2025

APGB NETBANKING FAQs

DIGITAL BANKING

V 1.0

Q. What is APGB NetBanking?

APGB NetBanking offers a convenient way to bank-anytime, anywhere, at your convenience from your mobile or Personal computer. You can get real-time access to various services provided securely.

Q. Who is eligible for APGB NetBanking?

APGB NetBanking service is available to all individual Savings and Current account holders. Please note that APGB NetBanking is not permitted to the accounts where mode of operation is either joint or Partnership.

Q. Why APGB NetBanking?

APGB NetBanking facility enables convenient and faster way to access your account. You can manage your day to day transactions at your convenience. APGB NetBanking is Safe and Secure.

Q. How secure is APGB NetBanking?

2-Factor Authentication is enabled for login and fund transfers, i.e., the user has to enter the Login/Transaction password and the OTP received on the registered mobile number to perform transactions securely.

The login will be blocked on entry of invalid password for 3-consecutive attempts, which will be unblocked after 24 hours.

All users must adhere the below guidelines to safeguard your digital transactions

- Never disclose your ATM/Debit Card PIN to anyone under any circumstances. APGB will never ask you for ATM/Debit Card PIN or OTP.
- Always keep your NetBanking passwords confidential and never disclose the password to anyone under any circumstances. APGB will never ask you for the NetBanking Passwords or OTP.

Q. Which browsers are compatible with APGB NetBanking?

The following browser versions listed below are compatible for APGB NetBanking:

- Microsoft EDGE.
- Mozilla Firefox 3.1 and above.
- Safari 3.5 and above.
- Google Chrome.

Q. How can I register on APGB NetBanking using Debit card?

APGB NetBanking registration procedure is very easy and follow the below steps to register on APGB NetBanking:

- Click on ‘New Customer? Register here’ to start the registration process.
- Customer ID.
- Registered Mobile Number.
- Debit Card Details.
- Enter the OTP received.
- Enter Temporary Password received on your mobile number.
- Change your Login Password and Transaction Password.

You can register to APGB NetBanking services instantly once your Debit card is activated.

Q. How do I register on APGB NetBanking using Branch Token?

Registration to APGB NetBanking through branch token can be done by visiting the home branch and submitting a request to onboard for NetBanking services. Branch will initiate a branch token generation, which will be sent to your registered mobile number.

Visit APGB NetBanking login page and follow the below steps

- Click on ‘New Customer? Register here’ to start the registration process.
- Customer ID.
- Registered Mobile Number.
- Select branch token
- Enter Branch token received on your registered mobile number
- Enter the OTP received on your registered mobile number.
- Enter Temporary Login/Transaction Passwords received on your mobile number.
- Change your Login Password and Transaction Password.

You can register to APGB NetBanking services instantly.

Q. How to create a strong password?

You should ensure your password contains the following:

- At least one small letter.
- At least one capital letter.
- At least one number.
- At least one special character.
- Password length should be between 8-16 characters.

Q. How do I login to NetBanking after registration?

Follow the below steps to login on APGB NetBanking:

- Enter your Customer ID and Login password.
- Enter the Captcha Provided in the Login Page.

- Click on Login.
- Enter the 'OTP' received on your registered mobile number to Login.

Q. How often should I change my password?

Since there is no restriction on the number of times you can change your password, it is up to you to decide when to change the password. We recommend that you change your password as frequently as possible or whenever you feel that the password has been compromised.

Q. I have more than one account with the APGB at different branches. Can I access all my APGB accounts using APGB Net Banking?

Yes. You can access all your accounts held with any branch of the bank as long as the accounts are linked to single customer ID.

Q. What are the available services that can be accessed through Internet Banking?

With APGB NetBanking facility you can manage all your daily transactions online, you can perform within bank fund transfers and inter-bank fund transfers, you can view statements of all your Bank accounts. You can access services:

- **Multiple registration options using Debit card validation and Branch token**
- **Safe and Secure 2-factor authentication for Login and fund transfers**
- **Balance enquiry:** View real-time balances of all your accounts
- **Account information:** View details of all your accounts such as savings accounts, current accounts, Term deposit accounts and Loan accounts.
- **Recent Transactions:** Access last recent 10 transactions and download the mini-statement.
- **Account Statement:** Generate Account statements of multiple accounts with an option to download the statement in PDF & Excel formats as desired.
- **Fund Transfers:** APGB NetBanking offers a range of Fund Transfer options:
    - **Fund Transfer between own accounts held with APGB**
    - **Fund Transfer to other APGB customers**
    - **IMPS 24x7**
    - **NEFT**
    - **RTGS**
- **Online Term Deposit opening & closure request**
- **Standing Instruction**
- **Cheque status inquiry**
- **Cheque - stop payment**
- **Positive Pay**
- **Debit Card Management**
- **Beneficiary Management**
- **Loan EMI repayment**
- **Recurring Deposit installment payment**

Q. What are the charges applicable for using APGB NetBanking Services?

All APGB account holders can register and access NetBanking Services for free.

Q. What if I forgot my Login Password/Transaction Password?

Your Passwords can be reset either through Debit Card details or Branch Token.

To regenerate your Login & Transaction passwords use ‘Forgot Password’ option and it prompts you to enter your ‘Customer ID’, ‘Registered Mobile Number’, ‘Debit Card Details’ or ‘Branch Token’ and click submit.

A OTP will be sent to registered mobile number, please enter the ‘OTP’ received. After successful validation of the OTP, a temporary Login & Transactions password will be sent via SMS to your registered mobile number.

Enter the ‘Temporary Passwords’ received on your Registered Mobile number and change the ‘Login Password’ and ‘Transaction Password’.

Q. What if my User ID is Blocked?

Your User ID will be blocked if you try to enter wrong Login Password for “three consecutive attempts”. You can login with correct password and Customer ID details after 24 hours or if you don’t remember the password you can use forgot password after 24 hours to generate the new Login & Transaction passwords.

Q: What are the uses of APGB Debit Cards?

The APGB debit cards can be used to withdraw cash from an ATMs, purchase of goods and services at points of sale (PoS) terminals or e-commerce (online purchase).

Q. What are the Limits of ATM withdrawals, POS and E-Commerce?

Maximum limit of ATM withdrawals Rs.25,000/- per day. Combined daily Limit of POS and E-Commerce transactions is Rs.50,000/- i.e., the transaction perform through POS and e-commerce put together should not exceed Rs.50,000/- per day

For contactless cards contactless payment limit is Rs.5,000/- per day and this is again subset of the POS & e-commerce limit. Please note that contactless payments are disabled by default you can enable them through APGB NetBanking by visiting Debit card services or alternatively you can submit a request at your home branch to enable contactless payments.

Q. How can I change the limits of ATM withdrawals, POS and E-Commerce?

Login to APGB NetBanking --> Navigate to Debit Card --> Go to “Card Limit Change” --> Enter the amount in “Set New Limit” --> Click on “Submit” and enter the “OTP” received to change the limits within the maximum limit mentioned.

Q. How can I Enable/Disable the ATM withdrawals, POS and E-Commerce transactions on APGB NetBanking?

Login to APGB NetBanking --> Navigate to Debit Card --> Go to “Enable/Disable channel” --> Click on Status Toggle to Enable/Disable channel transactions--> Enter the “OTP” received on your registered mobile number to Enable/Disable channel transactions.

Q: How can I block my Debit Card?

Login to APGB NetBanking --> navigate to “Debit Card” --> Click on “Block/Unblock Card” --> Confirm your Card Status --> Click on “Block” and Enter the “OTP” received on your registered mobile number to block your Debit Card. This action is only temporary and can be reversed. To block the card permanently please visit your home branch.

Q: How can I Unblock my Debit Card?

Login to APGB NetBanking --> Navigate to Debit Card --> Click on “Block/Unblock Card” --> Confirm your Card Status --> Click on “Unblock” and Enter the “OTP” received on your registered mobile number to block your Debit Card.

Q. What is Green PIN?

Green PIN is an instant password generation/regeneration facility available for debit cards through Net Banking with OTP sent to the customer’s mobile number registered with the bank. Using the OTP, customer can reset the debit card PIN.

Q. How can I reset my debit card PIN?

Navigate to Debit Card → click on “Green PIN” → Enter your debit card details including card number, expiry date and set New PIN → Enter the OTP received on your registered mobile number to confirm the change in PIN.

Q. How can I Apply for a New Debit Card online?

Navigate to Debit Card Services → Click on Apply New Debit Card → Confirm your mailing address → Click on “Yes, I confirm” → Select the Account number for which the debit card is needed → Select the box for I agree to Terms and Conditions → Select the reason for applying the debit card → Click on Submit to view the request confirmation with a Reference Number.

Q. What is a Standing Instruction?

Standing Instruction is mandate to automate recurring payments/fund transfer within bank. On the selected date the standing instruction will debit your account for amount specified and credit the account selected during the SI creation. This mandate will continue to execute till the completion of the specified time period. The standing Instruction can be created within own accounts or to any other accounts within the bank.

Q. How can I add a Standing Instruction?

Login to APGB NetBanking --> Navigate to Standing Instructions Menu --> Go to “Add Standing Instruction” --> Select “Debit Account” and “Credit Account” --> Define the Frequency, Date of Execution, Number of Executions and enter the “Amount”--> Click on “Submit” to add a standing Instruction.

Q. How can I view the list of Standing Instructions?

Login to APGB NetBanking --> Navigate to Standing Instructions Menu --> Go to “View Standing Instructions” --> Select status of the Standing instructions from “Active, Deleted, Both”.

Q. How can I delete a Standing Instruction?

Navigate to Standing Instructions Menu --> Go to "View Standing Instructions" --> Select status of the Standing instructions as "Active" --> Click on "View" to view the details of the Standing Instruction--> Click on "Delete"--> Select "Deleted" status to view the list of deleted Standing Instructions.

Please note that SI created at the Branch cannot be deleted through APGB NetBanking.

Q. How can I open an online Term Deposit Account(FD/RD)?

Login to APGB NetBanking --> Navigate to "Create Term Deposit" --> Select "Product" (i.e., Fixed Deposit/ Recurring Deposit) and "Scheme" --> Select "Transfer Account" --> Enter "Amount" --> Select "No. of Months and Days" --> Enter "Nominee Details" --> Click on "Create Term Deposit" to complete the process.

Schemes available:

S.no	Product	Schemes Available
1	Fixed Deposit	Reinvestment scheme: Interest will be compounded on quarterly basis.
2	Fixed Deposit	Monthly Interest : Interest will be credited on monthly basis to the funding account selected during the opening of Fixed Deposit.
3	Recurring Deposit	A Fixed installment amount to be chosen at the time of RD account opening and the installment needs to be paid in monthly intervals. Alternatively, user can opt for standing instruction for RD installment payments. Please ensure that sufficient balance is maintained in the Account on the date of installment if SI is opted.

Q. How can I view my Term Deposit Account after I created?

Navigate to Dashboard --> Go to "Term Deposit Accounts" --> View the list of active accounts.

Q. How can I download the Term Deposit Advice?

Navigate to Dashboard → Go to "Term Deposit Accounts" → View the list of accounts and select the account for which the term deposit advice has to be generated → Click on "Download Deposit Advice" → View the deposit advice downloaded in PDF format.

Q. How can I close my Term Deposit Account (FD/RD) online?

Please note that your TD will be closed automatically upon maturity and proceeds will be credited to the funding account selected during Term Deposit account opening. However, if you want to close the deposit before maturity date, please follow the below steps:

Navigate to Dashboard --> Go to "Term Deposit Accounts" --> Click on "Account Number" which is to be closed --> Confirm the details of the Account --> Click on "Deposit Closure".

Your closure request will be processed within 3-4 Working days and proceeds will be credited to the funding account selected during Term Deposit account opening.

Note:

1. ***Please note that premature closure will lead to reduction in Interest paid which will be as per the tenure slab applicable. Please check the ROI applicable before proceeding for premature closure.***
2. ***Please note that only deposits opened online can be closed online. Deposits opened at branch can be closed at by visiting branch and surrendering the physical copy of deposit receipt.***

Q. How can I generate TDS certificate online?

Navigate to TDS menu → Select the 'Account Number' for which TDS certificate has to be generated → Select 'Financial Year' and then Select 'Quarter' for which TDS certificate is required → Click on 'Submit' to generate the certificate.

Click on "Download Icon" to download the TDS certificate generated in PDF format.

Q. How can I Pay my Recurring Deposit account installment?

Navigate to Dashboard--> Go to "Term Deposit Accounts" --> Click on "Account Number" which is to be paid --> Click on "Pay RD installment" --> Select "From Account" --> Add Remarks for reference --> Click on "Submit" and enter the "OTP" received on your registered mobile number to complete the transaction.

Note: RD installment amount paid is fixed and it is the same amount which is selected during account opening.

Q. How can I Pay my Loan EMIs?

Navigate to Dashboard--> Go to "Loan Accounts" --> Click on "Account Number" which is to be paid --> Click on "Pay EMI" --> Select "From Account" --> Add Remarks for reference --> Click on "Submit" and Enter "OTP" received to complete the transaction.

Note: EMI Amount is not a fixed value and can be changed as per user requirement.

Q. How can I generate a statement for my accounts?

Navigate to Dashboard --> Select the type of account for which the statement is to be generated --> Click on "View Account Statement" --> Select "Date Range" --> Click on "Submit".

OR

Navigate to "Account Summary" --> Go to "Account Statement" --> Select the Account Number for which the statement is to be generated--> Select "Date Range". Only Operative Accounts are available in "Account Summary".

Note:

1. ***To download your statement, click on "Download Icon" to download your statement in PDF format. Click on "Excel Icon" to download your statement in xlsx format.***
2. ***Please note that statement can be generated for 6 months at a time. The user can generate statement for transactions older than 6 months however the selected period should not exceed 6 months***

Q. How can I generate a Mini Statement for my Accounts?

Navigate to Dashboard --> Go to Operative Accounts --> Click on "View Recent Transactions" to generate a Mini Statement for your account.

Note: To download your statement, click on "Download Icon" to download your statement in PDF format. Click on "Excel Icon" to download your statement in Xlsx format.

Q. How can I add a beneficiary?

Navigate to "Beneficiary" --> Go to "Add Beneficiary" --> Select "Within Bank" for APGB accounts, "Other Bank Beneficiary" for accounts other than APGB. --> Enter "Transaction Password" --> Click on "Submit" and enter the "OTP" received on your registered mobile number to add the beneficiary.

Details required to add a Beneficiary in the "**Within Bank Beneficiary**":

- Name of the Beneficiary.
- Beneficiary Account Number.

Details required to add a Beneficiary in the "**Other Bank Beneficiary**":

- Name of the Beneficiary.
- Beneficiary Account Number.
- Beneficiary Bank Name.
- IFSC code of the beneficiary bank-branch.
- Beneficiary Address.

Note:

1. ***Other Bank Beneficiary option can be used only for IMPS/NEFT/RTGS transactions.***
2. ***The newly added beneficiaries will be activated after a cooling period of "Six hours".***

Q. Do I need to add a beneficiary to transfer funds?

Yes. You need to add a beneficiary to transfer funds through Within Bank/IMPS/NEFT/RTGS.

Q. What is the cooling period for a newly added beneficiary to become activated?

The newly added beneficiaries will be activated after a cooling period of "**Six hours**".

Q. What are types of fund transfers?

You can do the following types of Fund Transfer: -

- Fund Transfer between your own accounts linked to Customer ID.
- Fund Transfer to any Other APGB account.
- Fund Transfer to Other Bank Account (NEFT/RTGS/IMPS).

Q. How can I transfer funds through NEFT/RTGS?

- Navigate to Fund Transfer
- Select "NEFT" for any amount of fund transfer.

- “RTGS” for the amount greater than Rs.2,00,000/-
- Enter “Amount” --> Select “From Account” --> Select the “Beneficiary” added and Confirm the details.
- Enter “Transaction Password” and Remarks.
- Click on Submit and Enter “OTP” received to complete the transaction process.

Note: For Union Bank of India accounts, please use NEFT type of transactions.

Q. How can I transfer funds to other APGB accounts?

Add the beneficiary account in “Within Bank Beneficiary”.

Navigate to “Fund transfer” --> Go to “Within Bank Transfer” --> Select “Within Bank Accounts” --> Enter Amount and select “From Account” --> Select the “Beneficiary” and confirm the details of the beneficiary --> Click on “Submit” and Enter the “OTP” received to complete the transfer transaction.

Q. How can I transfer funds to my own accounts?

Navigate to “Fund transfer” --> Go to “Within Bank Transfer” --> Select “Own Accounts Transfer” --> Enter Amount and select “From Account” --> Select “To Account” --> Enter “Transaction Password” --> Click on “Submit” and Enter the “OTP” received to complete the transfer transaction.

Q. Can I make NEFT/RTGS transactions on holidays?

Requests for NEFT transactions are accepted on Holidays, 2nd/4th Saturdays & Sundays (holidays as defined by RBI) and the actual debit will happen on same day.

But the transaction date is reflected in the statement as next working day however the value date will be the actual date of transaction.

Q. What are the fund transfer transaction limits of my account?

The fund transfer limits are as follows:

Mode	Daily Limit
Within Bank, Within Own Accounts, IMPS, NEFT and RTGS combined	Rs. 5,00,000/-

Q. How can I stop a Cheque payment online?

Navigate to Cheque --> Go to Stop Cheque Request --> Select “Account Number” --> Enter the “Cheque Number” and “Transaction Password” --> Select the reason whether that “Instrument reported Lost” or “Payment Stopped by Drawee”.

Your request will be recorded and the status of the Cheque will be updated immediately on real time basis. Status of the Cheque can be viewed in “Cheque Status menu”.

Q. How can I apply for Cheque Book online?

Navigate to Cheque → Go to Cheque Book request → Confirm your mailing address and click on "Yes, I confirm the address" → Select the Account Number for which the cheque book is required and click on "I agree to the Terms and Conditions" → Confirm Account Number, Number of Leaves and Enter Transaction Password → Click on Submit to view the request confirmation with a Reference Number.

Q. What is Positive Pay?

Positive pay involves reconfirming the details of the Cheque issued for payment. Users can submit the details of Cheques issued whose value is greater than Rs. 50,000/- with the bank using positive pay option on APGB Net Banking as an additional verification to prevent fraudulent transactions.

It can be done before cheque payment using Internet Banking and Mobile Banking facility.

The details include:

- Account Number.
- Cheque Number.
- Payee Name.
- Cheque amount.
- Cheque date
- Cheque issued date.

Q. How can I add a Positive Pay request online?

- Navigate to Positive Pay Menu --> Enter the details required to add a positive pay request i.e., Account Number, Cheque Number, Payee Name, Cheque amount greater than Rs.50000/-, Cheque date and Cheque issued date. --> Click on Submit to add a positive pay request.