FAQ

Understanding Internet Banking Services through 10 simple questions and answers:

1. *What is Internet Banking ?*

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

2. *What is the Internet Banking website of Central Bank of India ?*

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

3. *What are the Types of Internet Banking services available for MSME through the website ?*

For Proprietorship concerns the facility of personal Internet banking is available. This facility is available in three options (View only, Tax payment only, full transactions rights)
For all other Business relationships the facility of Corporate Internet banking is available. This facility is available in 3 modes (View only, Tax Payment only, full transaction rights)

4. *How are the 2 INB services different ?*
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). The Corporate Internet Banking can be configured for use by multiple users configured under different roles such as maker, checker etc.
Retail customers can login to the Internet Banking website through the Personal Internet Banking link.
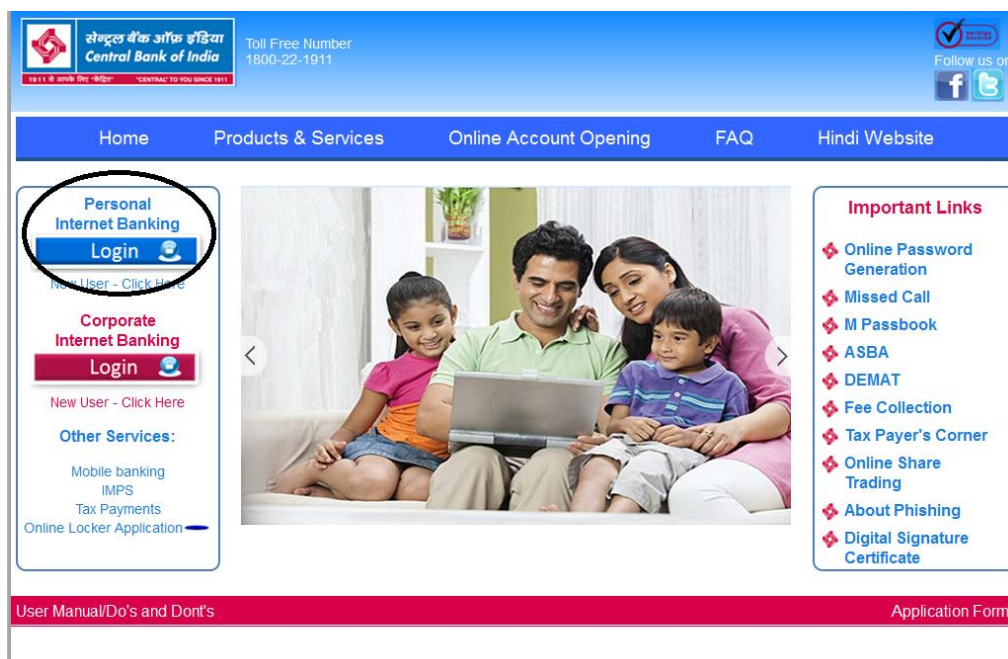
The transaction amount for the personal Users are as follows :

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)	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

Corporate Internet Banking
Central Bank offers the net banking facility for the corporate customers also.

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

5. *How to register for this facility ?*

Presently the registration is available through the Branches only based on the application form. The Branch configures the facility for the customer and provide 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.

1. Personal customers need to enter the user id (CIF) and registered mobile number

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

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

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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)	
Personal ID (10 digit Personal CIF no)	
Mobile Number (registered mobile with Personal ID)	

[Generate] [Reset] [Next ⇒]

**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.

6. What are the facilities on Personal INB ?

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 meets the needs of Retail and Corporate Customers. 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. Tax payments
3. Online application of IPO
4. Online Aadhar registration
5. Online payment of credit cards
6. Multi utility fee collection
7. E-Filing of ITR returns
8. Transaction profile setting
9. Term deposit account modeling &opening
10. DeMAT enquiry
11. Fund Transfer: Own account, within Bank, Other Bank through NEFT/RTGS/IMPSl
12. Hotlisting of ATM Cards
13. Online Locker request
14. Registration for PMJBY / PMSBY
15. Registration for Atal pension yojna.

16. PMNRF Donation
17. Cheque book Request
18. Stop Cheque request
19. Donation
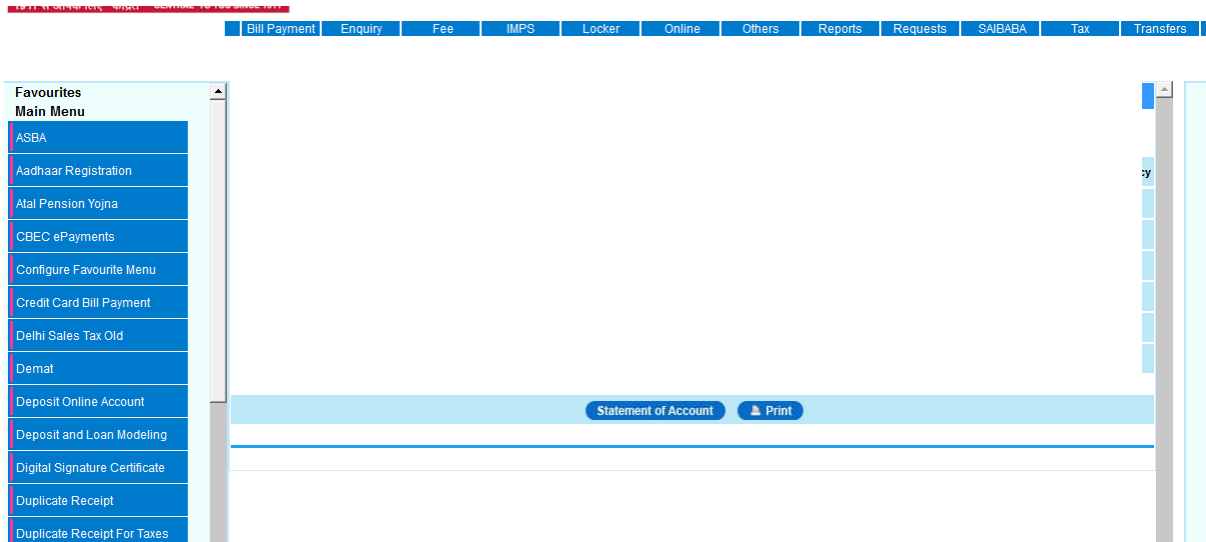
Corporate INB:

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 customised account statement.

7. *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 usingat 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.

8. *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.

9.   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.

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