

CORPORATE INTERNET BANKING USER GUIDE

IDBI BANK LTD

INDEX

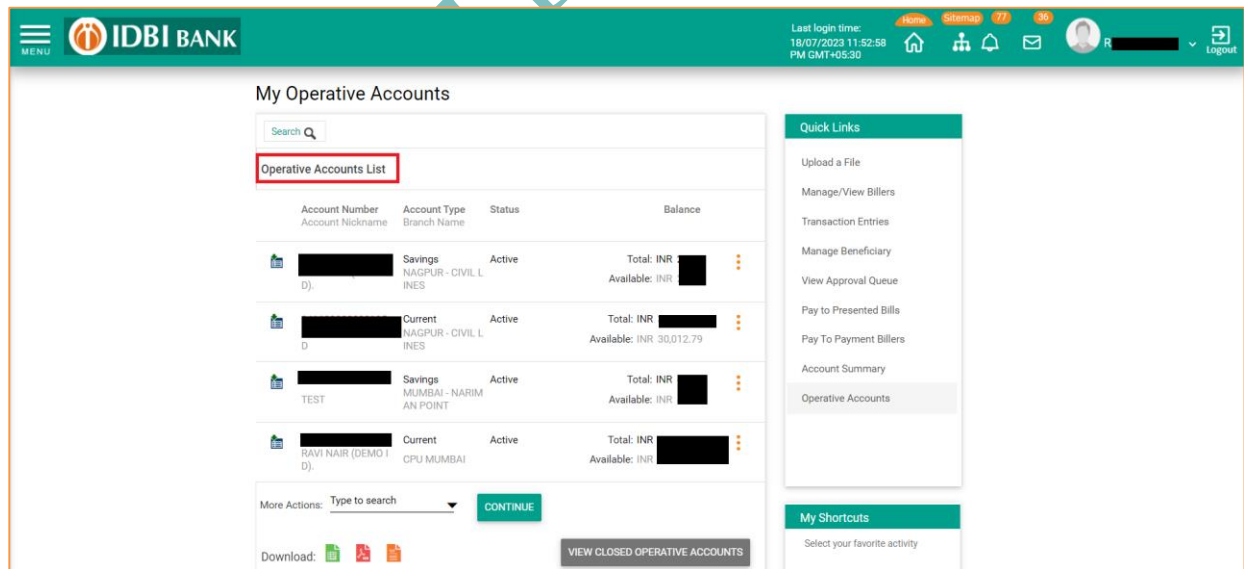
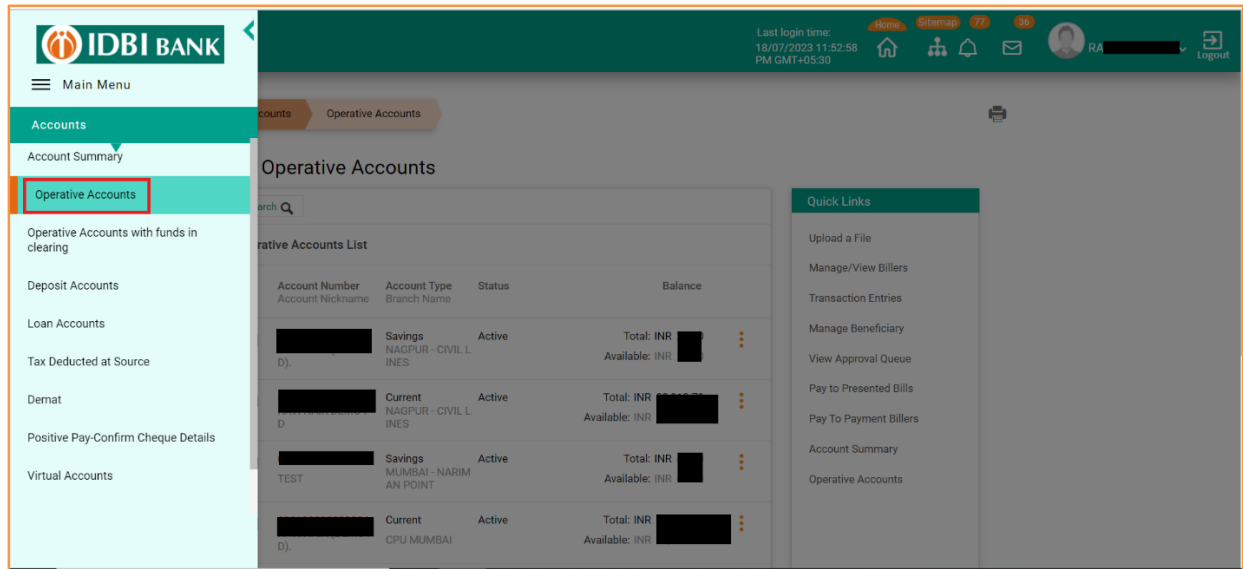
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1. Accounts

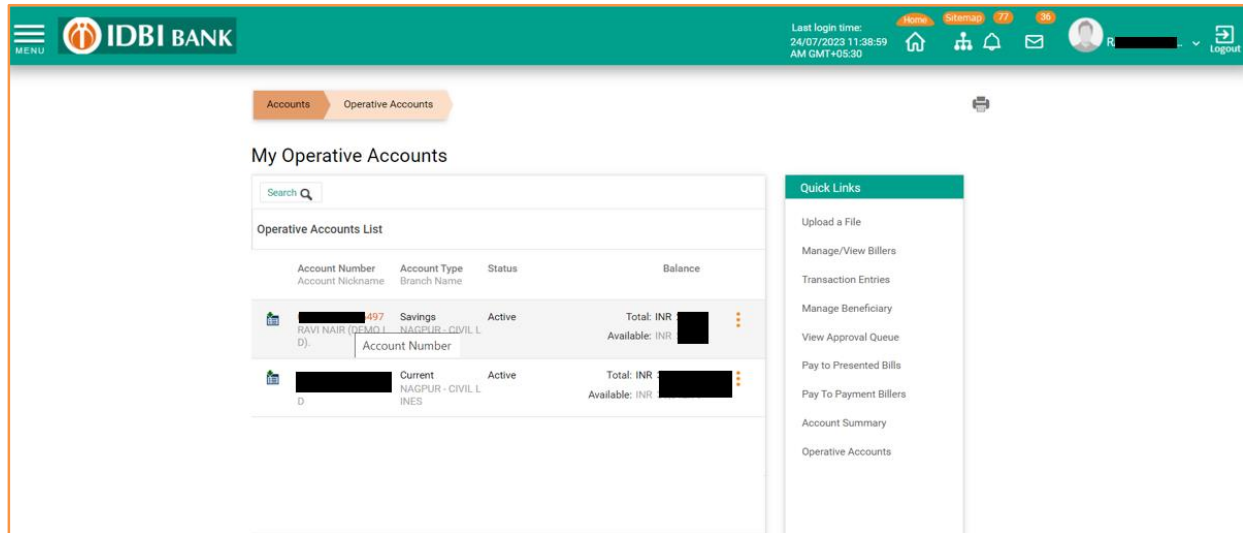
1.1 Operative Account

Navigation: Main Menu > Accounts > Operative Accounts

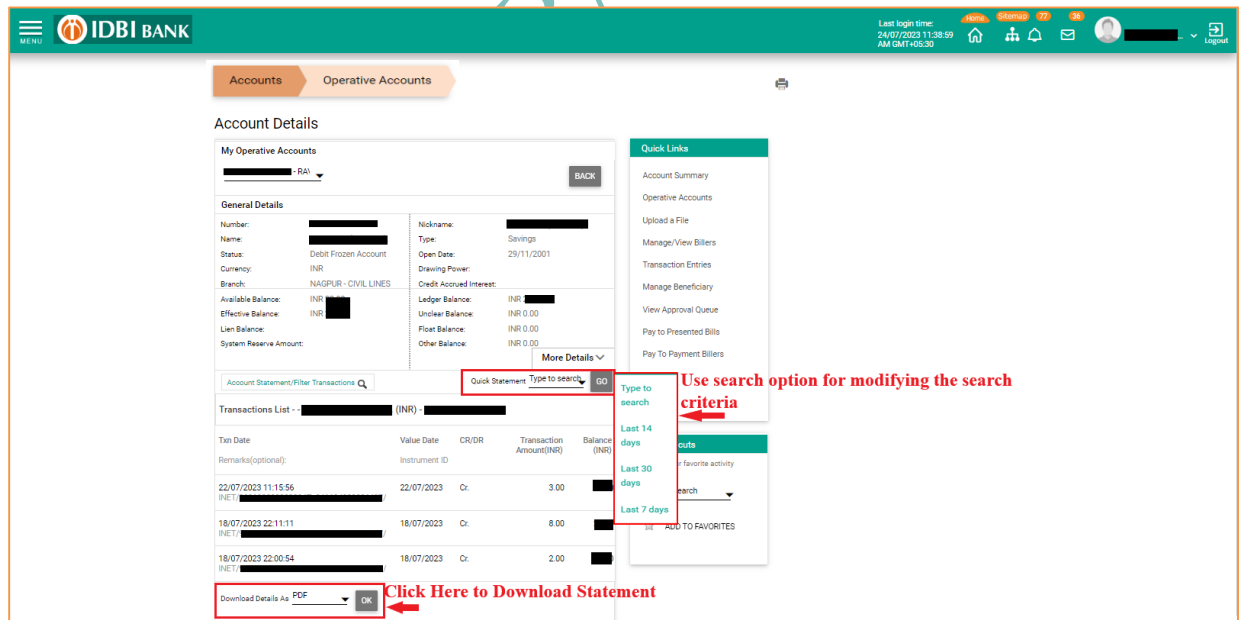


1.1.2 View Operative Account Details

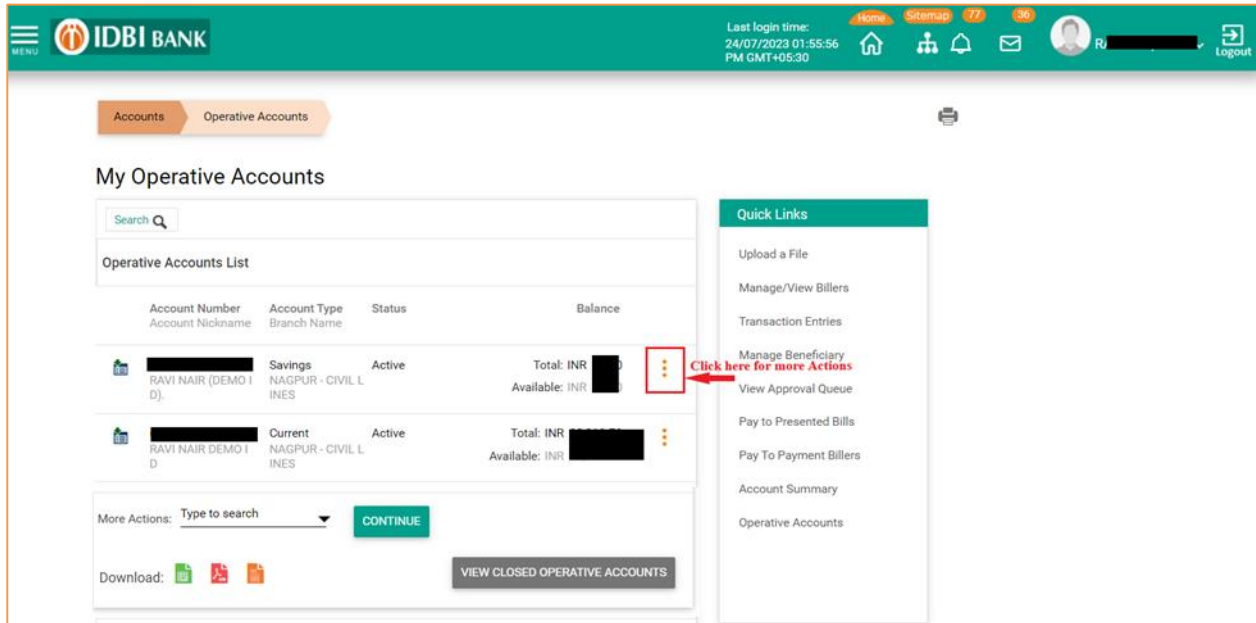
Click on Account Number (Hyperlink) for Account details - Accounts details with statement will be displayed.



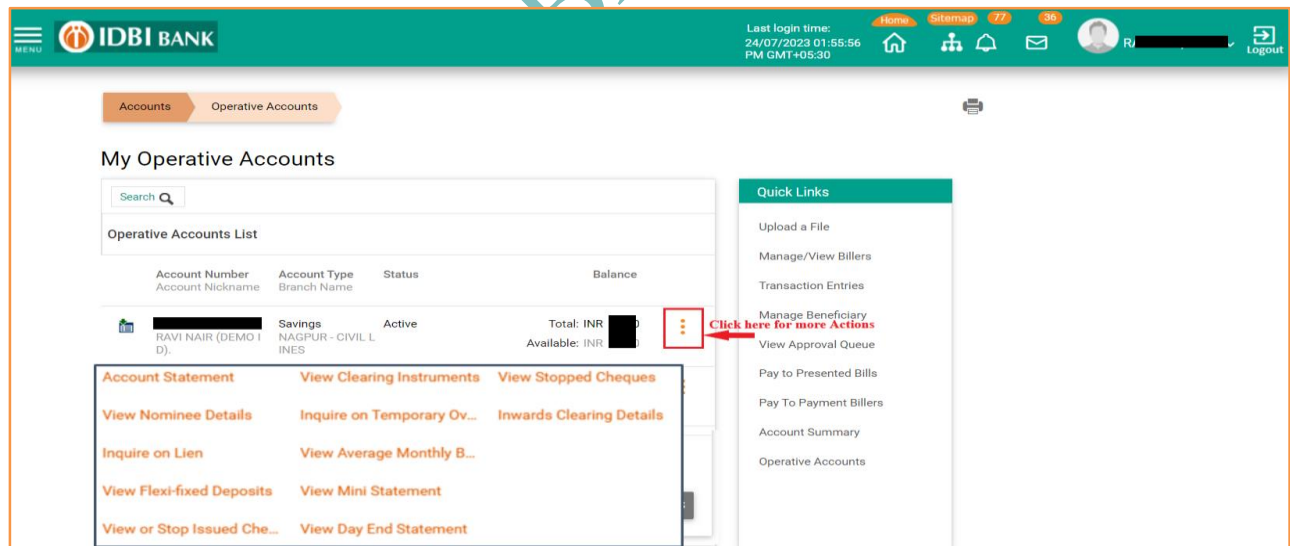
Use search option for modifying the search criteria (By default 3 months statement will be displayed)
User Can Download the Statement from this page.



1.1.3 Check for More Actions (Click on Three Dots)



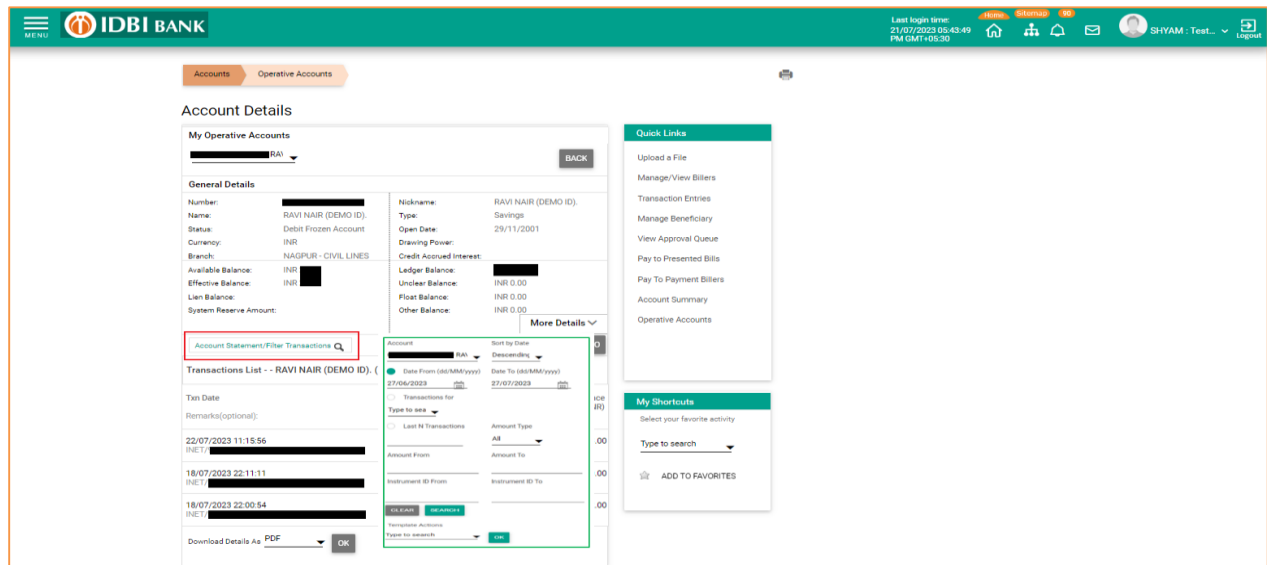
Refer below screen to know options available under “More Action”.



1.1.4 Account Statement

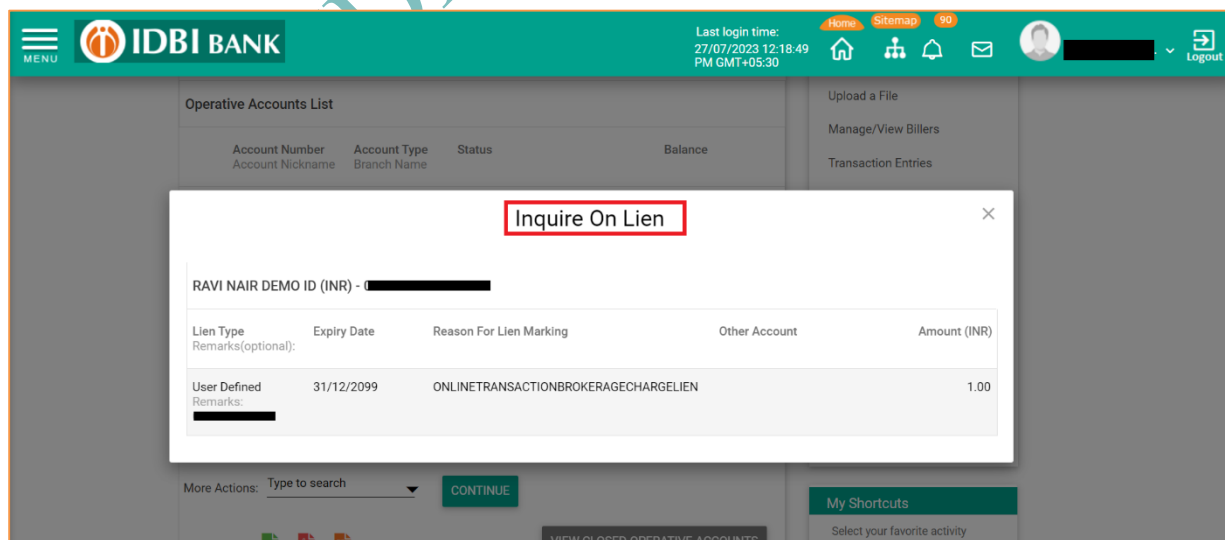
Click to Account Statement. Accounts details with statement will be displayed.

Use search option for modifying the search criteria (By default last 3 transaction will be displayed). Statement can be downloaded from here.



1.1.5 Lien Enquiry

Click on Inquire on Lien for checking the lien details.



1.1.6 View or Stop Cheque

Click on View or Stop Issued Cheque

User can search in the basis of search criteria available on this page.

View or Stop Issued Cheques

Search Criteria

Query on Cheque Book

From Date (dd/MM/yyyy) _____ To Date (dd/MM/yyyy) _____

Query on Issued Cheques
(Query on 1 or more Criteria)

Cheque Number From _____ Cheque Number To _____

Cheque Status All

Quick Links

- Upload a File
- Manage/View Billers
- Transaction Entries
- Manage Beneficiary
- View Approval Queue
- Pay to Presented Bills
- Pay To Payment Billers
- Account Summary
- Operative Accounts

Note:
With effect from January 01, 2021, Cheque Stop Payment request through net banking will be charged as under:
A) Per Cheque Leaf – Rs.100/- plus applicable taxes.
B) Maximum for range of cheques – Rs.500/- plus applicable taxes .
Please contact nearest branch for more details.

1.1.7 View Average Monthly Balance

Click on view average monthly balance to get the result.

Average Monthly Balance

Account: [REDACTED] RA1 **GET DETAILS**

Account Name: RAVI NAIR (DEMO ID).

Selected Month	Average Monthly Balance
01/07/2023 to 27/07/2023	[REDACTED]
01/06/2023 to 30/06/2023	[REDACTED]
01/05/2023 to 31/05/2023	[REDACTED]

Quick Links

- Upload a File
- Manage/View Billers
- Transaction Entries
- Manage Beneficiary
- View Approval Queue
- Pay to Presented Bills
- Pay To Payment Billers
- Account Summary
- Operative Accounts

1.1.8 View Mini Statement

Click on view mini statement to get the result.

View Mini Statement

Balance Details

Available Balance: INR [REDACTED]	Effective Balance: [REDACTED]
Ledger Balance: INR [REDACTED]	Unclear Balance: INR 0.00
Lien Balance: INR 0.00	Float Balance: INR 0.00

Transactions List: RAVI NAIR (DEMO ID.) - [REDACTED]

Date	Instrument ID	CR/DR	Amount (₹)
22/07/2023 INET: [REDACTED]		CR	3.00
18/07/2023 INET: [REDACTED]		CR	8.00
18/07/2023 INET: [REDACTED]		CR	2.00
24/06/2023 INET: [REDACTED]		CR	1.00

1.1.9 Day End Statement

Click on view day end statement to view balance as on that day. (Statement can be downloaded for any days within last 600 Days)

View Day End Statement

Click On Search For Selection of Particular Date. Note: You can download the statement for any day within the last 600 days.

Statement Date: 18/07/2023

Account Number: [REDACTED]

Opening Balance: [REDACTED] Closing Balance: [REDACTED]

Transaction Lists (Tag 61)

Value Date	Entry Date	Reference for Account Owner	Amount Type (Debit/Credit)	Amount:
18/07/2023	18/07/2023	More Details	Cr.	INR 2.00
18/07/2023	18/07/2023	More Details	Cr.	INR 8.00

Download Details As PDF [OK]

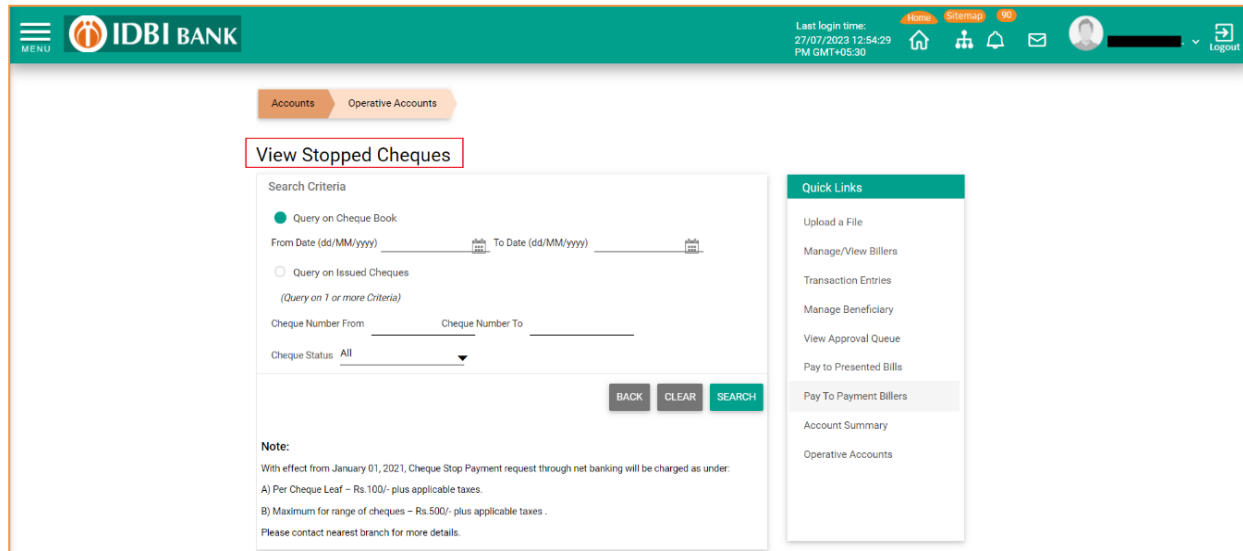
Quick Links

- Upload a File
- Manage/View Billers
- Transaction Entries
- Manage Beneficiary
- View Approval Queue
- Pay to Presented Bills
- Pay To Payment Billers
- Account Summary
- Operative Accounts

My Shortcuts

1.1.10 View Stopped Cheque

Click on stopped cheques to get the result.



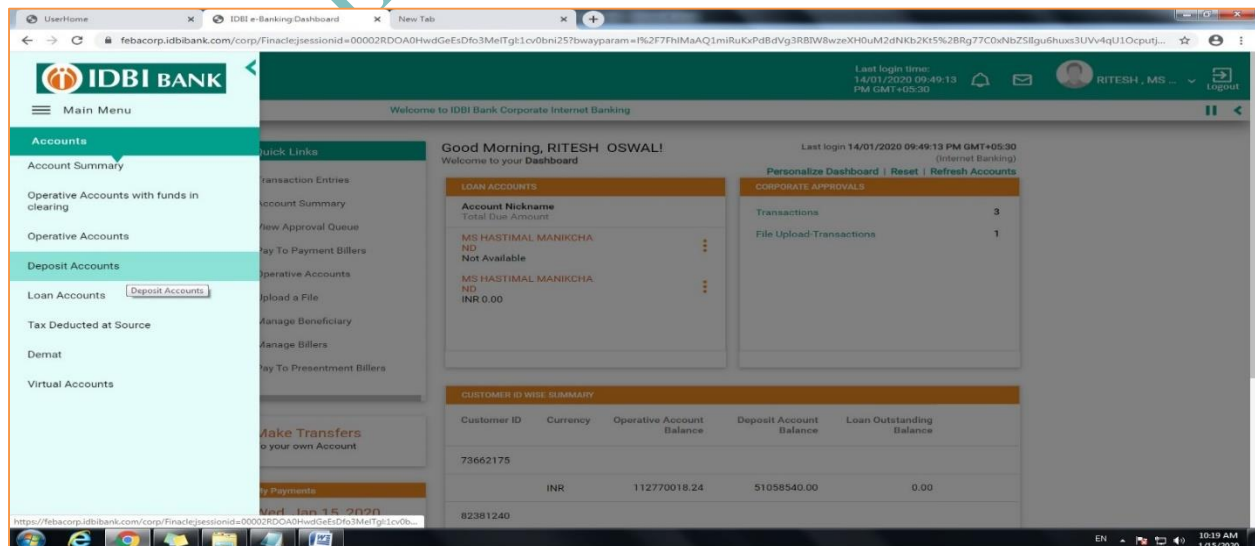
1.1.11 View Inward Clearing Details

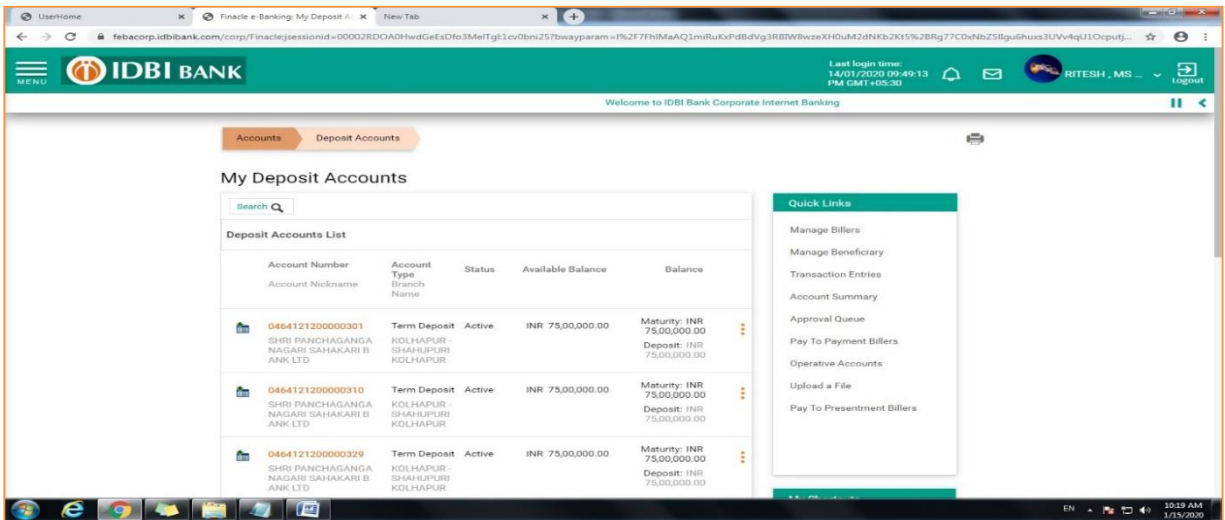
Inward clearing details can be viewed on click of this link.

1.2. Deposit Account

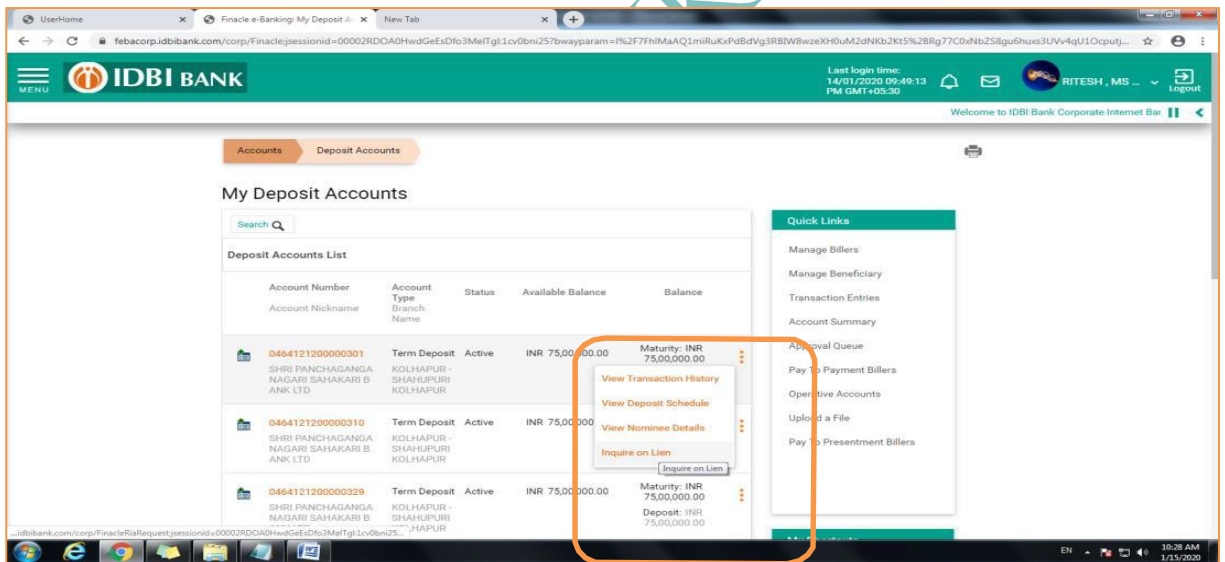
Navigation: Menu > Accounts > Deposit Accounts

Click on Deposit Account





1.2.1 Go to More Option and click on View Transaction History



1.2.2 Deposit schedule

Click on the View Deposit Schedule link for viewing deposit schedule for deposit account.

1.2.3 Nominee Details

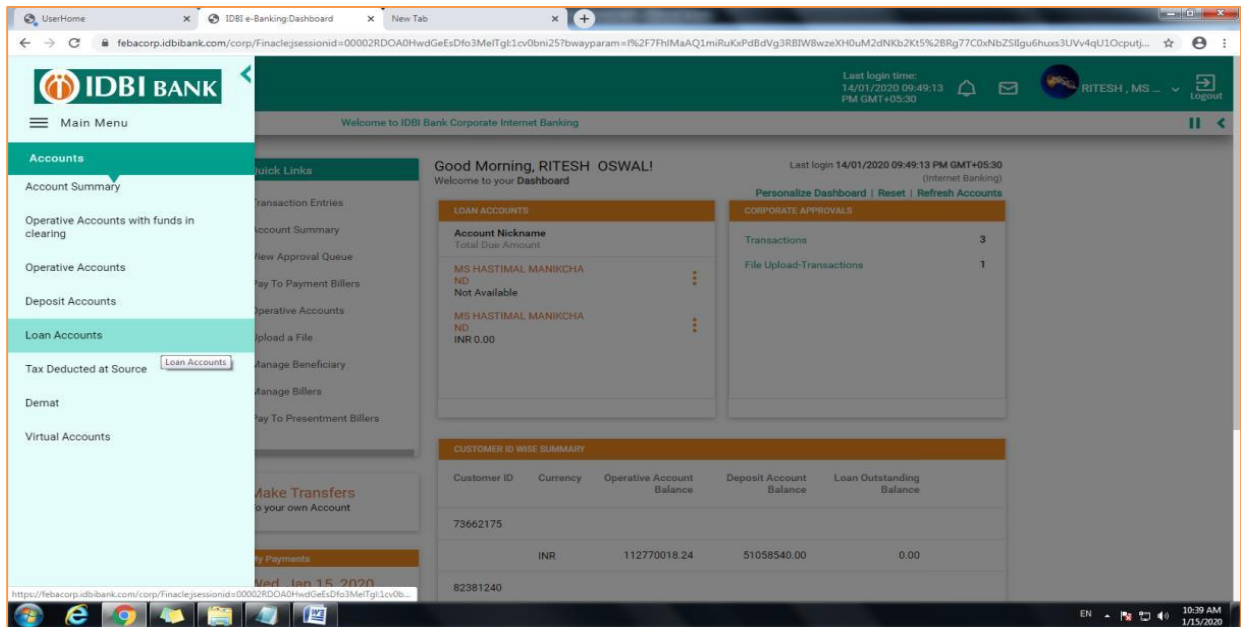
Click to view Nominee details

1.2.4 Lien Enquiry

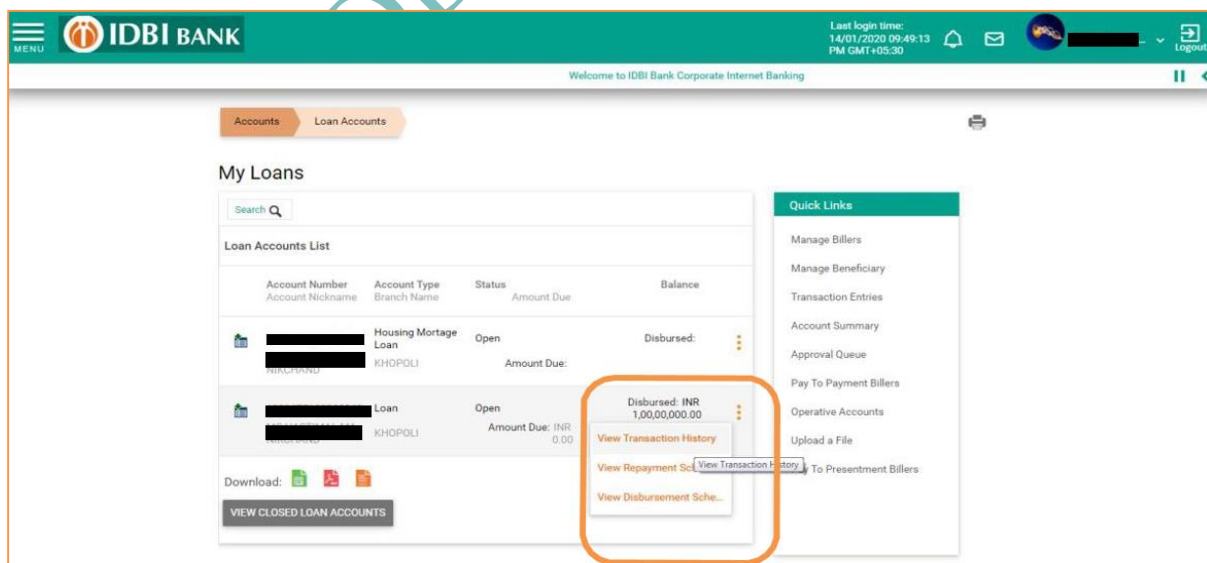
Click to view lien marked to selected account.

1.3 Loan Account

Navigation: Menu> Accounts> Loan Accounts



Displaying Loan Account list go to More Option



1.3.1 Transaction History

Click on this link to get transaction history / Statement

1.3.2 Loan Repayment Schedule

Click on this link to see loan repayment schedule

1.3.3 Loan Disbursement Schedule

Click on this link to see loan disbursement schedule

1.4 Tax Deducted at Source

Navigation: Menu> Accounts>Tax Deducted at Source

Tax Deducted at Source

Search Q [Previous Year: Previous Current] Customer ID [All]

Tax Deducted at Source -Previous Financial Year (All)

Customer ID	Interest (INR)	Rate (%)	Tax Deducted at Source (INR)	Tax Shortfall (INR)
Start Date				Tax Refunded (INR)
01/04/2022	0.00		0.00	0.00

Download: [PDF] [Excel] [Word]

Quick Links

- Account Summary
- Operative Accounts
- Upload a File
- Manage/View Billers
- Transaction Entries
- Manage Beneficiary
- View Approval Queue
- Pay to Presented Bills
- Pay To Payment Billers

1.5 DEMAT

Navigation: Menu> Accounts>DEMAT

DP Options

Select DP [Select] [SUBMIT]

- Select
- CDSL
- NSDL

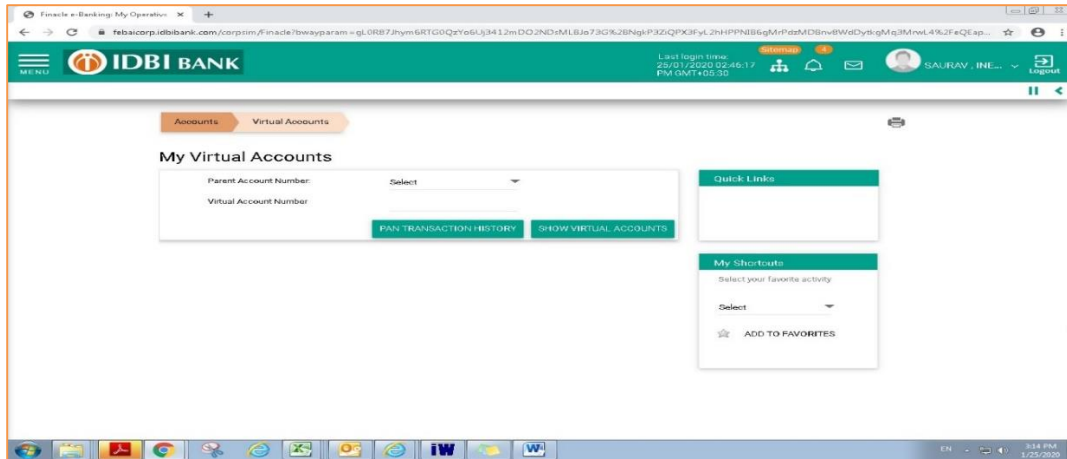
Quick Links

- Manage Billers
- Manage Beneficiary
- Transaction Entries
- Account Summary
- Approval Queue
- Pay To Payment Billers
- Operative Accounts
- Upload a File
- Pay To Presentation Billers

Select DP (NSDL/CSDL) and click on submit for viewing all the DEMAT details.

1.6 Virtual Accounts

Navigation: Menu> Accounts>Virtual Accounts



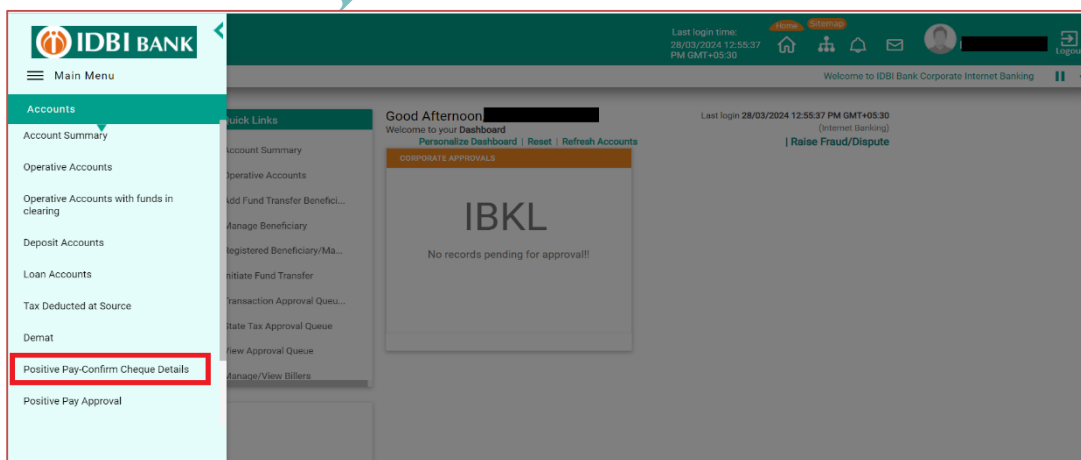
View all the virtual accounts linked to one parent account from this link. Search Virtual Account.

1.7 Operative Account Funds in Clearing

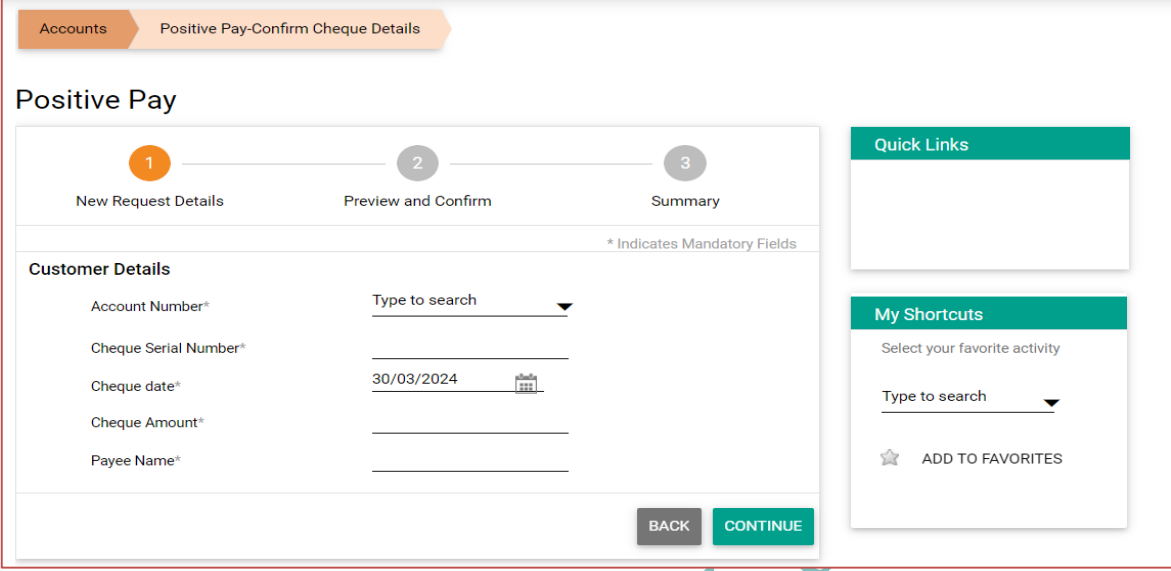
Navigation: Menu> Accounts>Operative Accounts with funds in clearing

This will display all the operative accounts with funds in clearing if available.

1.8 Navigation: Menu> Accounts>Positive Pay-Confirm Cheque Details.



Enter issued Cheque No, Cheque Amount & Payee Name & click to Continue.



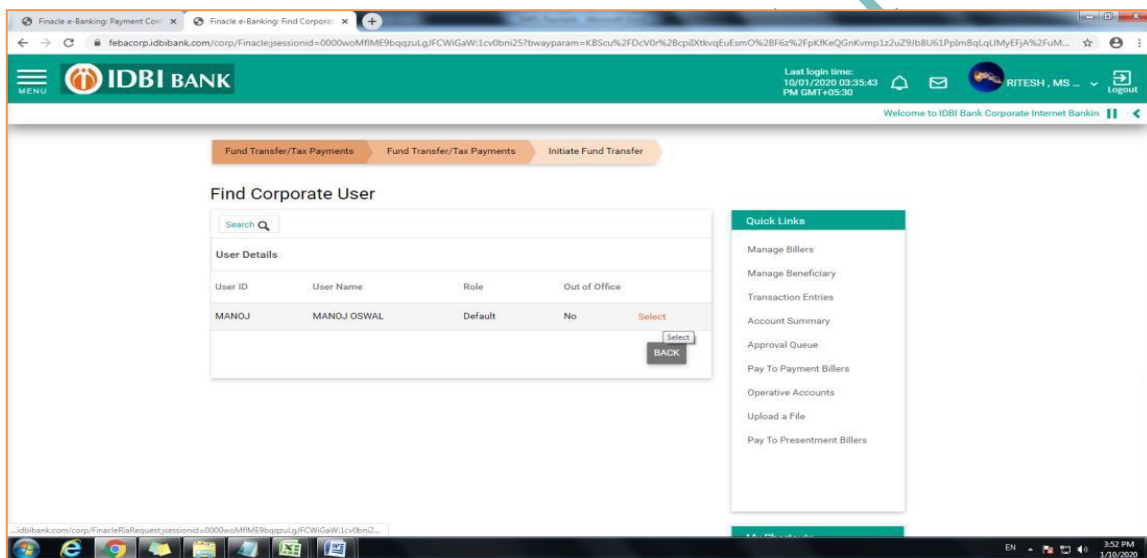
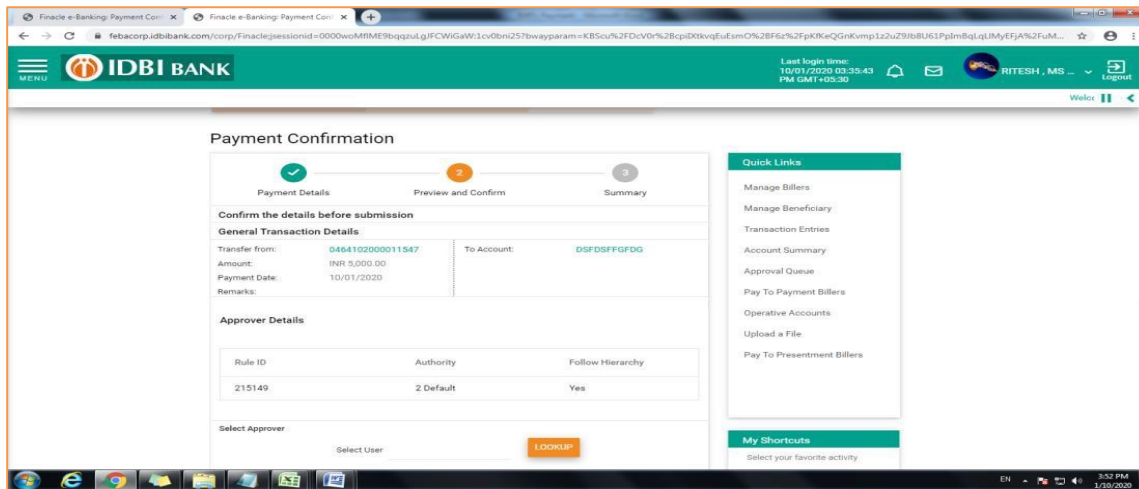
The screenshot shows the 'Positive Pay-Confirm Cheque Details' form. At the top, there are navigation tabs for 'Accounts' and 'Positive Pay-Confirm Cheque Details'. Below this, the form is titled 'Positive Pay' and features a progress indicator with three steps: 1. New Request Details (highlighted in orange), 2. Preview and Confirm, and 3. Summary. A note indicates that an asterisk (*) denotes mandatory fields. The 'Customer Details' section includes the following fields: 'Account Number*' with a search dropdown, 'Cheque Serial Number*', 'Cheque date*' (pre-filled with 30/03/2024 and a calendar icon), 'Cheque Amount*', and 'Payee Name*'. At the bottom right of the form are 'BACK' and 'CONTINUE' buttons. To the right of the form are two side panels: 'Quick Links' and 'My Shortcuts', which includes a search bar and an 'ADD TO FAVORITES' button.

2. Fund Transfer

Navigation: Menu>Fund Transfer>Initiate Fund Transfer

User will be able to initiate Self Account transfer/NEFT/RTGS/TPT from this menu. Enter Transaction details and click on continue

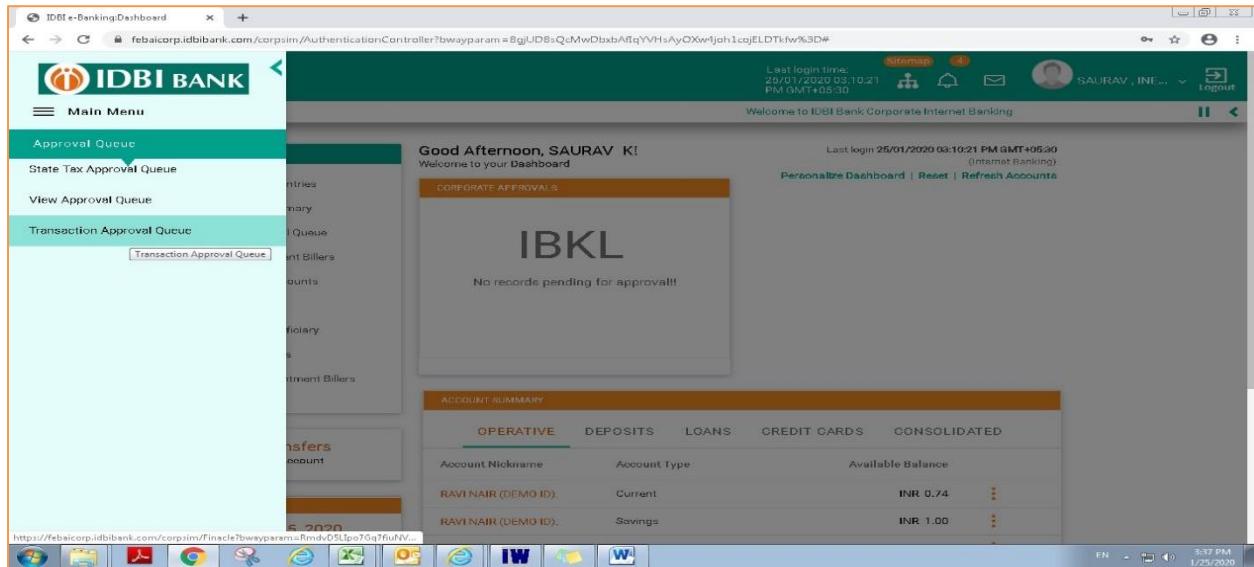
Select approver from lookup (If transaction is having some workflow) Enter credentials and submit



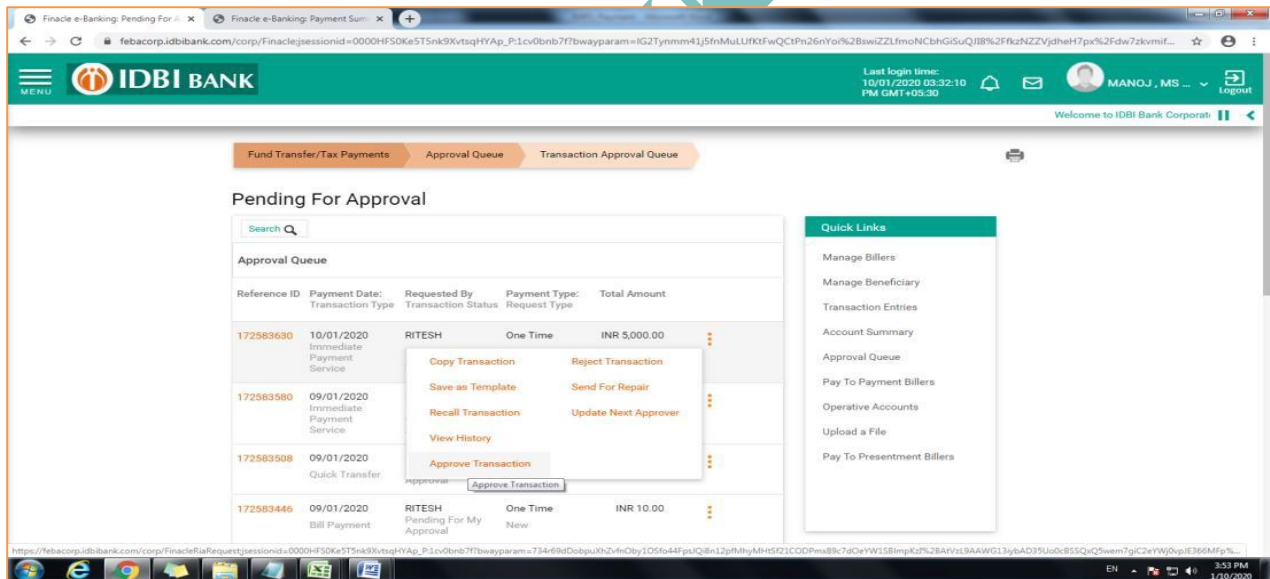
2.1.2 Approve the transaction

Navigation: Menu>Approval Queue >Transaction Approval Queue

Click on Transaction approver queue



Select the transaction to be approved



Approve the transaction.

If next level of workflow is present, select user from lookup and submit the transaction. Next approver will follow the same steps to verify the transaction.

2.2 Own Account Transfer

Navigation: Menu>Fund Transfer >Initiate Fund Transfer > Own Account Transfer

Enter Transaction details and click on continue

Select approver from lookup (If transaction is having some workflow) Enter credentials and submit.

If approval is required, please follow step 2.1.2 for approval.

2.3 Third Party Transfer

Navigation: Menu>Fund Transfer >Initiate Fund Transfer > Third Party Transfer

Click on Third Party Transfer

Enter Transaction details and click on continue.

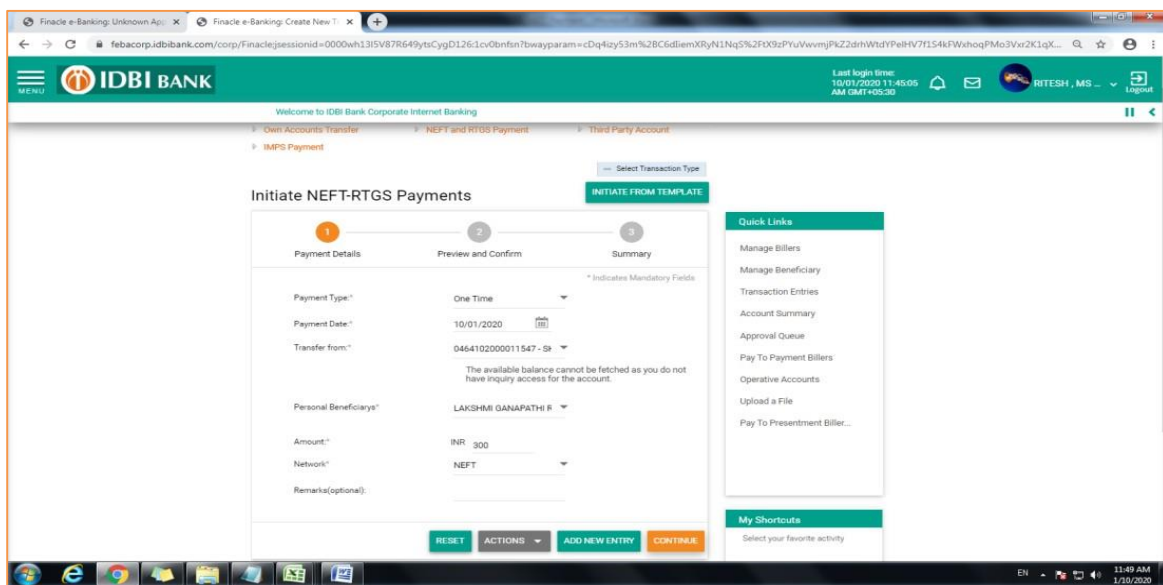
Select approver from lookup (If transaction is having some workflow) Enter credentials and submit.

If approval is required, please follow step 2.1.2 for approval.

2.4 NEFT/RTGS Transfer

Navigation: Menu>Fund Transfer >Initiate Fund Transfer > NEFT/RTGS

Click on NEFT/RTGS Transfer:



Select Network **NEFT OR RTGS** separately. Enter Transaction details and click on continue.

Select approver from lookup (If transaction is having some workflow)

Enter credentials and submit.

If approval is required, please follow step 2.1.2 for approval.

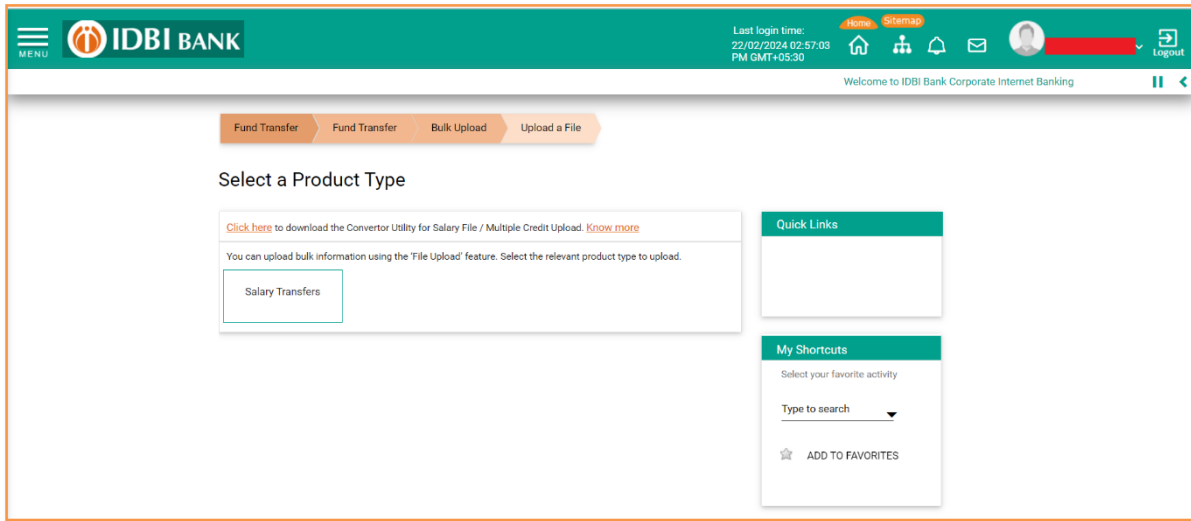
2.5 Bulk Upload

Navigation: Menu>Fund Transfer >Bulk Upload

2.5.1 Salary Upload

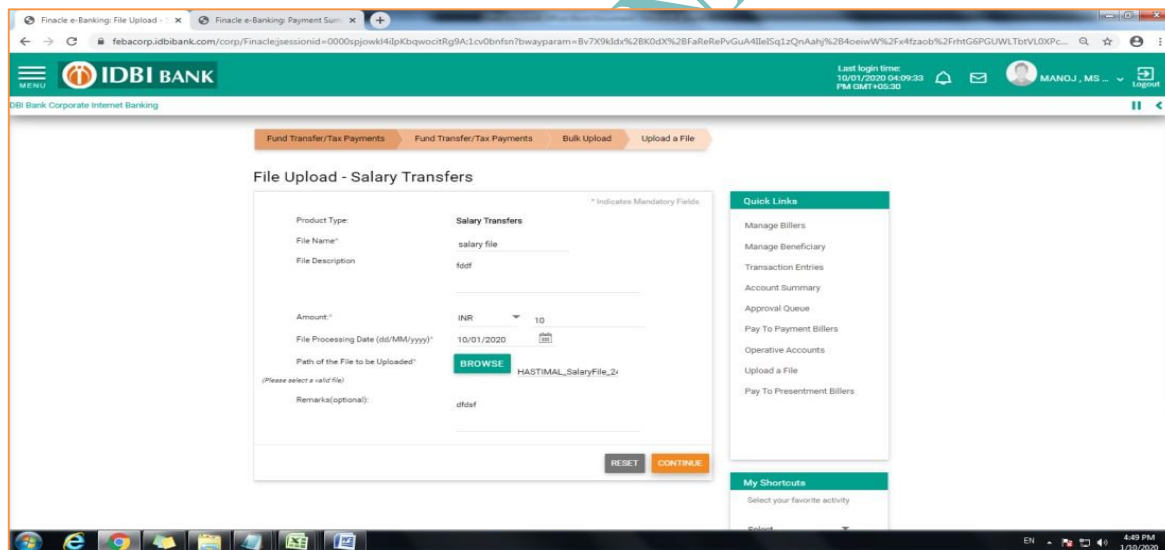
Navigation: Menu>Fund Transfer >Bulk Upload > Upload a File

Click on Salary Transfer



Click on link to get the convertor & file format.

Create an excel File in the specified format & convert this file to given format using convertor. Enter details and browse salary file.



Upload the file,

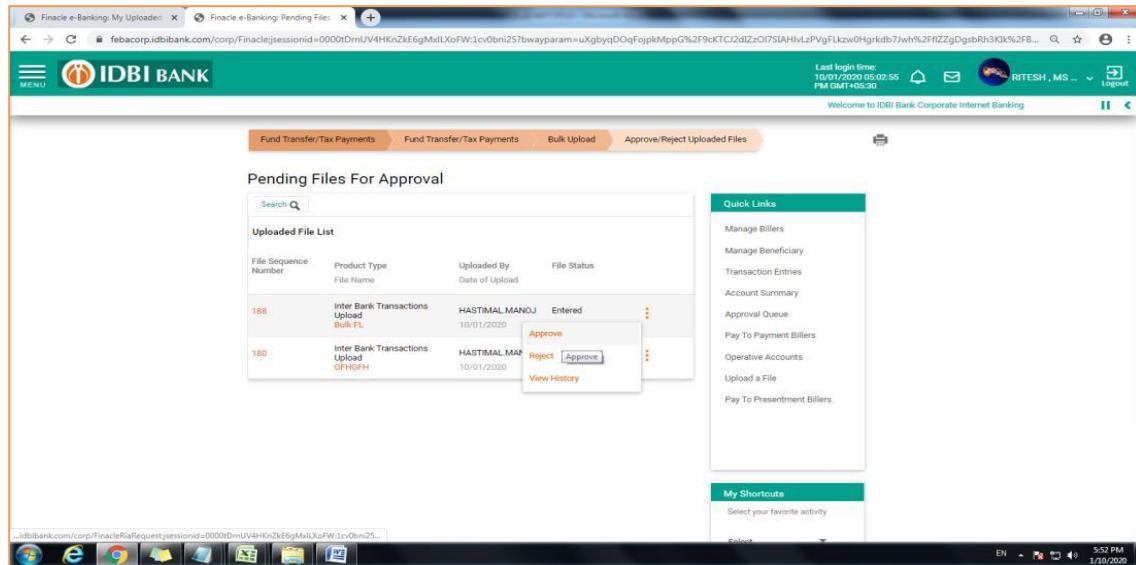
Enter Transaction details and click on continue.

Select approver from lookup (If transaction is having some workflow)

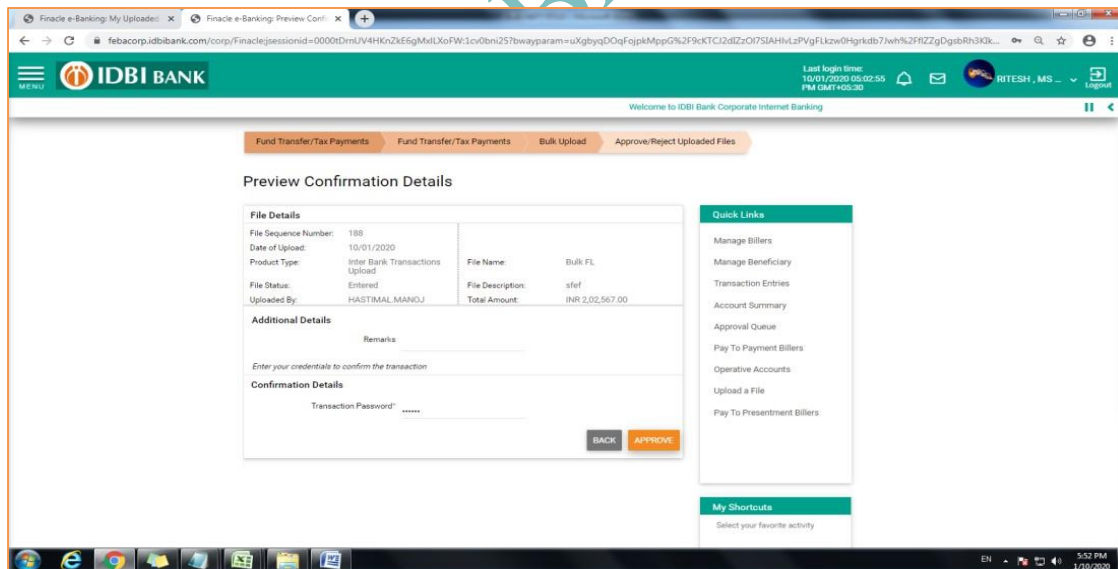
Enter credentials and submit.

2.2.1 Approval of Salary Upload File

Navigation: Menu>Fund Transfer >Bulk Upload > Approve/Reject uploaded file



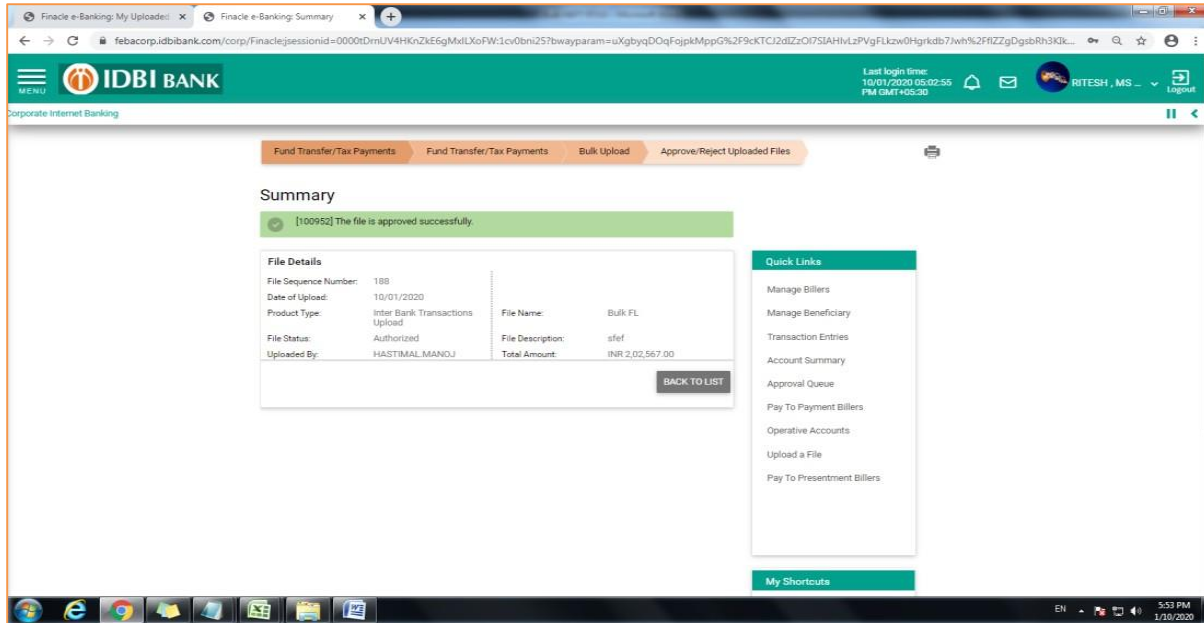
Select the option among Approve, Reject & View History Click on approve for approval.



Enter Transaction details and click on continue.

Select approver from lookup (If transaction is having some workflow)

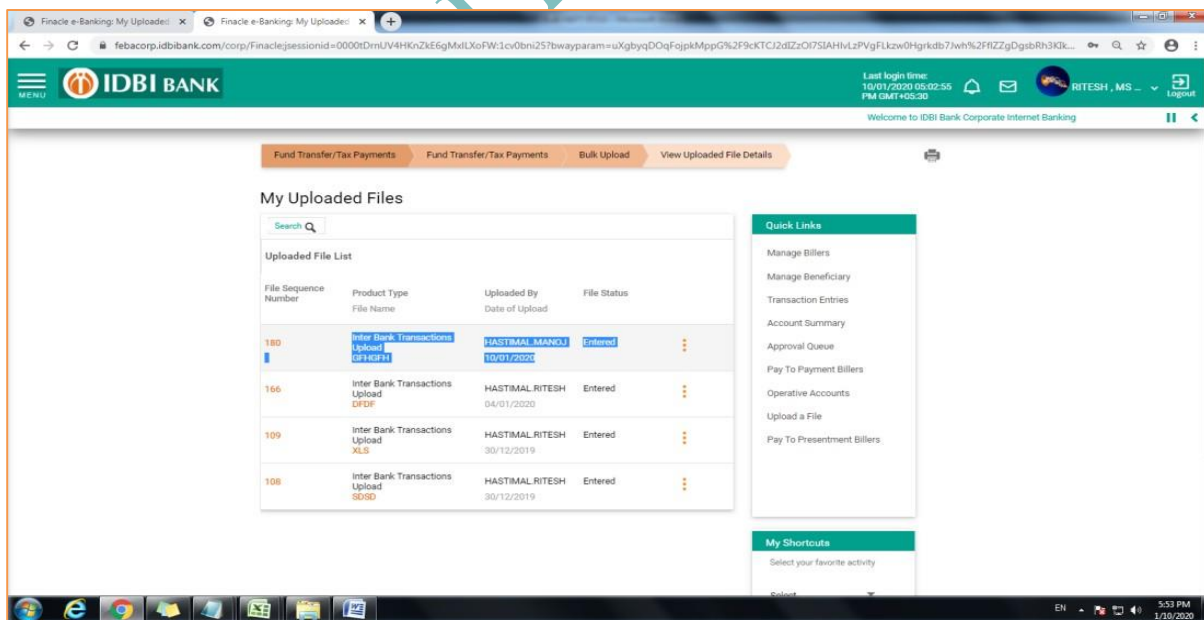
Enter credentials and submit.



2.5.2 View Uploaded file details

Navigation: Menu>Fund Transfer >Bulk Upload >View uploaded Files

Check in View uploaded file details



2.6 Scheduling One Time/Recurring Transaction for (Own Account Transfer/TPT/NEFT/RTGS)

Click on Fund Transfer>>Click on Initiate Fund Transfer

For Schedule Transaction Select Payment Date as required & Enter Payment Type “One Time”

For Scheduling Recurring Transaction: Select Start Date & Enter Payment Type as required (like daily, weekly etc)

Rule ID	Authority	Follow Hierarchy
215149	2 Default	Yes

3. Manage Beneficiary

Navigation: Menu>Fund Transfer >Manage Beneficiary

3.1 Beneficiary Addition

Navigation: Menu>Fund Transfer >Manage Beneficiary > Add Beneficiary

Select Type of beneficiaries

1. Within IDB Bank Beneficiary
2. Outside IDBI Bank with Account Number & IFSC
3. Outside IDBI Bank with Mobile Number & MMID

3.2 View list of registered Beneficiary

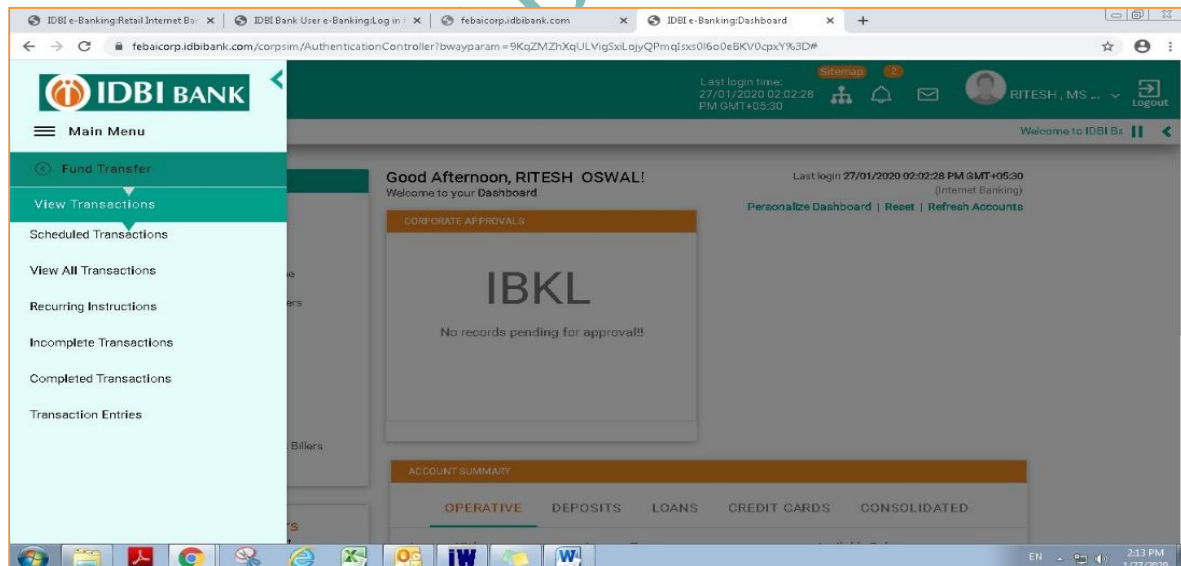
Navigation: Menu>Fund Transfer >Manage Beneficiary > Registered Beneficiary

3.3 Link / De-link users from accessing beneficiary

Navigation: Menu>Fund Transfer >Manage Beneficiary > Maintain Beneficiary Linkage

4. View Transactions

Navigation: Menu>Fund Transfer >View Transaction



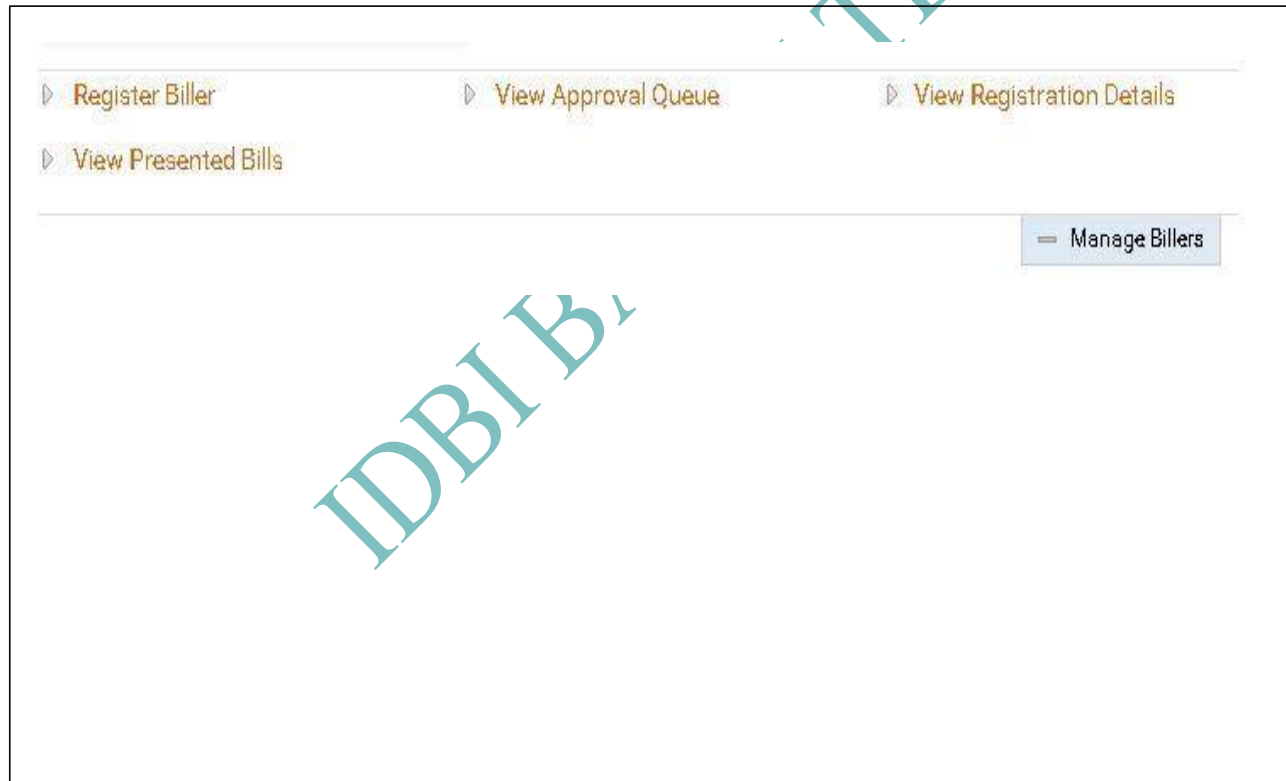
View all types of transaction

1. Scheduled Transaction: It will show all the scheduled transaction.
2. View All Transaction
3. View Recurring Transaction
4. View Incomplete transaction
5. View Completed Transaction
6. Transaction Entries.

5. Bill Payments

5.1 Manage Billers

Navigation: Menu>Bill Payment >Manage Billers



Register Biller

- Click on ‘Register Biller’ for Addition the register Biller
(If user selects Auto pay request as yes then Bill will presented and auto paid)
- Click on ‘View Registration’ Details for view details of registered Billers
- Click on ‘View presented Bills’ for presented bills for payment
- Click on ‘View Approval Queue’ for approval of any transaction

5.2 Pay to Presentment Billers

Menu > Bill Payments > Pay to presentment Billers

Bill Payment
Pay To Presentment Billers

Pay Your Bill

1
2
3

Payment Details
Preview and Confirm
Summary

Set Payment Date & Frequency * Indicates Mandatory Fields

Transaction Date (dd/MM/yyyy)*	23/01/2020
From Account*	0550104000072256 - R4
	Available Balance : INR 99,08,990.67
Presentment Billers*	<input type="text"/> LOOKUP
Amount*	INR <input type="text"/>
Remarks :	<input type="text"/>

ACTIONS ▾
CONTINUE

Pay Your Presented Bills:

- Select your account for make the payment.
- Select the presentment biller Through ‘LOOKUP’
- Enter the Amount.
- Enter The Remarks.
- Select approver from lookup (If transaction is having some workflow)
- Enter credentials and submit.

Navigation: Menu>Bill Payment >Manage Billers

- Click on ‘View Approval Queue’ for approval of any transaction (If Transaction is having work flow)

5.3 Pay to Payment Billers

Navigation: Menu > Bill Payments > Pay to payment Billers

Payment To Biller
INITIATE FROM TEMPLATE

1
 Payment Details

2
 Preview and Confirm

3
 Summary

Set Payment Date & Frequency * Indicates Mandatory Fields

Frequency Type*	One Time ▼
Transaction Date (dd/MM/yyyy)*	23/01/2020 📅
From Account*	0550104000072256 - R/ ▼
	Available Balance : INR 99,08,990.67
Ad hoc Biller Name*	<input type="text"/> LOOKUP
Biller Nickname*	<input type="text"/>
Add to Registered Billers List	<input type="checkbox"/>
Amount*	INR <input type="text"/>
Remarks :	<input type="text"/>

RESET
ACTIONS ▼
CONTINUE

Pay to Payment Bills:

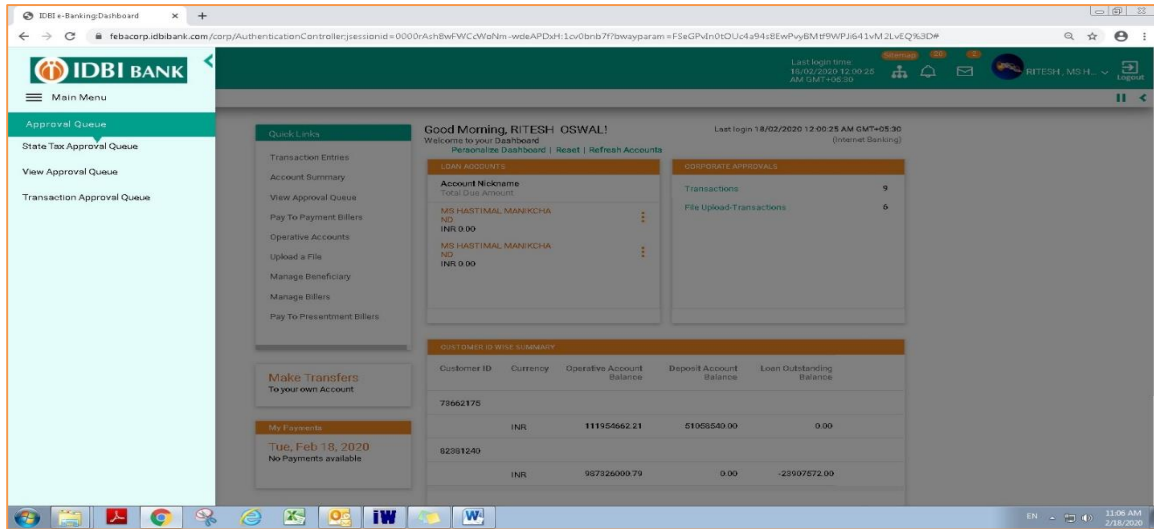
- Select your account for make the payment.
- Select the Adhoc Biller Name Through 'LOOKUP'
- Enter the Amount.
- Enter The Remarks.
- Select approver from lookup (If transaction is having some workflow)
- Enter credentials and submit.

Navigation: Menu>Bill Payment >Manage Billers

- Click on 'View Approval Queue' for approval of any transaction (If Transaction is having work flow)

6. Transaction Approval

Navigation: Menu>Approval Queue



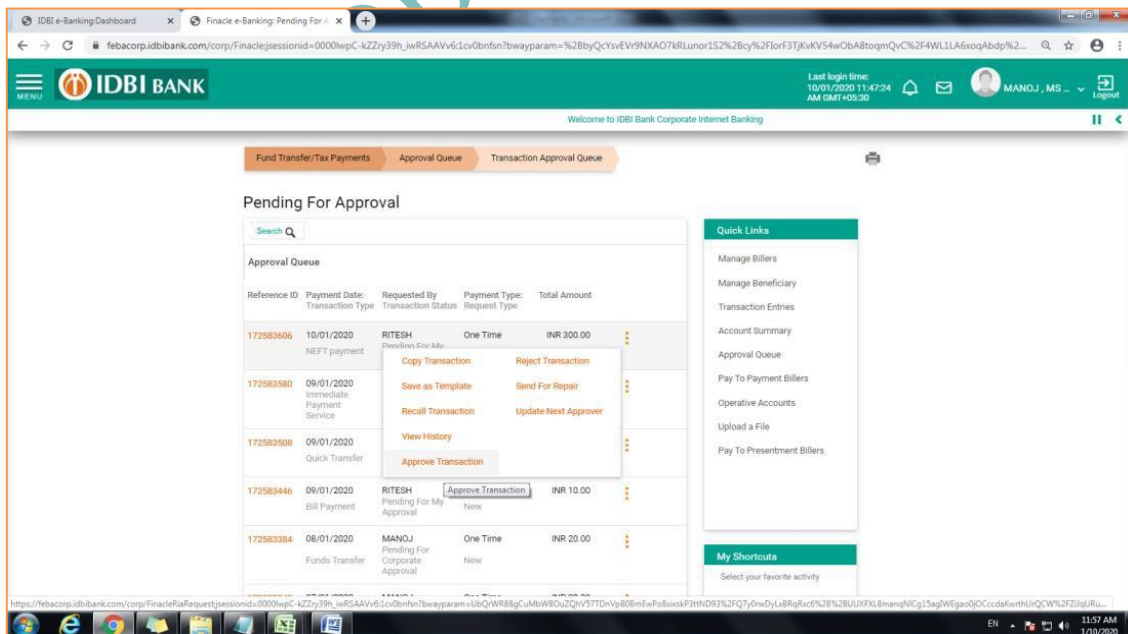
Use Below option for transaction approval:

6.1 State Tax Approval Queue: For State Tax transaction approval

6.2 View Approval Queue: For tax transaction approval other than state tax

6.3 Transaction Approval Queue: For all transaction except TAX

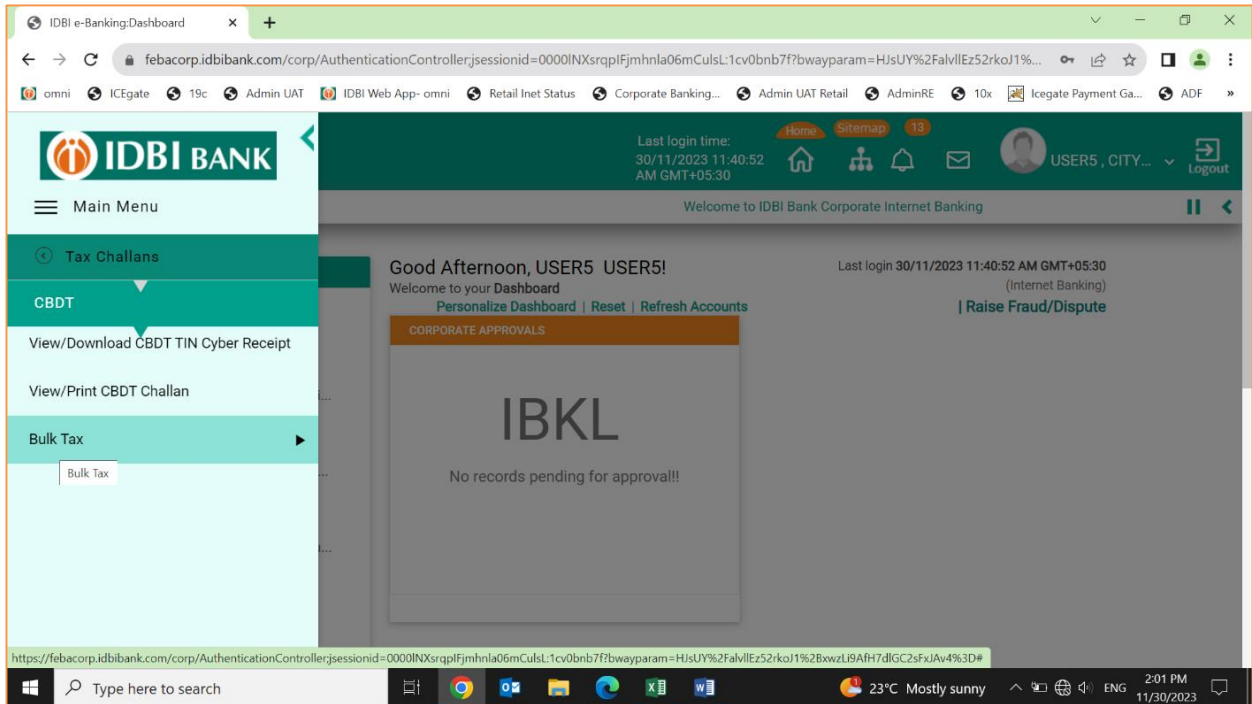
Approval Queue:



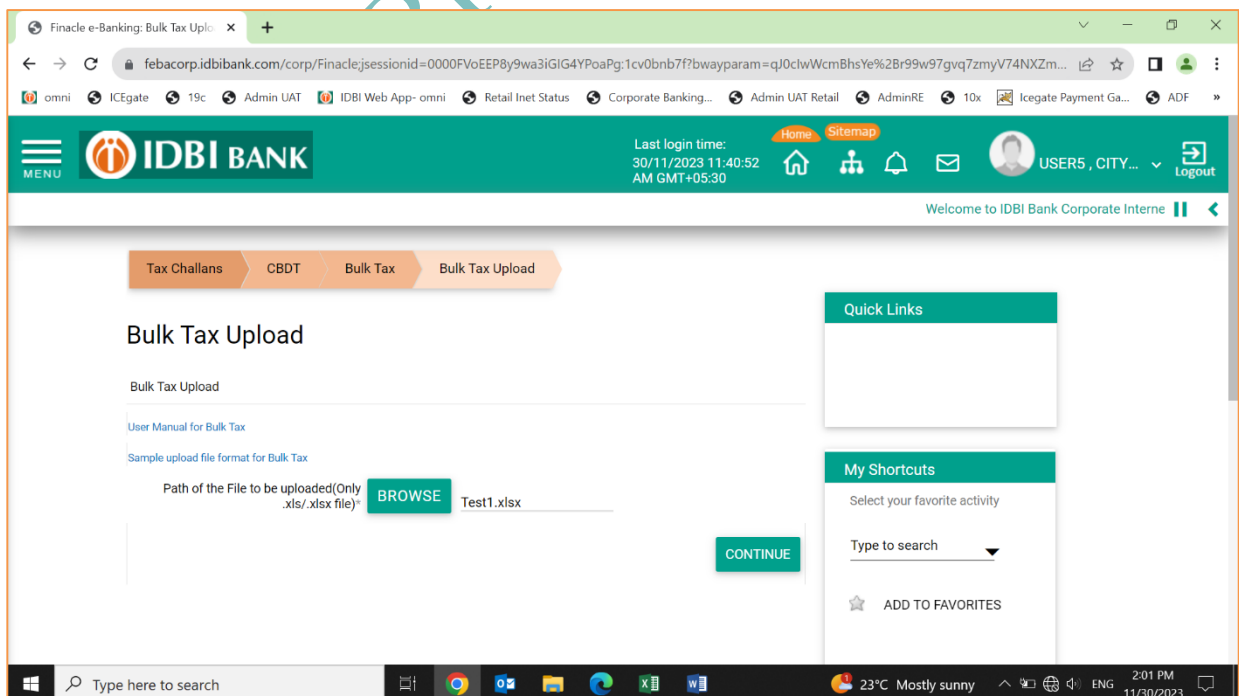
7. Tax Challans

7.1 Bulk Tax Payment

Navigation: Menu>Tax Challans >Bulk Tax:

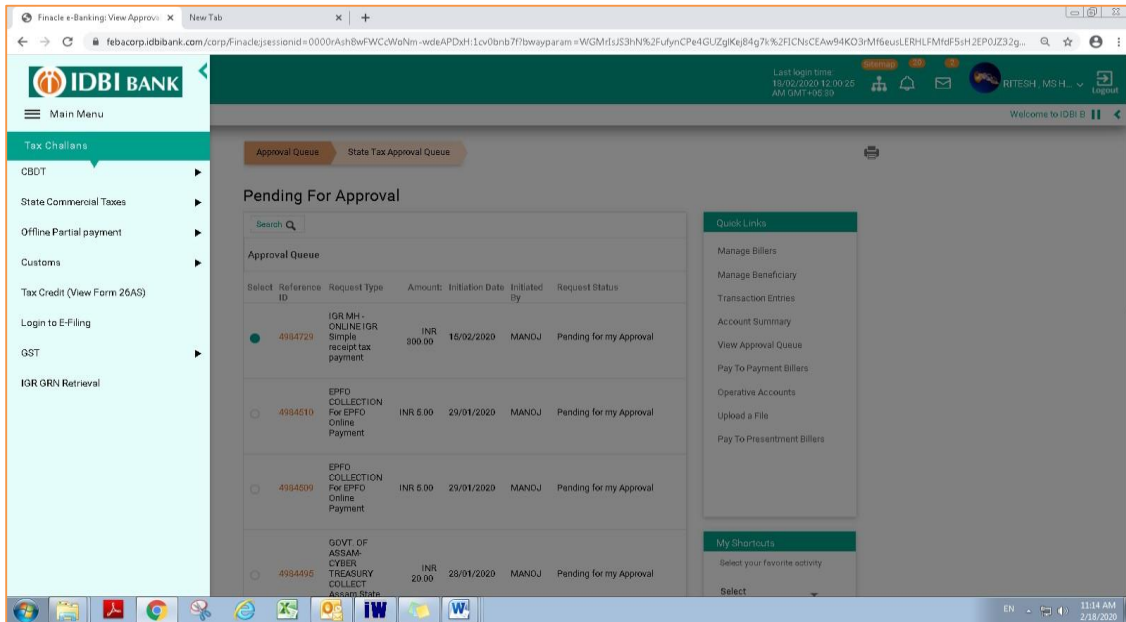


Upload file



7.2 View/Print Tax Challans

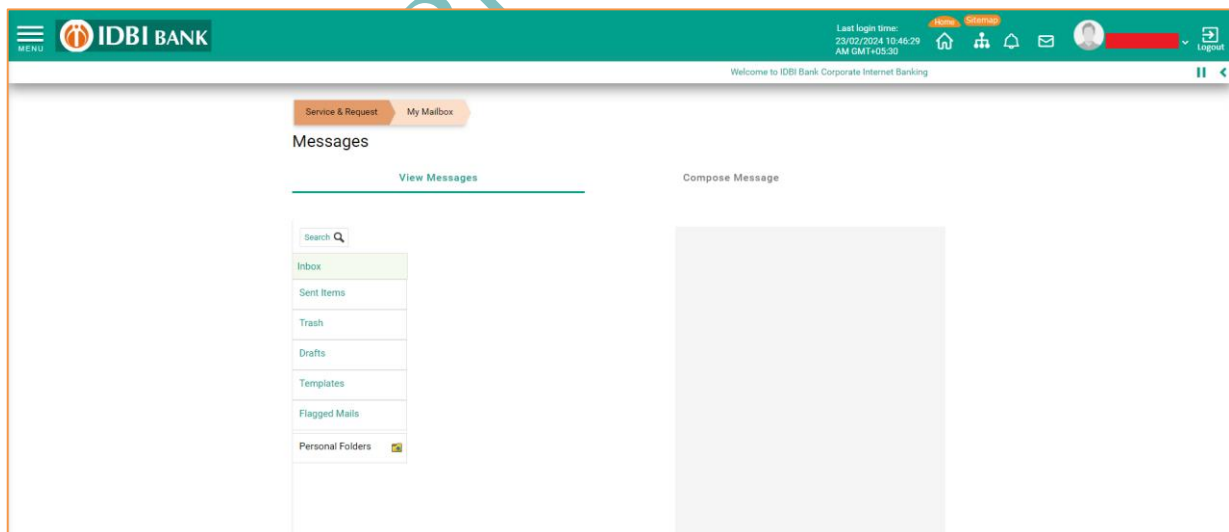
Navigation: Menu>Tax Challans :



User can select the module and get the challan.

8. Mail Box

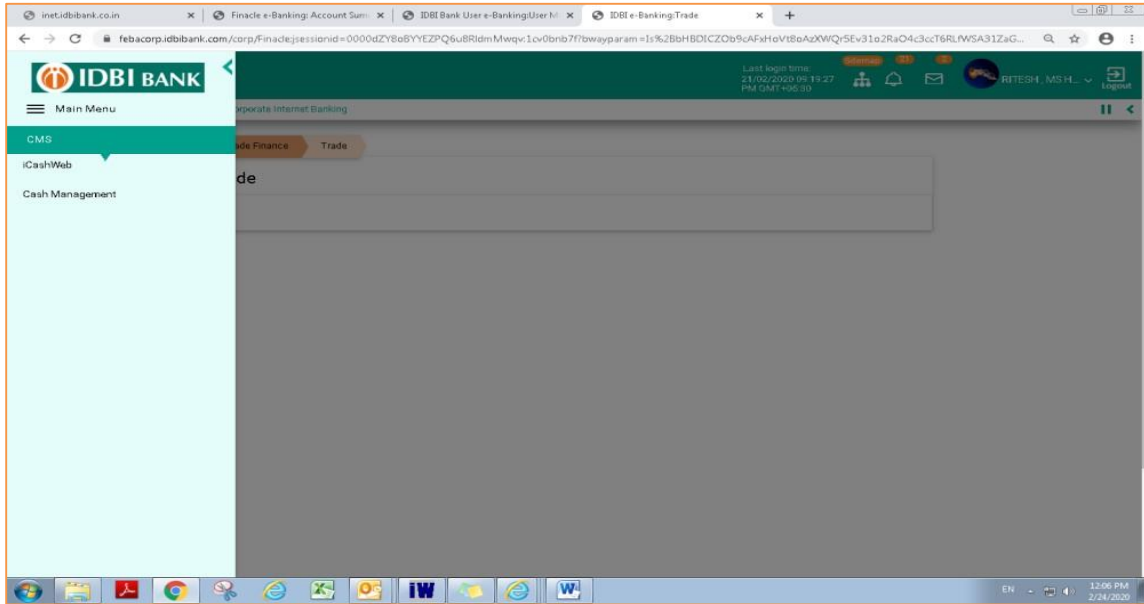
Navigation: Menu> Service & Request > my mailbox.



9. SSO (Single Sign on Login)

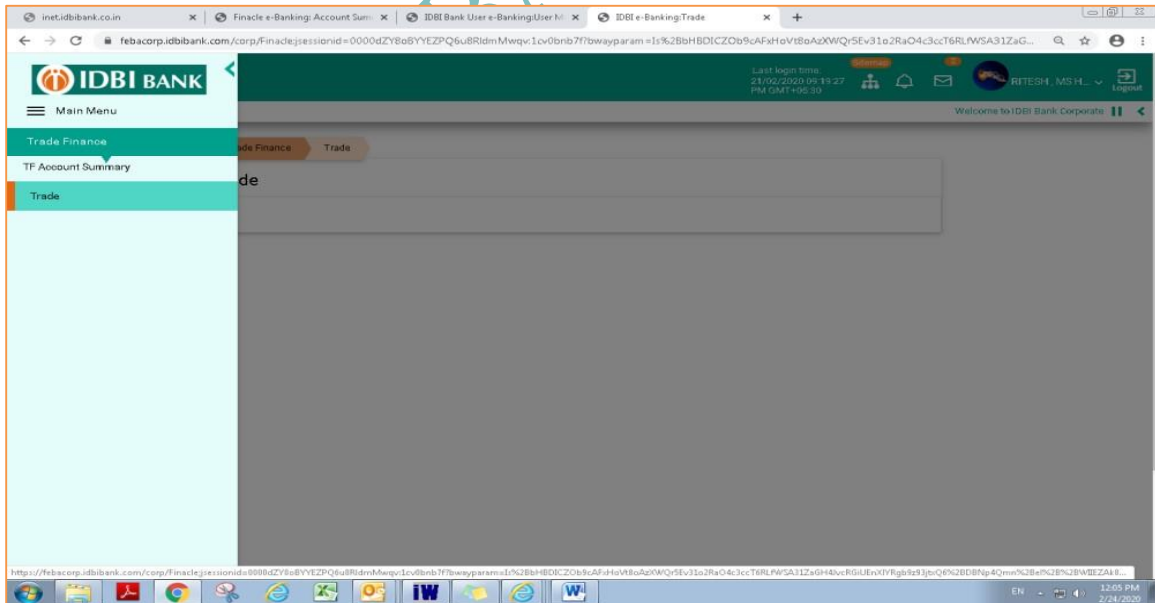
9.1 iCashWeb:

Navigation: Menu> CMS >iCashWeb



9.2 ETF:

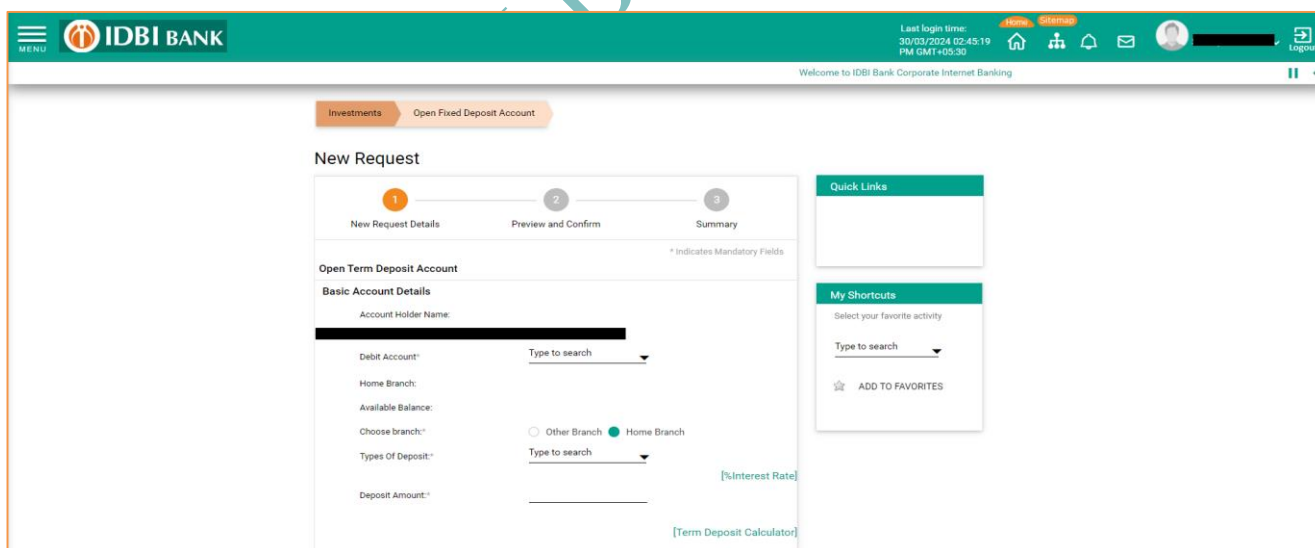
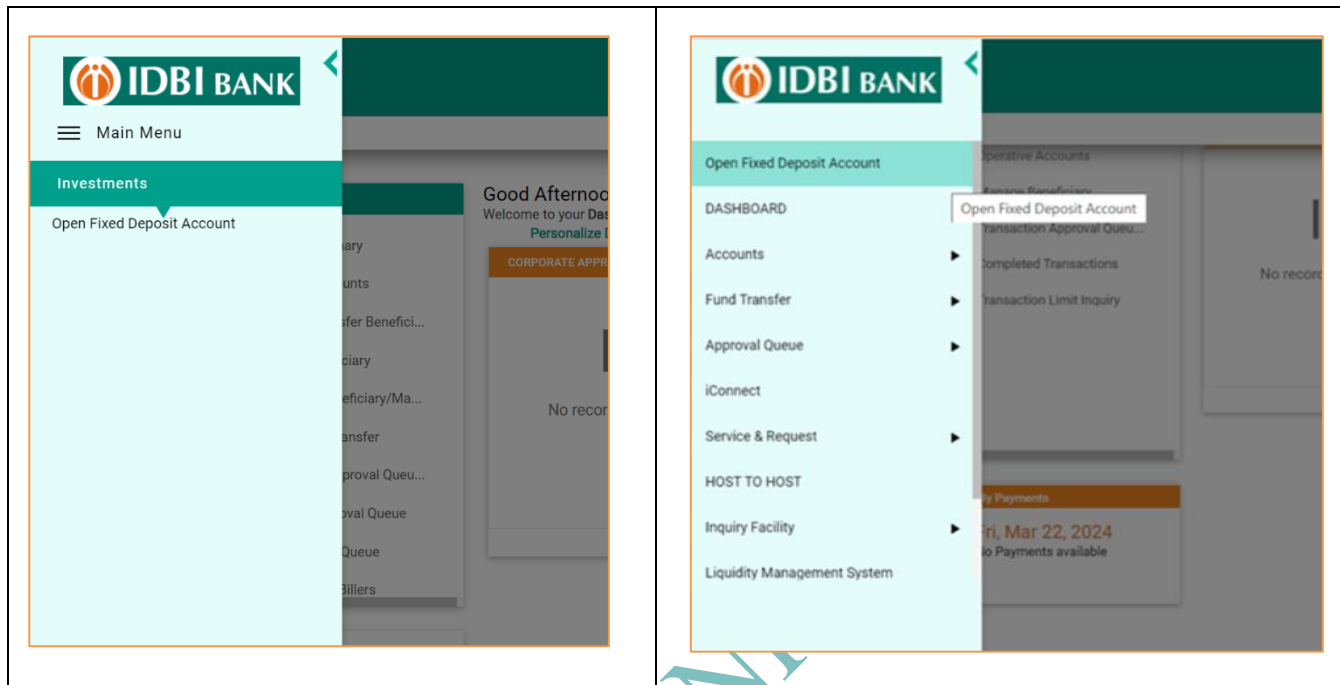
Navigation: Menu> Trade Finance >Trade >ETF



10. Investments

FD booking

Navigation: Menu > Investments > Open Fixed Deposit Account



11. Transaction Limit Enquiry

Navigation: Menu> Inquiry Facility >Transaction Limit Enquiry

User can view transaction limit for all types of transactions.

12. Activity Enquiry

Navigation: Menu> Inquiry Facility >Detailed Activity Enquiry

User can check the activity done (Service based/ Transaction based) from this menu.

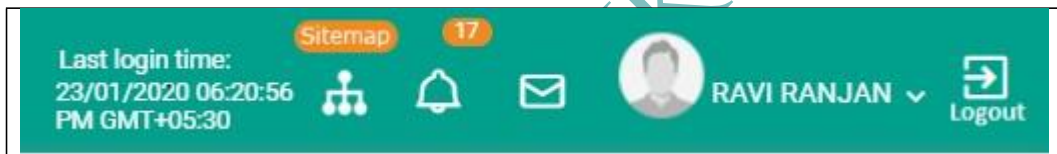
13. Special Icons

12.1 Sitemap

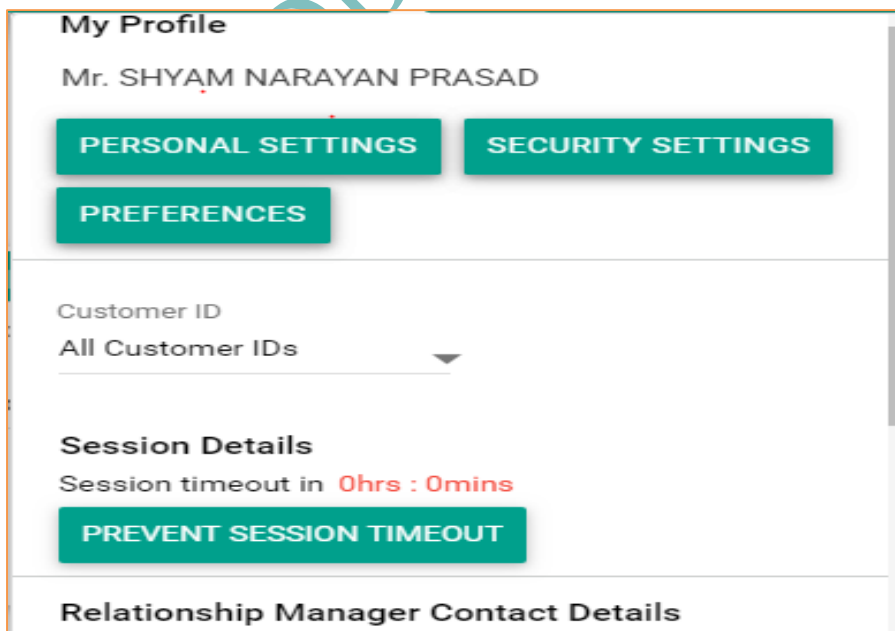
12.2 Bell Icon

12.3 Mail box

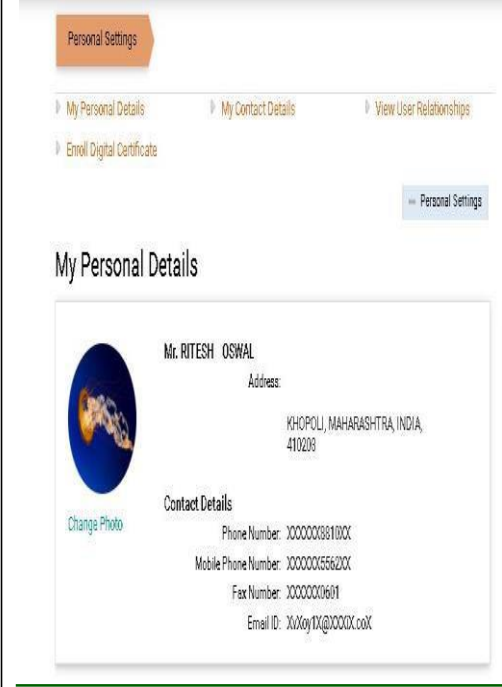
12.4 Logout button



14. Profile



14.1 Personal Settings

	<p>Pay to Payment Bills :</p> <ul style="list-style-type: none"> ➤ Click on ‘My Personal Details’ to view your updated details in account. ➤ Click on ‘My Contact Details’ to view your details. ➤ Click on ‘Enrol Digital Certificate’ to Enrol and follow the steps to enrol.
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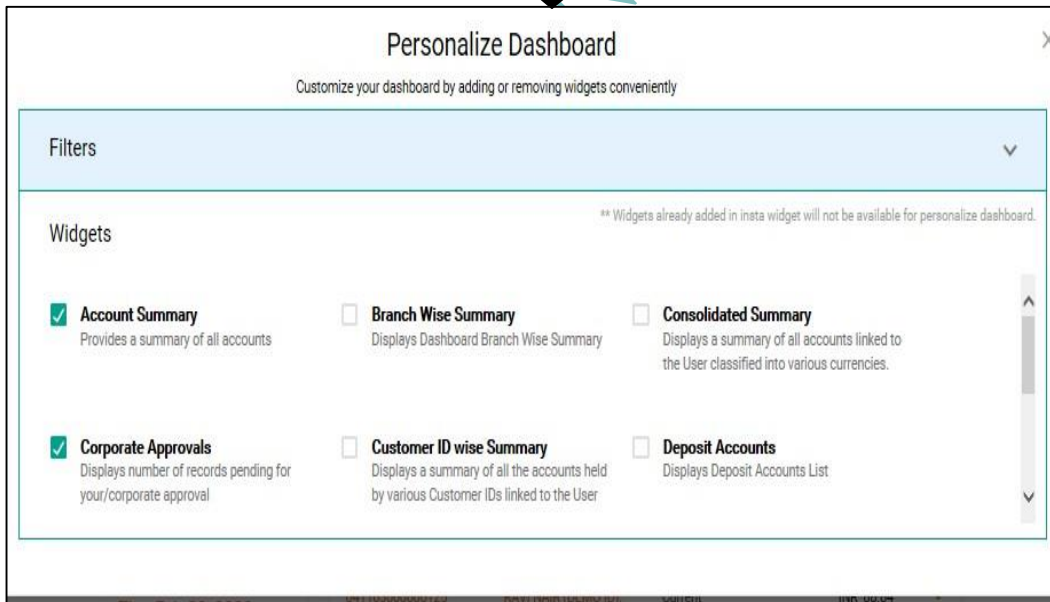
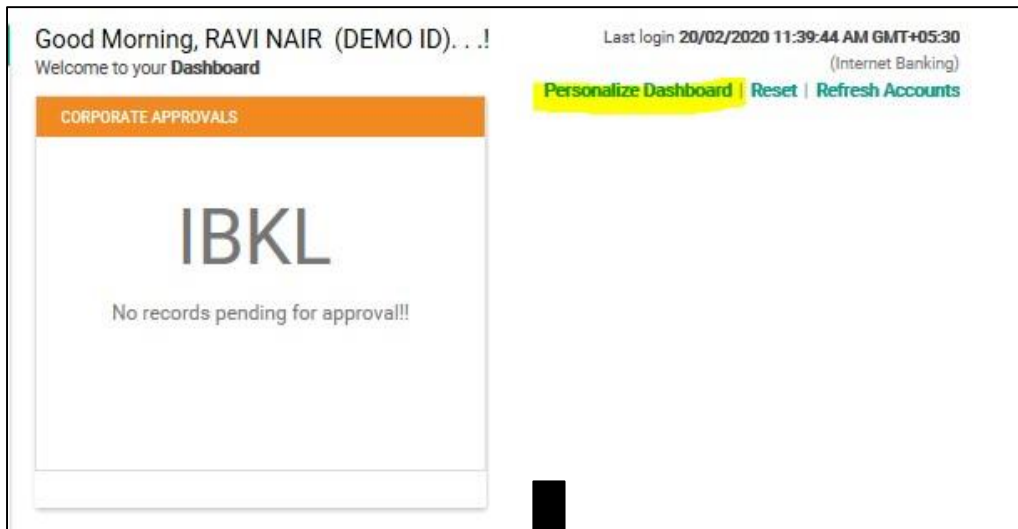
14.2 Security Settings: Change Password

<ul style="list-style-type: none"> • Change Login Password <ul style="list-style-type: none"> ➤ Enter your old login password. ➤ Enter new password. ➤ Re-type new password. • Change Transaction Password <ul style="list-style-type: none"> ➤ Enter your Old transaction password. ➤ Enter new password. ➤ Re-type new password. ➤ Enter OTP and Old Transaction password & Click on ‘Submit’. • Change image/phrase <ul style="list-style-type: none"> ➤ Enter phrase & Select image ➤ Enter OTP sent on your registered mobile number and transaction password and submit.

15. Personalize Dashboard

15.1 Personalize your Dashboard with Widget as per your choice.

Navigation: Login > Click on icon > Select the widgets



15.2 Reset: Reset your Widget to default

Default widget will be set

