1. **What is Corporate Internet Banking?**

Corporate Internet Banking (CINB) of State Bank of India is the channel which facilitates Corporate Customers (any non- individual customer such as firms, companies, trusts, partnerships, proprietorship concerns etc.) to carry out banking activities online anywhere and anytime, aided with the power and convenience of the internet.

1. **Who can avail CINB?**

For the purpose of Corporate Internet Banking, any non-individual customer, whether it is a single man enterprise, small business enterprise, firm, trust, institution, Government organization or large conglomerate is treated as a Corporate. Any Corporate maintaining account with any branch of State Bank of India can avail CINB.

1. **How to access CINB site?**

Visit online banking site of SBI at [https://www.onlinesbi.sbi](https://www.onlinesbi.sbi/) Click on 'Corporate Banking' caption above login option under CINB section to land on the CINB home page.

1. **Whether all branches of SBI can provide CINB facility?**

Yes, CINB facility will be made available by all branches of SBI across the country.

1. **Can CINB be made available to individual (personal Banking) customers?**

No, Corporate Internet Banking as the name itself indicates is meant exclusively for Corporate customers (non individuals). For individual customers Retail Internet Banking facility is separately available.

1. **I have availed Internet Banking facility on my SB/CA account as an individual. How does the CINB differ from that?**

Retail internet banking is a single user product whereas CINB (Khata plus, Vyapaar and Vistaar) provide for multiple users with varying powers as per requirement of the Corporate. In CINB, the Corporate gets the capability to grant discretionary access to banking accounts by internal users and dynamically manage permissions to banking transactions and monitor them.

1. **How safe/secure is our net banking account?**

The Internet banking portal of SBI, [www.onlinesbi.sbi](https://www.onlinesbi.sbi/) is a highly secure, verisign certified site with the transaction data traveling encrypted via an SSL medium (256-bit SSL tunnel), the highest level of security on the internet. The advanced EV-SSL Certificate provides evidence of authenticity to the website which safeguards users from accessing through unauthorised sites.

1. **Corporate vary in size and constitution - from small single person entities to large conglomerates. Does SBI provide net banking facilities to all of us?**

Yes, at SBI, we understand the banking requirements of the various corporate according to the size and complexity. Hence we have designed a variety of Internet Banking products to suit the varying needs of different target groups. You can choose the product among the following that suits your needs best.

* 1. **Saral** - This is a simplified single user transactional product ideally suited for sole proprietorship concerns, micro enterprises or individual businessmen who require online transaction facility in their business accounts. The product provides transaction rights to the user involving transfer of funds to own or third party accounts limit upto Rs.50.00 Lacs per transaction and Rs.2 Crores per day (**for Government / Tax transactions upto Rs. 5 Crores**). Both within SBI and other bank transactions are supported.
  2. **Vyapaar** - This is a multi-user transactional product meant for small and medium enterprises and organisations maintaining accounts with a single branch of SBI and who wish to provide discretionary access/ transaction rights to their users. The Administrator of the Corporate creates other corporate users and assigns rights to them for different accounts up to a maximum transaction amount of Rs 2 Crores per transaction (**Government / Tax transactions upto Rs. 10 Crores**). There will not be any ceiling on the number of transactions per day.
  3. **Vistaar** - This is a complete internet banking suite for large and very large corporate, Government organizations and Institutions. The facility enables multiple users to have discretionary access / transaction rights across accounts with various branches. The Corporate Administrator creates other users and assigns rights to them for different accounts up to a maximum transaction amount of Rs 2,000 crore per transaction (Government / Tax transactions upto Rs. 10,000 crore). There will not be any ceiling on the number of transactions per day.
  4. **Khata** - This is a single user enquiry product meant for small firms or institutions who maintain accounts with only one branch of SBI and who wish to do only online enquiry and downloading of account statements. Online transactions are not allowed in this product.
  5. **Khata Plus** - This is a multi-user enquiry product meant for slightly larger firms or institutions banking with multiple branches of SBI. This provides enquiry facility to multiple users of the organization. Online transactions are not allowed in this product either.

1. **What is the difference between Khata and Khata Plus? Names sound similar.**
   1. Khata is a single user enquiry facility of CINB. Accounts linked to one Customer number alone can be viewed in this facility. It cannot be upgraded to other products like Vyapaar or Vistaar.
   2. Khata plus is multi user enquiry facility. This is meant for corporate having multiple users and banking with more than one branch of SBI. Here accounts opened under several Customer numbers can be mapped to one corporate ID. Also, the corporate Administrator can give discretionary rights to the users to view accounts and download statements.
2. **How do we apply for CINB facility? Where do we get the requisite forms?**

You can approach the SBI branch where your account is maintained for availing any one of the variants of Corporate Internet Banking mentioned above at question no. 8. The registration forms required for the various products can be downloaded from our online banking website [www.onlinesbi.sbi](https://www.onlinesbi.sbi/) through the link "Registration Forms" provided at the top of the Home Page of Corporate Internet Banking. Forms duly filled and accompanied with Board Resolution, wherever required, should be submitted to the branch.

1. **Who are the various role holders in the multi user products-Khata Plus, Vyapaar and Vistaar?**

The list of possible role holders in CINB is as follows:

* 1. **Regulator**- Role of Regulator is unique to Vistaar facility. He is the executive controller of the Corporate. He defines the overall profile of the corporate in CINB. He cannot view or transact on any account in CINB.
  2. **Administrator** - Role of Administrator is mandatory in Khata Plus, Vyapaar and Vistaar. He exercises management control. He creates the other users and provides them access rights to the corporate accounts. He also defines their financial powers to transact on these accounts.
  3. **Enquirer** - He can only view and download statements of the accounts mapped to him by the Administrator
  4. **Maker** - He is the creator of the transaction. Role applicable to Vyapaar and Vistaar
  5. **Authorizer** - He authorizes transactions created by the maker. His authorisation rights are defined by the Administrator. This role is again applicable to Vyapaar and Vistaar
  6. **Uploader** - This is an optional role in Vyapaar and Vistaar. He uploads files containing bulk transaction is a pre-defined file structure
  7. **Auditor** - This is an optional role in Vistaar. He takes a second look at the transactions and audits them post facto
  8. **Approver** - This again is an optional role in Vistaar. Approver checks the transaction before authorisation
  9. **Super Enquirer** - He has rights to enquire any account of the corporate maintained at any branch. This role is also optional

1. **Which role holders will be created by the branch?**

The Branch will create a Corporate ID and provide User ID and password for the following corporate role holders.

* 1. **Vistaar** : Regulator and Administrator
  2. **Vyapaar and Khata Plus**: Administrator
  3. **Khata and Saral**: User
  4. **GINB**: Regulator, Administrator & User

1. **We wish to get the User ID and password immediately after our application is accepted by the Branch. Is this possible?**

Yes. The User ID and Password may be issued by means of Pre Printed Kit which is handed over to the respective user against his/her acknowledgment.

1. **The senior officials of our corporate will not be able to visit the branch to collect the User ID and password. Is there an alternative?**

Yes. In case the user is unable to visit the branch personally for receiving Pre Printed Kit, the Username and Password can be sent separately through dispatch mode.

1. **I have a sole proprietorship concern. Can I get CINB with only enquiry rights?**

Yes. If you wish to use CINB for enquiry only, you can avail Khata facility.

1. **I have a sole proprietorship concern. Can I get CINB with transaction rights?**

Yes. You can avail 'Saral' facility. As explained at question No 3 above this is a single user, transactional product.

1. **What transaction facilities are available through 'Saral''?**
   1. Single user operated, user friendly and simple.
   2. Transaction rights on the accounts.
   3. Facility to view account information and download account statement of your account.
   4. Facility to fund transfer to
      1. SBI accounts(other than your own accounts) --- Consolidated limit upto Rs.50.00 Lacs per transaction and Rs.2 Crores per day.
      2. SBI own accounts (same CIF) --- Consolidated limit upto Rs.50.00 Lacs per transaction and Rs.2 Crores per day.
      3. Other Bank Accounts (RTGS/NEFT) --- Consolidated limit upto Rs.50.00 Lacs per transaction and Rs.2 Crores per day.
      4. Merchant Payments --- Consolidated limit Rs.50.00 Lacs per day (Govt / Tax transactions upto Rs.5 Crores per day).
   5. Facility for making request for DD issue and Bill Payment upto Rs. 5.00 Lacs per day(Consolidated limit of Rs.5.00 Lacs, i.e on a single day the total amount of Demand Draft request and Bill payments should not exceed Rs.5.00 lcas.)
   6. State Bank collect payment upto Rs.25.00 lacs per day.
   7. Supplier payment upto Rs.25.00 lacs per day.
   8. Facility to participate in e-auction for government departments upto Rs.1.00 Crore per day.
   9. Facility to make payments to govt. and semi-govt. institutions including taxes, statutory dues such as ESIC, EPF, including OLTAS, CBEC and ICEGATE upto Rs.5 Crores per day.
   10. User can manage the display of his/her accounts through hide / unhide functionality.
   11. Facility for online enquiry of transaction status.
   12. Facility to schedule transactions for a later date.
   13. Facility to set account nicknames.
   14. Facility to set beneficiary level limits.
   15. Facility to set separate limits for DD issue request and tax transactions.
2. **We are a Partnership concern. Which CINB product is applicable to us?**

You can avail Vyapaar facility. The product provides transaction rights. If however, you choose to use CINB for enquiry purpose alone, you may opt for Khata Plus.

1. **We had availed Khata facility some years ago. Now we need transaction rights. How do we get transaction rights?**

Khata facility cannot be upgraded to other facilities with transaction rights. However, corporate who have availed Khata can register for Saral, Vyapaar or Vistaar depending on their constitution and requirements after requesting the branch to deactivate Khata facility.

1. **We have availed Khata Plus facility. Can we get transaction rights?**

Yes. Khata Plus can be upgraded to Vyapaar or Vistaar. These two variants provide transaction rights. Up-gradation is done by the branch.

1. **The Corporate maintains accounts with several branches of SBI. Can all these be linked to one CINB facility?**

Yes. Corporate may opt for Khata plus (enquiry rights only) or Vistaar facilities (transaction facility) allow accounts in various branches to be mapped to one Corporate ID.

1. **Our company has units in various parts of the country and we maintain accounts with local branches of SBI. Can we avail INB for all our accounts? Can these accounts be managed by our local offices on CINB?**

Yes. Corporate may opt for Khata Plus (enquiry only) or Vistaar (transaction facility), the Corporate may opt for multiple admin mode. Under any of the said facility the accounts of the various units can be mapped to the respective administrators.

1. **What are the various facilities available under 'Vyapaar' and 'Vistaar' products?**

Following facilities/ types of transactions are enabled through our above transactional products

* 1. Fund transfer to own or within SBI accounts in SBI (Intra bank fund transfer)
  2. Fund transfer to beneficiary accounts in other banks through RTGS/NEFT (Inter Bank fund transfer)
  3. Request for draft issue
  4. Payment to registered suppliers
  5. Various tax payments ( Direct, Indirect and State)
  6. Facility to schedule transactions
  7. Top up of Pre paid cards
  8. View and download of DEMAT holding statement
  9. MIS / reverse file facility (Reports generation)
  10. Bulk upload facility for payments of salary, tax, pre-paid cards top up, bills, remittances to intra and inter bank beneficiaries etc.
  11. E-collection facility
  12. Direct debit facility ( pull mode)
  13. Electronic Dealer and Vendor Finance
  14. IPO subscription facility through ASBA
  15. Facility for online trading of 'Currency Futures'
  16. Facility for online payment of EPF subscription

1. **Our company has a complex hierarchy of officials in Accounts department? Can this be replicated in CINB? Can we delegate powers to them in CINB as per our Corporate policy?**

Yes. CINB provides Corporate the capability to regulate user access to banking accounts by internal users and dynamically manage permissions to banking transactions and monitor them.

1. **We wish to avail CINB with transaction rights but at the same time we want transactions to be authorised by more than one person. Is it possible in CINB?**

Yes. The key security feature of CINB is the concept of maker and checker. Transactions are created by one of the users called the maker and authorised by one or more authorisers.

1. **We would like one of our officials to take a look at the transactions after they are posted (post facto) for internal control audit purpose. Does CINB provide for that?**

Yes. The Vistaar facility has a unique role (Auditor) who takes a look at the transactions post facto for audit purpose. However, this is an optional feature.

1. **Our corporate has a large number of users. Do we have the option to modify/delete/deactivate them in CINB?**

Yes. The Corporate Admin has powers to modify, delete, deactivate and reactivate users.

1. **Is it possible to upload transactions in bulk for salary, vendor payments etc.**

Yes. Corporate who have availed Vyapaar or Vistaar variants of CINB can use the bulk upload facility for a variety of transactions such as within SBI & other bank transactions, salary payments, vendor payments, bill payments, tax payments etc.

1. **Are NEFT/RTGS transactions permitted in file upload?**

Yes. NEFT/ RTGS transactions can also be done in file mode.

1. **Whether file con contain single debit multiple credit records?**

Yes. Single debit and multiple credit file format is supported for intra bank (transactions within SBI), NEFT and RTGS transactions.

1. **Whether encrypted files can be uploaded?**

Yes. Upload of files encrypted using either symmetric keys or asymmetric keys (PKI) is supported.

1. **What are the Government transactions that we can make through CINB?**

Payments of Direct Taxes (OLTAS), Excise Duty payment, customs duty, Railway freight, online licence fee payment to DGFT, various State Government Taxes etc. are possible through CINB.

1. **Can we make payments to our suppliers through CINB?**

Yes. Corporate can make online payments to registered suppliers using CINB. The administrator of the dealer corporate should map the supplier through the appropriate menu in CINB. This has to be approved by the Supplier corporate. After approval supplier payments can be made.

1. **How do Corporate collect payments online from their dealers/customers through CINB?**

CINB facilitates e-collection of dues from dealers through direct debit whereby the supplier corporate availing Vistaar facility can directly debit the accounts of the dealers maintained at various branches of SBI.

To avail this, the supplier corporate has to enter into a bipartite agreement with the bank. Based on this, the dealer will give a mandate to the supplier to debit his account up to a specific limit and period.

1. **Ours is an educational institution. Can we collect fees through CINB?**

Yes. Reputed educational institutions who have registered under Vyapaar or Vistaar variants of CINB can make use of the State Bank collect facility for fee collection.

1. **We are a charitable institution. Can we collect donations through CINB?**

Yes. Reputed institutions who have registered under Vyapaar or Vistaar variants of CINB can make use of the State Bank collect facility for collection of donations.

1. **Whether Non Agency Banks (NABs) who are not authorised to handle tax transactions can take the help of Corporate Internet Banking of SBI to remit taxes of their customers?**

Yes. NABs can register for Vistaar facility and can remit tax payments as file based transactions. Please note that NABs are not allowed to put through any other transactions in CINB.