

Forum:[Hack Forums](#)

Thread: [Dire need of help.. With Indian PayPal.. Only Indian answers..](#)

ANME - April 17, 2018, 10:57 pm

I had opened PayPal with SBI savings account and the bank returned funds transfer so PayPal sent me cheque draft leaving in my PP account negative balance. PayPal told me to update IFSC code and I Updated and still same thing occurred. Everything was correct. SBI bankers won't even know what the heck is PayPal in the world.. Im sure. So can't waste time going one desk to another there..

I wanna ask Indian PayPal users a question.. What bank and what bank account type you using on PayPal, what debits cards?

Tree of Life - April 17, 2018, 10:59 pm

Why are you trying to exclude non-indians. How rude of you!

kookur - April 17, 2018, 10:59 pm

ICICI bank. You have the iMobile App for tracking every rupee transaction in your bank. Make one with an ICICI bank.

Tree of Life - April 17, 2018, 11:00 pm

(Apr 17, 2018 10:59 PM)kookur Wrote: [\[CITE\]](#) ICICI bank. You have the iMobile App for tracking every rupee transaction in your bank. Make one with an ICICI bank.

I don't know why but whenever I see or hear "rupee", I find it funny. Probably because Indians are a big meme and offer rupees for bobs.

ANME - April 17, 2018, 11:01 pm

(Apr 17, 2018 10:59 PM)kookur Wrote: [\[CITE\]](#) ICICI bank. You have the iMobile App for tracking every rupee transaction in your bank. Make one with an ICICI bank.

What bank account type are you using? Checking or savings? Credit cards or debit cards? Which ones?

kookur - April 17, 2018, 11:02 pm

Savings, I don't have my debit cards linked just using my Bank account for withdrawals !

ANME - April 17, 2018, 11:05 pm

(Apr 17, 2018 11:02 PM)kookur Wrote: [\[CITE\]](#) Savings, I don't have my debit cards linked just using my Bank account for withdrawals !

So savings account works with PayPal.

I can't open bank account in private banks.. I'm stuck with SBI.

Idk if anybody can help..

CyberError - April 17, 2018, 11:06 pm

Am using allahabad bank with alahabad debit.card

I usually add and remove my debit card

ANME - April 17, 2018, 11:07 pm

SBI bank returning my PayPal funds transfers.. Which results in PayPal sending me cheque draft of

my funds along with negative balance.

kookur - April 17, 2018, 11:07 pm

(Apr 17, 2018 11:07 PM)mr.mc Wrote: [\[CITE\]](#) SBI bank returning my PayPal funds transfers.. Which results in PayPal sending me cheque draft and of my funds along with negative balance.

SBI is a pain the ass stay away from it lol. Go for a private bank and you will be good !

ANME - April 17, 2018, 11:09 pm

(Apr 17, 2018 11:07 PM)kookur Wrote: [\[CITE\]](#) SBI is a pain the ass stay away from it lol. Go for a private bank and you will be good !

How much do I need to open a savings account in ICICI or hdfc bank?

kookur - April 17, 2018, 11:13 pm

(Apr 17, 2018 11:09 PM)mr.mc Wrote: [\[CITE\]](#) How much do I need to open a savings account in ICICI or hdfc bank?

10K INR should be the minimum balance for an ICICI bank savings account. So you need 10k to open an ICICI savings bank account.

You will get the iMobile app/temporary Debit card instantly. And wait for 2-3 days for the iMobile app to activate then add your bank account as PayPal will send some amount in your bank to verify.

Good luck :)

SIM-1589588 - April 17, 2018, 11:19 pm

(Apr 17, 2018 11:09 PM)mr.mc Wrote: [\[CITE\]](#) How much do I need to open a savings account in ICICI or hdfc bank?

Go with kotak 811 account. No charges at all and it's completely online. Use your aadhar card and you'll get your account details in few minutes. You can apply for a debit card later or simply use it to transfer funds on your sbi account.

<https://www.kotak.com/en/personal-banking/accounts/savings-account/811-Account.html>

ANME - April 17, 2018, 11:50 pm

(Apr 17, 2018 11:19 PM)J.P Morgan Wrote: [\[CITE\]](#) Go with kotak 811 account. No charges at all and it's completely online. Use your aadhar card and you'll get your account details in few minutes. You can apply for a debit card later or simply use it to transfer funds on your sbi account.

<https://www.kotak.com/en/personal-banking/accounts/savings-account/811-Account.html>

Kotak Bank? PayPal support it?

(Apr 17, 2018 11:13 PM)kookur Wrote: [\[CITE\]](#) 10K INR should be the minimum balance for an ICICI bank savings account. So you need 10k to open an ICICI savings bank account.

You will get the iMobile app/temporary Debit card instantly. And wait for 2-3 days for the iMobile app to activate then add your bank account as PayPal will send some amount in your bank to verify.

Good luck :)

I have hdfc nearby.. They ask the same amount for it i think. Will that work.. This hdfc..

kookur - April 17, 2018, 11:52 pm

(Apr 17, 2018 11:50 PM)mr.mc Wrote: [\[CITE\]](#) Kotak Bank? PayPal support it?

I have hdfc nearby.. They ask the same amount for it i think. Will that work.. This hdfc..
I think it must work fine as many private banks don't cause too much pain and their employees are well disciplined always up for helping.

I think you should go for HDFC !

SIM-1589588 - April 17, 2018, 11:56 pm

(Apr 17, 2018 11:50 PM)mr.mc Wrote: [\[CITE\]](#) Kotak Bank? PayPal support it?

All private bank support paypal. You can see their preferred banks here.

<https://www.paypal.com/in/webapps/mpp/debit-credit-cards>

ANME - April 18, 2018, 12:01 am

(Apr 17, 2018 11:56 PM)J.P Morgan Wrote: [\[CITE\]](#) All private bank support paypal. You can see their preferred banks here.

<https://www.paypal.com/in/webapps/mpp/debit-credit-cards>

So.. Are you using kotak bank on your PayPal account? Are you receiving PayPal funds transfer successfully without any problem to your kotak bank acc?

Is it an international bank or an Indian private bank?

(Apr 17, 2018 11:52 PM)kookur Wrote: [\[CITE\]](#) I think it must work fine as many private banks don't cause too much pain and their employees are well disciplined always up for helping.

I think you should go for HDFC !

Yeah.. And what about Kotak bank?

Oh kotak is an Indian private bank..

(Apr 17, 2018 11:56 PM)J.P Morgan Wrote: [\[CITE\]](#) All private bank support paypal. You can see their preferred banks here.

<https://www.paypal.com/in/webapps/mpp/debit-credit-cards>

Can I transfer funds from kotak to SBI without kotak debit card?

SIM-1589588 - April 18, 2018, 12:10 am

(Apr 18, 2018 12:01 AM)mr.mc Wrote: [\[CITE\]](#) So.. Are you using kotak bank on your PayPal account? Are you receiving PayPal funds transfer successfully without any problem to your kotak bank acc?

Can I transfer funds from kotak to SBI without kotak debit card?

I don't use paypal and yes you can transfer funds from kotak to sbi via IMPS/NEFT without a debit card. Just install their app and you are good to go.

ANME - April 18, 2018, 12:15 am

(Apr 18, 2018 12:10 AM)J.P Morgan Wrote: [\[CITE\]](#) I don't use paypal and yes you can transfer funds from kotak to sbi via IMPS/NEFT without a debit card. Just install their app and you are good to go.

Okay. And I guess there aren't many or No One that use kotak acc on PayPal..

And what is the minimum amount blog balance do I need to open kotak acc and maintain balance?

SIM-1589588 - April 18, 2018, 12:17 am

(Apr 18, 2018 12:15 AM)mr.mc Wrote: [\[CITE\]](#) Okay. And I guess there aren't many or No One that use kotak acc on PayPal..

And what is the minimum amount blog balance do I need to open kotak acc and maintain balance?

It's a zero balance account with no maintenance charges, Please check the link in my previous

post, you'll find all information on their website.

ANME - April 18, 2018, 12:20 am

(Apr 18, 2018 12:17 AM)J.P Morgan Wrote: [\[CITE\]](#) It's a zero balance account with no maintenance charges, Please check the link in my previous post, you'll find all information on their website.

Oh thanks. Great. Alright.. I'll read info on their page and ask a question here if I don't find an answer to.. Brb.

(Apr 18, 2018 12:17 AM)J.P Morgan Wrote: [\[CITE\]](#) It's a zero balance account with no maintenance charges, Please check the link in my previous post, you'll find all information on their website.

I'm reading on their site. And from a Google search it seems like I'll have to upgrade to Kyc kotak bank account to withdraw funds from PayPal.. That would be done in person visiting their branch. Idk if that costs.

Anubis - April 18, 2018, 12:39 am

I know the answer and can help you but unfortunately I am not Indian. So, I am sorry man.

ANME - April 18, 2018, 1:18 am

(Apr 18, 2018 12:39 AM)Anubis™ Wrote: [\[CITE\]](#) I know the answer and can help you but unfortunately I am not Indian. So, I am sorry man.

I thought only Indians could help since it's Indian PayPal..

Well.. You can tell me whatever you know. I'd appreciate it. Thanks.

Moneytize - April 18, 2018, 1:18 am

Kotak 811 will work fine. It's a regular 0 balance savings account and for kyc someone will come to your home.

ANME - April 18, 2018, 1:20 am

(Apr 18, 2018 12:17 AM)J.P Morgan Wrote: [\[CITE\]](#) It's a zero balance account with no maintenance charges, Please check the link in my previous post, you'll find all information on their website.

I created Kotak811 account. Thanks. I didn't know about Kotak bank.

I hope I can withdraw PayPal funds to my kotak lite without any problem... I'd contact their support to know.

(Apr 18, 2018 01:18 AM)Moneytize Wrote: [\[CITE\]](#) Kotak 811 will work fine. It's a regular 0 balance savings account and for kyc someone will come to your home.

So you mean kotak 811 lite account will be able to receive the withdrawal funds from PayPal?

sayselva - April 18, 2018, 3:03 am

Don't go any nationalized bank like SBI ,those are shits. try HDFC/ICICI/AXIS

Moneytize - April 18, 2018, 4:08 am

Yes it should work. I haven't done it myself but I don't see a reason why it should not work. I use 811 for regular things and it works pretty great. There is 0 cost for opening an account and kyc guy will come to your home. Worth a try atleast

ANME - April 18, 2018, 4:18 am

(Apr 18, 2018 04:08 AM)Moneytize Wrote: [\[CITE\]](#) Yes it should work. I haven't done it myself but I don't see a reason why it should not work. I use 811 for regular things and it works pretty great.

There is 0 cost for opening an account and kyc guy will come to your home. Worth a try atleast

Okay thank. But to upgrade to Kyc I can also visit a nearest kotak branch...right?

Moneytize - April 18, 2018, 8:55 pm

I guess yes. When i opened it last year i had a small limit and kyc was only needed to upgrade the limit.

mforza4 - April 20, 2018, 5:58 am

good .

ANME - April 21, 2018, 3:23 am

I upgraded it to full kyc and I think I regret it because I just learned that DIGIBANK is much better than Kotak :/