



इण्डियन ओवरसीज़ बैंक
Indian Overseas Bank
आपकी प्रगति का सच्चा साथी
Good people to grow with

IOB Net Banking-User Manual

Post Login Functionalities



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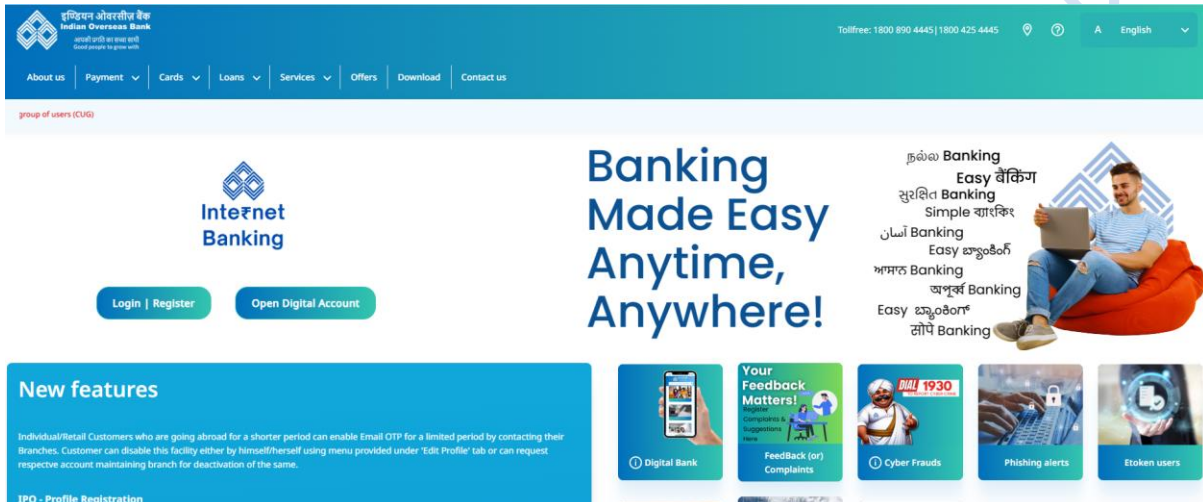


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LOGIN

Step 1: Open your IOB Net Banking home page on a browser:

Open a web browser like Google Chrome or Internet Explorer and enter the following URL: <https://ibanking.iob.bank.in>, then hit the enter key on your keyboard. It opens the home page of Internet Banking as displayed below where the user needs to click on Internet Banking Login. Also, the user can select the preferred language on this page.

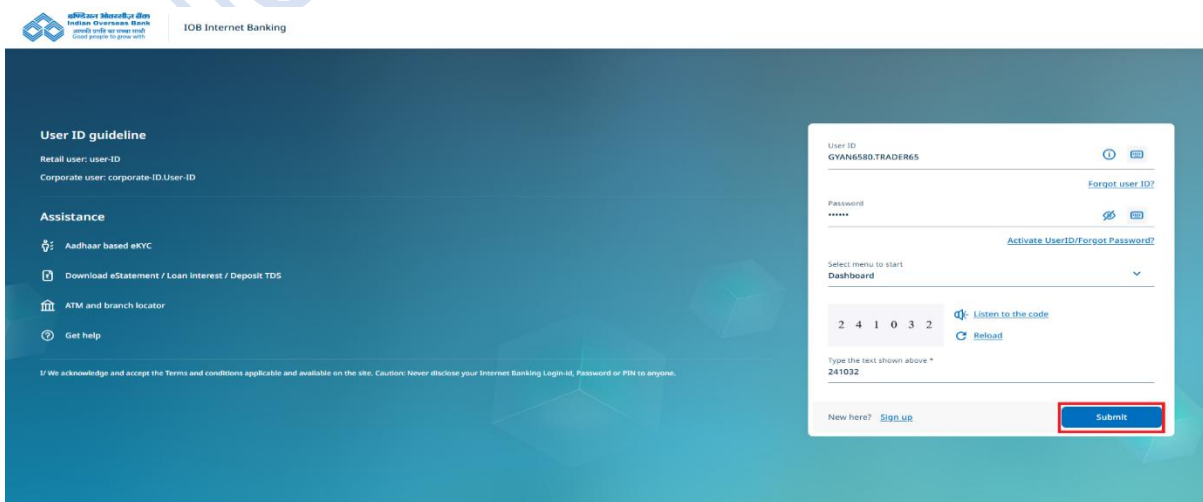


Step 2: Logging in Internet Banking

For Retail: User_id.

After entering the User_ID and password details, user must enter the captcha as displayed in the image then click on the submit button to Login.

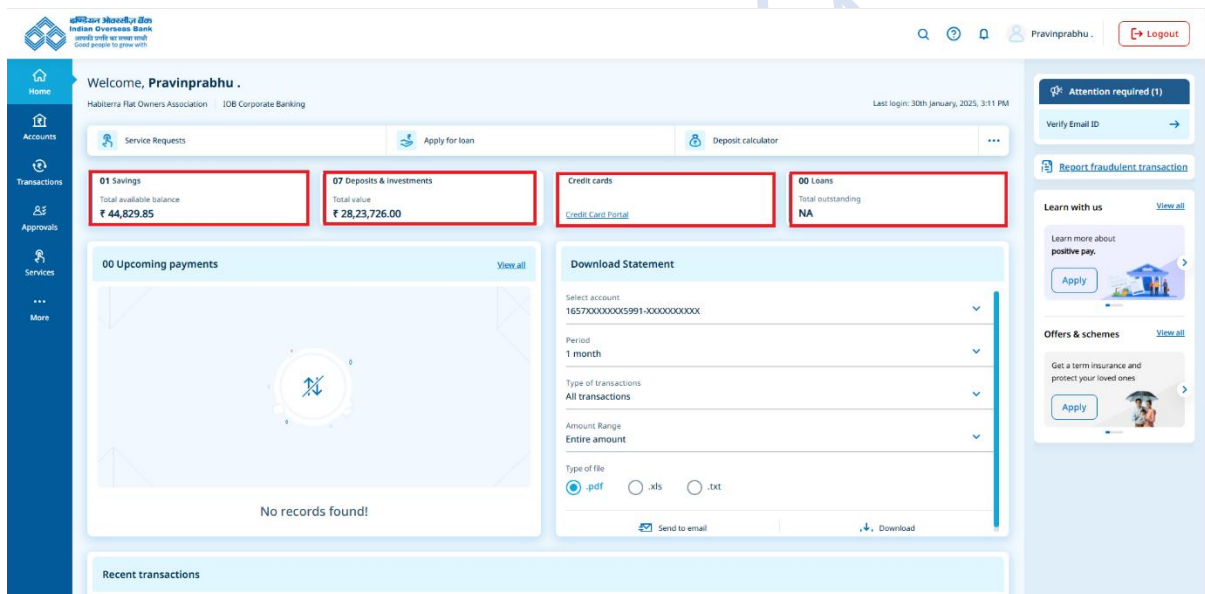
For Corporate: Corporate ID and User ID separated by a DOT(.) [corporate_id.user_id].



❖ Login and Dashboard Page:

This page will contain all the important functionalities and details for the customer. User can navigate to different functionalities from this page.

- **Savings:** This will display details of all the operative accounts of the user and the consolidated amount of all those accounts. On clicking the widget, it will redirect to the Operative Accounts page.
- **Deposits & Investments:** This will display the number of deposits opened by the user and the consolidate amount of all those deposit accounts. On clicking the widget, it will redirect to the Deposits page.
- **Credit Cards:** On clicking, user will get redirected to the credit cards portal.
- **Loans:** This will display the number of Loans sanctioned to the user and the Total outstanding Amount.

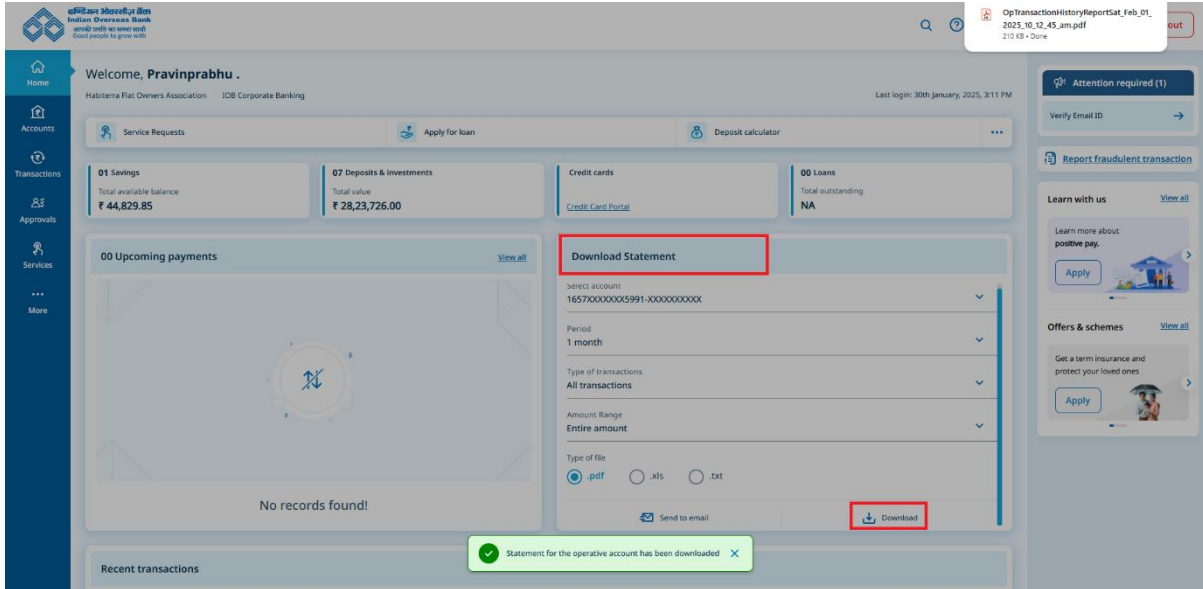


The screenshot displays the user's dashboard with the following key elements:

- Header:** Welcome, Pravinprabhu. Last login: 30th January, 2025, 3:11 PM. Logout button.
- Account Summary:**
 - 01 Savings:** Total available balance ₹ 44,829.85
 - 07 Deposits & Investments:** Total value ₹ 28,23,726.00
 - Credit cards:** Credit Card Portal
 - 00 Loans:** Total outstanding NA
- 00 Upcoming payments:** No records found!
- Download Statement:**
 - Select account: 1657XXXXXXXX991-XXXXXXXXXXXX
 - Period: 1 month
 - Type of transactions: All transactions
 - Amount Range: Entire amount
 - Type of file: .pdf, .xls, .txt
 - Buttons: Send to email, Download
- Recent transactions:** (Section header visible)
- Right-hand Panel:** Attention required (1), Verify Email ID, Report fraudulent transaction, Learn with us, Offers & schemes.

- **Download Statement:** User can download your account statement directly from the dashboard. User must select the Account, Period, Type of Transaction, and the amount range from the dropdown. Also, user can select the preferred type of file from three options:
 - Pdf
 - Excel file
 - Text file

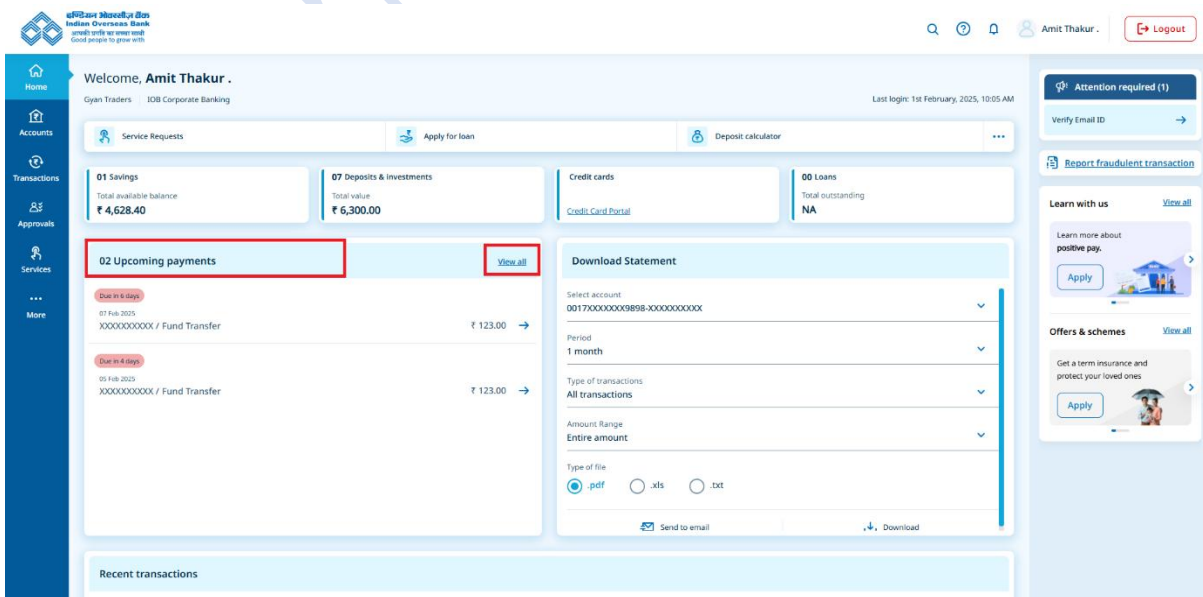
- On clicking the download/send to email button, the preferred file will get downloaded to the local storage or sent to the registered mail id respectively.



➤ **Upcoming Payments:**

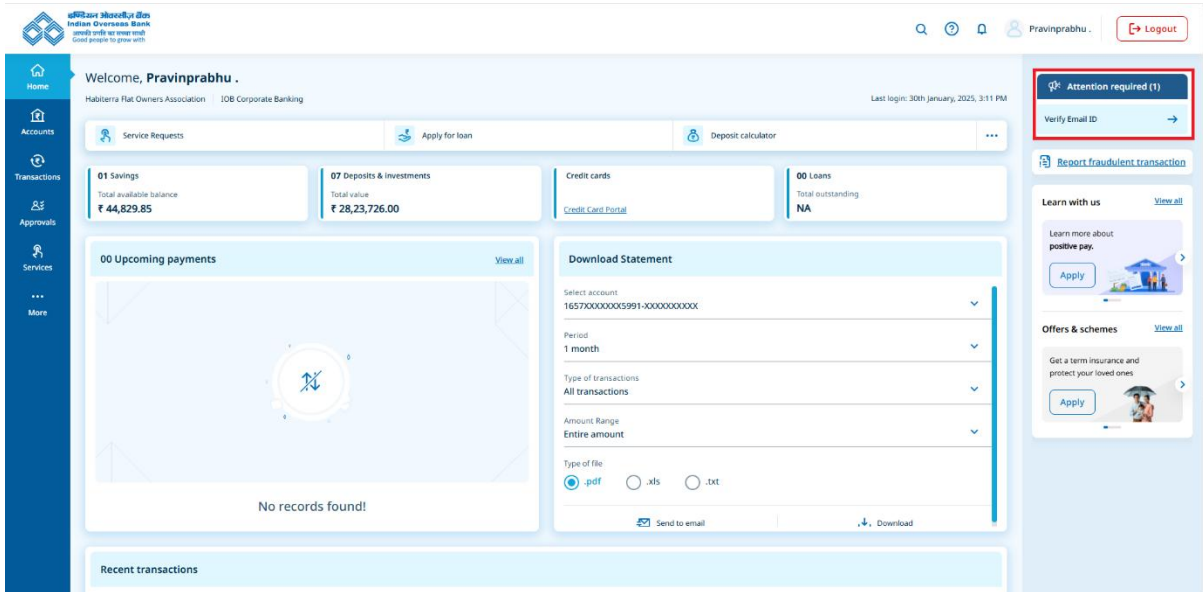
This field will display the scheduled payments for the user, which will be executed within 10 days.

- For viewing all the scheduled payments, user can select the view all hyperlink which will redirect the user to View all Payments and Transactions Page.



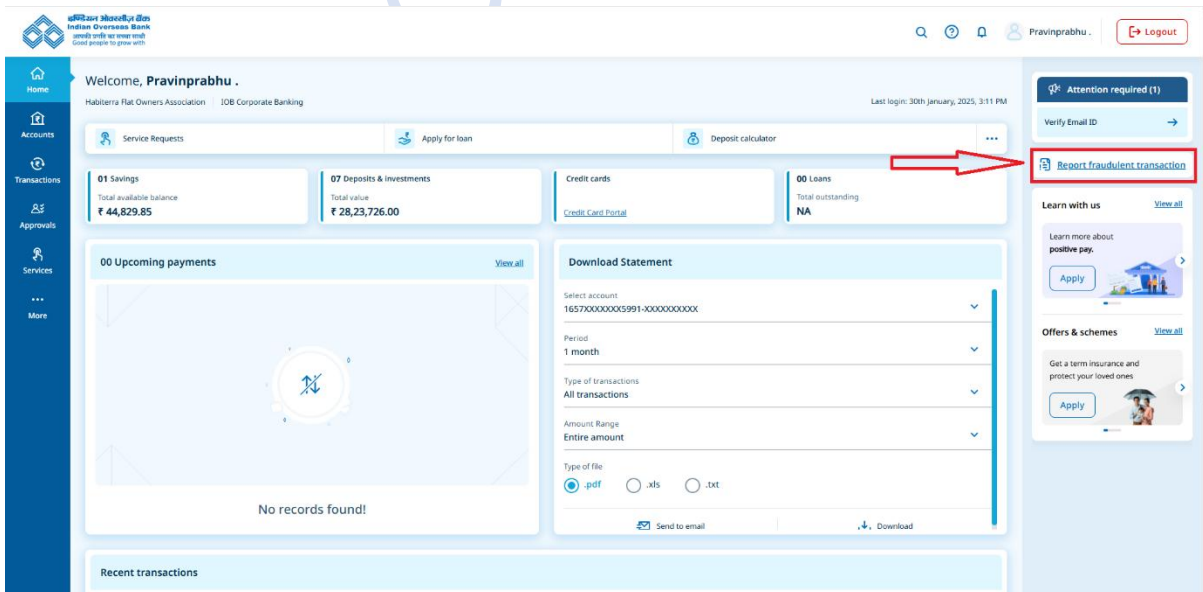
➤ **Attention Required:**

This field will display the tasks that require the customers attention like Email Id verification, password change, password creation etc.



➤ **Report Fraudulent Transactions:**

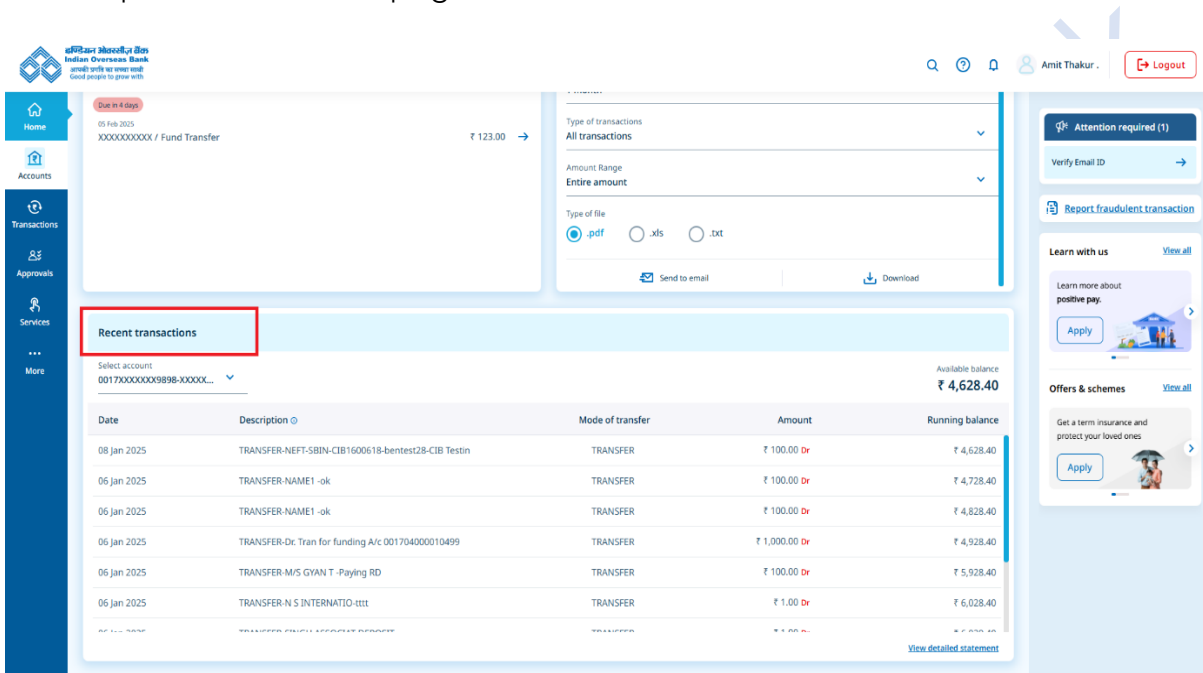
This Hyperlink will redirect the user to the complaint registration page, where user can report the suspicious transactions that are executed on his account without his knowledge.



➤ **Recent Transactions:**

This field will display the recent transaction based on the account selected, user can use the dropdown for account selection, Available balance for that account will get displayed.

User can also download the detailed statement for the account from the hyperlink given at the bottom of the page. This link will redirect the user to the operative accounts page.



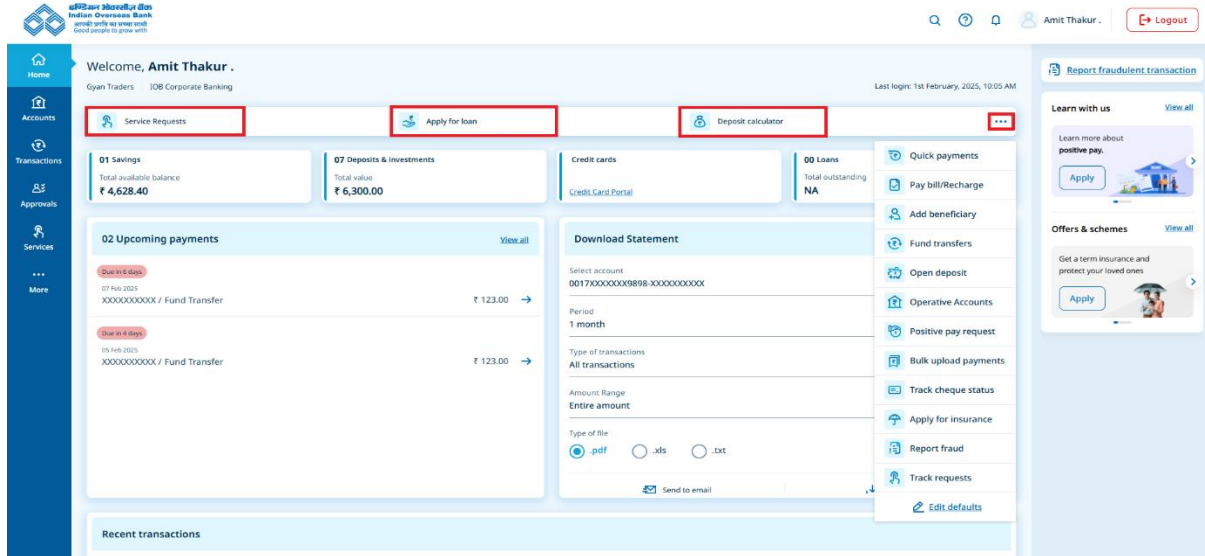
The screenshot displays the 'Recent transactions' section of the Indian Overseas Bank Net Banking dashboard. A red box highlights the 'Recent transactions' tab in the left sidebar. The main content area shows a table of transactions for a selected account (0017XXXXXX9898-XXXXX...). The table includes columns for Date, Description, Mode of transfer, Amount, and Running balance. The available balance is shown as ₹ 4,628.40. Below the table, there is a link to 'View detailed statement'.

Date	Description	Mode of transfer	Amount	Running balance
08 Jan 2025	TRANSFER-NEFT-SBIN-CIB1600618-bentest28-CIB Testin	TRANSFER	₹ 100.00 Dr	₹ 4,628.40
06 Jan 2025	TRANSFER-NAME1 -ok	TRANSFER	₹ 100.00 Dr	₹ 4,728.40
06 Jan 2025	TRANSFER-NAME1 -ok	TRANSFER	₹ 100.00 Dr	₹ 4,828.40
06 Jan 2025	TRANSFER-Dt. Tran for funding A/c 001704000010499	TRANSFER	₹ 1,000.00 Dr	₹ 4,928.40
06 Jan 2025	TRANSFER-M/S GYAN T -Paying RD	TRANSFER	₹ 100.00 Dr	₹ 5,928.40
06 Jan 2025	TRANSFER-N S INTERNATIO-httt	TRANSFER	₹ 1.00 Dr	₹ 6,028.40

➤ **Quick Links:**

Quick links are provided to the user to access the functionality quickly directly from the dashboard. User can edit the default options provided in the dashboard and set it as per its requirement on clicking the 3 dots -> Edit defaults option available in the dashboard.

User can set up to 4 quick links in the dashboard from the 15 available options.



Welcome, **Amit Thakur**.
 Gyan Traders | IOB Corporate Banking | Last login: 1st February, 2025, 10:05 AM

Service Requests | **Apply for loan** | **Deposit calculator**

01 Savings
 Total available balance
₹ 4,628.40

07 Deposits & investments
 Total value
₹ 6,300.00

02 Upcoming payments | View all

Due in 6 days	Amount	Action
07 Feb 2025 XXXXXXXXXX / Fund Transfer	₹ 123.00	→
09 Feb 2025 XXXXXXXXXX / Fund Transfer	₹ 123.00	→

Download Statement

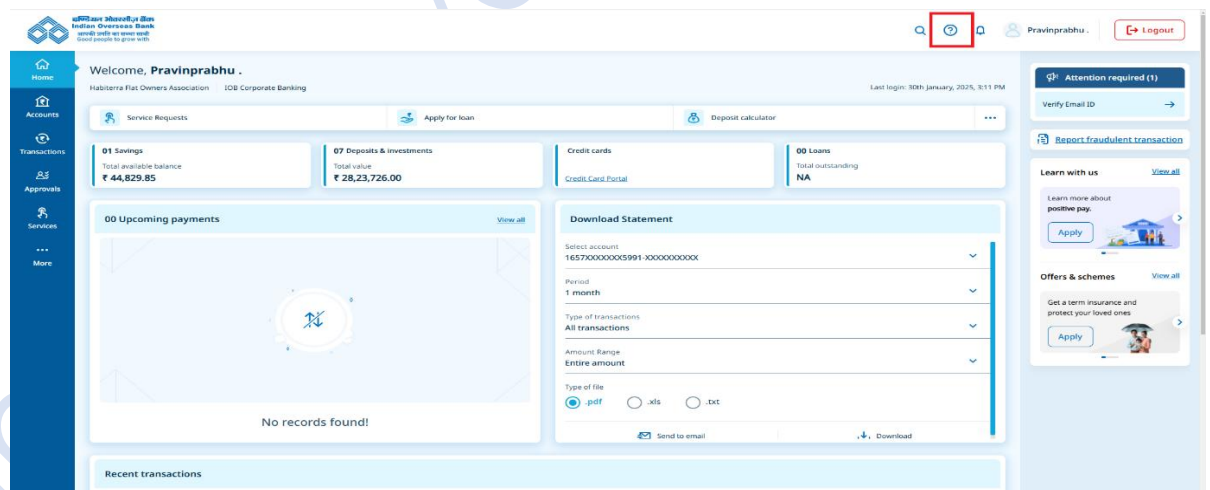
Select account: 0017XXXXXXXX9898-XXXXXXXXXX
 Period: 1 month
 Type of transactions: All transactions
 Amount Range: Entire amount
 Type of file: .pdf .xls .txt
 Send to email: _____

Recent transactions

➤ **Help and FAQs:**

This option will provide the following facilities to the user

- **FAQs:** This will feature quick links to the frequently asked questions in two categories: Individual and corporate.
- **Customer Complaints:** This will redirect the user to the Public Grievances portal to register the complaints.



Welcome, **Pravinprabhu**.
 Habiteera Flat Owners Association | IOB Corporate Banking | Last login: 30th January, 2025, 3:11 PM

Service Requests | **Apply for loan** | **Deposit calculator**

01 Savings
 Total available balance
₹ 44,829.85

07 Deposits & investments
 Total value
₹ 28,23,726.00

00 Upcoming payments | View all

No records found!

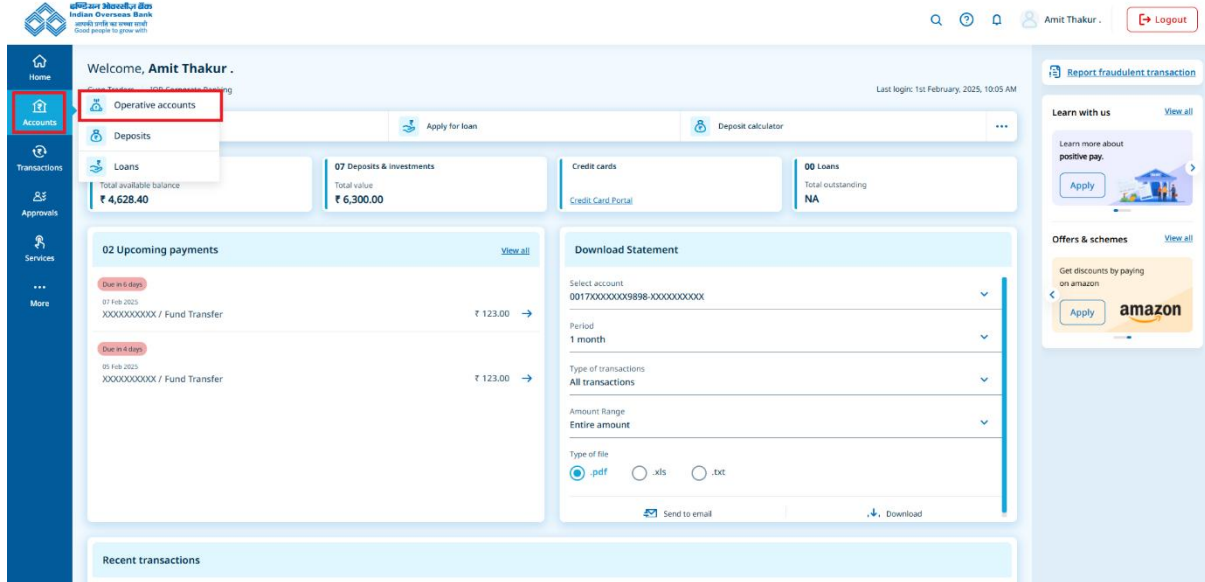
Download Statement

Select account: 1657XXXXXXXX5991-XXXXXXXXXX
 Period: 1 month
 Type of transactions: All transactions
 Amount Range: Entire amount
 Type of file: .pdf .xls .txt
 Send to email: _____ | Download

Recent transactions

❖ Accounts

- **Operative Accounts:** User will get the details of all the operative accounts for his customer Id.

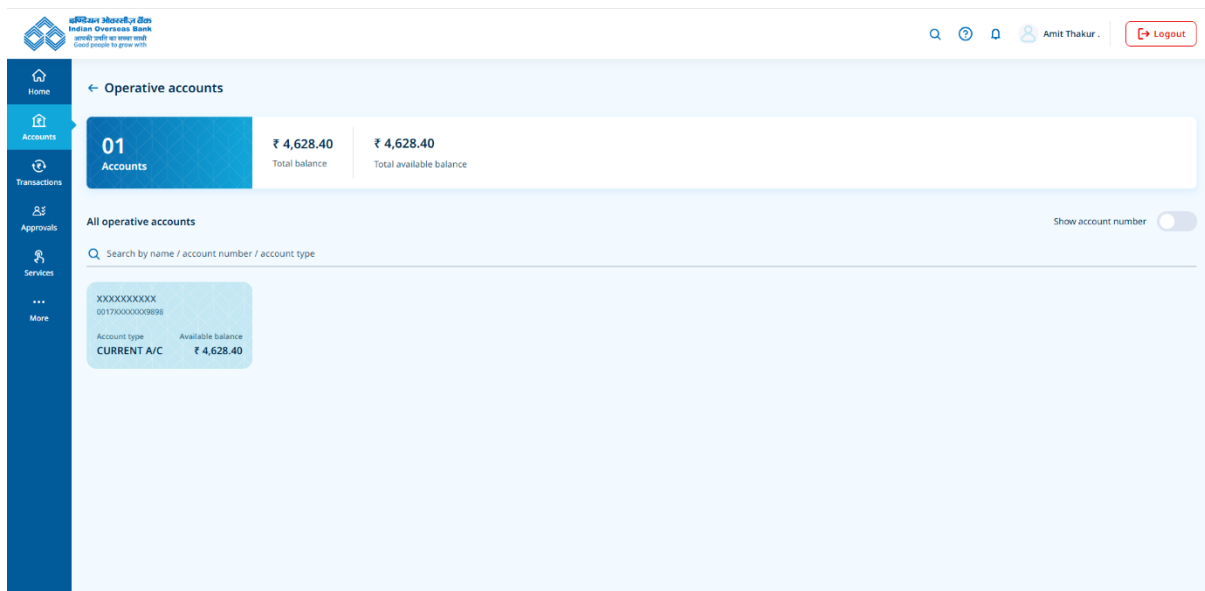


The screenshot shows the user's dashboard. The 'Accounts' menu item in the left sidebar is highlighted with a red box. The main content area displays a summary of the user's accounts:

- Operative accounts:** Total available balance ₹ 4,628.40
- Deposits:** Total value ₹ 6,300.00
- Loans:** Total outstanding NA
- 07 Deposits & investments:** Total value ₹ 6,300.00
- 02 Upcoming payments:** Two payments of ₹ 123.00 each, due in 6 days.
- Download Statement:** Options to select account, period (1 month), type of transactions (All transactions), and amount range (Entire amount). File type options are .pdf, .xls, and .txt.

On clicking the operative accounts all Operative accounts will get displayed. User can check the account number using the show account number toggle.

- **Total Balance:** Total consolidated amount available in all the operative accounts.
- **Total Available Balance:** This will display the amount available after deducting the lien amount marked if any.



The screenshot shows the 'Operative accounts' page. The 'Accounts' menu item in the left sidebar is highlighted with a blue box. The main content area displays the following information:

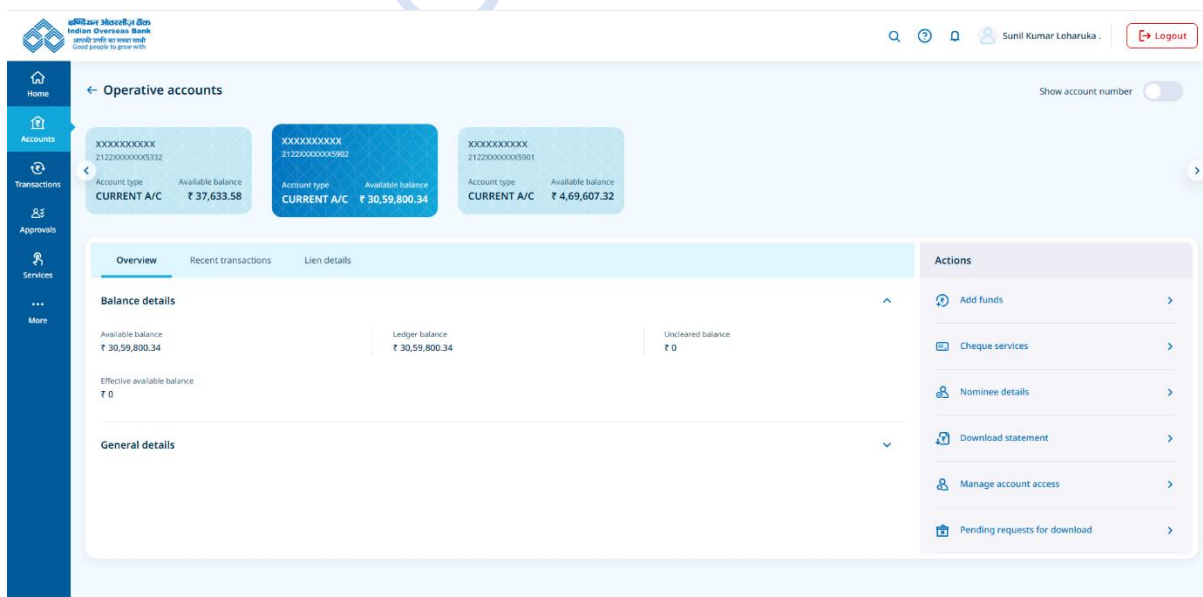
- 01 Accounts:** Total balance ₹ 4,628.40, Total available balance ₹ 4,628.40
- All operative accounts:** Search by name / account number / account type. A toggle for 'Show account number' is visible.
- Account details:** Account type: CURRENT A/C, Available balance: ₹ 4,628.40

On clicking on any account, user will get the detailed view for that account:

- **Overview:** This section will display the general details for the account
- **Recent Transactions:** This will display the recent transaction done on the account using internet banking.
- **Lien Details:** This section will display the details of the amount that is marked lien if any.

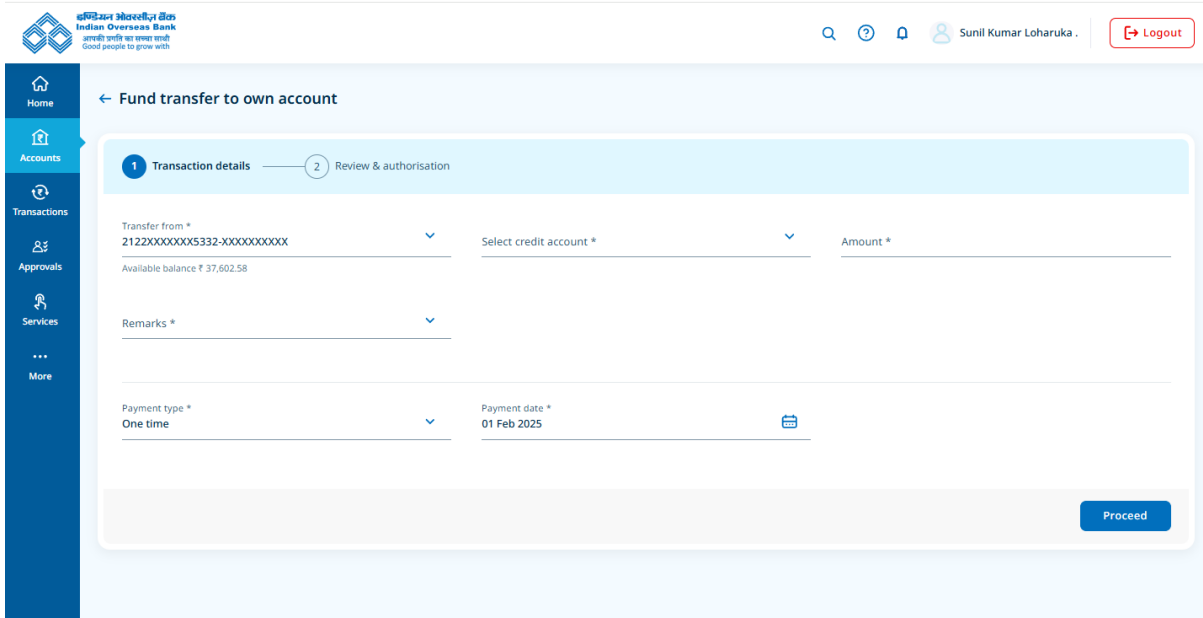
This page will also display the functionalities available for operative accounts:

- **Add Funds:** If user is having more than one own account, then funds can be transferred between them using this feature.
- **Cheque services:** user can use the various services for cheque like details of the cheques paid, inward clearing, outward clearing, positive pay, stop payment of cheques.
- **Nominee details:** User can check the nominee details for the account, Nominee can be added/deleted with this feature.
- **Download Statement:** User can download the account statement based on certain filters.
- **Manage account access:** User can change the account access using this functionality. User can select one from three available options
 - **Inquiry access**
 - **Inquiry and transaction access**
 - **No access**
- **Pending Requests for Download:** Download Statement request for transactions beyond 1 year period. user can request this statement from the Historical statement option provided in download statement.



The screenshot shows the 'Operative accounts' section of the Indian Overseas Bank Net Banking interface. At the top, there are three account cards, each representing a 'CURRENT A/C' with its available balance: ₹ 37,633.58, ₹ 30,59,800.34, and ₹ 4,69,607.32. Below these cards, the 'Overview' tab is selected, showing 'Balance details' with Available balance (₹ 30,59,800.34), Ledger balance (₹ 30,59,800.34), and Uncleared balance (₹ 0). The 'General details' section is also visible. On the right side, an 'Actions' menu lists various services: Add funds, Cheque services, Nominee details, Download statement, Manage account access, and Pending requests for download.

- **Add Funds:** If user is having more than one own account, then funds can be transferred between them using this feature.

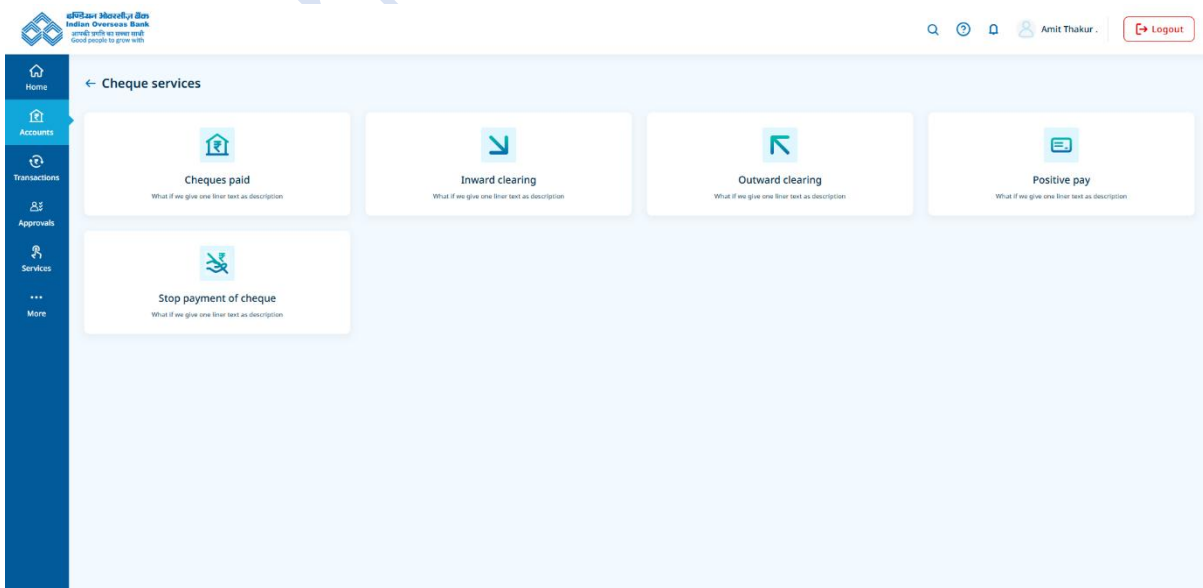


The screenshot shows the 'Fund transfer to own account' interface. It features a progress bar with two steps: '1 Transaction details' and '2 Review & authorisation'. The form includes the following fields:

- Transfer from *:** 2122XXXXXXS332-XXXXXX
- Select credit account *:** (Dropdown menu)
- Amount *:** (Input field)
- Available balance:** ₹ 37,602.58
- Remarks *:** (Text area)
- Payment type *:** One time
- Payment date *:** 01 Feb 2025

A 'Proceed' button is located at the bottom right of the form.

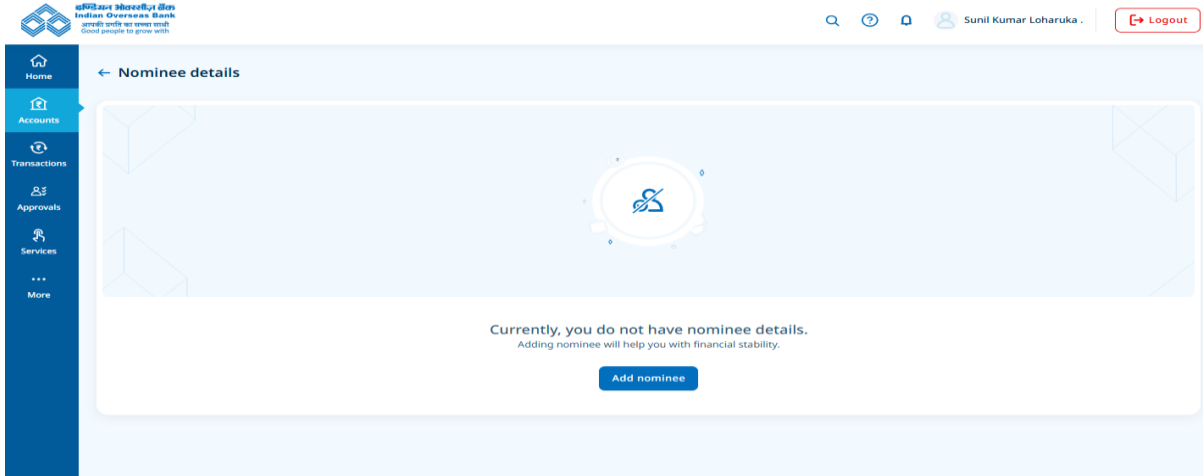
- **Cheque Services:** User can use the various services for cheque:
 - cheques paid
 - inward clearing
 - outward clearing
 - positive pay
 - stop payment of cheques



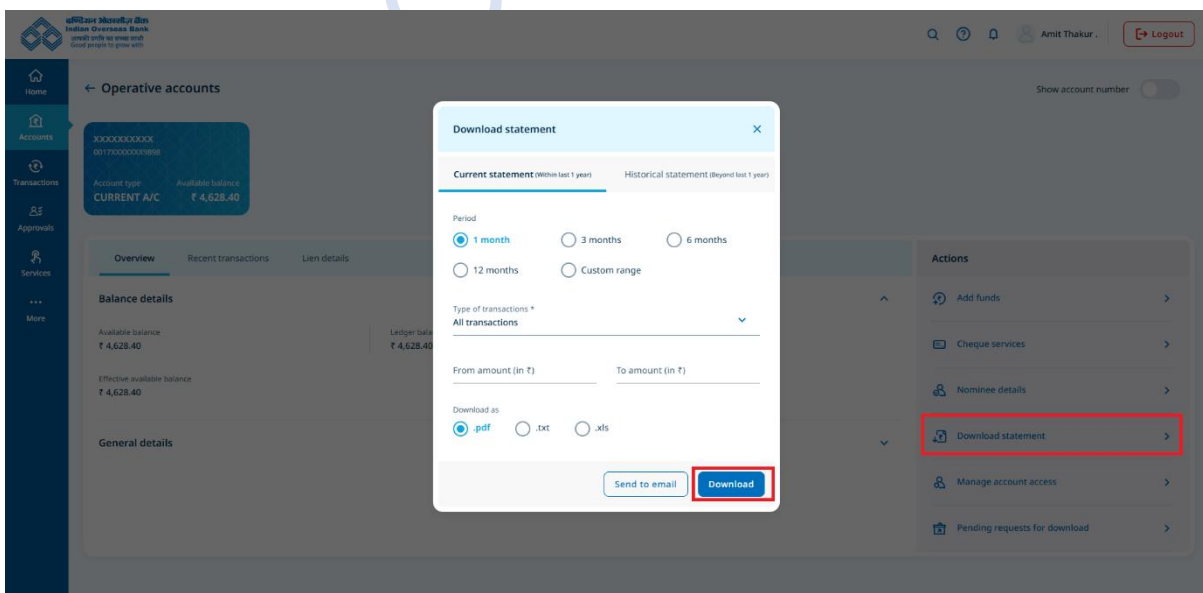
The screenshot shows the 'Cheque services' interface. It displays five service tiles, each with an icon and a description:

- Cheques paid:** Represented by a house icon with a rupee symbol.
- Inward clearing:** Represented by a downward arrow icon.
- Outward clearing:** Represented by an upward arrow icon.
- Positive pay:** Represented by a document icon with a rupee symbol.
- Stop payment of cheque:** Represented by a crossed-out document icon.

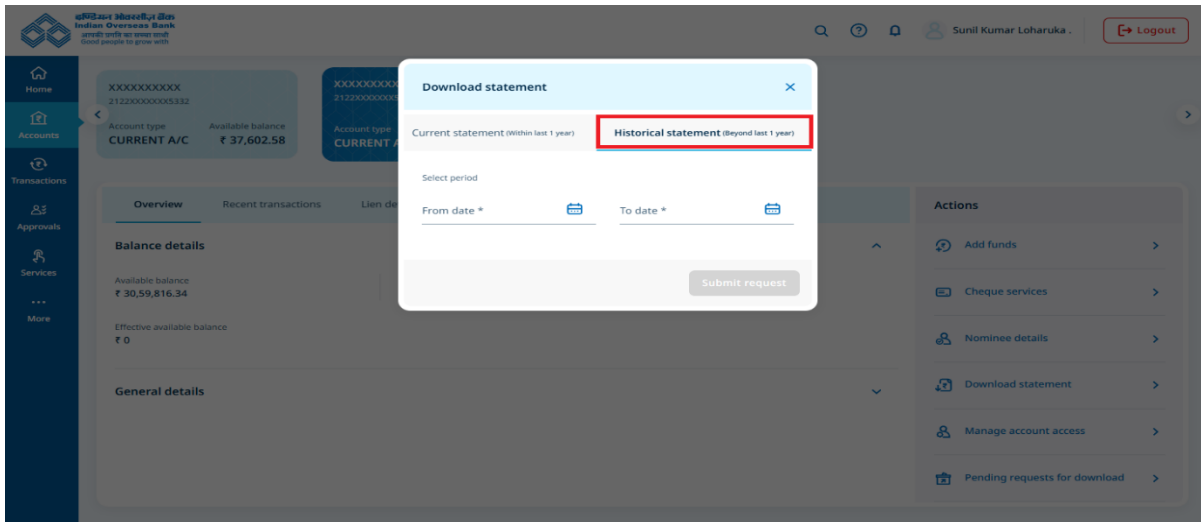
- **Nominee Details:** User can check the nominee details for the account, Nominee can be added/deleted with this feature. (NOTE: Nominee can be added only for Savings/Deposit accounts).



- **Download Statement:** User can download the account statement based on certain filters like Period, Type of transaction (debit, credit or all type of transactions), From and to amount. Also, user can choose the preferred format for the statement (pdf, text or excel). User can choose to download the statement in local storage or send it to the registered email address.



- **Historical Statement:** If user wishes to download the statement of transactions beyond 1 year period, then Historical statement feature can be used.
- User will select the period (From date and To Date) for this feature. On clicking submit request, a request will be submitted and after successful creation it will be displayed in the “*pending requests for download*” section.



- **Manage Account Access:** User can change the account access using this functionality. User can select one from three available options
 - **No access:** This is the default option for the accounts after registration. In this type of access, the account will not get displayed anywhere in the entire application.
 - **Inquiry Rights Only:** Below are the features provided for this account access type:
 - a) Facility to view account information and download account statements anytime.
 - b) No online financial transactions permitted.
 - c) Accounts can be accessed by user 24 X 7.
 This service enables user to access account information anywhere anytime.
 - **Inquiry and Transactions Rights:** Below are the features provided for this account access type:
 - Facility to view account information and download account statement.
 - Transaction rights on the accounts after setting the transaction password.
 - Facility to schedule transactions for a later date.
 - Facility to transfer funds to:
 - ✓ **IOB Accounts** (own accounts and other than own accounts).
 - ✓ **Other Bank Accounts** (NEFT/RTGS/IMPS).

← Manage account access

1 Access rights — 2 Review & authorisation

Select account Show account number

0017XXXXXX9898
Current a/c

Account details

Account number 00170200009898	Available balance ₹ 4,628.40	Ledger balance ₹ 4,628.40
Uncleared balance ₹ 0	Effective available balance ₹ 4,628.40	Access rights Inquiry & transaction rights

Change access rights




Inquiry rights only
 Inquiry & transaction rights
 No access

Proceed

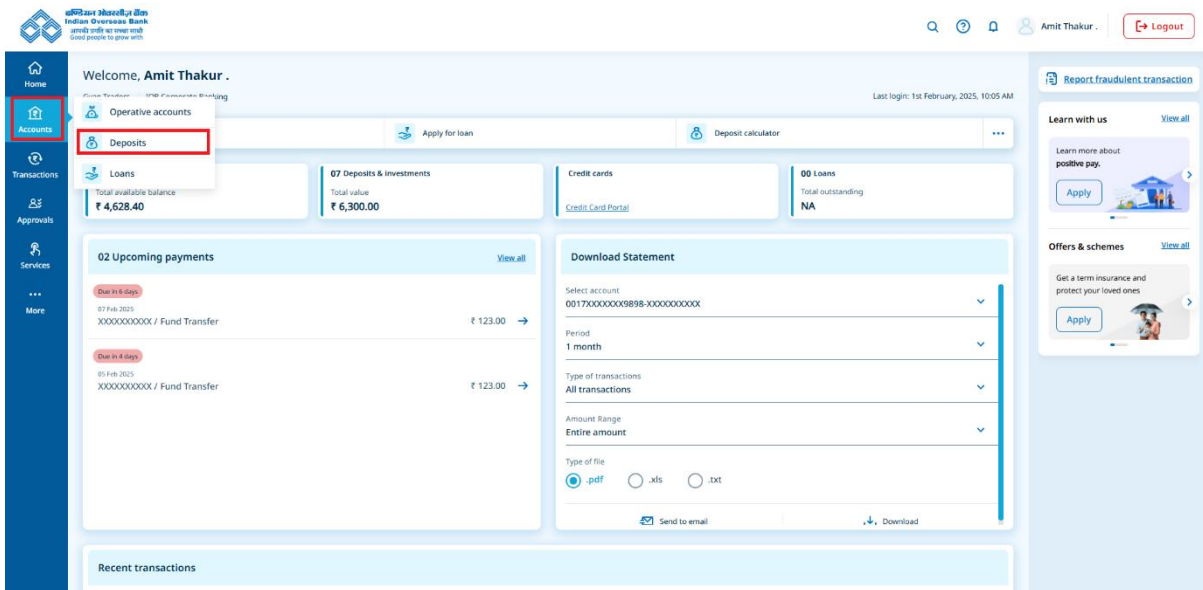
- **Pending Requests for download:** This will display the historical statement requests ready to download.
- User can download the statement and open the password protected file using the account number as the password.

← Operative accounts

Pending requests for download

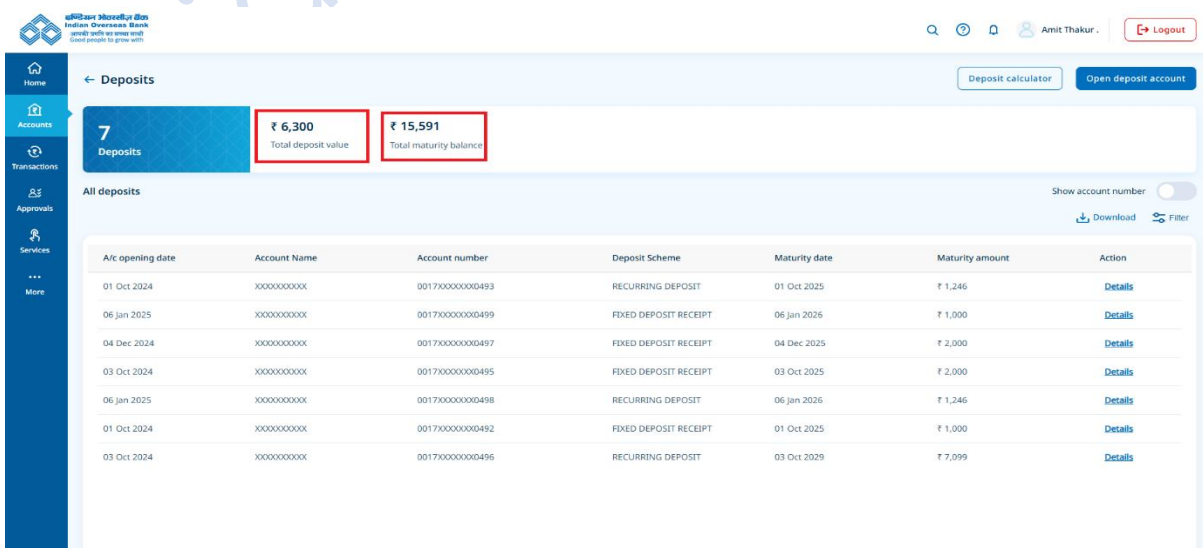
Statement - 2122 XXXX XXX5 901 - 04 Feb 2021 to 31 Jan 2024 	Statement - 2122 XXXX XXX5 332 - 03 Feb 2021 to 31 Jan 2024 
Statement - 2122 XXXX XXX5 902 - 09 Apr 2021 to 31 Jan 2024 	

- **Deposits:** User can check the details of all the deposit accounts opened for that corporate.

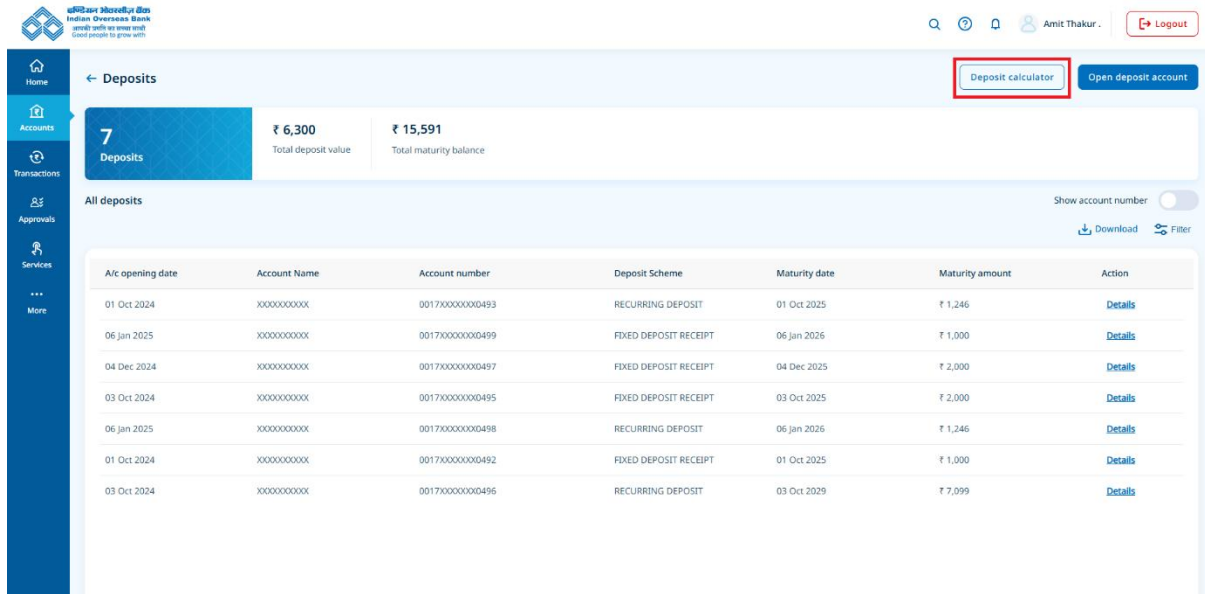


User can Overview of all the deposit accounts will be displayed on this page:

- **Total Deposit Value:** This will display the total principal amount of all the deposits combined.
- **Total Maturity Balance:** This will display the total maturity amount of all the deposits combined.
- User can use the toggle button to check the complete account number to get clarity.
- Also, user can use the filter button to filter the deposit list based on different parameters like Account number or Account Open date/ Maturity Date.



- **Deposit Calculator:** User can use this calculator to calculate the maturity amount based on the deposit scheme, principal amount and deposit period and choose the best option.

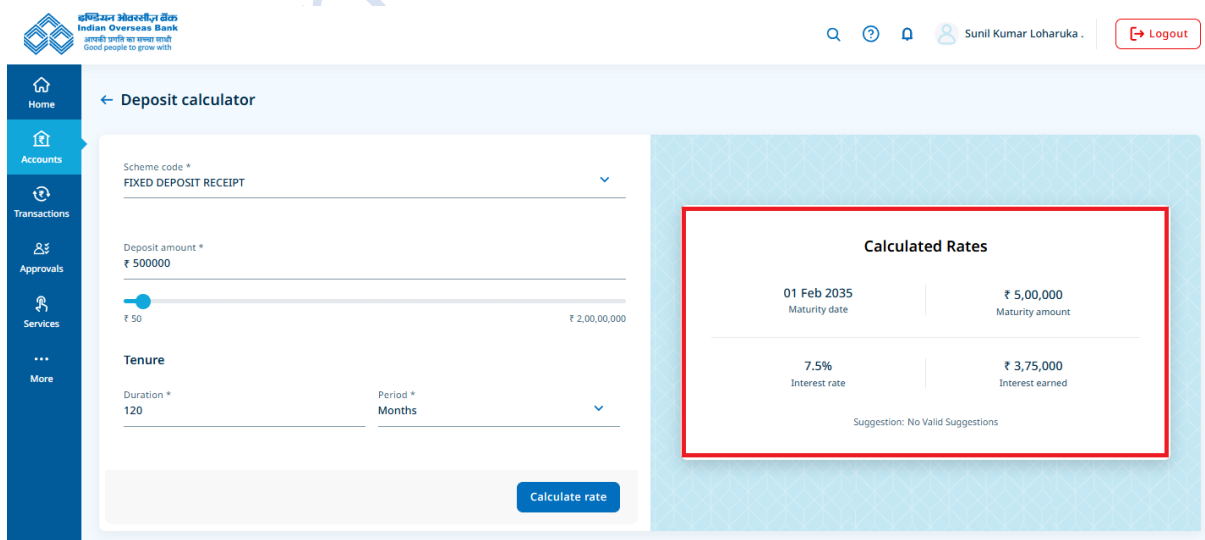


The screenshot shows the 'Deposits' page in the Indian Overseas Bank Net Banking interface. At the top, there are navigation icons and a user profile for 'Amit Thakur'. Below the navigation bar, the page title is 'Deposits'. On the right, there are two buttons: 'Deposit calculator' (highlighted with a red box) and 'Open deposit account'. The main content area displays summary statistics: '7 Deposits', '₹ 6,300 Total deposit value', and '₹ 15,591 Total maturity balance'. Below this, there is a table titled 'All deposits' with columns for A/c opening date, Account Name, Account number, Deposit Scheme, Maturity date, Maturity amount, and Action. The table contains 8 rows of deposit data.

A/c opening date	Account Name	Account number	Deposit Scheme	Maturity date	Maturity amount	Action
01 Oct 2024	XXXXXXXXXX	0017XXXXXXXX0493	RECURRING DEPOSIT	01 Oct 2025	₹ 1,246	Details
06 Jan 2025	XXXXXXXXXX	0017XXXXXXXX0499	FIXED DEPOSIT RECEIPT	06 Jan 2026	₹ 1,000	Details
04 Dec 2024	XXXXXXXXXX	0017XXXXXXXX0497	FIXED DEPOSIT RECEIPT	04 Dec 2025	₹ 2,000	Details
03 Oct 2024	XXXXXXXXXX	0017XXXXXXXX0495	FIXED DEPOSIT RECEIPT	03 Oct 2025	₹ 2,000	Details
06 Jan 2025	XXXXXXXXXX	0017XXXXXXXX0498	RECURRING DEPOSIT	06 Jan 2026	₹ 1,246	Details
01 Oct 2024	XXXXXXXXXX	0017XXXXXXXX0492	FIXED DEPOSIT RECEIPT	01 Oct 2025	₹ 1,000	Details
03 Oct 2024	XXXXXXXXXX	0017XXXXXXXX0496	RECURRING DEPOSIT	03 Oct 2029	₹ 7,099	Details

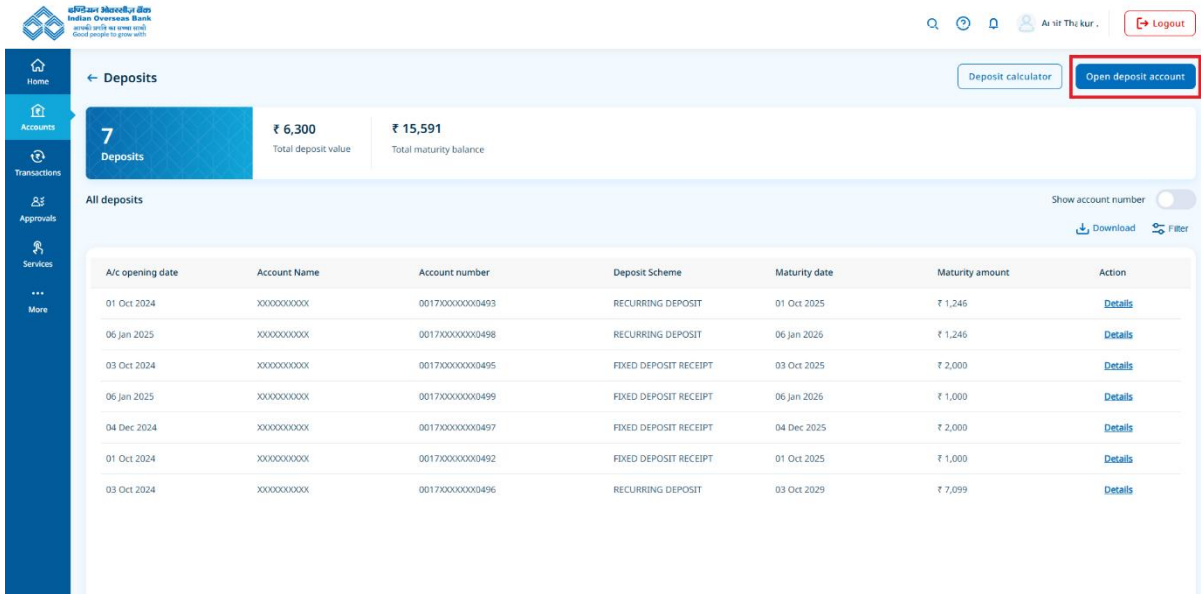
- **Scheme code:** user have to select one of the available scheme code from the dropdown.
- **Deposit amount:** this is the principal amount that user will deposit.
- **Duration:** the min and max value for this field is (6-120) user can also check the interest rate for the period of 444 days.

On clicking "CALCULATE RATE" the details will get displayed on the screen.



The screenshot shows the 'Deposit calculator' page in the Indian Overseas Bank Net Banking interface. The page title is 'Deposit calculator'. On the right, there are navigation icons and a user profile for 'Sunil Kumar Loharuka'. The main content area contains a form with the following fields: 'Scheme code *' (FIXED DEPOSIT RECEIPT), 'Deposit amount *' (₹ 500000), 'Tenure' (Duration * 120, Period * Months), and a 'Calculate rate' button. On the right side of the page, there is a box titled 'Calculated Rates' with the following details: '01 Feb 2035 Maturity date', '₹ 5,00,000 Maturity amount', '7.5% Interest rate', and '₹ 3,75,000 Interest earned'. Below this box, there is a suggestion: 'Suggestion: No Valid Suggestions'.

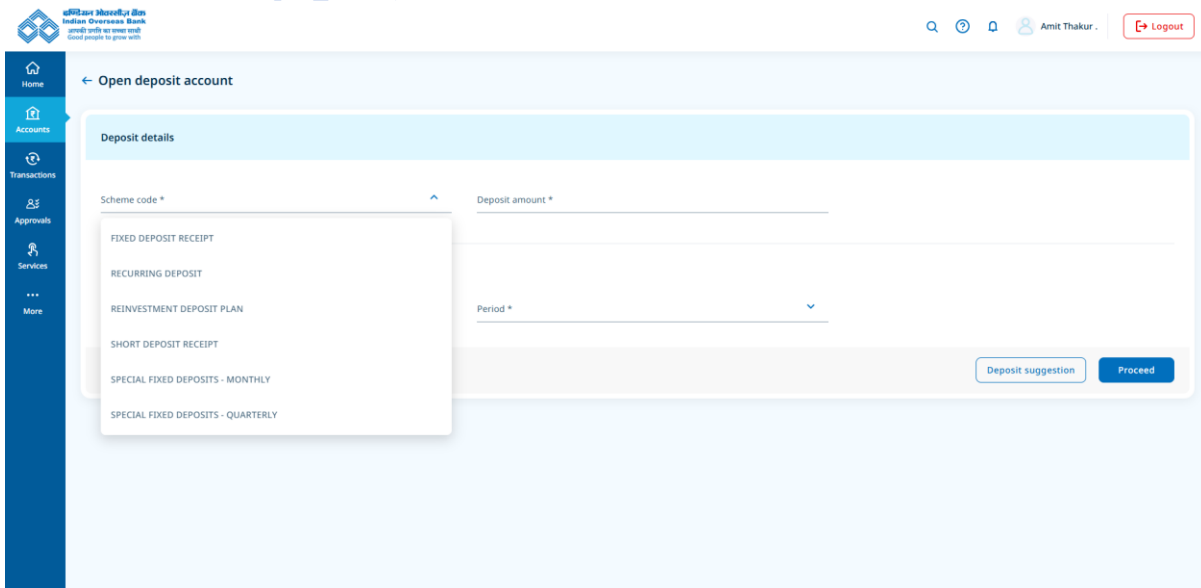
- **Deposit Opening:** User can open various types of Deposit Account using the internet banking.



The screenshot shows the 'Deposits' page in the Indian Overseas Bank Net Banking interface. The page displays a summary of deposits with 7 accounts, a total deposit value of ₹ 6,300, and a total maturity balance of ₹ 15,591. Below the summary is a table listing all deposits with columns for A/c opening date, Account Name, Account number, Deposit Scheme, Maturity date, Maturity amount, and Action.

A/c opening date	Account Name	Account number	Deposit Scheme	Maturity date	Maturity amount	Action
01 Oct 2024	XXXXXXXXXX	0017XXXXXX0493	RECURRING DEPOSIT	01 Oct 2025	₹ 1,246	Details
06 Jan 2025	XXXXXXXXXX	0017XXXXXX0498	RECURRING DEPOSIT	06 Jan 2026	₹ 1,246	Details
03 Oct 2024	XXXXXXXXXX	0017XXXXXX0495	FIXED DEPOSIT RECEIPT	03 Oct 2025	₹ 2,000	Details
06 Jan 2025	XXXXXXXXXX	0017XXXXXX0499	FIXED DEPOSIT RECEIPT	06 Jan 2026	₹ 1,000	Details
04 Dec 2024	XXXXXXXXXX	0017XXXXXX0497	FIXED DEPOSIT RECEIPT	04 Dec 2025	₹ 2,000	Details
01 Oct 2024	XXXXXXXXXX	0017XXXXXX0492	FIXED DEPOSIT RECEIPT	01 Oct 2025	₹ 1,000	Details
03 Oct 2024	XXXXXXXXXX	0017XXXXXX0496	RECURRING DEPOSIT	03 Oct 2029	₹ 7,099	Details

- On clicking the 'OPEN DEPOSIT ACCOUNT' account button, user will get redirected to the Deposit opening page. User must fill the below details:
 - **Scheme Code:** User must select one of the available schemes.
 - **Deposit Amount:** User must enter the amount, which will be the principal amount.
 - **Duration:** The min and max value for this field is (6-120).
 - **Period:** User must select months or days from the drop down menu.



The screenshot shows the 'Open deposit account' page in the Indian Overseas Bank Net Banking interface. The page displays a form for entering deposit details, including fields for Scheme code, Deposit amount, and Period. A dropdown menu is open, showing various deposit schemes.

Deposit details

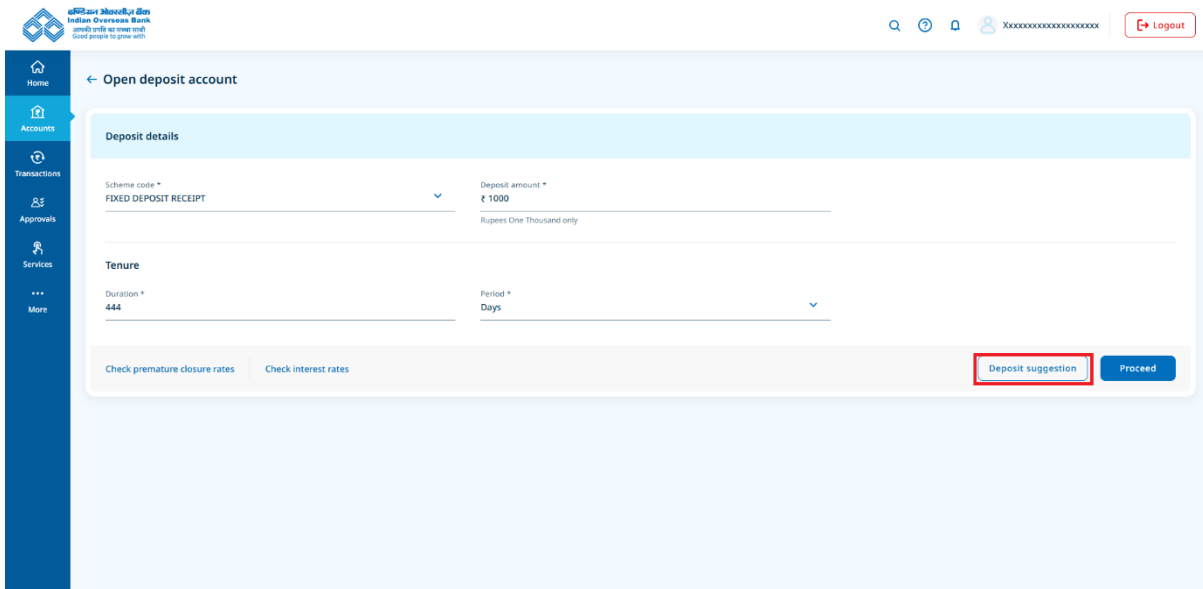
Scheme code *
 Deposit amount *
 Period *

Available Schemes:

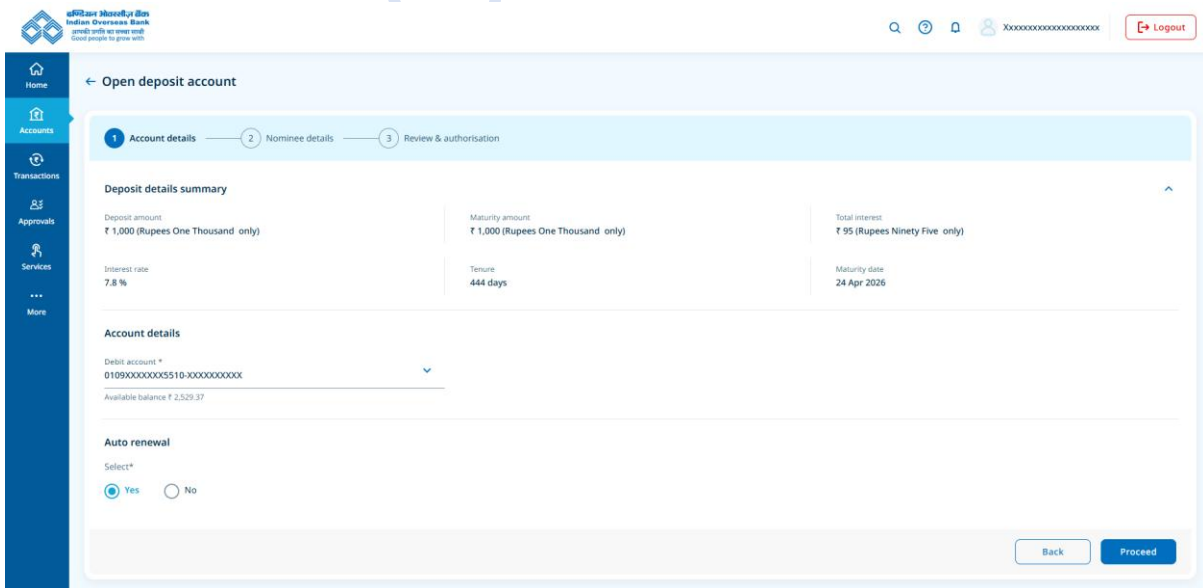
- FIXED DEPOSIT RECEIPT
- RECURRING DEPOSIT
- REINVESTMENT DEPOSIT PLAN
- SHORT DEPOSIT RECEIPT
- SPECIAL FIXED DEPOSITS - MONTHLY
- SPECIAL FIXED DEPOSITS - QUARTERLY

Buttons: Deposit suggestion, Proceed

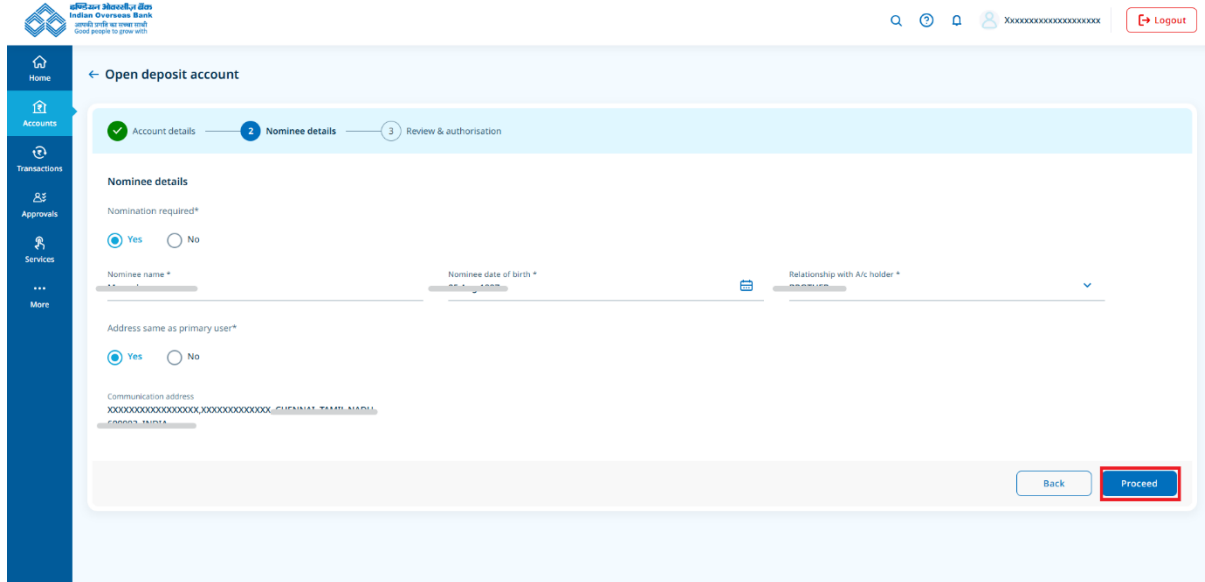
- User can click the deposit suggestion for checking the suggestions for opening deposit that is best.



- On Clicking 'PROCEED', user will get redirected to the account details page for opening deposit. This page will display the Deposit details summary like deposit amount, maturity amount, Total interest, Interest rate, Tenure and Maturity date. User must select the Debit account from the dropdown and also select the radio button (Yes/No) if user wants to enable auto renewal.



- On clicking 'PROCEED', user will be redirected to the nominee details page. User can add the nominee for the deposit account by entering details like Name, DOB and relationship with the nominee.

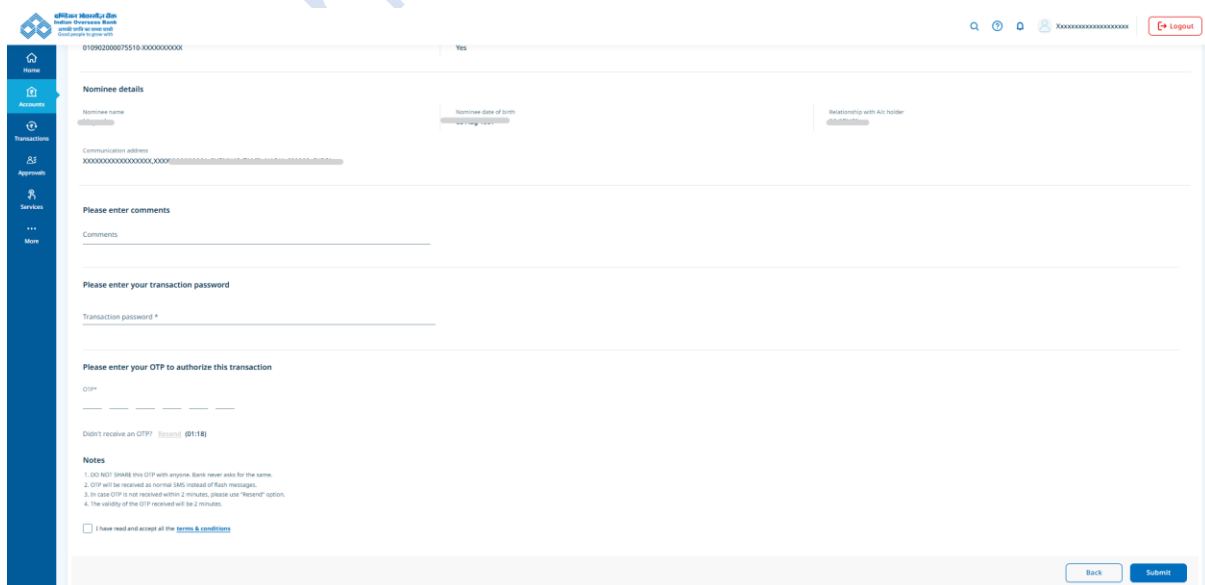


The screenshot shows the 'Open deposit account' page with a progress bar indicating three steps: 1. Account details (completed), 2. Nominee details (current step), and 3. Review & authorisation. The 'Nominee details' section includes:

- Nomination required***: Radio buttons for 'Yes' (selected) and 'No'.
- Nominee name ***: Text input field.
- Nominee date of birth ***: Date input field.
- Relationship with A/c holder ***: Dropdown menu.
- Address same as primary user***: Radio buttons for 'Yes' (selected) and 'No'.
- Communication address**: Text input field with a placeholder address.

At the bottom right, there are 'Back' and 'Proceed' buttons.

- On clicking 'PROCEED', user will be redirected to the review and authorization page, user can review the details for the deposit account and the nomination.
- User must enter the transaction password and OTP sent the the registered phone number or email id.



The screenshot shows the 'Review and Authorisation' page. It displays the same 'Nominee details' information as the previous page. Below this, there are several sections for user input:

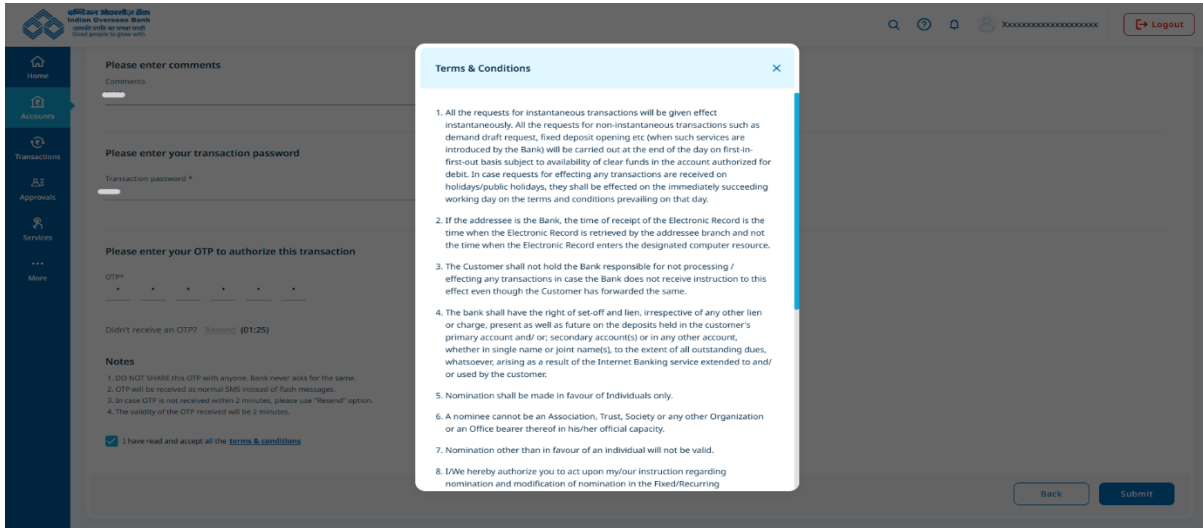
- Please enter comments**: A text input field.
- Please enter your transaction password**: A text input field for the transaction password.
- Please enter your OTP to authorize this transaction**: A text input field for the OTP.
- Didn't receive an OTP? [Resend] (01:18)**: A link to resend the OTP.
- Notes**: A list of four notes:
 1. DO NOT share this OTP with anyone. Bank never asks for the same.
 2. OTP will be received as normal SMS instead of flash messages.
 3. In case OTP is not received within 2 minutes, please use "Resend" option.
 4. The validity of the OTP received will be 2 minutes.
- I have read and accept all the [terms & conditions](#)

At the bottom right, there are 'Back' and 'Submit' buttons.

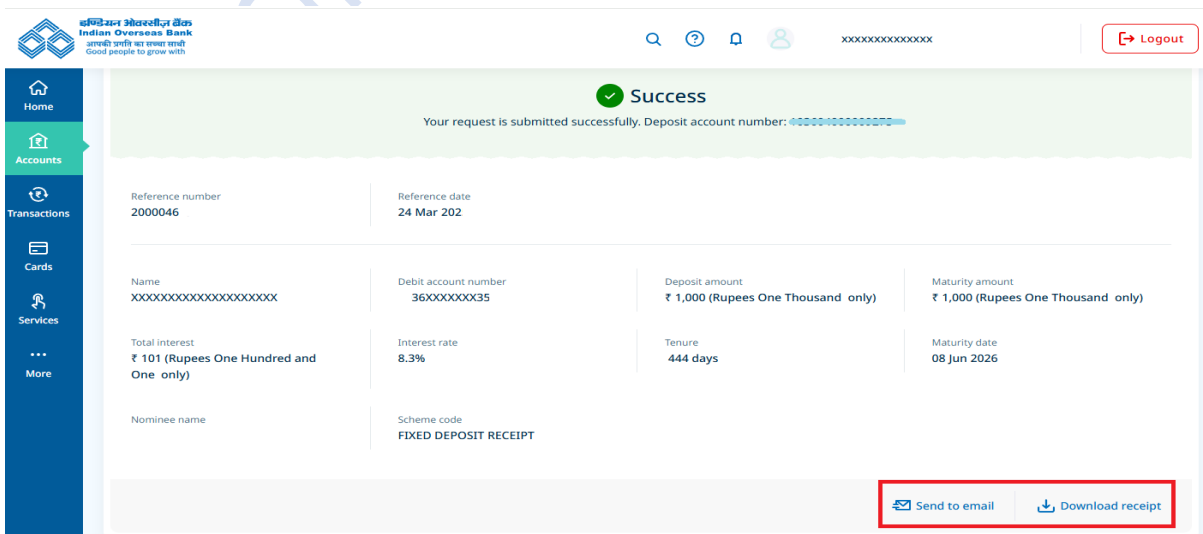
- **Terms and Conditions**

User can verify the clauses for opening the deposit account, by clicking the 'Terms and Conditions' hyperlink on the same page. Click on the top right cross to close the Terms & Conditions popup.

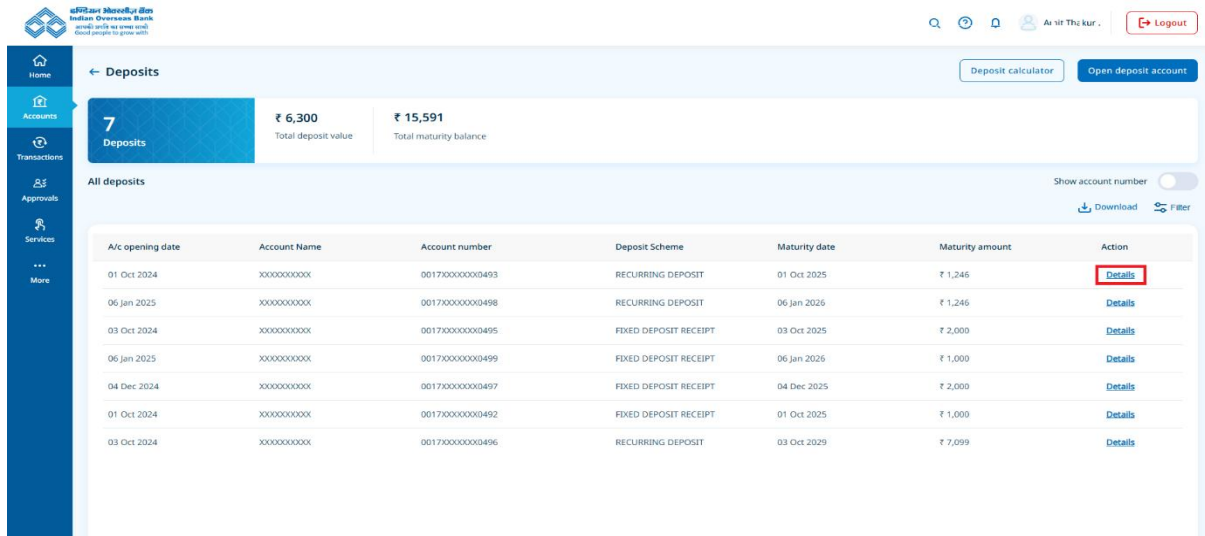
User must click on the checkbox after reading the terms and conditions for opening the deposit account.



- After filling the required details and accepting the terms and conditions, user must click on 'SUBMIT' button to open the Deposit Account.
- Success page will be displayed to the user after successful opening of deposit account. Deposit account number will also be displayed to the user.
- User can either download the deposit opening receipt in local storage or send it to the registered mail id.



- **Deposit Details:** user can click on the details button for checking the details of the deposit account.

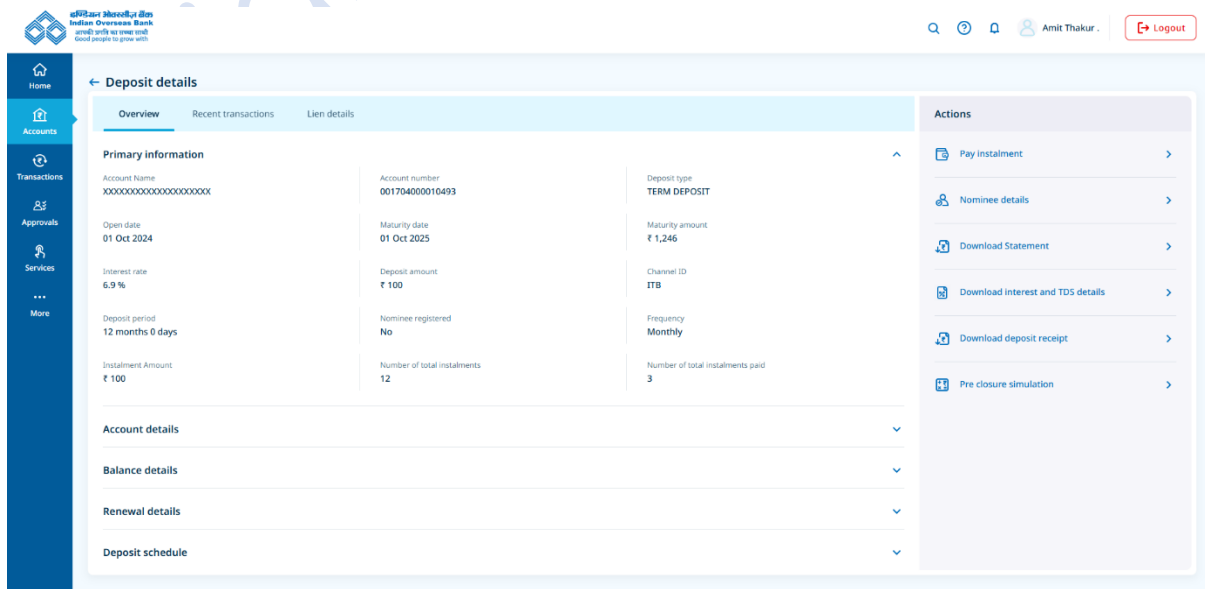


The screenshot shows the 'Deposits' page in the Indian Overseas Bank Net Banking interface. At the top, there are summary statistics: 7 Deposits, Total deposit value of ₹ 6,300, and Total maturity balance of ₹ 15,591. Below this is a table titled 'All deposits' with columns for A/c opening date, Account Name, Account number, Deposit Scheme, Maturity date, Maturity amount, and Action. The 'Action' column contains 'Details' links for each row. A 'Details' link in the first row is highlighted with a red box.

A/c opening date	Account Name	Account number	Deposit Scheme	Maturity date	Maturity amount	Action
01 Oct 2024	XXXXXXXXXX	0017XXXXXX0493	RECURRING DEPOSIT	01 Oct 2025	₹ 1,246	Details
06 Jan 2025	XXXXXXXXXX	0017XXXXXX0498	RECURRING DEPOSIT	06 Jan 2026	₹ 1,246	Details
03 Oct 2024	XXXXXXXXXX	0017XXXXXX0495	FIXED DEPOSIT RECEIPT	03 Oct 2025	₹ 2,000	Details
06 Jan 2025	XXXXXXXXXX	0017XXXXXX0499	FIXED DEPOSIT RECEIPT	06 Jan 2026	₹ 1,000	Details
04 Dec 2024	XXXXXXXXXX	0017XXXXXX0497	FIXED DEPOSIT RECEIPT	04 Dec 2025	₹ 2,000	Details
01 Oct 2024	XXXXXXXXXX	0017XXXXXX0492	FIXED DEPOSIT RECEIPT	01 Oct 2025	₹ 1,000	Details
03 Oct 2024	XXXXXXXXXX	0017XXXXXX0496	RECURRING DEPOSIT	03 Oct 2029	₹ 7,099	Details

This page will display all the details for the deposit accounts including the recent transactions and lien details if any.

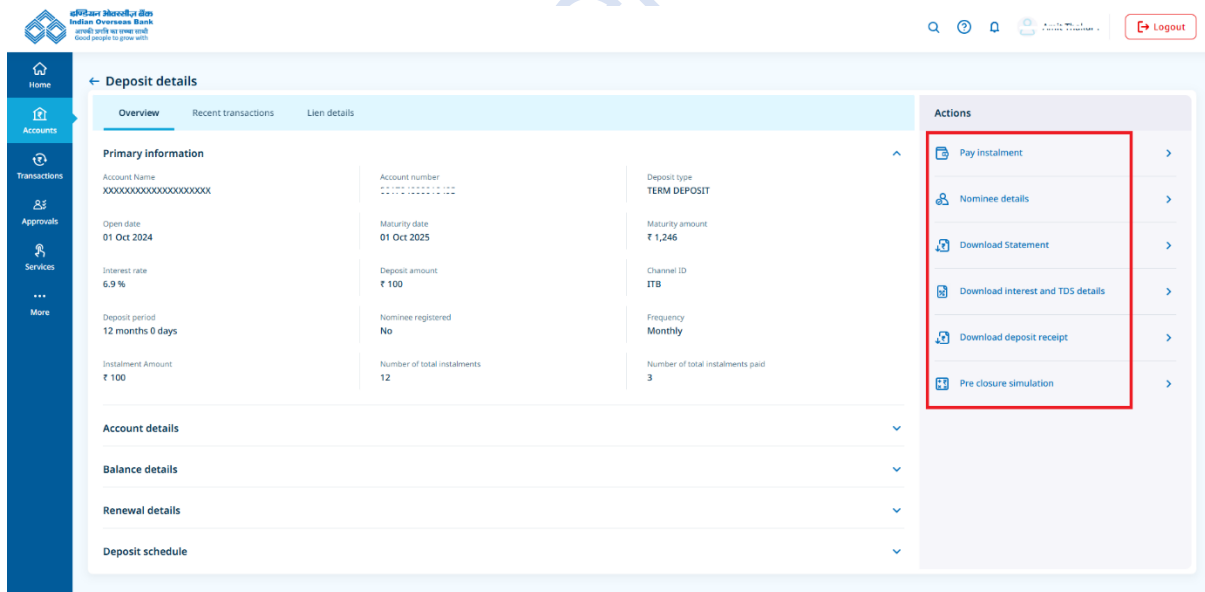
- **Primary Information:** This section will display the primary details of the account like account name, account number, deposit type, open date, maturity date etc.
- **Account Details:** This section will display the account status, branch and also the deposit scheme type.
- **Balance Details:** This section will display the current balance details of the deposit.
- **Renewal Details:** This section will display the renewal details of the deposit if the user has selected any.
- **Deposit schedule:** This section will display the scheduled payment details for the deposit account.



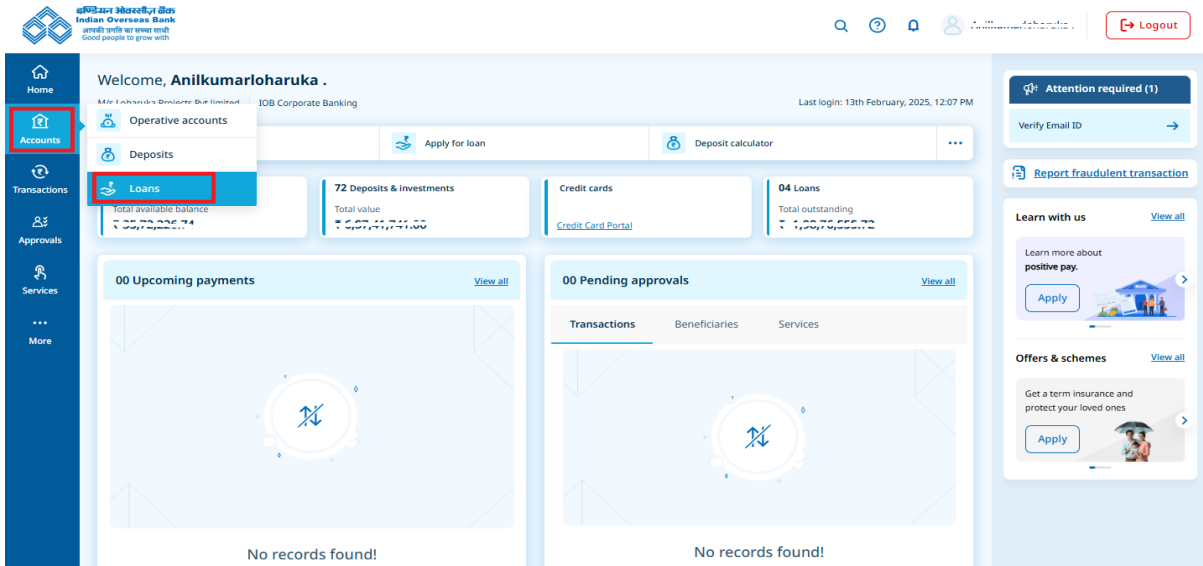
The screenshot shows the 'Deposit details' page in the Indian Overseas Bank Net Banking interface. It features a 'Primary information' section with a grid of key details: Account Name, Account number (001704000010493), Deposit type (TERM DEPOSIT), Open date (01 Oct 2024), Maturity date (01 Oct 2025), Maturity amount (₹ 1,246), Interest rate (6.9%), Deposit amount (₹ 100), Channel ID (ITB), Deposit period (12 months 0 days), Nominee registered (No), Frequency (Monthly), Instalment Amount (₹ 100), Number of total instalments (12), and Number of total instalments paid (3). To the right, an 'Actions' panel lists various options like 'Pay instalment', 'Nominee details', 'Download Statement', 'Download interest and TDS details', 'Download deposit receipt', and 'Pre closure simulation'. Below the primary information are expandable sections for 'Account details', 'Balance details', 'Renewal details', and 'Deposit schedule'.

User can use different functionalities for the deposit account from this page.

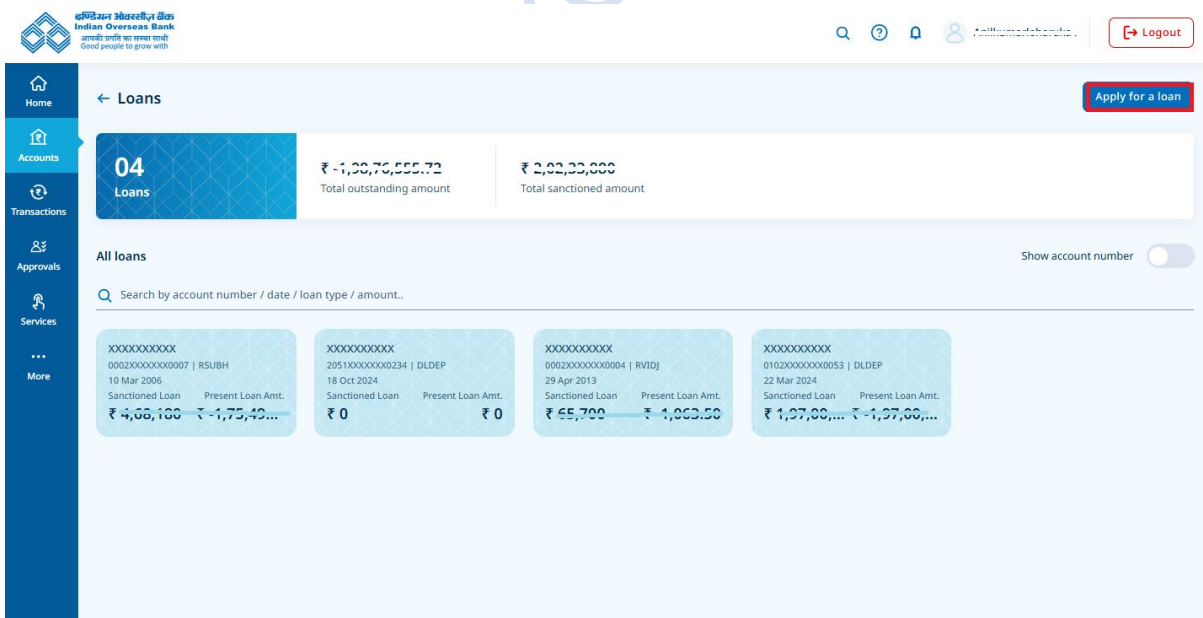
- **Pay Installment:** User can pay instalment for the deposit account using this functionality.
- **Nominee details:** User can check the Nominee details with this functionality. User can also add or delete nominee using this Action.
- **Download Statement:** User can download the deposit statement after selecting the time period and the preferred file type (pdf, text or excel).
- **Download Interest and TDS details:** User can download Interest and Tax details for the deposit account using this feature. User will have to select the Financial year and the preferred file type (pdf, text or excel).
- **Download Deposit Receipt:** User can download the deposit receipt using this functionality, the downloaded receipt will be sent to the registered email id of the user.
- **Pre Closure Simulation:** If user wishes to break the deposit before the maturity date, the pre closure details like penalty interest percentage, penalty amount, interest amount can be checked with this functionality.



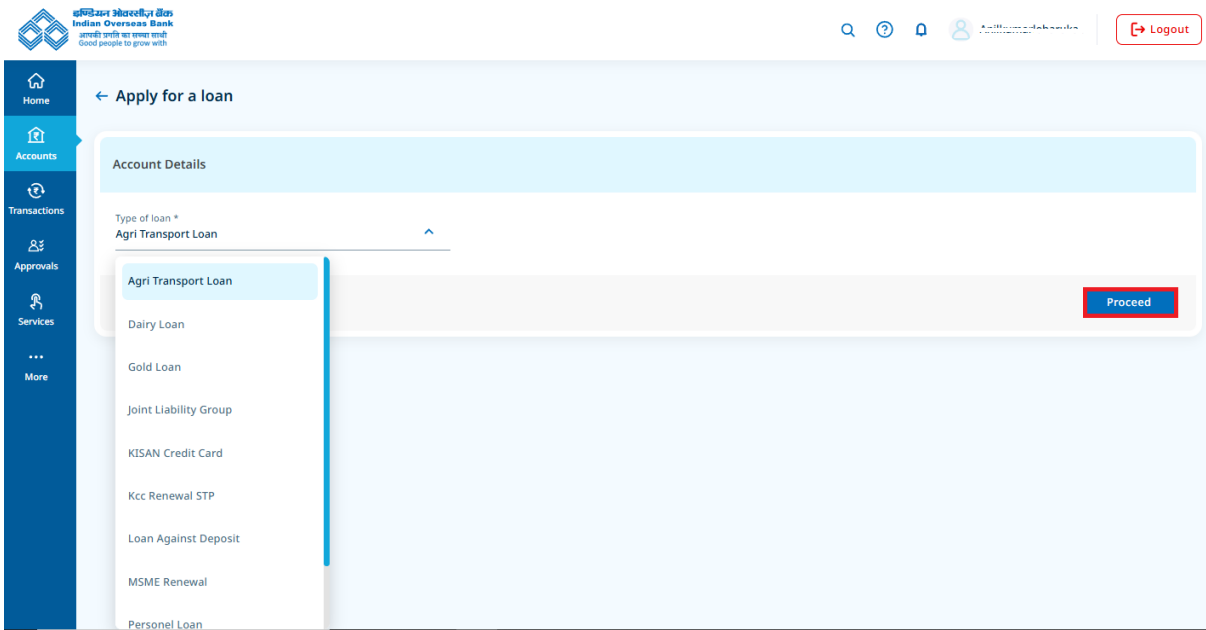
- **Loans:** User can check the Loans sanctioned to the corporate in this section.



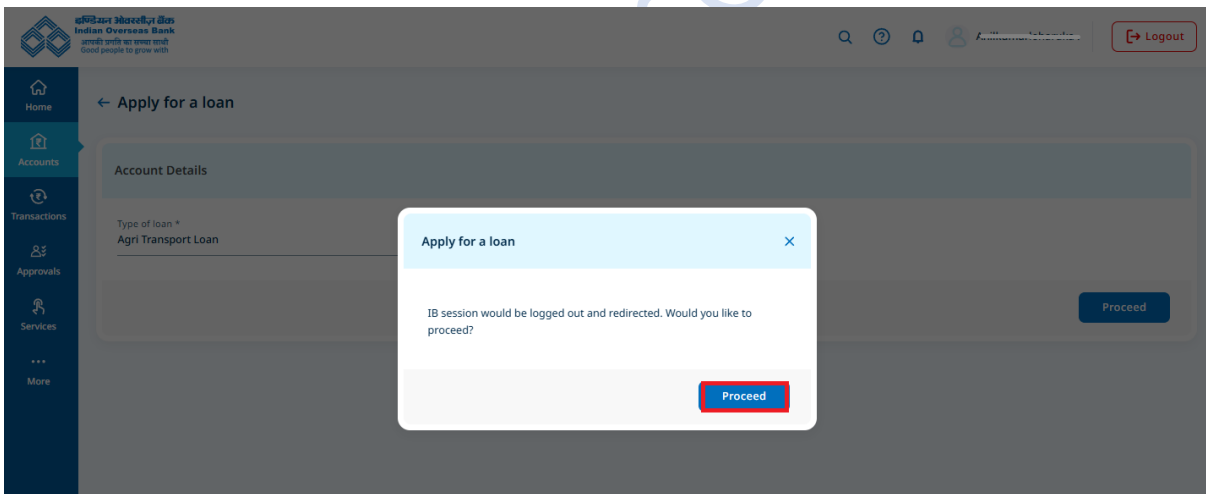
- On clicking Loans user will get redirect to the Loans page where all the sanctioned loans to the corporates will be displayed.



- On clicking 'APPLY FOR LOAN' user will get redirected to the application page, user can select the type of loan from available options in the drop down.
- On clicking 'PROCEED' user will be redirected to the Loan Application portal.



- Before redirecting to the Loan application portal, a popup will be displayed for user confirmation to logout and redirect to the portal.

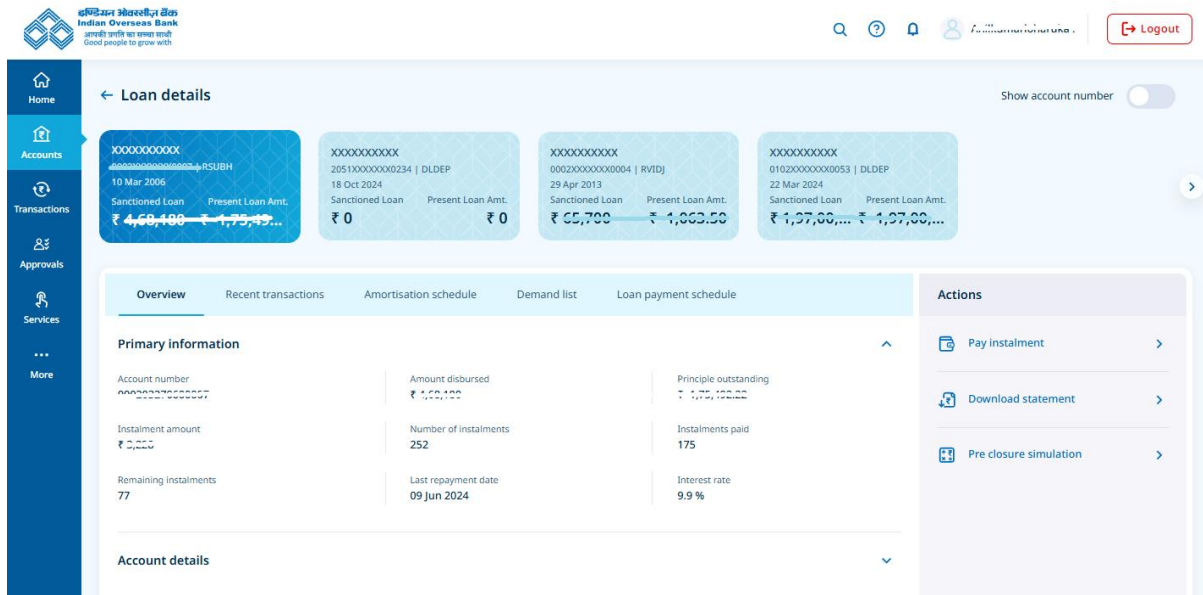


➤ **Loan Details :**

On clicking a Loan, all the details of the loan account will be displayed. Overview section contains two sub sections:

- **Primary information:** This section will display the the account number, amount sanctioned, principle outstanding, installment amount and other details for that loan account.

- **Account Details:** Account details section will display the details like account status, branch code, cif details and whether the account is a joint account.



The screenshot shows the 'Loan details' page in the Indian Overseas Bank mobile app. At the top, there are search, notification, and user profile icons, along with a 'Logout' button. The main content area displays a list of four loans. Each loan card shows the account number, branch code, sanction date, sanctioned loan amount, and present loan amount. Below the list, there is a detailed view for the first loan, which includes a 'Primary information' section with a table of loan details and an 'Account details' section that is currently collapsed. On the right side, there is an 'Actions' panel with options like 'Pay instalment', 'Download statement', and 'Pre closure simulation'.

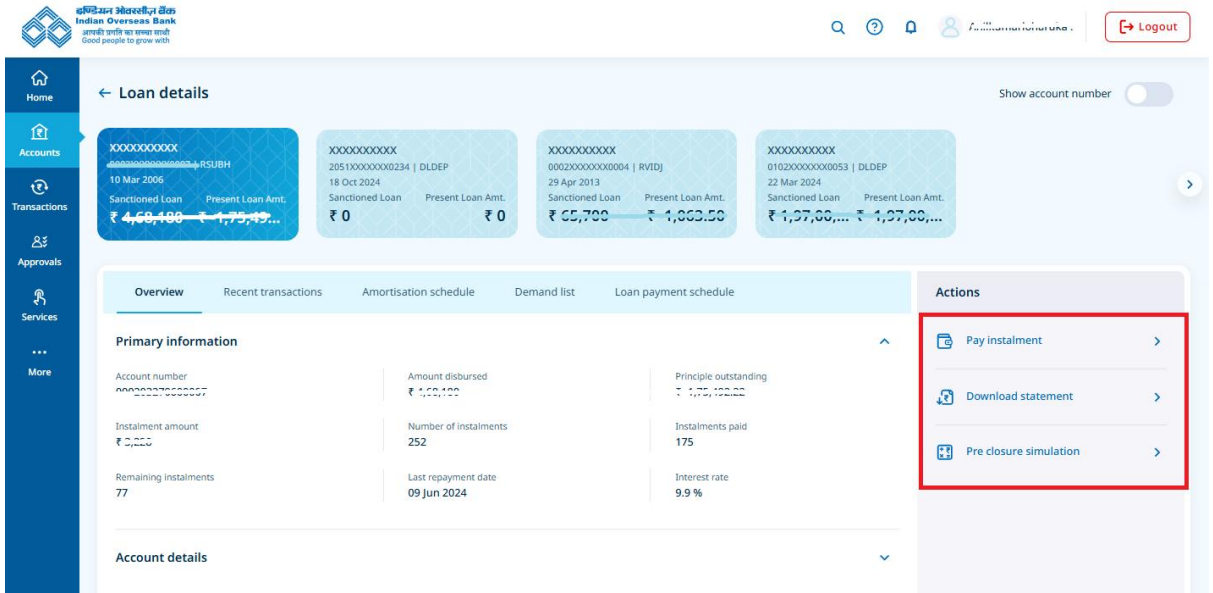
Overview	Recent transactions	Amortisation schedule	Demand list	Loan payment schedule
Primary information				
Account number	Amount disbursed	Principle outstanding		
Instalment amount	Number of instalments	Instalments paid		
Remaining instalments	Last repayment date	Interest rate		
Account details				

Other sections for the Loan details are:

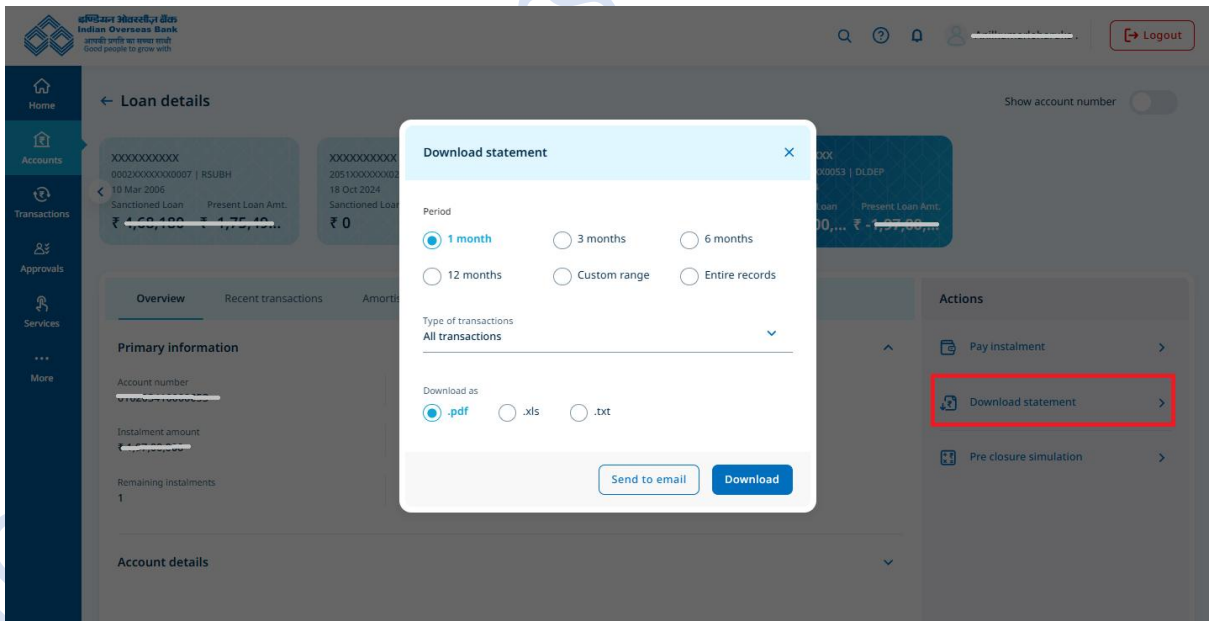
- **Recent Transactions:** This section will display the recent transaction executed on that account. User can also check the detailed statement based on certain filters like transaction period, type of transaction (debit/credit) and also from/to amount.
- **Amortisation Schedule:** This section will display the Amortisation schedule (An amortization schedule is known as a comprehensive table of periodic loan payments, showing the amount of principal and interest that include each payment until the loan is paid off at the end of its term) for that loan account.
- **Demand List:** This section will displayed the repayment amount due, repayment date and repaid amount for the loan account. User can check all the paid installment in this section.
- **Loan Payment Schedule:** This section will display the future payment schedule and other details like Instalment amount, Frequency, no of instalments and next instalment date.

Actions that can be performed on the loan account:

- **Pay Installment:** user can pay loan installment using this action. On clicking this user will be redirected to the pay installment page. User can select the loan account from the drop down and complete the payment.

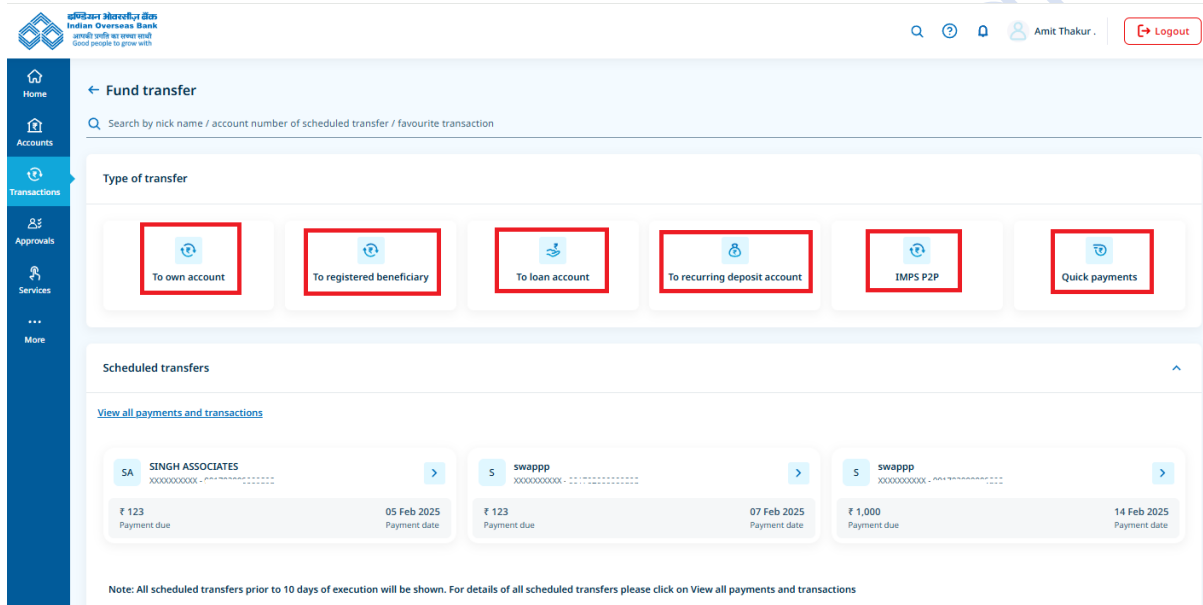


- **Download Statement:** User can download account statement for the loan account based on certain filters like period type of transaction (debit/credit/All) and the type of file (pdf/excel/text). User can choose to either save the statement in local storage or send it to the registered email.



- **Pre Closure Simulation:** If user wishes to pay the outstanding amount and close the Loan account before the schedule, the pre closure details like penalty interest, bank charges, loan outstanding and Net pay off amount can be checked with this functionality.

- **To Loan Account:** User can pay Loan installments using this option.
 - **To Recurring Deposit:** User can transfer funds to the recurring deposit account using this option (*Note: Amount should be greater and in multiple of the principle amount*)
 - **IMPS P2P:** User can transfer funds instantly using this option by providing the mobile number and MMID.
 - **Quick Payments:** User can transfer funds instantly to account withing IOB or Other Bank without adding beneficiary using this option (*transaction limit for quick payment is rupees 10000*).
- User can also check the scheduled transfers in this page.

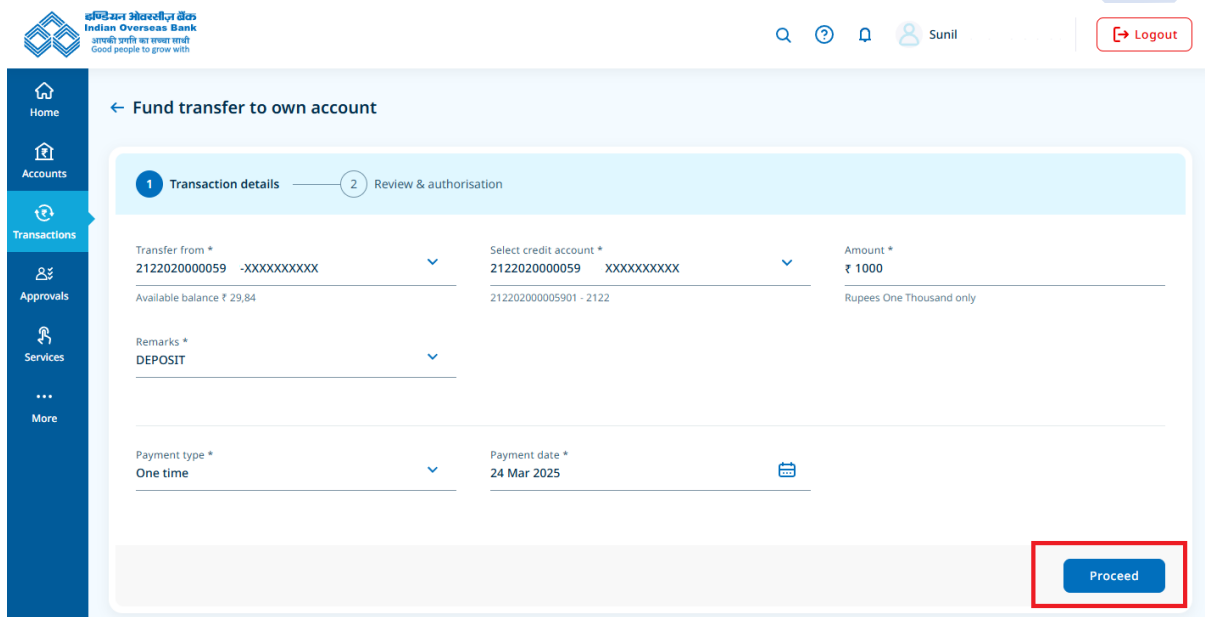


- **To Own Account:** User must select this option to transfer funds between their own corporate accounts.

On clicking the 'To Own Accounts' button user will be redirected to the Transaction Details page.

- **Transfer From:** User can change the auto selected debit account from the dropdown.
- **Transfer To:** User must select the credit account from the dropdown.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the 'other' option from the dropdown.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.

- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily, weekly, monthly, quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*
- After entering all the details user must click 'PROCEED' button to go to review and authorization page.



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← Fund transfer to own account

1 Transaction details — 2 Review & authorisation

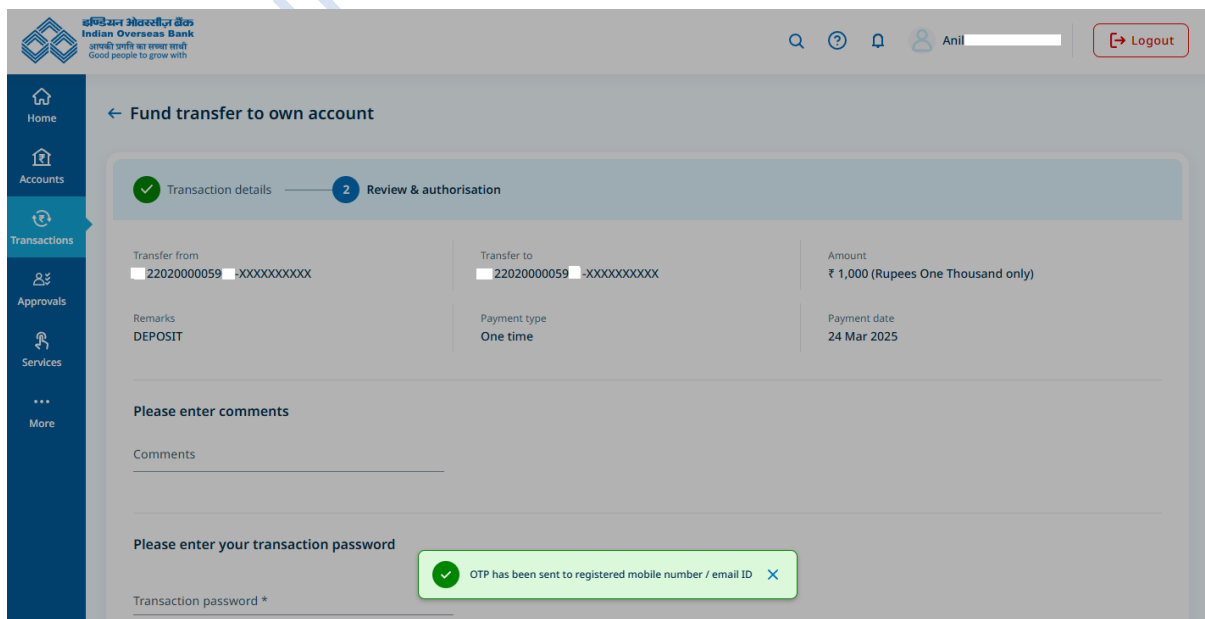
Transfer from * 2122020000059 -XXXXXXXXX Select credit account * 2122020000059 XXXXXXXXXXXX Amount * ₹ 1000
 Available balance ₹ 29,84 212202000005901 - 2122 Rupees One Thousand only

Remarks * DEPOSIT

Payment type * One time Payment date * 24 Mar 2025

Proceed

- On clicking "PROCEED" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.



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Transaction details — 2 Review & authorisation

Transfer from 22020000059 -XXXXXXXXX Transfer to 22020000059 -XXXXXXXXX Amount ₹ 1,000 (Rupees One Thousand only)

Remarks DEPOSIT Payment type One time Payment date 24 Mar 2025

Please enter comments

Comments

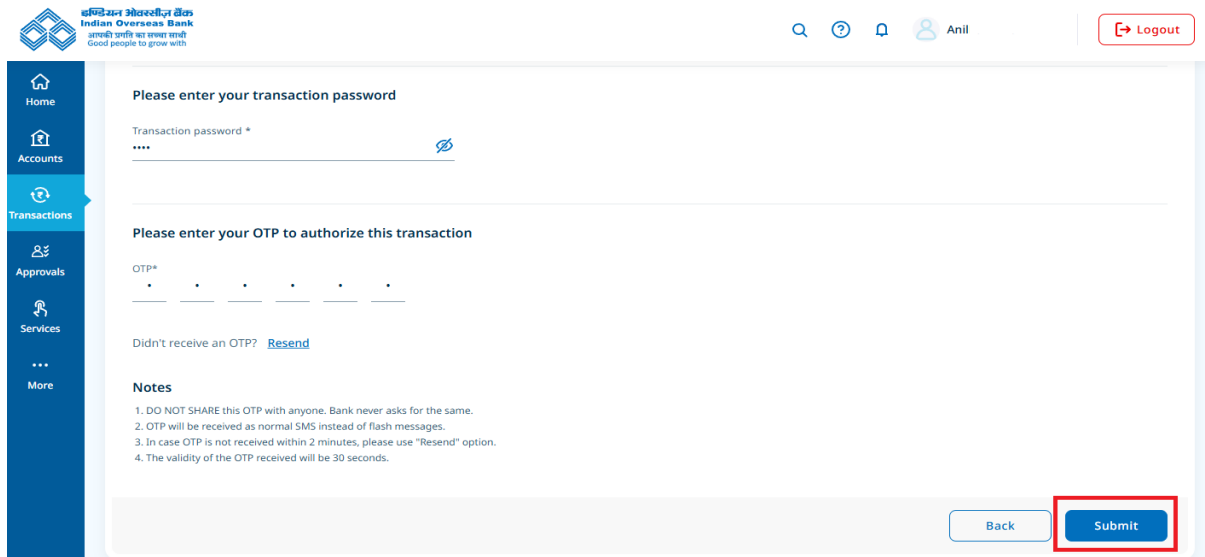
Please enter your transaction password

OTP has been sent to registered mobile number / email ID

Transaction password *

User can also go back to the previous transaction details page if any changes are to be made.

- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



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Please enter your transaction password

Transaction password *

Please enter your OTP to authorize this transaction

OTP*

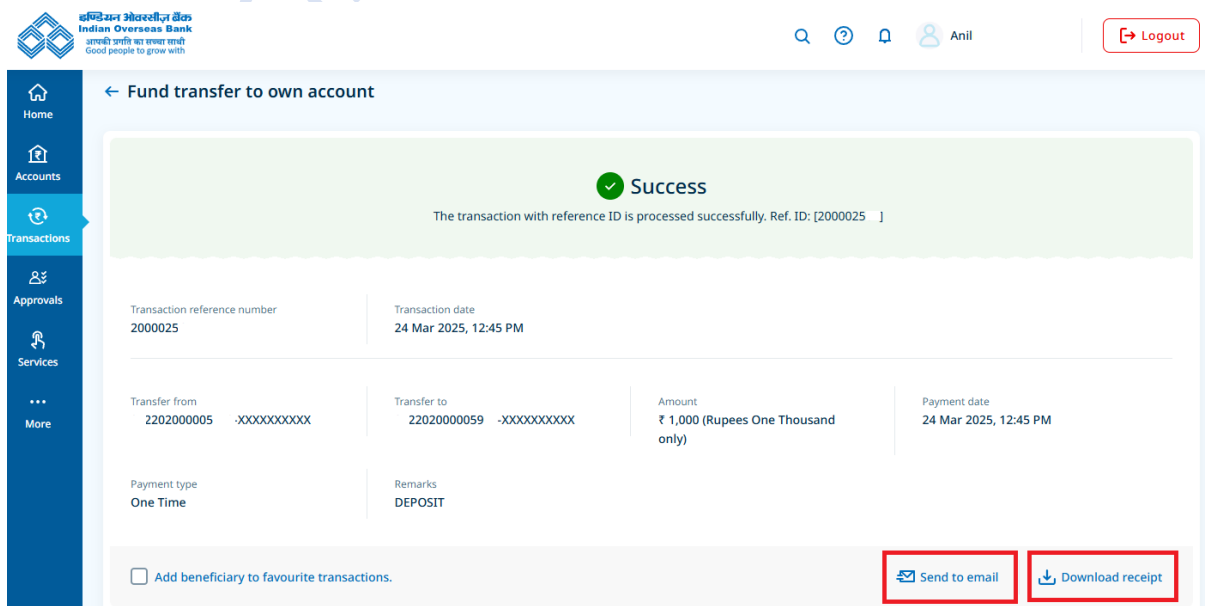
Didn't receive an OTP? [Resend](#)

Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

Back **Submit**

- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt in the local storage or send it to the registered mail id.
- User can also add this transaction to favourite transactions list by clicking on the checkbox 'Add Beneficiary to favourite transactions'.



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← Fund transfer to own account

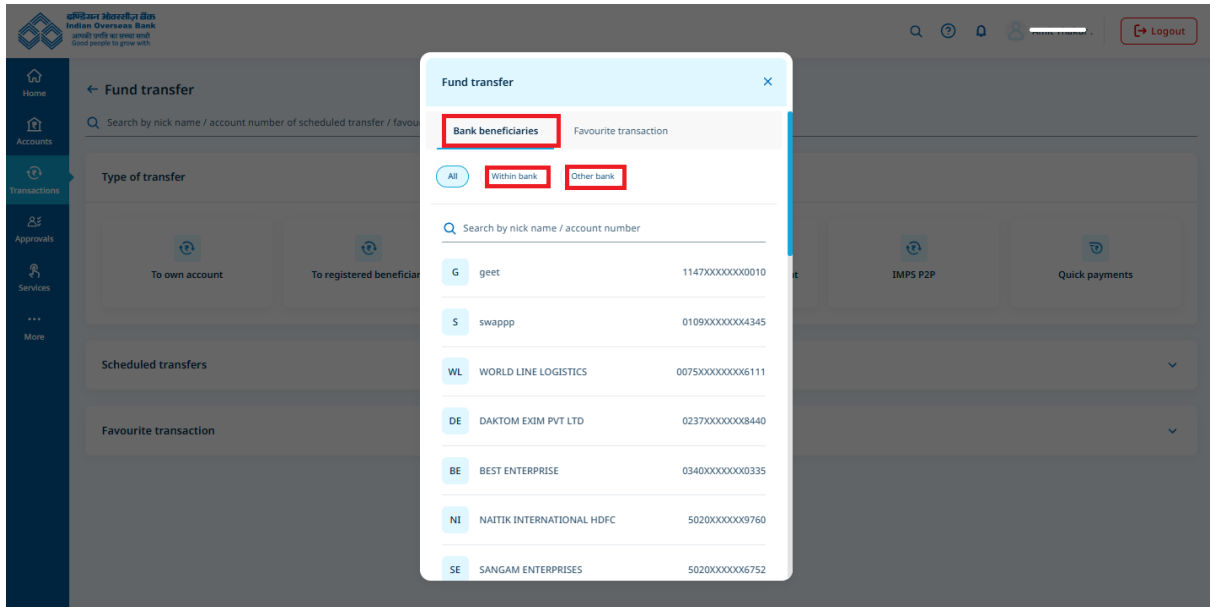
Success
 The transaction with reference ID is processed successfully. Ref. ID: [2000025]

Transaction reference number 2000025	Transaction date 24 Mar 2025, 12:45 PM		
Transfer from 2202000005 -XXXXXXXXXX	Transfer to 22020000059 -XXXXXXXXXX	Amount ₹ 1,000 (Rupees One Thousand only)	Payment date 24 Mar 2025, 12:45 PM
Payment type One Time	Remarks DEPOSIT		

Add beneficiary to favourite transactions.

[Send to email](#) [Download receipt](#)

- **To Registered Beneficiary:** On clicking this option user will get a screen to select the registered beneficiary. User can filter the beneficiaries based on the the bank (IOB/Other bank) or the account number.



- On selecting the beneficiary user will be redirected to the Transaction Details page.
- **Transfer From:** User can change the auto selected debit account from the dropdown.
- **Transfer To:** user can change the selected beneficiary from the dropdown.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the other option from the dropdown.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily, weekly, monthly, quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*

← Fund transfer to IOB beneficiary

1 Transaction details — 2 Review & authorisation

Transfer from * 0017XXXXXXX9898-XXXXXXX	Transfer to * 0109XXXXXXX4345 - swapp	Amount * ₹ 1000
Available balance ₹ 190.16	0109XXXXXXX4345 - Within IOB	Rupees One Thousand only
Remarks * DEPOSIT		
Payment type * Recurring	Payment date * 14 Feb 2025	Frequency * Daily
Number of instalments * 5		

Proceed

- On clicking "PROCEED" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.

← Fund transfer to IOB beneficiary

Transaction details — 2 Review & authorisation

Transfer from 0017XXXXXXX9898-XXXXXXX	Transfer to 0109XXXXXXX4345-swapp	Amount ₹ 1,000 (Rupees One Thousand only)
Remarks DEPOSIT	Payment date 13 Feb 2025	Payment type One time

Please enter comments

Comments

Please enter your transaction password


✔️ OTP has been sent to registered mobile number / email ID ❌

User can also go back to the previous transaction details page if any changes are to be made.

- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

test

Please enter your transaction password

Transaction password *
 **** 

Please enter your OTP to authorize this transaction

OTP*

Didn't receive an OTP? [Resend](#) (00:01)


Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

[Back](#) [Submit](#)

- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt to the local storage or send it to the registered mail id.
- User can also add this transaction to favourite transactions list by clicking on the checkbox.

← Fund transfer to IOB beneficiary

 **Success**

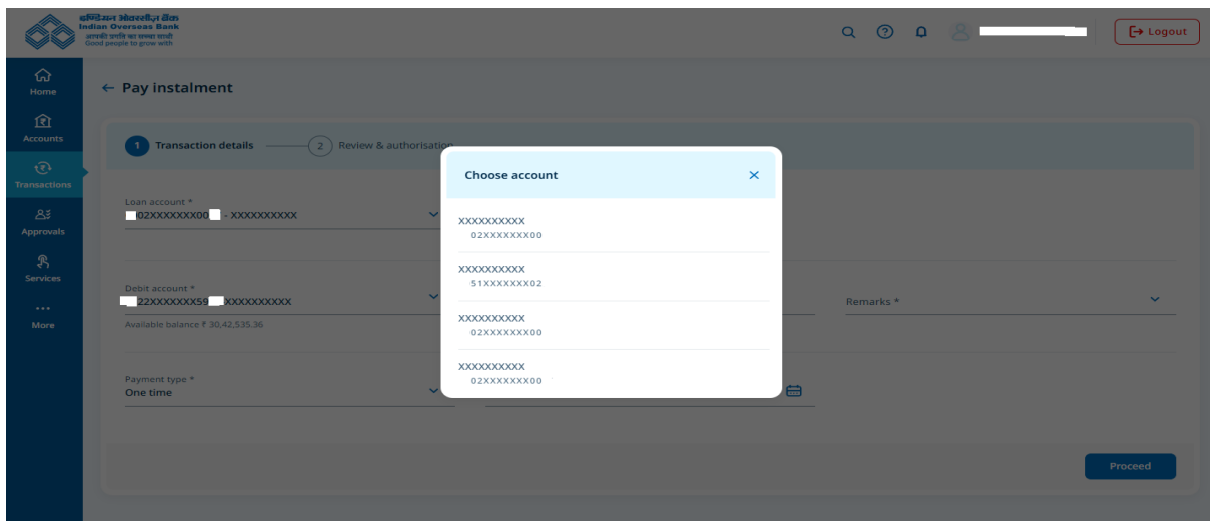
The transaction with reference ID is processed successfully. Ref. ID: [XXXXXXXXXX]

Transaction reference number XXXXXXXXXX	Transaction date 13 Feb 2025		
Transfer from XXXXXXXXXXXXXXXXXXXX	Transfer to XXXXXXXXXXXXXXXXXXXX	Amount ₹ 100 (Rupees One Hundred only)	Remarks DEPOSIT
Payment date 13 Feb 2025	Payment type One Time		

Add transaction to favourites.

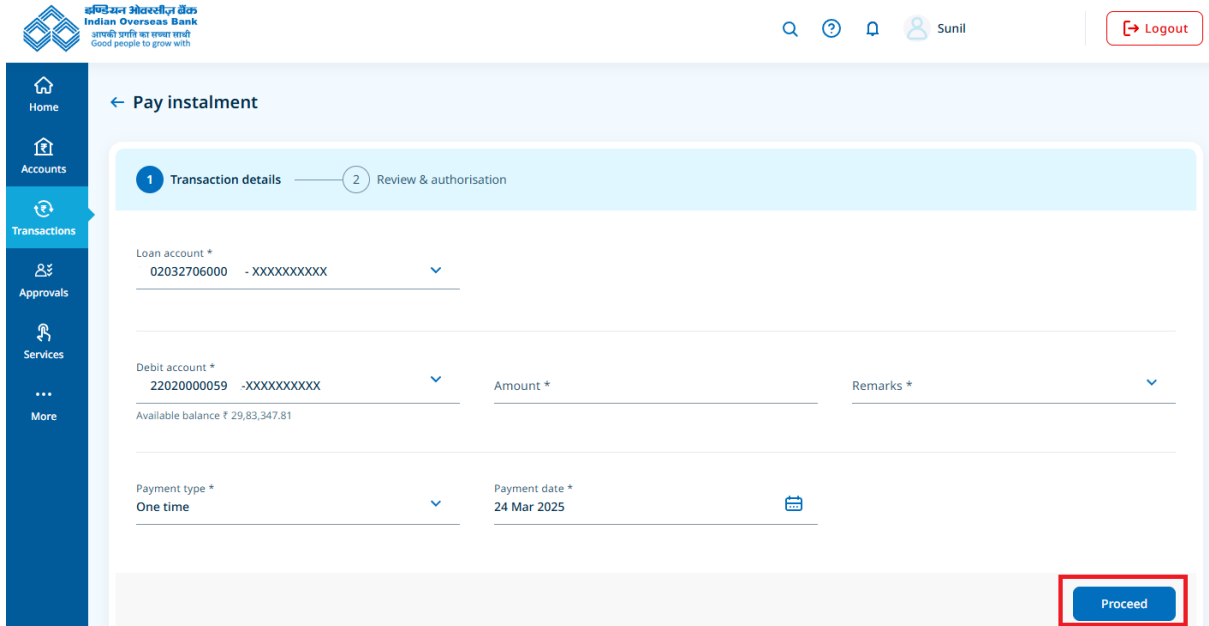
[Send to email](#) [Download receipt](#)

- **To Loan Account:** User must select this option to pay installments for Loan Accounts.
- On clicking this option user will be redirected to transaction details page. User can select the Loan account from the dropdown for which the installment needs to be paid.



- After selecting the Loan Account, user must enter or select other required details.
- **Debit Account:** User can change the auto selected debit account from the dropdown.
- **Amount:** User must enter the transaction amount.
- **Remarks:** User must select the remarks from the dropdown, user can also enter manual remarks using the other option from the dropdown.
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Frequency:** user can select the frequency for the recurring payment from the available options- daily, weekly, monthly, quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
- **Number of Instalments:** user must enter the number of instalments to repeat the transaction. *(This is for recurring payments only)*

- After entering all the details user must click 'PROCEED' button to go to review and authorization page.



Pay instalment

1 Transaction details — 2 Review & authorisation

Loan account *
02032706000 -XXXXXXXXXX

Debit account *
22020000059 -XXXXXXXXXX

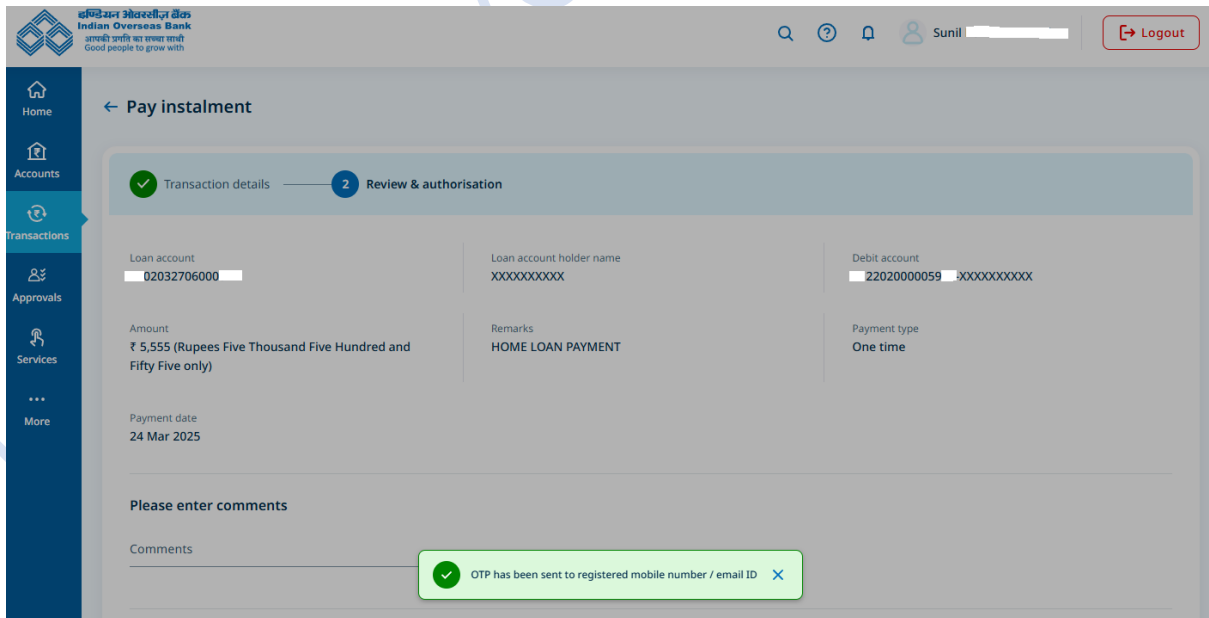
Amount *
Available balance ₹ 29,83,347.81

Remarks *
Payment type *
One time

Payment date *
24 Mar 2025

Proceed

- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.



Pay instalment

Transaction details — 2 Review & authorisation

Loan account
02032706000

Loan account holder name
XXXXXXXXXX

Debit account
22020000059-XXXXXXXXXX

Amount
₹ 5,555 (Rupees Five Thousand Five Hundred and Fifty Five only)

Remarks
HOME LOAN PAYMENT

Payment type
One time

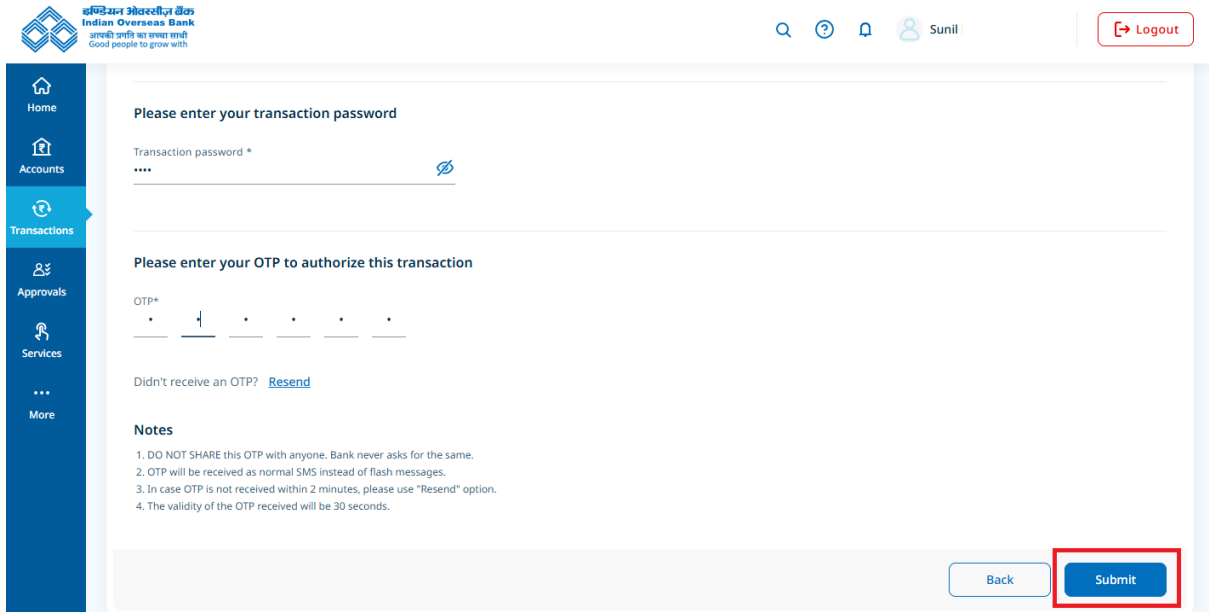
Payment date
24 Mar 2025

Please enter comments

Comments

OTP has been sent to registered mobile number / email ID

- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



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Home Accounts **Transactions** Approvals Services More

Please enter your transaction password

Transaction password *

Please enter your OTP to authorize this transaction

OTP*

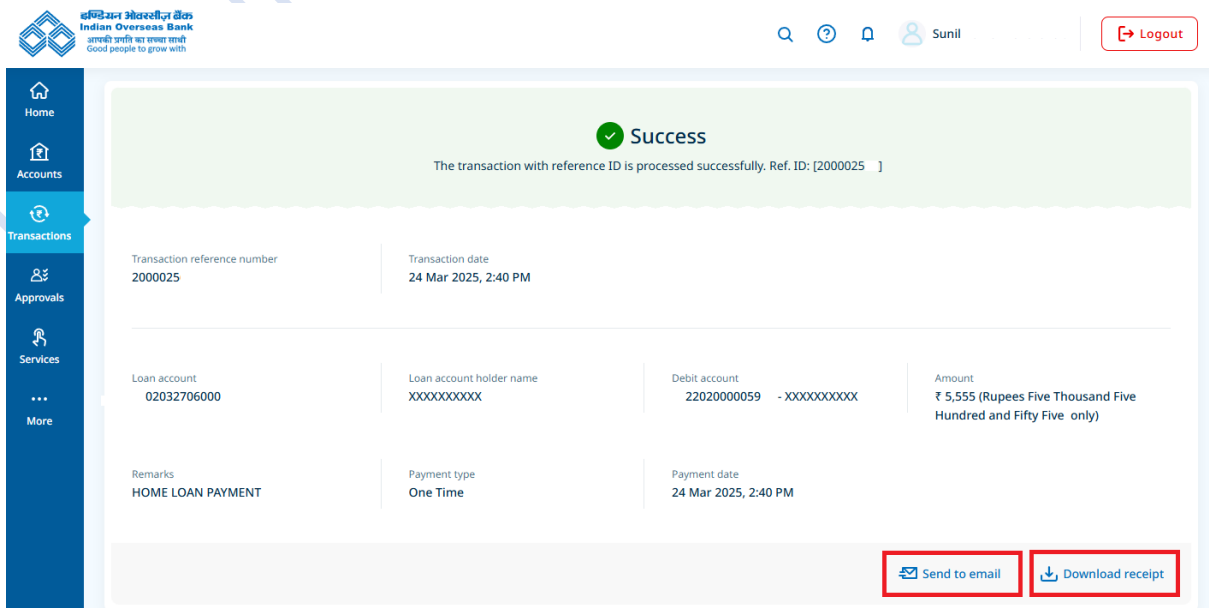
Didn't receive an OTP? [Resend](#)

Notes

1. DO NOT SHARE this OTP with anyone. Bank never asks for the same.
2. OTP will be received as normal SMS instead of flash messages.
3. In case OTP is not received within 2 minutes, please use "Resend" option.
4. The validity of the OTP received will be 30 seconds.

Back **Submit**

- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt in the local storage or send it to the registered mail id.



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Indian Overseas Bank
 आपकी प्रगति का सच्चा साथी
 Good people to grow with

Search ? Bell Sunil Logout

Home Accounts **Transactions** Approvals Services More

Success

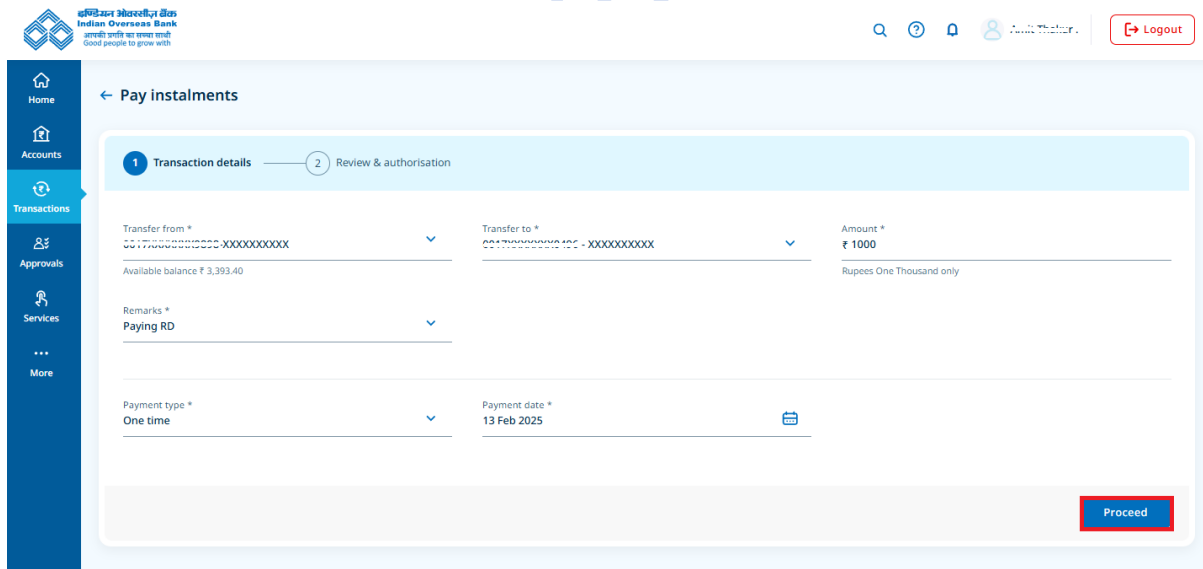
The transaction with reference ID is processed successfully. Ref. ID: [2000025]

Transaction reference number 2000025	Transaction date 24 Mar 2025, 2:40 PM		
Loan account 02032706000	Loan account holder name XXXXXXXXXX	Debit account 22020000059 - XXXXXXXXXXXX	Amount ₹ 5,555 (Rupees Five Thousand Five Hundred and Fifty Five only)
Remarks HOME LOAN PAYMENT	Payment type One Time	Payment date 24 Mar 2025, 2:40 PM	

Send to email Download receipt

- **To Recurring Deposit Account:** On clicking this option user will be redirected to the transaction details page. User must enter the required details:
 - **Transfer from:** User must select the debit account from the available options in the dropdown
 - **Transfer To:** User must select the deposit account to which the instalment will be paid.
 - **Amount:** User must enter the instalment amount.
 - **Remarks:** User must select the remarks from the drop down. User can also manually enter the remarks by selecting 'OTHER' option from the drop down.
 - **Payment Type:** User must select the payment type whether one time or recurring payment.
 - **Payment Date:**
 - **Frequency:** user can select the frequency for the recurring payment from the available options- daily,weekly,monthly,quarterly, half yearly, yearly or every N days. *(This is for recurring payments only)*
 - **Number of Instalments:** user must enter the number of times to repeat the transaction. *(This is for recurring payments only)*

After entering all the details user must click on the "PROCEED" button.



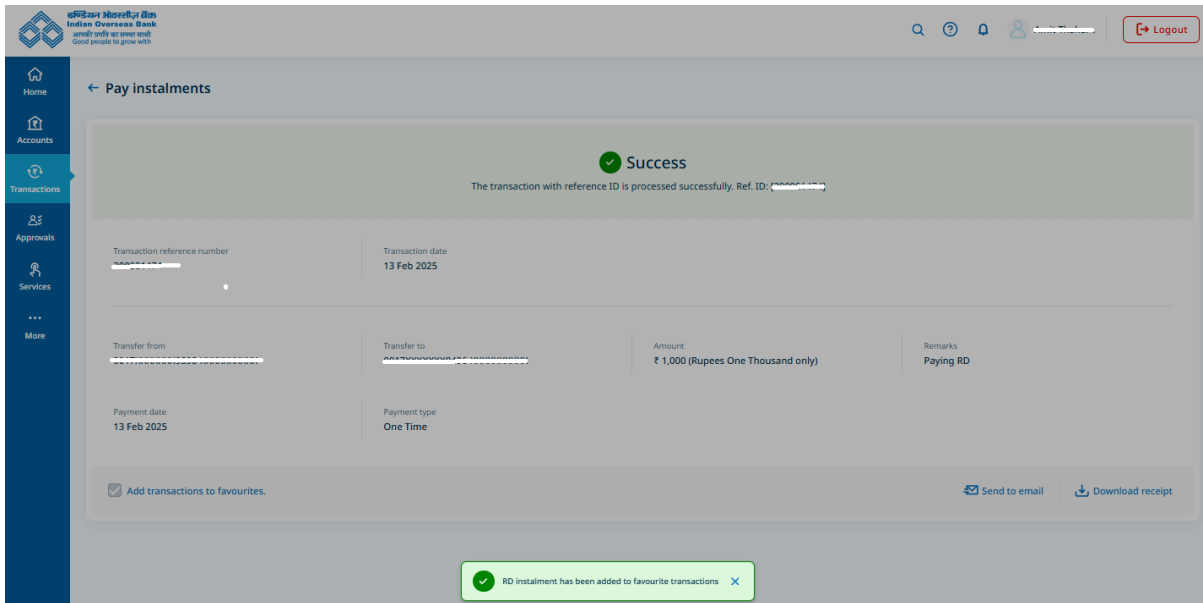
The screenshot displays the 'Pay instalments' screen in the Indian Overseas Bank mobile app. The interface includes a top navigation bar with the bank's logo and name, a search icon, a help icon, a notification bell, a user profile icon, and a 'Logout' button. A left sidebar menu contains options for Home, Accounts, Transactions (highlighted), Approvals, Services, and More. The main content area shows a progress indicator with two steps: '1 Transaction details' and '2 Review & authorisation'. The form fields are as follows:

- Transfer from *:** A dropdown menu showing a masked account number and an available balance of ₹ 3,393.40.
- Transfer to *:** A dropdown menu showing a masked account number.
- Amount *:** ₹ 1000, with the text 'Rupees One Thousand only' below it.
- Remarks *:** A dropdown menu with 'Paying RD' selected.
- Payment type *:** A dropdown menu with 'One time' selected.
- Payment date *:** 13 Feb 2025, with a calendar icon to its right.

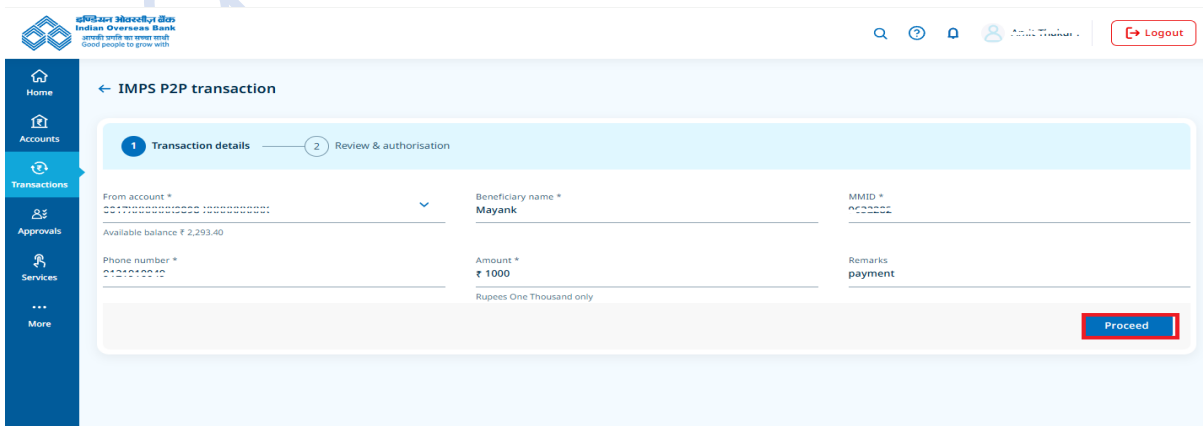
A red 'Proceed' button is located at the bottom right of the form.

- On clicking "PROCEED" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.

- User can also add this transaction to favourite transactions list. On clicking the checkbox user will get popup confirmation message that the transaction is successfully added to the favourite transaction list.



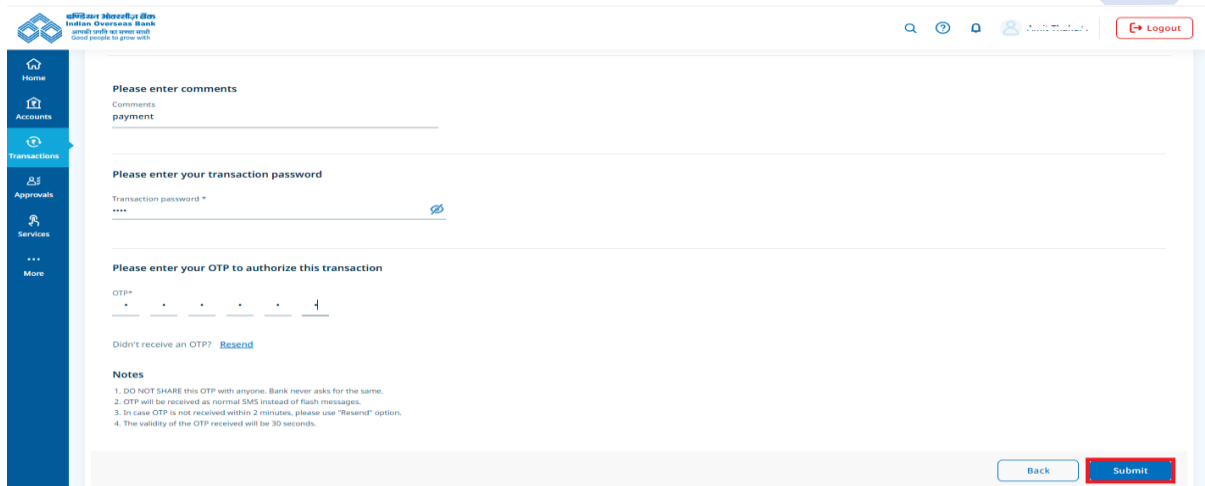
- **IMPS P2P:** On clicking this option user will be redirected to the transaction details page. User must enter the required details:
 - **From Account:** User must select the debit account from the available options in the dropdown.
 - **Beneficiary Name:** User must enter the beneficiary name in this field.
 - **MMID:** User must enter the 7 digit MMID code in this field
 - **Phone Number:** User must enter the phone number of the beneficiary in this field.
 - **Amount:** User must enter the transaction amount.
 - **Remarks:** User must enter the remarks in this field.



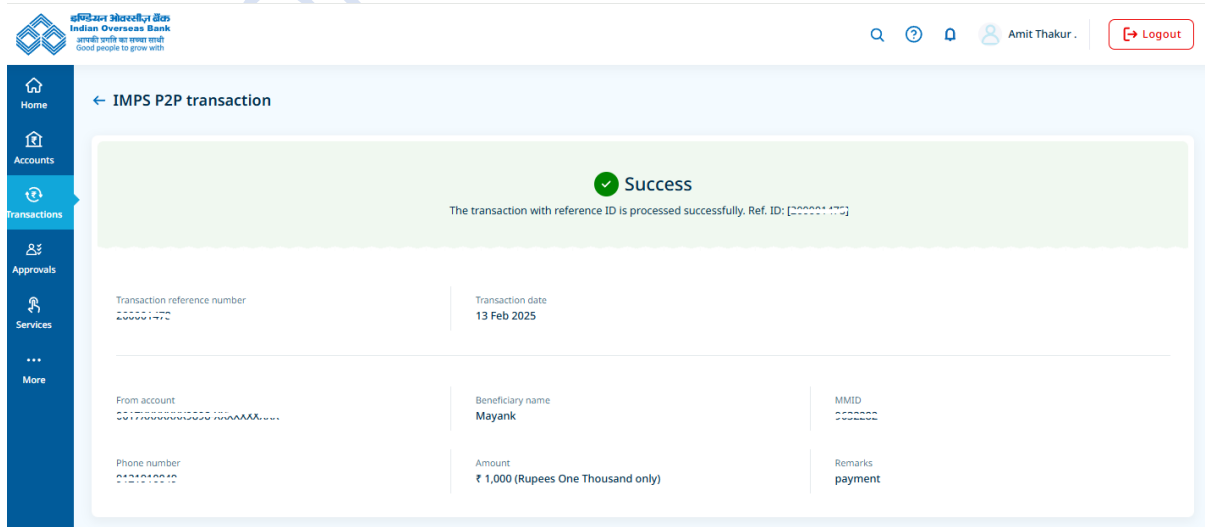
- On clicking "PROCEED" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.

User can also go back to the previous transaction details page if any changes are to be made.

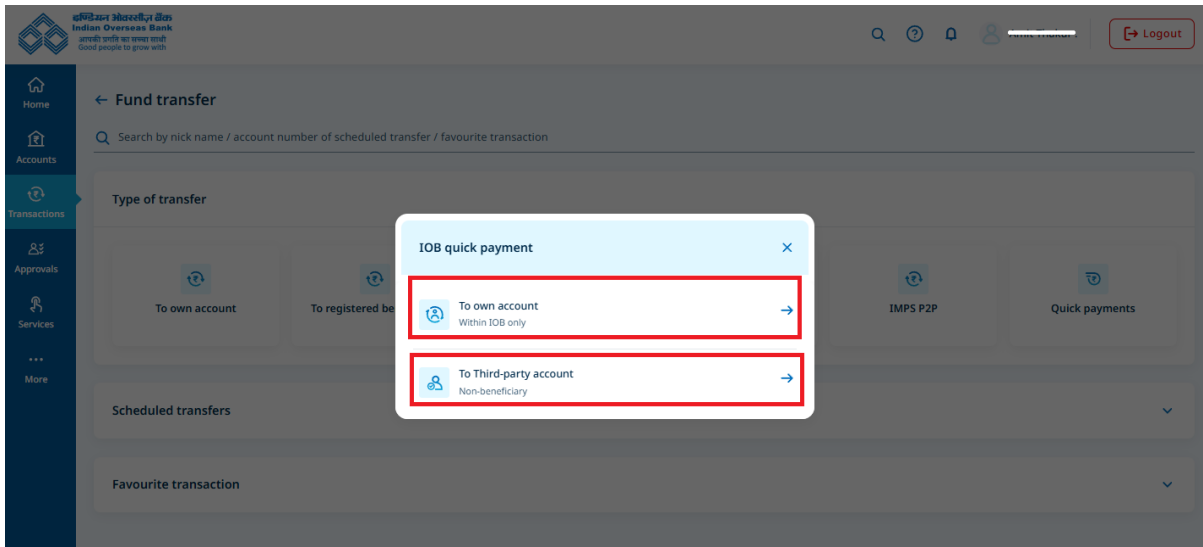
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt to the local storage or send it to the registered mail id.
- User can also add this transaction to favourite transactions list by clicking on the checkbox.

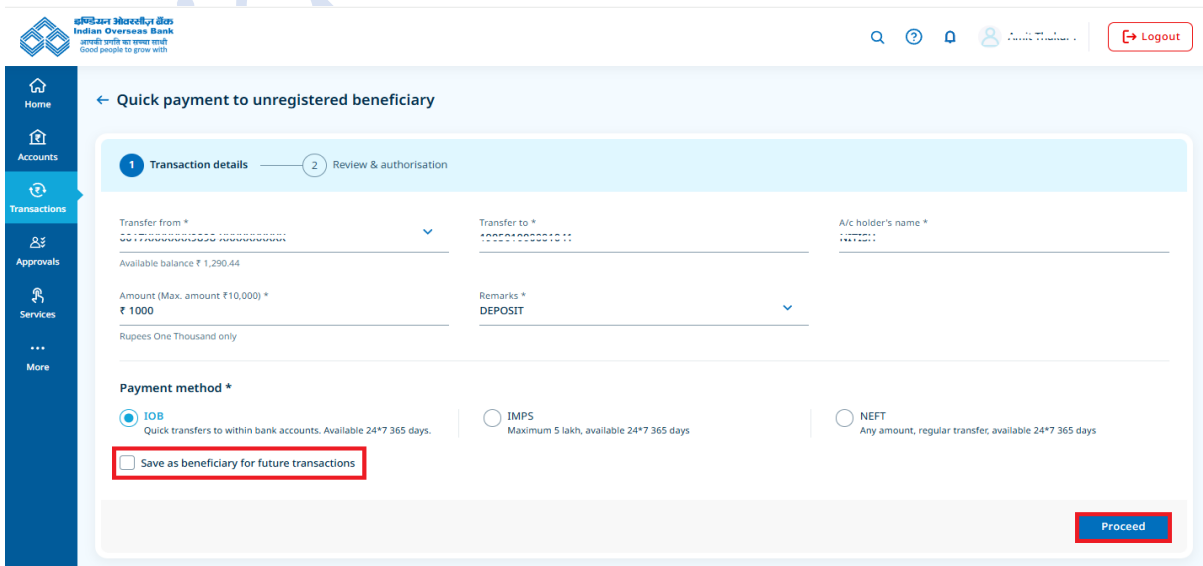


- **Quick Payments :** On clicking this option user will get a screen to select the payment type (To Own Account/ To third-party Account).



On clicking 'To Third Party Account' user will be redirected to the transaction details page. User must enter the below details for transferring funds to IOB account :

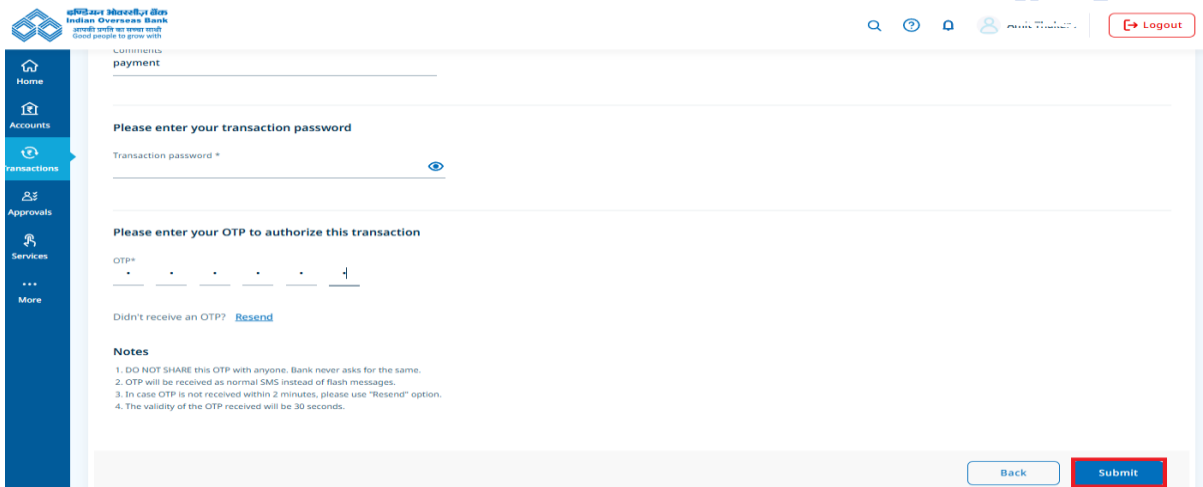
- **Transfer from:** User must select the debit account from the available options in the dropdown
- **Transfer To:** User must enter the account number of the beneficiary.
- **A/C Holder's Name:** User must enter the beneficiary name.
- **Amount:** User must enter the transaction amount (*the amount should not be more than rupees 10000*).
- **Remarks:** User must select the remarks from the drop down.
- **Payment Method:** User must select IOB radio button.
- User can also save the beneficiary directly from this page by selecting the checkbox (Save as beneficiary for future transactions).



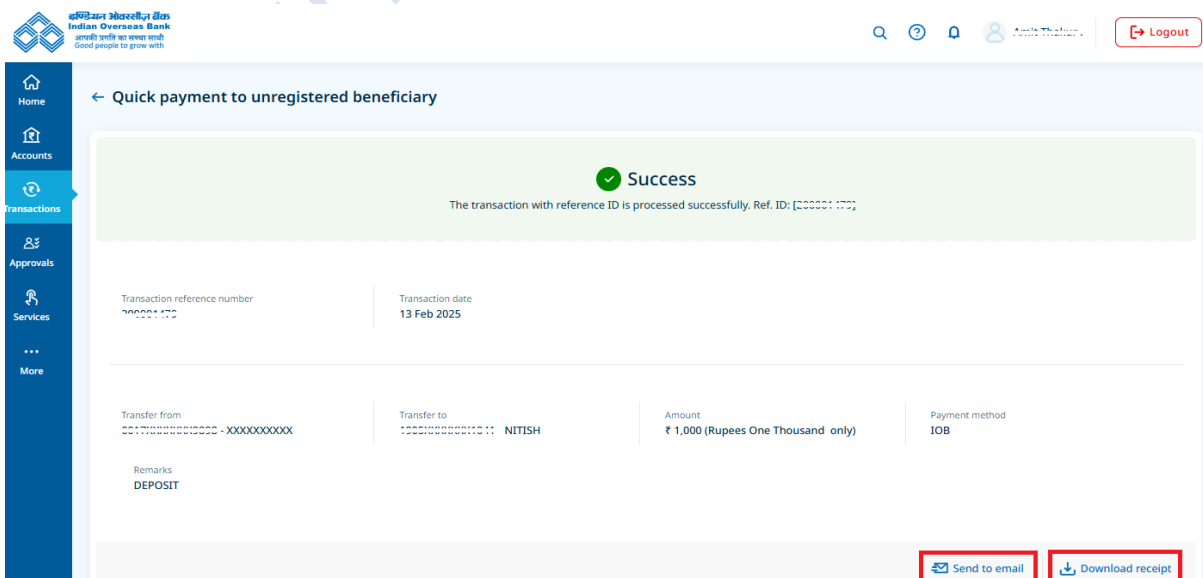
- On clicking "PROCEED" user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.

User can also go back to the previous transaction details page if any changes are to be made.

- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.

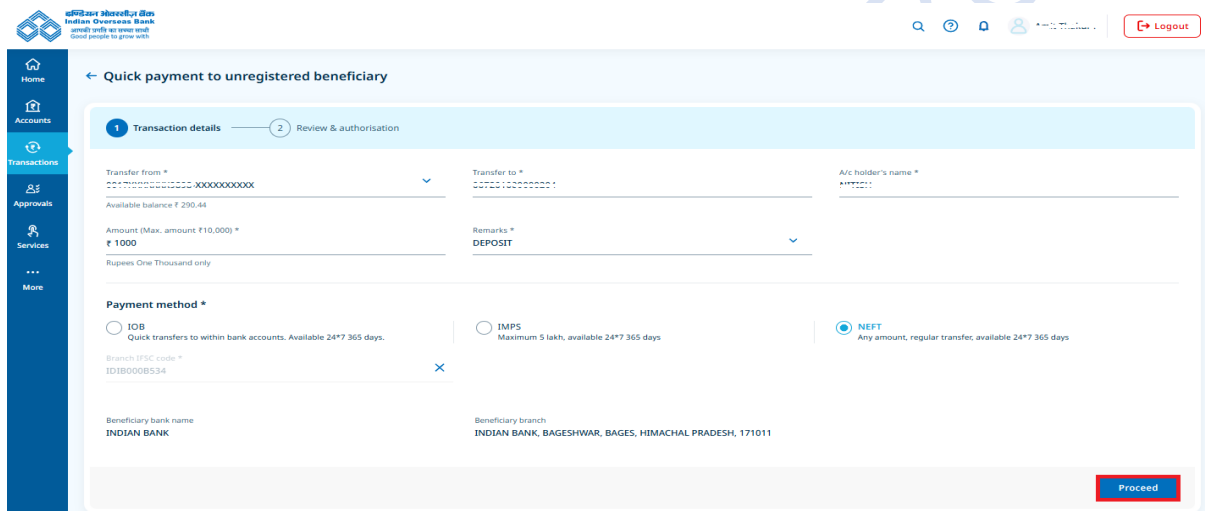


- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt to the local storage or send it to the registered mail id.

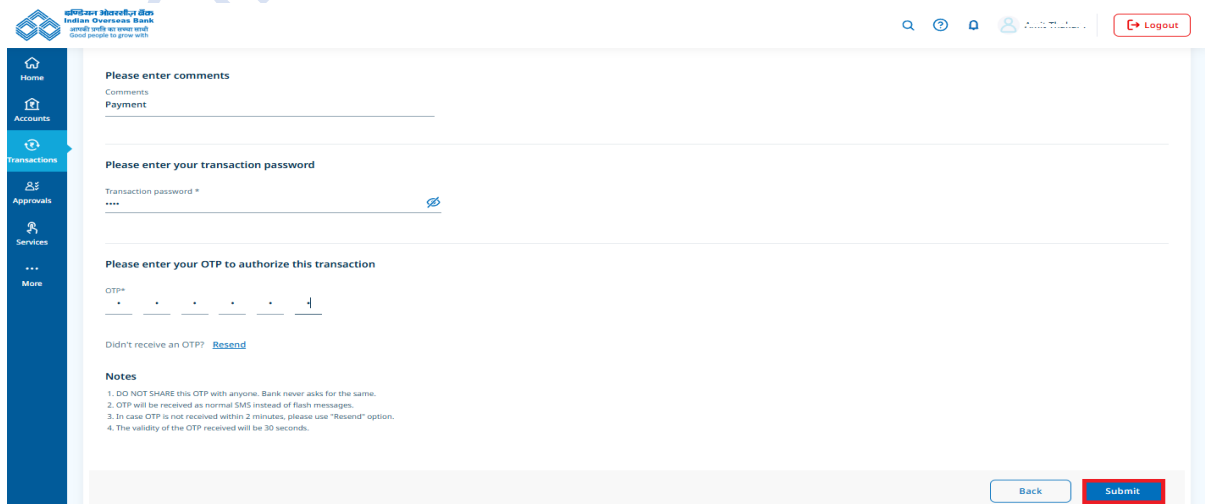


User must enter the below details for IMPS or NEFT transfers. User must enter the below details:

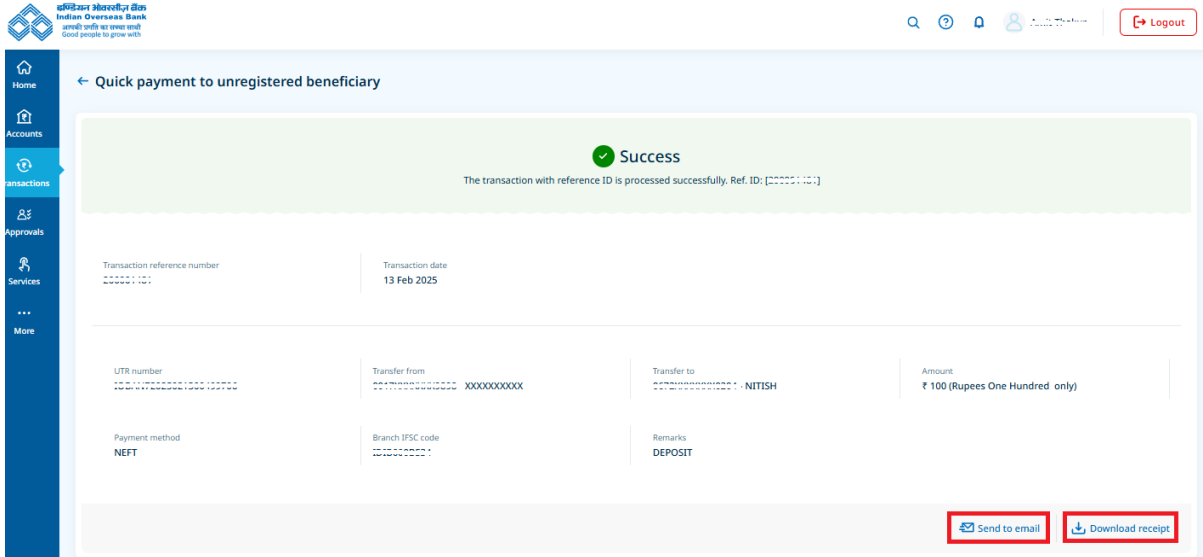
- **Transfer from:** User must select the debit account from the available options in the dropdown
- **Transfer To:** User must enter the account number of the beneficiary.
- **A/C Holder's Name:** User must enter the beneficiary name.
- **Amount:** User must enter the transaction amount (*the amount should not be more than rupees 10000*).
- **Remarks:** User must select the remarks from the drop down.
- **Payment Method:** User must select IMPS or NEFT radio button.
- **Branch IFSC Code:** User must enter the IFSC code of the beneficiary account number.



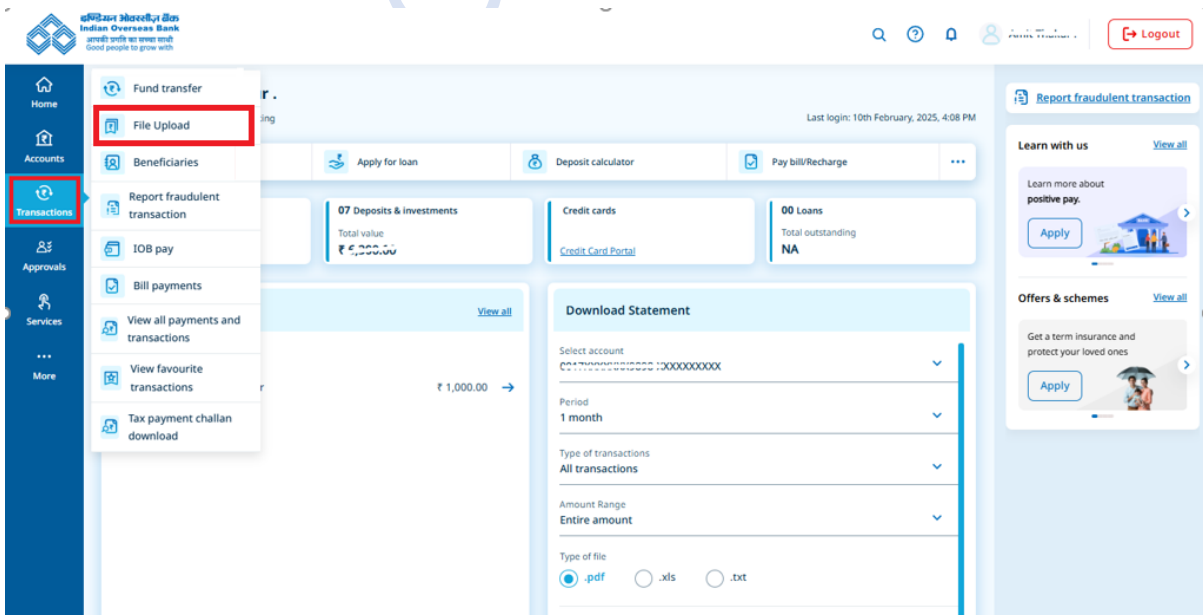
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



- On Clicking 'SUBMIT' success page will be displayed after the transaction gets completed successfully. User can download the transaction receipt to the local storage or send it to the registered mail id.



- **File Upload:** User can choose this option to make bulk payments by uploading payment files. On clicking this option user will be redirected to file upload page.

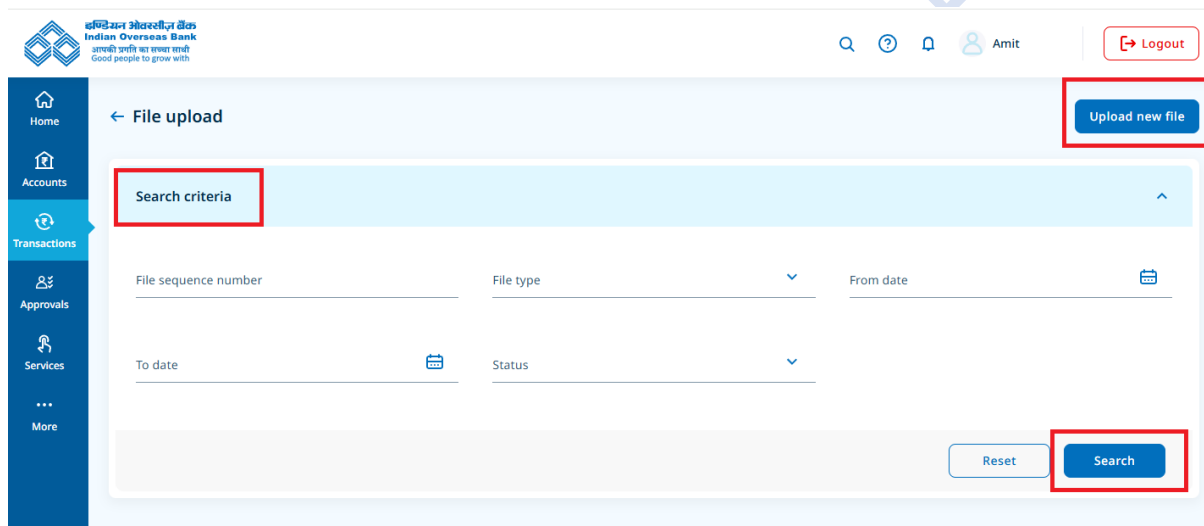


- In this page user will be displayed an option to upload a new file and also to search for the status of already uploaded files.

User can use search filter using the below parameters:

- **File sequence number:** This is a unique sequence number given to a uploaded file.
- **File type:** User can choose the type of the file from drop down (Counterparty Upload or Payment to Adhoc payee)
- **From Date:** User can filter file upload for a particular period based on the start date
- **To Date:** User can filter file upload for a particular period based on the start date
- **Status:** User can filter File upload based on the status of the uploaded file.

(Note: These are not mandatory fields, user can click on search button without adding any parameter and all the file uploads will be displayed.)



- On Clicking 'SEARCH" button user will be displayed the search results based on the filter parameters. File name along with File status and upload date will be displayed on this page.
- For checking complete details for the uploaded file, user can click on the 'VIEW DETAILS" action button.

File sequence number	File name	File status	Upload date	Action
22712	PAP21032025	Partially Processed	21 Mar 2025	View details
22710	PAP20032025	Partially Processed	20 Mar 2025	View details
22707	PAP20032025	Partially Processed	20 Mar 2025	View details
22705	PAP19032025	Validation Failed	19 Mar 2025	View details
22703	PAP18032025	Partially Processed	18 Mar 2025	View details
22701	PAP18032025	Partially Processed	18 Mar 2025	View details
22406	PAP13032025	Partially Processed	13 Mar 2025	View details
22097	PAP0603_2025	Partially Processed	06 Mar 2025	View details
22088	PAP04032025	Processing Completed	04 Mar 2025	View details

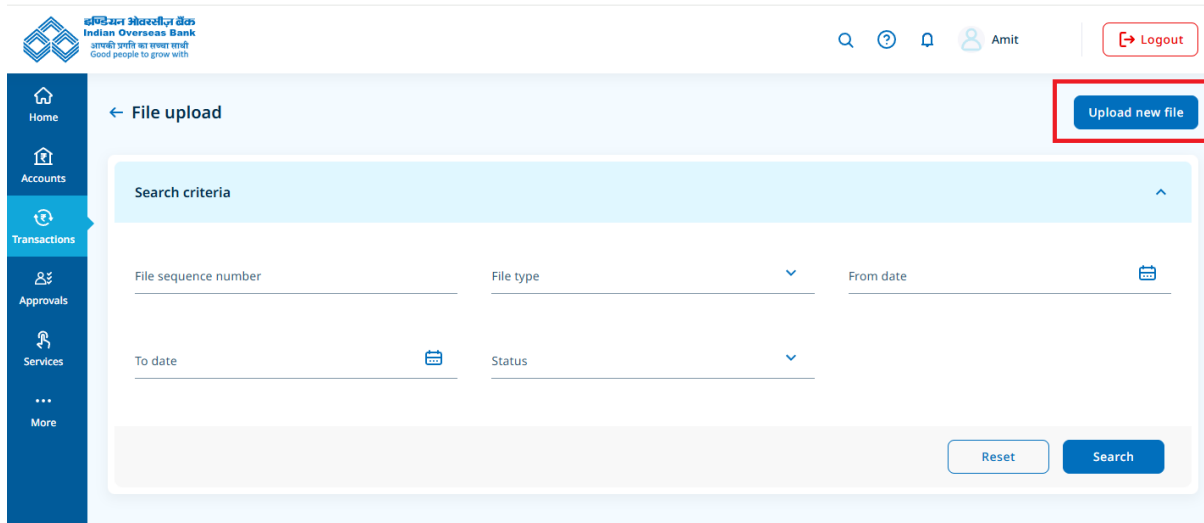
- On Clicking 'VIEW DETAILS' button user will be redirected to file details page. This page will display the basic details as well as additional information for the uploaded file.

User can check the payment status of each record by downloading different records file:

- **Processed Records:** This File will contain the records which are processed successfully.
- **Failed Records:** This File will contain records which are processed but failed due to some reason. User can check the failure reason by downloading this file.
- **UnProcessed Records:** This file will contain records which are not processed due to reasons like invalid IFSC code.

Details		
File sequence number 227	File name PAP21032025	File status Partially Processed
Upload date 21 Mar 2025	Processing date 21 Mar 2025	
Additional information		
File PAP21032025.csv	File type Payment to Adhoc Payee	Remarks test
Total number of records 5	Total records amount 2400	Processed records Download
Failed records Download	Unprocessed records Download	

- To Upload a new file user must click on “UPLOAD NEW FILE’ Button available on file upload page.

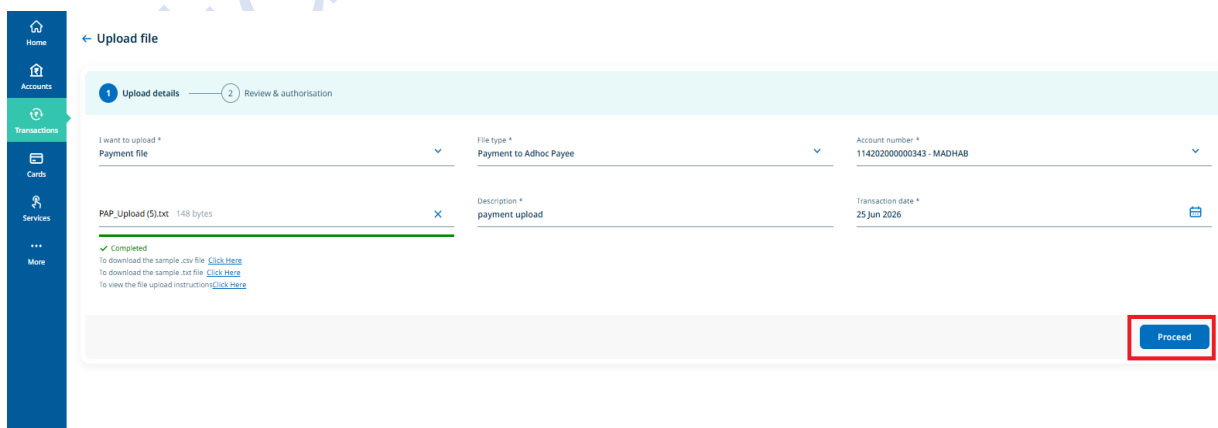


The screenshot shows the 'File upload' page. At the top right, there is a 'Logout' button. On the left sidebar, there are navigation options: Home, Accounts, Transactions, Approvals, Services, and More. The main content area is titled 'File upload' and contains a search criteria section with the following fields: File sequence number, File type (dropdown), From date (calendar icon), To date (calendar icon), and Status (dropdown). At the bottom right of the search criteria section, there are 'Reset' and 'Search' buttons. A red box highlights the 'Upload new file' button in the top right corner of the main content area.

User must enter the below details for uploading the file:

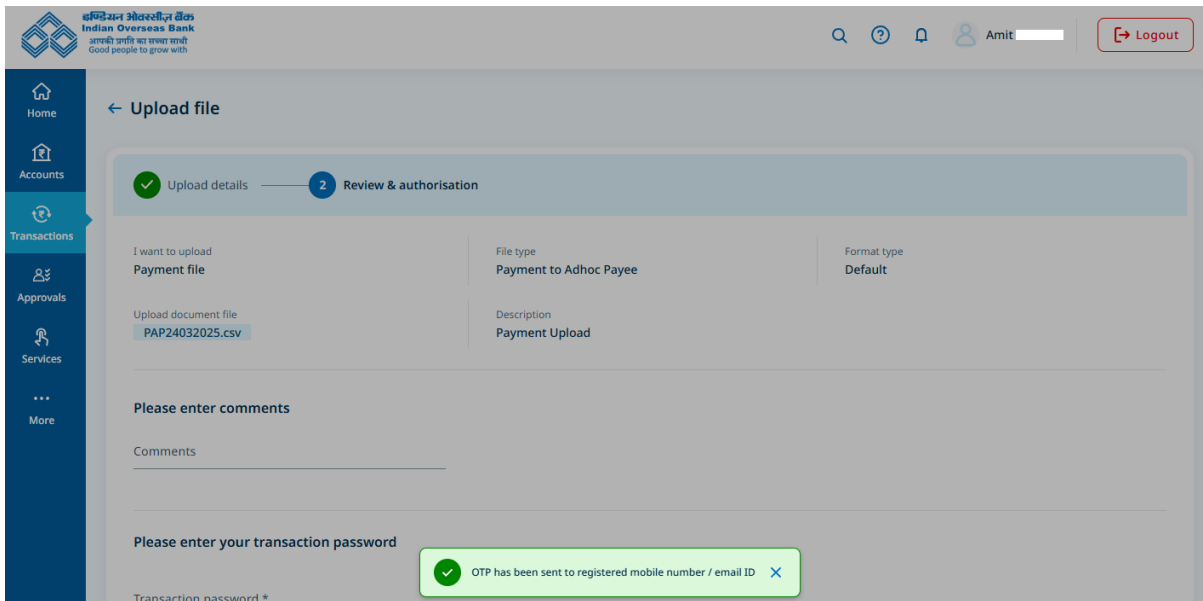
- **I want to upload:** User must select the type of file from the drop down (Payment file)
- **File type:** User must select the file type from the drop down (Payment to Adhoc Payee)
- **Account number:** user must choose the debit account from the dropdown.
- **Upload Document file:** User must upload the file by clicking on the upload button. User can download the sample file from the link provided.
- **Description:** User must enter the description for the file upload.
- **Transaction Date:** User must enter the transaction date.

After entering all the required details user must click on “PROCEED” button.

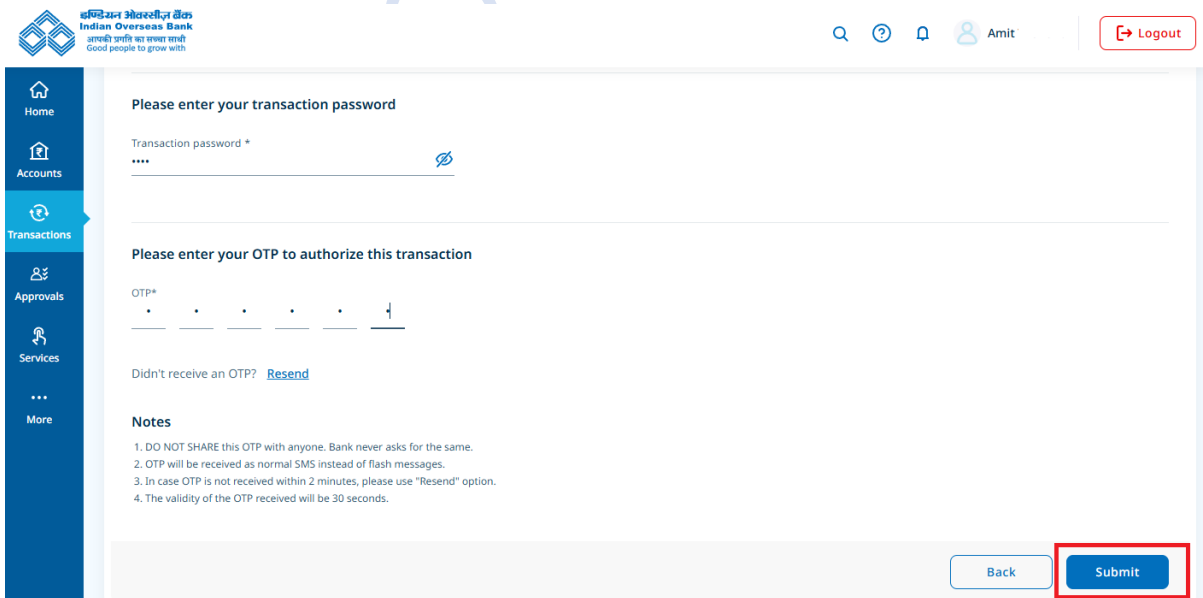


The screenshot shows the 'Upload file' page. At the top left, there is a 'Home' button. On the left sidebar, there are navigation options: Home, Accounts, Transactions, Cards, Services, and More. The main content area is titled 'Upload file' and contains a progress indicator with two steps: '1 Upload details' and '2 Review & authorization'. The 'Upload details' section has the following fields: 'I want to upload' (Payment file), 'File type' (Payment to Adhoc Payee), 'Account number' (11420200000343 - MADHAB), 'Description' (PAP_Upload (5).txt 148 bytes), and 'Transaction date' (25 Jun 2026). Below the fields, there is a 'Completed' status and links to download sample files and view upload instructions. A red box highlights the 'Proceed' button in the bottom right corner.

- On clicking “PROCEED” user will get redirected to the review and authorization page. OTP will be sent to the registered mobile/email.



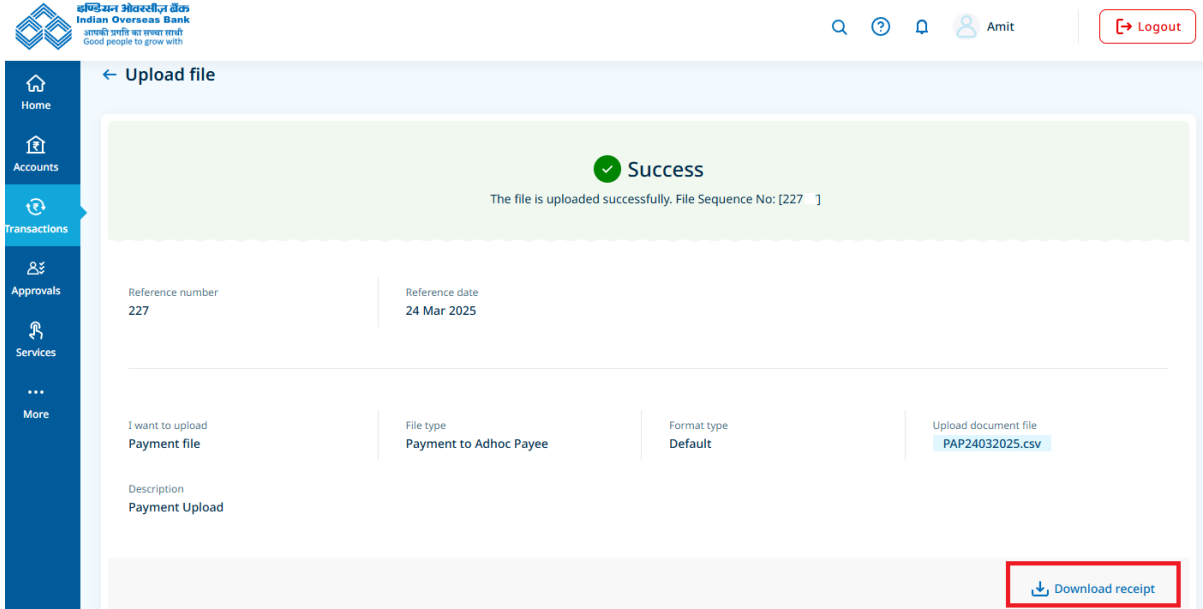
- User can also go back to the previous transaction details page if any changes are to be made.
- User must enter the transaction password and OTP received on registered mobile number or email id.
- After entering transaction password and OTP user must click on submit to complete the transaction.



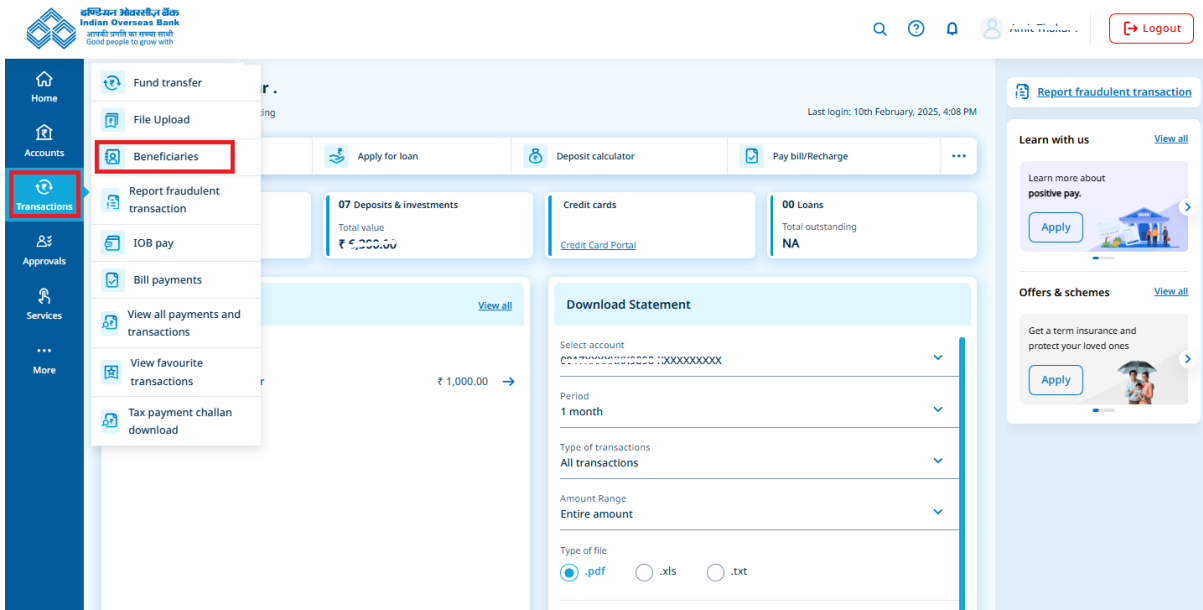
- On Clicking 'SUBMIT' success page will be displayed after the File Upload gets completed successfully. Reference number will be displayed on the page,

user can use this reference number as file sequence number to search for the file status.

- User can download the upload receipt in the local storage by clicking on the 'DOWNLOAD RECEIPT' button.

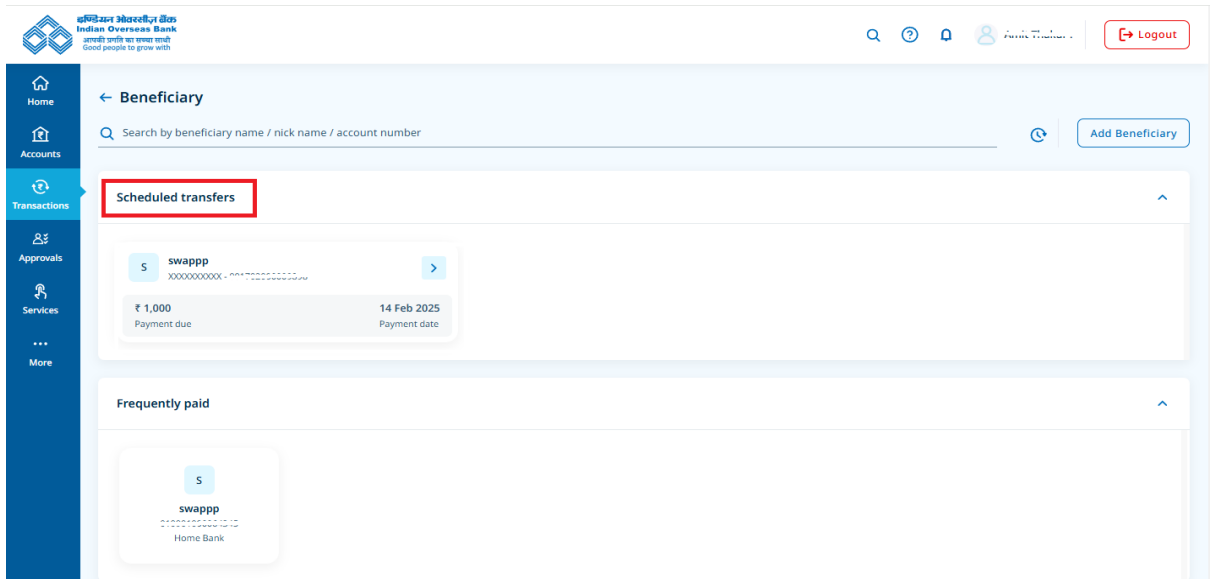


- **Beneficiaries:** On clicking beneficiaries user will be redirected to the beneficiaries page where all the registered beneficiaries for the corporate will be displayed. User can directly search the beneficiary from the search bar using beneficiary name/ nickname or account number.

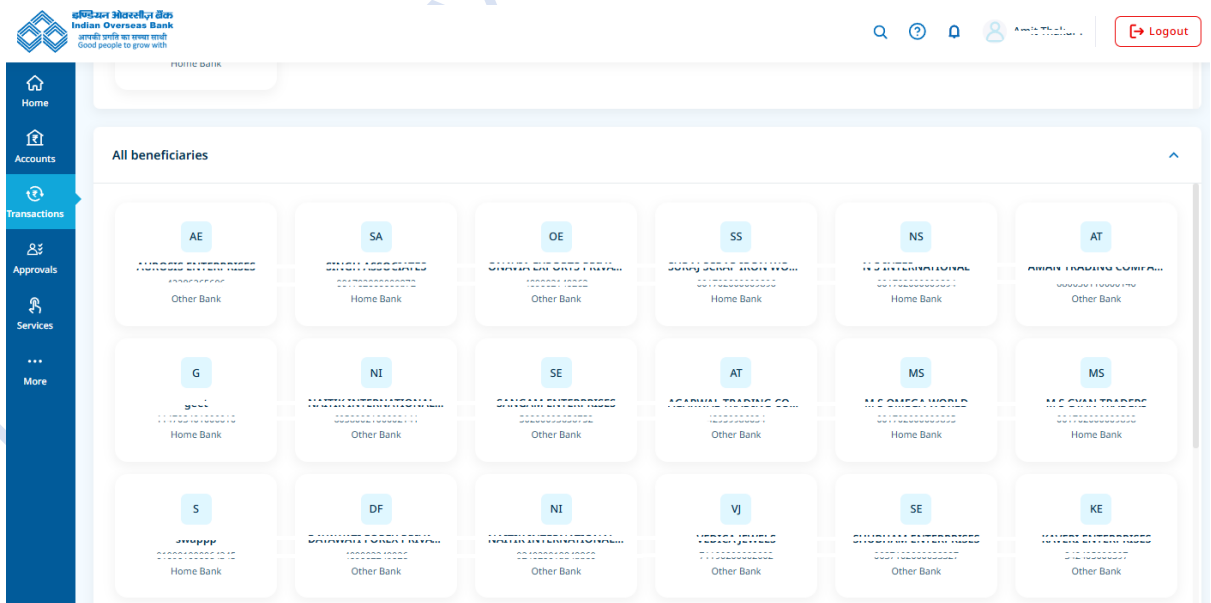


There are three sections available in this page:

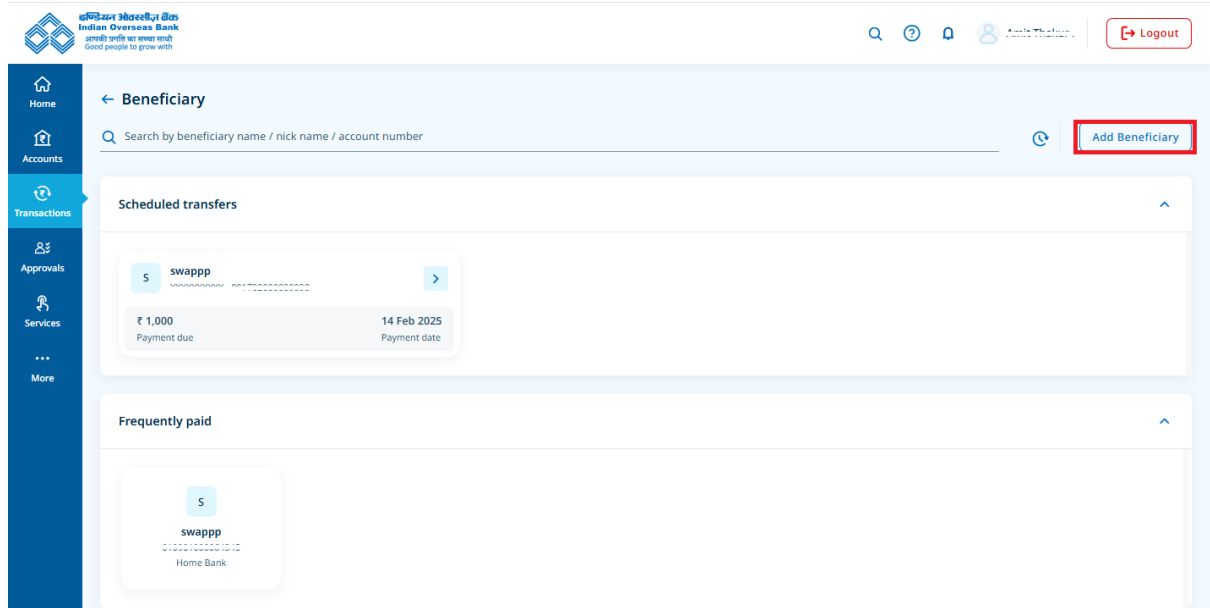
- **Scheduled Transfers:** In this section, transactions that are scheduled for future dates will be displayed.
- **Frequently Paid:** In this section, beneficiaries which are paid frequently will be displayed.



- **All Beneficiaries:** This section will display all the registered beneficiaries for the corporate user. User can check the details of the beneficiaries by clicking on the icon.



- **Beneficiary Addition:** User can register new beneficiary by clicking on the Add Beneficiary button.



- On clicking Add beneficiary user will be redirected to the beneficiary details page.

User can add beneficiary of two types – IOB beneficiary (Home Bank) and Other bank beneficiary.

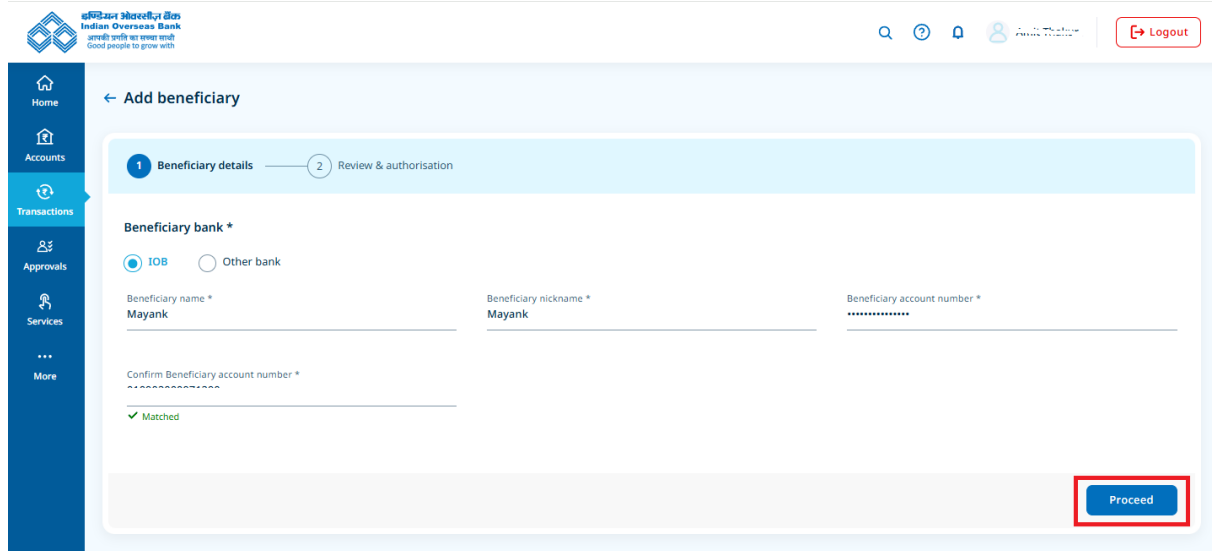
User must enter the below details to add the beneficiary:

- **Beneficiary Name:** User must enter any name for the beneficiary.
- **Beneficiary NickName:** User must enter nickname for the beneficiary, this name will get displayed on the All Beneficiaries page.
- **Beneficiary Account Number:** User must enter the account number of the beneficiary.
- **Confirm Beneficiary Account Number:** User must enter the same account number once again to confirm the account.

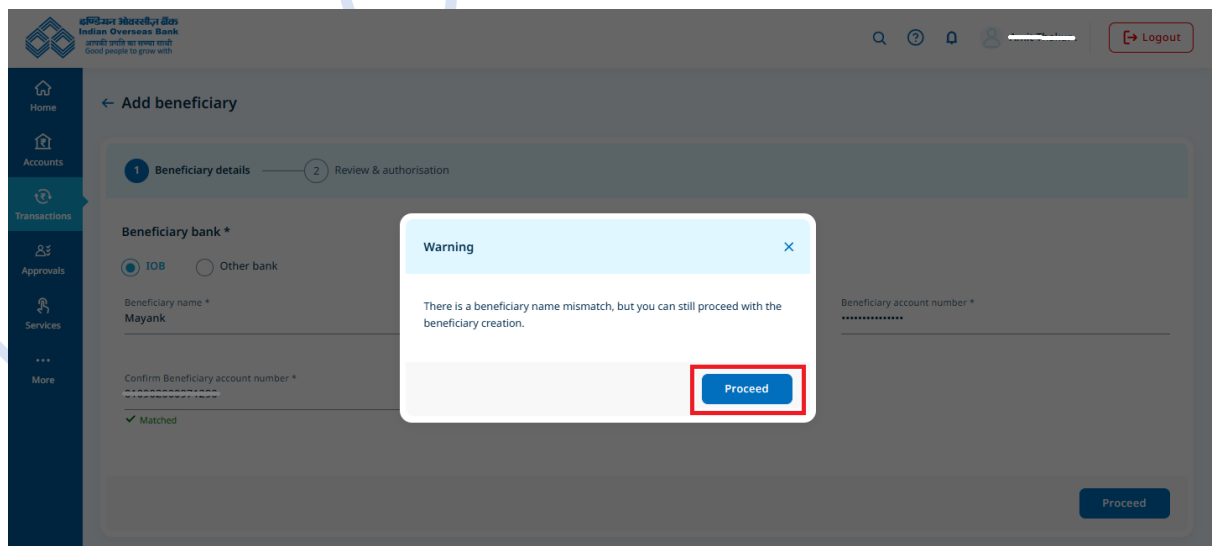
If user is adding a beneficiary of other account, then user must fill some additional fields which are mentioned below:

- **Beneficiary Account Type:** User must select the account type from the available options in the drop-down (current/savings/overdraft/NRE/NRO).

- **Branch IFSC Code:** User must enter the branch IFSC code for the beneficiary account. There is an option to search the Branch code based on Bank name and City.

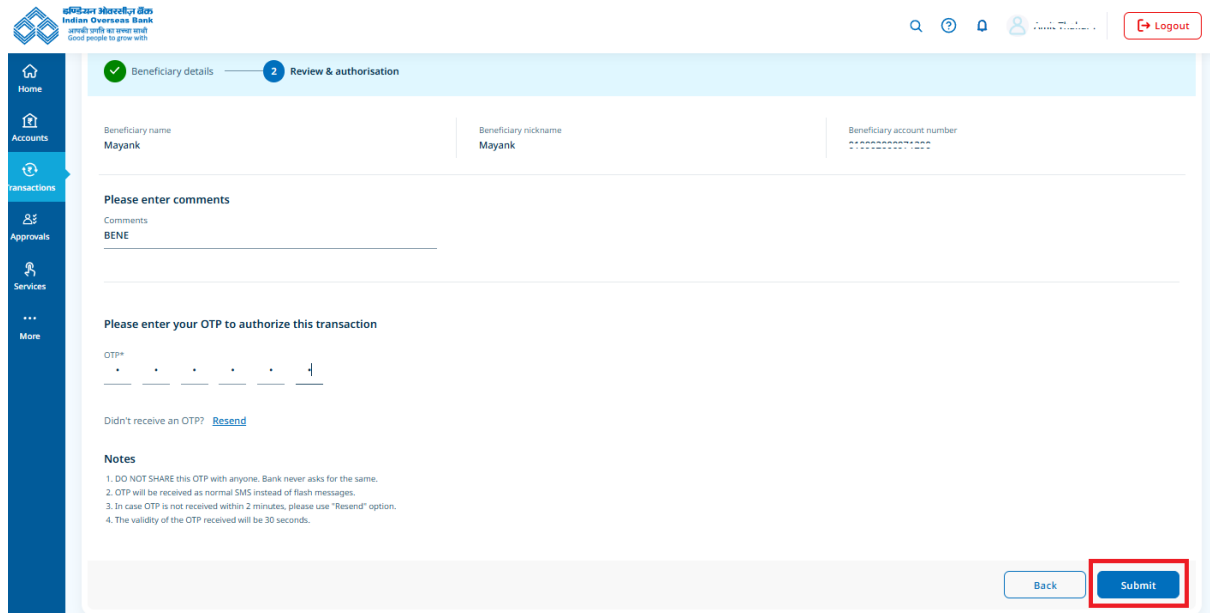


- On clicking "PROCEED" button user will be redirected to the review and authorisation page.
- *For Beneficiaries of Home Bank if the Beneficiary Name is not matched with the Account Name, then a popup will be displayed to confirm the same. User can either change the Beneficiary Name or can proceed with the same name.*



- On clicking Proceed, OTP will be triggered to the registered mobile number and user will be redirected to Review & Authorisation Page.

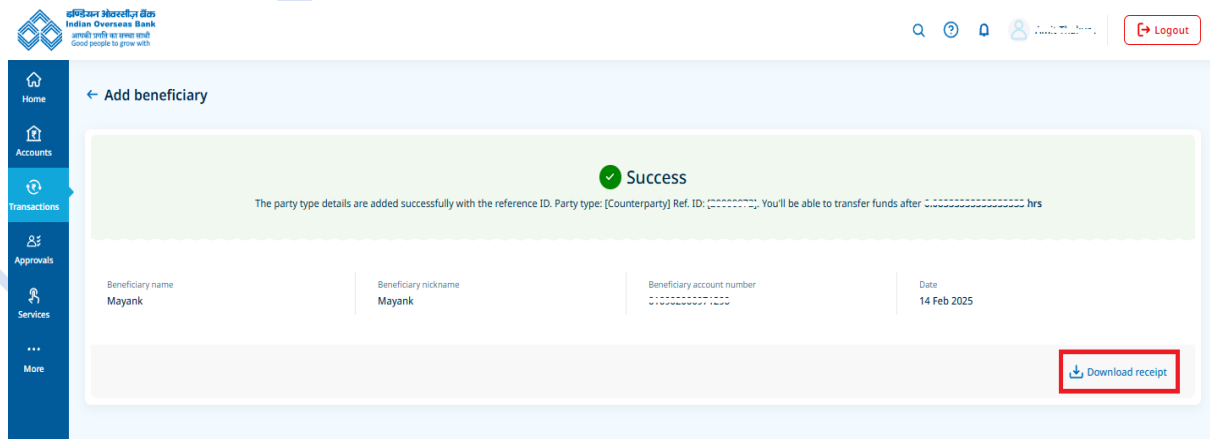
User must enter the OTP and add comments if any and click on 'SUBMIT' button to complete the registration of the beneficiary.



The screenshot shows the 'Review & authorisation' step of the beneficiary registration process. The page header includes the bank logo and a 'Logout' button. The main content area is divided into sections: 'Beneficiary details' (with fields for name, nickname, and account number), 'Please enter comments' (with a text input field containing 'BENE'), and 'Please enter your OTP to authorize this transaction' (with an OTP input field and a 'Resend' link). A 'Notes' section provides instructions: 1. DO NOT SHARE this OTP with anyone. Bank never asks for the same. 2. OTP will be received as normal SMS instead of flash messages. 3. In case OTP is not received within 2 minutes, please use "Resend" option. 4. The validity of the OTP received will be 30 seconds. At the bottom right, there are 'Back' and 'Submit' buttons, with the 'Submit' button highlighted by a red box.

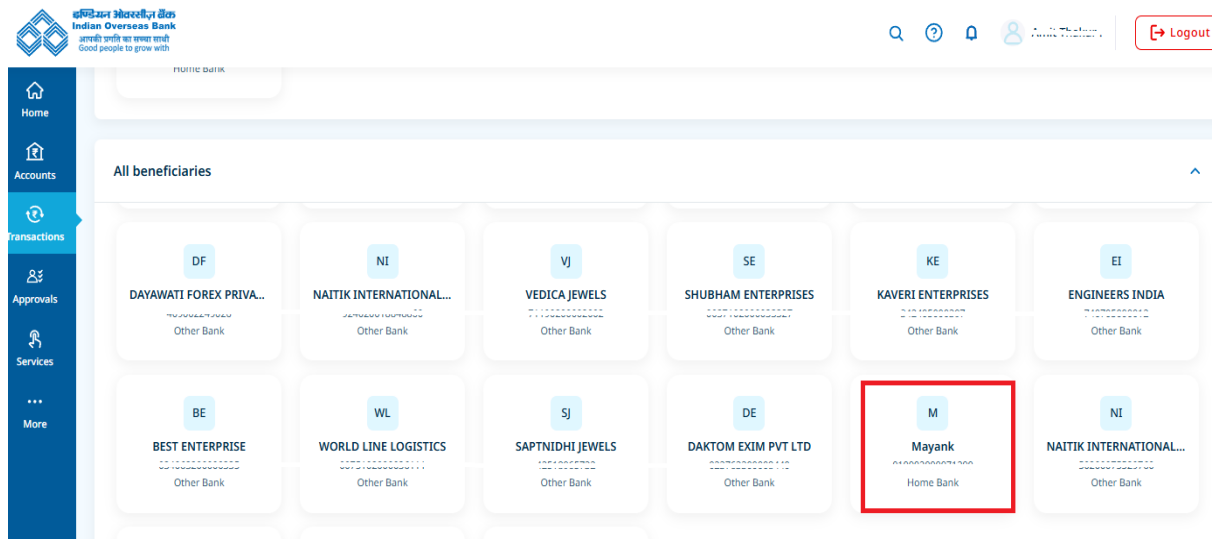
- On Clicking Submit, Beneficiary will be successfully registered for the corporate and a success page will be displayed to the user with all details. User can also download the receipt by clicking on the 'DOWNLOAD RECEIPT' Button.

NOTE: User can transfer funds upto 50000 to the newly registered beneficiary after 4 hrs of cooling period.



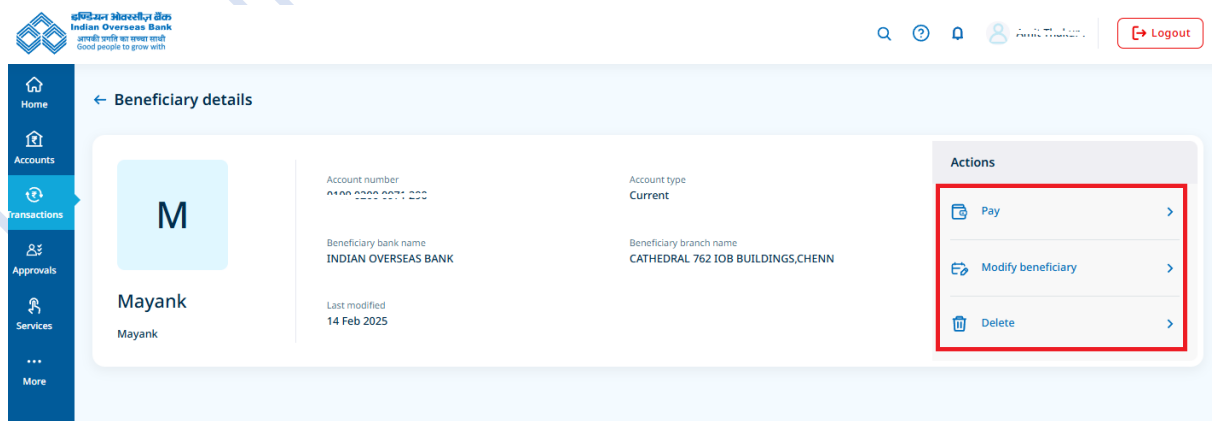
The screenshot shows the 'Success' page after the beneficiary registration process. The page header includes the bank logo and a 'Logout' button. The main content area features a green success message: 'Success' and 'The party type details are added successfully with the reference ID. Party type: [Counterparty] Ref. ID: [XXXXXXXXXX]. You'll be able to transfer funds after [XXXXXXXXXXXX] hrs'. Below this, there is a table with beneficiary details: Beneficiary name (Mayank), Beneficiary nickname (Mayank), Beneficiary account number (XXXXXXXXXXXX), and Date (14 Feb 2025). At the bottom right, there is a 'Download receipt' button, which is highlighted by a red box.

- This newly added beneficiary will be displayed in All Beneficiaries Section. User can check the details of the beneficiary by clicking on the beneficiary name.

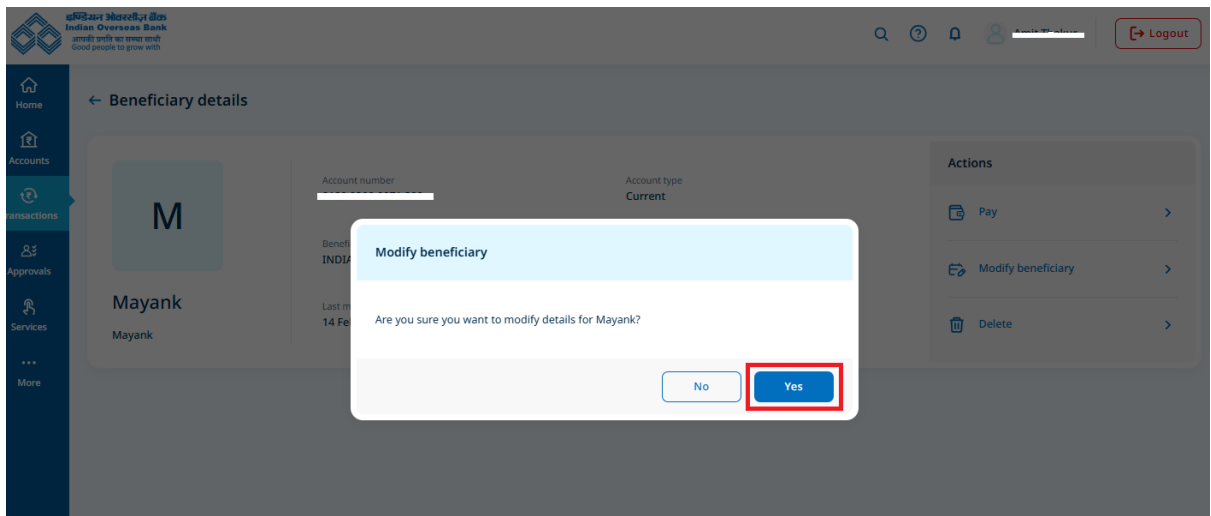


- In beneficiary details page, user gets option to perform certain actions on the registered beneficiary:
 - **Pay:** User can choose this option to make payment to the beneficiary account.
 - **Modify Beneficiary:** User can modify the beneficiary nickname using this option.
 - **Delete:** User can delete the beneficiary for the corporate using this option.

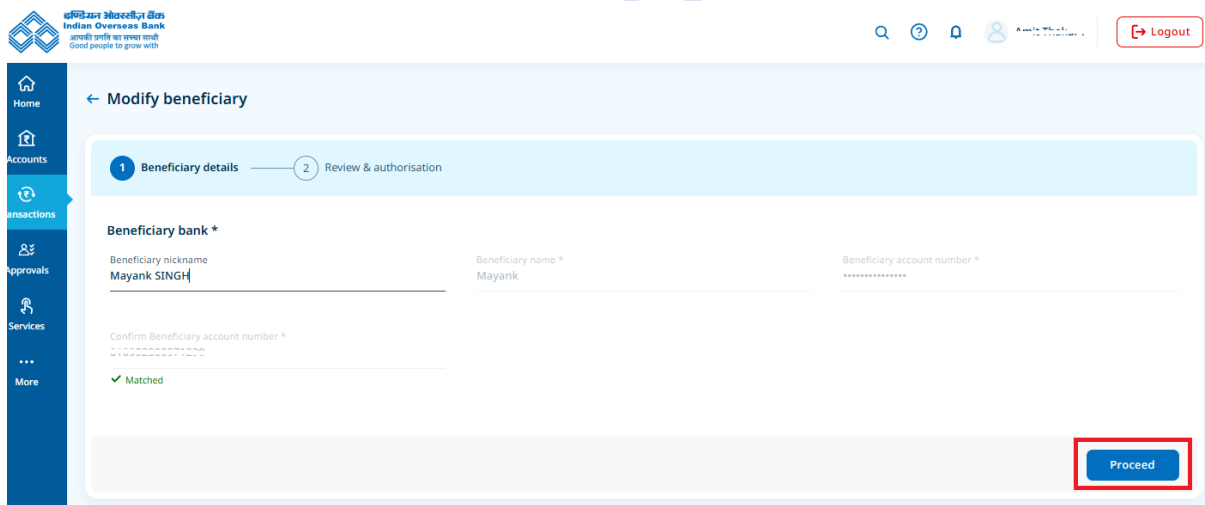
NOTE: Beneficiary Modification and Deletion can be done only after the completion of cooling period of 24 hrs



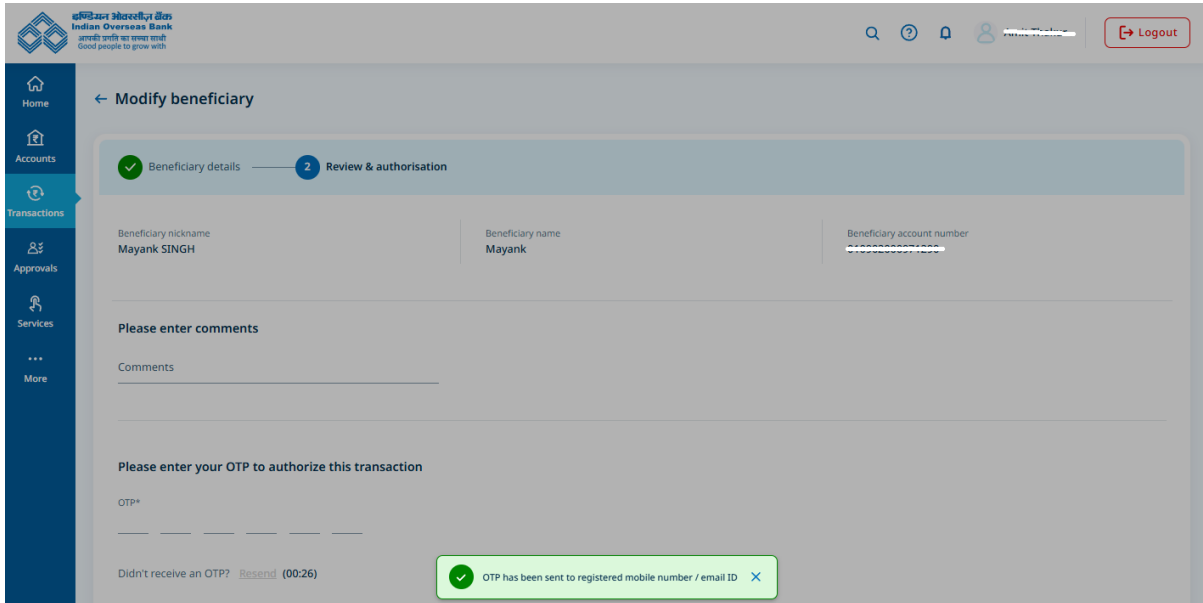
- **Modify Beneficiary:** On clicking modify beneficiary a popup will be displayed on the screen to confirm for the modification. User must click on the yes button to proceed for modification.



- On clicking YES user will be redirected to the beneficiary details page where user can edit the nickname of the beneficiary. After editing the details user must click on the proceed button to proceed further.



- After clicking 'PROCEED' user will be redirected to the review and authorisation page. OTP will be sent to the registered mobile number/ Email ID. User must enter the OTP and click on the 'SUBMIT' button.



← Modify beneficiary

1 Beneficiary details — 2 Review & authorisation

Beneficiary nickname Mayank SINGH	Beneficiary name Mayank	Beneficiary account number XXXXXXXXXXXX
--------------------------------------	----------------------------	--

Please enter comments

Comments

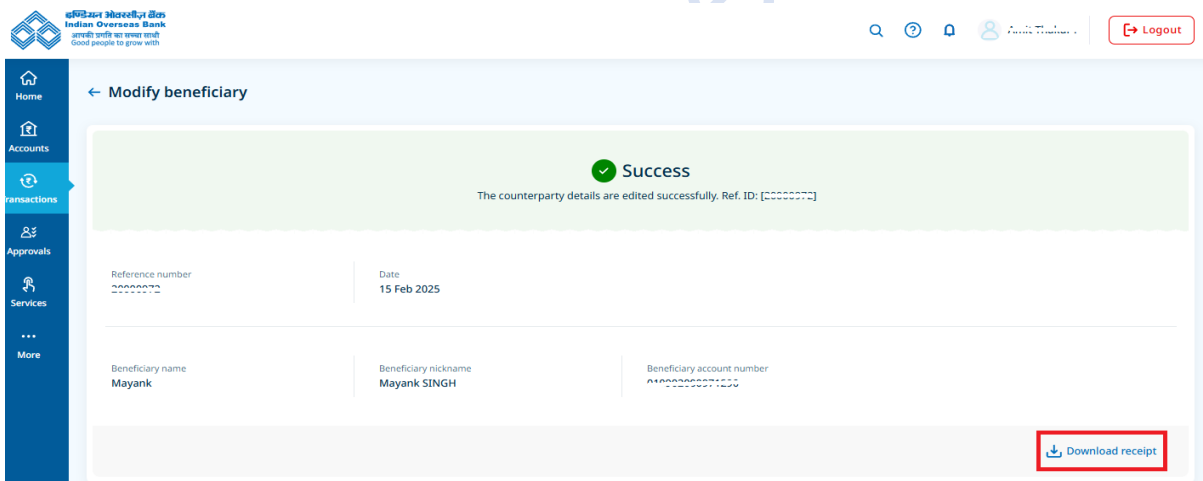
Please enter your OTP to authorize this transaction

OTP*

Didn't receive an OTP? [Resend](#) (00:26)

✓ OTP has been sent to registered mobile number / email ID ✕

- On clicking submit button a success page will be displayed on the screen. User can check the details and also can download the receipt by clicking on the download Receipt button.



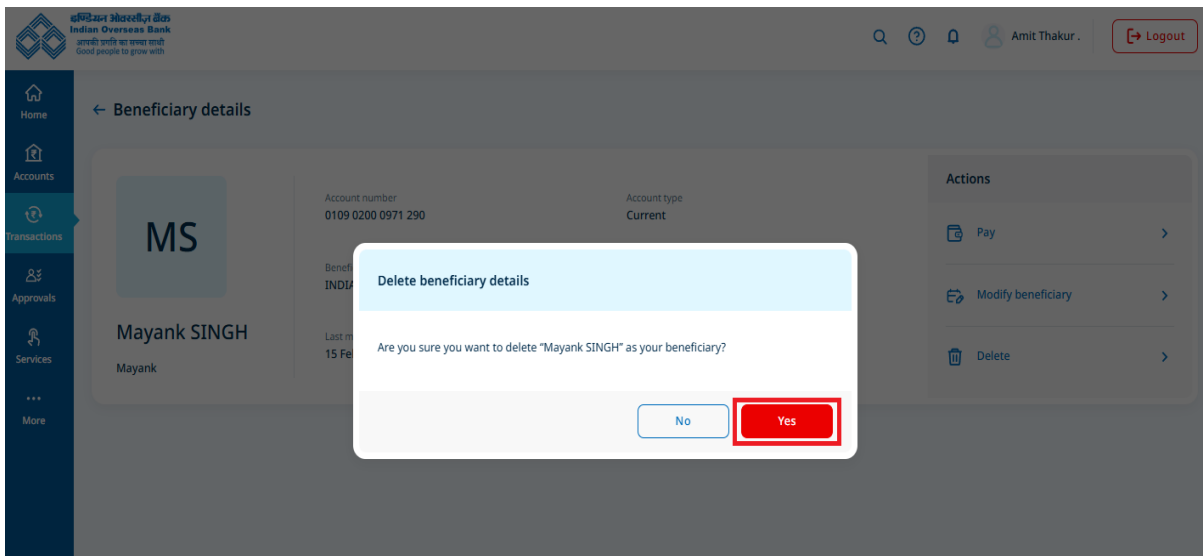
← Modify beneficiary

✓ **Success**
 The counterparty details are edited successfully. Ref. ID: [XXXXXXXXXX]

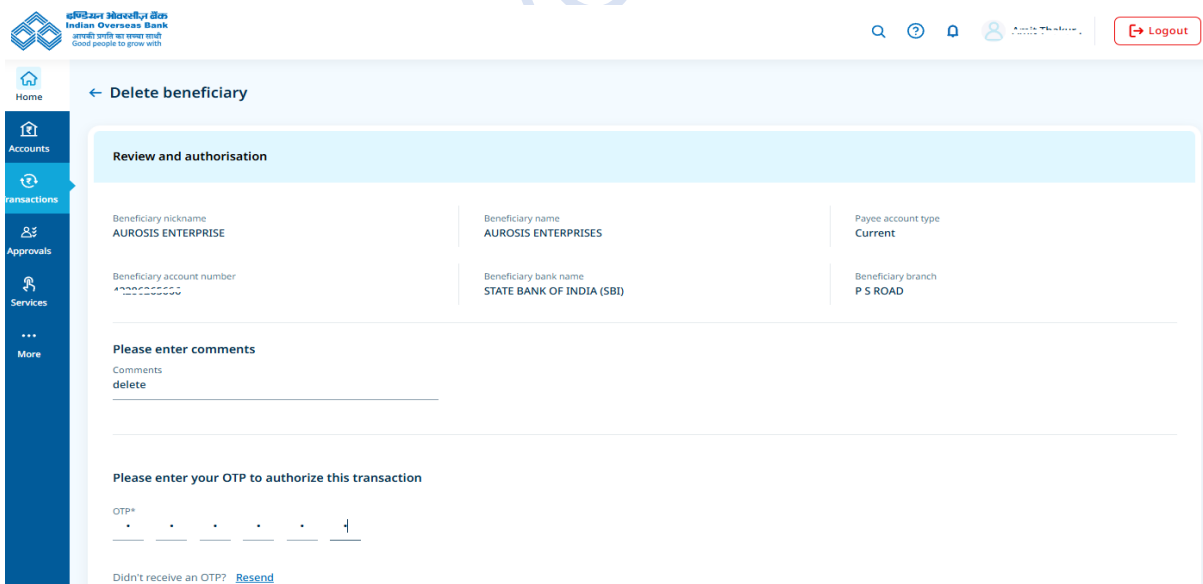
Reference number XXXXXXXXXX	Date 15 Feb 2025	
Beneficiary name Mayank	Beneficiary nickname Mayank SINGH	Beneficiary account number XXXXXXXXXXXX

[Download receipt](#)

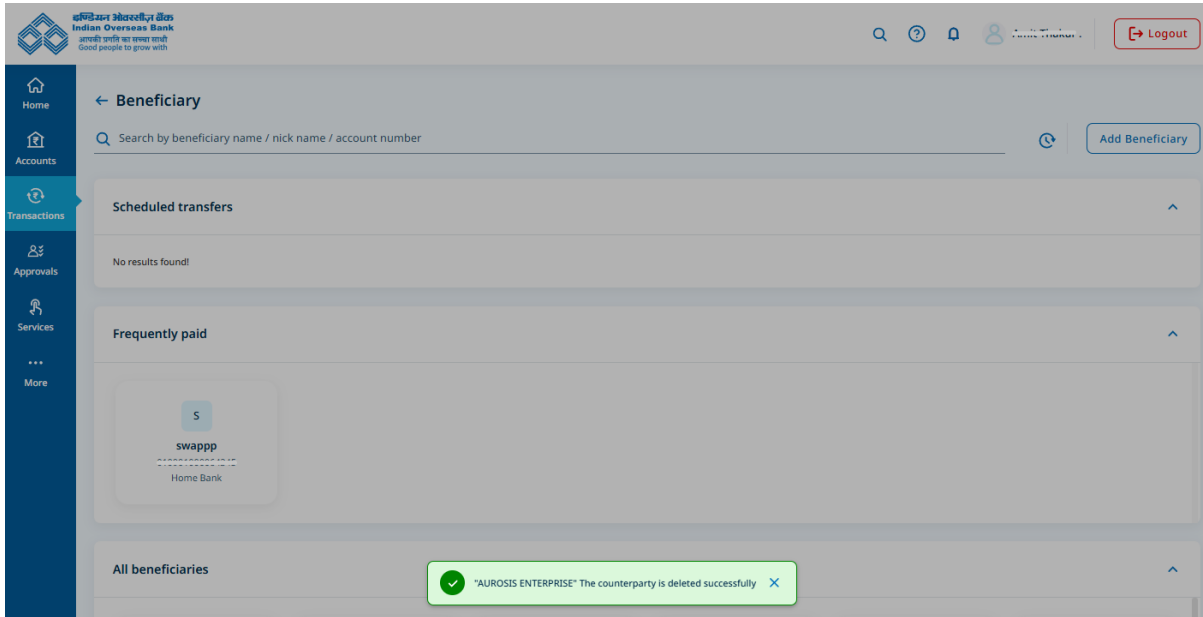
- **Delete Beneficiary:** On clicking the delete action button, a popup message will be displayed to the user to confirm for the deletion of beneficiary. To continue with deletion user must click 'YES' button, otherwise NO.



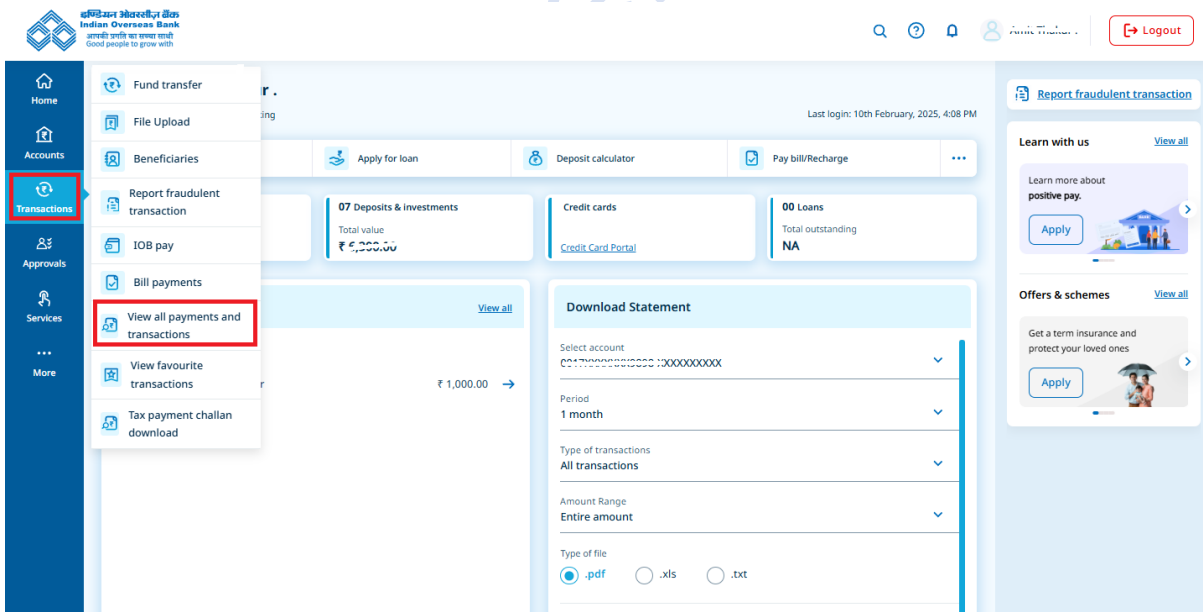
- After clicking 'YES' an OTP will be triggered to the registered mobile number/ email id and user will be redirected to the review and authorization page.
- User must enter the OTP and click on the submit button to delete the beneficiary.



- On clicking the submit button, user will get a popup success message for confirmation of beneficiary deletion.



- **View All Payments and Transactions:** User can check all the transaction done through Internet Banking in this section.



- On clicking “View all payments and Transactions under Transactions module, user will be redirected to the transactions page. This page will display all the completed or scheduled transactions which are done through internet banking.

← View all payments and transactions

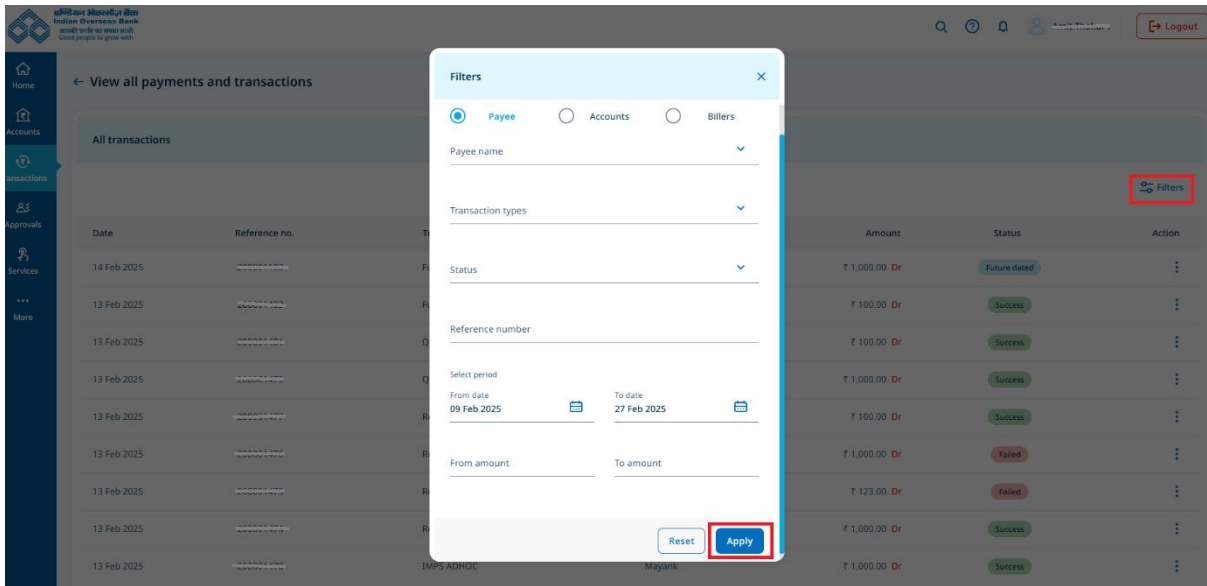
All transactions

Filters

Date	Reference no.	Transaction type	Recipient	Amount	Status	Action
14 Feb 2025	000001100	Fund Transfer	Swappp	₹ 1,000.00 Dr	Future dated	⋮
13 Feb 2025	000001100	Fund Transfer	Swappp	₹ 100.00 Dr	Success	⋮
13 Feb 2025	000001100	Quick Payment	Nitish	₹ 100.00 Dr	Success	⋮
13 Feb 2025	000001475	Quick Payment	Nitish	₹ 1,000.00 Dr	Success	⋮
13 Feb 2025	000001100	Recurring Deposit Transaction	Xxxxxxxxxx	₹ 100.00 Dr	Success	⋮
13 Feb 2025	000001100	Recurring Deposit Transaction	Xxxxxxxxxx	₹ 1,000.00 Dr	Failed	⋮
13 Feb 2025	000001475	Recurring Deposit Transaction	Xxxxxxxxxx	₹ 123.00 Dr	Failed	⋮

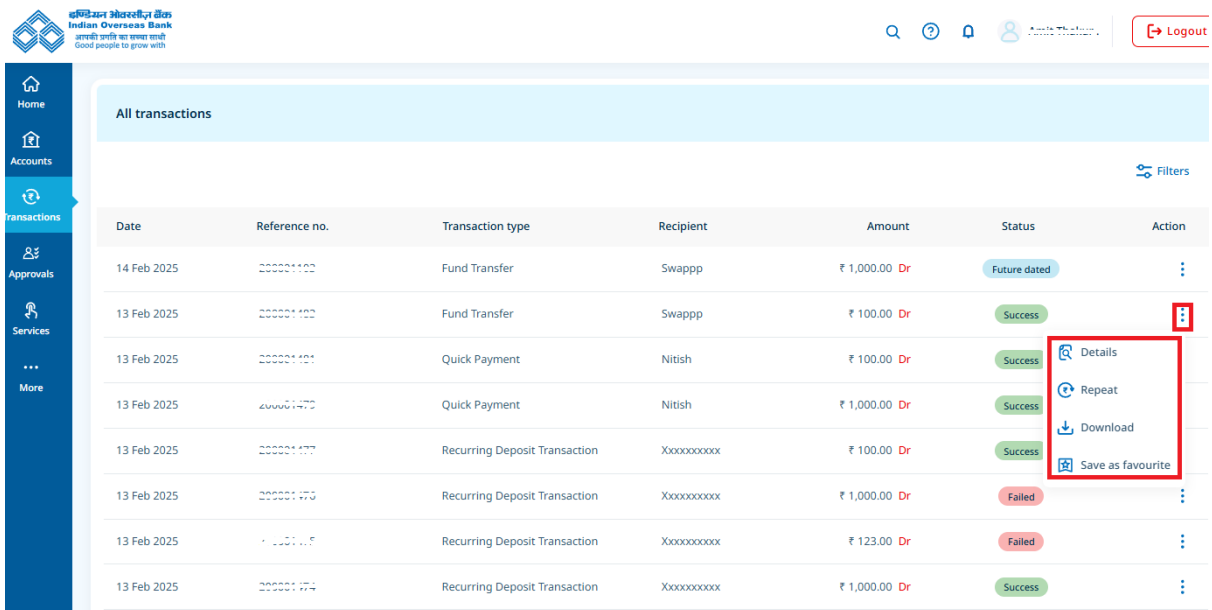
- By clicking on the Filter button user can filter the transactions based on different parameters. User must select the category of the transaction (Payee/Accounts/Billers).
- After selecting the category, user can select the other details to make the filter process quick and more accurate:
 - **Payee name/Account number/ Biller Name:** user can select from the options available in the drop down.
 - **Transaction Types:** User can filter based on type of the transaction by selecting one from the dropdown.
 - **Status:** User can filter based on the status of the transaction like suspect, aborted, active, success, future dated etc.
 - **Period:** User must select the transaction period (From Date and To Date).
 - **Amount:** User can filter the transactions based on amount (From Amount and To Amount).

- After filling the details user must click on the APPLY button to get the filtered results.

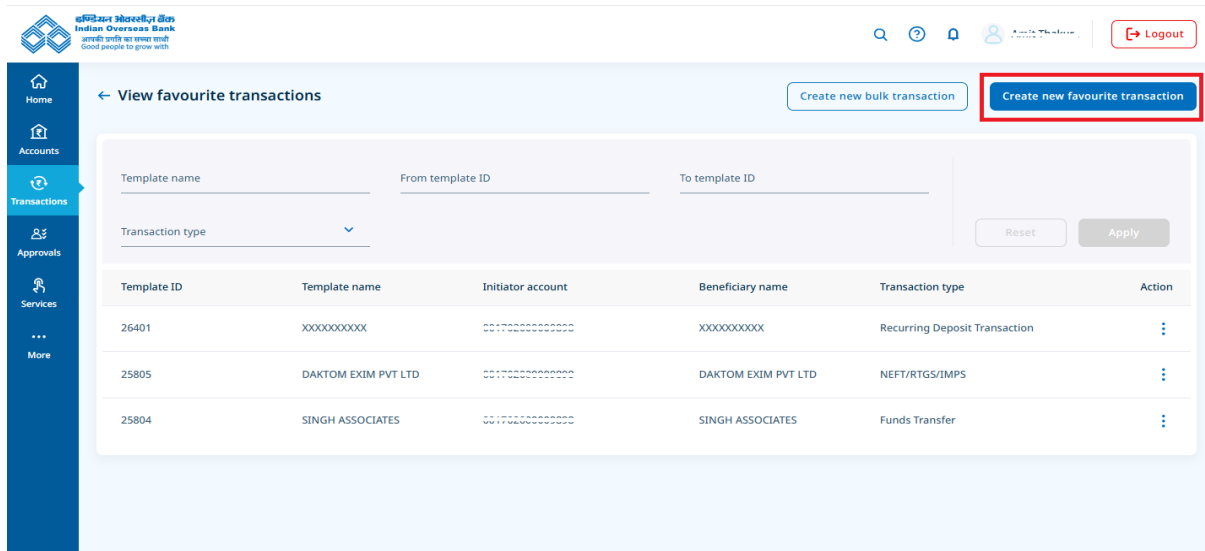


By clicking the three dots user can perform different actions on a particular transaction.

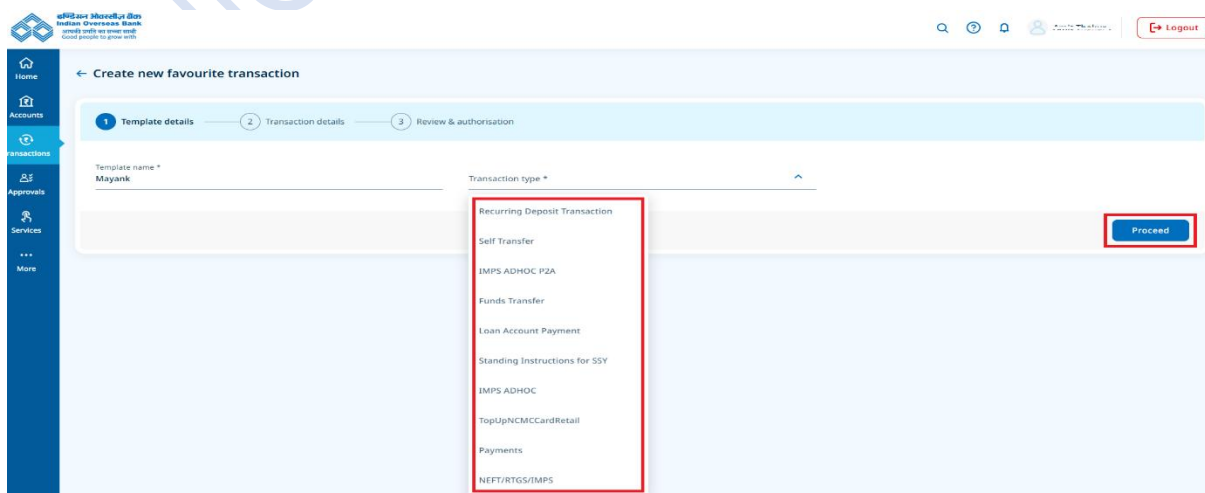
- **Details:** User can check the details of the transaction.
- **Repeat:** User can repeat the same transaction using this option.
- **Download:** User can download the transaction receipt using this option.
- **Save as Favourite:** User can use this option to save the transaction in favourite transactions list.



- **View Favourite Transaction:** User can check all the saved favourite transactions in this section. User can also create new templates for favourite transactions for reducing the effort to enter the details every time. A template Id will be create for every favourite transaction.
 - User can create both individual and bulk templates for favourite transacitons. By clicking on the three dots user can perform actions (Pay/Delete) on a template.

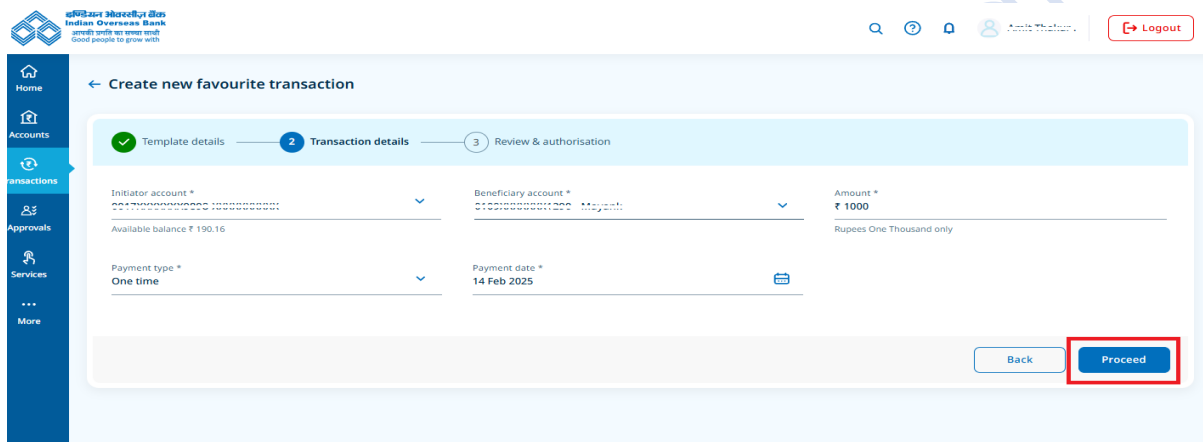


- **Creating new template (individual):** User can create new template for individual transaction by clicking on the 'Create new favourite transaction' button.
- On clicking user will be redirected to the template details page. User must enter the template name and select the transaction type from the available options in the dropdown. After filling all details user must click the 'PROCEED' button.

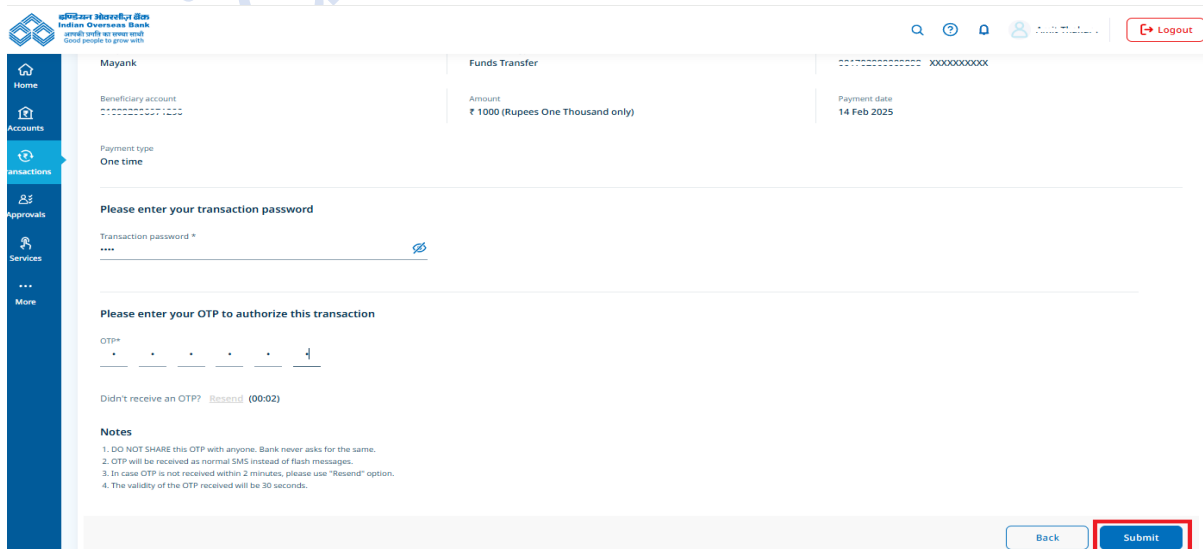


On clicking 'PROCEED' user will be redirected to the transaction details page. User must enter the blow details:

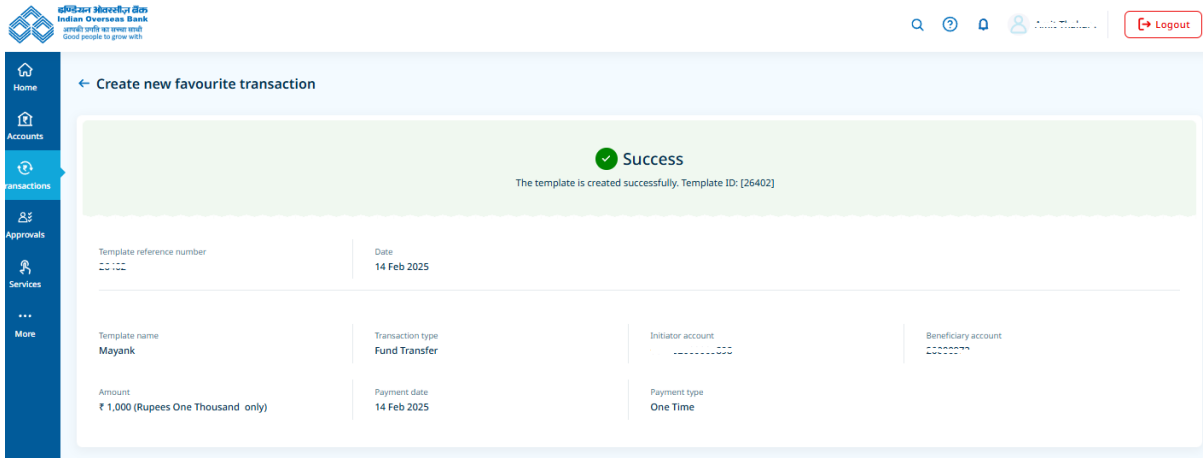
- **Initiator account:** user must select the debit account from the drop down
 - **Beneficiary Account:** user must select the registered beneficiary from the drop down.
 - **Amount:** user must enter the transaction amount.
 - **Payment Type:** User can select either one time or recurring payment option from the dropdown.
 - **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- After entering the details, user must click the PROCEED button.



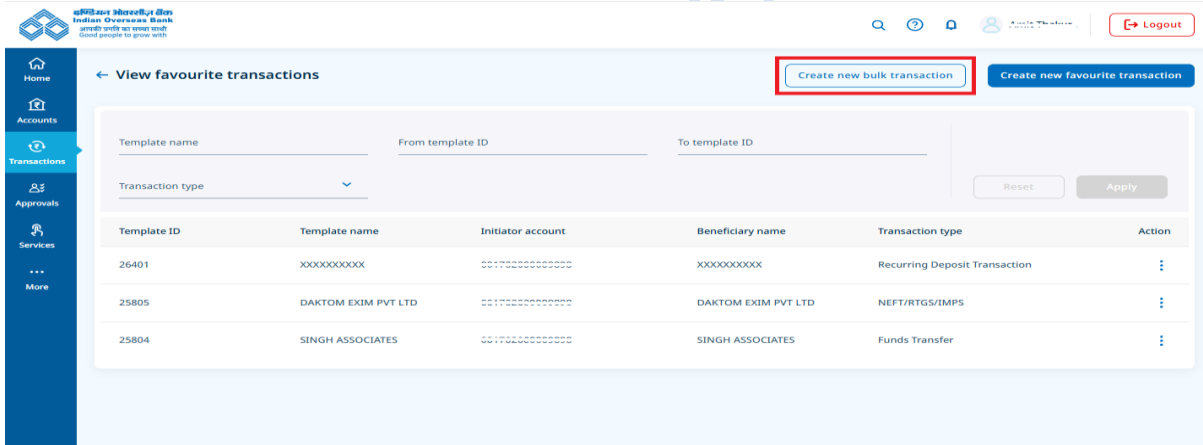
- On clicking PROCEED user will be redirected to the review and authorisation page. OTP will be sent to the registered mobile number/Email ID.
- User must enter the transaction password and OTP. After entering transaction password and OTP user must click on submit to complete the template creation.



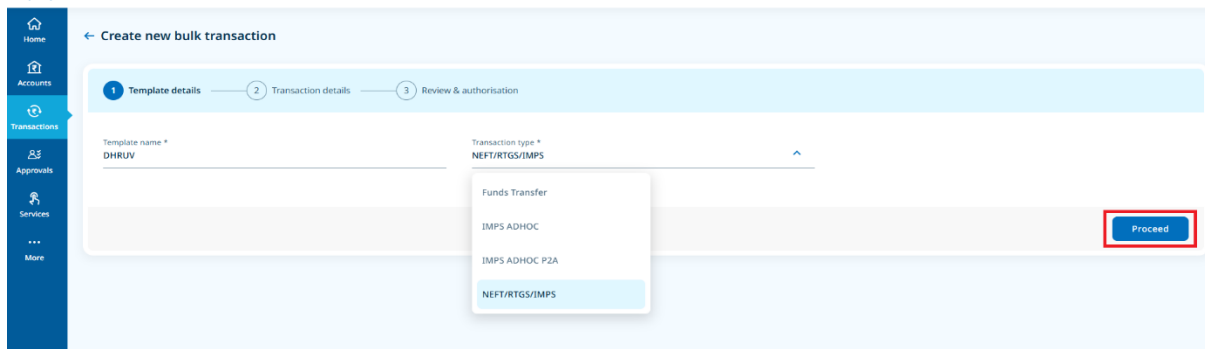
- On Clicking 'SUBMIT' success page will be displayed after the template gets created successfully. User can check the details of the template on this page.



- Creating new template (BULK):** User can create new template for bulk transaction by clicking on the 'Create new bulk transaction' button.



- On clicking user will be redirected to the template details page. User must enter the template name and select the transaction type from the available options in the dropdown. After filling all details user must click the 'PROCEED' button.

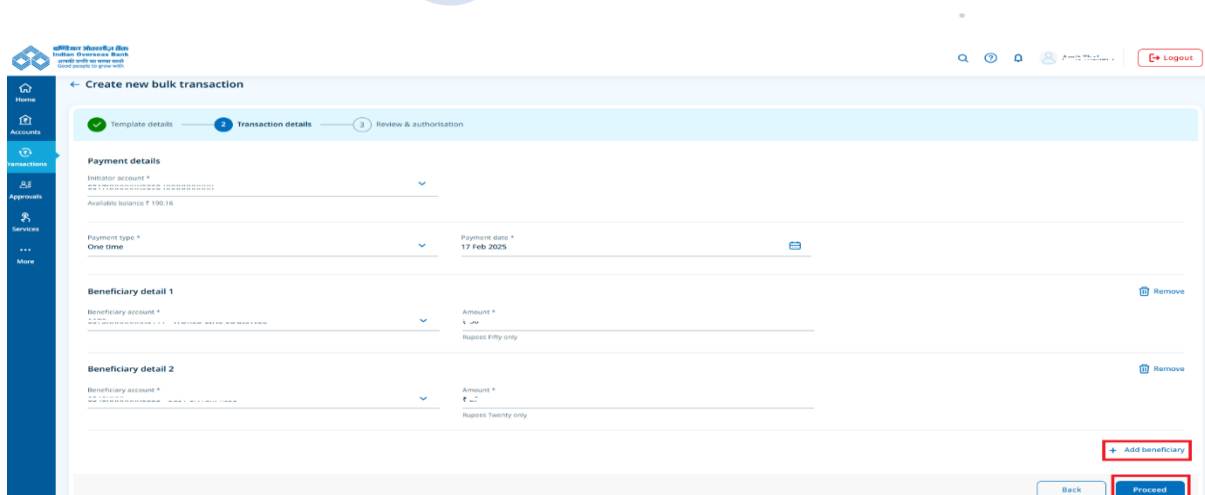


On clicking 'PROCEED' user will be redirected to the transaction details page. User must enter the below details:

- **Initiator account:** user must select the debit account from the drop down
- **Payment Type:** User can select either one time or recurring payment option from the dropdown.
- **Payment Date:** user can schedule a future dated transaction by selecting the future date.
- **Beneficiary Details 1:** user must select the registered beneficiary from the drop down.
- **Beneficiary Details 2:** user must select the registered beneficiary from the drop down.
- **Amount:** user must enter the transaction amount for both the beneficiaries individually.

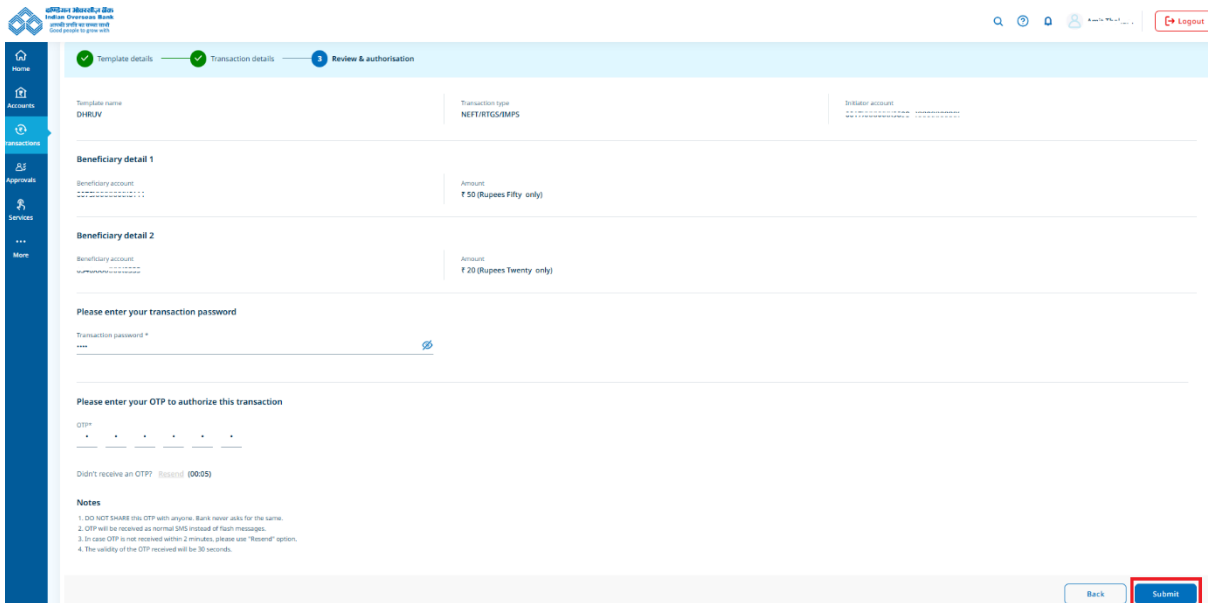
(NOTE: User can add upto 5 beneficiaries in the template by clicking on the Add Beneficiary button and each beneficiary should be different)

- After entering the details, user must click the PROCEED button.



- On clicking PROCEED user will be redirected to the review and authorisation page. OTP will be sent to the registered mobile number/Email ID.

- User must enter the transaction password and OTP. After entering transaction password and OTP user must click on SUBMIT to complete the template creation.

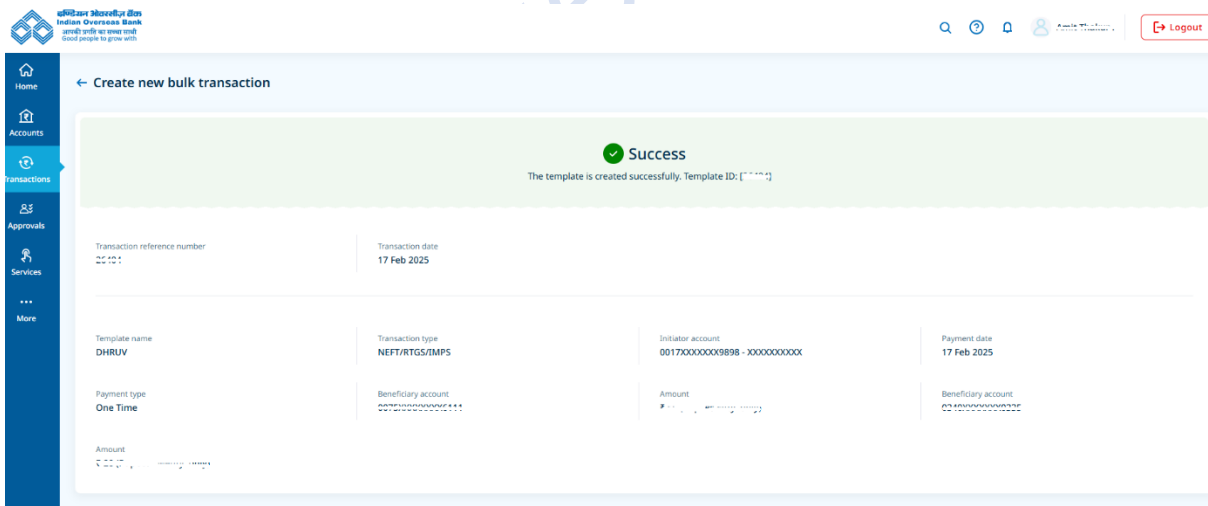


The screenshot shows the 'Review & authorisation' step of the bulk transaction creation process. The interface includes a navigation sidebar on the left with options like Home, Accounts, Transactions, Approvals, Services, and More. The main content area displays the following details:

- Template name:** DHRUV
- Transaction type:** NEFT/RTGS/IMPS
- Initiator account:** [Redacted]
- Beneficiary detail 1:**
 - Beneficiary account: [Redacted]
 - Amount: ₹ 50 (Rupees Fifty only)
- Beneficiary detail 2:**
 - Beneficiary account: [Redacted]
 - Amount: ₹ 20 (Rupees Twenty only)
- Please enter your transaction password:** A field for the transaction password with a strength indicator.
- Please enter your OTP to authorize this transaction:** A field for the One-Time Password (OTP).
- Didn't receive an OTP?** [Resend \(00:05\)](#)
- Notes:**
 - DO NOT SHARE this OTP with anyone. Bank never asks for the same.
 - OTP will be received as normal SMS instead of flash messages.
 - In case OTP is not received within 2 minutes, please use "Resend" option.
 - The validity of the OTP received will be 30 seconds.

At the bottom right, there are 'Back' and 'Submit' buttons.

- On Clicking 'SUBMIT' success page will be displayed after the template gets created successfully. User can check the details of the template on this page.



The screenshot shows the 'Success' page after the bulk transaction template has been created. The page title is 'Create new bulk transaction'. A green success message states: 'Success. The template is created successfully. Template ID: [Redacted]'. Below the message, the following transaction details are displayed:

- Transaction reference number:** [Redacted]
- Transaction date:** 17 Feb 2025
- Template name:** DHRUV
- Transaction type:** NEFT/RTGS/IMPS
- Initiator account:** 0017XXXXXX9898 - XXXXXXXXXX
- Payment date:** 17 Feb 2025
- Payment type:** One Time
- Beneficiary account:** [Redacted]
- Amount:** ₹ [Redacted]
- Beneficiary account:** [Redacted]
