



FAQs on Internet Banking

Q1. What is Net Banking?

Ans: Net Banking is an electronic payment system that enables customers of a Bank to conduct financial transactions on a website operated by the Bank.

Q2. Who cannot apply for Net Banking?

Ans: SB Saral A/c, SB FI A/c, Minor A/c, Loan A/c, FD A/c, RD A/c, A/c with Mode of Operation as Others i.e. 999

Q3. Who can apply for Retail Net Banking?

Ans : Saving A/c Holders & Current A/c Holders with Mode of Operation as Self, E or S, Any one, F or S.

Q4: Who can apply for Corporate Net Banking?

Ans: Partnership Firm, Club, Trust, Association, Schools, Colleges, Pvt Ltd Firm, Sole Proprietors, Mode Operation as Jointly by All.

Q5: What are documents required for Retail Customers?

Ans: R1 Form & R2 (For Joint A/c holders).

Q6: What are documents required for Corporate Customers?

Ans: C1 Form & Annexure I (in case of Maker Checker).

Q7: When can customer Login after receiving password from branch?

Ans: Customer Net Banking get activated in 24hrs after branch delivers password to customer.

Q8: How customer transaction Password gets activated?

Ans: Transaction Password gets activated in 24 hrs only after customer send mail for Activation of transaction password from their Net Banking Mail Facility.

Q9. How can customer request for re-issue of password for Net Banking Customers?

Ans: 1. **Offline Mode:** Customer need to submit CR-VII Form for re-issue of password to their base branch. (For both Retail & Corporate Customers)

2. **Online Mode:** Customer can generate login password online from Forgot Login Password link by providing ATM cum Debit Card (Master /Rupay Card) details. Transaction password can be generate online from Preferences tab after login into Internet Banking.(for only Retail Customers)



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Q10: Can transaction limit be increased for Retail Customers?

Ans: No, it cannot be increased

Q11: What is the expiry time of Password Mail received for Customer?

Ans: If Password provided in Mailer is not changed with 90 days it gets expired. Then re-issue of password request is to be sent to base branches.

Q12: How can new user register online for availing Internet Banking Facility?

Ans: Only Retail Customer can register online for availing Internet Banking Facility from Retail Login Page > New User link

Q13: How can customers get Request ID (for Online Registration) in case they have delete SMS received?

Ans: Customer can contact their base branch for Request ID SMS

Q14: How can customers registered online avail transaction facility?

Ans: Customer need to change profile from '**View only**' to '**View and Transaction**' from **Preferences tab > Change Menu Profile** option first and then generate transaction password from **Preferences tab > Generate Transaction Password online** by providing ATM cum Debit Card (Mater/Rupay) details. If customer is not having ATM Card they need to give request in their base branch.

Q15: How can corporate customer get their transaction limit increase?

Ans: Customer needs to give application for increasing transaction limit to their base branch.

Q16: Can customer transfer funds to their loan accounts?

Ans: Customer can transfer fund to their Loan A/cs which is linked to their customer Id from Fund Transfer > Credit to Loan A/c Option.

Q17: Can customer place request for Cheque Book?

Ans: Retail customers can place request for Personalize Cheque Book from Internet Banking Requests tab > Cheque Book Request Option.