

Retail Internet Banking – FAQs

What is Internet Banking?

Internet Banking is a platform which allows you to fulfil your banking needs through a secure website anytime, anyplace at your convenience.

What are the benefits of Internet Banking?

Internet Banking offers you a convenient way of carrying out your Banking needs without visiting the branch. It saves your time and money, which usually get spent in visiting the branch for carrying out such banking transactions.

What are the criteria for offering Retail Internet Banking to the customers?

Following are the criteria for offering Retail Internet Banking:

How to apply for Internet Banking (Retail)?

What is the difference between Login Password and Transaction Password?

Login password will be used to enter into the Internet Banking Application (expiry period – 2 yrs).

Transaction password will be used to do Funds transfer (expiry period – 180 days)

What do I do if I forget my password?

Download the Unblock / regenerate password form from our Website. (Home Page-> Internet Banking -> Retail -> Unblock / regenerate password). Fill in the details and submit to our branch.

Is there any facility available to unblock / regeneration of password online, without visiting the branch?

Yes. You can do unblock/Regeneration of password online if you are having debit card linked to any A/c of the customer Id on which Internet banking is issued. Home Page-> Internet Banking -> Retail -> Forgot Password. Input the debit card credential for validation. On successful validation, you will get following option-

I am getting the message “Invalid Login Id and Password”. What does it mean?

This message means either of the following –

- You are inputting incorrect User ID / Login Password. OR
- Your user ID has been temporarily disabled due successive attempts of wrong password.

I have not yet received my User Id and Password?

Call at 1800 220 229 / (022) – 40919191

- Please check your communication address registered with the Bank.
- Please contact Starconnect department. Email -

I have received only Login password and not Transaction Password?

- For security reasons, Login and Transaction Password are sent on different dates in different cover. Hence, you may not get both passwords at the same time but after a time gap.
- You have only View facility. Hence transaction password was not issued.
- For more details contact your Bank of India Branch.

I wish to avail transaction facility, but have View facility only?

Submit your request for transaction password form to our branch for generation of transaction password.

I wish to deactivate the fund transfer facility.

Inform your Branch for deletion of transaction facility.

What type of fund transfer facility available in internet banking?

Following type of fund transfer facility available

Can I transfer fund in my PPF accounts through Internet Banking?

Yes. This facility is available to you in Retail Internet Banking, if your PPF account is linked to your customer ID having Internet Banking. However, if your PPF a/c is not linked to your customer ID, contact your Branch.

Can I view my TAX Credit Statement (26AS) over Internet Banking?

Yes. The facility is available to you in Retail Internet Banking.

Can I make TDR/RD over Internet Banking? Also, can I add nomination to the new as well as existing A/cs?

Yes. The facility is available to you in Retail Internet Banking, if you are having transaction facility.

Can I apply IPO through ASBA over Internet Banking?

Yes. The facility is available to you in Retail Internet Banking, if you are having transaction facility.

I am having Credit card of Bank of India. Can I check the Billed / Unbilled Transaction carried out by the credit card? Also, can I pay the credit card bill?

Yes. The facility is available to you in Retail Internet Banking, if you are having transaction facility and having the credit card linked to the Internet Banking.

How can I make Online e-Payments ?

You need to initiate the payment by visiting to the billers site. The process is as under:

I am getting message while making e-payment “daily limit / maximum amount limit exceeded”? What does it mean?

The message indicates that the daily limit/per transaction has been consumed. You need to submit the limit enhancement form to the branch for enhancement in daily / per transaction limit. The limit will be enhanced by IB Administrator on receipt of branch recommendation for the same.

I have forgotten my Debit Card pin. Is the facility for debit card pin change available in Internet Banking?

Yes. The facility is available to you in Retail Internet Banking, if you are having transaction facility. The debit card should be linked to the A/c which falls under the same cust ID having Internet Banking.

For any further assistance email us at

You can also call us at 1800 220 229 Toll free or 022 40919191