# **MOBILE BANKING**

### (HOW TO USE)

1) Download the VIMA KAMGAR BANK MOBILE App from Google Play Store / App Store.

2) Click on Register

3) Enter Registered Mobile Number with the Bank and Customer ID mentioned on Passbook

4) Read and Accept the Terms & Conditions by clicking on check box and then click on Submit

5) Once you click submit you will receive a SMS for OTP and you will be directed to the screen of OTP

6) Once your registration is completed you are required to set **password** 

7) Once the password is set you will receive a SMS of your **user id** and also your user id will appear on your **phone screen**.

8) Once you receive a user id on your screen click on Login button

9) Once your login through Mobile Banking App you will be directed to the Home Screen with following option

- Fund Transfer
- Account Information
- Statement
- Cheque

## Fund Transfer Facility

- **Own Transfer** Transfer Fund within linked accounts (Self a/c) in Vima Kamgar Bank
- Other Transfer Transfer Fund to other accounts in Vima Kamgar Bank
- IMPS Transfer IMPS Fund transfer to Account Number (Other Banks)
- Beneficiary Management Add / View Beneficiary Details

## Before transferring fund through Other transfer & IMPS (Other Bank Account), it is important to add the Beneficiaries through Beneficiary Management Tab.

#### **Own Transfer**

#### (Fund Transfer to OWN Vima Kamgar Bank Account)

- From Account (Select the Account Number to transfer Fund)
- To Account (Select the Account Number to remit Fund)
- Amount to be Transfer Enter the Amount for Fund Transfer
- **Debit Details** Add Remark
- Credit Details Add Remark

#### **Other Transfer**

#### (Fund Transfer to OTHER Vima Kamgar Bank Account)

- From Account (Select the Account Number to transfer Fund)
- To Account (Select the Account Number to remit Fund)
- Amount to be Transfer Enter the Amount for Fund Transfer
- Debit Details Add Remark
- Credit Details Add Remark

#### **IMPS** (Immediate Payment Service)

Immediate Payment Service is a facility added to Mobile Banking Services. It facilitates fund transfer to an account of the Beneficiary Mobile Number & MMID or Account Number & IFSC.

#### P2P (Person to Person)

- Select Account for transferring Fund
- Enter Amount to be Transfer
- Click on Next & Enter OTP

#### P2A (Person to Account)

- Select Account for transferring Fund
- Enter Amount to be Transfer
- Click on Next & Enter OTP

### **Manage Beneficiaries**

#### Add Beneficiary for Intra (Other Transfer)

- Enter Beneficiary Name
- Enter Account No.
- Confirm Account No.
- Set Transaction Limit for Beneficiary
- Enter Email id of Beneficiary
- Enter Mobile Number of Beneficiary

#### Add Beneficiary for IMPS - P2P

- Enter Beneficiary Name
- Enter MMID of Beneficiary
- Set Transaction Limit for Beneficiary
- Enter Email id of Beneficiary
- Enter Mobile Number of Beneficiary

#### Add Beneficiary for IMPS - P2A

- Enter Beneficiary Name
- Enter Account No.
- Confirm Account No.
- Enter IFSC code of Beneficiary
- Set Transaction Limit for Beneficiary
- Enter Email id of Beneficiary
- Enter Mobile Number of Beneficiary

## Service Request

#### Cheque

- Cheque Book Request
- Stop Payment Request
- View Cheque Status

#### Statement

View Mini Statement

Generate PDF Statement