

BBK-India

E-banking **(User Manual)**

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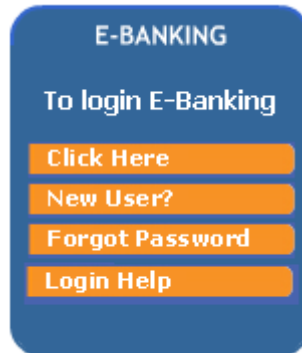
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1 BBK-India Home page

<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”

Virtual Keyboard (for entering password only)

1	c	g	q	b	r	t	d	v	m	w	u	z
n	p	i	k	s	e	a	x	y	h	j	o	f
^	-		_	*	&		#	=	(@	%	.
	\$)	{	?	/	~	:	!	:	+	}	
3	9	2	8	0	5	4	6	7	1			

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* You must have a valid Customer ID and PIN.
[Terms Of Service](#) | [New User? Register now](#)
[Unable to log in?](#) | [Customer Service](#)

* 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 your 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).

- **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 options 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