



Steps to open a Zero-Balance Account online

Having a Bank Account is essential as it paves the way for financial liberty. It allows you to make transactions with ease and efficiency. Besides, you can open one without a minimum balance requirement.

A [Zero Balance Bank Account](#) gives you this option. Simply put, it lets you use the funds in the account up to nil. Apart from this, it offers a host of appealing services like a free chequebook, Debit/ATM Card, and passbook. So, how to apply for one? Well, here is how:

1. Choose a banking partner

The first step to opening an account is to choose a trustworthy banking partner. For this, go over the reviews, offerings, and efficiency of each option you come across. This will help you make an informed decision.

2. Visit the bank's website

Next, visit the bank's website or app, and look for the [new Bank Account open](#) section. There, you should find a Zero Balance Account option. Click on it and follow the steps mentioned. Ideally, you need to provide your details like your full name, address, contact information, etc. You will also be asked about your nationality and political associations. Do the needful to proceed.

3. Enter the OTP

After you submit your details, you will receive a One-Time Password (OTP) on the provided mobile number or email ID. Copy and paste it into the box given and hit submit. Remember not to share this OTP with anyone.

4. Comply with KYC requirements

KYC Refers to Know Your Customer. It is a standard procedure that allows the bank to attest your credibility and prevent fraudulent activities. Therefore, in this step, you are asked to upload a few relevant documents, like:

- Original photo of PAN Card
- Original photo of Aadhaar number
- A clear passport-sized photograph

Usually, uploading these documents is enough to open a Zero-Balance Bank Account. However, in some rare cases, you could be asked to upload other documents. Also, while submitting your photograph, ensure that it is recent. Banks tend to reject applications if the photograph seems outdated.

5. Access the account

Once your details have been verified, you receive your account number and other details. You also get the steps for account activation via mail. Follow them to start using your Zero Balance Account right away. In case you do not hear back from the bank despite following the above-mentioned steps, contact customer support immediately. You can also visit the nearest branch if need be.

Opening a Zero-Balance Account barely takes any time. When you take the online route for the application process, you experience convenience. You also dodge waiting in long queues.