Digital Banking Services for MSME

Central Bank of India offers a bouquet of services for the MSME customers. Our Digital services bouquet includes services for Making Payments and accepting Payments. Our Internet Banking service is suited for a variety of activities required for day to day operations from the convenience of office / home.

The following services are available for Receiving and Remitting funds:

    I.   <u>**For receiving payments towards sales (Across Counters) & Services**</u>

1. **POS Machines**: We offer a variety of POS Machines such as PSTN, GPRS, Mobile and PC POS devices at attractive rates to our customers. The machines are installed and maintained by our vendors and we ensure end to end services related to these devices, to take away all worries of our customers.

   The entire process comprises of filling a 1 page application form and submitting it along with the necessary documents and agreement to the home Branch. The processing, sanction of application and installation and activation of POS shall be completed in quickest possible time, maximum 7 Days.

2. **Cent Digipay**: It is an easy to use App that turns your smart phone into a POS device capable of accepting payments using
   - **BHIM UPI :** Receive funds on the VPA created for the merchant
   - **UPI QR:** Remitter can scan QR Code to pay using UPI option.
   - **Bharat QR:** Remitter can scan QR Code to pay using the UPI and Rupay Debit card options
   - **Aadhaar Pay:** Remitter can pay using the Aadaar Number and Biometric Authentication.

   The Customer needs to apply to Home Branch, which in turn processes the application and uploads and approves the same. Post approval, the service can be used by the customer. The entire process is completed within the same day.

3. **Payment Gateway Services**: Accepting payment on website through Internet Banking, Debit / Credit Cards and UPI is made simpler by integrating your website to a payment gateway aggregator sourced by our Bank.

   The customer can apply for the services to the Home Branch, which in turn arranges for best quotations from among the various aggregators and provides the tentative rates. On approval, the concerned vendor integrates with the customer website to enable the payment options. The entire process is completed within 15 Days.

   Bank has its own Payment Gateway services where presently Debit and credit card options are only available. The customer requiring the payment options using Credit and Debit Cards only can apply for the same.

4. **Receiving payment from other Banks through other digital mode such as** :
   a. **NEFT & RTGS**: Here the customer needs to provide his account number and IFSC to the remitter, who in turn can send funds to the Account number and IFSC combination which gets credited into the account of customer same day. This facility is available 24 *7 and settled in batches.
   b. **IMPS (P2P and P2A)**: Funds can be received through IMPS 24 *7 using two modes.
   The first mode is P2A Mode wherein the Account number and IFSC combination needs to be shared with the remitter, who can send the funds which gets credited immediately.
   The second Mode is P2P Mode wherein the funds can be received using the MMID (which can be generated using the options available on Mobile Banking and Internet banking).
   c. **UPI collect request:** After creating UPI Handle the funds can be received from the remitter using the above mentioned options of QR Code and UPI VPA. There is another option of requesting funds wherein the customer can request funds from remitter using the Collect request.

Other Digital services for Enquiry:

5. **Digitally signed statement through e-mail**: In order to keep track of accounts register for the e-mail statement services of our Bank and receive e-mail statements automatically. This is free of cost service.

   In order to enroll for this facility the customer needs to apply to the Home Branch, which in turn enables the facility in CBS.

6. **Balance enquiry and mini statement on Miss call**: Register for this service and get Balance / mini statement through SMS on a miss call. This is free of cost service.

   For balance enquiry give Miss call at: 09555244442
   For Mini statement Give Miss call at: 09555144441

   In order to enroll for this facility the customer needs to apply to the Home Branch, which in turn enables the facility in CBS and the customer.

II. **Remittance & Payments (For Remittance of Funds, Bill Payment, Recharges, Taxes, salary to employee, any other liabilities such as EMI etc.)**

Customers can use Bank's Internet banking facility which meets all their needs regarding payment in time / real-time basis.

Separate facilities for each types of organization structure / legal status such as:

1. Proprietary Concern
2. Partnership Concern
3. Companies / Private Ltd. Companies

Internet Banking for Proprietorship Firms:

About INB Facility

The Proprietorship firms' accounts are opened under the personal CIF of the Proprietor. Accordingly, the facility of Personal Internet Banking is available for them. Internet Banking services are available through https://www.centralbank.net.in

This facility is available in three options (View only, Tax payment only, Full transactions rights).

The Personal internet Banking is operated by a single individual wherein all transactions are authenticated using his Transaction password and second factor of authentication (GRID /OTP / Digital Signature).

Registration and Onboarding:

Presently the registration is available through the Branches only based on the application form. The Branch configures the facility, for the customer and provides the user ID. After configuration of the facility the customer can generate password online and start using the facility. After configuration, the customer can use the facility in self-service mode thereby reducing the dependency on the Branch for issuance of Cheque / purchase of Draft and avoid visiting Branch for transacting in the account.

Click here to download the application form   (Hyperlink shall be added to download the Form on website)

Login

Proprietors can login to the Internet Banking website through the Personal Internet Banking link. Post Login they will be able to see their personal accounts as well as the firm's accounts as well.

Facilities and Limits:

The transaction limits for the Personal INB Users are as following:

Sr. No	Type of Fund Transfer/Transaction	Transaction Limit for Personal Internet Banking	
		Per Transaction Limit	Per Day Transaction Limit
1.	Own Account Transfer (A/c within same CIF)	Unlimited	Unlimited
2.	External Fund Transfer (Within Bank)	5 Lacs	10 Lacs
3.	External Fund Transfer (Outside Bank) through NEFT	2 Lacs	10 Lacs
4.	External Fund Transfer (Outside Bank) through RTGS	5 Lacs	10 Lacs
5.	IMPS (through P2P or P2A)	50000	2 Lacs

The Internet Banking services are available in 10 Regional Languages in addition to English and Hindi. It has 45 services and more than 117 functionality which meet the needs of Individual and proprietorship Customers.

Click here for the service charges (Hyperlink for the service charges page shall be added)

Some of the important services on Personal Internet Banking are:

1. Check account Balance and Download account statement. Facility to generate customised account statement is a special feature wherein the customer can select desired fields to be included in the generated account statement.
2. Fund Transfer: Own account, within Bank, Other Bank through NEFT/RTGS/IMPS
3. Tax payments
4. E-Filing of ITR returns
5. Cheque book Request
6. Stop Cheque request
7. Donation
8. Term deposit account modeling & opening
9. DeMAT enquiry
10. Online application of IPO
11. Online Aadhar registration
12. Online payment of credit cards
13. Multi utility fee collection
14. Transaction profile setting
15. Hotlisting of ATM Cards
16. Online Locker request
17. Registration for PMJBY / PMSBY
18. Registration for Atal pension yojna.
19. PMNRF Donation
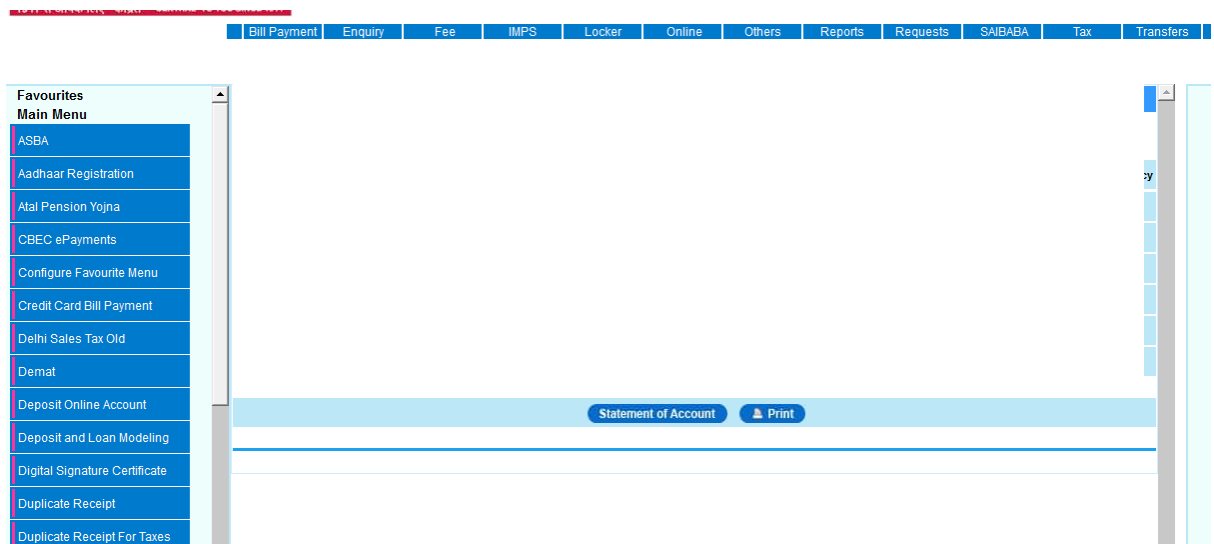
Online Password generation:

1. Customers need to enter the user ID (CIF) and authenticate using Debit Card, KYC or Security Question

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रिल"   "CENTRAL" TO YOU SINCE 1911

Dear Customer, Please do not part with p

Online Login Password Generation

Enter 10 Digit CIF Number	
Additional Authentication for Password Change	○ Answer Security Question OR ○ Debit Card Details + Date of Birth OR ○ KYC + Account Number

How to Generate Online Login Password:-
- As per regular procedure Customer has to register for Internet Banking through the branch and obtain customer number and Grid card (for doing transaction).
- The above facility is available for all Personal/Retail User.
- Click the Online Password link provided front page or login page.
- Enter Customer number and registered Mobile number.
- Click on generate button.
- Customer will receive SMS on his/her Mobile which will live for 180 seconds.
- Click on Next button, screen will come where customer will enter CIF(User ID) and recently received online password immediately and change the same as per password policy.
- This changed password will be his/her password for regular use.

2. After Successful authentication enter registered mobile No to receive OTP using which password can be generated.

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...ation like password/grid values etc. in response to any mail/phone/web request to ensure safe & secure banking

Online Login Password Generation

- Mobile Number should start with the country code. E.g: 919876543210 where 91 is country code and mobile number is 9876543210
- New Login Password will be sent to your registered mobile number. Your password is case sensitive. Kindly enter your new login password in the login screen.

User ID	
Mobile Number	

[Generate] [Reset] [Next ➡]

How to Generate Online Login Password:-
- As per regular procedure Customer has to register for Internet Banking through the branch and obtain customer number and Grid card (for doing transaction).
- The above facility is available for all Personal/Retail User.
- Click the Online Password link provided front page or login page.
- Enter Customer number and registered Mobile number.
- Click on generate button.
- Customer will receive SMS on his/her Mobile which will live for 180 seconds.
- Click on Next button, screen will come where customer will enter CIF(User ID) and recently received online password immediately and change the same as per password policy.
- This changed password will be his/her password for regular use.

How to Generate Online Transaction Password:-
- To generate Transaction password collect your Grid card from branch.
- Login into Internet Banking with Valid user ID / Password.

3. After successfully generating the password the customer can set his desired user ID.

FAQ:

1. *How secure is the Internet Banking ?*
   The Internet Banking facility is hosted on servers which are kept in Bank's Data center. The connection between customer computer and website is secured and encrypted. Any transaction is authenticated using at least 2 factors of authentication I,e User ID + Password and one of the chosen second factor (such as OTP / GRID Card / Digital Signature), at times, on finding some change in customer usage pattern another authentication in form of security question may be asked by the system. Further any fund transfer outside Bank is possible only after beneficiary addition which becomes active after a cooling period of 4 hours. SMS alerts for all transactions are sent to the registered mobile number. The customer can convert accounts to view only in case of any issue.

2. *Can I use Internet Banking in foreign country / areas where receiving SMS is a challenge ?*
   Yes Internet Banking transactions can be authenticated using alternate options such as GRID / OTP on e-mail / Digital Signatures.

3. *What are the minimum system requirement for accessing Internet Banking ?*

The INB website can be accessed on any desktop or Laptop with browser such as **Internet Explorer – 11, Chrome – 30 & above, Mozilla – 27 & above, Safari – 5 & above.** There should be decent internet connection available on the desktop / laptop.

4. *How can I lock the facility ?*
   The INB facility is locked on three wrong login attempts, hence customer can lock the facility himself and unlock it by generating online password.

Internet Banking (INB) for Partnership accounts and companies:

About:

The facility of Corporate Internet banking is available for Partnership and companies as these accounts are opened under the CIF of the Firm / company name. This facility is available in 3 modes (View only, Tax Payment only, full transaction rights)

The Corporate Internet Banking can be configured for use by multiple users configured under different roles such as maker, checker etc.

The facility can be used for all Current (CD) and Overdraft (OD) accounts for making transactions. The other account type such as Term Loan (TL), Demand Loan (DL), Term Deposit (TD) accounts can be viewed / credited only.

Restrictions on Cash Credit Accounts:

The CC accounts are allowed only for tax payment through INB. However Corporate Customers of Bank (Limits 5 Crore and above) can apply for fund transfers using RTGS / NEFT etc.. The application is processed based on Rating (must be from CBI-I to CBI-V) and recommendation from the Regional Office.

Registration and Onboarding :

Presently the registration is available through the Branches only based on the application form. The Branch configures the facility for the customer and provides the user ID. After configuration of the facility the customer can generate password online and start using the facility. After configuration the customer can use the facility in self-service mode thereby reducing the dependency on the Branch.

Click here for the application form (Hyperlink to attach the INB application form)

Login

Internet Banking services are offered through a website for the registered customers of our Bank.

Internet Banking services are available through https://www.centralbank.net.in

Facilities and Limits:

The transaction limit for the corporate customers is as follows:

Sr. No	Type of Fund Transfer/Transaction	Transaction Limit for Personal Internet Banking	
		Per Transaction Limit	Per Day Transaction Limit
1.	Own Account Transfer (A/c within same CIF)	Unlimited	Unlimited
2.	External Fund Transfer (Within Bank)	10 Crore	100 Crore
3.	External Fund Transfer (Outside Bank) through NEFT	10 Crore	100 Crore
4.	External Fund Transfer (Outside Bank) through RTGS	10 Crore	100 Crore

Some important features:
* Configurable as per the Customer's Organizational design
* Fund transfer to own accounts and other CBI/Non-CBI accounts

* TAX / Utility Bill Payment like electricity, recharge etc.
* Beneficiary search option from large number of beneficiaries added
* Bulk Beneficiary creation/Bulk Beneficiary deletion
* Bulk file upload for other CBI and NEFT transactions
* Digital Signature as secured second factor authentication
* Check Balance and Account statement
* Pay EPF contribution for your organization
* Feature for Government Treasury to make payment through file upload
* Facility to generate customized account statement

Post Login Page:

Enquiry page:

Bulk upload page:

Fund transfer:

Duplicate receipt:

Maker - Checker flow authorization page:
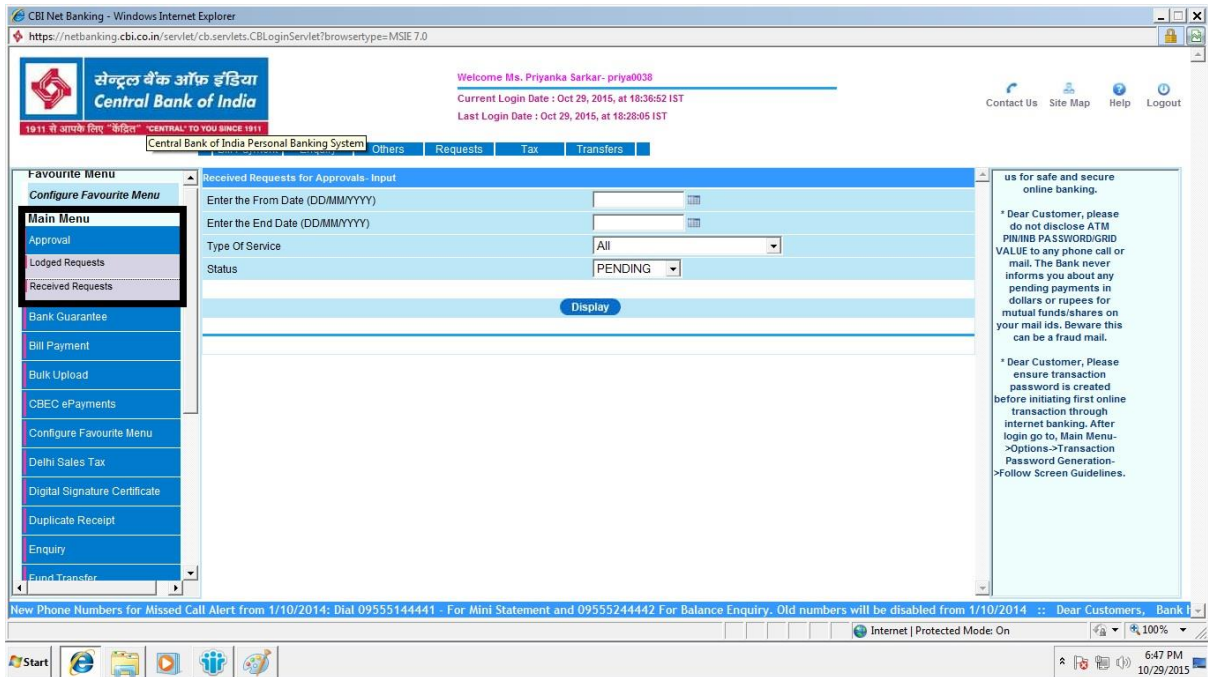
Online Password Generation

Corporate customers are required to enter the Corporate ID(Non personal CIF), personal CIF and the registered mobile number

FAQ:

1. *How secure is the Internet Banking ?*

   The Internet Banking facility is hosted on servers which are kept in Bank's Data center. The connection between customer computer and website is secured and encrypted. Any transaction is authenticated using at least 2 factors of authentication I,e User ID + Password and one of the chosen second factor (such as OTP / GRID Card / Digital Signature), If configuration is done for Maker-Checker then transaction cannot happen above the defined limits by the maker only. SMS alerts for all transactions are sent to the registered mobile number.

2. *Can multiple users be created in Corporate INB for making transactions?*

   Yes multiple users can be created in Corporate INB. These users can be assigned roles of maker / checker for making transactions through Internet banking.

3. *Can we create a user for viewing account balances and downloading statements ?*

   Yes based on requirement user can be given selective access to view only an account.

4. *Can I use Internet Banking in foreign country / areas where receiving SMS is a challenge ?*

   Yes Internet Banking transactions can be authenticated using alternate options such as GRID / OTP on e-mail / Digital Signatures.

5. *What are the minimum system requirement for accessing Internet Banking ?*

   The INB website can be accessed on any desktop or Laptop with browser such as **Internet Explorer – 11, Chrome – 30 & above, Mozilla – 27 & above, Safari – 5 & above.** There should be decent internet connection available on the desktop / laptop.

6. *How to disable / lock Internet Banking Facility ?*

   The facility can be blocked by Branch on customer request.