



Forum of Indian Bank Retired Executives Quarterly Meeting – 30 12 2020

Presentation on Indian Bank's Mobile Banking Application - Ind Oasis



One App
Simple
Integral
Secure

IND OASIS

इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD

Mobile Banking



Mobile Banking Application - Ind Oasis

One App
Simple
Integral
Secure

IND OASIS

इंडियन बैंक Indian Bank

इलाहाबाद ALLAHABAD

Mobile Banking

- It is One App – Simple Integral Secured – Combining multiple mobile APP that were in Indian Bank including BHIM UPI
- Available in both Android (Download from Google Play Stores) & iOS (Download from App Store).
- No need to visit Branch for registering / Login PIN / Transaction PIN / enabling.
- Can be installed with ATM / Net Banking Credentials and both Login & Transaction PIN can be set online.
- Device Binding and requirement of SIM Card for the mobile number registered with the Bank for the customer should be in the mobile are added security features
- Bio Metric authentication for login is also enabled as added security which cannot be compromised



Mobile Banking Application - Ind Oasis

One App
Simple
Integral
Secure

IND OASIS

इंडियन बैंक Indian Bank

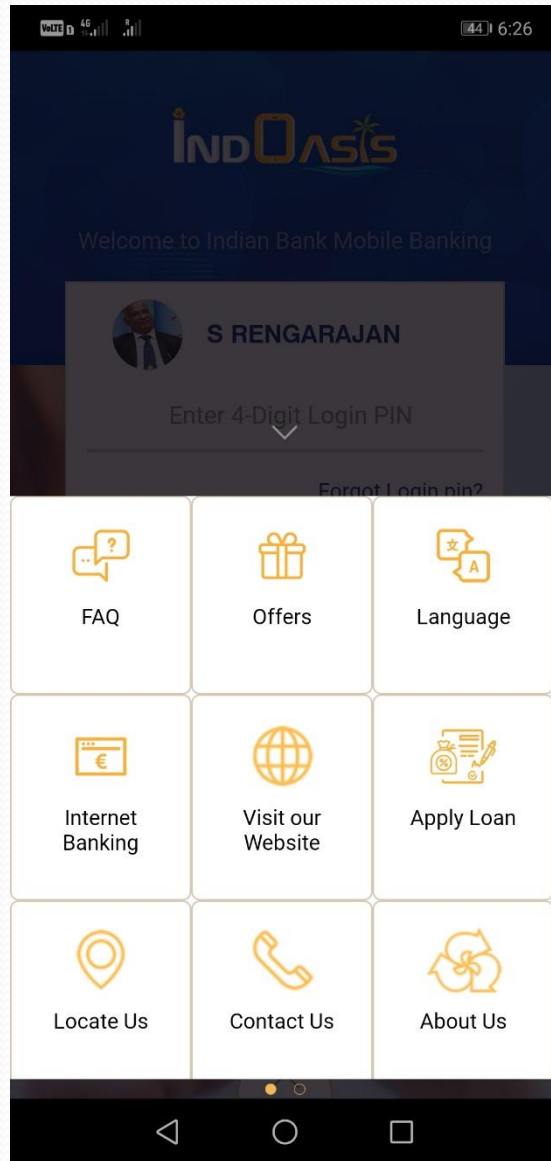
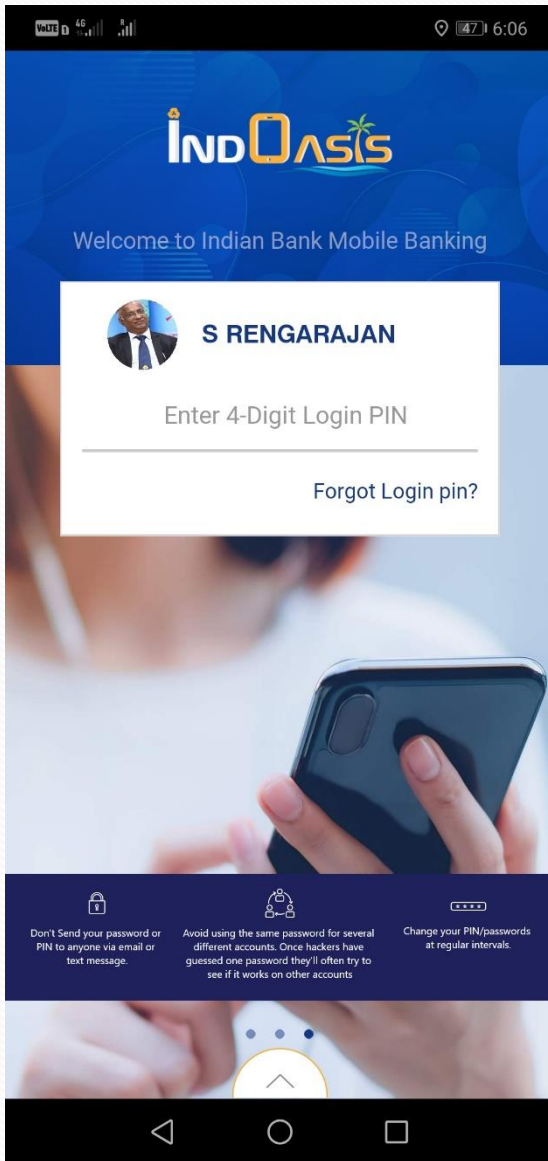
इलाहाबाद ALLAHABAD

Mobile Banking

- Registration Process
- <https://youtu.be/K4li8TFO5pA>
- How to add beneficiary and transfer money
- https://youtu.be/ubEhewN_i-w
- How to block and unblock your Indian Bank ATM, set limits and enable channels
- <https://youtu.be/TPezBmwHUIY>



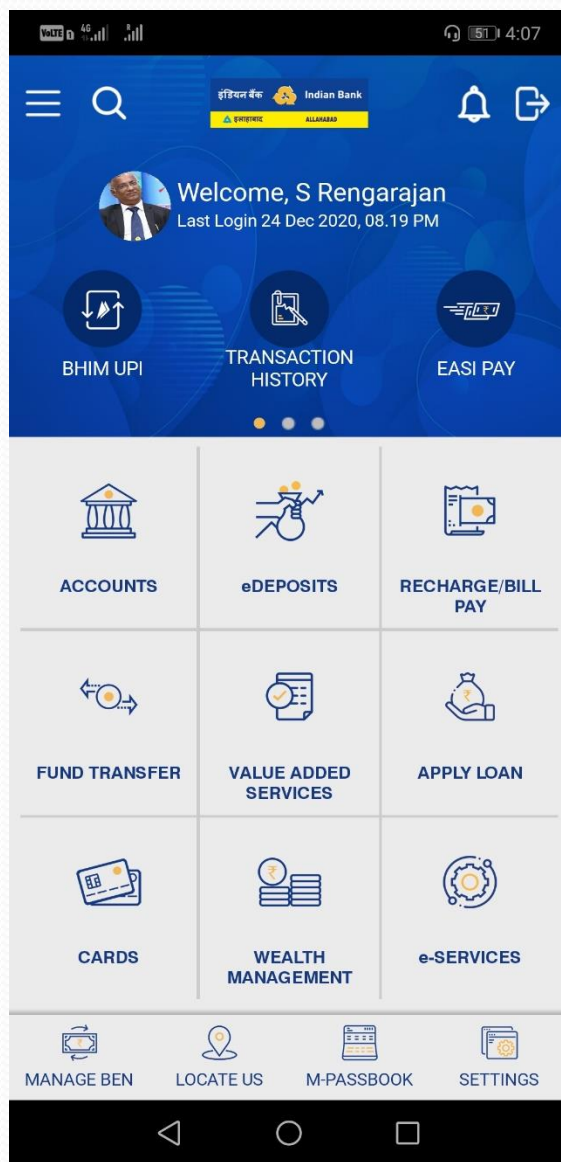
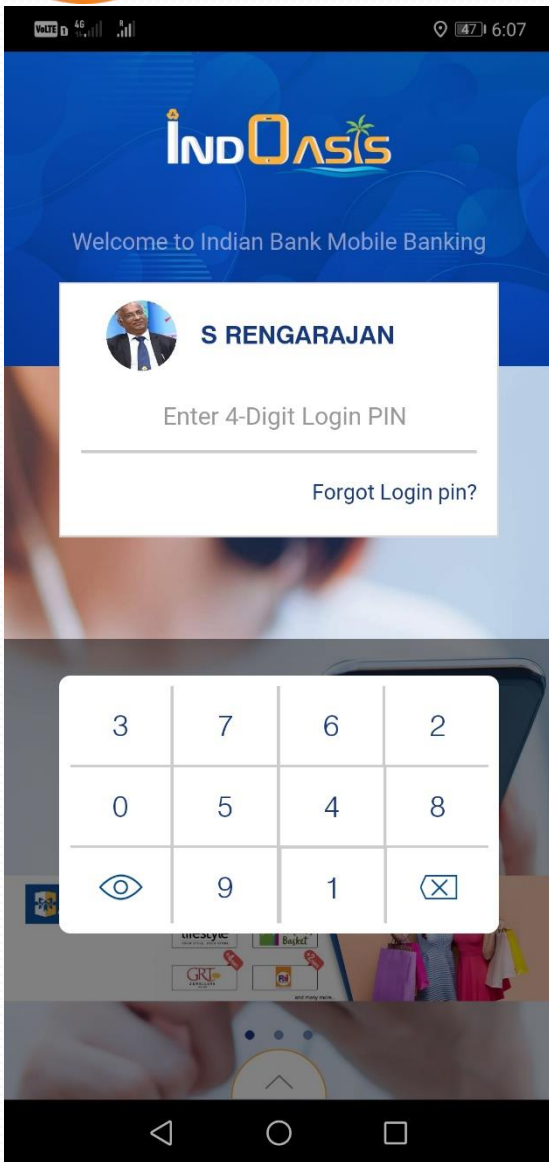
Mobile Banking Application - Ind Oasis



- Double Click the Ind Oasis APP
- Pre Login Page will appear
- Facility is available for PIN reset using Forget Login PIN option in this screen
- Click and proceed with the navigation.
- Authentication will be based on Card / Net Banking Credentials
- Click the UP Arrow in the bottom of the screen to get about 9 functions before login
- Link for Net Banking, Website, ATM / Branch Locator, Change of Language Settings, Offers, Contact Details, About the Bank / Ind Oasis, Frequently Asked Questions (FAQ).
- You can also express your desire to avail Bank Loan. Marketing officers will call you back.



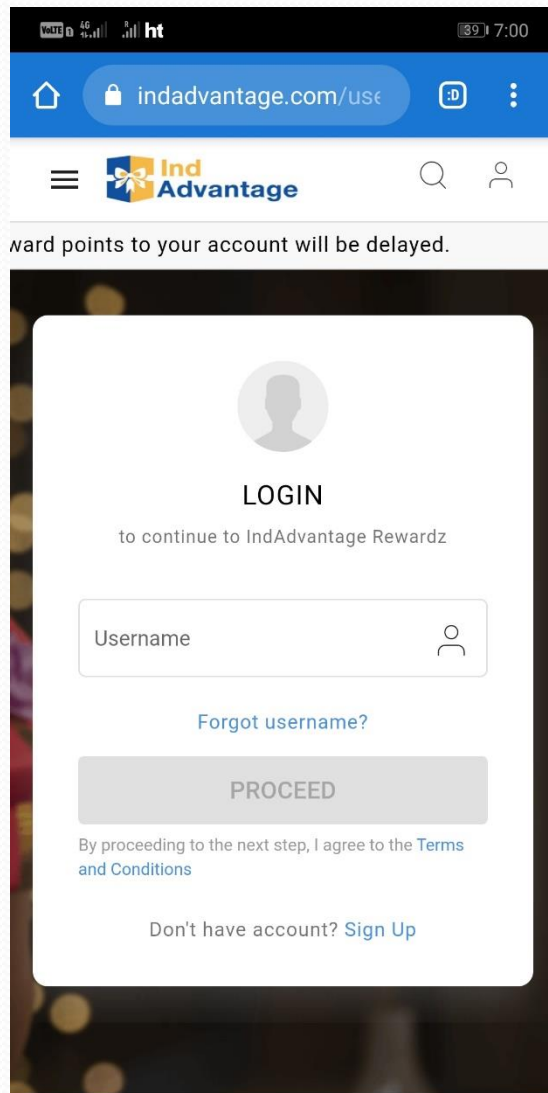
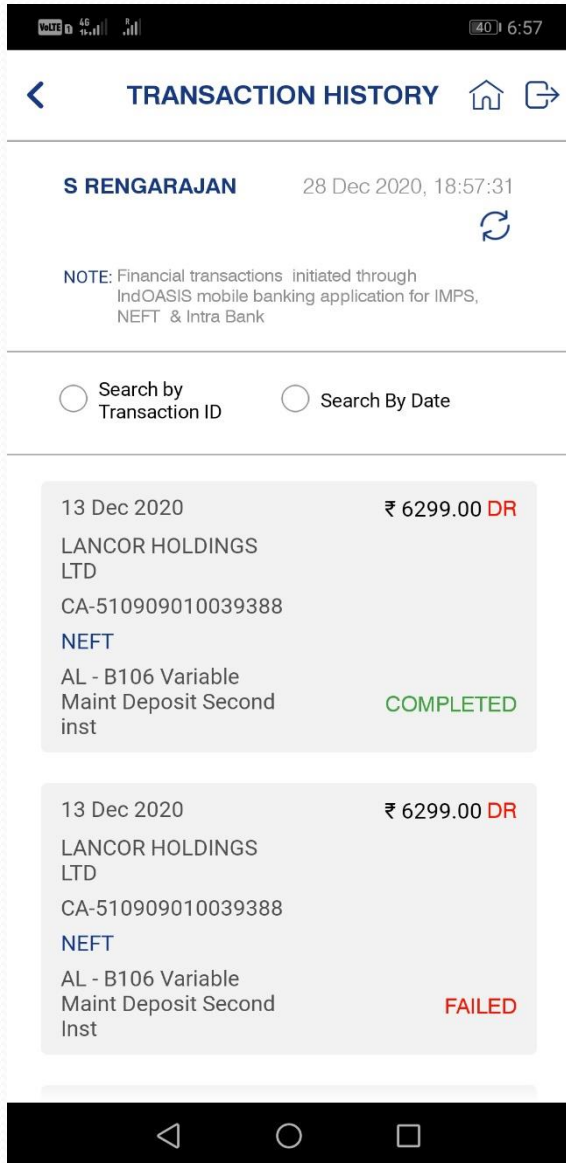
Mobile Banking Application - Ind Oasis




- Touch the message 'Enter 4 Digit Login PIN'
- Virtual Numeric Key Pad will appear in the Mobile below the Pre Login Page
- Position of Numbers in the key pad will change each and every time as a security feature against the Shoulder Surfing
- After entering the last digit of the PIN, PIN validation happens and Login page will appear
- If the PIN is wrong, error message will appear. Maximum attempt 3 times. It will get locked & will be released after 12 hours.
- In the Login Page, Last Login details will appear for your information to check unauthorized login
- 9 Main Menus, 7 Quick Menus on Top and 4 Quick Menus at the bottom will appear



Mobile Banking Application - Ind Oasis



Quick Menus on Top

- **BHIM UPI**  - Hyper link for Indian Bank BHIM UPI
- **Transaction History** – To View transactions done in Ind Oasis with multiple search options
- **Easi Pay** – To Transfer funds without adding Beneficiary to our Bank / Other Bank account)
- **Donation** - Feature is coming soon
- **Rewards** – Hyper Link for IndAdvantage – To ascertain the Reward Points earned for Net / Mobile / Debit Card Transactions
- **Demo Video** – Hyperlink for You Tube Videos relating to Ind Oasis
- **Favourites** – Can Add frequently used activities / Beneficiaries / Transfers



Mobile Banking Application - Ind Oasis

ADD NEW BENEFICIARY

Add New Beneficiary Beneficiary List

Beneficiary Type

Indian Bank Other Bank IB Credit Card

Account No.

Account No.

Verify

Beneficiary Name

Nick Name

Enter Nick Name

Mobile Number

Mobile Number

ADD NEW BENEFICIARY

Add New Beneficiary Beneficiary List

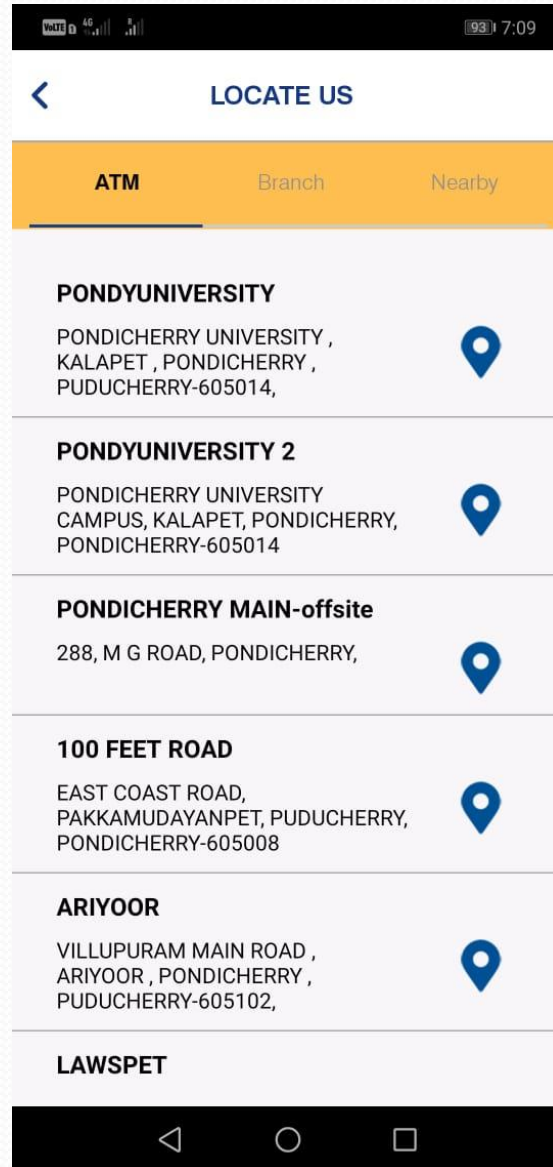
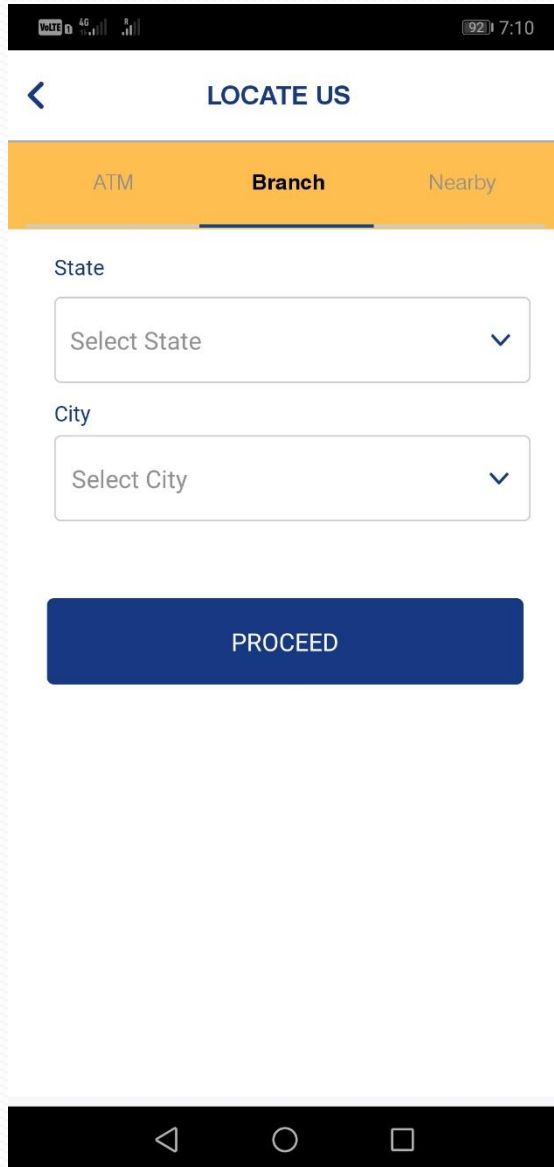
Beneficiary Name	Account No.	Status
JAYANTHI KESAVAN (violinmaster)	A/c 739039631	Active
BHARATHIAR BANK (pbgb)	A/c 806072684	Active
D MOHAN KUMAR (mohanpa)	A/c 604151681	Active
EASWAR KB (easwar)	A/c 432410631	Active
G S RAMANUJAM (kutty)	A/c 602168290	Active
HARINI (harini)	A/c 730131931	Active

Quick Menus on Bottom

- Click on Manage Beneficiary
- Click on Add New Beneficiary
- Select Indian Bank / Other Bank / IB Credit Card. Details to be entered will be different for each category
- Complete the details and submit. Transaction Password & OTP is required for authentication of beneficiary addition
- Cooling period – 24 Hours for funds transfer to new beneficiary
- Click on Beneficiary List
- Select Indian Bank / Other Bank / IB Credit Card. Details will be displayed with option for deleting those beneficiaries with Transaction password authentication.



Mobile Banking Application - Ind Oasis



Quick Menus on Bottom

- Click on Locate Us
- Options are available to search ATM / Branch based on criteria like State / City
- Option is also available to locate an ATM / Branch nearer to your present location provided you have enabled Location Services in your mobile device.
- After selecting the search criteria, click on proceed.
- Location will be displayed in the next screen with link for Google Map.
- Click on the Google Map Link. It will take you to the exact location using the Google Navigator Service



Mobile Banking Application - Ind Oasis

Date	Particulars	Withdrawals	Deposits	Balance
25/12/2020	TRAN DATE -(MMDD) 1225 TRAN TIME -(HHMMSS)	5000.00	-	₹ 22406.91 CR
21/12/2020	UPI TRANSFER/ 035615043754/Dress	-	3800.00	₹ 27406.91 CR
20/12/2020	UPI TRANSFER/ 035515768928/Dress	-	750.00	₹ 23606.91 CR
10/12/2020	TRAN DATE -(MMDD) 1219	10000.00	-	₹ 22856.91 CR

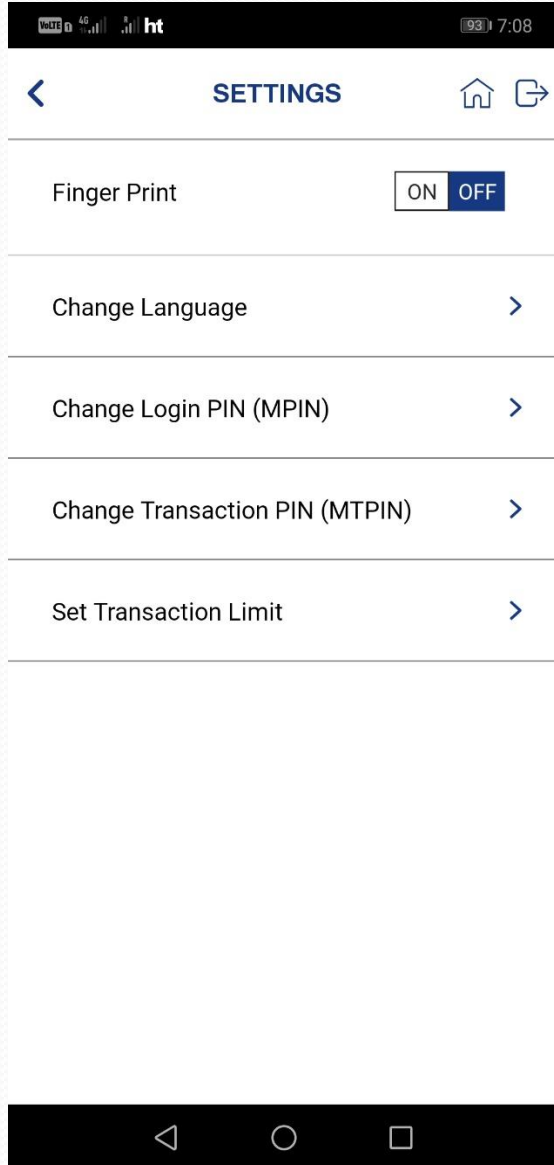
Date	Particulars	Withdrawals	Deposits	Balance
25/12/2020	TRAN DATE -(MMDD) 1225 TRAN TIME -(HHMMSS)	5000.00	-	₹ 22406.91 CR
21/12/2020	UPI TRANSFER/ 035615043754/Dress	-	3800.00	₹ 27406.91 CR

Quick Menus on Bottom

- Click on MPassBook
- Options are available to select from your own accounts. Select & click View button to see the transactions
- Options are also available to convert in to PDF and send by mail.
- Click on the down arrow in Advance Search
- Options are available to view pass book entries based on Transaction type, date and amount
- Select the appropriate criteria and click on view to see those transactions alone
- Options are also available to convert in to PDF and send by mail



Mobile Banking Application - Ind Oasis



Quick Menus on Bottom

- Click on Settings
- Options are available to enable / disable Finger Print for login, Changing the Language, Changing the Login / Transaction PIN and for setting Transaction limit through Ind Oasis
- Feature for capturing the finger print should be available in the mobile device for enabling Finger Print for login
- Click on Change Language and select the language in which you want all the labels to be displayed in all Menus
- However the Data fetched / displayed and Data entered / stored will be in English only.



Mobile Banking Application - Ind Oasis

The screenshot displays three sequential screens from the mobile banking application:

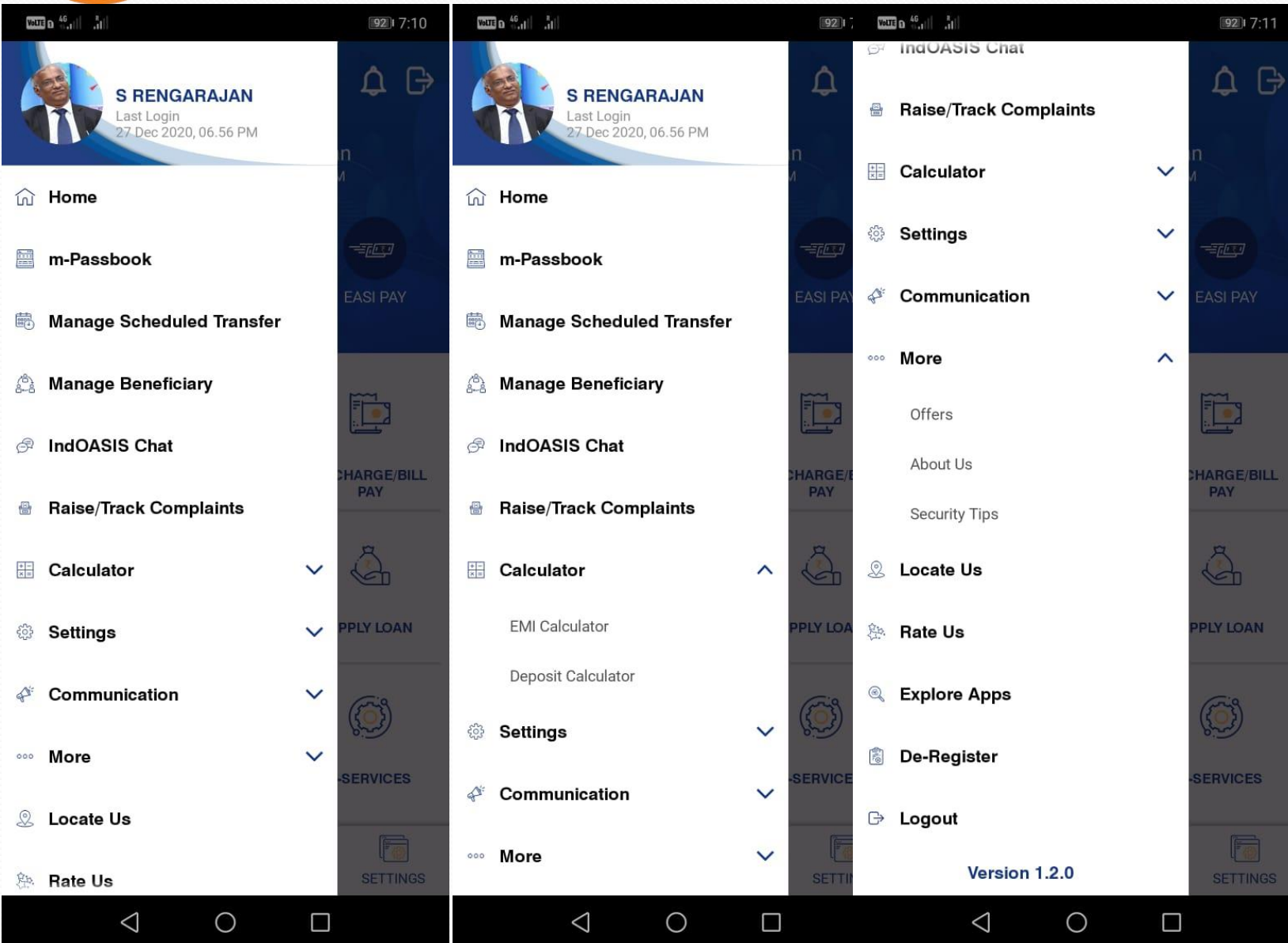
- CHANGE LOGIN PIN:** Features three input fields for 'Enter old MPIN', 'Enter New MPIN', and 'Confirm New MPIN'. A 'CHANGE' button is at the bottom. A note specifies that the MPIN must be 4-digit numeric and not the same as the existing one.
- CHANGE TRANSACTION PIN:** Features three input fields for 'Enter old MTPIN', 'Enter New MTPIN', and 'Confirm New MTPIN'. A 'CHANGE' button is at the bottom. A note specifies that the MTPIN must be 4-digit numeric, different from the MPIN, and not the same as the existing one.
- SET TRANSACTION LIMIT:** Shows settings for 'et limit for InterBank' with three categories:
 - IMPS:** Amount ₹ 5000.00
 - NEFT:** Amount ₹ 20000.00
 - Intra Bank Transfer:** Amount ₹ 50000.00
 - Bill / Recharge Limit:** Amount ₹ 5000.00

Quick Menus on Bottom





- Login PIN (MPIN) / Transaction PIN (MTPIN) can be changed by the user by giving the old PIN and entering the new PIN two times with authentication of Transaction Password and OTP
- Options are available for setting IMPS / NEFT / Intra Bank Transfer / Bill or Recharge Limit (Per Day) within the overall limit applicable for each category of transaction with authentication of Transaction Password & OTP
- This is a security feature to mitigate the risk



Mobile Banking Application - Ind Oasis



Quick Menus on Top (Beside Logo)

- Click  . Menu will come down with Quick Link for m-Passbook, Manage Scheduled Transfer, Manage Beneficiary, Raise/Track Complaints, Settings, Communications (with sub menu - Inbox, Contact Us, Feedback, FAQ)
- In More option – Link for Offers, About Us & Security Tips are there
- Link for Locate Us, Rate Us, Explore Apps, De-Register & Logout are also available.
- Search button  will quickly lead to respective page
- Bell Symbol  Notification is yet to be enabled.
- Out Arrow Symbol  Log out.




Mobile Banking Application - Ind Oasis

The screenshot shows the 'MY ACCOUNTS' screen with a list of accounts. The selected account is 'Savings Account' with account number 'SB-410596539' and an available balance of ₹ 22406.91 CR. Below this, the 'SAVINGS ACCOUNT' details are shown, including account type, number, CIF, IFSC, branch code, and name. The 'AVERAGE MONTHLY/QUARTERLY BALANCE' section shows an average monthly balance of ₹ 706.26 and an average quarterly balance of ₹ 454.97. A blue 'OK' button is visible in the bottom right of the details screen.

Main Menus in the Centre



ACCOUNTS

- Click on Accounts
- Options of SB / CA / OD / Loan will be displayed
- Click on right arrow against the option. Accounts under the option will be displayed
- Click on  against the account number. Balance will be displayed
- Click on the right arrow. Account details will be displayed in the next screen
- Click on Average Monthly / Quarterly Balance link in the bottom of the Details Screen.
- Click on the down arrow against the average balance. It will indicate the month / quarter



Mobile Banking Application - Ind Oasis

The screenshot displays three screens from the mobile banking application:

- SAVINGS ACCOUNT (Left):** Shows account number 410596539 and available balance ₹ 22406.91 CR. It has tabs for DETAILS, MINI STATEMENT, and ACCOUNT STATEMENT. A calendar view for December 2020 is shown with transactions listed below it.
- SAVINGS ACCOUNT (Middle):** Similar to the left screen, but with the MINI STATEMENT tab selected.
- LOAN ACCOUNT (Right):** Shows account details for a loan, including account type, number, name, CIF, IFSC, branch code, branch name, approved date, interest rate, drawing amount, limit sanctioned, and balance. A 'GENERATE INTEREST CERTIFICATE' button is visible at the bottom.

Transaction List (from the first screenshot):

Date	Transaction	Amount
25-12-2020	Dr	₹ 5000.00
21-12-2020	Cr	₹ 3800.00
20-12-2020	Cr	₹ 750.00
19-12-2020	Dr	₹ 10000.00
14-12-2020	Cr	₹ 27750.00
13-12-2020	Dr	₹ 2044.00
13-12-2020	Dr	₹ 6299.00
13-12-2020	Dr	₹ 10000.00
10-12-2020	Cr	₹ 2250.00

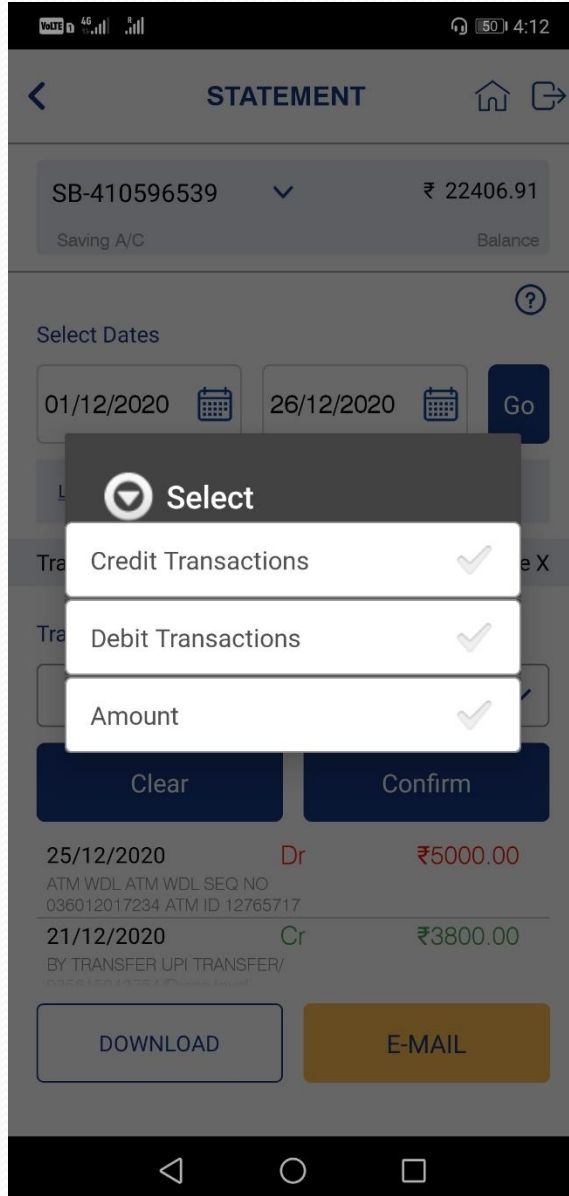
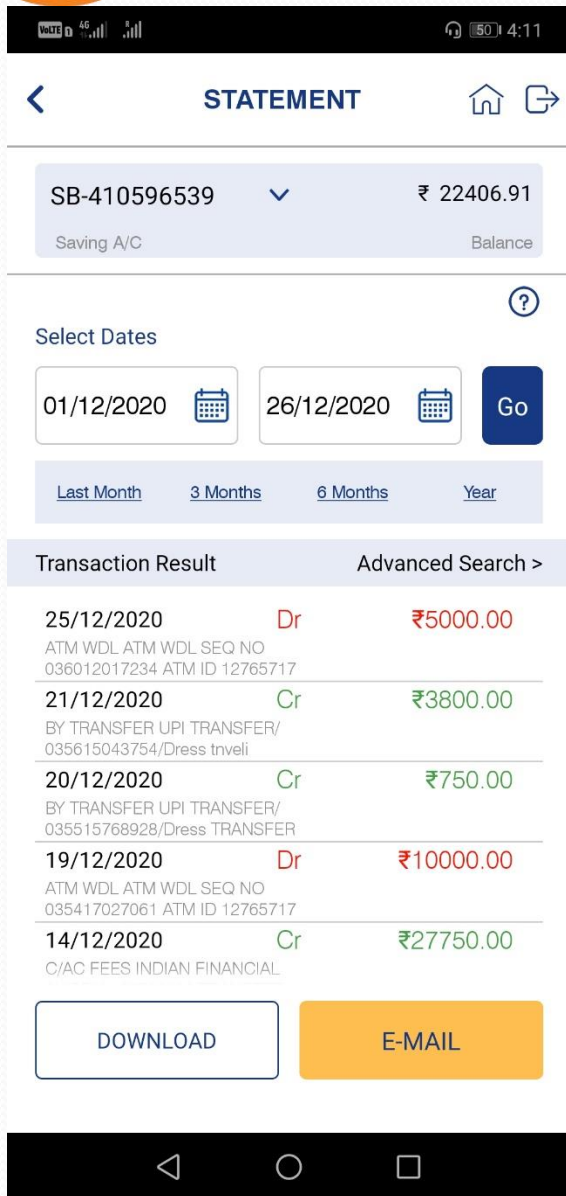
Main Menus in the Centre



- Click on Mini Statement. You will be able to view last 15 days transactions in the account
- Click on Calendar view – The date on which transaction happened will be highlighted and you can view the transaction of that date by clicking on the date
- If it is spread over a month you can navigate previous / next month in the calendar
- For viewing transactions of more period, use Account Statement option for deposit only.
- In respect of loans, there is a facility to generate interest certificate in the Details Screen.



Mobile Banking Application - Ind Oasis



Main Menus in the Centre

- Click on Account Statement
- Select the account in this type – If only one a/c is there, it will get displayed automatically and current day's transaction will be displayed
- Options are available for selecting Start date and end date for which the statement is required and click GO. It will be displayed on screen
- Facility is available for downloading in mobile / send by email
- Options are available to select and view last month / last 3 months / last 6 months / current year transactions, download / send by mail.
- In the advanced search facility is available to see transactions of debit only / credit only / amount based



Mobile Banking Application - Ind Oasis



The image displays two screenshots of the mobile banking application's 'FUND TRANSFER' screen. The left screenshot shows the main form with three tabs: 'Self Pay' (selected), 'Bene Pay', and 'Easi Pay'. Below the tabs are fields for 'From' (Please select), 'To' (Please select), 'Amount' (Enter Amount), and 'Remarks (Optional)' (Please select). There is a 'Schedule Transfer' checkbox and a 'PROCEED' button. The right screenshot shows a dropdown menu for selecting a purpose for the transfer, with options: Investment, Donation, Gift, Groceries, Medical Expenses, Loan Repayment, Deposit Transfer, and Others. The 'Others' option is selected with a green checkmark. There is also a 'Schedule Transfer' checkbox and a 'PROCEED' button.

Main Menus in the Centre

- Click on Fund Transfer
- Option is available for Self Pay (Own account transfer), Beneficiary Pay (To Other Indian Bank / Other Bank accounts) & Easi Pay
- Click on Self Pay & Select From account / To account from the auto-populated drop down and enter the amount to be transferred
- Facility is available to select the predefined remarks / enter other remarks
- If it is a scheduled transfer, tick the check box - Scheduled Transfer and enter the date on which it is to be transferred. Else click on proceed
- Verify the details and give confirmation in the next page
- Fund transfer will happen after successful validation of Transaction password and OTP entered



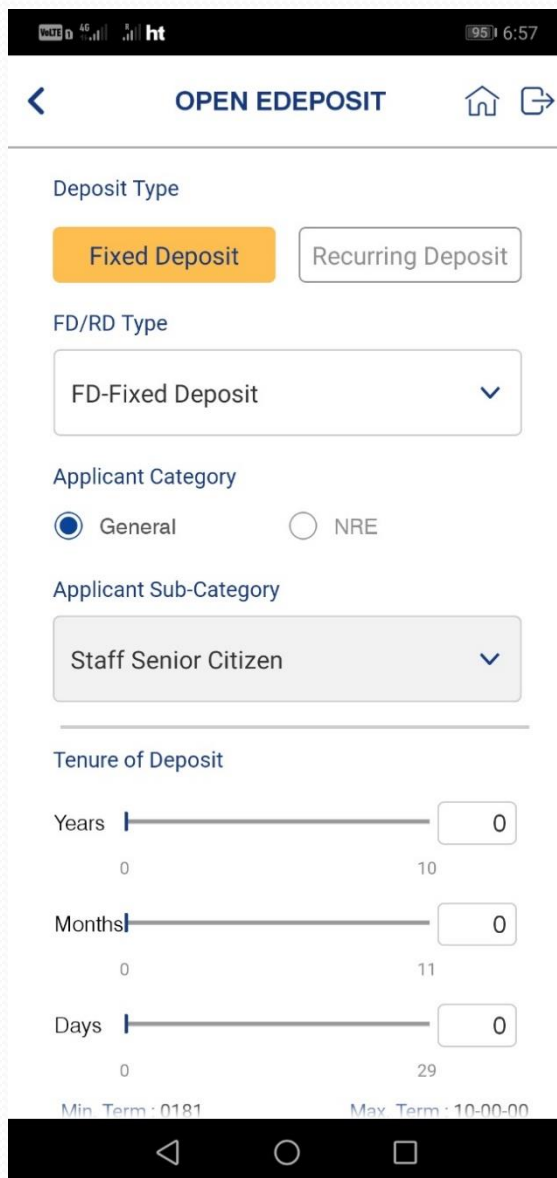
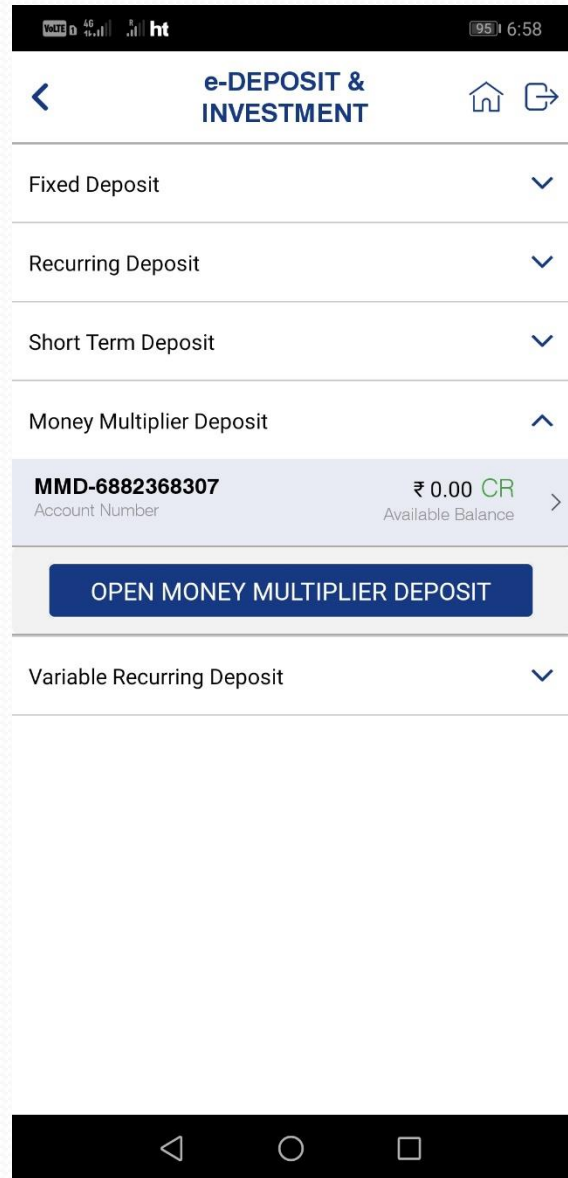
Mobile Banking Application - Ind Oasis

The image shows two screenshots of the mobile banking application. The left screenshot is titled 'MANAGE SCHEDULED TRANSFER' and features a 'Select Status' dropdown menu with 'Please select' and a 'Select Dates' section with 'Start Date', 'End Date', and a 'Go' button. The right screenshot is titled 'FUND TRANSFER' and includes three payment options: 'Self Pay', 'Bene Pay' (highlighted in orange), and 'Easi Pay'. It shows the 'From' account as 'SB-410596539 Savings A/c' with a balance of ₹ 22406.91. The 'To' account is 'R DIVYA (divya) -Indian Bank' with account number 752623804. There is an 'Amount' input field with the placeholder 'Enter Amount'. A table displays account balances and limits: Available Balance INR ₹ 22406.91, Maximum Limit INR ₹ 200000.00, Amount Transferred INR ₹ 0.00, and Remaining Transfer Limit INR ₹ 200000.00. A 'Remarks (Optional)' field and a 'PROCEED' button are also visible.

- Facility is available for View Status / Modify / Delete of a Scheduled Transfer
- Click on Beneficiary Pay and select from account from your own account displayed in the drop down.
- Other IB account, Other Bank accounts and IB Credit accounts will be available in the drop down in the To account tab (already added beneficiaries). Select To a/c
- Enter amount & Transfer using IMPS / NEFT for other Bank accounts.
- System will prompt, available balance in the from account, maximum permitted amount, amount so far transferred and remaining amount that can be transferred for the day for this payment type
- Scheduled transfer / Remarks features are available
- Transfer will be effected after confirmation of details and authentication of Transaction password & OTP
- Easi Pay is similar to Beneficiary Pay without adding beneficiary – Up to Rs.5000/-



Mobile Banking Application - Ind Oasis



Main Menus in the Centre



- Click on eDeposits
- **FD / RD / STD / MMD / VRD Menus will be displayed**
- Click down arrow in the type of deposit you would like to open. If you already have deposit in this type, it will be displayed. Open Deposit button will also be shown.
- Click Open deposit – Select / Enter all the relevant details and click on Proceed. If the details selected / entered are matching with Product Specifications, system will open account and funded from the Debit account number selected.
- Facility is available in Ind Oasis for viewing the latest interest rate from Indian Bank Website.
- Deposit Calculator will also give Estimated Interest Payable, Maturity Date, Maturity amount & Interest Rate



Mobile Banking Application - Ind Oasis

The image shows two screenshots of the mobile banking application. The left screenshot displays the 'e-DEPOSIT & INVESTMENT' screen with account details for a Money Multiplier Deposit account. The right screenshot shows the 'MORE' options menu for the same account, including 'Open New VRD', 'Close VRD', and 'Download VRD Advice'.

Account Number	Available Balance
VRD-6933660420	₹ 2100.00 CR
Account Number	Available Balance

Account Type: Money Multiplier Deposit

Branch Name: SHOLINGANALLUR

Branch Code: 01172

A/C Opening Date: 01/06/2020

Interest Rate: 7.15%

Maturity Date: 01/06/2025

Maturity Amount: ₹ 712622.00 CR

Current Balance: ₹ 500000.00 CR

Uncleared Amount: ₹ 0.00

Amount on Hold: ₹ 500000.00

Int. Accrued Till Date: ₹ 20709.83

Options: Open New VRD, Close VRD, Download VRD Advice

Buttons: Download PDF, E-mail

Main Menus in the Centre

- Facility is available to Enquire, Generate Mini Statement, Close deposit & Print Deposit Receipt.
- Click the right arrow against the Deposit a/c number
- Details screen will open. Details can be saved as PDF or can be sent by email
- Click Mini Statement. Statement can be saved as PDF or can be sent by email
- Click More – Menus will be available for Opening new deposit, Close existing e-deposit (Deposit made in Branch can not be closed here), Download deposit receipt (e-Receipt – No signature is required)
- As we can not undo a deposit closed by mistake, warnings will come before going for closure of deposit
- Deposit receipt will come as a password protected PDF



Mobile Banking Application - Ind Oasis



Main Menus in the Centre

- Click Recharge / Bill Pay
- Two options – Recharge & Bill Pay will appear – Click Right arrow
- Facility is available for Mobile / DTH Recharge & Check Status
- Click Mobile Recharge – Select / Enter the details and submit. Selected account number will be debited & Recharge will happen. Similar activity for DTH Recharge
- Facility is available for Instant Payment of Bill and Register the Biller for Fetch and Pay. Check Status of the bill is also available
- Follow the navigation and pay the bills.

The image displays three sequential screenshots of the mobile banking application interface, showing the navigation path from the main menu to the mobile recharge form.

Screenshot 1: RECHARGE
The main menu is visible with three options: Mobile Recharge, DTH Recharge, and Check Status. A right-pointing arrow is next to Mobile Recharge.

Screenshot 2: MOBILE RECHARGE
The form for mobile recharge is shown. It includes the following fields:

- Mobile No.: A text input field with the placeholder "Enter 10 Digit Mobile No." and a calendar icon.
- Operator name: A dropdown menu with "Select" and a downward arrow.
- Account Number: A dropdown menu with "Select" and a downward arrow.
- Amount: A text input field with a rupee symbol (₹) and a "Browse Plans" link below it.
- Remarks: A dropdown menu with "Select" and a downward arrow.

A blue "SUBMIT" button is at the bottom.

Screenshot 3: BILL PAY
The main menu is shown with three options: Insta Pay, Registered Biller Pay, and Check Status. Right-pointing arrows are next to each option.



Mobile Banking Application - Ind Oasis

The image displays three sequential screenshots of the mobile banking application interface:

- Screenshot 1: VALUE ADDED SERVICES** - Shows a list of services including Standing Instruction, Transaction Lock/Unlock, Manage Nominee, Cheque Services, Activate Statement through e-mail, Tax Services, and Apply for Insurance.
- Screenshot 2: STANDING INSTRUCTION** - Shows the 'Monthly minimum' instruction details: From Account (SB-410596539), To Account (6933660420), Start Date (03-11-2020), End Date (03-09-2021), Amount (₹ 500.00), and Duration (Monthly). A 'CREATE STANDING INSTRUCTION' button is visible at the bottom.
- Screenshot 3: TRANSACTION LOCK/UNLOCK** - Shows controls for 'Internet Banking' and 'Mobile Banking', both with 'LOCK' and 'UNLOCK' buttons. The status for both is 'Active'.

Main Menus in the Centre

- Click Value Added Services
- Options are available for Create / Modify / Delete Standing Instruction, Nominee, Lock / Unlock Net / Mobile Banking, Request / Stop Cheque, Activate Statement through email, Pay Tax & Apply for Insurance
- Click right arrow against Standing Instruction – Select / Enter appropriate option / data and complete Create / Modify / Delete Standing Instruction with password & OTP authentication
- Click right arrow against Transaction Lock / Unlock – Select Lock / Unlock against NB / MB. Lock / Unlock will happen with authentication of transaction password and OTP₂₁





Mobile Banking Application - Ind Oasis

Main Menus in the Centre

- Click right arrow against **Manage Nominee**. Wherever nomination is available it can be viewed. Wherever it is not available it can be added. Select relevant option / Enter data and complete nomination with authentication of **OTP & MTPIN**
- Click right arrow against **Activate Statement through email** – Registered Mail ID in CBS will be displayed. Select account number and submit.
- Click right arrow against **Tax Services – Various Central / State Government Links** are available. Select appropriate options / enter data and complete payment with authentication of **OTP & MTPIN**. Download e-Receipt.

The screenshot displays three mobile banking screens. The first screen, 'MANAGE NOMINEE', shows three account entries with details like Account Number, Account Type, and Nominee Registered status, and buttons for 'View' or 'Add'. The second screen, 'ACTIVATE EMAIL STATEMENT', features an 'Email ID' field with the value 'rengarajan.s120961@gmail.com', a 'NOTE' about incorrect email IDs, an 'Account Number' dropdown menu, and a 'SUBMIT' button. The third screen, 'DIRECT TAX PAYMENT', is titled 'e-Payment of Taxes' and displays a grid of yellow buttons for various tax services: 'Income Tax & Corporation Tax (Challan 280)', 'TDS/TCS (Challan 281)', 'STT, CTT (Challan 282)', 'BCTT & FBT (Challan 283)', 'Black Money (Challan 284)', 'Equalization Levy (Challan 285)', 'Income', and 'Pradhan Mantri Garib Kalyan'.



Mobile Banking Application - Ind Oasis

APPLY FOR INSURANCE

AROGYA RAKSHA POLICY PORTAL

United India Insurance Co. Ltd (A Govt. Of India Undertaking)

ESCALATION MATRIX (Unable to resolve your issues?)
 Doubts about policy? Coverage, TPA related and others
 Ms. Fanny Ronald, Assistant Manager, 044-25389793/25389794, E-Mail : arogyaraksha[at]uiic[dot]co[dot]in
 Still not able to reach out? G.Sridharan(Senior Divisional Manager) E-mail : 010500[at]uiic[dot]co[dot]in Ph. No. : 044-25386298
 Office Working hours Mon-Fri 10.00 A.M to 5.45 P.M
 TPA contact details/ Claim related issues Click [here](#)

Zone	South India	North India
Name of the TPA	Vidal Health TPA	Good Health Insuran
Mobile Number	7824035123	9500119497

APPLY LOAN

LOAN REQUEST

NAME OF APPLICANT* Mr.

MOBILE NO*

TYPE OF LOAN* HOME LOAN

ENTER THE TEXT AS SHOWN IN THE IMAGE*

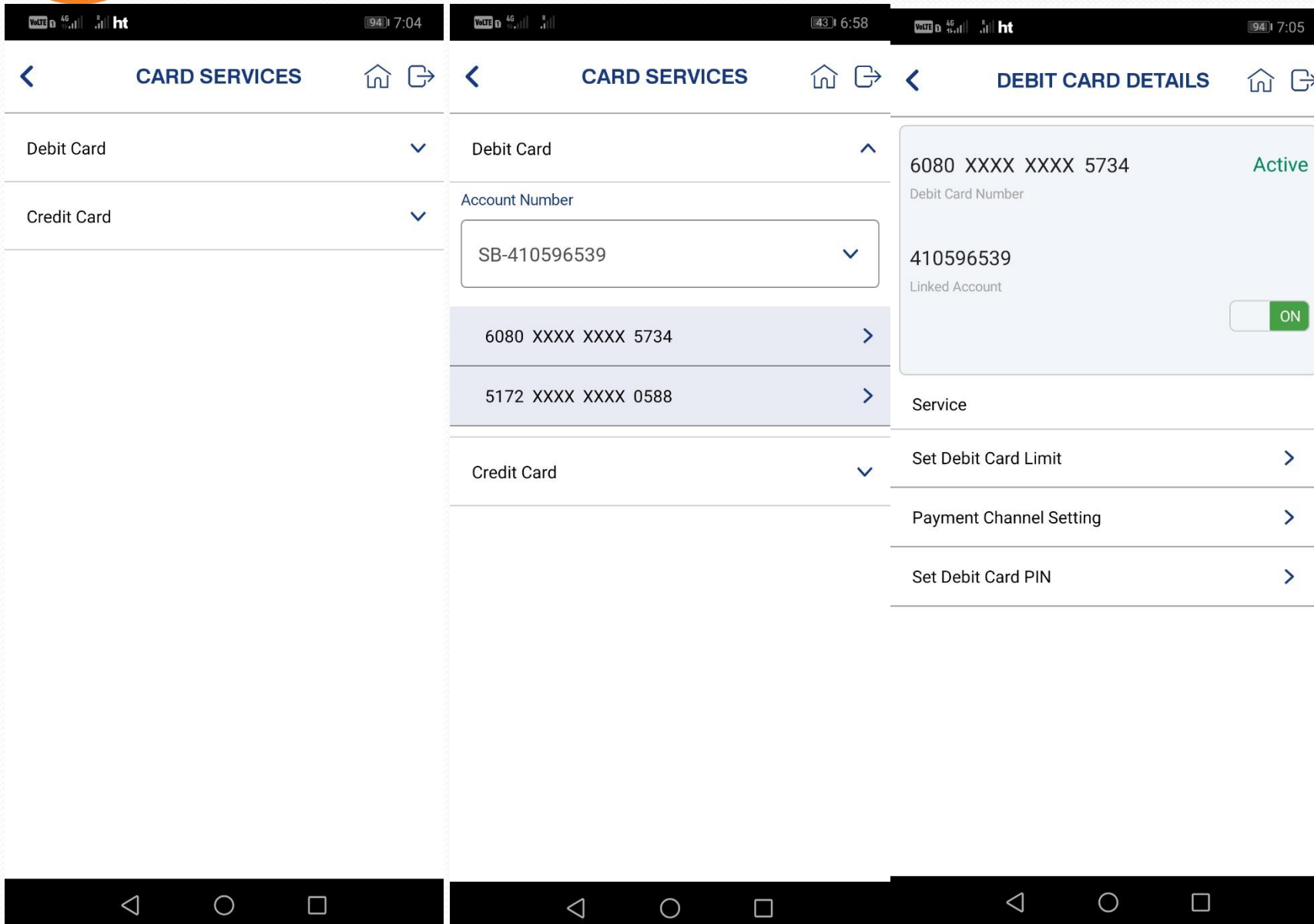
Main Menus in the Centre

- Click right arrow against Apply for Insurance
- You will get redirected to Arogya Raksha Policy Portal of UIIC
- You can apply for new policy / renew the existing policy with or without enhancement in risk cover, pay premium and download e-Receipt / Policy
- Click on Apply Loan in Main Menu
- You will be redirected to Indian Bank webpage for Loan Request.
- Select relevant options / enter data and submit
- You will get a Reference Number for tracking
- You will be contacted by Marketing officers of Bank for gathering further information and enabling you to submit application form with other documents.

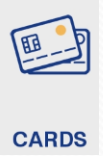




Mobile Banking Application - Ind Oasis



Main Menus in the Centre



- Click on Cards
- Debit Card control services are enabled. Credit Card services will be enabled shortly.
- Click down arrow against Debit Card, Select account number. Cards linked to the account number will be displayed
- Click right arrow against the card .
- Facility for Transaction ON / OFF will be available which can be done with authentication of MTPIN & OTP



Mobile Banking Application - Ind Oasis

SET LIMIT

Debit Card
6080 XXXX XXXX 5734

Card Limit

Select channel to set new Limit

ATM Withdrawals
Existing Limit ₹50000

0 Max Limit ₹50000 ₹

POS - Shopping
Existing Limit ₹100000

0 Max Limit ₹100000 ₹

E-Commerce
Existing Limit ₹100000

0 Max Limit ₹100000 ₹

NFC (Contactless)
Existing Limit ₹5000

PAYMENT CHANNEL SETTING

Debit Card
6080 XXXX XXXX 5734

Select Channel for Domestic

ATM Withdrawals
 POS - Shopping
 E-Commerce
 NFC (Contactless)
 Cash at POS

SUBMIT

SET DEBIT CARD PIN

Account Number
SB-410596539

Debit Card Number
6080 XXXX XXXX 5734

Expiry Date
MM / YY

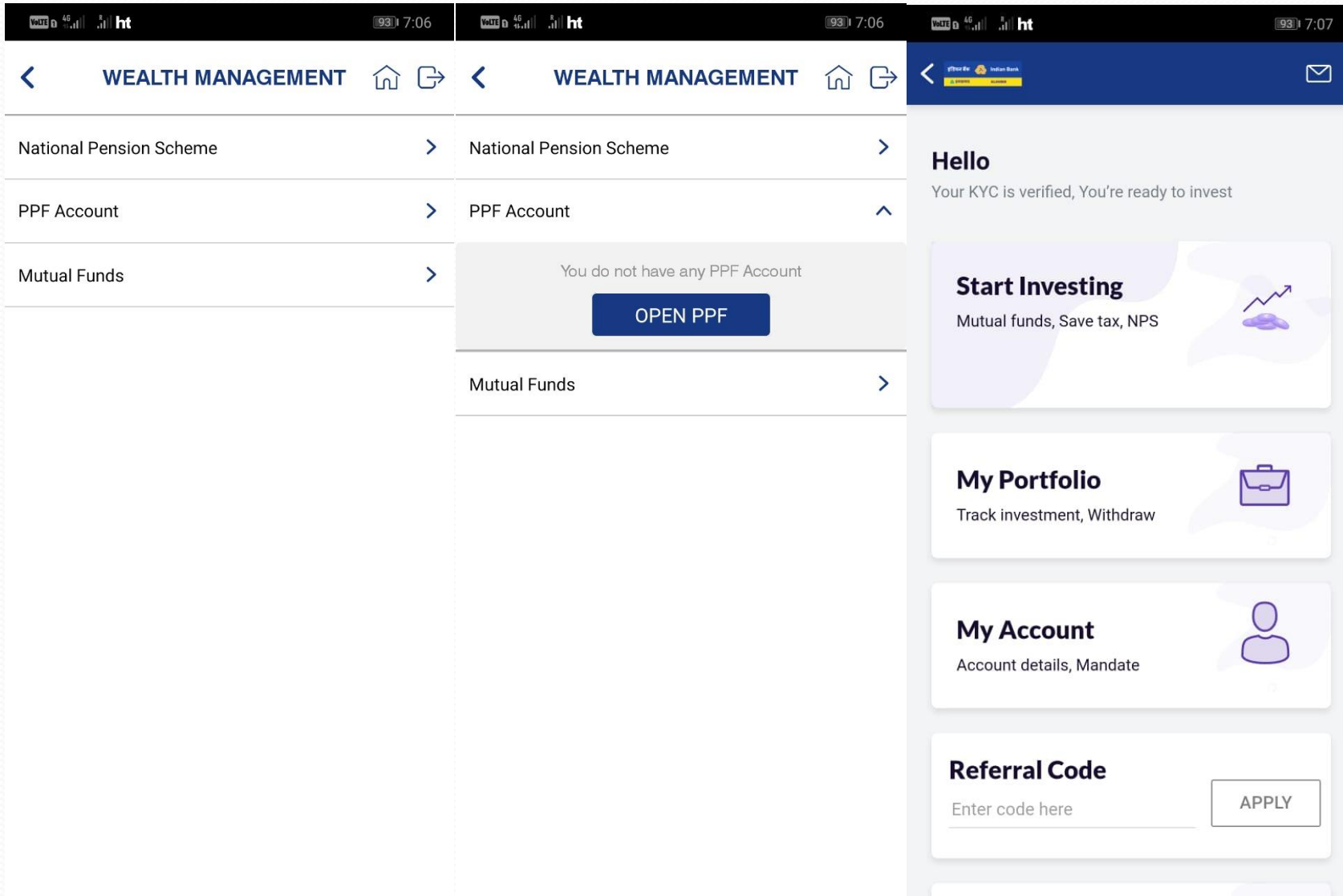
SUBMIT

Main Menus in the Centre

- Click Right Arrow against Set Debit Card Limit (per day) – Enter the limit within the overall permissible limit for the card & for the type / channel. Submit and set with authentication of MTPIN and OTP
- Click right arrow against Payment Channel Settings – Tick / Untick the check box against the Payment Channel. Submit and set with authentication of MTPIN and OTP
- Click right arrow against Set Debit Card PIN - Submit and set with authentication of MTPIN and OTP



Mobile Banking Application - Ind Oasis



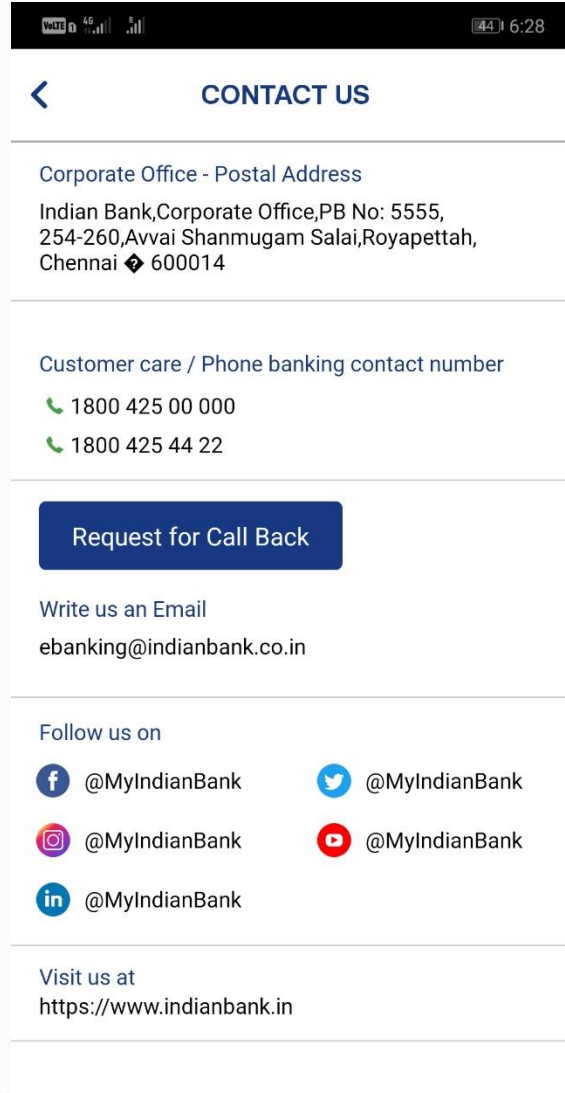
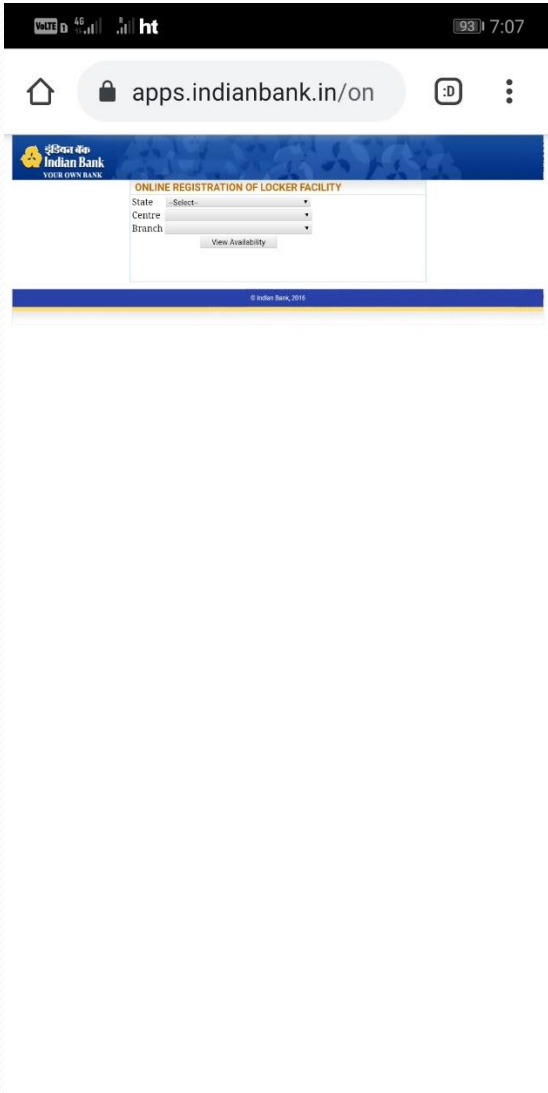
Main Menus in the Centre

- Click on Wealth Management
- Options are available for NPS, PPF and Mutual Funds
- Click the right arrow against National Pension Scheme (NPS). You will be redirected to PFRDA site for completion of formalities
- Click the right arrow against PPF account – Open PPF account – Select options / enter data and complete account opening with authentication of MTPIN and OTP
- Click the right arrow against Mutual Funds – You will be redirected to our service provider FISDOM's site and complete the formalities as per their workflow





Mobile Banking Application - Ind Oasis



Main Menus in the Centre

- Click on e-Services
- Request Locker Facility is enabled.
- Select the options / enter data. You will get a reference number with which you can approach to branch for allotment of locker
- Request for TDS Certificate is coming soon.
- Contact Us – Information is provided with address / Call Centre Number / Email ID / Social Media & Website address.
- Facilities in Pipeline
- Train / Air / Bus Ticket Booking
- Taxi Booking
- Other Shopping



Mobile Banking Application - Ind Oasis

Non Financial Services

- **Savings Account/Current Account/OD/OCC / Loan Accounts**
- **Get balance and other details**
- **Mini statement (Calendar View)**
- **View Avg. Quarterly Balance / Avg. Monthly Balance**
- **Add / Delete nominee**
- **Download statement with date and advanced search (Credit only / debit only / min and max amount)**

Term Deposits (FD / MMD / STD/ RD / VRD)

- **Open / Close**
- **Check balance and other details**
- **Download Receipt**
- **Get Account statement**
- **Add / Delete nominee**
- **Add / Modify / Delete Standing Instruction**



Mobile Banking Application - Ind Oasis

Financial Features:

- **Fund Transfer to self-accounts / Other Indian Bank Accounts**
- **Fund to other Bank Accounts (NEFT / IMPS)**
- **Credit to PPF Account**
- **NPS Payment**
- **Direct Tax Payment**
- **Bill Pay / Recharge**
- **Manage Beneficiary**

Debit Card Services

- **Activate new Debit Card**
- **Set / Reset PIN**
- **Lock / Unlock transactions**
- **Enable / disable ATM/POS/e-com/NFC**
- **Enable / disable Domestic / International transactions**
- **Set limit for ATM/POS/e-com/NFC**



Mobile Banking Application - Ind Oasis

Other Features:

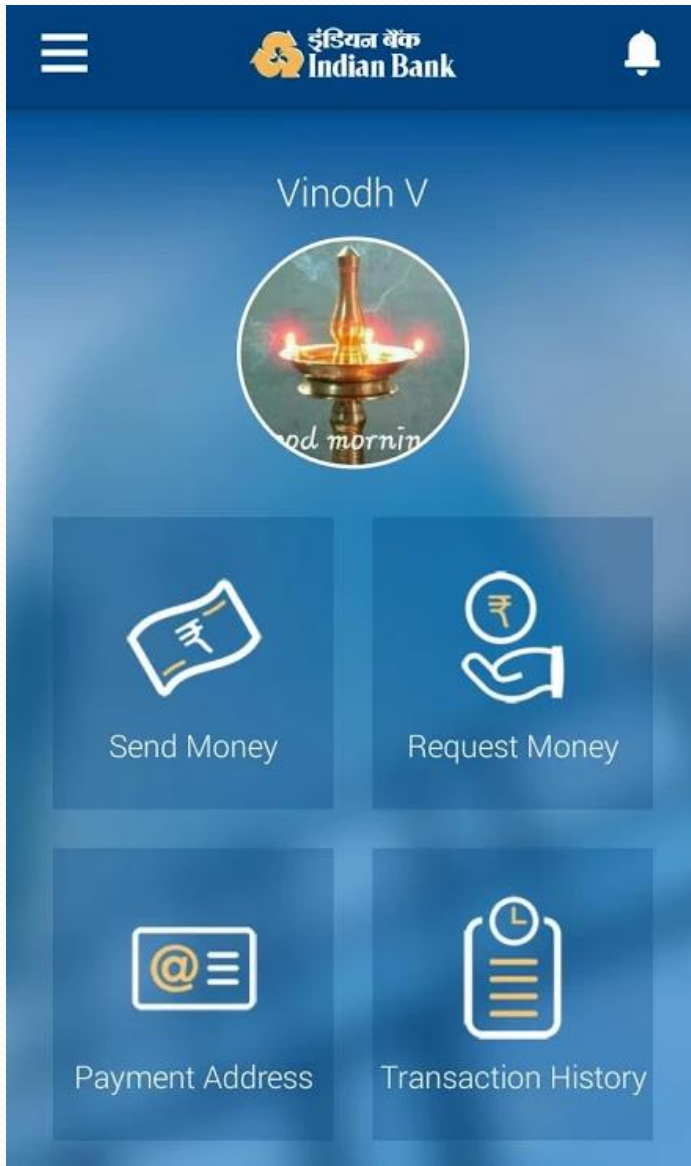
- **Open PPF**
- **Set transaction limits for IMPS, NEFT, Intra-bank transfer, Bill Pay**
- **Apply for Arogya Raksha Insurance**
- **Lock / Unlock Mobile banking and Internet Banking transactions**
- **Request / Stop Cheque**
- **Activate statement through e-mail**
- **M-Passbook**
- **Change MPIN/MTPIN**
- **Transaction History**
- **Generate / Cancel MMID**
- **Enable / disable biometric login**
- **Change Language**
- **Raise / Track Complaints**
- **EMI / Deposit Calculator**
- **Offers**



- **BHIM Indian Bank UPI provides anywhere banking available on 24*7*365 basis using Mobile APP installed in handset**
- **Registration by installation of APP available for Android (Google Play Store) / iOS (APP Store)**
- **Device Binding and requirement of SIM Card for the mobile number registered with the Bank for the customer should be in the mobile are added security features**
- **It works on Virtual Address to be created and Bank account number will not be exposed outside – (Security Feature)**
- **In addition to Pay Money, Request Money option is available**
- **Dynamic and Static QR Code can be generated for Request Money**
- **Other Bank account can also be linked to Indian Bank BHIM UPI similar to linking our Bank account with Google Pay**



- Installation and VPA generation guide is available in YouTube
- <https://www.youtube.com/watch?v=aUHiyQfb8s0>



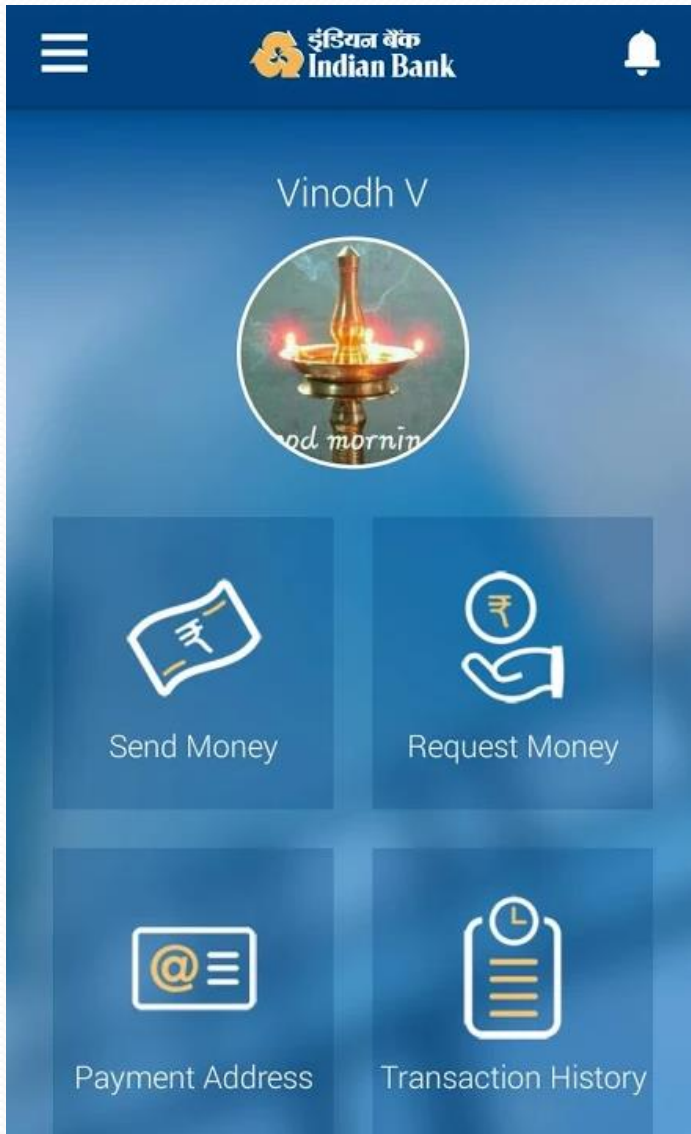
Send Money – Person to Person (P2P):

- Money can be sent to the debit of your account using the UPI for the credit of Individuals
- Options are available for sending money for the credit of (a) VPA of Beneficiary (b) IFSC Code and Account number © Aadhaar Number
- Account will be debited instantaneously and credit the customer instantaneously (24x7x365)
- App Notification will come for both remitter and beneficiary for Fund Transfer which can be viewed in the Application (Bell symbol)
- SMS will also be sent to both remitter and beneficiary
- Transaction details will be available in the Transaction History Tab of the application



Send Money – Person to Merchant (P2M):

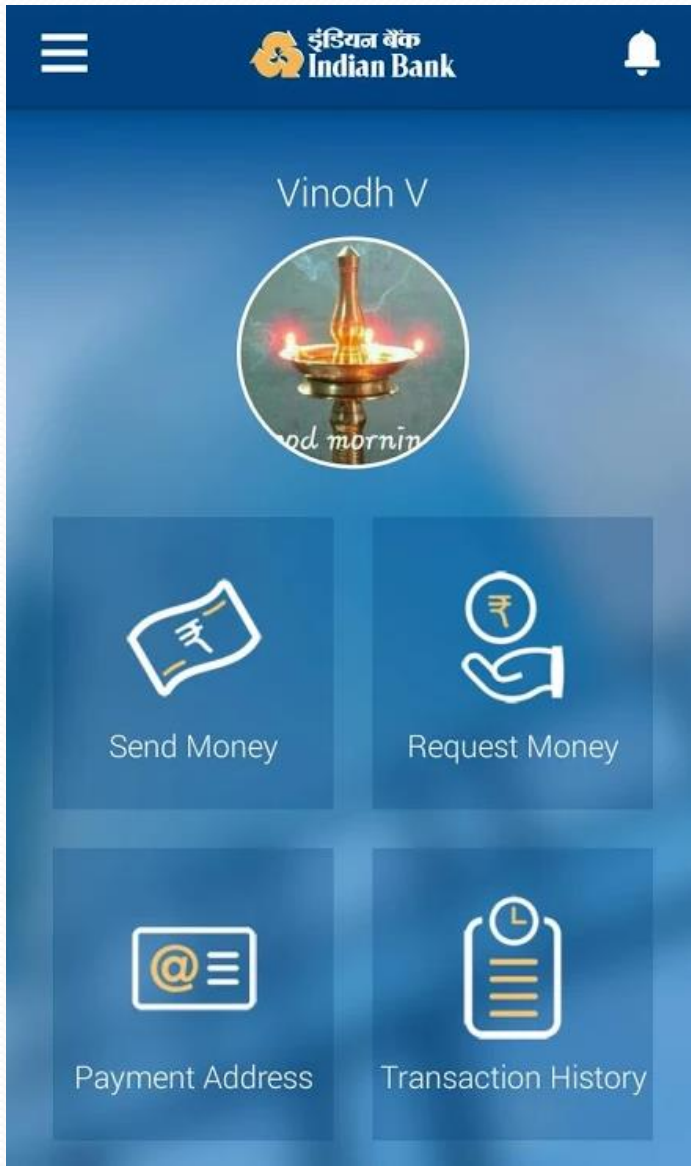
- Money can be sent to the debit of your account using the UPI for the credit of Merchants
- Merchants will be displaying the Static / Dynamic QR code for receiving money.
- Using the Scan Payee option in UPI, the QR code can be scanned. This will display Fund transfer screen with amount in respect of Dynamic QR code. In case of static QR code, amount has to be entered manually.
- When you click Make Payment, it will prompt for entering the UPI PIN and on successful validation money will be transferred to the Merchant instantaneously. (24x7x365)
- App Notification will come for both remitter and beneficiary for Fund Transfer which can be viewed in the Application (Bell symbol)
- SMS will also be sent to both remitter and beneficiary
- Transaction details will be available in the Transaction History Tab of the application

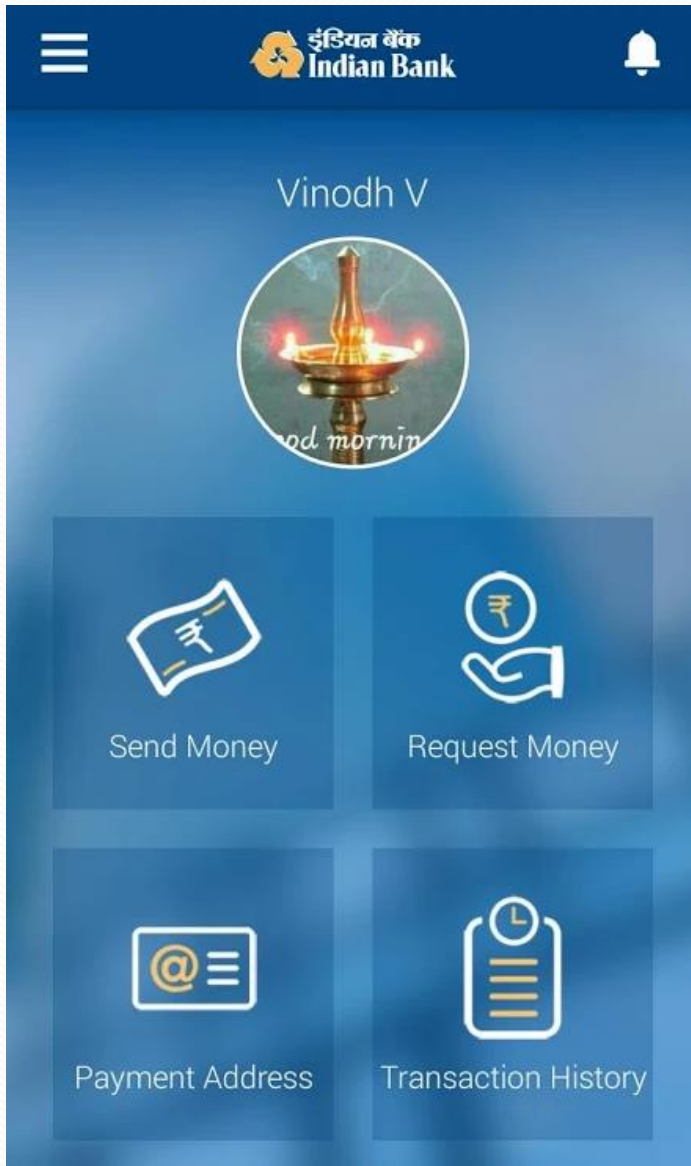




Request Money – Person to Person (P2P):

- Using this option in UPI, you can initiate request from intended remitter
- VPA of the remitter is used for this request
- App Notification and SMS will go to the intended remitter instantaneously (24x7x365)
- When remitter accept the APP notification, it will prompt for entering the UPI PIN and on successful validation money will be transferred to the person requested instantaneously. (24x7x365)
- App Notification will come for both remitter and beneficiary for Fund Transfer which can be viewed in the Application (Bell symbol)
- SMS will also be sent to both remitter and beneficiary
- Transaction details will be available in the Transaction History Tab of the application





Receive Money – Person to Person (P2P):

- Using the option to generate QR code in Payment Address option in UPI, you can generate static / dynamic QR code and show to the intended remitter
- Remitter will scan & pay instantaneously (24x7x365)
- App Notification will come for both remitter and beneficiary for Fund Transfer which can be viewed in the Application (Bell symbol)
- SMS will also be sent to both remitter and beneficiary
- Transaction details will be available in the Transaction History Tab of the application



THANK YOU

Visit again for updates