



**THE KARNATAKA STATE COOPERATIVE  
APEX BANK LTD.**

**Mobile Banking App  
User Manual**

This document / user manual provides the basic information of The Karnataka State Cooperative Apex Bank's Mobile Banking Application, Which is available in multiple languages. The document/ manual covers process of how to download Mobile Application, Installation, Registration and how to use the overall application.

Before new user registration in mobile app, user should approach the Home Branch, fill the Mobile Banking Application Form & submit the same along with the KYC documents.

After submission of the application form, user will get activated in Branch.

## Getting started:

### Step 1: Application download & Installation

Download Mobile Banking Application from Google play store for Android operating systems (OS), App store for iOS & Windows store for Windows OS phone.

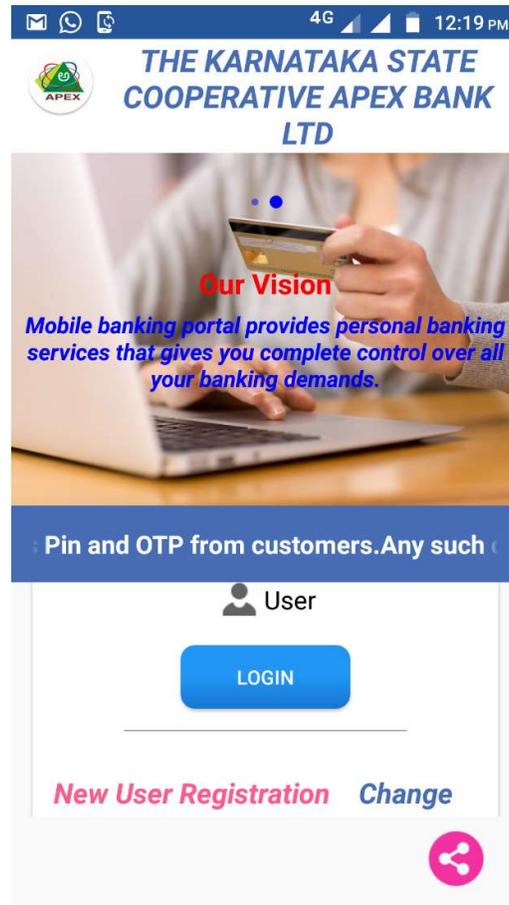


Install it once you downloaded.

### Step 2: Application usages

Once installed, launch the application. Below screen will be displayed on launching the application.

Once you installed the Mobile Banking Application After successful launch of the application, below Home screen will be displayed.



For new user registration, click on "New User Registration" Tab. Following details need to be entered to move further.

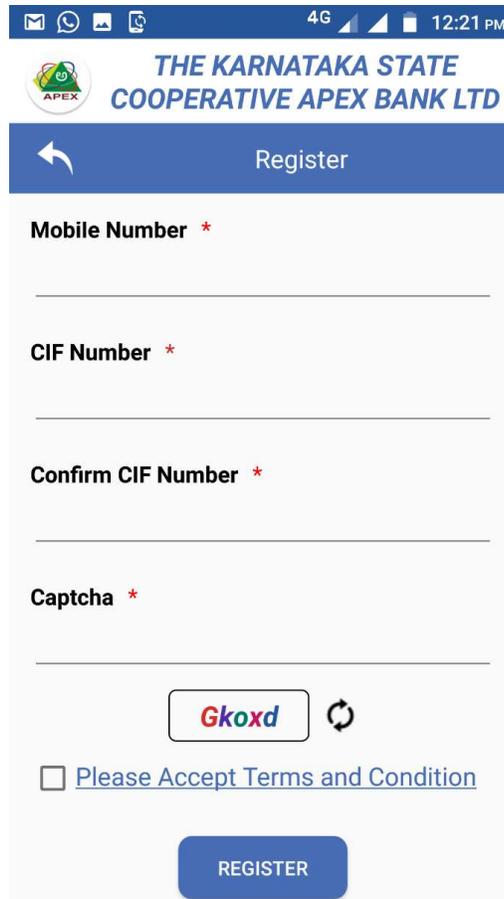
**Mobile Number:** Enter your Mobile number registered with the Bank.

**CIF Number:** Enter the 14 or 16 digit Number specified in your passbook under the head "Customer ID". For example 0010010000004431 or 10010000004431.

**Captcha:** Enter the Captcha shown in below box.

**Accept the terms & conditions:** Tick in the box to accept the terms & conditions. Details of terms & conditions is published in our Bank website [www.karnatakaapex.com](http://www.karnatakaapex.com) .

**Register:** Click on register tab to register the user.  
Then you will get the OTP to your registered mobile number for authentication.



The screenshot shows the mobile banking app interface for registration. At the top, there is a status bar with icons for mail, WhatsApp, and other notifications, along with 4G signal strength and the time 12:21 PM. Below the status bar is the bank's logo and name: "THE KARNATAKA STATE COOPERATIVE APEX BANK LTD". The main heading is "Register" with a back arrow icon. The form contains four input fields: "Mobile Number \*", "CIF Number \*", "Confirm CIF Number \*", and "Captcha \*". Below the captcha field is a "Gkoxd" logo and a refresh icon. There is a checkbox labeled "Please Accept Terms and Condition". At the bottom, there is a blue "REGISTER" button.

On clicking Register tab, **OTP** (One Time Password) will be sent to the registered mobile number. Use the OTP received to authenticate the registration process.

**MPIN** (Mobile Banking PIN): For login mobile app enter the 6 digit number, 3 same digits should not enter.

**TPIN** (Transaction PIN): For initiating transaction/Fund transfer. Enter the 6 digit number, 3 same digits should not enter.

**Security questions:** Answer these questions to reset your password if you forget in future.

THE KARNATAKA STATE  
COOPERATIVE APEX BANK LTD

Check Security Question

*Mandatory fields are marked with an asterik (\*)*  
**Please answer the security question**

**Security Question 1 \***

What is your nick name? ▾

Enter Answer \*

**Security Question 1 \***

How many siblings do you have? ▾

Enter Answer \*

**Security Question 3 \***

What is your favourite animal? ▾

Upon successful completion of the registration, app will restart & you will get login page.

**Click on User Login Tab.**

THE KARNATAKA STATE  
COOPERATIVE APEX BANK  
LTD

**Our Vision**  
*Mobile banking portal provides personal banking services that gives you complete control over all your banking demands.*

Pin and OTP from customers. Any such (

User

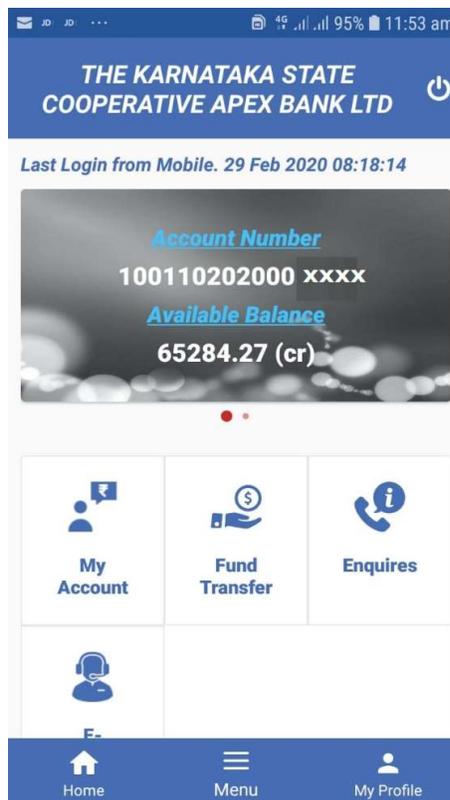
LOGIN

[New User Registration](#) [Change](#)

**Enter the MPIN (Mobile PIN).**



**Home page will appears as shown below.**



## In Mobile Banking App. you will get the following services.

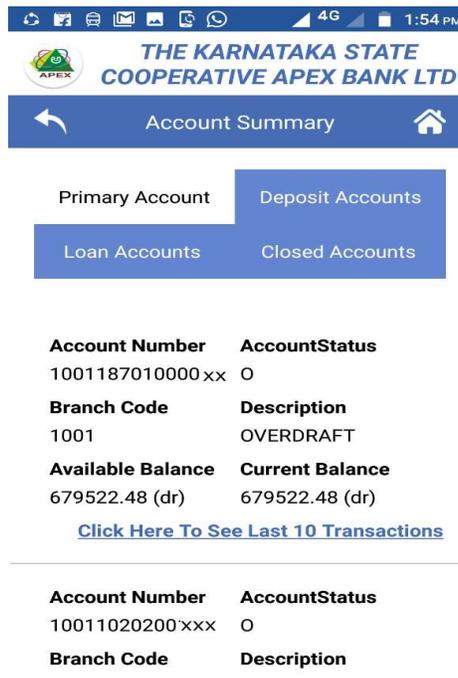
- 1) My Account
- 2) Fund Transfer
- 3) Enquires
- 4) E Services

### 1) My Account

You can view your accounts Balance, mini statement (10 transactions) & generate 3 months statement.

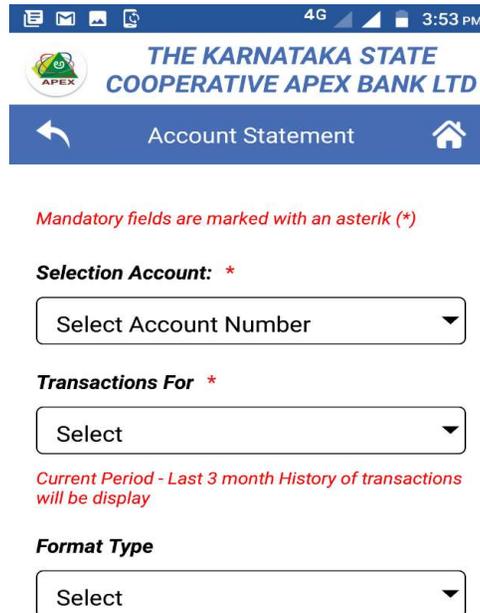


a) **Account Summary:** You can view upto 10 transaction history of all accounts (SB, CA, OD, FD & Loans) linked to your customer ID.



**Click on underline to view last 10 Transaction**

- b) **Account Statement:** You can download specified period or current period (last 3 months) transaction history in pdf format.

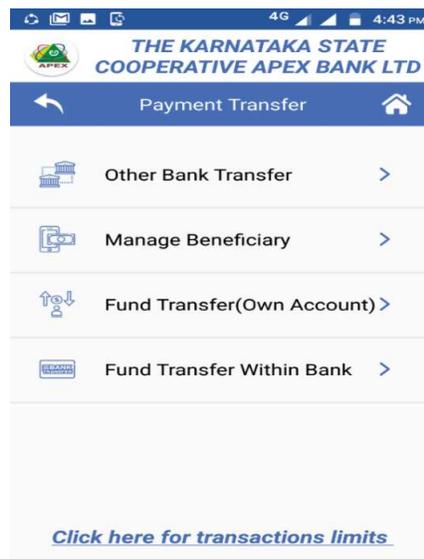


The screenshot shows the 'Account Statement' screen of the mobile app. At the top, there is a status bar with icons for notifications, 4G signal, and the time 3:53 PM. Below the status bar is the app header with the logo of 'THE KARNATAKA STATE COOPERATIVE APEX BANK LTD' and a blue navigation bar with a back arrow, the text 'Account Statement', and a home icon. A red note states: 'Mandatory fields are marked with an asterik (\*)'. There are three dropdown menus: 'Selection Account: \*' with the text 'Select Account Number', 'Transactions For \*' with the text 'Select', and 'Format Type' with the text 'Select'. A red note below the second dropdown states: 'Current Period - Last 3 month History of transactions will be display'.

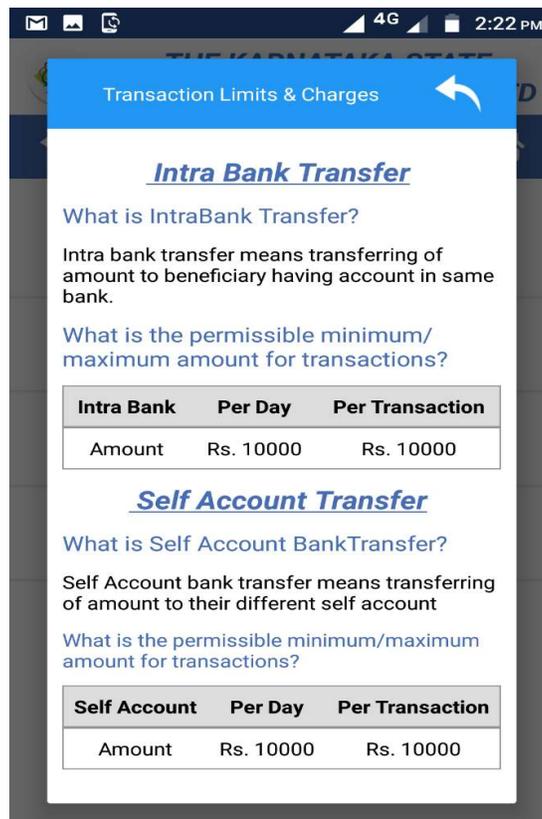
## 2) Fund Transfer

Under this, you will get the follows options.

- a) Other Bank Transfer
- b) Manage Beneficiary
- c) Fund Transfer (Own Account)
- d) Fund Transfer within Bank



**Click here for view transactions limits**



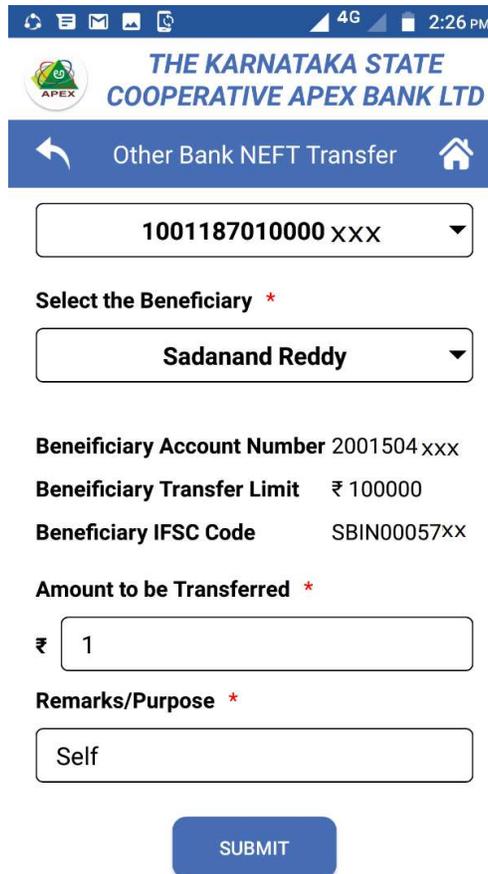
You can transfer amount/funds as follows. Before transfer of fund to other Bank or Fund transfer within Bank (except own account), you should add Beneficiary. After activation (4 hours) of Beneficiary only you are able to transfer the money. This is one time activity, for a Beneficiary.

### **a) Other Bank Transfer**

In this option, you can transfer the money from your account to other Bank customer account via NEFT & RTGS.



If you want transfer below Rs. 2.00 Lakhs select NEFT, more than Rs. 2.00 Lakhs select RTGS option.



The screenshot shows the mobile application interface for 'Other Bank NEFT Transfer' at The Karnataka State Cooperative Apex Bank Ltd. The interface includes a status bar at the top with icons for home, messages, mail, and a 4G signal indicator. Below the bank logo, the title 'Other Bank NEFT Transfer' is displayed. The form contains several fields: a dropdown menu for the beneficiary name (currently showing 'Sadanand Reddy'), a text field for the beneficiary account number (showing '1001187010000 XXX'), and a text field for the amount to be transferred (showing '₹ 1'). There are also labels for 'Beneficiary Transfer Limit' (₹ 100000) and 'Beneficiary IFSC Code' (SBIN00057XX). A 'Remarks/Purpose' field contains the text 'Self'. A blue 'SUBMIT' button is located at the bottom of the form.

THE KARNATAKA STATE  
COOPERATIVE APEX BANK LTD

Other Bank NEFT Transfer

1001187010000 XXX

Select the Beneficiary \*

Sadanand Reddy

Beneficiary Account Number 2001504 XXX

Beneficiary Transfer Limit ₹ 100000

Beneficiary IFSC Code SBIN00057XX

Amount to be Transferred \*

₹ 1

Remarks/Purpose \*

Self

SUBMIT

After selection of NEFT/RTGS, select Beneficiary Name, Account, Transfer amount & purpose of transfer. Then click on submit.

Before confirmation you will get transaction details, here you can verify the transaction details. Entered details are correct Click on confirmation button or else you can click on cancel button.

THE KARNATAKA STATE COOPERATIVE APEX BANK LTD

Other Bank NEFT Transfer

**Debit Account Details**

**Debit Account Number** 10011020200 xxxxx

**Account Type** SAVING BANK

**Amount to be Transferred** 1

**Purpose/Remarks** Self

**Credit Account Details**

**Beneficiary Account Number** 2001504 xxxxx

**Beneficiary Name** Sadanand Reddy

**Transaction Limit** 100000

**IFSC Code** SBIN00057XX

CONFIRM CANCEL

**Click on Confirm Tab, you will get OTP**

THE KARNATAKA STATE COOPERATIVE APEX BANK LTD

Other Bank NEFT Transfer

*Mandatory fields are marked with an asterik (\*)*

**One Time Password(OTP) has been sent to your registered mobile 91xxxxxx39**

**enter the same**

Enter the OTP \*

703937

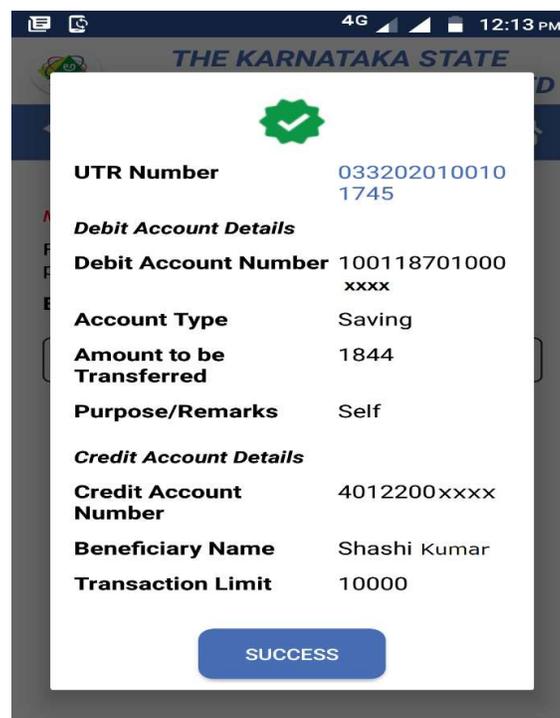
SUBMIT CANCEL

Havent received OTP yet?  
[Click Here](#) to Resend the OTP

**Enter the OTP, it will ask TPIN**



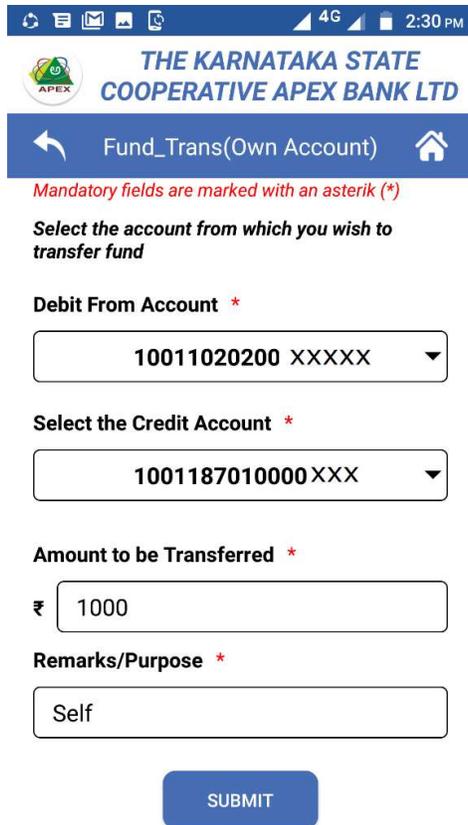
**After entering the TPIN, you will get UTR number. Click on success button.**



Please note down UTR Number for your further communication

## b) Fund Transfer (Own Account)

In this option you can transfer amount from your SB account to CA, OD, Loan & FD account.



The screenshot shows the mobile app interface for 'THE KARNATAKA STATE COOPERATIVE APEX BANK LTD'. The screen title is 'Fund\_Trans(Own Account)'. A note states 'Mandatory fields are marked with an asterik (\*)'. The instruction is 'Select the account from which you wish to transfer fund'. There are three main input sections: 'Debit From Account \*' with a dropdown menu showing '10011020200 XXXXX'; 'Select the Credit Account \*' with a dropdown menu showing '1001187010000XXX'; and 'Amount to be Transferred \*' with a text input field containing '₹ 1000'. Below these is a 'Remarks/Purpose \*' field with the text 'Self'. A blue 'SUBMIT' button is at the bottom.

You have to select debit account, credit account, enter amount to be transferred & purpose of the amount transfer.

## c) Fund Transfer within Bank

In fund transfer within Bank, you can transfer the amount from your account to other account within KSC Apex Bank customers.

## Manage Beneficiary

Before transfer of amount from your account to within Bank Customers A/cs & Other Bank customers accounts (NEFT/RTGS), first you need to add the beneficiaries at manage beneficiary option. This is one time activity for the first time. For activation of the beneficiary, it will take 4 hours after your approval.



*Mandatory fields are marked with an asterik (\*)*

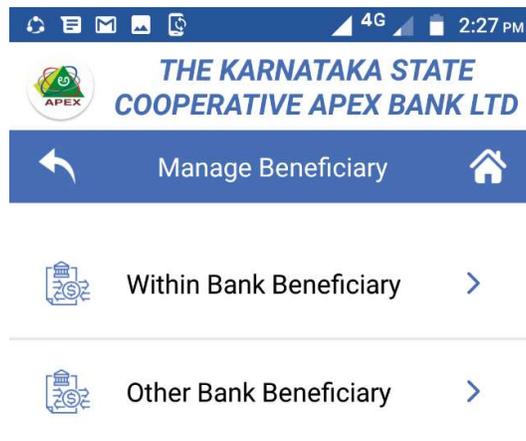
For Security reason, keep changing your password at regular intervals

**Enter Transaction Pin \***

SUBMIT

[Forget 6-digit TPin?](#)

**Enter the Transaction PIN & click on Submit button.**



Select within Bank Beneficiary, for beneficiary accounts are within KSC Apex Bank only.

Select Other Bank Beneficiary for other Bank customers fund transfer through NEFT/RTGS.

## Within Bank Beneficiary

4G 2:28 PM

 THE KARNATAKA STATE  
COOPERATIVE APEX BANK LTD

← Add/View Beneficiary → 

*Mandatory fields are marked with an asterik (\*)*

*Bank does not accept responsibility for funds transferred inadvertently to a wrong account number input by the customer*

**Beneficiary Name \***

**Beneficiary Account Number \***

**Confirm Account Number \***

**Transfer Limit \***

SUBMIT

Enter the Beneficiary Name & Account Number (16-digit) as mentioned in their passbook. Transfer limit means maximum amount to be transfer.

## Other Bank Beneficiary

4G 2:29 PM

 THE KARNATAKA STATE  
COOPERATIVE APEX BANK LTD

← Add/View Beneficiary → 

**Beneficiary Name \***

**Beneficiary Account Number \***

**Confirm Account Number \***

**Transfer Limit \***

*Select IFSC Code option if you know IFSC code. Else  
Select Location*

IFSC Code  Location

**IFSC Code \***

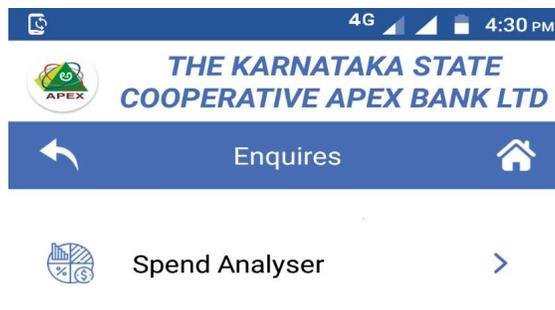
In Other Bank you can transfer the amount from your account to other Banks account/customers.

Enter the Beneficiary Name & Account Number as mentioned in their passbook. Enter transfer limit (i.e. Maximum amount). Enter IFSC code or Location of Beneficiary.

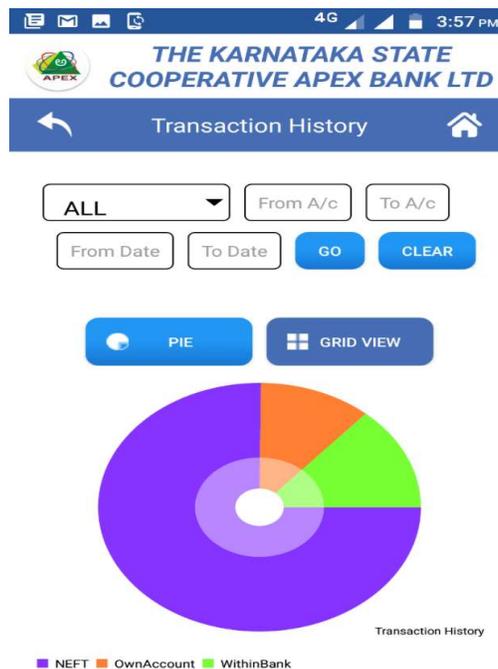
### 3) Enquires

**Spend Analyser:** You can view your money spending / transaction history.

#### Click on Spend Analyser Tab



Here you can select all accounts or select particular accounts, select from & to dates click on Go button.

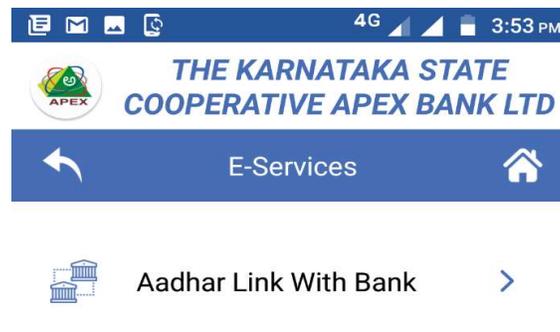


You can view transaction history through PIE chart or Grid view.

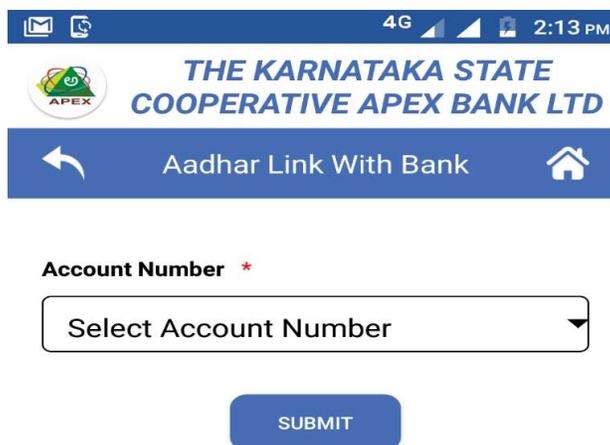
## 4) E-services

You can view Aadhar number upon selecting your Bank A/c Number

### Click on Aadhar Link with Bank



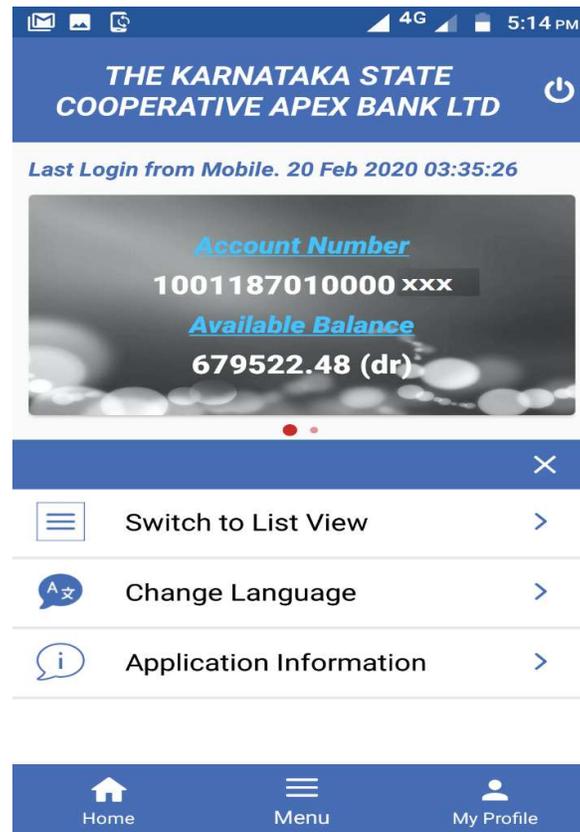
### Select the Account number & submit



### Click on Confirm tab



## Menu

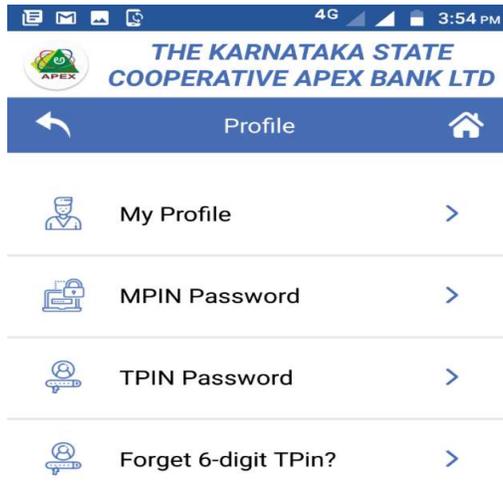


**Switch to List view Grid view:** You can change the view option as List or Grid view visa versa.

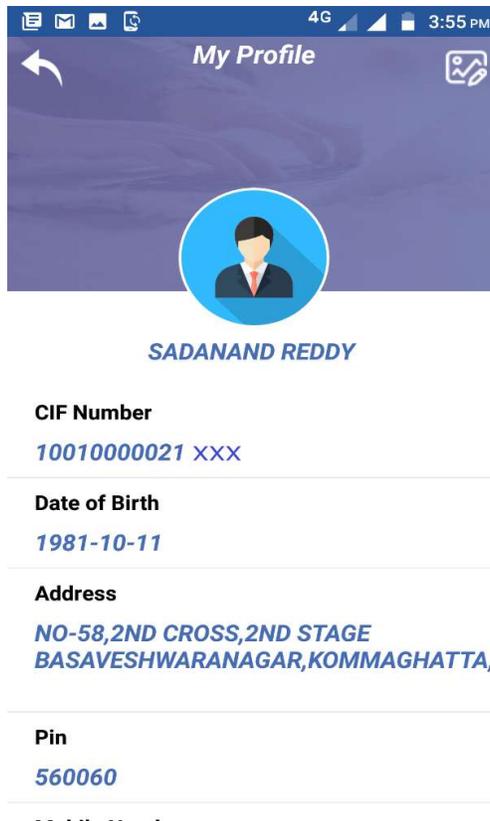
**Change Language:** You can change language as you required

**Application Information:** Here you can view Road map of the application.

## Profile

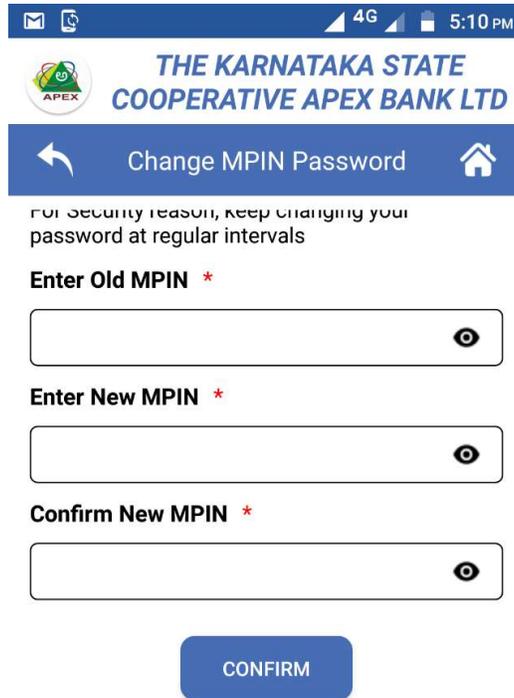


## Click on My Profile



In My profile you can view CIF (Customer Number), Date of Birth, Address, PIN code, Mobile number & e-mail id. Also you can add your photo.

### Forget 6-digit MPin?



The screenshot shows a mobile application interface for 'THE KARNATAKA STATE COOPERATIVE APEX BANK LTD'. At the top, there is a status bar with icons for mail, location, 4G signal, and battery, along with the time 5:10 PM. Below the status bar is the bank's logo and name. A blue navigation bar contains a back arrow, the text 'Change MPIN Password', and a home icon. Below the navigation bar, a message reads: 'For security reason, keep changing your password at regular intervals'. There are three input fields: 'Enter Old MPIN \*', 'Enter New MPIN \*', and 'Confirm New MPIN \*'. Each field has a toggle icon on the right. At the bottom, there is a blue 'CONFIRM' button.

**Note :**

\* Sequential or repetitive numbers are not allowed(e.g. 987654,123456,654321,111222,012345,etc).

\* No digit should be repeated more than twice in a sequence(e.g. 111468,222222).

### You can reset the Mobile PIN

## Forget 6-digit TPIN ?

THE KARNATAKA STATE  
COOPERATIVE APEX BANK LTD

Change TPIN Password

For security reasons, please change your password at regular intervals

Enter Old TPIN \*

Enter New TPIN \*

Confirm New TPIN \*

CONFIRM

### Note :

\* Sequential or repetitive numbers are not allowed(e.g. 987654,123456,654321,111222,012345,etc).

\* No digit should be repeated more than twice in a sequence(e.g. 111468,222222).

**You can reset the Transaction PIN**

## Check Security question

4G 3:55 PM

 **THE KARNATAKA STATE  
COOPERATIVE APEX BANK LTD**

← Check Security Question

*Mandatory fields are marked with an asterik (\*)*

**Please answer the security question**

**Secuirty Question 1 \***

What is your nick name? ▼

**Enter Answer \***

**Secuirty Question 1 \***

How many siblings do you have? ▼

**Enter Answer \***

**Secuirty Question 3 \***

What is your favourite animal? ▼

**You can reset your Check Security question**