

## Internet Banking FAQs

### 1. I am an existing internet banking user of erstwhile Allahabad Bank. Will there be any change to my internet Banking?

- Retail and corporate customers will no longer be able to use erstwhile Allahabad Bank's Internet banking platform from the day of technical merger. Customers have to use Indian Bank's internet banking portal, which can be accessed through: <https://www.indianbank.net.in>.
- Your login credentials will remain the same, and you are not required to re-register for internet banking. Procedure is as follows:
  - Visit <https://www.indianbank.net.in> and enter your existing Allahabad Bank internet banking user ID.
  - Enter the captcha value and click on Login Button.
  - On entering correct details, system will ask you to enter login password.
  - Enter your existing Allahabad Bank's Internet Banking Login Password and click on Login Button.
  - System will validate the credentials and if found correct, system will allow to login.
  - On first login, login password and transaction password has to be changed. If you have forgotten your Transaction password or you do not want to change your Transaction password right now, there is an option to skip changing transaction password alone.

(If you have forgotten your Transaction password, you can use the facility available in **Options > User Profile > Forgot Transaction Password** to reset transaction password by entering Mobile number and validating OTP and ATM card credentials. For security purposes, change of Transaction password will be forced each time you login until you change the same.)

  - From the next login, you can enter the same User ID that you are currently using on Allahabad Bank's internet banking portal & the changed Password to login to Indian Bank's internet banking portal, and you will be able to access your account.
- All beneficiaries, scheduled transactions, mandates and receipts initiated/created by you on Allahabad Bank's internet banking portal will automatically be migrated and made available in the Indian Bank's internet banking portal.
- In case of any queries, you may contact our toll free number 1800 425 00000.

### 2. I am an existing internet banking user of erstwhile Allahabad Bank. But I have forgotten my User ID. What will I do?

- Retail Users shall follow the below steps:
  - Visit <https://www.indianbank.net.in> and click on the link: 'Forgot User Id'.
  - Enter your account number, CIF Number or PIN Ref No and Captcha.
  - On entering the correct details, OTP would be sent on registered mobile number.
  - Enter the OTP received on your handset. The User ID would be sent on your registered email id.

- If you have not registered your mobile number / e-mail ID to your account, you need to contact your home branch for registering the same.
- For Corporate customers, in case you have forgotten existing user ID, please contact your home branch.

### 3. I am an existing internet banking user of erstwhile Allahabad Bank. But I have forgotten my Login Password. What will I do?

- If you are an existing active internet banking user of erstwhile Allahabad Bank, please follow the given steps for resetting the Login password:
  - Visit <https://www.indianbank.net.in> and enter User ID and click Enter.
  - On the next screen, click on 'Forgot Password?'
  - The system will prompt you to choose reset through ATM Card Details or answer the security questions. If you have been using Allahabad Bank's internet banking, you will not be having security questions. So, choose ATM Card Details and enter the details asked by the system.
  - System will now prompt you for OTP.
  - Enter the OTP received on your registered mobile number.
  - The system will then enable to set your Login Password.
- Password Forgot Attempts can be made only 2 times per day.
- Also, you can approach your Home branch to get the Login Password.
- For corporate customer, the password regeneration request has to be given at branch.
- If you are a newly registered user, then you need to contact home branch to apply for regeneration of password.

### 4. I am an existing internet banking user of erstwhile Allahabad Bank. But I have forgotten my Transaction Password. What will I do?

- If you are an existing active internet banking user of erstwhile Allahabad Bank, please follow the given steps for resetting the Transaction password:
  - Visit <https://www.indianbank.net.in> and Login into Internet Banking by using your existing erstwhile Allahabad Bank customer details.
  - After login, select the option 'Forgot Transaction password' under 'options' menu.
  - On the new screen, enter the required mandatory information related to your debit card. Click on Next button.
  - System will now prompt you for OTP. Enter the OTP received on your registered mobile number.
  - On entering the correct details, the system will allow you to set your transaction password.
- Also, you can approach your Home branch to get the Transaction Password.
- For corporate customer, the password regeneration request has to be given at branch.
- If you are a newly registered user, then you need to contact home branch to apply for regeneration of password.
- In case of any queries, you may contact our toll free number 1800 425 00000.

**5. I do not have internet banking with Indian Bank or Allahabad Bank. How can I access Internet Banking?**

- Retail customers can themselves register for internet banking by using Indian Bank or erstwhile Allahabad Banks Active Debit Card, please follow the given steps:
  - Visit <https://www.indianbank.net.in> and click on the link, 'New User'.
  - Enter the details requested on next screen like CIF Number, Account no, Mobile Number, captcha and click on Next button. On entering correct details, an OTP would be sent on the registered mobile number.
  - Enter the OTP so received in the space provided. The system will prompt for choosing Facility Type, Login password and secret Question. Click on Next button.
  - The system will ask for activation type and Accept terms and Conditions.
  - If you select ATM card as activation mode, system will ask you to enter the ATM details.
  - After verification and on successful registration, a success message would be displayed and the account details would be available after 24 hours.
  - If you choose 'Activation through branch', you will have to visit home branch for activation of your internet banking.
- You can change the User ID from CIF to your preferred User ID using the procedure shown [here](#).
- If you are not having ATM/Debit Card Details or if you are a corporate customer, please contact your branch and submit request for internet banking. In case of any queries, you may contact our toll free number 1800 425 00000.

**6. What is the maximum permissible limit of transactions in Indian Bank Internet Banking?**

- A retail customer can perform transactions up to maximum Rs. 10 lakhs using your Internet Banking in a day. Within this overall limit, you can perform IMPS transactions for Rs.2 lakhs.
- For Corporate customer, transaction limit is as per the application submitted.

**7. Is registration of Mobile number required to initiate transactions through Net Banking?**

- Yes, Mobile number registration at branch is mandatory to initiate transaction through Net Banking. The mobile number registered for SMS alerts at branch will also be registered in Retail customer's Internet Banking account.
- For Corporate customers, mobile number provided in their corporate application is registered in their Corporate Internet Banking account. For each specific user, mobile number needs to be separately provided in application for receiving OTP.
- Erstwhile Allahabad Bank customer do not need to register again if they have already registered their mobile number at Allahabad Bank

**8. Which bank should I select while using internet banking to make online payments on merchant websites (e.g., e-commerce, ticket booking etc.)?**

- You need to select Indian Bank from the date of technical merger.

9. I have Opened various FD/RD online through erstwhile Allahabad Bank Internet Banking, whether I will be able to close those FD/RD online?

- FD/RD opened earlier through Allahabad Bank Internet Banking and Mobile banking can be closed through Indian Bank Internet Banking.
- Joint FD/RD account opened through internet banking can be closed only through branch.

10. I am having both Indian Bank and Allahabad Bank Accounts, can I access all my accounts through a single user ID in Internet Banking?

- If you are having an account with both Indian Bank and Allahabad Bank, then you may have multiple Customer Information Files (CIFs) after the merger. You will have to use multiple internet banking user IDs to access accounts linked to the corresponding CIFs.
- In order to access accounts of Allahabad Bank and Indian Bank using a single User ID in internet banking, you should contact your home branch for unification of the CIFs.

For any queries not available in this FAQ document, you may contact our toll free number 1800 425 00000.

11. I was enjoying Missed Call services in erstwhile Allahabad Bank. How do I access the same in Indian Bank?

To avail balance through Missed Call Service, you can give a missed call to the mobile number 81087 81085.

