



INTERNET BANKING SERVICES

Welcome to our round the clock, friendly Internet Banking Services. The Bank is now accessible to you from your home, office or while on the move. A mere touch of a button on your computer makes available to you a host of banking services. The user guide printed alongside will help you make the best use of this facility.

You have to browse the home page of our website www.syndicatebank.in. From there, click on “Internet Banking Login” link. All you need to access the Internet Banking facility are

- (a) Your customer ID
- (b) Your log in password and
- (c) Your transaction password.

Your customer ID is given on top of this brochure. The passwords will be separately given to you by your branch. You need to remember the passwords always for security reasons. We suggest you don't even note them down anywhere! The passwords are changeable after first use or login.

Should you need any further information, please get in touch with us at syndinet@syndicatebank.co.in or call on our toll free number 1800-425-5784

Important: Browsers that support 128-bit encryption are required to access NetBanking . Please use Internet Explorer 6 or above to make sure that all your transactions are successful, In case you do not have the required version, you may upgrade your browser version in the Microsoft website www.microsoft.com

GUIDELINES FOR THE CUSTOMER

GENERAL:

You are provided with 2 Password Mailers, one containing 'Log-in' Password and the other 'Transaction' Password. You have to Log-in to the system using your Customer ID as the 'User-ID' and the Internet Banking Login Password as Password.

You can use the transaction "Password" in certain options where financial transactions are involved. After the first login, the system takes you to "change password" screen where there is provision for changing both "Log-in" Password as well as "transaction" Password. Your password should :

- Be minimum of 8 characters and maximum of 16 characters.
- Contain at least 3 digits
- Contain at least one lower case and one upper case alphabet.

You can also change the Passwords using change password option, which is available separately in the Menu.

ACCOUNT RELATED OPTIONS:

- **Account Summary:** After successful login, the system presents Accounts Summary Screen where all your accounts which are "Internet Banking enabled" can be seen along with the balance available (Current/SB/Overdraft/TD/Loan Accounts). You can go in for "Account details" and "details of unclear balance" options also from here.
- **Account Details:** You can use this option to find out various balances viz., book balance, available balance, minimum balance requirement, overdraft limit, unclear balance etc. for the selected account.
- **Account Activity:** You can view the transactions for the selected account for any specified period. The details of the transactions that are shown can be directly printed by you using "print" option or can be downloaded and saved as a file using "download" option.

- **Unclear Balance:** You can view the details of unclear funds available in the selected account and also the date on which the respective funds will be available.

FUNDS TRANSFER:

Some default funds transfer limits are given to customers based on the type of account. In case you wish to raise the limits per day, you may give a written request to your branch.

- **Beneficiary Maintenance:** You can maintain a “Beneficiary” for whom you normally wish to transfer funds. You have to give a “Payee ID” for each of the beneficiary and should attach a valid Account for each of the beneficiary maintained by you.
- **Funds Transfer between your Accounts (Real-time):** You can transfer funds to the extent of “Net available balance” (from one of your accounts – viz. Source Account) or upto the ‘Per day limit’ fixed by the Bank for you, whichever is less, to any one of your other accounts.
- **Third Party Funds Transfer (Real-time):** You can transfer funds to the extent of “Net available balance” (from one of your accounts viz. Source account) or upto the “Per day limit” fixed by the Bank for you, whichever is less, to any one of the Beneficiary Accounts maintained by you. All the Beneficiary Accounts maintained by you will be available in the pick list and you can select any one of the accounts.
- **NEFT online Transfer:** You can transfer funds to the extent of “Net available balance” (from one of your accounts viz. Source account) or upto the “Per day limit” fixed by the Bank for you, whichever is less, to an account with another Bank. The funds will be transferred using the NEFT facility provided by RBI and will be processed in the next available settlement cycle depending on the time of request. The beneficiary gets the credit on the same day or the next day depending on the time of settlement.
- **TERM DEPOSIT OPTIONS:**
- **Term Deposit Details:** You can view the details of the selected Term Deposit account such as principal, contracted interest rate, maturity

value, tenure, maturity date, lien (if any) etc. You can also take a print out using the 'Print' option.

LOAN OPTIONS:

- **Loan Account Details:** You can view the details of the loan account selected and print these details using "print" option. You can also go to "Account Summary", "Early and Final Settlement" and "Loan Repayment" options from here.
- **Loan Account Activity:** You can view the details of transactions for the selected account for any specified period. The details of transactions can be directly printed using 'print' option or can be downloaded and saved as a file using "download" option.

STANDING INSTRUCTION(SI) OPTIONS:

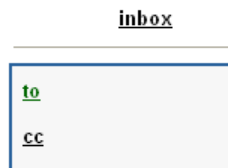
- **Initiate Standing Instructions:** You can create a Standing Instruction. The Standing Instructions are of 3 types viz., Account to Account, Credit to Loan Account and Banker's Cheque (BC) Request. Wherever the BC request is selected, you have to fill up beneficiary details also. The Bank will prepare the BC and mail it to you. For all the 3 types, the Standing Instructions will be executed on the Day Begin of the execution day. In case of insufficient balance, no further trials will be made till the next execution date.
- **View SI :** You can view the details of the Standing Instructions you had given either directly at the branch or through Internet Banking.

(For removing Standing instructions, you have to give a request through your branch.)

OTHER CUSTOMER SERVICE OPTIONS:

- **ChequeBook Request:** You can request for ChequeBook and the branch will despatch it by Courier. The number of cheque leaves despatched will depend on the branch assessment.

- **Cheque Status Inquiry:** You can know the status of the cheque issued. On keying in the Cheque number the status of the cheque will be displayed as 'Paid', 'Unpaid' 'Stopped, 'Lost'.
- **Stop Cheque Request:** You can stop cheques by giving the reasons for the same.
- **Bankers' Cheque Issue:** You can request for issue of Banker's Cheque by filling in all the required details and also the delivery mode such as "On hold", "Mail to Remitter" and "Mail to Beneficiary". The Branch will debit your account and mail it to remitter or beneficiary as indicated. In case of "On hold" delivery mode, you have to collect the same from the branch concerned.
- **Demand Draft Request:** You can request for a Demand Draft as per procedure prescribed above.
- **Bulletins:** You can view the important announcements made by the Bank from time to time.
- **Mailbox:** Please visit this option every time you Log-in to check whether the Bank has any specific message for you. You can also reply to the Bank if you so desire. You may use this option for sending a message to MAILADMIN by clicking on Compose. Please select MAILADMIN by clicking on the hyperlink under the to link.
- **Change Password:** You can change either the login password or the transaction password as and when you desire using the 'Change Password' option. However, you cannot use any of the passwords used in the 3 preceding occasions.
- **Session Summary Report:** You can view the activities performed during a session. There is a provision to view the sessions summary for your previous 3 logins.



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