

## Process of Adding Beneficiary in Net Banking

User has Login the Net Banking Application.

### 1. Dashboard opens as below.

The screenshot displays the Nainital Bank Net Banking Dashboard. At the top, there is a header with the bank's logo and name, a search bar, and a user greeting: "Good Evening, [Name]". The user's last login is noted as "26/10/2023 02:39:59 PM GMT+05:30 (Internet Banking)".

The dashboard is divided into several sections:

- Your Transactions:** Shows "Thu, Oct 26, 2023" and "5 Transaction(s) Completed".
- Make a Payment:** Includes options for "Own Accounts Fund transfer", "Within Bank Fund Transfer", and "Other Bank Fund Transfer".
- Other Services:** Includes a link for "Add Beneficiary".
- Insta Widgets:** Includes an "Account Snapshot" widget.
- ACCOUNT SUMMARY:** Two tables are shown, one for "OPERATIVE" and one for "DEPOSITS". Both tables list "Account Nickname", "Account Type", and "Available Balance". The "Savings" account type has an available balance of ₹ 66,518.35.

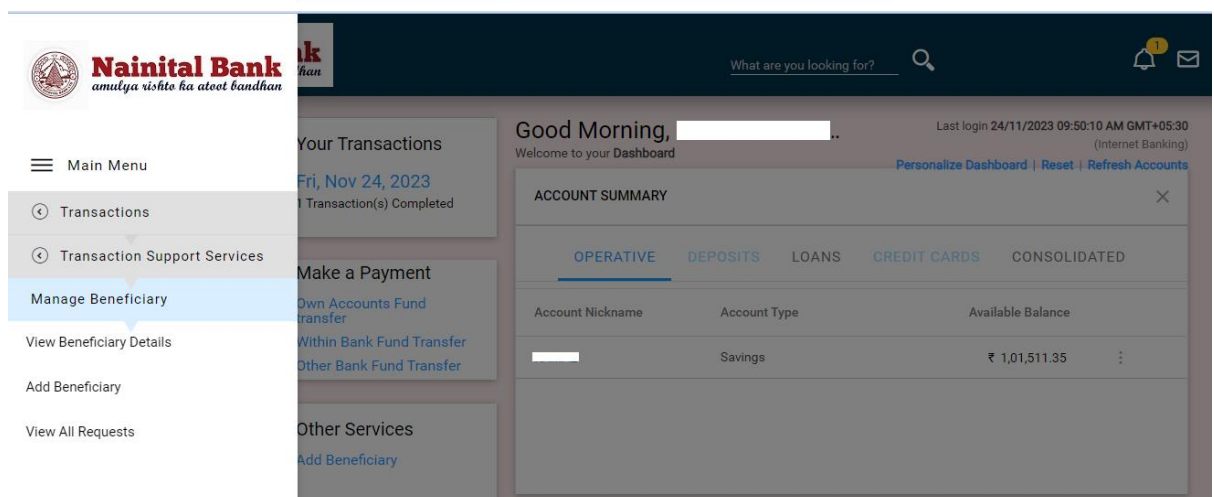
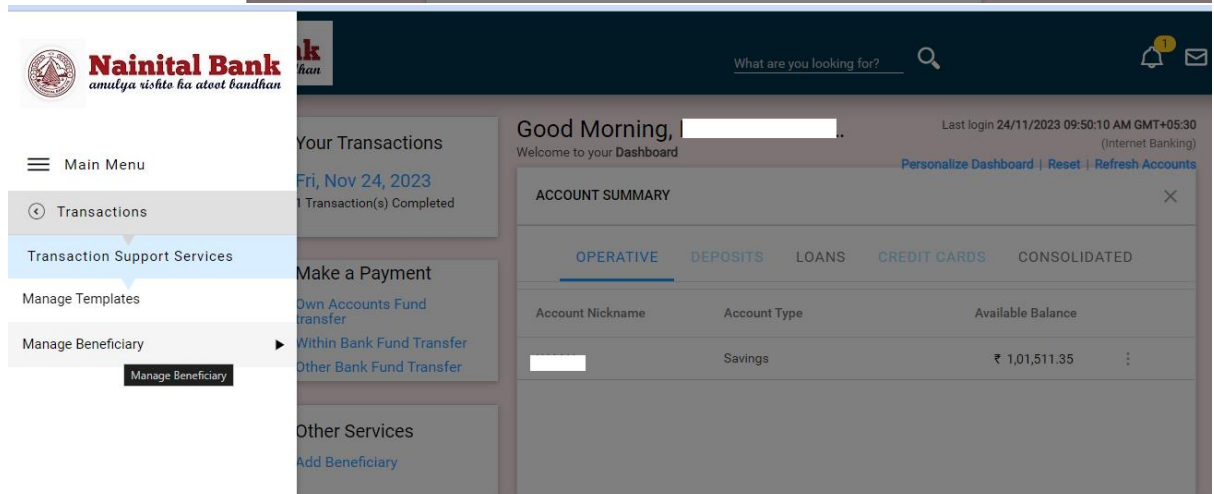
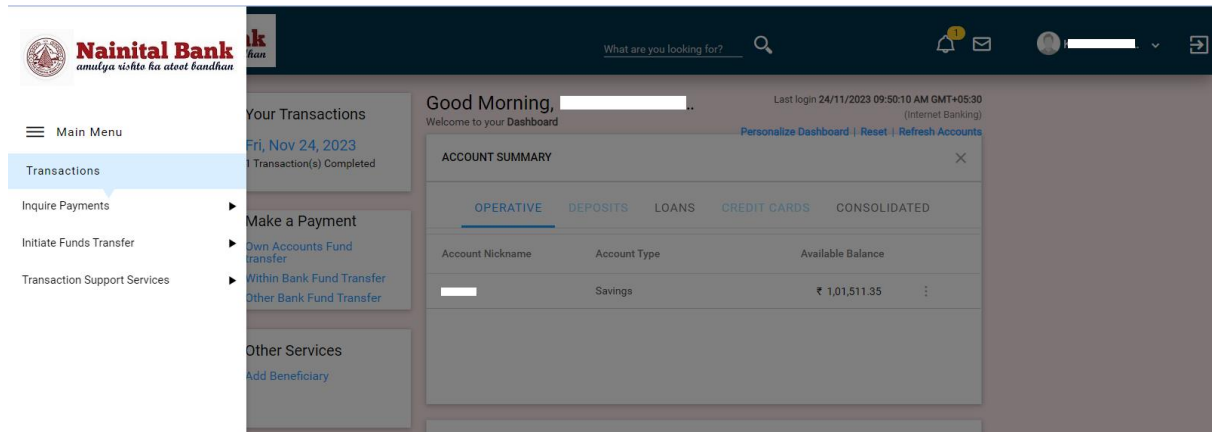
### 2. Click on the menu button on the top left. The menu options open up as in the screenshot.

The screenshot shows the Nainital Bank Net Banking Dashboard with the menu open on the left side. The menu options are:

- Dashboard
- Accounts
- Transactions
- General Services
- MORE

The main content area of the dashboard is visible in the background, showing the same greeting and account summary information as in the previous screenshot.

### 3. Click On Transactions Menu → Transaction Support Services → Manage Beneficiary → Add Beneficiary



4. "Add Beneficiary Screen" gets open

The screenshot shows the 'Add Beneficiary' screen of Nainital Bank. The header includes the bank's logo and name, 'Nainital Bank' with the tagline 'amulya rishto ka arooh bandhan'. A search bar is present on the right. The main content area is titled 'Add Beneficiary' and features a progress indicator with three steps: 1. Beneficiary Details (highlighted in blue), 2. Preview and Confirm, and 3. Summary. The 'Beneficiary Details' section contains the following fields: Name\* (with a note '\* Indicates Mandatory Fields'), Nickname\* (with a note '(For your Reference)'), Account Number\*, Confirm Account Number\*, Beneficiary Bank\* (a dropdown menu with 'Select' as the current selection), Bank Identifier / IFSC code\* (with a red 'LOOKUP' button), Payee Bank Name, and Branch. Below these fields is an expandable section for 'Additional Beneficiary Details'. A red 'CONTINUE' button is located at the bottom right of the form.

5. Enter the details in the screen

Name, Nickname, Account Number

**Beneficiary Bank:** - Select

**Other Bank** for IFSC of bank other than Nainital Bank.

**Home Bank** for IFSC of Nainital Bank.

**Bank Identifier /IFSC code:** - Enter the IFSC of the bank and click on the Lookup button.

Transactions > Transaction Support Services > Manage Beneficiary > Add Beneficiary

## Add Beneficiary

1 Beneficiary Details      2 Preview and Confirm      3 Summary

**Beneficiary Details** \* Indicates Mandatory Fields

Name\*

Nickname\*  (For your Reference)

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**Account Details**

Account Number\*

Confirm Account Number\*

Beneficiary Bank\*  ▼

Bank Identifier / IFSC code\*

Payee Bank Name

Branch

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**Additional Beneficiary Details** ▼

**CONTINUE**

6. When user click on Lookup button (In front of Bank Identifier /IFSC code) the below popup with the detail of the IFSC gets open.

Check the bank Name details and click on the select button.

**Nainital Bank**  
*amitga vishva ke shreshth karamdan*

What are you looking for?

Beneficiary Details      Preview and Confirm      Summary

**Find Bank Details** [X]

Search

List of Bank Details

Bank Name	Address City & Zip Code	Country	Network	Clearing Code
STATE BANK OF INDIA	BUDDHA BAGAR UP	INDIA	NEFT	000015312

Additional Beneficiary Details ▼

**CONTINUE**

7. On clicking on the Select button, details such as Payee Bank Name, Branch get displayed on **Add Beneficiary** Page. Click on the Continue button.

## Add Beneficiary

1 2 3

Beneficiary Details      Preview and Confirm      Summary

### Beneficiary Details

\* Indicates Mandatory Fields

Name\*

Nickname\*  (For your Reference)

### Account Details

Account Number\*

Confirm Account Number\*

Beneficiary Bank\*

Bank Identifier / IFSC code\*

Payee Bank Name

Branch

### Additional Beneficiary Details



**9. User gets the confirmation message.**

Currently added beneficiary will have to undergo 8 hours of cooling period.

The image shows a confirmation message and a progress bar. The message is in a green box with two checkmarks. The progress bar has three steps: 'Beneficiary Details', 'Preview and Confirm', and 'Summary'. The 'Beneficiary Details' and 'Preview and Confirm' steps are marked with checkmarks, while 'Summary' is marked with the number 3. Below the progress bar, there are two sections: 'Beneficiary Details' and 'Account Details', each with a table of information.

**Confirmation Messages:**

- ✓ The party type details are added successfully with the reference ID. Party type: [beneficiary] Ref. ID: [45708]
- ✓ If transfer amount exceeds the set transfer limit, fund transfer can be initiated after indicated time. Transfer limit: INR 1.0 Indicated time: 8 hours.

**Progress Bar:**

- Beneficiary Details (Completed)
- Preview and Confirm (Completed)
- Summary (3)

**Beneficiary Details**

Beneficiary ID: 45708	Name: rajesh
Beneficiary Account no/Nickname: rajesh	

**Account Details**

Account Number: 123456789	Beneficiary Bank: Other Bank
Network: NEFT	Bank Identifier / IFSC code : 005312