BBK-India

E-banking

(User Manual)

Customer care number : +91 40 32555530
E-mail id : netbank@bbkindia.com
Version : 1.0
1 BBK-India Home page

http://www.bbkindia.com provides information about the various services BBK-India offers.
To access “Internet banking”, User can use the E-banking menu present at the right pane present in the BBK-India home page.

1.1 New User
If you are a new to the Internet banking, Click “New User?”. Your will be directed to a registration form with further instruction about internet banking and account opening with our bank.

1.2 Existing user
If you are already existing user, click the option “Click here” to access E-banking home page.

1.3 Forget Password
Use this option to retrieve your forgotten password. On clicking the menu, you will be instructed for further information
2 E-banking Main page
On successful login, user will be redirected to E-banking main page.

2.1 First time login
Enter the 10-digit User ID and password (through virtual keyboard) and click “Submit”

* You will be prompted to change your internet and transaction password as soon as you login. As a security measure please change the passwords immediately.

2.2 Terms and Condition
Click “Terms of service” at the bottom of the page to know more about E-banking terms and conditions

2.3 Other options
User can click the various options provided to them viz. “Unable to login”, “Customer service” and “New user? Register now” to know more about it.

3 Home page
After successful login, you will be redirected to the E-banking homepage.

3.1 Home
At any point of time, Press “Home” button at the top of the page to access E-banking homepage.

3.2 Logout
Press “Logout” to logout of the current E-Banking session. As a security measure, you will be asked to close the browser window after successful logout.

3.3 Menus
Various menus are present in the homepage for easy access. Detailed description is given below
3.3.1 Accounts

3.3.1.1 Operative Accounts
Click this option to get information about your “Operative accounts”. On the same page click “Closed Operative Accounts” to get information about your previous closed operative accounts.

- Bank Statements
  Under operative accounts menu, select the “Account Number” and then “Query selection” from the Options menu. Then click “Submit”.

Now you are provided with various options to fine tune the query for customized account summary. User can request for “last one month account summary”, “last two month account summary” and also customized account summary as per the options provided (account summary based on transaction date, transaction amount, credit or debit etc…)

3.3.1.2 Deposit Accounts
Click this option to get information about your “Deposit accounts”.

3.3.1.3 Loan Accounts
Click this option to get information about your “Loan accounts”.

3.3.1.4 All Accounts
Click this option to get information about your All accounts viz Operative, Deposit and Loan accounts.

3.3.2 Bills
This menu enables the user to get information about Bill payment and presentment.

3.3.2.1 Alerts
Click this option to get information about “Bill” alerts like Pending payments, pending presented bills etc…

3.3.2.2 Bill payment
Click this option to get complete information about bill payment. User can add new payee, search payee, view information on previous payments etc…

3.3.2.3 Unapproved payments
Click this option to get information about “Unapproved Bill” payments.
3.3.2.4 Bill presentment
Click this option to get information about “Bills” waiting for you acceptance. You can also view pending payments, payments made and rejected payments.

3.3.2.5 Payment
Click this option to get snapshot view of bill payments made.

3.3.3 Transfers
This menu enables the user to transfer funds. Various options available to user are given below.

3.3.3.1 Self/Linked account transfer
Use this option to transfer funds between your own accounts (If you have more than one account with the bank)

3.3.3.2 Third party transfer
Use this option to transfer funds to any third party accounts within the bank.

3.3.3.3 Status enquiry
Use this option to query status about your transfers. You can fine tune the query by selecting various options (Type of transfer, date, amount, status etc..) provided.

3.3.3.4 Pending transfers
Use this option to get information about the pending transfers.

3.3.3.5 Unapproved Transfers
Use this option to get information about the transfer that you requested but not executed (unapproved) due to various reasons.

3.3.4 Requests
This menu will enable the user to request various facilities available and also the request status.

3.3.4.1 Query on requests
Use this option to query and find the status of the submitted request.

3.3.4.2 Submit requests
Use this option to request various facilities provided by the bank viz. Account opening request, Change address request etc…
The options under this menu are
  • Account opening request
Use this option to place a request for opening a new account (Current/checking account).
BANK OF BAHRAIN & KUWAIT B.S.C.

- Change address request
  Use this option to place a request for changing the existing address.
- Cheque Book request
  Use this option to place a request for an issue new “Cheque book”.
- DD request
  Use this option to place a request for issuing a new DD.
- Breaking an FD
  Use this option to place a request on breaking an FD account.
- FD Account opening
  Use this option to place a request on FD account opening.
- FD renewal
  Use this option to place a request on existing FD renewal.
- Stop Cheque request
  Use this option to place a request for stopping a Cheque payment requested

3.3.5 Mails
This option helps in managing your mailing needs between the bank and the customer. Various options available under the “Mails” menu are Inbox, Sent Mails, Trash, Compose mail and Folders

3.3.6 Customize
This menu provides various customization options for the user.

3.3.6.1 Change password
Use this option to change Internet login and Transaction password. The password should adhere to the password policy set by BBK-India.

3.3.6.2 My profile
Use this option to change the personal information (email address, address etc...)

3.3.6.3 My Billers
Use this option to register “billers” for payment and presentment.

3.3.6.4 My beneficiaries
Use this option to register “beneficiaries” for payment and remittances

3.3.7 Activity
This option helps to retrieve all the activities that a user perform in the e-banking website (both financial and non-financial)
3.3.7.1 My Activity
Use this option to retrieve all the activities related to Financial (transaction, cheque book request etc..) and non-financial activities (login, change password etc.)

3.3.7.2 Transaction limit enquiry
Use this option to enquire the transaction limit for your account.

3.3.8 Modeling
This option helps you analyze your loan/deposit requirement and the liability/interest you would incur/benefit. From a list of the various products available, you can model the loan/deposit based on the product schemes and approach the bank with a better idea. You can view the entire schedule for the loan/deposit and decide on the one most suitable.

3.3.8.1 Financial modeling
Using this option, you can calculate one parameter pertaining to the loan if the other three are known. For example, if you enter the loan amount required, the payback period and the balloon amount, then the system will display the installment amount. Similarly, if you enter the installment amount you want to pay, the payback frequency and period, the system will display the loan amount available to you for the specified criteria.

3.3.8.2 Deposit modeling
Using this option, you can calculate one parameter pertaining to the deposit if the other two are known. For example, if you enter the deposit amount and the maturity amount, the system will calculate the term of the deposit.