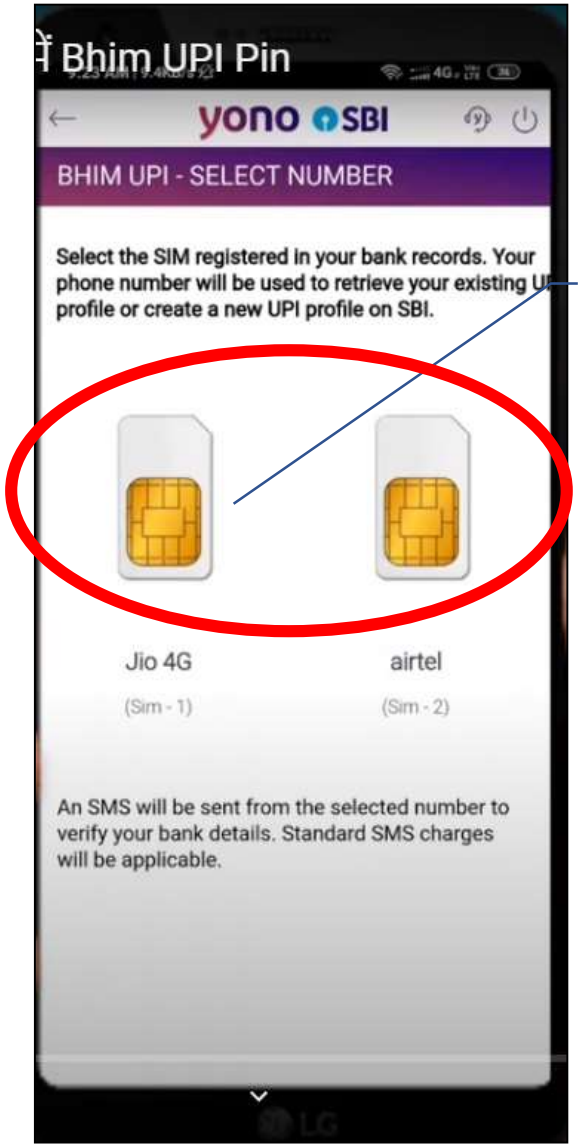
Select BHIM UPI App

3→Click on Create/Retrieve UPI Profile



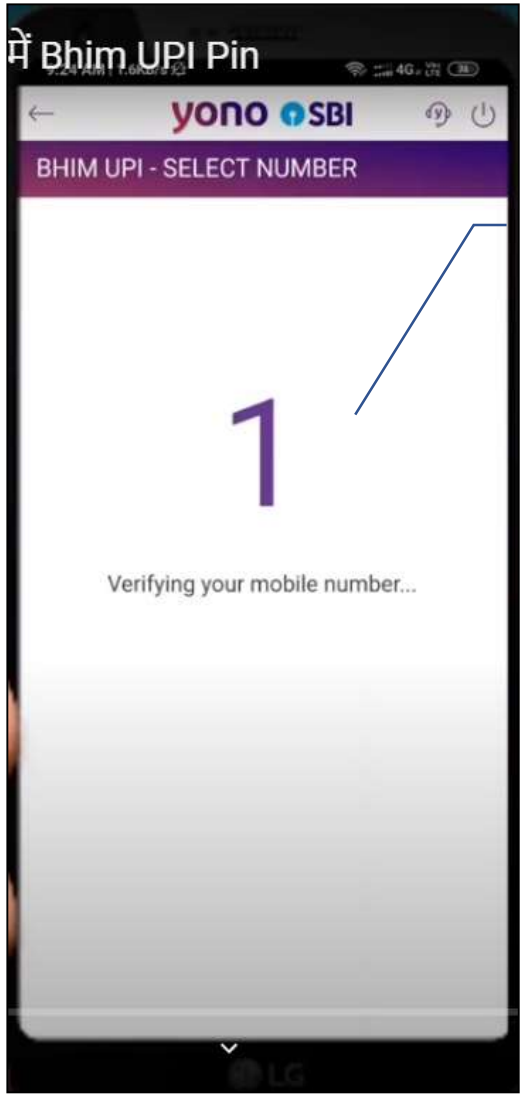
Click Here

4→Select Bank Registered Mobile Number SIM



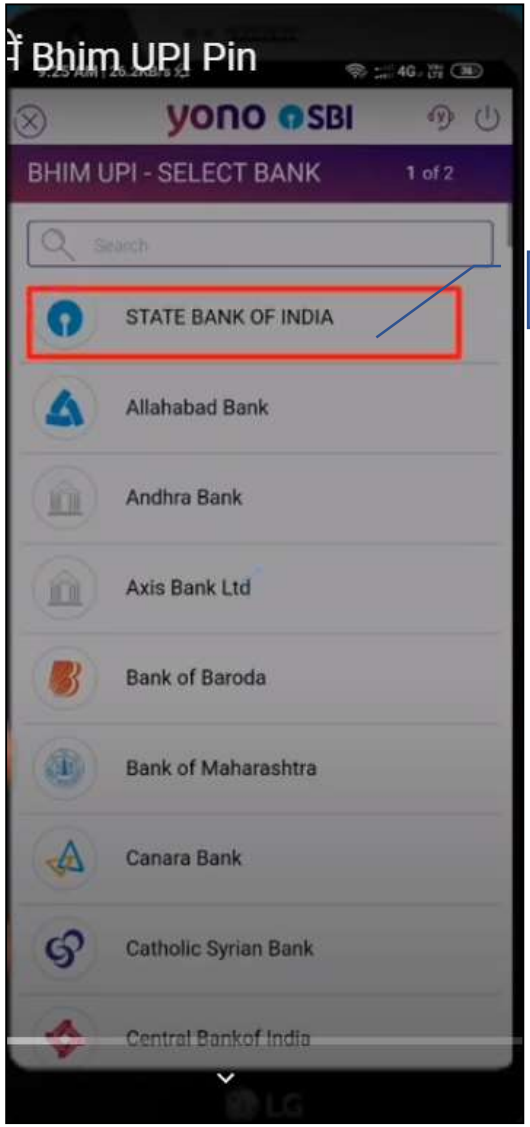
Select Bank Registered Mobile Number SIM

5→Verify Mobile Number



Mobile Number Verification under process

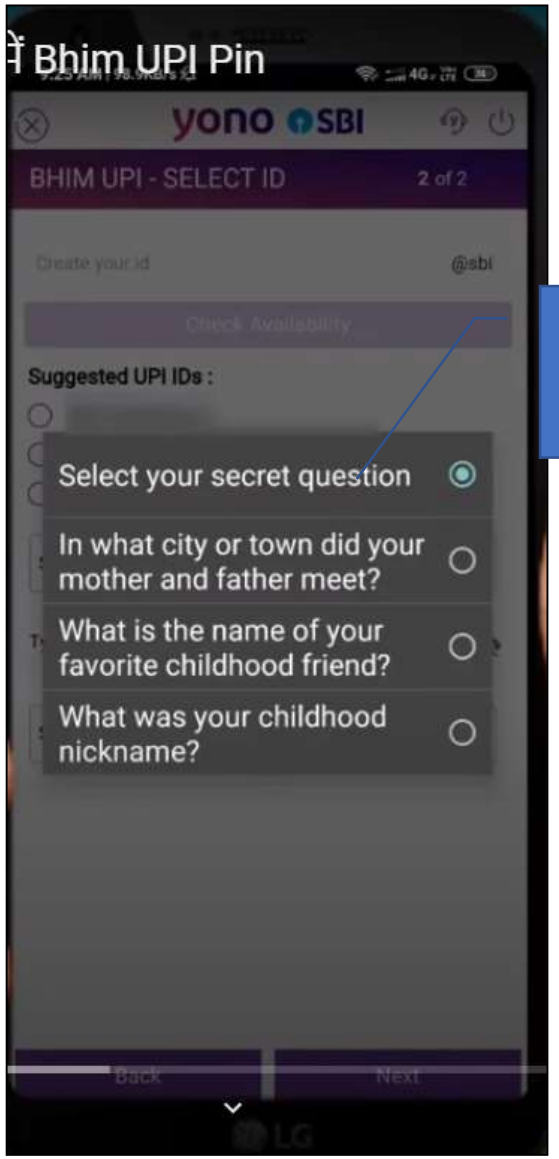
6→Select Bank Name



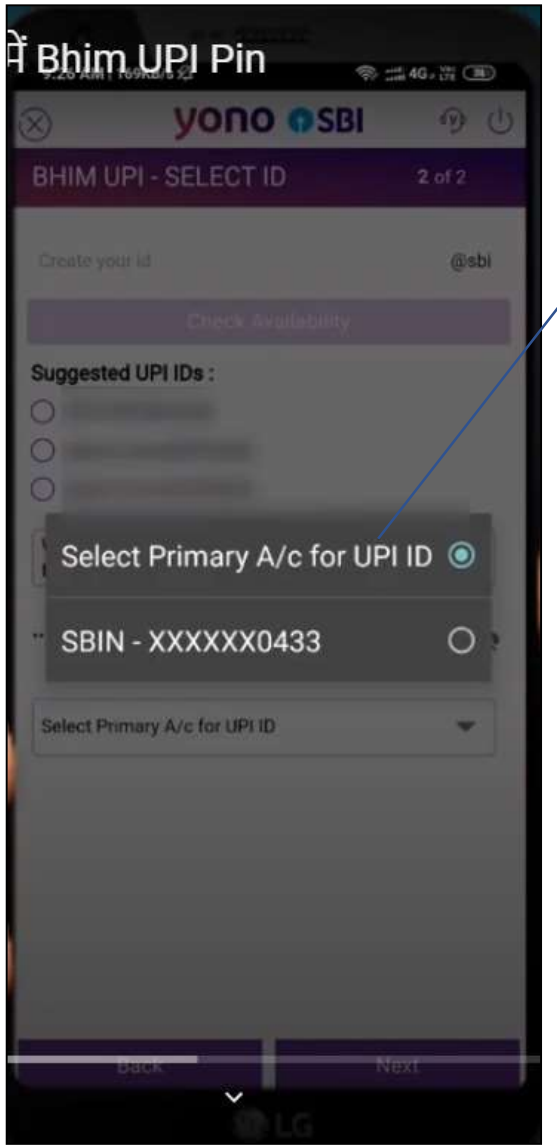
Select Bank

7→Click on Secret Question and enter Answer

8→Select Primary Bank Account.



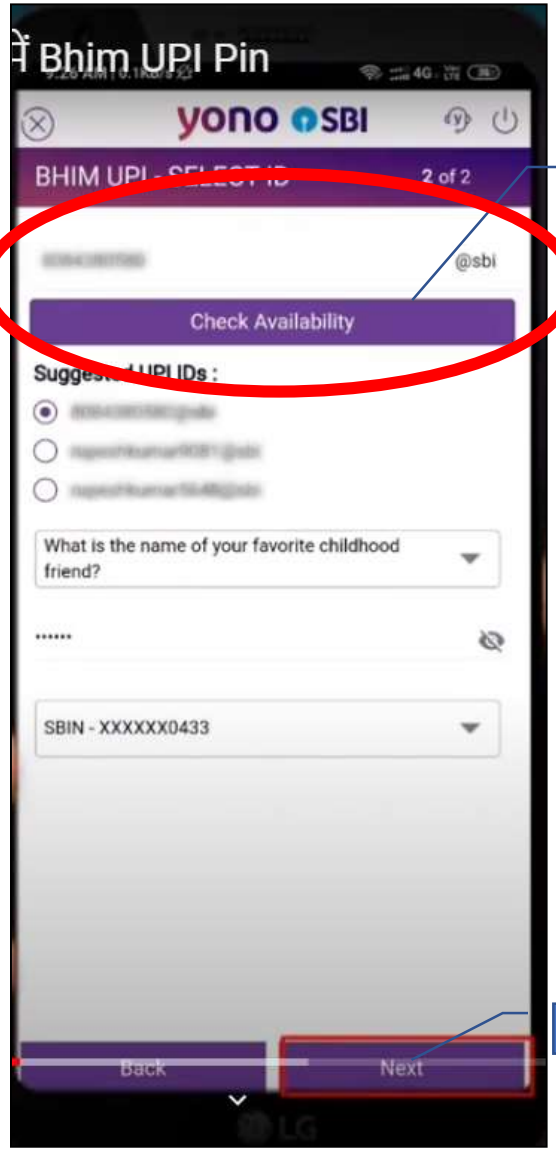
Select Secret Question and Enter Answer



Select Primary Bank Account

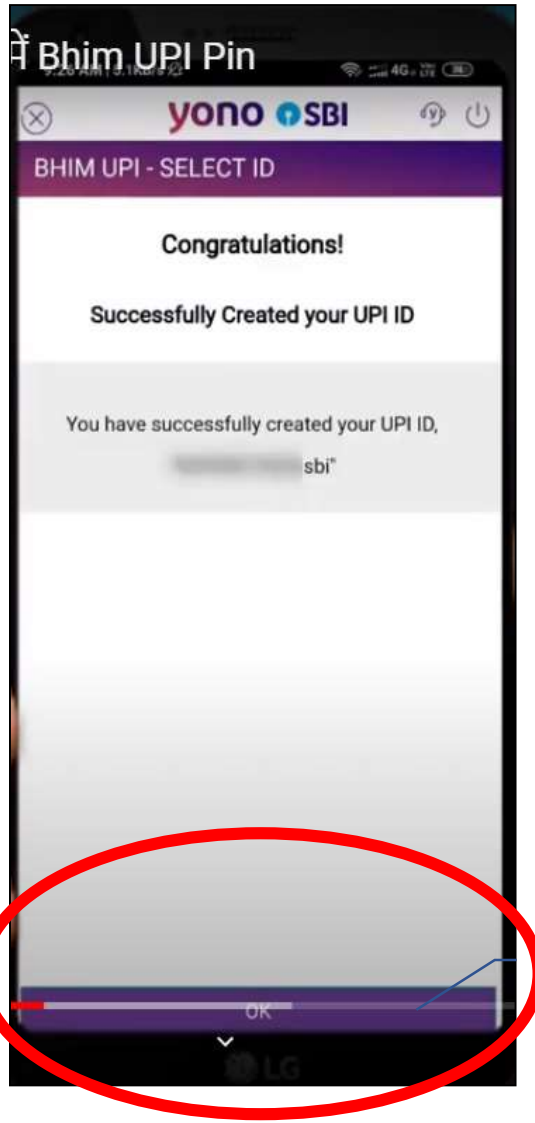
9→Select one of suggested desired UPI Id

10→UPI Id created successfully.



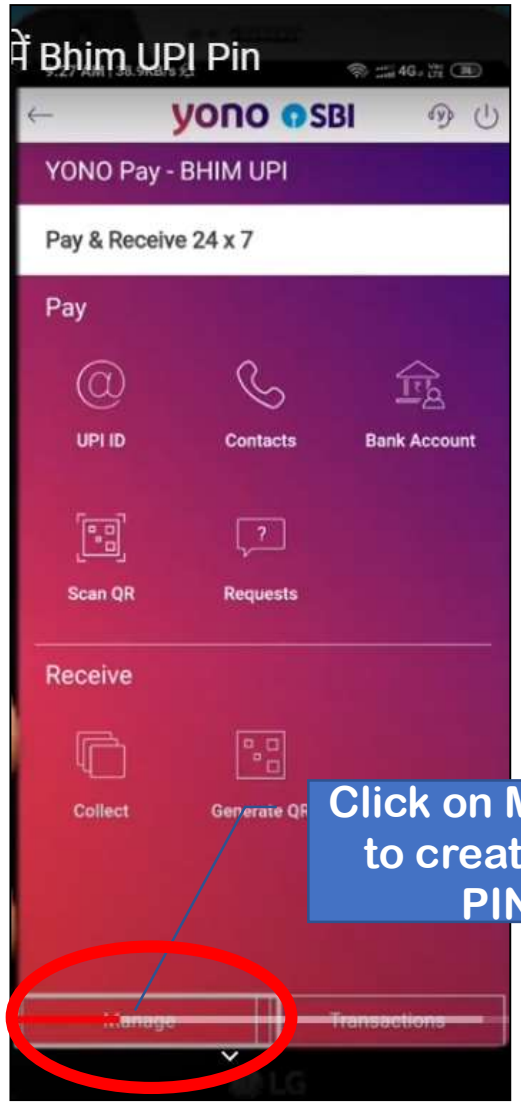
Select one of the suggested UPI id.

Click Next.



Click OK.

11→Click On ‘Manage’



Click on Manage to create UPI PIN

12→Select Bank Account

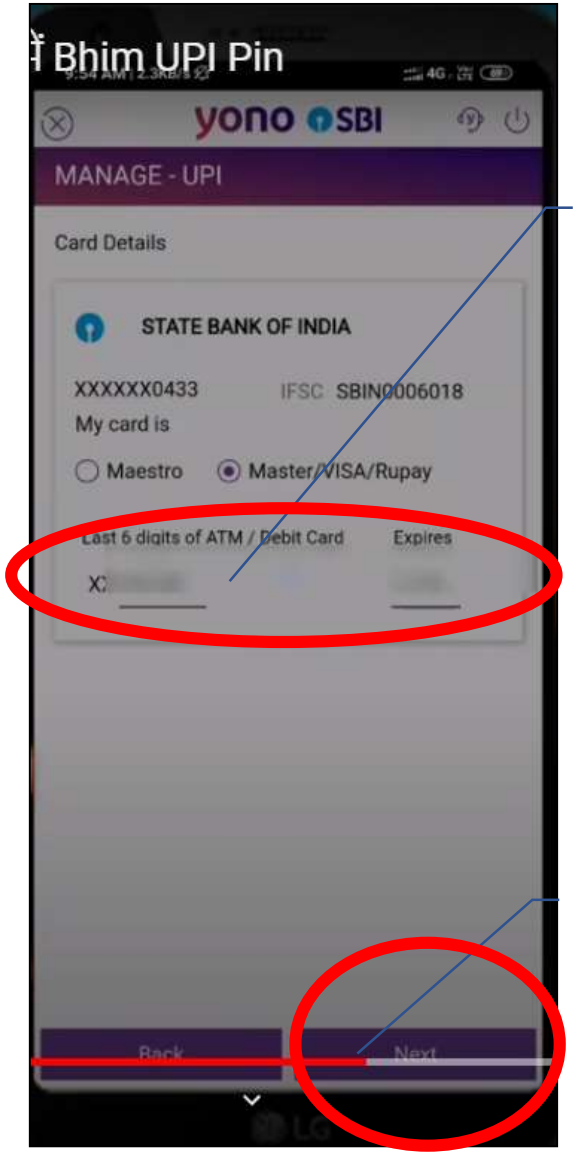
Click Here

13→Debit Card Details.

Select the correct option for your Debit Card Here

Click Next

14→Enter Debit Card Details

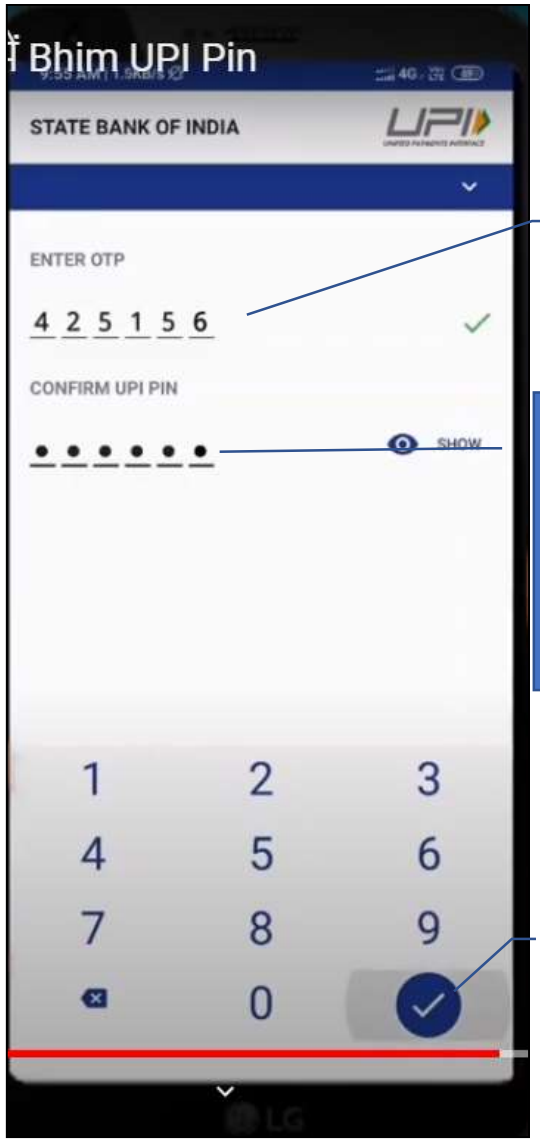


Enter last 6 digits of your Debit Card and its Expiry Date

Click Next

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

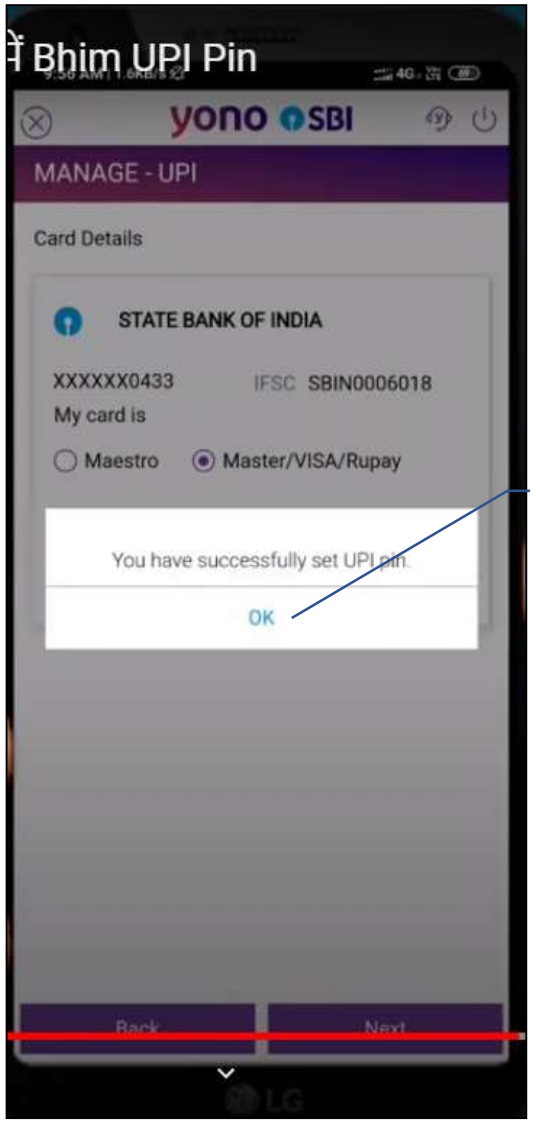
16→ UPI PIN is successfully set.



Enter OTP received

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

Click on Tick Mark



Click OK

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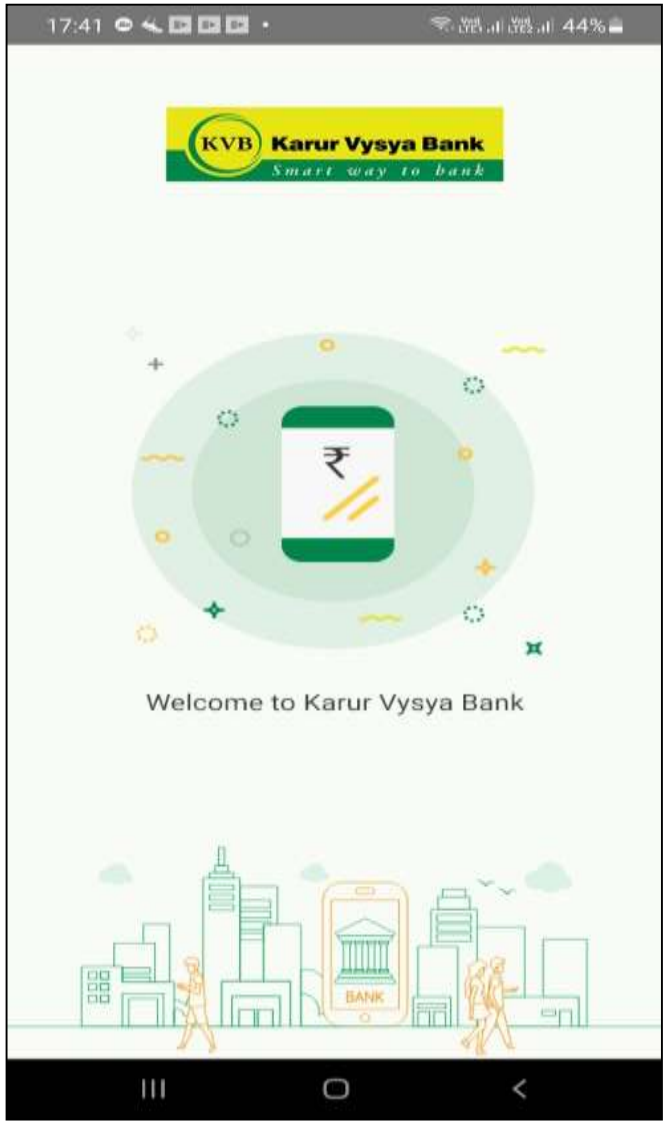
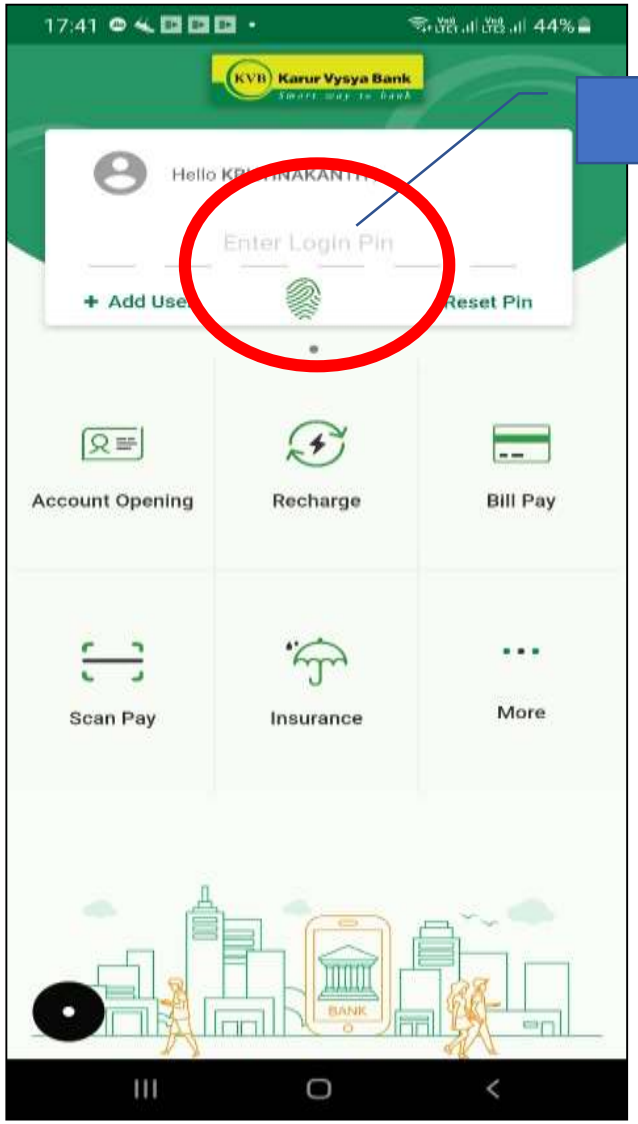
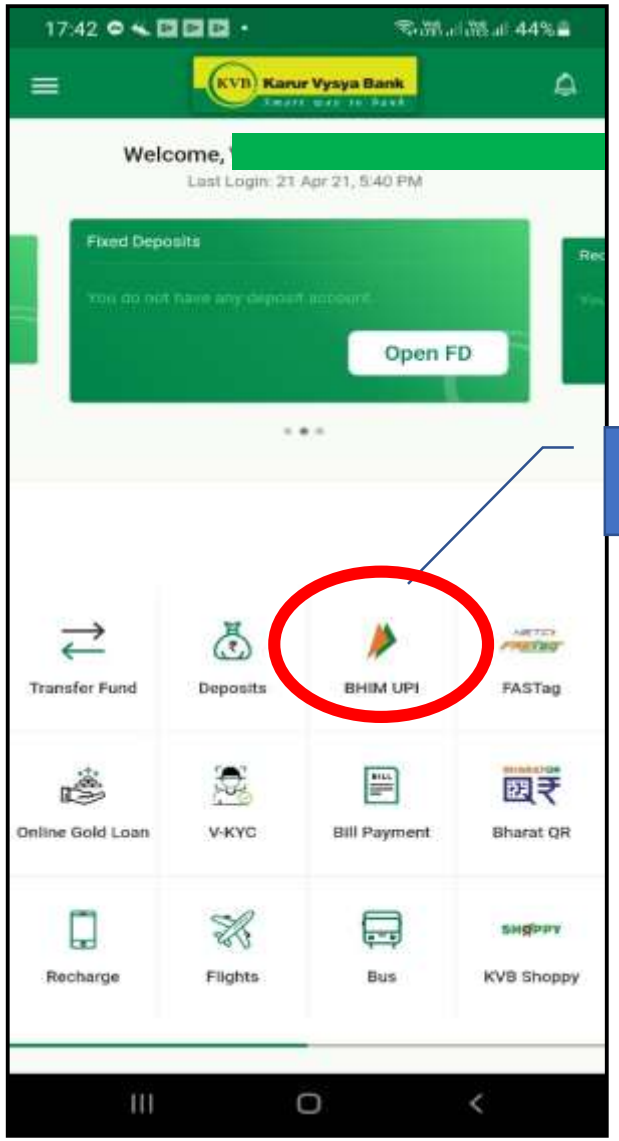
1→Open KVB Mobile Bank App



2→Login into homepage.

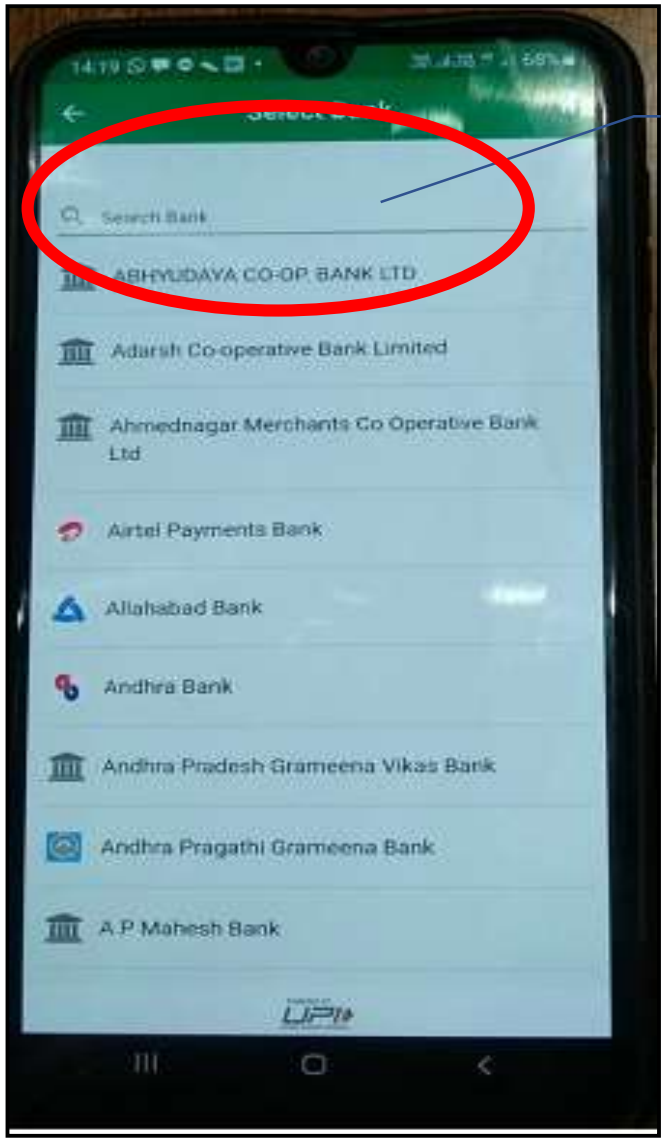


3→Click on BHIM App.



Select & Open BHIM App.

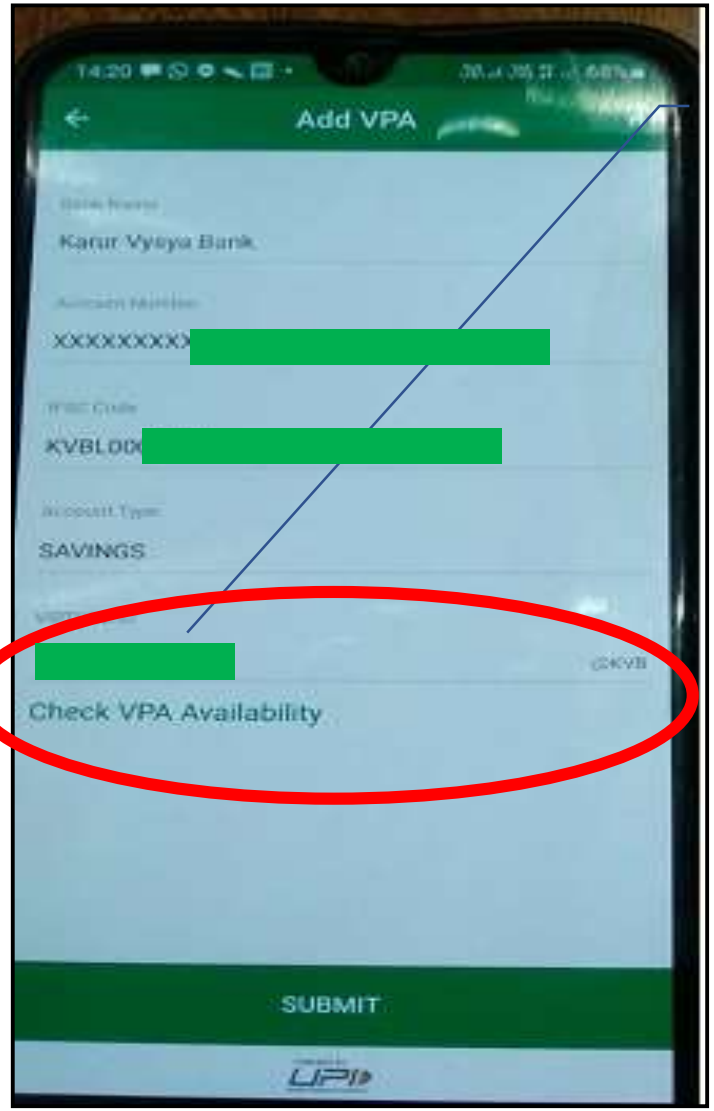
4→Select your Bank Name



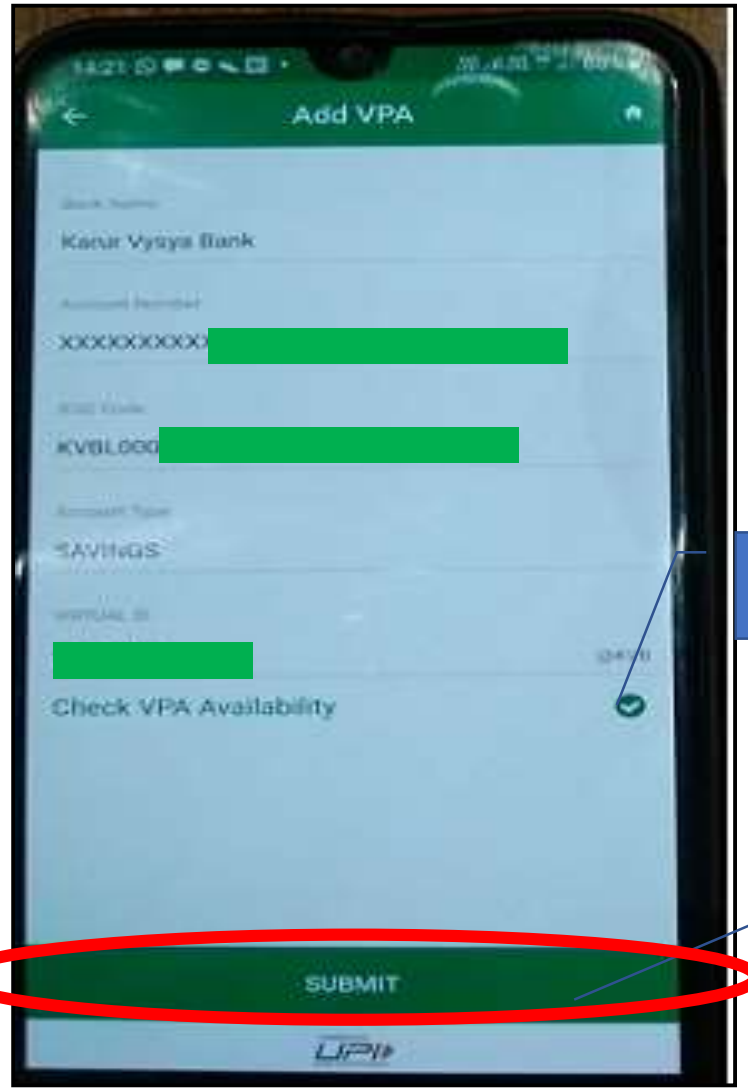
Select Bank

5→ Enter Desired UPI Id to check its availability.

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



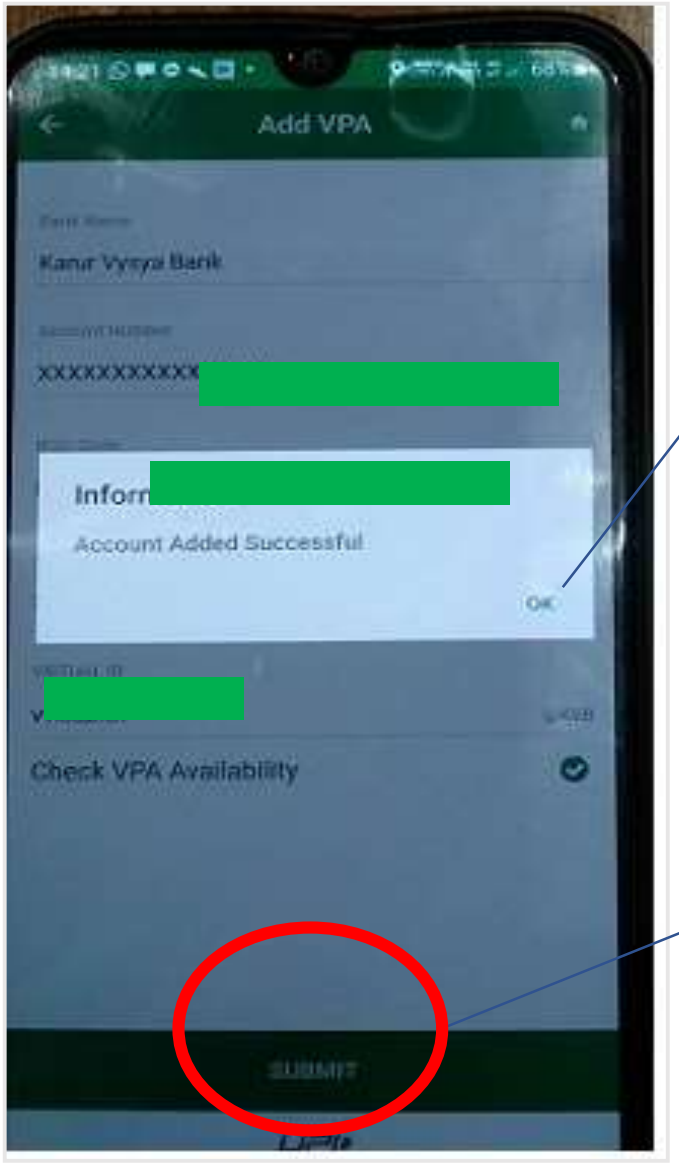
Enter Desired UPI id (can be initials or mobile number or any combination, and then check its availability



Tick will appear.

Click Submit

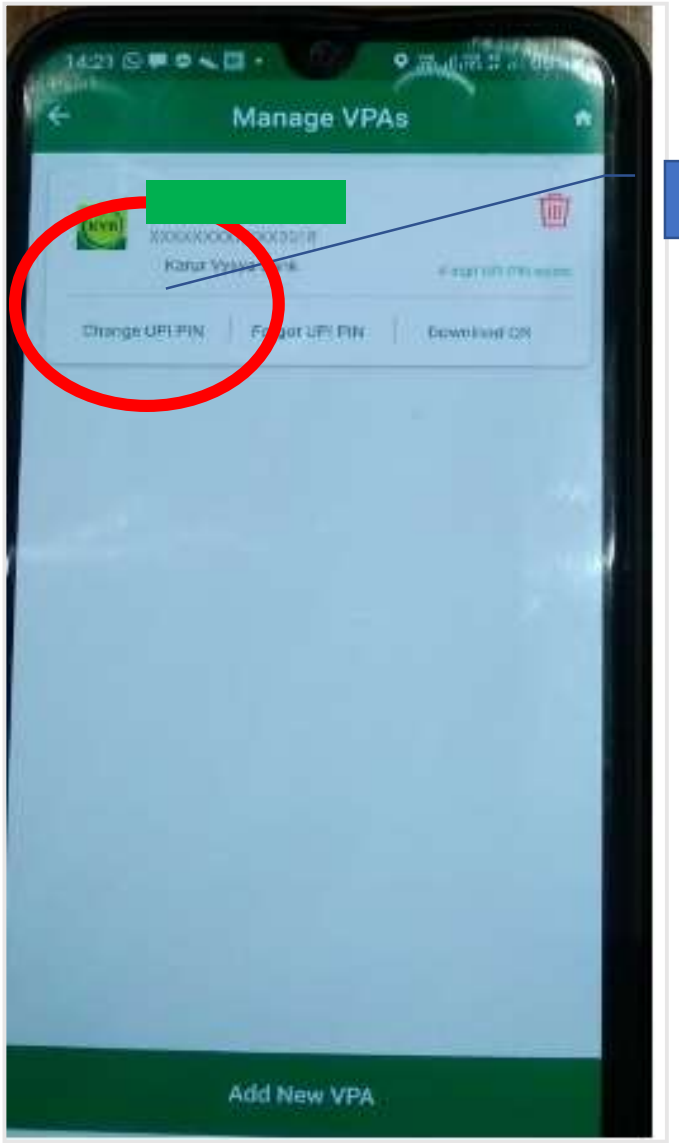
7→UPI Id will be linked to your bank account.



Click OK

Click Submit

8→Change UPI PIN.



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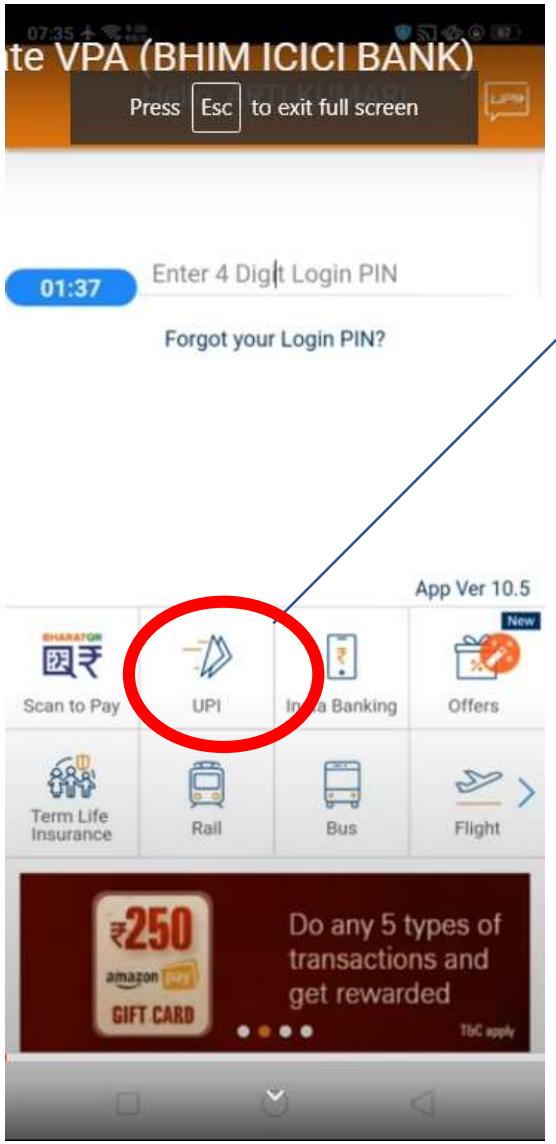
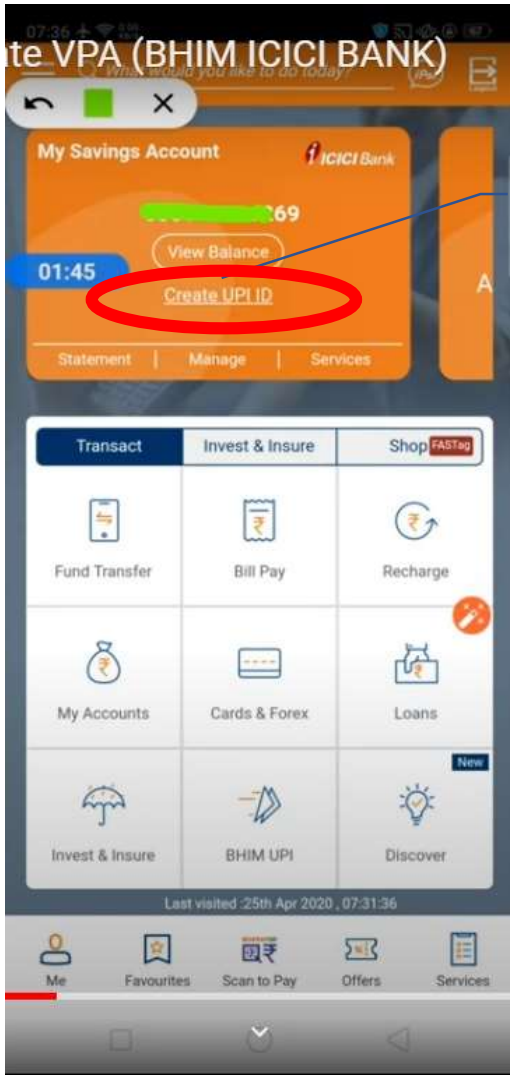
1→Open ICICI Mobile Banking App

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



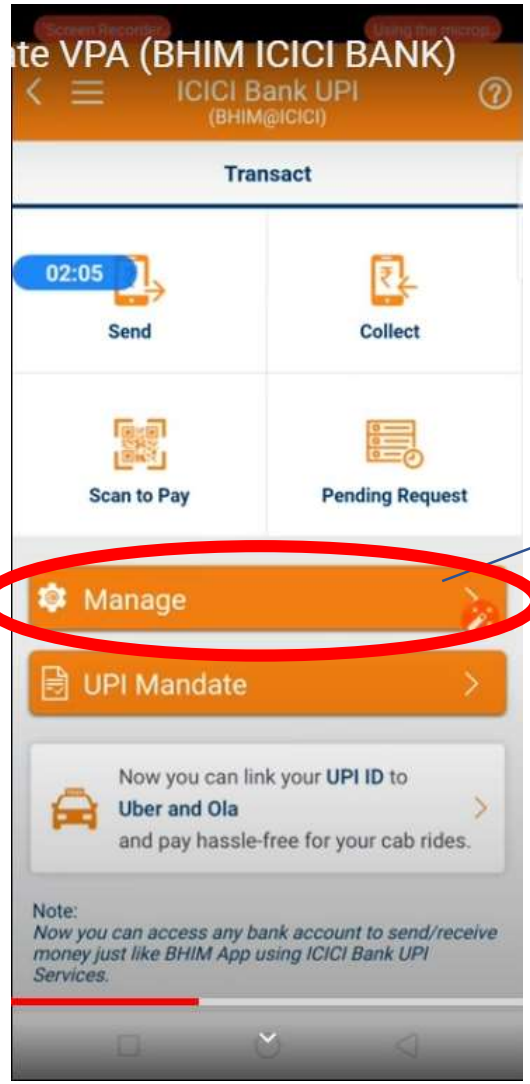
Select UPI App

3→Click on Create UPI ID



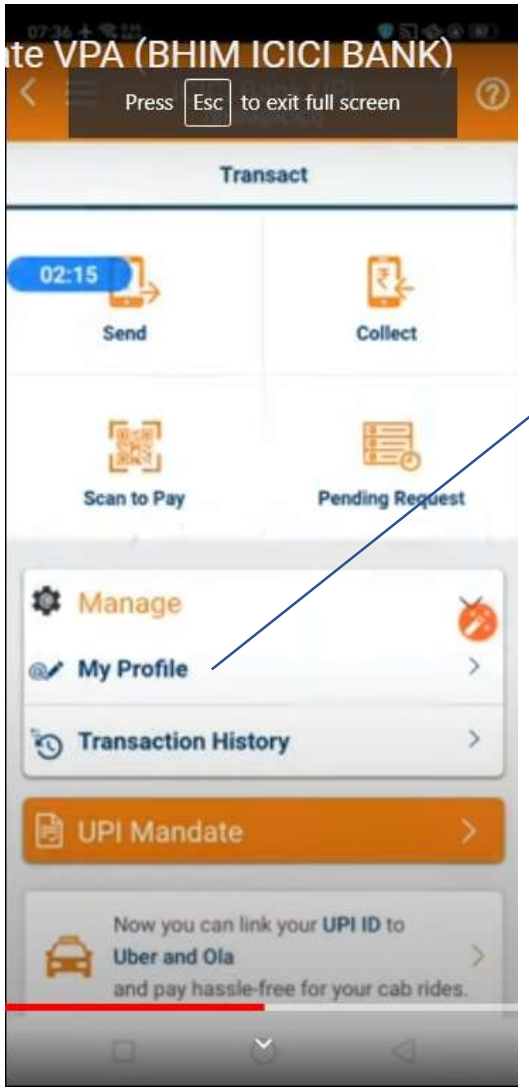
Click here

4→Click on Manage



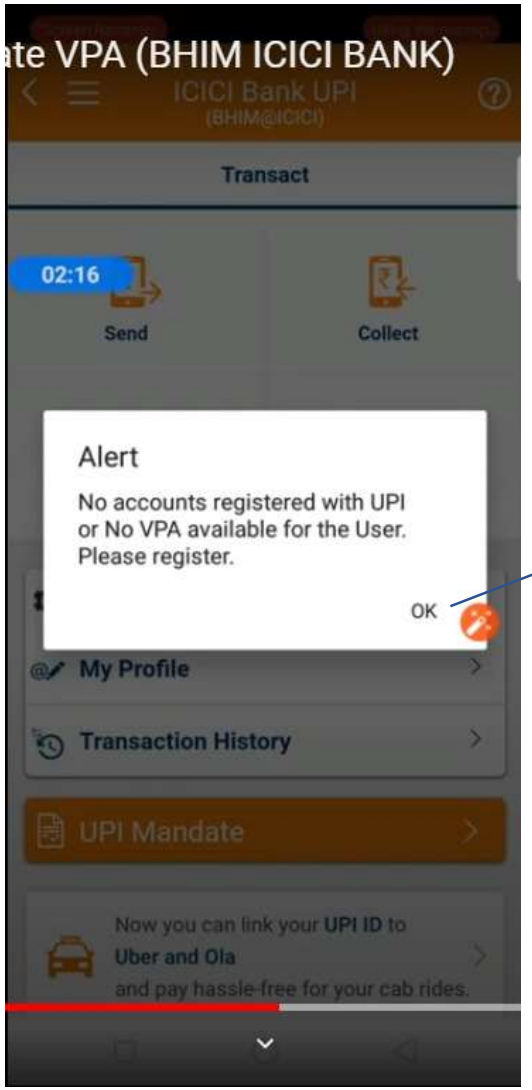
Click Here

5→Click on My Profile



Click Here to create new UPI id

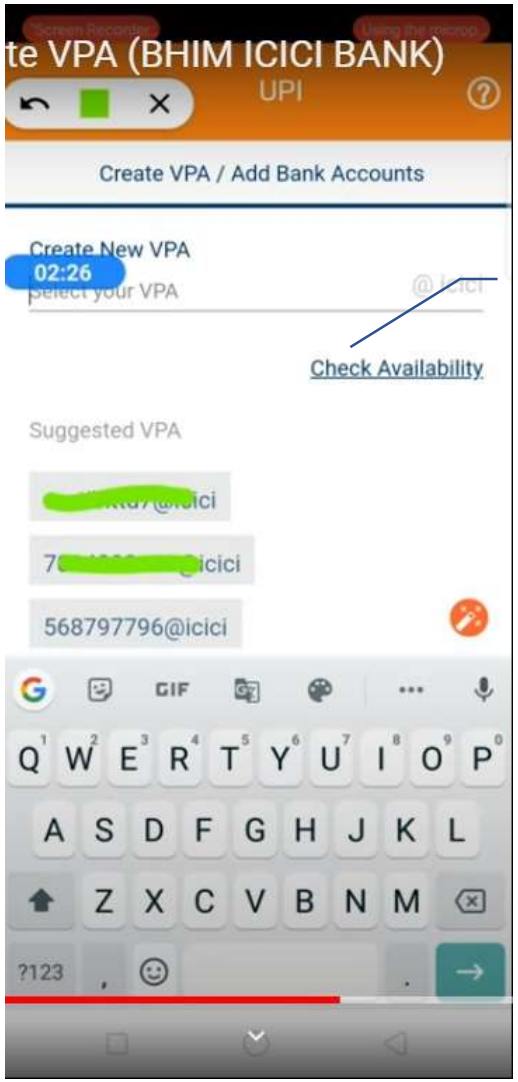
6→Pop Up will appear. Click on 'OK'



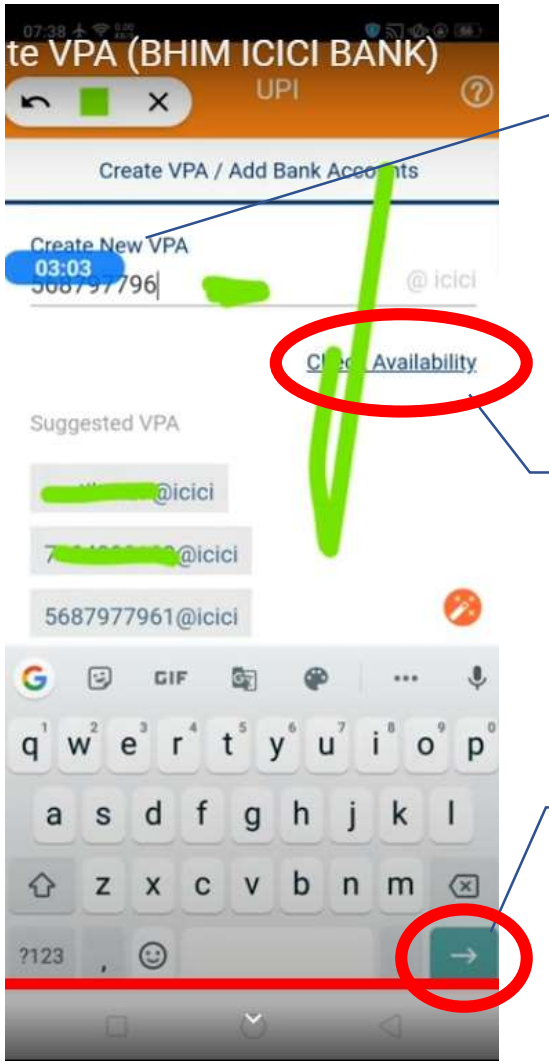
Click Here

7→Select one suggested VPA (UPI Id)

8→Check VPA availability



Select any suggested VPA

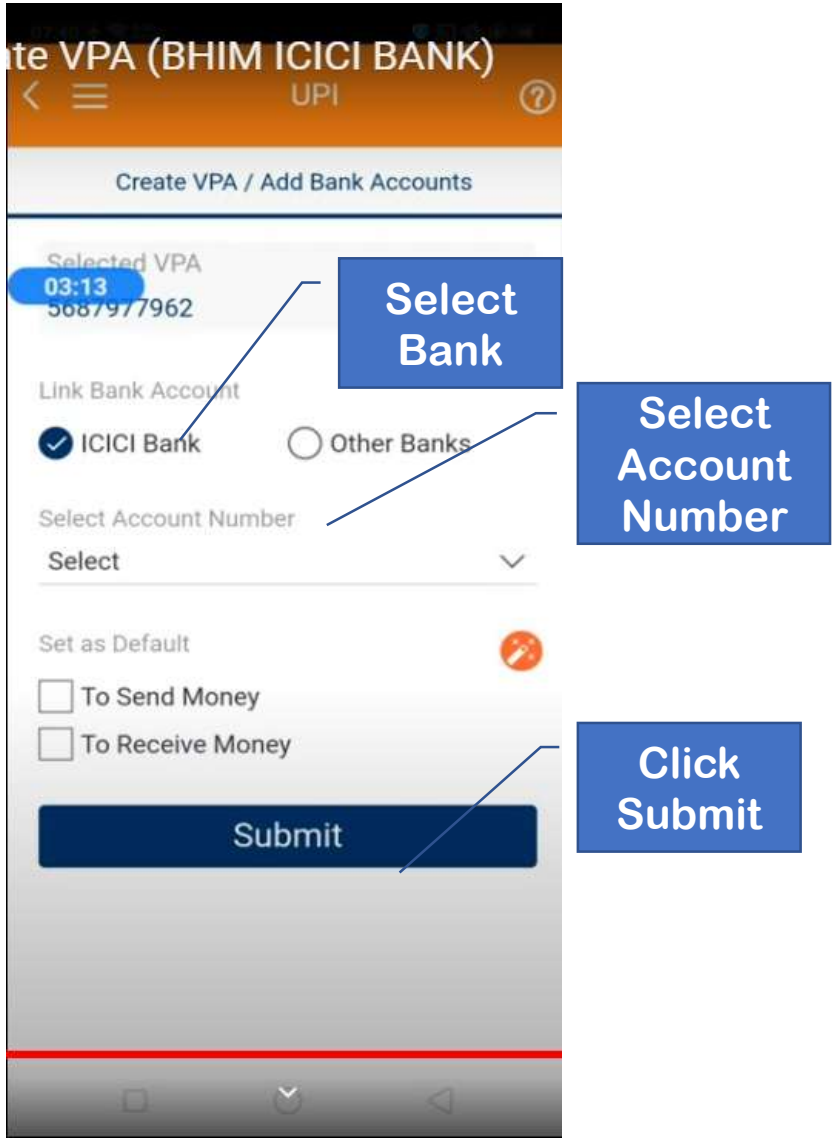


Selected VPA appears

Click Here to Check Availability

Click Here

9→Select Bank and Bank Account



10→UPI id created

PAYMENT Apps

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Since 1955

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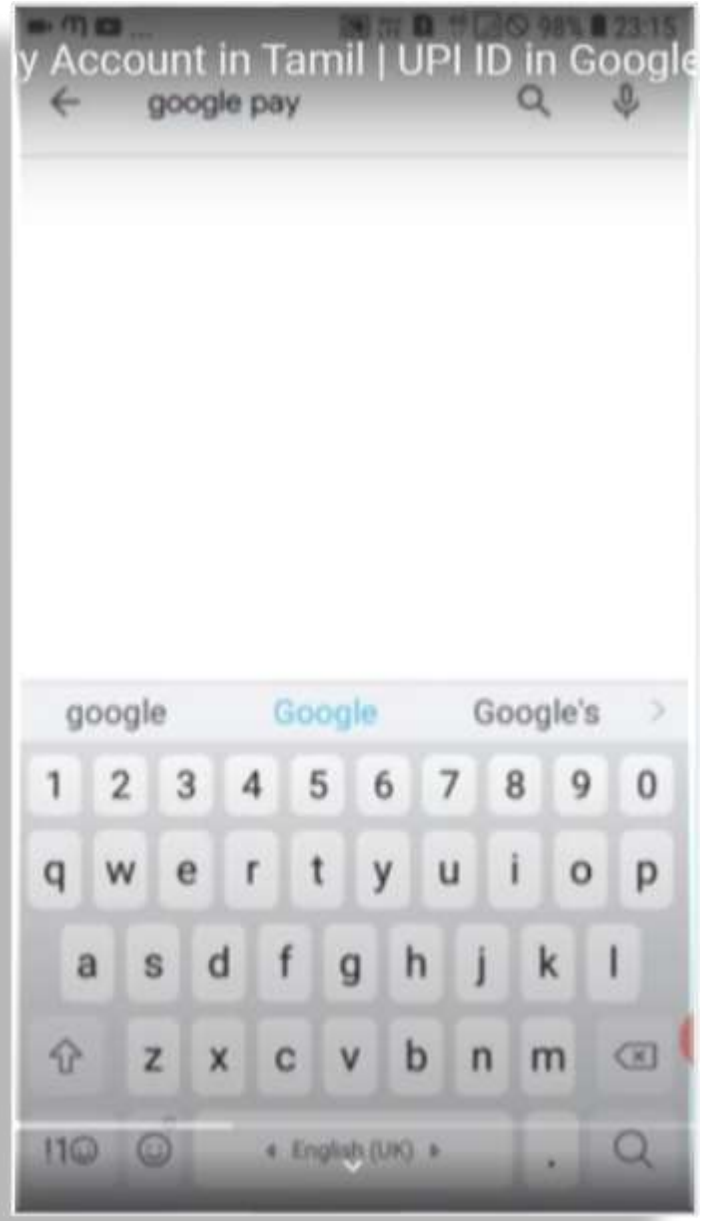
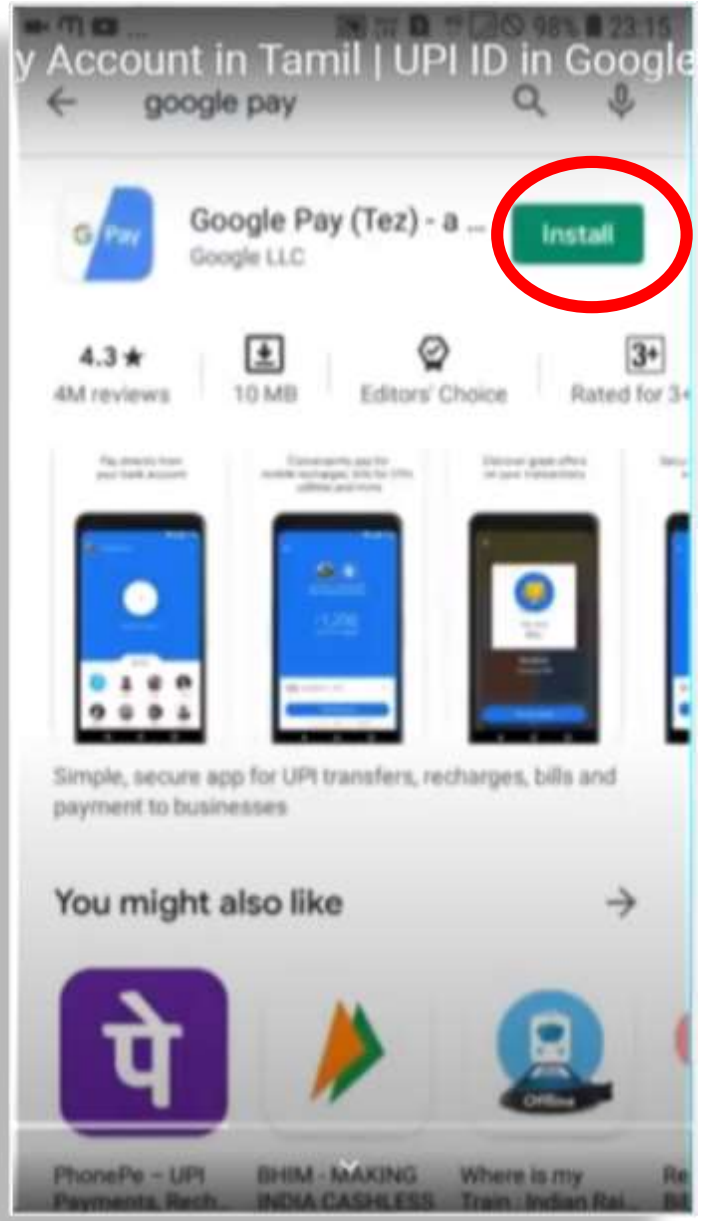
Phone : (0422) 2231471 – 474, 4236200

1. Open Google Play Store

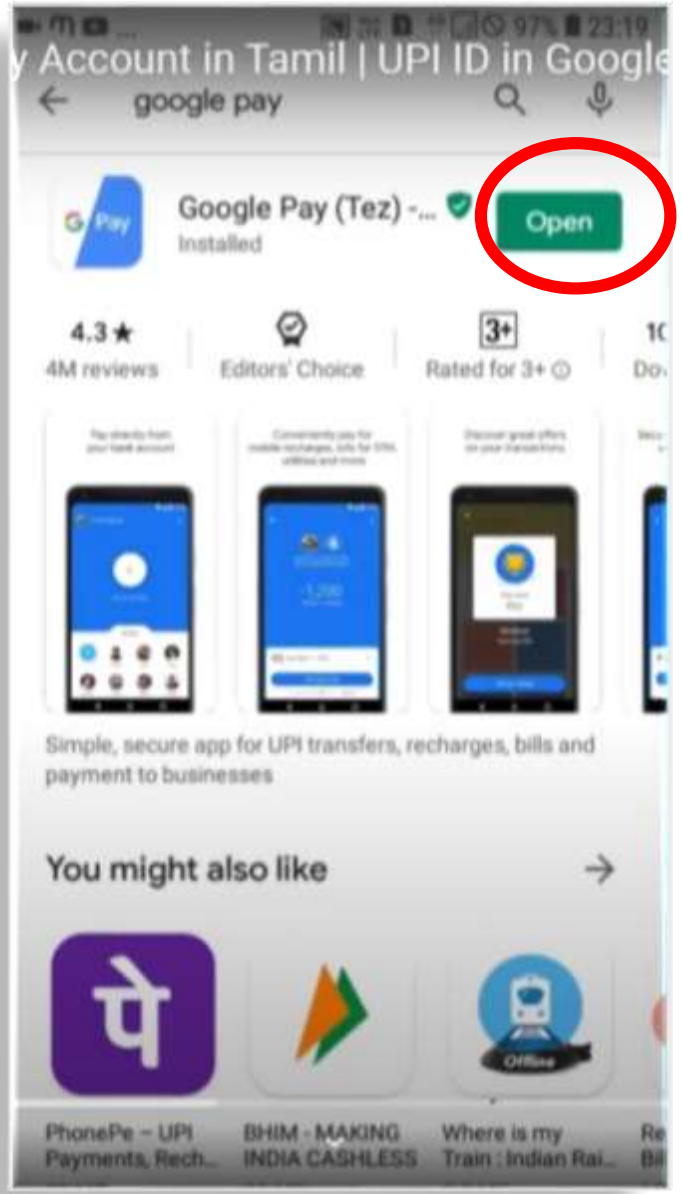
2. Type ‘Google Pay’

3. Install

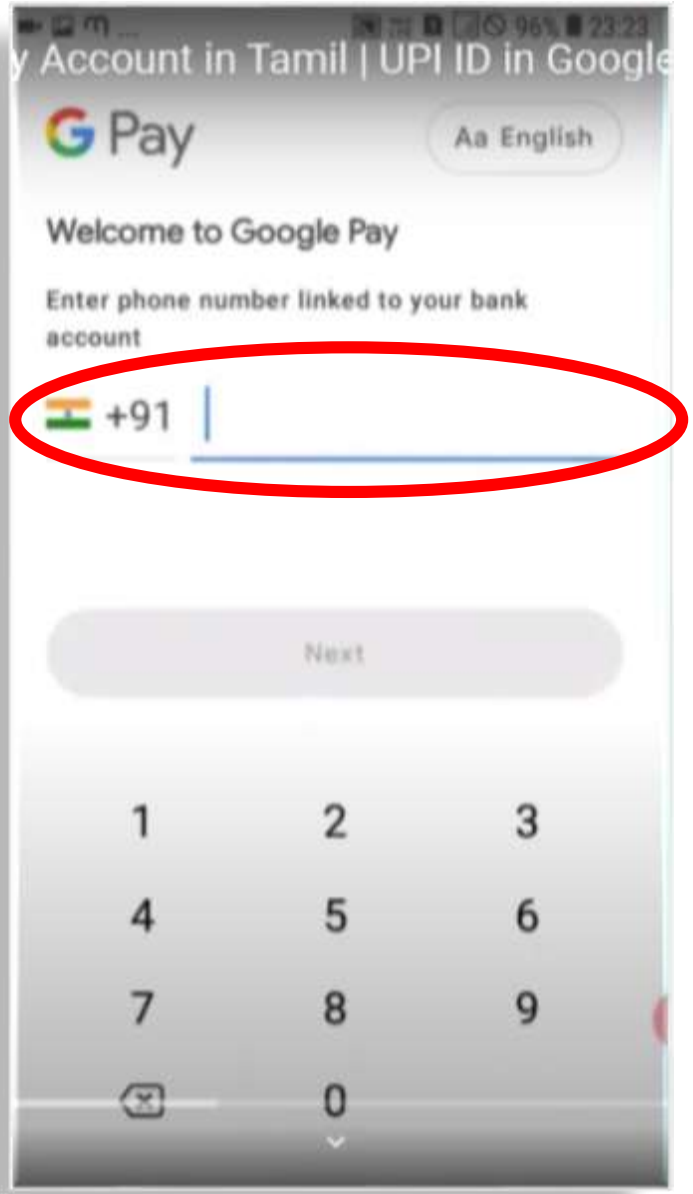




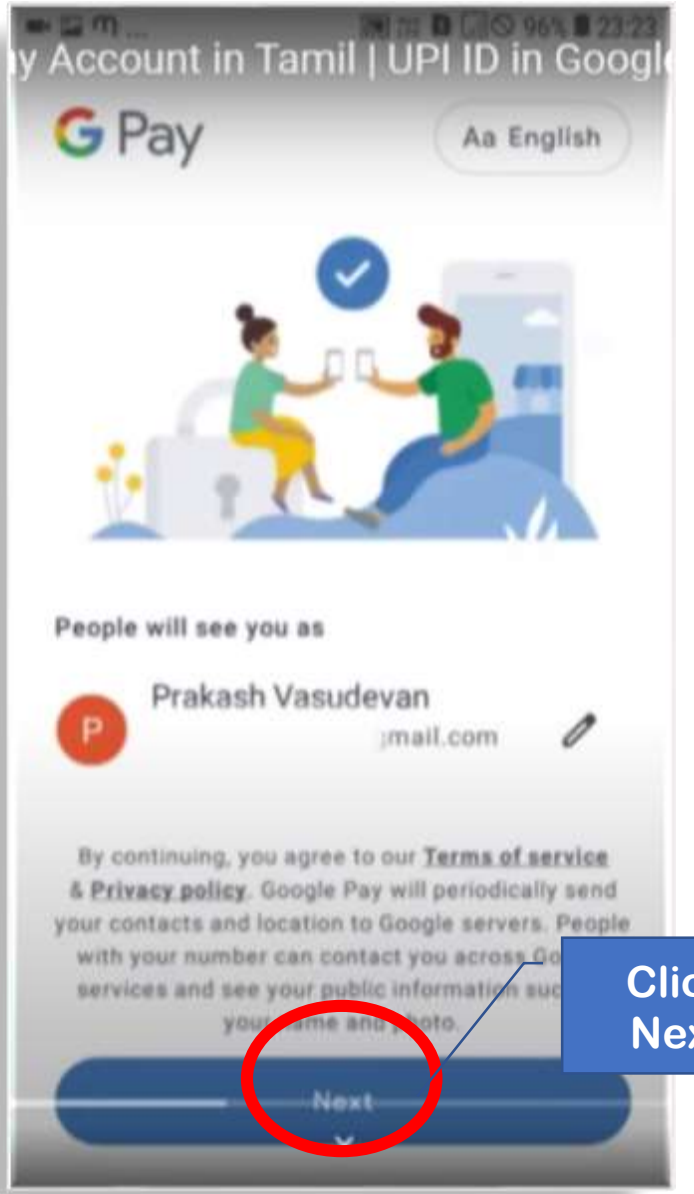
4. Click on Open



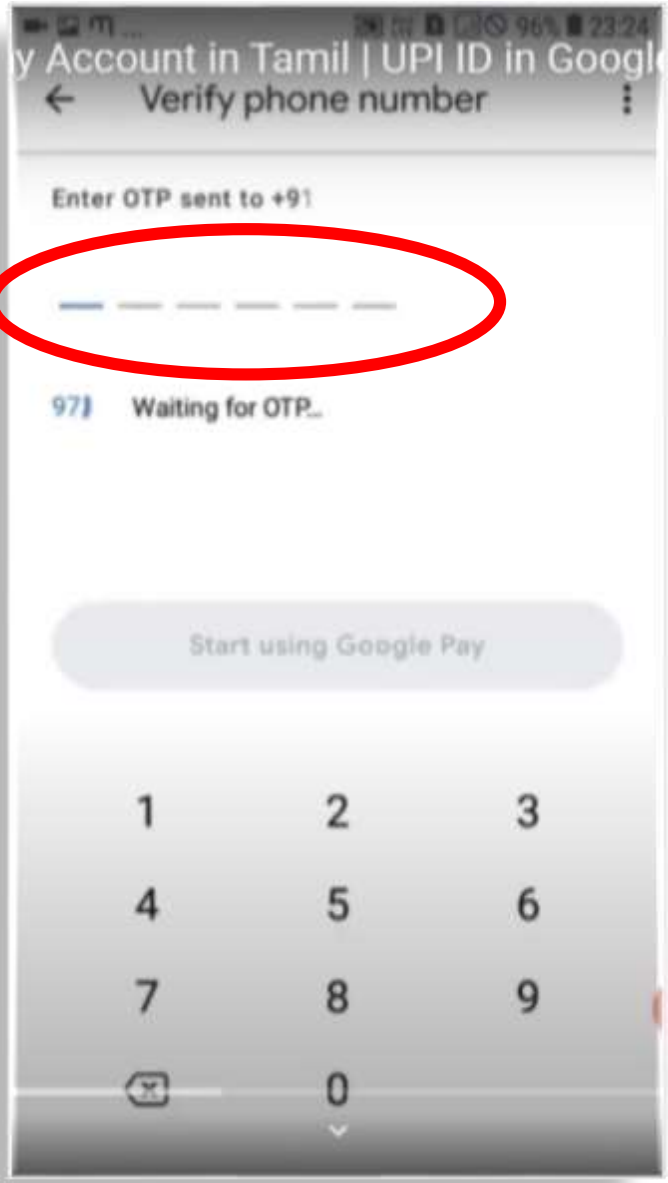
5. Enter your Mobile Number



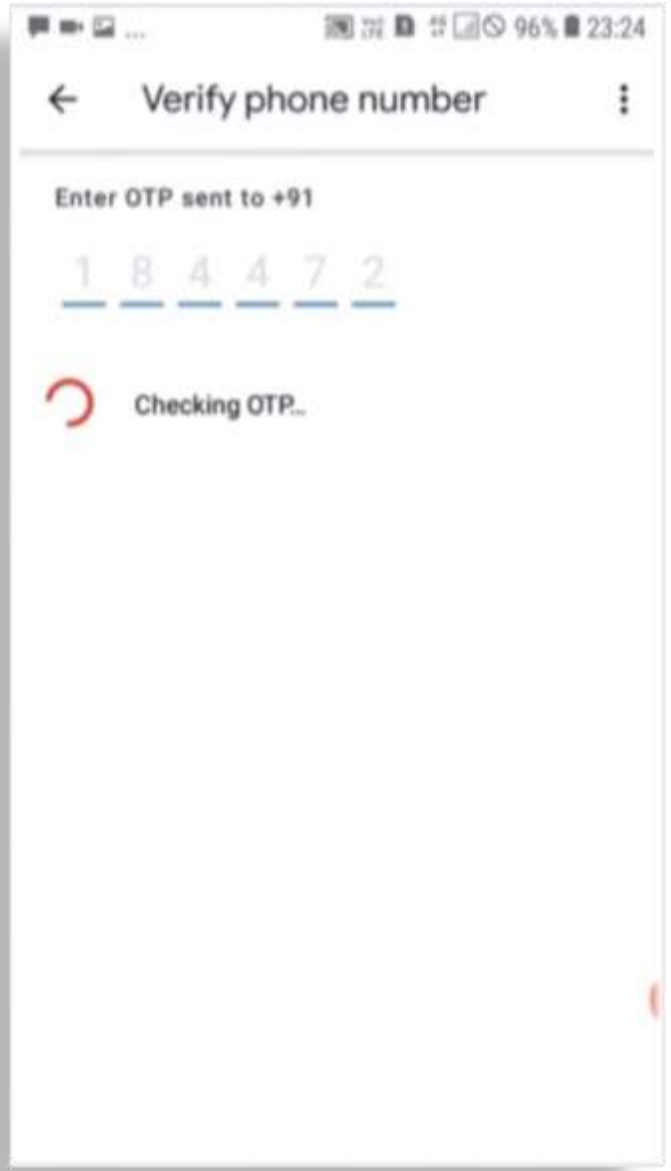
6. Click on Next



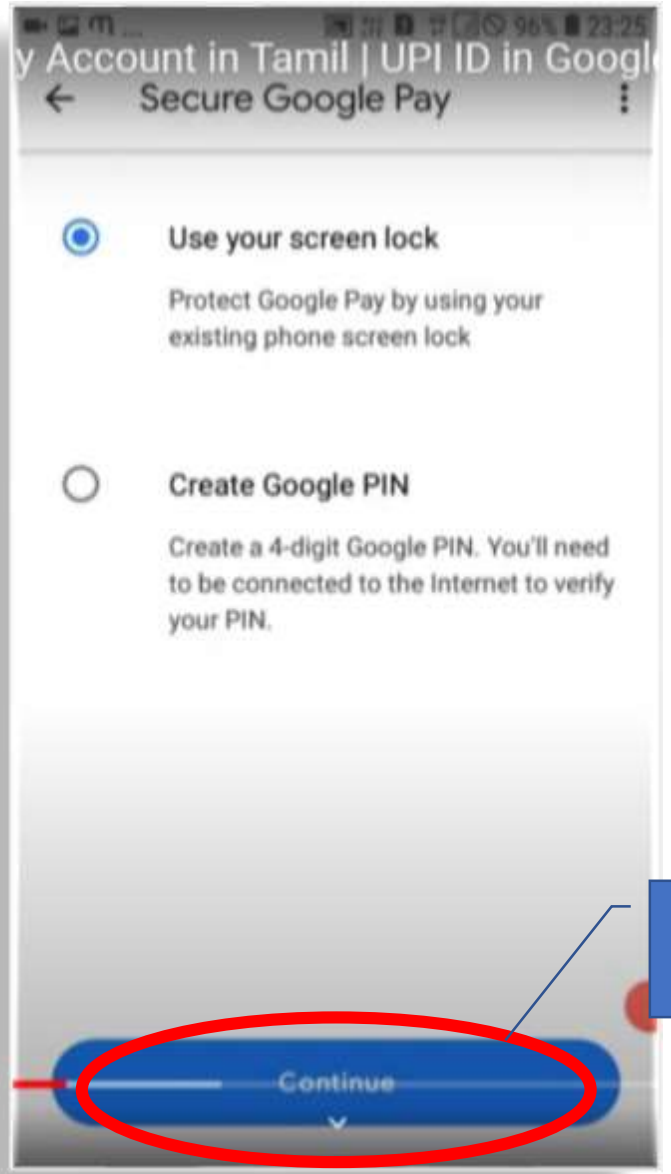
7.Enter OTP



8. Verify Mobile Number

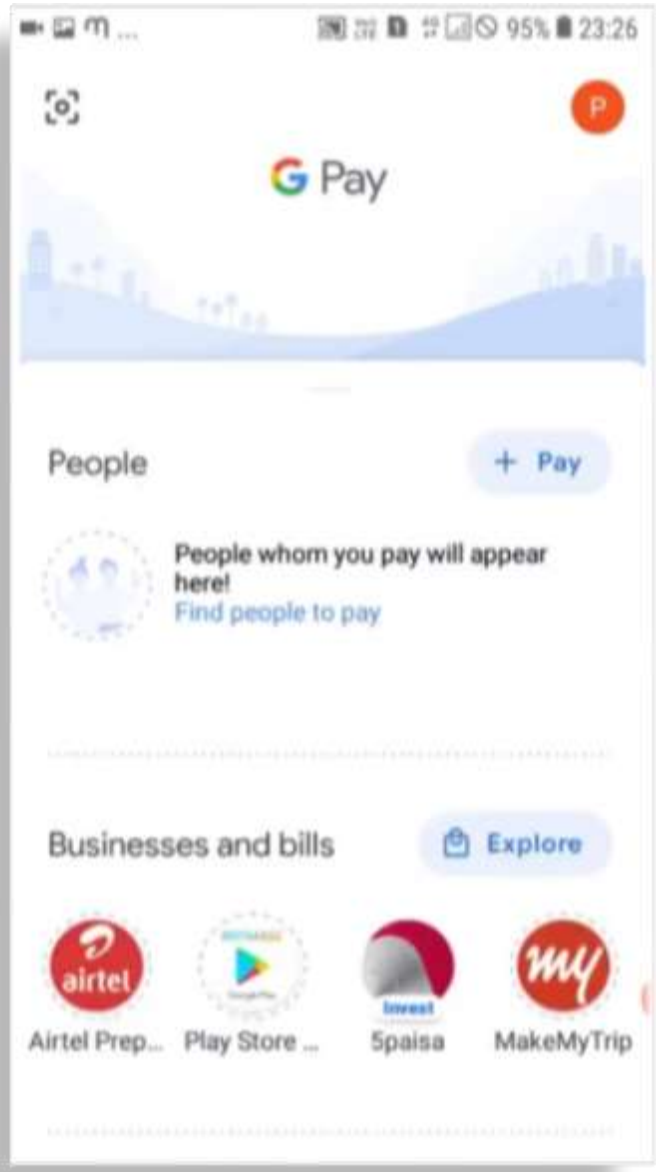


9. Choose Desired Option.

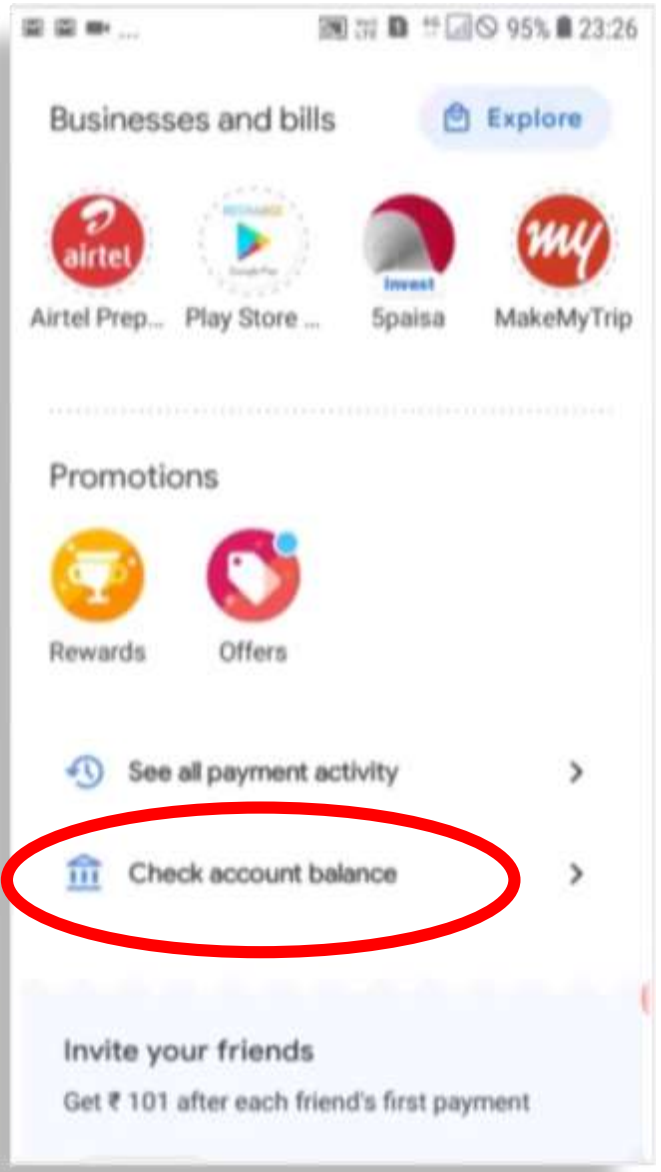


Click Continue

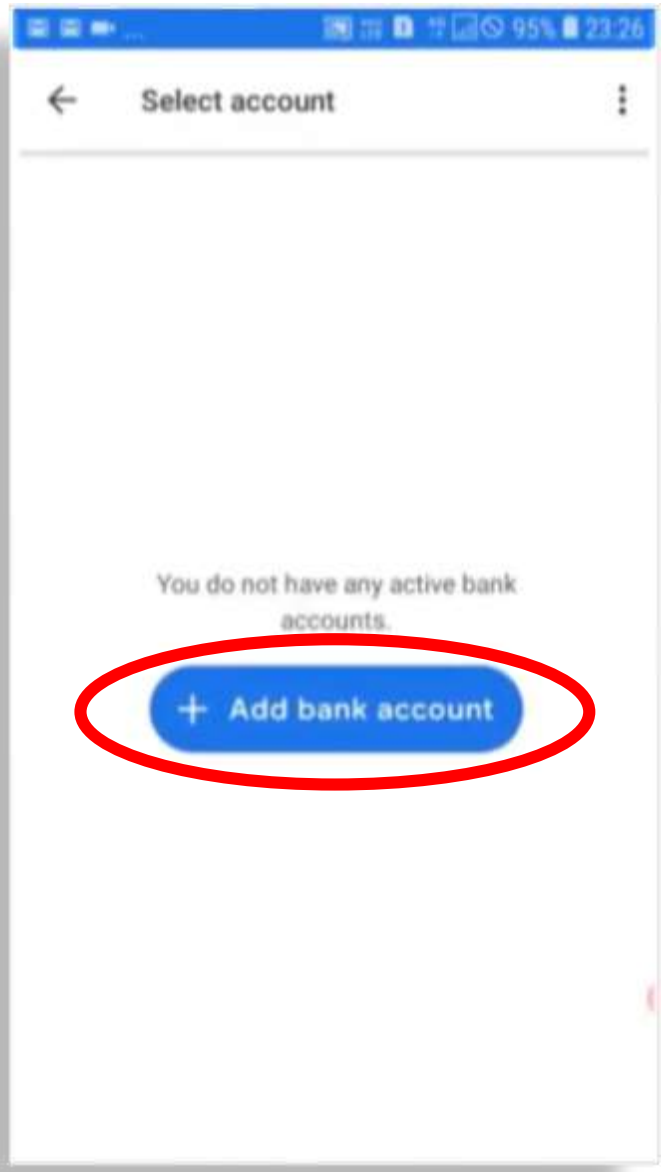
10. Scroll Down



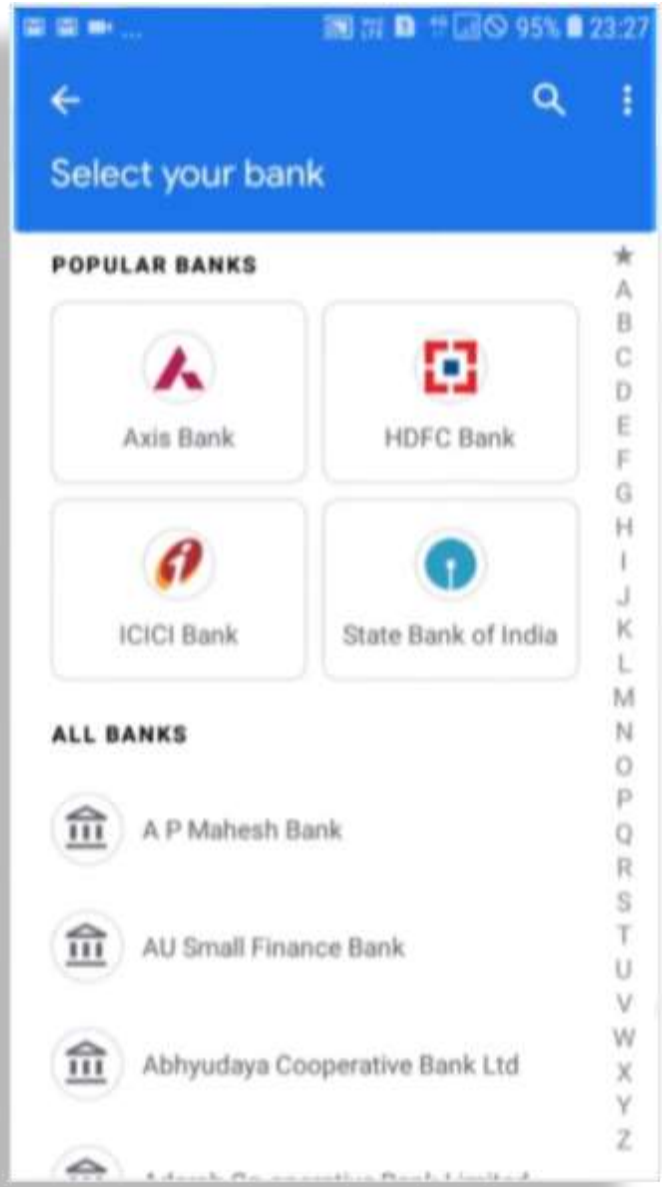
11. Check your account balance



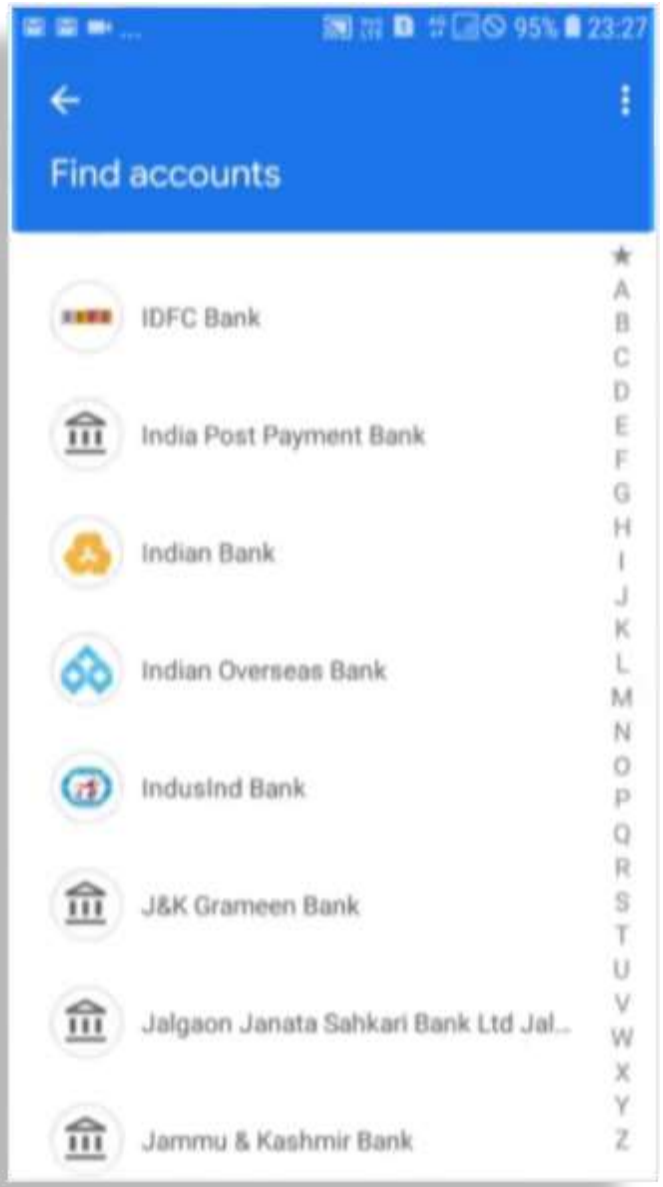
12. Add Bank Account



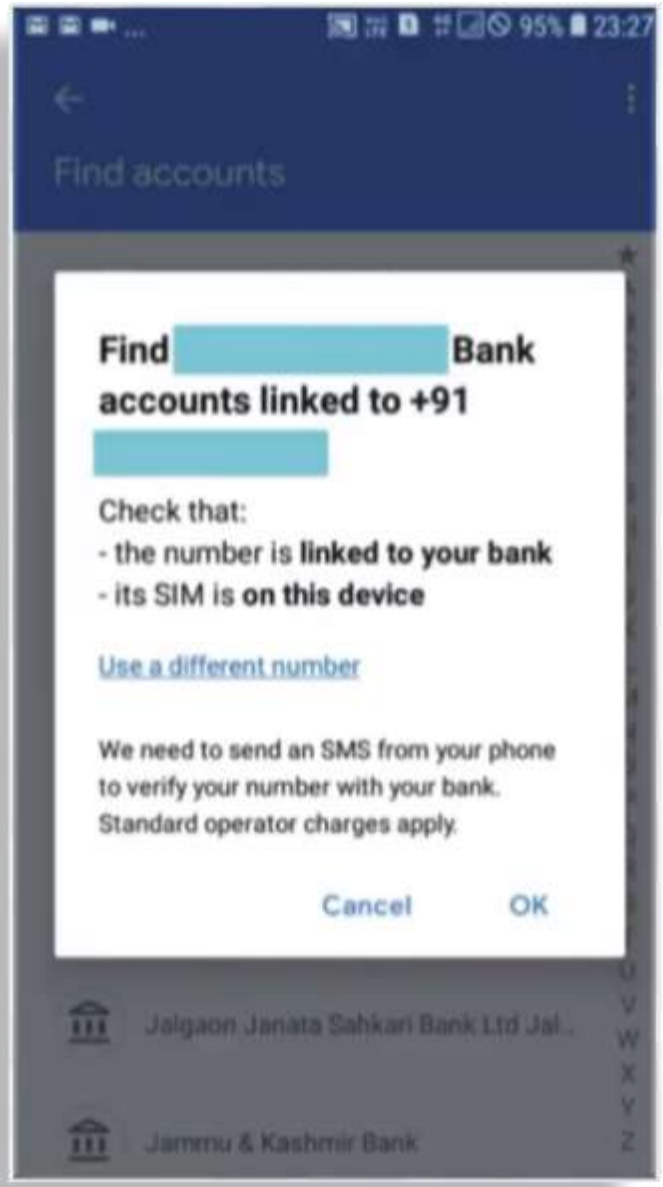
13. Select Bank



14. Click on Selected Bank



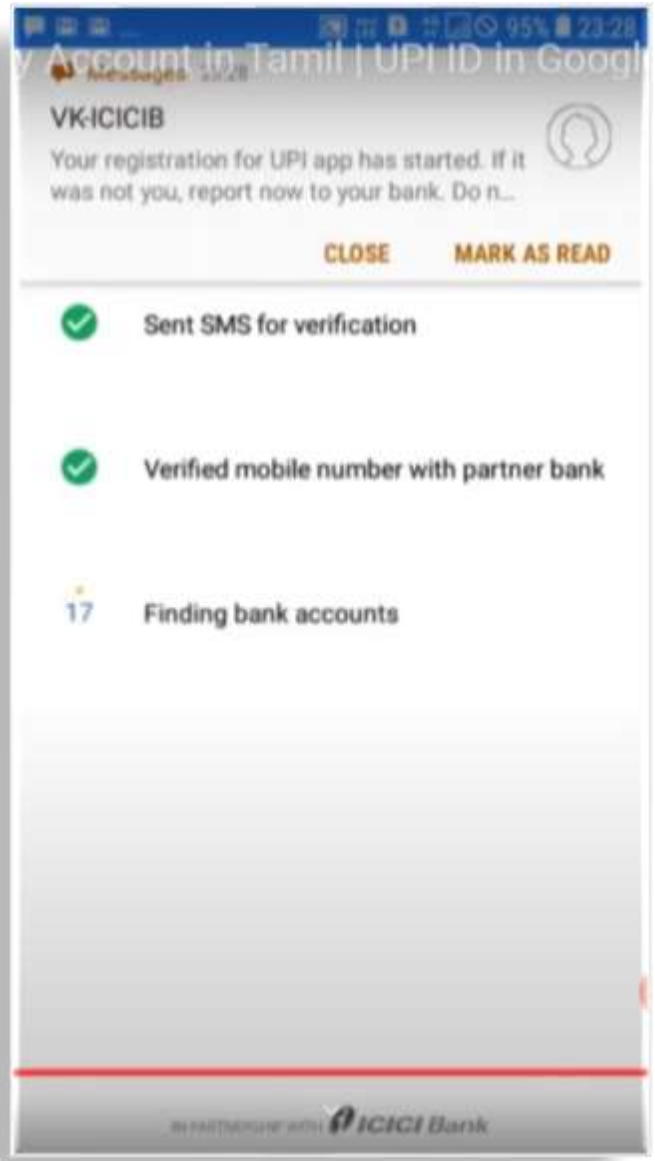
15. Verify Mobile Number

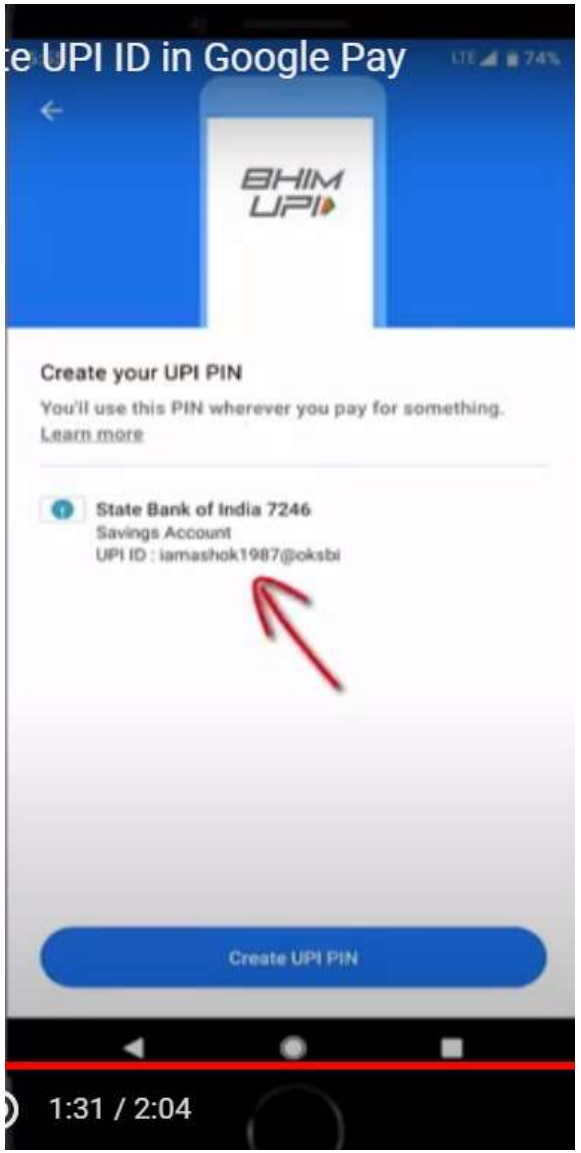


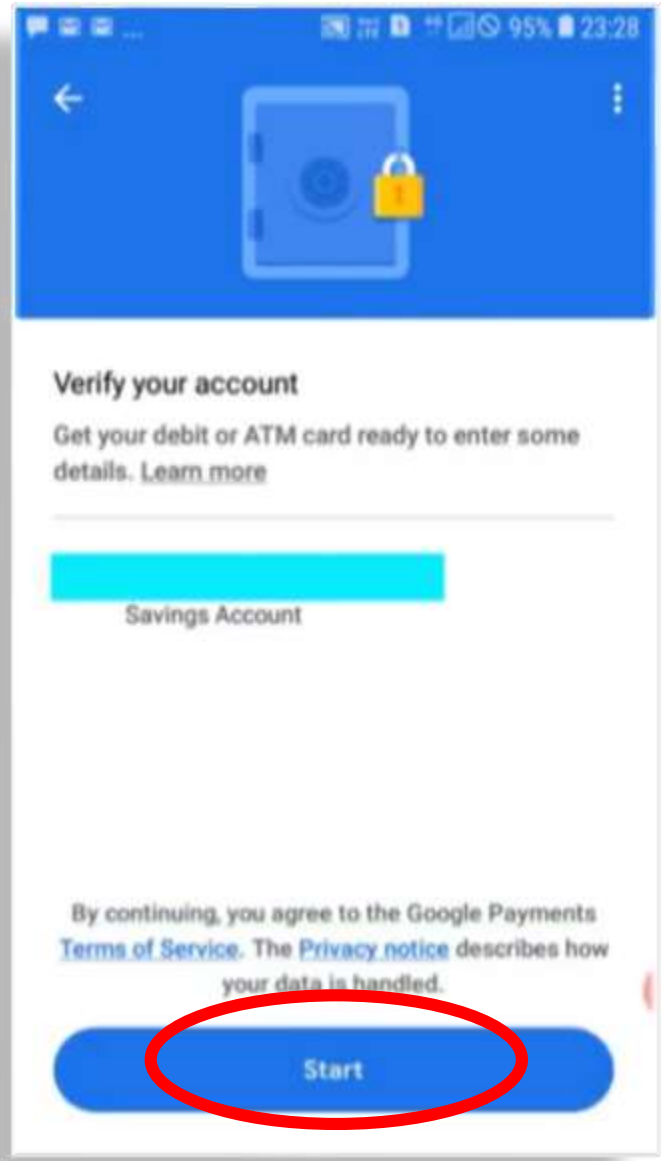
16. Verfication is on

17. UPI id Created

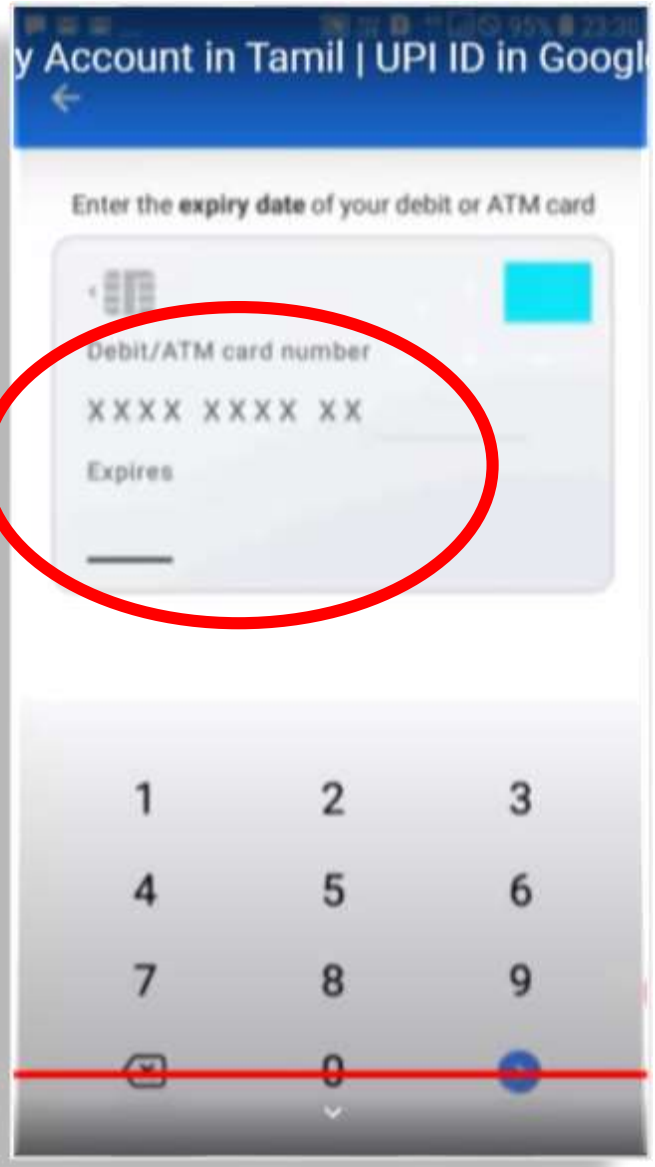
18. To Verify your Account, Click Start



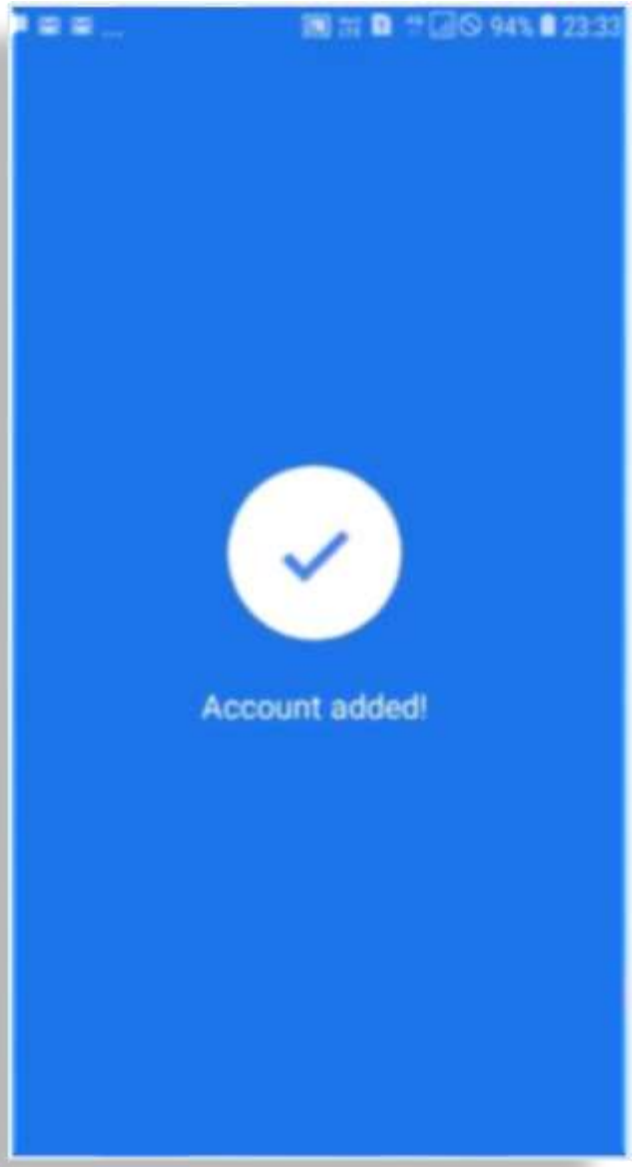




19. Enter Debit card Details



20. Account Added to Receive and Pay via Google Pay



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
- 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/4K1cjWWlNl0

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

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