



The Maharashtra State Co-operative Bank Limited

(Incorporating The Vidarbha Co-op. Bank Ltd)

Scheduled Bank





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Mobile Banking User Manual

Introduction :

This document provides the basic information of The Maharashtra State Co-operative Bank's Mobile banking Application (SHIKHAR APP). This Document covers process of how to download Application, Installation, Registration and how to use the overall application.

Getting started :

Step 1: Application download and Installation-

Download Mobile banking Application (SHIKHAR APP) from Google Play store for Android OS, App Store for iOS and Windows Store for Windows OS phone.



Install it once downloaded.

Step 2: Application Usages-

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

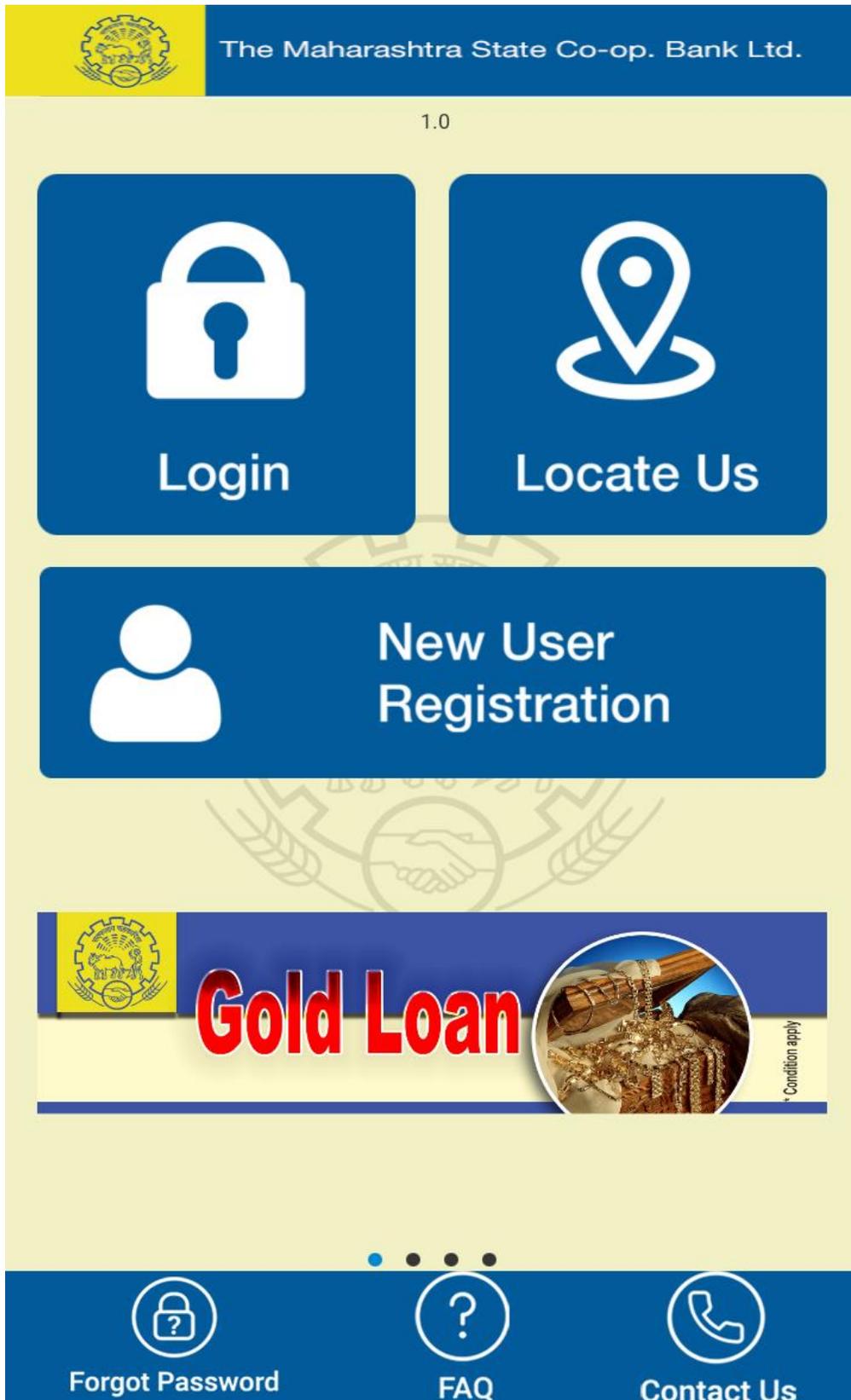
3:41 PM

4G VoLTE



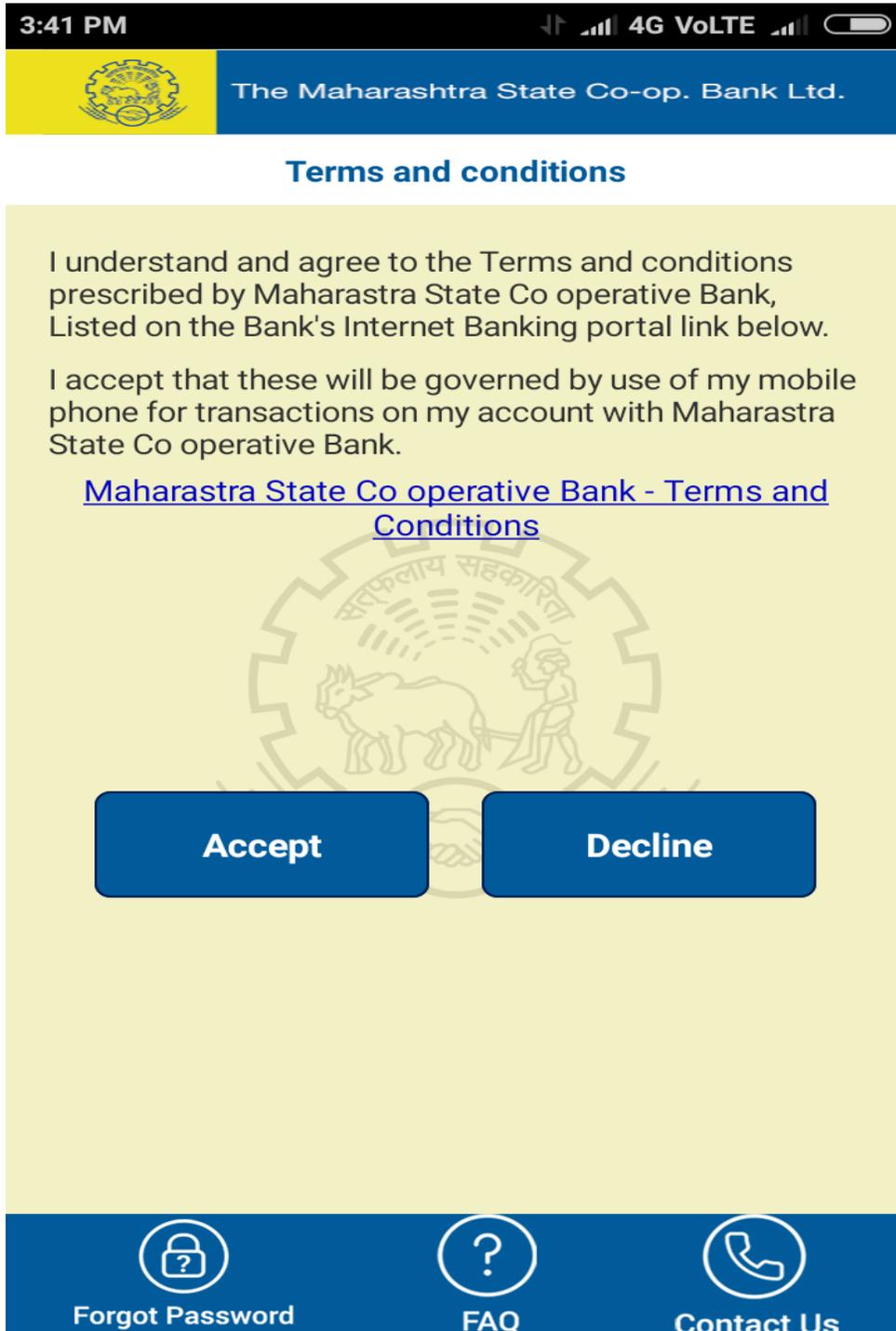
**Welcome To
The Maharashtra State
Co-op. Bank Ltd.**

After successful launch of the application, below Home screen will be displayed:



a) For New User Registration:

- a. Click on New User Registration if you are new user to the application.
Below terms and conditions page will be displayed :



Read all the terms and conditions for using the Mobile Banking Application. After Accepting the terms and Conditions below registration page will be displayed:



The Maharashtra State Co-op. Bank Ltd.

Registration

***Note :**

For Activation of Mobile banking Kindly Register with your Base Branch

Account Number

Enter 16 digit Acc No.

eg: 0002106090012145

Mobile Number

Enter Mobile No.

eg: 9823456789

Submit



Forgot Password



FAQ



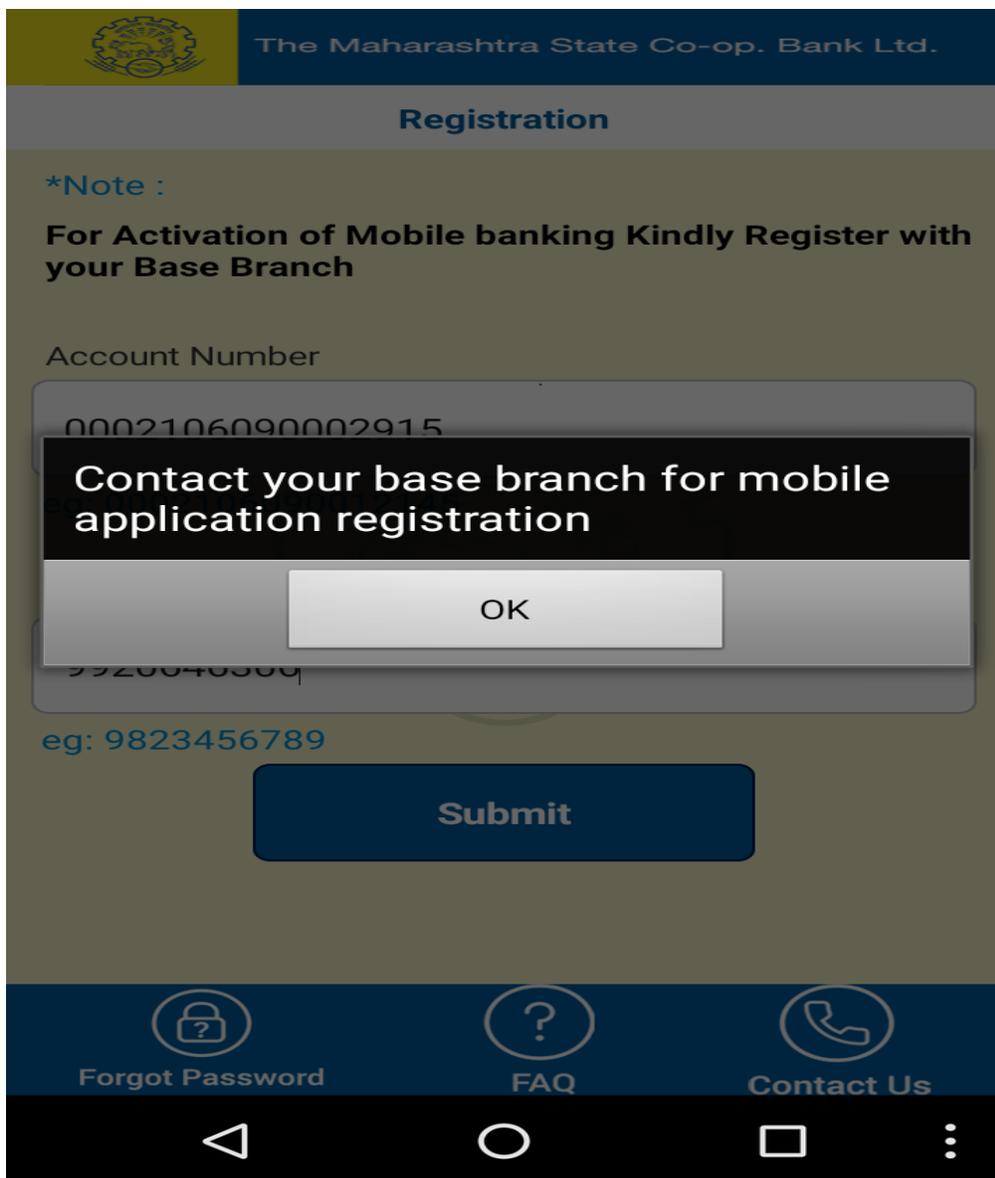
Contact Us

In **Account Number** field, enter your 16 digit Account number specified in your Cheque book or Passbook. For Example 0002106090012345 (1st 4 digit Branch code, next five digit Product code and remaining digits are account number).

In **Mobile Number** field, enter your mobile number registered with bank for Mobile banking services.

After entering **Account Number** and **Mobile Number**, click **Submit** Button.

In case you get the below message, then kindly contact your Home branch for activating mobile banking service on your number.



Else, below Document verification screen will pop up:



The Maharashtra State Co-op. Bank Ltd.

Document Verification

Account No
0002106090002915

Document Type
Select

Document ID
Enter Document ID

Submit

 **Forgot Password**  **FAQ**  **Contact Us**

Select the document type like PAN Card and enter the corresponding ID number in the Document ID field.

The Maharashtra State Co-op. Bank Ltd.

Document Verification

Account No
0002106090002915

Document Type

Select

Select

PAN

Submit

Forgot Password

FAQ

Contact Us

Once correct details are entered successfully, Activation code will be sent on your mobile number.

The Maharashtra State Co-op. Bank Ltd.

User Activation

Enter Customer Id

8xx48

Enter Activation Code

SMS will be sent on your registered mobile number with Activation Code.

OK

Submit

Forgot Password FAQ Contact Us

On successfully entering the activation code, you will be required to set your 4 digit MPIN (Pin to login into the application):



The Maharashtra State Co-op. Bank Ltd.

MPIN

Set MPIN (Used for Login)

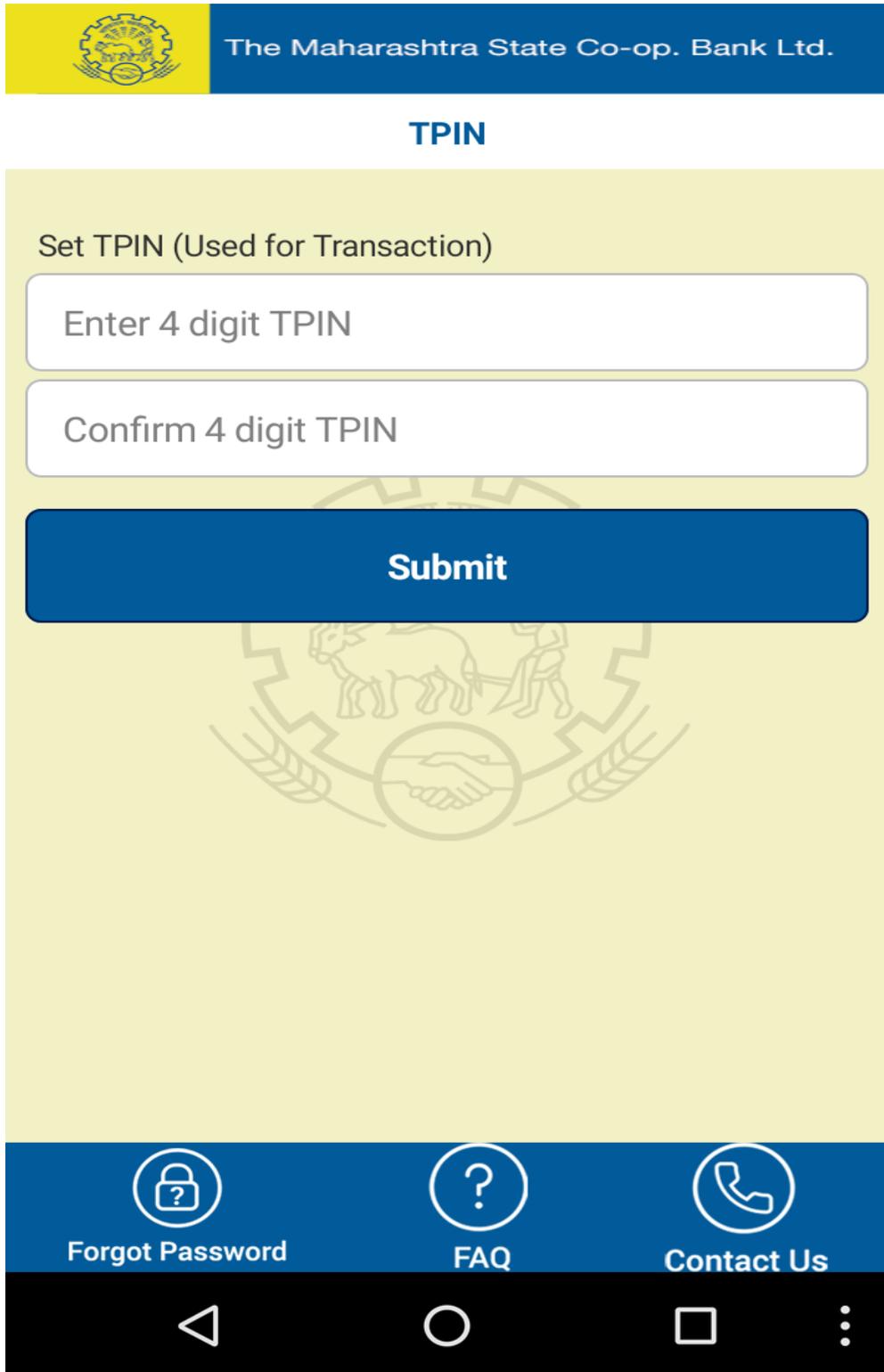
Submit



 **Forgot Password**  **FAQ**  **Contact Us**



After setting MPIN, you will be asked to set 4 digit TPIN (Pin required to perform financial transaction):



The Maharashtra State Co-op. Bank Ltd.

TPIN

Set TPIN (Used for Transaction)

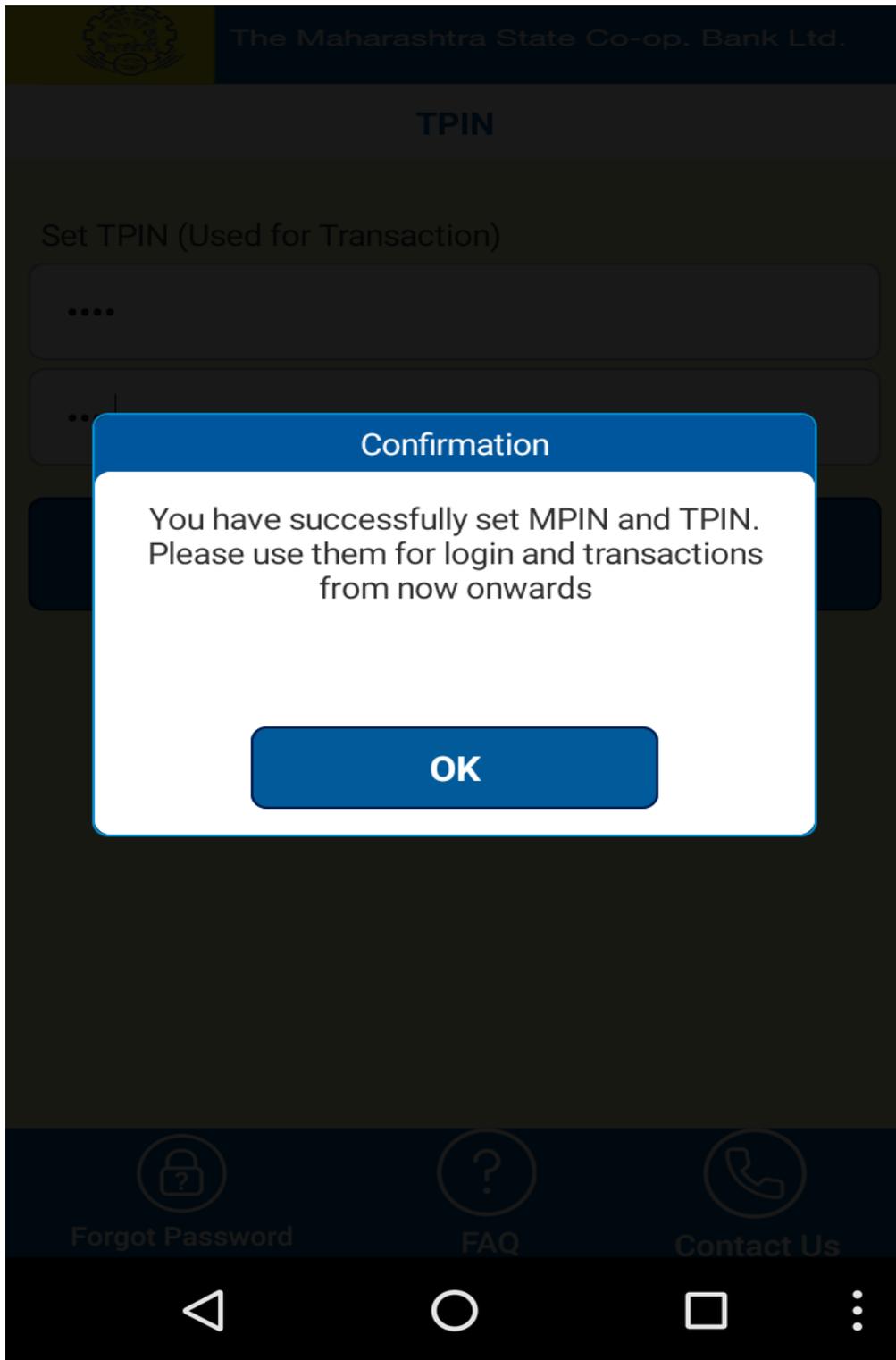
Enter 4 digit TPIN

Confirm 4 digit TPIN

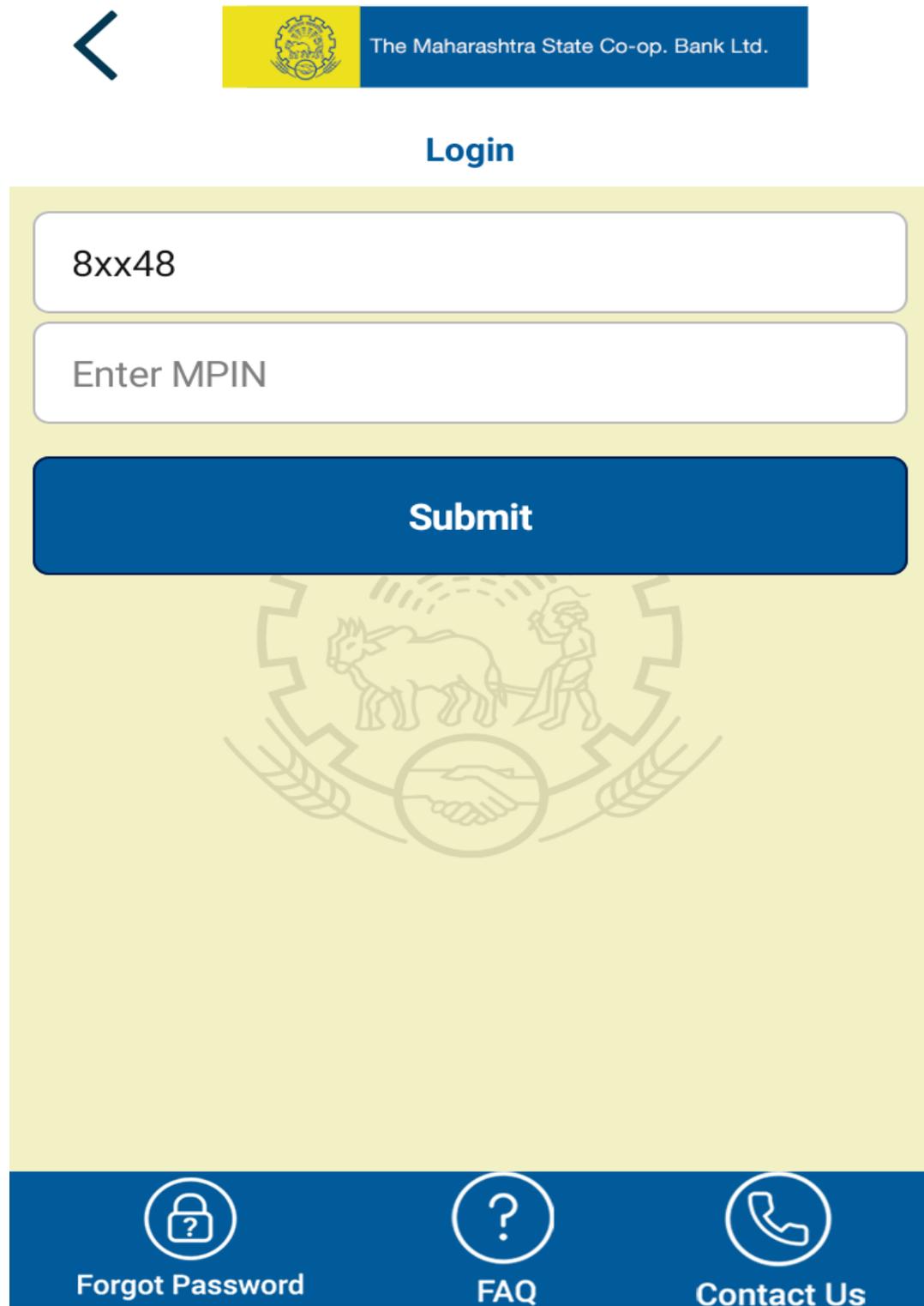
Submit

[Forgot Password](#) [FAQ](#) [Contact Us](#)

After successfully setting the MPIN and TPIN, you are ready to use Mobile Banking application:



B) You can now Login into your application by entering MPIN set by you.



<



The Maharashtra State Co-op. Bank Ltd.

Login

Submit





Forgot Password

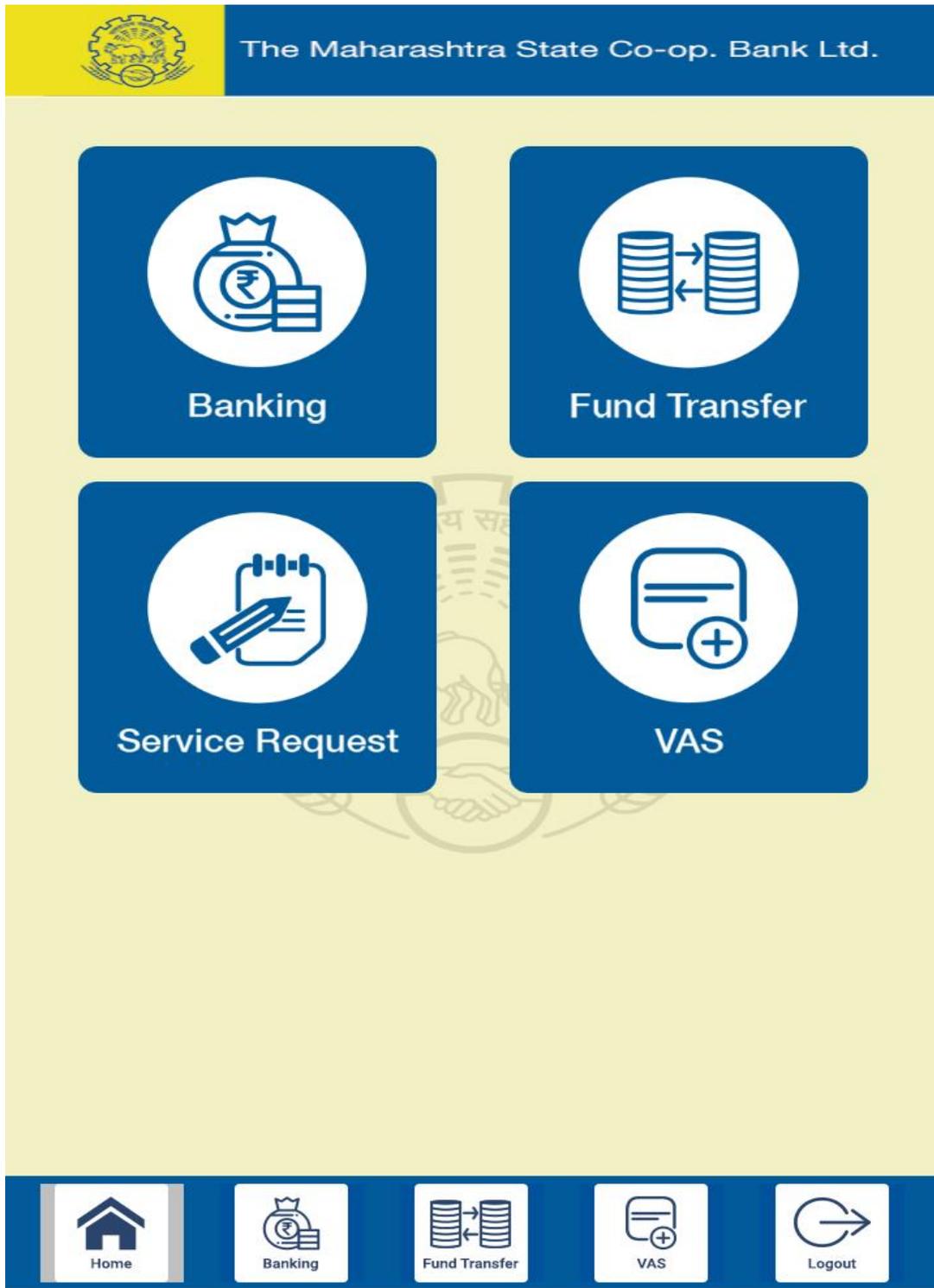


FAQ



Contact Us

On successful login Your Home page will be displayed:



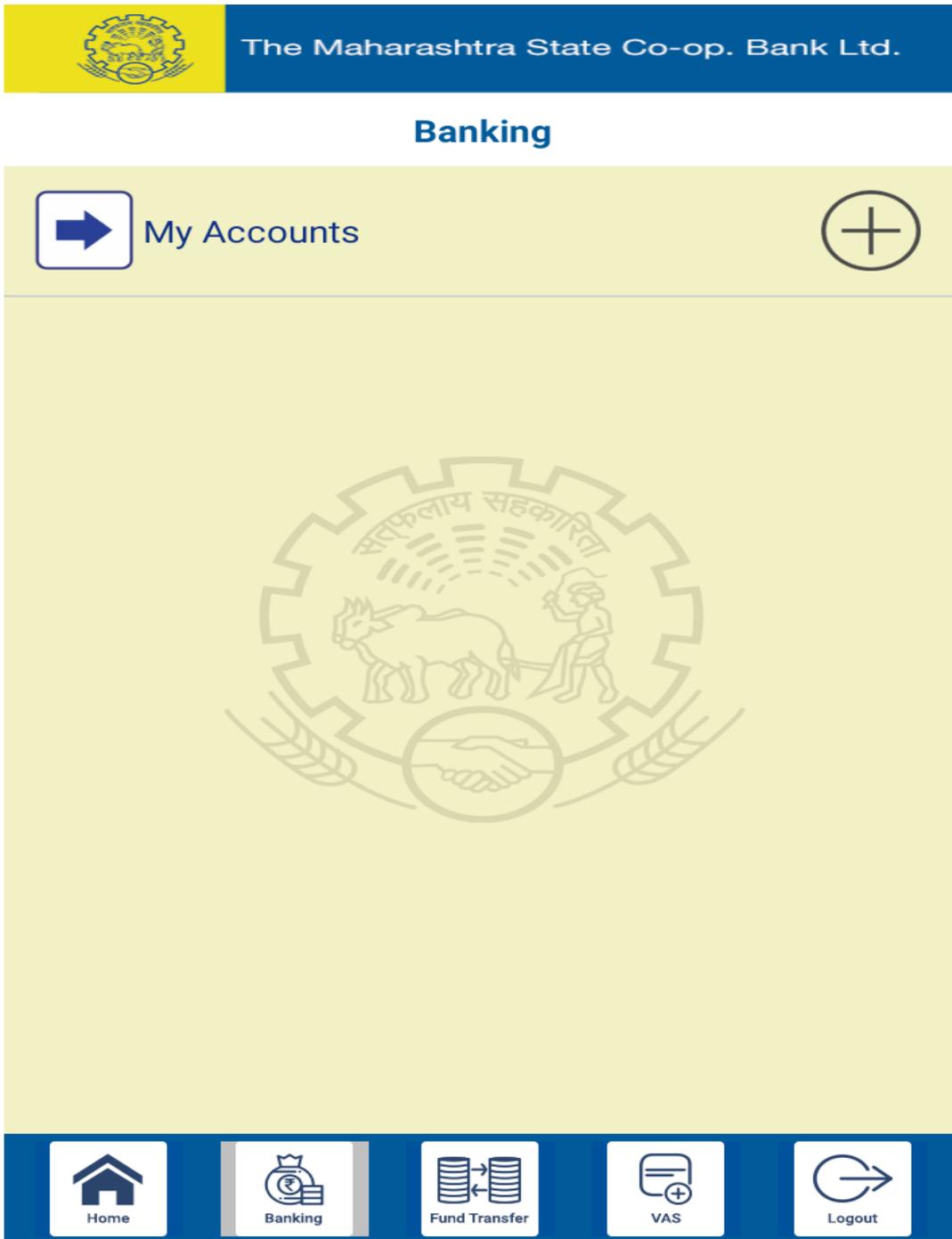
Entering Wrong MPIN for 3 times will block your application. To reset MPIN Forgot Password need to be used.

1) Banking :

Under **banking** you can access below options for your Saving, Current and CC account.

a) Balance Enquiry.

b) Mini Statement.





The Maharashtra State Co-op. Bank Ltd.

Banking



My Accounts



Saving/Current/CC Account



Home



Banking



Fund Transfer



VAS



Logout



The Maharashtra State Co-op. Bank Ltd.

Saving / Current Accounts

Account Type 10609
Account No. 000200000002915
Branch Name H O MUMBAI

[Balance Enquiry/Mini Statement](#)



Home



Banking



Fund Transfer



VAS



Logout



The Maharashtra State Co-op. Bank Ltd.

Balance Enquiry

Account No. ~~XXXXXXXXXXXX~~

Account Type 10609

Branch H O MUMBAI

Available Balance ~~XXXXXXXXXX~~ CR

Account Balance ~~XXXXXXXXXX~~ CR

[Mini Statement](#)



Home



Banking



Fund Transfer



VAS



Logout



Mini Statement

29/07/2017

~~40,000~~ DR

R J CHAUDHARI

29/07/2017

~~5,000~~ DR

To Teller Cash

29/07/2017

~~25,958.5~~ CR

BY SAL JULY-2017

27/07/2017

~~86,119~~ DR

To:VISA/POS/MSEBMUM
300021/BDR00001/6

Mumbai MHIN/

25/07/2017

~~2,475~~ CR

BY TRF TADA BILL SANCT.FOR TOUR TO SOLAPUR
FM16/07/17TO19/07/17



Home



Banking



Fund Transfer



VAS

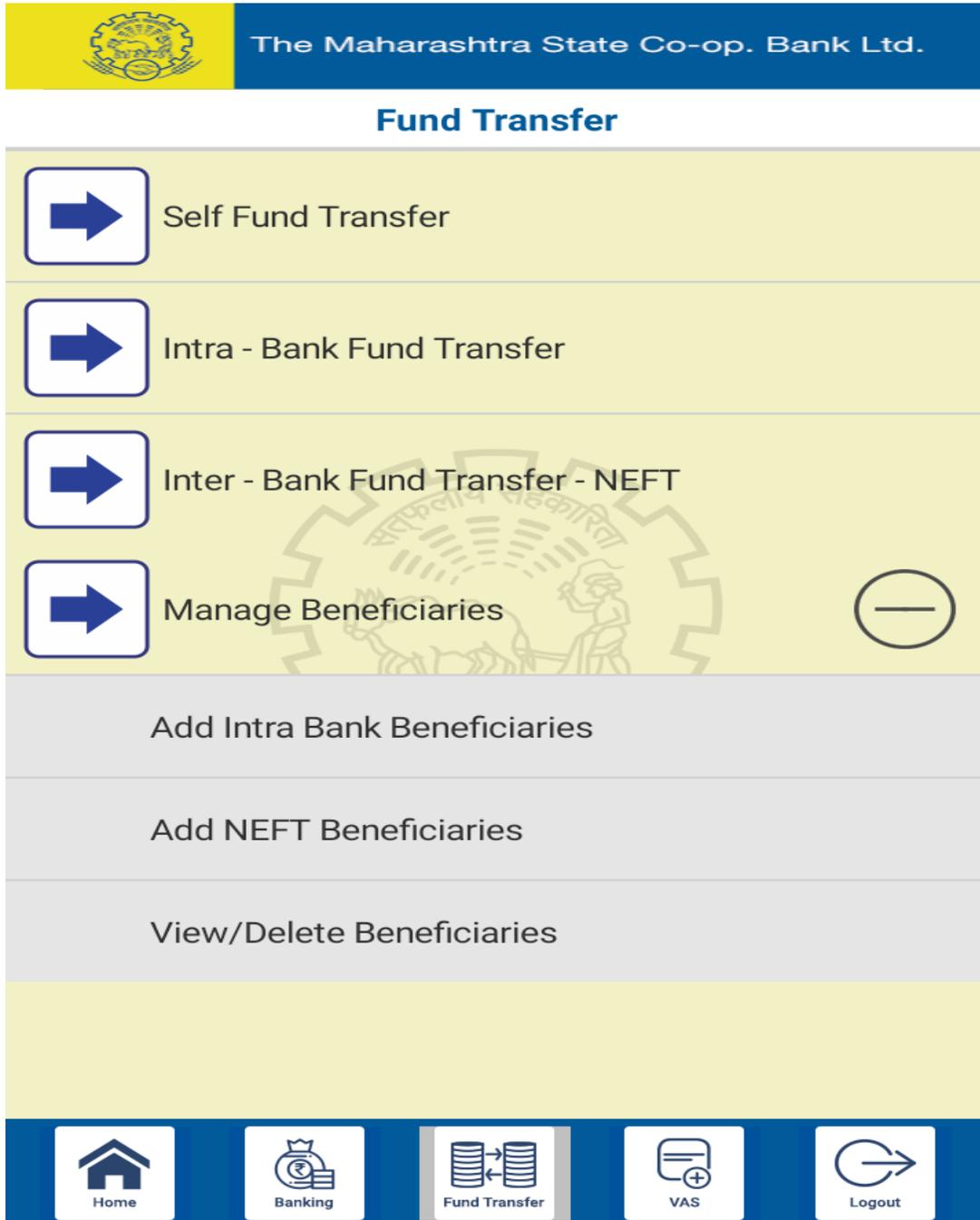


Logout

2) Fund Transfer:

a) **Manage Beneficiaries:**

Before initiating Fund Transfer, we need to add beneficiaries in the mobile banking application. There are three options under Manage beneficiaries.



- I. Add Intra Bank Beneficiaries
- II. Add NEFT Beneficiaries
- III. View/Delete Beneficiaries

Add Intra Bank Beneficiaries: If you want to transfer funds to an account within the bank (The Maharashtra State Cooperative Bank), then you have to add the beneficiary under Intra Bank beneficiary option.

The Maharashtra State Co-op. Bank Ltd.

Add Beneficiary for Intra Bank Fund Transfer

Enter Beneficiary Account Number

Enter Beneficiary Account Number

Beneficiary Name

Enter Beneficiary Name

Nick Name

Enter Nick Name

Enter your Registered number

Enter Your Mobile No

Submit


Home


Banking


Fund Transfer


VAS


Logout

Add NEFT Beneficiaries: If you want to transfer funds to an account outside of the bank



The Maharashtra State Co-op. Bank Ltd.

Add Beneficiary For NEFT

Enter Beneficiary Account Number

Beneficiary Name

Nick Name

IFSC

Validate

Enter your Registered number



Home



Banking



Fund Transfer



VAS



Logout

There are three type of fund transfer facilities provided in the bank's application. They are as follows.

- 1) Self Fund Transfer**
- 2) Intra Bank Fund Transfer**
- 3) Inter Bank Fund Transfer**

Self Fund Transfer: If you want to transfer funds to your own account, then you can make use of Self Fund Transfer option.

Intra Bank Fund Transfer: If you want to transfer funds to an account within the same bank (The Maharashtra State Cooperative Bank Ltd.), then you can use the Intra Bank Fund Transfer option.

Inter Bank Fund Transfer: ; If you want to transfer funds to an account in a different bank(other than The Maharashtra State Cooperative Bank Ltd.), then you can use the Inter Bank Fund Transfer option.

3) Service Request:

In Service Request option, you can search the previous transactions for the selected period.

You have to select the **account number** for which you want to search the transactions.

Select the 'From date' and 'To date' during which you want to search transactions.

Enter the 'From amount' and 'To amount' for which you want to search transactions.



The Maharashtra State Co-op. Bank Ltd.

Transaction Search

Account Number

Select



From Date

yyyy/MM/dd



To Date

yyyy/MM/dd



From Amount

Enter Amount

To Amount

Enter Amount

Search



Home



Banking



Fund Transfer



VAS



Logout

VAS: Value Added Services enables users to change their M-Pin and T-Pin.

Select either of the below options for change of Pin.

1) M-Pin

2) T-Pin

Changing of M-Pin

Enter the old M-Pin.

After entering the old M-Pin, enter the new M-Pin which you want to set for future use.

Changing of T-Pin

Enter the old T-Pin.

After entering the old T-Pin, enter the new T-Pin which you want to set for future use.



Change MPIN - TPIN

Select PIN Change

Select



Select

Select



MPIN



TPIN



Home



Banking



Fund Transfer



VAS



Logout



Change MPIN - TPIN

Select PIN Change

MPIN



OLD MPIN

Enter OLD MPIN

NEW MPIN

Enter NEW MPIN

Submit

Back



Home



Banking



Fund Transfer



VAS



Logout



The Maharashtra State Co-op. Bank Ltd.

Change MPIN - TPIN

Select PIN Change

TPIN



OLD TPIN

Enter OLD TPIN

NEW TPIN

Enter NEW TPIN

Submit

Back



Home



Banking



Fund Transfer



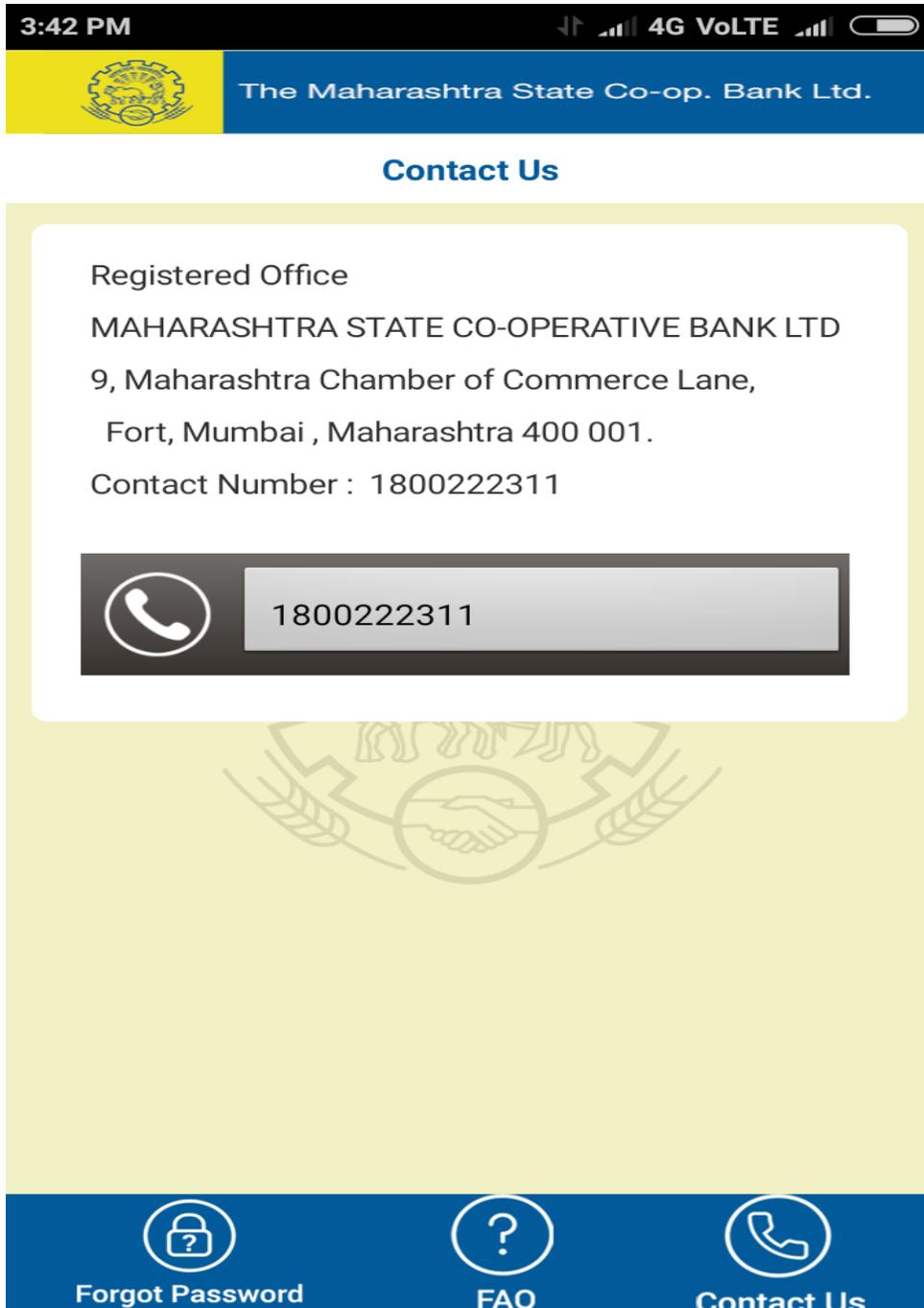
VAS



Logout

Contact Us:

The Contact Us section shows the address of the registered office of our Bank.



The screenshot shows the mobile app interface for The Maharashtra State Co-op. Bank Ltd. At the top, the status bar displays the time as 3:42 PM, signal strength, 4G VoLTE, and battery level. Below the status bar is a yellow header with the bank's logo and a blue header with the text "The Maharashtra State Co-op. Bank Ltd.". The main content area is titled "Contact Us" and contains the following information:

Registered Office
MAHARASHTRA STATE CO-OPERATIVE BANK LTD
9, Maharashtra Chamber of Commerce Lane,
Fort, Mumbai , Maharashtra 400 001.
Contact Number : 1800222311

Below the text is a call button with a telephone icon and the number 1800222311. At the bottom of the screen is a blue navigation bar with three icons: a padlock with a question mark for "Forgot Password", a question mark for "FAQ", and a telephone icon for "Contact Us".