

FAQs on KGB Net Banking - Retail

GENERAL

Q. What is KGB Net Banking?

Kerala Gramin Bank Net Banking is a convenient way to bank- anytime, anywhere, at your convenience from your personal computer or tab.

Q. Who is eligible for KGB Net Banking?

KGB Net Banking service is available to all Savings and Current account holders. In all cases, the customer/mandate holder should have the authority to operate the account with full permission.

Q. Why should I register for Net Banking?

Facility enables convenient and faster way to access your account.
Manage your day to day banking transactions anytime, anywhere, 24X7 at your own comfort.
No need to visit the branch all the time & wait in long queues.
Net Banking service is safe and secure.

Q. What all services can I use on KGB Net Banking?

You can manage all your daily transactions online. You can view statements, place cheque book requests, do within Bank and other Bank fund transfers, order DDs, pay your bills & even shop online.

Services

- **Account Details:**
You can view your bank account details, account balance, and download statements. You can also view your Deposits & Loan account details.
- **Fund Transfers:**
Transfer funds to your own KGB accounts, other third party KGB accounts or Other Bank accounts seamlessly.
- **Request Services:**
You can place online requests for Open FD/RD, Update Nominee, Balance Certificate, Interest certificate (Loan/Deposits), Stop Cheque Payment, hot-listing of Debit Card, Mobile Banking registration, E-statement registration etc., and offline requests for New Cheque book, Demand Draft etc

Q. Can I change my personal details on E-Banking?

- You can change your Account Nick Name, Preferences, and personalize the Dashboards in the E-Banking system.
- For changes in E-mail ID, Mobile number and Communication / Permanent Address, please visit your KGB home branch.

Q. What if I forgot “User ID”?

If User ID is forgotten, you can retrieve the User ID by using option “Forgot User ID” in the Home page. Base Customer ID is required along with Mobile number registered with Bank. After successful OTP validation, your User ID will be sent to your registered E-Mail ID.

Q. Why does my User ID get disabled and what should I do?

If your User ID is locked/disabled and you remember your password, you can unlock your User ID instantly using “Forgot password/Unlock User ID” link.

Three consecutive unsuccessful attempts of logins will disable the password. This is applicable for both your Login password and Transaction passwords. You can reset the password instantly using “Forgot password/Unlock User ID” link.

Q. If I do not use my account for a long period of time, will it work if I try to login?

As a security measure & risk assessment of your KGB account, Bank might sometimes de-activate your access to Internet Banking. This is to prevent any fraudulent attempts to access your KGB Net Banking account. Also, after 90 days of inactivity, User ID will be deactivated. You can unlock the User ID online itself or you may visit the nearest Bank branch for submitting the request.

Q. Which browsers are compatible with E-Banking?

Browser versions detailed below:-

- IE (Internet Explorer) version 10, 11+
- Mozilla Firefox version 52+
- Google Chrome version 55+
- Safari version 9+ Client desktop OS

Note that the KGB Net Banking site is best viewed in 1366x768 resolution with good internet connectivity (minimum 3G HSPA +).

For best viewing Internet Explorer it is recommended to use IE 10/11 version, with 'Compatibility View' setting turned off. To turn off the Compatibility View setting, Customers has to go to Tools -> Compatibility View Settings and remove the mention of this website from the selected URLs.

Q. What are the benefits of using Internet banking?

Internet banking is like having access to the branch at any time and being able to get the banking services at your computer. With KGB Net Banking, you can view all the transactions in your banking

accounts, view your current balances, transfer funds within and outside KGB, open TD/RDs, and avail many more general services. You save a lot of time by being able to reach bank from home or office, at your convenience. All that you require is a connection to the Internet.

Q. How secure is Internet banking?

- We have the most secure and easy to use internet banking services. Our servers are protected with firewalls that prevent unauthorized access. Every customer is provided with a unique Customer ID and a self-decided password to ensure security. One time passwords are also used for transactions to ensure the security.
- To ensure complete security you also need to do a few things like:
 - o Keep your PIN for the ATM/Debit Card secure and do not disclose it to anybody under any circumstances. Even KGB employees will never ask you for your PIN.
 - o Keep the Net Banking password confidential and do not disclose it to anybody under any circumstances. Even KGB employees will never ask you for the Net Banking Password.
 - o Do not ever respond to any emails that ask you for any details, including the ones that seem to come from Kerala Gramin Bank.

Q. What are the charges for using Net Banking?

- As of now, all account holders of KGB have free access to Internet Banking.

Q. While trying to log in to Internet banking, why do I get an error message?

- Please confirm that you are using the correct Customer ID/User ID and Password. Please also check if the 'Caps Lock' is activated on your PC. Please note that the password is case sensitive.

Other reasons why you could be getting an error could be:

- Your browser may not be compatible or may be an older version. Please use the browser from the list mentioned above
- You have entered a wrong password three times consecutively. Your User ID will be locked in this case. This is done to prevent somebody from trying to guess your password. Please contact the nearest branch or call our customer call center on 1800 425 10000 for assistance.
- Our server may be temporarily down for periodic maintenance. Please try logging in after some time.
- The internet service provider's connection may be weak and hence the required data transfer rate may not be available. This is normally a temporary problem and should get resolved in some time. Please try logging in after some time.
- First time users need to use "First Time User" option on the login page, to enable and set password instantaneously.

Q. Why do I get the "Application Security Error"?

If you get an "Application Security Error" it could have been caused due to the following reasons:

- You used the Back / Forward / Refresh button of your browser.
- You clicked twice on any options/buttons.
- There was no activity in the browser window for a long time.
- You logged in from another browser window. You tried to access the online banking page from a saved or static page.

Q. Why does the Internet banking login page not open?

The Net banking page may sometimes not open sometimes due to the following reasons:

- The Internet service provider's connection may be weak and hence the required data transfer rate may not be available. This is normally a temporary problem and should get resolved in some time.
- Our Server may be temporarily down for periodic maintenance. The page shall open when you try after some time.

Q. If I am an Individual and hold a Current A/c as well as Savings Account, can I link both accounts to the same Customer ID?

- Yes, if you are an individual and hold a Current A/c, your account will be linked to the Customer ID of Savings Account. Hence you can operate both accounts under the same User ID.

Q. What are the different types of modes available to access KGB Net Banking?

- KGB Net Banking comes loaded with transaction facility.

Customer can opt separately for enabling View only mode (where you can get View Only access to your account details & view statements) by placing a separate request with Branch.

Q. Why can't I do some financial transactions after I have logged in to Net Banking?

- Account holders with joint or conditional operation rights may not have access to some features. In case you require any further clarification request you to contact your nearest KGB branch. You also need to have your Mobile no. & Email id registered with us for the said account. OTP is sent on mobile and email id for transactions to proceed further. If you have changed or not updated your Mobile no. and / or Email id, we request you to visit your KGB home branch & update the same. Details of the branches are available on www.keralagbank.com.

Registration and Login:

Q. How do I register for KGB Net Banking?

- Registration for KGB Internet Banking is done from base Branch after submitting duly filled in Registration Form. Following details are to be carefully filled in:-
 - * Customer ID
 - * D-O-B (for Retail) or D-O-I (for Corporate)
 - * AADHAAR Number (not mandatory for NRE/Corporates)



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- * PAN Number
- * Mobile Number
- * Email ID

Please note that the self-registration facility over Debit Cards, is presently not available.

Q. First Time User login for newly registered users?

- Once Customer is registered through Branch; he/she will be provided with base User ID and on T+1 basis customer can login to Net banking by clicking on 'First Time User' option available in the Net Banking login page.

1. User clicks on the 'First Time User' option
2. User to enter bank provided base User ID and proceed
3. User to enter correct personal details in the mandatory fields, same as provided with Bank and submits.
4. OTP will be sent to the registered Mobile Number and user to enter the correct OTP and submit.
5. After successful validation of above credentials, User will be forced to set the login as well as transaction password.
6. Once successfully completed, user has to go for a fresh login to KGB Net banking.

Q. Is there any option available in KGB Net Banking to change my User ID?

- Yes. KGB Net banking provides you the possibility of changing the user id under the option 'Change User Id' available in 'My Profile'.

Navigation Path: My Profile: Security Settings > Update User Id

Q. I have more than one account with the bank at different branches. Can I keep one KGB Net account for all the accounts?

- Yes. You can get all your accounts at any branch of the bank in one User ID account.

Password

Q. How can I change my login/transaction password?

- You can change the login/transaction password by 'Change passwords' option available in 'My Profile'.

Navigation path: *My Profile: Profile Activities > Change Passwords > Change Passwords*

Q. If I forget my password what should I do?

- To reset your password, you can use the 'Forgot Password?' link available in the login page. You need to provide User Id, DOB, Account Number, any listed ID type and ID Number, OTP etc to reset your password.

Q. How often should I change my password?

- Since there is no restriction on the number of times you can change your password, it is up to you to decide when to change the password. We suggest that you must change your password as frequently as possible or whenever you feel that the password has been compromised. However, if you do not change your passwords at least once in 90 days, the system will prompt you to change your passwords at the expiry of 90th day. In this case you will be permitted access to your account only after changing the password.

Q. What is the policy on creating passwords?

- You should remember below points while setting your passwords:
 1. The password cannot consist of all the characters as are in your Username.
 2. Password should mandatorily contain digits, at least one special characters (!@#\$\$%^&*) and at least four letters. .
 3. Spaces are not allowed in between Password.
 4. The Password should contain a minimum of 8 characters and a maximum of 28 characters
 5. Your new password cannot be the same as any of your previous 6 password(s)
 6. Login Password should be different from Transaction Password.

Q. Will anybody in the bank know my password?

- With our stringent security system, no one in the bank or outside except you will know the password.

Fund Transfer

Q. What are types of fund transfers I can do?

- You can do the following types of Fund Transfer:
 - Fund Transfer between your own accounts linked to Customer ID
 - Fund Transfer to any Other Kerala Gramin Bank account
 - Fund Transfer to Other Bank's Account (NEFT/RTGS/IMPS)
 - QuickPay

Q. Is this facility available to Non-Resident Indians?

- Yes, this facility is available to Non-Resident Indians also. Funds can be transferred from a NRE account to another NRE / NRO / Resident account. Similarly, funds can be transferred from a NRO

account to another NRO / Resident account. However, this facility is not available for transfer of funds from resident operative accounts to NRE / NRO accounts.

Q. How much time does it take to transfer the funds?

- Funds transferred to any KGB account is instant, on a best effort basis
- Funds transferred through IMPS will get credited immediately
- Funds transferred to any other bank account, viz. NEFT, before cut-off time will be credited on the same day, post cut-off time, the same would be credited on the next working day

Q. What details do I need to provide in order to effect a transfer to Other Bank Accounts (NEFT)?

To carry out a transfer you need to first register the beneficiary online. For registering a beneficiary keep the following information handy:

- Name of the Beneficiary bank, and the name of the Beneficiary customer
- Beneficiary Account Number
- IFS Code of the beneficiary bank-branch
- Account number from where the funds will be debited
- Amount to be remitted
- Remarks, if any.

Q. Can I make NEFT transactions on holidays?

- Requests for NEFT transactions are accepted on Holidays, 2nd/4th Saturdays & Sundays (holidays as defined by RBI) and the actual debit will happen on same day but the transaction is completed only in the next working day.

Q. What are the different passwords and validations to login and transact?

There are three kinds of details used to login and validate transactions on Internet Banking:

- **Login password** - The "Login Password" is used for logging in and allows you to view your account details. Your initial login id is same as your unique Customer ID.
- **Transaction Password** - "Transaction Password" is required for carrying out financial transactions like bill payment, fund transfers, placing service requests, profile update etc.
- **OTP** - "OTP" is an additional security feature added to have a 2nd factor authentication. For doing any fund transfer, OTP as a 2FA is mandatory. This makes your banking transactions safer & free from frauds.

Q. What is Quick Pay?

Quick Pay enables you to transfer funds to other bank with/without adding Beneficiary to Payee list. Mode will be NEFT and transactions initiated after daily batch timings and on RTGS/NEFT holidays, your Account will be debited immediately and the transactions will be scheduled for the next available batch.

Q. What is the daily transaction limit?

- Presently following are the limits set for KGB Net Banking Users per day:-

- Within Bank Own Account – Rs.3,00,000/- & 5 transactions
- Within Bank Third Party Account – Rs.3,00,000/- & 5 transactions
- NEFT + RTGS (cumulative) – Rs.6,00,000/- & 10 transactions
- Quick Pay (NEFT mode) – Rs.10,000/- & 5 transactions
- IMPS – Rs.50,000/- & 5 transactions

Beneficiary

Q. How can I add a beneficiary?

- You can use the 'Add Beneficiary' option available in 'Transactions' tab.
Navigation path: Transactions: Manage Beneficiary > Add Beneficiary

Q. Should I need to add a KGB customer as beneficiary to transfer funds to his account?

- Yes. You need to add a KGB customer as your beneficiary unless your transaction amount is less than or equal to Rs.10,000/- (viz. Quickpay)

Q. How can I view/modify the details of a beneficiary added?

- You can use the 'View/Modify Beneficiary Details' option available in Transactions Menu.
Navigation path: Transactions: Manage Beneficiary > View/Modify Beneficiary Details

Q. I have added a new beneficiary through KGBNet Banking. When will the beneficiary be activated?

- The newly added beneficiaries will be activated after One hour. But for newly added beneficiary, a threshold limit amount will be activated instantly for fund transfer.

Accounts

Q. From where will I get the Account Statement?

- Account Statement option available directly in the Quick Links in Dashboard screen.
- Account statement can be viewed in 'Accounts Summary' available in 'Accounts' tab. The same can be downloaded in various formats using 'More Actions' available there itself.

-Also, from the action points available against the individual account in the dashboard “Accounts Summary” widget, user can access Account Statement.

Q. How can I open a Term Deposit/Recurring Deposit Online?

- Term deposit opening option will be available in ‘Services’ option under ‘Operative Accounts’ tab.
Navigation path: Accounts: Services > Term Deposit Opening > Open Term Deposit Account

Q. From where can I view unclear balance?

- Clearing balance, if any, can be viewed under ‘Accounts Info’ option in Accounts.

Q. How can I view my SB/CA/OD/CC Account details?

- Operative Accounts details can be viewed by clicking on the ‘Account Number’ of the corresponding accounts, when they are getting listed in the Dashboard, under “Accounts Summary” widget in the Home Page.

Navigation path: Accounts>Accounts Summary> Operative Accounts

Q. From where will I get the details of temporary overdraft/lien?

- Lien/temporary overdraft enquiries can be done in more actions part of ‘My Operative Accounts’ page in ‘Accounts’ tab. Also, available from action points in the Dashboard “Account Summary” widget.

Navigation path: Accounts: Accounts Info > Operative Accounts > Inquire on lien

Q. How can I View/Stop issued cheques?

- View/Stop issued cheques option is available in more actions part of ‘My Operative Accounts’ page in ‘Accounts’ tab.

Navigation path: Accounts: Accounts Info > Operative Accounts > View or Stop Issued Cheques

Services

Q. Which service requests can I make through KGB Net Banking?

We have categorized Service Requests in to 4 broad categories, viz.

- Accounts
- Operative Accounts
- Loan Accounts
- Other Services

List of various Services under these categories are listed below:



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- Accounts

- **Open FD**
Open FD facility in KGBNet enables user to open the Term Deposit scheme applicable to his/her user category (General/Staff/Senior Citizen/NRE/NRO)
- **Open RD**
Open RD facility in KGBNet enables user to open the Recurring Deposit scheme applicable to his/her user category (General/Staff/Senior Citizen/NRE/NRO).
- **Update Nominee details**
Enables user to update the existing nominees, if any, in his/her operative/deposit accounts.

- Operative Accounts

- **Block Debit Card**
Debit card can be hot-listed online. User will receive the status over SMS to the registered Mobile Number.
- **E-Statement Registration**
User can enroll online for subscribing Account Statements over email for available frequencies. Statement will be a password protected PDF.
- **E-Statement de-registration**
User can opt out of E-mail statement subscription online.
- **Mobile Banking registration**
User can enroll for KGB mPay mobile banking services. Once registration is happened, user will receive activation SMS to registered Mobile number.
- **Balance Certificate request**
User can generate Balance certificate for his operative CASA accounts online.
- **Request for a Cheque book:**
The cheque book will be mailed to your mailing address registered with Bank. Charges as indicated in respective Schedule of Charges will be recovered from your account.
- **Stop Cheque:**
You can make stop payment for a cheque / multiple cheques issued. The process is real time and instant. Applicable charges will also be debited.
- **Order a Demand Draft:**
The demand draft will be ready within 2 working days and the same can be collected from selected branch on T+1 basis.
- **TDS Enquiry**
TDS Details pertaining to Current Financial year only will be available.
- **TDS Certificate**
Based on Customer ID only. User can see/download the account wise TDS details of previous FY, inside the certificate. TDS certificate can be generated for Previous Financial year only

- Loan Accounts

- **Interest Certificate:**
User can generate Loan interest certificate online for selected time period.



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- Other Services

- **Enroll for Social Security Schemes**

User can subscribe for GoI Social Security schemes viz. PMJJBY and PMSBY.

Q. How can I raise a DD request through KGB Net banking?

- An Offline DD request is available in 'New Service Requests' in General Services.

Navigation Path: General Services: Service Requests > New Service Requests > DD Request

Q. How can I view the details of the service requests raised by me?

- The details of the service requests raised will be available under 'My Requests' link under 'General services'

Navigation Path: General Services: Service Requests > My Requests

Note:- As we are in the process of incorporating more functionalities in near future, the FAQs will be modified on a need and periodic basis. Please refer frequently for new updates.