



Internet Banking - FAQ

1. What is Internet Banking?

Internet Banking is one of the fastest, most convenient way to access your accounts. Using your unique Customer ID and password, you can perform banking transactions online, whenever and wherever you want, from any PC with Internet access.

2. How do I access Nainital Bank Net Banking?

Logon to Nainital Bank Net Banking using the link <https://naininetbanking.nainitalbank.co.in> using the username and password.

3. How to get the username and password to login the net banking application?

Customers need to have an account at a branch. Customer has to register for the net banking application through the Branch only. Branch will provide User Name and Net Banking Kit to the customer.

4. What are the different services that customer is offered through net banking?

Online transactions (NEFT/RTGS/Within Bank Transfer /Self Transfer)
View account balance.
Mini Statement view and account statement (90 days) download.
Utility Bill Payment through BBPS services.
Fund Transfer to SMC Global Securities via SMC ACE application.
Utility Bill Payment through atom gateway (by NTT DATA).

5. What is the difference between Login password and Transaction Password?

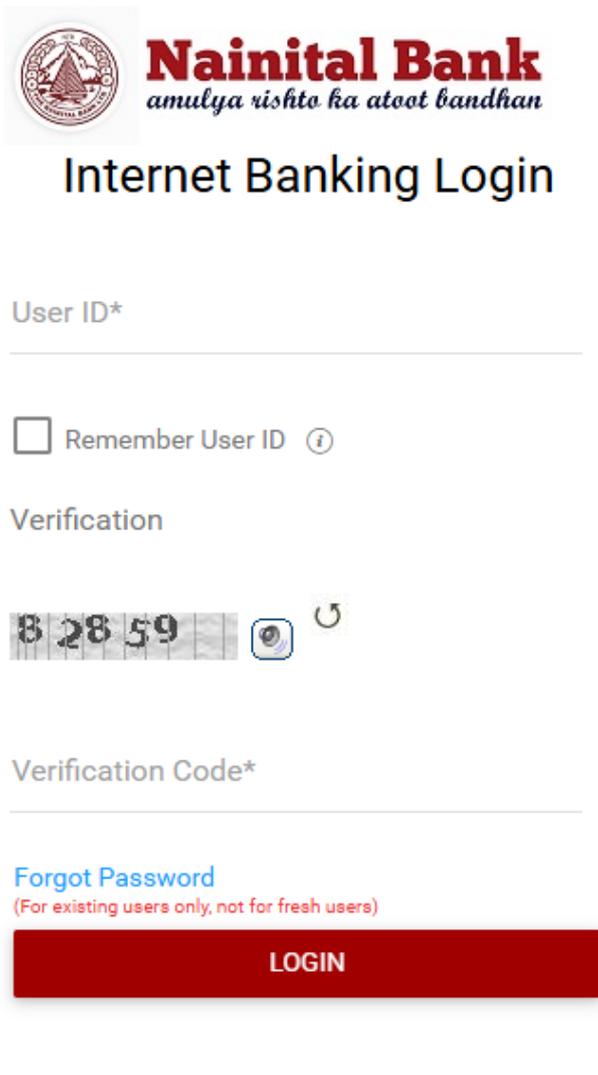
Due to security reasons, customer has to use two passwords, one is login password which required to login to Internet Banking and other one is transaction password which is required for initiating any transaction through internet banking.

6. Is there any other authentication required other than Login and Transaction password?

Other than login password and transaction password, OTP is sent on customer's registered mobile number. The Login and Transaction OTP received on the customer's mobile number is required to enter by customer after entering login password for successful login and after entering transaction password for successfully initiating any transaction.

7. What happen if the customer forgets the login/transaction password?

Customer can reset the login and transaction password through the forgot password link present on the login screen by answering the security question correctly. Forgot password link as in the screenshot below.



The screenshot shows the Nainital Bank Internet Banking Login page. At the top left is the bank's logo, a circular emblem with a mountain and a tree. To its right is the text "Nainital Bank" in a bold, red font, with the tagline "amulya rishte ka atoot bandhan" in a smaller, italicized font below it. The main heading "Internet Banking Login" is centered below the logo. The form includes a "User ID*" input field, a "Remember User ID" checkbox with an information icon, and a "Verification" section with a CAPTCHA image showing the numbers "8 28 59" and a refresh icon. Below the CAPTCHA is a "Verification Code*" input field. A blue link "Forgot Password" is present, with a note "(For existing users only, not for fresh users)" in red. At the bottom is a prominent red "LOGIN" button.

8. What is the password complexity for the Transaction and Login password?

Both the transaction and sign on password complexity are as follows: -

- Password should contain Minimum of 8 characters and maximum of 28 characters.
- Password should contain at least one upper case letter (A to Z), one lower case letter (a to z), one number (0 to 9) and one special character (\, @, #, %, &, \$, ^)
- Password should not contain all or part of User ID

- d. Password should not contain any space
- e. New password should be different from previous Five Passwords
- f. Sign on Password should be different from Transaction Password

9. What are the fund transfer limits for bank Retail and Corporate users through Net Banking?

Daily transaction limits are as follows: -

For Corporate User: - Total per day limit - Rs1 crore
Limit for fund transfer NEFT/RTGS- Rs 80 Lakh
Limit for fund transfer within Bank- Rs 20 Lakh

For Retail User: - Total per day limit - Rs 15 Lakh
Limit for fund transfer NEFT/RTGS- Rs 10 Lakh
Limit for fund transfer within Bank- Rs 05 Lakh

10. How to set up the security question through net banking?

Customers have to setup the Security question and answer during the first login to the Net Banking application.

11. How to change the security questions and answers through net banking?

Customers can login to the Net banking application and move to the Security Questions section (using the below path)

My Profile → Security Settings → Security Questions

Customers can add/change the security questions and answers.

12. How to change the Login and Transaction password through net banking?

Customers can login to the Net banking application and move to the Change Password section (using the below path)

My Profile → Security Settings → Change Passwords

Customers can change the login and transaction password at the Change Passwords screen.

13. How to change the transaction limit through net banking?

Transactions limits can be changed using the below path through net banking.

Main Menu → General Services → General Services → Personalize Limit → Set Personalize Limit

14. How many transactions can be done through Net Banking?

For Corporate User: -

NEFT/RTGS: - 100 Transaction Daily

Within Bank: - 20 Transaction Daily

For Retail User: -

NEFT/RTGS: - 20 Transaction Daily

Within Bank: - 10 Transaction Daily

15. What will be the basic system requirement to access the Net Banking Securely?

Operating System Certified Browsers

Microsoft Windows 7, 8, 8.1, 11 & above Google Chrome (66.x, 67.x, 68.x, & above), Microsoft Internet Explorer (11.x) & above, Mozilla Firefox (59.x, 60.x, 61.x, & above), Microsoft Edge (16.x) & above. Mac OS X 10.10 to 10.13.x Apple Safari (11.x)

Apple iOS 10.3, 11.x Apple Safari (11.x) & above

Google Android 4.4.x, 5.x, 6.x, 7.x, 8.x Google Chrome (66.x, 67.x, 68.x) and above.