FAQs on Internet Banking

Q1. What is Net Banking?

Ans: Net Banking is an electronic payment system that enables customers of a Bank to conduct financial transactions on a website operated by the Bank.

Q2. Who cannot apply for Net Banking?

Ans: SB Saral A/c, SB FI A/c, Minor A/c, Loan A/c, FD A/c, RD A/c, A/c with Mode of Operation as Others i.e. 999

Q3. Who can apply for Retail Net Banking?

Ans: Saving A/c Holders & Current A/c Holders with Mode of Operation as Self, E or S, Any one, F or S.

Q4: Who can apply for Corporate Net Banking?

Ans: Partnership Firm, Club, Trust, Association, Schools, Colleges, Pvt Ltd Firm, Sole Proprietors, Mode Operation as Jointly by All.

Q5: What are documents required for Retail Customers?

Ans: R1 Form & R2 (For Joint A/c holders).

Q6: What are documents required for Corporate Customers?

Ans: C1 Form & Annexure I (in case of Maker Checker).

Q7: When can customer Login after receiving password from branch?

Ans: Customer Net Banking get activated in 24hrs after branch delivers password to customer.

Q8: How customer transaction Password gets activated?

Ans: Transaction Password gets activated in 24 hrs only after customer send mail for Activation of transaction password from their Net Banking Mail Facility.

Q9. How can customer request for re-issue of password for Net Banking Customers?

Ans: 1. Offline Mode: Customer need to submit CR-VII Form for re-issue of password to their base branch. (For both Retail & Corporate Customers)

2. Online Mode: Customer can generate login password online from Forgot Login Password link by providing ATM cum Debit Card (Master /Rupay Card) details. Transaction password can be generate online from Preferences tab after login into Internet Banking (for only Retail Customers)
Q10. Can transaction limit be increased for Retail Customers?
Ans: No, it cannot be increased

Q11: What is the expiry time of Password Mail received for Customer?
Ans: If Password provided in Mailer is not changed with 90 days it gets expired. Then re-issue of password request is to be sent to base branches.

Q12: How can new user register online for availing Internet Banking Facility?
Ans: Only Retail Customer can register online for availing Internet Banking Facility from Retail Login Page> New User link

Q13: How can customers get Request ID (for Online Registration) in case they have delete SMS received?
Ans: Customer can contact their base branch for Request ID SMS

Q14: How can customers registered online avail transaction facility?
Ans: Customer need to change profile from 'View only' to 'View and Transaction' from Preferences tab > Change Menu Profile option first and then generate transaction password from Preferences tab > Generate Transaction Password online by providing ATM cum Debit Card (Mater/Rupay) details. If customer is not having ATM Card they need to give request in their base branch.

Q15: How can corporate customer get their transaction limit increase?
Ans: Customer needs to give application for increasing transaction limit to their base branch.

Q16: Can customer transfer funds to their loan accounts?
Ans: Customer can transfer fund to their Loan A/cs which is linked to their customer Id from Fund Transfer > Credit to Loan A/c Option.

Q17: Can customer place request for Cheque Book?
Ans: Retail customers can place request for Personalize Cheque Book from Internet Banking Requests tab > Cheque Book Request Option.