IndusInd Bank

IndusDIRECT

CORPORATE MOBILE BANKING APP

User Manual

Version 1.0

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1. INTRODUCTION

PREFACE

This introductory section outlines the purpose, target audience and document conventions of the Business and Corporate Banking User Guide along with a description of the specific conventions used throughout the manual.

PURPOSE

This document is intended to provide background information and step-by-step procedures for using the IndusDirect Corporate Mobile Banking application.

ABOUT APPLICATION

The IndusDirect Corporate Banking Mobile App is an advanced and secure platform designed to provide businesses with efficient management of both cash and trade services on-the-go. With its user-friendly interface and robust functionality, the app allows corporate clients to perform financial transactions, monitor accounts, and manage trade operations seamlessly from their mobile devices, ensuring optimal productivity and convenience.

The app is divided into two primary channels: **Cash Services** and **Trade Services,** each offering specialized features tailored to meet the diverse needs of corporate users.

1. Cash Services:

- The Cash module simplifies the management of cash-related transactions with features such as *Login & Registration*, a comprehensive *Cash Dashboard,* and *Cash Hamburger* for personalizing preferences.
- Users can easily manage *Cash Beneficiaries*, authorize payments through *Cash Authorization,* and track financial activities through *Cash Portfolio* and *Cash Accounts.*
- The app also facilitates *Cash Fixed Deposit* bookings and *Statutory Payments*, providing convenience for everyday Banking needs. Additionally, *Cash Services* streamline regular Banking operations.

2. Trade Services:

- The Trade module is designed to streamline trade transactions. It offers a centralized dashboard, customizable settings, and a suite of services to manage trade finance, foreign exchange, and regulatory compliance.
- Key services offered within the Trade module include disposal of Inward Remittances (IR), processing of outward remittances, lodgement of direct export documents, conversion of EEFC balances, and facilitation of pre-shipment financing.
- The application offers specialized trade services such as the IDPMS-EDPMS Dashboard, BOE and Shipping Bill Regularization, and FX Services for managing foreign exchange transactions. Users can also authorize all trade transactions directly within the platform.

DOWNLOADING THE APP

This user manual provides instructions on app installation, registration and login, resetting a forgotten password, and using the Unlock Me feature. It also guides you in navigating the Dashboard page to access the “**Cash**” and “**Trade**” modules.

After successful onboarding, the customer first logs in to the web portal using the provided credentials. Once access is confirmed, the next step is to install the mobile application to enable secure access to corporate banking services on a mobile device.

1. Compatible Operating System and Devices

- On an iOS device, open the Apple App Store.
- On an Android device, open the Google Play store.

2. Search for IndusDirect app name and install the app.

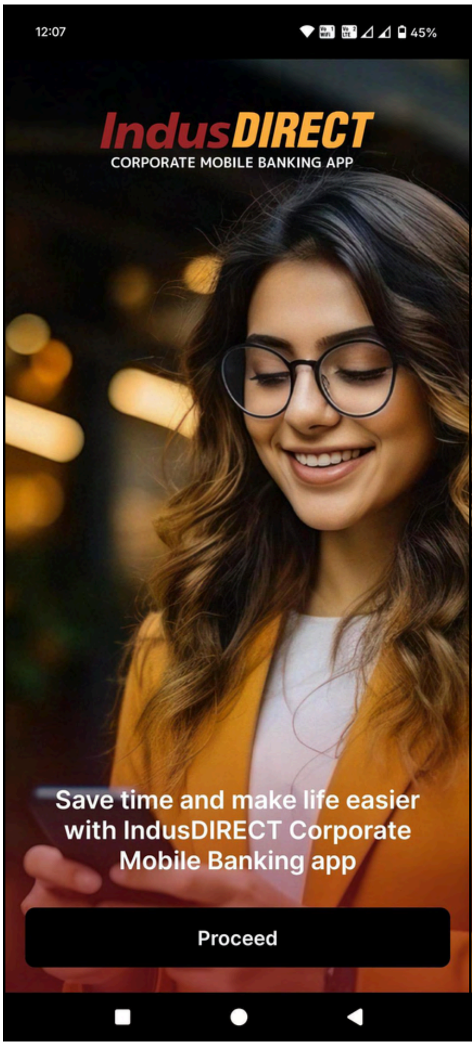
After installing the app, you can use it to manage your cash and trade modules.

3.Opening mobile Banking

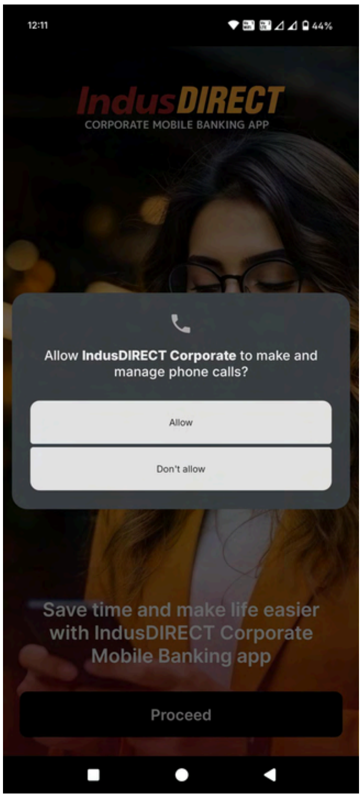
To open mobile Banking, locate the app on your tablet or smartphone and click the icon to open the app.

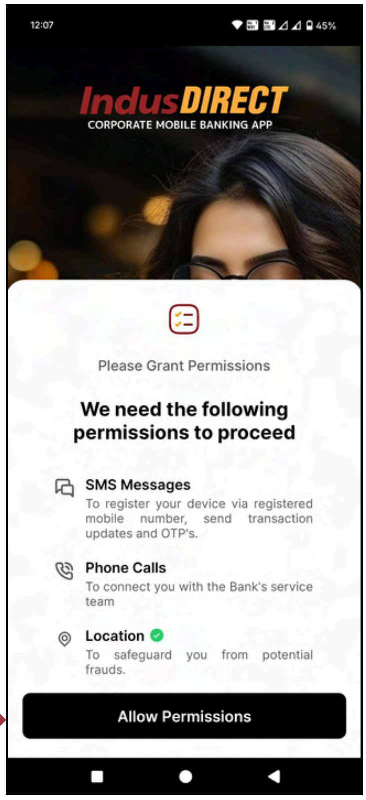
2. LOGIN & REGISTRATION

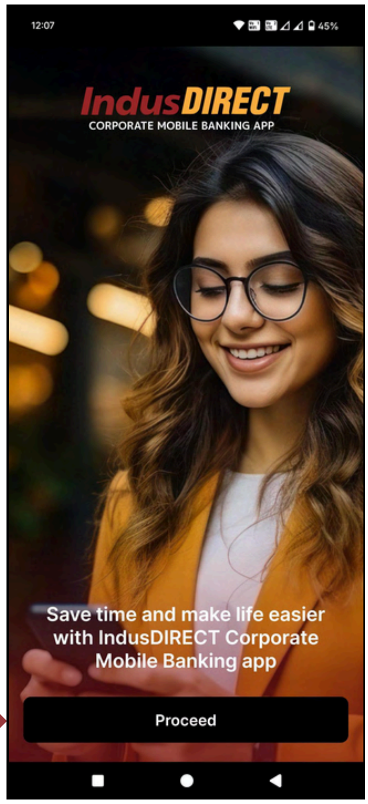
(i) First time Register & Login into the Application



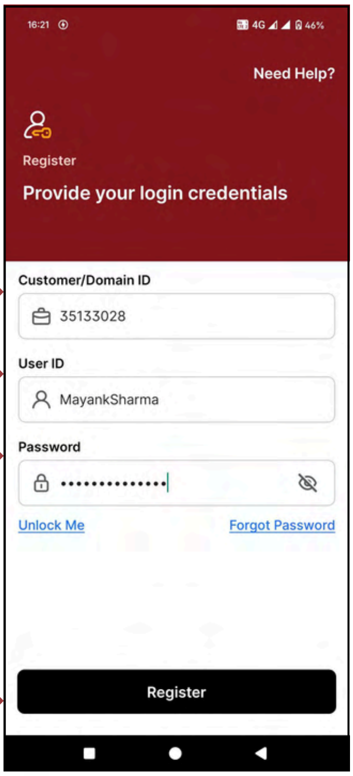
1. A user downloads the IndusDirect Corporate Mobile Banking App from Playstore/Appstore for registration.
2. Upon opening the app, the customer experiences a splash screen.
3. The customer will be prompted to grant a few mandatory permissions required to access the application such as SMS, Phone Calls and Location.

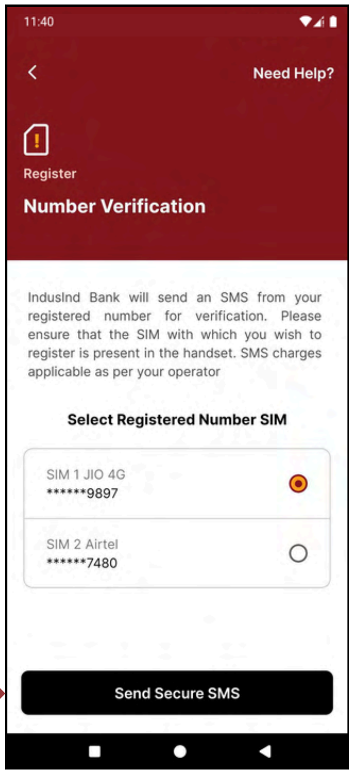


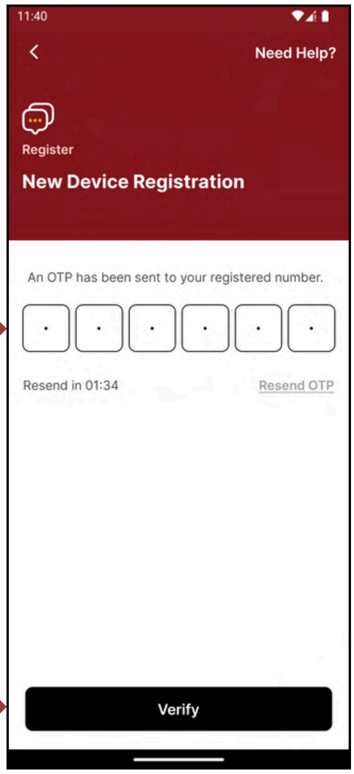




4. After granting all the required permissions, the customer needs to tap "Proceed" to continue to the registration screen.



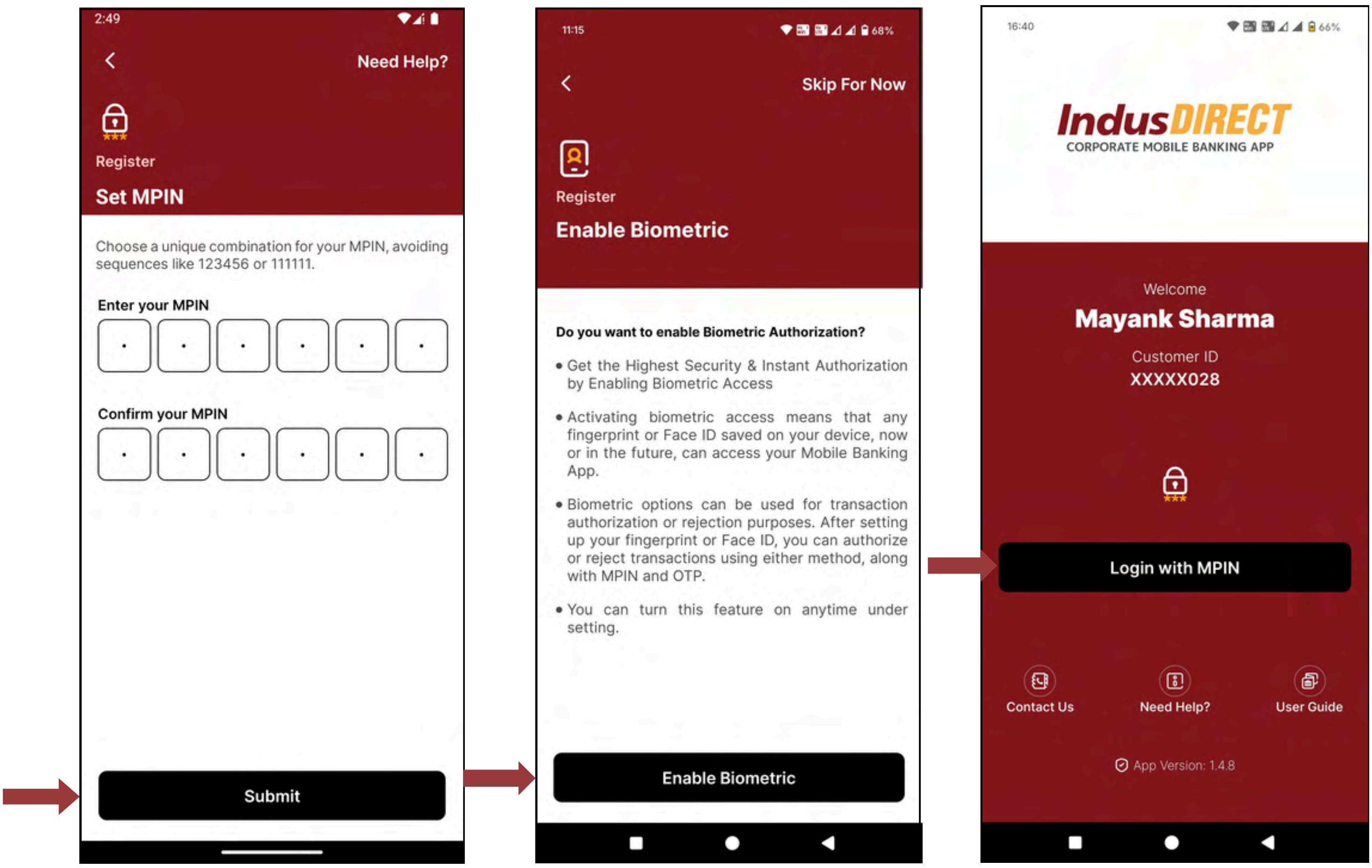




5. On the Registration page, follow these steps:
- Enter the Customer ID.
- Enter the User ID.
- Enter Password.
- Click on **“Register”**.

6. After successful registration:
- The customer must select the SIM associated with the mobile number registered with the bank.
- Tap **"Send Secure SMS"** to proceed with verification.

7. OTP Verification:
- An OTP (One-Time Password) will be sent to the registered mobile number.
- Once received, enter the OTP in the designated field.
- Tap **"Verify"** to complete the verification process.

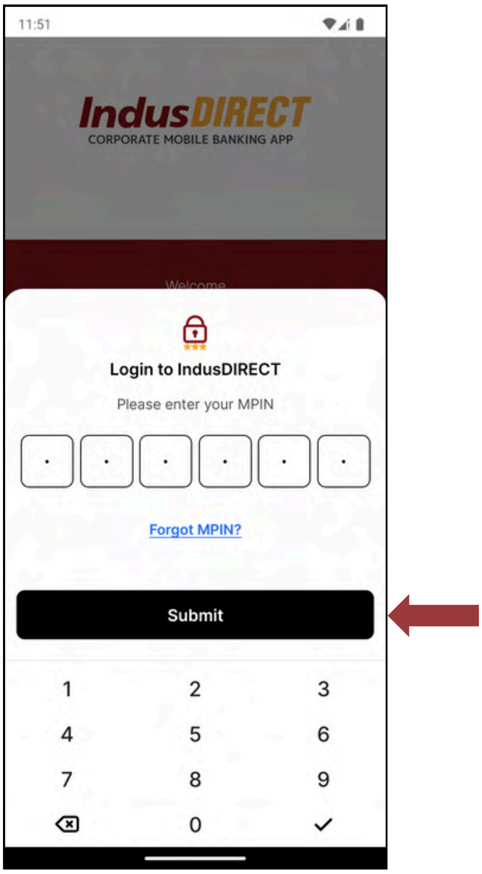


8. Set Up MPIN (Security Code):

- On the MPIN setup screen, enter your desired MPIN.
- Consecutive and repetitive digits not allowed to set MPIN
- Re-enter the same MPIN in the **"Confirm your MPIN"** field to verify.
- Tap **"Submit"** to complete the setup.

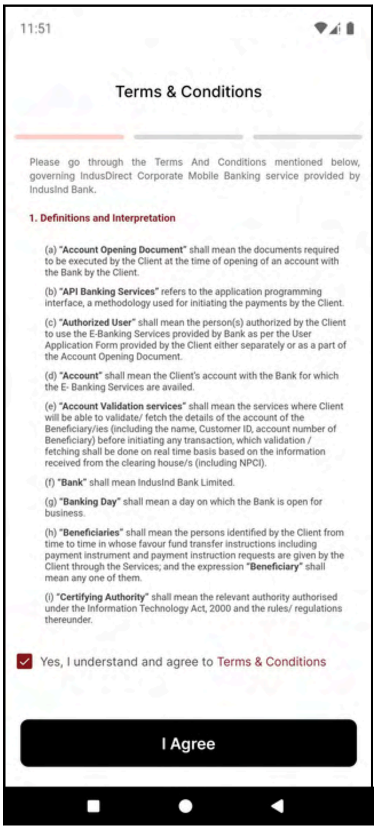
9. Enable Biometric (Optional):

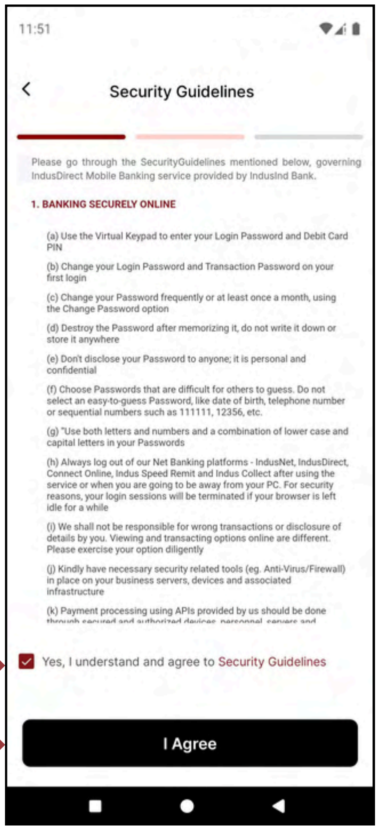
- After setting up the MPIN, the customer can choose to enable Biometric Authentication for quicker and more secure login and transaction approvals.
- This allows the customer to use their device's fingerprint or Face ID for instant authentication.
- If preferred, the customer may skip this step by clicking the **"Skip for Now"** button at the top right corner.
- Biometric authentication can be enabled or disabled later anytime via the app settings which is also described in section 7.1.2.

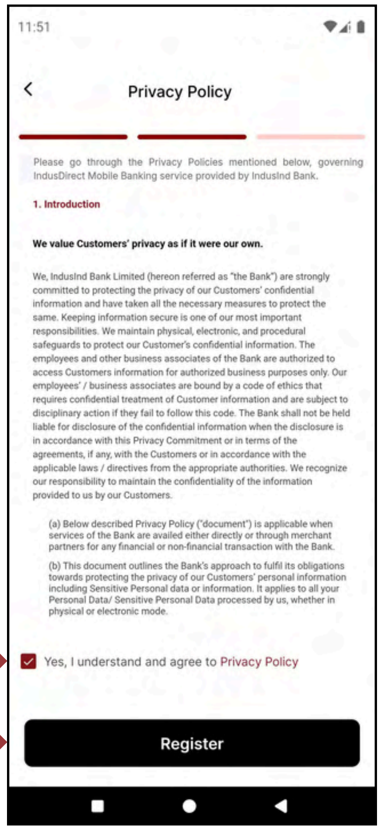


10. Login to the App:

- The customer can now log in using the newly created MPIN.
- If Biometric Authentication was enabled, then the customer may also log in using fingerprint or Face ID for quicker access.







11. Accept Terms & Conditions:

- The customer will be navigated to the Terms & Conditions page.
- Read the agreement carefully, then tap "I Agree" to proceed.
- Repeat the same steps for the Security Guidelines and Privacy Policy screens.
- Registration will be completed after all agreements have been reviewed and accepted.

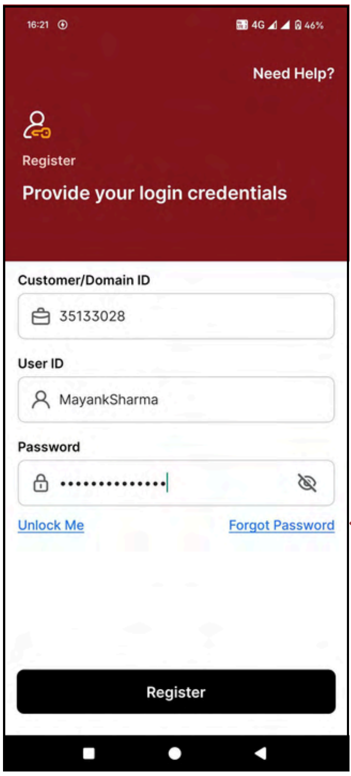
12. The IndusDirect App dashboard is then accessed via an intermediary screen, displaying cash and trade dashboard touch points.

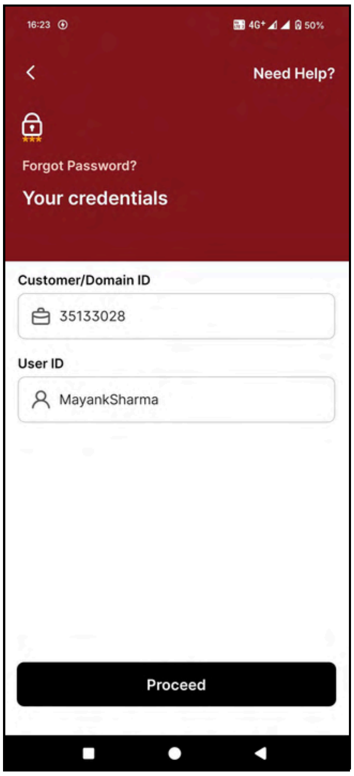
Note:

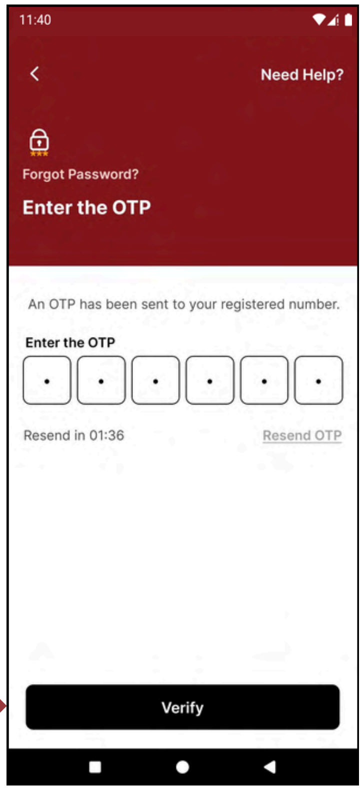
- The intermediary screen will be visible to the user having access to cash and trade modules, allowing a user to navigate between cash and trade dashboard.
- If user has any one of the modules in their portfolio, it will open directly instead of prompting them to choose between cash and trade.

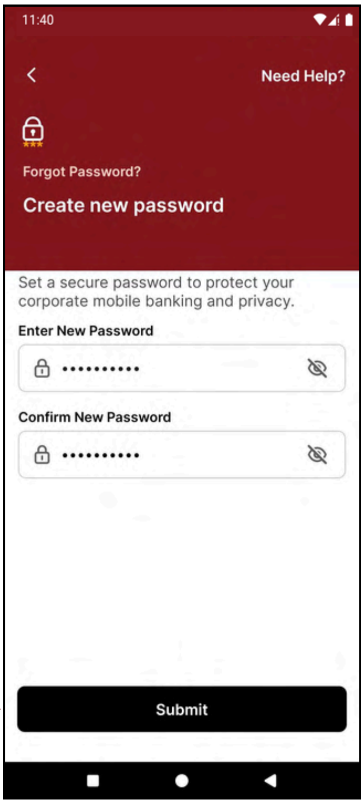
3. FORGOT PASSWORD

If the customer forgets their password, they can reset it using the "Forgot Password" option available on the registration page.







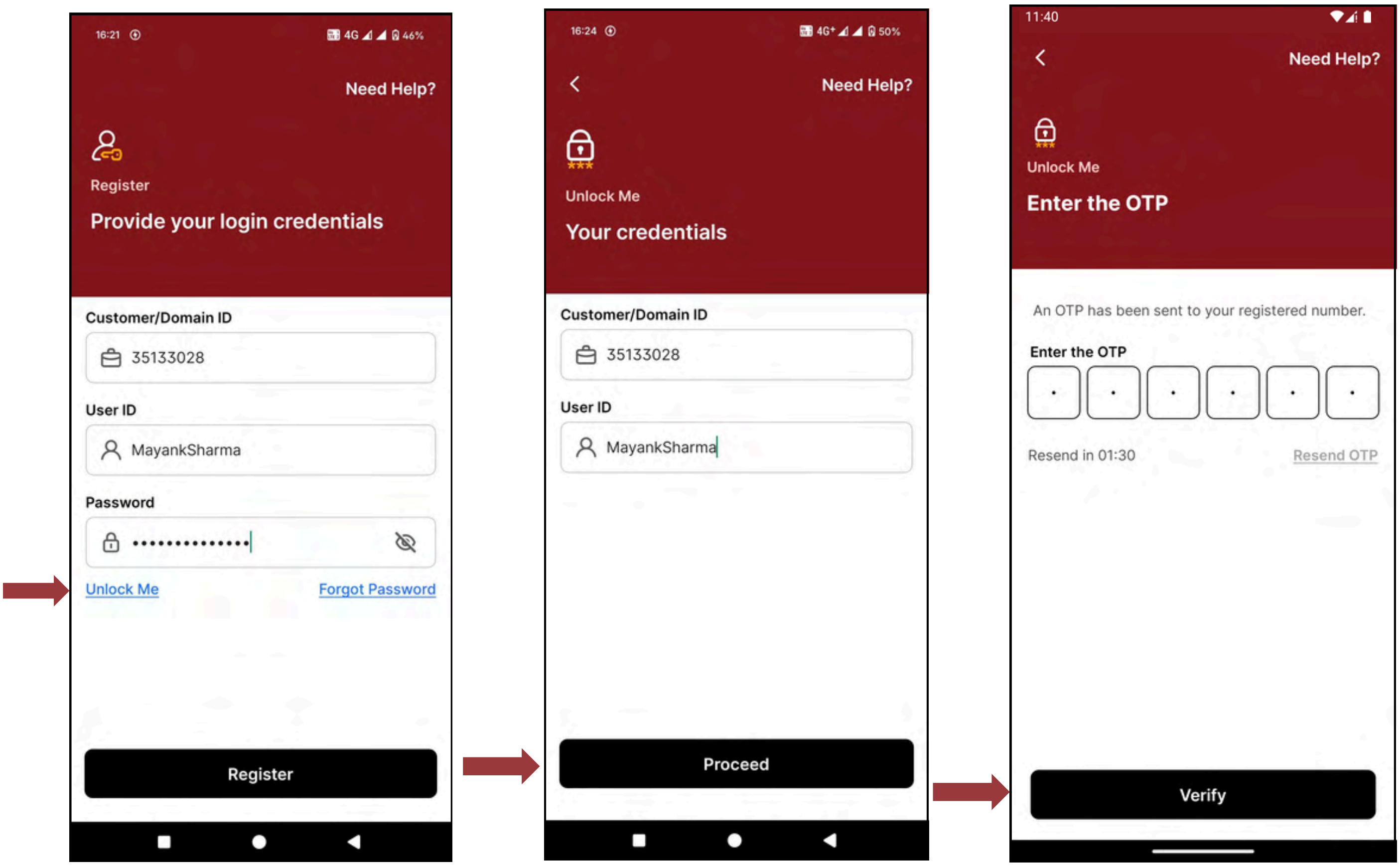


To reset the password:

- Click "Forgot Password" on the registration screen.
- Enter the required credentials (such as Customer ID, User ID, etc.).
- Enter the OTP received on the registered mobile number.
- Create a new password, then re-enter it in the Confirm Password field.
- Tap the "Submit" button to complete the password reset process.

4. UNLOCK ME

If the customer’s account gets locked which is 3 times of incorrect password, they can unlock it using the "Unlock Me" option available on the registration page.



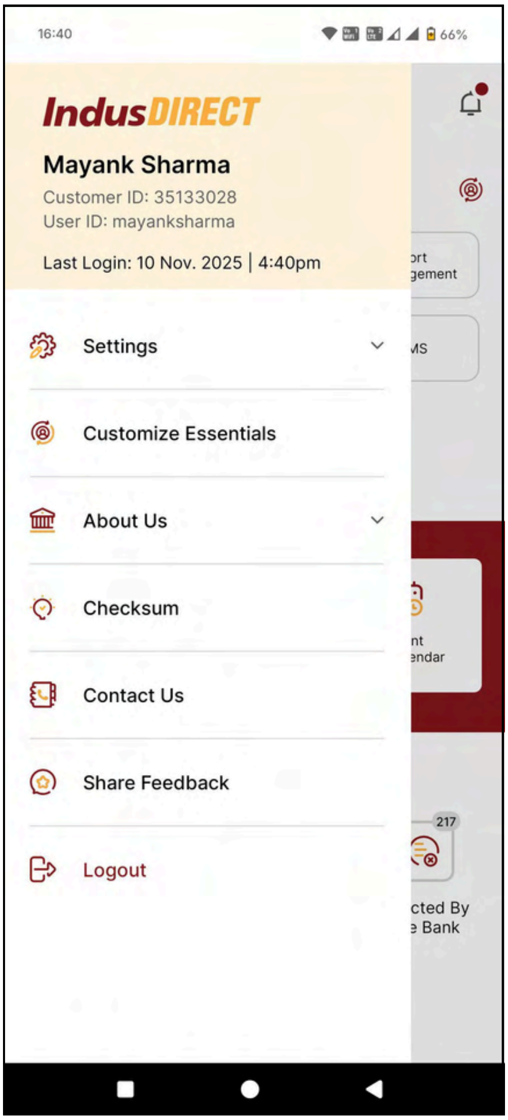
To unlock the account:

- Click on **“Unlock Me”** on the registration screen. Upon selecting the "Unlock Me" link, the customer will be navigated to the Unlock Me screen.
- On this screen, the customer must enter their Corporate Banking login credentials, including Customer ID and User ID.
- After clicking "Proceed", a verification OTP will be sent via SMS to the registered mobile number.
- The customer must then enter the OTP in the app to verify.

Once successfully verified, the account will be unlocked.

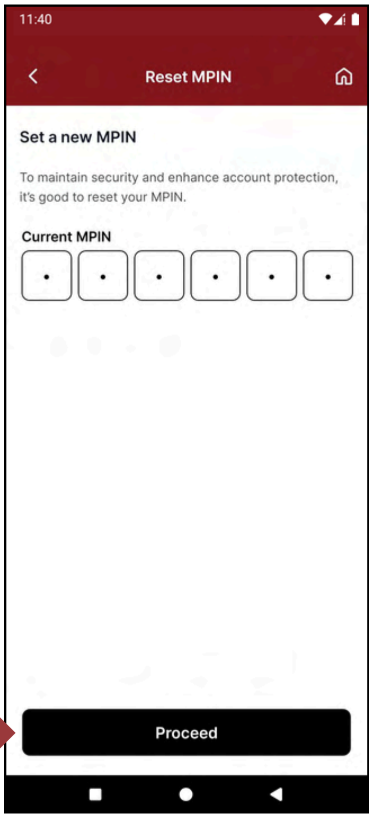
5. HAMBURGER MENU

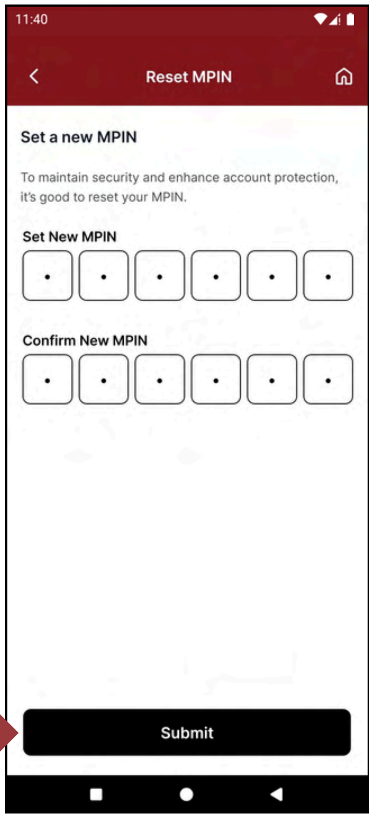
- Clicking the hamburger menu icon (three horizontal lines) located in the top left corner grants access to the below shown options.



5.1 Settings: Settings option has a dropdown menu which contains following features:

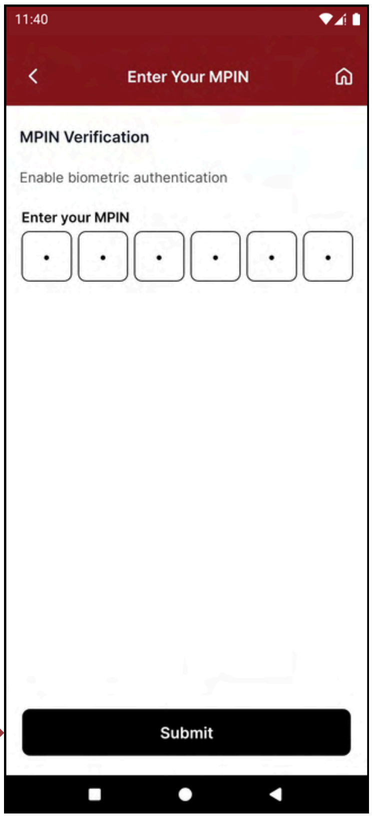
5.1.1 Reset MPIN: The customer can reset their MPIN using this option if they wish to change it or have forgotten the existing one.

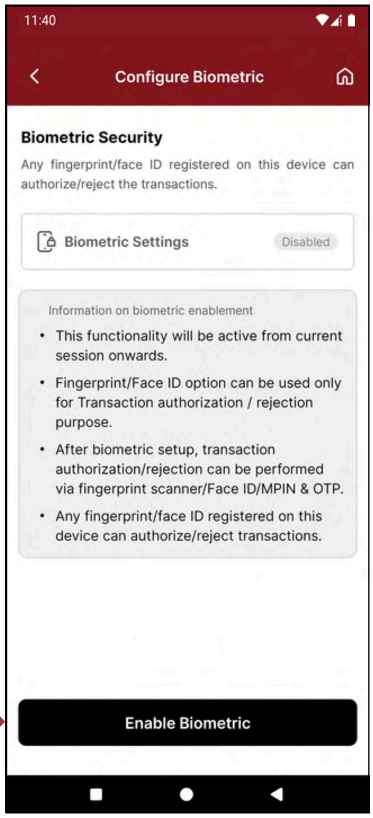




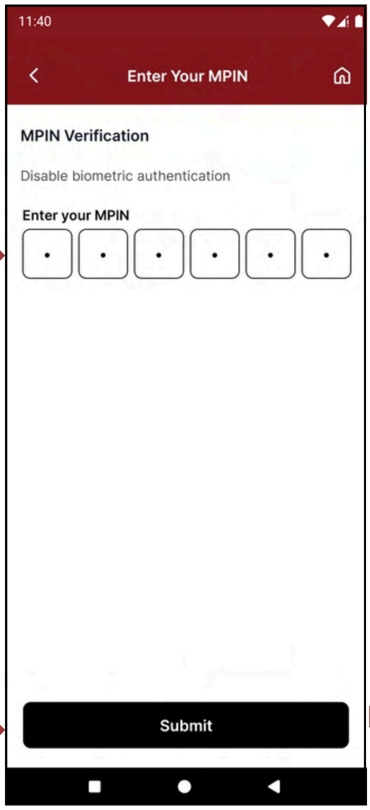
5.1.2 Configure Biometric: The customer can enable or disable Biometric Authentication on their device through the app settings, based on their preference.

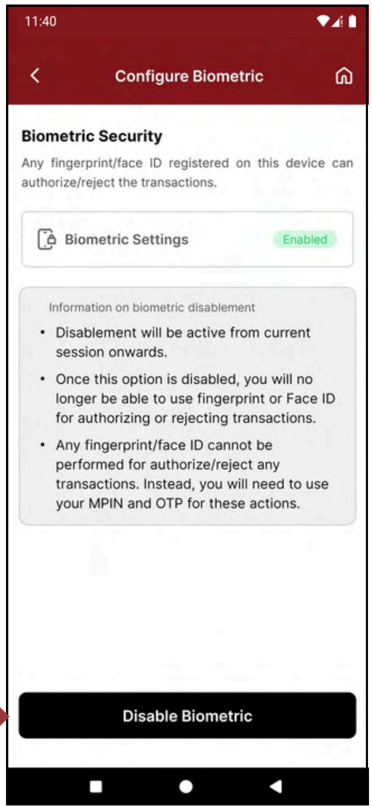
Enable Biometric Authentication -



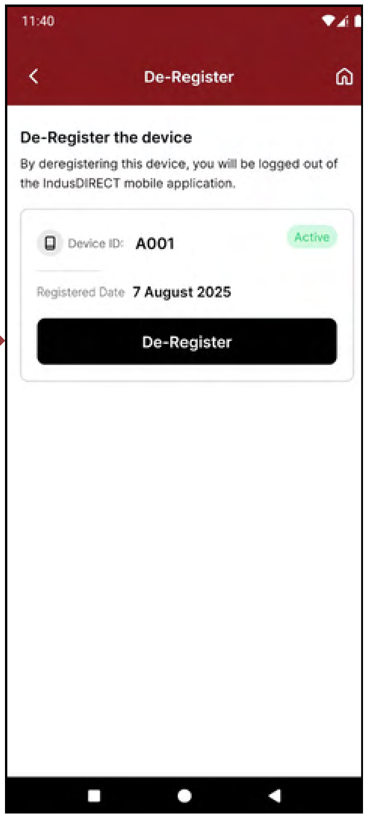


Disable Biometric Authentication -

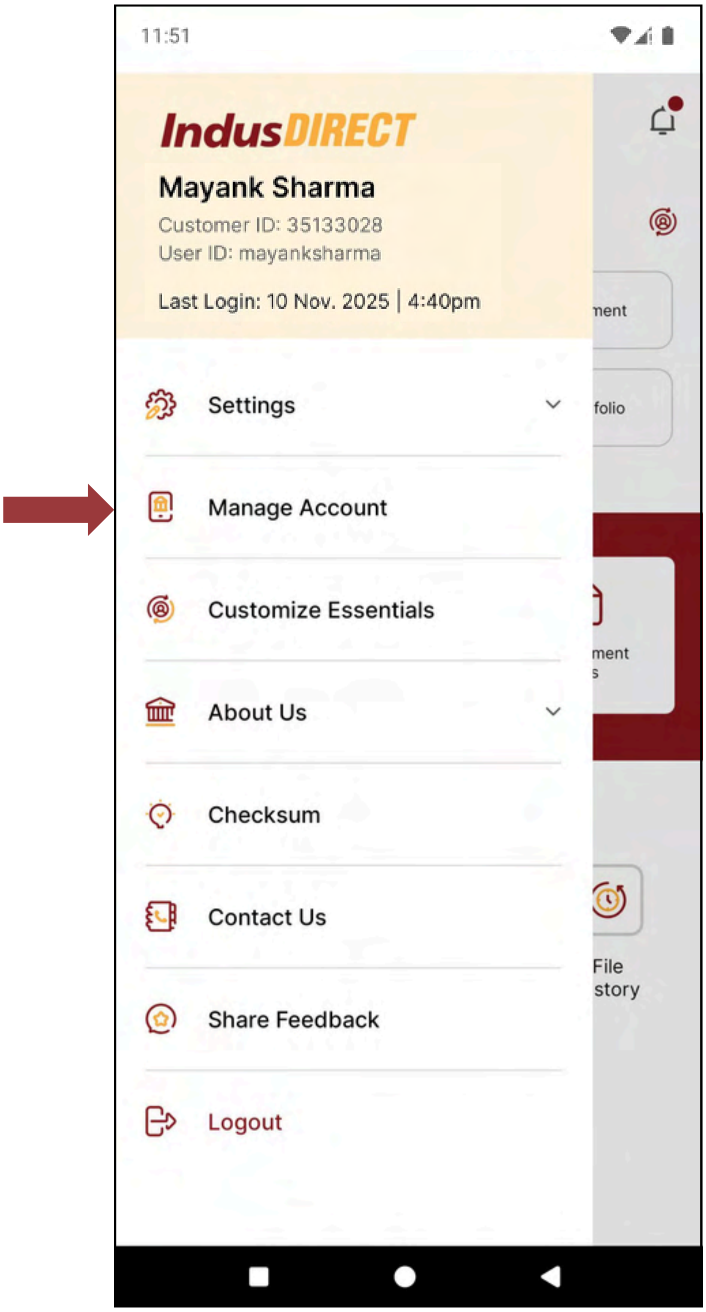




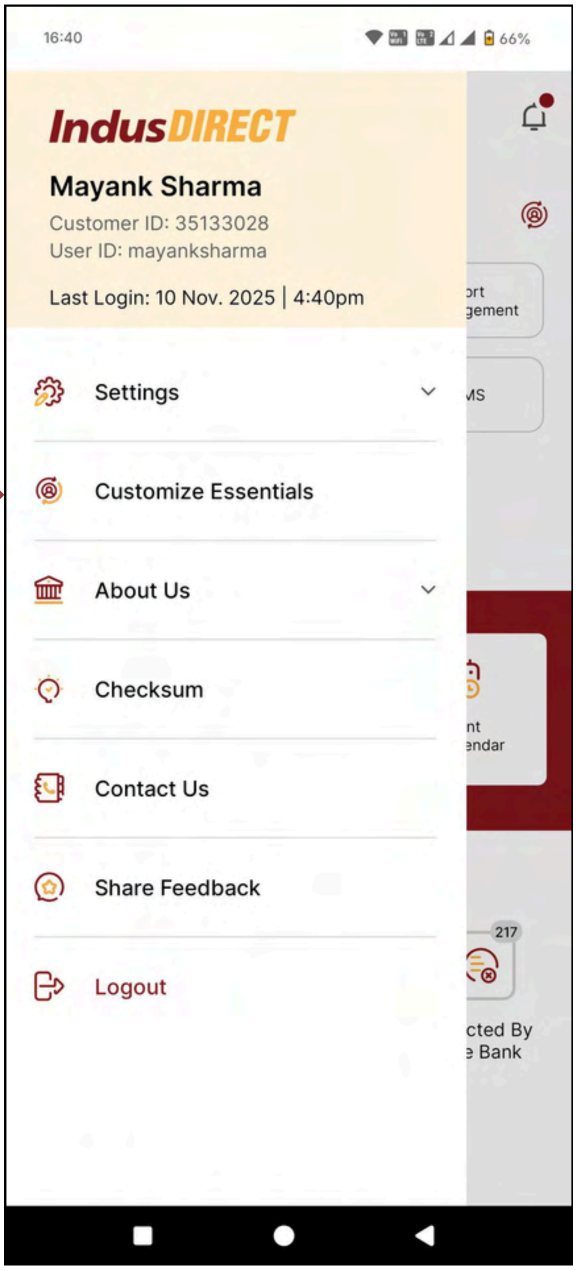
5.1.3 De-register Device: The customer can de-register their device at any time. Doing so will also result in an automatic logout from the application.

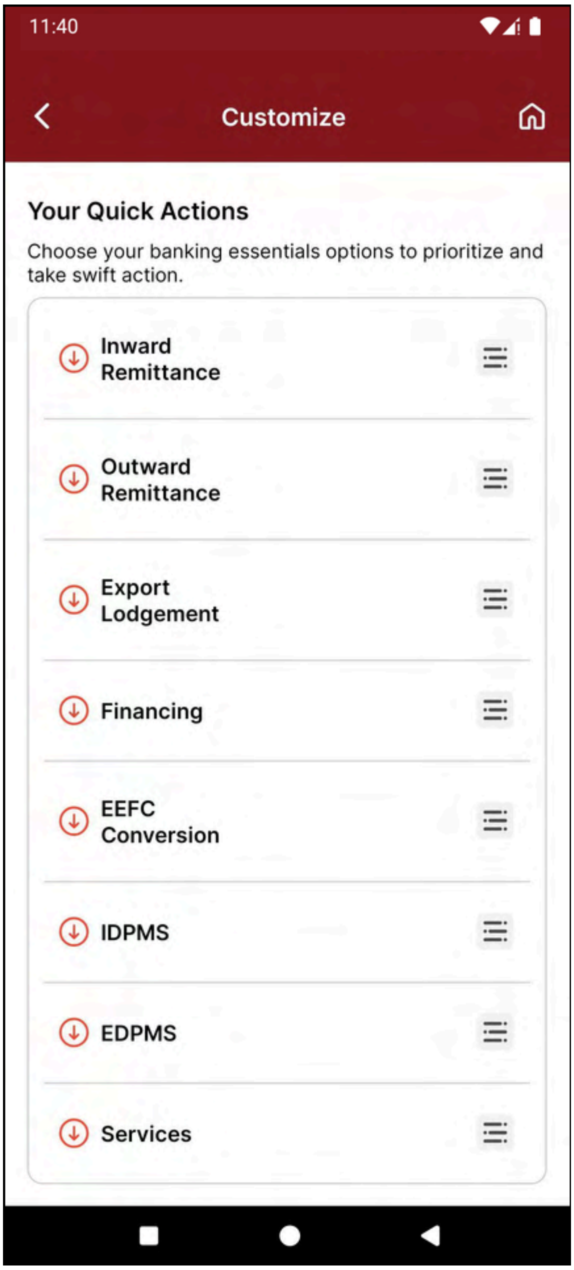


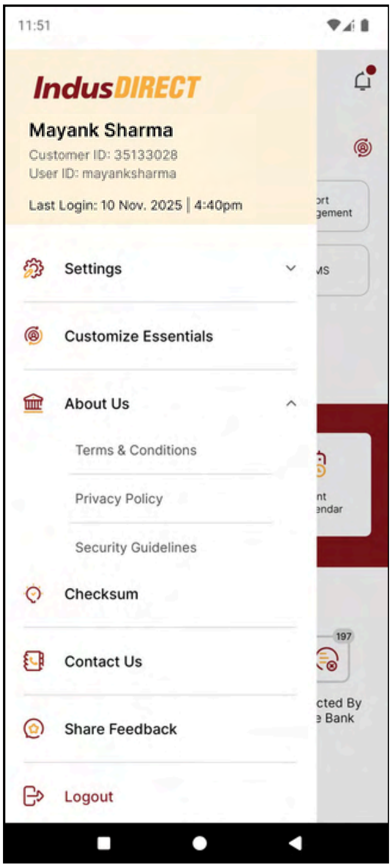
5.2 Manage Accounts: This feature is available only in the Cash Services hamburger menu. It allows the customer to view, manage, and select accounts as needed.



5.3 Customize Essentials: The customer can customize their banking essentials based on their preferences and priorities.





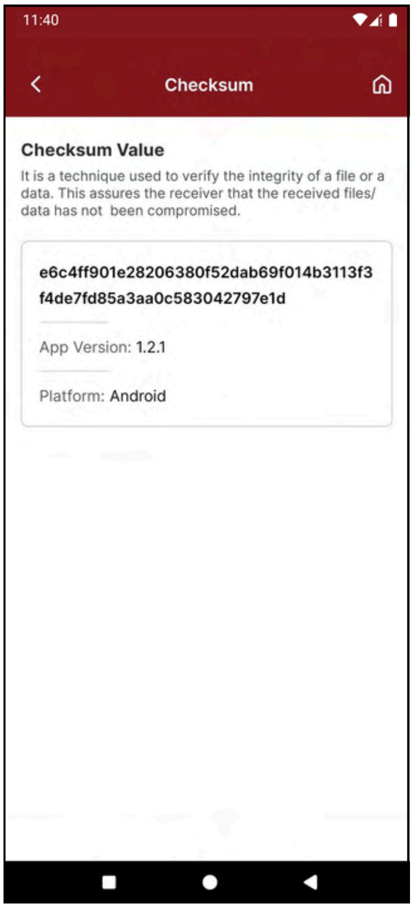


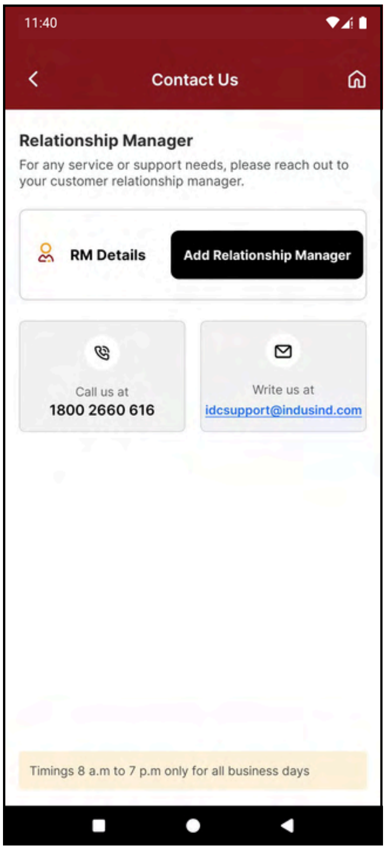
5.4 About Us: The customer can access the About Us section to learn more about the IndusDirect Corporate Mobile Banking Application, including its Terms & Conditions, Privacy Policy, and Security Guidelines.

5.5 Checksum:

- Customer can view the Checksum Value using this option.
- Checksum is a value used to verify the integrity of a file or data transfer. It ensures that the data or file has not been altered or compromised during transmission.
- The checksum value is unique to each application and helps confirm that the received data is intact and authentic.
- For additional details and example checksum values for different app versions, please see the official IndusInd Bank page on checksum values, by clicking on the link below:

https://www.indusind.com/in/en/personal/checksum-values.html



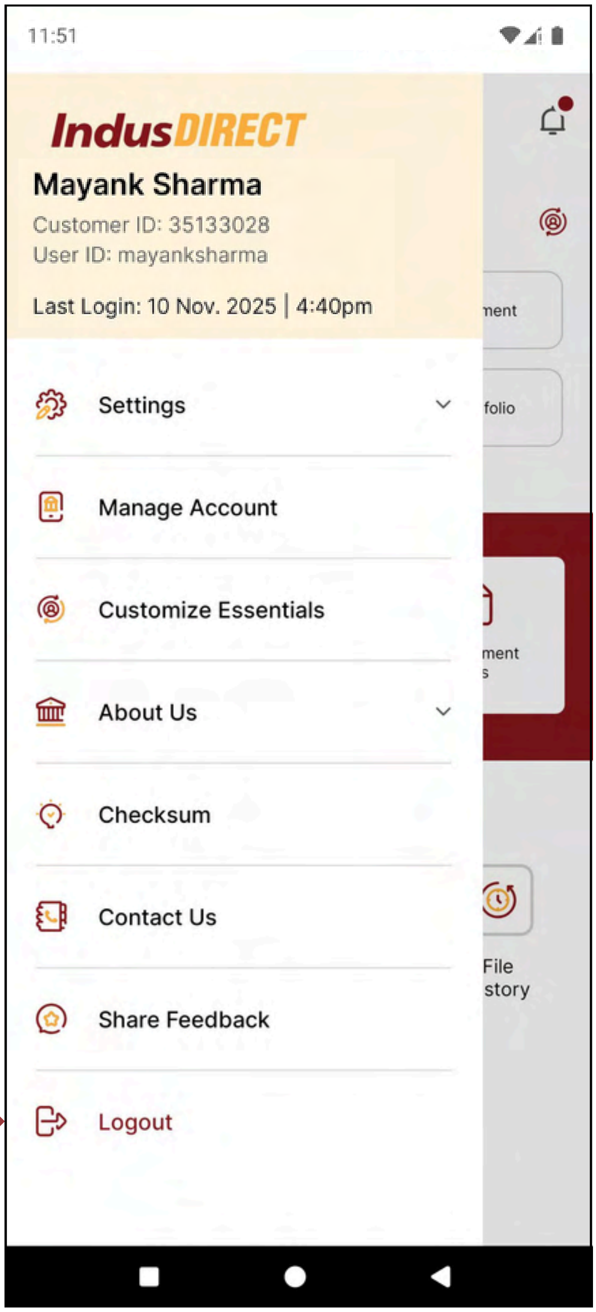


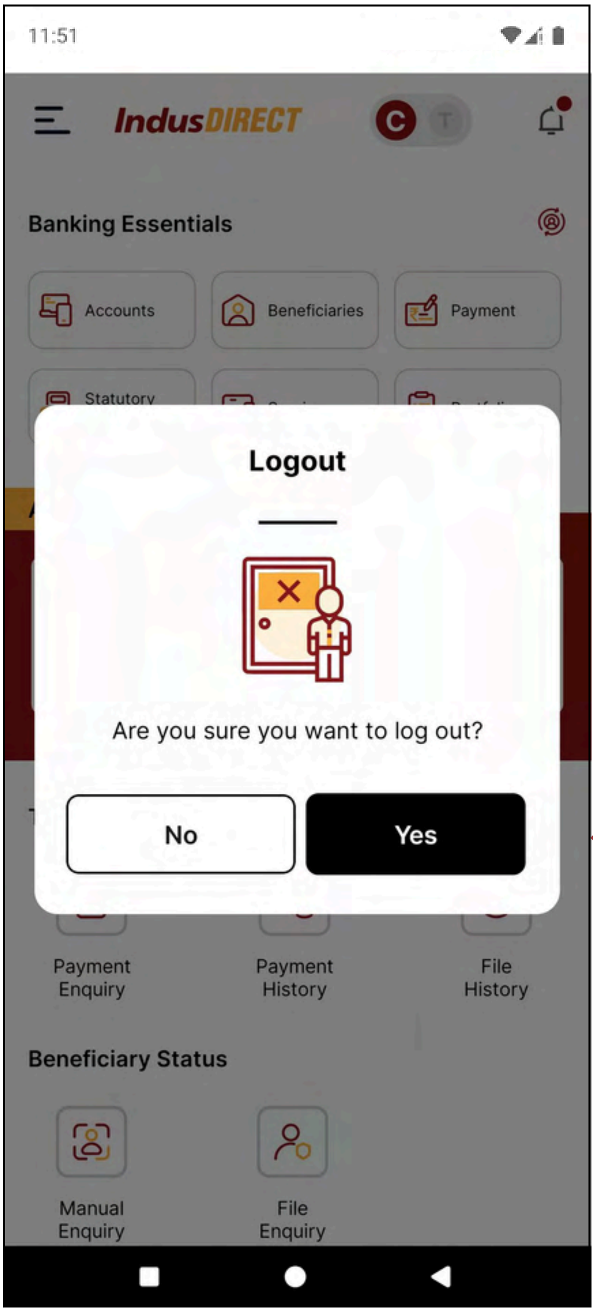
5.6 Contact Us: The customer can use this option to reach out to their Relationship Manager for any service or support requirements. They can view existing Relationship Manager details, add a new Relationship Manager, or contact support directly via phone or email.

Support availability:
8:00 AM to 7:00 PM Monday to Saturday except 2nd & 4th Saturday

5.7 Share feedback: The customer can share their experience with the IndusDirect Corporate Mobile Banking App by rating it using the star rating system. After selecting the desired rating, the customer can submit their feedback through the app.

5.8 Logout: The customer can log out of the IndusDirect Corporate Mobile App by selecting the Logout option from the menu. Upon selecting this, a confirmation prompt will appear asking the customer to confirm their decision. The customer must tap Yes to proceed with logging out or No to cancel and remain logged in.

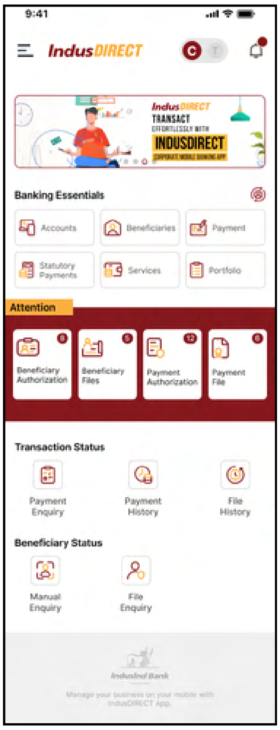




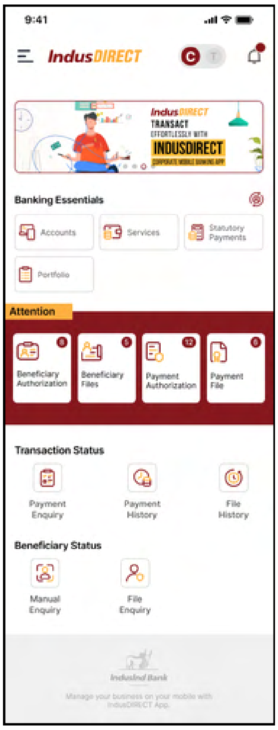
6. CASH SERVICES

6.1 Dashboard:

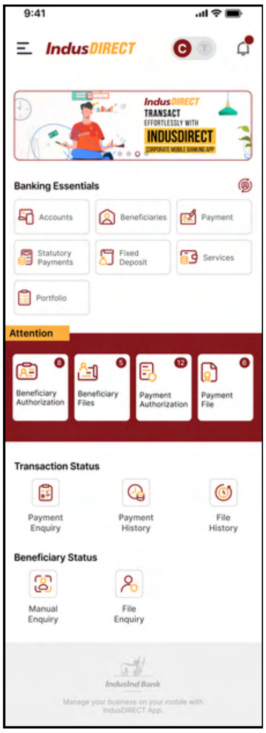
This central hub empowers you to manage your corporate cash activities efficiently.The Dashboard Screen differs according to the roles of each user. For example, some users are shown as below:



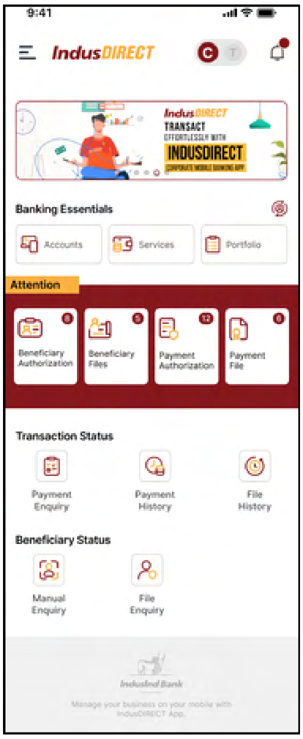
a. **“Maker”** role



b. **“Checker”/ “Verifier”** role



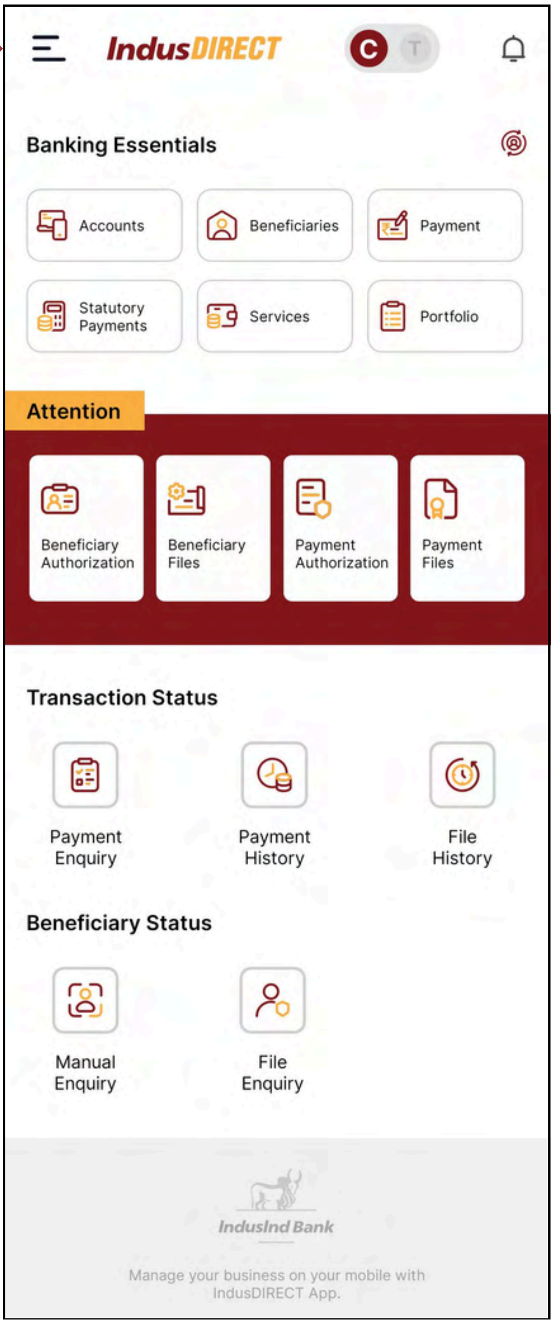
c. **“M=C”** role

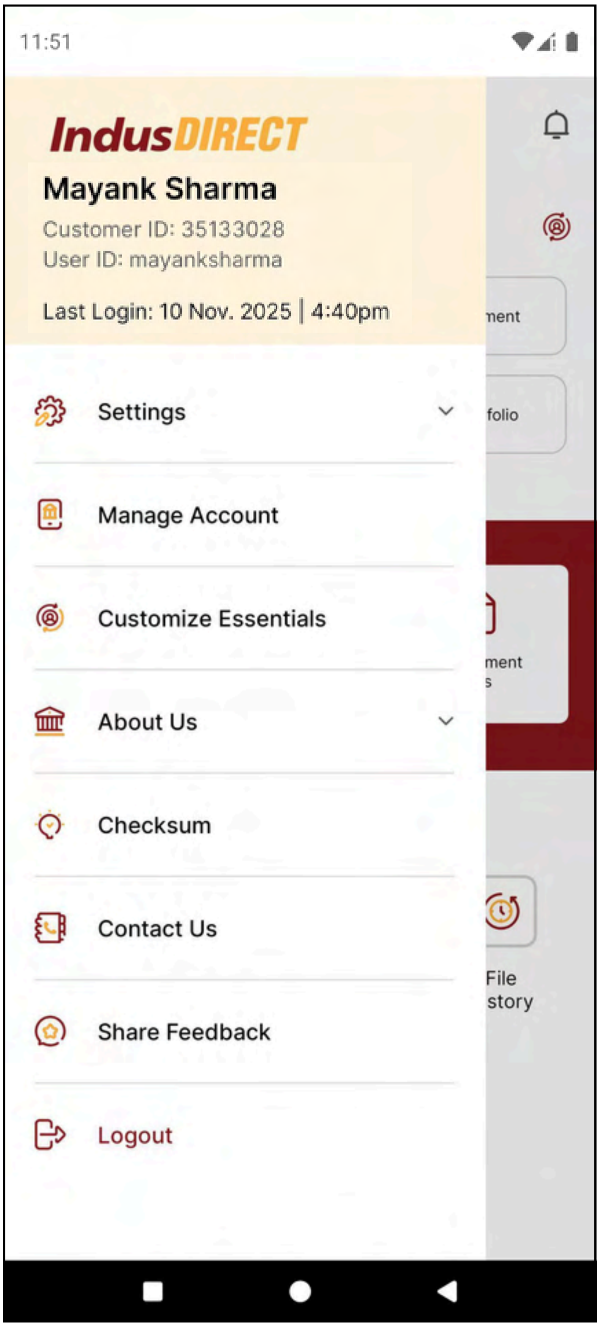


d. **“View Only”** role

- **Navigation**

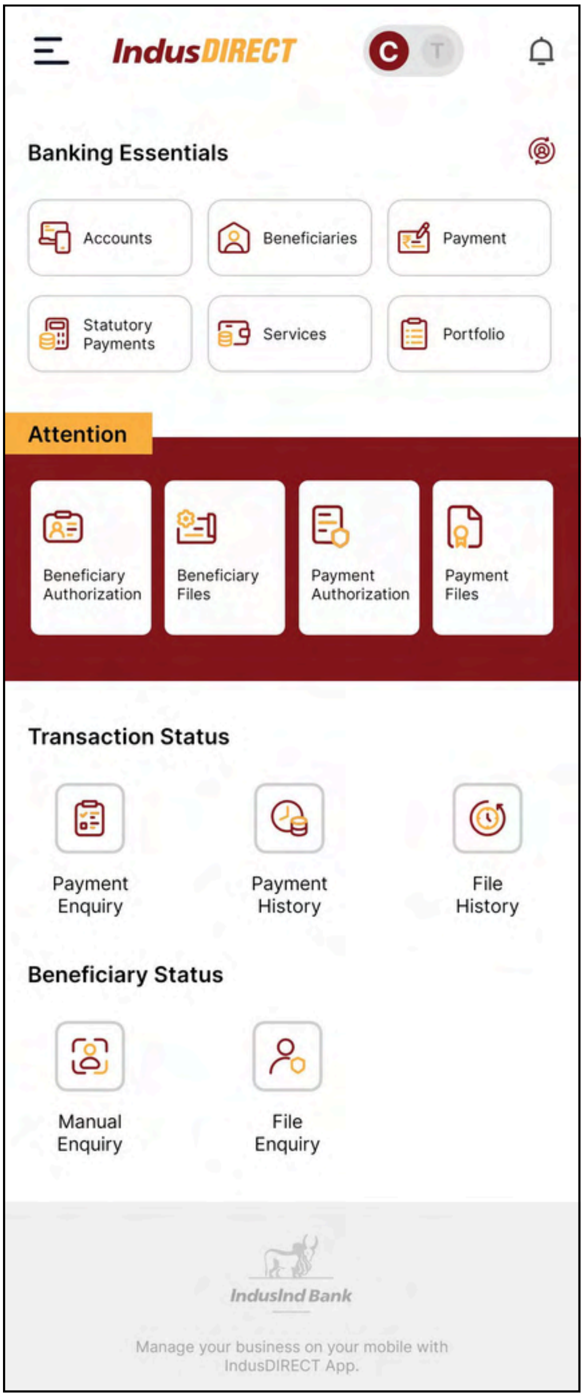
Top Left Menu (Hamburger Icon): Clicking the hamburger menu icon (three horizontal lines) located in the top left corner grants access to the following options:





Notification Bell: Located at the top right of the screen, this is to provide you with updates/alerts related to your account for Cash and Trade activities.

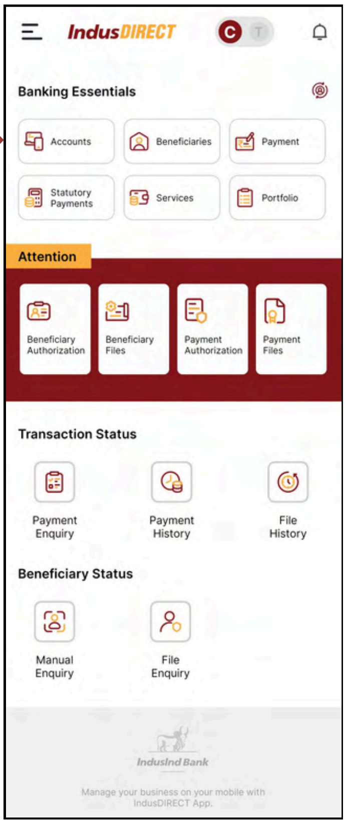
Cash/Trade Toggle: Quickly switch between the Cash Dashboard and the Trade Dashboard using this toggle button (if applicable).

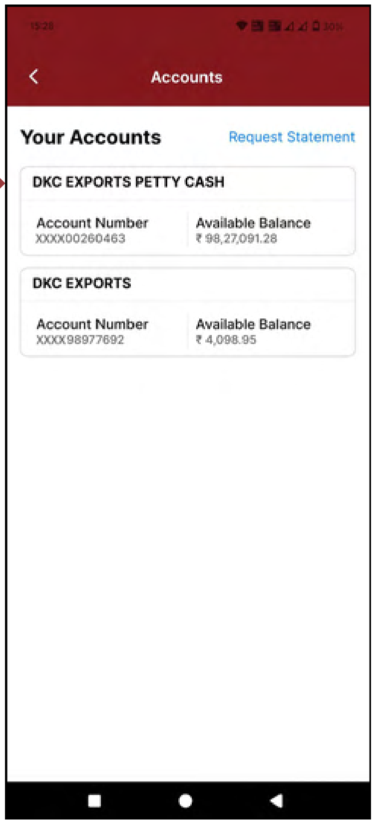


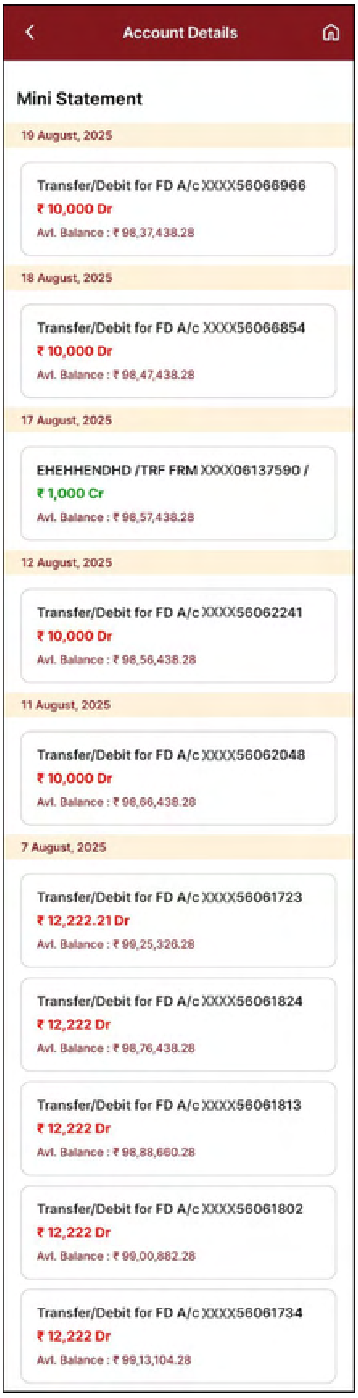
6.2 BANKING ESSENTIALS

6.2.1 Accounts

- Open the IndusDirect Corporate Mobile Banking App and go to the "Accounts" section available on the Cash Dashboard.
- Upon selecting the "Accounts" touchpoint, the customer is navigated to the Accounts screen, where they can view a list of all linked cash accounts.

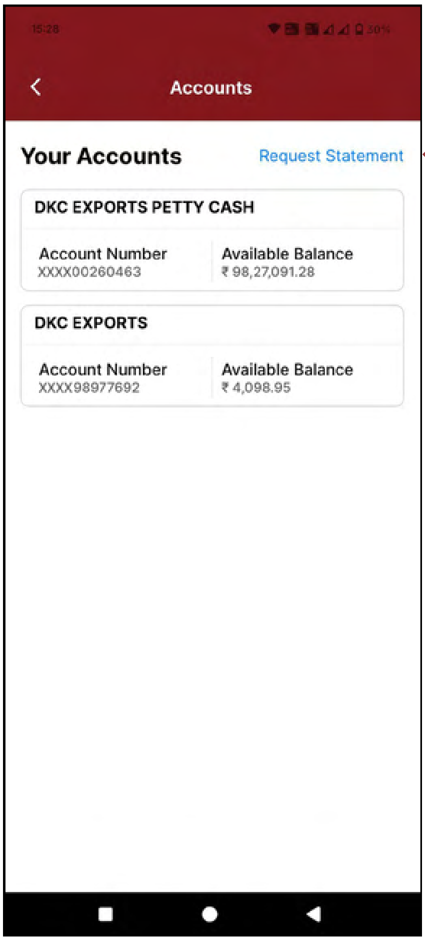


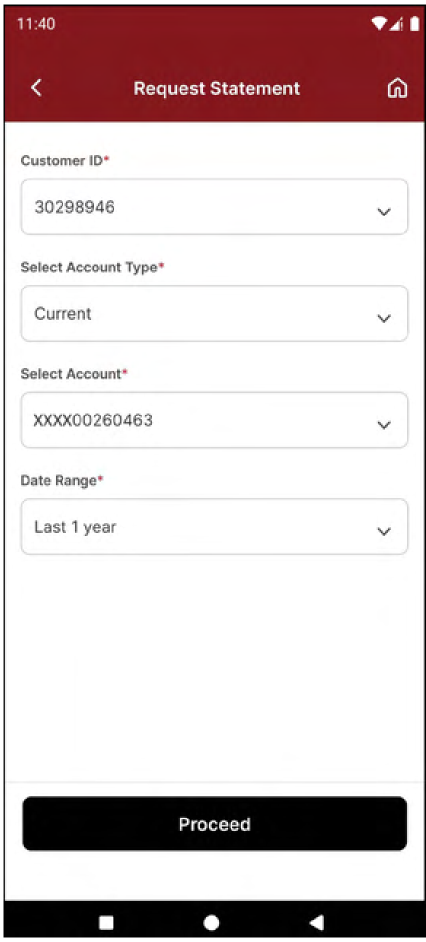




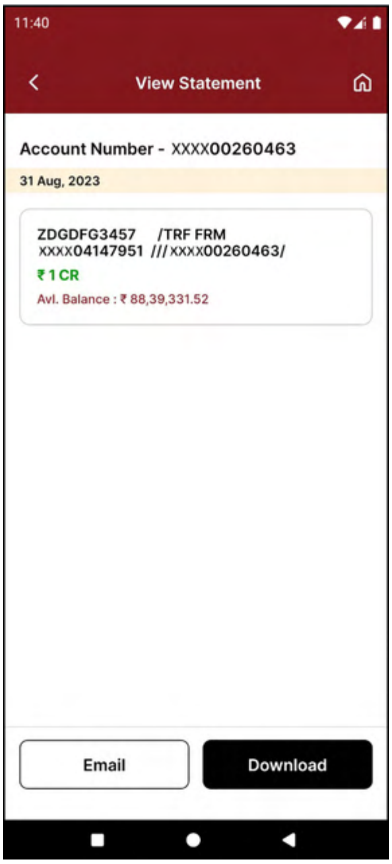
- Tap on the account from the list to view its mini statement. By default, the app shows your 10 most recent transactions

- The customer can request a detailed account statement by selecting ‘Request Statement’ and applying filters such as Customer ID Account Type (Savings, Current, Loan, or Fixed Deposit) Account or Date Range.





- After applying filters, the customer can choose ‘Download’ or ‘Email’ at the footer to complete the action.



6.2.2 Beneficiary Addition

- The "Beneficiaries" menu within the app allows the customer to manage their list of beneficiaries. This option can be accessed directly from the dashboard.

To add a new beneficiary, follow these steps:

1. Navigate to Beneficiaries Section:

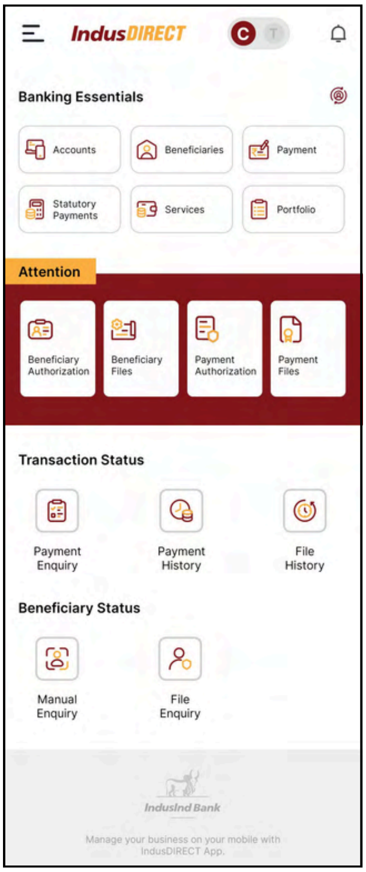
- From the dashboard, the customer navigates to the Beneficiaries section.

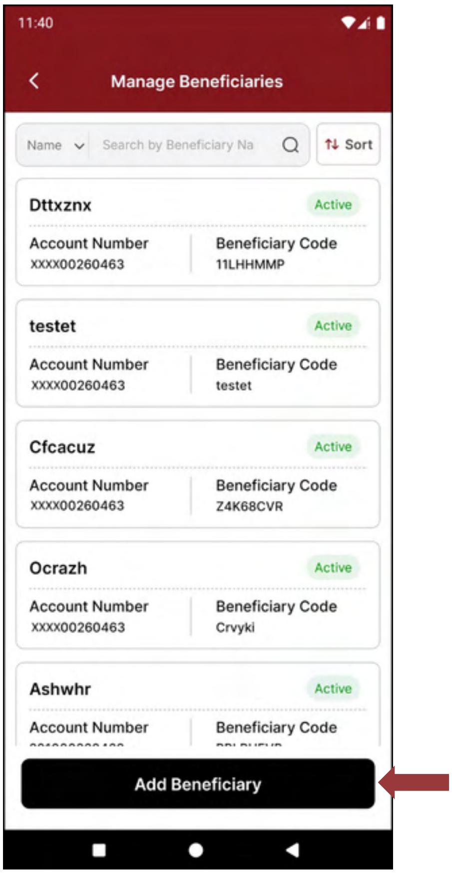
2. Manage Beneficiaries Screen:

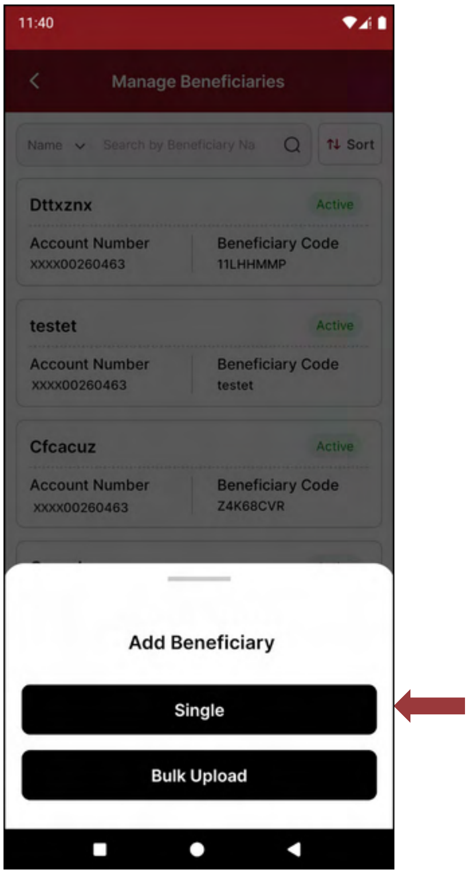
- The customer is redirected to the Manage Beneficiaries screen, which displays a list of all active beneficiaries

3. Add Beneficiary:

- An "Add Beneficiary" button is located at the bottom of the screen.
- Clicking this button presents two options:
  - Single – To add a single beneficiary manually.
  - Bulk Upload – To add multiple beneficiaries via file upload.







- If the customer selects “Single,” they will be navigated to a new screen to enter beneficiary details.
- The next step is to select the Payment Method(s) associated with the beneficiary. Multiple payment methods can be selected with following input fields:

IndusInd Bank:

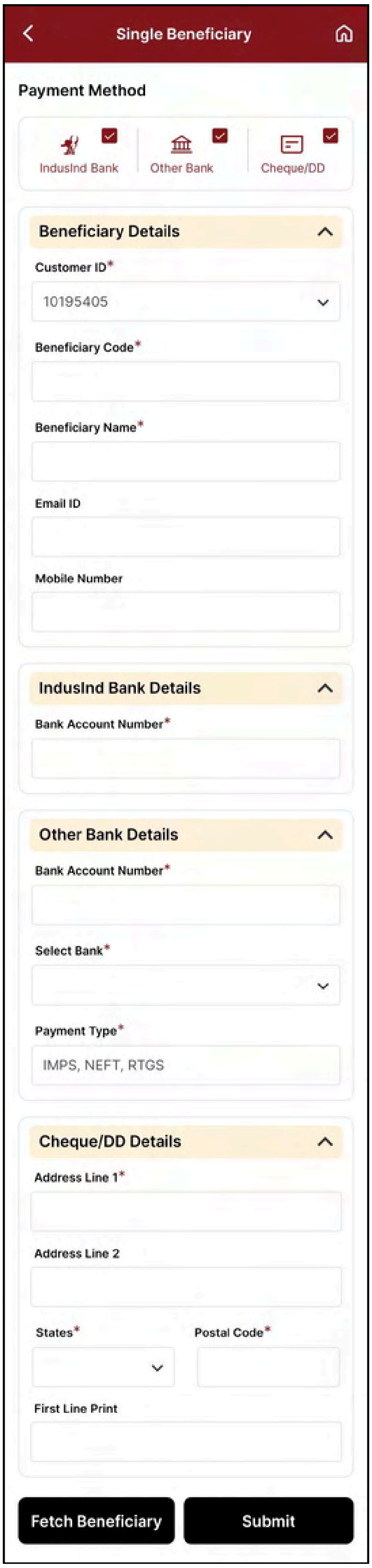
- Customer ID
- Beneficiary code
- Beneficiary Name
- Email ID(Optional)
- Mobile Number (Optional)
- IndusInd Bank Details - Account Number

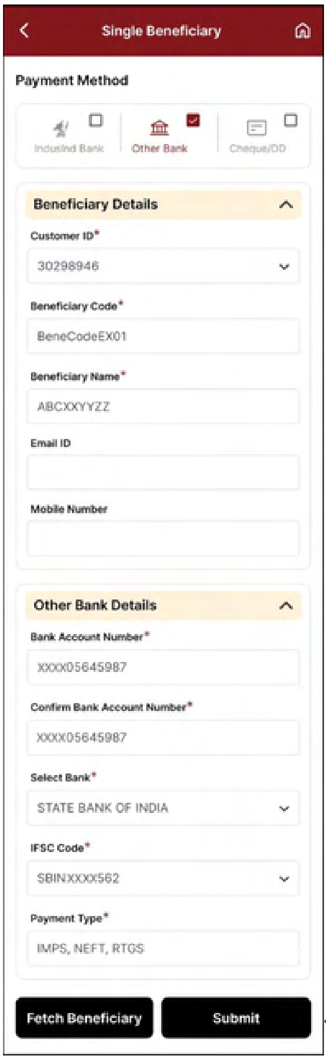
Other Bank

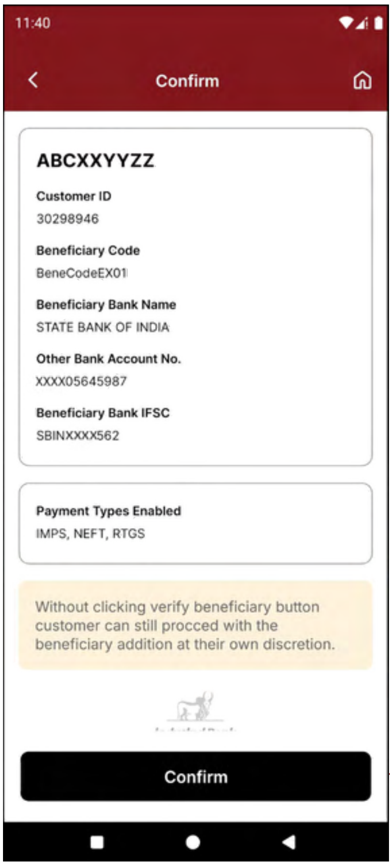
- Customer ID
- Beneficiary code
- Beneficiary Name
- Email ID
- Mobile Number
- Other Bank Account Number
- Select Bank dropdown menu
- Payment Type - IMPS, NEFT, RTGS

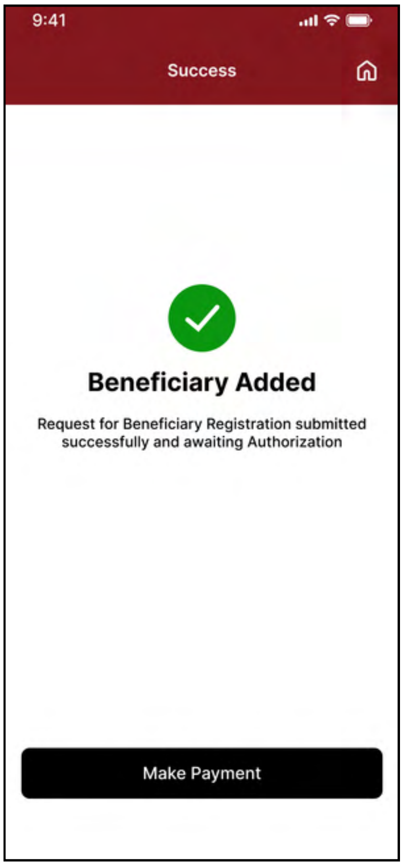
Cheque/DD:

- Customer ID
- Beneficiary code
- Beneficiary Name
- Email ID
- Mobile Number
- Cheque/DD Details - Address Line 1
- Cheque/DD Details - Address Line 2
- Cheque/DD Details - State dropdown menu
- Cheque/DD Details - Postal Code
- Cheque/DD Details - First Line Print









4. Submit Beneficiary

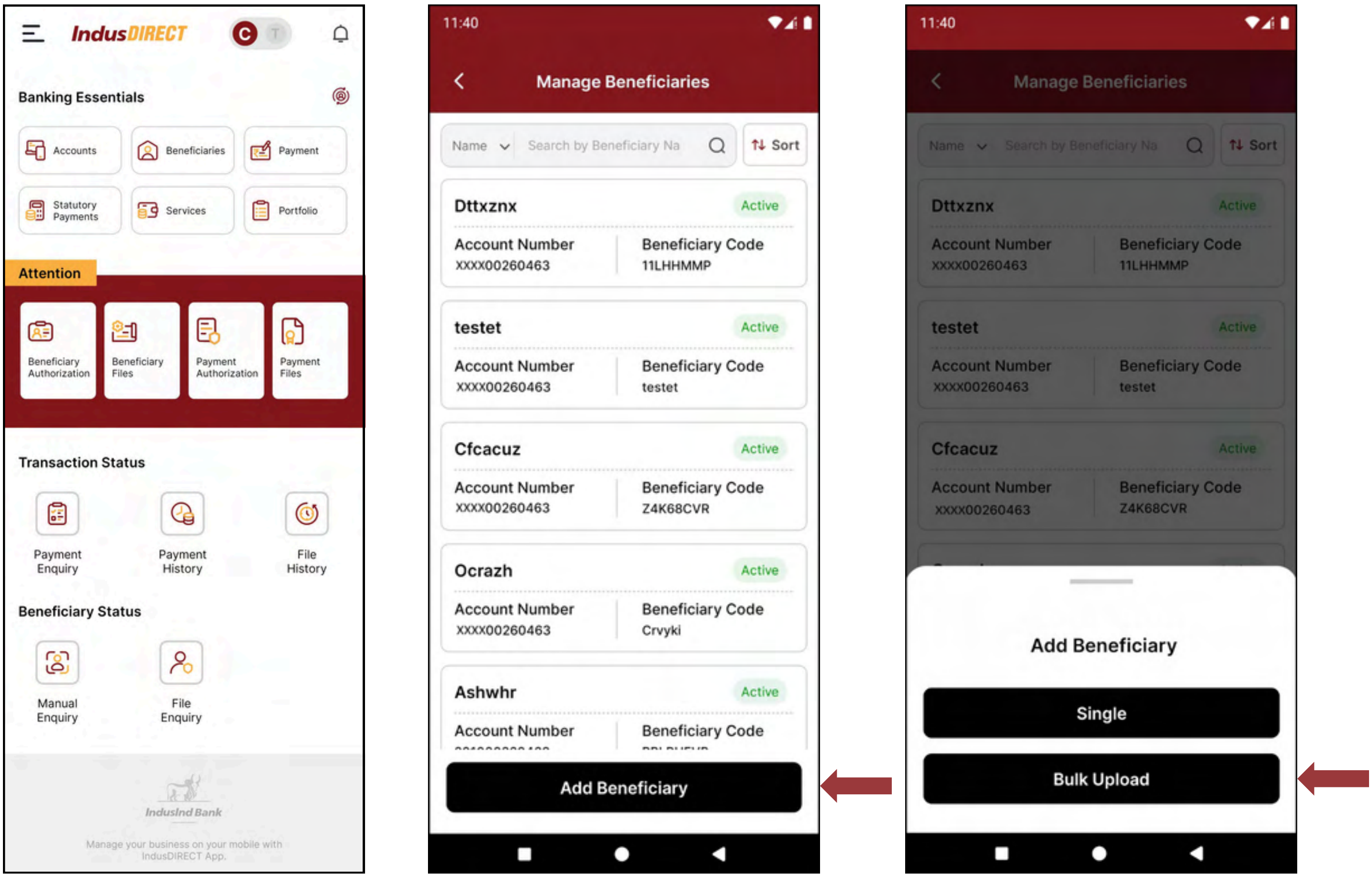
- At the bottom of the screen, the user will find two buttons:
- Fetch Beneficiary – Optional; used to validate beneficiary details before submitting.
- Submit – Proceeds with the beneficiary addition, whether or not the "Fetch Beneficiary" step is used.

5. Confirmation Screen

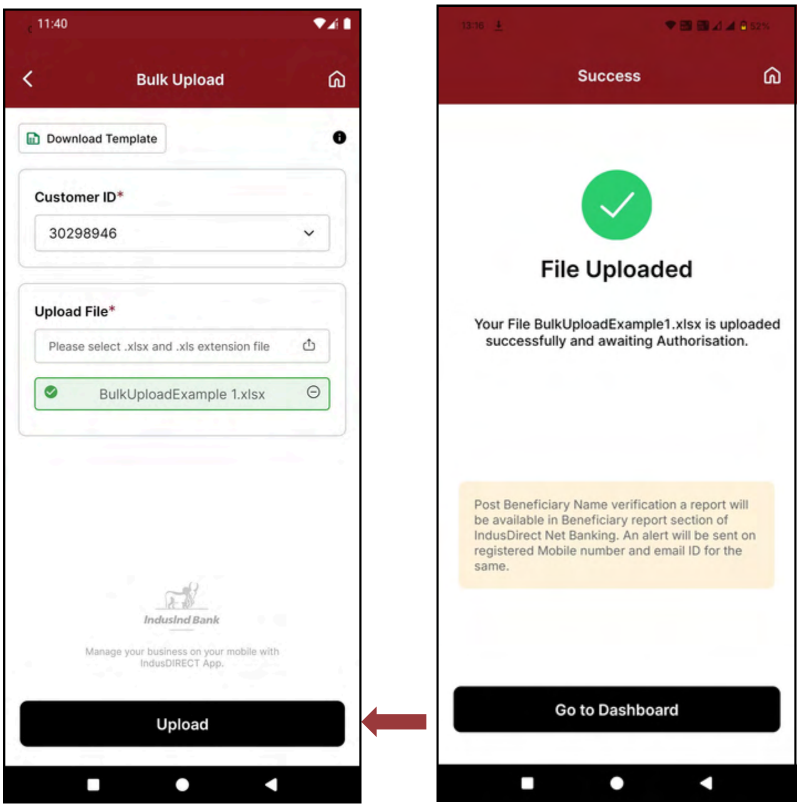
- After clicking Submit, the user is taken to the Confirm screen.
- All beneficiary details entered are displayed for review.
- If the details are correct and no edits are required, the customer clicks **Confirm**.
- If the user role is ‘Maker’, then the request for Beneficiary Addition is submitted and needs to be authorized to add the beneficiary, as shown in the images above.
- However, if the user role is ‘M=C’, then after clicking on **“Confirm”**, a 2FA screen appears. After entering MPIN & OTP, the customer needs to click on **“Authorize”** to finalize the addition of the new beneficiary.

6.2.3 Beneficiary File Upload

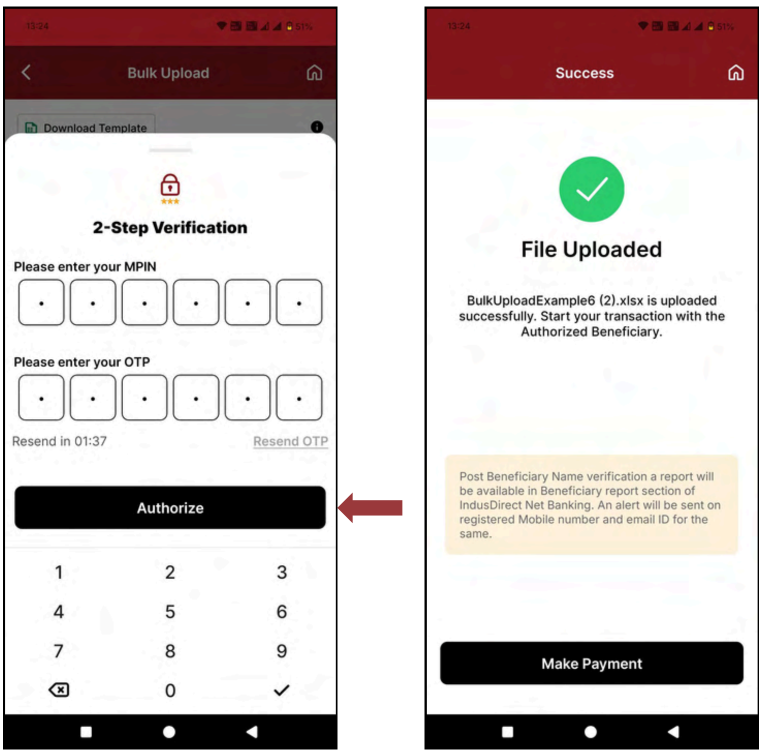
- The Beneficiary File Upload feature allows users to add multiple beneficiaries at once by uploading a pre-formatted file. This is especially useful for customers who need to manage large numbers of beneficiaries efficiently, saving time and reducing manual entry errors.
- The customers can simply download the sample file, fill in the required beneficiary details, and upload it through the app to complete the bulk addition process.



- Follow the same initial steps in section 6.2.2 and select **“Bulk Upload”.**
- This navigates the user to Bulk Upload screen and it has Customer ID dropdown input and a file upload input field.
- Additional information about the file to be used:
  1. Max file size 1 MB each.
  2. Document attachment is mandatory for bulk upload of beneficiaries.
  3. Only files with .xlsx or .xls extensions are allowed.
- There is also a **“Download Template”** button to download template in .xlsx or .xls format for reference.



- Once the file is uploaded, the customer needs to click on **"Upload"** button to submit the request to add multiple beneficiaries.
- If the user role is 'Maker', then the request for Bulk Beneficiary Addition is submitted and needs to be authorized to add the beneficiaries, as shown in the images above.
- However, if the user role is 'M=C', then after clicking on **"Upload"**, a 2FA screen appears. After entering MPIN & OTP, the customer needs to click on **"Authorize"** to finalize the addition of the new beneficiaries through Beneficiary File Upload as shown below:



6.2.4 Payment Initiation

The Payments menu within the app enables users to initiate fund transfers conveniently. Users can choose from the following options:

- **To IndusInd Bank Account**
  Select "IndusInd Bank" to initiate a payment to an account within IndusInd Bank. The user must provide the required payment and beneficiary details.
- **To Other Bank Account**
  Select "Other Bank" to initiate a payment to an account held in another bank. The user must enter all mandatory fields such as beneficiary information, account number, IFSC, and payment type.

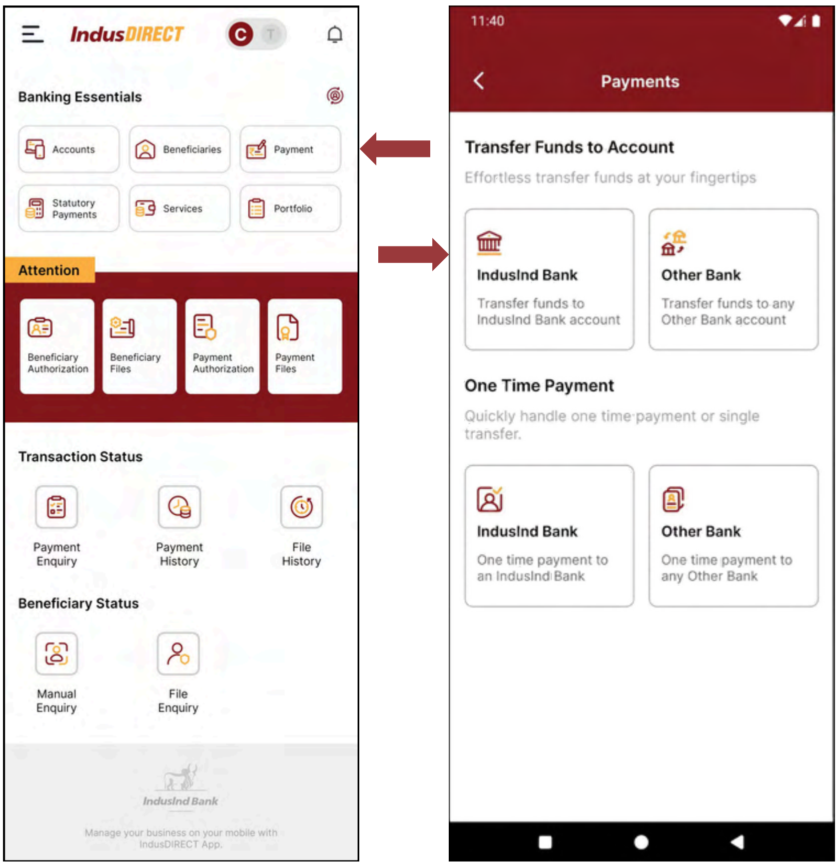
Input Fields when selected "IndusInd Bank":

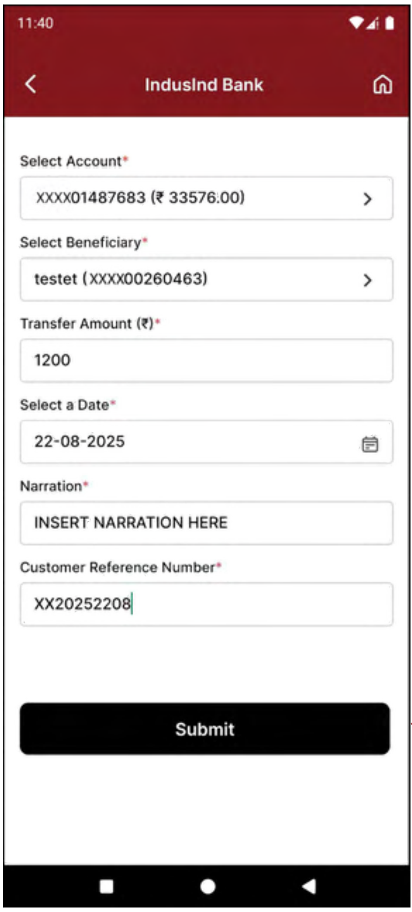
- Select Account
- Select Beneficiary
- Transfer Amount
- Date
- Narration
- Customer Reference Number

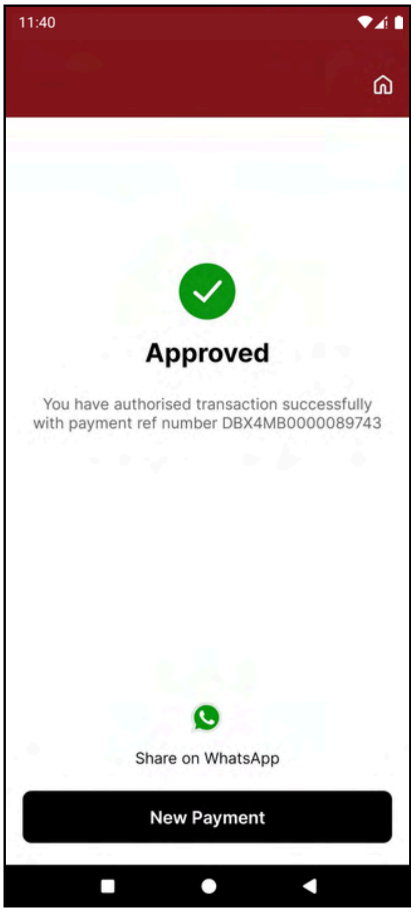
Input Fields when selected "Other Bank":

- Payment Types - NEFT, RTGS, IMPS
- Select Account
- Select Beneficiary
- Transfer Amount
- Date
- Narration
- Customer Reference Number

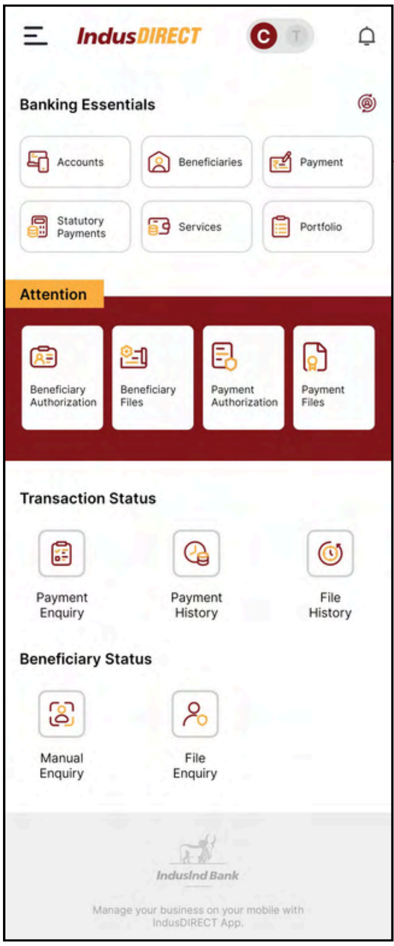
Transfer Funds to Account - "IndusInd Bank":

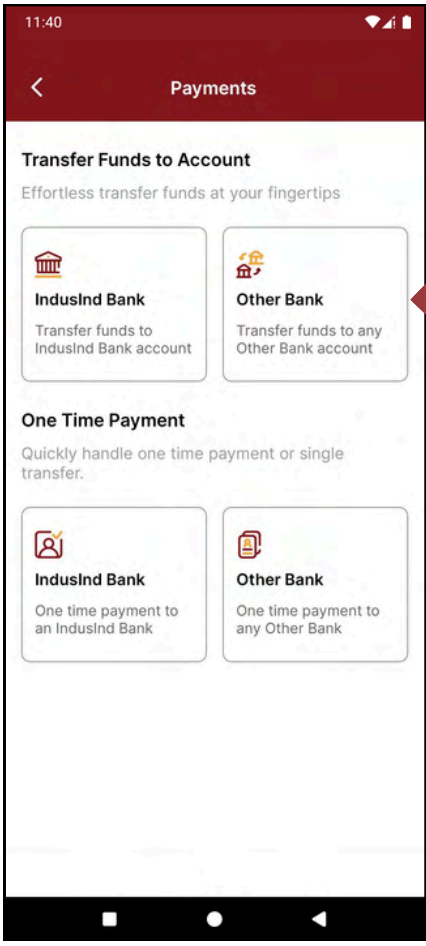


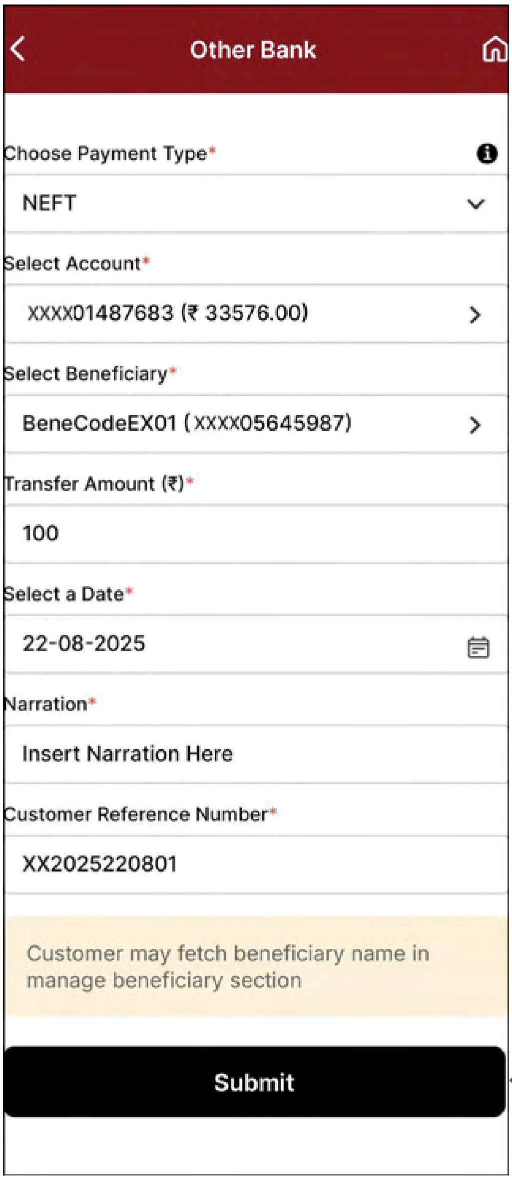


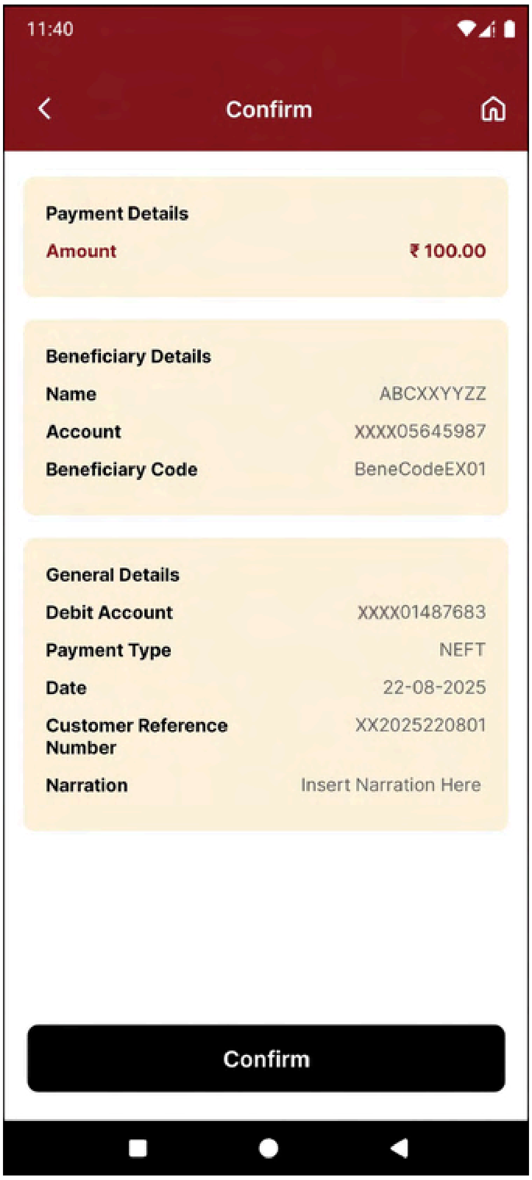


Transfer Funds to Account - "Other Bank":



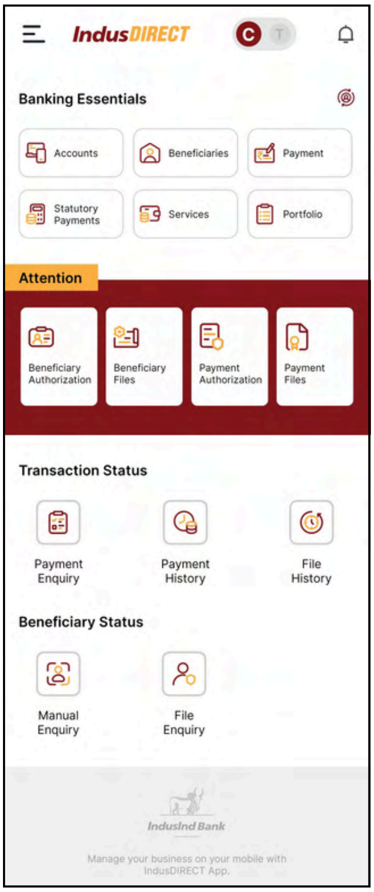


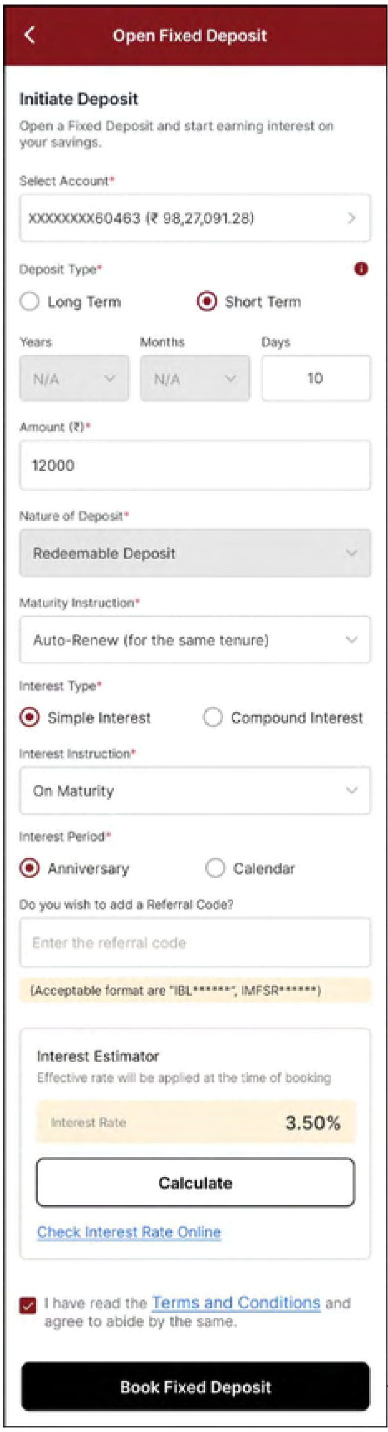

Other Bank
Choose Payment Type*
NEFT
Select Account*
XXXX01487683 (₹ 33576.00)
Select Beneficiary*
BeneCodeEX01 (XXXX05645987)
Transfer Amount (₹)*
100
Select a Date*
22-08-2025
Narration*
Insert Narration Here
Customer Reference Number*
XX2025220801
Customer may fetch beneficiary name in manage beneficiary section
Submit

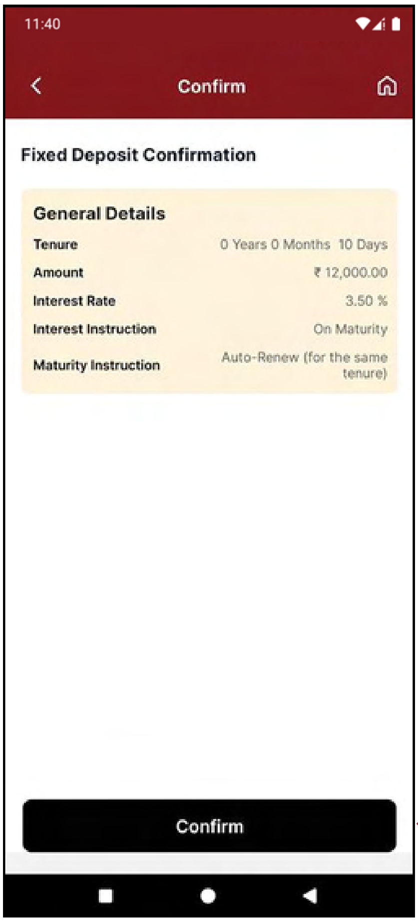

11:40
Confirm
Payment Details
Amount ₹ 100.00
Beneficiary Details
Name ABCXXYYZZ
Account XXXX05645987
Beneficiary Code BeneCodeEX01
General Details
Debit Account XXXX01487683
Payment Type NEFT
Date 22-08-2025
Customer Reference Number XX2025220801
Narration Insert Narration Here
Confirm

6.2.5 Fixed Deposit

With this feature, the customer can open a Fixed Deposit (FD) account to invest their savings and earn interest for a fixed period. It's a safe and dependable way to grow their money with assured returns.
Please note: this option is available only for clients with an M=C setup.







Steps to Book a Fixed Deposit (FD):

1. Select Account:

- Choose the account for booking the FD. The selected account will display the account number along with the current balance.

2. Select Deposit Type:

- Choose the type of deposit from the two available options:
- (i) Short Term
- (ii) Long Term

Based on the selected deposit type, the user must specify the tenure.

3. Enter Amount:

- In the Amount field, enter the amount to be deposited for the FD.

4. Specify Tenure:

- For long-term deposits, tenure can be selected in years or months.
- For short-term deposits, tenure should be selected in days.

5. Choose Maturity Instruction:

- Select one of the following maturity instructions:
  i. Auto-Renew for the same tenure
  ii. Credit to Account

6. Select Interest Type:

- Choose the interest type from the available options, i.e, Simple Interest or Compound Interest.

7. Interest Instruction and Period:

- Select the Interest Instruction from the dropdown menu.
- Choose the Interest Period: either Anniversary or Calendar.

8. Referral Code (Optional):

- If available, enter a referral code in the designated input field.

9. Calculate Estimated Interest Rate:

- Click the Calculate button to estimate the interest rate based on the selected options.
- Alternatively, you can check the interest rate online using the link provided below the Calculate button.

10. Agree to Terms and Conditions:

- Tick the Terms and Conditions checkbox to proceed.

11. Book Fixed Deposit:

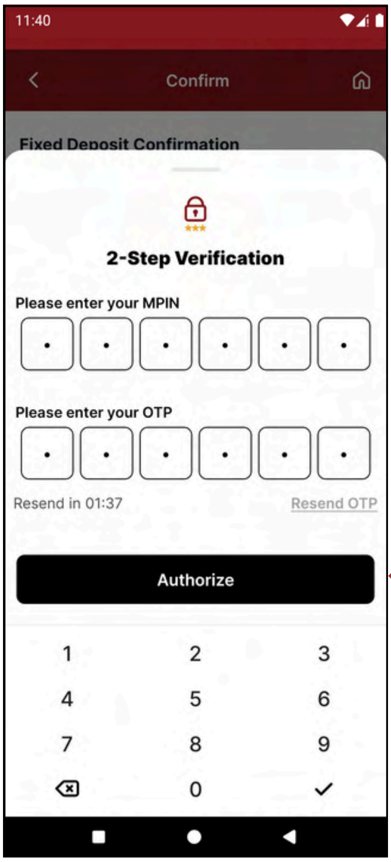
- Click the Book Fixed Deposit button. An FD Confirmation screen will appear displaying the entered details.

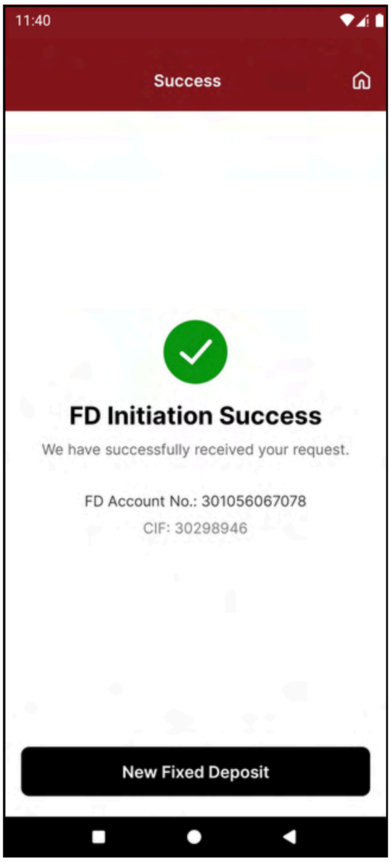
12. Authorize the FD:

- Click the Confirm button. On the 2FA screen, authorize the transaction by entering your MPIN and the OTP received on the registered number.

13. Success Screen:

- Upon successful authorization, the user will be redirected to the Success screen.





<u>NOTE</u>:

- **The “Nature of Deposit” are of two types:**
  1. Redeemable Deposit – For amounts below ₹1 crore.
  2.Non-Redeemable Deposit – For ₹1 crore or more (default), but the customer can still pick Redeemable if they prefer.

- **The “Maturity Instruction” vary:**
  1. If Non-Redeemable is selected, the system will auto-select Credit to Account, and Auto-Renew won’t be available.
  2. If Redeemable is selected, the customer can pick Auto-Renew or Credit to Account.

6.2.6 Statutory Payment Initiation

The Statutory Payments feature on the IndusDirect Corporate Mobile Banking App makes it easier for you to manage and complete your regulatory payments.
You can:

- **Enquire** – Check details of your statutory payment enquiries.
- **Initiate** – Start the process of making payments (Income Tax or GST) via NEFT/RTGS.
- **Authorize** – Approve payment requests securely.
- **Acknowledge Statement** – View and confirm receipts for payments processed.

When initiating a payment, you can simply select the type (Income Tax or GST) and follow the step-by-step instructions to complete the process seamlessly.

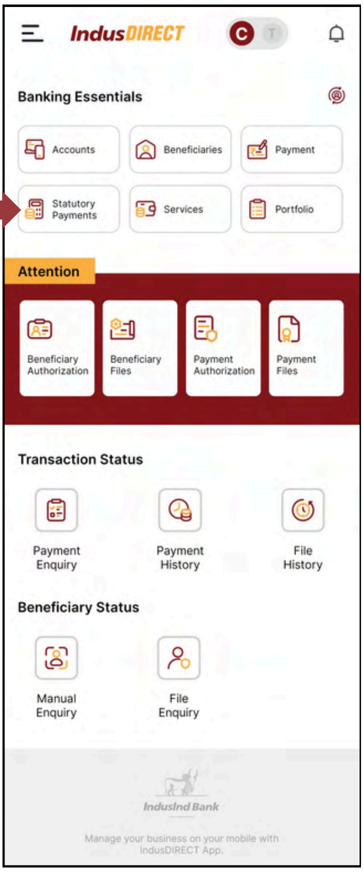
<u>Step-by-Step Guide for Statutory Payment Initiation:</u>

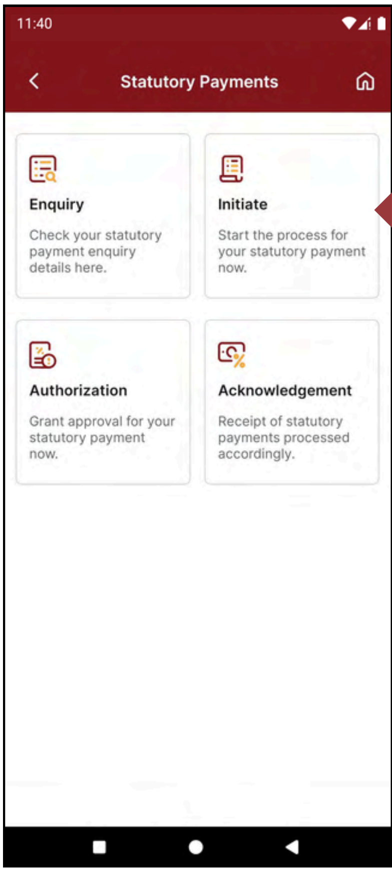
1. Navigate to Statutory Payment Section

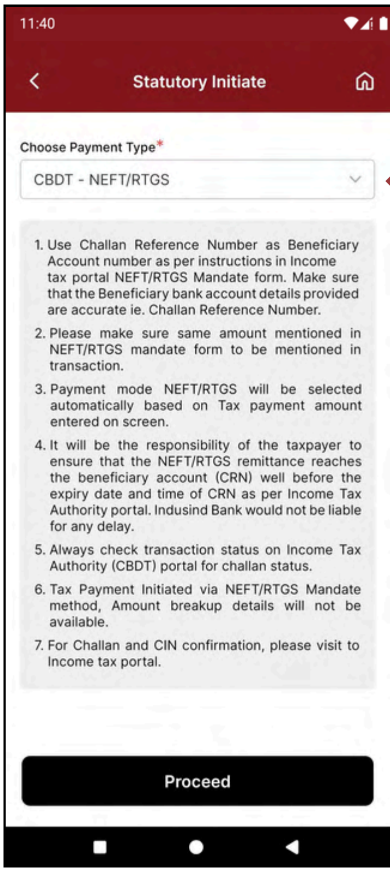
- In the menu, click Statutory Payments.
- Select Initiate.

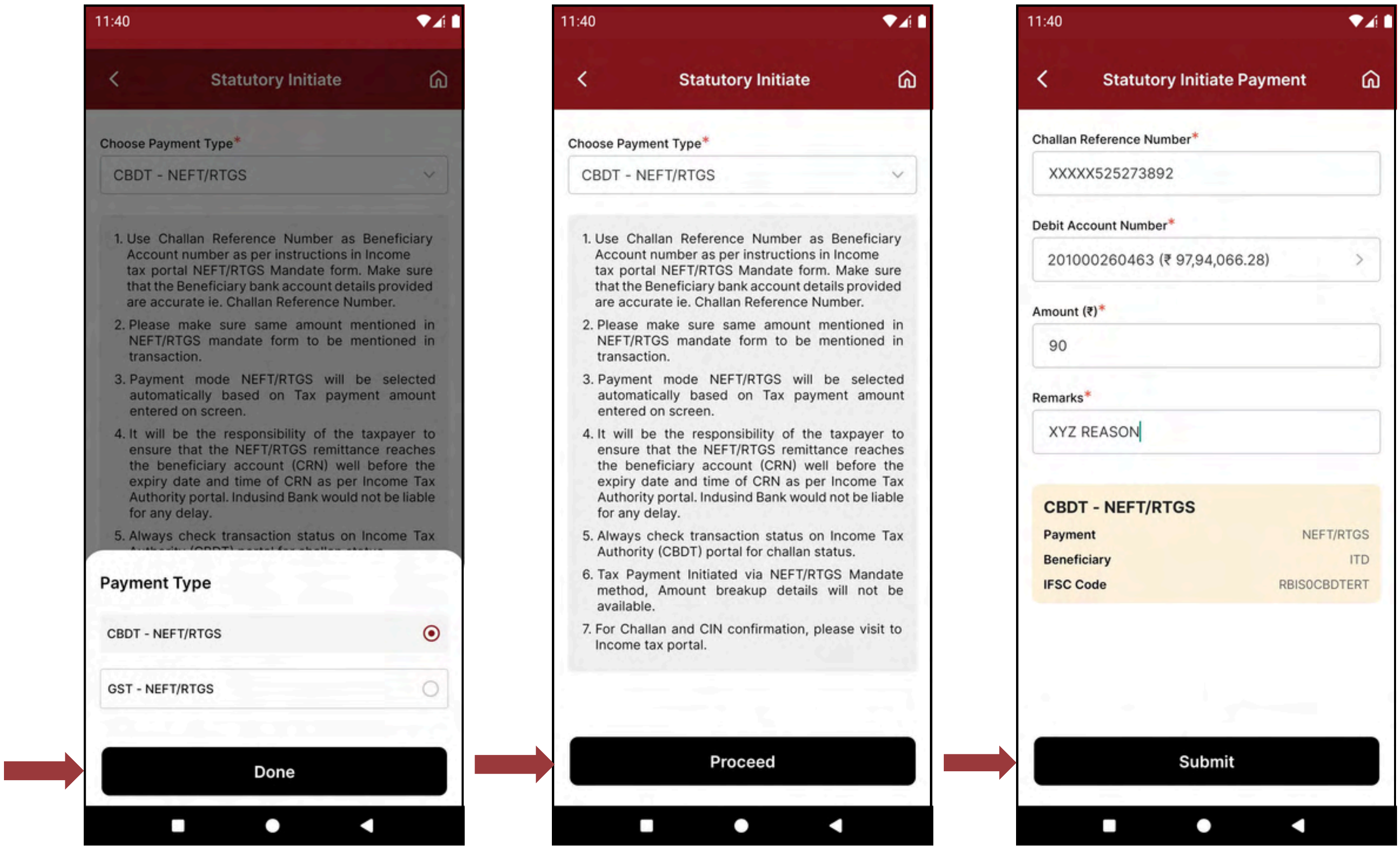
2. Select Payment Type

- On the Statutory Initiate page, choose the Payment Type (e.g., CBDT - NEFT/RTGS).
- Click Done to confirm your selection.









3. Enter Payment Details

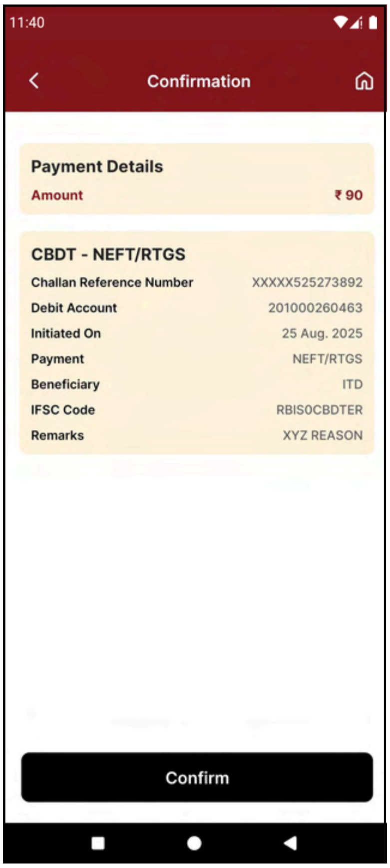
- Fill in the required details:
  i. Challan Reference Number
  ii. Debit Account Number
  iii. Amount (₹)
  iv. Remarks
- Click Submit to continue.

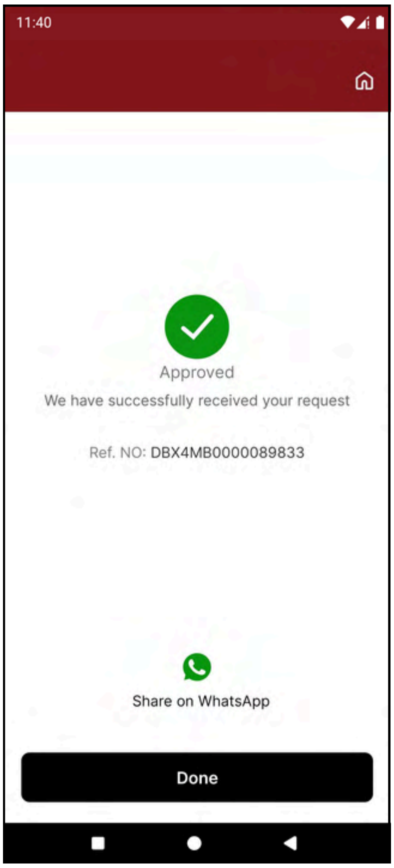
4. Confirmation Page

- Review the payment details on the Confirmation Page.
- If all information is correct, click Confirm.
- You will be prompted to enter your 2FA (MPIN and OTP) sent to your registered number for authentication.

5. Success Screen

- Once the payment is successfully processed, you will see a Success Screen confirming the transaction.
- You can share the success confirmation on WhatsApp if needed.



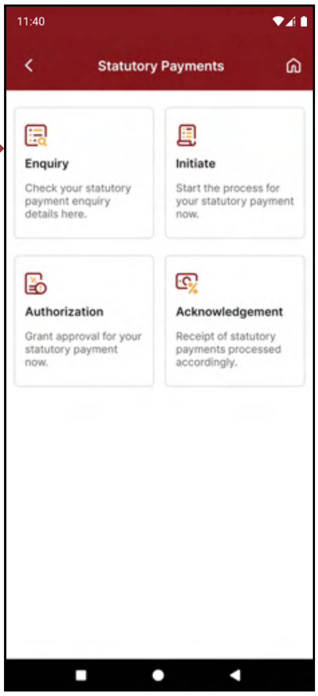


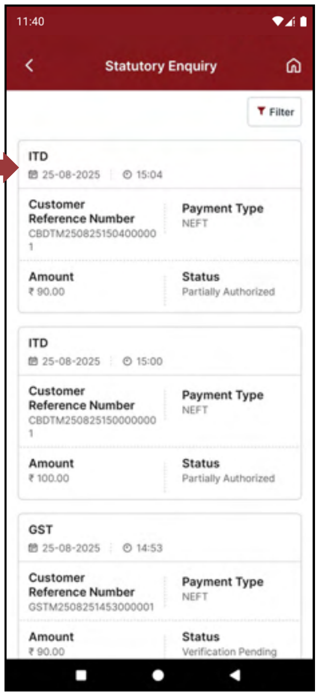
6. Check Payment Status

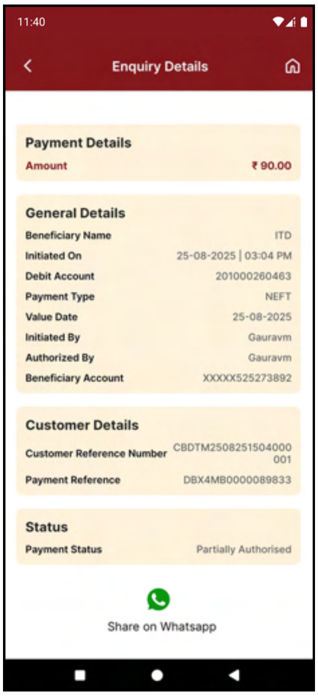
- Navigate to Enquiry to track the status of your statutory payment.
- View the status of the payment (e.g., "Partially Authorized", "Verification Pending", etc.).

7. View Transaction Details

- Click on the transaction list to view more details of the payment.
- Check information like Payment Details, General Details, Customer Details and Status.







6.2.7 Statutory Payment Authorization

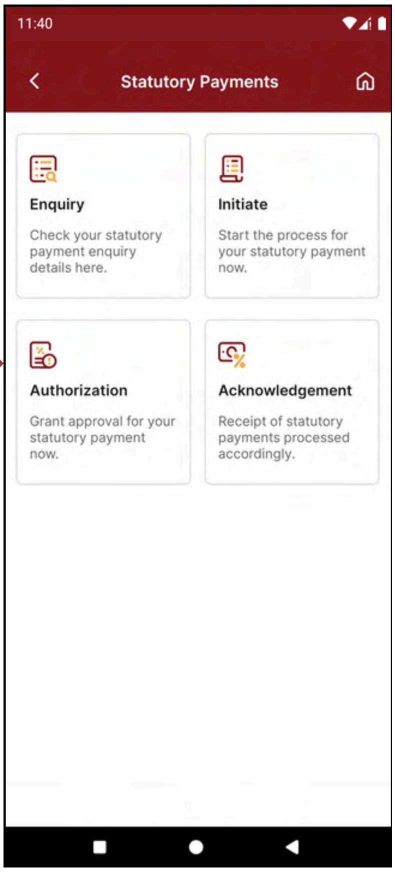
The **Statutory Payment Authorization** feature in the IndusDirect Corporate Mobile Banking app allows authorized users to approve statutory payments such as GST, CBDT, and other regulatory dues (Payments initiated from portal can also be authorized from the mobile app). This ensures that all mandatory payments are processed securely and in compliance with statutory requirements.

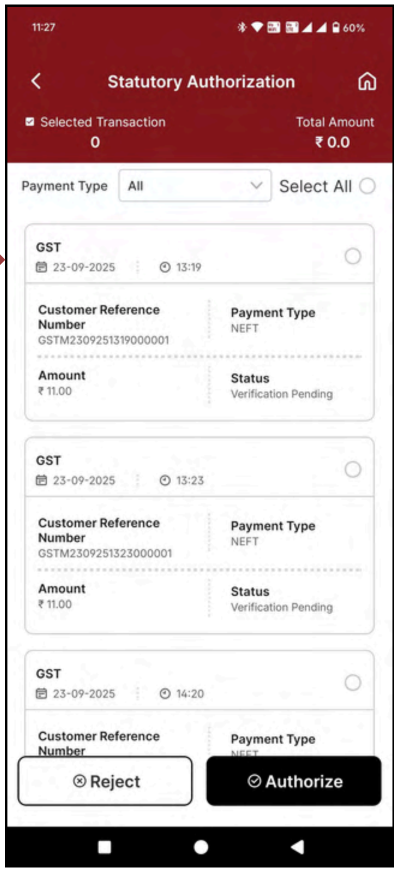
A typical authorization flow may include:

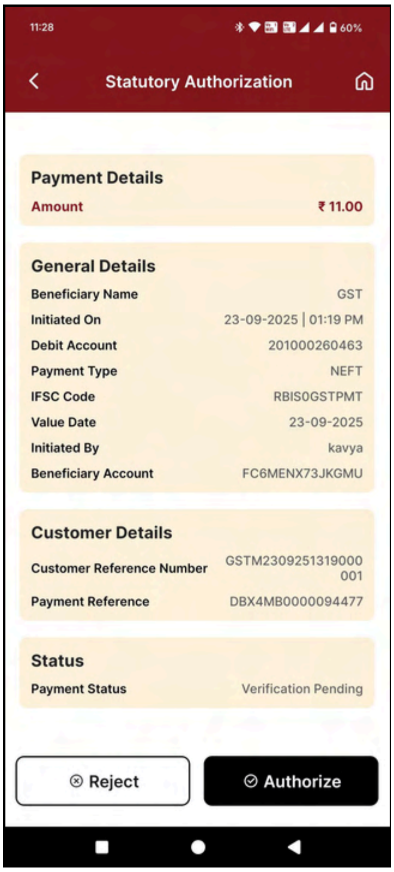
- **Verifier** – Reviews and validates the payment details.
- **Checker 1** – Provides the first level of approval.
- **Checker 2** – Provides an additional layer of approval (if configured).
- **Releaser** – Grants final authorization, enabling the payment to be executed.

Within the app, users can view all pending statutory payment transactions, check details such as customer reference number, payment type, amount, and status, and take action by either authorizing or rejecting the payment. This layered approval process ensures compliance, minimizes risk, and enhances control over sensitive financial transactions.

<u>Follow the below steps for Statutory Payment Authorization via the mobile app:</u>







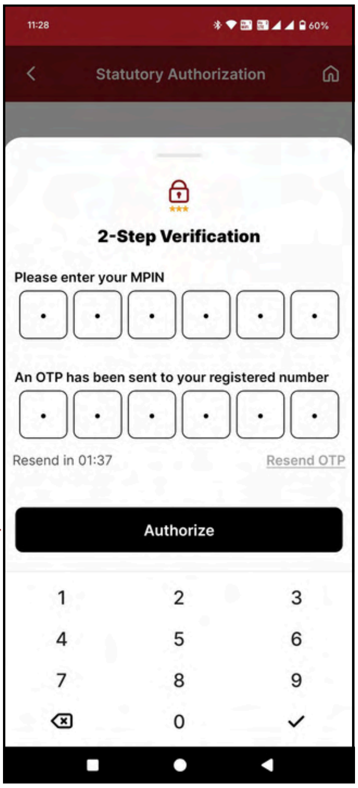
Step 1: Navigate to Statutory Payments
From the dashboard, tap on Statutory Payments under Banking Essentials.

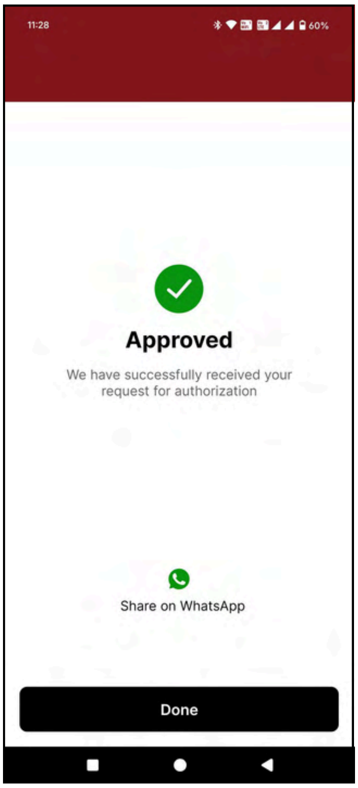
Step 2: Select Authorization
On the Statutory Payments menu, choose Authorization to view pending transactions.

Step 3: View List of Transactions
The screen displays a list of pending transactions awaiting approval.

- You can click on a transaction to view detailed information.
- Alternatively, you can select one or multiple transactions using the radio button and authorize them directly from this screen.

Step 4: Review Payment Details
If you open a specific transaction, you will see detailed information such as beneficiary name, debit account, amount, payment reference, and status. Click Authorize to proceed.





Step 5: Complete Two-Factor Authentication
For added security, the app requires 2-Step Verification:

- Enter your MPIN (or biometric).
- Enter the OTP received on your registered mobile number.

Tap Authorize to proceed.

Step 6: Successful Authorization
Once verified, the system confirms the authorization with a success screen.
The customer can share the success confirmation on WhatsApp if needed.
The status updates are based on the stage of the organization's workflow (e.g., Verifier → Checker 1 → Checker 2 → Releaser).

6.2.8 Income Tax Payments Initiation from Mobile App

The Income Tax Payments Initiation feature in the IndusDirect Corporate Mobile Banking App enables users to conveniently initiate their statutory tax payments directly from their mobile devices.

Follow the below steps to initiate Income Tax Payment via the mobile app:

1. Income Tax Payment

- Go to the Income Tax website via mobile browser OR click on this link in your mobile - https://eportal.incometax.gov.in/
- Enter User ID (AADHAAR/PAN/Other) and click Continue.

2. Verify Secure Access & Login

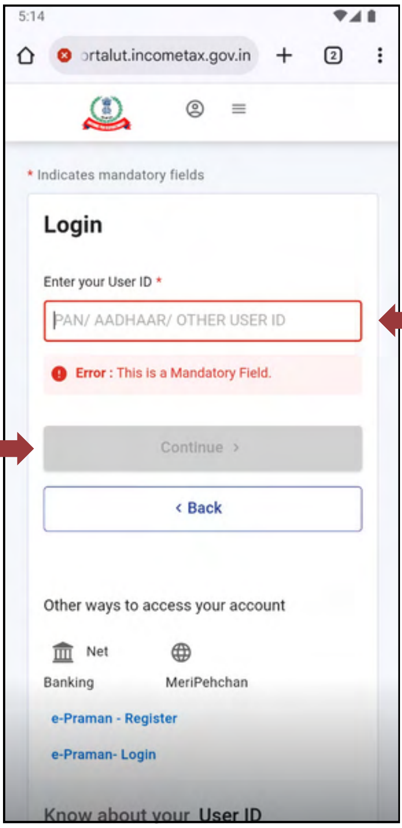
- Verify your Secure Access Message displayed.
- Tick the checkbox to confirm.
- Enter Password and click Continue.

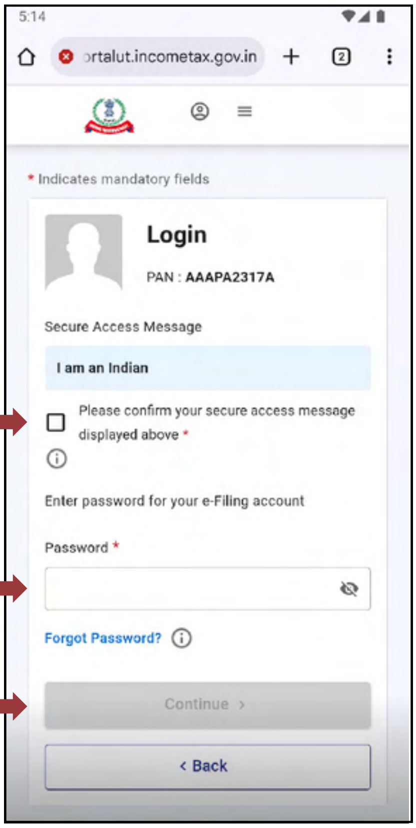
3. Dashboard

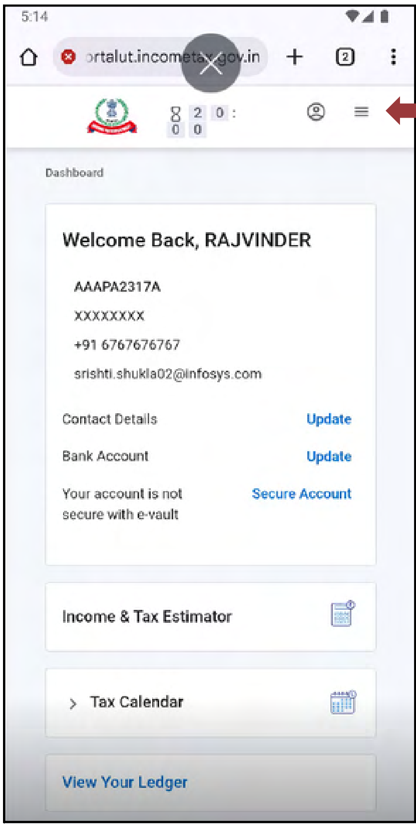
- After successful login, the Dashboard opens, showing your PAN, contact details, and account overview

4. Open Main Menu

- Click the Hamburger Menu (≡) on the top-right to open navigation options.







5. Navigate to e-Pay Tax

- In the menu, click e-File.
- Select e-Pay Tax.

6. e-Pay Tax Screen

- On the e-Pay Tax page, click "+ New Payment" button.

7. Select Tax Payment Category

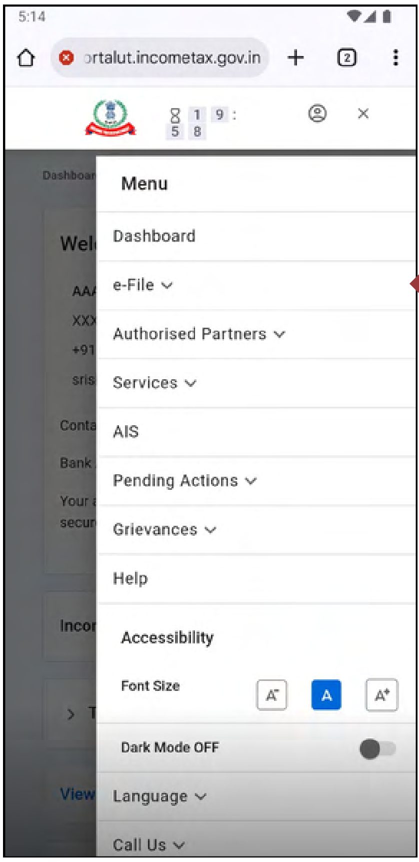
- From available categories, select Income Tax (for Advance Tax, Self-Assessment Tax, etc.) and click Proceed.

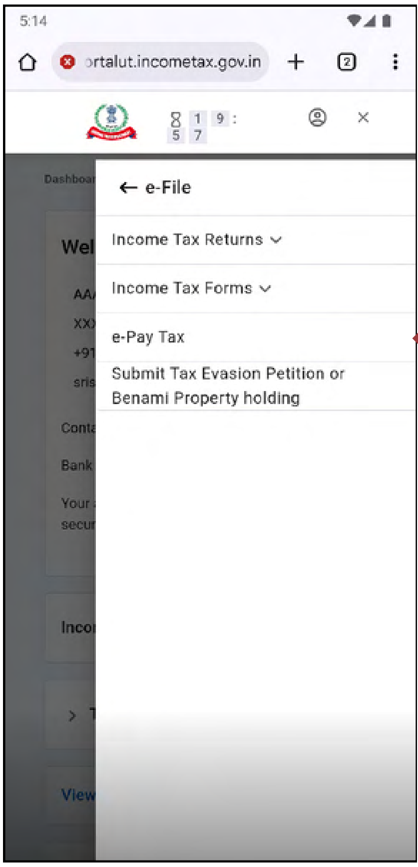
8. Enter Tax Applicable Details

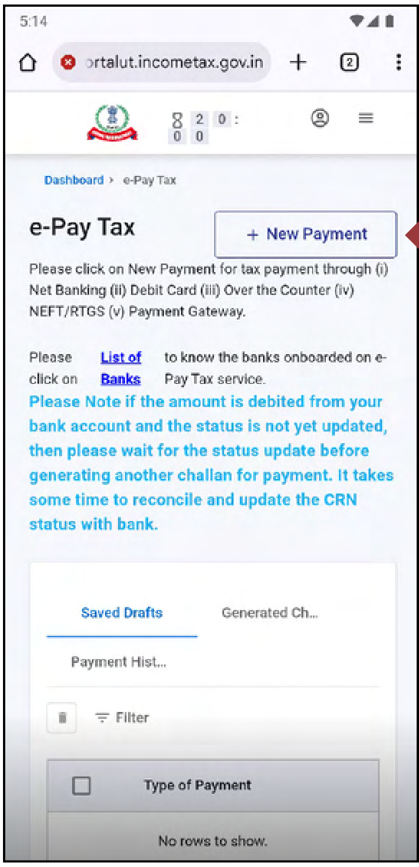
- Select the Assessment Year.
- Choose the Type of Payment (Advance Tax, Self-Assessment Tax, etc.).
- Click Continue.

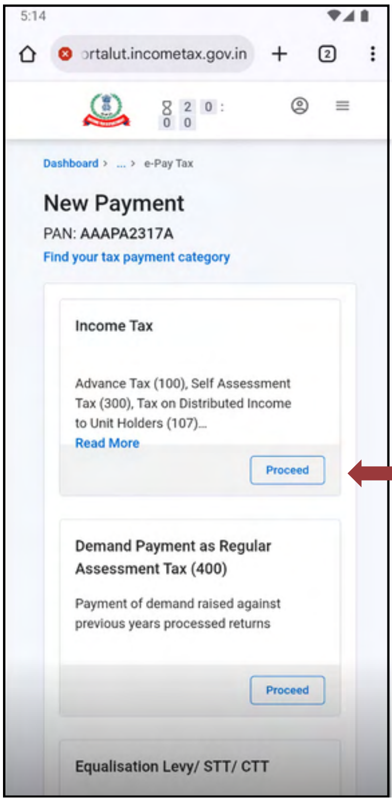
9. Enter Tax Break-Up

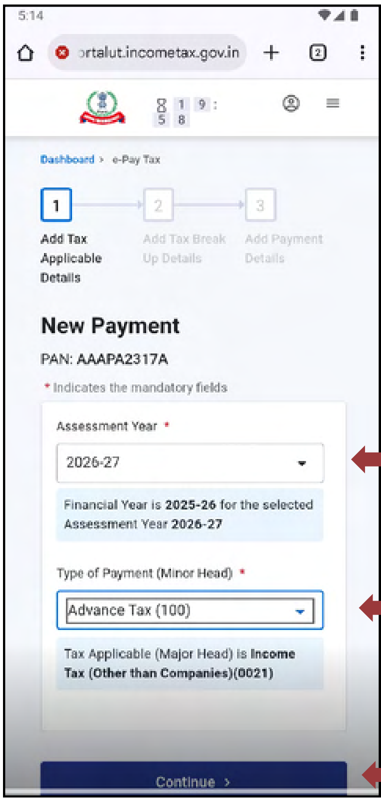
- Provide amounts under:
  - Tax
  - Surcharge
  - Cess
  - Interest
  - Penalty (if applicable)
- Click Continue.

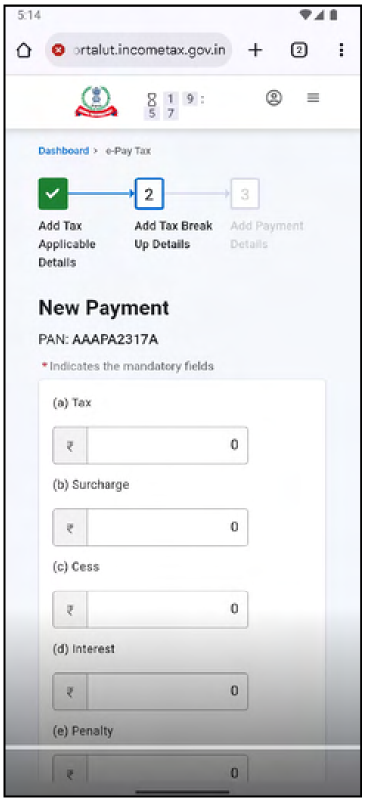


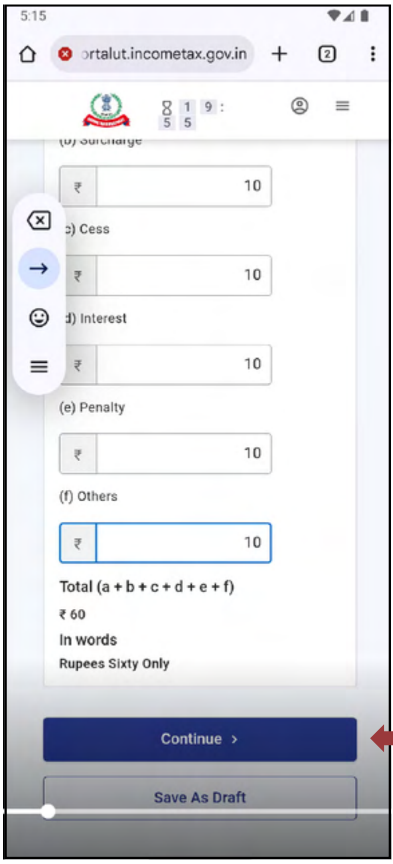


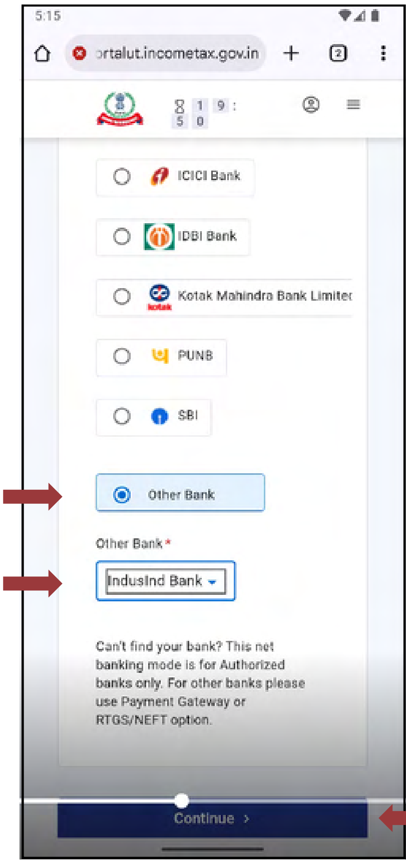


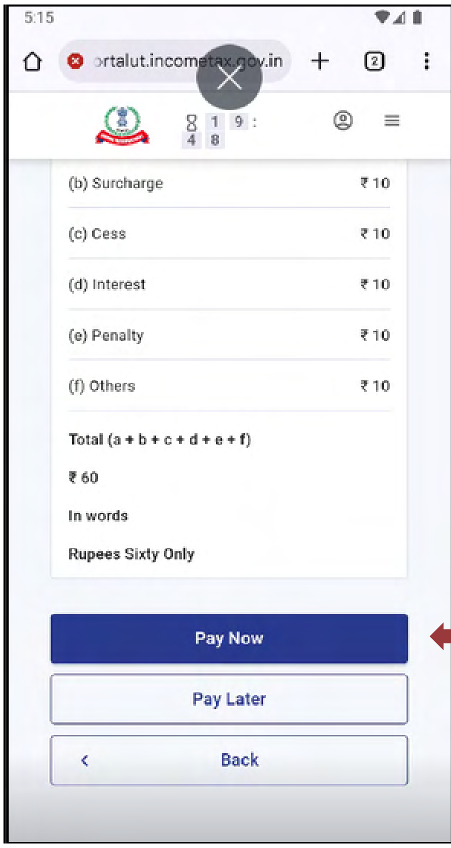

5:14
ortalut.incometax.gov.in
Dashboard > ... > e-Pay Tax
New Payment
PAN: AAAPA2317A
Find your tax payment category
Income Tax
Advance Tax (100), Self Assessment Tax (300), Tax on Distributed Income to Unit Holders (107)...
Read More
Proceed
Demand Payment as Regular Assessment Tax (400)
Payment of demand raised against previous years processed returns
Proceed
Equalisation Levy/ STT/ CTT


5:14
ortalut.incometax.gov.in
Dashboard > e-Pay Tax
1
Add Tax Applicable Details
2
Add Tax Break Up Details
3
Add Payment Details
New Payment
PAN: AAAPA2317A
* Indicates the mandatory fields
Assessment Year *
2026-27
Financial Year is 2025-26 for the selected Assessment Year 2026-27
Type of Payment (Minor Head) *
Advance Tax (100)
Tax Applicable (Major Head) is Income Tax (Other than Companies)(0021)
Continue >


5:14
ortalut.incometax.gov.in
Dashboard > e-Pay Tax
Add Tax Applicable Details
2
Add Tax Break Up Details
3
Add Payment Details
New Payment
PAN: AAAPA2317A
* Indicates the mandatory fields
(a) Tax
₹ 0
(b) Surcharge
₹ 0
(c) Cess
₹ 0
(d) Interest
₹ 0
(e) Penalty
₹ 0


5:15
ortalut.incometax.gov.in
₹ 10
c) Cess
₹ 10
d) Interest
₹ 10
(e) Penalty
₹ 10
(f) Others
₹ 10
Total (a + b + c + d + e + f)
₹ 60
In words
Rupees Sixty Only
Continue >
Save As Draft


5:15
ortalut.incometax.gov.in
ICICI Bank
IDBI Bank
Kotak Mahindra Bank Limited
PUNB
SBI
Other Bank
Other Bank *
IndusInd Bank
Can't find your bank? This net banking mode is for Authorized banks only. For other banks please use Payment Gateway or RTGS/NEFT option.
Continue >


5:15
ortalut.incometax.gov.in
(b) Surcharge ₹ 10
(c) Cess ₹ 10
(d) Interest ₹ 10
(e) Penalty ₹ 10
(f) Others ₹ 10
Total (a + b + c + d + e + f)
₹ 60
In words
Rupees Sixty Only
Pay Now
Pay Later
Back

10. Add Payment & Bank Details:

- On the Payment Details screen, select your Bank.
- If IndusInd is not directly listed, select Other Bank, then choose IndusInd Bank from the dropdown.
- Click Continue.

11. Preview Payment:

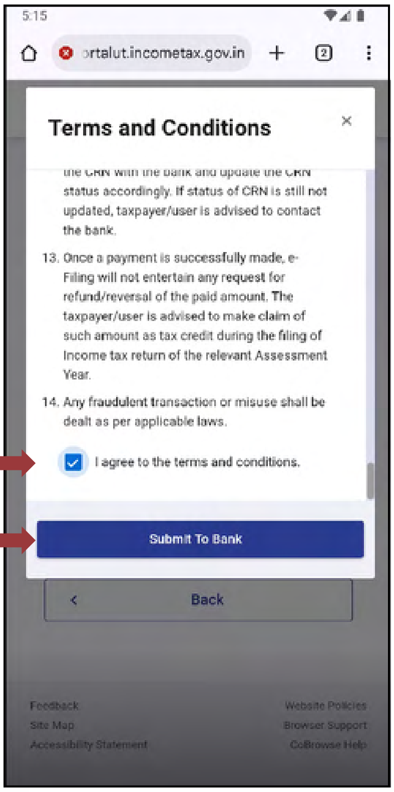
- Review payment summary, including:
  - Assessment Year
  - Financial Year
  - Amount breakup
- Scroll down and click Pay Now.

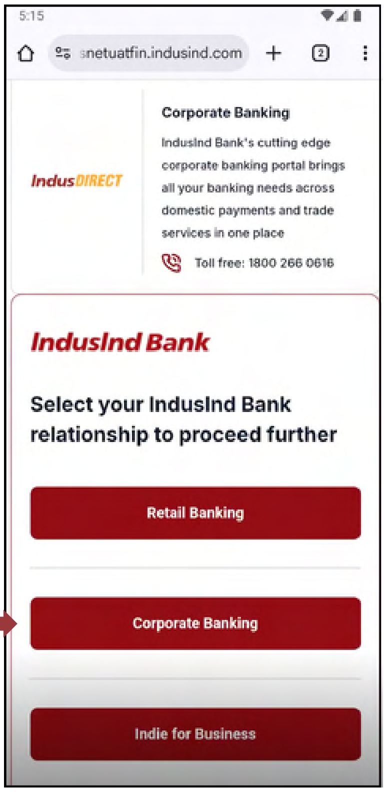
12. Accept Terms & Conditions:

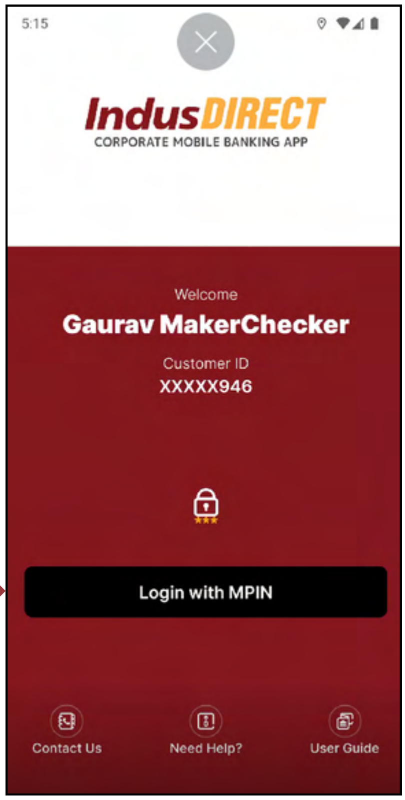
- A Terms & Conditions popup appears.
- Tick “I agree to the terms and conditions”.
- Click Submit to Bank.

13. Redirect to IndusInd Bank Portal

- You are redirected to the IndusInd Bank payment gateway.
- Choose banking mode:
  - Retail Banking
  - Corporate Banking
  - Indie for Business
- Select Corporate Banking.
- The system opens the IndusDirect Corporate Mobile Banking App.







14. Login to Corporate App

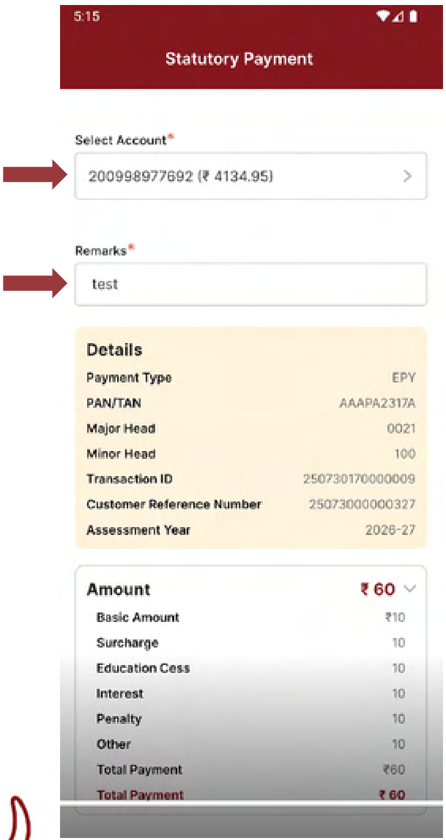
- Enter your MPIN to log in.

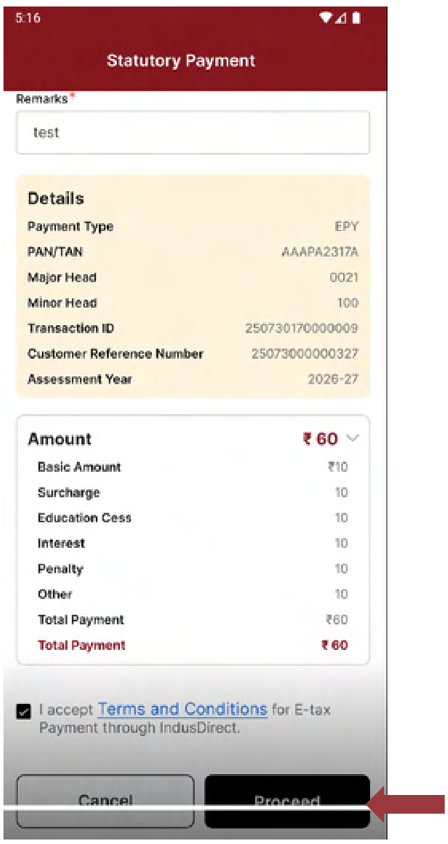
16. Statutory Payment Screen

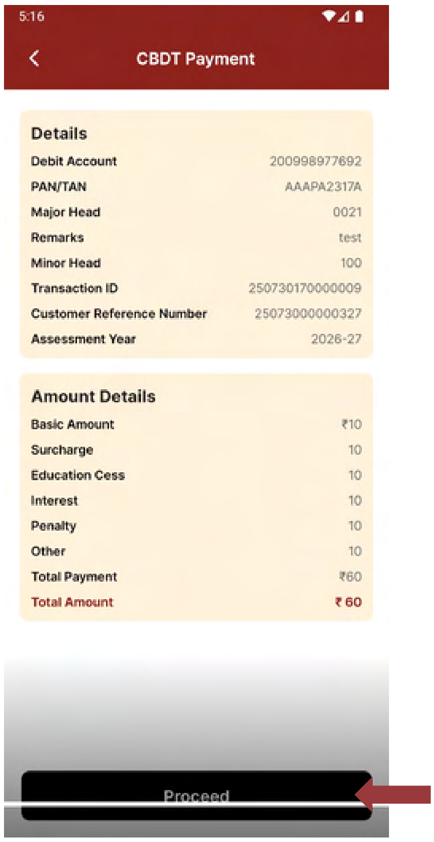
- The Statutory Payment screen auto-fills details from the Income Tax portal:
  - PAN/TAN
  - Assessment Year
  - Payment Type
  - Transaction ID
  - Amount breakup
- User actions:
  - Select Debit Account.
  - Enter Remarks.
  - Accept Terms & Conditions.
  - Click Proceed.

17. CBDT Payment Confirmation

- The CBDT Payment Confirmation screen shows:
  - Debit Account
  - PAN/TAN
  - Assessment Year
  - Transaction ID
  - Total Amount
- Review details and click Proceed.





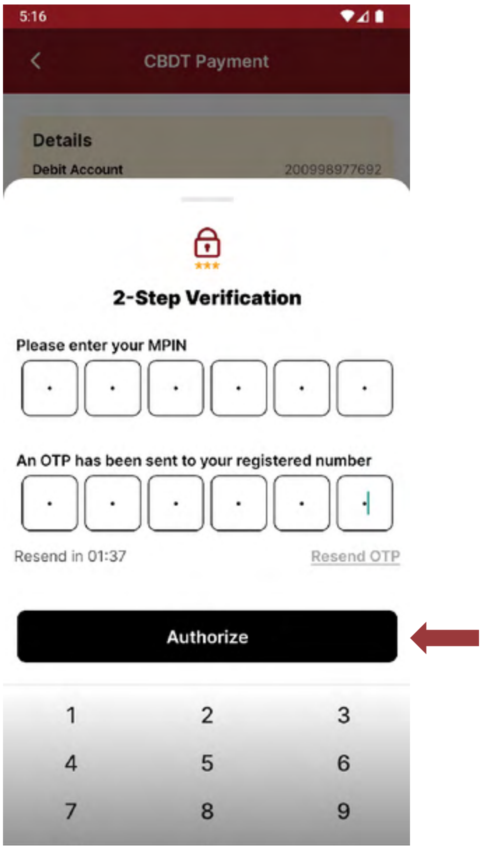


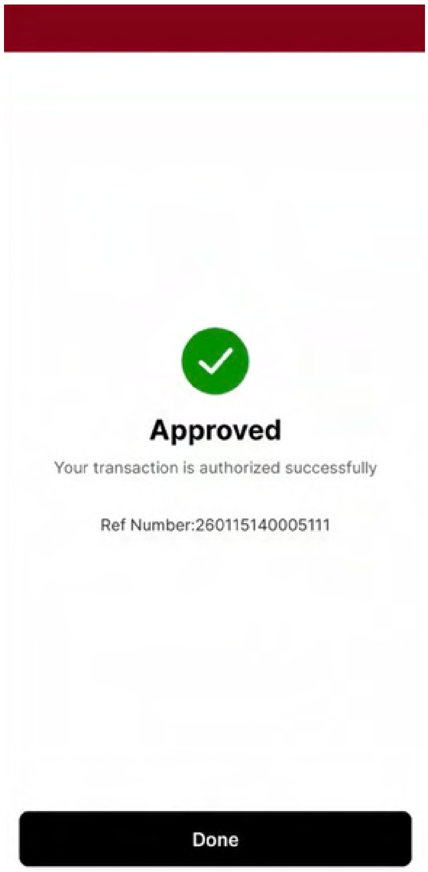
18. Two-Factor Authentication

- A 2-Step Verification modal opens.
- Enter:
  - MPIN
  - OTP (received via SMS).
- Click Authorize.

19. Payment Submission

- System processes the request.
- Success screen confirms:
  - Message: “Request for Payment Submitted successfully and awaiting Authorization”.
  - A Reference Number is displayed.





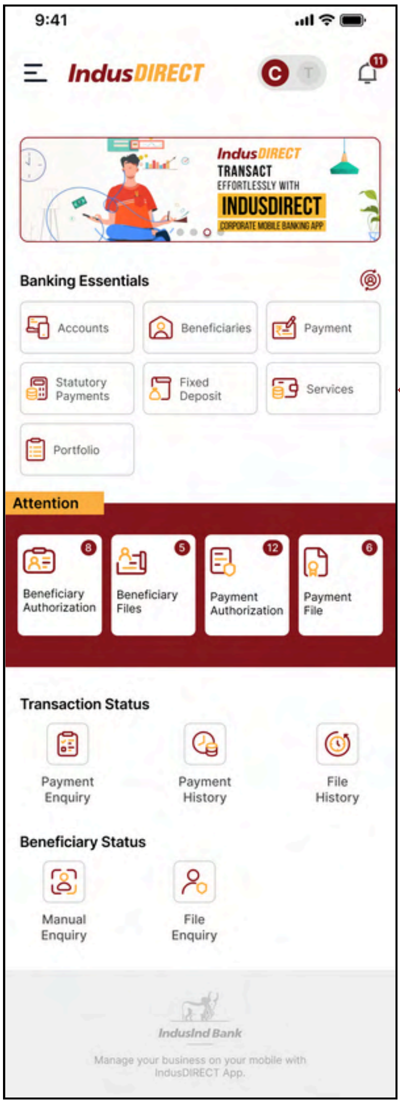
6.2.9 Services

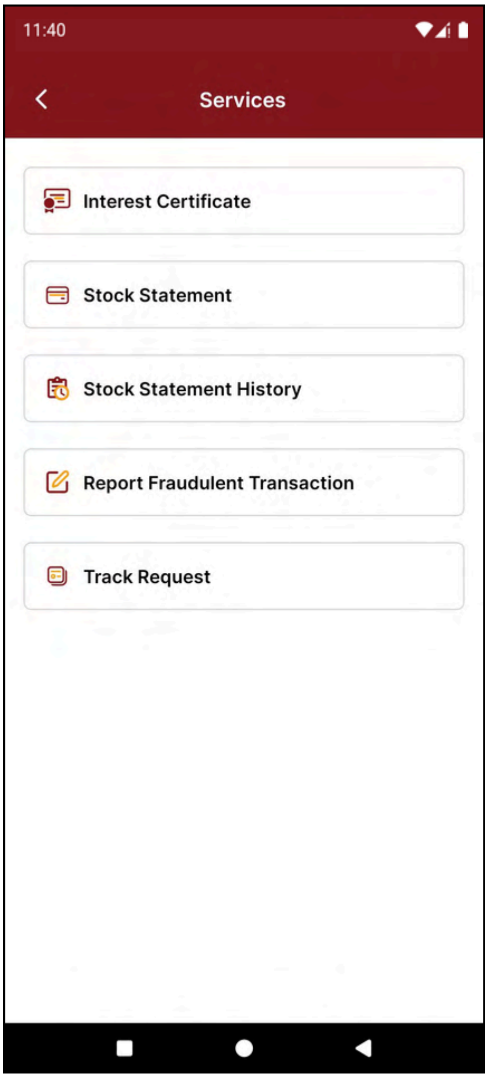
The Services section of the IndusDirect Corporate Mobile Banking App provides users with quick access to a range of essential banking utilities beyond routine transactions. Designed to enhance convenience and transparency, this feature allows customers to generate important certificates, review statements, and manage service-related requests —all from a single interface.

Through the Services menu, users can:

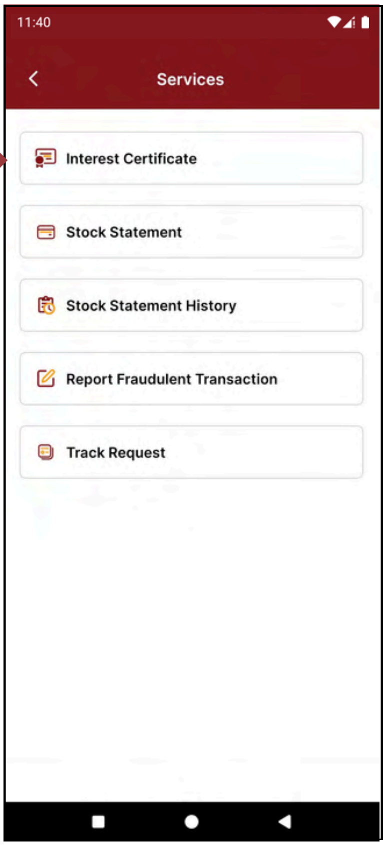
- Download **Interest Certificates** for accounting and tax purposes.
- Generate **Stock Statements.**
- Check **Stock Statement History** to track previously submitted or generated reports.
- **Report Fraudulent Transactions** instantly for enhanced security and addressing grievances.
- **Track Requests** to track and monitor the status of reported fraudulent transactions.

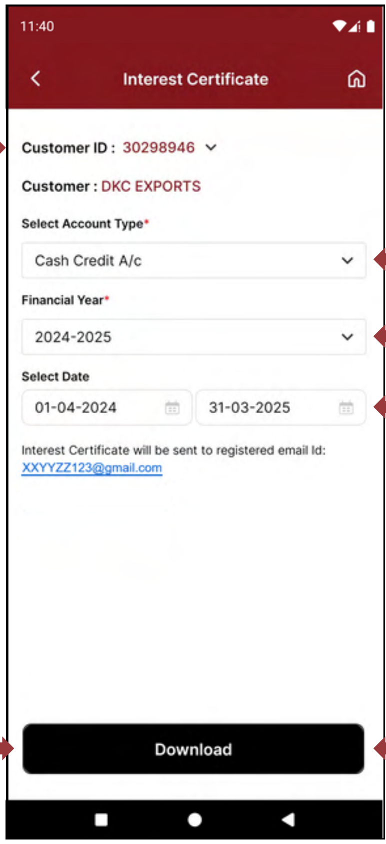
This feature ensures that corporate users have all necessary support functions at their fingertips, helping them stay compliant, informed, and in control of their banking activities.

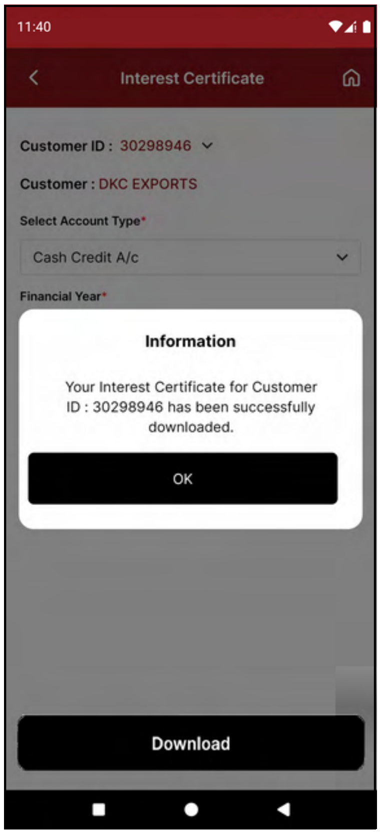




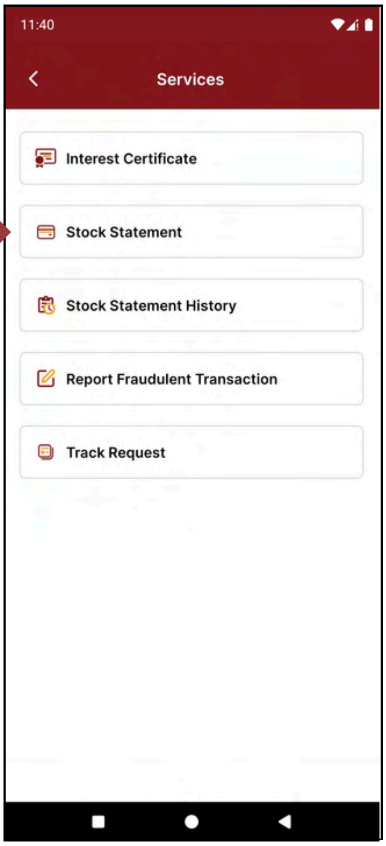
a. Interest Certificate

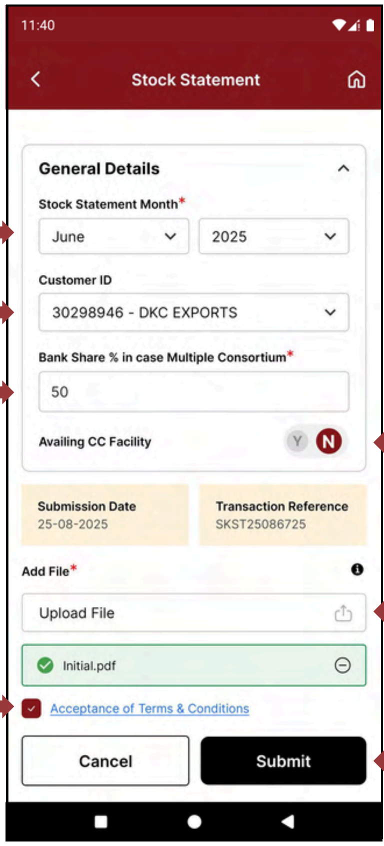


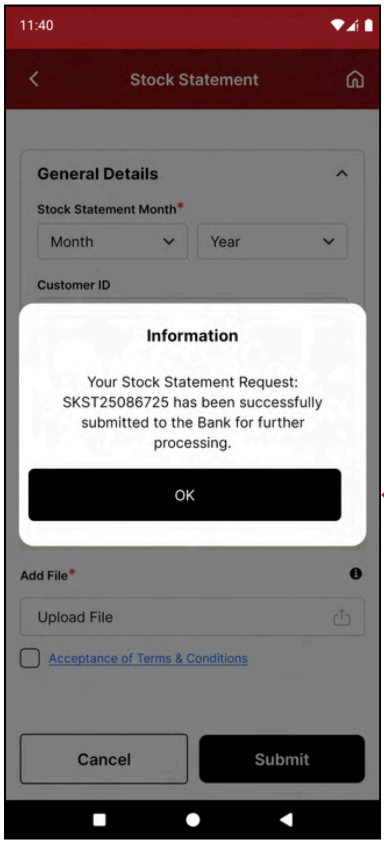




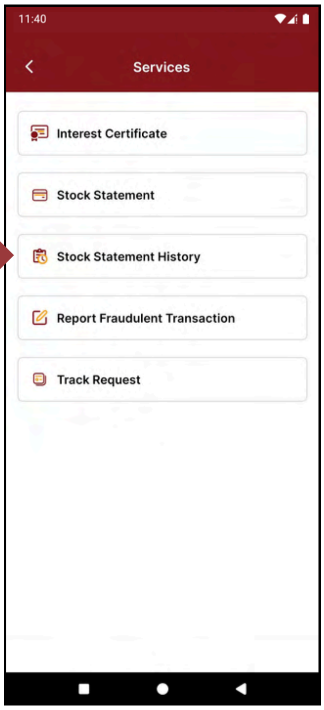
b. Stock Statement

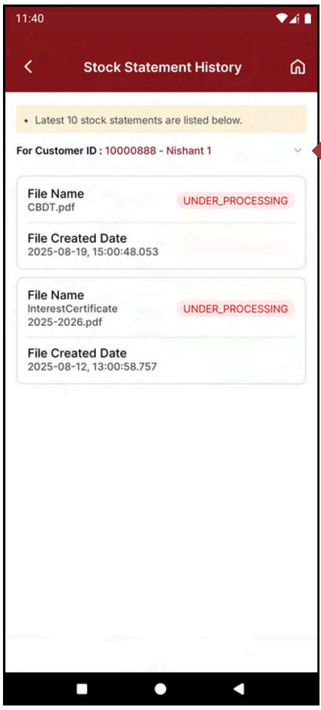


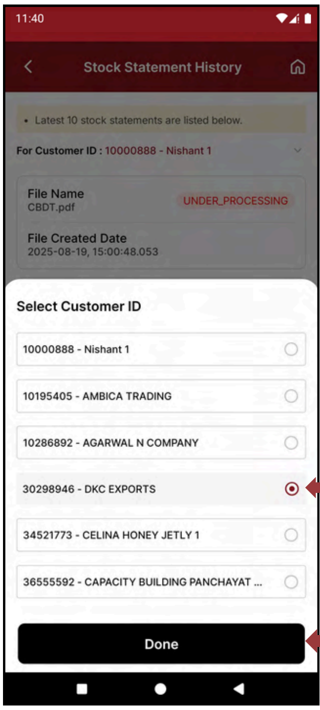


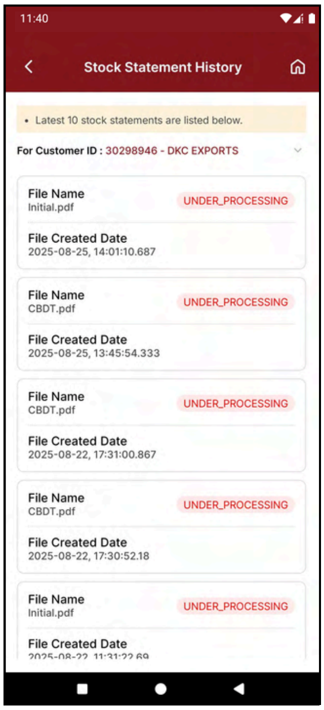


c. Stock Statement History

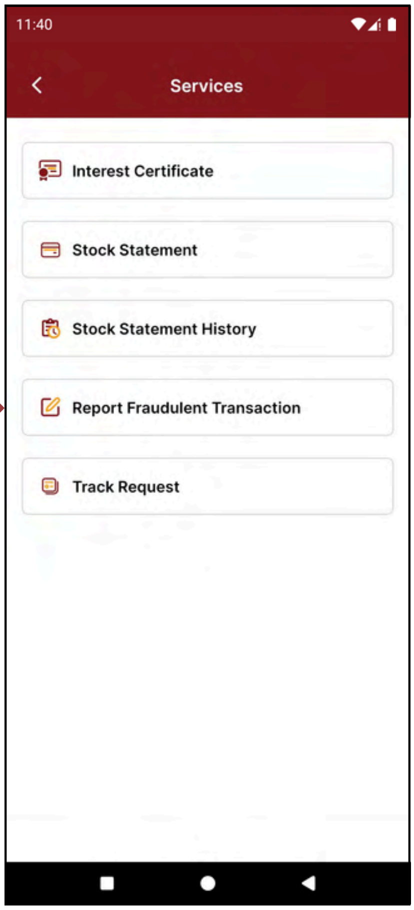


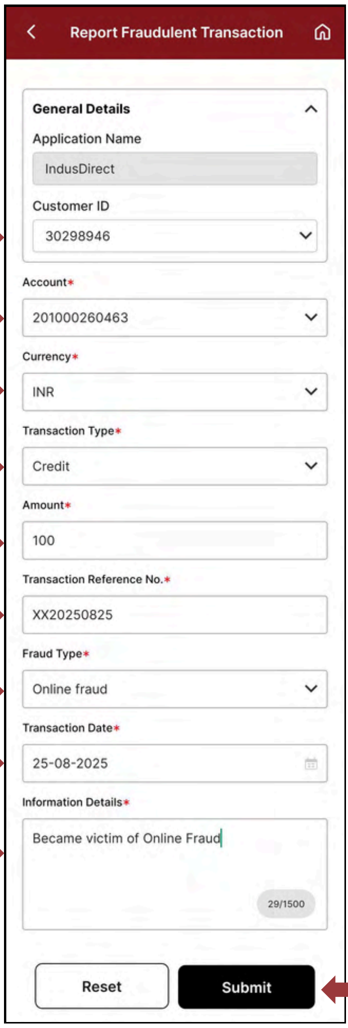


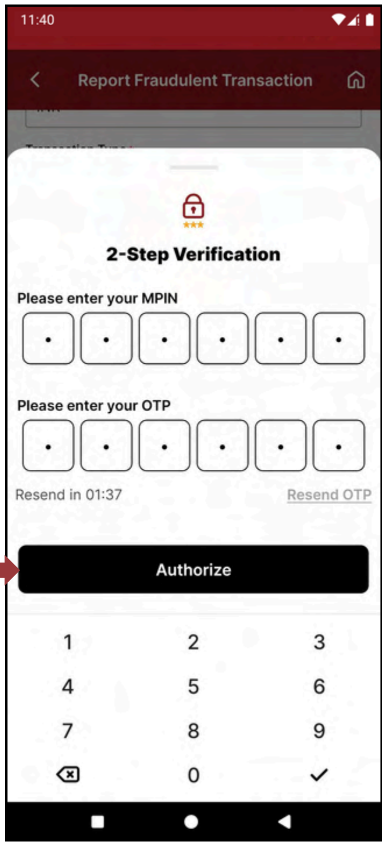


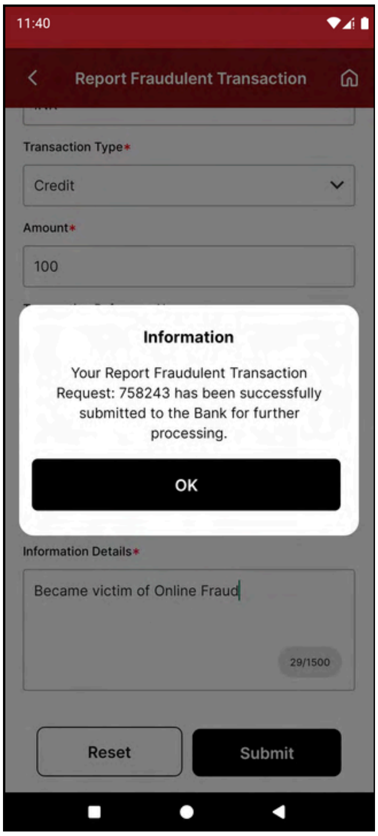


d. Report Fraudulent Transactions

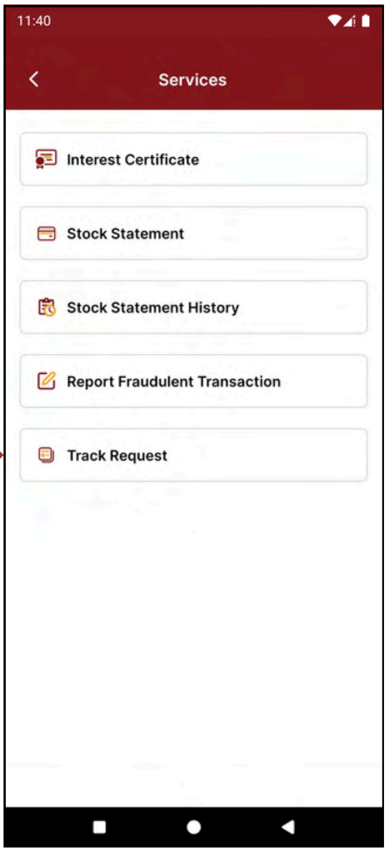


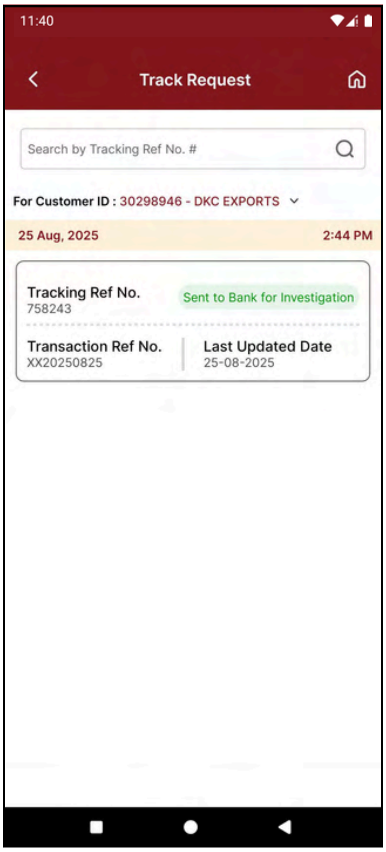






e. Track Request

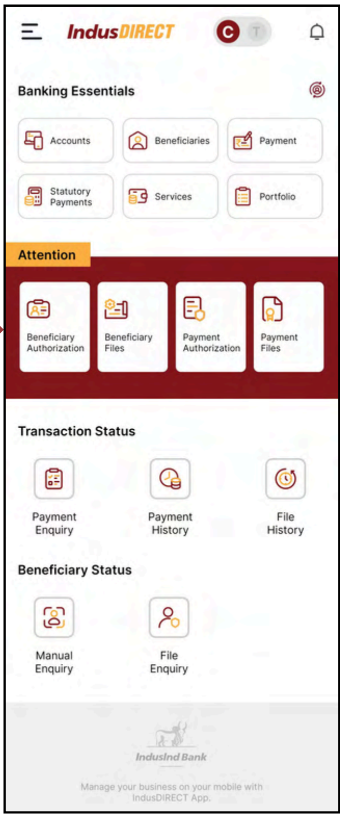


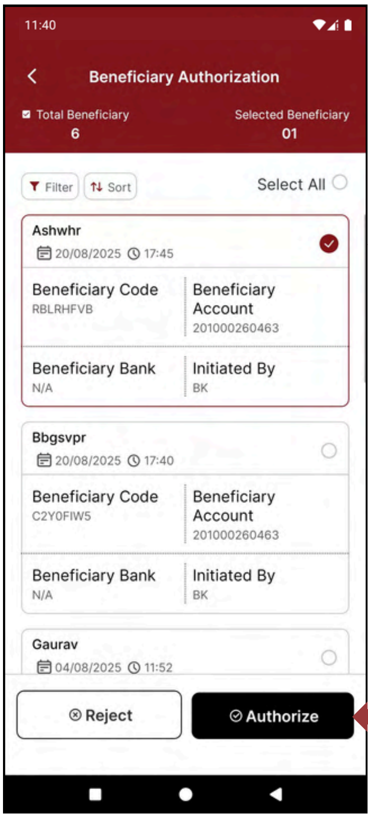


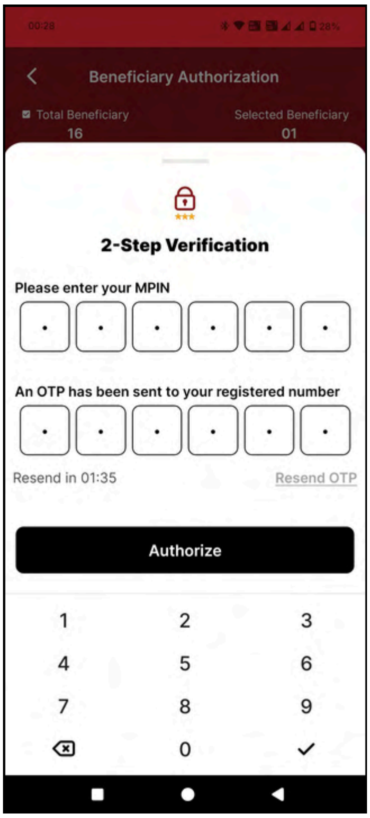
6.3 ATTENTION

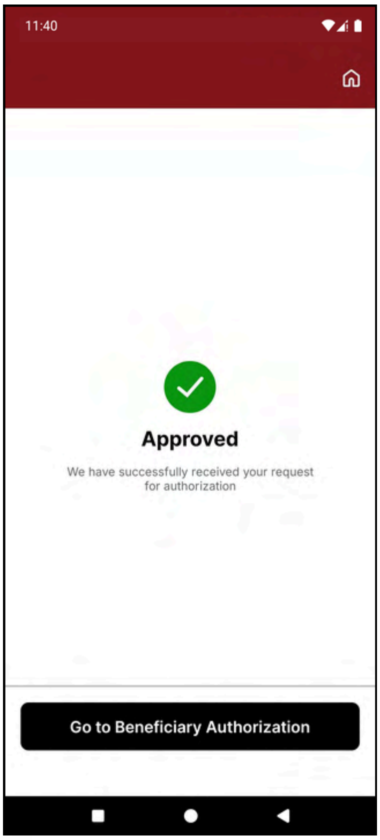
6.3.1 Beneficiary Authorization

- **“Beneficiary Authorization”** allows the users to authorize or reject the initiated request of adding or modifying a beneficiary.









To authorize or reject a beneficiary addition or modification request, follow these steps:

1. Navigate to Beneficiary Authorization:

- Go to the "Beneficiary Authorization" option under the Attention section.

2. View Beneficiary List:

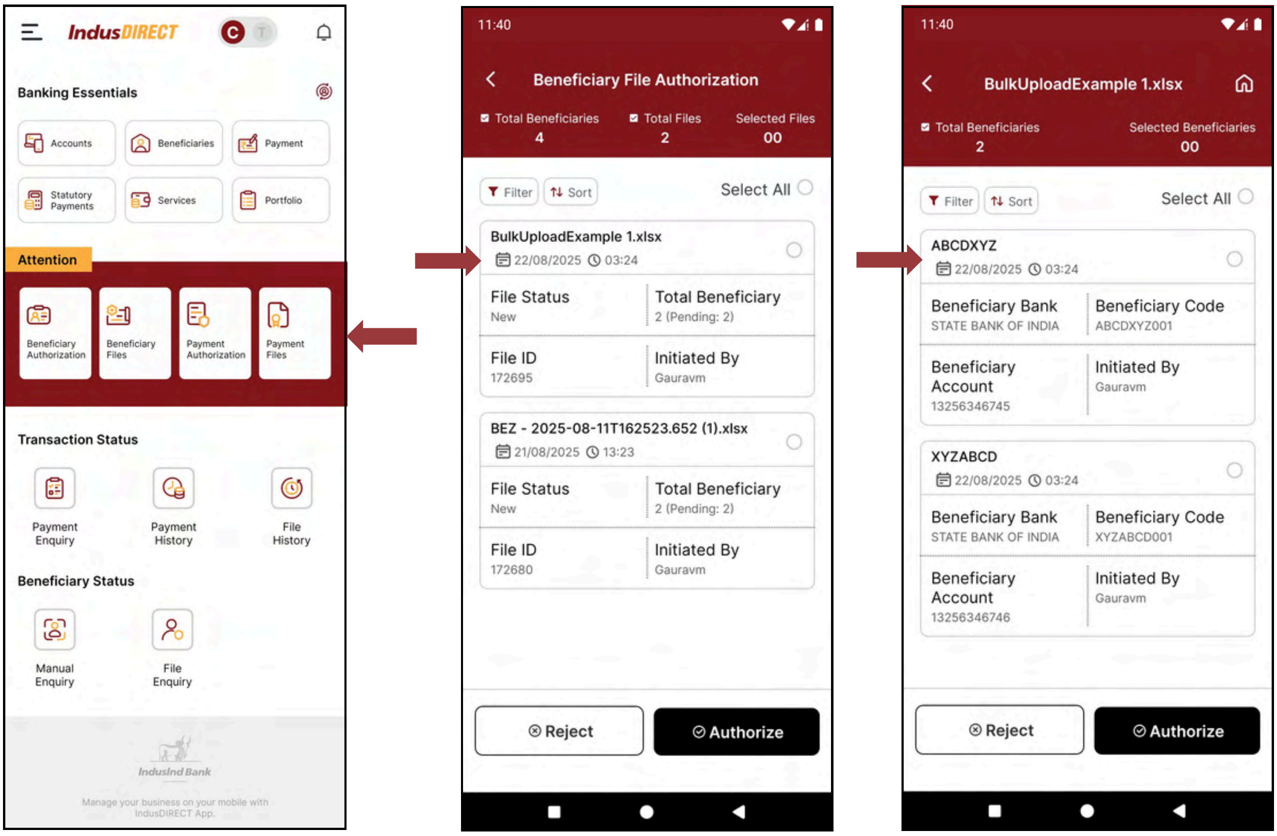
- The screen displays the list of beneficiaries with their respective info on each card.

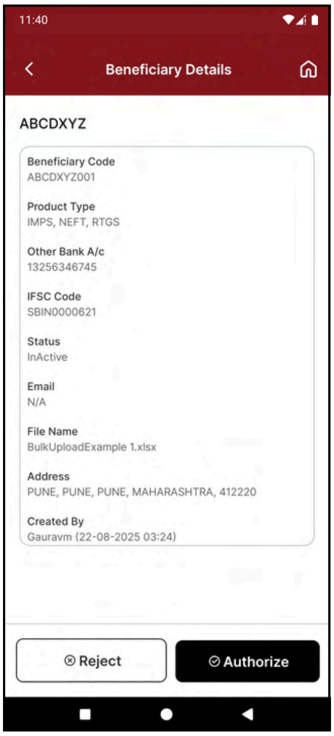
3. Authorize or Reject the request:

- To authorize or reject the request, click on the radio button of the beneficiary card, and then click on **"Authorize"** button to authorize or click on the **"Reject"** button to reject the request.
- Then a 2-Step Verification modal opens. Enter MPIN & OTP (received via SMS) and click Authorize.

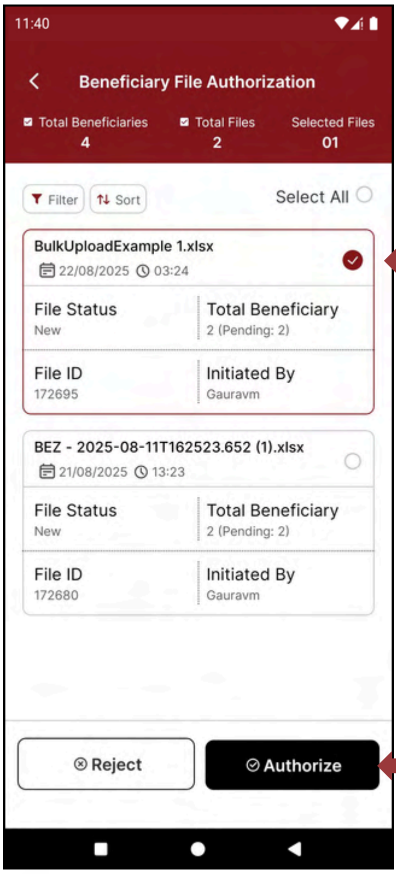
6.3.2 Beneficiary File Authorization

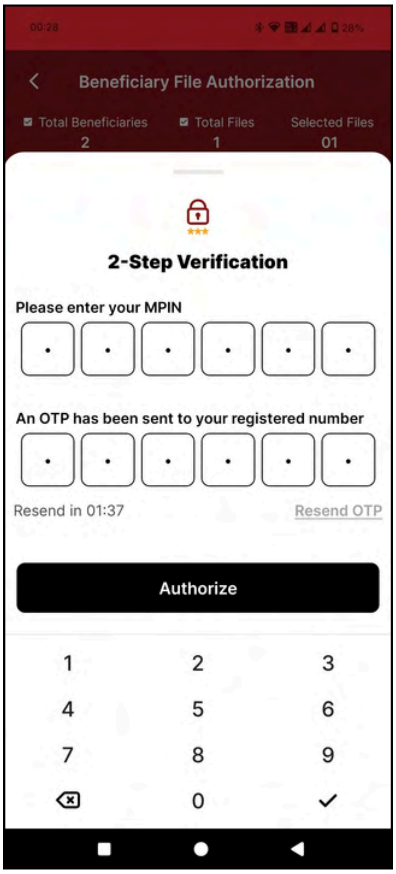
- **"Beneficiary File Authorization"** allows the users to authorize or reject the initiated request of bulk upload of multiple beneficiaries which is done by uploading a file as discussed in section 7.2.3
- The user can search and view the details of the file and the beneficiaries before authorizing or reject it as shown below:

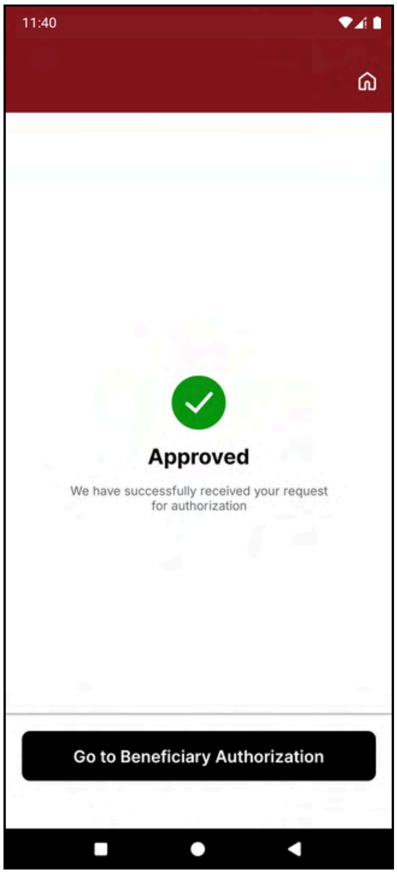




- The user can either authorize or reject these one by one or process the whole file at once as shown next:







To authorize or reject a Beneficiary File addition, follow these steps:

1. Navigate to Beneficiary Files:

- Go to the “Beneficiary Authorization” option under the Attention section.

2. View Beneficiary Files List:

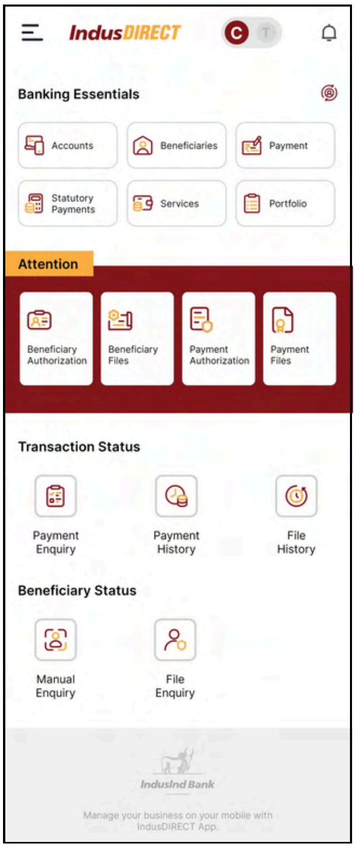
- The screen displays the list of beneficiaries files uploaded with their respective info on each card.

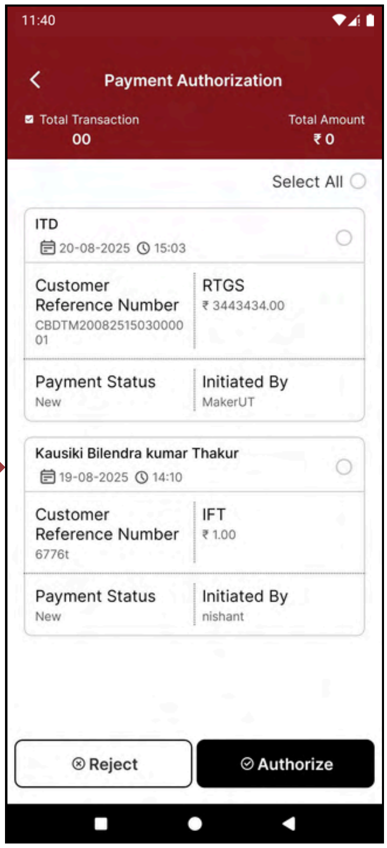
3. Authorize or Reject the request:

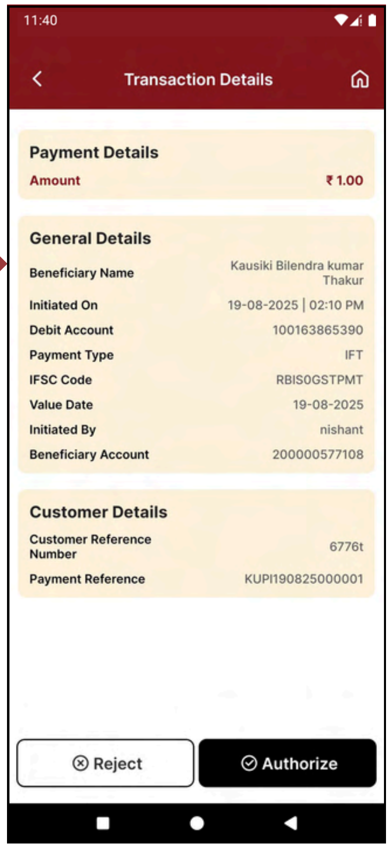
- To authorize or reject the request, click on the radio button of the beneficiary file info card, and then click on **“Authorize”** button to authorize or click on the **“Reject”** button to reject the request.
- Then a 2-Step Verification modal opens. Enter MPIN & OTP (received via SMS) and click Authorize.

6.3.3 Payment Authorization

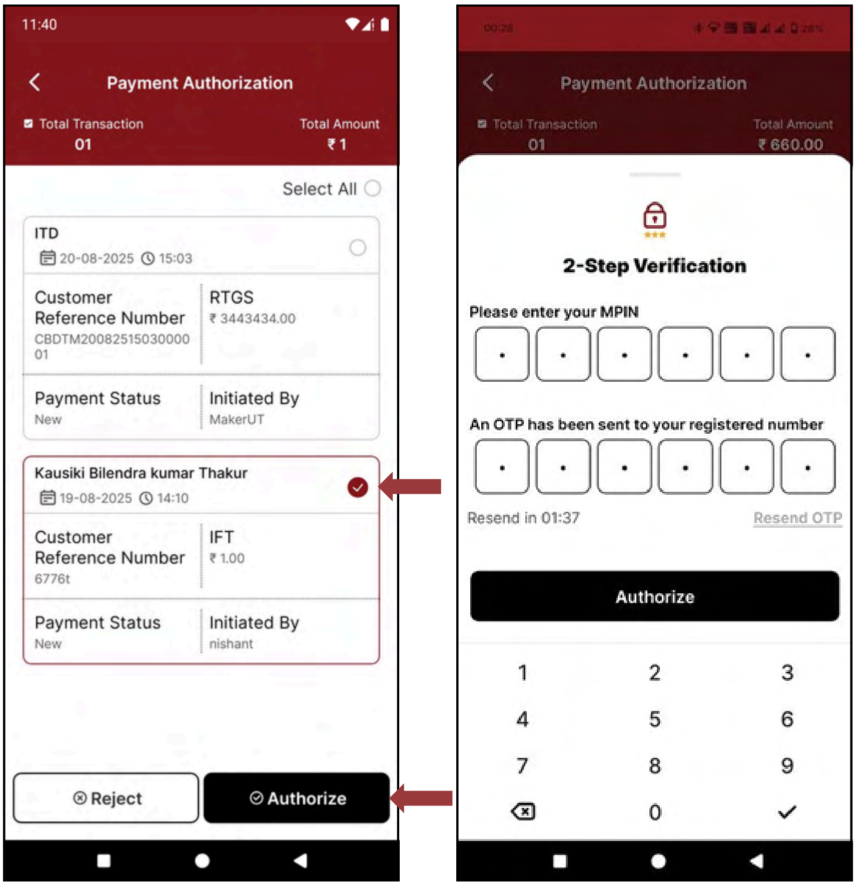
- **“Payment Authorization”** allows the users to authorize or reject the initiated request of payment transactions.
- The user can search and view the details of the transactions before authorizing or reject it as shown below:







- The user can either authorize or reject these individually as it appears on the “Transaction Details” screen. Or the user can select one or more transactions by clicking on the respective card’s radio buttons.



To authorize or reject a Payment transaction, follow these steps:

1. Navigate to Payment Authorization:

- Go to the “Payment Authorization” option under the Attention section.

2. View Payments List:

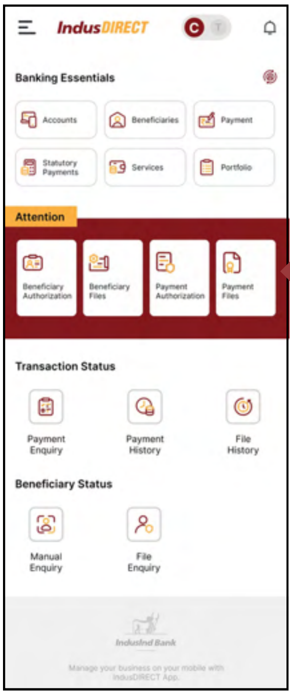
- The screen displays the list of transaction with their respective info on each card.

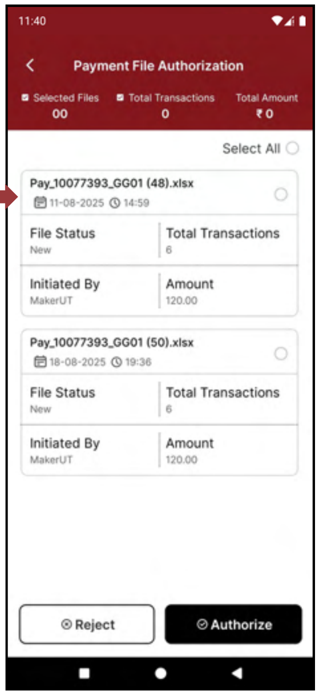
3. Authorize or Reject the request:

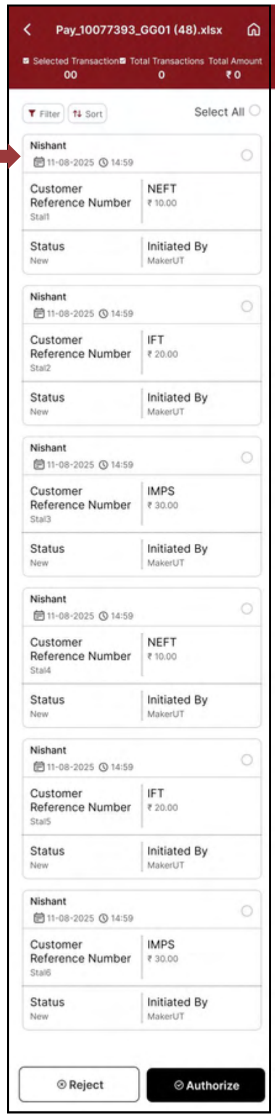
- To authorize or reject the request, click on the radio button of the beneficiary file Payment file info card, and then click on **“Authorize”** button to authorize or click on the **“Reject”** button to reject the request.
- Then a 2-Step Verification modal opens. Enter MPIN & OTP (received via SMS) and click Authorize.

6.3.4 Payment File Authorization

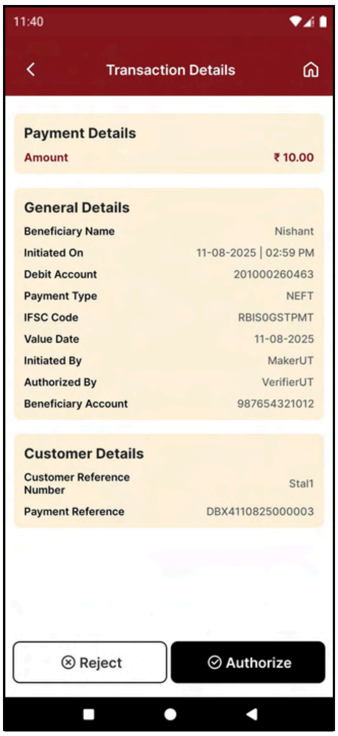
- **“Payment File Authorization”** allows the users to authorize or reject the request of payment transactions which are initiated in bulk by uploading file through the portal.
- The user can search and view the details of the transactions before authorizing or reject it as shown below:

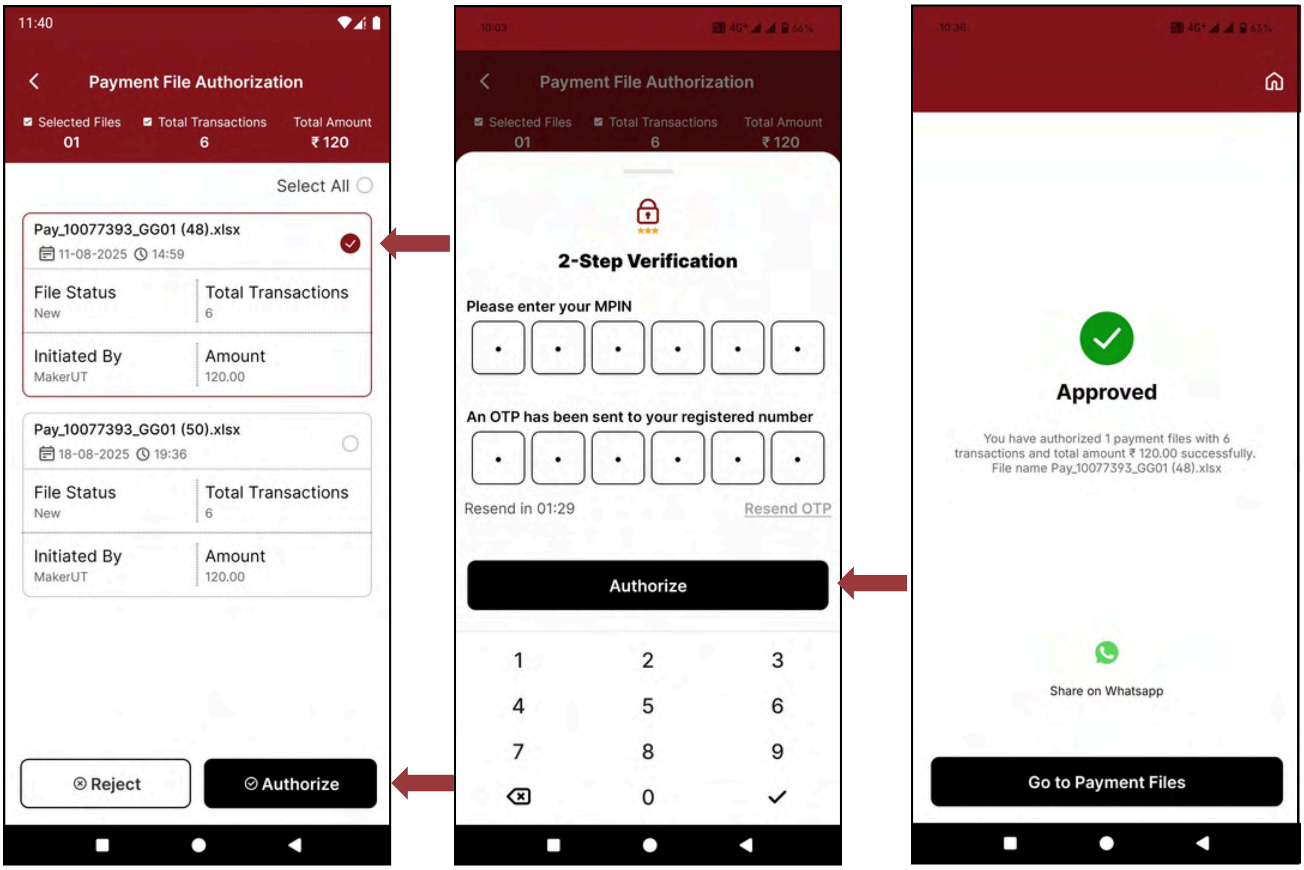






- The user can either authorize or reject these one by one or process the whole file at once as shown next:





To authorize or reject a Beneficiary File addition, follow these steps:

1. Navigate to Payment Files:

- Go to the “Payment Files” option under the Attention section.

2. View Payment Files List:

- The screen displays the list of payment files uploaded with their respective info on each card.

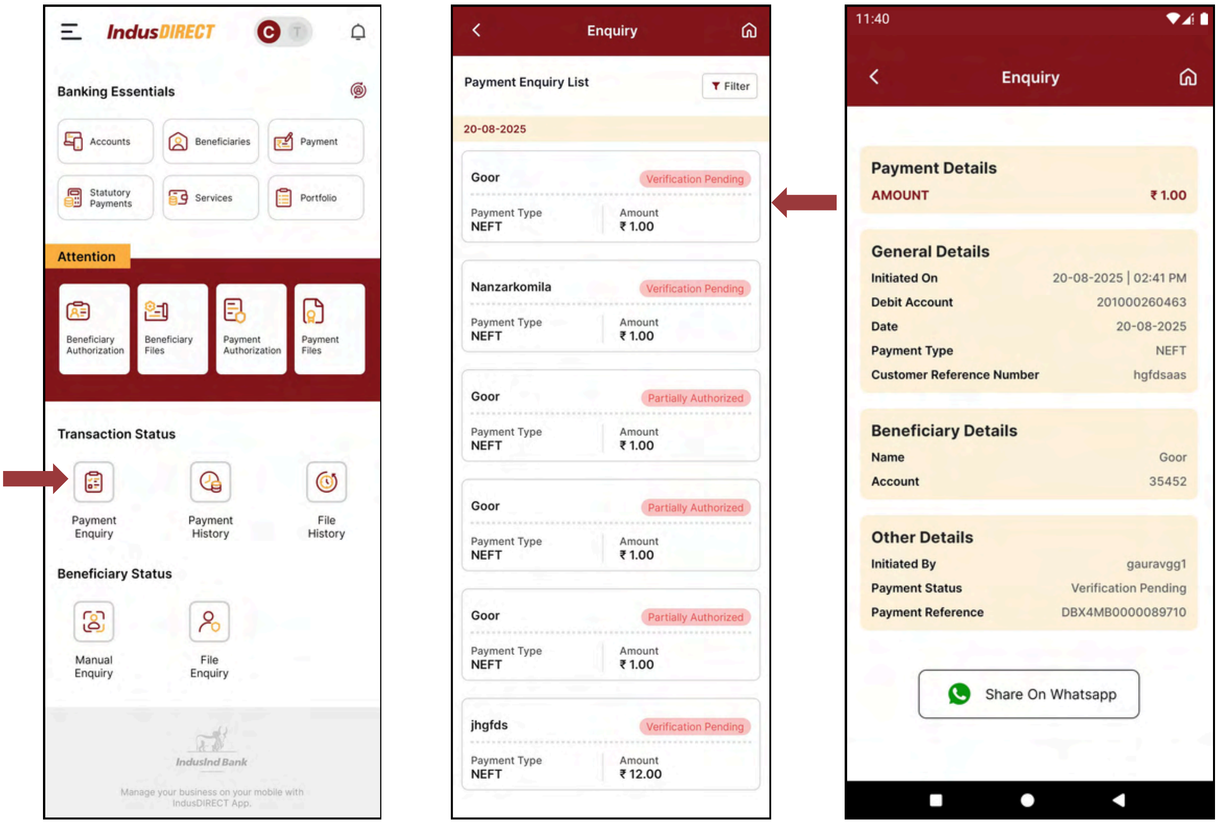
3. Authorize or reject the request:

- To authorize or reject the request, click on the radio button of the payment file info card, then click on **“Authorize”** button to authorize or click on the **“Reject”** button to reject the request.
- Then a 2-Step Verification modal opens. Enter MPIN & OTP (received via SMS) and click Authorize.
- The customer can share the success confirmation on WhatsApp if needed.

6.4 TRANSACTION STATUS

6.4.1 Payment Enquiry

- **"Payment Enquiry"** enables users to search and view details of all payments, including in-progress and processed transactions.



To view the information of any past transactions, follow these steps:

1. Navigate to Payment Enquiry:

- Go to the "Payment Enquiry" option under the Transaction Status section.

2. View Payment Enquiry List:

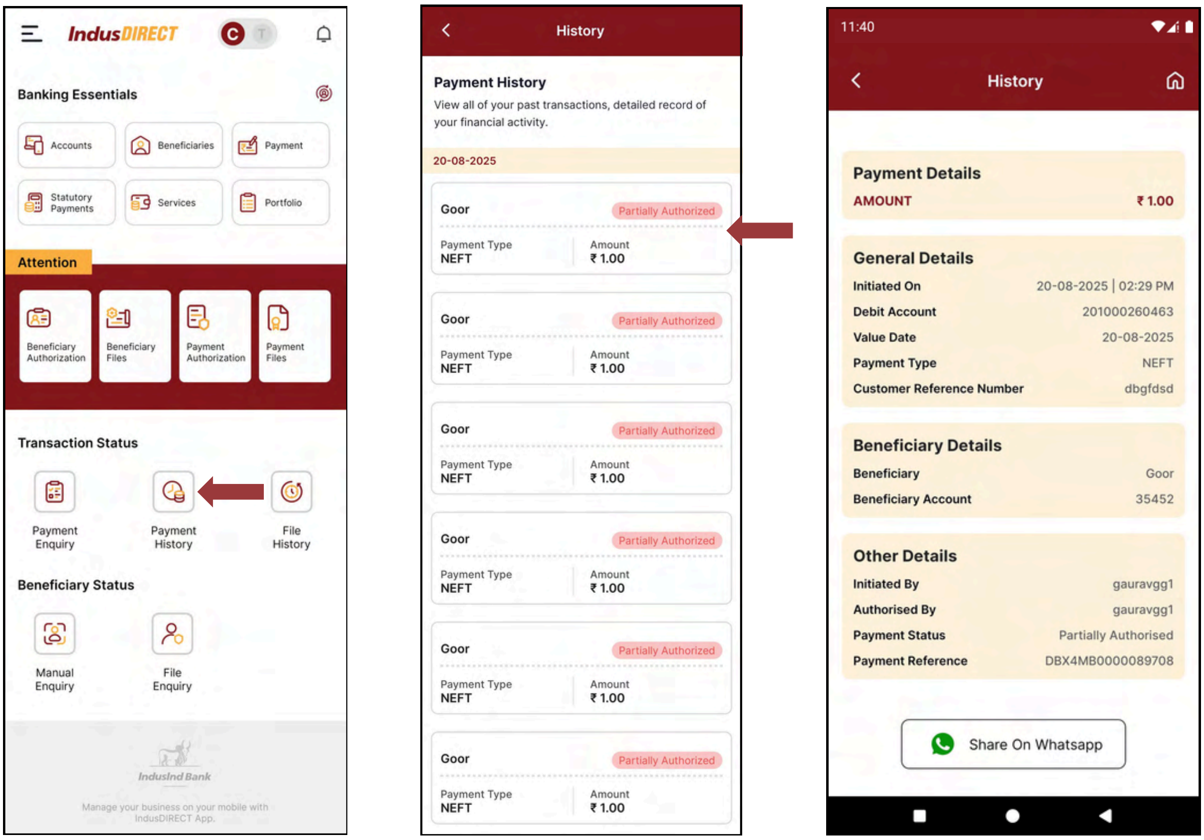
- The screen displays the list of past transactions with the following info about the file on each card:
  i. Beneficiary Name
  ii. Payment Type
  iii. Amount
- There is a filter button on top-right corner of the screen, to enhance the search.

3. View Payment Enquiry Details:

- To see additional information about any transaction, click on the card representing that transaction. This will navigate the user to next screen where the details of that particular transaction will be displayed.

6.4.2 Payment History

- **“Payment History”** allows the users to search and view all of the past transactions which are processed by the bank.



To view the information of any past transactions, follow these steps:

1. Navigate to Payment History:

- Go to the “Payment History” option under the Transaction Status section.

2. View Payment History List:

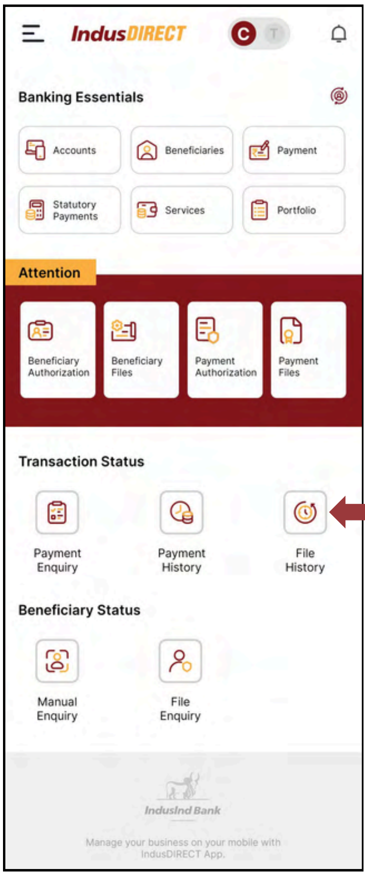
- The screen displays the list of past transactions with the following info about the file on each card:
  - i. Beneficiary Name
  - ii. Payment Type
  - iii. Amount

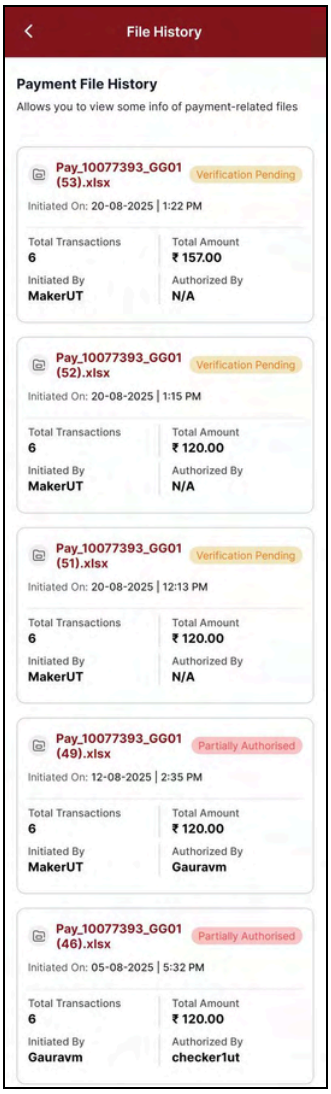
3. View Payment History Details:

- To see additional information about any transaction, click on the card representing that transaction. This will navigate the user to next screen where the details of that particular transaction will be displayed.

6.4.3 File History

- **“File History”** allows the users to search and view some details of payment-related files.





To view the information of uploaded payment-related files, follow these steps:

1. Navigate to File History:

- Go to the “File History” option under the Transaction Status section.

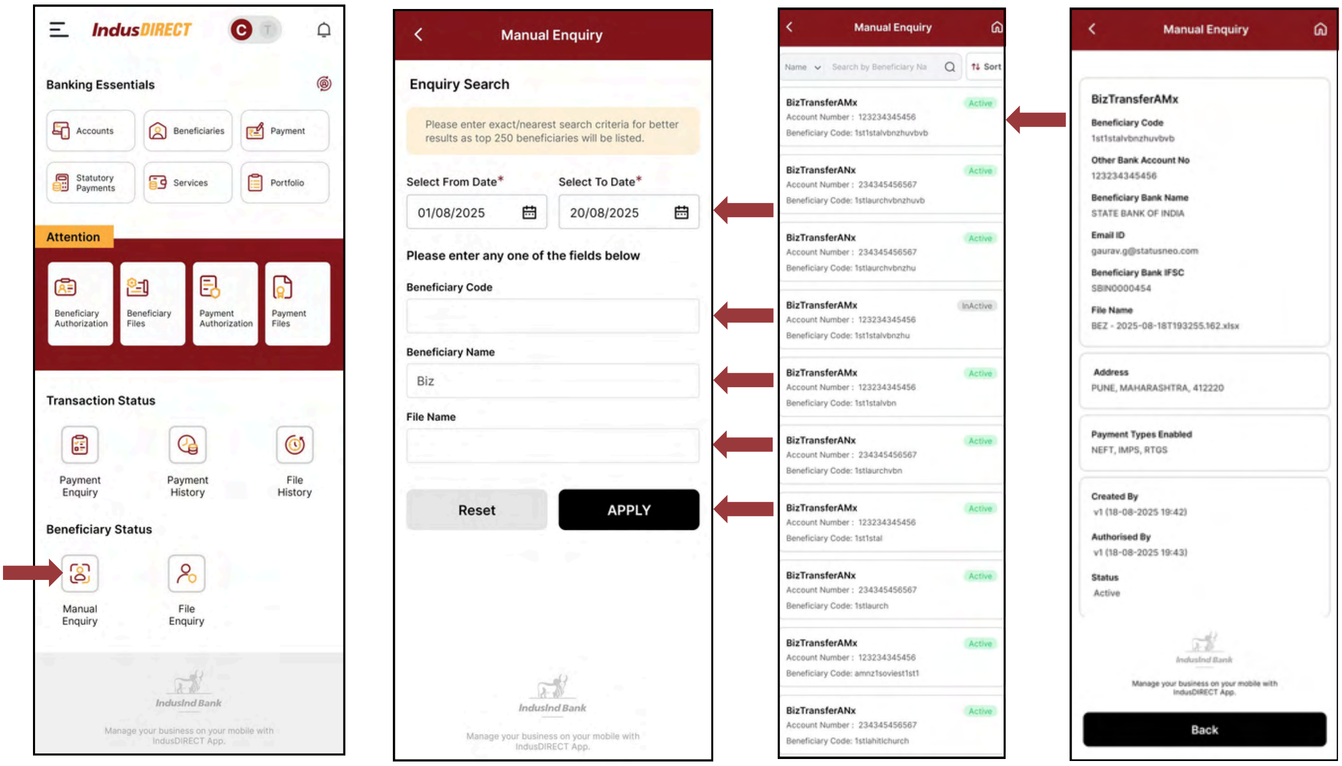
2. View File List:

- The screen displays the list of payment-related files with the following info about the file on each card:
    - i. File Name
    - ii. Initiated On
    - iii. Status
    - iv. Total Transactions
    - v. Total Amount
    - vi. Initiated by
    - vii. Authorized by

6.5 BENEFICIARY STATUS

6.5.1 Manual Enquiry

- **“Manual Enquiry”** allows the users to search and view details of any beneficiary.



To search and view the details of beneficiary, follow these steps:

1. Navigate to Manual Enquiry:

- Go to the “Manual Enquiry” option under the Beneficiary Status section.

2. Search options:

- Use the available input fields to search for a specific file:
  i. From Date
  ii. To Date
  iii. Beneficiary Code
  iv. Beneficiary Name
  v. File Name

3. Search or Reset:

- Click “Apply” to perform a search based on the entered criteria.
- Click “Reset” to clear all input fields and start a new search.

4. View Beneficiary List:

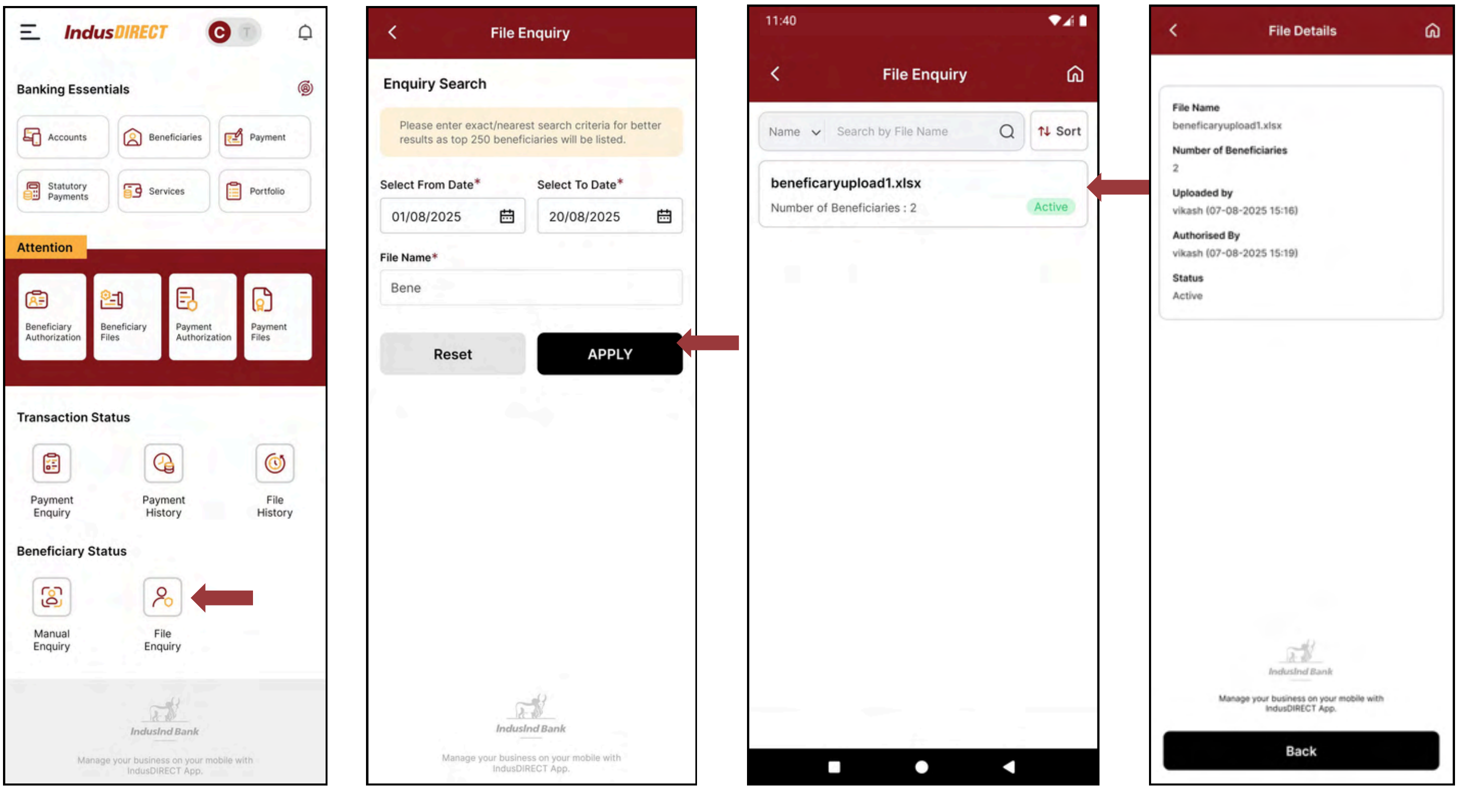
- After clicking Apply, a list of matching beneficiary card will be displayed on the screen.

5. View Beneficiary Details:

- To see additional information about any beneficiary, click on the card representing that file. This will navigate the user to next screen where the details of that particular beneficiary will be displayed.

6.5.2 File Enquiry

- **“File Enquiry”** allows the users to search and view the general details of the file which was used to bulk upload multiple beneficiaries.



To view the details of uploaded beneficiary files, follow these steps:

1. Navigate to File Enquiry:

- Go to the “File Enquiry” option under the Beneficiary Status section.

2. Search options:

- Use the available input fields to search for a specific file:
  - i. From Date
  - ii. To Date
  - iii. File Name

3. Search or Reset:

- Click “Apply” to perform a search based on the entered criteria.
- Click “Reset” to clear all input fields and start a new search.

4. View File List:

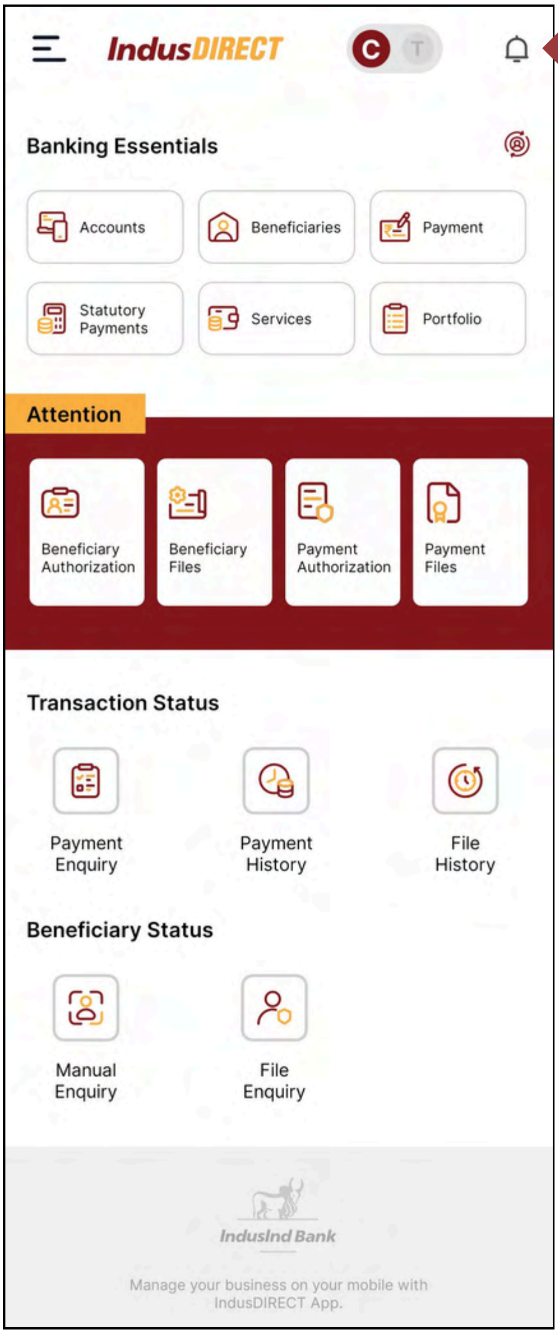
- After clicking Apply, a list of matching files will be displayed on the screen.

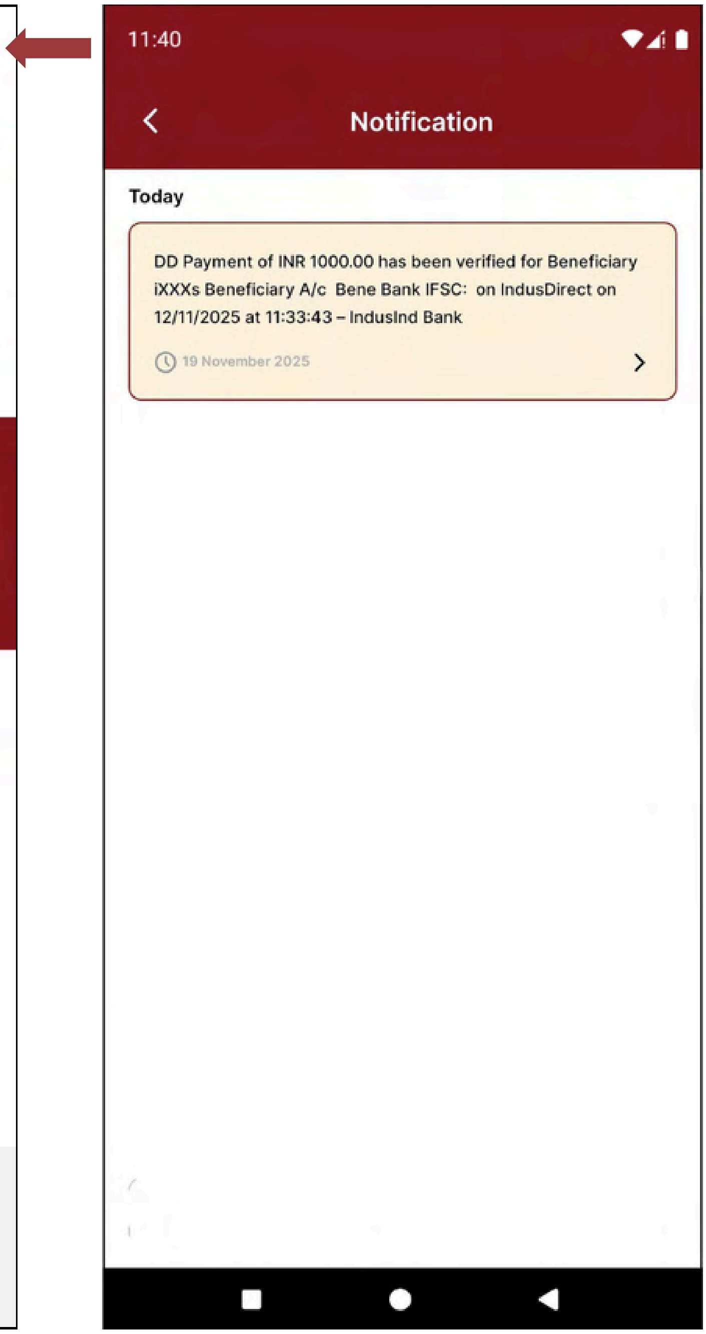
5. View File Details:

- To see additional information about any uploaded file, click on the card representing that file. This will expand and display detailed file-level information.

6.6 NOTIFICATION

This is to provide the user with updates or alerts related to their account for Cash activities.

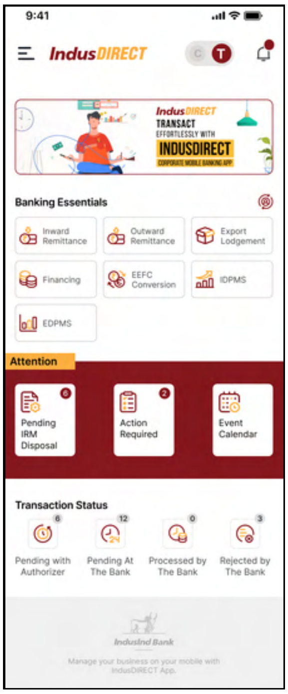




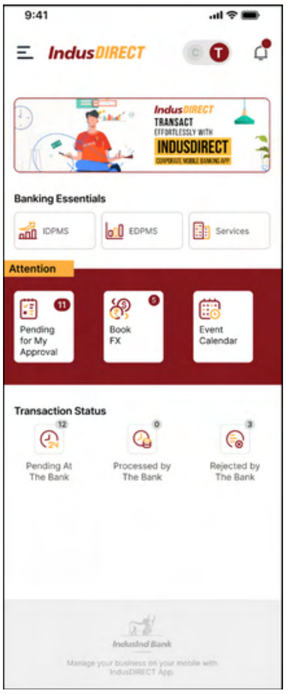
7. TRADE SERVICES

7.1 Dashboard:

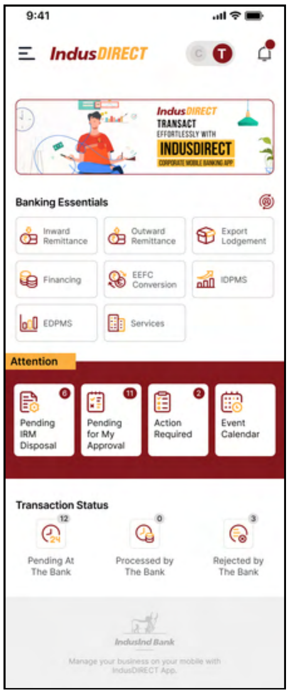
This central hub empowers you to manage your corporate trade activities efficiently. The Dashboard Screen differs according to the roles of each user as shown below:



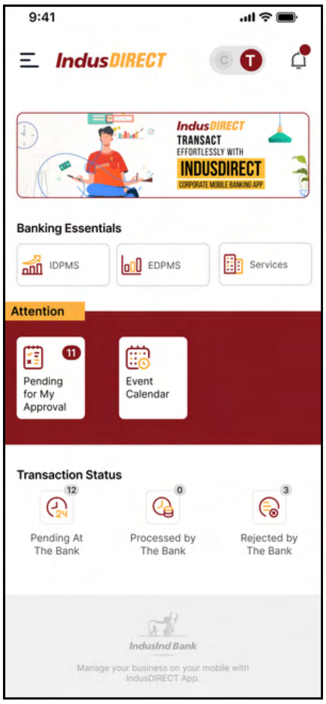
a. User with **"Maker"** role



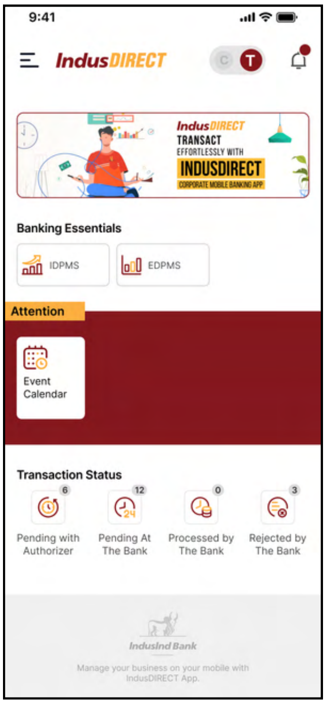
b. User with **"Checker"** role



c. User with **"M=C"** role



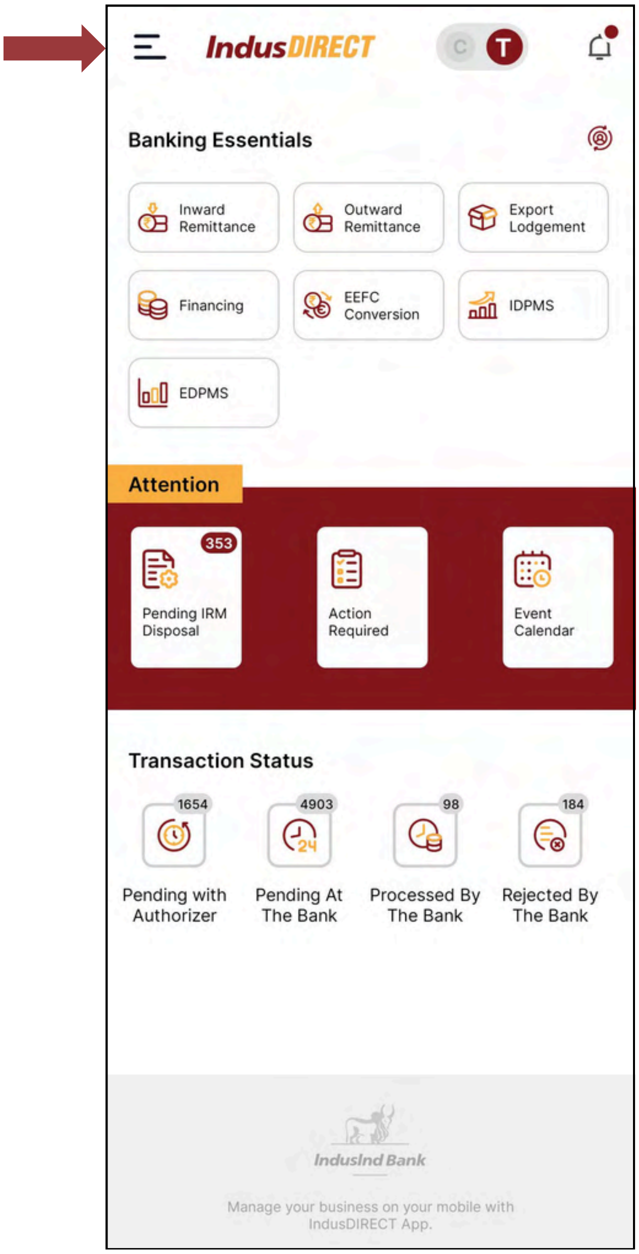
d. User with **"Verifier"** role

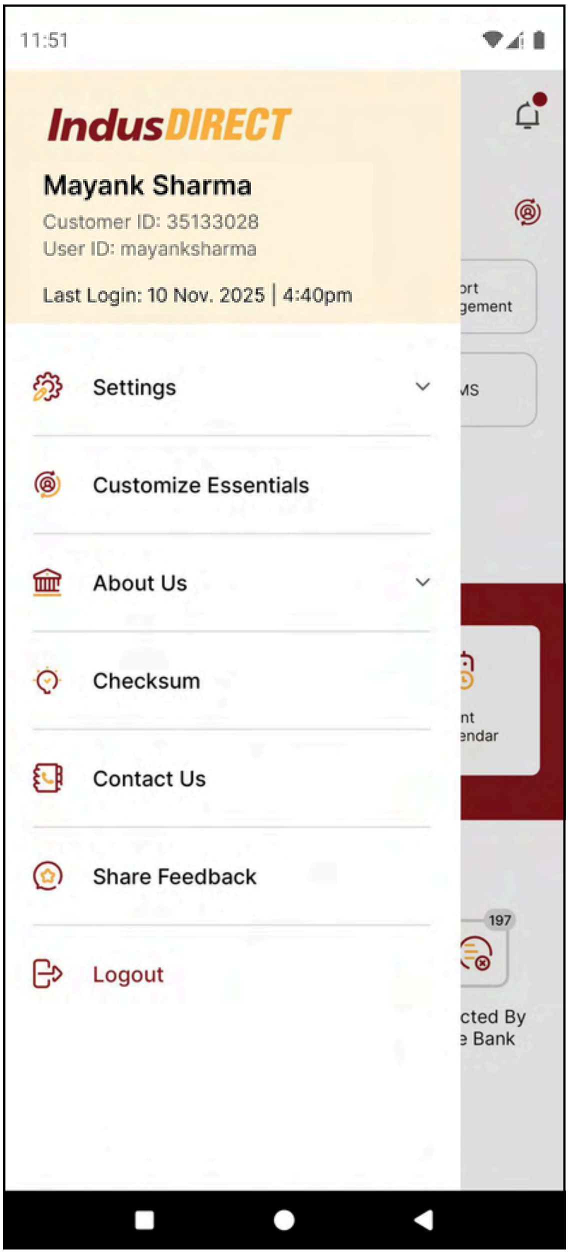


e. User with **"View Only"** role

- ## Navigation

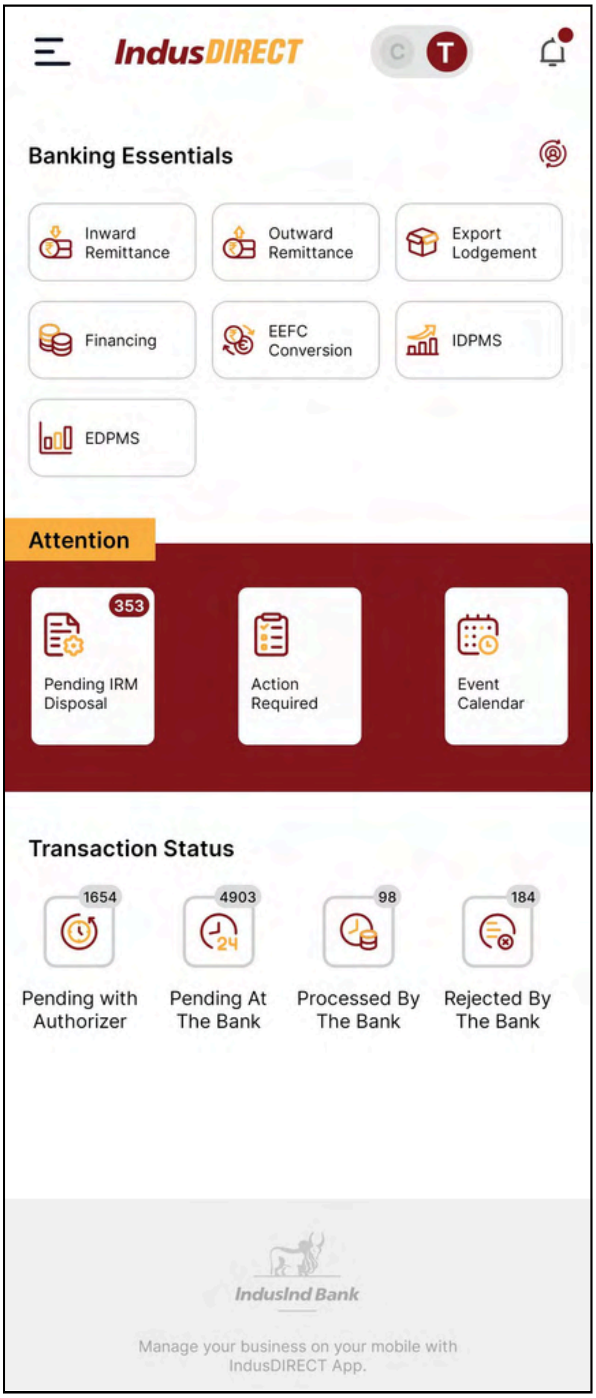
Top Left Menu (Hamburger Icon): Clicking the hamburger menu icon (three horizontal lines) located in the top left corner grants access to the following options:





Notification Bell: Located at the top right of the screen, this is to provide you with updates/alerts related to your account for Trade activities.

Cash/Trade Toggle: Quickly switch between the Cash Dashboard and the Trade Dashboard using this toggle button (if applicable).

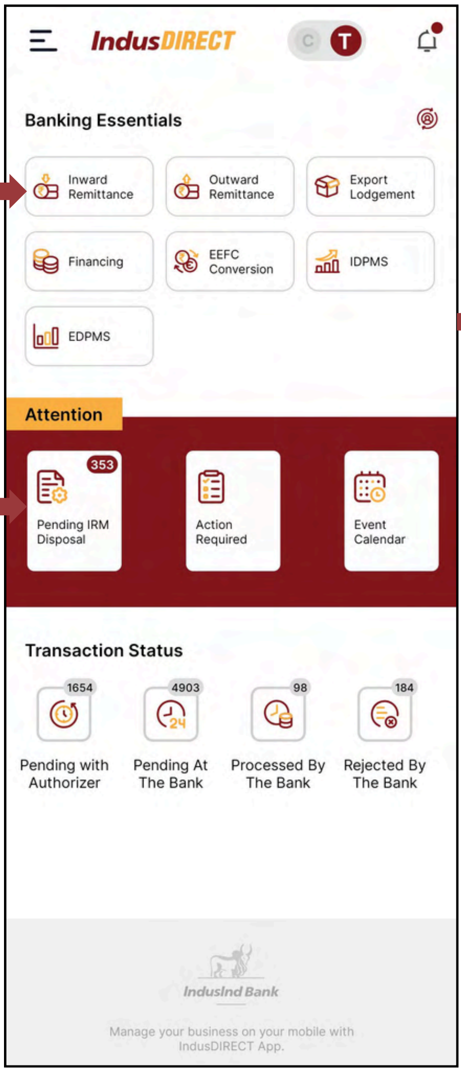


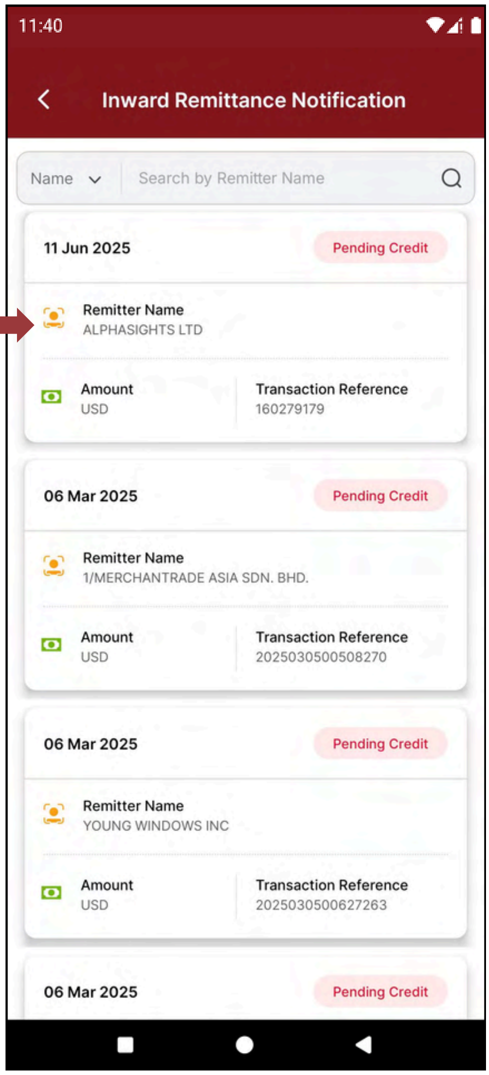
7.2 BANKING ESSENTIALS

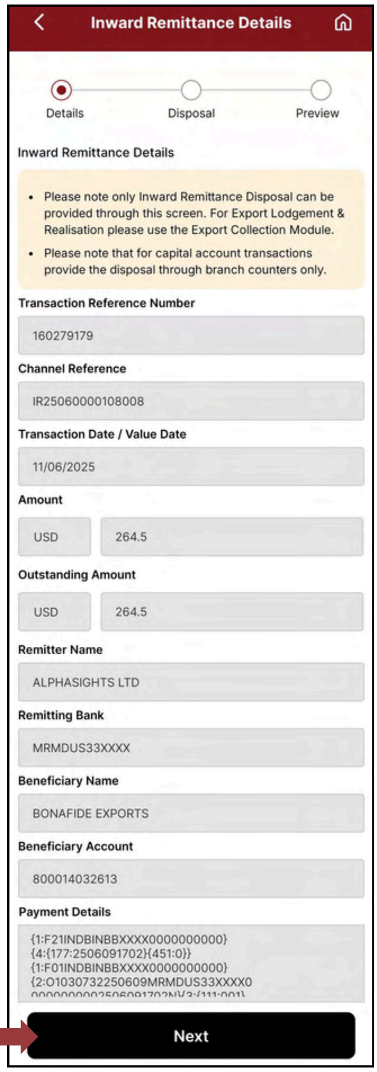
7.2.1 Inward Remittance Initiation

This option allows the customer to review and manage received inward remittance.

To view or initiate Inward Remittances, follow these steps:







1. From the Trade Dashboard, click **“Inward Remittance”** or **“Pending IRM Disposal”** Touchpoint.
2. A list of Inward Remittance notifications will be displayed. This list includes:

- Date
- Remitter Name
- Amount
- Transaction Reference
- Status

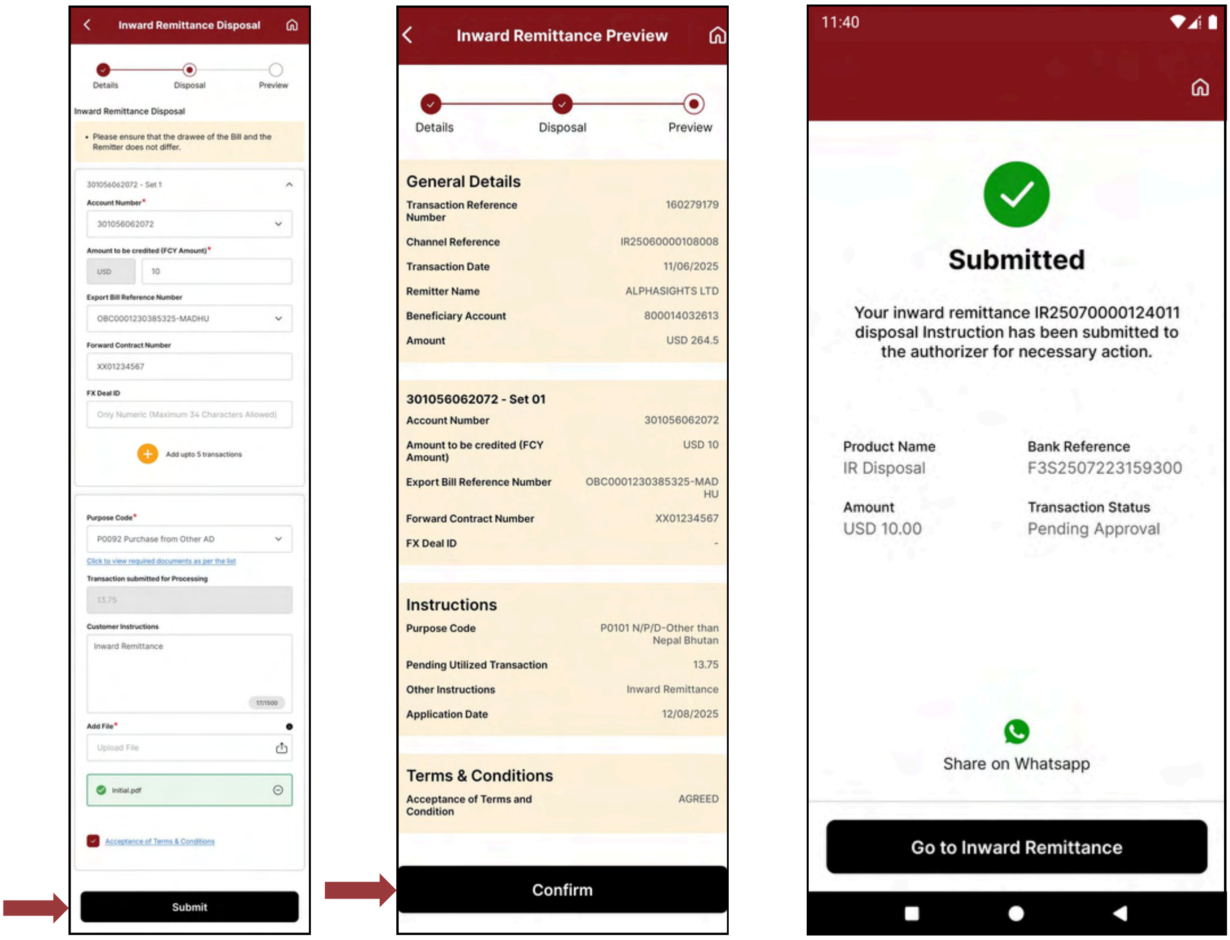
Each Inward Remittance can have one of the following statuses:

Pending Credit:

- The bank is awaiting disposal instructions for this inward remittance, which remains fully outstanding.

Partially Credited:

- The bank has processed a portion of the inward remittance and is awaiting disposal instructions for the remaining balance.

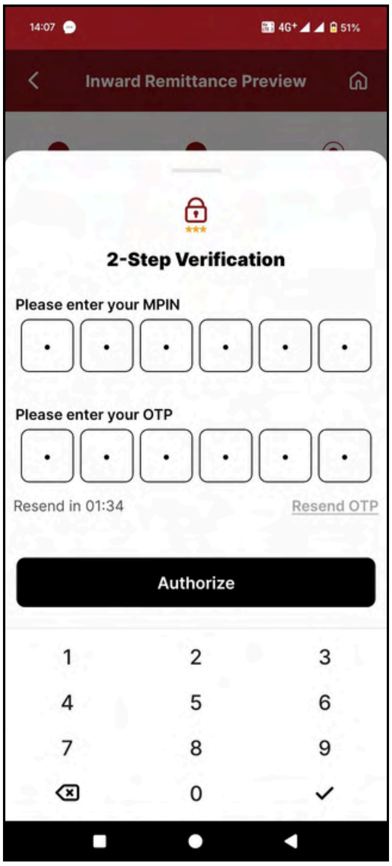


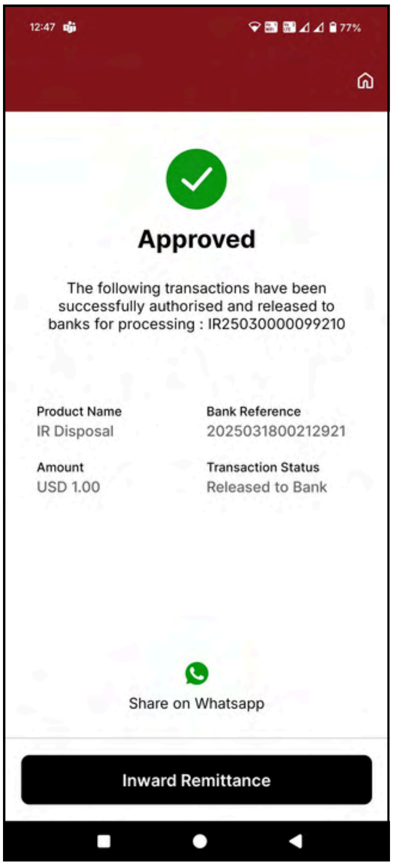
4. The customer can also use a search bar at the top of the screen, along with a drop-down arrow to select a search type from remitter name, amount, or transaction reference.

- Clicking on any of the notifications navigates the user to the **"Inward Remittance Details"** screen for the selected account profile.
- This screen provides detailed information about the inward remittance.
- At the footer of the **"Inward Remittance Details"** screen, a **"Next"** button is available. Clicking this button directs the user to the next relevant screen in the remittance processing workflow.
- On the next screen, the user provides disposal instructions.

- Clicking on "**Submit"** navigates the customer to the confirmation preview screen, displaying complete details with "**Confirm" button.**
- Clicking **"Confirm"**, customer will be navigated to the Success screen. A share option icon is available to share the transaction details.
- Now the transaction is pending for further approval.

For M=C users:

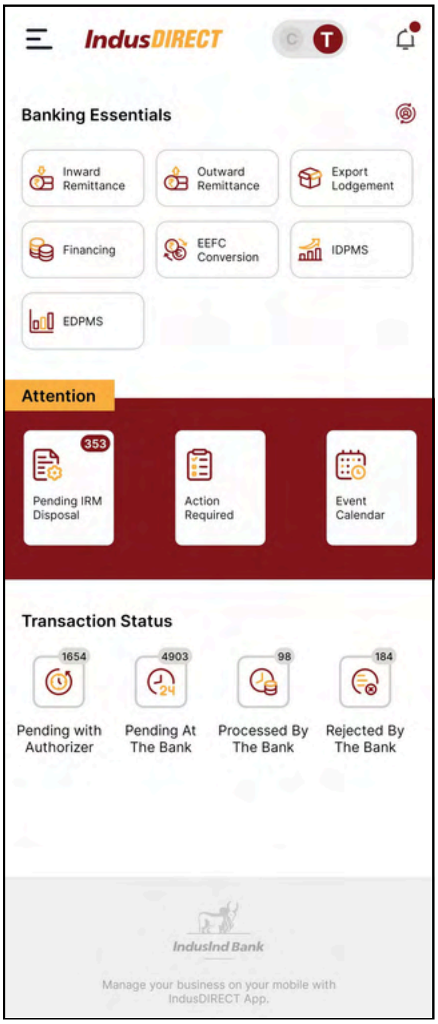


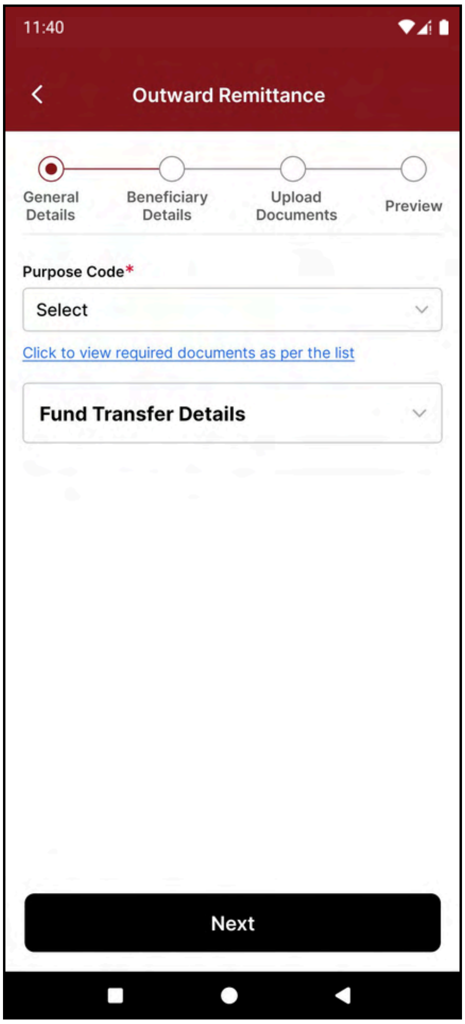


- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.

7.2.2 Outward Remittance Initiation

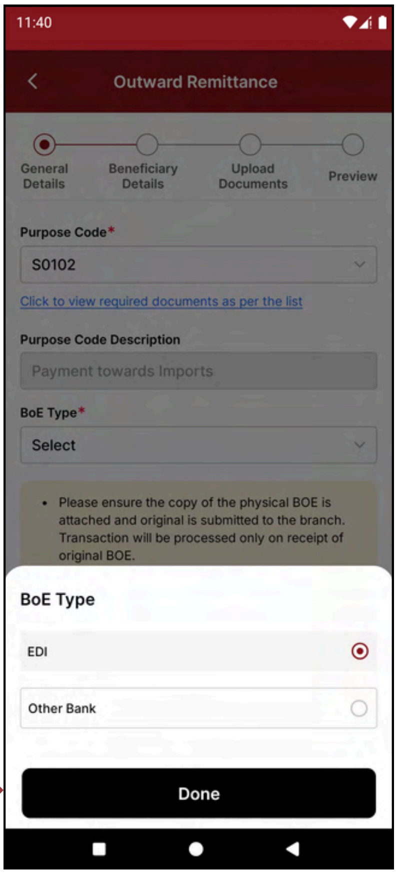
User can initiate all A2 Payments, Advance Import & Direct Import Payments via mobile app. Only permitted purpose codes are activated in the IndusDirect Mobile Application platform. For Direct Import Remittance, user can select the Bill of Entry online and submit their request. You may attach the necessary underlying supporting documents to the transaction.

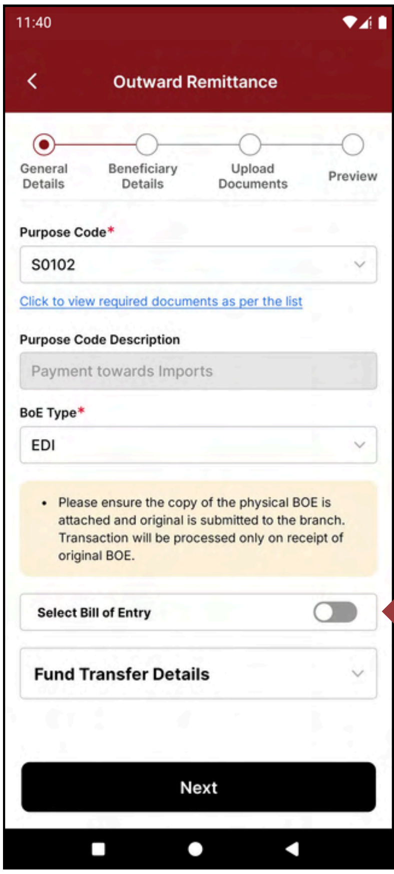


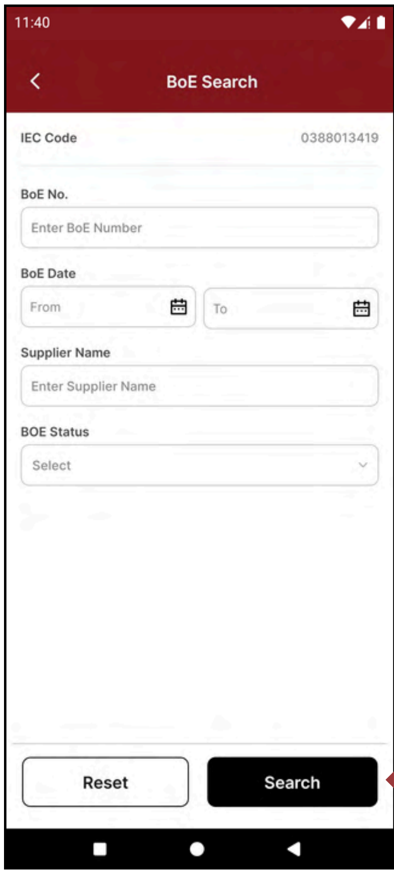


Upon choosing the **"Outward Remittance"** module, it requires the user to fill in the Initial Details.

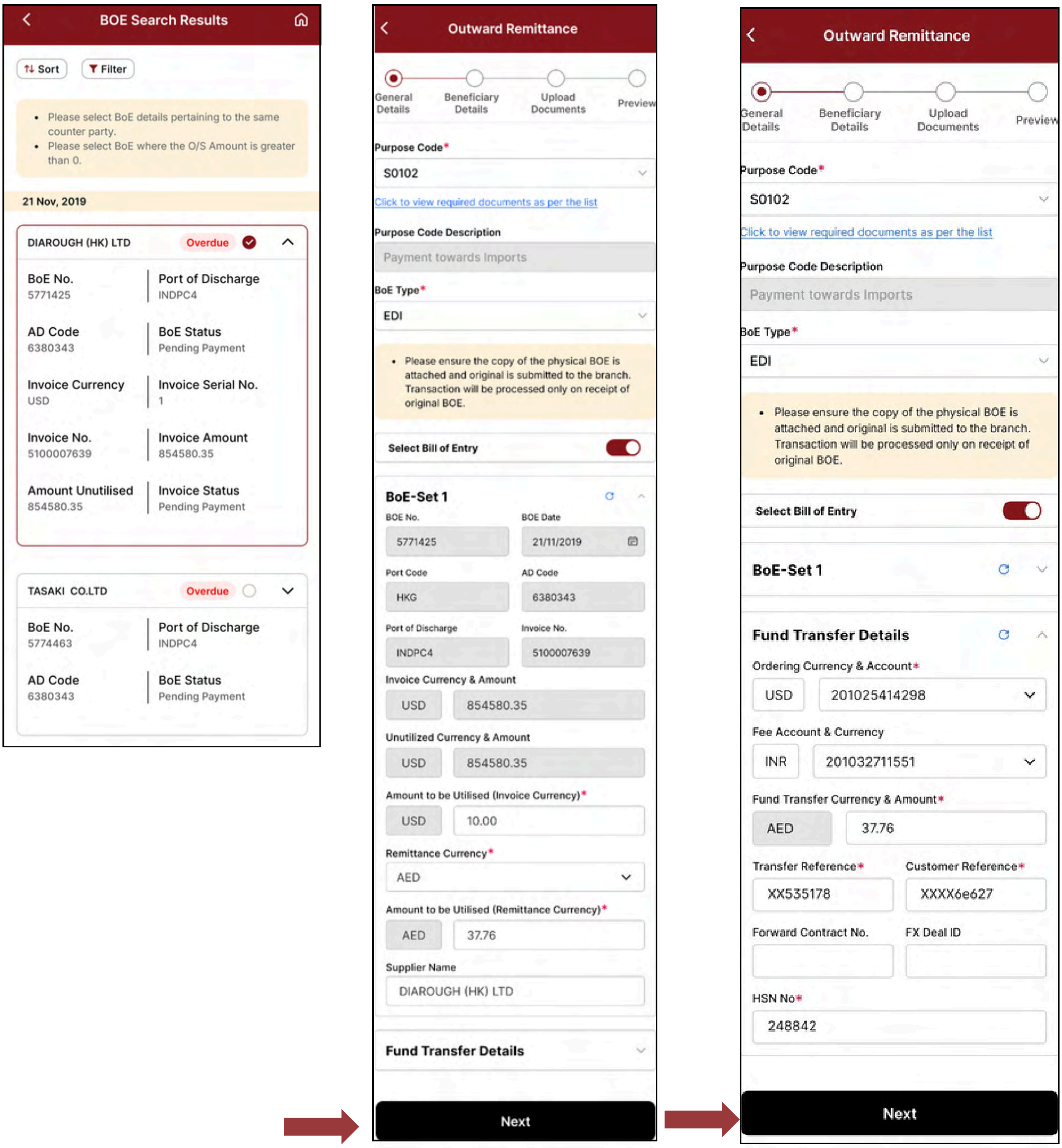
- The user first needs to select a **"Purpose Code"** from the dropdown menu. Some Purpose Codes additionally requires a BoE type field and BoE Details field as shown below:



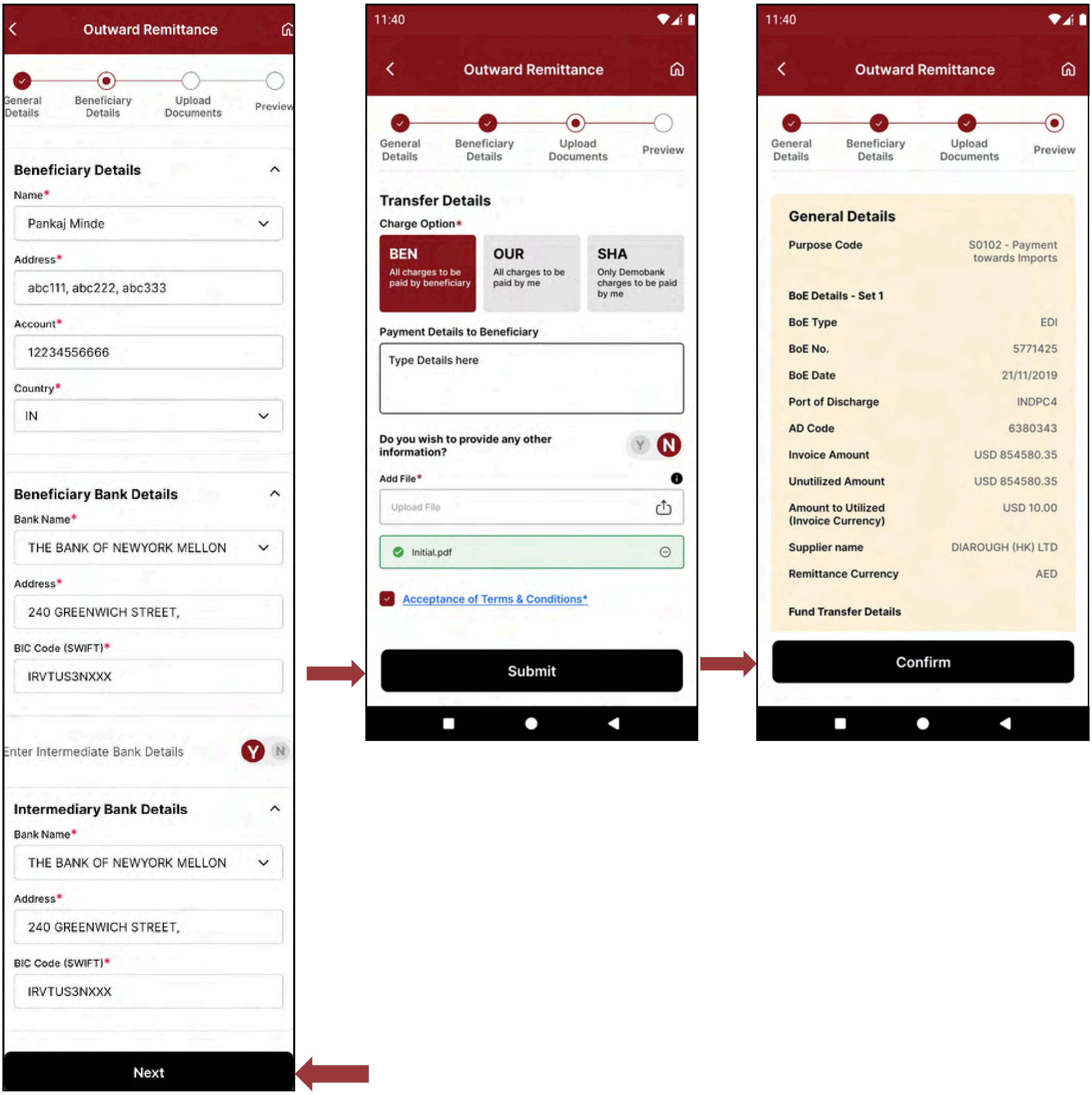




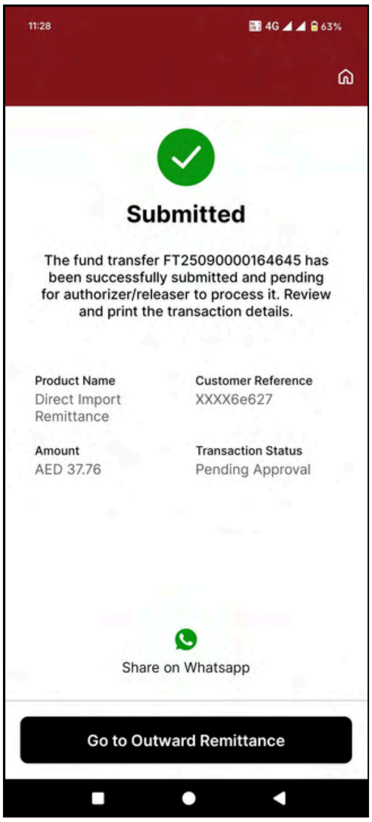
1. If BoE is required then, upon selecting the desired BoE type, the user need to fill the details of BoE and Fund Transfer.
2. For BoE, the user needs to click on the **"Select Bill of Entry"** toggle button which will navigate to BoE search page. After selecting the desired Bill of Entry, the user needs to enter the following additional fields to complete the BoE details:
   - Amount to be Utilised (Invoice Currency)
   - Remittance Currency
3. Fund Transfer Details has following input fields:
   - Ordering Currency & Account
   - Fee Account & Currency
   - Fund Transfer Currency & Amount
   - Transfer Reference
   - Customer Reference
   - Forward Contact No.
   - FX Deal ID
   - HSN No
   - Reason for difference in amount (Appears only if there is difference in Amount to be Utilised and Fund Transfer Amount)



- Click on "**Next"** to navigate to the next screen.
- On the **next screen**, the user fills in applicant details.
- Clicking **"Next"** navigates the user to the **Beneficiary Details** screen where the user need to first enter the Beneficiary Details - Name, Address, Account and Country.
- Below the beneficiary details, the user needs to add following Bank details information.



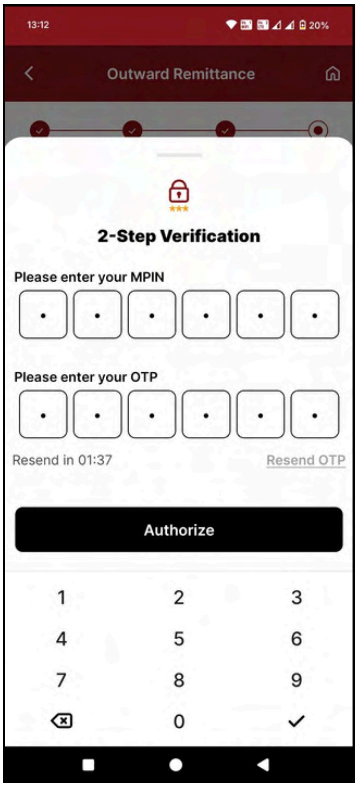
- Below the Bank details, a question is posed: "Do you wish to enter intermediary Bank details?" with options **"Yes"** and **"No."**
- On the next screen, the user selects the charge option for transfer details.
- Below this, there is a field for any additional payment details.
- Another question is posed: "Do you wish to provide any other instructions?" with options "**Yes**" and "**No**"
- Below this the add file option will be displayed that enables a user to upload supporting documents for the transaction.
- Below the document attachment section, there is a checkbox for terms and conditions.



- Clicking on "Confirm" navigates the user to the Success screen.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further approval.

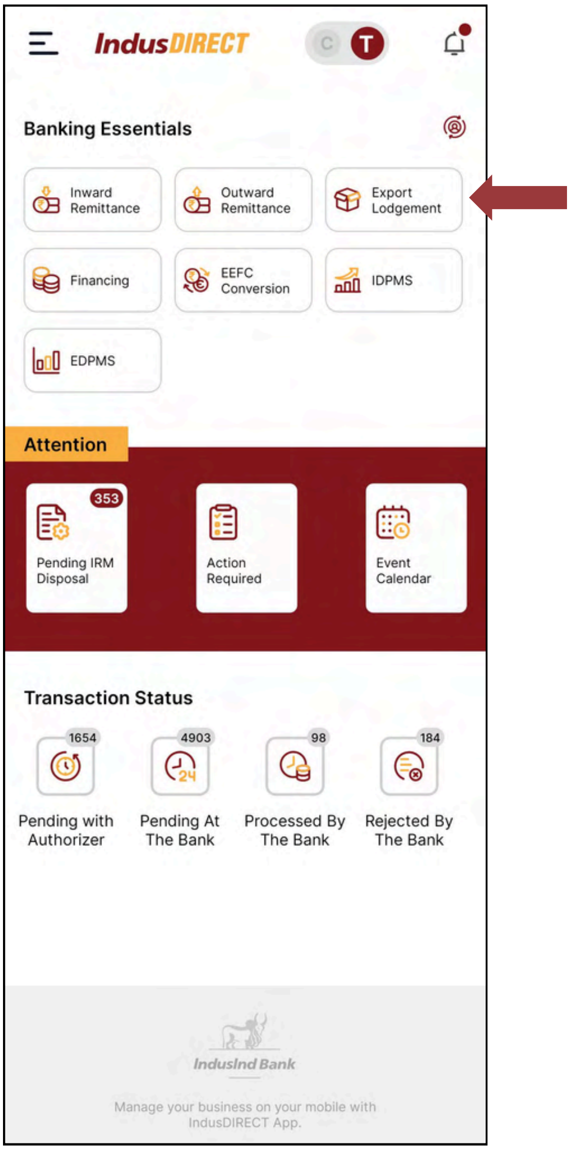
<u>For M=C users:</u>

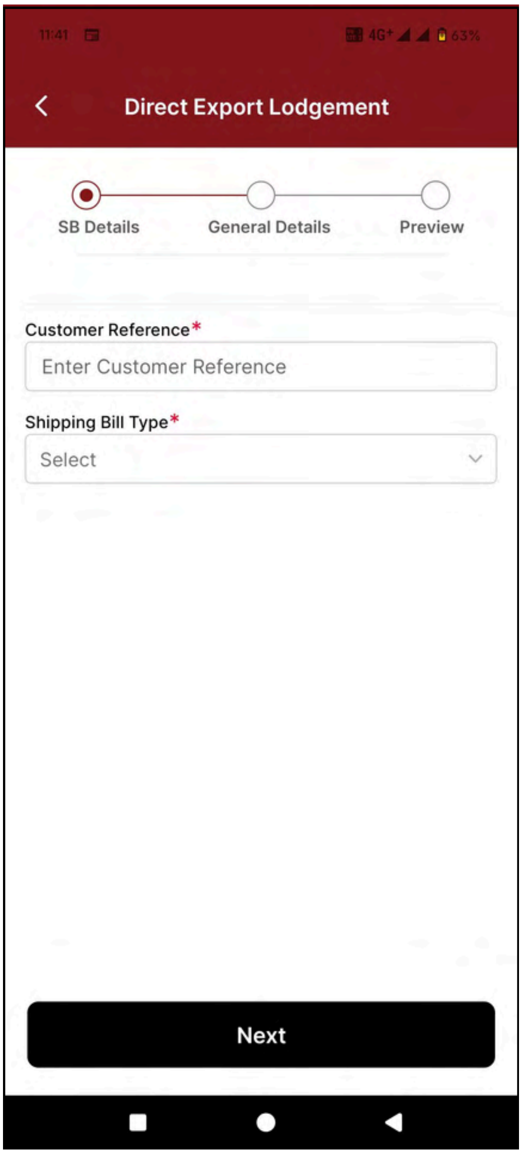
- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.



7.2.3 Direct Export Lodgement Initiation

- Exporters permitted to submit direct export bills and seeking to regularize their Shipping Bills may utilize the Direct Export Lodgement option available on IndusDirect Mobile Application platform. Supporting documents can be attached. Clients have the ability to select the Shipping Bill online. For Non-EDI SB, client has to enter the details manually.





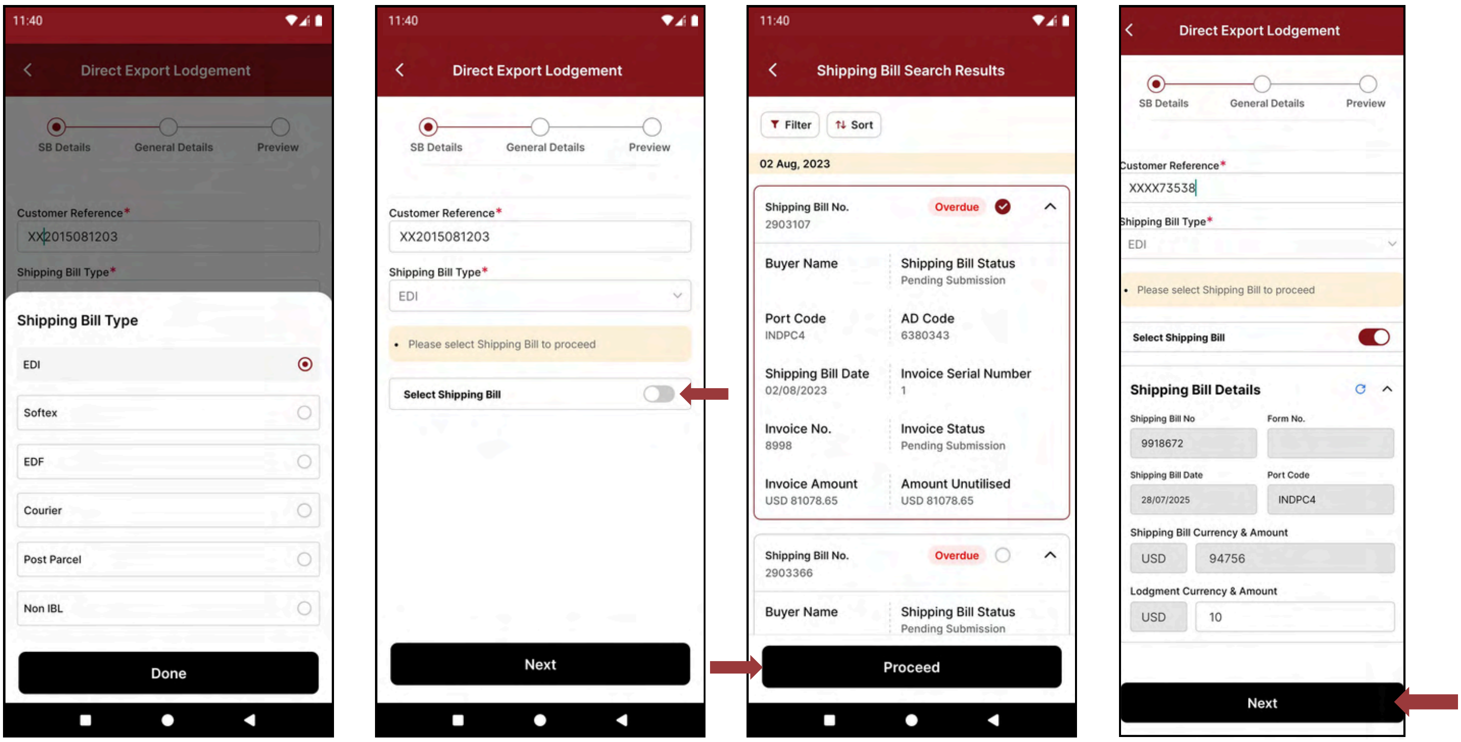
- Upon choosing the **"Export Lodgement"** module from the trade dashboard, it requires the user to fill in the initial details.
- The user needs to enter the Customer Reference and select a Shipping Bill Type.

The user selects the shipping bill type from the dropdown menu, the user needs to select the Shipping Bill

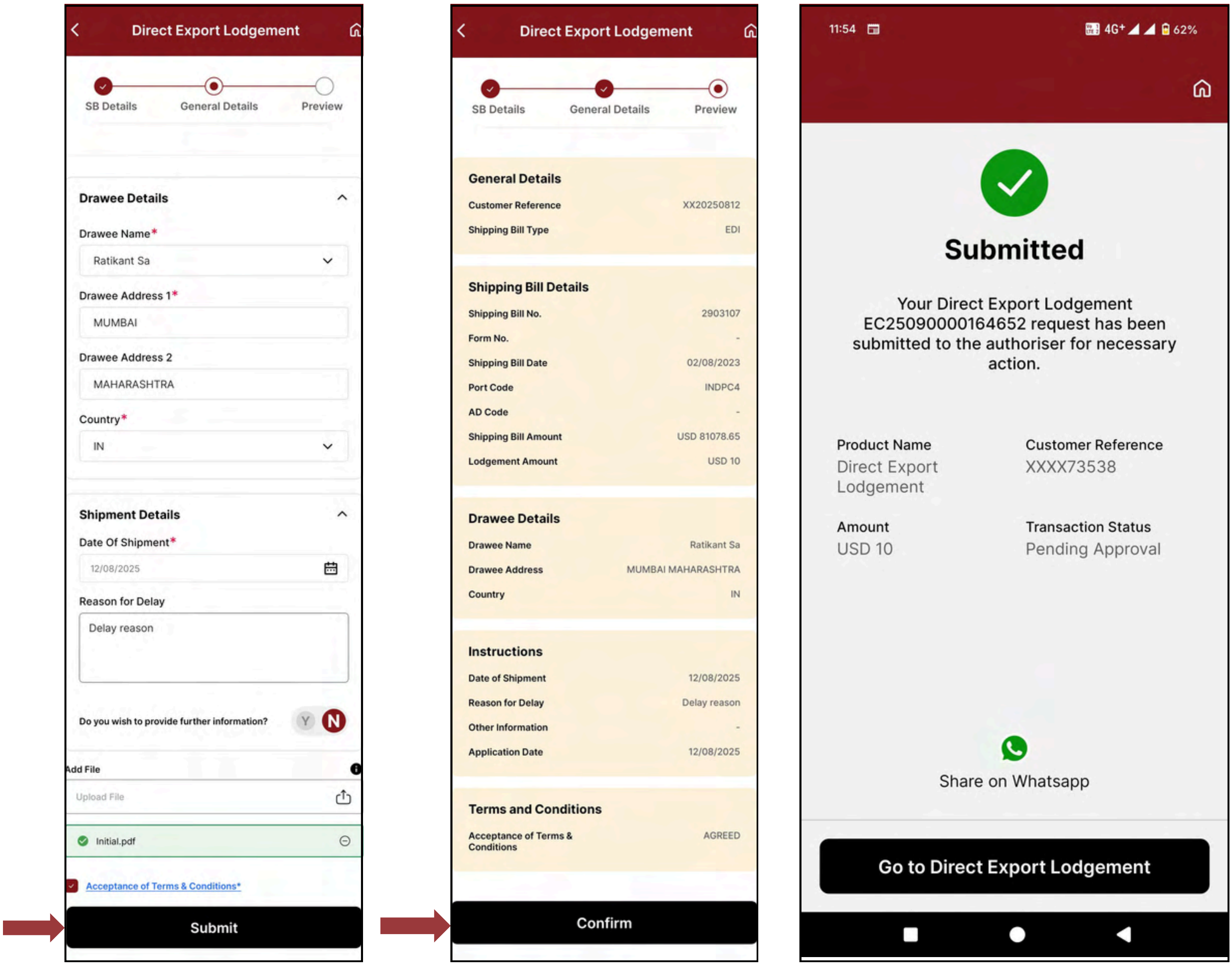
If the selected bill type is among Courier, Post Parcel or Non IBL, then the user needs to enter following shipping bill details manually:

- Shipping Bill No
- Shipping Bill Date (calendar icon for date selection)
- AD Code
- Port Code
- Shipping Bill Amount
- Lodgement Amount
- Customer Reference

If the user selects any other bill type such as EDI, Softex or EDF, then they are navigated to the select the shipping bill as shown below:

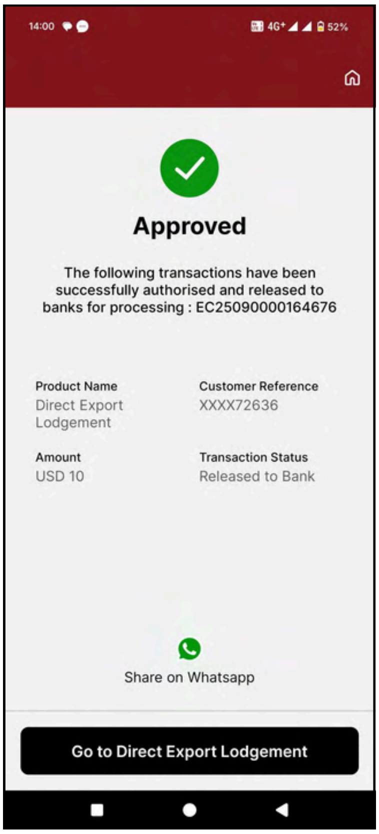


- At the footer of this screen, a "**Search"** option is provided. Clicking "**Search**" allows the user to filter the list of outstanding shipping bills.
- Clicking the "**Next**" button navigates the user to the next screen.
- On the next screen, the user needs to add drawee details in the given fields.



- The user can select the drawee by clicking on the dropdown icon in the field box.
- Below this, the user needs to add shipment details.
- Below this a question is posed: "Do you wish to provide any other instructions?" with options "**Yes**" and "**No**"
- If the user clicks "**Yes**" an additional field appears for other instructions related to the transaction.
- If the user clicks "**No**" this section is not displayed.
- Below this the user add file option will display that enables a user to upload supporting documents for the transaction.
- Clicking "Confirm", user will navigate to the Success screen.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further approval.

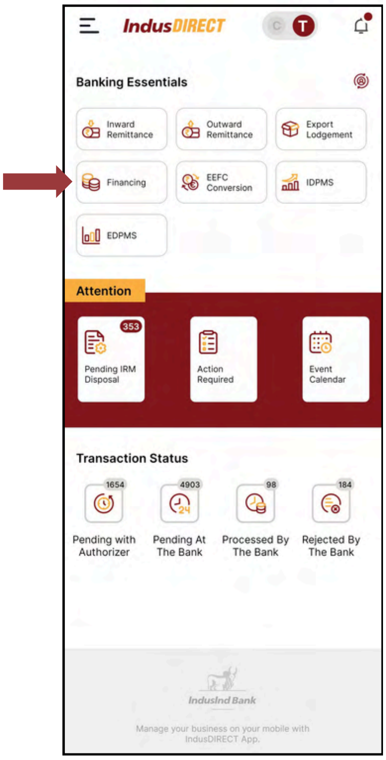
For M=C users:

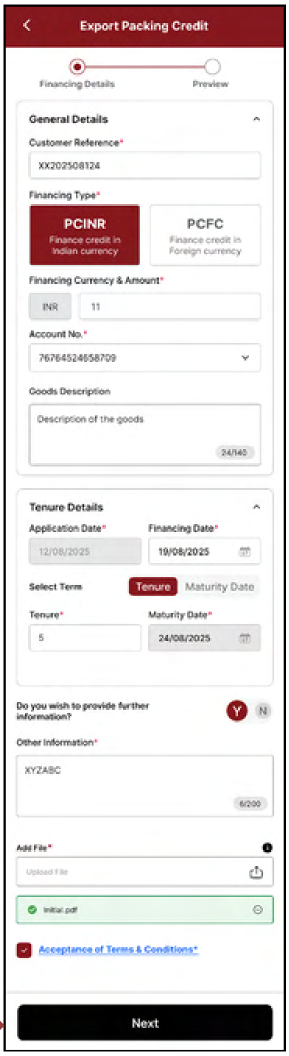


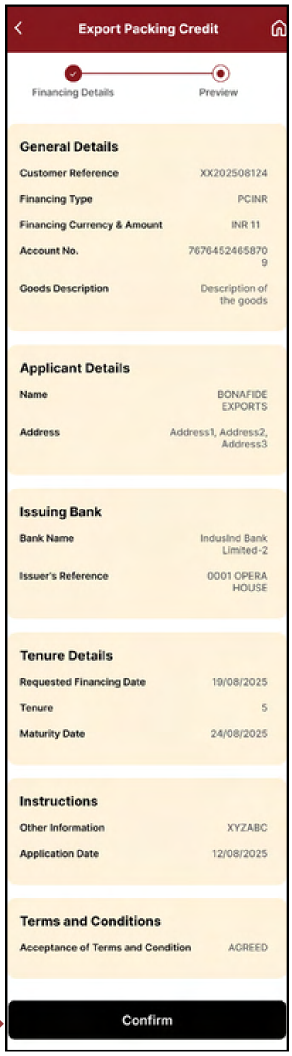
- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- Now the transaction is pending for further processing with bank.

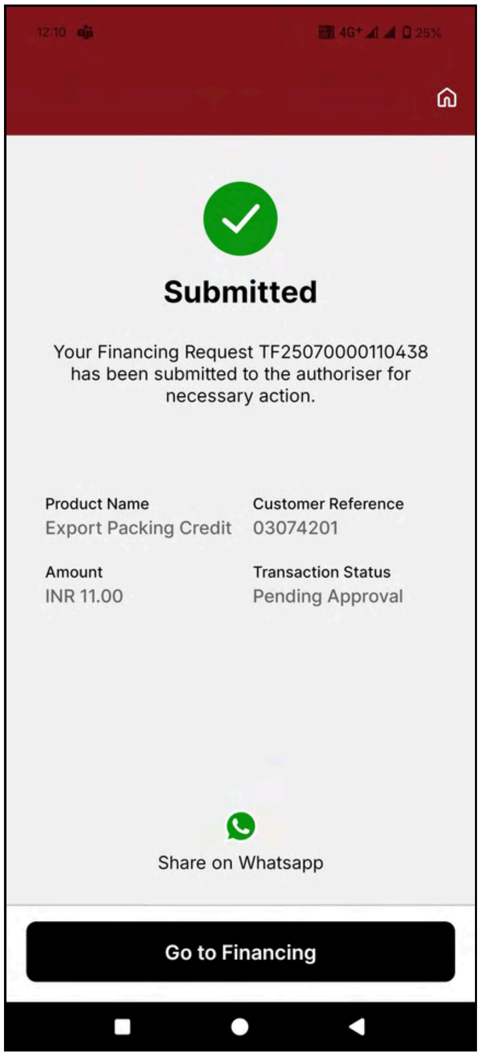
7.2.4 Pre Shipment Finance Initiation

- Customers can submit requests for pre-shipment loans in PCINR or PCFC directly through the platform. All required details, including loan amount, tenor, and other relevant information, can be entered and submitted online for processing.









Step 1: Choosing Financing Type

1. Upon selecting the **"Export Packing Credit"** touchpoint, the user is presented with options for financing type:

- PCINR (Packing Credit in Indian Rupees)
- PCFC (Packing Credit in Foreign Currency)

2. For PCFC, the user needs to provide the following details:

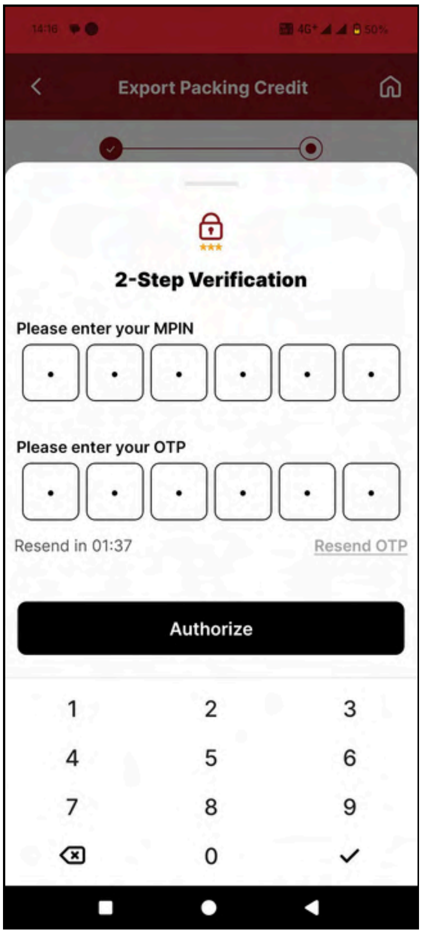
- Currency Type
- Financing Amount
- Account Number
- FX Details
- Tenure Date
- Maturity Date
- Goods Description
- Other Information
- Add File
- Submission Date

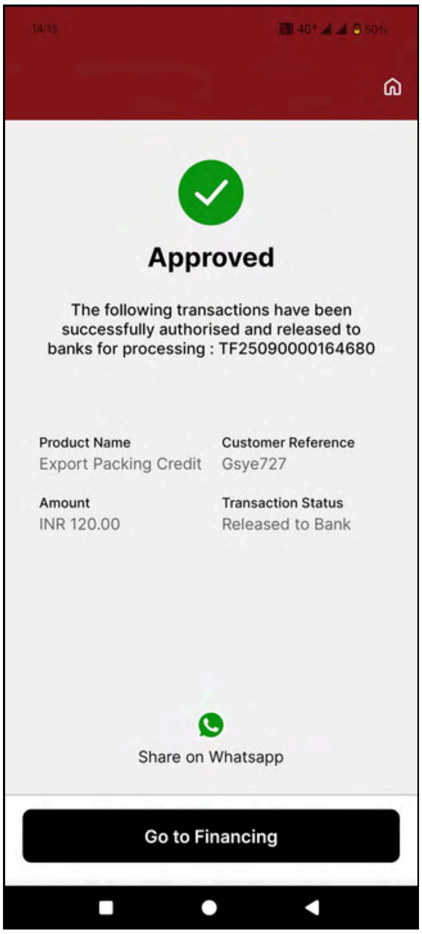
For PCINR option, the FX details field will not be displayed.

Step 2: Submission and Confirmation:

- After filling in the required details, the user clicks on the "**Next**" button at the bottom of the screen which navigates the user to the preview screen.
- Clicking "Confirm", user will navigate to the Success screen.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further approval.

<u>For M=C users:</u>

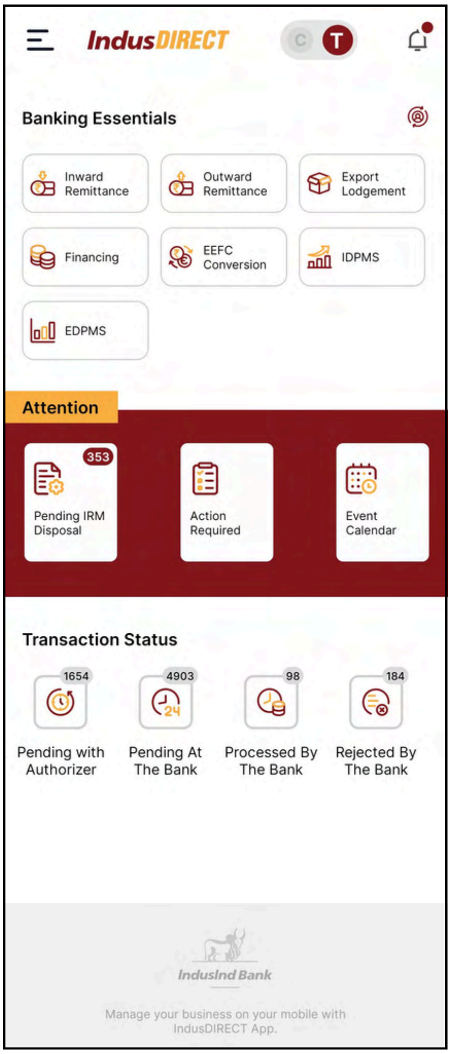


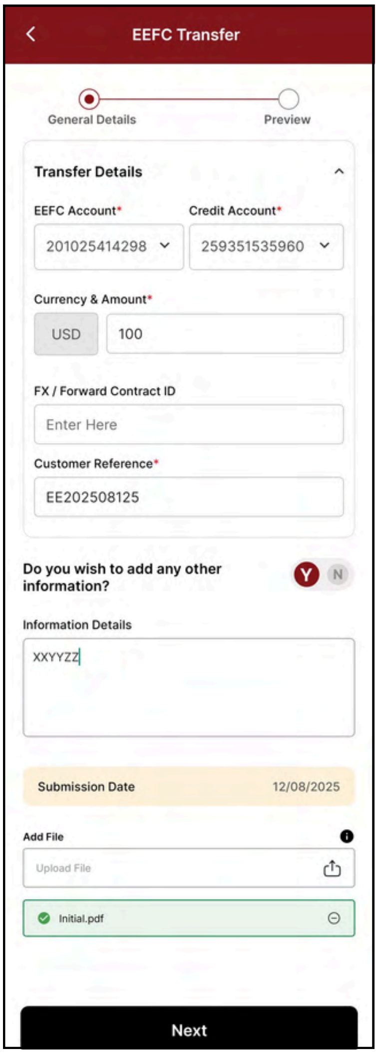


- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.

7.2.5 EEFC Transfer Initiation

- Clients holding funds in their EEFC account and wishing to transfer them to their current account may use this feature. The debit and credit accounts can be selected online, and the transfer request can be submitted directly through the platform.





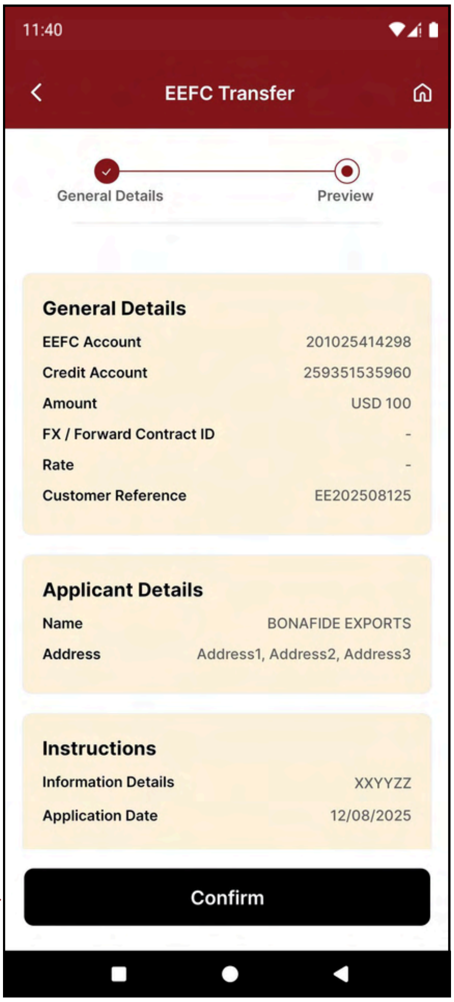
Steps for EEFC Transfer initiation:

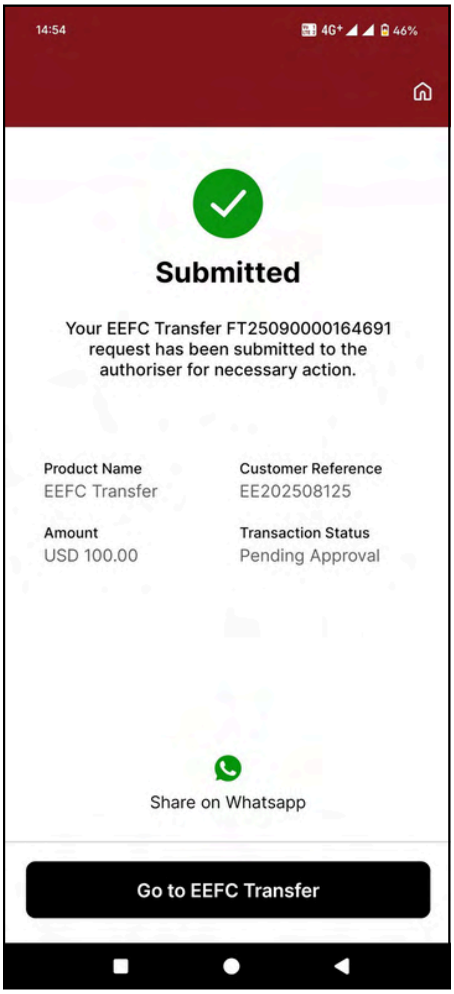
1. **Selecting EEFC Transfer:**

- Upon selecting the **"EEFC Transfer"** touchpoint, the user is directed to the EEFC screen.

2. **Input Fields:**

- EEFC Account
- Credit Account
- Amount
- FX/Forward Deal ID
- Customer Reference No
- Other Information
- File Upload Field



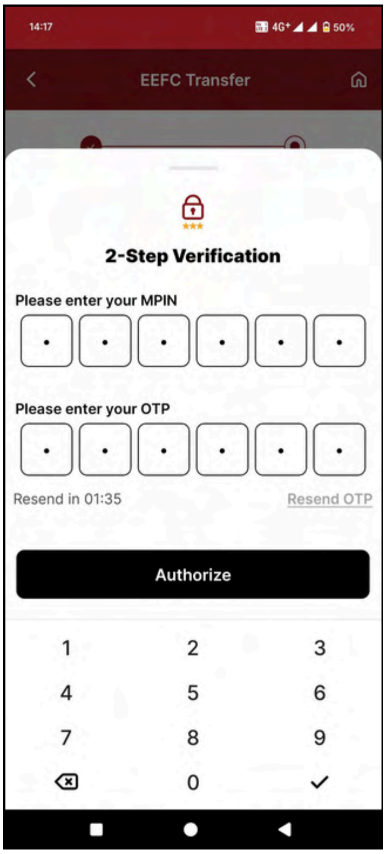


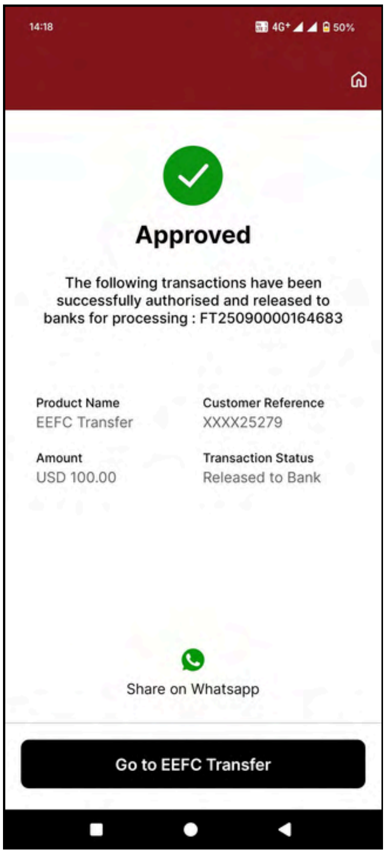
3. **Submission and Confirmation:**

- After entering all required details, the user clicks on the **"Next"** button at the bottom of the screen which navigates user to the preview screen.
- Clicking "Confirm", user will navigate to the Success screen.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further approval.

<u>For M=C users:</u>

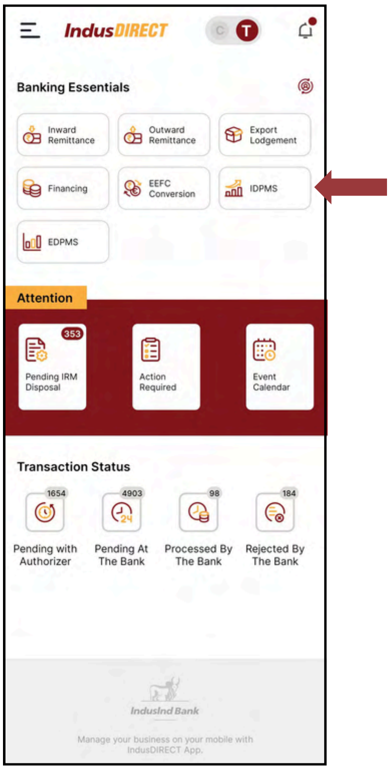
- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.

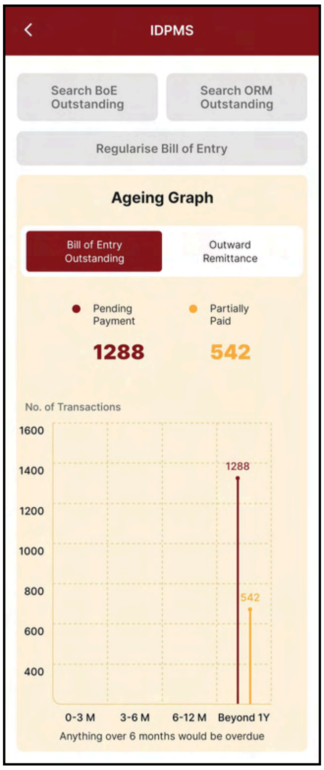




7.2.6 IDPMS Dashboard

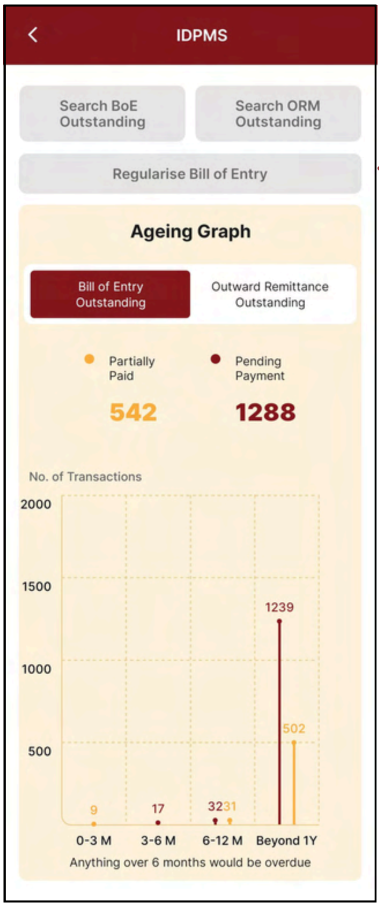
- The Trade Dashboard keeps you in control of your trade activities with real-time status indicators for the IDPMS.

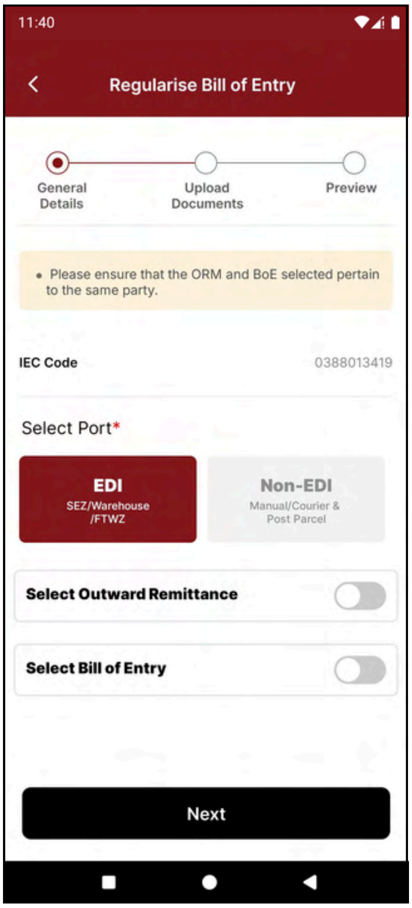




7.2.6.1 BoE Regularisation Initiation:

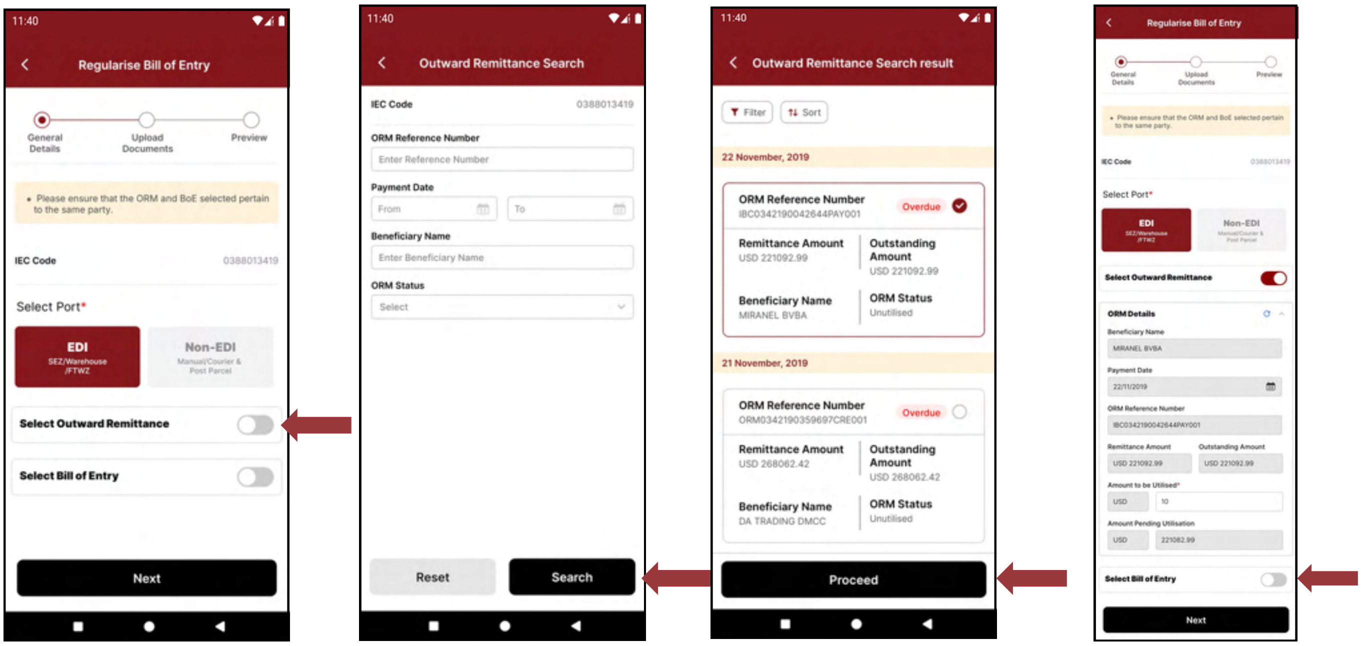
- Customers with outstanding Bills of Entry requiring regularization can utilize this feature. The platform allows users to view and select the relevant Bills of Entry and associated outstanding ORM records online. Once selected, the transaction can be submitted along with the necessary details for processing.

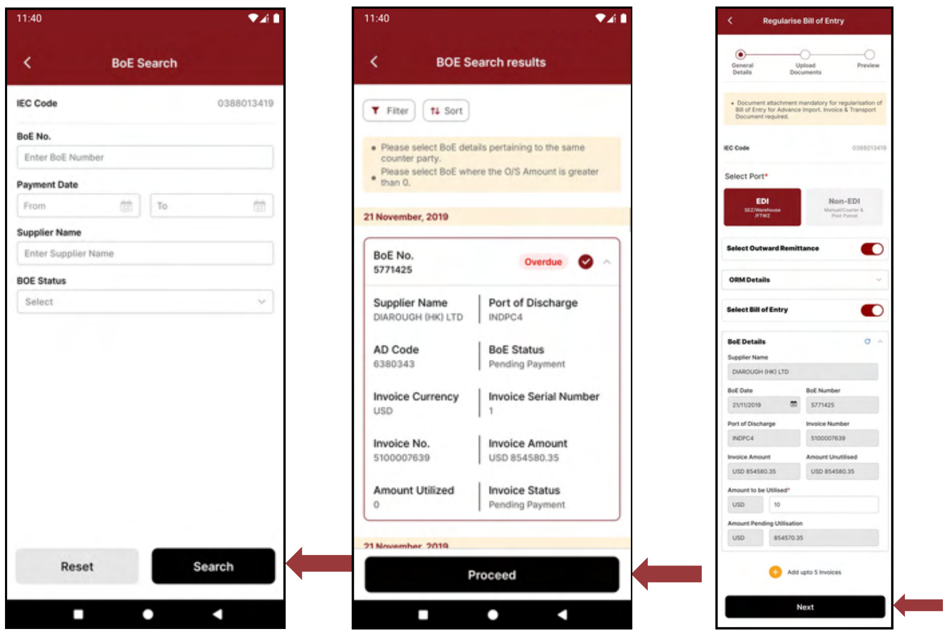




- Upon clicking on **"Regularise Bill of Entry",** the user lands on General Details page where there are following fields:
  - i. **Select Port** - EDI/Non-EDI
  - ii. **Select Outward Remittance** toggle button
  - iii. **Select Bill of Entry** toggle button

- The first step is to select Port - EDI or Non-EDI. If EDI is selected then user needs to enter Outward Remittance details and BoE details whereas in case of Non-EDI, only Outward Remittance details is needed.

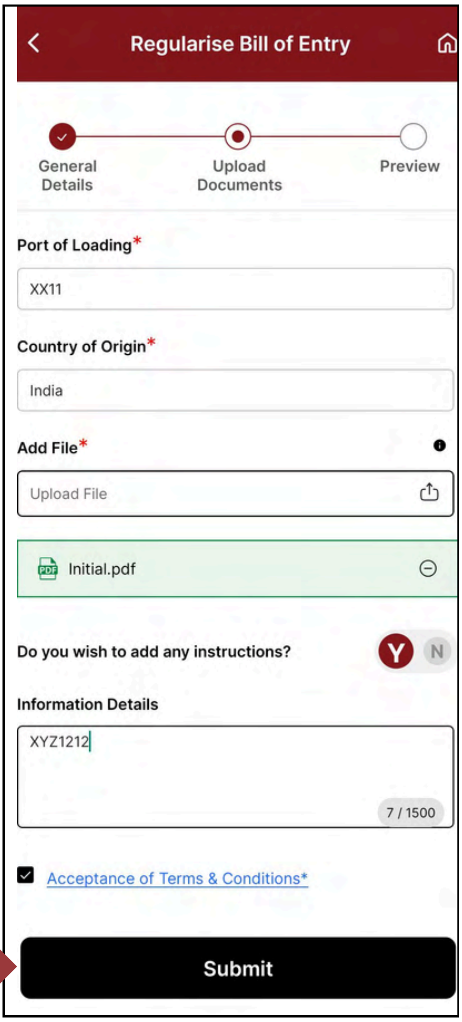


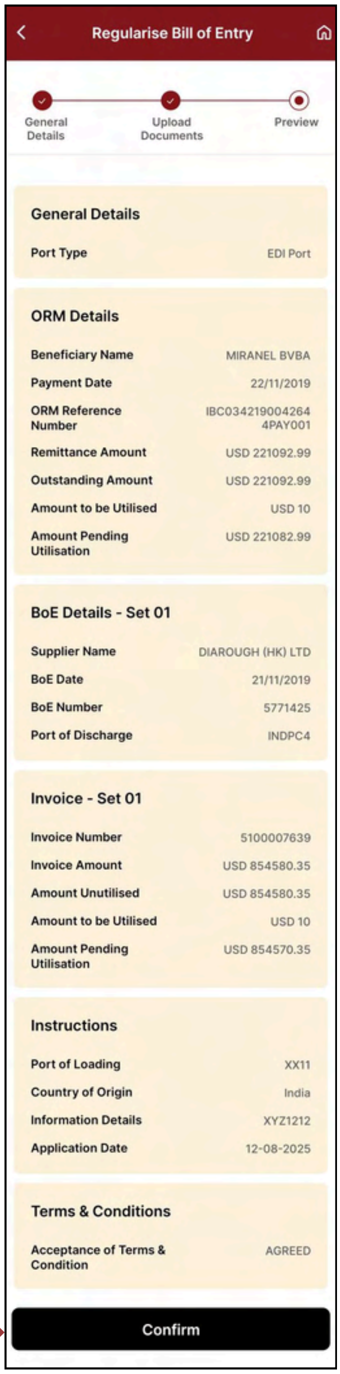


- Enter the Amount to be Utilised in both ORM Details and BoE details.

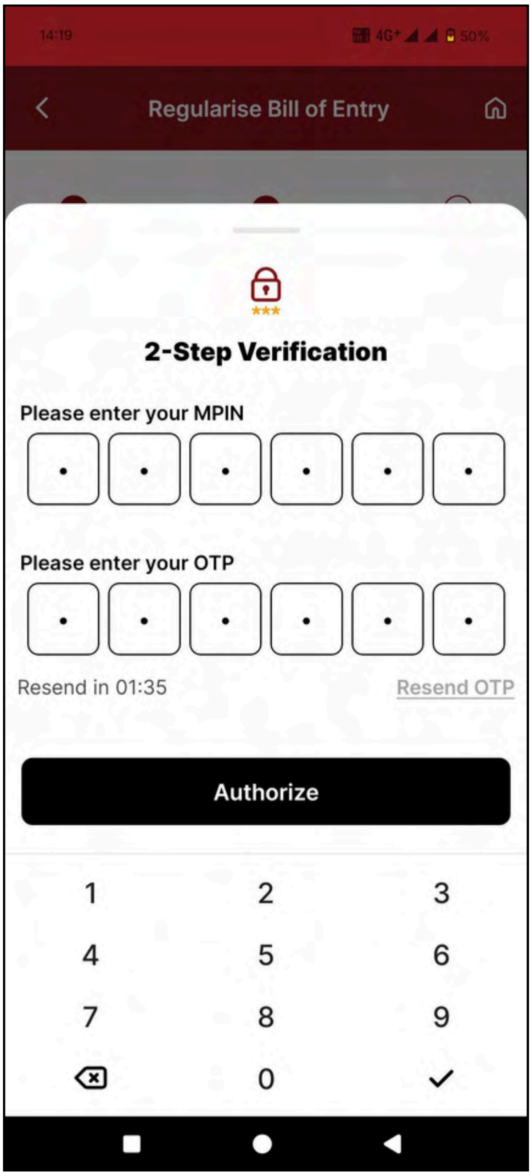
- After clicking on Next, the user lands on Upload Documents screen. Here, the user needs to enter the following details:
    i. Port of Loading
    ii. Country of Origin
    iii. Add File (Upload Documents)
    iv. Information Details (If “add any instructions” is toggled to Yes)
    v. Checkbox for acceptance of Terms & Conditions.

- After entering all required details, the user clicks on the "Submit" button at the bottom of the screen which will navigate the user to the preview screen
- Upon successful submission by clicking on “confirm” on the preview screen, the system processes the regularise BoE request.
- The customer can share the success confirmation on WhatsApp if needed.





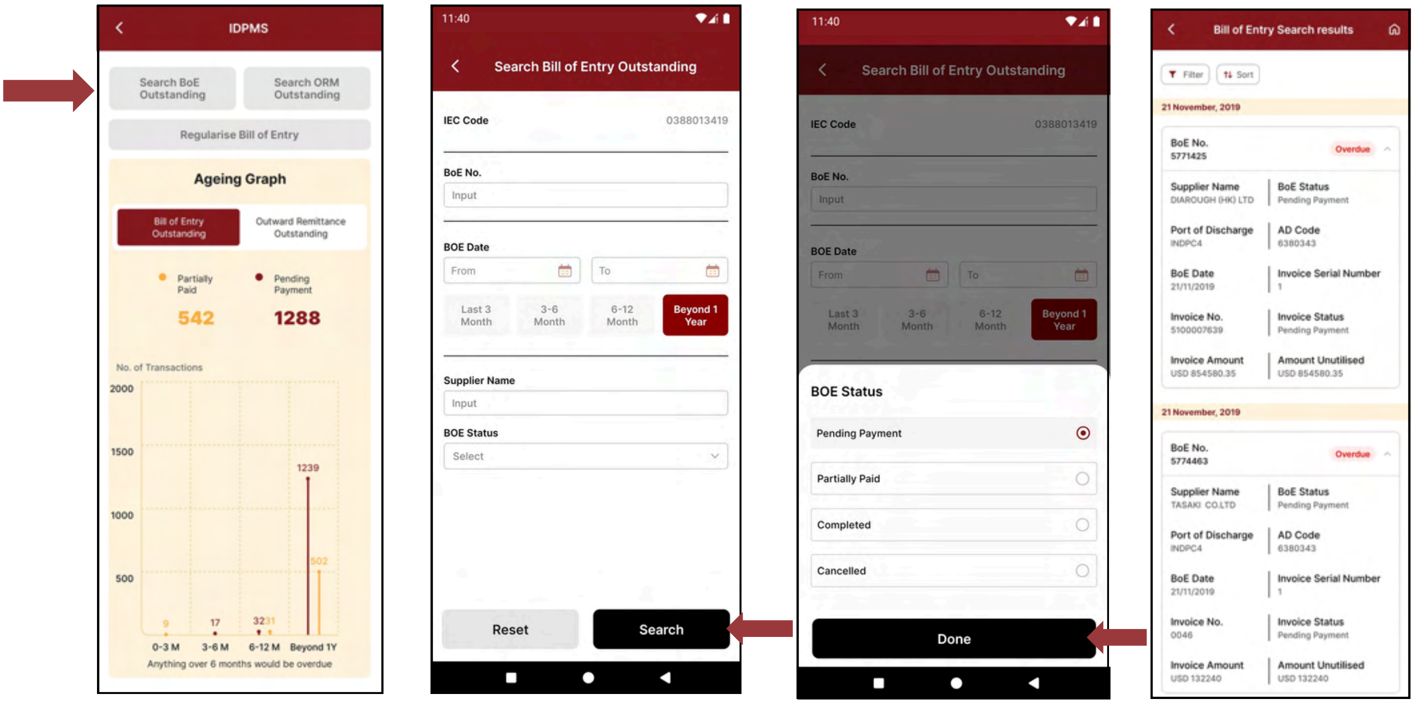
For M=C users:



- For M=C user, clicking " Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.

7.2.6.2 Search BOE Outstanding:

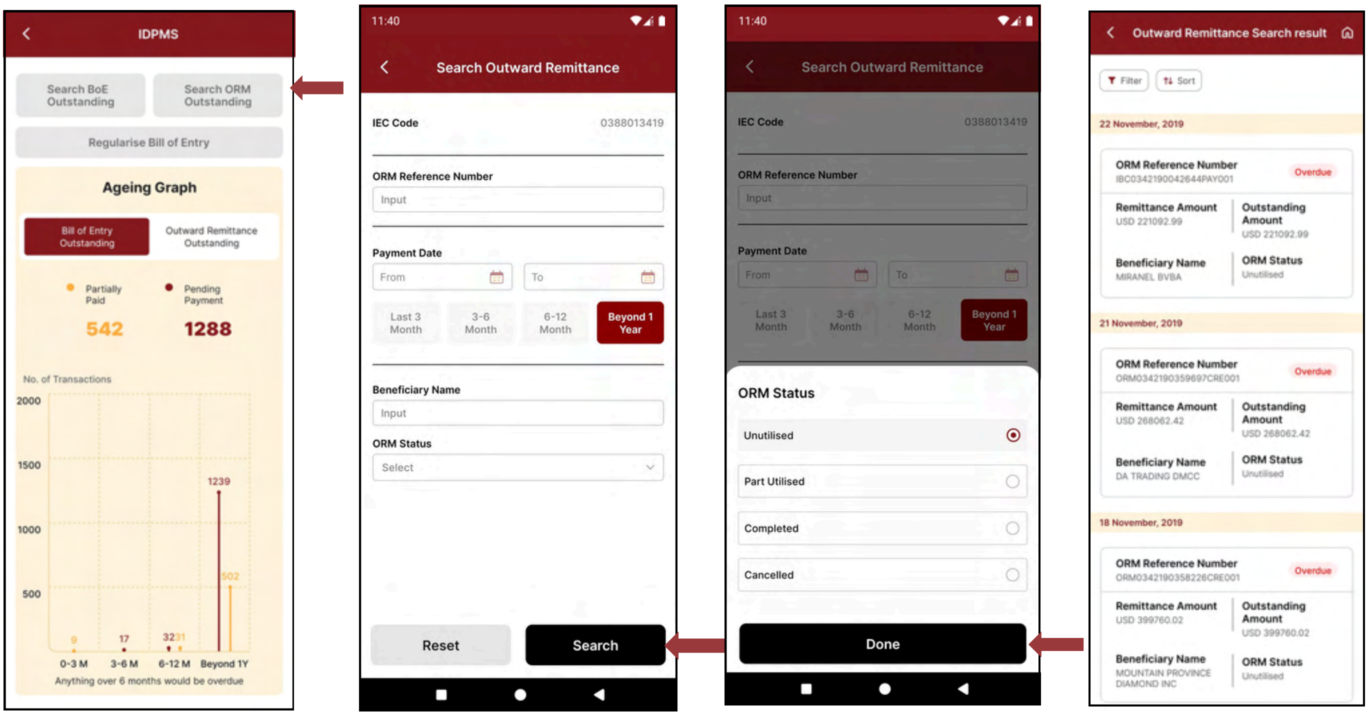
- Clicking on the "**Search BOE Outstanding"** touch point enables you to search the respective details.



- The user gets following options using which they can search the BoE Outstanding:
  - i. BoE No.
  - ii. BoE Date
  - iii. Supplier Name
  - iv. BoE Status
- BoE Status has dropdown menu list to select one of the following options:
  - i. Pending Payment
  - ii. Partially Paid
  - iii. Completed
  - iv. Canceled
- After selecting necessary options from the above list, click on **"Search"** to see the search results. Or click on **"Reset"** to reset the search fields.

7.2.6.3 Search ORM Outstanding:

- Clicking on the "**Search ORM Outstanding"** touch point enables you to search the respective details.



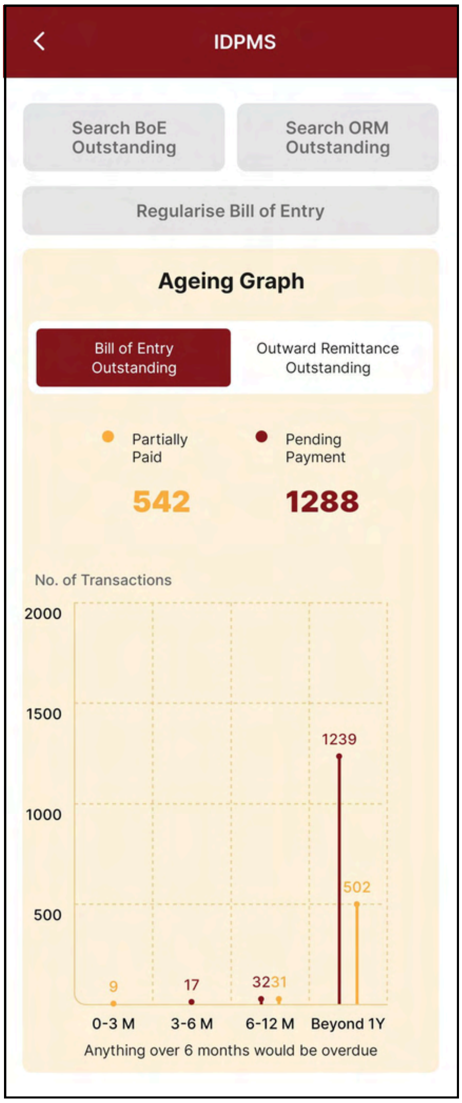
- The user gets following options using which they can search the BoE Outstanding:
  - i. ORM Reference Number
  - ii. Payment Date
  - iii. Beneficiary Name
  - iv. ORM Status

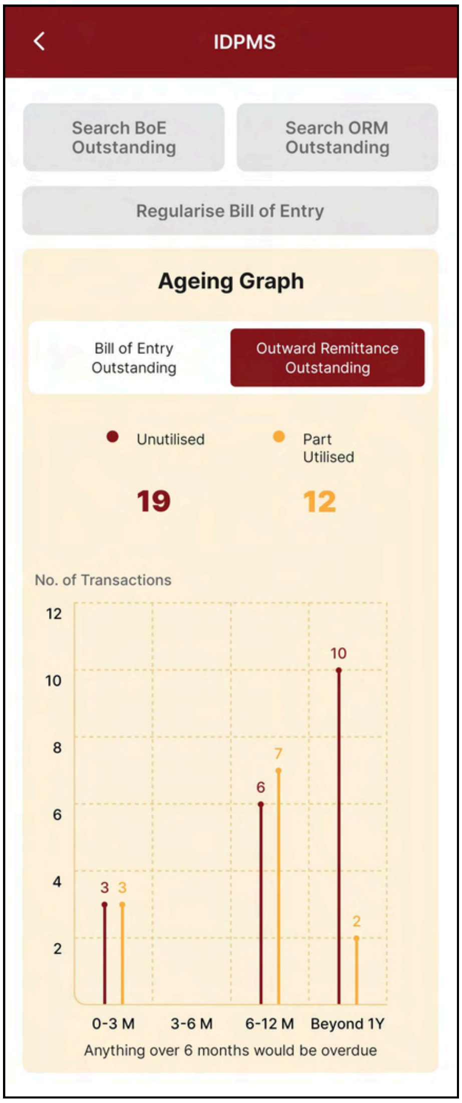
- ORM Status has dropdown menu list to select one of the following options:
  - i. Unutilised
  - ii. Part Utilised
  - iii. Completed
  - iv. Canceled

- After selecting necessary options from the above list, click on **"Search"** to see the search results. Or click on **"Reset"** to reset the search fields.

7.2.6.4 Ageing Graph:

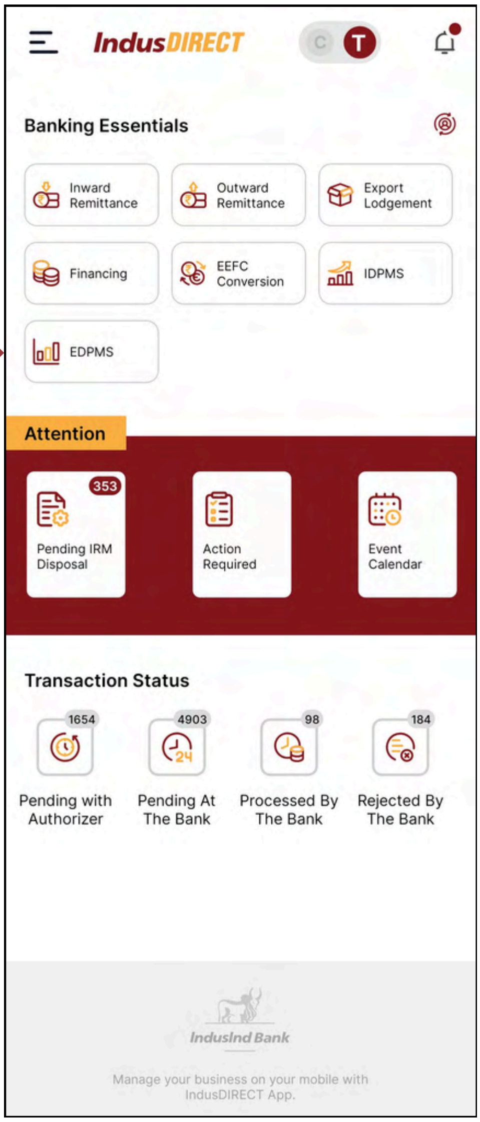
- Upon clicking on **IDPMS**, a color-coded ageing graph will be visible with two toggle options: Bill of entry outstanding and ORM outstanding, offering a clear view of your IDPMS activity, showcasing pending submissions and payment statuses.
- The graph updates automatically with real-time data, ensuring you always have the latest information at your fingertips.
- Clicking on "**Bill of Entry Outstanding"** touch point on the ageing graph allows you to see the graph for Pending Payment and Partially Paid analysis.
- Clicking on **"Outward Remittance"** touch point on the ageing graph allows you to see the graph for Unutilised and Part Utilised analysis.

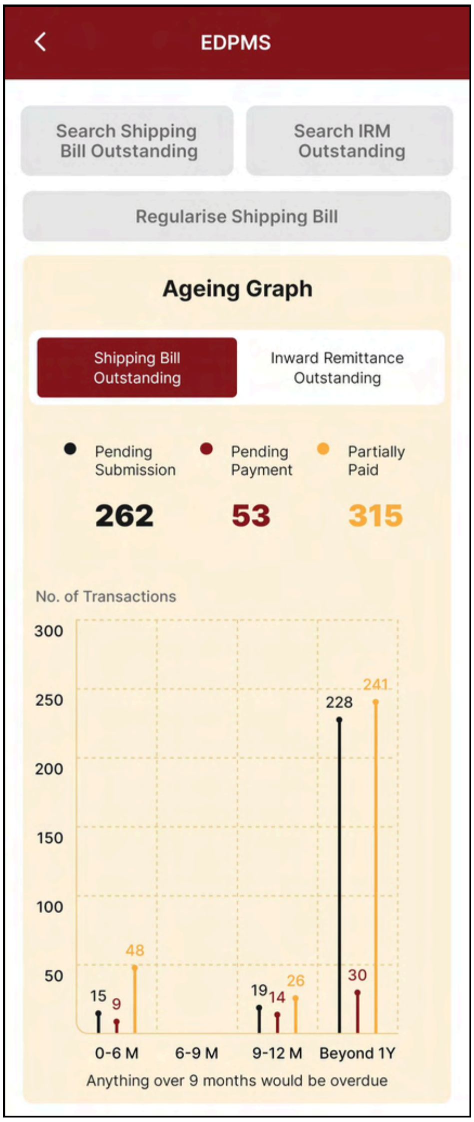




7.2.7 EDPMS Dashboard

- The Trade Dashboard keeps you in control of your trade activities with real-time status indicators for the EDPMS.

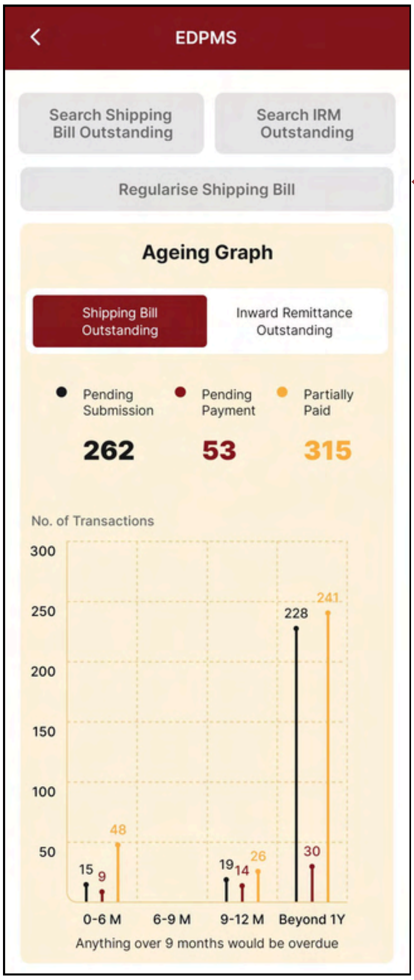


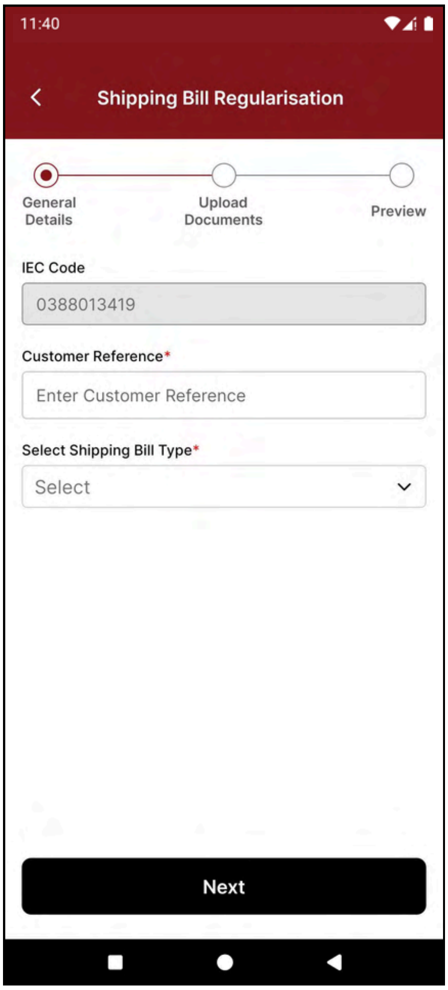


- **The EDMPS screen has following features:**
  1. Search Shipping Bill Outstanding
  2. Search IRM Outstanding
  3. Regularise Shipping Bill
  4. Ageing Graph

7.2.7.1 SB Regularisation Initiation:

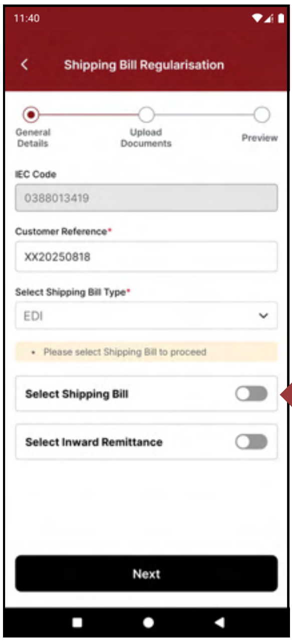
- Exporters who have received inward remittances and need to regularize them against outstanding Shipping Bills can use this feature. The platform enables users to view and select the relevant Shipping Bills and associated IRMs for submission.

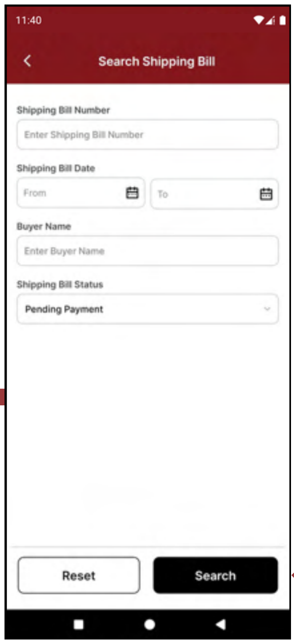


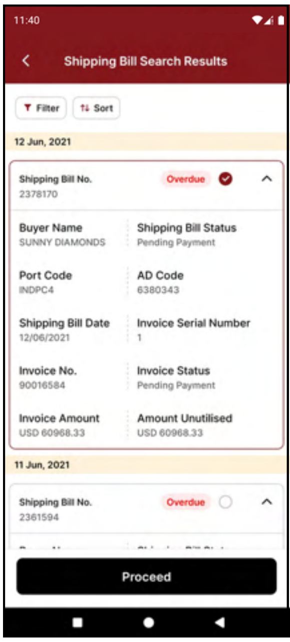


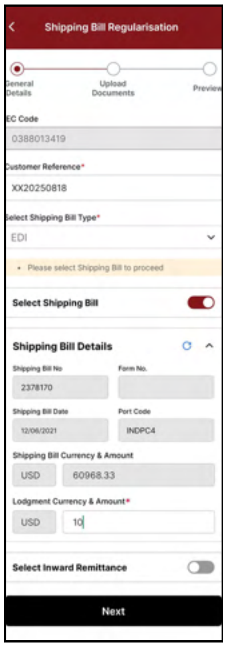
- Upon clicking on **"Regularise Bill of Entry",** the user lands on General Details page where there are following fields:
  - i. **IEC Code**
  - ii. **Customer Reference** text input field
  - iii. **Select Shipping Bill Type** dropdown menu

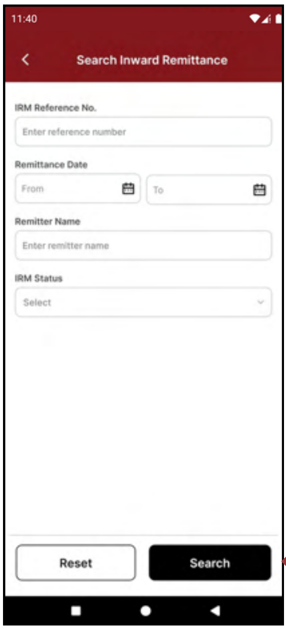
- The first step is to enter the Customer Reference and then to select the Shipping Bill Type. If the user selects EDI, Softex or EDF then user needs to search Shipping Bill for SB details whereas when Courier, Post Parcel or Non IBL is selected, then the user needs to fill the SB details manually.

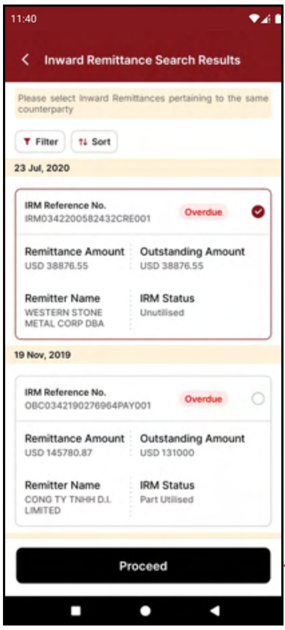


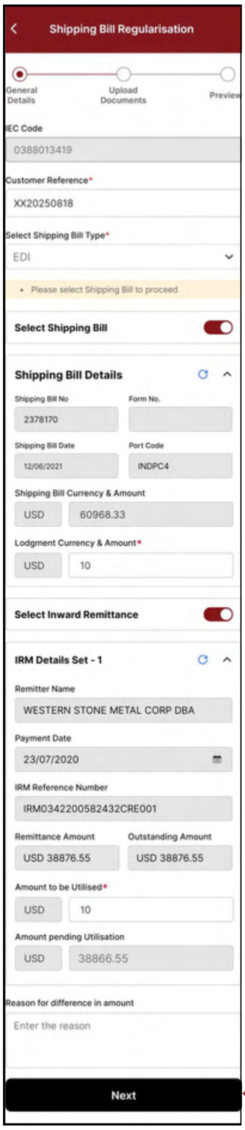






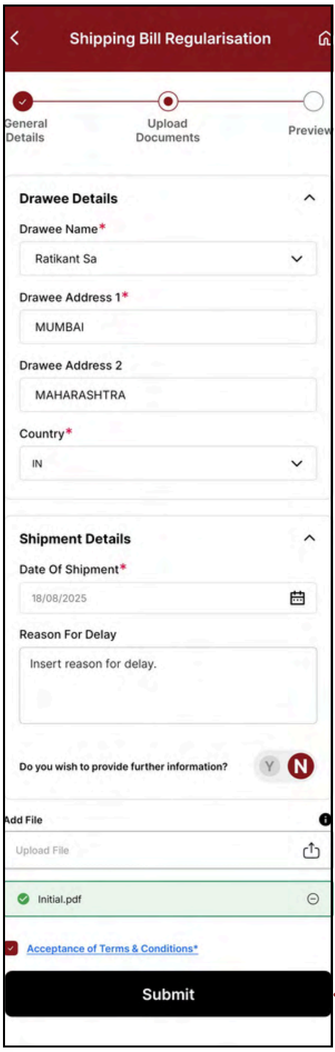


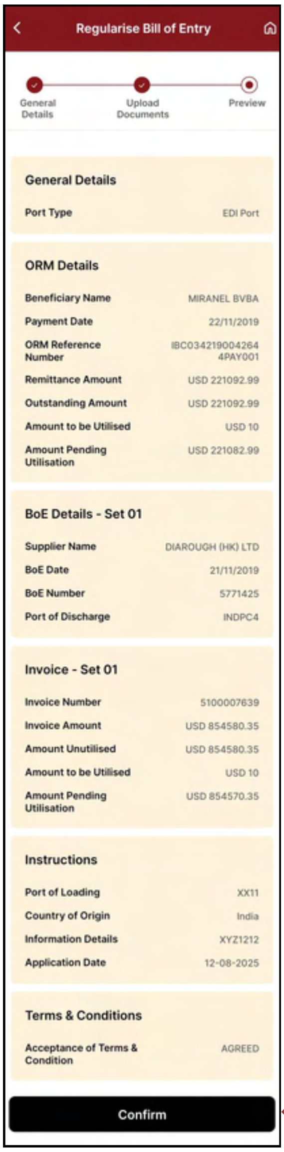




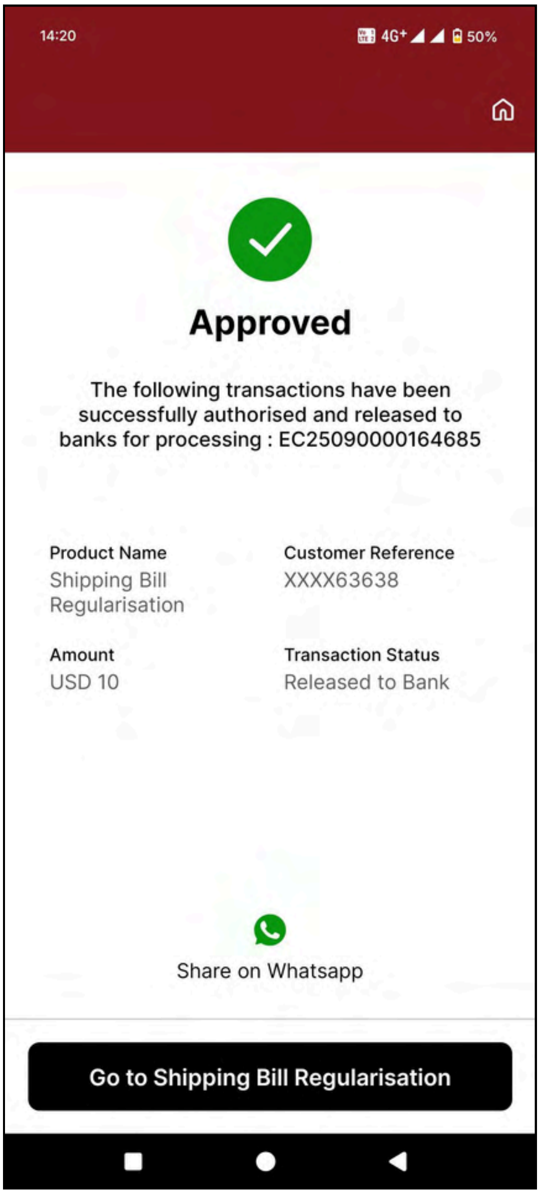
- Enter the Lodgement Amount in Shipping Bill Details and Amount to be Utilised in IRM Details.

- After clicking on Next, the user lands on Upload Documents screen. Here, the user needs to enter the following details:
  - i. Drawee Details.
  - ii. Date of Shipment.
  - iii. Reason for Delay.
  - iv. Additional Information (If “Do you wish to provide further information” is toggled to Yes).
  - v. Attach File.
  - vi. Checkbox to accept Terms & Conditions.
- After entering all required details, the user clicks on the "Submit" button at the bottom of the screen which will navigate the user to the preview screen.
- Upon successful submission by clicking on “confirm” on the preview screen, the system processes the regularise Shipping Bill request.
- The customer can share the success confirmation on WhatsApp if needed.





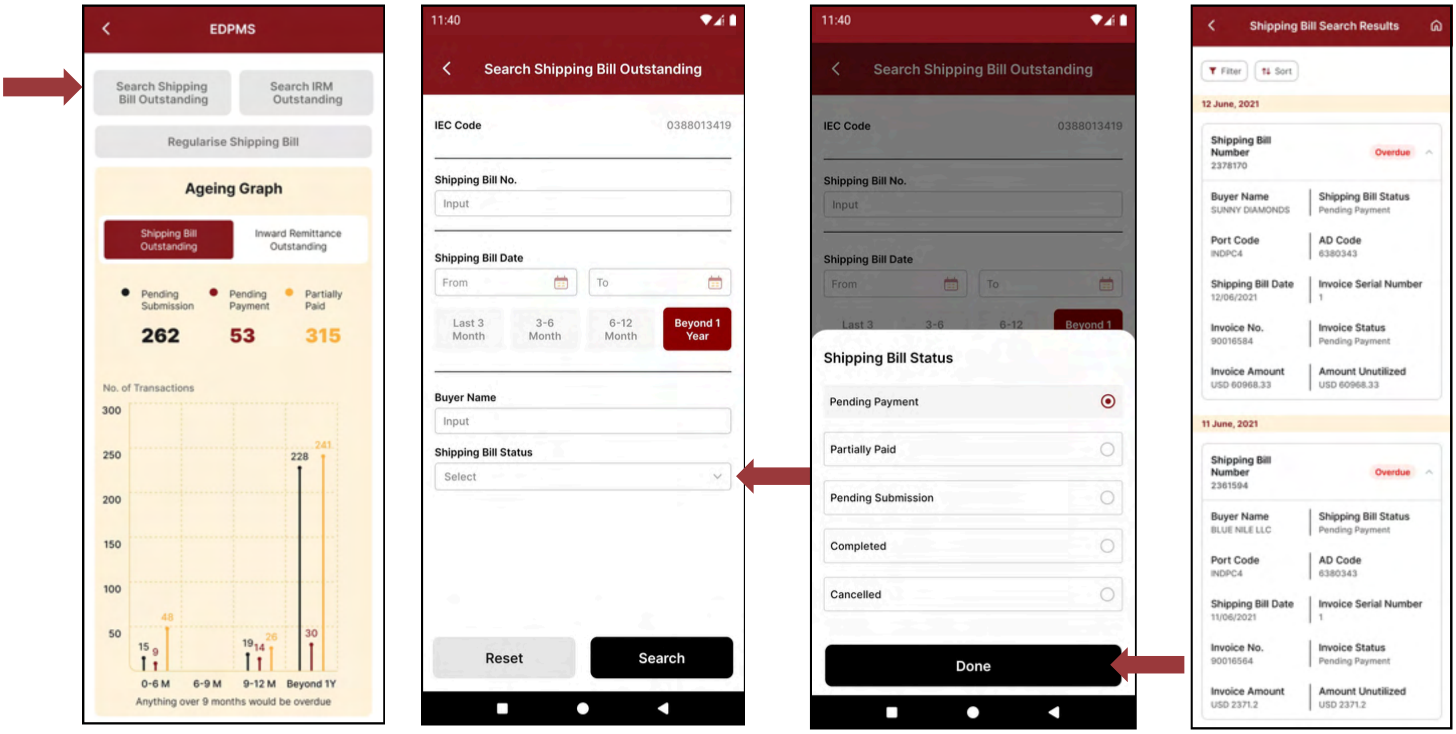
For M=C users:



- For M=C user, clicking "Confirm" will display a 2-factor authentication screen for user verification.
- The customer can share the success confirmation on WhatsApp if needed.
- Now the transaction is pending for further processing with bank.

7.2.7.2 Search SB Outstanding:

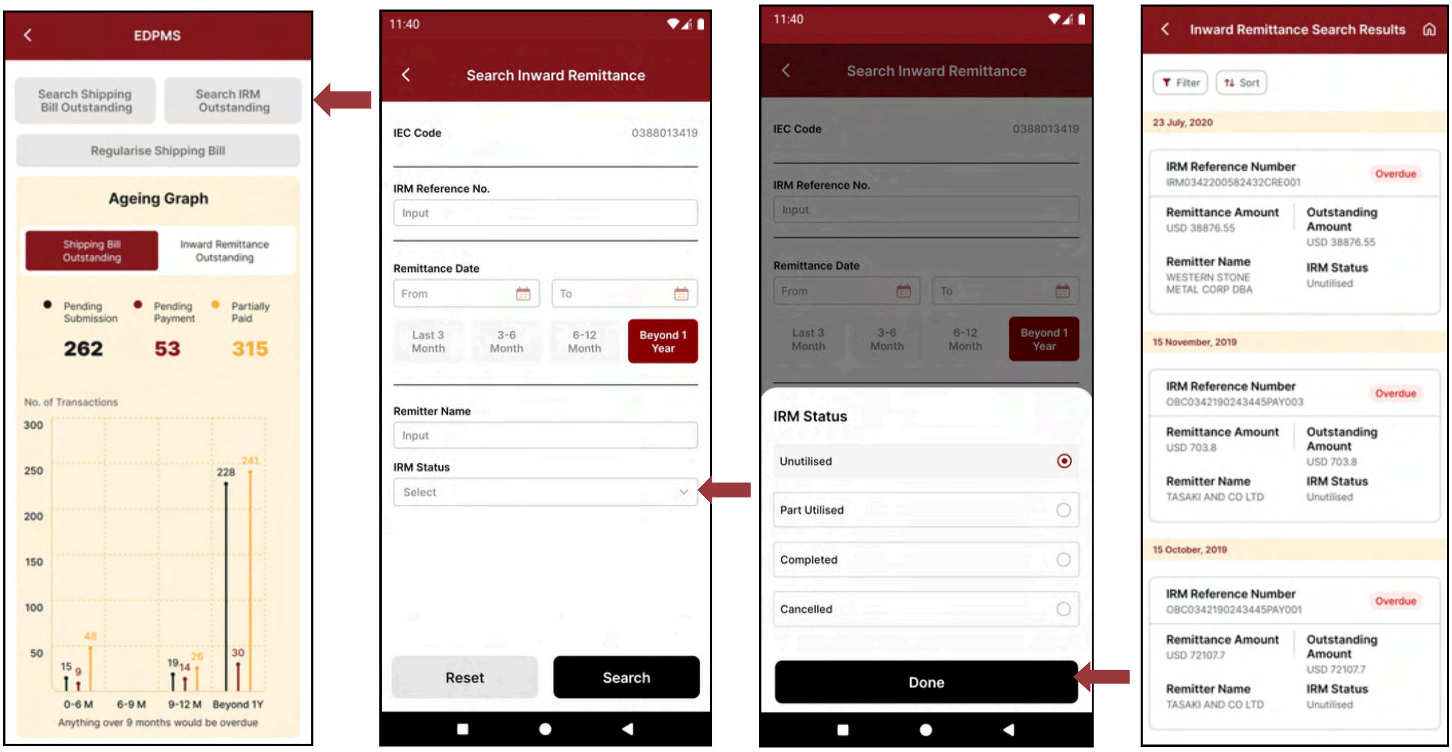
- Clicking on the “Search Shipping Bill Outstanding” touch point enables you to search the respective details.



- The user gets following options using which they can search the Shipping Bill Outstanding:
  - i. Shipping Bill No.
  - ii. Shipping Bill Date
  - iii. Buyer Name
  - iv. Shipping Bill Status
- Shipping Bill Status has dropdown menu list to select one of the following options:
  - i. Pending Payment
  - ii. Partially Paid
  - iii. Pending Submission
  - iv. Completed
  - v. Canceled
- After selecting necessary options from the above list, click on **“Search”** to see the search results. Or click on **“Reset”** to reset the search fields.

7.2.7.3 Search IRM Outstanding:

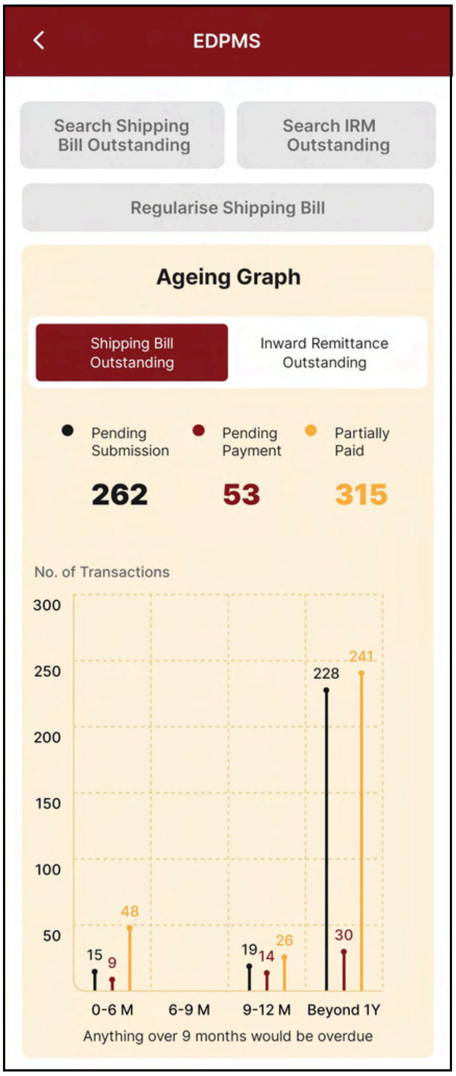
- Clicking on the "**Search IRM Outstanding"** touch point enables you to search the respective details.

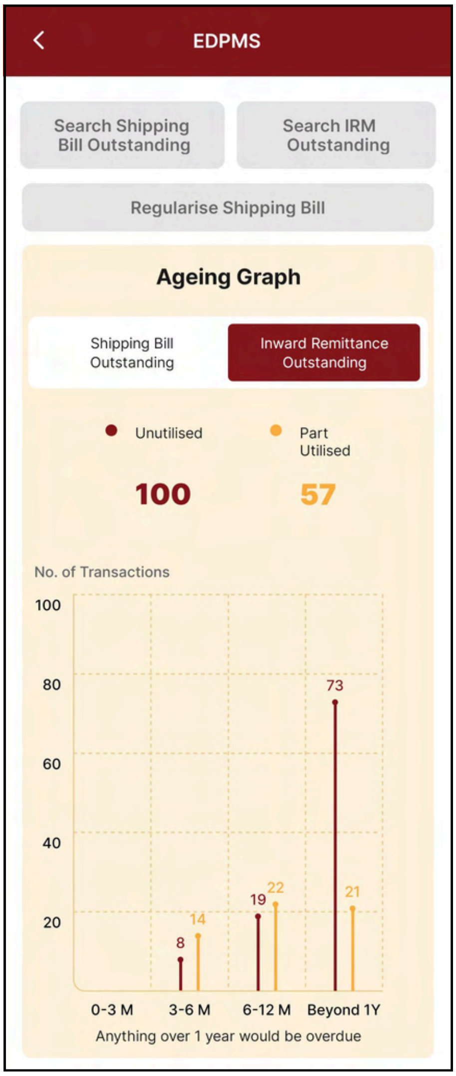


- The user gets following options using which they can search the BoE Outstanding:
  - i. IRM Reference Number
  - ii. Remittance Date
  - iii. Remitter Name
  - iv. IRM Status
- IRM Status has dropdown menu list to select one of the following options:
  - i. Unutilised
  - ii. Part Utilised
  - iii. Completed
  - iv. Canceled
- After selecting necessary options from the above list, click on **"Search"** to see the search results. Or click on **"Reset"** to reset the search fields.

7.2.7.4 Ageing Graph:

- Upon clicking on E**DPMS**, a color-coded ageing graph will be visible with two toggle options: Bill of entry outstanding and ORM outstanding, offering a clear view of your IDPMS activity, showcasing pending submissions and payment statuses.
- The graph updates automatically with real-time data, ensuring you always have the latest information at your fingertips.
- Clicking on **“Shipping Bill Outstanding”** touch point on the ageing graph allows you to see the graph for Pending Submission, Pending Payment and Partially Paid analysis.
- Clicking on **“Inward Remittance Outstanding”** touch point on the ageing graph allows you to see the graph for Unutilised and Part Utilised analysis.



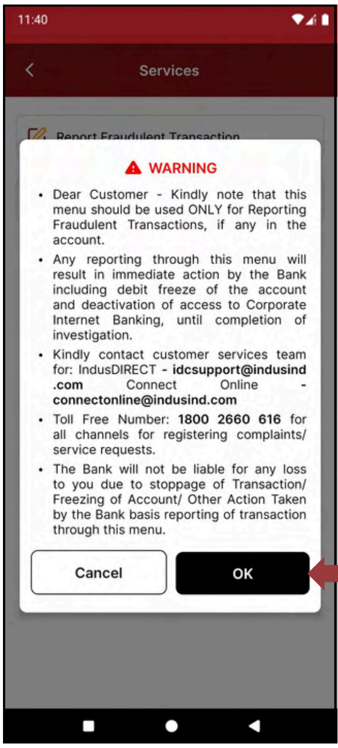


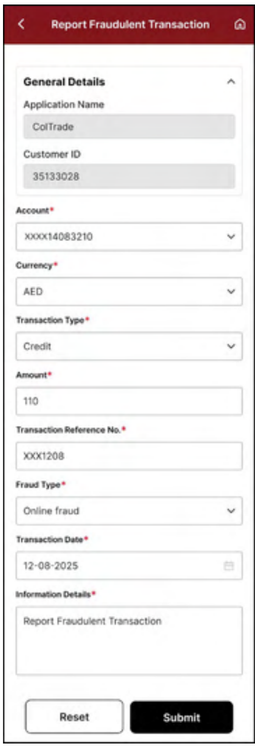
7.2.8 Services

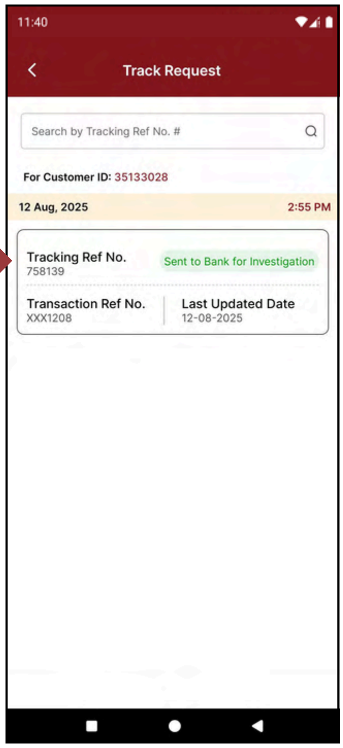
For trade users, the screen displays the following two services categories to the user, including:

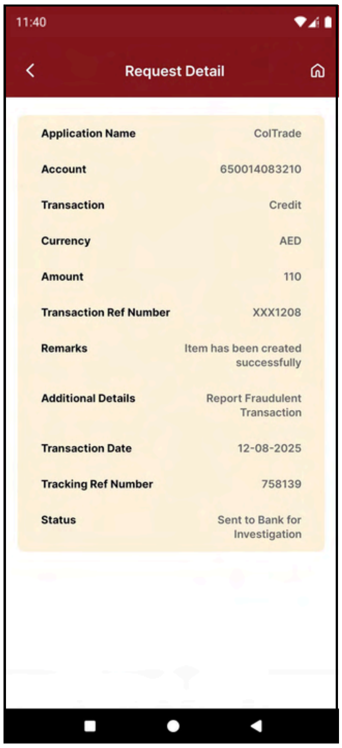
1. Report fraudulent transactions

2.Track request









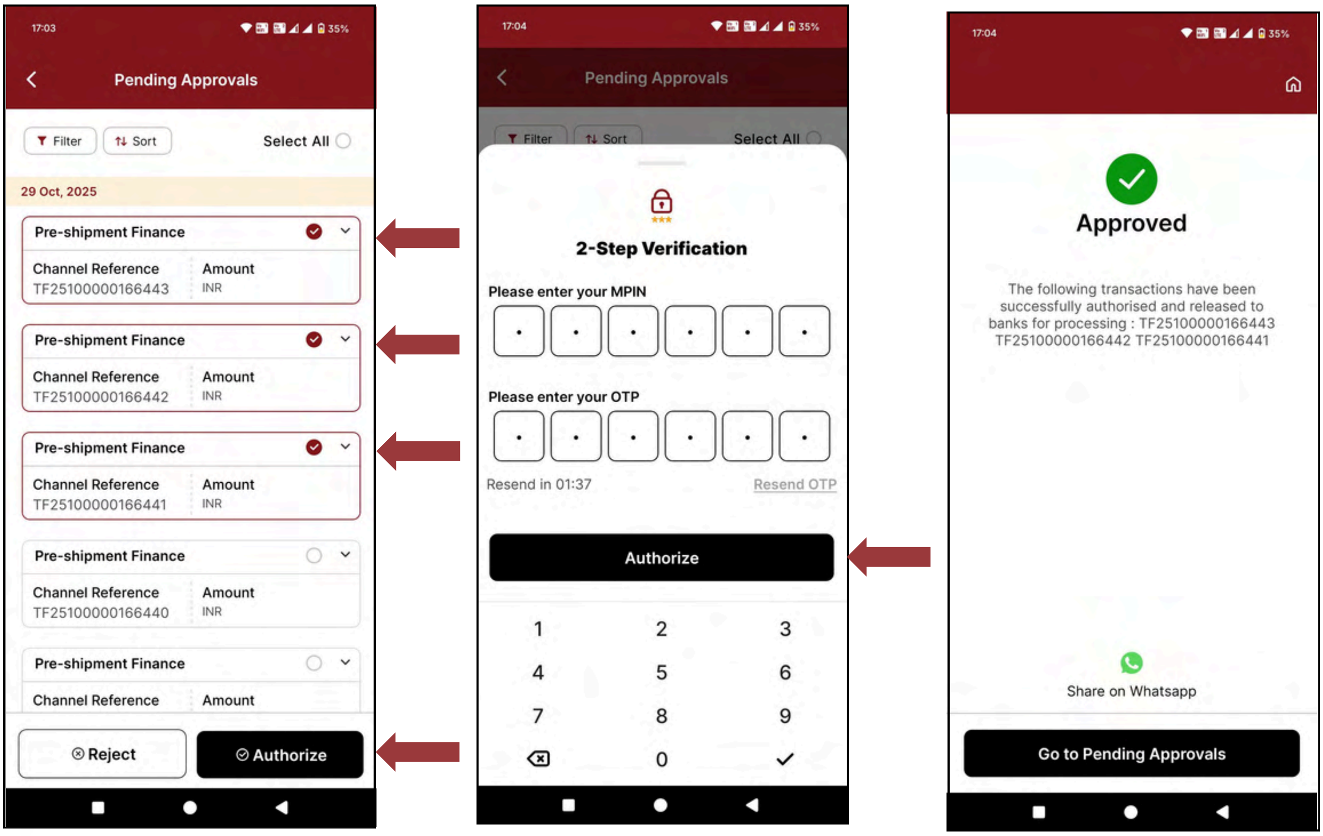
7.3 ATTENTION

7.3.1 Pending IRM Disposal

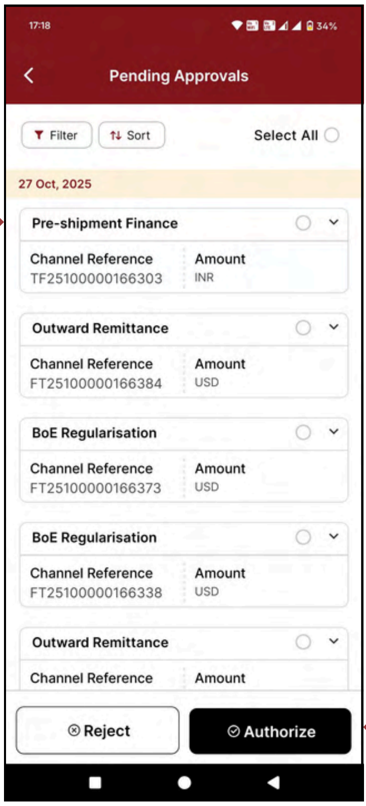
As already discussed above, in the Inward Remittance Module.

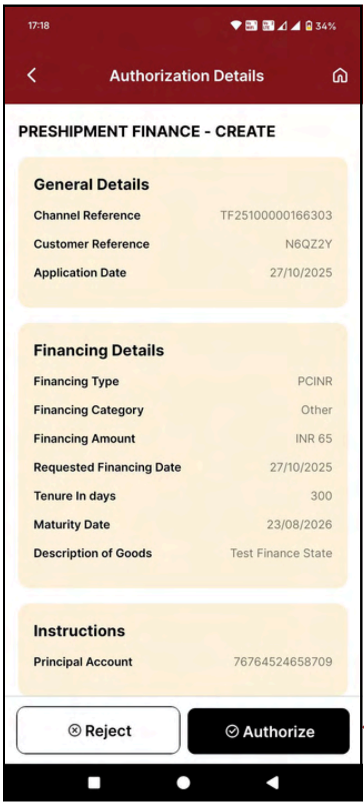
7.3.2 Pending for My approval

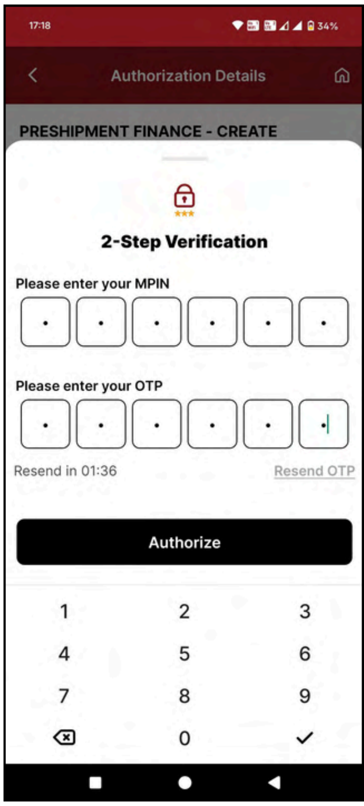
- This allows users with necessary privileges to Authorize or Reject an initiated transaction request.
- Use the filter touchpoint to filter the transaction list.
- Click "**Apply**" to display the filtered transactions.
- Use the sort touchpoint to sort the transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse transaction details.
- To Authorize or Reject any transaction, select the transaction by clicking on its associated radio button and then click on **"Authorize"** or **"Reject"** button to perform the desired action.
- The customer can share the success confirmation on WhatsApp if needed.
- Transactions may be authorized or rejected directly on the transaction list, or you can open each transaction to review and action it individually, as shown below:

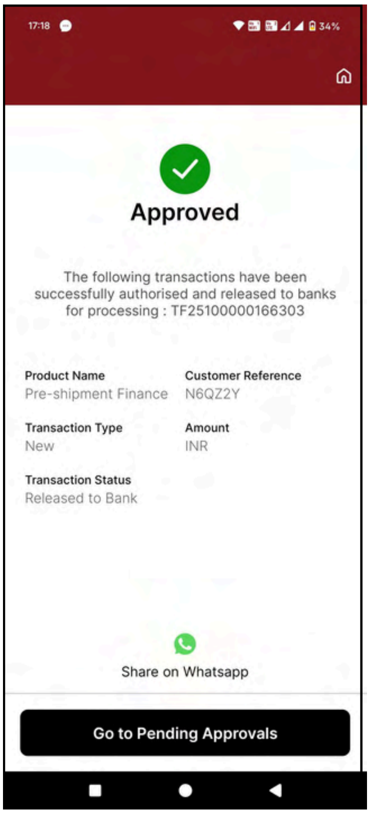


- If the user wishes to see transaction details before taking any action or to authorize/reject transaction from the transaction details screen, also called controlled mode authorization, then they need to follow these steps:

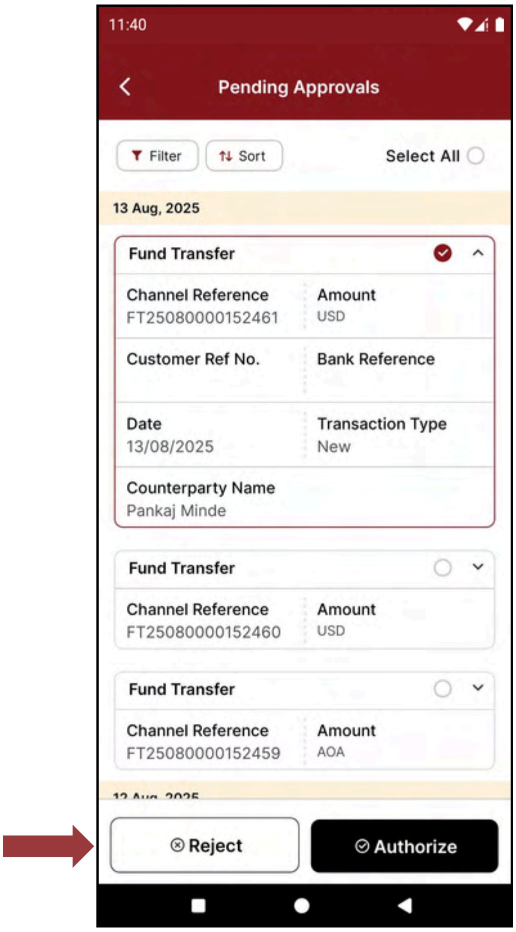


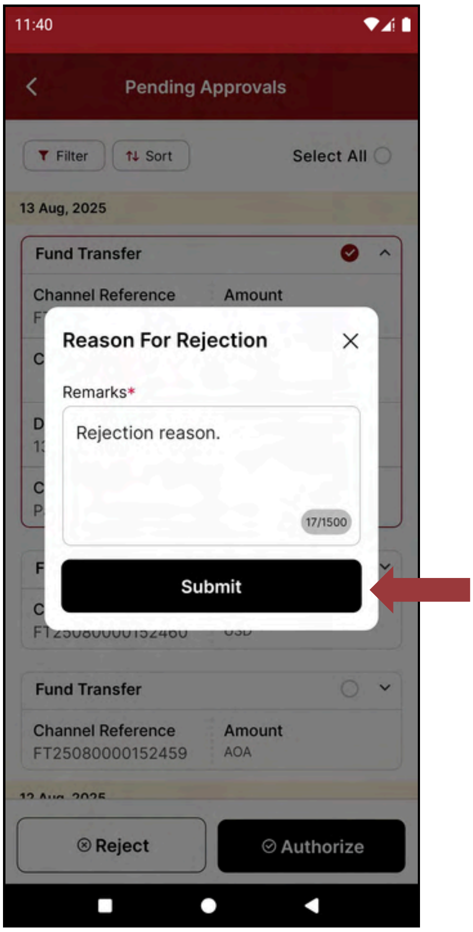




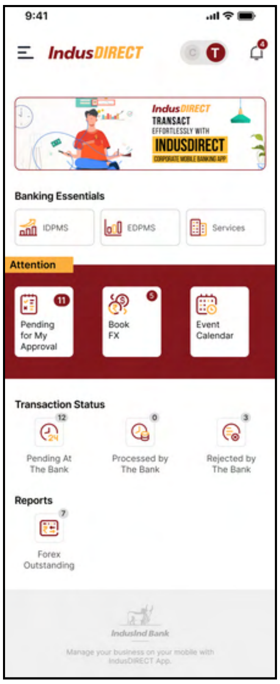


- In case of Rejecting a transaction, the user needs to specify the reason of rejection in the input box which appears as below:

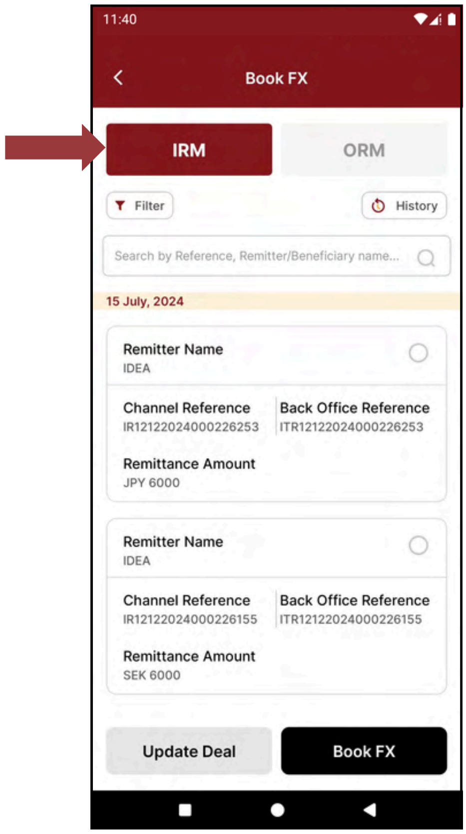




7.3.3 Book FX



- Go to the “Book FX” option under the Attention section from dashboard.
- Select either IRM (Inward Remittance) or ORM (Outward Remittance) using the radio buttons.
- Below the IRM & ORM buttons, you will find Filter and History options.
- Use the Search option to filter by Deal ID, Date, and either Remitter Name (for IRM) or Beneficiary Name (for ORM).

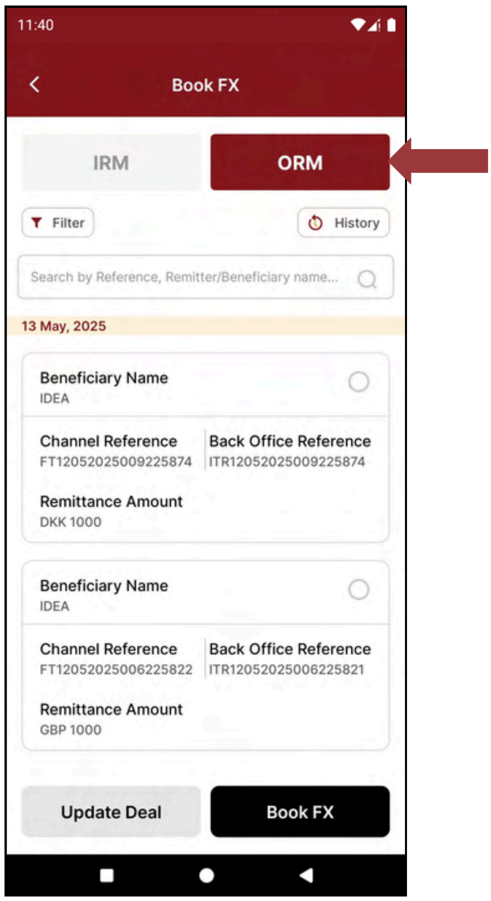


Upon selecting IRM, the screen will display a list of transactions with the following details:

- Date
- Remitter Name
- Channel Reference
- Back Office Reference
- Remittance Amount
- Checkboxes for selection.

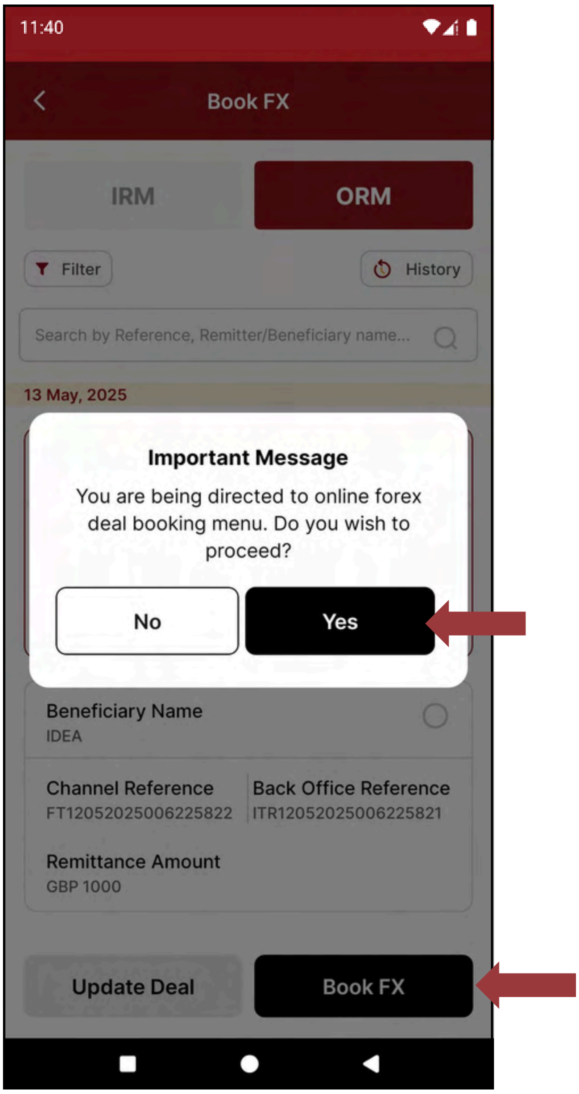
Upon selecting ORM, the screen will display a list of transactions with the following details:

- Date
- Beneficiary Name
- Channel Reference
- Back Office Reference
- Remittance Amount
- Checkboxes for selection.
- In the footer, there are Update Deal and Book FX buttons.



IndusInd Bank

- To proceed with Booking FX, select a transaction and click Book FX. A confirmation message box will appear with the message, "You are being directed to online forex deal booking menu. **Do you wish to proceed?**" Click “**Yes”** to proceed or **“No”** to cancel.

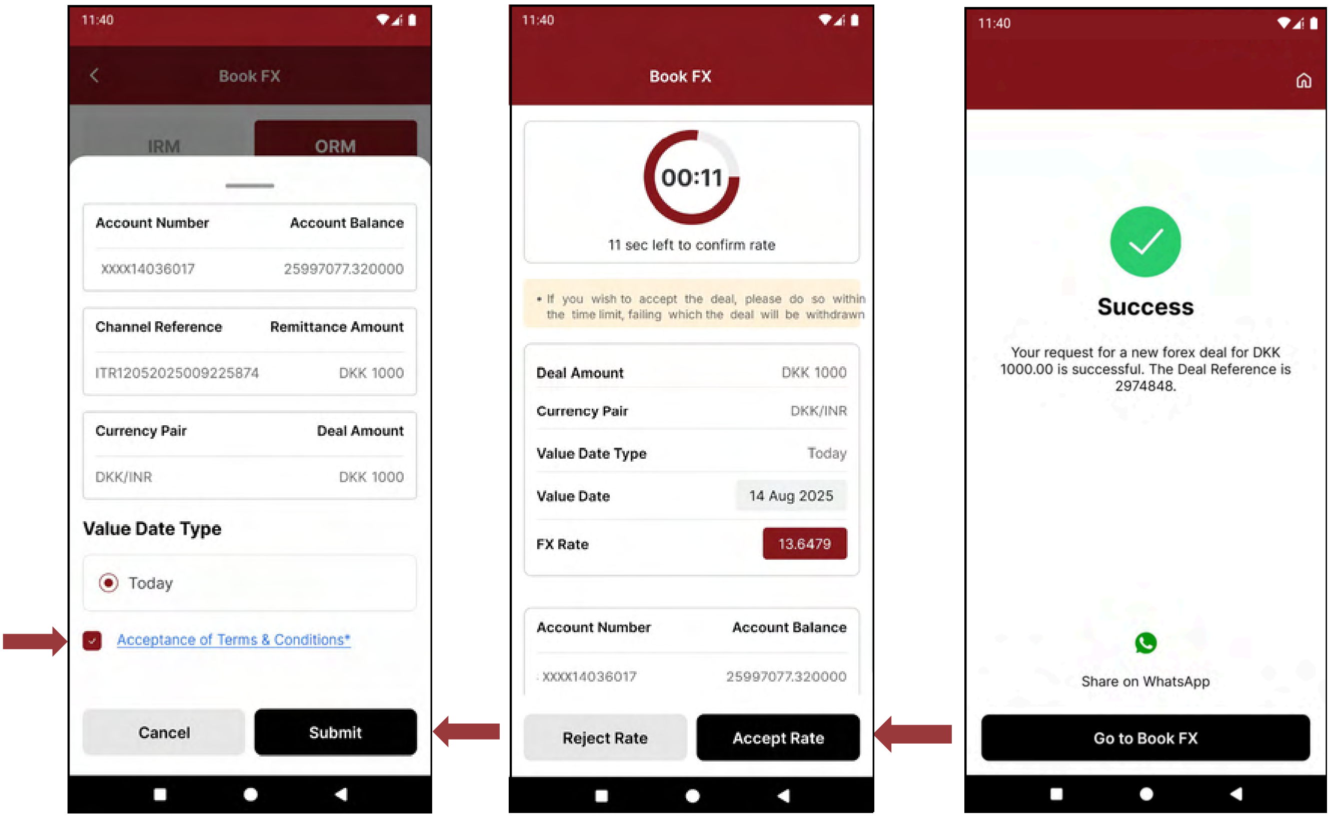


- If multiple transactions are selected (same Currency Pair), the FX Eligible Amount will be the sum of all selected transactions.

The FX Booking Details screen will show:

1. Account Number
2. Account Balance
3. Channel Reference
4. Remittance Amount
5. Currency Pair
6. Deal Amount

The only Value Date Type is **Today,** which is selected by default.



- Accept the Terms & Conditions before proceeding. If not accepted, an error message will prompt: “Please accept terms & conditions.”
- The footer contains Cancel and Submit buttons.

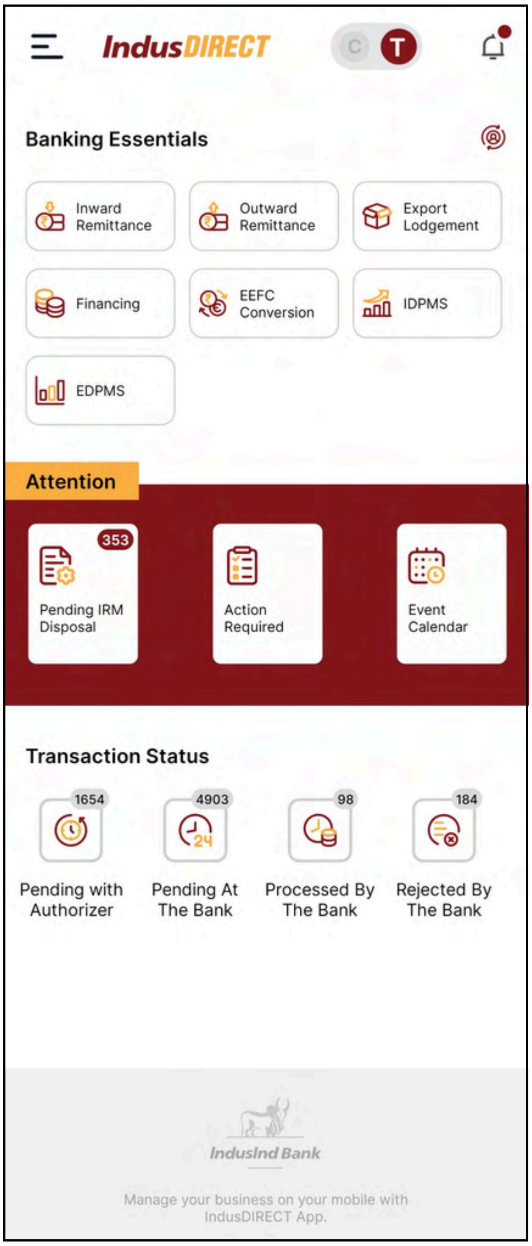
To update an FX deal, navigate to Book FX > Update Existing Deal. Select the relevant transaction to update. The screen will display the following details:

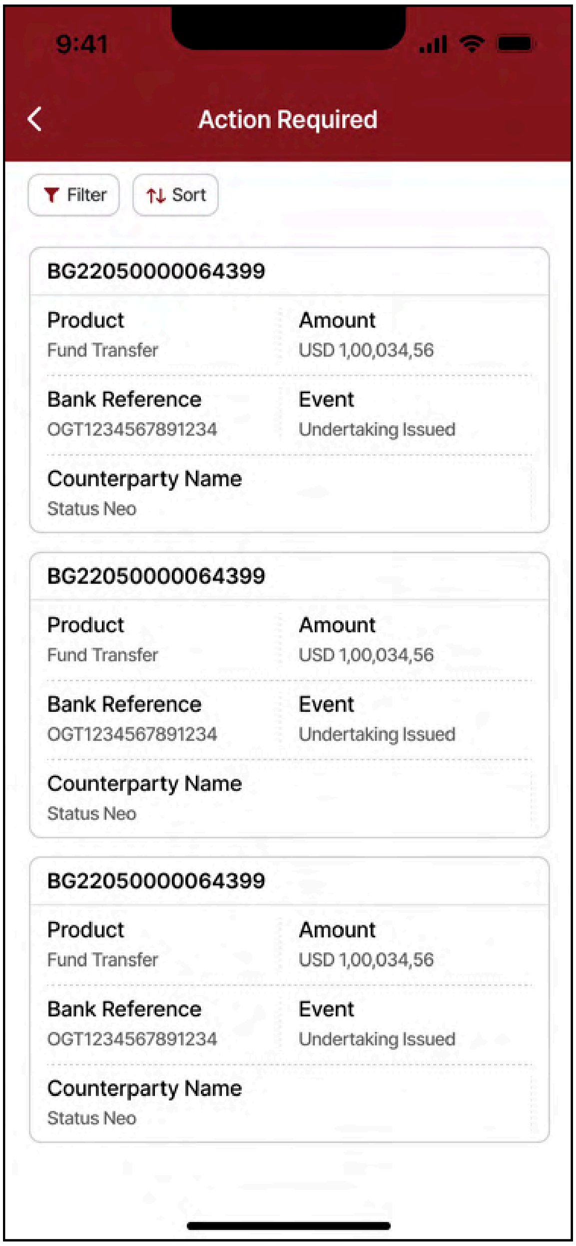
1. **Channel Reference**
2. **Remittance Amount**
3. **Currency Pair**
4. **Deal Amount**
5. **Deal ID**

- To apply Filters for transactions, navigate to Book FX > Filter and enter details such as Currency, Remittance Amount (From/To), Remitter Name (IRM) or Beneficiary Name (ORM), and Transaction Date (From/To). Click “**Apply”** to filter and display the results.
- To apply History Filters, go to Book FX > History Filter and enter details like Deal ID, Base Currency, Remittance Amount, Date of Remittance, Value Date Type, Remitter Name (IRM) or Beneficiary Name (ORM), Channel Reference, and Back Office Reference. Click “**Apply**” to filter and display the results.
- To access the Forex Outstanding report, go to FX Services > Forex Outstanding. You can download the list by clicking the “**Download”** icon. The list will show the Set Name and Date for each outstanding item.

7.3.4 Action Required

- This section allows the user to view transactions which requires the user to take necessary action.

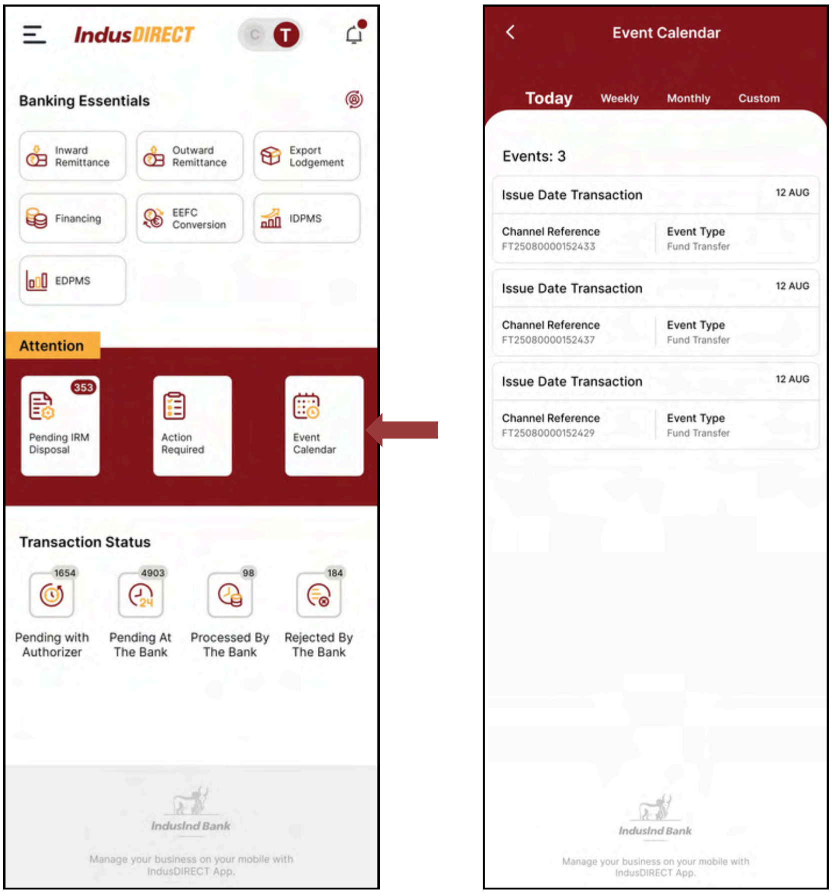




7.3.5 Event Calendar

- When a user wants to view transactions and events for different time frames, the user uses the **event calendar option**.
- When the calendar icon in the dashboard is clicked, the app navigates to the event calendar screen, enabling a user to view calendar across the four tabs: Today, Weekly, Monthly, and Custom.

Today Tab:
The **"Today"** tab displays all transactions for the current day.

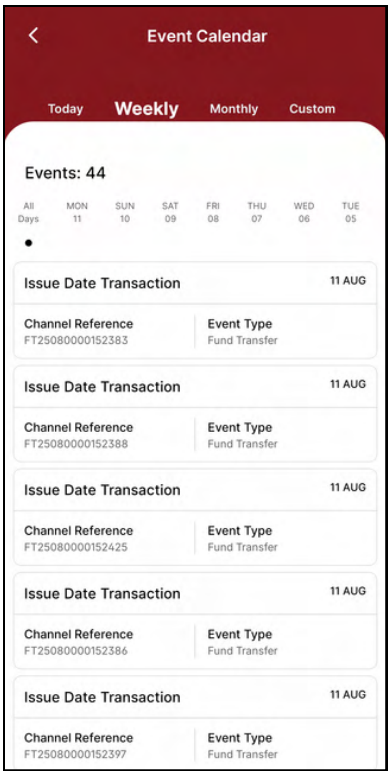


If there are no transactions for today, the message 'No Data Found' message will be displayed on the screen.

Weekly Tab:

The “**Weekly”** tab displays transactions for the current week, starting from the current day.

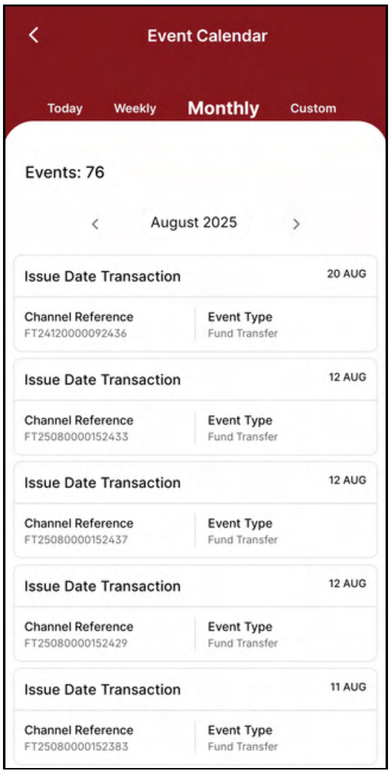
If there are no transactions for the week, the message 'No Data Found' will be displayed on the screen.



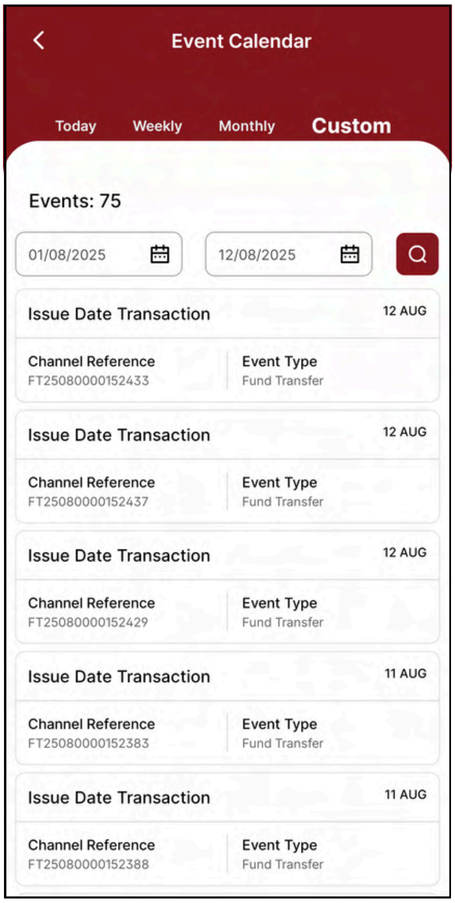
Monthly Tab:

The “**Monthly”** tab displays list transactions for the entire month.

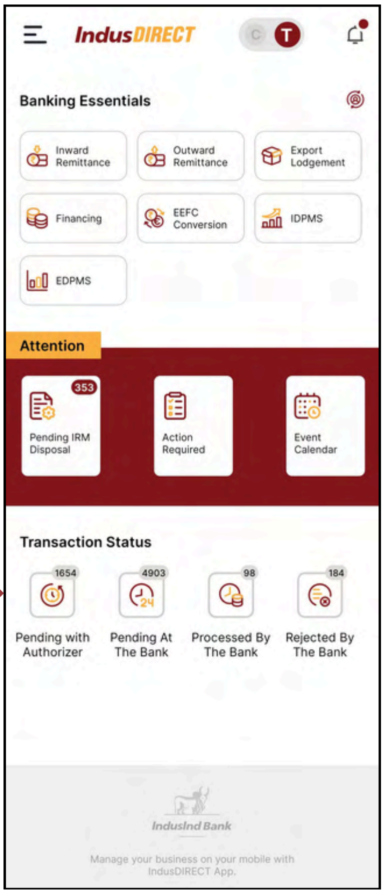
If there are no transactions for the month, the message 'No Data Found' will be displayed on the screen.



Custom Tab:
The "**Custom"** tab displays list transactions for the selected date range.

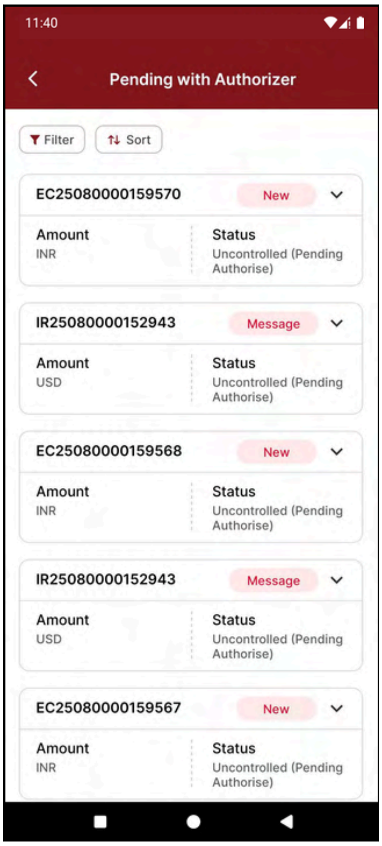


7.4 TRANSACTION STATUS



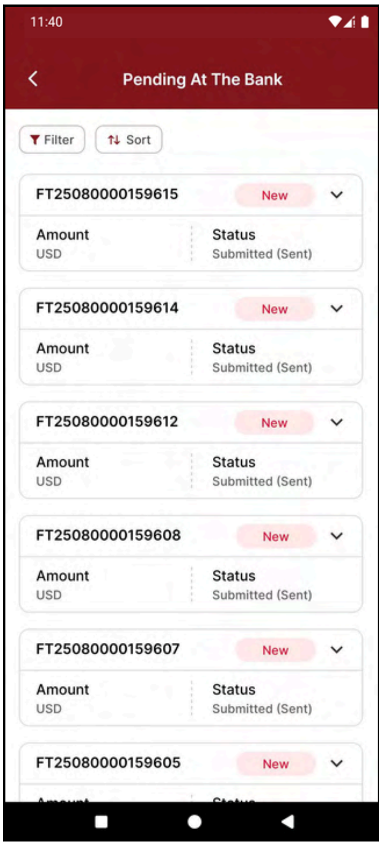
7.4.1 Pending with the Authorizer

- Click on the **"Pending with the Authorizer"** touchpoint to view transactions awaiting approval from the Authorizer.
- Use the filter touchpoint to filter transactions based on criteria such as Channel Reference, Currency, Amount, Counterparty Name, and Transaction Period.
- Click "**Apply**" to view the filtered transactions.
- Use the sort touchpoint to arrange transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse transaction groups for more details.



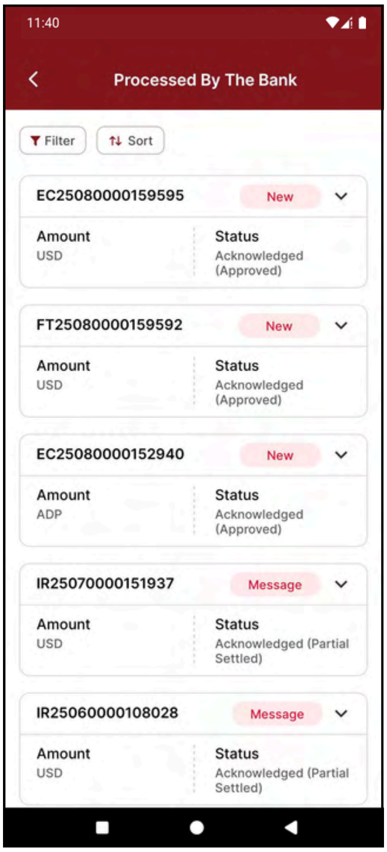
7.4.2 Pending at the Bank

- Click on the **"Pending at the Bank"** touchpoint to view transactions pending at the Bank.
- Use the filter touchpoint to refine the list of transactions.
- Click "**Apply**" to update the list based on your selected filters.
- Use the sort touchpoint to organize transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse transaction details.



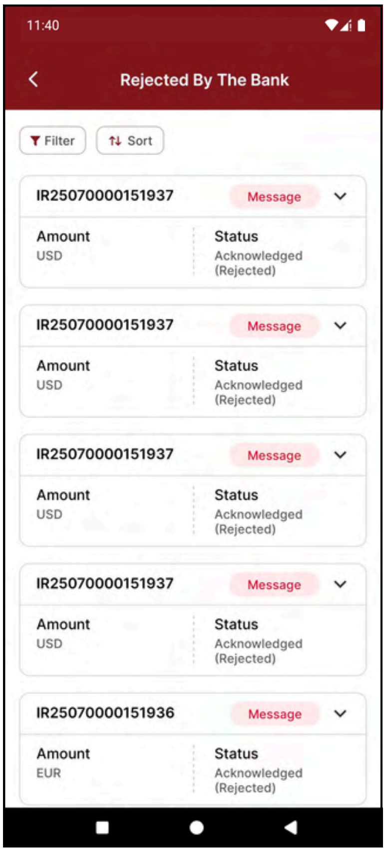
7.4.3 Processed by Bank

- Click on the **"Processed by Bank"** touchpoint to view transactions that have been processed by the Bank.
- Use the filter touchpoint to filter the transaction list.
- Click "**Apply**" to display the filtered transactions.
- Use the sort touchpoint to sort the transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse transaction details.



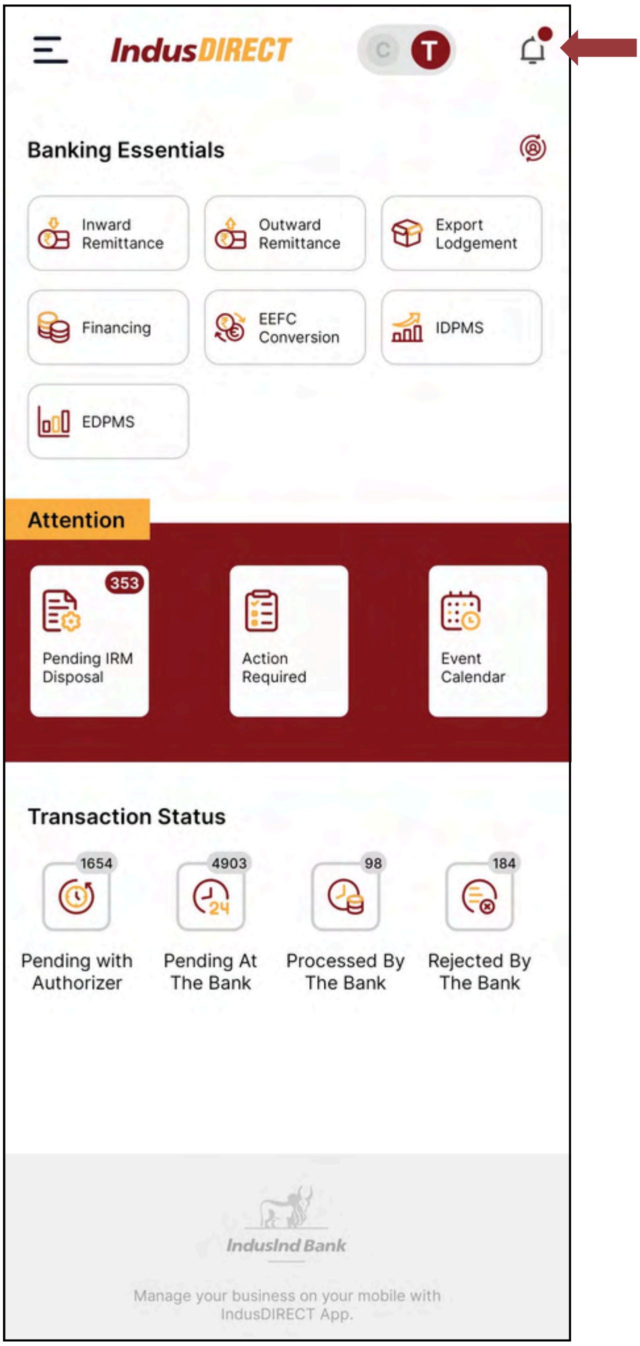
7.4.4 Rejected by Bank

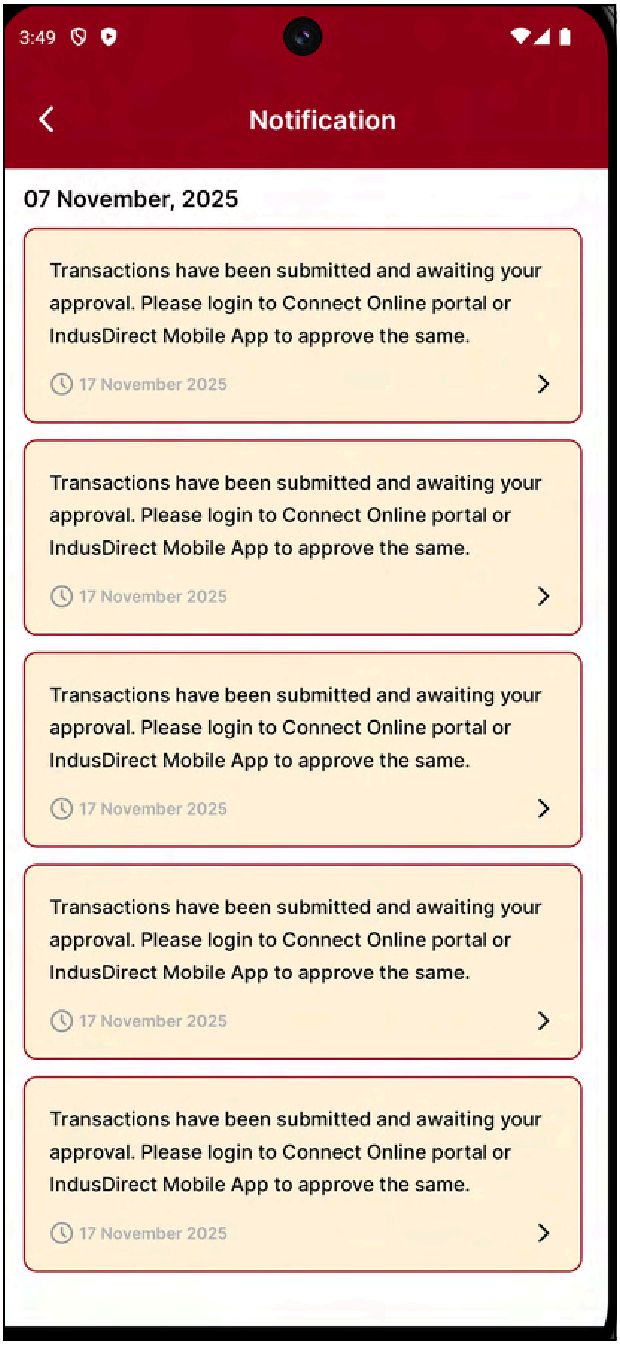
- Click on the **"Rejected by Bank"** touchpoint to view transactions rejected by the Bank.
- Use the filter touchpoint to refine the transaction list.
- Click "**Apply**" to display the filtered results.
- Use the sort touchpoint to sort transactions by Date, Currency, or Counterparty Name.
- Click on the dropdown to expand or collapse each transaction details.



7.5 NOTIFICATION

This is to provide the user with updates or alerts related to their account for Trade activities.





Customer Support

In case of queries, feel free to reach out to us using the below:

Toll Free Number

1800 2660 616

Timings

8.00 am to 7.00 pm - Monday to Saturday

(except 2nd and 4th Saturday and Public Holidays)

Customer Support Email

idcsupport@indusind.com