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User Guide for Retail Internet Banking Users

(Version 1.1)

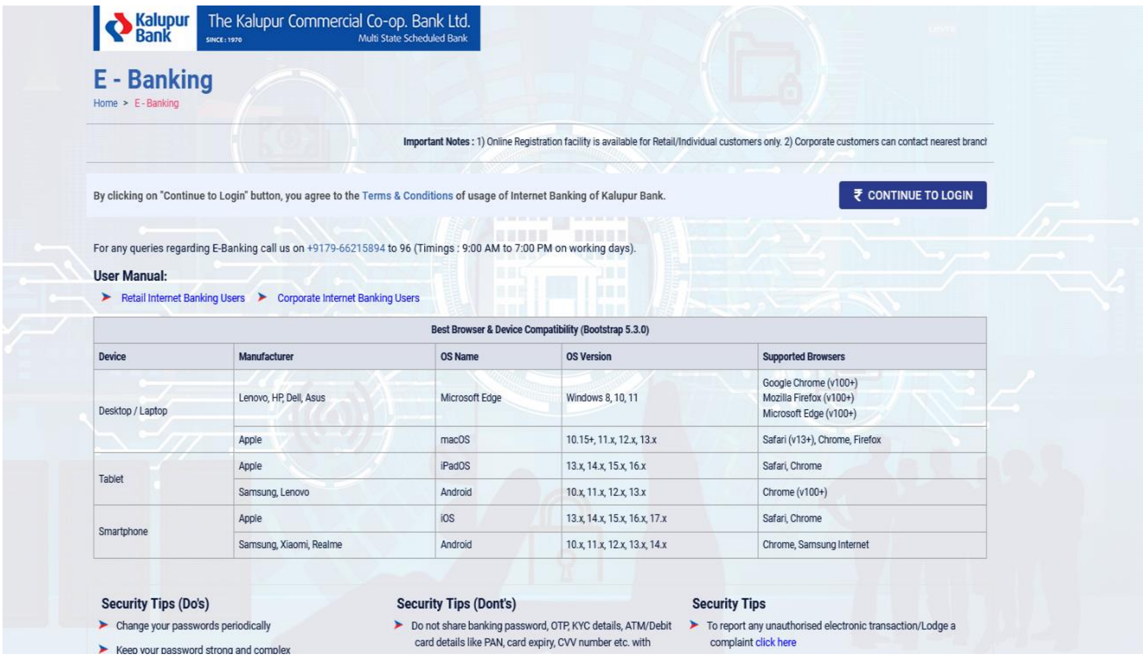
July 2025

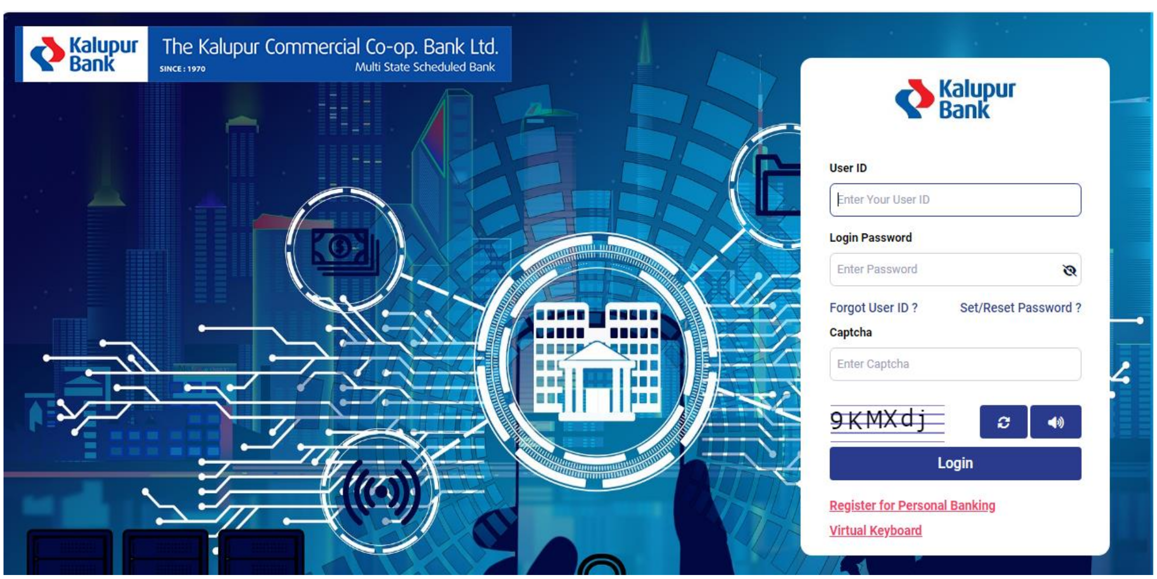
The Kalupur Commercial Co-op Bank Ltd. has introduced the facility of Internet Banking for its esteemed Retail Customers. Experience a convenient, simple and secure way of banking & e-commerce at your comfort with KCCB Internet Banking Services.

❖ User Registration

On-line Registration for Internet Banking Service: Customers can avail Retail Internet Banking Service by registering themselves online using their Customer ID, Account Number and Date of Birth.

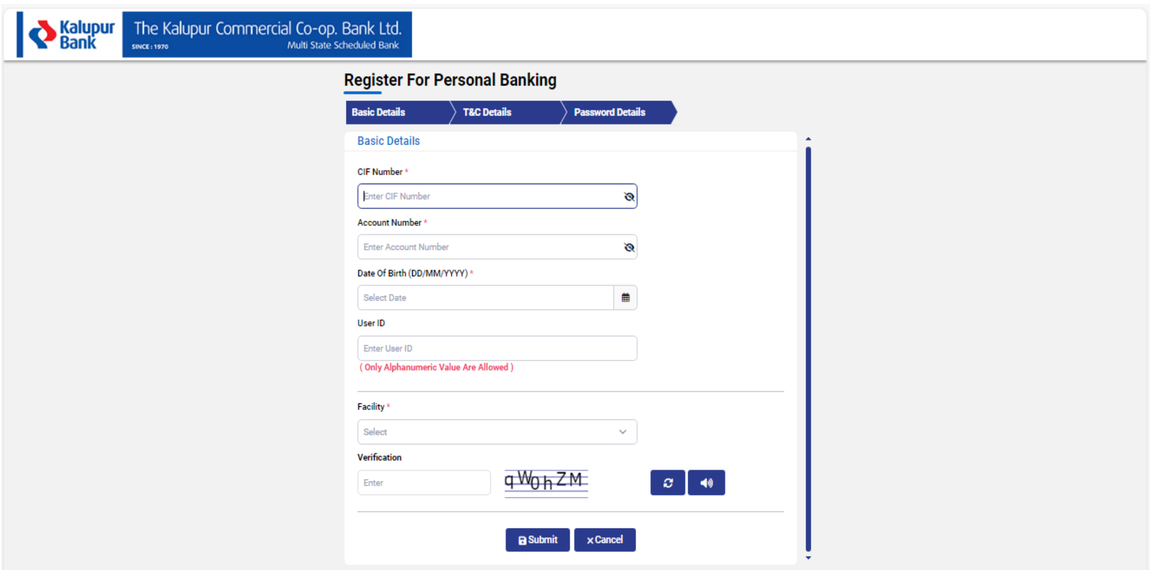
- ❖ Below are the steps to Register for Internet Banking.
- ❖ Visit to URL https://myebanking.kalupurbank.com/login
- ❖ To go to Login page, click on Continue to Login button.





★ On Login Page, Click on the link → **Register for Personal Banking**

★ On clicking the link below the page will open to you. You need to enter your CIF Number, Account Number & Date of Birth (You can either select DOB from the calendar or you can enter the date manually as per DD/MM/YYYY format.

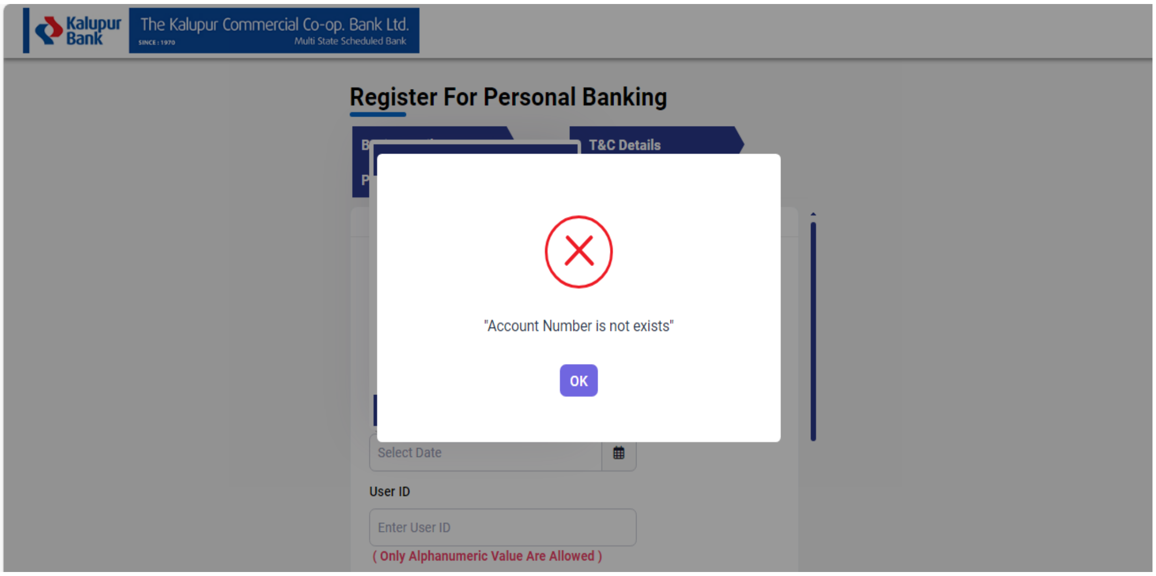


★ If you are a registered user of new Internet Banking and tries to do register again with same CIF Number then system will not allow you further and will notify through on-screen message as "Customer ID is already Registered"

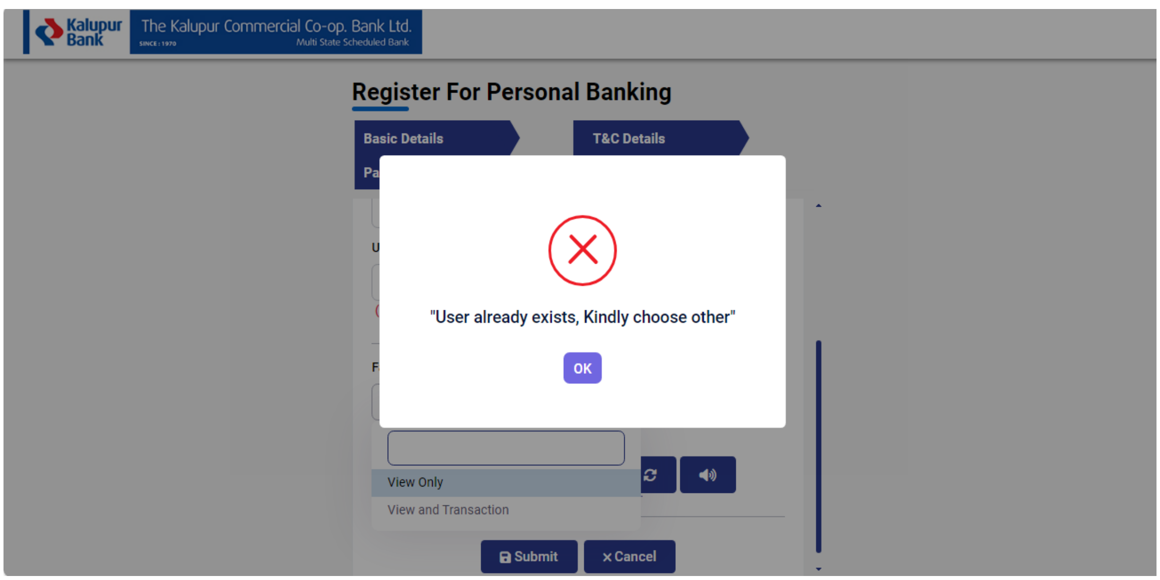
★ You will notify through SMS on initiating the User Registration process by entering your customer ID.

"**Dear Customer, we would like to welcome you to Kalupur Bank, and thank you for starting the registration process for Internet Banking. If not you, please contact the bank Helpdesk team on 66215894-96. - KCCBL"**

★ CIF Number and Account Number should be linked with each other. If enter CIF number not linked with enter Account number then system will not allow you further and will notify through on-screen message as "Account Number is not exists"



★ If the enter details are correct (CIF Number, Account Number and Date of Birth), Next need to enter User ID. If the enter User ID is already used by another user, then the system will notify with below message.



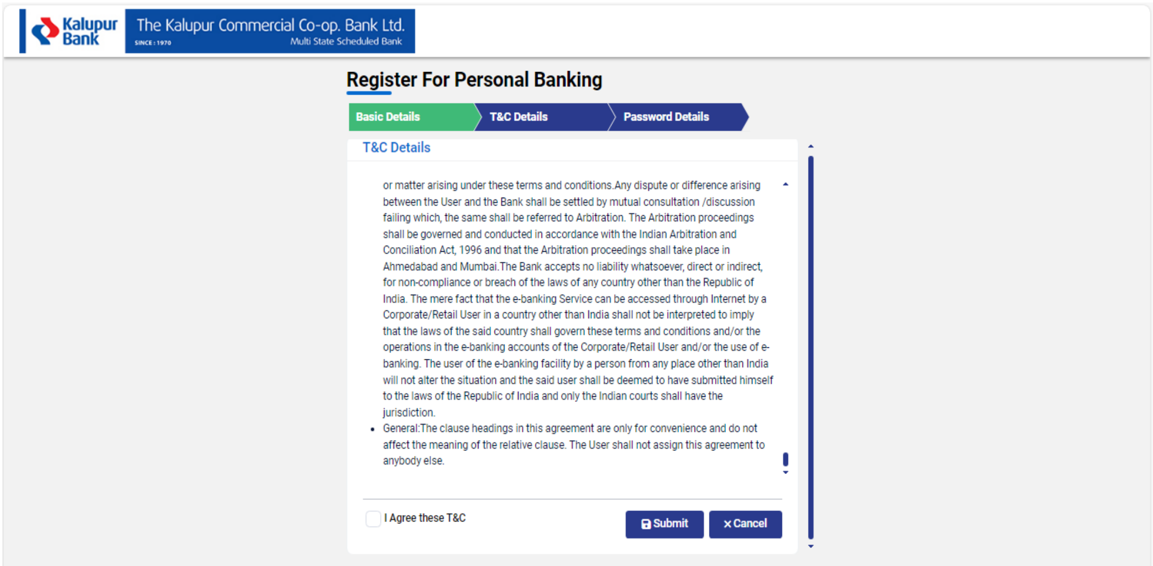
★ If User ID is not entered by you then by default the system will assign your CIF Number as your User ID.

★ Next you need to select the type of Facility from the drop-down menu. (View only and View & Transaction)

★ View Only: By selecting this facility, you can only view your account details and you cannot perform any financial transaction or activity.

★ View & Transaction: By selecting this facility, you are able to perform all Financial and Non-financial transactions.

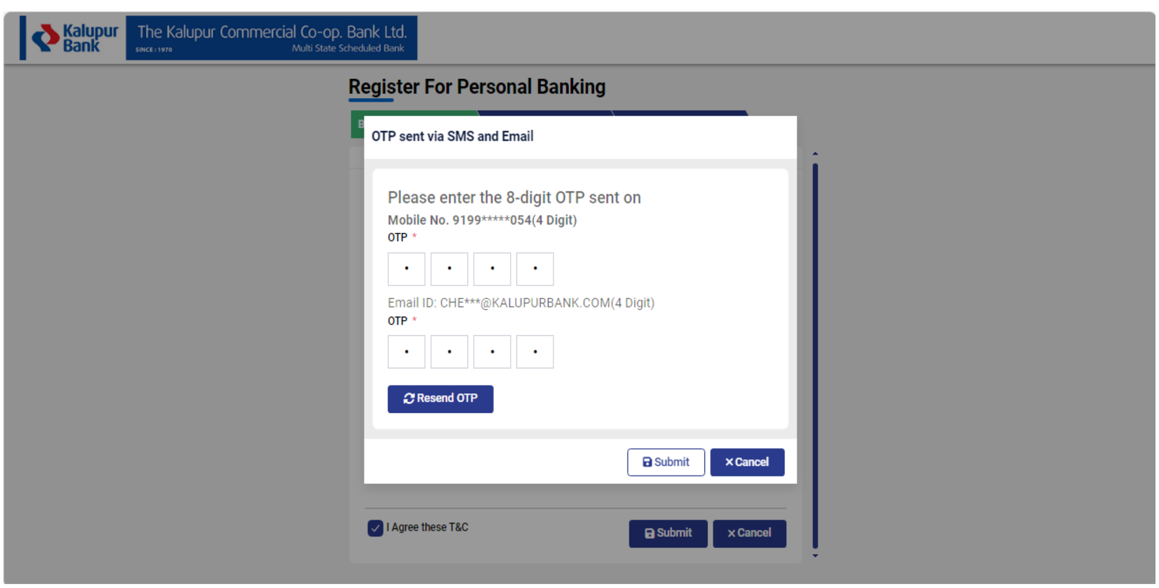
★ Enter the Captcha Code and click on the Submit button. After clicking on the Submit button Terms & Condition will be displayed to you. To proceed further you need to click on the check box "I Agree" these Terms & Condition and need to click on submit button.



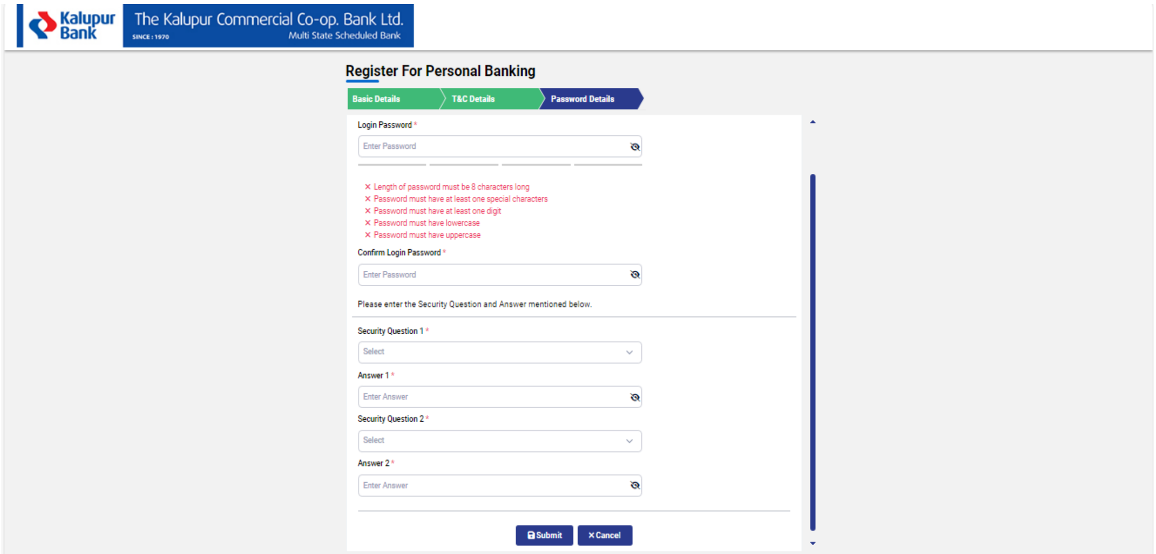
★ If you do not wish to proceed further with the registration process, then you can click on the Cancel button.

★ After clicking on Submit, you will receive two different OTPs. One OTP will be sent to you on your registered mobile number and another OTP will be sent to you on your registered email.

★ To proceed further you need to enter both OTP and need to click on Submit.



★ If the entered OTP is correct, then you will ask to set your Login Password, Transaction Password and will ask to set answers of the Security Questions.



★ If you have selected the View only facility, then you need to set the login password only.

★ If you have selected View only & Transaction facility then you need to set Login and Transaction password. Both passwords should be unique. Password should be set as per below criteria.

- 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
- Password must have uppercase

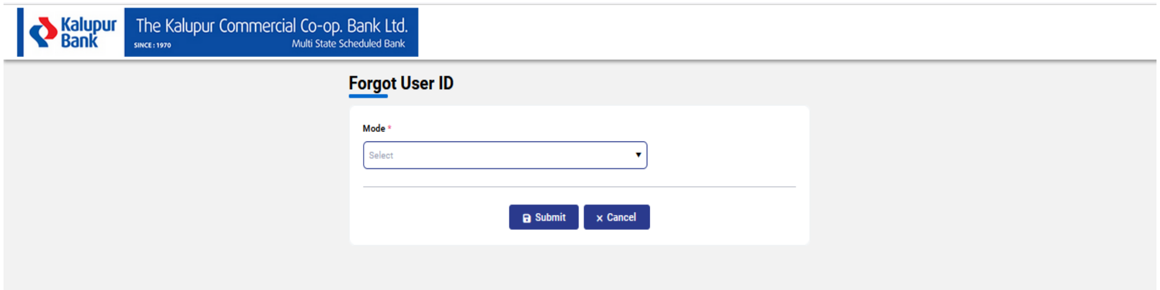
★ Next steps are to set the Answers of security questions from the drop down. Security answer length should be greater than 1 character.

★ Once you have set the required details click on the Submit button. On successful submission you will get registered for Internet Banking and you will get email confirmation from the bank with your user details.

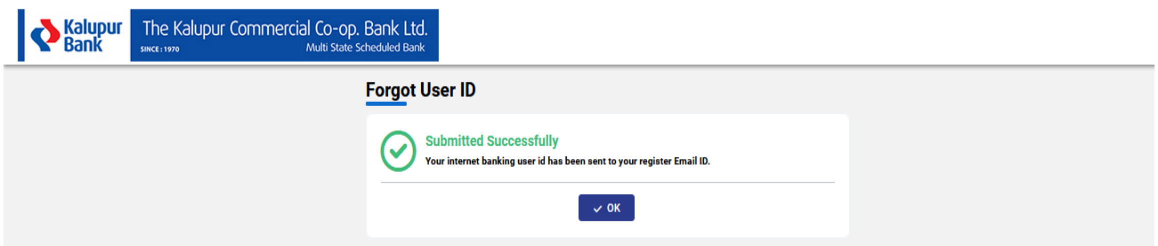
❖ Forgot User ID:

★ If you Forgot your User ID, you can RESET the same by following below steps:

★ You need to click on the Forgot User ID Link given on Login page of Internet Banking.

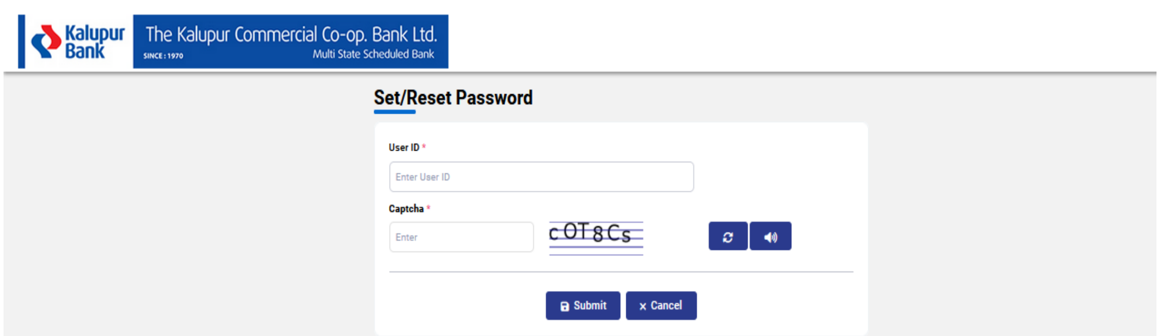


- ★ In Mode you need to select either Customer ID or Account Number from the drop-down list.
- ★ Next you need to enter your Customer ID or Account Number based on selection of Mode.
- ★ Click on Submit, on successful validation you will receive an OTP on your registered Mobile number, Enter the OTP in the given field and click on Submit.
- ★ On submitting OTP, User ID will be sent to your registered email ID and below confirmation screen will be displayed to you.



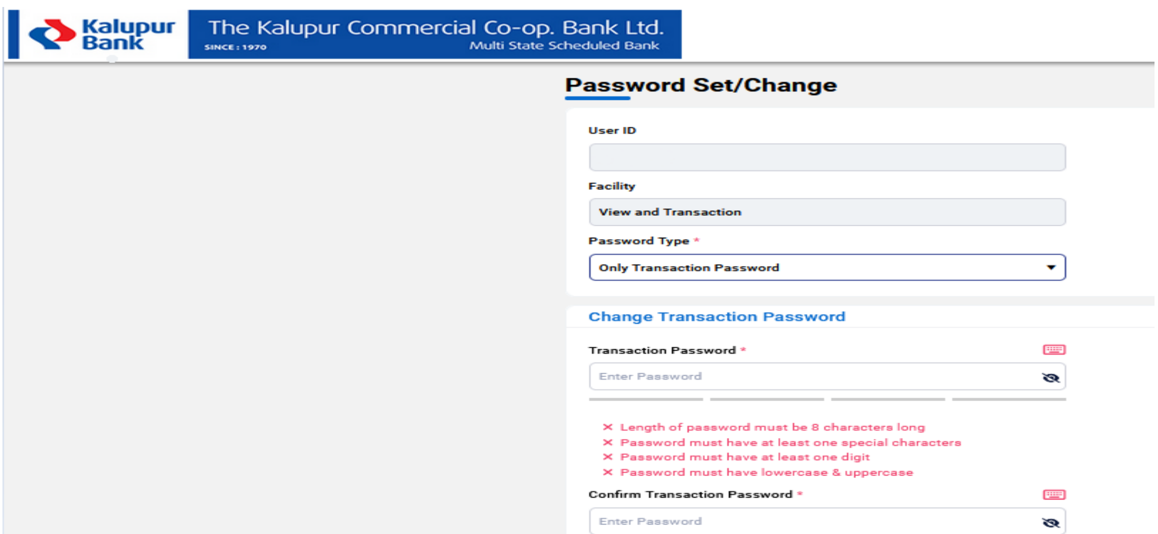
❖ Set/Reset Password:

- ★ Follow below steps, if you forgot your Passwords or You want to set a new password for Login and Transaction.
- ★ First you need to click on the Set/Reset Password option given on the Internet Banking Login Page.
- ★ Next you need to enter your User ID and Captcha code.

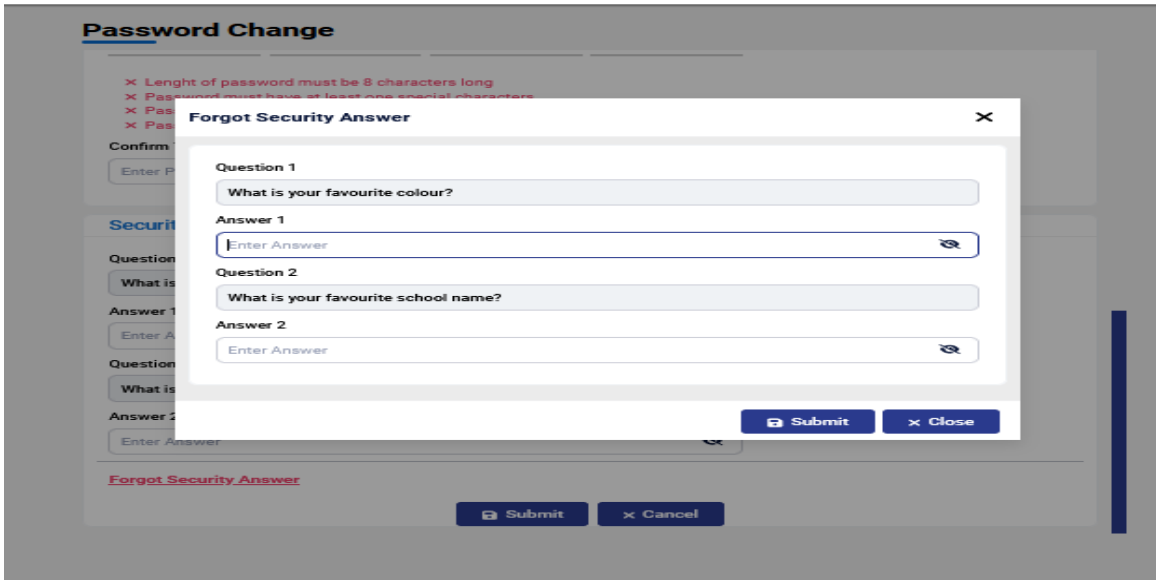


- ★ After entering the correct User ID and Captcha Code, you will receive an OTP on your registered Mobile number and on your Registered Email ID.

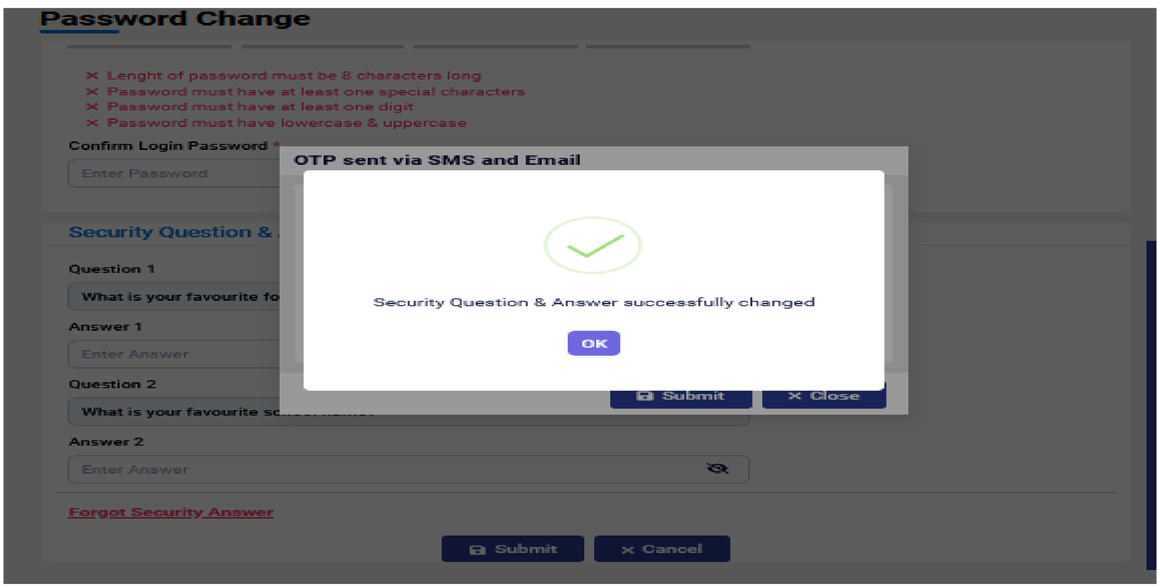
★ On submitting OTP, you will be displayed a password change screen with filled details as follows.
★ User ID: Your User ID will be populated.
★ Facility: Your earlier selected facility of Internet Banking either View only OR View and Transaction.
★ Password Type: You can choose type from the drop down as per your requirement as follows.
    ○ Both: To Set/Reset both passwords i.e. Login & Transaction.
    ○ Only Login Password: To Set/Reset Only Login Password.
    ○ Only Transaction Password: To Set/Reset Only Transaction Password.



★ Based on the selection you will be asked to set the password.
★ After entering your new password. You will ask to enter the answers of Security questions that you have selected and set at the time of registration.
★ After entering correct answers of security questions, Click on Submit and you will successfully Set/Reset your password.
★ If you have Forgot the answers of Security questions then you can Reset the same by clicking on link Forgot Security Answer.
★ After clicking on the Forgot Security Answer link, you will be displayed on the following screen and where you can set new answers to the security questions.



★ If the entered OTP is correct and by clicking on submit button your new answers will be set successfully and you will receive a confirmation message as below.



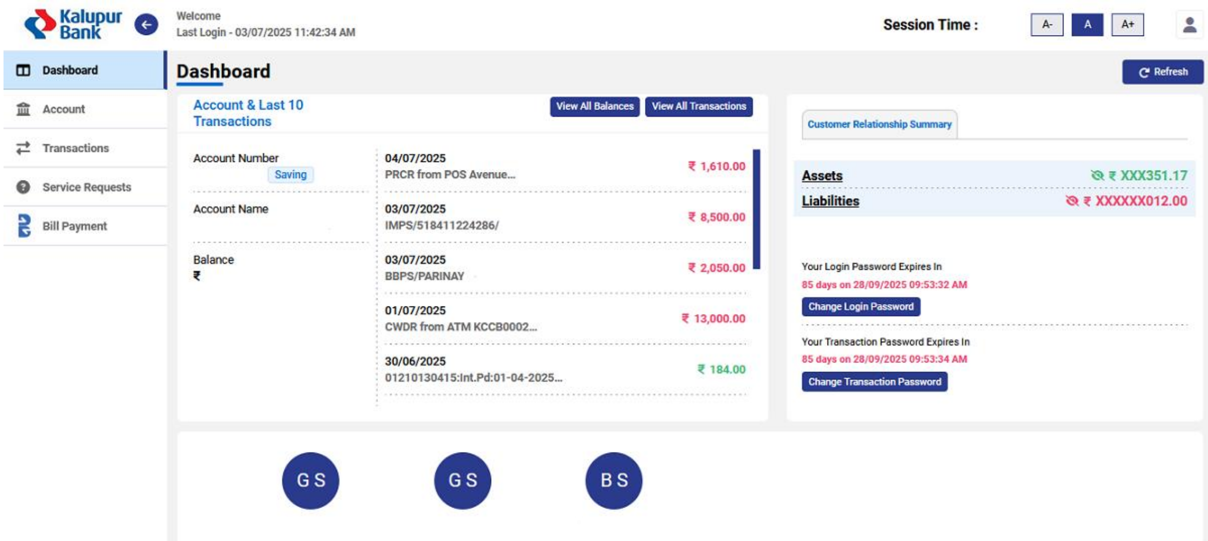
❖ **User Login (After Registration)**

❖ Visit Bank Website https://www.kalupurbank.com OR go to https://myebanking.kalupurbank.com

★ Enter your "User ID".
★ Enter your Login Password & Captcha Verification code.
★ After clicking on the Login button, you will receive an OTP on your registered mobile number.
★ (OTP will get expiry after 100 seconds and you can resend the OTP, If OTP not delivered within 60 seconds)

★ On successful login, you will be displayed following Dashboard Screen (Home Page).

❖ <u>Dashboard</u>



★ On Dashboard you will be displayed below details.

★ On Top left you can see your last login detail, Top right you can see current session time and User Profile.

★ You can see your primary account number with available balance and last 10 transactions. You can see your Asset & Liabilities. Your passwords expiration details. And at the bottom of the dashboard page, you can see all your accounts.

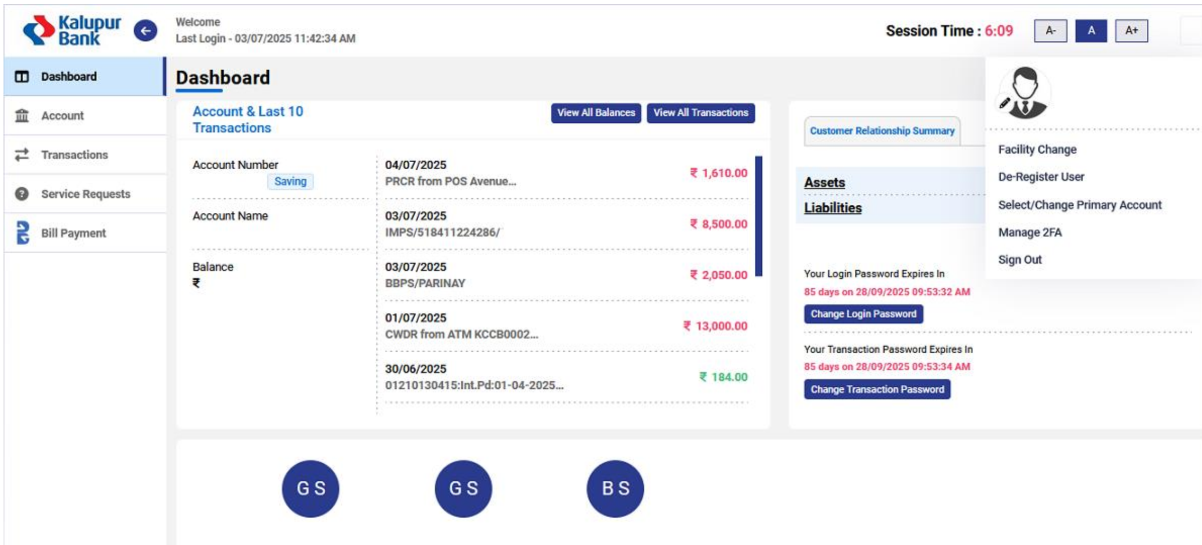
★ Primary account is the account that you have entered at the time of User Registration.

★ From the User Profile section, you can manage your profile settings.

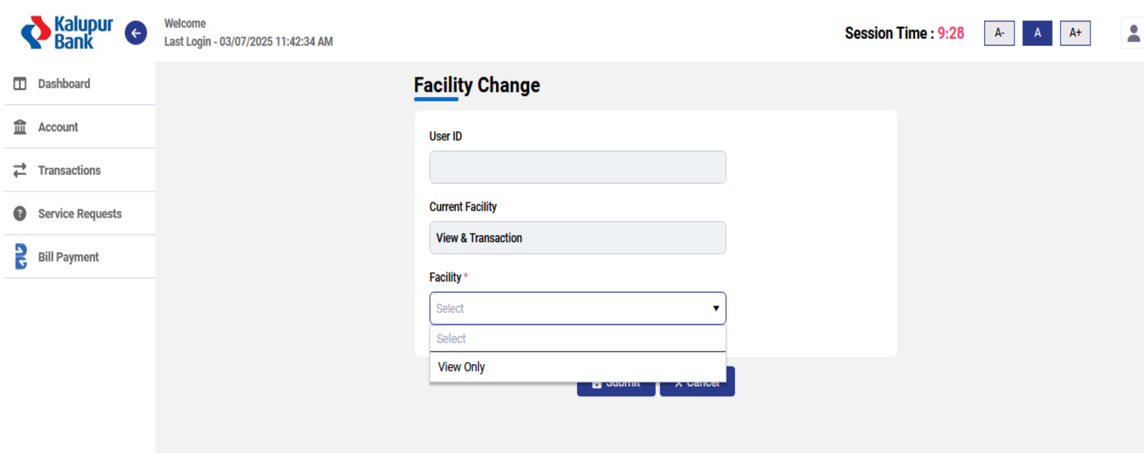
★ On clicking the View all Balance button, you will be displayed your all account balances.

★ On clicking View All Transaction, you will be redirected to the Account Statement Screen where you can select your required statement account with required period statement and also you can inquire your transactions.

★ You can change your Login and Transaction password by clicking on the buttons “Change Login Password” & “Change Transaction Password” on Dashboard.

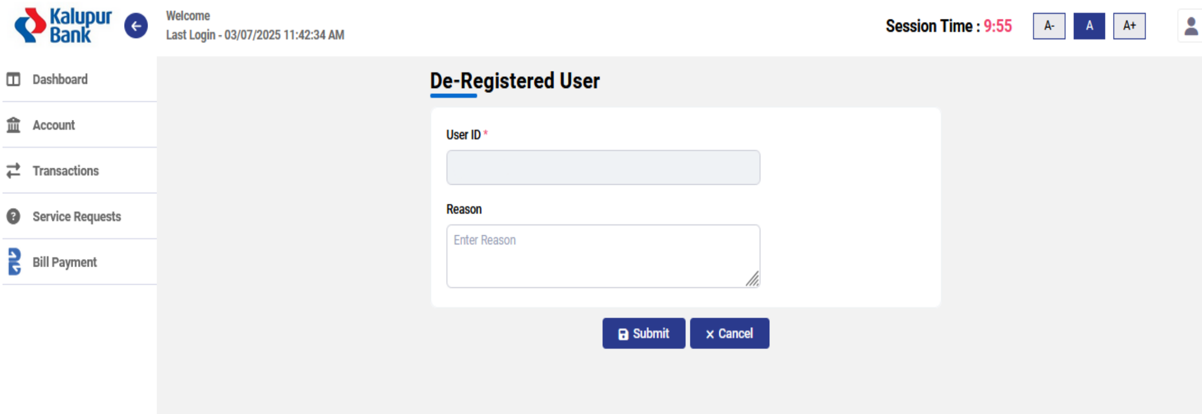


★ Facility Change: Using this option you can change your Internet Banking facility.

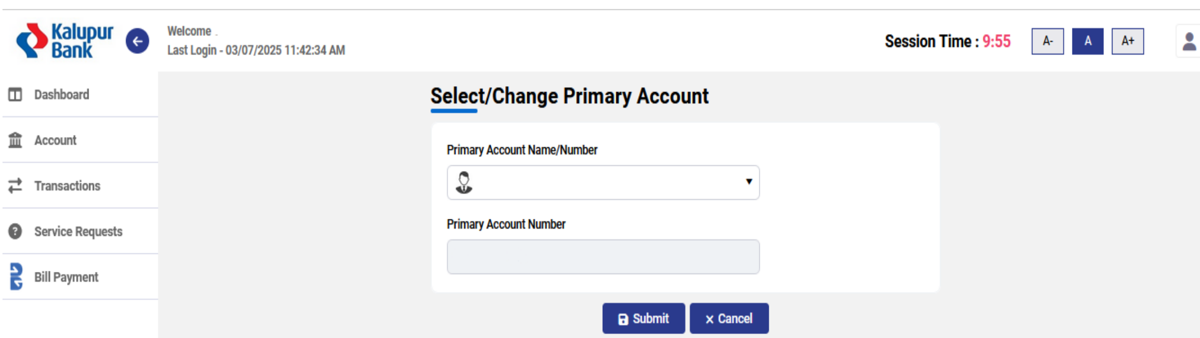


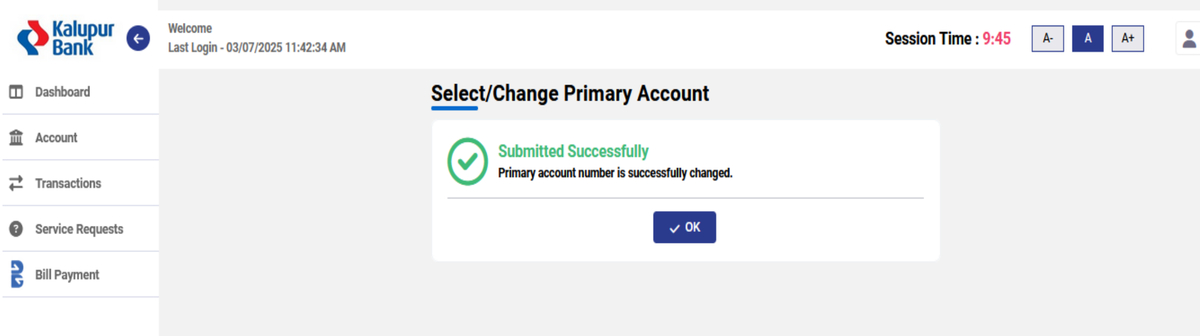
★ After clicking on the Submit button, you will receive an OTP on your registered mobile number and if the entered OTP is correct, Facility will be successfully changed as per your selection.

★ De-Register User: Using this option, you can De-Register yourself from Internet Banking. You need to enter the Reason and click on the Submit button. On Clicking submit you will receive two OTPs, One on your registered Mobile number and another your Registered Email ID.

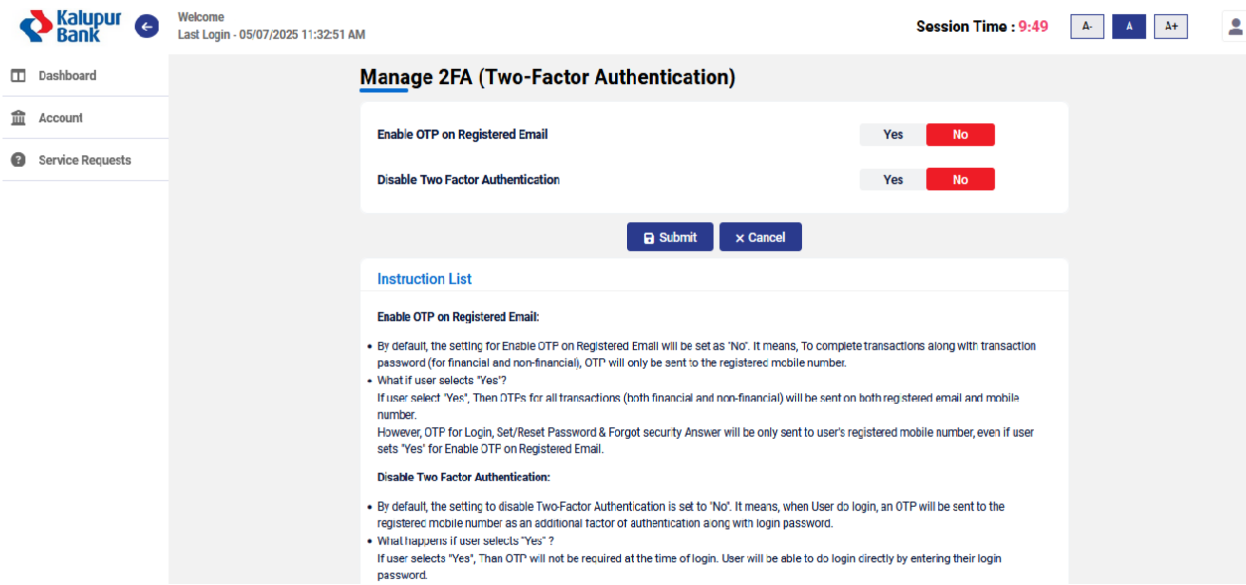


★ Select/Change Primary Account: Using this option you can change your primary account number. You need to select an account number which you wish to make as your Primary account and then you need to click on the Submit button.





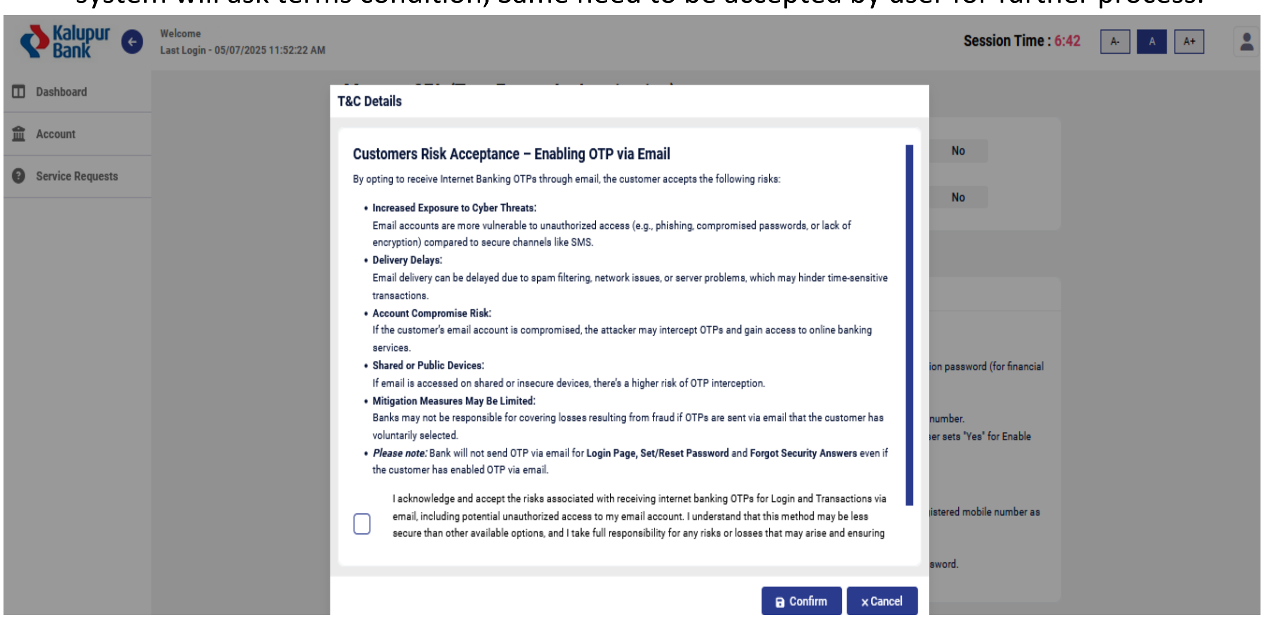
★ **Manage 2FA:** By Using this functionality, User can Manage Two-factor authentication.



1. 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.



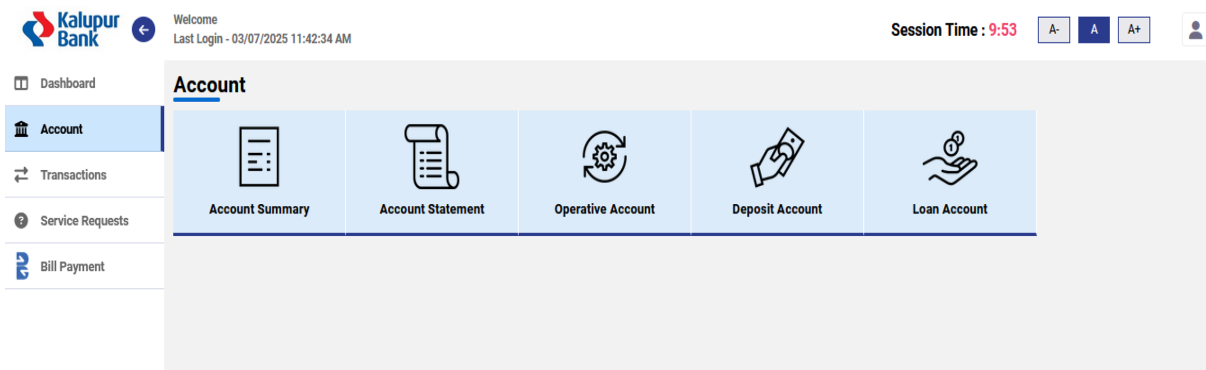
Note: OTP for Login, Set/Reset Password & Forgot security Answer will be only sent to user's registered mobile number, even if user sets "Yes" for Enable OTP on Registered Email.

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

★ In the "Accounts" menu following are the sub-menus available.



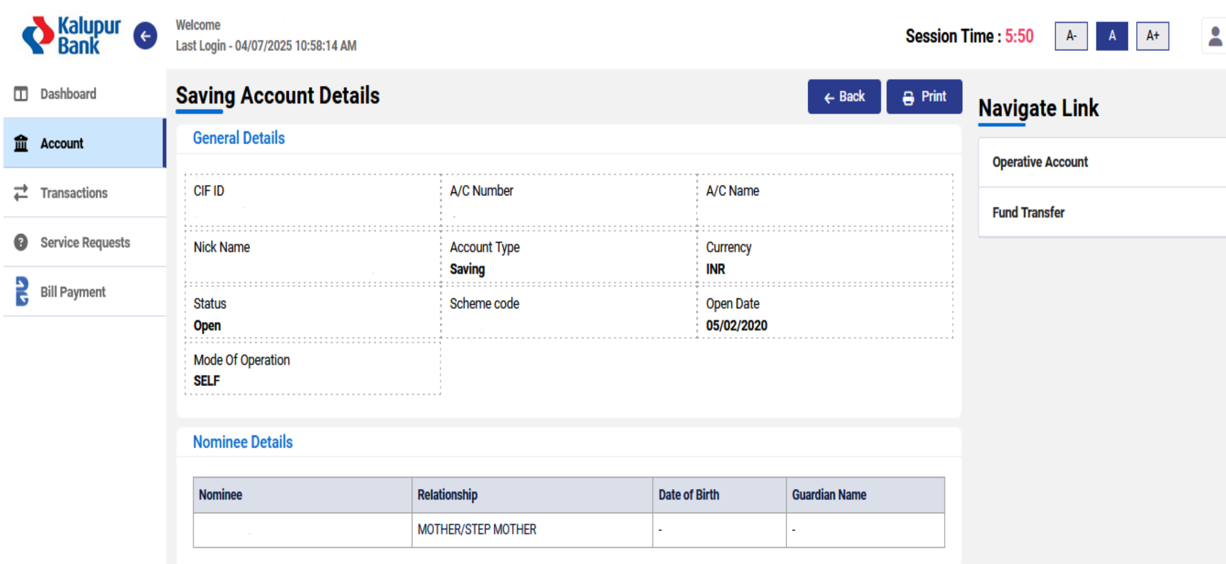
❖ Account Summary

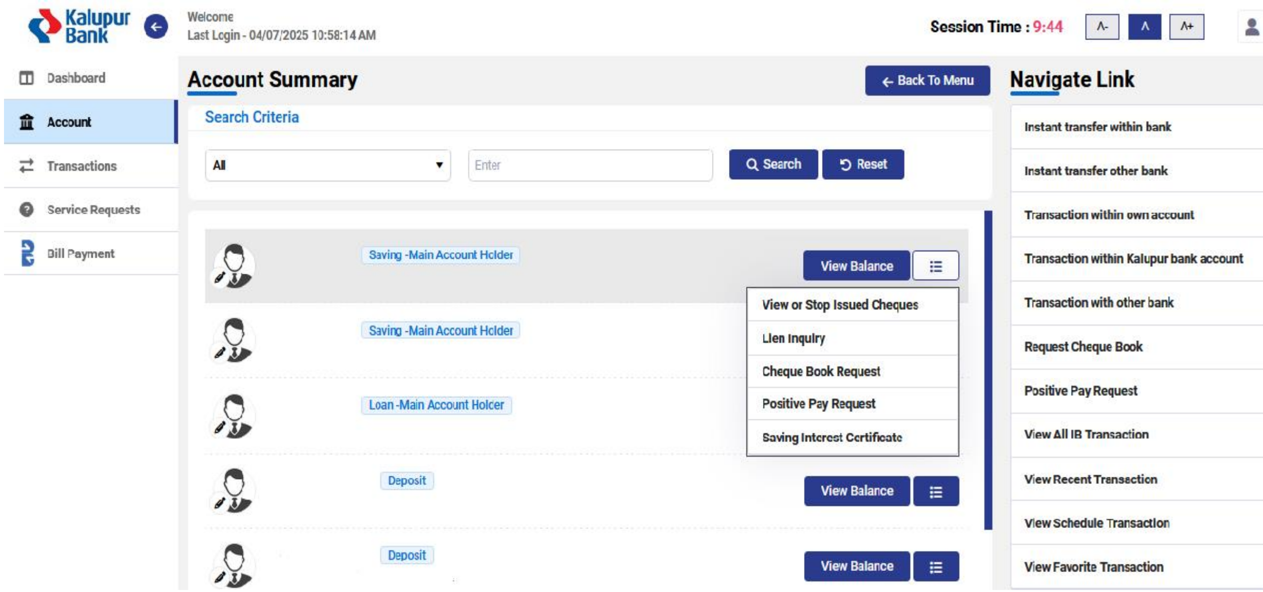
★ On clicking the Account summary, you will be displayed all your operative accounts.

★ 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 and Saving Interest certificate (Certificate will be generated for selected account).



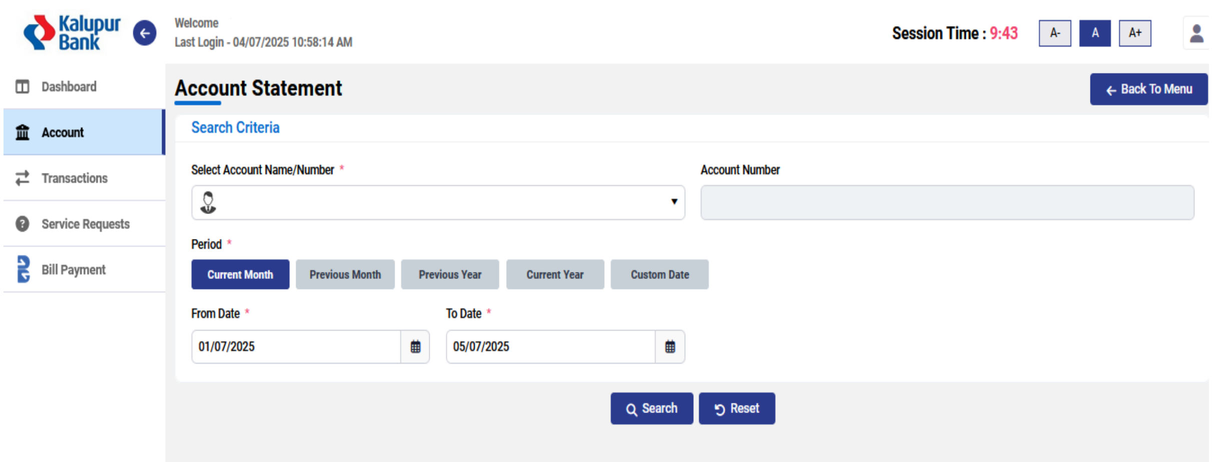


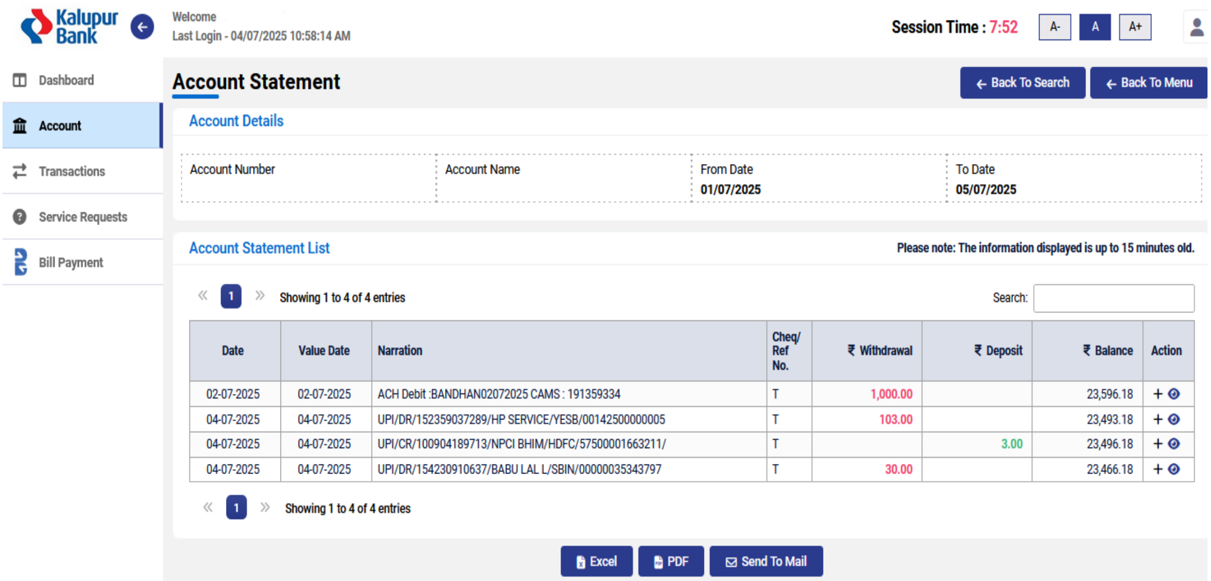
❖ Account Statement

★ On clicking the Account statement, you can generate statements of your Accounts.

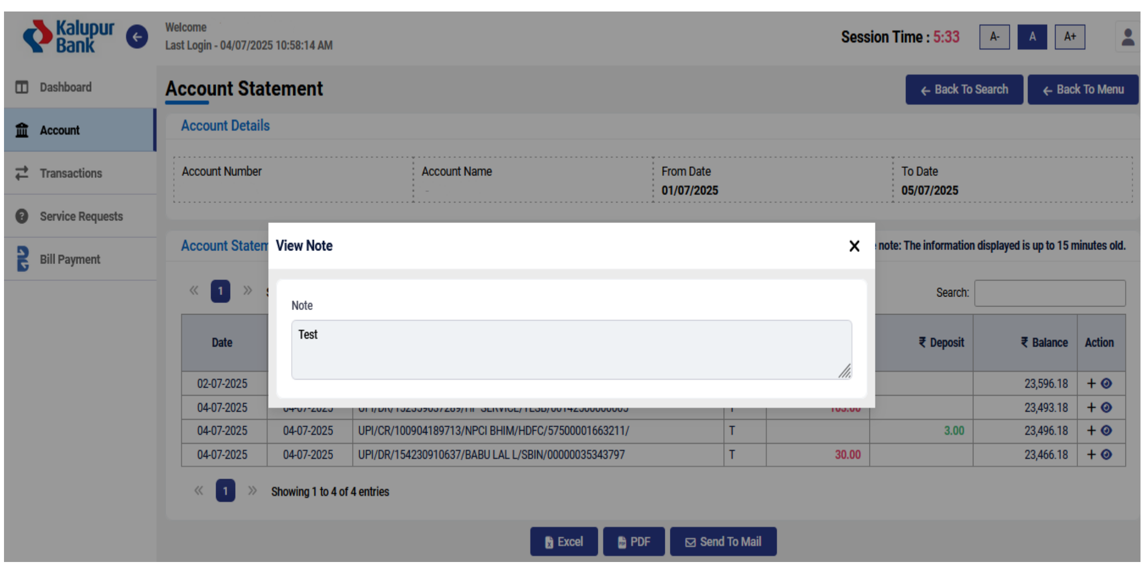
★ You need to select your account, you can choose the period of statement from the button as Current Month, Previous Month, Previous Year, Current Year. You also select a custom date period for the account statement.

★ 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.



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

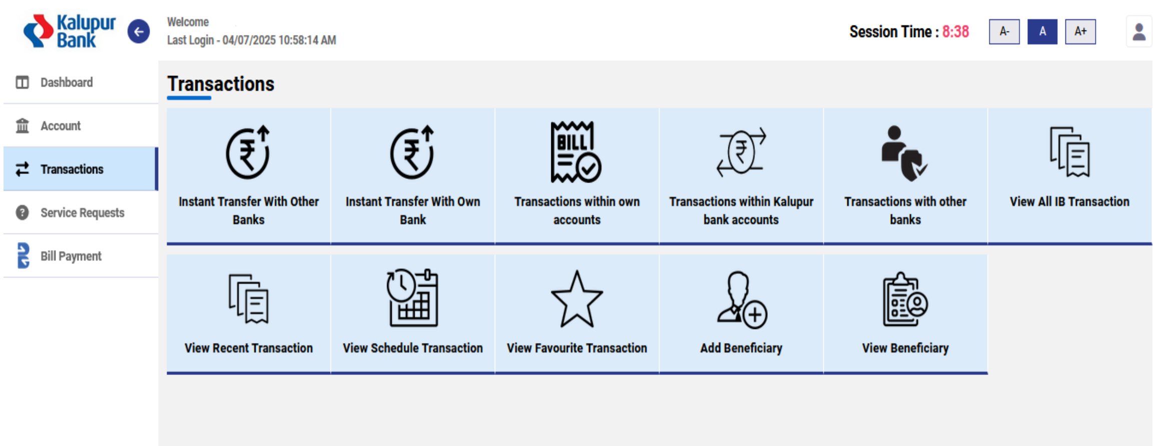
★ **Deposit Account:** You can see the various details of your deposit accounts

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

❖ Transactions

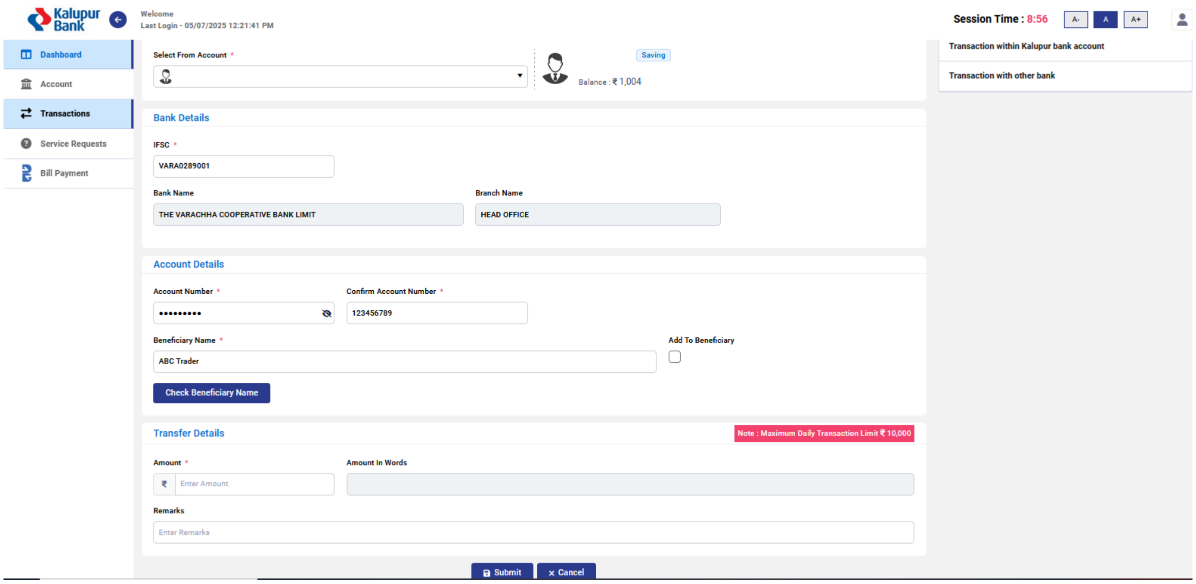
★ In the "Transaction" Menu following the sub-menus is available.

- 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 10000/- 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.

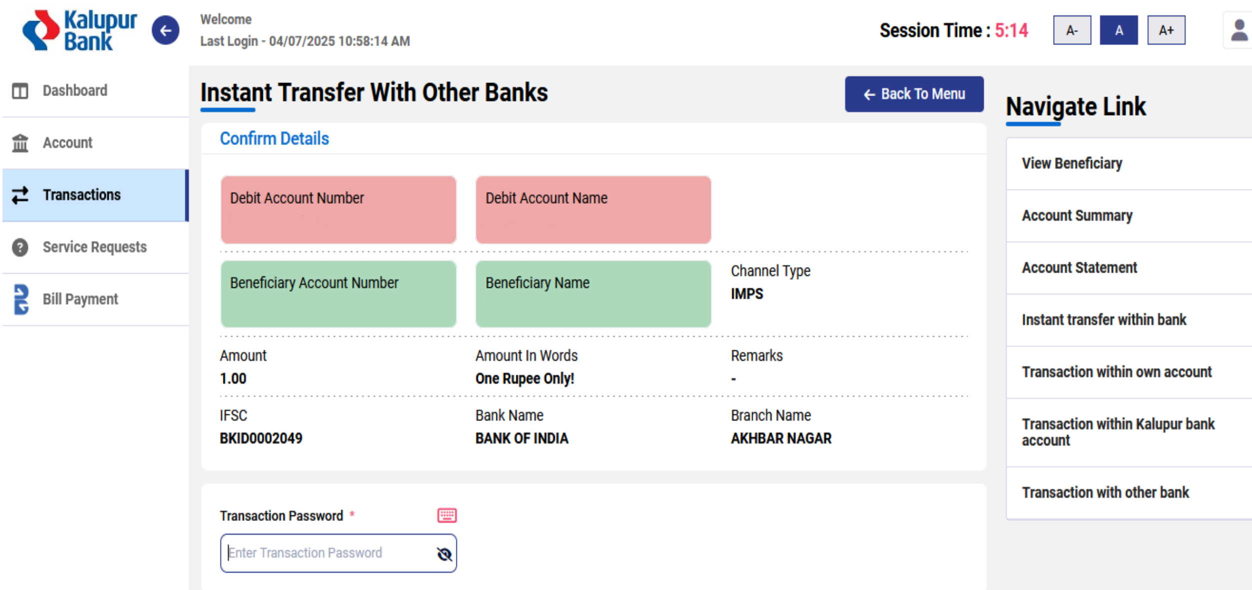
★ Add to the Beneficiary Check Box. (If you check mark this box, Then the added beneficiary details will get added into your beneficiary lists)

★ Enter Amount

★ Enter Remarks.

★ Click On Submit button.

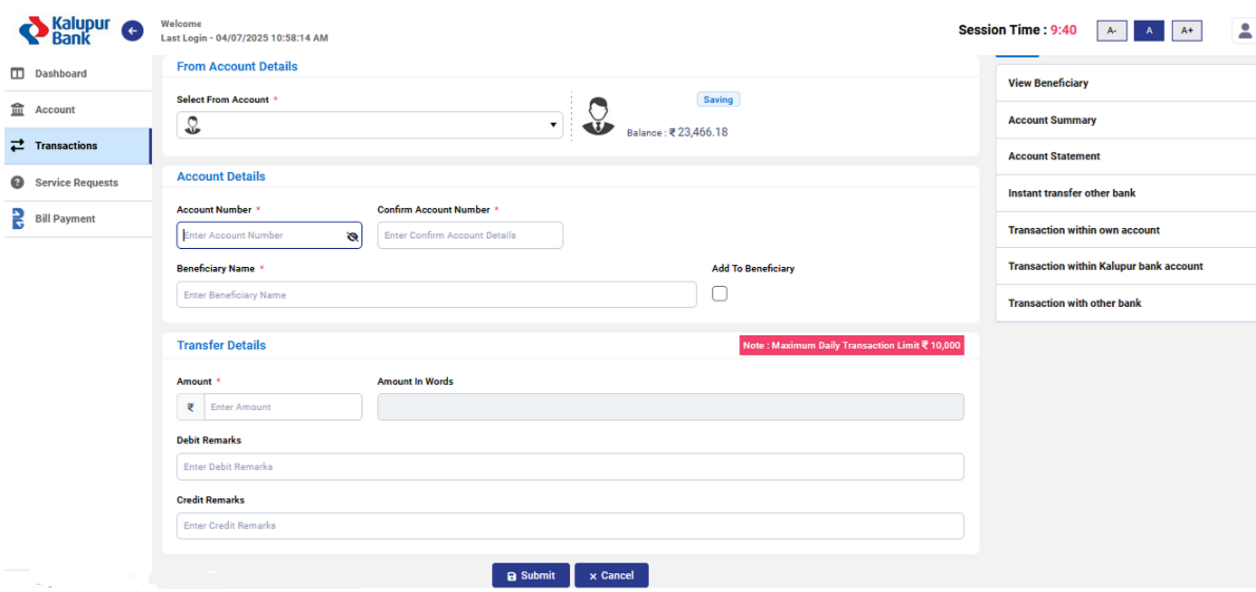
★ On clicking the Submit button, you will be displayed the Confirmation Screen as follows to Verify the entered details.



★ 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.

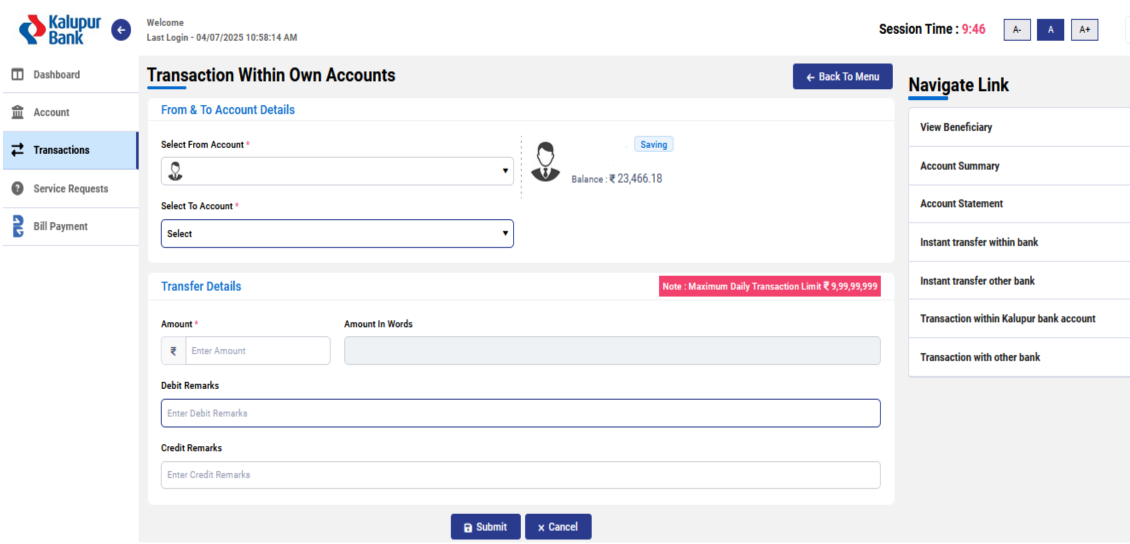
❖ Instant Transfer with Own Bank

- ★ Using this instant transfer you can do only 1 transaction up to Rs.10000/- 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)
- ★ Click On Submit button.
- ★ 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.



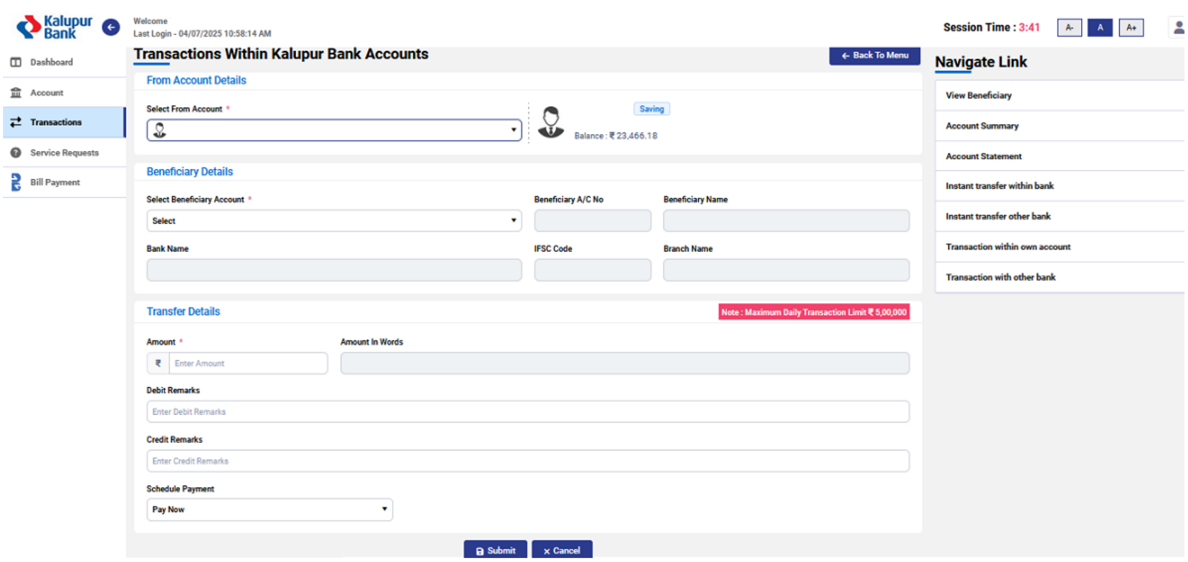
❖ Transaction Within Own Accounts

★ 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.



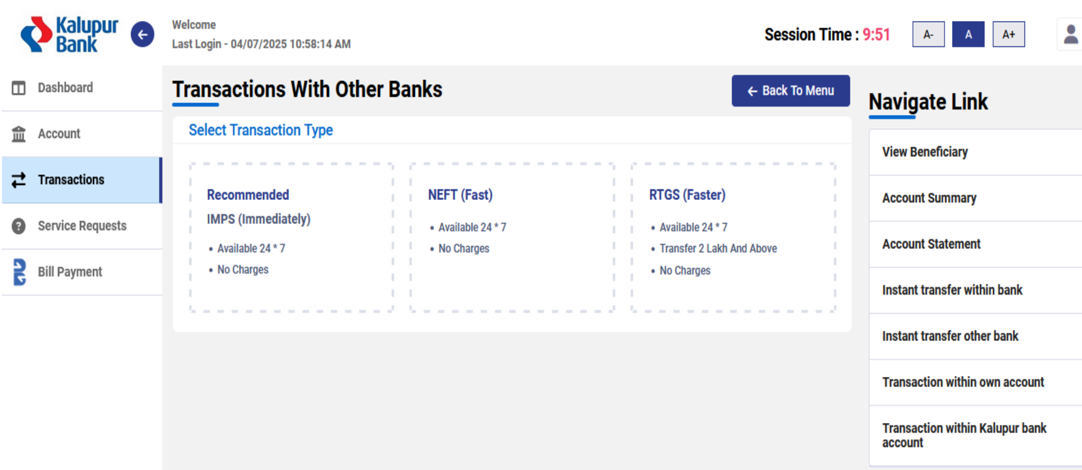
❖ Transaction Within Kalupur Bank Accounts

- ★ 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.



❖ Transaction With Other Banks

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

★ Click On Submit.

★ On clicking the Submit button, you will be displayed a Confirmation Screen to Verify the entered details.

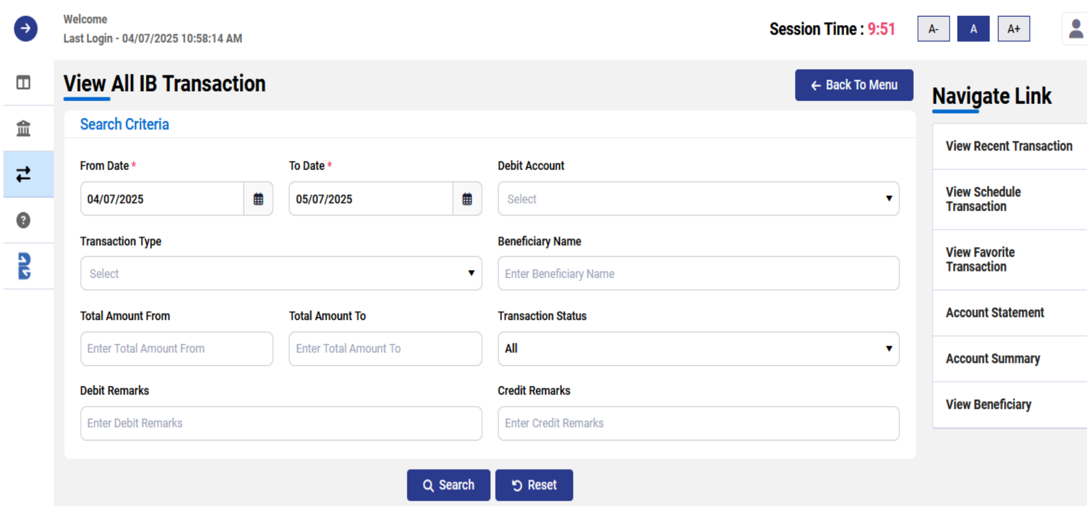
★ To proceed with further enter your transaction password and click on Submit Button. If you found entered details invalid then you can click on Back to Form to edit detail.

★ 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.

❖ View All IB Transaction

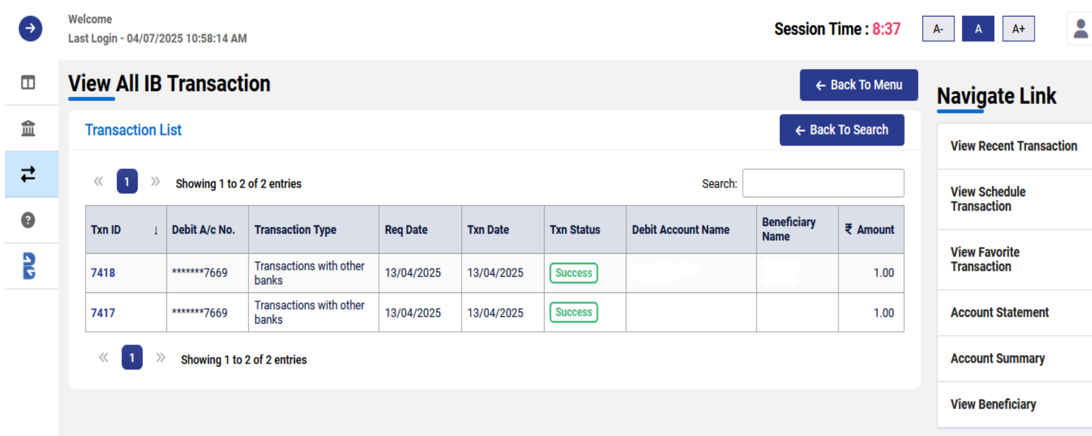
★ Using this option, you can view Internet Banking processed transactions and you can also download the payment advice.

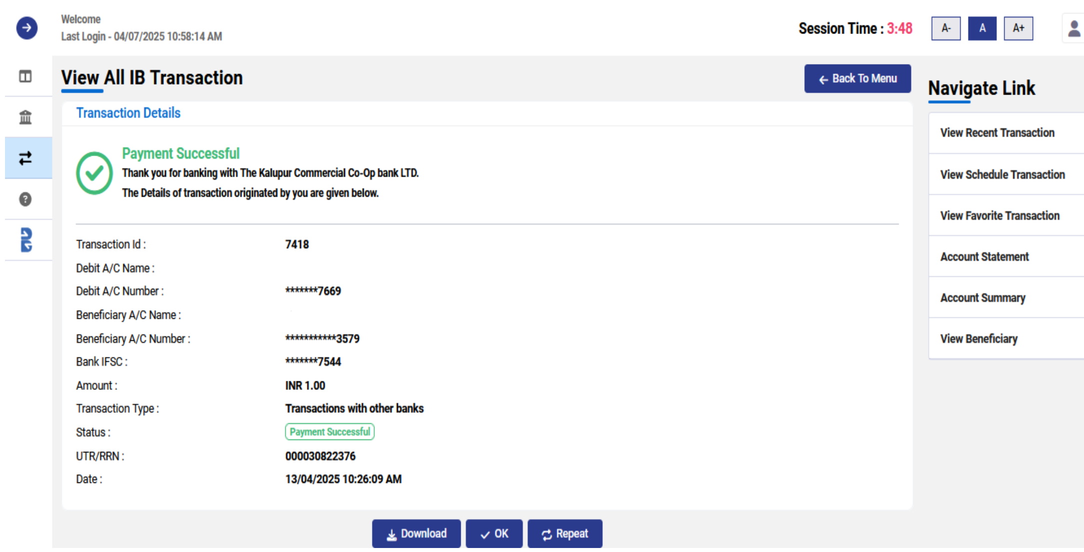


★ You can search transactions using available filter criteria as per below.

- From Date:
- To Date:
- Debit Account:
- Transaction Type:
- Beneficiary Name:
- Total Amount From:
- Total Amount To:
- Transaction status:
- Debit Remarks:
- Credit Remarks:

★ 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.





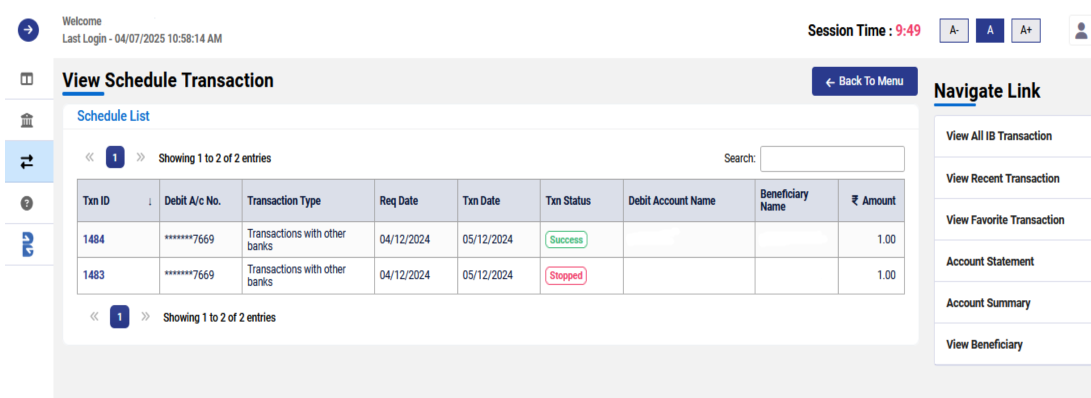
★ In the Transaction Payment Advice screen, by clicking the "Repeat" button allows you to repeat the transaction with the same details.

❖ 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.

❖ View Schedule Transaction

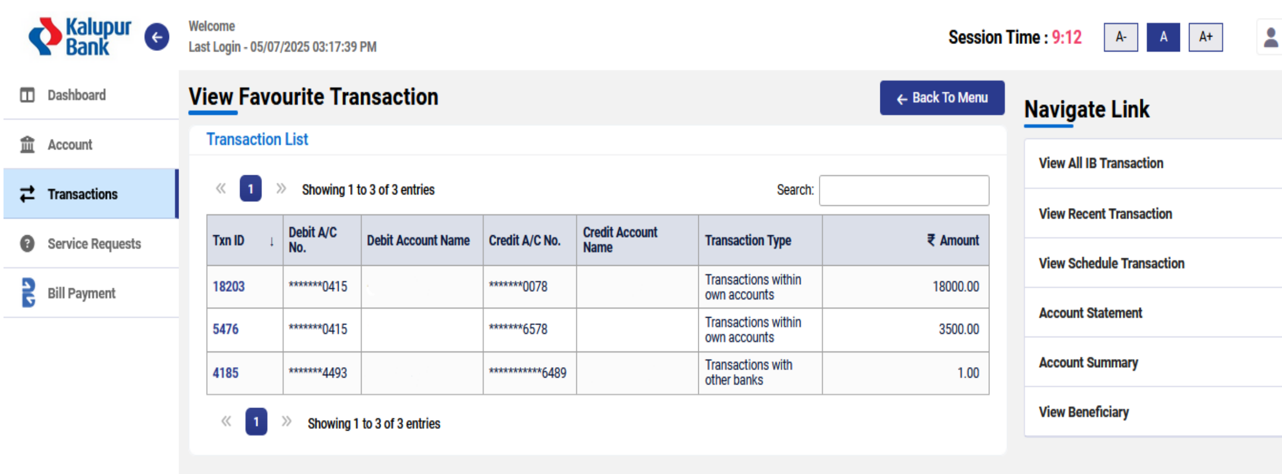
★ Using this option, you can view your last 10 Scheduled transactions and also you can View & Download the transaction advice by clicking on Txn ID.



❖ View Favorite Transaction

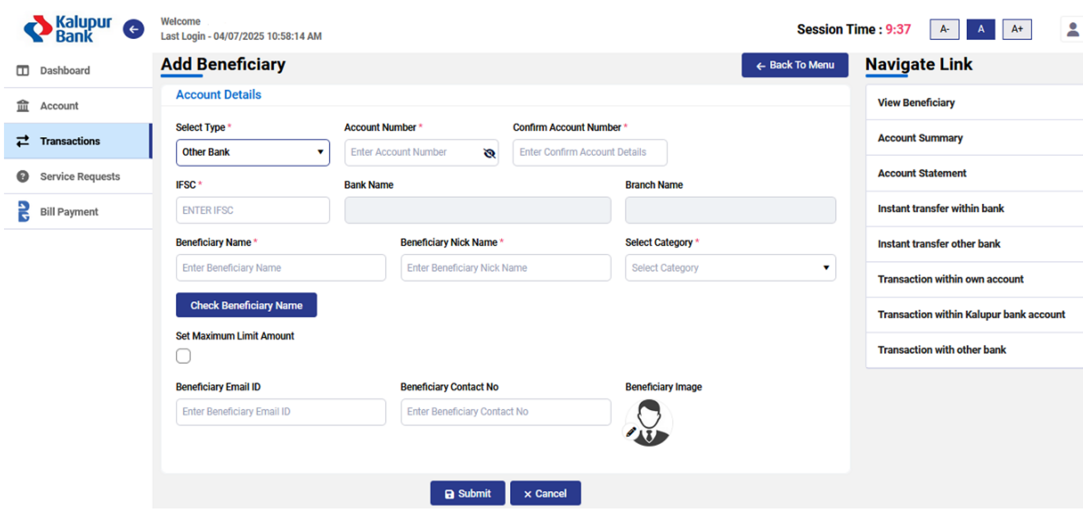
★ Using this option you can view your favorite marked transaction.

★ 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 MARK AS FAVORITE.



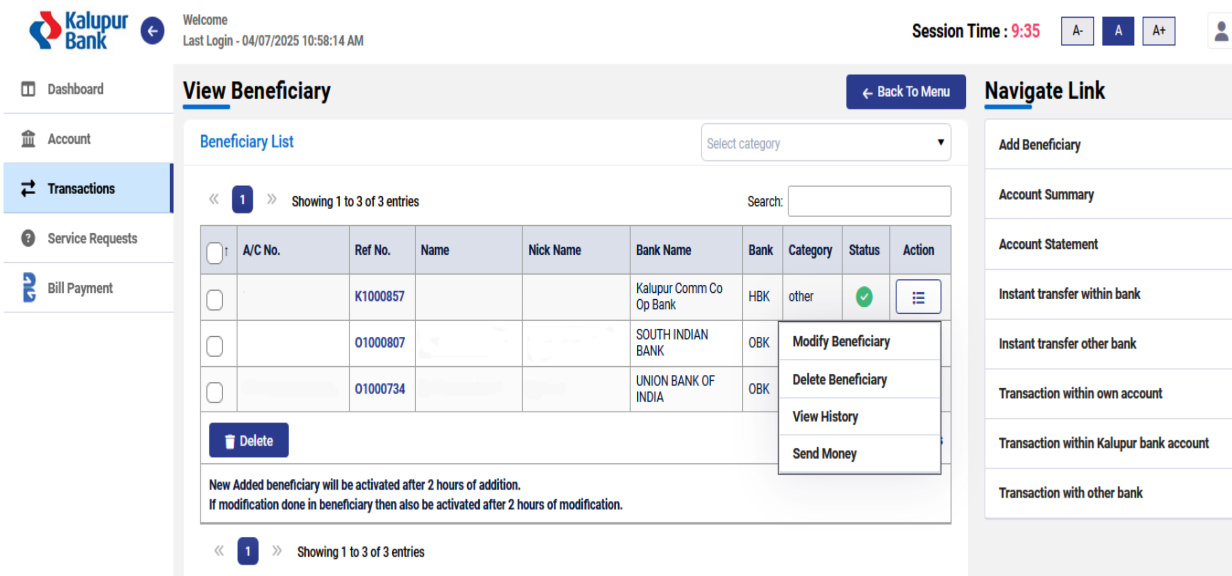
❖ Add Beneficiary

★ 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 help you to organize and manage your beneficiaries more efficiently, making it easier to identify and sort them by category.



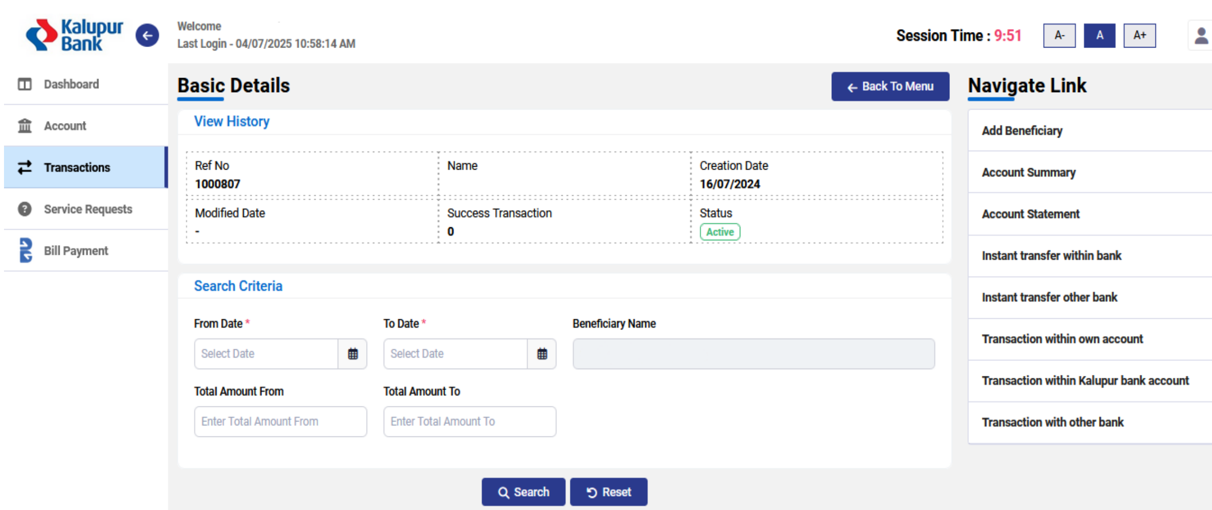
❖ View Beneficiary

- ★ 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.
- ★ You can also verify the actual account name of your existing beneficiary by using the 'Check Beneficiary' button under the 'Modify' option.



❖ View History

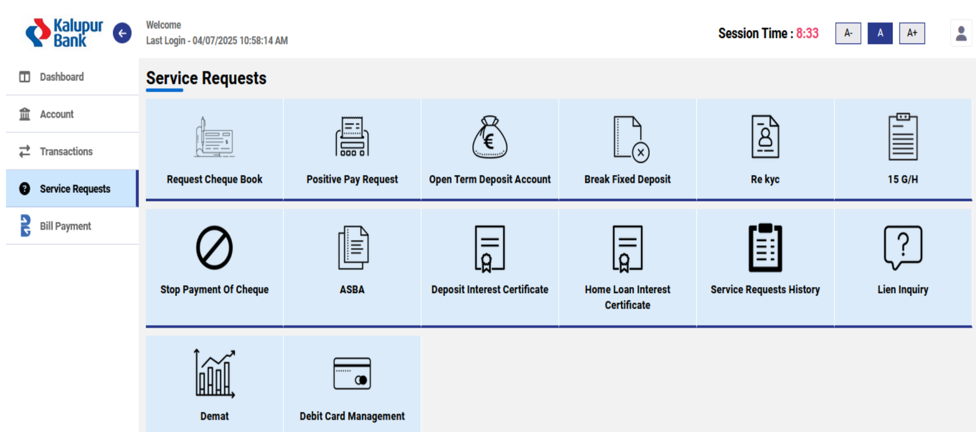
- ★ Using this option, you can view your beneficiary last modification date and transaction details by entering the date periods From Date and To Date.



❖ Service Requests

★ Using Service Requests Menu, you can avail various services like

- Request Cheque Book,
- Positive Pay Request,
- Open Term Deposit Account,
- Break Fixed Deposit,
- Re KYC,
- 15 G/H,
- Stop Payment of Cheque,
- ASBA,
- Deposit Certificate,
- Home loan Interest Certificate,
- Service Request History,
- Lien Inquiry
- Demat
- Debit Card Management



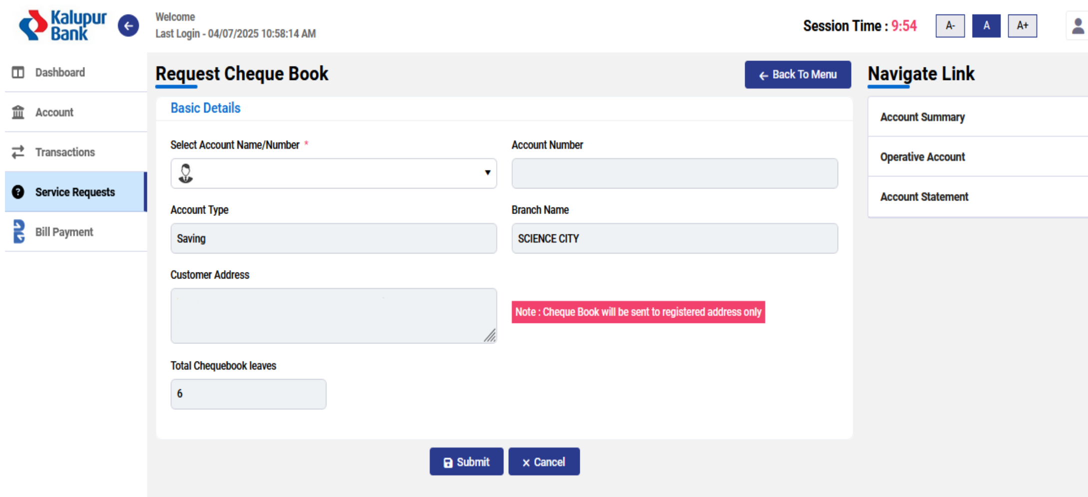
❖ Request Cheque Book

★ Using this option, you can apply for cheque book by selecting your account number. You will be displayed your account details. For saving accounts 6-Page cheque book will be issued and for other type of accounts 45-Page cheque book will be issued.

★ On clicking the Submit button, you will be asked to enter your Transaction password.

★ On successful validation you will receive an OTP on your registered Mobile number, Enter the OTP in the given field and click on Submit.

★ On submitting valid OTP. Your request for a Cheque book 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:

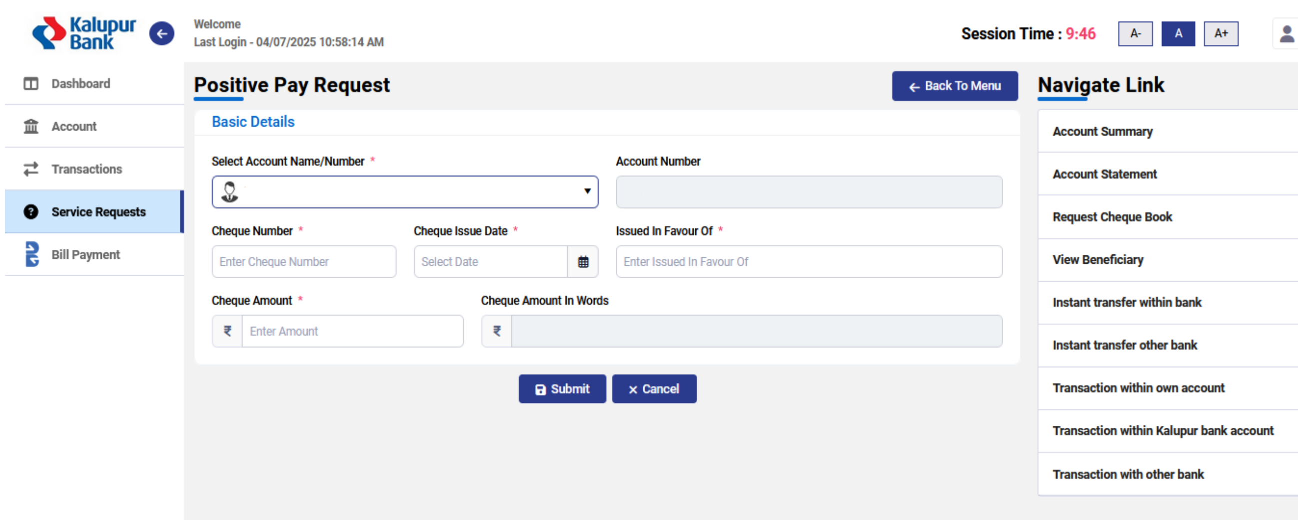
★ Cheque Issue Date:

★ 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'.**

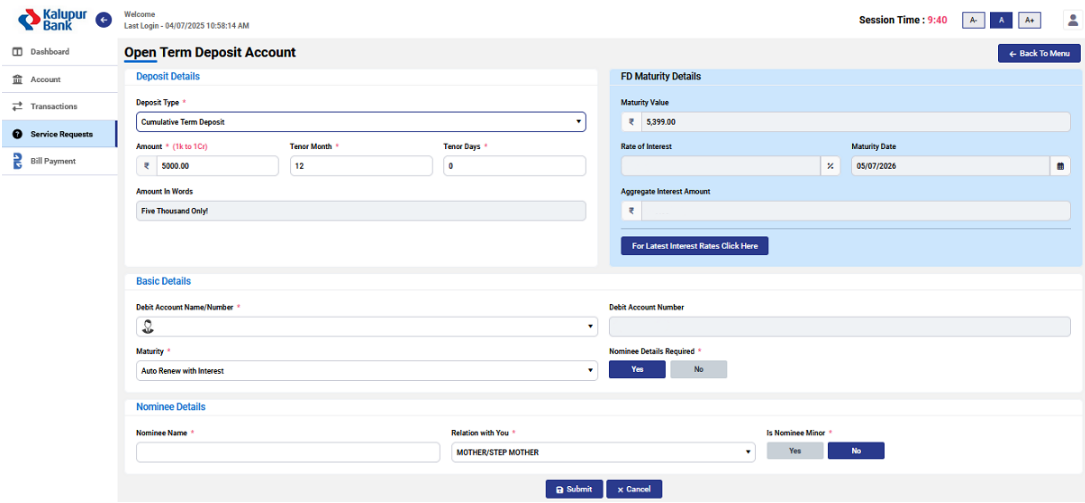
★ On clicking the Submit button, Customer has to enter his/her Transaction password and on submitting Transaction password, OTP (One-time password) will receive to customer's registered mobile number and also on his registered mail id.



★ On submitting one-time password Positive pay request for entered cheque details is placed successfully.

❖ Open Term Deposit Account

★ Using this option, you can Open Term Deposit anytime, anywhere, Following are the required details.



★ You need to select Deposit Type: Cumulative Term Deposit & Non-Cumulative Term Deposit

★ Amount: (Minimum deposit amount is Rs. 1000)

★ Tenor Month:

★ On entering the Amount and Tenor month system will automatically count the Maturity amount, Rate of interest, Maturity Date and Aggregate Interest Amount and the same will be displayed to you.

★ You can also view the latest Interest rate by clicking on "For latest interest rates click here".

★ If you select the Cumulative Term deposit option then the system will not ask for Interest frequency. But if you select the Non-Cumulative Term deposit option then Interest frequency will be asked as Monthly, Quarterly, Half-yearly And at Maturity.

★ Debit Account Number:

★ Maturity: Auto Closure / Auto Renew Without Interest / Auto Renew with Interest

★ Nominee Details: Yes / No (By default Nominee details will be fetched from the selected debit account number)

★ If you wish to change the nominee details, then you can enter details of the nominee manually. If details of the nominee are not found in the debit account number, then you need to select Nominee as Yes and you will ask to enter the below fields.

★ Nominee Name:

★ Relation with you: (To be select From Drop Down)

★ On clicking the Submit Button, Confirmation screen will be displayed to you and you will ask to enter your Transaction password.

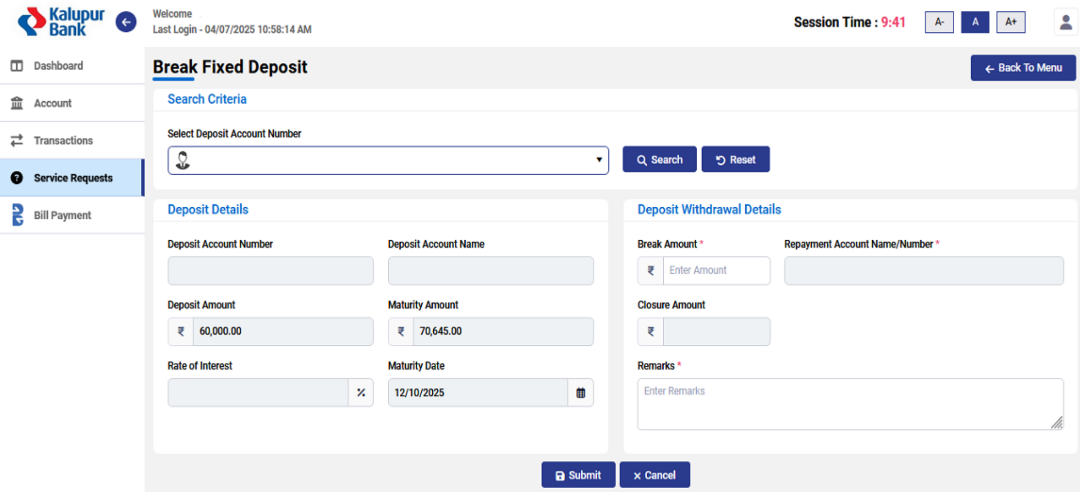
★ On successful validation you will receive an OTP on your registered Mobile number, Enter the OTP in the given field and click on Submit.

★ On submitting valid OTP. Term Deposit account will be opened successfully and You will be able download Deposit Certificate, the same will be also sent to your registered email address.

★ **Note:** Only Registered users will be allowed to Open Term Deposit Account with mode of operation as SELF.

❖ Break Fixed Deposit

★ Using this option, you can break your existing Term Deposit (i.e. Opened online).



★ Select Deposit Account Number. (Only SELF mode of operation Deposit accounts will be shown to you)

★ On Selecting Account number, all details will be shown to you like Deposit Account Number, Deposit Account Name, Deposit Amount, Maturity Amount, Rate of Interest and Maturity Date.

★ Break Amount: (Enter lesser amount (than Principal deposit amount) if you wish to break deposit partially)

★ Repayment Account Number: (Respective account will be fetched automatically)

★ Closure Amount: (Closure Amount will be calculated after adding Interest amount)

★ Remarks: (Remark is mandatory)

★ On clicking the Submit Button, Confirmation screen will be displayed to you and you will ask to enter your Transaction password.

★ On successful validation you will receive an OTP on your registered Mobile number, Enter the OTP in the given field and click on Submit.

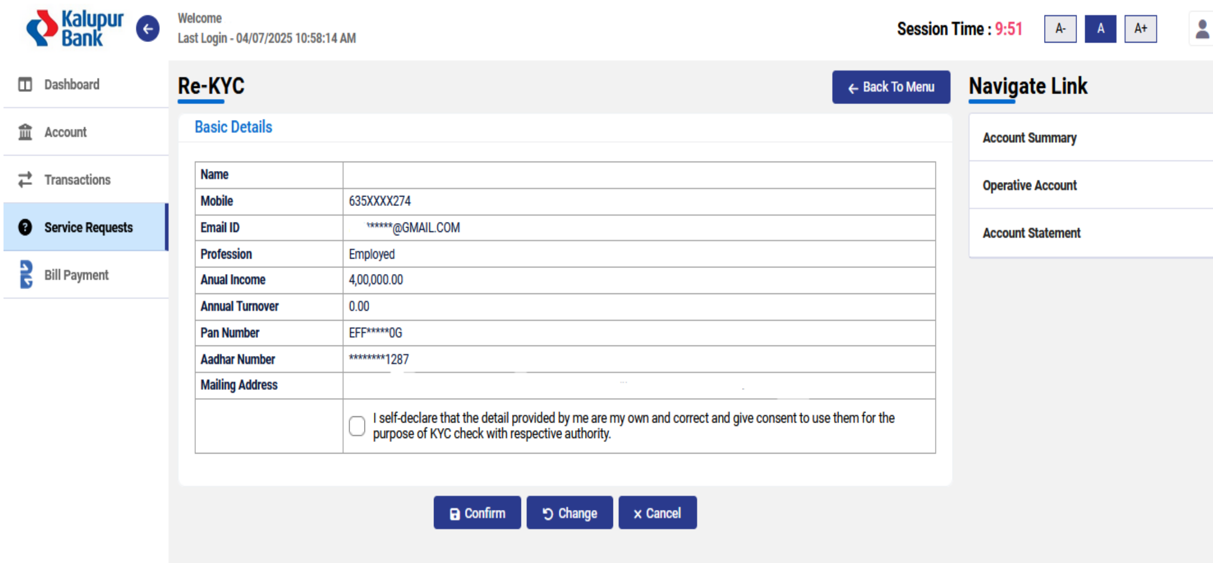
★ On submitting valid OTP, Term Deposit account will be closed and the amount will be credited in your repayment account number.

★ Select Deposit Account Number. (Only deposit in which mode of operation is SELF is shown to customer for breaking)

❖ Re -KYC

★ Using this option, you can be allowed to update your KYC details by clicking on Change button and if you do not have any change in your

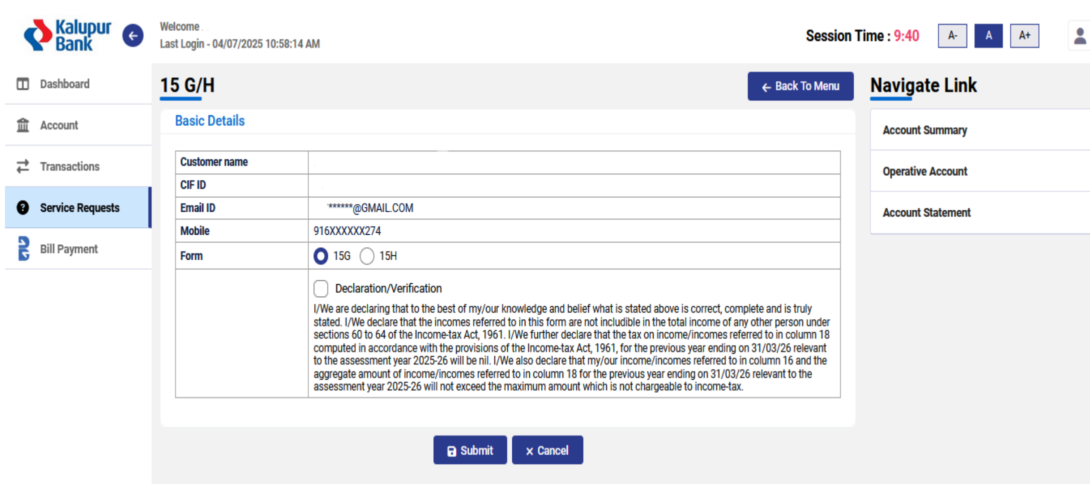
- ★ Re-KYC details then you can give confirmation to the bank by Accepting Self declaration.
- ★ On clicking the Change button, System redirects you to the KYC updation page and your current login session will be terminated. Message will be displayed to you as **"You will be redirected to another page and your current session will be logged out, Do you want to continue?"**



- ★ On clicking the Submit button you will receive an OTP on your registered Mobile number and Email ID.

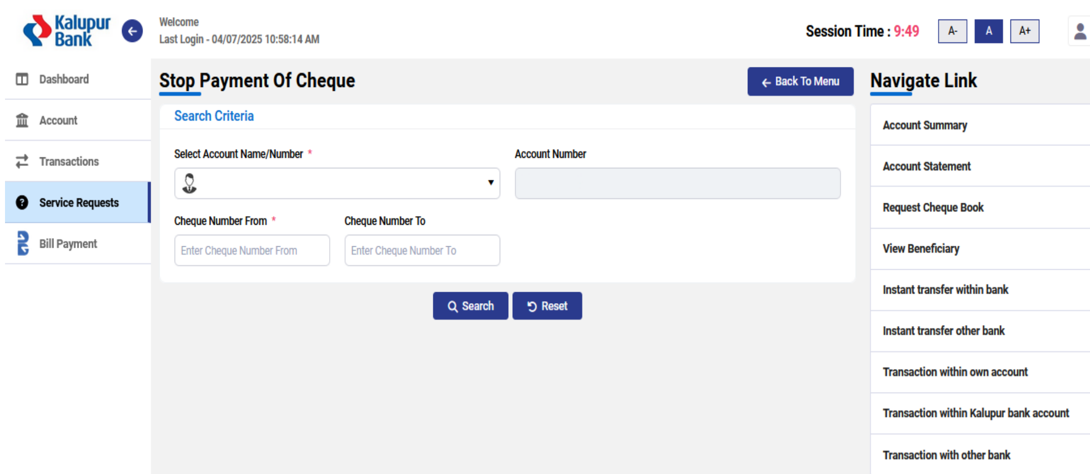
❖ 15 G/H

- ★ Using this option, you can submit your 15 G/H Form.

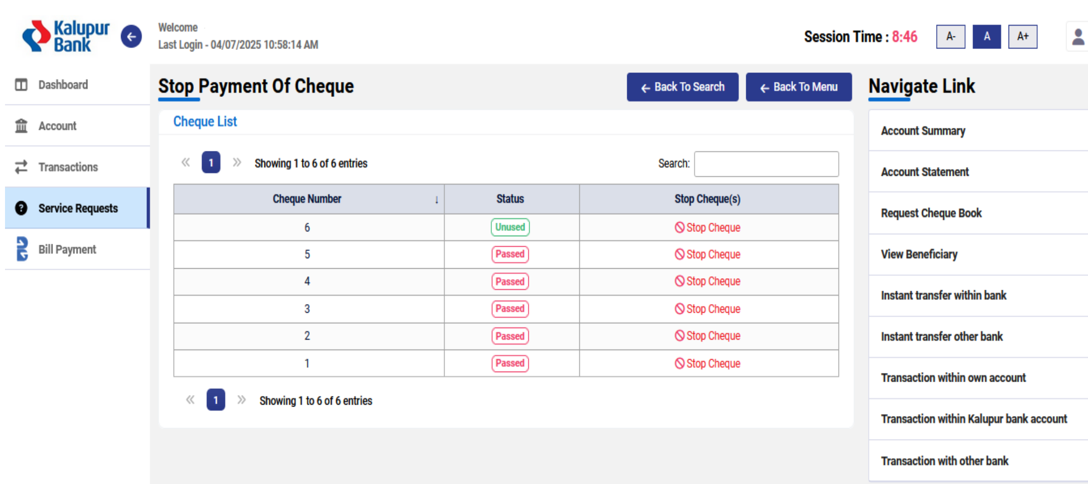


❖ Stop Payment of Cheque

★ Using this option you can Stop Payment of your cheque.

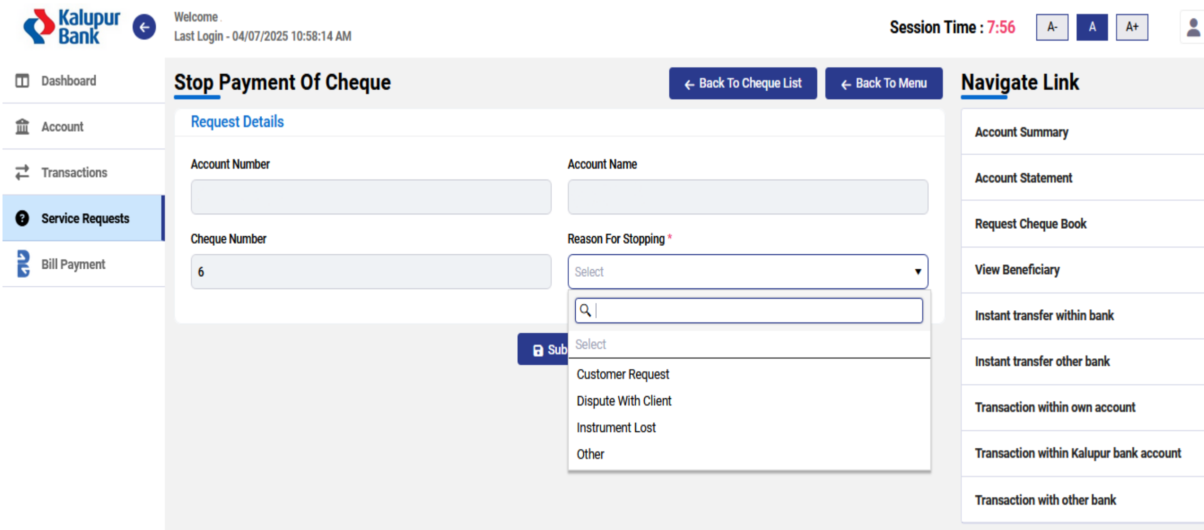


★ After entering cheque number and clicking on the Search button you will be shown the details of cheque whether it passed or unused. If cheque is already passed and you click on Stop cheque then you will be alerted with message as "The cheque cannot be stopped as the cheque is already paid".



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

★ 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

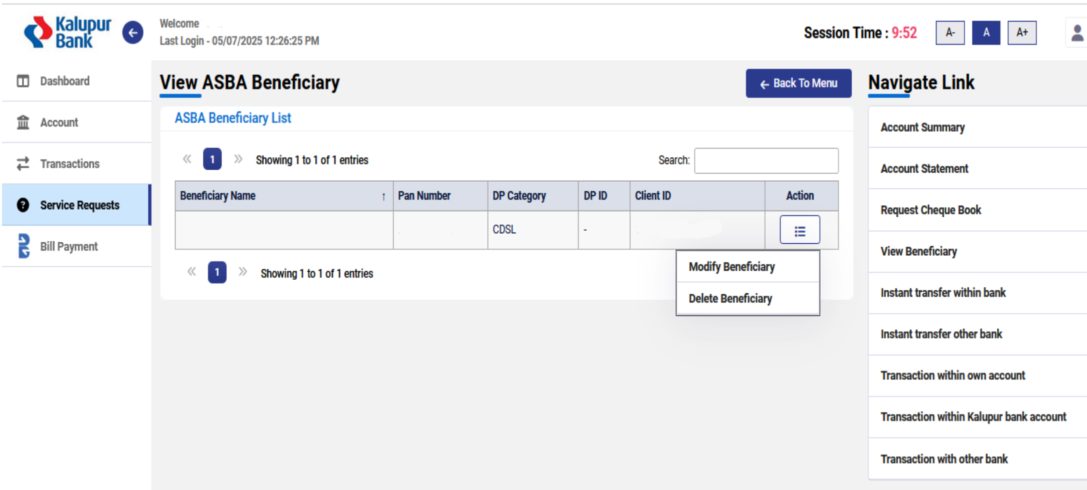
★ Using this option can Add ASBA Beneficiary, View ASBA Beneficiary, Apply IPO and you can view Applied IPO.

❖ 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.

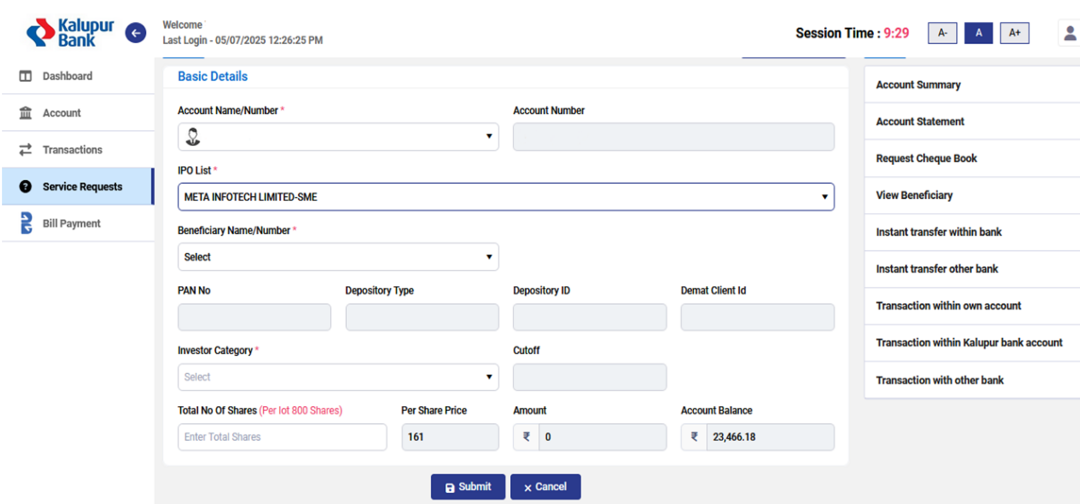
❖ View ASBA Beneficiary

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



❖ Apply IPO

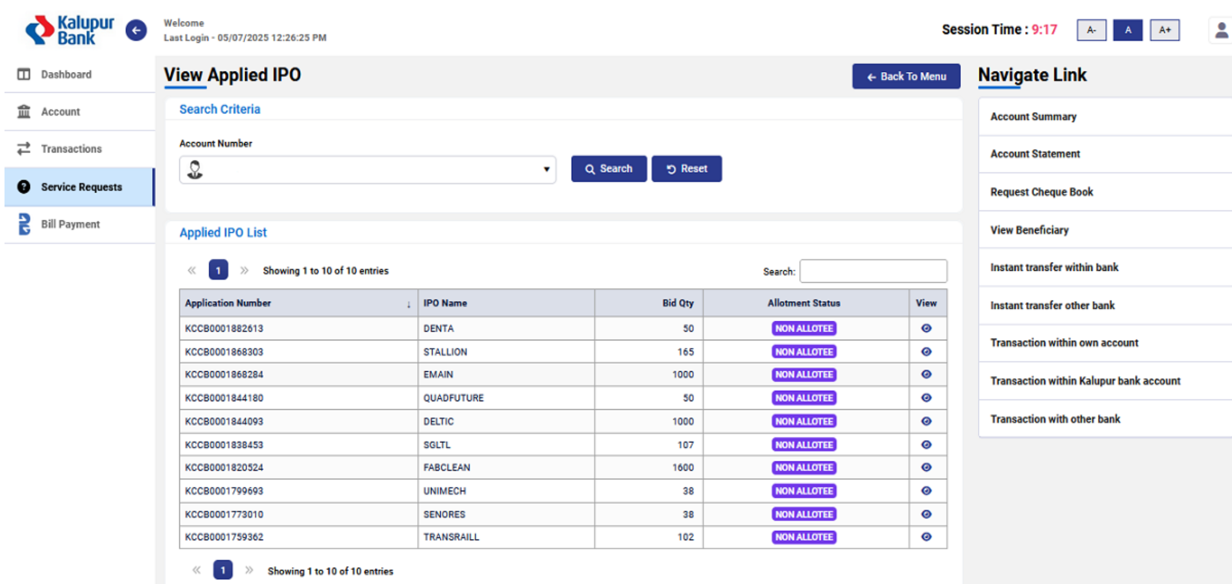
★ You can apply for an IPO after the addition of ASBA beneficiary and by entering below details.
★ Account Name: Need to select from drop down
★ Account Number: System will fetch automatically
★ IPO List: Active IPO list will be given to you in drop down list
★ Beneficiary Name/Number: Need to select 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."



- ★ 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:
- ★ Per Share Price:
- ★ 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.

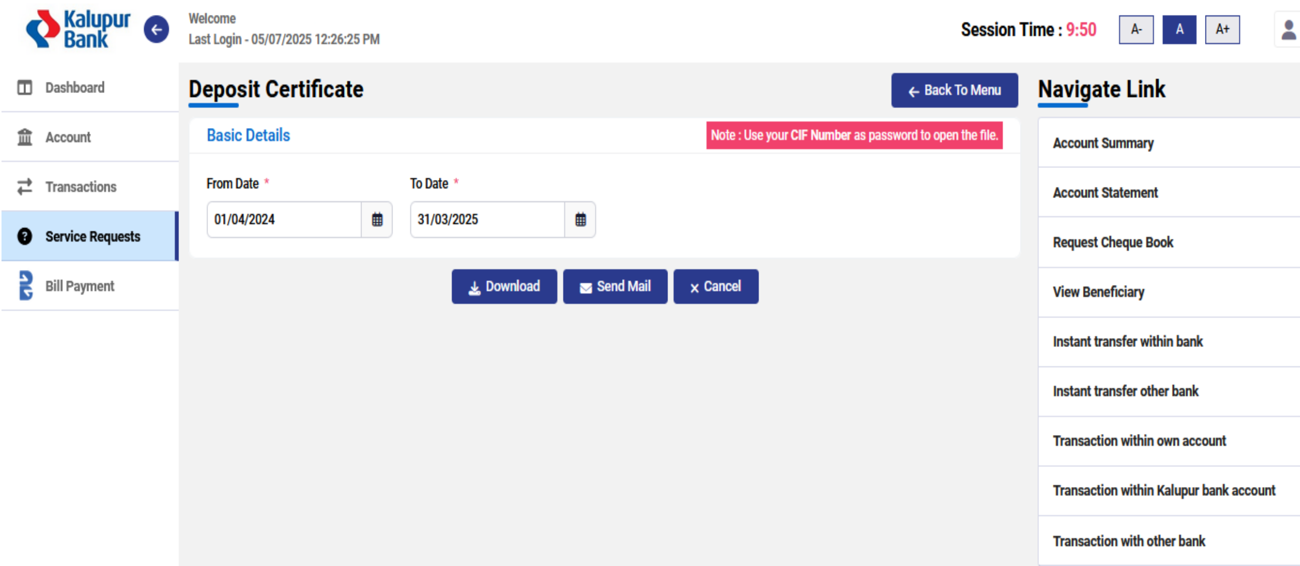
❖ View Applied IPO

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



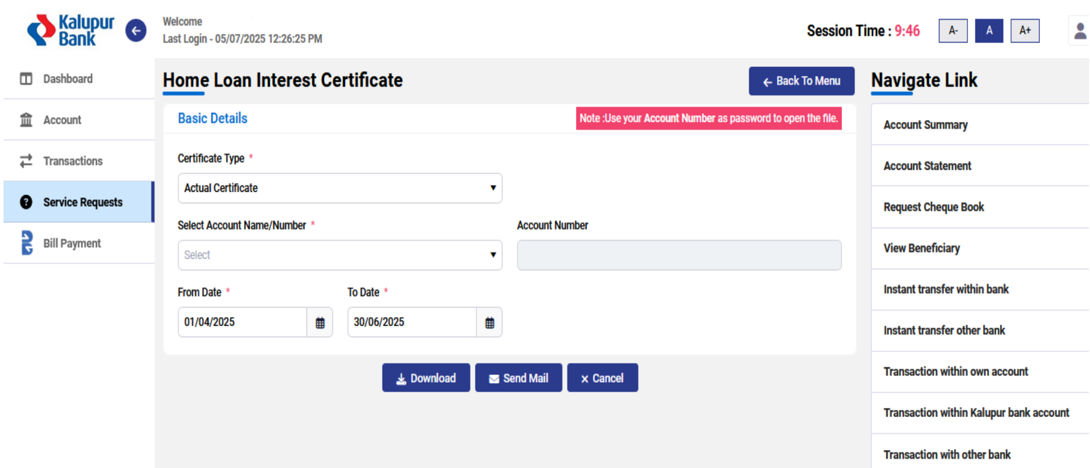
❖ Deposit Certificate

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



❖ Home Loan Interest Certificate

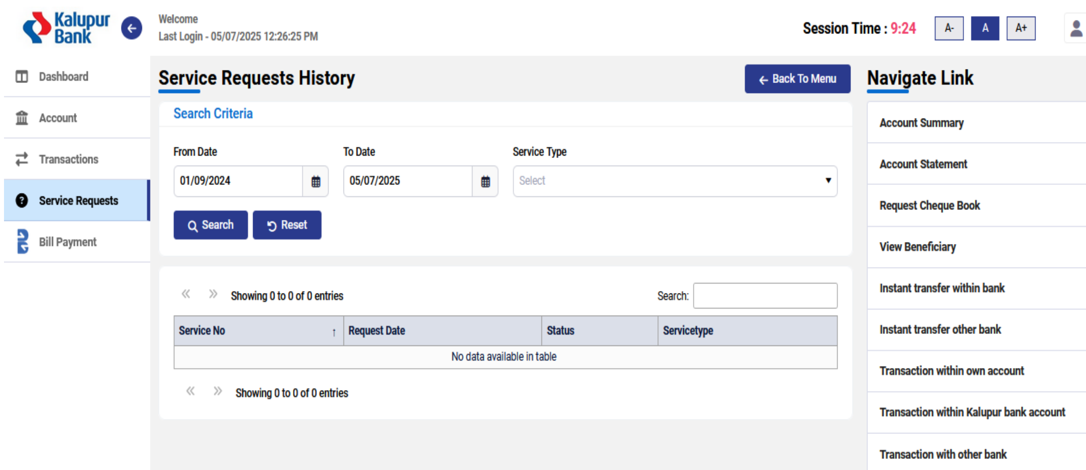
★ Using this option can Download/Email your Home Loan Interest Certificate by entering following details.



★ Certificate Type: Actual Certificate/ Provisional Certificate
★ Select Account Number:
★ If you have selected Certificate Type as Actual Certificate then you will be allowed to select From date To date.
★ And if you have selected a Provisional Certificate then date selection will be auto populated as per current financial year and you will not be allowed to select From date To date.

❖ Service Requests History

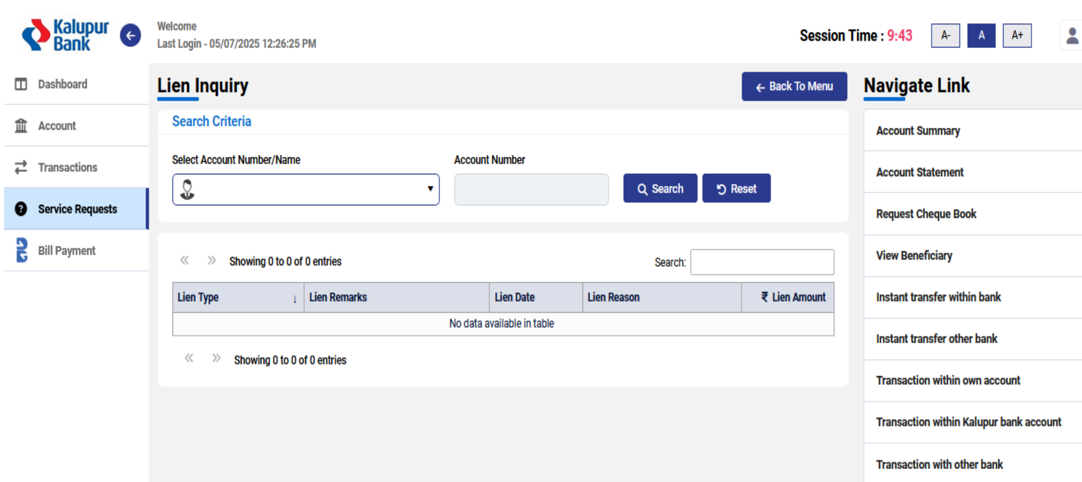
★ Using this option, you can view the history of your Service Requests for the selected/specific date periods and selected/specific Service Type.



★ 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.

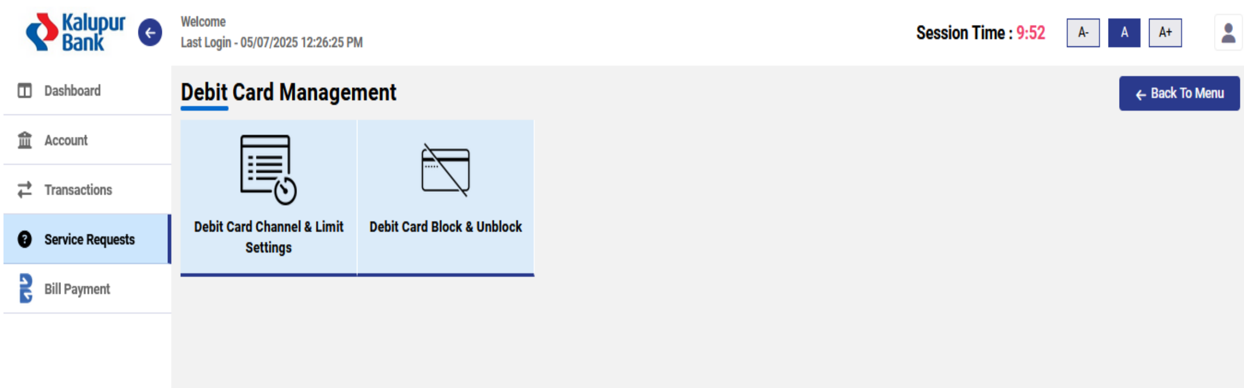


❖ Demat

★ Using this option, you can view your Shareholdings if you have maintained a demat account with KALUPUR BANK.

❖ Debit Card Management

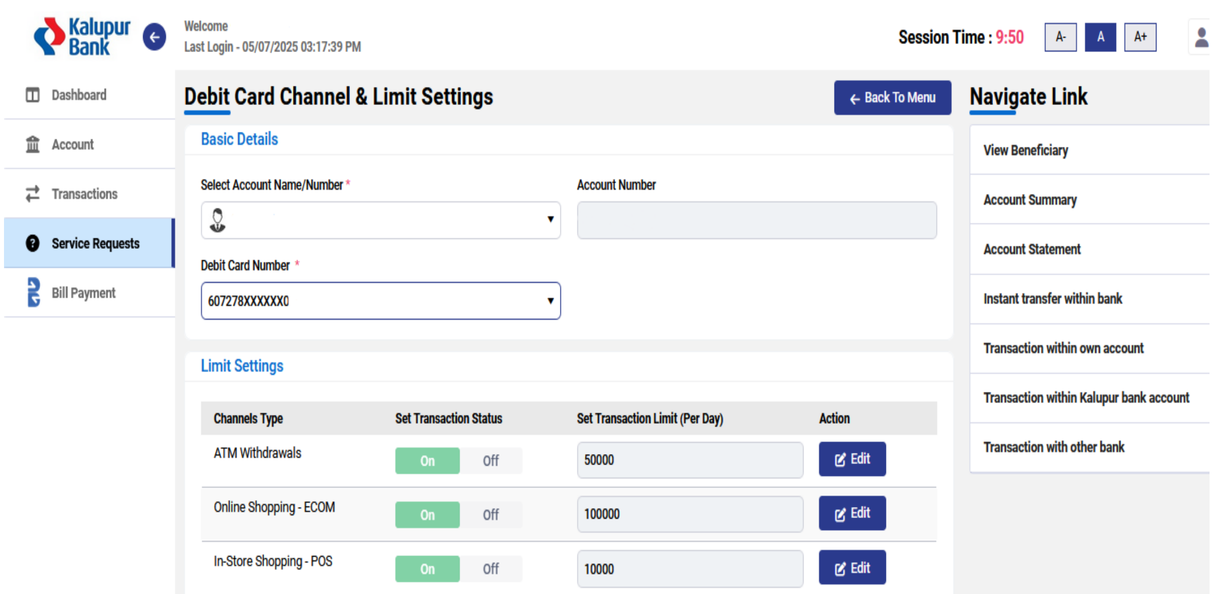
★ Using this option, you can manage Debit card channel & limit settings and you can also Block & Unblock (if blocked temporarily) Debit card.



★ On clicking **"Debit Card Channel & Limit Settings"**, the Below screen will be visible to you.

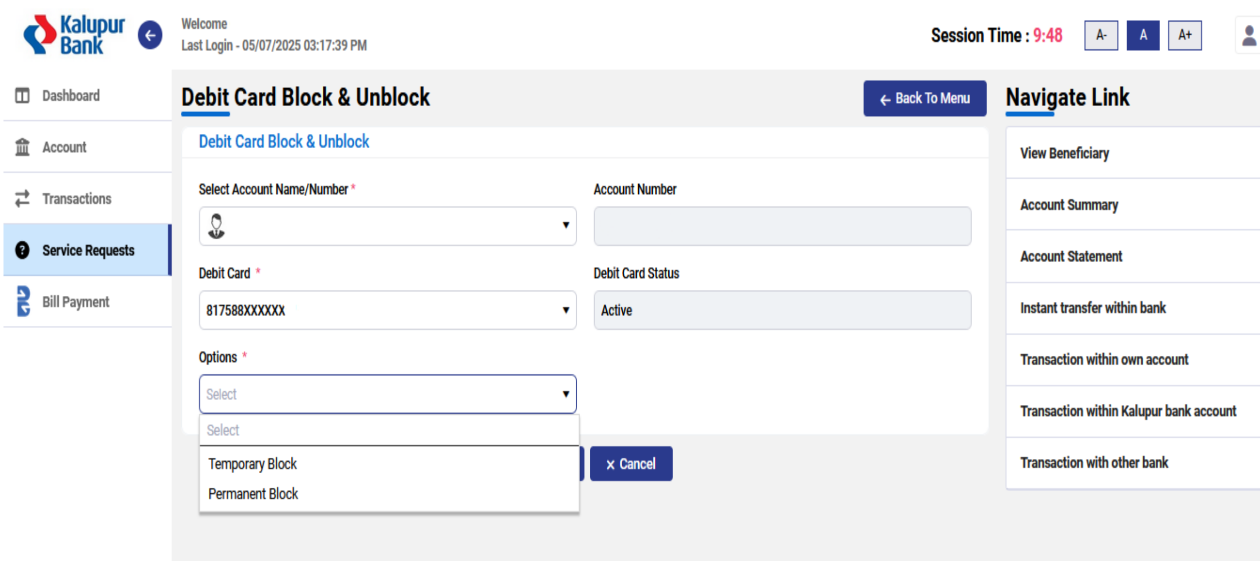
★ Using this option, you can set Debit Card transaction limits for channel types like ATM Withdrawal, ECOM, POS and TAP & PAY (Contactless).

★ Using this option, you can also ON/OFF particular channel types like ATM Withdrawal, ECOM, POS and TAP & PAY (Contactless).



- ★ You need to select your Account number from drop down (Account having mode of operation as SELF) can be selected.
- ★ Based on your account number selection, the Active Debit card number linked to your account will be fetched by system. You need to select from the drop down.
- ★ You can modify your channel's transaction limit as well as you can ON/OFF them as per your usage requirement.
- ★ After modifying channels settings, on clicking Submit Button, Confirmation screen will be displayed to you and you will ask to enter your Transaction password.
- ★ On entering a valid Transaction Password. You will receive OTP on your registered Mobile Number and Email ID.
- ★ On submitting valid OTP. Your modification will be successful and you will be notified thru SMS as well.

- ★ On clicking **"Debit Card Block & Unblock"**, the Below screen will be visible to you.
- ★ Using this option, you can Block & Unblock (if blocked temporarily) your Debit card.



- ★ You need to select your Account number from drop down (Account having mode of operation as SELF) can be selected.
- ★ Based on your account number selection, the Active Debit card number linked to your account will be fetched by system. You need to select from the drop down.
- ★ You can select Permanent Block/Temporary Block as per your wish.
- ★ On Selecting card Block options, you need to select the reason for Blocking.
- ★ On Selecting reason, on clicking on Submit button. System will give a pop-up message as mentioned below.
    - Temporary Block: If You do temporary block of your Debit Card, then same can be unblock by accessing Debit card security -> Debit Card Block & Unblock

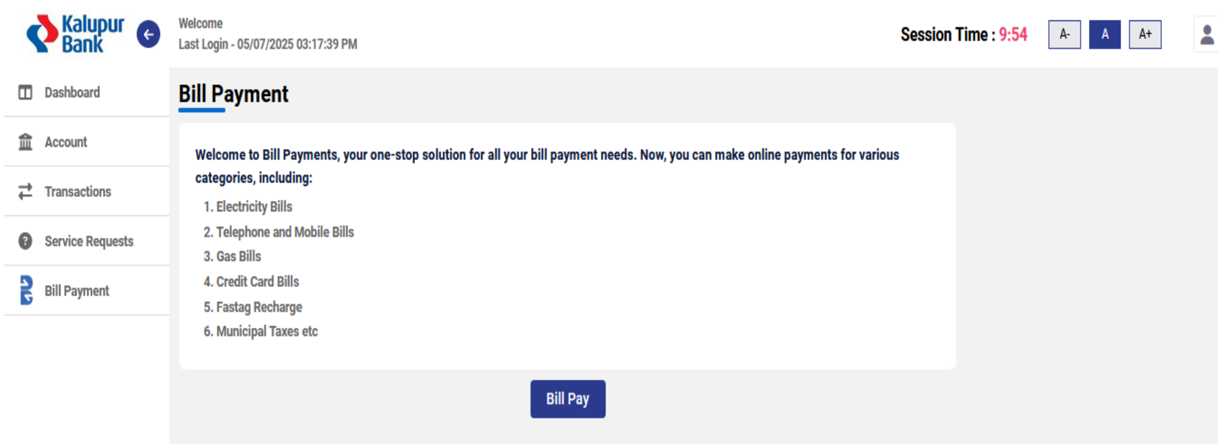
- Permanent Block: If You do Permanent block of your Debit card, then the same cannot be unblocked by you by any way. You need to apply for a new Debit card by visiting your home branch.

★ On clicking the Yes button Confirmation screen will be displayed to you and you will ask to enter your Transaction password.

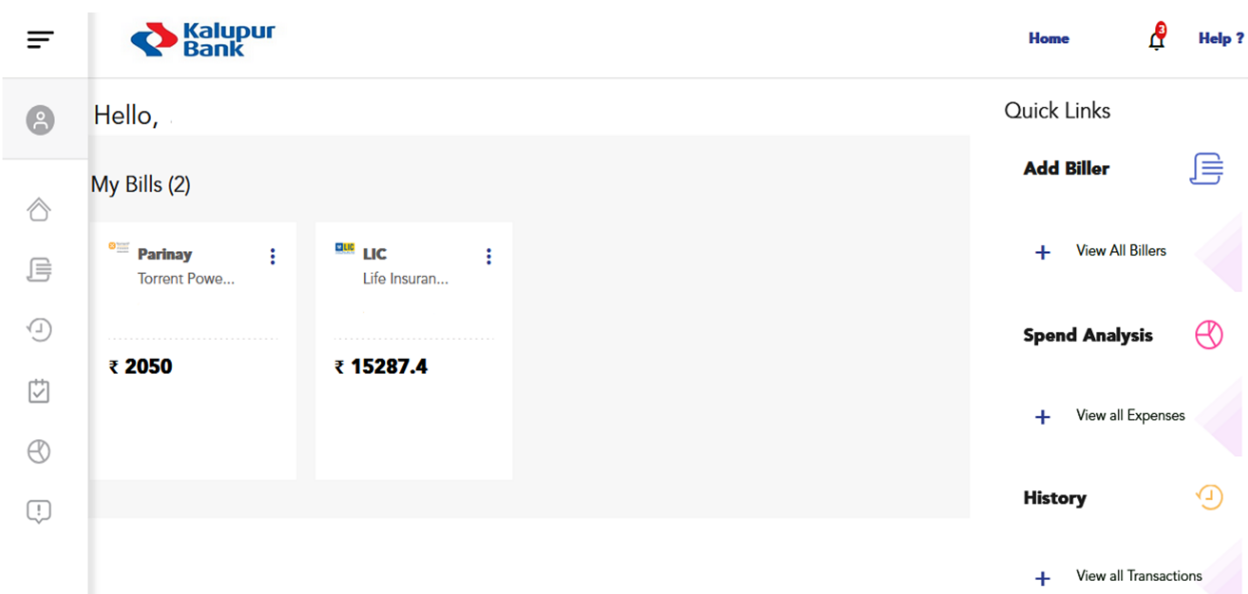
★ On submitting valid OTP. Your modification will be successful and you will be notified thru SMS as well.

❖ 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.

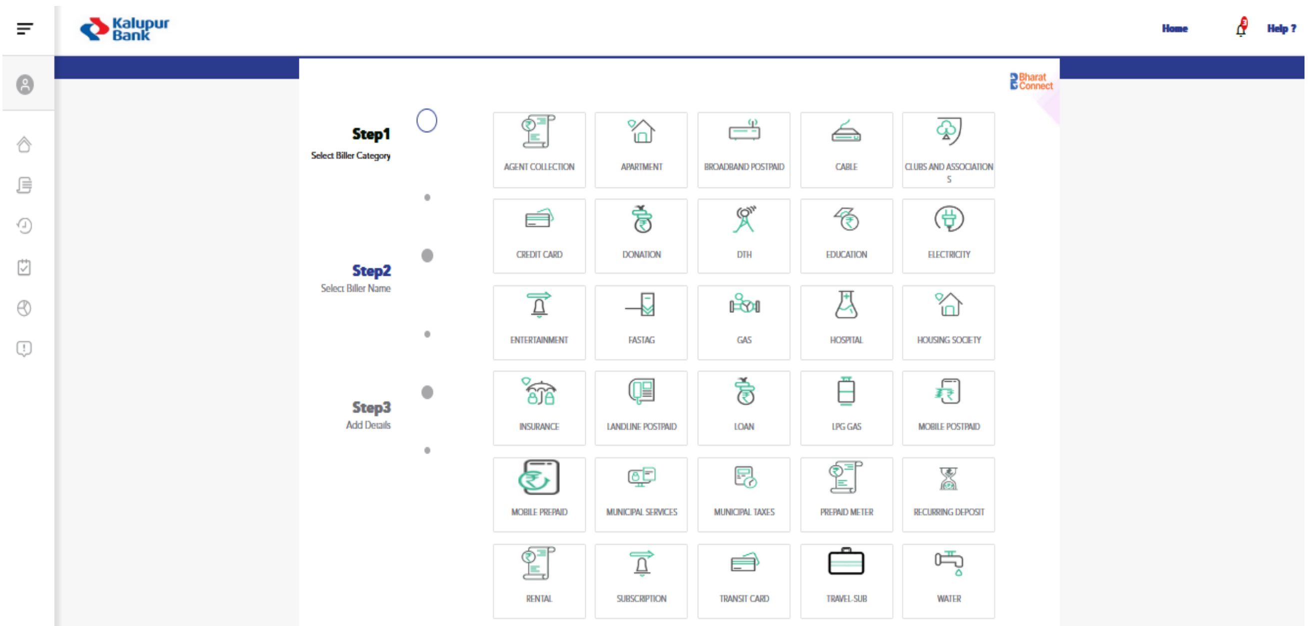


★ On clicking 'Bill Pay', a pop-up will be displayed with the message: 'Please note, on clicking the Yes button, you will be redirected to your BillPay session.' If you click 'Yes', you will be redirected to the bill payment session shown below. If you click 'Cancel', you will remain on the same page.



★ 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.

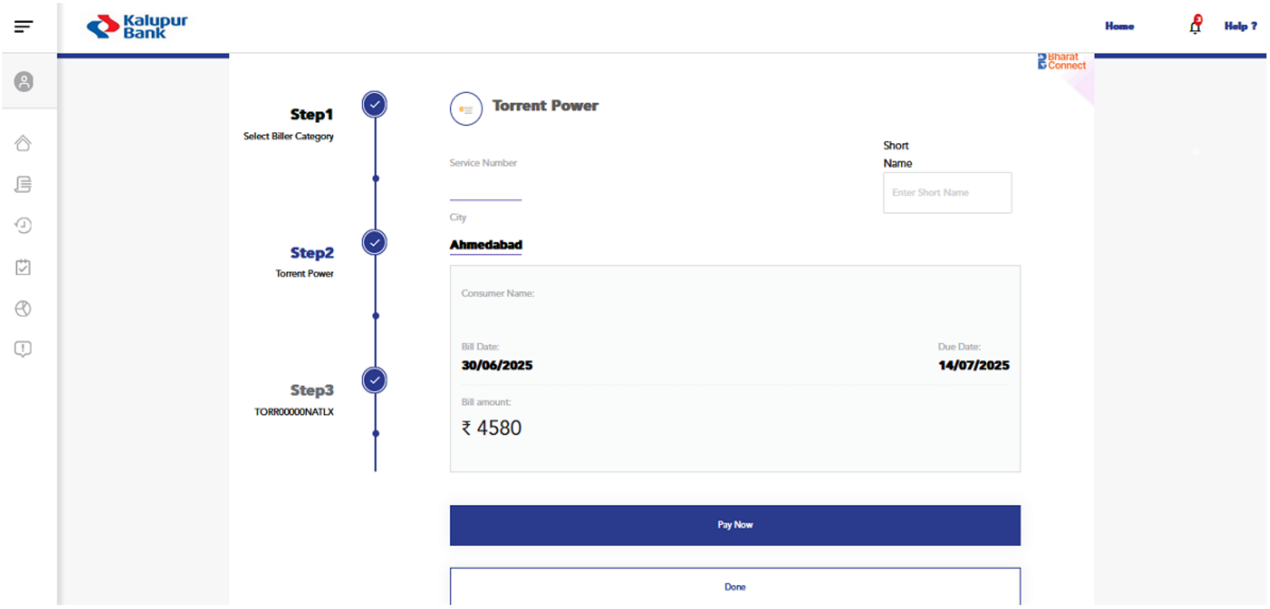
★ On clicking the 'View All Billers' option, a list of all biller categories will be displayed. You can select a biller based on your requirement.



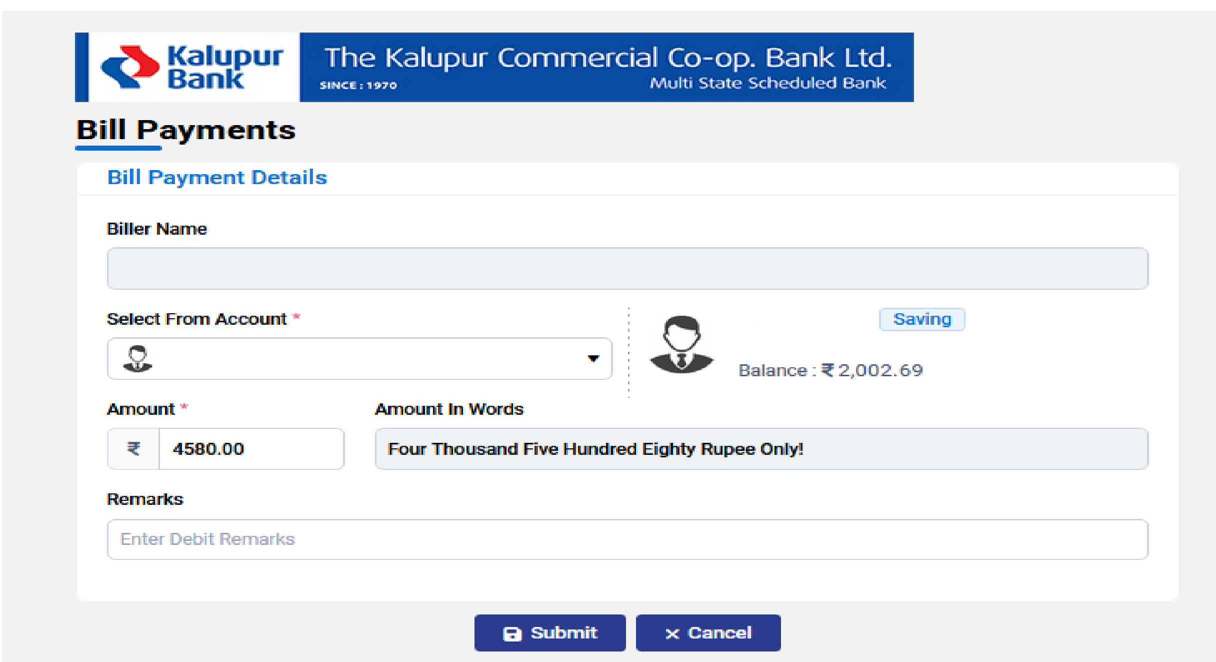
★ For example, if you select the Electricity category to pay your bill to Torrent Power, you will need to enter the required details—such as your Consumer Number and City name (Ahmedabad, Agra, Surat, Bhinwandi, Shilmumbrakalwa) — to fetch your outstanding bill.

★ 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.

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



★ 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.



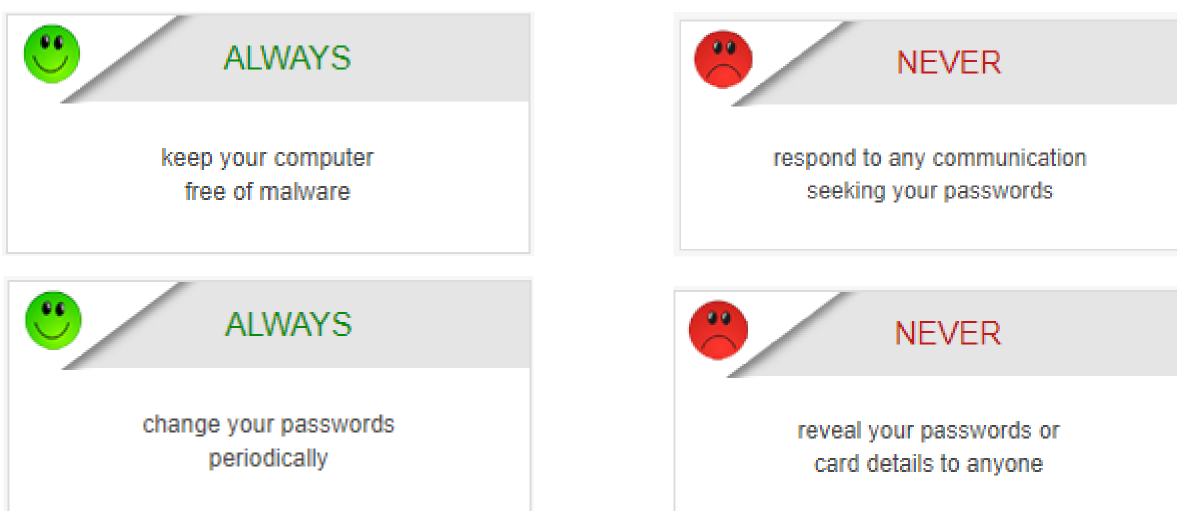
★ After that, you will need to enter the One-Time Password (OTP) sent to both your registered email ID and mobile number. Once you submit the OTP, the transaction will be completed, and you will have the option to download the payment receipt.

❖ 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.

★ 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 *****