



Your bank. On your *phone screen.*

Check balance, transfer money, view statements, pay loans — all from your phone. No more visits to the branch for everyday tasks.



WHAT'S INSIDE

- ✓ Activate net banking once
- ✓ Login safely
- ✓ Transfer money between accounts



— WHY THIS MATTERS

Banking from home — but only if done safely.

Net banking lets you do almost everything a branch does — check balances, transfer money, view statements, pay credit card bills, open fixed deposits.

But — net banking is also where scammers try hardest. The rules in this guide are NOT optional. Follow every one. Always.

WHAT YOU'LL LEARN

- How to activate net banking
- Safe ways to login
- Send money to other accounts
- Stay safe from fraud

 *Takes about 8 minutes to read*



1

STEP 1 OF 6

Activate net banking at your branch

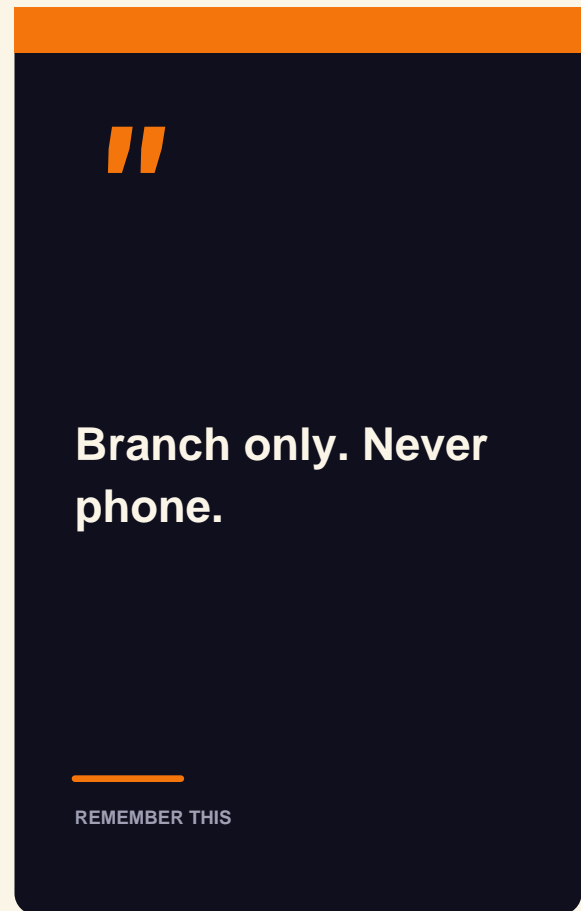
First time, you must visit the branch. Tell them: 'Activate net banking for me.'

They give you a Customer ID and a starting password. You'll change the password the first time you login.



WARNING

Never accept net banking activation by phone or WhatsApp. Activation only happens IN PERSON at your branch.





2

STEP 2 OF 6

Open your bank's website or app

Always type the bank's website yourself:

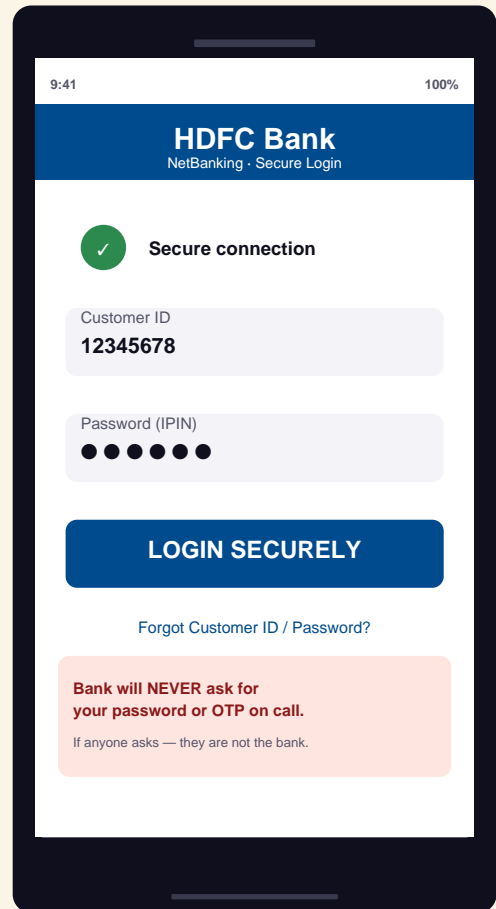
- HDFC: hdfcbank.com
- SBI: onlinesbi.sbi
- ICICI: icicibank.com
- Axis: axisbank.com

Or install the OFFICIAL app from Play Store.
Make sure it's by the bank's company.



WARNING

Never click links to your bank from emails, SMS, or WhatsApp. Always type the website yourself or open the official app.





3

STEP 3 OF 6

Login carefully

The login page asks for:

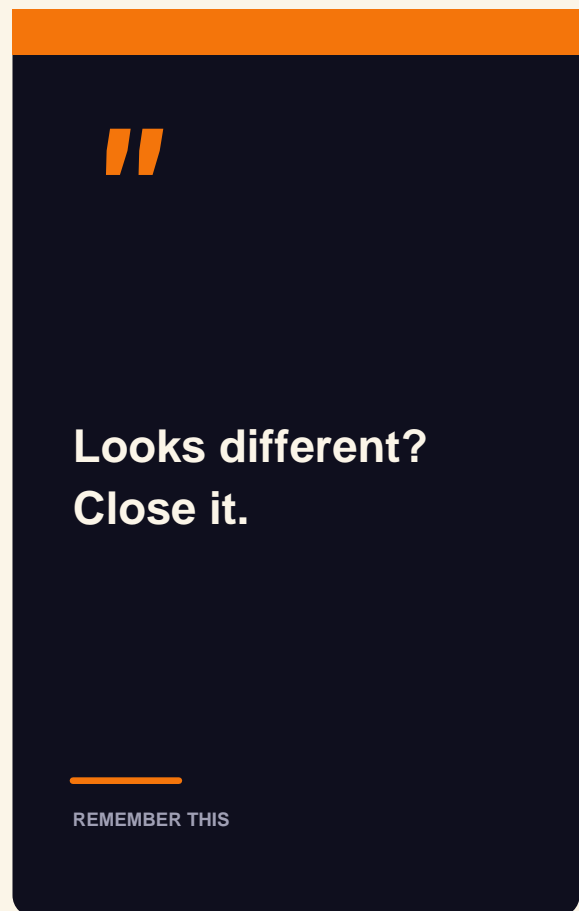
- Customer ID (a number)
- Password / IPIN (you set this)

After typing both, you'll get an OTP on your phone. Type the OTP. Now you're inside.



WARNING

If the login page looks different from usual, **STOP**. Close it. Open a fresh browser and type the website yourself. Fake login pages steal passwords.





4

STEP 4 OF 6

Add a payee to send money

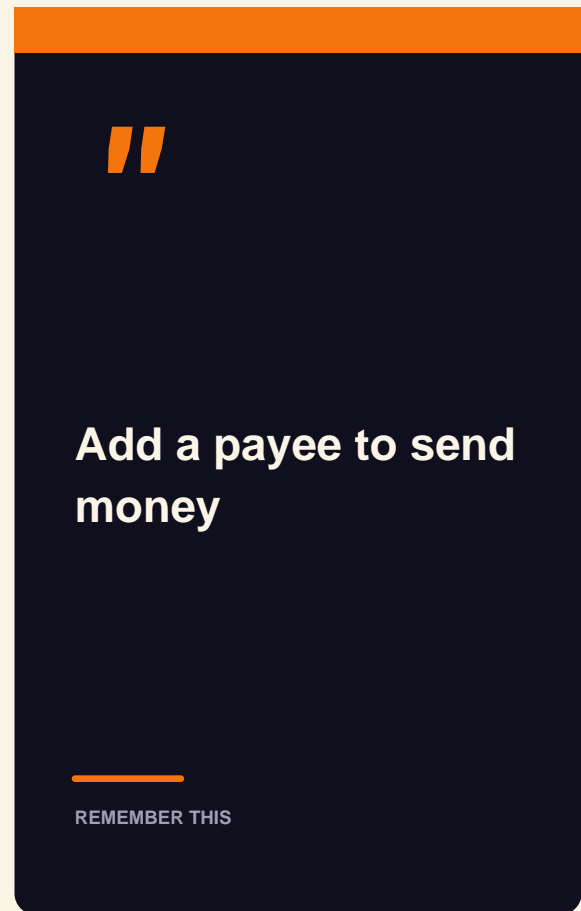
To send money to someone:

1. Go to 'Funds Transfer' or 'Send Money'
2. Click 'Add Payee' or 'New Beneficiary'
3. Type their account number, IFSC code, name
4. Save

After 30 minutes wait (cooling period), you can send money to them.

TIP

The 30-minute cooling period is for safety. Don't try to bypass it. It exists to protect you from scams.





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STEP 5 OF 6

Send money safely

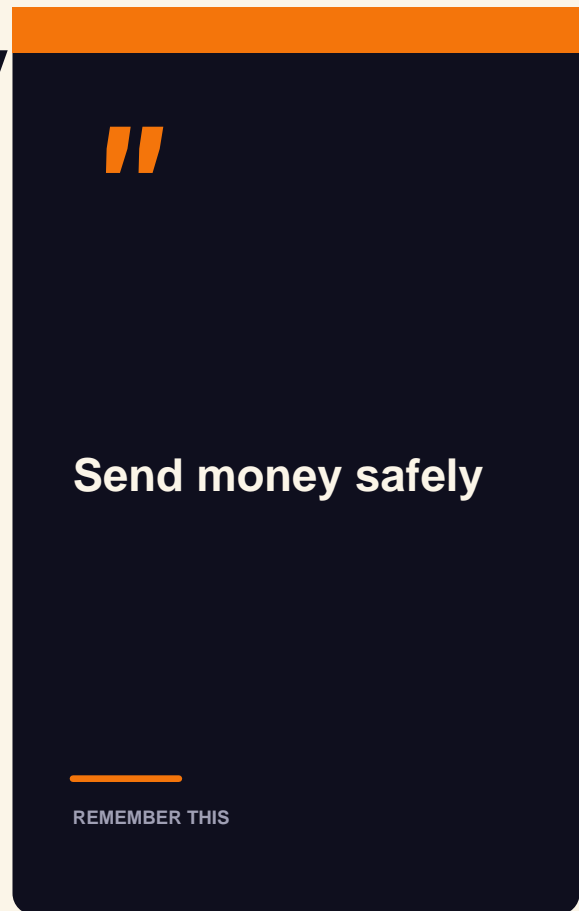
After payee is added:

1. Pick the payee from the list
2. Type amount
3. Type a description
4. Verify with OTP

The transfer happens in a few minutes (NEFT) or instantly (IMPS or RTGS for big amounts).

TIP

For amounts under Rs. 1 lakh, use UPI on phone — much faster and easier than net banking. Net banking is for big amounts and detailed statements.





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STEP 6 OF 6

Always logout when done

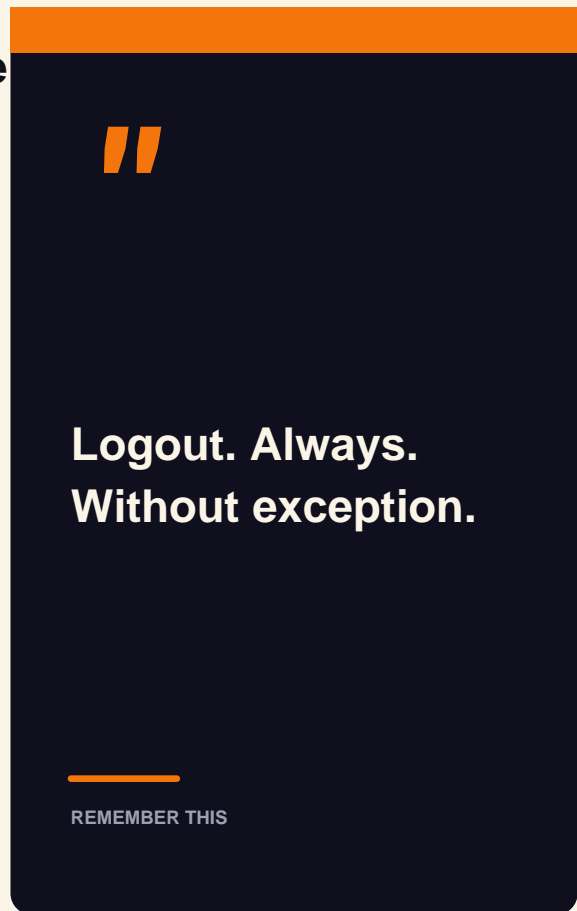
When you finish — TAP LOGOUT. Don't just close the browser.

Logout closes your session. Without it, someone using your phone or laptop later might still have access. Look for 'Logout' button at the top-right.



WARNING

If you used a shared computer, log out and clear browser history. Never use cyber cafes for net banking.





SAFETY RULES

Net banking safely.

1 Activation in person only

Visit the branch to activate net banking. Never accept activation by phone, email, or WhatsApp.

2 Type the website yourself

hdfcbank.com or onlinesbi.sbi — type it. Never click links from emails, SMS, or WhatsApp.

3 Bank never asks for password

On phone, on email, on WhatsApp — banks NEVER ask you for password or OTP. If asked, it's a scam.

4 Looks different? Stop.

If the login page looks unusual — close it. Open a fresh browser. Type the website yourself. Try again.

5 Always logout

When done, tap LOGOUT. Don't just close the browser. Clear browsing history if on a shared computer.



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