

**Retail Internet Banking User Guide**

IDBI BANK LTD

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## **IDBI Retail Net Banking Registration**

➤ **Customer who have not opt Debit card facility**

Visit any nearest Branch of IDBI Bank and submit Channel Registration form for Retail Net Banking registration. You can download form through this link - <https://www.idbibank.in/apply-now.aspx#Download-Personal>

➤ **Customer who availed Debit card facility.**

Go to IDBI Bank website > Click to Login > Personal – “**First Time User/ Register Now**”

- Click to “First Time User/ Register Now.
- Enter Account Number & Select Registration Type.
- Select Type of facility View Only or View & Transaction Both
- Enter OTP received on Registered Mobile Number in “One Time Password” field.
- On successful validation of entered details,
- After verification of OTP, enter account details/ ATM credentials.
- Click on “Verify”
- You can set the passwords.
- Once these processes are successfully completed, you will be shown success message with regard to your registration process.
- After completing this process, user will be enabled for Net Banking immediately.

## Forget / Regenerate Password

- Click on Login > personal
- Click on “Generate Online password /Forgot Password”.

**IDBI BANK**

Retail Internet Banking

Your Login ID\*

Y3r0

Captcha\*

**CONTINUE TO LOGIN**

**Generate Online Password/Forgot Password**

First Time User? Register Now

VeriSign Secured DIG GC

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### Welcome to Safe & Secure Banking!

Password Security Virtual Keypad Transaction Alerts

[Learn More](#)

#### Important Tips

- Never respond to emails that request personal information
- Keep your password top secret and change them often
- Use the Virtual Keypad

[Learn More](#)

★ Features & Benefits Essentials ? Quick Help Apply Online

- On password reset screen (next screen), Enter Customer ID, Account No & Click on continue.

**IDBI BANK**

User Details

Your Login ID\*

Account Number\*

**CONTINUE**

**BEWARE!**

DO NOT reply to emails claiming to be from IDBI Bank asking for your Login ID, Passwords, account details etc for ANY REASON whatsoever. These are fraudulent phishing emails

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### Welcome to Safe & Secure Banking!

Password Security Virtual Keypad Transaction Alerts

[Learn More](#)

Note:

1. Customers can generate their online Net Banking password only on receipt of their ATM Card & PIN and after first time activation of the debit card by using the same at any of our Bank ATMs or any other shared network ATMs.
2. This facility can be used only by registered Internet Banking customers. If you are not registered for Internet Banking, Please click on "First Time User? Register Now" tab available on login page or you may download the registration form ([Click here](#)) and submit it at the nearest IDBI Bank Branch.
3. To generate your Internet Banking password online, you need to have an active linked IDBI Bank Debit Card. If you do not have a Debit Card, kindly visit your branch and submit a written request.

[Learn More](#)

★ Features & Benefits Essentials ? Quick Help Apply Online

- Enter Debit Card Number, Linked Account Number & ATM PIN and Click on Continue.

The screenshot shows the IDBI Bank i-Net Banking User Guide interface. On the left, there is a form titled "Please enter your Debit-cum-ATM Card details". The form includes fields for "Card Number\*" (with four masked sections of four digits each), "ATM Pin\*" (with a single masked digit), and "Expiry date\*" (with fields for MM, Months, YY, and Year). Below the form is a checkbox for "I have read and accept all the Terms and Conditions" and two buttons: "BACK" and "CONTINUE". On the right, there is a "Welcome to Safe & Secure Banking!" message with three icons: "Password Security", "Virtual Keypad", and "Transaction Alerts". Below the icons is a "Note:" section with two steps: 1. Enter your Debit/ATM Card details and request for a One Time Password (OTP), which will be sent via sms to your Mobile number. 2. On receipt of the OTP you may immediately proceed to the next step and create your password or set your access profile. At the bottom right, there are links for "Features & Benefits", "Essentials", "Quick Help", and "Apply Online".

- Enter OTP (One Time password), received on your registered Mobile Number.

The screenshot shows the IDBI Bank i-Net Banking User Guide interface for "Online Password Generation/Set Access right". At the top, there is a green banner with the IDBI Bank logo and the text "Online Password Generation/Set Access right". Below the banner, there is a green box with a checkmark and the text "[211117] Enter the one time password (OTP) sent for authentication. Ref. ID: [62560390]". Below this, there is a form titled "Please enter the OTP sent on your Mobile Number". The form includes a text input field labeled "Enter OTP\*" and a "REGENERATE OTP" button. Below the form is a "CONTINUE" button. At the bottom, there is a footer with the text "© 2020 IDBI Bank Ltd. All rights reserved." and links for "Privacy Policy" and "Terms and Conditions".

- Tick the checkbox to change the login password / transaction password / set access rights.

### Online Password Generation/Set Access right

#### Password Guidelines

Password must meet the following requirements:

1. The password cannot consist of all the characters as are in your Username. For e.g. If your Username is "Bob", then your password cannot be "Bobby".
2. The password should contain a minimum of 8 characters and maximum of 28 characters.
3. Password should mandatorily contain digits, lower and upper case letters, special characters like '@', '#', '&', etc.
4. Spaces are not allowed in between password.
5. Your new password cannot be the same as any of your previous 4 password(s).
6. Please note that login and transaction password cannot be same.

#### Change Passwords

Login Password

Transaction Password

Set Access Rights

RESET SUBMIT

- Set Login or/and Transaction passwords.

#### Change Passwords

Login Password

New Password\*  Retype New Password\*

Transaction Password

New Password\*  Retype New Password\*

Set Access Rights

View Access Only  Enable Transaction Facility

RESET SUBMIT

## Regenerate Password Offline

Visit any nearest Branch of IDBI Bank and submit Request form for password generation.

# 1. Accounts

## 1.1 Operative Account

Menu > ACCOUNTS > Operative Accounts

Accounts > Operative Accounts

### My Operative Accounts

Search

Download: [XLS](#) [PDF](#) [TXT](#)

#### Operative Accounts List

Account Number Account Nickname	Account Type Branch Name	Status	Balance
00 [REDACTED] RAVI RANJAN	[REDACTED] Mumbai - Narima n Point- (Sol -00 4)	Active	Total: INR 1.00 Available: INR 20,001.00
0 [REDACTED] RAVI RANJAN	Savings Delhi - Karol Bagh -New Delhi (Sol-5	Active	Total: INR 2,275.90 Available: INR 2,275.90
11 [REDACTED] RAVI RANJAN	(Sol -1165) Icg Airport - Delhi- (Sol -1165)	Active	Total: INR -49,307.15 Available: INR 3,50,692.85

More Actions:  [CONTINUE](#) [VIEW CLOSED OPERATIVE ACCOUNTS](#)

#### My Shortcuts

Select your favorite activity

Type to search

[ADD TO FAVORITES](#)

Operative Accounts List

Account Number Account Nickname	Account Type Branch Name	Status	Balance
0 [REDACTED] RAVI RANJAN	[REDACTED] Mumbai -Narima n Point- (Sol-00 4)	Active	Total: INR 1.00 Available: INR 20,001.00
0 [REDACTED] RAVI RANJAN	Savings	Active	Total: INR 2,275.90

More Actions:  CONTINUE

VIEW CLOSED OPERATIVE ACCOUNTS

Click here to get the following options:

- Account statement
- View clearing Instruments
- View stopped cheques
- View Nominee details
- Inquire on Temporary Overdraft
- Inwards Clearing Details
- Inquire on Lien
- View average Monthly Balance
- View Flexi Fixed Deposits
- View Mini Statements
- View or Stop Issued Cheque
- View Day End statement

IDBI BANK



### 1.1.1 View Account Statement

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

Use search option for modifying the search criteria (User can generate the statement for 183 days). Statement can be downloaded from here.

### 1.1.2 View Nominee Details:

Click to view Nominee Details

### 1.1.3 Lien Enquiry

Click on Inquire on Lien for checking the lien details

### 1.1.4 View or Stop Cheque

Click on View or Stop Issued Cheque

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

### 1.1.5 View Average Monthly Balance

Click on view average monthly balance to get the result.

### 1.1.6 View Mini Statement

Click on view mini statement to get the result.

### 1.1.7 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)

### 1.1.8 View Stopped Cheque

Click on stopped cheques to get the result.

### 1.1.9 View Inward Clearing Details

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

## 1.2. Deposit Account:

Menu > ACCOUNTS > Deposit Accounts

Accounts > Deposit Accounts

### My Deposit Accounts

Search

#### Deposit Accounts List

Account Number	Account Type	Interest Rate(%)	Available Balance	Balance
Account Nickname	Branch Name			
[Redacted]	Term Deposit	6.1	INR 10,849.00	Maturity: INR 11,434.00 Deposit: INR 10,761.00
RAVI RANJAN	Delhi - Vikas Puri - (Sol -249)			
[Redacted]	Term Deposit	6.0	INR 20,000.00	Maturity: INR 1,23,952.00 Deposit: INR 10,000.00
RAVI RANJAN	Icg Airport - Delhi - (Sol -1165)			

Download: [XLS](#) [PDF](#) [TXT](#) [VIEW CLOSED DEPOSIT ACCOUNTS](#)

#### My Shortcuts

Select your favorite activity

Type to search

[ADD TO FAVORITES](#)

[Quick Links](#)

#### Deposit Accounts List

Account Number	Account Type	Interest Rate(%)	Available Balance	Balance
Account Nickname	Branch Name			
[Redacted]	Term Deposit	7.1	INR 3,13,591.00	Maturity: INR [Redacted]
[Redacted]	Borivali East, Mumbai-Mumbai (Sol -2016)			
[Redacted]	Term Deposit	6.25	INR 11,856.00	
[Redacted]	Borivali East, Mumbai-Mumbai (Sol -2016)			

Page Number  Rows per page: 5 Page 2 of 2 <

Download: [XLS](#) [PDF](#) [TXT](#) [VIEW CLOSED DEPOSIT ACCOUNTS](#)

- Account Statement
- View Deposit Schedule
- View Nominee Details
- Inquire on Lien
- PreMature FD Closure

Click here to get the following options:

- View transaction history.
- View deposit schedule.
- View nomination details.
- Inquire on Lien.
- Pre Mature FD Closure.

## Pre-Mature FD Closure

Menu > ACCOUNTS > Deposit Accounts List > Pre-Mature FD Closure.

Select Fixed Deposit A/c & Click to pre-mature closure then Enter “Transaction Password” & click to submit.

### Premature FD Closure Confirmation

1 New Request Details      2 Preview and Confirm      3 Summary

\* Indicates Mandatory Fields

---

#### MATURITY DETAILS

Deposit Account Number:	██████████
Deposit Account Booked On:	██████████
Principal Amount:	15000.00
Actual ROI :	4.00
Actual Tenure :	Months 0 Days 29
PreMature Request Placing date:	██████████
Effective ROI:	4.00
Actual Maturity Amount:	15048.00
Premature Closure Amount (Principal, Interest):	15021.00
Repayment Account:	██████████

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#### Additional Details

Remarks \_\_\_\_\_

*Enter your credentials to confirm the transaction*

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#### CONFIRMATION DETAILS

Transaction Password\* \_\_\_\_\_

## Generate Fixed Deposit Receipt

**Go to deposit account**

- Main Menu
- Accounts
  - Account Summary
  - Operative Accounts
  - Loan Accounts
  - Deposit Accounts
  - Apply OD Against FD
  - PPF Accounts
  - NPS Accounts
  - SSA Accounts
  - Demat Account

**Click on account No.**

0249 [REDACTED] 19	Term Deposit	6.1	INR 11,014.00
RAVI RANJAN	Delhi - Vikas Puri- (Sol -249)		

Account Number	Name:	Status:
0249 [REDACTED] 9	RAVI RANJAN	Active Account
Account Type	Branch:	
	Delhi - Vikas Puri- (Sol -249)	

[Additional Details \(Click to Expand/Collapse\)](#)

Nickname:	Deposit Start Date:	Deposit Amount:
RAVI RANJAN	12/02/2021	INR 10,761.00
Maturity Date:	Maturity Amount:	Interest Rate:
13/02/2022	INR 11,434.00	6.10%
Interest Paid:	Interest Accrued:	Category:
INR 673.00	INR 673.00	RET CLD STF MT CMP
Nominee Name :	Nominee Relation :	Ledger Balance:
Not Available	Not Available	INR 11,014.00
Other Balance:	Clear Balance:	Currency:
	INR 11,014.00	INR
Status as on:	Account Open Date:	Deposit Status:
	12/02/2021	Renewal
Deposit Period:	Repayment Account Number:	Product Category:
12 Months / 1 Days		TDA
Primary Account:	Y	
View Maturity Instructions		

[FD RECEIPT DOWNLOAD](#)

Step 1

➤ Click on more details where you can download FD Receipt by Clicking

“FD RECEIPT DOWNLOAD”

### 1.3 Loan Account:

Menu > ACCOUNTS > Loan Accounts

Accounts > Loan Accounts

**My Loans**

Search

Download: XLS PDF TXT

**Loan Accounts List**

Account Number Account Nickname	Account Type Branch Name	Status Interest Rate(%)	Balance
██████████ RAVI RANJAN	Loan Icg Airport - Delhi- (Sol -1165)	Open 10.6	Disbursed: INR 5,50,000.00 Outstanding: INR -80,228.00

VIEW CLOSED LOAN ACCOUNTS

**My Shortcuts**

Select your favorite activity

Type to search

★ ADD TO FAVORITES

**Quick Links**

### My Loans

Search

Download: XLS PDF TXT

**Loan Accounts List**

Account Number Account Nickname	Account Type Branch Name	Status Interest Rate(%)	Balance
██████████ RAVI RANJAN	Loan Icg Airport - Delhi- (Sol -1165)	Open 10.6	Disbursed: INR 5,50,000.00

VIEW CLOSED LOAN ACCOUNTS

- Account Statement
- View Repayment Sche...
- View Disbursement Sc...

Click here to get the following options:

- Account statement
- View Repayment schedule
- View Disbursement schedule

### 1.3.1 Account statement

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

Use search option for modifying the search criteria (User can generate the statement for 183 days). Statement can be downloaded from here.

### 1.3.2 View Repayment Schedule:

Click to view Repayment Schedule

### 1.3.3 View Disbursement Schedule

Click on Inquire on Disbursement Schedule for checking the Loan Disbursement details

## 1.4 PPF Accounts

Menu > ACCOUNTS > PPF Accounts

Click here to get the following options:

- PPF Account statement
- Online PPF subscription
- Past online Subscription

### 1.4.1 PPF account Statement

Use search option for modifying the search criteria (User can generate the statement).  
Statement can be downloaded from here.

### 1.4.2 Online PPF Subscription

Click here to subscribe the amount in your PPF account.

### 1.4.3 Past Online subscription

Click here to check past online subscription in your PPF account.

## 1.5 NPS Accounts

Menu > ACCOUNTS > NPS Accounts

The screenshot shows the IDBI Bank i-Net Banking interface. The user is logged in as 'ravi ranjan' and is viewing the 'NPS Accounts' page. The page displays a table of NPS Accounts Summary List. The first account is highlighted, and a dropdown menu is open, showing options for 'Online NPS subscription' and 'Past Online Subscription'. An orange callout box points to these options with the text 'Click here to get the following options:'.

Permanent Retirement Account Number (PRAN)	Branch	Date of Opening	Tier Category
██████████	Mumbai -Chembur- (Sol -018)	21/08/2012	Tier1
RAVI RANJAN			Corpor

Download: [XLS](#) [PDF](#) [TXT](#)

### 1.6.1 Online NPS Subscription

Click here to subscribe the amount in your NPS account.

### 1.6.2 Past Online subscription

Click here to check past online subscription in your NPS account.

## 1.6 SSA Accounts

Menu > ACCOUNTS > SSA Accounts

Accounts > SSA Accounts

### SSA Accounts

SSA Accounts Summary List

Account Number	Branch	Account Open Date	Maturity Date	Current Balance
Name		Status		
[REDACTED]	1066	06/04/2021	06/04/2042	11,000.00
RITVIKA		Active		

Download: [XLS](#) [PDF](#) [TXT](#)

My Shortcuts  
Select your favorite activity

Click here to get the following options:

- SSA Account Statement
- Online SSA Subscription
- Past online Subscription

### 1.6.1 SSA Account Statement

Click here For SSA Account statement.

### 1.6.2 Online SSA Subscription

Click here to subscribe the amount in your SSA account.

### 1.6.2 Past Online subscription

Click here to check past online subscription in your NPS account.



## 1.7 DEMAT

Menu > ACCOUNTS > DEMAT

Accounts > Demat Account

DP Options

Select DP Type to search  SUBMIT

Type to search

- CDSL
- NSDL

➤ Select your depository and submit.

**DEMAT ACCOUNT DETAILS**

Account Details 14090015

- Account Details
- Billing Statement
- Enable Email Statement
- Holding Details
- Statement of Transaction

DP: IDBI BANK LIMITED. DP ID: 4090015 Account St

on House beneficiary Activation I

esident Account Sl

Occupation

Short Name 0102/EMF000000

#### 1.7.1 Account Details

[Click here to see your updated account details in DEMAT account.](#)

#### 1.7.2 Billing Statement

[Click here to check charges related to the DEMAT Account.](#)

#### 1.7.3 Enable Email Statement

[Click here to get Email statement for the DEMAT Account.](#)

#### 1.7.4 Holding Details

[Click here to check Holding Details in DEMAT Account.](#)

#### 1.7.5 Statement of transaction

[Click here for statement of particular transaction of DEMAT Account.](#)

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✓ **1.8 Apply OD against FD**

Menu > ACCOUNTS > Apply OD against FD

Select the FD Account and continue

**Apply OD Against Fixed Deposit**

Account Number	Type to search ▼
	<div style="border: 1px solid #ccc; padding: 2px;"> <p>Type to search</p> <p>_____</p> <p>- RAVI RANJAN - (INR)</p> </div>
<input type="button" value="CONTINUE"/>	

**My Deposit Accounts**

1
2
3

\* Indicates Mandatory Fields

Account Holder Name :	RAVI RANJAN
Home Branch Name :	Delhi - Vikas Puri- (Sol -249)(249)
Account NickName	RAVI RANJAN
Account Number	_____
Branch Name :	Delhi - Vikas Puri- (Sol -249)
Account Balance:	10,849.00
Deposit Amount:	10,761.00
Deposit Date	12/02/2021
Maturity Date:	13/02/2022
Maturity Amount:	11,434.00
Interest Rate:	6.1
Applicable ROI on Overdraft:	8.1
Maximum Applicable amount of Loan:	9,764.10
Enter the Overdraft Required (in multiple of Rs.100/-):	_____
Enter the Tenure Of Overdraft (in months):	_____
Purpose of Advance :	Type to search ▼

- ✓ Enter the Overdraft amount
- ✓ Enter The Tenure of Overdraft(in Months)
- ✓ Select Purpose of advance
- ✓ Click On **'Continue'**.
- ✓ Enter OTP and Transaction password & Click on **'Submit'** .

## 2. Fund Transfer

### 2.1 Make Payments

Menu > Fund Transfer > Make Payments

The screenshot displays the IDBI Bank i-Net Banking interface for the 'Make Payments' section. At the top, there is a navigation bar with the IDBI Bank logo, a home icon, and user information for 'ravi ranjan' who last logged in on 25 Aug'21 at 10:54AM. Below the navigation bar, a left-hand menu lists various options including 'Main Menu', 'Fund Transfer', 'Make Payments', 'Transaction Limit Inquiry', 'View/Update Transaction Limit', 'Add Beneficiary', 'View/Update/Delete Beneficiary', 'Scheduled Transactions', 'Recurring Instructions', 'Saved Transactions', 'Completed Transactions', and 'Generate/View MMID'. The main content area is titled 'Fund Transfer > Make Payments' and features a 'FUND TRANSFER' section with four buttons: 'Own Account', 'Other IDBI Bank A/C', 'NEFT/RTGS', and 'IMPS Payment'. Below this is a 'MY FAVOURITES' section showing a card for 'PREETI Funds Transfer Third Party Account' with an 'EDIT' button. Further down, there are sections for 'SAVED TRANSACTIONS', 'RECENT TRANSFER', 'SCHEDULED TRANSF...', and 'RECURRING TRANSFER', all of which currently show 'No Records are fetched'. A large, semi-transparent 'IDBI' watermark is visible across the bottom half of the page.

NEFT/RTGS Payment

1 **Payment Details** 2 Preview and Confirm 3 Summary

\* Indicates Mandatory Fields

From Account*	<input type="text" value="██████████"/>
	Eff.Avl.Balance (Incl.FFD Bal): INR 33,632.94
Personal Beneficiary*	<input type="text" value="Type to search"/>
Amount*	INR <input type="text"/>
Frequency Type*	<input checked="" type="radio"/> One Time <input type="radio"/> Recurring
Transaction Date (dd/MM/yyyy)*	25/08/2021 <input type="text" value="📅"/>
Network*	NEFT <input type="text" value="▼"/>
Transaction Purpose	<input type="text" value="Type to search"/>
Remarks :	<input type="text"/>

Save Transaction
 Add to Favorites

Payment Confirmation

✓ **Payment Details** 2 **Preview and Confirm** 3 Summary

From Account:	055 ██████████ 56
To Account:	A K DIWAKER
Amount:	INR 10.00
Transaction Type:	Initiate NEFT Payment
Beneficiary Type:	Personal Payees
Network:	NEFT
Frequency Type:	One Time
Payment Date:	25/08/2021
Remarks:	<input type="text"/>
Transaction Purpose:	<input type="text"/>

**Additional Details**

Remarks

*Enter your credentials to confirm the transaction*

**CONFIRMATION DETAILS**

One Time Password\*

OTP has been generated and sent to your registered Mobile Number .Valid only for reference id 47267719.

Transaction Password\*

### Fund Transfer to own accounts

- Click on 'Make Payments' → 'Own Accounts Transfer'.
- Select Account Numbers to be debited & credited from Dropdown.
- Enter Amount.
- Click on 'Continue'.
- Enter Transaction password and OTP & Click on 'Submit'.

### Fund Transfer to other IDBI BANK A/c's

- Click on 'Make Payments' → 'Other IDBI BANK A/c'
- Select Account Numbers to be debited & credited from Dropdown. (If account to be credited is not shown in drop-down, perform Add beneficiary.)
- Enter Amount.
- By default, Transaction Date will be current date. For scheduling transaction for future date, date may be selected from the calendar.
- Recurring Transactions- If a transaction has to be done repeatedly with the same amount & beneficiary, Frequency may be set to Daily/ Weekly/ Monthly/Quarterly/ Half-Yearly/ Yearly. Enter number of instalments.
- Click on 'Continue'.
- Enter Transaction password and OTP & Click on 'Submit'.

### NEFT and RTGS Payment

- Click on 'Make Payments' → 'NEFT and RTGS Payment'
- Select Account Numbers to be debited & credited from Dropdown. (If account to be credited is not shown in drop-down, perform Add beneficiary.)
- Enter Amount.
- By default, Transaction Date will be current date. For scheduling transaction for future date, date may be selected from the calendar.
- If a transaction has to be done repeatedly with the same amount & beneficiary, Frequency may be set to Daily/ Weekly/ Monthly/Quarterly/ Half-Yearly/ Yearly. Enter number of instalments.
- Select Network 'NEFT or RTGS'.
- Click on 'Continue'.
- Enter Transaction password and OTP & Click on 'Submit'.

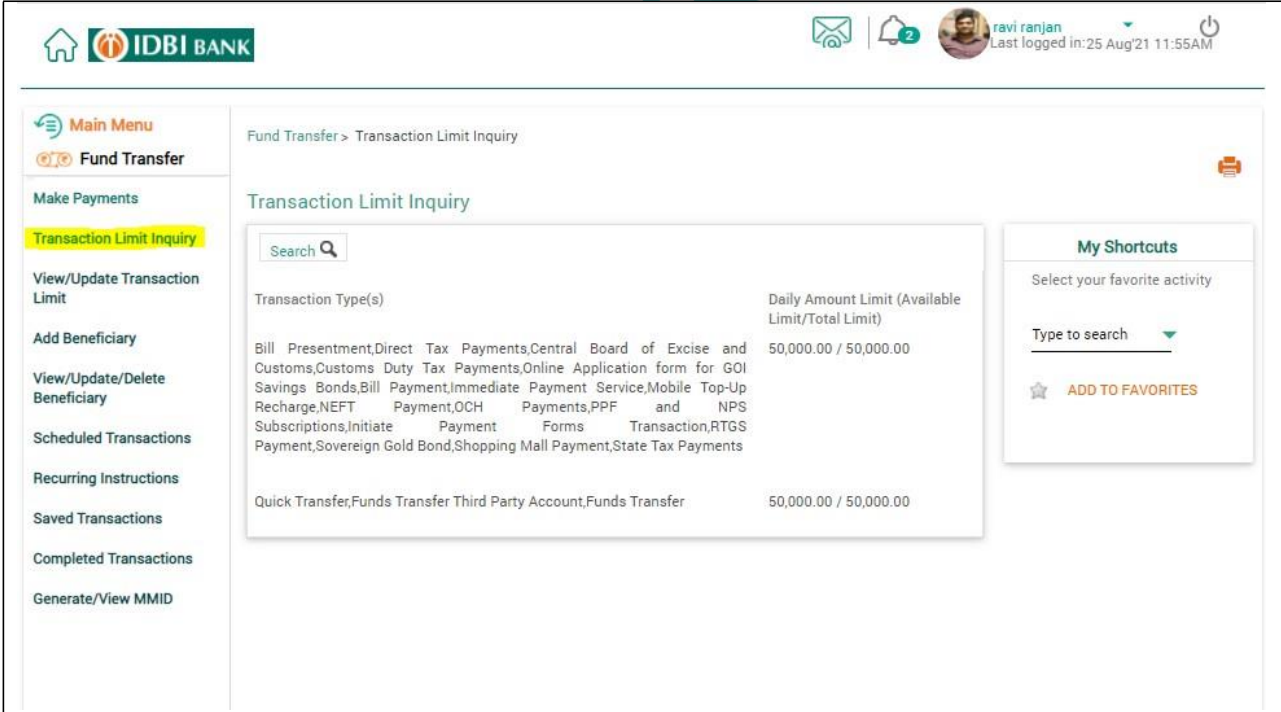
## IMPS Payment

- Click on ‘Make Payments’ → ‘IMPS Payment’
- Select Account Numbers to be debited & credited from Dropdown. (If account to be credited is not shown in drop-down, perform Add beneficiary.)
- Enter Amount.
- By default, Transaction Date will be current date.
- Click on ‘Continue’.
- Enter Transaction password and OTP & Click on ‘Submit’.

## 2.2 Transaction Limits Inquiry

Menu > Fund Transfer > Transaction Limits Inquiry

- Enable you to View your transaction Limit.



The screenshot displays the IDBI Bank i-Net Banking interface. At the top, there is a navigation bar with the IDBI Bank logo, a home icon, and user information for 'ravi ranjan' (Last logged in: 25 Aug'21 11:55AM). Below the navigation bar, the main content area is titled 'Fund Transfer > Transaction Limit Inquiry'. On the left, there is a sidebar menu with options like 'Main Menu', 'Fund Transfer', 'Make Payments', 'Transaction Limit Inquiry' (highlighted), 'View/Update Transaction Limit', 'Add Beneficiary', 'View/Update/Delete Beneficiary', 'Scheduled Transactions', 'Recurring Instructions', 'Saved Transactions', 'Completed Transactions', and 'Generate/View MMID'. The main content area shows a search bar and a table of transaction types and their limits.

Transaction Type(s)	Daily Amount Limit (Available Limit/Total Limit)
Bill Presentment, Direct Tax Payments, Central Board of Excise and Customs, Customs Duty Tax Payments, Online Application form for GOI Savings Bonds, Bill Payment, Immediate Payment Service, Mobile Top-Up Recharge, NEFT Payment, OCH Payments, PPF and NPS Subscriptions, Initiate Payment Forms Transaction, RTGS Payment, Sovereign Gold Bond, Shopping Mall Payment, State Tax Payments	50,000.00 / 50,000.00
Quick Transfer, Funds Transfer Third Party Account, Funds Transfer	50,000.00 / 50,000.00

On the right side of the main content area, there is a 'My Shortcuts' section with a search bar and an 'ADD TO FAVORITES' button.

## 2.3 View/Update Transaction Limits

Menu > Fund Transfer > Transaction Limits Inquiry

Enable you to change your transaction Limit.

**View/Update your Transaction Limits:**

- You can set your Daily Transaction Limits.
- Select Daily Limit and 'Continue'.
- Enter Transaction password and OTP & Click on 'Confirm'.

## 2.4 Add Beneficiary

Menu > Fund Transfer > Manage Beneficiary

**Add Beneficiary**

**Select Beneficiary Type**

Within Bank

Other Bank  
IFSC & Account Number(P2A)

Other Bank  
Mobile No. & MMID(P2P)

**NOTE:**

1. As per the guidelines a new beneficiary added for fund transfer shall be active after 1 hour.
2. A maximum number of 8 beneficiaries only can be added per day for fund transfers.



### Add Beneficiary

Click on 'Add beneficiary'.

- Select 'With in BANK' to add other IDBI BANK account.
- Select 'Other Bank-IFSC & Account Number (P2A)' for NEFT/RTGS/IMPS transaction.
- Select 'Other Bank-Mobile No. & MMID (P2P)' for IMPS transaction.

### To View/Modify/Delete Beneficiary Details

- Click on 'Registered Beneficiary'.
- Select 'View/Modify Beneficiary Details/Limits' to modify the limit of exiting payee.

[Fund Transfer](#) > [View/Update/Delete Beneficiary](#)

### View Beneficiary Details

Download: [XLS](#) [PDF](#) [TXT](#)

#### Beneficiary List

Beneficiary ID	Nickname	Account Number	IFSC Code	Activation Status	
25801076	██████████	██████████	██████████	Active	⋮
25801070	VIVEK SINGH ██████████	██████████			<div style="border: 1px solid #ccc; padding: 5px; background-color: #fff;"> <div style="display: flex; justify-content: space-between;"> <span>Edit Beneficiary</span> <span>View History</span> </div> <div style="display: flex; justify-content: space-between;"> <span>Copy &amp; Add New Benef...</span> <span>View Recurring Instruc...</span> </div> <div style="display: flex; justify-content: space-between;"> <span>Delete Beneficiary</span> <span>View Scheduled Trans...</span> </div> <div style="display: flex; justify-content: space-between;"> <span>Make a Transaction</span> <span></span> </div> <div style="display: flex; justify-content: space-between;"> <span>View Completed Trans...</span> <span></span> </div> </div>

Page Number

BACK

## 2.5 My Transaction

Menu > Fund Transfer > My Transaction

Fund Transfer > Completed Transactions

**My Completed Transactions**

Note: Please click reference id for latest status of suspect IMPS transactions and reload current listing page by clicking on menu after refreshing status.

Search

Download: XLS PDF TXT

Reference ID Transaction ID	Date Transaction Type	Initiator Status	Beneficiary	Total Amount
2709807868	29/08/2021	RAVI RANJAN	[REDACTED] AP	INR 3,000.00
2699621584	Bill Presentment	Success		
2708310982	21/08/2021	RAVI RANJAN	[REDACTED] RM	INR 5,000.00

Click here to view Transaction Status

- Recurring transactions.
- Schedule transactions.
- Completed transactions.
- Saved transactions.

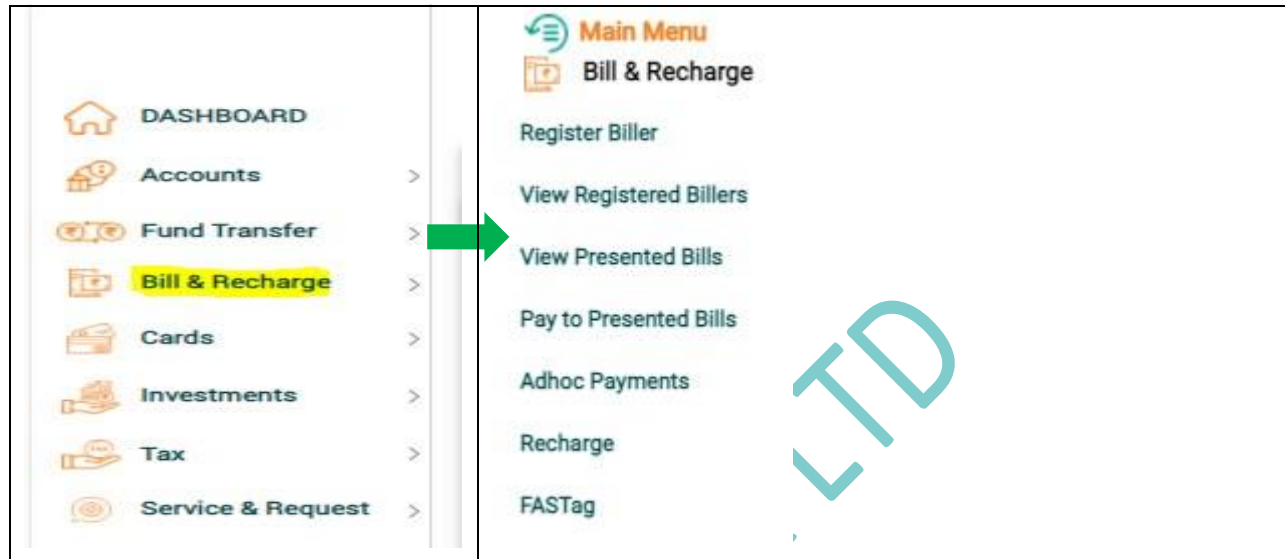
## 2.6 Generate /View MMID

RAVIRANJAN	X3343	XXXXXX6283	9[REDACTED]8	Deregister
<b>GENERATE MMID</b>				
Account Number*	Type to search			
Mobile Number*	XXXXXX6283			
				<b>CONTINUE</b>

## 3. Bill Payments

### 3.1 Register Billers

Menu > Bill Payments > Register Billers



#### 3.1.1 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 Registered Billers' Details for view details of registered Billers
- Click on 'View presented Bills' for View presented bills for payment
- Click on 'Pay to presented Bills' for pay to presented bills for payment
- Click on 'Adhoc Payments' for adhoc Bill Payments
- Click on 'Recharge' for Mobile Recharge
- Click on 'FASTag' for recharge the IDBI Fastag

### 3.2 Pay to Presentment Billers

Menu > Bill Payments > Pay to presentment Billers

Bill Payment Pay To Presentment Billers

#### Pay Your Bill

1 Payment Details 2 Preview and Confirm 3 Summary

Set Payment Date & Frequency \* Indicates Mandatory Fields

Transaction Date (dd/MM/yyyy): 23/01/2020

From Account: 050 [REDACTED] S - RJ Available Balance : INR 99 [REDACTED] 17

Presentment Billers: [LOOKUP]

Amount: INR

Remarks:

ACTIONS CONTINUE

Pay Your Presented Bills:

- Select your account for make the payment.
- Select the presentment biller Through 'LOOK UP'
- Enter the Amount.
- Enter The Remarks.
- Enter Transaction password and OTP & Click on 'Confirm'.

### 3.3 Pay to Payment Billers

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: 050 [REDACTED] S - RJ Available Balance : INR 99 [REDACTED] 17

Ad hoc Biller Name: [LOOKUP]

Biller Nickname:

Add to Registered Billers List:

Amount: INR

Remarks:

RESET ACTIONS CONTINUE

Pay to Payment Bills:

- Select your account for make the payment.
- Select the Adhoc Biller Name Through 'LOOK UP'
- Enter the Amount.
- Enter The Remarks.
- Enter Transaction password and OTP & Click on 'Confirm'.

## 4. Cards

### 4.1 IDBI Credit card Payments

Menu > Cards > IDBI Credit card Payments

Main Menu  
Cards  
Debit Card Services  
IDBI Credit Card Payment  
Visa Card Payments

Main Menu  
Cards  
Register New Beneficiary For IDBI Credit Card Payments  
Make Payment  
View Past Transaction  
Modify or Delete scheduled payments  
Modify or Delete IDBI Credit Card Beneficiary

Cards > IDBI Credit Card Payment > Make Payment

Payment To Credit Card

1 Payment Details 2 Preview and Confirm 3 Summary

\* Indicates Mandatory

From Account\*  
Eff. Avl. Balance (Incl. FFD Bal): INR 26,454.56

Card Holder Name\*  
Type to search

Amount\*  
INR

IDBI credit Card Payments :

- Click for Register new beneficiary for IDBI credit card payments.
- Select 'Make payment' for making the payment for registered IDBI bank Credit card.
- Enter OTP and Transaction password & Click on 'Confirm'.
- Select view past transaction.
- Select for modify or delete the schedule payments.
- Select for modify or delete IDBI credit card Beneficiary.

## 4.2 Visa Card Payments

Menu > Cards > Visa Card Payments

Cards > Visa Card Payments > Make Payment

### Payment To Visa Card

1 Payment Details 2 Preview and Confirm 3 Summary

\* Indicates Mandatory Field

From Account\*    
Eff.Avl.Balance (Incl.FFD Bal): INR 26,454.56

Card Holder Name\*    
Type to search

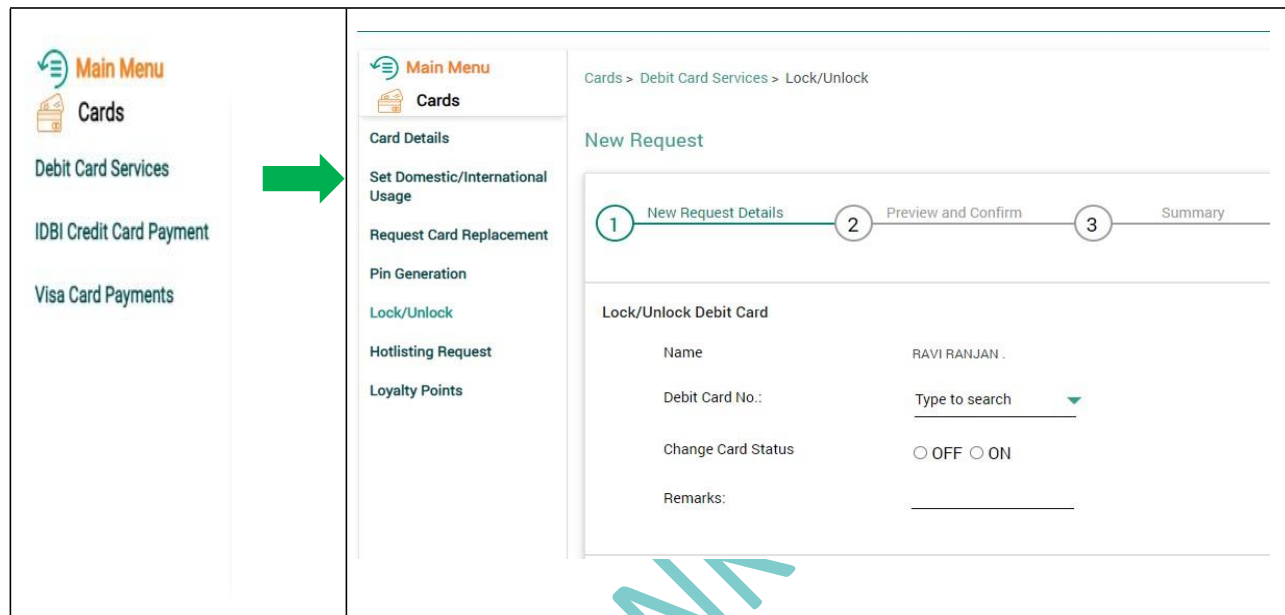
Amount\*    
INR

### Visa Card Payments:

- Click for Register new beneficiary for Visa card payments.
- Select 'Make payment' for making the payment for registered Visa Credit card.
- Enter OTP and Transaction password & Click on 'Confirm'.
- Select view past transaction.
- Select for modify or delete the schedule payments.
- Select for modify or delete IDBI Visa card Beneficiary.

### 4.3 Debit Card Services

Menu > Cards > Debit card services



The screenshot displays the IDBI Bank i-Net Banking interface. On the left, a navigation menu includes 'Main Menu', 'Cards', 'Debit Card Services', 'IDBI Credit Card Payment', and 'Visa Card Payments'. A green arrow points from 'Debit Card Services' to the main content area. The main content area shows a breadcrumb trail: 'Cards > Debit Card Services > Lock/Unlock'. Below this is a 'New Request' section with a progress indicator showing three steps: 1. New Request Details, 2. Preview and Confirm, and 3. Summary. The 'Lock/Unlock Debit Card' form includes fields for Name (RAVI RANJAN.), Debit Card No. (with a search dropdown), Change Card Status (radio buttons for OFF and ON), and Remarks.

#### Debit card Services:

- Click on 'Card Details' to check the Debit Card details (ATM limit, POS Limit, Card Status, Expiry date etc.)
- Select Set Domestic/International Usage for On/OFF the Usage of Debit card.
- Select Request card replacement for new card of Card Replacement.
- Select Pin Generation for generate Green PIN.
- Select Hotlisting Request for hotlist the debit card.
- Select for redeem Debit card Loyalty points earned by using debit Card.

## 5. Investments

### 5.1 Deposits

Menu > Investments > Deposits

	<p>Open a fixed deposit and renew the Fixed deposit:</p> <ul style="list-style-type: none"> <li>➤ Click here to Open Systematic Savings Plan/RD.</li> <li>➤ Click here to Open Fixed Deposit Account.</li> <li>➤ Click here to Renew Fixed Deposit Account.</li> </ul>



## 5.2 Mutual Fund

Menu > Investments > Mutual Funds

The screenshot illustrates the navigation path from the main menu to the Mutual Fund investment form. A green arrow points from the 'Investments' menu item in the left sidebar to the 'Mutual Fund' option in the right-hand menu. Below this, the 'Mutual Funds' form is shown with the following details:

Investments > Mutual Fund > IDBI Mutual Fund

**Mutual Funds**

Account Number*	05 [REDACTED] 6 - ▼
Your Registered PAN with Bank	B [REDACTED] H
Type of Transaction*	Purchase ▼

**SUBMIT**

➤ After furnishing all the details and Click **“SUBMIT”** to Invest in Mutual fund.

## 5.4 Insurance

Menu > Investments > Insurance

Main Menu Investments Deposits Mutual Fund Bonds Insurance LIC Premium Payment IPO	Main Menu Investments Pradhan Mantri Suraksha Bima Yojana Pradhan Mantri Jeevan Jyoti Bima Yojana Atal Pension Yojana	Investments > Insurance > Pradhan Mantri Sural  Pradhan Mantri Suraksha Bima  1 New Request Details 2 Pre  Account* Gender
Main Menu Investments Pradhan Mantri Suraksha Bima Yojana Pradhan Mantri Jeevan Jyoti Bima Yojana Atal Pension Yojana	Here you can invest in Govt. social security schemes: <ul style="list-style-type: none"> <li>➤ Click here to invest in PMSBY.</li> <li>➤ Click here to Invest in PMJJBY.</li> <li>➤ Click here to Enrol for Atal pension yojana.</li> </ul>	






## 5.5 LIC Premium Payment

Menu > Investments > LIC Premium Payment

Main Menu Investments Deposits Mutual Fund Bonds Insurance LIC Premium Payment IPO	Main Menu Investments Add a Policy LIC Policy Payment List of Registered Policies Past Payment Receipts  Investments > LIC Premium Payment > Add a Policy Add LIC Policy 1 Policy details — 2 Preview and Confirm BILLER DETAILS Name LIC NETBANKING PRI Nickname* Address: MUMBAI
Main Menu Investments Add a Policy LIC Policy Payment List of Registered Policies Past Payment Receipts	<p><b>LIC Premium Payment:</b></p> <ul style="list-style-type: none"> <li>➤ Click here to add LIC Policy.</li> <li>➤ Click here to make payment for registered policy.</li> <li>➤ Click here to see the list of registered Policies.</li> <li>➤ Click here to see past payment receipts.</li> </ul>

## 5.6 IPO

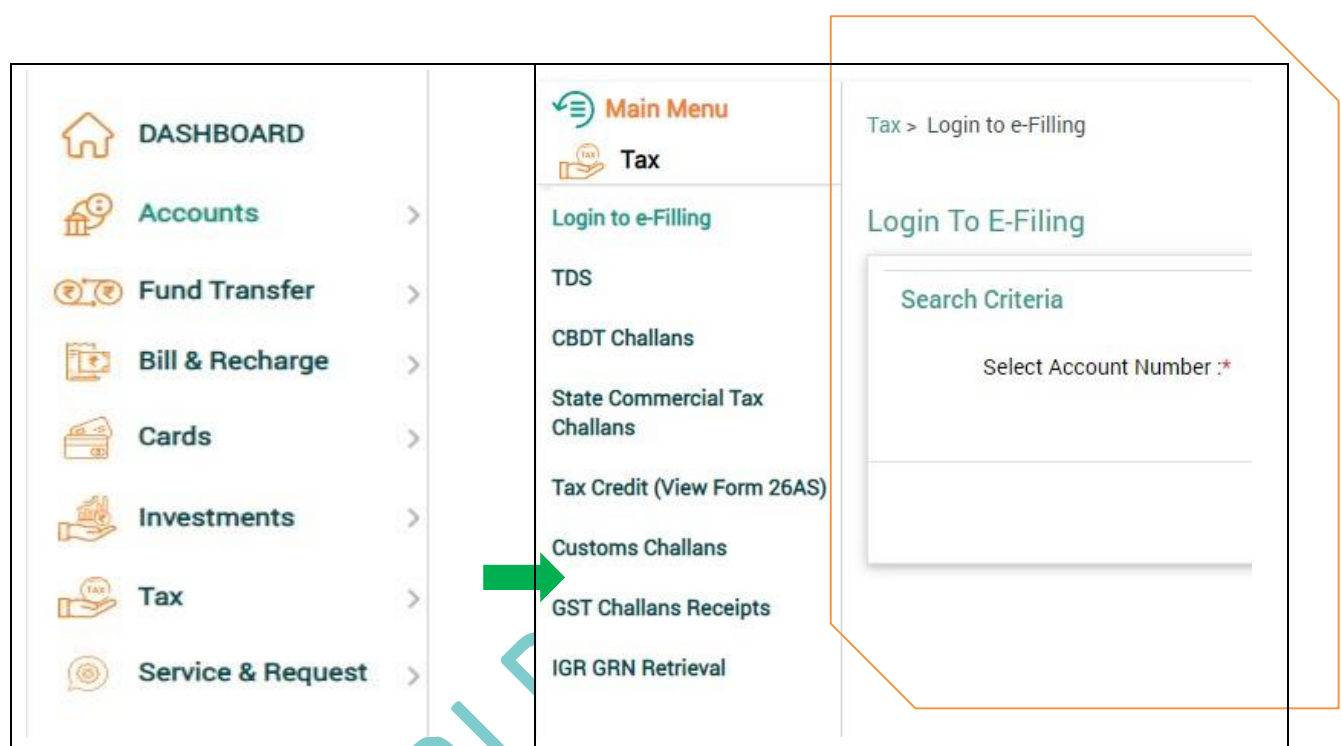
Menu > Investments > IPO

 <b>DASHBOARD</b>	 <b>Main Menu</b>  <b>Investments</b> Deposits Mutual Fund Bonds Insurance LIC Premium Payment IPO
 <b>Main Menu</b>  <b>Investments</b> ASBA IPO Online Status of Applied IPO Cancel Applied IPO	<b>IPO Services :</b> <ul style="list-style-type: none"><li>➤ Click here to apply IPO online.</li><li>➤ Click to check the status of applied IPO.</li><li>➤ Click to cancel applied IPO.</li></ul>

## 6. Tax

### Payment of Tax Challans and e filing

Menu > TAX













The screenshot displays the IDBI Bank i-Net Banking interface. On the left, there is a main menu with options: DASHBOARD, Accounts, Fund Transfer, Bill & Recharge, Cards, Investments, Tax, and Service & Request. A green arrow points to the 'Tax' option. On the right, a sub-menu is open under 'Main Menu' with 'Tax' selected. The sub-menu items are: Login to e-Filling, TDS, CBDT Challans, State Commercial Tax Challans, Tax Credit (View Form 26AS), Customs Challans, GST Challans Receipts, and IGR GRN Retrieval. An orange box highlights the 'Login to e-Filling' page, which shows the breadcrumb 'Tax > Login to e-Filling', the title 'Login To E-Filing', and a search criteria section with the text 'Select Account Number :\*'. A large 'IDBI BANK' watermark is visible across the bottom half of the screenshot.

- ✓ Tax Credit ( View Form 26 AS ) :-
  - Select the pan number from the pan number list and click on continue.
  - Check the confirmation details and click on View 26 AS ( it will direct you to the NSDL website )
- ✓ Login to e-Filling: This link will take you to income tax website.
- ✓ CBDT/State Commercial Tax/Customs/GST- Click here to view or download challan receipt.

## 7. Service Request

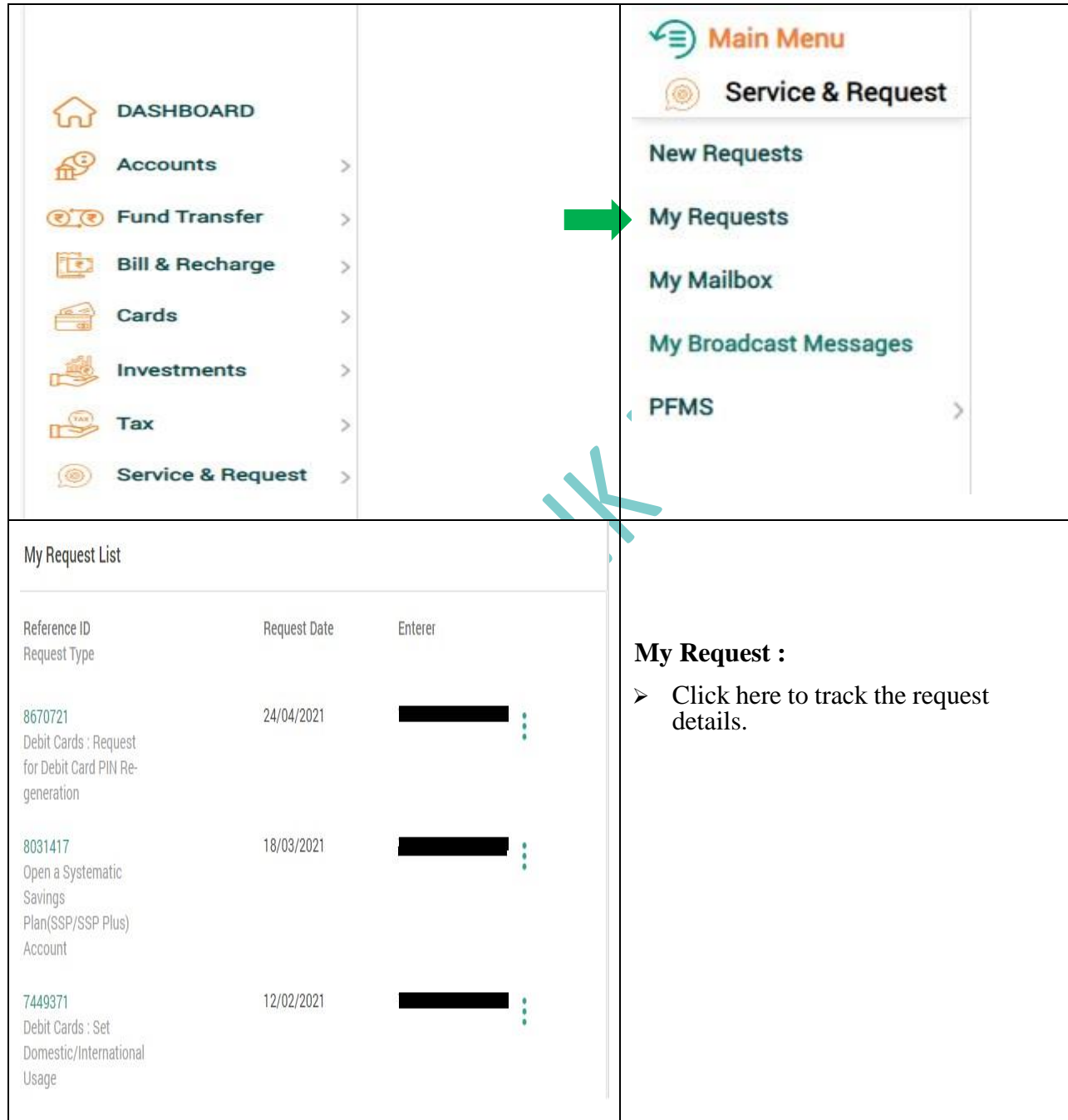
### 7.1 New Request

Menu > Service Request > New Request > Accounts

<ul style="list-style-type: none"> <li> <b>DASHBOARD</b></li> <li> <b>Accounts</b> &gt;</li> <li> <b>Fund Transfer</b> &gt;</li> <li> <b>Bill &amp; Recharge</b> &gt;</li> <li> <b>Cards</b> &gt;</li> <li> <b>Investments</b> &gt;</li> <li> <b>Tax</b> &gt;</li> <li> <b>Service &amp; Request</b> &gt;</li> </ul>		<p> <b>Main Menu</b></p> <p> <b>Service &amp; Request</b></p> <p><b>New Requests</b></p> <p><b>My Requests</b></p> <p><b>My Mailbox</b></p> <p><b>My Broadcast Messages</b></p> <p><b>PFMS</b> &gt;</p>	
<ul style="list-style-type: none"> <li>&gt; <a href="#">Aadhaar Linking Request</a></li> <li>&gt; <a href="#">Open a Systematic Savings Plan(SSP/SSP Plus) Account</a></li> <li>&gt; <a href="#">Open Fixed Deposit Account</a></li> <li>&gt; <a href="#">Renew Fixed Deposit Account</a></li> <li>&gt; <a href="#">Form 15G/H</a></li> <li>&gt; <a href="#">Operative Accounts : Request New Cheque Book</a></li> <li>&gt; <a href="#">Operative Accounts : Stop Cheque</a></li> <li>&gt; <a href="#">Positive Pay : Confirm Cheque Details</a></li> <li>&gt; <a href="#">Register for mobile banking</a></li> <li>&gt; <a href="#">Submit ReKYC</a></li> <li>&gt; <a href="#">Atal Pension Yojna</a></li> <li>&gt; <a href="#">Update Email ID</a></li> </ul>	<ul style="list-style-type: none"> <li>&gt; Click here to submit Aadhar Linking request.</li> <li>&gt; Click here to submit Request for open FD/RD account and Renew FD account</li> <li>&gt; Click here to submit Request for Renew FD account.</li> <li>&gt; Click here to submit 15G/H form.</li> <li>&gt; Click here to submit for a new chequebook.</li> <li>&gt; Click here to stop the issued cheque.</li> <li>&gt; Click here to provide the confirmation for Cheque issued by you</li> <li>&gt; Click here to register for Mobile Banking</li> <li>&gt; Click here to submit the Re KYC</li> <li>&gt; Click here to enrol yourself for APY</li> <li>&gt; Click here to update the Email ID</li> </ul>		

## 7.2 My Request

Menu > Service Request > My request



The screenshot displays the 'My Request' section of a mobile banking application. On the left, a vertical menu lists various services: DASHBOARD, Accounts, Fund Transfer, Bill & Recharge, Cards, Investments, Tax, and Service & Request. A green arrow points from the 'Service & Request' menu item to the 'My Requests' option in the right-hand sub-menu. The sub-menu also includes 'New Requests', 'My Mailbox', 'My Broadcast Messages', and 'PFMS'. Below the menu, the 'My Request List' is shown as a table with three columns: Reference ID, Request Date, and Enterer. The table contains three entries, each with a reference ID, a request date, and a redacted enterer name with a three-dot menu icon to its right.

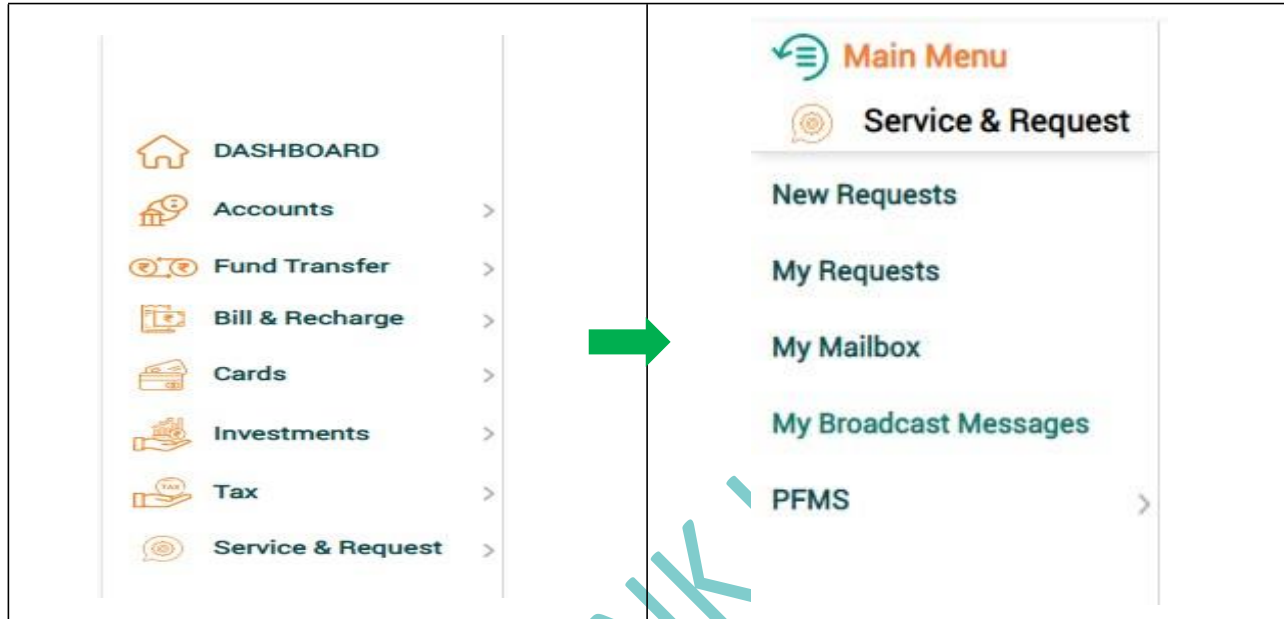
Reference ID	Request Date	Enterer
8670721 Debit Cards : Request for Debit Card PIN Re- generation	24/04/2021	[REDACTED] ⋮
8031417 Open a Systematic Savings Plan(SSP/SSP Plus) Account	18/03/2021	[REDACTED] ⋮
7449371 Debit Cards : Set Domestic/International Usage	12/02/2021	[REDACTED] ⋮

**My Request :**

- Click here to track the request details.

## 7.3 My Mail Box

Menu > Service Request > My Mail Box



The screenshot displays the 'My Mailbox' interface. The breadcrumb trail is 'Service & Request > My Mailbox'. The page title is 'Messages'. There are two main sections: 'View Messages' and 'Compose Message'.

**View Messages:** A table with columns 'Type', 'Subject', and 'Date'. The 'Inbox' folder is selected.

Type	Subject	Date
✉	New bill pres...	04/09/2021
✉	New bill pres...	30/08/2021
✉	New bill pres...	25/08/2021
✉	New bill pres...	17/08/2021
✉	New bill pres...	05/08/2021
✉	New bill pres...	28/07/2021
✉	New bill pres...	26/07/2021
✉	New bill pres...	16/07/2021
✉	New bill pres...	05/07/2021
✉	New bill pres...	28/06/2021

At the bottom of the table, there is a 'Page Number' field with a 'GO' button and 'Page 1 of 7'.

**Compose Message:** A detailed view of a message with the following metadata:

- Subject: New bill presented
- From: General
- To: [Redacted]
- Date/Time: 04/09/2021 10:18:24 AM GMT+05:30

Below the metadata are action buttons: Reply, Forward, Delete, Flag, Move To (dropdown), MOVE, and Print.

The message body reads:

Dear Customer,  
[Redacted] FUND has presented a bill which has been au  
to  
scheduled for payment.  
Consumer No.: [Redacted]  
Billor Name : [Redacted] FUND  
Amount :INR|3000.0  
Presentment Date:10-09-2021 00:00:00  
Your account will be debited on the scheduled date and fun  
d will  
be transeferred to the biller. Kindly maintain balance.



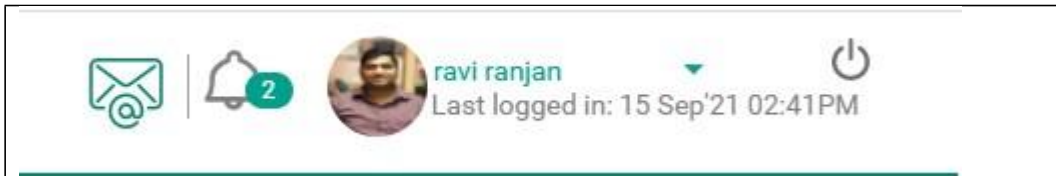
## 8. Special Icons

8.1 Bell Icon

8.2 Profile picture

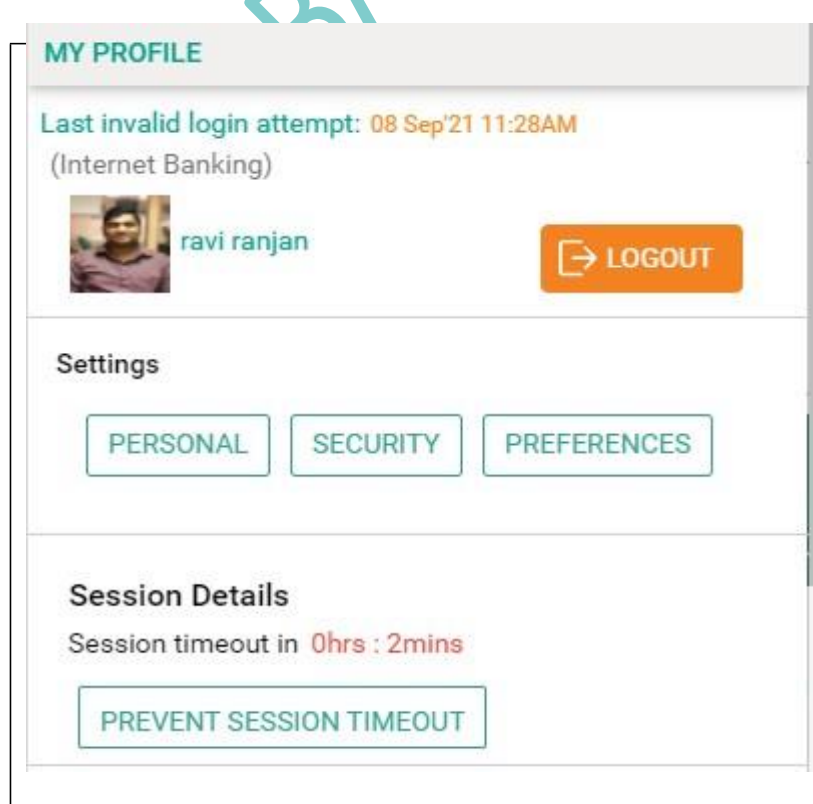
8.3 Mail box

8.4 Logout button



## 9. My Profile –

Click here to view the profile



## 9.1 Personal Settings


Personal Settings
Enroll Digital Certificate

---

My Personal Details
Personal Settings

---

My Personal Details
Personal Settings



**RAVI RANJAN**

Communication Address: [REDACTED]

N, DELHI, INDIA, 110059

Address since 11/01/2017  
(dd/MM/yyyy):

Change Photo

**Contact Details**

Mobile Number: XXXXXX [REDACTED]

Home Email Id: [REDACTED]

- Click on 'My Personal Details' to view your updated details in account.
- Click on 'Enroll Digital Certificate' to Enrol and get the digital certificate.

## 9.2 Security Settings

### Change Passwords

- Enter your old Login password.
- Enter new password.
- Re-type new password.
- Enter your old Transaction password.
- Enter new password.
- Re-type new password.
- Enter OTP and Old Transaction password & Click on 'Submit'.

### Update Channel Login ID

- To update your Channel Login id, click on update Login id.
- Click on Update button.
- Enter new Login id and transaction password and OTP for the confirmation.

**Update image/phrase details**

- Select image/enter phrase.
- Enter OTP sent on your registered mobile number and submit.

**Soft Token Registration**

- To get the Activation Code, click on the Soft Token Registration to generate the Activation Code. The code is sent to registered mobile number.
- Enter the code on the Soft Token mobile application to get the application activated

**Soft Token Activation Code Regeneration**

- Click on Soft Token Activation Code Regeneration
- Code will be sent to your registered mobile number.

**Soft Token Deactivation**

- Click on Deactivate to deactivate for the Soft Token.

**9.3 Preferences****Set Preference**

- Calendar Type
- Date Format: Choose the desired date format.
- Amount format:
- Language: Select your default language.
- Account list screen view:
- Primary Account number: Select your primary account number.
- Nick name
- Enter OTP sent on your registered mobile number and transaction password and “Update”.

**User can also Update account preferences, Set favourite accounts and Manage account groups.**

# Thank you

IDBI BANK LTD