

2324

User Manual

Online Repayment Manual



Manual of Online Repayment by Customer

Contents

1. Preface.....	3
2. Registration on Customer portal	3
3. Login to Customer Portal.....	5
3. Customer Portal lending page	10
4. Payment of EMI/PEMI	11
5. Transaction Confirmation.....	12

1. Preface

Customer Portal is portal where customer can login and check their loan account details and also pay EMI, Pre-EMI, Charges & Overdue Interest till date if any on the portal itself (It will not allow payment towards future period).

2. Registration on Customer portal

You can access the online payment from Bandhan Bank Website from following path

- *Personal* → *Loans* → *Home Loans* → *Online EMI / Pre-EMI Payment* (followed by Home Loan Product)
- or
- can access direct from using link <https://snet.bandhanbank.com/>

As per below mentioned screen after opening customer portal, click on register here and it will prompt screen as mentioned below.



Home Loans for All

Customer Portal Login Area

Customer ID
Enter Customer ID

Password
Enter Password [Forgot Password?](#)

GET OTP

[How to Register?](#) [New User? Register here](#)

Manual of Online Repayment by Customer

The registration form includes the following fields and options:

- Customer ID:** 100089249
- Account No.:** Enter Account No. (Note: Please enter Account number or Customer Id)
- Email-ID:** Enter Email-ID
- Mobile Number *:** 7990909559
- Date of Birth *:** 18 / June / 1972
- Passport No.:** Enter Passport No. (Note: Please enter at least one KYC ID registered with Bandhan Bank)
- Voter ID No.:** Enter Voter ID No.
- Driving License No.:** Enter Driving License No.
- Pan No.:** BTQPP4410Q
- Aadhaar No.:** Enter Aadhaar No.
- KCE3R:** KCE3R (click to refresh)

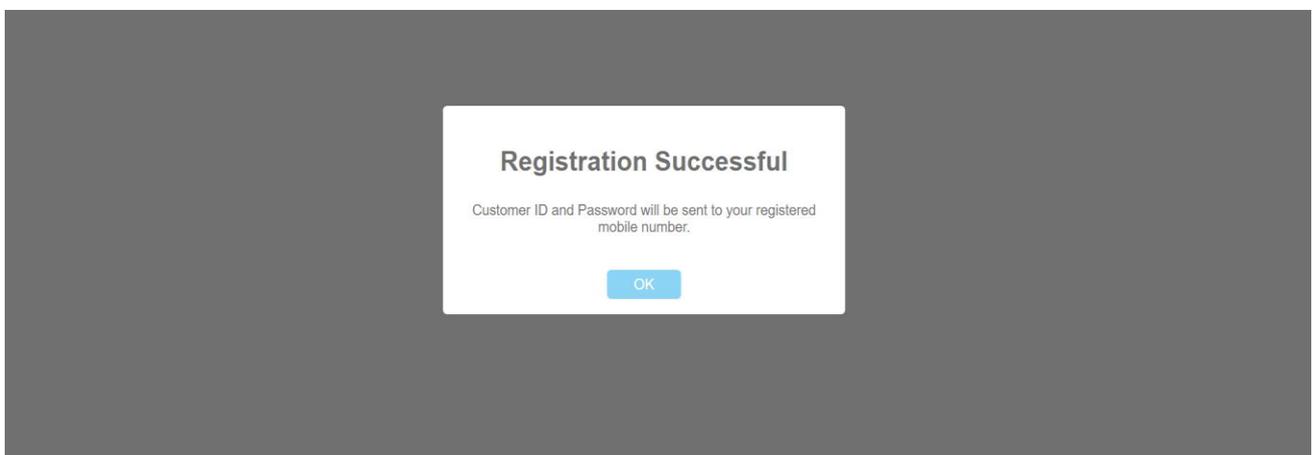
* Mandatory fields

Register

Customer need to capture following values in above screen

- Customer ID (as per new system)
- One KYC ID number (PAN, Aadhar, Driving Licence Number, Voter Id Number)
- Date of birth and
- Registered mobile number

After clicking on REGISTER button, Customer ID and Password will be sent on customers' register mobile number in 2 SMSs separately.



3. Login to Customer Portal

For first time login customer has to capture password delivered on registered mobile number. Press on GET OTP, system will generate OTP & delivered on registered mobile number.



Home Loans for All

Customer Portal Login Area

The form contains the following elements:

- Customer ID:** A text input field with the value "100000000".
- Password:** A password input field with masked characters "*****".
- Forgot Password?:** A text link located to the right of the password field.
- GET OTP:** A blue button located below the password field.
- How to Register?:** A text link located at the bottom left of the form.
- New User? Register here:** A text link located at the bottom right of the form.

and has to capture new password two times on the screen and click on SUBMIT, system will confirm “Password Successfully changed. Kindly login with New Password”

The form contains the following elements:

- Current Password:** A section header with a lock icon.
- Input Fields:** Three password input fields, each with masked characters "*****". The third field has a visibility toggle icon (an eye) on its right side.
- Note:** A text note stating "Note : Password must be between 8 to 12 character and should not contain any blank spaces."
- Submit:** A red button located at the bottom right of the form.

Login with New Password set by Customer



Home Loans for All

Customer Portal Login Area

Customer ID

Password

[Forgot Password?](#)

GET OTP

[New User?](#)
[Register here](#)

[How to Register?](#)

Capture OTP generated with New Password



Home Loans for All

Customer Portal Login Area

Customer ID

Password

[Forgot Password?](#)

One Time Password

Login

[New User?](#)
[Register here](#)

[How to Register?](#)

Forgot Password



Home Loans for All

Customer Portal Login Area

Customer ID
Enter Customer ID

Password
Enter Password

[Forgot Password?](#)

GET OTP

[New User?](#)
[Register here](#)

[How to Register?](#)

To change / forgot password, Customer have to select forgot password after clicking, “forgot password”, page will appear as below & have to capture customer Id & click GET OTP. An OTP will be provided on your registered mobile number



Home Loans for All

Customer ID
Enter Customer ID

GET OTP

Manual of Online Repayment by Customer

After receiving OTP, system will allow to change password as below screen. & after capturing password system will pop up as success as below screen which Means password has been successfully changed



Home Loans for All

 Change your password

Success

Password Successfully Changed

OK

Manual of Online Repayment by Customer

After change password, page will reopen as below. Now customer need to capture customer ID & Password and click on GET OTP



Home Loans for All

Customer Portal Login Area

Customer ID
Enter Customer ID

Password
Enter Password

[Forgot Password?](#)

[GET OTP](#)

[New User?](#)
[Register here](#)

[How to Register?](#)

And by entering details customer can log in to customer portal.

3. Customer Portal lending page

On entering ID password and received OTP customer portal Page will open as below.

Bandhan Bank
Welcome to Bandhan Bank Home Loans : [REDACTED]
Servicing Branch: AHMADABAD M CORP

Customer Details

Customer Name: [REDACTED]
 Mobile number: [REDACTED]
 Email: [REDACTED]@gmail.com
 Account number: [REDACTED]

Outstanding Details

Total O/s Amount	EMI Pre-EMI O/s since	EMI Outstanding
18940.00	[REDACTED]	18868
Pre-EMI Outstanding	Overdue Interest	Outstanding Charges
0	72	0

Loan Account Details

Loan Amount	Principal O/s	ROI	Loan Tenure(Months)
2557500	1772291.11	3.00	154
EMI Amount	Repayment Mode	Last Payment Amount	Mode of Last Payment
18868	2	18868	LN Advance PaymentBy GI

Last Login:
31 Aug, 2023 09:59:25 PM

Select Loan Account Number in case of multiple loan account of same customer.

The main page display following details under MY DETAILS

- Customer Details
- Outstanding Details
- Loan Account Details
- Other Borrower Details

Following fields appear under **Outstanding Details** tab:

- Total O/s Amount : Total O/s amount of the selected loan A/c
- EMI/Pre-EMI paid upto : Last date when installment is paid
- EMI Outstanding : Total Emi O/s including current month's EMI
- Pre-EMI Outstanding : Total Pre-EMI O/s including current month's PEMI
- Overdue interest : Additional Interest on O/s installment amount till calendar date
- Outstanding charges : All Outstanding charges

4. Payment of EMI/PEMI

As mentioned below customer can check for payment of EMI/PEMI. Customer can check for his/her multiple account through dropdown menu. Here, after entering amount as per customer discretion and clicking on online payment he/she can initiate payment.

By clicking on online payment customer will be redirected to payment gateway portal and depending upon payment mode selected he/she can make payment.

Welcome to Bandhan Bank Home Loans : [Redacted]
Servicing Branch: AHMADABAD M CORP

Bandhan Bank

My Details →
Payment of EMI/PEMI →
User Manual →

Enter Details

Account number
[Redacted]

Details

Prime Customer Name	[Redacted]
Total O/s Amount of all A/cs	Rs. 17,53,303.11
O/s Amount of this A/c	Rs. 18,940.00
EMI/Pre-EMI Paid Up to	NaN/NaN/NaN

Amount to be Paid

[Input Field]

Online Payment

NOTE: You will be directed to our partner payment gateway. Your transaction is processed through a secure 128 bit https internet connection based on socket layer technology.

Last Login:
31 Aug, 2023 09:59:25 PM

Note:

- Payment is A/c specific. If you want to make payment against two loan A/cs, you have to make payment towards one A/c followed by payment towards the other A/c.
- Your payment will be credited in your account on End of the Day process
- Total O/s amount of all A/cs is the sum of O/s amounts of all live loan A/cs
- Customer can make payment through Online using Net Banking / Debit Card etc.

5. Transaction Confirmation

Payment Gateway will generate following transaction confirmation along with SMS to Customer's Registered Mobile :

PRN	312009925424
BID	1689070570509
AMT	5175.76
PID	AVN0002
TXNDATETIME	11/07/2023
Transaction Status	Y <input type="button" value="v"/>
<input type="button" value="Return To the Merchant Site"/>	

Payment Response

Response Parameter		
#	Name	Response Value
1.	Response Message	Payment Successful
1.	Alert Message	Dear Customer, Kindly note that amount paid by you shall be updated in your loan account during EOD process.
2.	Billing Name	RANJITSINH ZALA
3.	Amount	5175.76
4.	Date Created	11/07/2023 15:49:35
5.	Billing City	SIMAR
6.	Payment Id	312009925424
7.	Transaction Id	CW-11072023-00015
