BOI Mobile Banking App Post Login FAQs

My Account

Operative Accounts

- What are the accounts that will be showed under operative account?
  All the Savings, Current and Overdraft account will be displayed under operative account.

- How can I view Mini Statement or spending pattern of particular Operative account?
  You may click a particular account to view mini statement and spending pattern.

- Can I initiate fund transfer from my operative account?
  Yes, Fund Transfer facility is available

- Which type of Joint Accounts will be shown under My Accounts?
  Accounts having or either or Survivor/ Former or Survivor will be available under my account.

Loan Accounts

- Can I see all my loan account along with outstanding amount?
  Yes

- Can I see summary or statement of a particular loan account?
  Yes

- Can I download loan interest certificate of loan account?
  Yes you can download the loan interest certificate in PDF format up to Last 10 years.

Deposit Accounts

- Can I see all my deposit account along with current balance? Yes

- Can I see summary of deposit accounts?
  Yes

- Can I open new deposit account?
  Yes

mPassBook

- What is mPASSBOOK ?
  mPASSBOOK or mobile passbook is yet another innovative offering from Bank of India. This is an electronic passbook which can be used for generating your statement of a/c.

- Can I download the statement?
  Yes you can download the statement in PDF format in mobile.

- Can I send email of my statement?
  Yes you can send email statement of your account on your email id register with bank.

Card Services

Functionalities in Credit Card:
a. Green Pin
b. Credit Card Temp On/Off
c. Domestic On/off CARD USAGE (pos/ecom/atm)
d. International On/off CARD USAGE (pos/ecom/atm)
e. Hotlist card
f. Check recent transactions, Credit limit and available limit
g. Convert to EMI
h. Credit Card Payment
i. Credit Card billed and unbilled transaction
j. Credit card statement
k. Replacement Card
l. Check auto debit setup

Functionalities in Debit Card:
a. Hotlist/Block card
b. Temporary block
c. Generate/reset pin
d. Change pin
e. Manage Limit
f. Manage Channel

Favourite Transaction

- What is Favourites ?
  Favourite option is used to save the successful transaction beneficiary as a favourite one. You need not to enter the details again for further transactions for the same Beneficiary.

- Can I delete the favourites ?
  Yes it can be deleted by swiping the left side of the displayed favourite Beneficiary nick name.

- Can I view the favourites ?
  Yes details can be viewed by swiping the left side of the displayed favourite Beneficiary nick name.

- Can I modify the favourites ?
  No

Service Request

Cheque book request

- Can I apply for chequebook request in mobile app?
  Yes

- How many leaves of cheque book can I apply?
  For current account 50 leaves and for savings account 25 leaves.

- Can I receive the cheque book delivery to my registered address?
  Yes it can be delivered to the registered address.

Cheque status

- How can I view my cheques status?
  You can view the cheque status by entering the cheque number or by viewing all cheques status after a particular date.

- What are the various type of cheque status that are available?
  The cheques status displayed are
  1. Un-used
  2. Passed
  3. Stopped

Stop cheque

- What type of cheque can I stop?
  You can stop cheques that are not regularised.

Settings

Transaction Limit

- What is Transaction Limit?
  Transaction Limit is the maximum amount which a user can transact for a specific period .i.e. Transaction limit facility is provided to restrict the quantum of amount needs to be transact through Mobile application.

- Can I set daily, weekly and monthly transaction limit?
  Yes.

- For Which transaction type can I set Transaction Limit?
  Transaction limit can be set for
  1. Self-account Transfer
  2. Third party transfer
  3. NEFT
  4. RTGS
  5. IMPS (Account No + IFSC)/ (MMID + Mobile)

- What is the minimum and maximum transaction limit

Transaction type	Per Transaction Limit		Maximum Per Day Limit Rs.	Max No of Transactions per day
	Minimum Amt Rs.	Maximum Amt Rs.		
Self-Linked Account	1	**No Limit**	**No Limit**	**No Limit**
Intra Bank – 3rd Party Transfer	1	**2,00,000**	**10,00,000**	100
IMPS	1	**2,00,000**	**2,00000**	100
NEFT	1	**2,00,000**	**10,00,000**	100
RTGS	2,00,000	**10,00,000**	**10,00,000**	5
UPI	1	**1,00,000 Per A/C**	1,00,000 Per A/C	20 Per A/C
BBPS	1	**2,00,000**	**2,00,000**	100

Change Login PIN

- What is Change Login PIN ?
  User can change his existing login pin using this option.

Change Transaction Password

- What is Change Transaction Password ?
  User can change his/her existing Transaction Password using this option

Forgot Transaction Password

- What is Forgot Transaction Password ?
  User can reset his/her Transaction Password using this option

De-register, Change of Mobile Number.

- What is De-register?
  User can deregister himself from mobile banking application using this option
  and he will no more be a Mobile banking application user

Change Language

- What is Change Language ?
  User can change application language using this option.

- What are the languages user can set ?
  1.English and 2.Hindi

Fund Transfer

Self-Account

- What is Self-Account fund transfer?
  This feature allows user to transfer funds between their his/her own Bank of India accounts. Self-Link fund transfer is available among Saving, Current and Overdraft accounts. This facility is also available to NRE customers also.

- What are the conditions for Self Transfer?
  You can transfer funds between accounts having registered mobile number.

Third Party

- What is third party fund transfer?
  This feature allows transfer of funds from your Account to another Bank of India Customers A/C.

- I am unable to transfer to Third Party with the error "Unable to process please try again later".
  Please verify beneficiary details .In case issue persists please contact us on 1800 220 229.

NEFT

- What is NEFT fund transfer?
  National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer. Under this Scheme   individuals can electronically transfer funds from any bank branch to any individual having an account with any other bank branch in the country participating in the Scheme.

- What are the NEFT Transaction timings?
  Monday to Saturday (Except 2nd and 4th Saturday) between 8:00 AM to 6:30 PM

- What is the IFSC code?
  IFSC or Indian Financial System Code is a special code given to every bank branch in India. It is a 11 digit code with the first 4 characters being the abbreviation of the Bank followed by a control character in the fifth place and then the branch code will represent the last 6 characters.

- How is IFSC code different from MICR code?
  MICR is an acronym for Magnetic Ink Character Recognition. It is a 9 digit code to identify the location of the bank branch; the first 3 characters represent the city the next 3 the bank and the last 3 the branch. The MICR Code allotted to a bank branch is printed on the MICR band of cheques issued by bank branches.

- What is the minimum amount of NEFT ?
  1 Rupee is the Minimum amount.

RTGS

- What is RTGS fund transfer?
  The acronym 'RTGS' stands for Real Time Gross Settlement which can be defined as the continuous (real-time) settlement of funds individually on an order by order basis (without netting). 'Real Time' means the processing of instructions at the time they are received rather than at some later time. 'Gross Settlement' means the settlement of funds transfer instructions occurs individually (on an instruction by instruction basis). Considering that the funds

settlement takes place in the books of the Reserve Bank of India the payments are final and irrevocable.

- When will money be credited for a Beneficiary in RTGS?
  In RTGS the beneficiary bank has to credit the beneficiary's account within two hours of receiving the funds transfer message.

- What is the minimum amount for RTGS?
  2 Lakh is the minimum amount.

IMPS

- What is IMPS?
  IMPS is an innovative real time payment service that is available round a clock. This service is offered by National Payments Corporation of India (NPCI) that empowers customers to transfer money instantly through banks and RBI authorized Prepaid Payment Instrument Issuers (PPI) across India.

- What are the benefits of IMPS?
  Instant Available 24 x7 (functional even on holidays) Safe and secure easily accessible and cost effective Channel Independent can be initiated from Mobile/ Internet / ATM channels Debit & Credit Confirmation by SMS.

- What are the timings for initiating and receiving IMPS remittances?
  IMPS transactions can be sent and received 24X7 (round the clock) including on holidays

Payment through IMPS Using (Mobile No. + MMID)

- What is IMPS + Mobile + MMID?
  IMPS Payment based on Person to Person

- What is IMPS person to person fund transfer?
  Customer can initiate the fund transfer by entering beneficiary Mobile Number and MMID of any other bank customer to transact online.

- What is MMID?
  Mobile Money Identifier is a 7 digit number issued by banks. MMID is one of the input which when clubbed with mobile number facilitates fund transfer. Combination of Mobile no. & MMID is uniquely linked with an Account number and helps in identifying the beneficiary details. Different MMIDs can be linked to same Mobile Number.

- While transferring fund through IMPS – Mobile + MMID, I am getting the error "Kindly register for IMPS by initiating Generate MMID to proceed with the transaction". What should I do?

Please generate your MMID by following the below steps:

Go to My Account – Click on ___ icon at the left of account number for which you want to generate MMID – Click on Generate MMID.

A prompt will be displayed on screen upon successful MMID generation.
You can now successfully transfer funds through IMPS – MMID

- How do I generate my MMID?
  Please generate your MMID by following the below steps:

  Go to My Account – Click on ___ icon at the left of account number for which you want to generate MMID – Click on Generate MMID.
  A prompt will be displayed on screen upon successful MMID generation.

- How do I view my MMID?
  Go to My Account – Click on ___ icon at the left of the account number for which you want to view your MMID.

- Can a customer link more than one account to the same mobile number?
  Yes customer can link more than one account to the same mobile number. However each A/C no. will have different MMID.

Payment Through IMPS Using (Account No. + IFSC)

- What is IMPS + Account No + IFSC?
  IMPS Payment based on Person to Account

- What is IMPS person to account fund transfer?
  Customer can initiate the fund transfer by entering beneficiary Account Number and IFSC Code of any other bank customer to transact online.

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