

**** Note:** There are 3 type of accounts in e-Banking which are as follows: i) Operative Accounts ii) Deposit Accounts iii) Loan Accounts. Operative accounts are the only accounts where financial transactions are allowed. Other accounts, even if they are linked to the customer id in e-Banking, will **NOT** allow financial transactions of any kind i.e. debit or credit.

- i) **Operative Accounts:** These accounts include current accounts, normal savings accounts and OD (Overdraft) accounts only. You can perform financial transactions through e-banking only on operative accounts.
- ii) **Deposit Accounts:** All fixed term deposits and recurring deposit accounts like fixed deposit, sunaulo bhawishya, saral sambridhi etc fall under this category.
- iii) **Loan Accounts:** All type of loans except Overdraft (OD) fall into this category. Ex: Vehicle loan, housing loan, home-equity loan etc.