

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. For receiving payments towards sales (Across Counters) & Services

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 Aadhaar 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.

The screenshot shows the Central Bank of India website interface. At the top, there is a blue header with the bank's logo, name in Hindi and English, and a toll-free number. Below the header is a navigation bar with links for Home, Products & Services, Online Account Opening, FAQ, and Hindi Website. The main content area features a central image of a family looking at a laptop. To the left of the image is a sidebar with 'Personal Internet Banking Login' (circled in red), 'Corporate Internet Banking Login', and 'Other Services' including Mobile banking, IMPS, Tax Payments, and Online Locker Application. To the right is an 'Important Links' section with various services like Online Password Generation, M Passbook, ASBA, DEMAT, Fee Collection, Tax Payer's Corner, Online Share Trading, About Phishing, and Digital Signature Certificate. At the bottom, there are links for 'User Manual/Do's and Dont's' and 'Application Forms'.

Facilities and Limits:

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

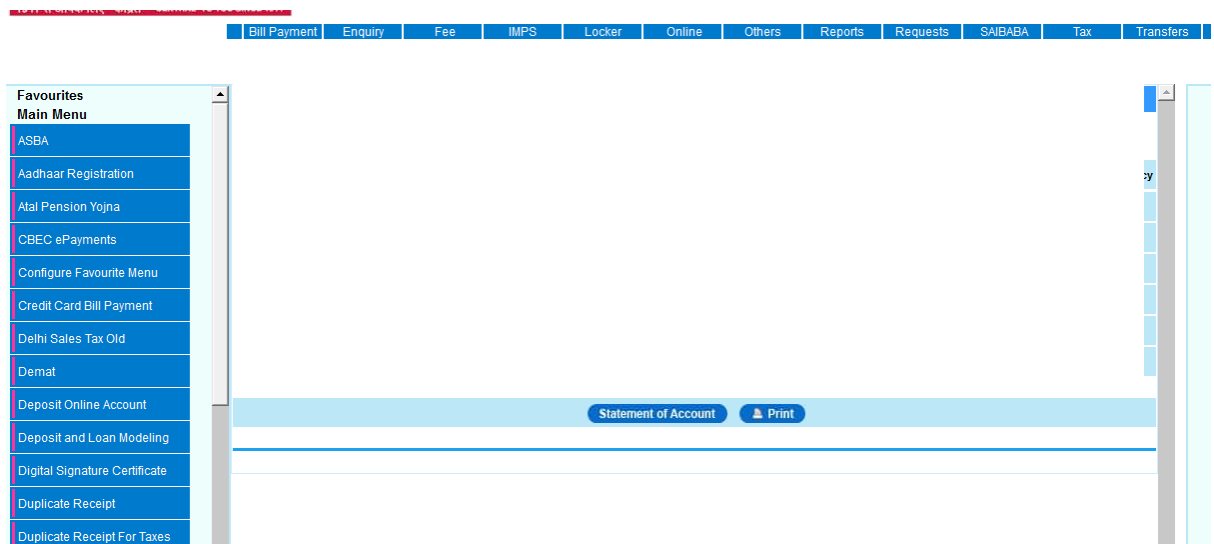
Sr. No	Type of Fund Transfer/Transaction	Transaction Limit for Personal Internet Banking	
		Per Transaction Limit	Per Day Transaction Limit
1.	Own Account Transfer (A/c within same CIF)	Unlimited	Unlimited
2.	External Fund Transfer (Within Bank)	5 Lacs	10 Lacs
3.	External Fund Transfer (Outside Bank)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

https://www.centralbank.net.in/servelet/ibs.servelets.IBSLoginServlet Central Bank of India (IN)



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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.

- 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

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.

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

FAQ:

- 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.

- 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.

- 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>

The screenshot shows the Central Bank of India website interface. At the top, there is a blue header with the bank's logo, name in Hindi and English, and the toll-free number 1800-22-1911. Below the header is a navigation bar with links for Home, Products & Services, Online Account Opening, FAQ, and Hindi Website. The main content area features a left sidebar with 'Personal Internet Banking Login' and 'Corporate Internet Banking Login' (the latter is circled in red), along with 'Other Services' like Mobile banking, IMPS, Tax Payments, and Online Locker Application. In the center, there is a photograph of a family (father, mother, and two children) sitting on a sofa and looking at a laptop. To the right, there is a box titled 'Important Links' containing a list of services such as Online Password Generation, Missed Call, M Passbook, ASBA, DEMAT, Fee Collection, Tax Payer's Corner, Online Share Trading, About Phishing, and Digital Signature Certificate. At the bottom, there are links for 'User Manual/Do's and Dont's' and 'Application Forms'.

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:

The screenshot displays the CBI Net Banking interface in a Windows Internet Explorer browser. The page title is "CBI Net Banking - Windows Internet Explorer" and the URL is "https://netbanking.cbi.co.in/ser/let/cb.serv/lets.CBLoginServlet?browsertype=MSIE 7.0". The Central Bank of India logo and name are visible at the top left. A navigation bar includes links for "Bill Payment", "Enquiry", "Others", "Requests", "Tax", and "Transfers". A "Favourite Menu" sidebar is on the left, and a "Main Menu" is also present. The main content area shows an "Account Summary" for a Current Deposit (CD) account with a credit balance of 0.00 and a book balance of 0.00CR in INR. A "Statement of Account" and "Print" button are visible below the table. A right-hand sidebar contains several informational messages regarding digital signature certificates and transaction security. The browser's status bar at the bottom shows "Internet | Protected Mode: On" and the system clock indicates 6:28 PM on 10/29/2015.

Enquiry page:

CBI Net Banking - Windows Internet Explorer
 https://netbanking.cbi.co.in/ser/let/cb.serv/lets.CB.LoginServlet?browsertype=MSIE 7.0

सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

Welcome Ms. Priyanka Sarkar- priya0038
 Current Login Date : Oct 29, 2015, at 18:36:52 IST
 Last Login Date : Oct 29, 2015, at 18:28:05 IST

Contact Us Site Map Help Logout

Bill Payment Enquiry Others Requests Tax Transfers

Delhi Sales Tax
 Digital Signature Certificate
 Duplicate Receipt
Enquiry
 Account Balance
 Cheque Book Issued
 Cheque Status
 NEFT 24x7 UTR Enquiry
 NEFT Enquiry
 RTGS Enquiry
 Statement Of Accounts
 Statement Of Accounts

AndhraPradesh Sales Tax Challan Display
 No Records found

do not disclose ATM PIN/MB PASSWORD/GRID VALUE to any phone call or mail. The Bank never informs you about any pending payments in dollars or rupees for mutual funds/shares on your mail ids. Beware this can be a fraud mail.
 * Dear Customer, Please ensure transaction password is created before initiating first online transaction through internet banking. After login go to, Main Menu->Options->Transaction Password Generation->Follow Screen Guidelines.

Bulk upload page:

CBI Net Banking - Windows Internet Explorer
 https://netbanking.cbi.co.in/ser/let/cb.serv/lets.CB.LoginServlet?browsertype=MSIE 7.0

सेंट्रल बैंक ऑफ इंडिया
Central Bank of India

Welcome [Redacted]
 Current Login Date : Oct 29, 2015, at 18:36:52 IST
 Last Login Date : Oct 29, 2015, at 18:28:05 IST

Contact Us Site Map Help Logout

Bill Payment Enquiry Others Requests Tax Transfers

Approval
 Bank Guarantee
 Bill Payment
Bulk Upload
 Bulk Upload Report
 DTR Bulk Upload
 NEFT Beneficiary Bulk Upload
 NEFT Beneficiary Bulk Upload
 NEFT Bulk Upload
 NEFT Bulk Upload Report
 CBEC ePayments
 Configure Favourite Menu
 Delhi Sales Tax
 Digital Signature Certificate
 Duplicate Receipt

Corporate Banking - Bulk Upload For DTR Format
 Fieldnames in bold are Mandatory.
 Maximum Per Transaction Limit for Bulk Upload is Rs.25.00.
 Available Per Day Transaction Limit for External Account Transfer is Rs.25.00.
 Maximum Number of Records: 300

Debit Account
 Enter the complete file path with Details
 File
 Browse...
 Upload

transaction for Rs 10001 to Rs 100000 plus Service Tax @ 14% w.e.f July 1, 2015.
 * Dear Customer, Some system up-gradation for TDS is under process which may affect online closure of RD accounts for next two weeks. Please contact your home branch for closure of RD accounts. Inconvenience caused is regretted.
 * Dear Customers, Bank has launched Digital Signature Certificate validation for all online transactions. Please register your digital signature certificate with us for safe and secure online banking.
 * Dear Customer, please do not disclose ATM PINNING PASSWORD/GRID VALUE to any phone call or mail. The Bank never informs you about any transaction movements in

lance charges :: Dear Customers, the IMPS fund transfer facility is available through Internet Banking ::

Internet | Protected Mode: On
 100%
 6:45 PM
 10/29/2015

Fund transfer:

CBI Net Banking - Windows Internet Explorer
 https://netbanking.cbi.co.in/ser/let/cb.servlets.CBLoginServlet?browsertype=MSIE 7.0

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Central Bank of India
 1911 से आपके लिए "केटिस्ट" "CENTRAL" TO YOU SINCE 1911

Welcome Ms. Priyanka Sarkar- priya0038
 Current Login Date : Oct 29, 2015, at 18:36:52 IST
 Last Login Date : Oct 29, 2015, at 18:28:05 IST

Contact Us Site Map Help Logout

Bill Payment Enquiry Others Requests Tax Transfers

Duplicate Receipt
 Add Beneficiary

Fieldnames in bold are Mandatory.
 Enter only the Account Number to verify its details.
 Please ensure that Beneficiary Account Number should be correct in all respect since RTGS/NEFT transactions credit will be effected based solely on the Beneficiary Account Number information and the beneficiary name particulars will not be used therefore.
 Nick Name of beneficiary must be unique and see that there is not blank space in nick name.
 Please avoid special character.
 Pin code must be entered.

Select Type CBI Other Bank

AccountNo
 Re-enter Account No
 Beneficiary Nick Name
 Beneficiary Name
 Beneficiary Address
 Pincode
 Beneficiary Phone Number
 Beneficiary Email ID
 Beneficiary Relationship

14% shall be applicable w.e.f July 1, 2015.
 Dear Customers, commission for Rs 2.5 shall be applicable for NEFT upto transaction amount for Rs 10000 and commission for Rs 5 shall be applicable for NEFT for transaction for Rs 10001 to Rs 100000 plus Service Tax @ 14% w.e.f July 1, 2015.
 Dear Customer, Some system up-gradation for TDS is under process which may affect online closure of RD accounts for next two weeks. Please contact your home branch for closure of RD accounts. Inconvenience caused is regretted.
 Dear Customers, Bank has launched Digital Signature Certificate validation for all online transactions. Please register your digital

ashtra GRAS payment using Central Bank Internet Banking. :: Dear Customer, New Phone Numbers for Missed Call Alert from 1/10/2014: Dial 09555144441 - For Mini Statement and 09555244442 For Balance En

Internet | Protected Mode: On
 6:51 PM
 10/29/2015

Duplicate receipt:

CBI Net Banking - Windows Internet Explorer
 https://netbanking.cbi.co.in/ser/let/cb.servlets.CBLoginServlet?browsertype=MSIE 7.0

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Central Bank of India
 1911 से आपके लिए "केटिस्ट" "CENTRAL" TO YOU SINCE 1911

Welcome Ms. Priyanka Sarkar- priya0038
 Current Login Date : Oct 29, 2015, at 18:36:52 IST
 Last Login Date : Oct 29, 2015, at 18:28:05 IST

Contact Us Site Map Help Logout

Bill Payment Enquiry Others Requests Tax Transfers

Duplicate Receipt
 Digital Signature Certificate

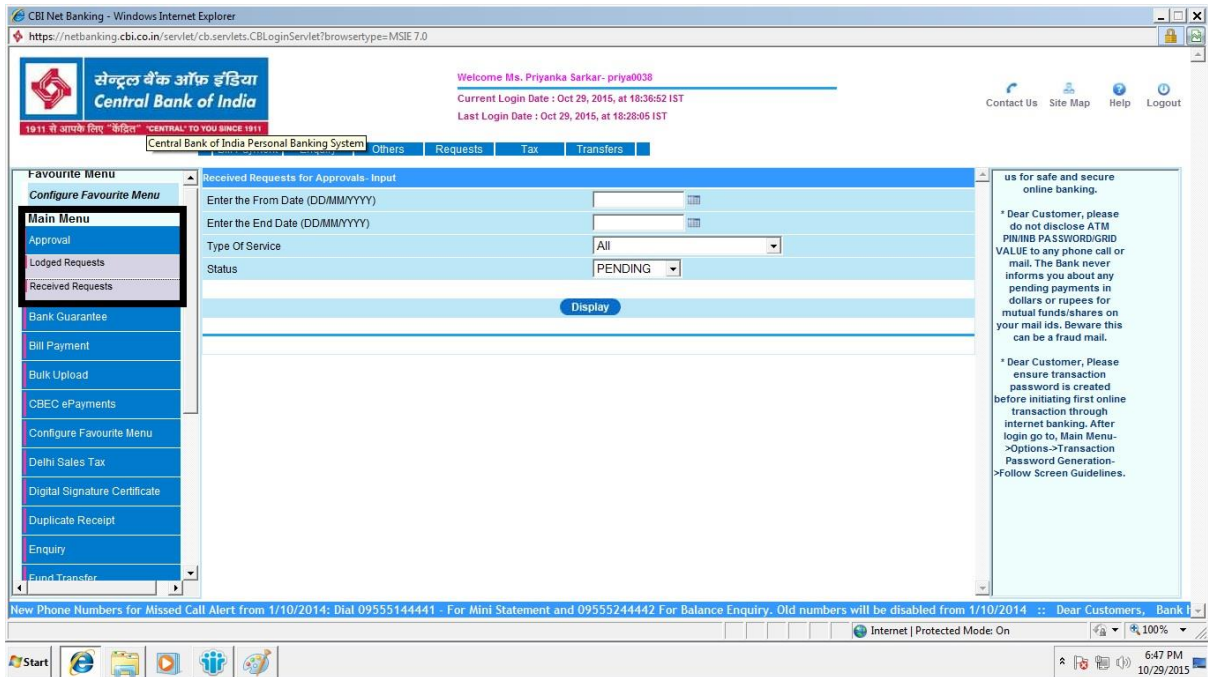
Dear Customer you have already Registered

register your digital signature certificate with us for safe and secure online banking.
 Dear Customer, please do not disclose ATM PIN/INB PASSWORD/GRID VALUE to any phone call or mail. The Bank never informs you about any pending payments in dollars or rupees for mutual funds/shares on your mail ids. Beware this can be a fraud mail.
 Dear Customer, Please ensure transaction password is created before initiating first online transaction through internet banking. After login go to, Main Menu->Options->Transaction Password Generation->Follow Screen Guidelines.

the minimum balance level, it will attract minimum balance charges :: Dear Customers, the IMPS fund transfer facility is available through Internet Banking ::

Internet | Protected Mode: On
 6:49 PM
 10/29/2015

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

Dear Cus

Online Login Password Generation for Corporate Customers

Mobile Number should start with the country code. E.g: 919876543210 where 91 is country code and mobile number is 9876543210
 The OTP (one time password) for login shall be sent to the registered mobile number in user Personal CIF. The OTP is case sensitive.
 Enter the login OTP received in the login screen for first time login and change the OTP within stipulated time.

Corporate ID (10 digit Non Personal CIF no)	<input type="text"/>
Personal ID (10 digit Personal CIF no)	<input type="text"/>
Mobile Number (registered mobile with Personal ID)	<input type="text"/>

How to generate corporate online login password?
 Click on the link "Online Password" in the Corporate User Login Page.
 Enter Corporate ID, Personal ID and the personal registered mobile number.
 Click the Online Password link provided front page or login page.

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.