



User Manual for Existing Account Holders to Apply Credit Card through Do-it-Yourself Portal (DIY PORTAL)

*This document contains the operational flow for the Applicant to apply Credit Card through Do-it-Yourself portal.





DIY - Do It Yourself

A customer can apply for a IOB credit card by using IOB's Online Portal (Do It Yourself – DIY).

Kindly Visit www.iob.in \rightarrow Cards \rightarrow Credit Card \rightarrow Click on Apply Online



• After this customer will be directed to below page Click **Yes** for IOB's existing customer.

Indian Overseas Bank	Welcome to Indian Overseas Bank ! It is pleasure having you here. We would like to have few details of yours. Are you an existing Indian Overseas Bank Customer? Yes No
Indian Overseas Bank Credit Cards	

• Enter the PAN Number and Personal mail ID then click on submit.



Indian Overseas Bank Indian Overseas Bank Credit Cards	Welcome to Indian Overseas Bank ! It is pleasure having you here. We would like to have few details of yours. Are you an existing Indian Overseas Bank Customer? Ves No PANH Number* BRTPS10270 Present Brail D*
	mathain e1804@gmail.com Submit For seamless credit card experience request you to keep below documents handy. Aadhaar Registered Mobile Number PAN Number ITR Login Credentials (Optional) ITR Login Credentials (Optional) Devod PDF document Address Prof ODF document
The MDG Global Distance Credit Card	Instruction for its of secondarian Latest ITR or last 3 months Salary Slip along with 6 months Bank statement in which Salary is credited

• Click on I agree and accept to proceed.

	Terms and conditions ×	s Bank !
	1. I/we hereby apply for IOB Credit Card	 Italis of yours.
	 I/we hereby declare that information shared with Bank Staff/Representative of its Subsidiary is complete and true and IOB/IOB Card is entitled to verify this directly or/and through any outsource agencies/ third-party agents. 	Sustomer?
Indian Overseas Bank	3. I hereby give my consent to the Bank to provide me a different card (in case I am not eligible for the product applied for) I am aware that the Bank reserves the right not to return the supporting documents given by me along with the application.	
	4. I/we authorize IOB to debit mylour credit card account for any fees, charges, interest, etc. The usage of the credit cards by meius will also be deemed to be automatic confirmation of the acceptance of the said terms and conditions. Uneven table balance to comply with be used of the Foreign Exchange Management At 1999 and the amendments thereof as stpulated by the Reserve Bank of India. I/we undetake to inimited IOB and surrender our credit cards before proceeding overses on permanent employment and/or emigrating and/or changing mylour tablenality.	
Indian Overseas Bank Credit Cards	5.1 hereby declare that the details furnished in the application are true and correct to the best of my knowledge and belief. I undertake to inform IOB for any changes therein, immediately. In case any of the information is found to be false/untrue insideading or mispresenting.] are aware that I shall be held liable for it.	
	6. Iven authorize ICB to chare details of my/our card transactions with other card lessers and/or financial institutions and/or other entities as ICB may doem fit five activatively give consent to ICB to provide details of my/our card transactions and hereby give consent to ICB to provide details of my/our card transactions and hereby give consent to ICB to provide details of my/our card transactions of the contrast setting of assign any activities to any bird park agencies for the purpose of processing, issuing, marketing and management of all activities relating to craft card. In addition to any general right to set-off or other rights contered to IVB to provide details of my/our agreement. It was authorize ICB to which notice, contraine or consolidate the outstanding balance on the card account other account(s), in or towards the satisfaction of my liability to ICB under this Agreement 1 also authorize ICB and its Subsidiaries to sent me SSIX Satters on marketing account related Information or my mobile phone number.	vlow documents handy.
	7. I herebu autherize IOR and IOR Card to use mu Aadhaar Number (duk validated as nor DRI KVC auidelines) and (or	•
	Agree Accept to Proceed	
	Later HKW Not a training any	months Bank statement in which Salary is credited

- OTP will be sent both to the registered mobile number with Bank and the email id separately.
- Enter the respective OTP and click on Validate OTP.

Indian Overseas Bank	Welcome to Indian Overseas Bank! It is pleasure having you here. We would like to have few details of yours. Enter the OTP received on your mobile number.
	OTP sent to ****3007 Mobie OTP validated successfully.
Indian Overseas Bank Credit Cards	Mobile OTP Expire in : 04:32 Tessend OTP Email OTP Email OTP validated successfully. OTP set to ma*******@gmail.com Email OTP Expire in : 04:32
	OTP Validate Researd OTP Submit





• Enter the Aadhaar Number & Name on Aadhaar. Click Submit.

Indian Overseas Bank	Welcome to Indian Overseas Bank! It is pleasure having you here. We would like to have few details of yours. Request you to provide Aadhar Number for OTP Validation. Name on PAN	A
Indian Overseas Bank Credit Cards	490798748507 Name on Aadhar SARAVANAN SUNDARESAN	
	For seamless credit card experience request you to keep below documents handy. Aadhaar Registered Mobile Number PAN Number ITR Login Credentials (Optional) ID Proof PDF document Address Proof PDF document	

• Click on I agree then Accept and Proceed.

indian Overseas Bank	Terms and conditions × We hereby authorize IOB and IOB Card to use my AADHAAR Numbe (duty) validated as per RBI KYC guidelines) and / or biometric demographic information to verify my details from UIDA. We understand that IOB and IOB Card will be calling for data from UIDA and the same will be stred with IOB and/or IOB Card for providing me the product / services opted by me.	an Overseas Bank! would like to have few details of yours ober for OTP Validation.
Indian Overseas Bank Credit Cards	Appre: Accept and Proceed If Appre: Accept and Proceed If Appre: Submit Submit	
	For seamless credit card experi Addhaar Registered Mobile PAN Number If TR Login Credentials (Opt D Proof PDF document Address Proof PDF docum	nca request you to keep below documents handy. Number onal)

• Enter the OTP and click on Validate OTP.

Indian Overseas Bank	Welcome to Indian Overseas Bank ! It is pleasure having you here. We would like to have few details of yours. Enter the OTP received on your mobile number.
	 0TP
	Expire in : 03:59
Indian Overseas Bank Credit Cards	OTP Validate
Antimiti Antimi	Resent OTP For seamless credit card experience request you to keep below documents handy. Adhaar Registered Mobile Number PNN Number ITR Login Credentials (Optional) ID Proof PPC document
	Address Proof PDF document



• After Aadhaar validation below screen appears where all the customer information populates. Refer the below screen.

	INCOME DETAILS		
	ITR Login EPFO Login		
lian Overseas Bank	APPLICANT DETAILS		
	MOBILE NUMBER	SALUTATION	
	9884213007	MR.	
Anniisant Dataila	APPLICANT NAME*	NAME ON CARD*	DATE OF BIRTH*
Applicant Details	Saravanan Sundaresan	DINESH	29-10-1980
Upload Documents	EMAIL* mathan.o1804@gmail.com	(Max 20 Chars) MARITAL STATUS* Married Single Other	(DD-MM-YYYY) GENDER*
View Card			
	PAN NUMBER	AADHAR NUMBER	
	BRTPS1027C	490798746307	
idian Overseas Bank			
Credit Cards	MOTHER MAIDEN NAME*	FATHER NAME*	EDUCATION*
and in an and an and a state state to	MOM	SUNDARESAN	PostGraduate and Masters

• Enter all the mandatory fields.



Public

IOB – User Manual

VISA VISA	Are you an IOBSTAFF?*		
	PERMANENT ADDRESS (As per Aadhar) ADDRESS 1: F 65	ADDRESS 2:	ADDRESS 3: Kancheepuram
	LANDMARK: IHFD NAGAR	STATE: TAMILNADU	CITY: KANCHEEPURAM
No joining fee No annual fee (if card is used once in each quarter)	PINCODE: 600043		
300+ reward points on 1st usage Evolution and hack in utility hills, exterior	COMMUNICATION ADDRESS Aadhaar address	🖌 🗹 Address as per bank records 🗌 Check if To change th	e address
 Exclusive cash back in utility bills, eatenes and restaurants etc 	ADDRESS 1*	ADDRESS 2	ADDRESS 3
Comprehensive insurance coverage	F 65, GROUND FLOOR, IHFD NAGAR	PALLAVARAM, ALANDUR,	KANCHEEPURAM, TAMILNADU
Convenient mobile app TOB GENIE" - Convenient mobile app TOB GENIE" - One Stop Solution 300+ merchant offers	LANDMARK* BUS STOP	STATE* TAMILNADU	CITY# KANCH
	PINCODE*		
	600043		
	ORGANISATION DETAILS		
	ORGANISATION NAME*	GROSS INCOME PER ANNUM (IN Rs)*	DESIGNATION*
	ISG	1000000	ASSTT EXE C S

- Official email id will be verified through OTP validation.
- After entering the all the mandatory fields click on check box proceed save and next.

ORGANISATION DETAILS		
ORGANISATION NAME*	GROSS INCOME PER ANNUM (IN Rs)* 1000000	ASSTT EXE C S
ADDRESS 1* 142	ADDRESS 2 AAA	ADDRESS 3 BBB
LANDMARK* CCC	STATE* TAMIL NADU	CITY* CHENNAI
PINCODE* 600002 ~	SELECT CUSTOMER TYPE* SALARIED	NO OF MONTHS IN CURRENT ORG* 96
Total Month Experience * 196	NATUREVTYPE OF BUSINESS* Service with Private Ltd Co	
OTP is Valid OFFICIAL EMAIL ID orFICIAL EMAIL ID orFICIAL EMAIL ID orFICIAL EMAIL O 123123 Generate OTP Validate OTP	IP	





OFFICIAL EMAIL ID saravanans@insolutions	OFFICIAL EMAIL OTP 123123 Validate OTP		
CARD TYPE NORMAL CARD	~		
RESIDENTIAL OWNERSHIP* OWN MORTGAGED	~	ANNUAL IT LIABILITY* 65000	NO. OF YEARS ITR FILED* 5
Auto-Debiti/standing Instruction*		Nominee Details* VES NO	
SELECT NOMINEE TITLE*	~	Nominee Name* MAHESH	Nominee Relationship* BROTHER ¥
Date of Birth * 09/07/1999		Nominee Age* 24	
ACCOUNT NUMBER* 010901000062603	~		



• Upload required documents with correct file format and size.

**	ld David * (Disases calend will file only)	1 000000	
ndian Overseas Bank	Aadhaar Card	✓ Browse file	Upload
	saravanan aadhar.pdf File Is Successfu	Ily Uploaded As ID Proof !!	
	Address Proof* (Please upload .pdf file only) Aadhaar Card	 Browse file 	Upload
	saravanan aadhar.pdf File Is Successfu	Illy Uploaded As Address Proof !!	
Applicant Details	Income Proof* (Please upload .pdf file only) Salary Sip Last 3 Month	Browse file	1st Month Salary Slip
Unload Documents	SALARY SLIP_01.pdf File Is Successfu	Ily Uploaded As Income Proof !!	
		Browse file	2nd Month Salary Slip
	SALARY SLIP_02.pdf File Is Successfu	Ily Uploaded As Income proof !!	
View Card		Browse file	3rd Month Salary Slip
	SALARY SLIP_03.pdf File Is Successfu	Ily Uploaded As Income Proof !!	
	Bank* Indian Overseas Bank	*	
Indian Overseas Bank			
Credit Cards	Account Type*		
	SAVINGS	*	
Annual			
VISA	Account Number of Uploading Bank Statemen		
	010901000052603		
	Bank Statement* (Please upload .pdf file only)	Browsa file	_
	Bank Statement Last 6 Months	Y DIGHACTINE	Upload
	saravanan bank statement.pdf File Is \$	uccessfully Uploaded As ID Proof !!	
	Photos (Please unload inclined file o	Browse file	Upload
The IOB Global Gold Card	saravanan photo.jpg File Is Successful	ly Uploaded As Photo Proof !!	
All-purpose credit card The IOB Credit Card can be used for all your requirems		Browse file	_
hicle, uirement, shopping.eating out, holidaying, and fuelling up your ve railway ticket reservations - just about any financial req	Signature as per PAN Card* (Please u .jpg/.jpeg file only)	pload	Upload
planned or on desire.	signjpegphoto.jpeg File Is Successfully	Uploaded As Signature Proof !!	





• After Uploading all the required Documents and click on submit Button, Below Screen Appear as

Indian Overseas Bank	SALARY SLIP_03.pdf File is Successfully Uploaded As Income Proof !! Bank* Indian Overseas Bank	•
Credit Cards	Account Type SAVINGS Account New 0100010000	
	Indian Overseas Bank	
Book My Show: 50% Off on Movia Tickets And Discount on Food Combos \$ 50 Per Movie Tickets Complementary Domestic Lourge Complementary Domestic Lourge Discourse of the contentions on the links	Bank Staten Bank Staten saravanan b We are retrieving your details We appreciate your patience. Thank you. Photo' (Ples saravanan planet, and the saravanan planet, and the sa	
427 Concienge Offers assistance on Flight Bookings, Hotel Reservations etc. are available. Many More Lucrative Merchant Offers on Daily basis. *T&C Apply	Signiture às per FAR Card : Prease upoad jogl.jpe file (in only) signipegphoto.jpeg File Is Successfully Uploaded As Signature Proof !! Stdmit	

• Kindly Select card variant

Indian Overseas Bank		RUPAY PLATINUM Credit Core Line Market State Market Market Market State Market Market Market Market Market Market Market Ma		
Applicant Details	,			
✔ Upload Documents		About the card	~	>
View Card		Features & Benefits	~	
Indian Overseas Bank Credit Cards				
A for instantion and and a second as a se				Confirm & Next

Indian Overseas Bank	Aimost there Saravanan Sundaresan To avail this offer choose any one card from below.	
Applicant Details	Indian Overseas Bank	
Upload Documents	We are retrieving your details. We appreciate your patience. Thank you.	>
View Card Indian Overseas Bank Credit Cards		
		Confirm & Next



• Application Reference number generated successfully, and customer will receive message.

Indian Overseas Bank	You're Done! Your Unique Application Reference Number [UARN] is WC2400937359 Offered Provisional Credit limit INR 145000.0 .
	Google Play

The Applicant will receive e-sign email. When the Applicant completes the e-sign procedure, the concern application will be processed at back office.

*Applicant should note down the UARAN (Unique Application Reference Number) for any correspondence.