

OPENING ETDA

1. Please login and go to ETDA opening menu – on selecting the menu the terms and conditions for opening, closing, auto renewal facility and other services will be listed. Please read them and select - I AGREE – button at the end of the terms and conditions.
2. After selecting the – I AGREE- button, new web page will be opened for selecting the type of deposit. Below that tab, the important conditions are displayed and a link is given for viewing the deposit interest rates. User can see the current interest rates by selecting the link and choose the period he want to deposit.
3. In this screen user has to select the type of deposit he wish to place
 - a. STD – Short Term Deposit
 - b. FD – Fixed deposit – for this interest is payable monthly or quarterly to the SB/CA account
 - c. RIP – Reinvestment Plan – Interest will be paid on maturity on quarterly cumulative basis
 - d. RD – Recurring Deposit – fixed installments are to be paid every month. System will transfer money for the first installment only and from the second installment onwards customer can pay the installment before the last day of the calendar month. Maturity date will be actual maturity date or one month from the date of payment of the last installment. If user wish to transfer money from his SB/CA to the ETDA-RD account, the standing instruction has to be given at the branch and on registering the Standing Instruction by the branch in the system, system will transfer the money automatically on the specified date.
4. After selecting the type of deposit, system will prompt for entering the period of deposit. Here customer has to enter/select the period of deposit. (incase FD is the account type selected, it will prompt for selecting interest frequency and interest credit a/c number). after entering/selecting the details, user has to click the next button.
5. In the next screen user has to select TYPE, CATEGORY and FUNDING ACCOUNT and enter the amount (only numerals and should not enter any special character or letters). After selecting / entering the above details, user has to key in the transaction password and submit.
6. On submitting, OTP will be generated and sent to the user’s mobile.
7. User has to enter the OTP received in the screen and submit.
8. After entering OTP and submitting the same, system will open the ETDA account and transfer the money from the funding account to newly opened ETDA account. It may take few seconds extra (when compared to other funds transfer transactions) to complete the transaction as two/three process is involved in this.
9. After this screen will display message as - **ACCOUNT OPENED SUCCESSFULLY – and user can – DOWNLOAD ACKNOWLEDGE MENT (E-RECEIPT) and print the same.**
10. If user has not downloaded the E-RECIPT in the above step, user can download the e-receipt at any time at a later date by using the menu – E-RECEIPT available under CYBER RECEIPT.