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## **User Guide for Corporate Internet Banking Users**

**(Version 1.1)**

**July 2025**

The Kalupur Commercial Co-op Bank Ltd. has introduced the facility of Internet Banking for its esteemed Corporate Customers. Experience a convenient, simple and secure way of banking & e-commerce at your comfort with KCCB Internet Banking Services.

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## ❖ How to get User ID and Password for Corporate Customers?

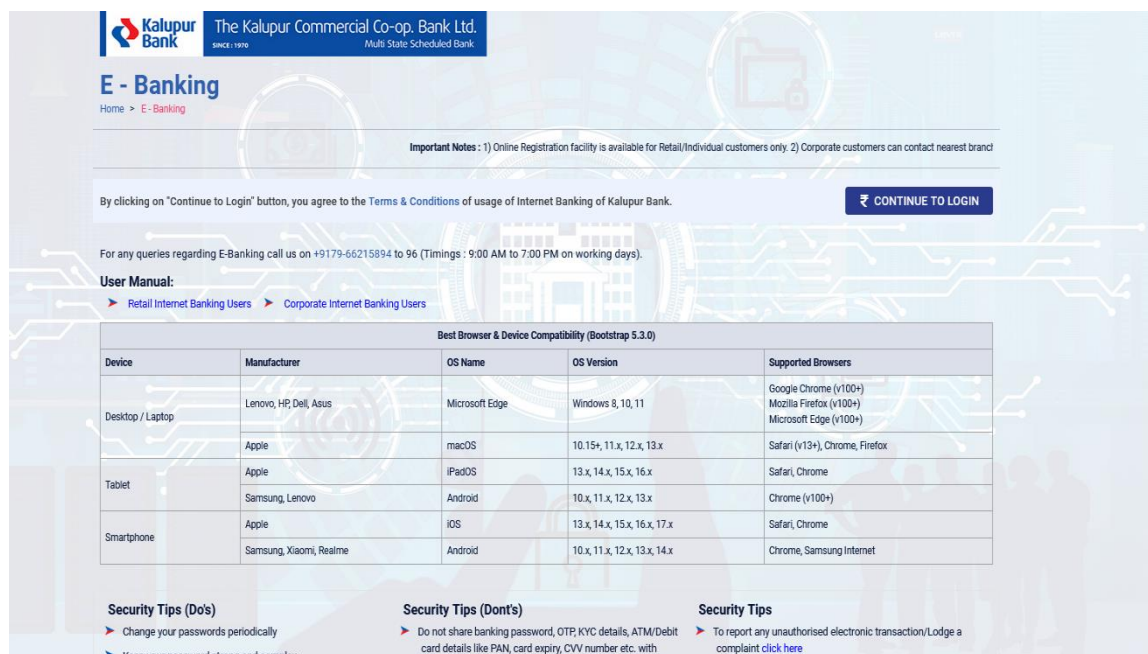
### ★ Registration for Internet Banking facility:

- Visit any The Kalupur Commercial Co-op Bank Ltd Branch and submit request for e-Banking Registration.
- You will get the corporate application form.
- Fill up corporate application form and submit the application form to your branch.
- After authorization of your forms, you will be get a User ID on your registered email id.
- On the received email, you will be guided to complete your remaining registration process.
- Corporate Users: The corporate who have two or multiuser authorization can also apply as corporate users.

★ **Please Note:** Existing Corporate Internet Banking users will be migrated to the new platform. Your current User ID will remain valid, you only need to set a new Login Password, Transaction Password, and Security Question answers. For your convenience, all existing beneficiaries will also be migrated to the new platform.

### ★ Set / Reset Password:

- Visit <https://www.kalupurbank.com> or <https://myebanking.kalupurbank.com>.
- To go to Login page, click on Continue to Login button.



**E - Banking**  
Home > E-Banking

**Important Notes :** 1) Online Registration facility is available for Retail/Individual customers only. 2) Corporate customers can contact nearest branch

By clicking on "Continue to Login" button, you agree to the [Terms & Conditions](#) of usage of Internet Banking of Kalupur Bank.

For any queries regarding E-Banking call us on +9179-66215894 to 96 (Timings : 9:00 AM to 7:00 PM on working days).

**User Manual:**  
[Retail Internet Banking Users](#)   [Corporate Internet Banking Users](#)

Device	Manufacturer	OS Name	OS Version	Supported Browsers
Desktop / Laptop	Lenovo, HP, Dell, Asus	Microsoft Edge	Windows 8, 10, 11	Google Chrome (v100+) Mozilla Firefox (v100+) Microsoft Edge (v100+)
	Apple	macOS	10.15+, 11.x, 12.x, 13.x	Safari (v13+), Chrome, Firefox
Tablet	Apple	iPadOS	13.x, 14.x, 15.x, 16.x	Safari, Chrome
	Samsung, Lenovo	Android	10.x, 11.x, 12.x, 13.x	Chrome (v100+)
Smartphone	Apple	iOS	13.x, 14.x, 15.x, 16.x, 17.x	Safari, Chrome
	Samsung, Xiaomi, Realme	Android	10.x, 11.x, 12.x, 13.x, 14.x	Chrome, Samsung Internet

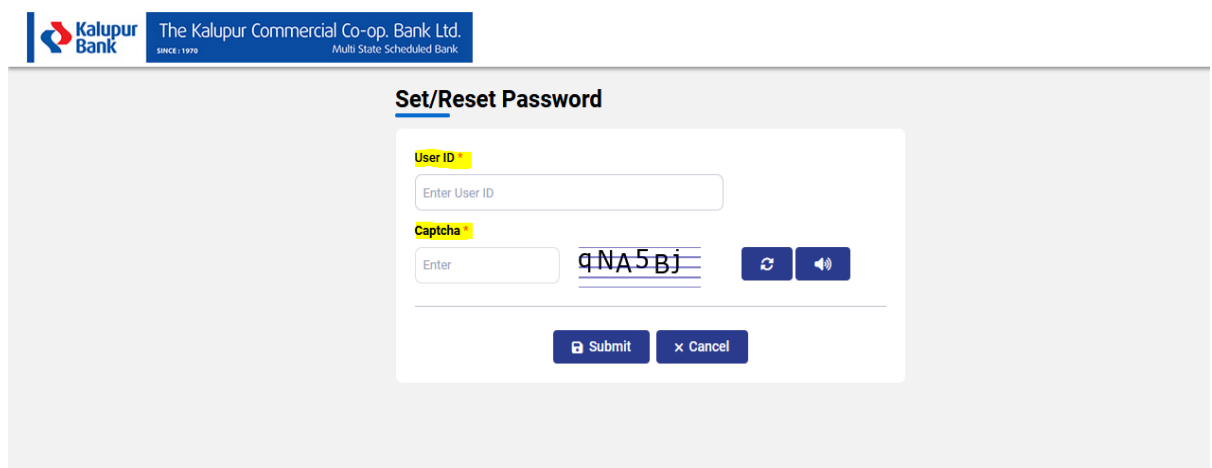
**Security Tips (Do's)**  
 ➤ Change your passwords periodically  
 ➤ Keep your password strong and complex

**Security Tips (Don'ts)**  
 ➤ Do not share banking password, OTP, KYC details, ATM/Debit card details like PAN, card expiry, CVV number etc. with

**Security Tips**  
 ➤ To report any unauthorised electronic transaction/Lodge a complaint [click here](#)

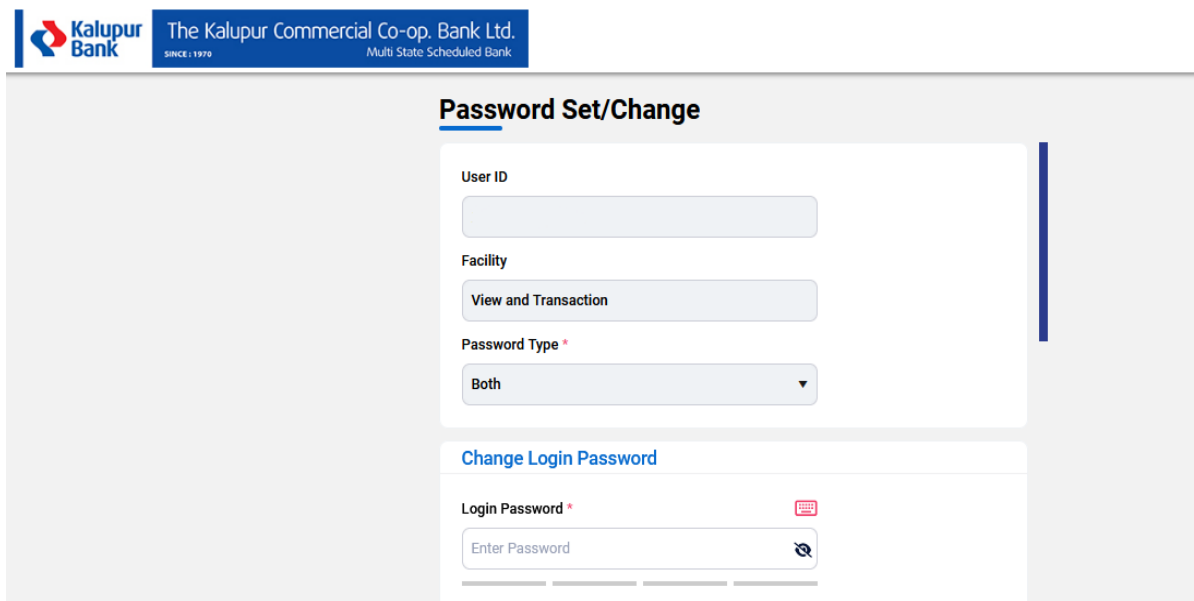


- Click on Set/Reset Your Password link.
- If you have not set your new password and attempt to log in using your existing password, the system will display the following message: "Password for this user has not yet been set. Please use the 'Set/Reset Password' option to create a new password and continue."
- When you click on the "Set/Reset Password" link, the following screen will appear. You will need to enter your User ID and the Captcha shown on the screen, then click Submit. An OTP will be sent to your registered mobile number. Enter the OTP and click Submit again. You will then be directed to the Password Set/Change screen.

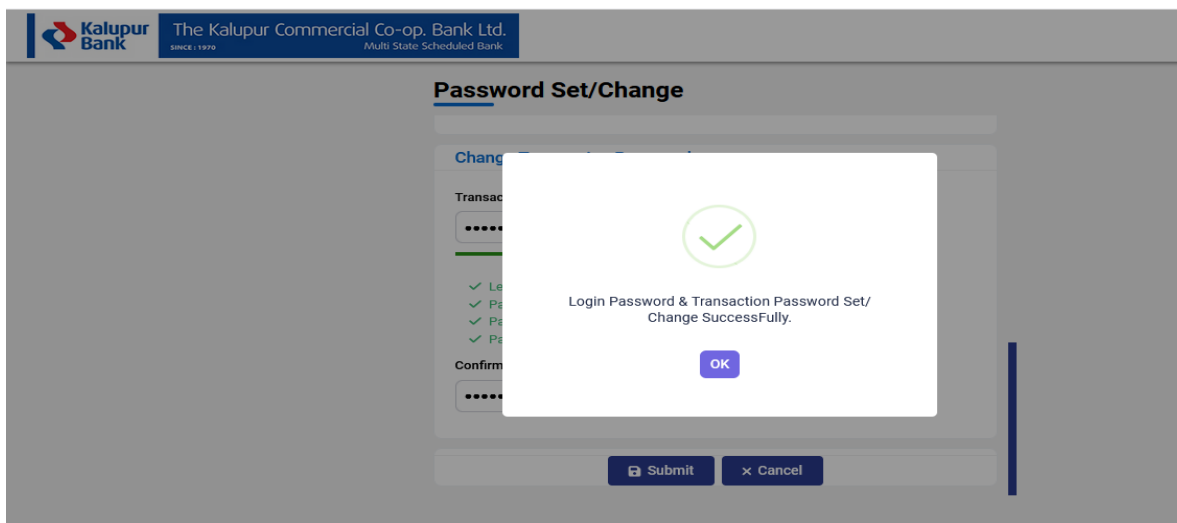


- Your User ID will be displayed along with the type of facility assigned to you. There are two types of facilities:

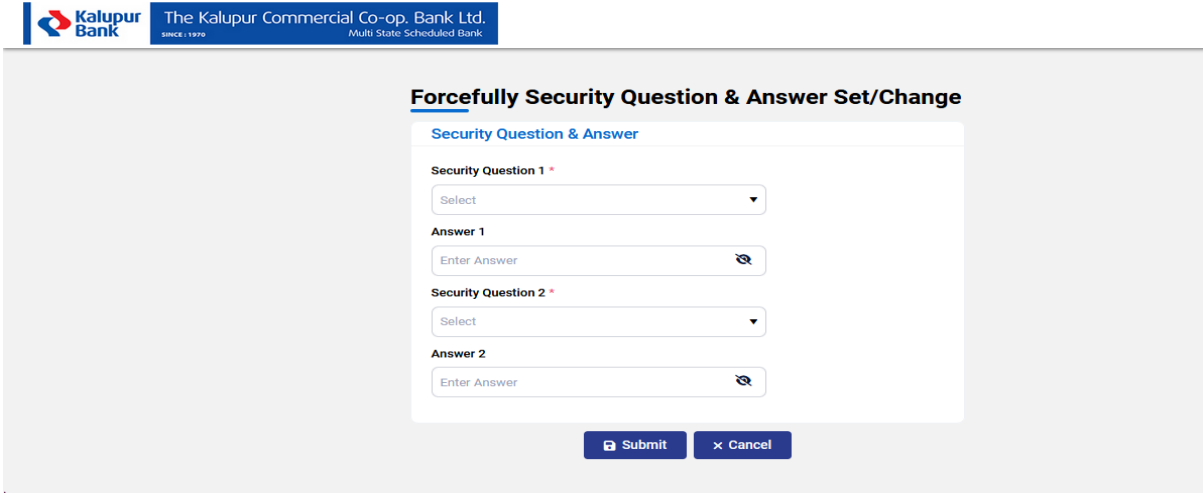
- View Only – This facility allows you to only view your account details. You will not be able to perform any financial transactions.
  - View & Transaction – This facility allows you to access both financial and non-financial features of Corporate Net Banking.
- On the next screen, you will see the Password Reset page, where you are required to set your Login and Transaction passwords as per the password policy below:



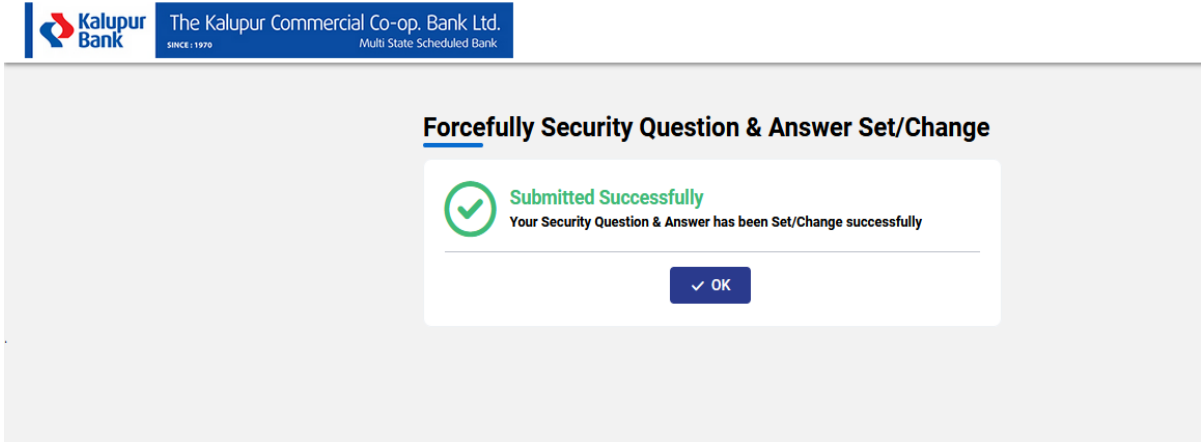
- Password must be at least 8 characters long
  - Must contain at least one special character
  - Must include at least one digit
  - Must have both uppercase and lowercase letters
- After entering both the Login and Transaction passwords and clicking Submit, you will receive pop-up confirmation messages as shown below:




- After clicking the OK button, you will be redirected to the login page. Log in using your User ID and the newly set Login Password.
- Once you enter the correct credentials, the system will prompt you to enter a One-Time Password (OTP) sent to your registered mobile number.
- After submitting the OTP, you will be redirected to the page where you need to Set/Change your Security Questions and Answers.



- On submitting your selected Security Questions and Answers, it will be set successfully and you will get confirmation screen as shown below.



- After clicking the "OK" button, you will be redirected to the Terms & Conditions page. Please read the terms carefully, then tick the checkbox "I Agree to these T&C" and click Submit. Upon submission, your login process will be successfully completed, and you will be redirected to the Dashboard page, as shown below.



The Kalupur Commercial Co-op. Bank Ltd.  
SINCE 1970 Multi State Scheduled Bank

### Terms Conditions

#### T&C Details

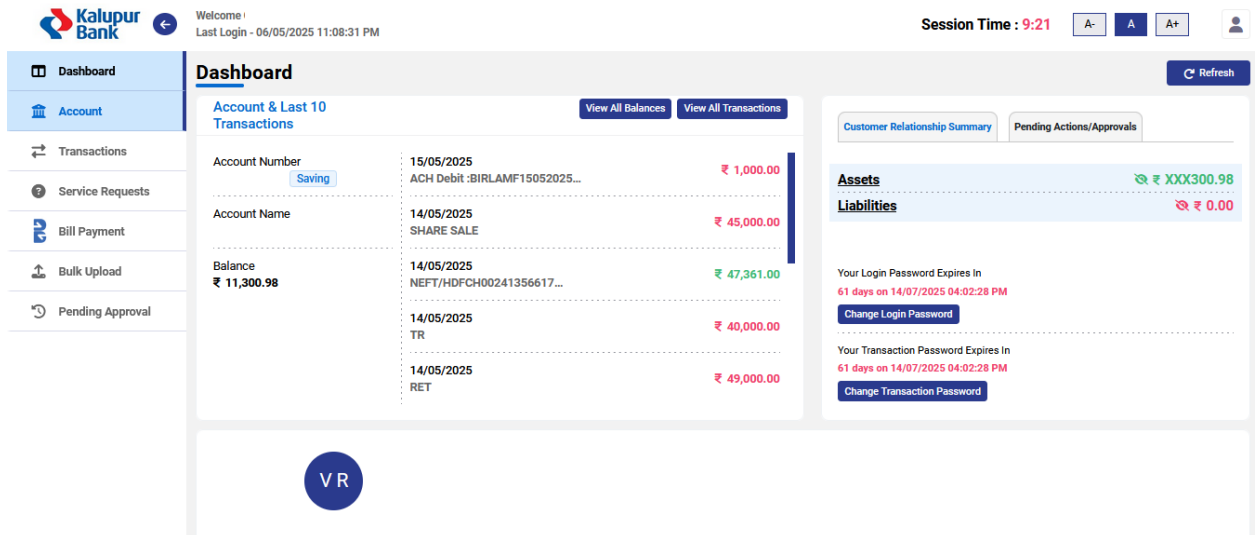
- Definitions In these Conditions:In this document the following words and phrases have the meaning set opposite them unless the context indicates otherwise;Bank refers to The Kalupur Commercial Co Op Bank Limited (KCCB), a Multi State Scheduled Bank registered under the Multi State Co-Op. Societies Act, 2002 having its Head office at Kalupur Bank Bhavan, Nr. Income Tax Circle, Ashram road, Ahmedabad-380014 having its branches in Gujarat and Maharashtra State is engaged in business of banking and finance.E-Banking is the Bank's Internet Service, offering the various facilities to the Corporate/Retail User such as Accounts enquiry, Statement of account, Funds Transfer, Utility Bills Payment, Stop payment, request for issuance of cheque book, request for issuance of DD, other requests, etc., alerts, financial modelling and other facilities as the bank may decide upon to provide from time to time. The Bank at its sole discretion may also make additions/deletions to the Inter Services being offered;User refers to any individual user availing Inter facility of the Bank and such user is identified as a Retail User. Any communication and/or action of the User through E-Banking

☐ I Agree these T&C

Submit
Cancel

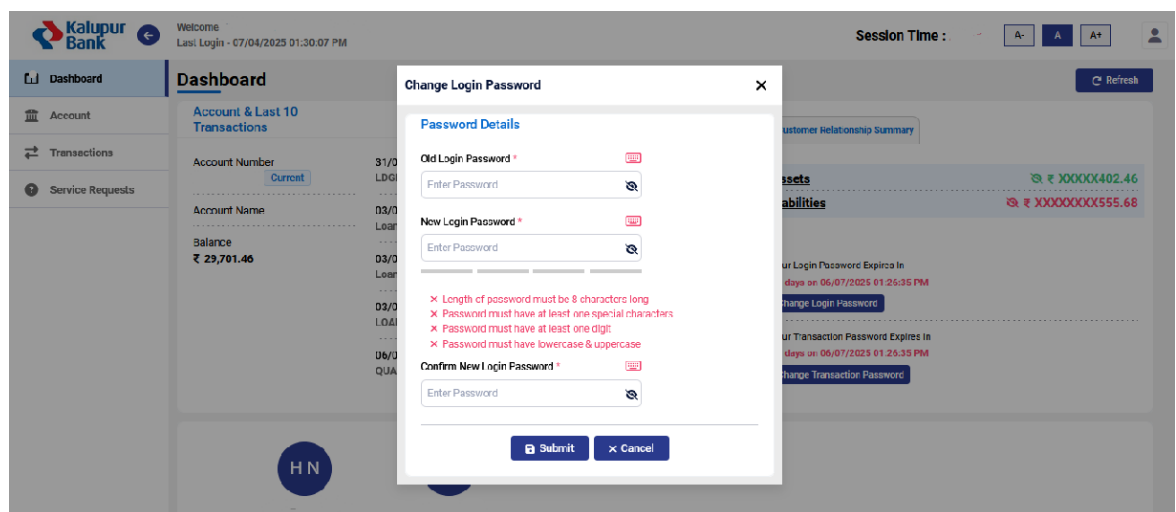
## ❖ Dashboard

- ★ On the Dashboard, the top of the page displays a Welcome message with your User Name and Firm Name, along with your Last Login Time, Session Time, a Page Zoom button, and your Customer Profile information.
- ★ You will also be able to view the following:
  - Your Primary Account Number, Current Balance, and the Last 10 Transactions
  - By clicking on "View All Balance", you can view the balances of all your linked accounts in one consolidated view.
  - By clicking on "View All Transactions", you will be redirected to the Account Statement page. Where, you can select the desired account, choose a specific date range, and view or inquire about your transactions for the selected period.
  - A summary of your Assets and Liabilities
  - Pending Actions/Approval (this option will be visible to those corporate who have two or multiuser authorization)
  - A Password Expiry Notification and Change Password options.
  - A list of All Accessible Accounts at the bottom of the page
- ★ On the Profile section, located on the right side of the dashboard, you can manage and update your profile details like De-Register User, Select/Change Primary Account and Sign out option.



The screenshot shows the Kalupur Bank dashboard. At the top, there's a header with the bank logo, a welcome message, last login time (06/05/2025 11:08:31 PM), session time (9:21), and user controls. The left sidebar contains navigation links: Dashboard, Account, Transactions, Service Requests, Bill Payment, Bulk Upload, and Pending Approval. The main content area is titled 'Dashboard' and includes a 'Refresh' button. Below this, there's a section for 'Account & Last 10 Transactions' with buttons to 'View All Balances' and 'View All Transactions'. A table lists transactions with columns for Account Number, Date, Description, and Amount. The table shows a balance of ₹ 11,300.98. To the right, there's a 'Customer Relationship Summary' section with tabs for 'Assets' and 'Liabilities'. The 'Assets' tab shows a balance of ₹ XXX300.98, and the 'Liabilities' tab shows a balance of ₹ 0.00. Below this, there are two sections for password expiration: 'Your Login Password Expires In' (61 days on 14/07/2025 04:02:28 PM) with a 'Change Login Password' button, and 'Your Transaction Password Expires In' (61 days on 14/07/2025 04:02:28 PM) with a 'Change Transaction Password' button.

- ★ You can change your Login Password and Transaction Password by clicking the respective buttons — “Change Login Password” and “Change Transaction Password” — available on the Dashboard.
- ★ Once you click on "Change Login Password",
  - Below screen will appear where you need to enter your existing login password, your new login password, and then re-type the new password to confirm it.
  - After submitting these details, the system will prompt you to enter an OTP sent to your registered mobile number.
  - Once you submit the OTP successfully, your login password will be updated. You will then be required to log in again using your new login password.

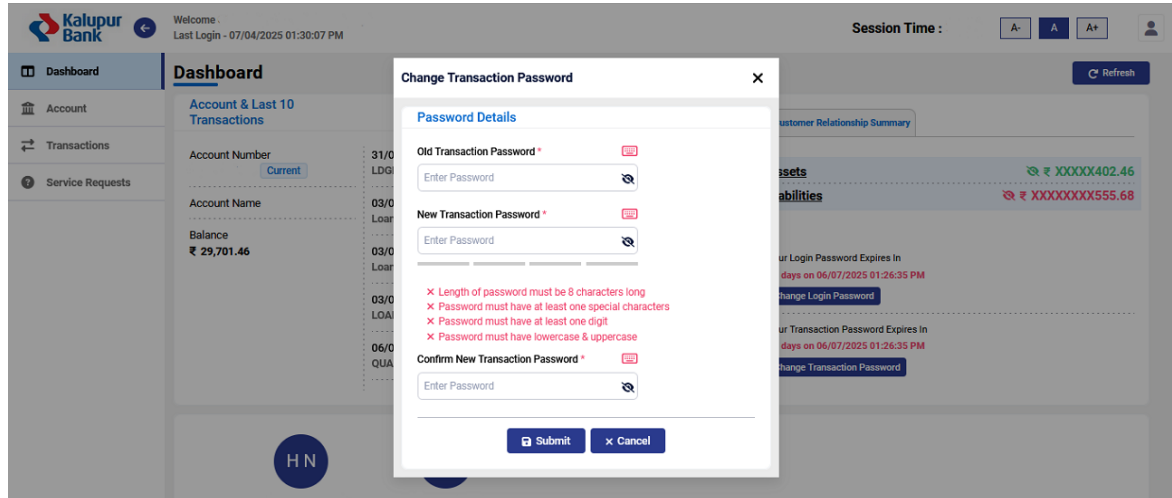


The screenshot shows a 'Change Login Password' modal window. It has a title bar with a close button. The modal is divided into two sections: 'Password Details' and 'Confirm New Login Password'. The 'Password Details' section contains three input fields: 'Old Login Password', 'New Login Password', and 'Confirm New Login Password'. Each field has a red 'X' icon indicating a validation error. Below the input fields, there are four error messages: 'Length of password must be 8 characters long', 'Password must have at least one special character', 'Password must have at least one digit', and 'Password must have lowercase & uppercase'. The 'Confirm New Login Password' section has a single input field with a red 'X' icon. At the bottom of the modal, there are two buttons: 'Submit' and 'Cancel'.

- ★ Once you click on "Change Transaction Password",
  - Below screen will appear where you need to enter your existing transaction password, your new transaction password, and then re-type the new password to confirm it.



- After submitting these details, a One-Time Password (OTP) will be sent to your registered mobile number.
- Once you enter the OTP and submit it, your transaction password will be successfully updated. You will then be required to log in again to continue using Net Banking services.



The screenshot shows the Kalupur Bank Net Banking dashboard with a 'Change Transaction Password' modal open. The modal includes the following fields and instructions:

- Old Transaction Password \***: Enter Password
- New Transaction Password \***: Enter Password
- Confirm New Transaction Password \***: Enter Password

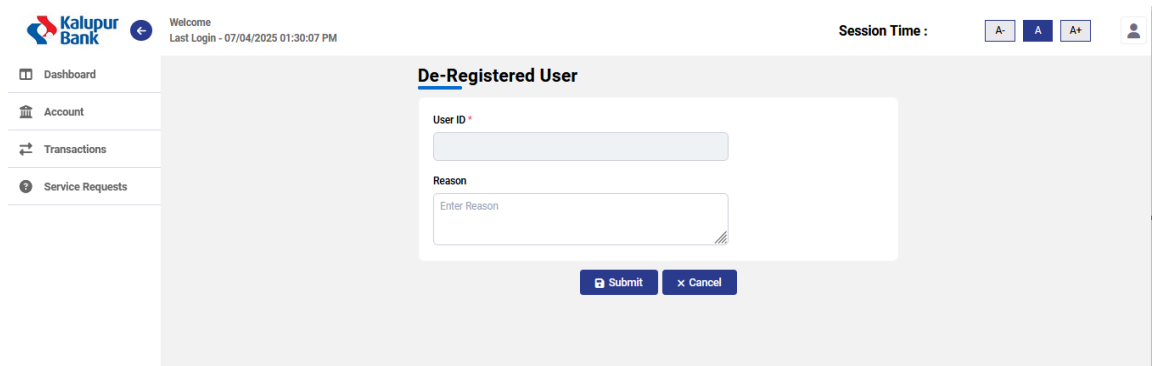
Instructions for password creation:

- × Length of password must be 8 characters long
- × Password must have at least one special characters
- × Password must have at least one digit
- × Password must have lowercase & uppercase

Buttons: Submit, Cancel

★ **De-Register:** If you no longer wish to use Internet Banking service, you can de-register yourself directly from the portal.

- To do so, enter the reason for de-registration and click Submit. Upon submission, you will receive two separate OTPs — one on your registered mobile number and another on your registered email ID.
- After successfully completing the de-registration process, if you wish to re-activate Internet Banking services in the future, you must visit your home branch and fill out an Internet Banking Registration Form again.

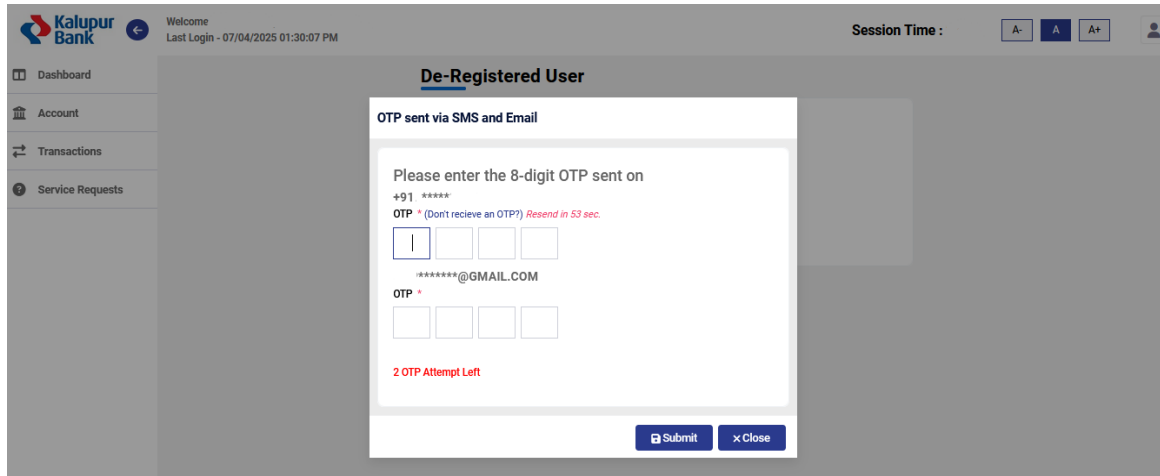


The screenshot shows the Kalupur Bank Net Banking dashboard with a 'De-Registered User' form open. The form includes the following fields and instructions:

- User ID \***: Enter User ID
- Reason**: Enter Reason

Buttons: Submit, Cancel





**De-Registered User**

OTP sent via SMS and Email

Please enter the 8-digit OTP sent on  
+91 \*\*\*\*\*  
OTP \* (Don't receive an OTP?) *Resend in 53 sec.*

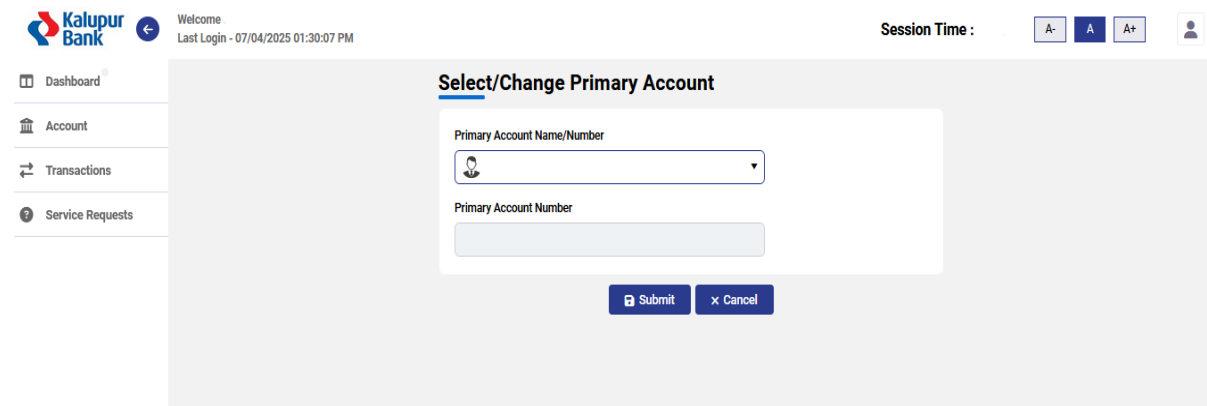
\*\*\*\*\*@GMAIL.COM

OTP \*

2 OTP Attempt Left

### ★ Select/Change Primary Account:

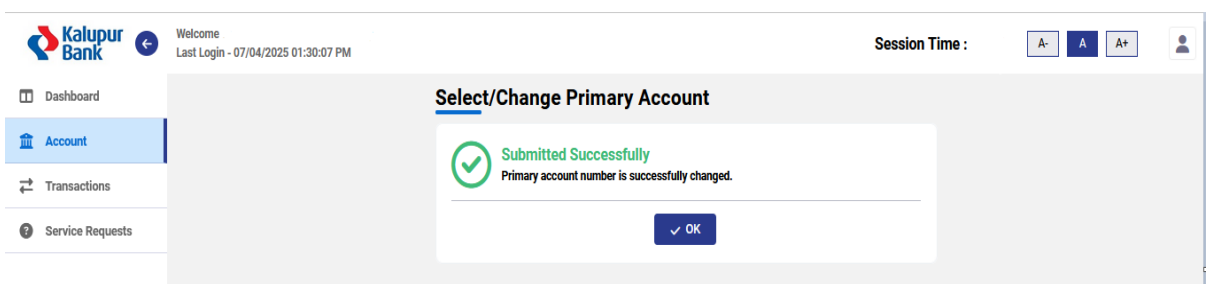
- You can update your Primary Account details at any time.
- Simply select the desired account you wish to set as your primary account and click Submit.
- Upon submission, a confirmation pop-up will appear with the message:
- "Customer's primary account details updated successfully."



**Select/Change Primary Account**

Primary Account Name/Number

Primary Account Number

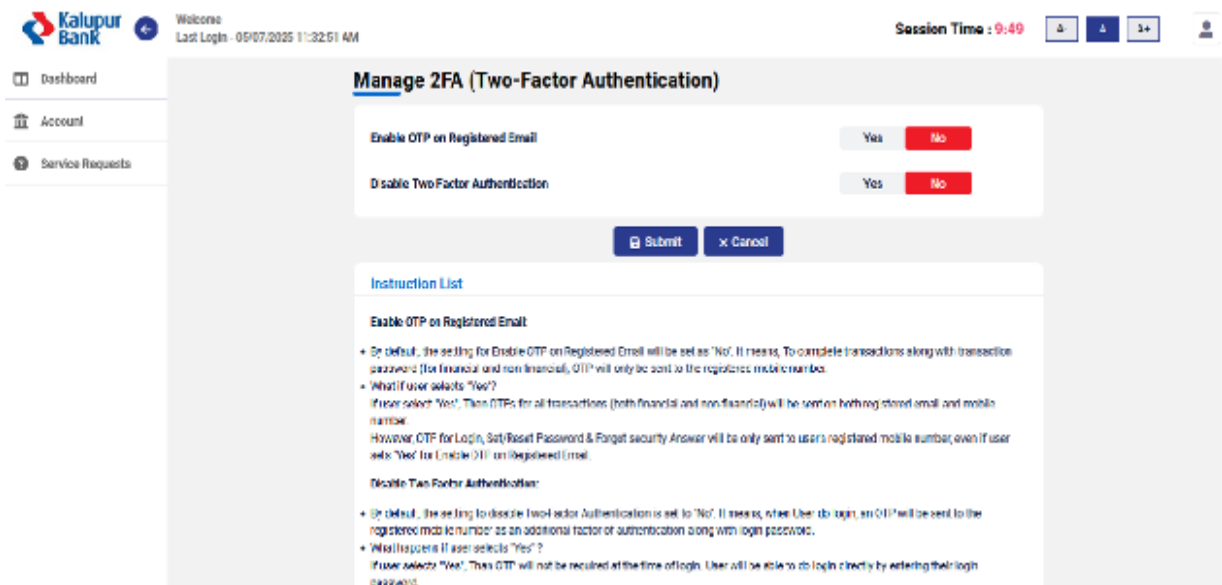


**Select/Change Primary Account**

☒ **Submitted Successfully**  
Primary account number is successfully changed.

## ★ Manage 2FA:

- By Using this functionality, User can manage 2 factor authentications. There are two sub buttons as below



**Manage 2FA (Two-Factor Authentication)**

Enable OTP on Registered Email: Yes No

Disable Two Factor Authentication: Yes No

**Submit** **Cancel**

**Instruction List**

**Enable OTP on Registered Email:**

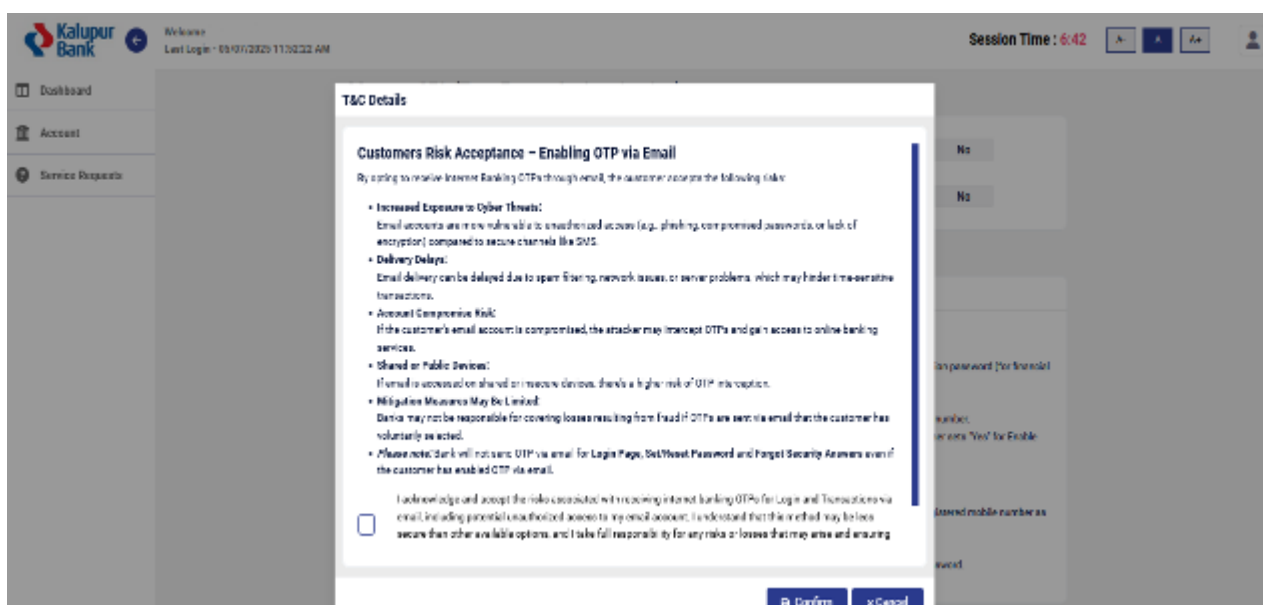
- By default, the setting for Enable OTP on Registered Email will be set as 'No'. It means, To complete transactions along with transaction password (for financial and non-financial), OTP will only be sent to the registered mobile number.
- What if user selects 'Yes'?  
If user select 'Yes', Then OTPs for all transactions (both financial and non-financial) will be sent on both registered email and mobile number.  
However OTP for Login, Set/Reset Password & Forget security Answer will be only sent to user's registered mobile number, even if user sets 'Yes' for Enable OTP on Registered Email.

**Disable Two Factor Authentication:**

- By default, the setting to disable Two Factor Authentication is set to 'No'. It means, when User do login, an OTP will be sent to the registered mobile number as an additional factor of authentication along with login password.
- What happens if user selects 'Yes'?  
If user select 'Yes', Then OTP will not be required at the time of login. User will be able to do login directly by entering their login password.

### Enable OTP On Registered Email (For Both View Only & View & Transaction Facility)

- By default, the setting for Enable OTP on Registered Email will be set as "No". It means, To complete transactions along with transaction password (for financial and non-financial), OTP will only be sent to the registered mobile number.
- If user select "Yes", Then OTPs for all transactions (both financial and non-financial) will be sent on both registered email and mobile number. When user select YES, and do submit then system will ask terms condition, Same need to be accepted by user for further process.



**T&C Details**

**Customers Risk Acceptance - Enabling OTP via Email**

By opting to receive Internet Banking OTPs through email, the customer accepts the following risks:

- **Increased Exposure to Cyber Threats:**  
Email accounts are more vulnerable to phishing and attacks (e.g. phishing, compromised accounts, or lack of encryption) compared to secure channels like SMS.
- **Delivery Delays:**  
Email delivery can be delayed due to spam filtering, network issues, or server problems, which may hinder time-sensitive transactions.
- **Account Compromise Risk:**  
If the customer's email account is compromised, the attacker may intercept OTPs and gain access to online banking services.
- **Shared or Public Devices:**  
If email is accessed on shared or insecure devices, there's a higher risk of OTP interception.
- **Mitigation Measures May Be Limited:**  
Bank may not be responsible for covering losses resulting from fraud if OTPs are sent via email that the customer has voluntarily accepted.
- **Please note:** Bank will not send OTP via email for Login Page, Set/Reset Password and Forget Security Answers even if the customer has enabled OTP via email.

☐ I acknowledge and accept the risks associated with receiving internet banking OTPs for Login and Transactions via email, including potential unauthorized access to my email account. I understand that this method may be less secure than other available options, and I take full responsibility for any risks or losses that may arise and ensuring

**Confirm** **Cancel**

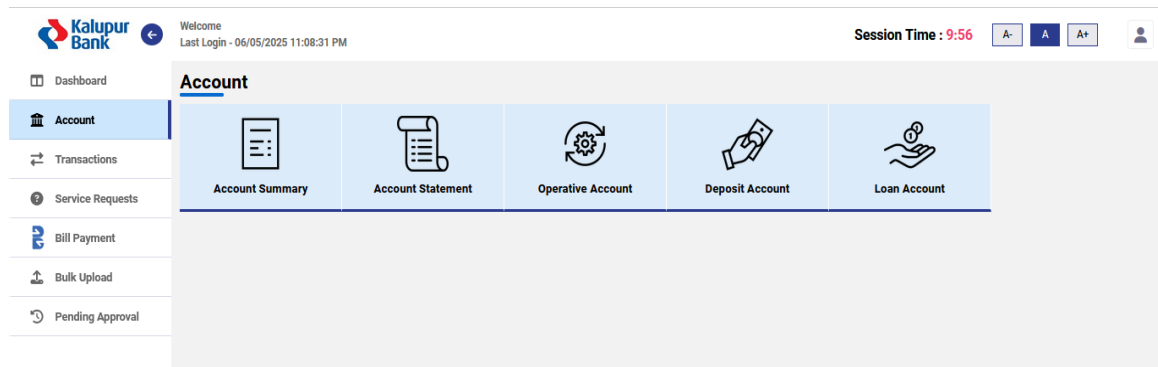
**Note :** OTP for Login, Set/Reset Password & Forgot security Answer will be only sent to user's registered mobile number, even if user sets "Yes" for Enable OTP on Registered Email.

## **2. Disable Two Factor Authentication (Only for View Only Facility)**

- This button only available when user has availed view only facility. By default, the setting to disable Two-Factor Authentication is set to "No". It means, when User do login, an OTP will be sent to the registered mobile number as an additional factor of authentication along with login password.
- If user selects "Yes", Then OTP will not be required at the time of login. User will be able to do login directly by entering their login password.

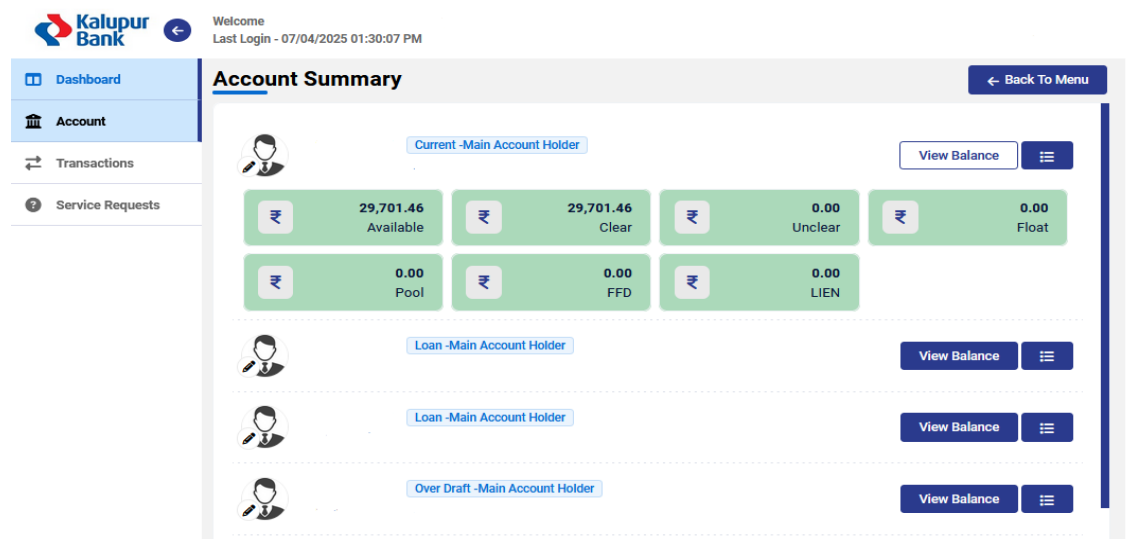
## ❖ Account:

- ★ Under the 'Account' menu, several submenus are available for viewing account details based on the type of account, such as Operative Accounts, Deposit Accounts, and Loan Accounts. You can also access your Account Summary and generate detailed Account Statements from this menu.



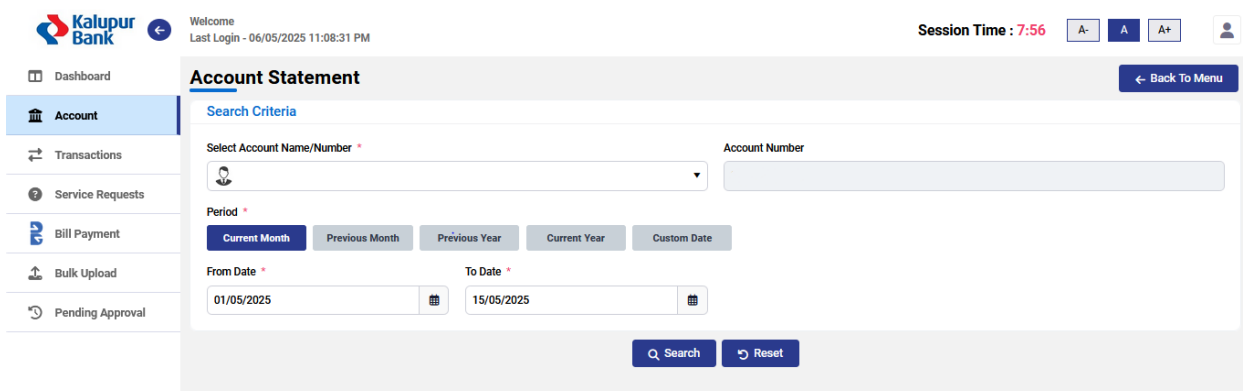
## ★ Account Summary:

- On clicking the Account summary, you will be displayed all your operative accounts.
- By Clicking either on Account Number or Name, you can see more Account Details like Account Type, Account opening date, Mode of operation etc.
- By Clicking on the View Balance button, you can see accounts available Balance, Clear Balance, Unclear Balance, Floating Balance, Pool Balance, FFD Balance and Lien Balance. You can also see all account available balance by clicking on View All Balance.
- By clicking on Action Link, you can take actions such as View or Stop Issued cheques, Lien Inquiry, Cheque Book request, Positive pay request.



## ★ Account Statement:

- On clicking the Account statement, you can generate statements of your Accounts.
- You need to select your account, you can choose the period of statement from the button as Current Month, Previous Month, Previous Year, Current Year. You also select a custom date period for the account statement.
- On clicking the Search button, you will be able to view your statement on screen, you can download the same in excel and in PDF format. You can also send the account statement in your registered email ID.
- By clicking on + Icon under the Action Tab, you can add your own Note/Remark and by clicking on the eye icon you can view the added Notes/Remark.



**Kalupur Bank** Welcome  
 Last Login - 06/05/2025 11:08:31 PM Session Time : 7:56

Dashboard | **Account** | Transactions | Service Requests | Bill Payment | Bulk Upload | Pending Approval

### Account Statement

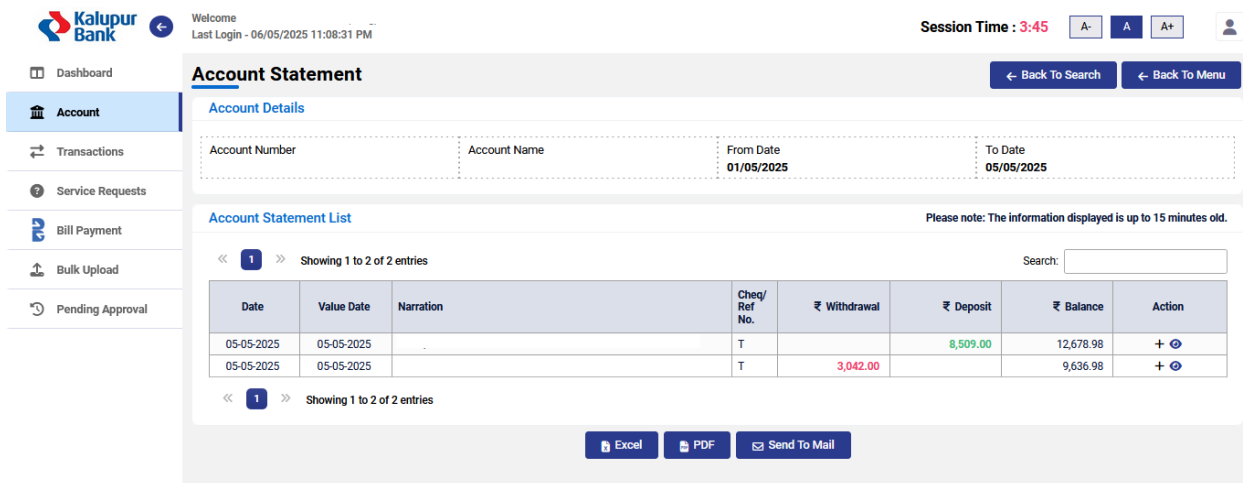
Search Criteria

Select Account Name/Number \* Account Number

Period \*  
 Current Month Previous Month Previous Year Current Year Custom Date

From Date \* To Date \*  
 01/05/2025 15/05/2025

Search Reset



**Kalupur Bank** Welcome  
 Last Login - 06/05/2025 11:08:31 PM Session Time : 3:45

Dashboard | **Account** | Transactions | Service Requests | Bill Payment | Bulk Upload | Pending Approval

### Account Statement

Account Details

Account Number	Account Name	From Date 01/05/2025	To Date 05/05/2025
----------------	--------------	-------------------------	-----------------------

Account Statement List

Please note: The information displayed is up to 15 minutes old.

Showing 1 to 2 of 2 entries

Date	Value Date	Narration	Cheq/Ref No.	₹ Withdrawal	₹ Deposit	₹ Balance	Action
05-05-2025	05-05-2025		T		8,509.00	12,678.98	+ ⓧ
05-05-2025	05-05-2025		T	3,042.00		9,636.98	+ ⓧ

Showing 1 to 2 of 2 entries

Excel PDF Send To Mail

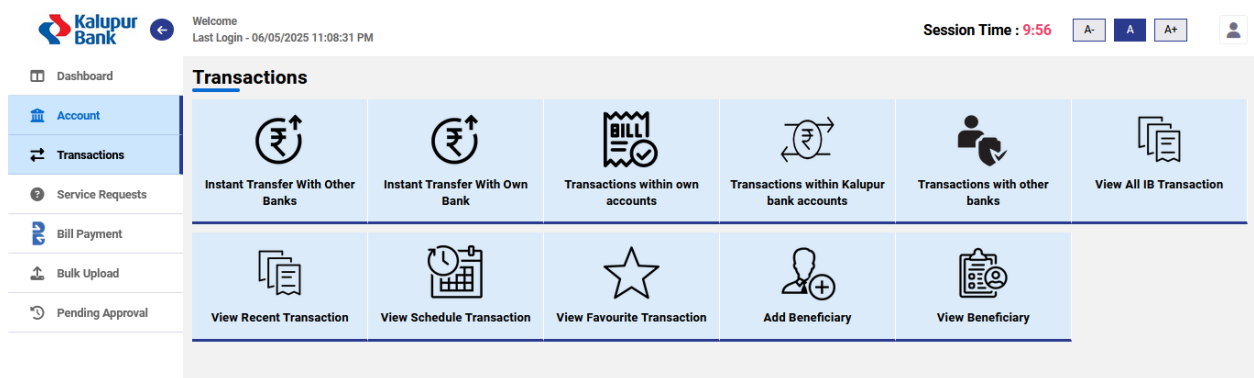
★ **Operative Account:** You can see the various details of your all-Operative accounts.

★ **Deposit Account:** You can see the various details of your deposit accounts

★ **Loan Accounts:** You can see the various details of your Loan accounts.

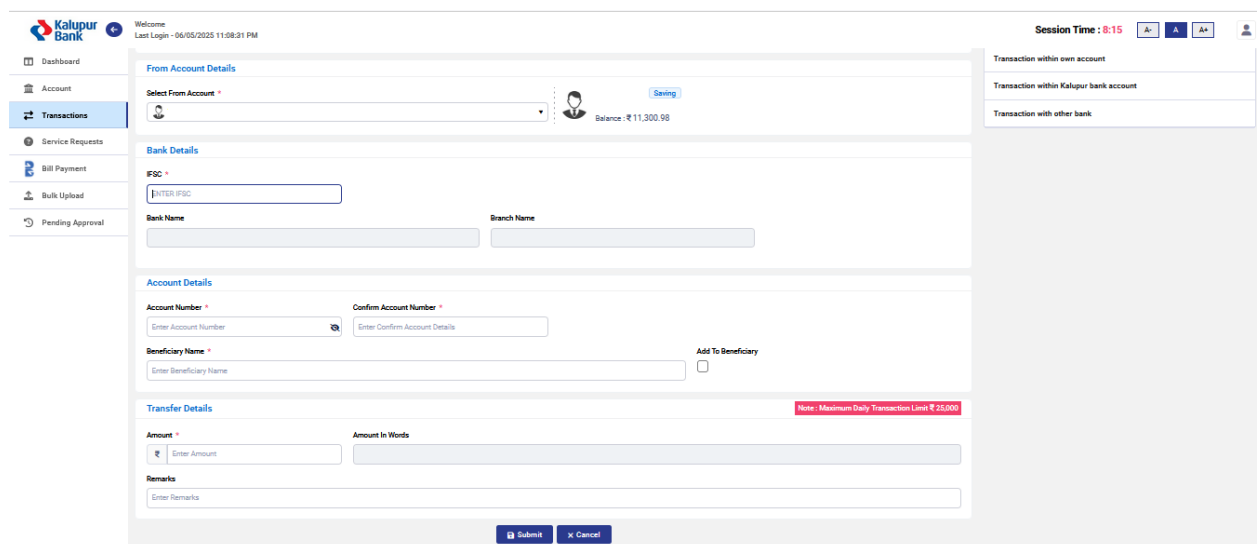
❖ **Transactions:** In the "Transactions" Menu following the sub-menus is available.

- Instant Transfer with Other Banks
- Instant Transfer with Own Bank
- Transaction within Kalupur bank accounts
- Transaction with other banks
- View All IB transaction
- View Recent Transaction
- View Schedule Transaction
- View Favorite Transaction
- Add Beneficiary
- View Beneficiary



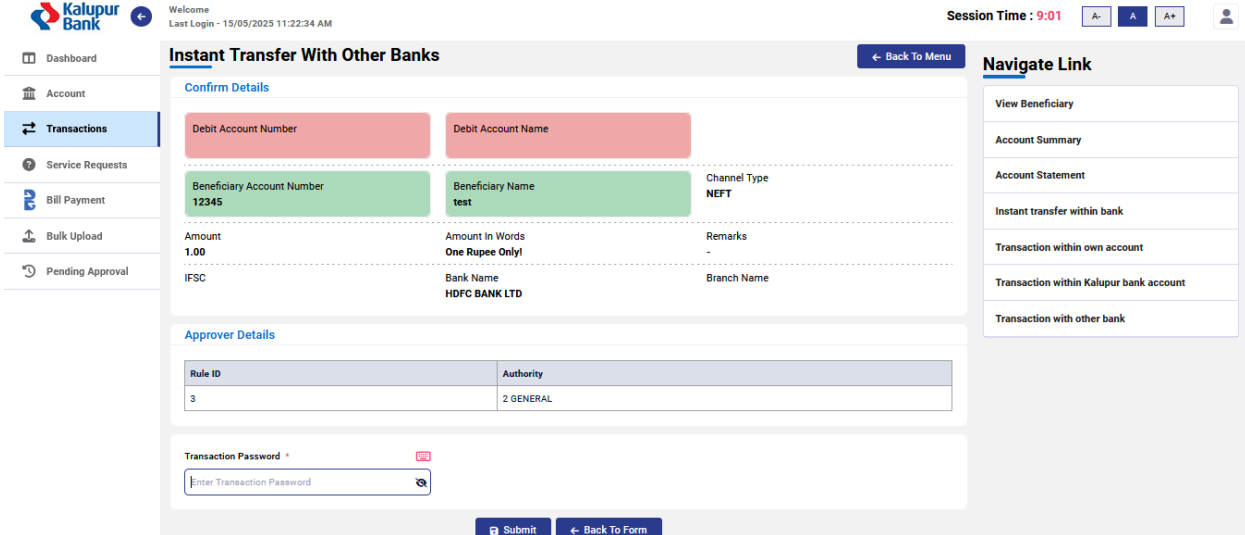
### ★ Instant Transfer with Other Banks

- Using this instant transfer, you can do only 1 transaction up to Rs 25,000/- in a day without adding the beneficiary of other bank accounts. You can select either IMPS or NEFT.



- By clicking either on IMPS or NEFT you will be displayed above fields.
- You can select you from the account in which you wish to initiate the transaction. (By default, your primary account be selected)

- Enter IFSC code of Beneficiary Bank. (Bank Name & Branch Name will get auto-fetched)
- Enter Beneficiary Account Number and Re-Enter Confirm Account Number.
- Using Check Beneficiary Button, you can verify actual beneficiary account name.
- Enter Beneficiary Name.
- Add to the Beneficiary Check Box. (If you check mark this box, then the added beneficiary details will get added into your beneficiary lists)
- Enter Amount and Enter Remarks.
- On clicking the Submit button, you will be displayed the Confirmation Screen as follows to Verify the entered details.



The screenshot shows the 'Instant Transfer With Other Banks' confirmation screen. The interface includes a left sidebar with navigation options: Dashboard, Account, Transactions (selected), Service Requests, Bill Payment, Bulk Upload, and Pending Approval. The top header displays the Kalupur Bank logo, a welcome message, the last login time (15/05/2025 11:22:34 AM), and the session time (9:01). A 'Back To Menu' button is located in the top right corner. The main content area is titled 'Confirm Details' and contains the following information:

Confirm Details		
Debit Account Number	Debit Account Name	
Beneficiary Account Number 12345	Beneficiary Name test	Channel Type NEFT
Amount 1.00	Amount In Words One Rupee Only	Remarks -
IFSC	Bank Name HDFC BANK LTD	Branch Name

Below the confirmation details is the 'Approver Details' section, which includes a table with the following data:

Rule ID	Authority
3	2 GENERAL

At the bottom, there is a 'Transaction Password' field with a red asterisk and a 'Submit' button. A 'Back To Form' button is also present at the bottom right of the main content area.

On the right side, there is a 'Navigate Link' section with the following links:

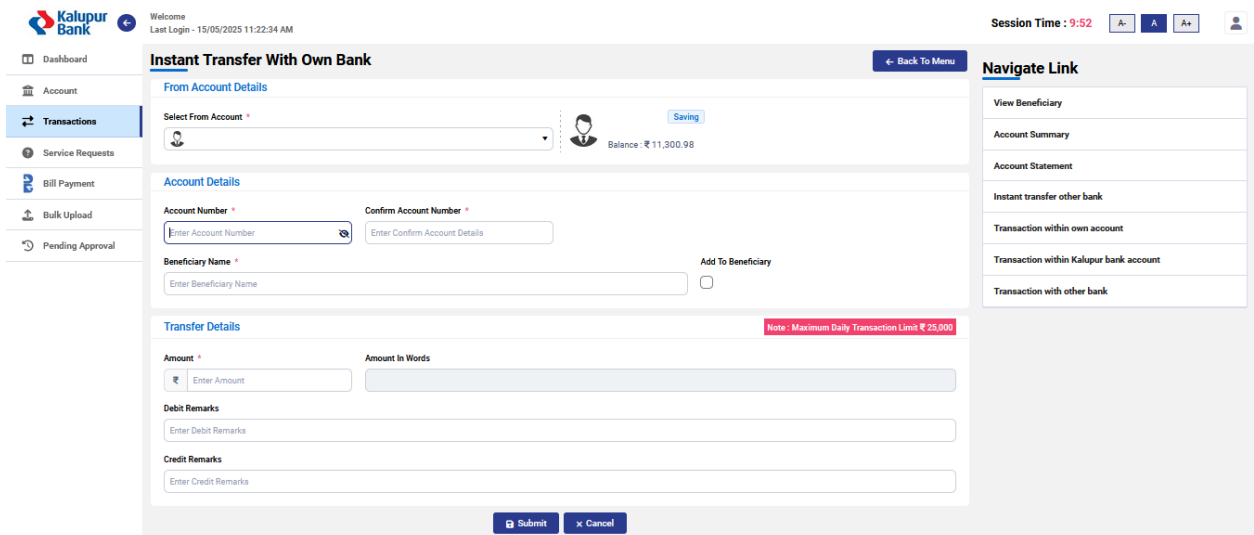
- View Beneficiary
- Account Summary
- Account Statement
- Instant transfer within bank
- Transaction within own account
- Transaction within Kalupur bank account
- Transaction with other bank

- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.



## ★ Instant Transfer with Other Banks

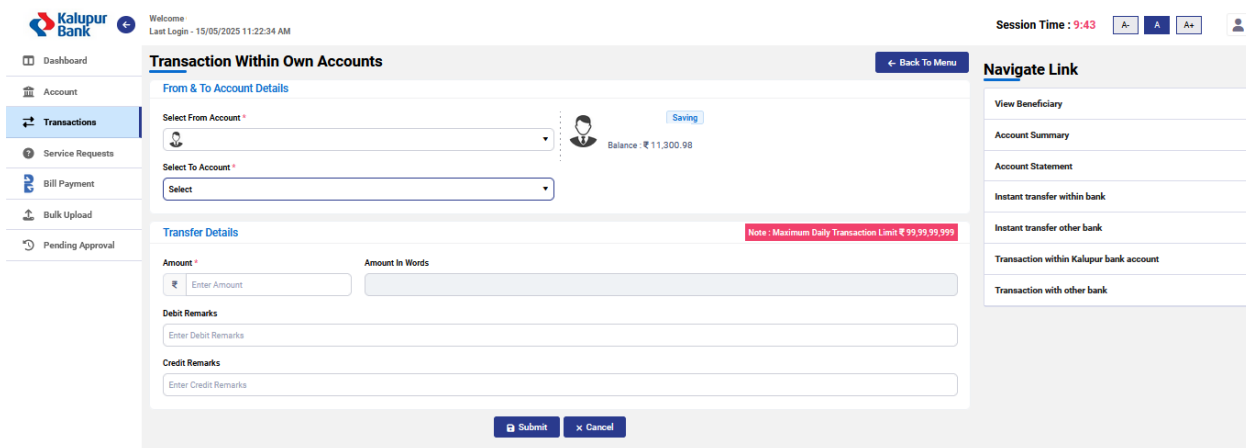
- Using this instant transfer you can do only 1 transaction up to Rs.25,000/- in a day without adding beneficiaries of Kalupur Bank accounts.
- You can select you from the account in which you wish to initiate the transaction. (By default, your primary account be selected)
- Enter Beneficiary Account Number and Re-Enter Confirm Account Number.
- Enter Beneficiary Name.
- Add to the Beneficiary Check Box. (If you check mark this box, Then the added beneficiary details will get added into your beneficiary lists)
- Enter Amount
- Enter Debit & Credit Remarks. (Same will be display in statement of both debtor and creditor's account statement)
- On clicking the Submit button, you will be displayed a Confirmation Screen to Verify the entered details.
- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.



## ★ Transaction Within Own Accounts

- Using this transfer option, you transfer funds to your own accounts. You can also transfer funds to your loan accounts.
- Select From Account (Select you from the account in which you wish to initiate the transaction. (By default, your primary account be selected))
- Select To Account (Select you to account in which you wish to transfer fund)
- Enter Amount

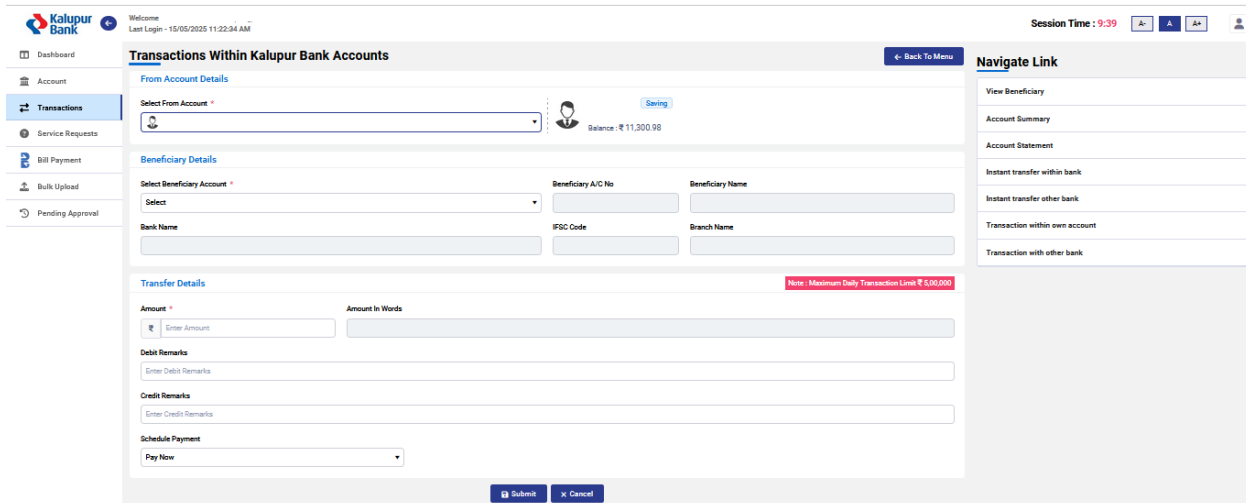
- Enter Debit & Credit Remarks. (Same will be display in statement of both debtor and creditor's account statement)
- Click On Submit.
- On clicking the Submit button, you will be displayed a Confirmation Screen to Verify the entered details.
- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.



## ★ Transactions Within Kalupur Bank Accounts

- Using this transfer option, you can transfer funds to your existing beneficiaries within bank.
- Select From Account (Select you from the account in which you wish to initiate the transaction. (By default, your primary account be selected))
- Select Beneficiary Account (By selecting Account No. details of beneficiary will be shown to you)
- Enter Amount
- Enter Debit Remarks. (Same will be display in statement of both debtor and creditor's account statement)
- Schedule Payment
- Pay now: If you will select Pay now then transfer will happen immediately.
- Schedule Later: Using this option, you can schedule your transfer for a future date up to 3 months.
- Click On Submit
- On clicking the Submit button, you will be displayed a Confirmation Screen to Verify the entered details.

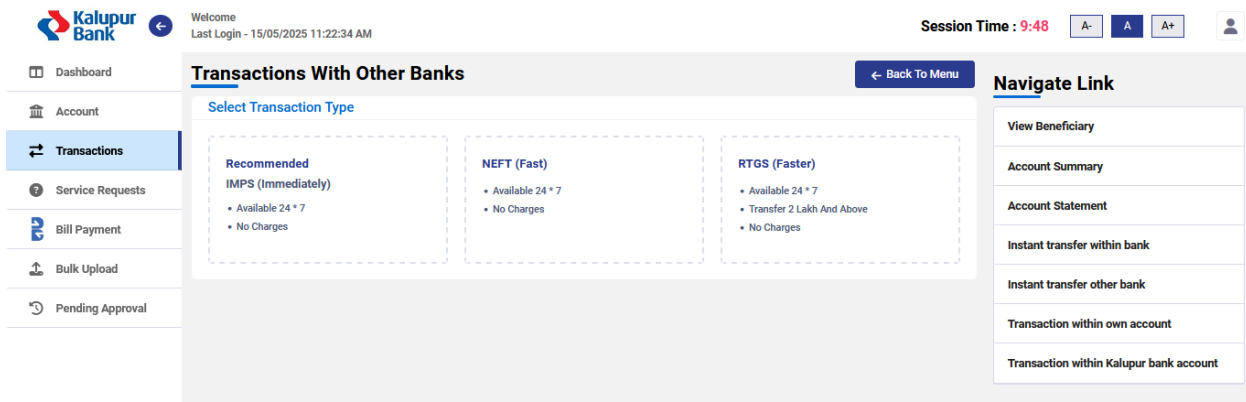
- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.



The screenshot shows the 'Transactions Within Kalupur Bank Accounts' page. It includes a sidebar with navigation links like Dashboard, Account, Transactions, Service Requests, Bill Payment, Bulk Upload, and Pending Approval. The main content area has sections for 'From Account Details' (with a dropdown to select an account), 'Beneficiary Details' (with fields for Beneficiary A/C No, Beneficiary Name, Bank Name, IFSC Code, and Branch Name), and 'Transfer Details' (with fields for Amount, Debit Remarks, Credit Remarks, and a Schedule Payment dropdown). A 'Note: Maximum Daily Transaction Limit ₹ 5,00,000' is displayed. At the bottom are 'Submit' and 'Cancel' buttons. A 'Navigate Link' sidebar on the right lists options like View Beneficiary, Account Summary, Account Statement, and various transfer options.

## ★ Transactions with Other Banks

- Using this transfer option you can do an IMPS/NEFT/RTGS transaction to your existing beneficiary of another bank.



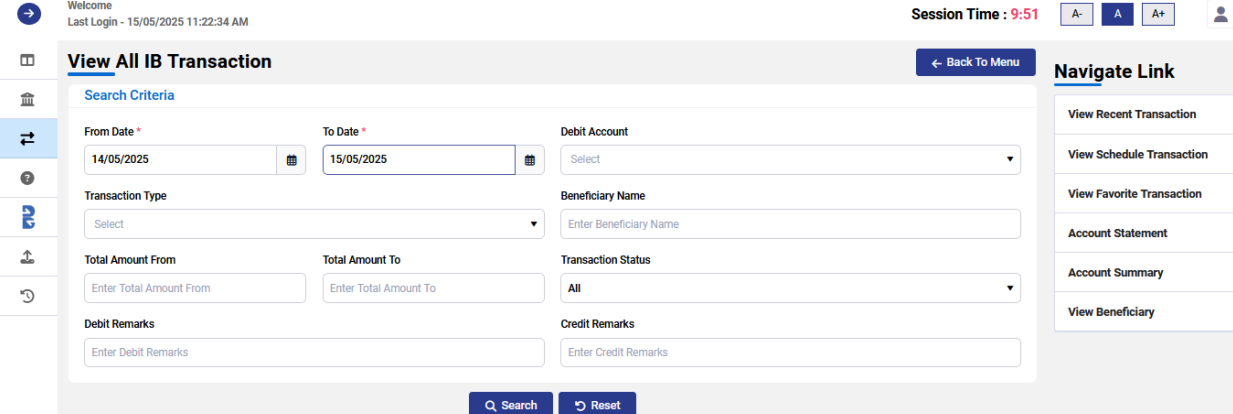
The screenshot shows the 'Transactions With Other Banks' page. It features a sidebar with navigation links similar to the previous page. The main content area has a 'Select Transaction Type' section with three options: 'Recommended IMPS (Immediately)' (Available 24\*7, No Charges), 'NEFT (Fast)' (Available 24\*7, No Charges), and 'RTGS (Faster)' (Available 24\*7, Transfer 2 Lakh And Above, No Charges). A 'Back To Menu' button is at the top right. The 'Navigate Link' sidebar on the right lists options like View Beneficiary, Account Summary, Account Statement, and various transfer options.

- Select From Account (Select you from the account in which you wish to initiate the transaction. (By default, your primary account will be selected))
- Select Beneficiary Account (By selecting Account No. Details of beneficiary will be shown to you)
- Enter Amount and Enter Debit Remarks. (Same will be display in statement of both debtor and creditor's account statement)
- Schedule Payment: (Available only for NEFT & RTGS)
- Pay now: If you will select Pay now then transfer will happen immediately.
- Schedule Later: Using this option, you can schedule your transfer for future date up to 3 months

- On clicking the Submit button, you will be displayed a Confirmation Screen to Verify the entered details.
- To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.
- On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- On submitting valid OTP. Your transaction will be successful and you will be able to view and download transaction advice.

## ★ View All IB Transaction

- Using this option, you can view Internet Banking processed transactions and you can also download the payment advice.
- You can search transactions using available filter criteria as per below.



Welcome  
 Last Login - 15/05/2025 11:22:34 AM  
 Session Time : 9:51

### View All IB Transaction

← Back To Menu

**Search Criteria**

From Date \* 14/05/2025 To Date \* 15/05/2025 Debit Account Select

Transaction Type Select Beneficiary Name Enter Beneficiary Name

Total Amount From Enter Total Amount From Total Amount To Enter Total Amount To Transaction Status All

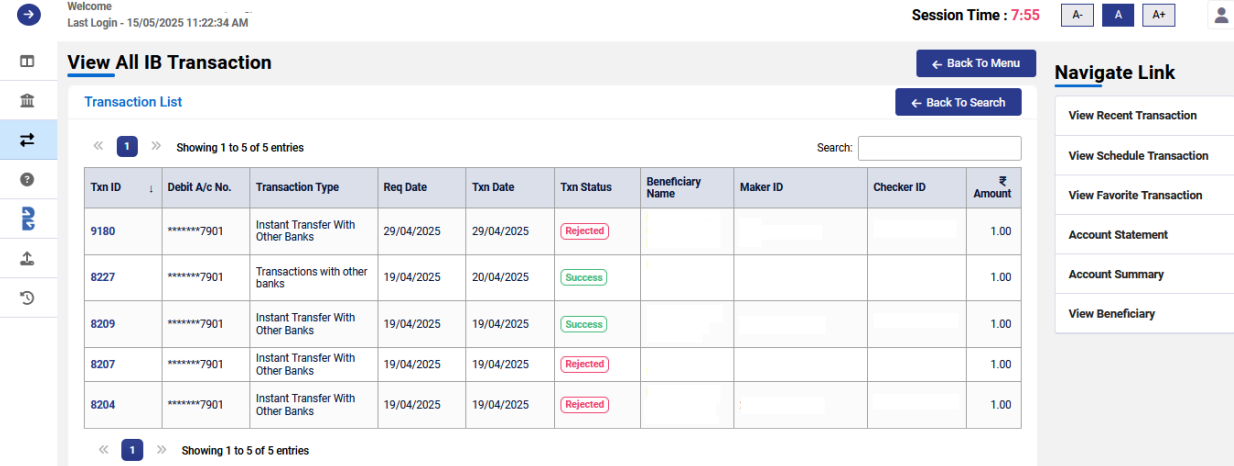
Debit Remarks Enter Debit Remarks Credit Remarks Enter Credit Remarks

Search Reset

**Navigate Link**

- View Recent Transaction
- View Schedule Transaction
- View Favorite Transaction
- Account Statement
- Account Summary
- View Beneficiary

- On entering valid details click on the Submit button, you will be displayed your transactions and you will be able to View & Download advice by clicking on the Txn ID.



Welcome  
 Last Login - 15/05/2025 11:22:34 AM  
 Session Time : 7:55

### View All IB Transaction

← Back To Menu

Transaction List

← Back To Search

Showing 1 to 5 of 5 entries

Txn ID	Debit A/c No.	Transaction Type	Req Date	Txn Date	Txn Status	Beneficiary Name	Maker ID	Checker ID	Amount
9180	*****7901	Instant Transfer With Other Banks	29/04/2025	29/04/2025	Rejected				1.00
8227	*****7901	Transactions with other banks	19/04/2025	20/04/2025	Success				1.00
8209	*****7901	Instant Transfer With Other Banks	19/04/2025	19/04/2025	Success				1.00
8207	*****7901	Instant Transfer With Other Banks	19/04/2025	19/04/2025	Rejected				1.00
8204	*****7901	Instant Transfer With Other Banks	19/04/2025	19/04/2025	Rejected				1.00

Showing 1 to 5 of 5 entries


**Navigate Link**

- View Recent Transaction
- View Schedule Transaction
- View Favorite Transaction
- Account Statement
- Account Summary
- View Beneficiary

Welcome  
Last Login - 15/05/2025 11:22:34 AM

Session Time : 9:22


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### View All IB Transaction

[← Back To Menu](#)

#### Transaction Details


**Payment Successful**  
Thank you for banking with The Kalupur Commercial Co-Op bank LTD.  
The Details of transaction originated by you are given below.

Transaction Id : 8227  
Debit A/C Name :  
Debit A/C Number : \*\*\*\*\*7901  
Beneficiary A/C Name :  
Beneficiary A/C Number : \*\*\*\*\*2470  
Bank IFSC : \*\*\*\*\*9001  
Amount : INR 1.00  
Transaction Type : Transactions with other banks  
Status : Payment Successful  
UTR/RRN : 0000  
Scheduled Date : 20/04/2025  
Maker User ID :  
Checker User ID :

[Download](#)
[OK](#)
[Repeat](#)

#### Navigate Link

- [View Recent Transaction](#)
- [View Schedule Transaction](#)
- [View Favorite Transaction](#)
- [Account Statement](#)
- [Account Summary](#)
- [View Beneficiary](#)

- In the Transaction Payment Advice screen, by clicking the "Repeat" button it allows you to repeat the transaction with the same details.


## ★ View Recent Transaction

- Using this option, you can view your last 10 transactions initiated from Internet Banking, also you can View & Download the transaction advice by clicking on Txn ID.

Welcome  
Last Login - 15/05/2025 11:22:34 AM

Session Time : 9:41

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### View Recent Transaction

[← Back To Menu](#)

#### Transaction List

<< 1 >> Showing 1 to 5 of 5 entries

Search:

Txn ID	Debit A/c No.	Transaction Type	Req Date	Txn Date	Txn Status	Beneficiary Name	Maker ID	Checker ID	₹ Amount
9180	*****7901	Instant Transfer With Other Banks	29/04/2025	29/04/2025	Rejected				1.00
8227	*****7901	Transactions with other banks	19/04/2025	20/04/2025	Success				1.00
8209	*****7901	Instant Transfer With Other Banks	19/04/2025	19/04/2025	Success				1.00
8207	*****7901	Instant Transfer With Other Banks	19/04/2025	19/04/2025	Rejected				1.00
8204	*****7901	Instant Transfer With Other Banks	19/04/2025	19/04/2025	Rejected				1.00

<< 1 >> Showing 1 to 5 of 5 entries

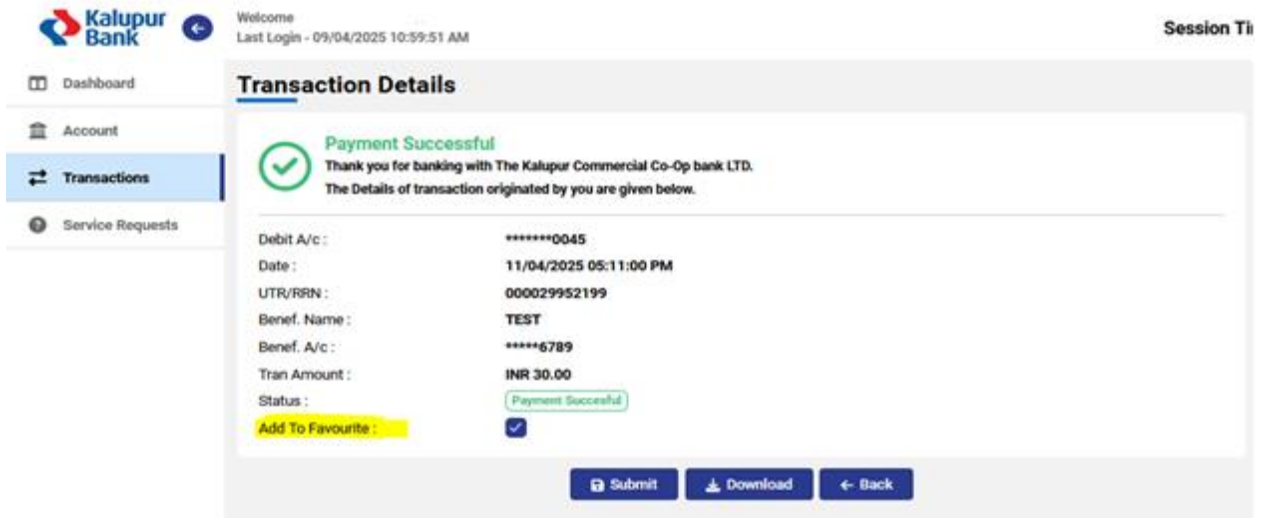
#### Navigate Link

- [View All IB Transaction](#)
- [View Schedule Transaction](#)
- [View Favorite Transaction](#)
- [Account Statement](#)
- [Account Summary](#)
- [View Beneficiary](#)



## ★ View Favorite Transaction

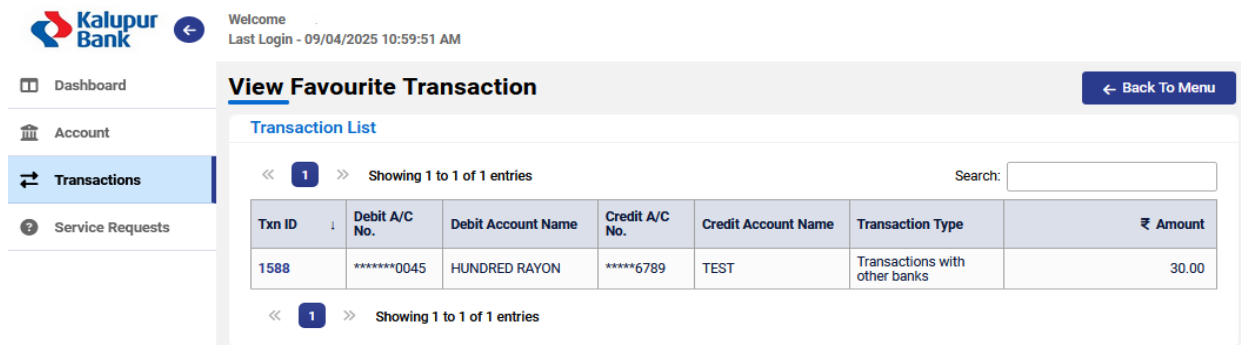
- Using this option you can view your favorite marked transaction.
- Option to mark the transaction in favorite list will be given to you once your complete transactions (Within Bank Transfer and Other Bank Transfer). To add the same, you need to click on the checkbox Add To Favorite.



The screenshot shows the 'Transaction Details' page for a successful payment. The page includes a sidebar with navigation options: Dashboard, Account, Transactions (selected), and Service Requests. The main content area displays a green checkmark and the text 'Payment Successful'. Below this, it says 'Thank you for banking with The Kalupur Commercial Co-Op bank LTD. The Details of transaction originated by you are given below.' The transaction details are as follows:

Debit A/c :	*****0045
Date :	11/04/2025 05:11:00 PM
UTR/RRN :	000029952199
Benef. Name :	TEST
Benef. A/c :	*****6789
Tran Amount :	INR 30.00
Status :	Payment Successful
Add To Favourite :	<input checked="" type="checkbox"/>

At the bottom of the transaction details, there are three buttons: Submit, Download, and Back.



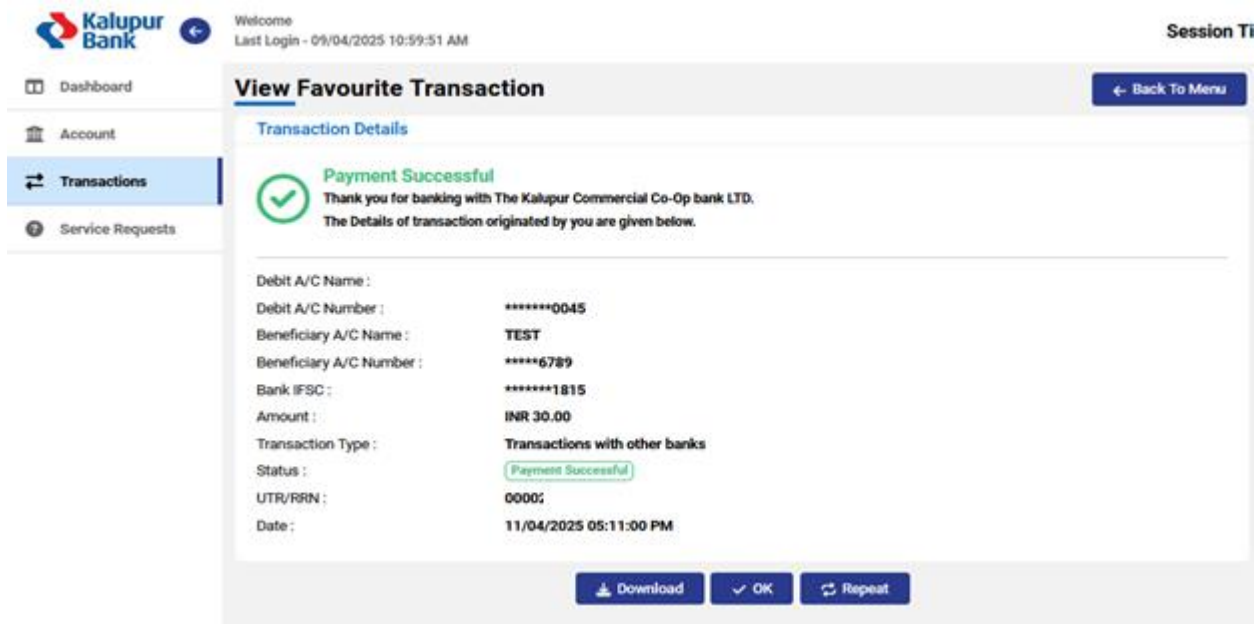
The screenshot shows the 'View Favourite Transaction' page. The page includes a sidebar with navigation options: Dashboard, Account, Transactions (selected), and Service Requests. The main content area displays a 'Transaction List' with a search bar and a table of transactions. The table has the following columns: Txn ID, Debit A/C No., Debit Account Name, Credit A/C No., Credit Account Name, Transaction Type, and ₹ Amount. The table shows one transaction with Txn ID 1588.

Txn ID	Debit A/C No.	Debit Account Name	Credit A/C No.	Credit Account Name	Transaction Type	₹ Amount
1588	*****0045	HUNDRED RAYON	*****6789	TEST	Transactions with other banks	30.00

At the bottom of the transaction list, there are two buttons: Repeat and Back To Menu.


- You can view full details of your favourite transactions by clicking on the specific Txn ID. Upon clicking, the complete transaction details will be displayed. Additionally, you can repeat the same transaction by clicking on the "Repeat" button.





## ★ Add Beneficiary


- Using this option, you can Add beneficiaries of Within Bank and Other Bank.
- Select Type: Within Bank / Other Bank
- Account Number:
- Confirm Account Number:
- IFSC: (Applicable in case you are adding beneficiary for Other Bank)
- Beneficiary Name:
- Beneficiary Nickname:
- Select Category:
- You can also verify the beneficiary's name by clicking on the "Check Beneficiary Name" option. Upon clicking, the beneficiary's name will be automatically displayed in the Beneficiary Name field (If successful response received from Beneficiary Bank)
- Set Maximum limit Amount: (Default max limit will be set by the system If not set by you)
- Beneficiary Email id:
- Beneficiary Contact No:
- Beneficiary Image:
- You can select category to beneficiary by selecting from a predefined list, such as Self, Family, Friend, Vendor, Employee, and Other. This will helps you organize and manage your beneficiaries more efficiently, making it easier to identify and sort them by category.



Welcome  
Last Login - 15/05/2025 12:47:01 PM

Session Time : 8:34

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Dashboard
Account
**Transactions**
Service Requests
Bill Payment
Bulk Upload
Pending Approval

### Add Beneficiary

Back To Menu

#### Account Details

Select Type \*

Other Bank

Account Number \*

Enter Account Number

Confirm Account Number \*

Enter Confirm Account Details

IFSC \*

ENTER IFSC

Bank Name

Branch Name

Beneficiary Name \*

Enter Beneficiary Name

Beneficiary Nick Name \*

Enter Beneficiary Nick Name

Select Category \*

Select Category

Check Beneficiary Name

Set Maximum Limit Amount

☐


Beneficiary Email ID

Enter Beneficiary Email ID

Beneficiary Contact No

Enter Beneficiary Contact No

Beneficiary Image



Submit


Cancel

#### Navigate Link

View Beneficiary
Account Summary
Account Statement
Instant transfer within bank
Instant transfer other bank
Transaction within own account
Transaction within Kalupur bank account
Transaction with other bank

## ★ View Beneficiary


- Using this option you can see your existing beneficiary details; by clicking on the action button, you can Modify & Delete your Beneficiary, View History and Using Send Money option you will direct to Fund transfer screen with auto-filled details of the selected beneficiary.



Welcome  
Last Login - 15/05/2025 12:47:01 PM

Session Time : 9:37

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Dashboard
Account
**Transactions**
Service Requests
Bill Payment
Bulk Upload
Pending Approval

### View Beneficiary

Back To Menu

Beneficiary List











Payment Excel

Beneficiary Excel

Select category

Showing 1 to 10 of 34 entries

Search:

	A/C No.	Ref No.	Name	Nick Name	Bank Name	Bank	Category	Status	Action
<input type="checkbox"/>		O1026088			THE VARACHHA COOPERATIVE BANK LIMIT	OBK	other	✓	
<input type="checkbox"/>		K1025497		KCCB	Kalupur Bank	HBK	other	✓	
<input type="checkbox"/>		K1024243		KCCB	Kalupur Bank	HBK	friend	✓	
<input type="checkbox"/>		O1024164		VCB	THE VARACHHA COOPERATIVE BANK LIMIT	OBK	friend	✓	
<input type="checkbox"/>		O1023216		panlinking	RESERVE BANK OF INDIA	OBK	other	✓	
<input type="checkbox"/>		O1023215		trust	HDFC BANK LTD	OBK	other	✓	
<input type="checkbox"/>		K1023214			The Kalupur Comm Co Op Bank	HBK	other	✓	
<input type="checkbox"/>		O1023213			STATE BANK OF INDIA	OBK	other	✓	
<input type="checkbox"/>		O1023212		viral	CITIBANK NA	OBK	other	✓	
<input type="checkbox"/>		O1023211			BANK OF INDIA	OBK	other	✓	

Delete

Approval Pending
Pending
Success

New Added beneficiary will be activated after 2 hours of addition.  
If modification done in beneficiary then also be activated after 2 hours of modification.  
Payment file will be downloaded for selected category of beneficiary

#### Navigate Link

Add Beneficiary
Account Summary
Account Statement
Instant transfer within bank
Instant transfer other bank
Transaction within own account
Transaction within Kalupur bank account
Transaction with other bank

- **Modify Beneficiary**
- Using the Modify Beneficiary option, you can edit various details of an existing beneficiary. This includes updating the beneficiary's name, nickname, category, maximum transaction limit, email ID, and mobile number.
- You can also verify the actual account name of your existing beneficiary by using the 'Check Beneficiary' button.

### Modify Beneficiary

← Back

#### Account Details

Select Type \*  
Other Bank ▼

Account Number \*  
.....

Confirm Account Number \*  
1111111

IFSC \*  
BKID0002049

Bank Name  
BANK OF INDIA

Branch Name  
AKHBAR NAGAR

Beneficiary Name \*  
test

Beneficiary Nick Name \*  
t2


Select Category \*  
family ▼

Check Beneficiary Name

Set Maximum Limit Amount  
☐

Beneficiary Email ID  
Enter Beneficiary Email ID

Beneficiary Contact No  
Enter Beneficiary Contact No

Beneficiary Image  


- **Delete Beneficiary**
- You can delete an existing beneficiary using the Delete Beneficiary functionality. When you click on the Delete option, beneficiary details will be displayed for your confirmation. To proceed, you must enter your Transaction Password and the OTP sent to your registered mobile number and email. Upon successful OTP submission, the selected beneficiary will be permanently deleted from beneficiary list.

### Delete Beneficiary

← Back

#### Beneficiary Details

Bank <b>OBK BANK</b>	Beneficiary Name <b>test</b>	Beneficiary Nick Name <b>t2</b>
Category <b>family</b>	Account Number <b>1111111</b>	Set Maximum Limit Amount <b>NO</b>
Maximum Limit Amount <b>-</b>	Beneficiary Email ID	Beneficiary Contact No
IFSC <b>BKID0002049</b>	Bank Name <b>BANK OF INDIA</b>	Branch Name <b>AKHBAR NAGAR</b>

Transaction Password \*  
Enter Transaction Password

Submit Cancel

- **View History**
- By using this functionality, you can view details related to your beneficiaries, such as the last modification date, total number of successful transactions, and the current status of each beneficiary. Additionally, you can check detailed transaction history by entering a specific From Date and To Date to filter the records.

Basic Details

← Back To Menu

View History

Ref No 1000904	Name TEST	Creation Date 09/04/2025
Modified Date -	Success Transaction 2	Status Active

Search Criteria

From Date \*

Select Date

To Date \*

Select Date

Beneficiary Name

TEST

Total Amount From

Enter Total Amount From

Total Amount To

Enter Total Amount To

Search

Reset

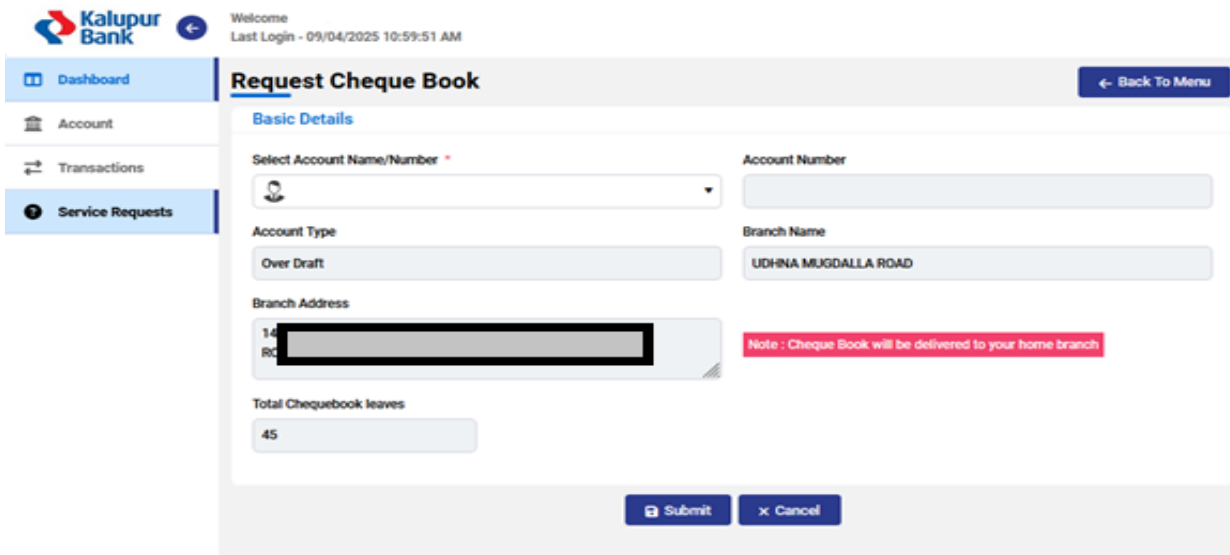
❖ **Service Requests:** Using Service Requests Menu, you can avail various services like

- Request Cheque Book
- Positive Pay Request
- Stop Payment of Cheque
- ASBA
- Deposit Certificate
- Service Request History
- Lien Inquiry



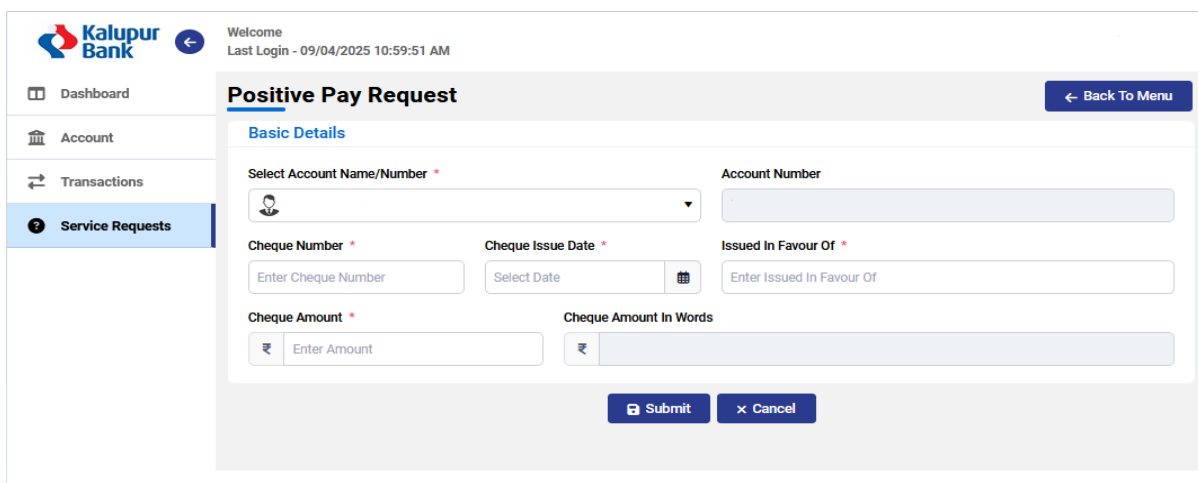
## ★ Request Cheque Book

- By using this functionality, you can apply for a cheque book by selecting your desired account. By default, a cheque book with 45 leaves can be requested, and only one request per account per day is allowed.
- Cheque book will be delivered to your home branch.
- After clicking the Submit button, you will be prompted to enter your Transaction Password. Once submitted, a One-Time Password (OTP) will be sent to both your registered mobile number and email ID.
- Upon entering the OTP, your cheque book request will be placed successfully.



## ★ Positive Pay Request

- By using this functionality, Customer can submit his/her positive pay request by selecting his/her Account Number:
  - Cheque Number:
  - Cheque Issue Date:
  - Issue In Favor Of:
  - Cheque Amount: Amount written in figures displayed to you in words also.
- If the entered cheque number is already used then the customer will face an error. 'Your entered cheque number is already used' And if a positive pay request of entered cheque is already submitted by customer by any channel. Then the system will give an error as 'You've already submitted a request for this cheque number'.
- On clicking the Submit button, Customer has to enter his/her Transaction password and on submitting Transaction password, OTP (One time password) will receive to customer's registered mobile number and also on his registered mail id.
- On submitting one time password Positive pay request for entered cheque details is placed successfully.



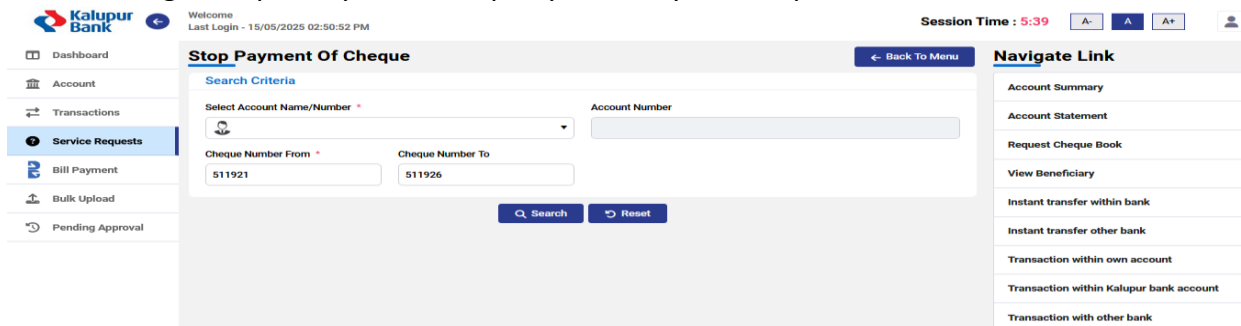
The screenshot shows the 'Positive Pay Request' form in the Kalupur Bank web portal. The left sidebar contains navigation links: Dashboard, Account, Transactions, and Service Requests (highlighted). The top header shows the Kalupur Bank logo, a welcome message, and the last login time (09/04/2025 10:59:51 AM). The form itself is titled 'Positive Pay Request' and includes a 'Back To Menu' button. Under the 'Basic Details' section, there are input fields for:
 

- Select Account Name/Number (with a dropdown arrow)
- Account Number
- Cheque Number (with a placeholder 'Enter Cheque Number')
- Cheque Issue Date (with a 'Select Date' button and a calendar icon)
- Issued In Favour Of (with a placeholder 'Enter Issued In Favour Of')
- Cheque Amount (with a placeholder 'Enter Amount' and a rupee symbol)
- Cheque Amount In Words

 At the bottom of the form are 'Submit' and 'Cancel' buttons.

## ★ Stop Payment of Cheque

- Using this option, you can Stop Payment of your cheque.



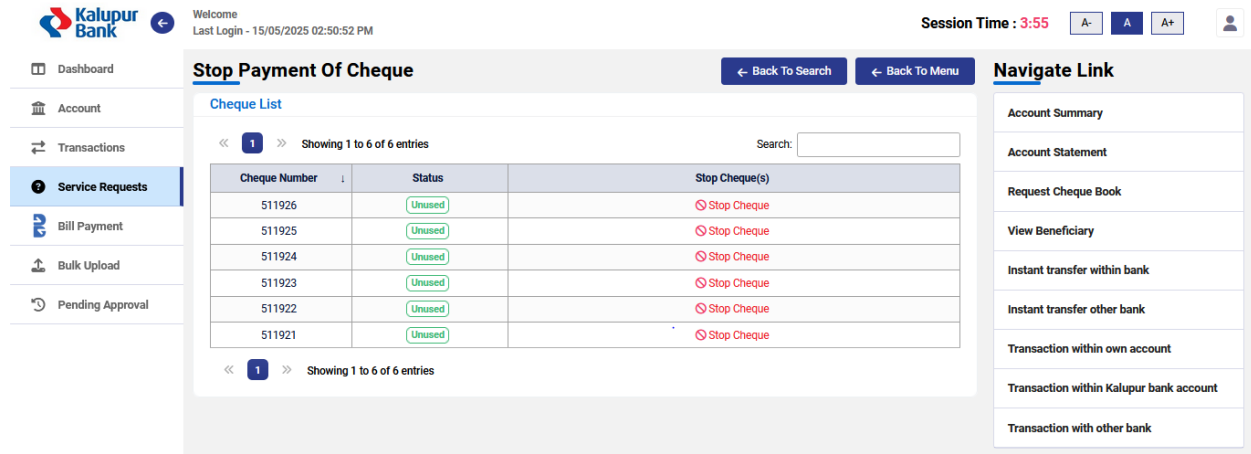
The screenshot shows the 'Stop Payment of Cheque' form in the Kalupur Bank web portal. The left sidebar contains navigation links: Dashboard, Account, Transactions, Service Requests (highlighted), Bill Payment, Bulk Upload, and Pending Approval. The top header shows the Kalupur Bank logo, a welcome message, the last login time (15/05/2025 02:50:52 PM), and a session time of 5:39. The form is titled 'Stop Payment of Cheque' and includes a 'Back To Menu' button. Under the 'Search Criteria' section, there are input fields for:
 

- Select Account Name/Number (with a dropdown arrow)
- Account Number
- Cheque Number From (with a value of 511921)
- Cheque Number To (with a value of 511926)

 At the bottom of the form are 'Search' and 'Reset' buttons. On the right side of the form, there is a 'Navigate Link' section with a list of links:
 

- Account Summary
- Account Statement
- Request Cheque Book
- View Beneficiary
- Instant transfer within bank
- Instant transfer other bank
- Transaction within own account
- Transaction within Kalupur bank account
- Transaction with other bank

- After entering cheque number and clicking on the Search button you will be shown the details of cheque whether it passed or unused. If cheque is already passed and you click on Stop cheque then you will be alerted with message as “The cheque cannot be stopped as the cheque is already paid”.



Welcome  
 Last Login - 15/05/2025 02:50:52 PM  
 Session Time : 3:55

Dashboard | Account | Transactions | **Service Requests** | Bill Payment | Bulk Upload | Pending Approval

### Stop Payment Of Cheque

[Back To Search](#) | [Back To Menu](#)

#### Cheque List

<< 1 >> Showing 1 to 6 of 6 entries

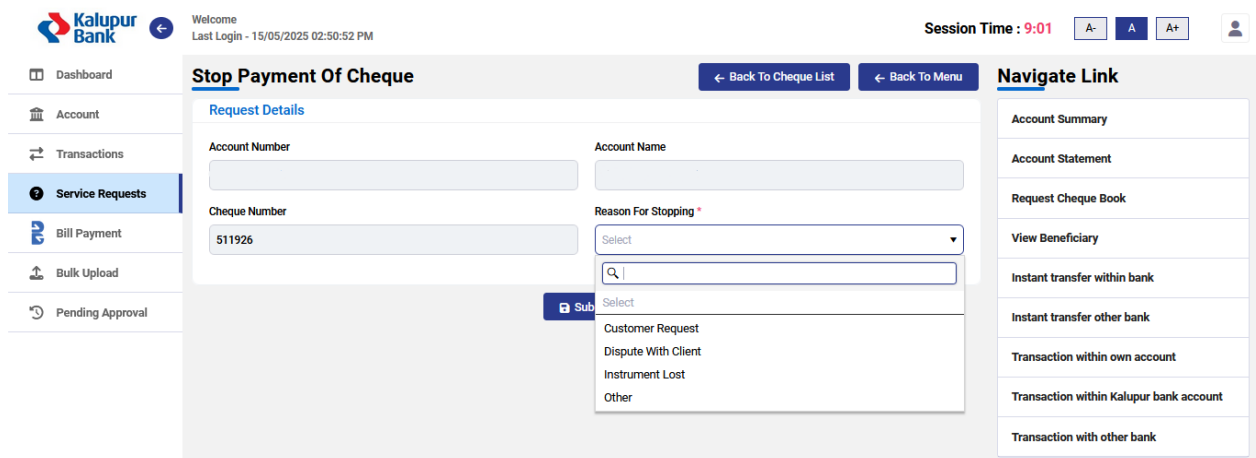
Cheque Number	Status	Stop Cheque(s)
511926	Unused	Stop Cheque
511925	Unused	Stop Cheque
511924	Unused	Stop Cheque
511923	Unused	Stop Cheque
511922	Unused	Stop Cheque
511921	Unused	Stop Cheque

<< 1 >> Showing 1 to 6 of 6 entries

#### Navigate Link

- Account Summary
- Account Statement
- Request Cheque Book
- View Beneficiary
- Instant transfer within bank
- Instant transfer other bank
- Transaction within own account
- Transaction within Kalupur bank account
- Transaction with other bank

- If cheque is unused and you want to stop the same then you need to click on Stop cheque by giving Reason for Stopping.



Welcome  
 Last Login - 15/05/2025 02:50:52 PM  
 Session Time : 9:01

Dashboard | Account | Transactions | **Service Requests** | Bill Payment | Bulk Upload | Pending Approval

### Stop Payment Of Cheque

[Back To Cheque List](#) | [Back To Menu](#)

#### Request Details

Account Number:   
 Account Name:   
 Cheque Number: 511926  
 Reason For Stopping:   
 Select  
 Customer Request  
 Dispute With Client  
 Instrument Lost  
 Other

Submit

#### Navigate Link

- Account Summary
- Account Statement
- Request Cheque Book
- View Beneficiary
- Instant transfer within bank
- Instant transfer other bank
- Transaction within own account
- Transaction within Kalupur bank account
- Transaction with other bank

- On clicking the Submit button you will receive an OTP on your registered Mobile number and Email ID. On submitting valid OTP, Request for Stop Payment cheque will be successful.

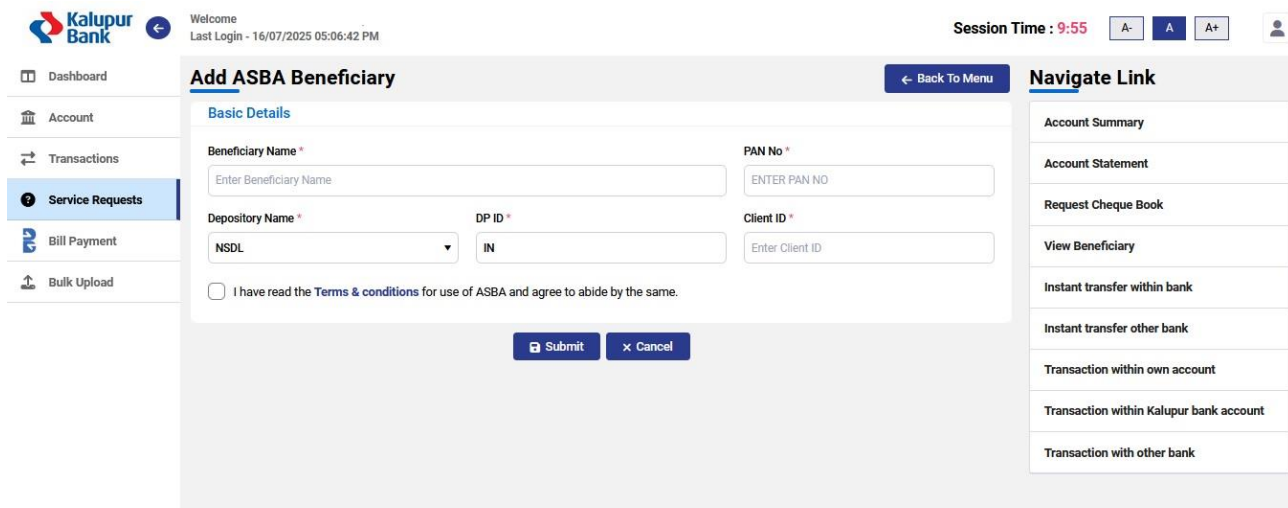


## ★ ASBA

- Using this option can Add ASBA Beneficiary, View ASBA Beneficiary, Apply IPO and you can view Applied IPO.
- Note: Accounts which have HUF constitution is only allowed to apply for IPO. Other constitution is not allowed for apply IPO.

## ★ Add ASBA Beneficiary

- You can add your Demat account details as a beneficiary by entering below details.
- Beneficiary Name:
- PAN No:
- Depository Name: NSDL/CDSL
- DP ID: Require to input If you have selected Depository Name as NSDL
- Client ID:
- Accept Terms & Condition
- On clicking the Submit button you will be asked to enter your Transaction password and on submitting valid Transaction password you will receive an OTP on your registered Mobile number and Email ID. On submitting valid OTP ASBA beneficiary will be added successfully.




The screenshot shows the 'Add ASBA Beneficiary' page on the Kalupur Bank website. The page has a header with the bank logo, a welcome message, last login time, session time, and user profile icon. A left sidebar contains navigation links: Dashboard, Account, Transactions, Service Requests (highlighted), Bill Payment, and Bulk Upload. The main content area is titled 'Add ASBA Beneficiary' and includes a 'Back To Menu' button. Below the title is a 'Basic Details' section with the following fields:

- Beneficiary Name \***: Text input field with placeholder 'Enter Beneficiary Name'.
- PAN No \***: Text input field with placeholder 'ENTER PAN NO'.
- Depository Name \***: Dropdown menu with 'NSDL' selected.
- DP ID \***: Text input field with placeholder 'IN'.
- Client ID \***: Text input field with placeholder 'Enter Client ID'.

Below these fields is a checkbox labeled 'I have read the Terms & conditions for use of ASBA and agree to abide by the same.' At the bottom of the form are 'Submit' and 'Cancel' buttons. On the right side of the page is a 'Navigate Link' sidebar with the following links: Account Summary, Account Statement, Request Cheque Book, View Beneficiary, Instant transfer within bank, Instant transfer other bank, Transaction within own account, Transaction within Kalupur bank account, and Transaction with other bank.

## ★ View ASBA Beneficiary

- You can View your added ASBA Beneficiary details and you can Modify/Delete the same.



Welcome  
Last Login - 16/07/2025 05:06:42 PM

Session Time : 9:55
A- A A+

Dashboard
Account
Transactions
**Service Requests**
Bill Payment
Bulk Upload

### View ASBA Beneficiary

[Back To Menu](#)

#### ASBA Beneficiary List

Showing 0 to 0 of 0 entries
Search:

Beneficiary Name	Pan Number	DP Category	DP ID	Client ID	Action
No data available in table					


Showing 0 to 0 of 0 entries

#### Navigate Link

- Account Summary
- Account Statement
- Request Cheque Book
- View Beneficiary
- Instant transfer within bank
- Instant transfer other bank
- Transaction within own account
- Transaction within Kalupur bank account
- Transaction with other bank

## ★ Apply IPO

- You can apply for an IPO after the addition of ASBA beneficiary and by entering below details.
- Account Name: Need to select from drop down
- Account Number: System will fetch automatically
- IPO List: Active IPO list will be given to you in drop down list
- Beneficiary Name/Number: Need to select from drop down
- If the added ASBA beneficiary PAN is not linked with Selected account number then you will be Alerted with message as “Pan Not Associated With this Account.”



Welcome  
Last Login - 16/07/2025 05:06:42 PM

Session Time : 1:35
A- A A+

Dashboard
Account
Transactions
**Service Requests**
Bill Payment
Bulk Upload

### Apply IPO

[Back To Menu](#)

#### Basic Details

Account Name/Number \*
Select

Account Number

IPO List \*
BODHTREE CONSULTING LIMITED-RIGHT

Beneficiary Name/Number \*
Select

PAN No
Depository Type
Depository ID
Demat Client Id

Investor Category \*
Retail Category less than equal to Rs.2 Lakhs.
Cutoff
YES

Total No Of Shares (Per lot 1 Shares)
Per Share Price
Amount
Account Balance

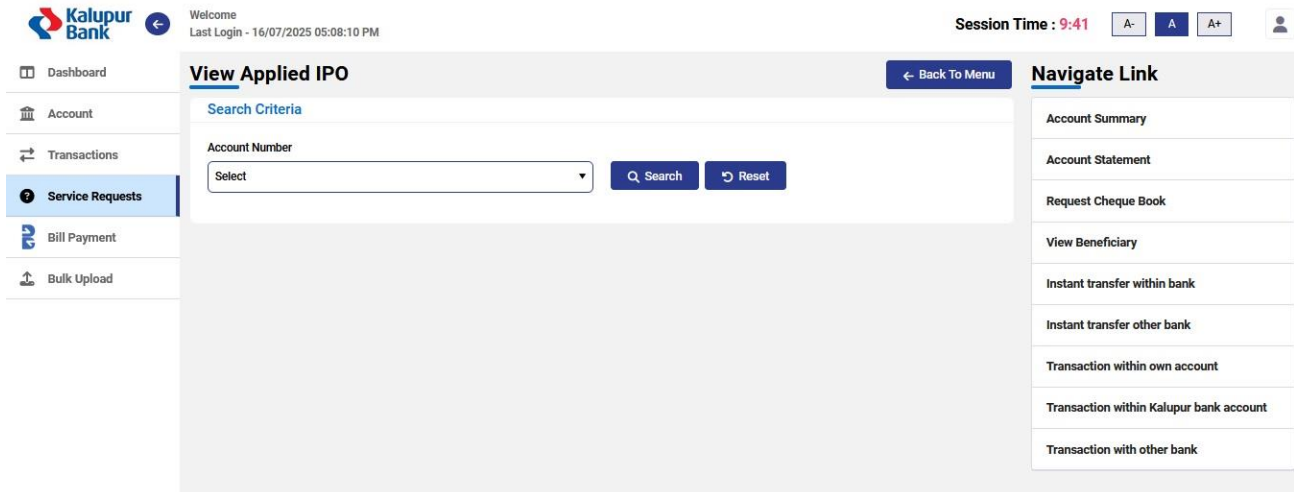
Submit
Cancel


- On selecting Beneficiary, Beneficiaries all details like PAN No. Depository Type, Depository ID And Demat Client ID will be auto fetched by system.


- Investor category: You can select your investor category from drop down.
- Cut Off: System will fetch automatically on selection of Investor category
- Total No of Shares: To be entered by customer in multiple of lot size
- Per Share Price: Auto populated by system on entering total no of shares
- Amount: System will auto calculate Amount as per entered Total no of shares.
- Account Balance: System will fetch your available balance.
- On clicking the Submit button you will be asked to enter Transaction password and on submitting valid Transaction password you will receive an OTP on your registered Mobile number and Email ID.
- On submitting a valid OTP IPO will be applied successfully.

## ★ View Applied IPO

- You can see your applied IPO details by clicking on this option.




Welcome  
Last Login - 16/07/2025 05:08:10 PM

Session Time : 9:41 A- A A+ 

[Dashboard](#)  
[Account](#)  
[Transactions](#)  
**[Service Requests](#)**  
[Bill Payment](#)  
[Bulk Upload](#)

### View Applied IPO

[← Back To Menu](#)

Search Criteria

Account Number

Select

Navigate Link

- Account Summary
- Account Statement
- Request Cheque Book
- View Beneficiary
- Instant transfer within bank
- Instant transfer other bank
- Transaction within own account
- Transaction within Kalupur bank account
- Transaction with other bank

## ★ Deposit Certificate

- You can download/Email your Deposit certificate by entering From Date and To date.
- Note: Using this option, you can download your Firm's Deposit certificate only.

## ★ Service Requests History

- Using this option, you can view the history of your Service Requests for the selected/specific date periods and selected/specific Service Type.

Service Requests History

← Back To Menu

Search Criteria

From Date

To Date

Service Type

10/04/2025

11/04/2025

All

Q Search

↺ Reset

1

Showing 1 to 1 of 1 entries

Search:

Service No	Request Date	Status	Servicetype
CHRO_78	11/04/2025	Failure	Cheque Book Request

1

Showing 1 to 1 of 1 entries

- In Service Type you can select All or a Specific Service request as per your need.

## ★ Lien Inquiry

- Using this option, you can inquire about Lien details like Lien Type, Lien Remarks, Lien Date, Lien Reason and Lien Amount. If any lien is marked in your selected account.

Lien Inquiry

← Back To Menu

Search Criteria

Select Account Number/Name

Account Number

Q Search

↺ Reset

1

Showing 1 to 1 of 1 entries

Search:

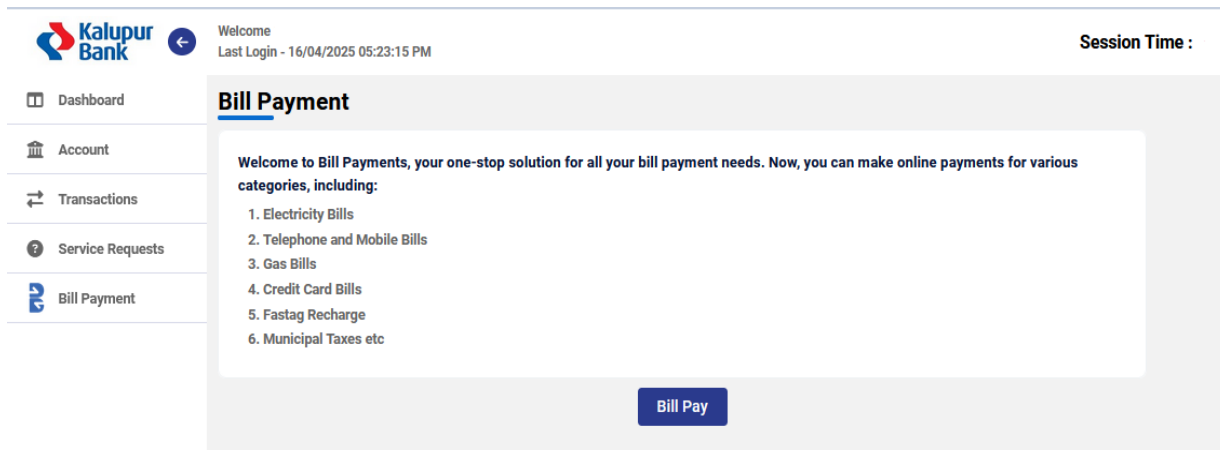
Lien Type	Lien Remarks	Lien Date	Lien Reason	₹ Lien Amount
ULIEN	LIEN MARKING FOR PENAL CHARGES	31/03/2025	006	98,393.00

1

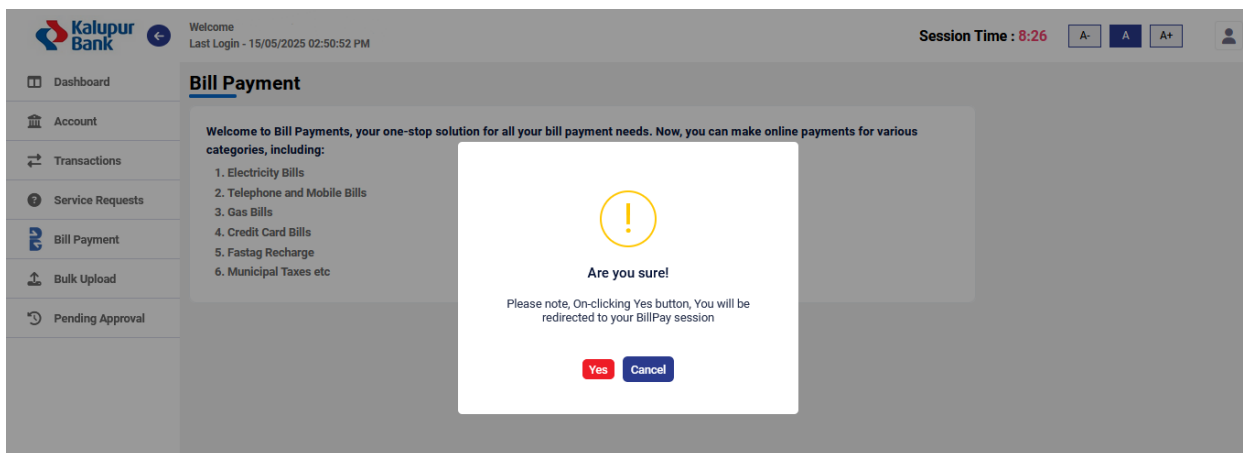
Showing 1 to 1 of 1 entries

## ❖ Bill Payment

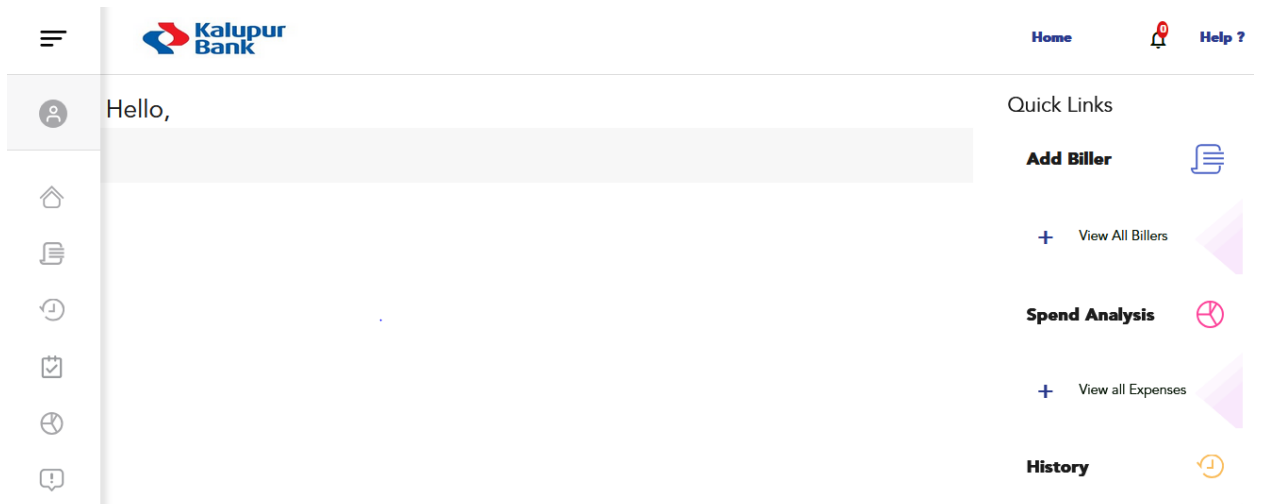
- Using the Bill Payment option, you can pay various utility bills such as electricity, telephone, mobile, gas, credit card bills, FASTag recharges, municipal taxes, and more. Upon clicking on 'Bill Payment', the screen shown below will appear. Here, you need to click on the 'Bill Pay' button.



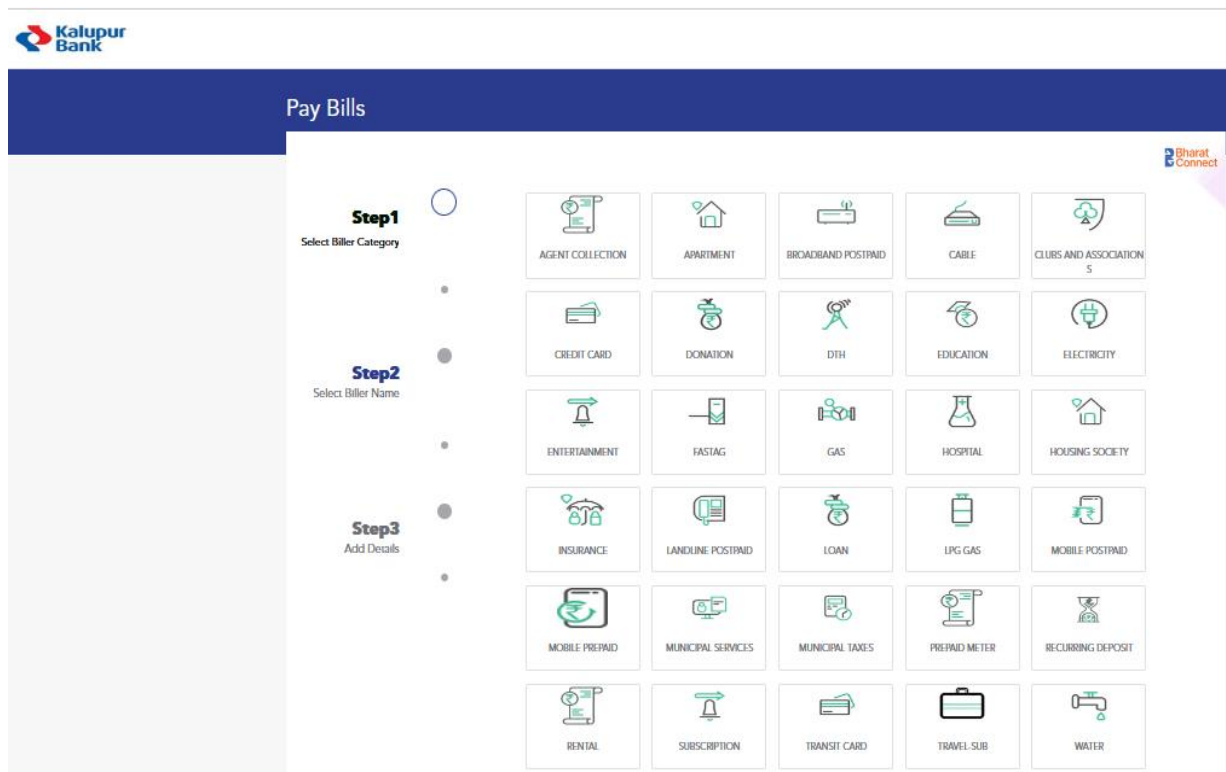
- On clicking 'Bill Pay', a pop-up will be displayed with the message: 'Please note, on clicking the Yes button, you will be redirected to your BillPay session.' If you click 'Yes', you will be redirected to the bill payment session shown below. If you click 'Cancel', you will remain on the same page.



- Upon being redirected to the Bill Payment portal, screen shown below will appear. To return to your Internet Banking session, simply click the 'Home' button located at the top right corner.

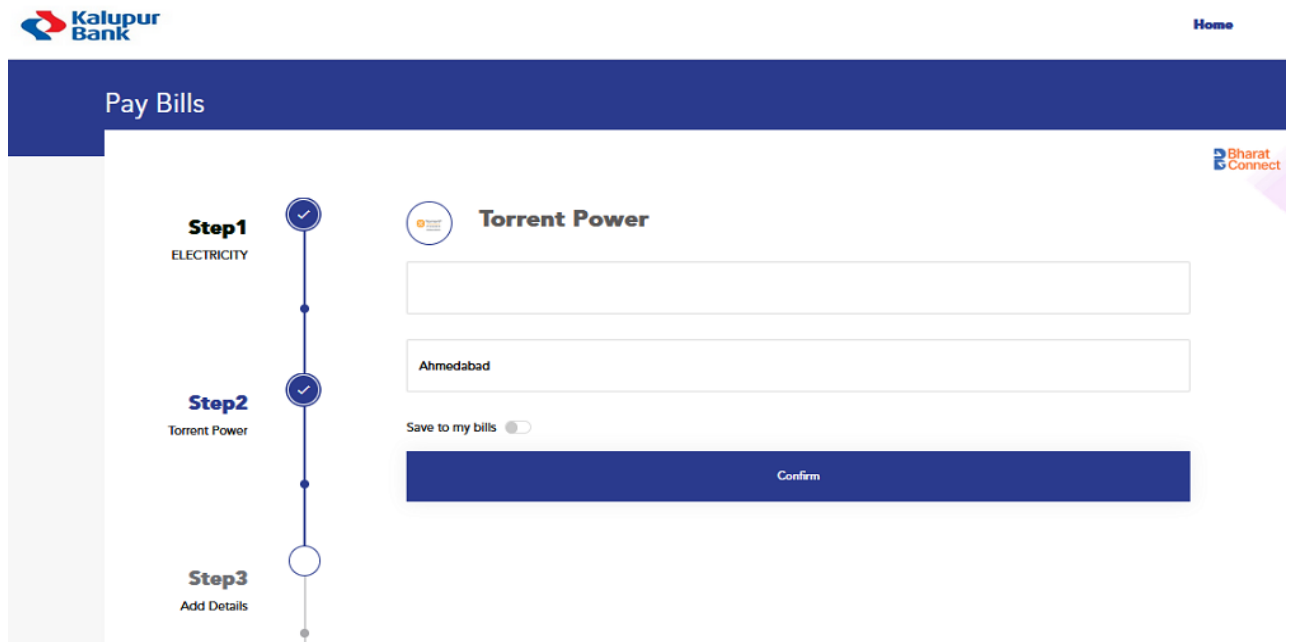


- On clicking the 'View All Billers' option, a list of all biller categories will be displayed. You can select a biller based on your requirement.



- For example, if you select the Electricity category to pay your bill to Torrent Power, you will need to enter the required details—such as your Consumer Number and City name (Ahmedabad, Agra, Surat, Bhinwandi, Shilnumbrakalwa) — to fetch your outstanding bill.

- If you want to save this biller to your biller list, simply click on 'Save to My Bills'. Upon doing so, the system will prompt you to enter a short name. You can choose any short name, but it should not contain spaces or special characters.



**Kalupur Bank** Home

## Pay Bills

**Step1**  
ELECTRICITY

**Step2**  
Torrent Power

**Step3**  
Add Details

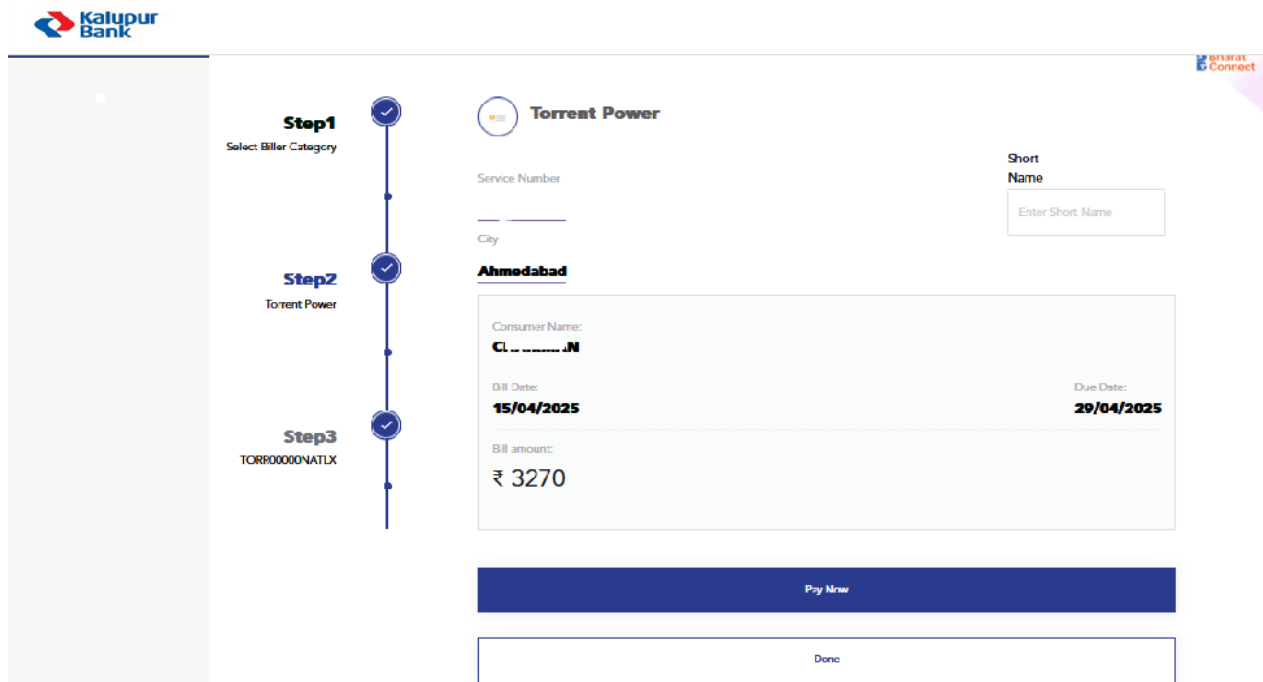
### Torrent Power

Ahmedabad

Save to my bills
☐

Confirm

- On clicking 'Confirm', your pending bill details will be displayed. To proceed with the payment, click on 'Pay Now'.



**Kalupur Bank** Bharat Connect

**Step1**  
Select Biller Category

**Step2**  
Torrent Power

**Step3**  
TORR00000NATLX

### Torrent Power

Service Number

City

Ahmedabad

Consumer Name:

CL.....IN

Bill Date:

**15/04/2025**

Bill amount:

**₹ 3270**

Due Date:

**29/04/2025**

Short Name

Enter Short Name

Pay Now


Done

- On clicking 'Pay Now', you will be redirected to the payment page. Here, you can select your debit account number. Amount will be auto-fetched by the system and



cannot be modified. You may enter remarks if needed. Upon clicking 'Submit', a confirmation screen will appear, prompting you to enter your transaction password.

- After that, you will need to enter the One-Time Password (OTP) sent to both your registered email ID and mobile number. Once you submit the OTP, the transaction will be completed, and you will have the option to download the payment receipt.



The Kalapur Commercial Co-op. Bank Ltd.  
SINCE : 1970 Multi State Scheduled Bank


## Bill Payments

### Bill Payment Details

Biller Name

Torrent Power

Select From Account \*



Amount \*

₹ 3270.00

Amount In Words


Three Thousand Two Hundred Seventy Rupee Only!

Remarks

Enter Debit Remarks

Submit

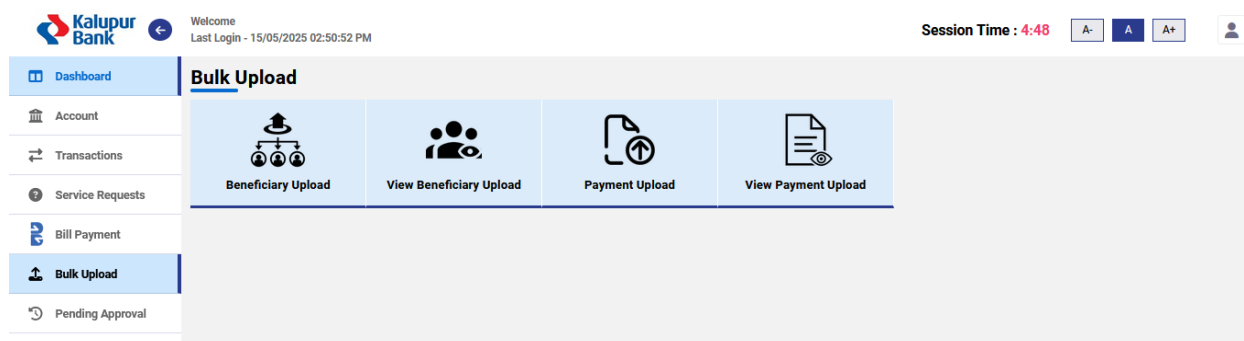
Cancel



Balance : ₹9,336.02

## ❖ Bulk Upload

- By using this functionality, you can upload both **bulk payment files** and **bulk beneficiary files**.
- A bulk payment file allows you to initiate transactions to multiple beneficiaries at once, while a bulk beneficiary file enables you to add multiple beneficiaries by uploading a single file.
- To use this feature, you need to prepare an Excel file containing the required beneficiary details, transaction amounts, and the debit bank account number. Once the file is ready, you can upload it using the "Payment Upload" option.
- After uploading, the system will validate each record in the file. If there is any issue with a specific entry, it will be highlighted and can be reviewed by clicking the eye icon for the respective record.

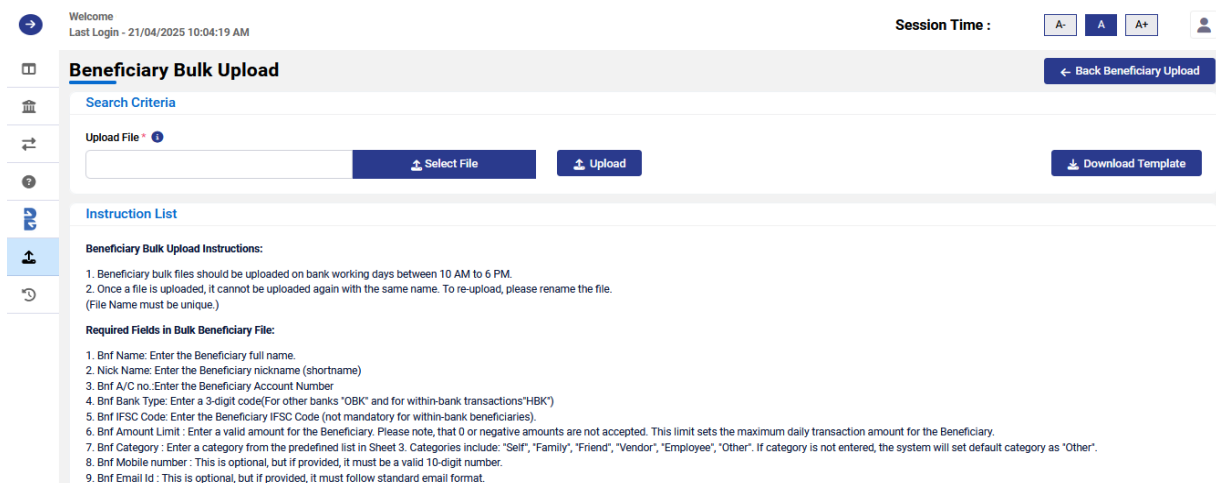


## ★ Beneficiary Upload (Beneficiary Bulk Upload Instructions)

- You can download the sample format for bulk beneficiary upload by navigating to: Bulk Upload → Beneficiary Upload → Download Template. This will provide a blank Excel sheet with the required headers.
- Beneficiary bulk files can only be uploaded on bank working days between 10:00 AM and 6:00 PM. (Please note: This timing is subject to change from time to time.)
- Once a file is uploaded, it cannot be uploaded again with the same file name. If you need to re-upload, please rename the file—each file name must be unique.
- **Required Fields in Bulk Beneficiary File**
- To upload beneficiaries in bulk, ensure the following fields are accurately filled in the Excel template:
  - **Bnf Name:** Enter the beneficiary's full name.
  - **Nick Name:** Provide a short name or nickname for the beneficiary.
  - **Bnf A/C No.:** Enter the beneficiary's account number.
  - **Bnf Bank Type:** Enter appropriate 3-character bank code: (OBK for other banks and HBK for within-bank transactions)
  - **Bnf IFSC Code:** Enter the IFSC code of the beneficiary's bank. *(This is not required for within-bank beneficiaries.)*

- **Bnf Amount Limit:** Enter a valid daily transaction limit for the beneficiary.  
*Note: Values must be greater than zero; 0 or negative amounts are not accepted.*
- **Bnf Category:** Select from the predefined list in Sheet 3: Self, Family, Friend, Vendor, Employee, Other. If not specified, the system will automatically assign the category as "Other".
- **Bnf Mobile Number:** This is Optional field. If provided, it must be a valid 10-digit number.
- **Bnf Email ID:** This is Optional field. If provided, it must follow a standard email format.

- **Note:** (Please note: This guideline is subject to change from time to time)
  - Fields 1 to 6 are mandatory and must be filled in.
  - A maximum of 50 records can be uploaded in a single file.
  - You can upload up to 5 files per day.
  - After uploading a file, please allow 5 minutes for system processing.
  - Once processed, click on the file name to view uploaded records and proceed. You may select all valid records or only specific ones for addition.
  - Any valid but unselected records will be automatically rejected.
  - If you detect errors and wish to reject the entire file, you can delete the file from the "View" tab.
  - Beneficiaries added through bulk upload will be activated after 2 hours, similar to single beneficiary additions.




Welcome  
Last Login - 21/04/2025 10:04:19 AM

Session Time : A- A A+

### Beneficiary Bulk Upload

[← Back Beneficiary Upload](#)

Search Criteria

Upload File 

[Select File](#) [Upload](#) [Download Template](#)

#### Instruction List

**Beneficiary Bulk Upload Instructions:**

- Beneficiary bulk files should be uploaded on bank working days between 10 AM to 6 PM.
- Once a file is uploaded, it cannot be uploaded again with the same name. To re-upload, please rename the file. (File Name must be unique.)

**Required Fields in Bulk Beneficiary File:**

- Bnf Name: Enter the Beneficiary full name.
- Nick Name: Enter the Beneficiary nickname (shortname)
- Bnf A/C no.: Enter the Beneficiary Account Number
- Bnf Bank Type: Enter a 3-digit code (For other banks "OBK" and for within-bank transactions "HBK")
- Bnf IFSC Code: Enter the Beneficiary IFSC Code (not mandatory for within-bank beneficiaries).
- Bnf Amount Limit : Enter a valid amount for the Beneficiary. Please note, that 0 or negative amounts are not accepted. This limit sets the maximum daily transaction amount for the Beneficiary.
- Bnf Category : Enter a category from the predefined list in Sheet 3. Categories include: "Self", "Family", "Friend", "Vendor", "Employee", "Other". If category is not entered, the system will set default category as "Other".
- Bnf Mobile number : This is optional, but if provided, it must be a valid 10-digit number.
- Bnf Email Id : This is optional, but if provided, it must follow standard email format.

- By clicking on Download Template, you will get a sample Excel file with predefined headers. Enter your beneficiary details in the provided format, ensuring all required fields are filled correctly. Once completed, click on Select File to choose the file from your system, then click Upload.

- Upon uploading, a prompt message will appear: "Your file uploaded successfully. Check after some time." You can track the upload status in the View Beneficiary Upload section, where the file status will initially show as Processing.
- Once processing is complete, the status will change to Uploaded, and a hyperlink will be activated on the file name.
- To proceed with processing the file, click on the file name. Upon clicking, the detailed screen for beneficiary review and further actions will be displayed.

Welcome  
Last Login - 21/04/2025 11:26:13 AM

Session Time : A- A A+

### Beneficiary Upload

[← Back To Menu](#)

Search Criteria

From Date: 20/04/2025 To Date: 21/04/2025 Status: All [Q Search](#) [Reset](#)

Beneficiary File List

<< 1 >> Showing 1 to 2 of 2 entries Search:

Upload Date	File Ref No	File Name	Total records	Uploaded By	Approve By	File Status	Action
21/04/2025 11:12:17 AM	7	Upload Beneficiary_25042111012773817087001.xlsx	5		-	Uploaded	
21/04/2025 11:11:47 AM	6	Upload Beneficiary_25042111012773817087001.xlsx	0			Rejected	

<< 1 >> Showing 1 to 2 of 2 entries

Welcome  
Last Login - 21/04/2025 11:26:13 AM

Session Time : A- A A+

### View Beneficiary File Details

[← Back Beneficiary Upload](#)

Beneficiary File List


<< 1 >> Showing 1 to 5 of 5 entries Search:

Ref No	Bnf Name	Bnf Nick Name	Bnf AC No	Bnf Bank Type	Bnf IFSC	Bank Name	Branch Name	Bnf Amount Limit	Bnf Category	Bnf Mobile No	Bnf Email ID	Bnf Actual Name	Status	Error Msg
<input checked="" type="checkbox"/>	-	t1	t1	01210120401	OBK	BKID0002049	BANK OF INDIA	MILLENNIUM PLAZA, NEAR AKHBAR NAGAR	100	self			-	-
<input checked="" type="checkbox"/>	-	12	12	01210120402	OBK	SBIN0001815	STATE BANK OF INDIA	SUMANGALAM COMPLEX, NAVA VADAJ AHME	100	family			-	-
<input checked="" type="checkbox"/>	-	13	13	01210120403	OBK	HDFC0000006	HDFC BANK LTD	HDFC HOUSE, 1ST FLOOR NEAR MITHAKALI	100	friend			-	-
<input type="checkbox"/>	-	14	14	01210120404	OBK	GSCB0ADC001	GUJARAT STATE CO OPERATIVE BANK LTD	AHMEDABD DISTRICT CO-OP BANK LTD	100	fr			-	
<input type="checkbox"/>	-	15	15	01210120405	HBK				100	self			-	-

- From above screen, you can either select all valid records or choose specific records as per your preference. After selecting the desired valid records, click on Continue to proceed to the Preview and Confirmation screen.
- **Note:** Any valid records that are not selected will be automatically rejected during the processing of the file.
- On the confirmation screen, you will be prompted to enter your transaction password. After clicking Continue, a message will appear stating: "Only selected records will be processed. Non-selected records will be automatically cancelled and not available for future processing."
- After that, you will be asked to enter a One Time Password (OTP), which will be sent to your registered mobile number and/or email ID. Upon successful OTP verification, all the selected valid records will be added as beneficiaries.

- A cooling period of 2 hours will apply to all added beneficiaries before they become active.

Welcome  
Last Login - 21/04/2025 11:26:13 AM

Session Time : A- A A+ 

### Beneficiary Upload

[← Back To Menu](#)

Search Criteria

From Date: 20/04/2025 To Date: 21/04/2025 Status: All [Search](#) [Reset](#)

Beneficiary File List

<< 1 >> Showing 1 to 2 of 2 entries Search:

Upload Date	File Ref No	File Name	Total records	Uploaded By	Approve By	File Status	Action
21/04/2025 11:12:17 AM	7	Uplaod Beneficiary_25042111012773817087001.xlsx	5			Pending For Approval	-
21/04/2025 11:11:47 AM	6	Uplaod Beneficiary_25042111012773817087001.xlsx	0			Rejected	-

<< 1 >> Showing 1 to 2 of 2 entries

## ★ Payment Upload (Payment Bulk Upload Instructions)

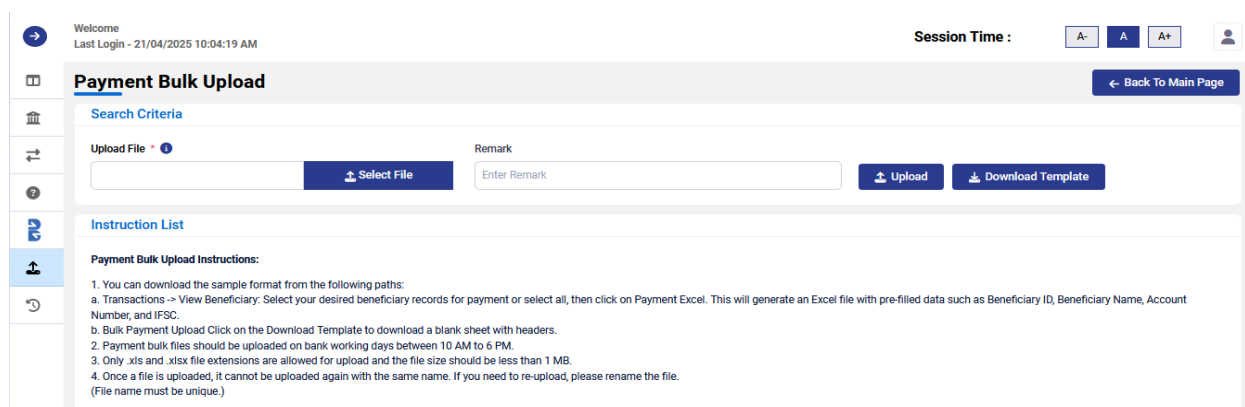
- You can download the sample format from the following paths:
- a. Transactions → View Beneficiary
  - Select your desired beneficiary records for payment or select all, then click on Payment Excel. This will generate an Excel file with pre-filled data such as Beneficiary ID, Beneficiary Name, Account Number, and IFSC.
- b. Bulk Payment Upload
  - Click on Download Template to download a blank sheet with headers.
- Payment bulk files can only be uploaded on bank working days between 10:00 AM and 6:00 PM. (Please note: This guideline is subject to change from time to time)
- Only .xls and .xlsx file formats are allowed for upload. The file size must be less than 1 MB.
- Once a file is uploaded, it cannot be uploaded again with the same file name. To re-upload, please rename the file. (File name must be unique)
- **Required Fields in Bulk Payment File:**
  - **Bnf ID:** Enter the Beneficiary ID.
  - **Bnf Name:** Enter the Beneficiary's full name.
  - **Bnf A/C No:** Enter the Beneficiary's account number.
  - **Bnf Bank Type:** Enter a 3-digit code – use "OBK" for other bank transactions and "HBK" for within-bank transactions.
  - **Bnf IFSC Code:** Enter the IFSC code of the Beneficiary (not mandatory for within-bank beneficiaries).
  - **Debit A/C No:** Enter the valid debit account number from which the payment is to be made.
  - **Transaction Mode:** Specify the payment mode – use "WIB" for within-bank, "NEFT" or "RTGS" for other banks.

- **Amount:** Enter the amount to be paid to the Beneficiary.
- **Debit Remarks (optional):** Add any remarks related to the debit transaction for your reference.
- **Credit Remarks (optional):** Add any remarks related to the credit transaction for the Beneficiary's reference.

○ **Note:** (Please note: This guideline is subject to change from time to time)

- Fields 1 to 8 mentioned above are mandatory and must be filled.
- You can upload a maximum of 50 records in a single file.
- A maximum of 5 files can be uploaded per day.
- If you find any errors in the uploaded file, you can return to the main menu and re-upload the corrected file.
- After uploading, all records (valid and erroneous) will be displayed. You can choose to select all valid records or only specific ones.
- Unselected valid records will be automatically rejected.
- After selecting the records, you will be prompted to enter your Transaction Password and OTP.
- The file status will initially show as "Processing". The system will process the file automatically within 15 minutes.
- Once processed, the file status will change to "Processed". You can click on the file name to check the transaction status (SUCCESS or FAILED).
- An Excel report can be generated for future reference.

○ After preparing the Payment Bulk Upload file, click on the Payment Upload option. On clicking the option, the following screen will be displayed to you:



The screenshot shows the 'Payment Bulk Upload' interface. At the top, there is a 'Welcome' message and 'Last Login - 21/04/2025 10:04:19 AM'. The 'Session Time' is displayed as 'A- A A+'. A 'Back To Main Page' button is in the top right corner. The main section is titled 'Payment Bulk Upload' and contains a 'Search Criteria' section. Below this, there is an 'Upload File' section with a 'Select File' button and a 'Remark' input field. To the right of the 'Remark' field are 'Upload' and 'Download Template' buttons. Below the 'Upload File' section is an 'Instruction List' section. The instructions are as follows:

1. You can download the sample format from the following paths:
  - a. Transactions -> View Beneficiary: Select your desired beneficiary records for payment or select all, then click on Payment Excel. This will generate an Excel file with pre-filled data such as Beneficiary ID, Beneficiary Name, Account Number, and IFSC.
  - b. Bulk Payment Upload Click on the Download Template to download a blank sheet with headers.
2. Payment bulk files should be uploaded on bank working days between 10 AM to 6 PM.
3. Only .xls and .xlsx file extensions are allowed for upload and the file size should be less than 1 MB.
4. Once a file is uploaded, it cannot be uploaded again with the same name. If you need to re-upload, please rename the file. (File name must be unique.)

- Here, you need to upload the Excel file you have prepared by clicking the Select File option.
- After selecting the file, click on the Upload button. Once uploaded, the records you entered in the file will be visible to you on the screen as shown below.

Welcome  
Last Login - 21/04/2025 10:04:19 AM

Session Time : A- A A+

### Payment Bulk Upload

[← Back To Main Page](#)

Payment File List (Payment Beneficiary Details(2))

<< 1 >> Showing 1 to 4 of 4 entries

Search:

<input type="checkbox"/>	Bnf ID	Bnf Name	Bnf A/C No	Bnf Bank Type	Bnf IFSC	Debit A/C No	Tran Mode	Amount	Debit Remarks	Credit Remarks	Error Msg
<input type="checkbox"/>	O1024242		01210120427	OBK	VARA0289012		NEFT	1.00			
<input type="checkbox"/>	K1023187		01010127901	HBK	WIB		WIB	1.00	TRF/IB/010101	TRF/IB/010101	
<input type="checkbox"/>	K1023188		01036100994	HBK	WIB		WIB	1.00	TRF/IB/010361	TRF/IB/010101	
<input type="checkbox"/>	k1025489	test	01010130415	HBK	WIB		WIB	1.00	TRF/IB/010101	TRF/IB/010101	

[Continue](#)

- If any record having any error, then you can see the same by clicking on "EYE" symbol in Error Msg column.
- Now again you have option to select the valid processed record to process them further.
- If any valid record is not selected and you do further proceed then that particular record will not be processed.
- By selecting your desired records and on clicking the continue button. Confirm and preview screen visible to you as shown below.

Welcome  
Last Login - 21/04/2025 10:04:19 AM

Session Time : A- A A+

### Confirm Payment File List (Payment Beneficiary Details(2))

<< 1 >> Showing 1 to 3 of 3 entries

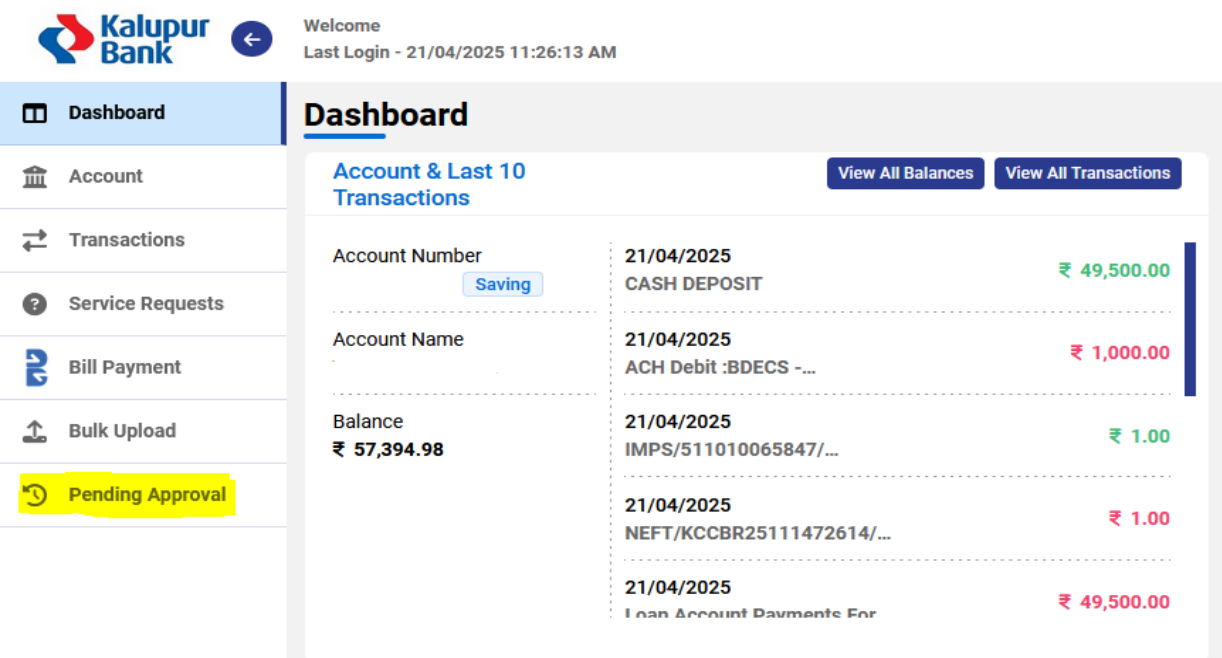
Search:

<input checked="" type="checkbox"/>	Bnf ID	Bnf Name	Bnf A/C No	Bnf Bank Type	Bnf IFSC	Debit A/C No	Tran Mode	Amount	Debit Remarks	Credit Remarks	Error Msg
<input checked="" type="checkbox"/>	O1024242		012101	OBK	VARA0289012		NEFT	1.00			-
<input checked="" type="checkbox"/>	K1023187		010101	HBK	WIB		WIB	1.00	TRF/IB/010101	TRF/IB/010101	-
<input checked="" type="checkbox"/>	K1023188		010361	HBK	WIB		WIB	1.00	TRF/IB/010361	TRF/IB/010101	-

- If you do not select all valid records from the file and proceed with the transaction by entering your transaction password, then system will display a prompt message: "You have selected 2 records out of 3 valid records. The remaining 1 record will be auto-rejected if not selected. Do you want to proceed?"
- On clicking OK, a One Time Password (OTP) will be sent to both your registered email ID and mobile number.
- After entering the OTP, your file will be processed further, and the transaction will be executed after 5 minutes.

## ❖ Financial & Non-Financial Activity Approval under Maker-Checker Concept:

- If a firm operates under the "JOINTLY" mode or if the firm's signing authority opts for the Maker-Checker functionality, then transactions or service requests must go through a Maker-Checker functionality.
- Maker (first user) initiates the Transaction or Service request, and Checker (second user) must then log in separately and navigate to the Pending Approval menu to approve or reject the records entered by the Maker.



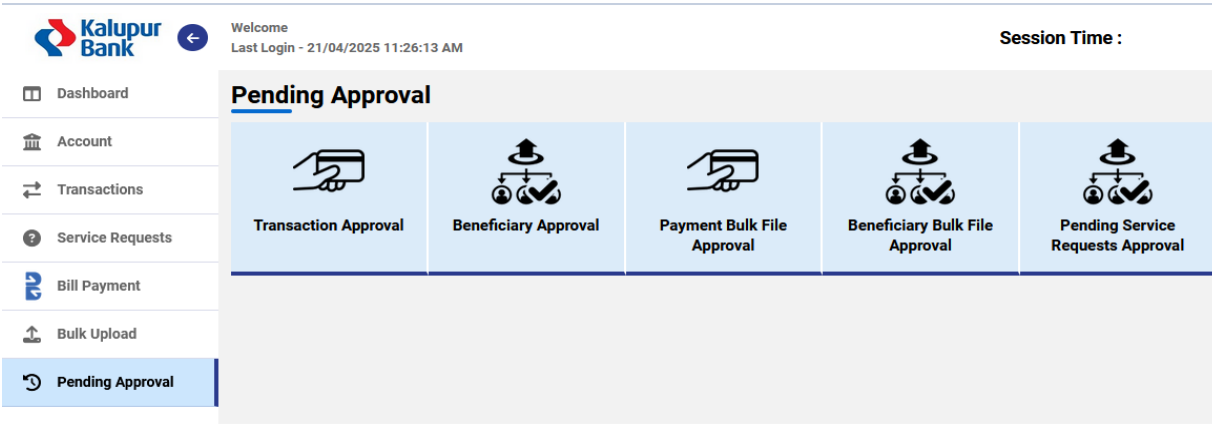
**Kalupur Bank** Welcome  
Last Login - 21/04/2025 11:26:13 AM

**Dashboard**

Account & Last 10 Transactions [View All Balances](#) [View All Transactions](#)






Account Number	Transaction Date	Transaction Description	Amount
Saving	21/04/2025	CASH DEPOSIT	₹ 49,500.00
	21/04/2025	ACH Debit :BDECS -...	₹ 1,000.00
	21/04/2025	IMPS/511010065847/...	₹ 1.00
	21/04/2025	NEFT/KCCBR25111472614/...	₹ 1.00
	21/04/2025	Loan Account Payments For	₹ 49,500.00

Account Name: Balance ₹ 57,394.98



**Kalupur Bank** Welcome  
Last Login - 21/04/2025 11:26:13 AM Session Time :

**Pending Approval**

Transaction Approval	Beneficiary Approval	Payment Bulk File Approval	Beneficiary Bulk File Approval	Pending Service Requests Approval
				

- On clicking the "Pending Approval" menu, multiple approval options will be displayed as shown above.



- **Transaction Approval:**
  - Allows Checker User to approve or reject financial transactions initiated by the Maker User.
  - Maker User can only reject their own transactions and does not have approval rights.
  - Checker User can select and process multiple records at once.
- **Beneficiary Approval:**
  - Allows Checker User to approve or reject Add, Modify, or Delete actions on beneficiaries initiated by Maker User.
  - Again, Maker User can only reject their own requests and cannot approve them.
- **Payment Bulk File Approval:**
  - Allows Checker User to approve or reject bulk payment files uploaded by Maker User.
  - Maker User can only reject their submitted files.
- **Beneficiary Bulk File Approval:**
  - Allows Checker User to approve or reject bulk beneficiary files submitted by Maker User.
  - Maker User can only reject their submitted files.
- **Pending Service Requests Approval:**
  - Through this option, Checker User can approve or reject service requests submitted by Maker User, such as cheque book requests, positive pay instructions, and stop payment requests.
  - Maker User is only authorized to reject their own requests.

**IMPORTANT:**

- ★ **Auto-Rejection of Pending Transactions:**
  - All financial transactions initiated by the Maker must be authorized by the Checker within the same business day.
  - If not authorized by end of the day, such pending transaction will be automatically rejected by the system.
  - You are advised to ensure timely authorization by the Checker on the same day to ensure successful transaction processing.
- ★ **BBPS (Bill Payment) Maker-Checker flow limitation:**
  - BBPS – Bill Payment facility is not available under the Maker-Checker workflow. This means BBPS Transaction cannot be initiated and authorized through Maker-Checker process.

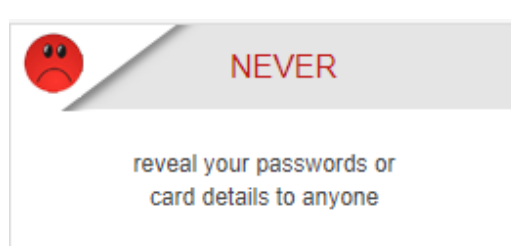
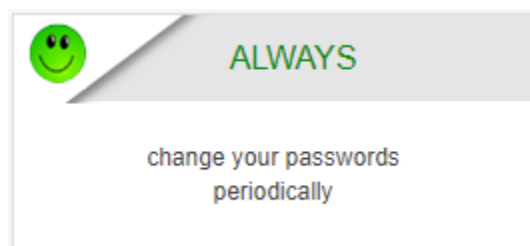
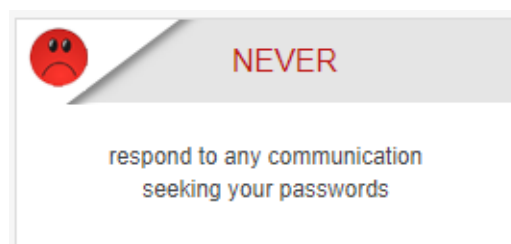
## ❖ Contact Us

★ Our Helpdesk Support Team will be readily available to assist you.

- You can reach to us 079-66215894-96
- You can write to us [helpdesk@kalupurbank.com](mailto:helpdesk@kalupurbank.com).

## ★ Security Tips

- The URL in your browser address bar begins with "https".
- The address or status bar displays the padlock symbol.
- Click the padlock to view and verify the security certificate.
- Phishing is a fraudulent attempt, usually made through email, phone calls, SMS etc seeking your personal and confidential information.
- Kalupur Bank or any of its representatives never sends you email/SMS or calls you over phone to get your personal information, password or one time SMS (high security) password. Any such e-mail/SMS or phone call is an attempt to fraudulently withdraw money from your account through Internet Banking. Never respond to such email/SMS or phone calls.



**\*\*\* End of the manual \*\*\***