

**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" with the following fields: "Card Number\*" (four masked boxes labeled XXXX), "ATM Pin\*" (a single masked box), and "Expiry date\*" (MM, Months, YY, 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!" section with three icons: "Password Security", "Virtual Keypad", and "Transaction Alerts". Below this is a "Note:" section with two numbered instructions: 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 this, there is a green box with a checkmark and the text "[211117] Enter the one time password (OTP) sent for authentication. Ref. ID: [62560390]". The main form area has the heading "Please enter the OTP sent on your Mobile Number" and a text input field labeled "Enter OTP\*". To the right of the input field is a "REGENERATE OTP" button. At the bottom right of the form is a "CONTINUE" button. At the bottom of the page, 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

- 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

## 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

The screenshot displays the IDBI Bank i-Net Banking interface for Operative Accounts. 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 7 Apr'21 10:48AM). A left sidebar contains a 'Main Menu' with options like 'Accounts', 'Account Summary', 'Operative Accounts', 'Deposit Accounts', 'Loan Accounts', 'PPF Accounts', 'NPS Accounts', 'SSA Accounts', 'Demat Account', and 'Apply OD Against FD'. The main content area is titled 'Accounts > Operative Accounts' and 'My Operative Accounts'. It features a search bar, download options (XLS, PDF, TXT), and a table of 'Operative Accounts List'. The table lists three active accounts with their respective details and balances. A 'My Shortcuts' panel is visible on the right, and a 'More Actions' section at the bottom includes a search field and a 'CONTINUE' button.

Account Number Account Nickname	Account Type Branch Name	Status	Balance
00 [REDACTED] RAVI RANJAN	[REDACTED] Mumbai - Nariman Point - (Sol -004)	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	[REDACTED] Icg Airport - Delhi - (Sol -1165)	Active	Total: INR -49,307.15 Available: INR 3,50,692.85

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			
RAVI RANJAN	Term Deposit Delhi - Vikas Puri - (Sol -249)	6.1	INR 10,849.00	Maturity: INR 11,434.00 Deposit: INR 10,761.00
RAVI RANJAN	Term Deposit Icg Airport - Delhi - (Sol -1165)	6.0	INR 20,000.00	Maturity: INR 1,23,952.00 Deposit: INR 10,000.00

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			
	Term Deposit Borivali East, Mumbai-Mumbai (Sol -2016)	7.1	INR 3,13,591.00	Maturity: INR
	Term Deposit Borivali East, Mumbai-Mumbai (Sol -2016)	6.25	INR 11,856.00	

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

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

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	
<a href="#">View Maturity Instructions</a>		

[FD RECEIPT DOWNLOAD](#)

- 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 last logged in on 7 Apr '21 at 11:54AM. The main menu is visible on the left, with 'NPS Accounts' selected. The 'NPS Accounts Summary List' table is displayed with the following data:

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

A dropdown menu is open for the first account, showing the following options:

- Online NPS subscription
- Past Online Subscription

An orange callout box points to these options with the text: "Click here to get the following options:"

- Online NPS Subscription
- Past online Subscription

#### 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

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

Type to search

- RAVI RANJAN - (INR)

CONTINUE

#### My Deposit Accounts

1
Payment Details
2
Preview and Confirm
3
Summary

\* 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/-):	<input style="width: 100%;" type="text"/>
Enter the Tenure Of Overdraft (in months):	<input style="width: 100%;" type="text"/>
Purpose of Advance :	Type to search <span style="float: right;">▼</span>

CONTINUE
BACK

- 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. The top navigation bar includes the IDBI Bank logo, a home icon, and user information: 'ravi ranjan' and 'Last logged in: 25 Aug'21 10:54AM'. The left sidebar contains a 'Main Menu' with options like '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 shows the breadcrumb 'Fund Transfer > Make Payments' and 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 with an 'EDIT' button and a card for 'PREETI Funds Transfer Third Party Account'. The 'SAVED TRANSACTIONS' section shows 'No Records are fetched'. The 'RECENT TRANSFER' section also shows 'No Records are fetched'. The 'SCHEDULED TRANSF...' and 'RECURRING TRANSFER' sections both show 'No Records are fetched'. A large 'IDBI' watermark is visible across the bottom of the page.

NEFT/RTGS Payment

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

\* Indicates Mandatory Fields

From Account\*    
 Eff.Avl.Balance (Incl.FFD Bal): INR 33,632.94

Personal Beneficiary\*

Amount\*    
  One Time  Recurring

Frequency Type\*

Transaction Date (dd/MM/yyyy)\*

Network\*

Transaction Purpose

Remarks :

Save Transaction Add to Favorites **ADD NEW ENTRY** **CONTINUE**

Payment Confirmation

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

From Account: 055XXXXXXXXXX56   
 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:   
 Transaction Purpose:

**Additional Details**

Remarks

*Enter your credentials to confirm the transaction*

**CONFIRMATION DETAILS**

One Time Password\*  **RE-GENERATE OTP**

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

Transaction Password\*

**SUBMIT**

### 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'. The page features a search bar, a table of transaction types and their limits, and a 'My Shortcuts' sidebar.

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

The sidebar on the left contains a 'Main Menu' with options like '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 'My Shortcuts' sidebar on the right allows users to select favorite activities and includes 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

**NOTE:**

1. As per the guidelines a new beneficiary added for fund transfer shall be active after 30 minutes .
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 ██████████	██████████		

Page Number

Edit Beneficiary
View History

Copy & Add New Benef...
View Recurring Instruc...

Delete Beneficiary
View Scheduled Trans...

Make a Transaction

View Completed Trans...

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.

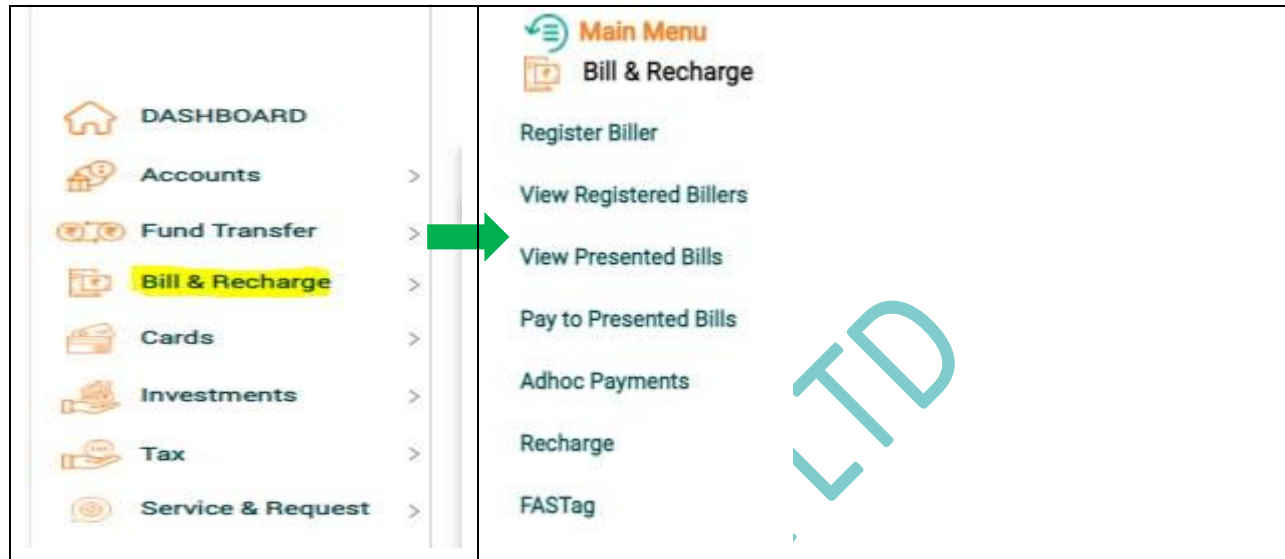
## 2.6 Generate /View MMID

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]

Billier 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\* [Dropdown]  
Eff. Avl. Balance (Incl. FFD Bal): INR 26,454.56

Card Holder Name\* Type to search [Dropdown]

Amount\* INR [Input]

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

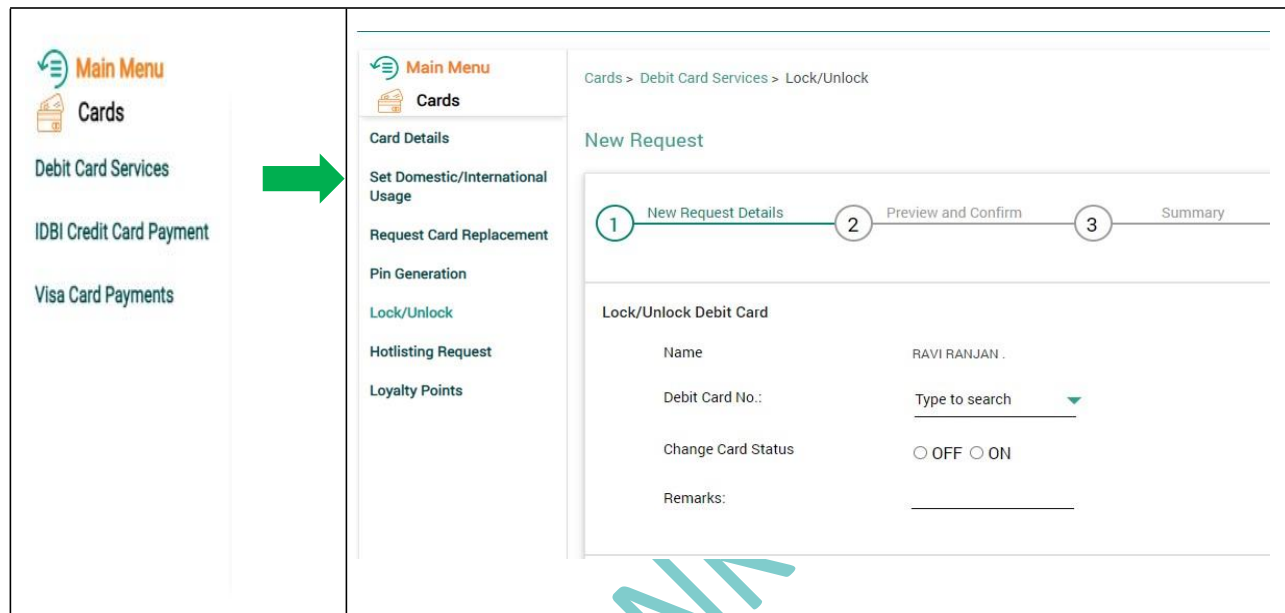
Amount\*  INR

### 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 page. 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' page is shown with a form for investment 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

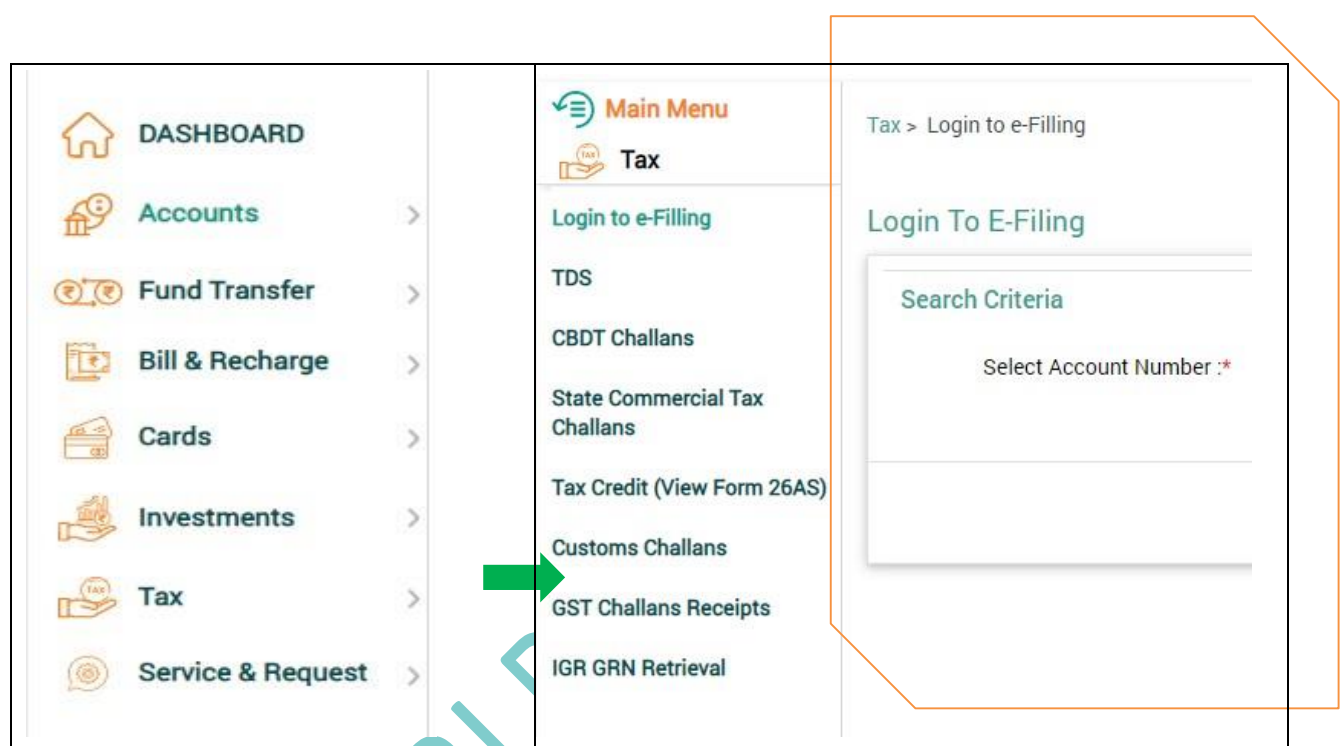
Menu > Investments > IPO

 <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, a vertical menu lists various services: DASHBOARD, Accounts, Fund Transfer, Bill & Recharge, Cards, Investments, Tax, and Service & Request. The 'Tax' option is highlighted with a green arrow. To the right, the 'Main Menu' is expanded to show 'Tax' options: 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. A separate window titled 'Login To E-Filing' is shown, containing a 'Search Criteria' section with a text input field labeled 'Select Account Number :\*'.

- ✓ 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

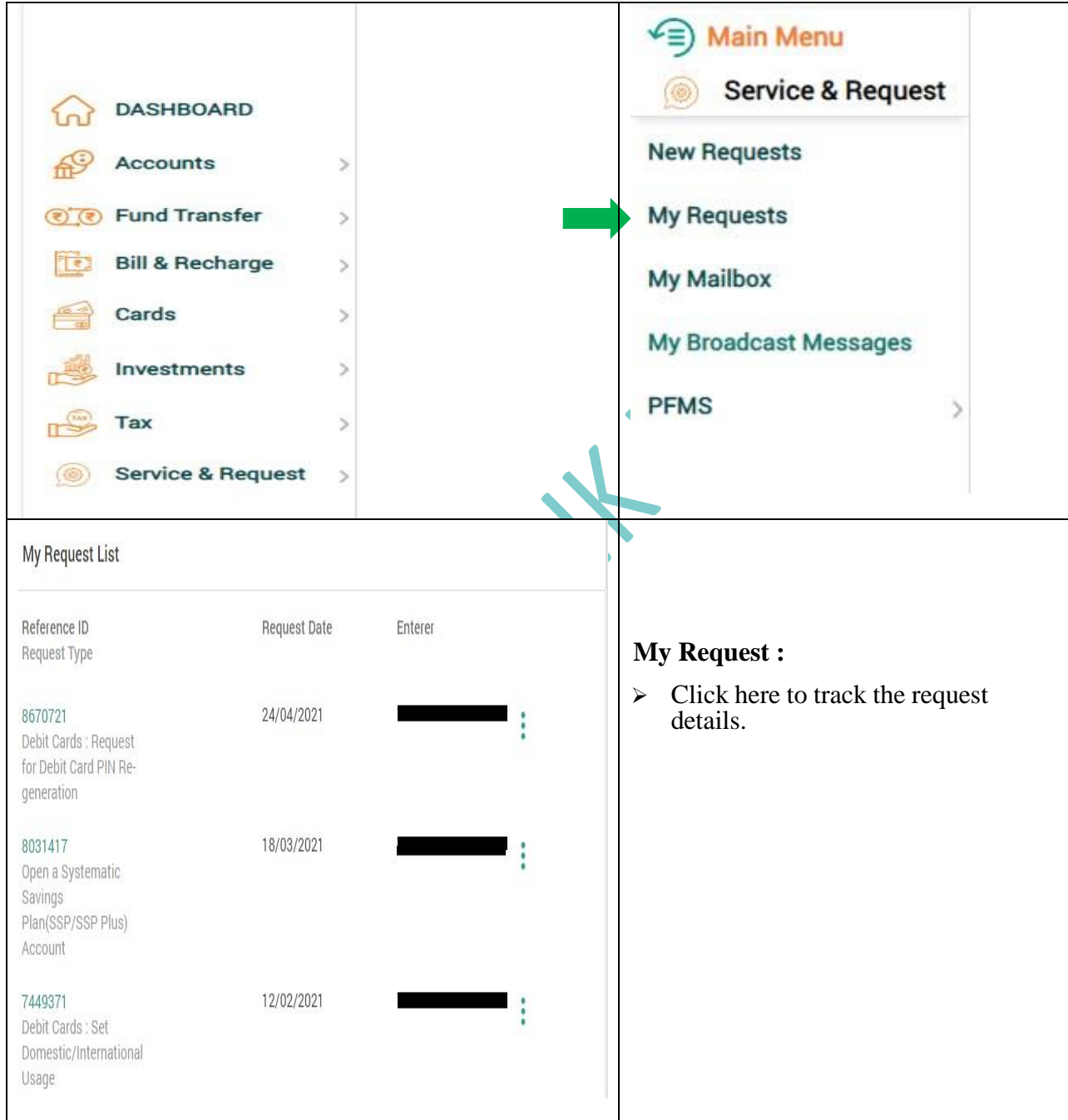
### 7.1 New Request

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 shows a mobile banking application interface. On the left, there is a main menu with icons and labels: DASHBOARD, Accounts, Fund Transfer, Bill & Recharge, Cards, Investments, Tax, and Service & Request. A green arrow points from the 'Service & Request' menu item to a sub-menu on the right. This sub-menu contains: Main Menu, Service & Request, New Requests, My Requests (highlighted with a green arrow), My Mailbox, My Broadcast Messages, and PFMS. Below the menu is a section titled 'My Request List' containing a table with three columns: Reference ID, Request Date, and Enterer. The table lists three requests with their respective details and request types.

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 Mail Box' interface. 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 right-hand side of the interface. On the right, a secondary menu is visible, containing 'Main Menu', 'Service & Request', 'New Requests', 'My Requests', 'My Mailbox', 'My Broadcast Messages', and 'PFMS'. The 'My Mailbox' item is highlighted.

Below this, the main content area shows the 'Service & Request > My Mailbox' breadcrumb. The 'Messages' section is active, displaying a 'View Messages' table and a 'Compose Message' form.

**View Messages Table:**

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

**Compose Message Form:**

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

Buttons: Reply | Forward | Delete | Flag | Move To [dropdown] | MOVE | Print

**Message Content:**

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.

Page Number  GO Page 1 of 7 >



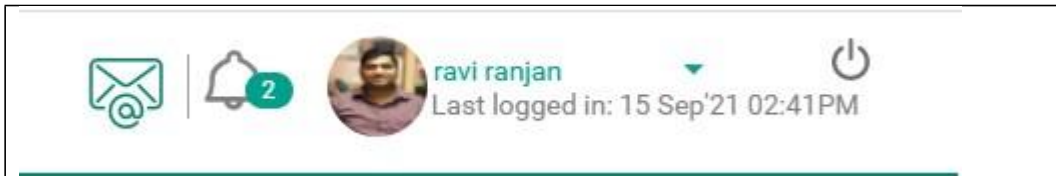
## 8. Special Icons

8.1 Bell Icon

8.2 Profile picture

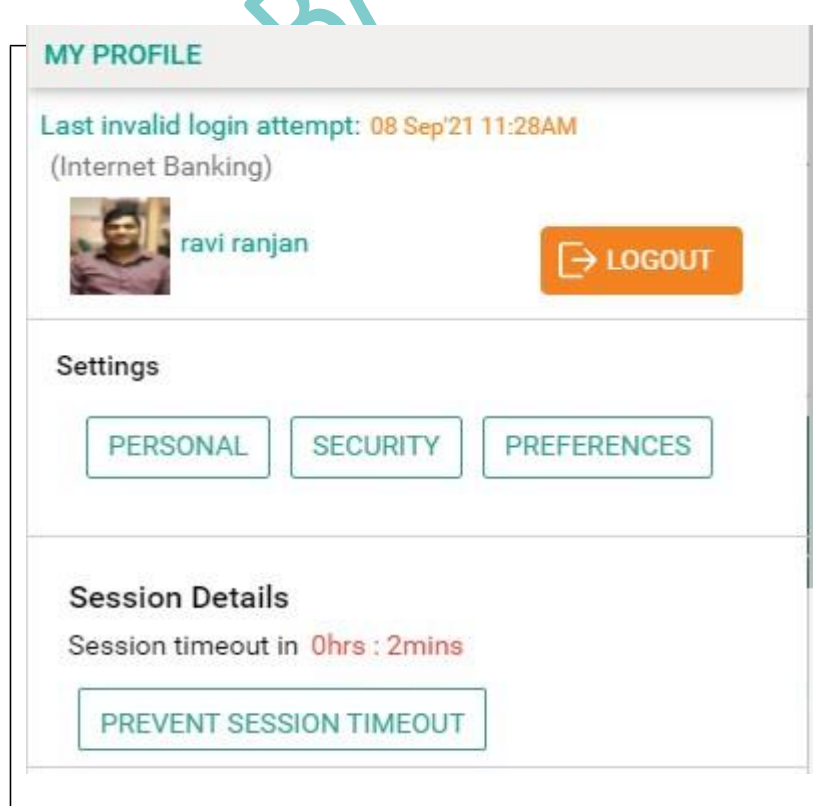
8.3 Mail box

8.4 Logout button

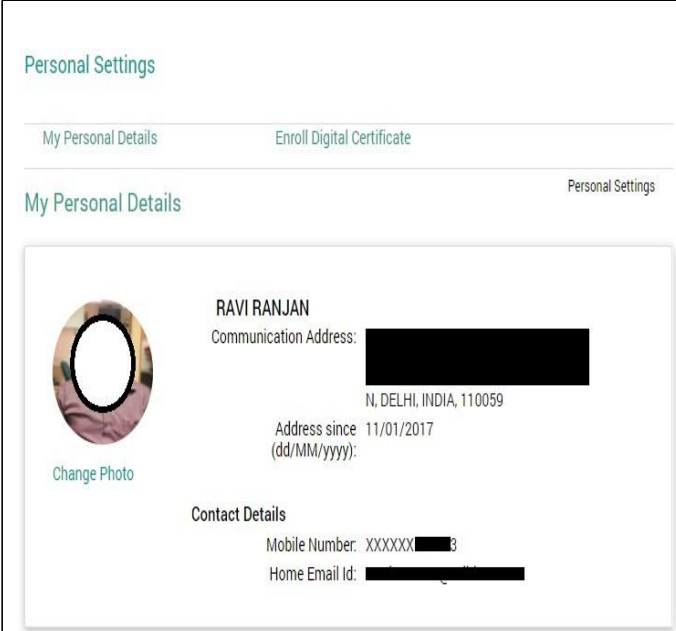


## 9. My Profile –

Click here to view the profile



## 9.1 Personal Settings



The screenshot displays the 'Personal Settings' page. At the top, there are two tabs: 'My Personal Details' (selected) and 'Enroll Digital Certificate'. Below the tabs, the user's name 'RAVI RANJAN' is shown. Underneath, the communication address is listed as 'N, DELHI, INDIA, 110059', with a note 'Address since 11/01/2017 (dd/MM/yyyy)'. A 'Change Photo' link is provided next to a circular profile picture. The 'Contact Details' section shows a mobile number 'XXXXXX 3' and a home email ID. To the right of the screenshot, there are two instructions:

- 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