



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

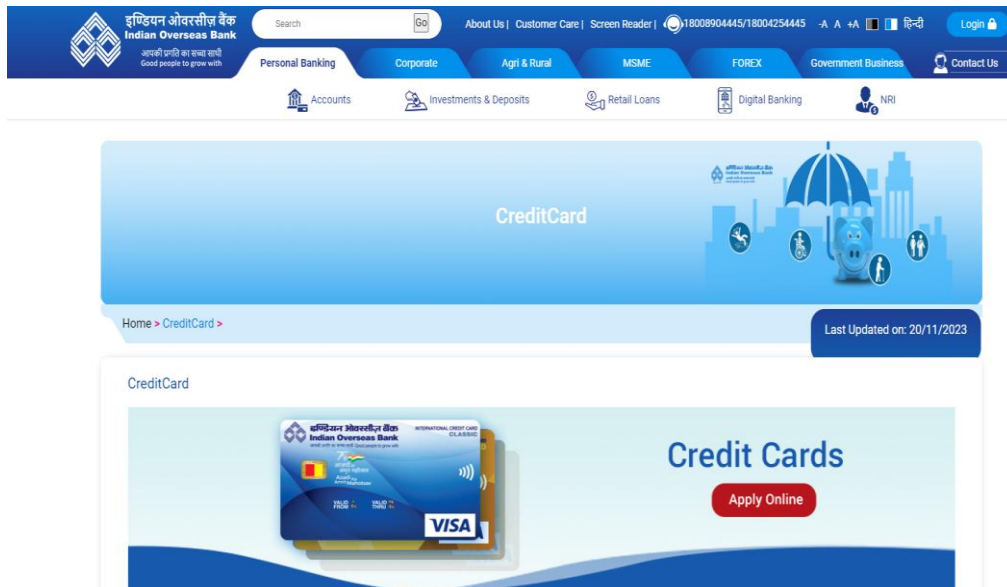
\*This document contains the operational flow for the Applicant to apply Credit Card through Do-it-Yourself portal.



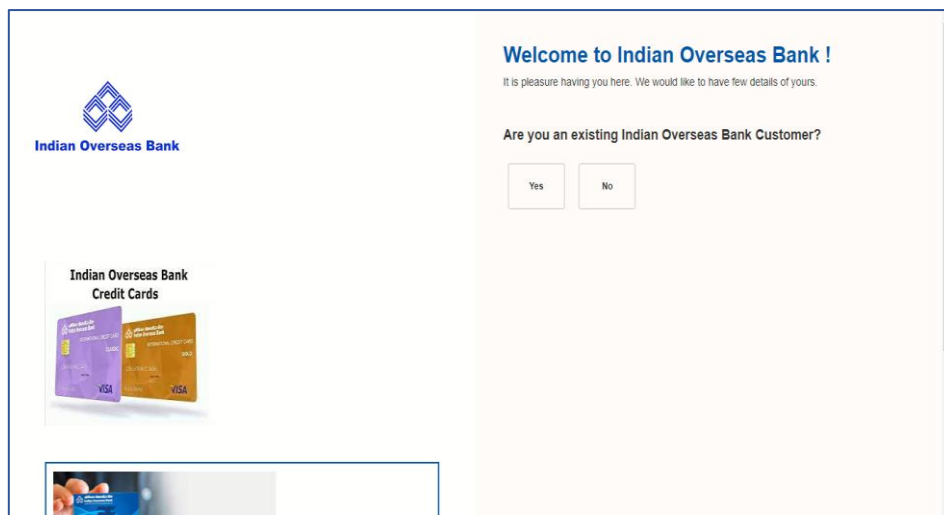
## DIY - Do It Yourself

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

Kindly Visit [www.iob.in](http://www.iob.in) → Cards → Credit Card → Click on Apply Online



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



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



**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

PAN Number\*  
BRTFS1027C

Personal Email ID\*  
mathan.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)
- ID Proof PDF document
- Address Proof PDF document
- 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**

1. I/we hereby apply for IOB Credit Card
2. 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.
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 my/our credit card account for any fees, charges, interest, etc. The usage of the credit cards by me/us will also be deemed to be automatic confirmation of the acceptance of the said terms and conditions. I/we will be liable to comply with the rules of the Foreign Exchange Management Act 1999 and the amendments thereof as stipulated by the Reserve Bank of India. I/we undertake to intimate IOB and surrender our credit cards before proceeding overseas on permanent employment and/or emigrating and/or changing my/our nationality.
5. I 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/ misleading or misrepresenting, I am aware that I shall be held liable for it.
6. I/we authorize IOB to share details of my/our card transactions with other card issuers and/or financial institutions and/or other entities as IOB may deem fit. I/we acknowledge that IOB remains entitled to assign any activities to any third party agency at its sole discretion. I/we authorize and hereby give consent to IOB to provide details of my/our account to third party agencies for the purpose of processing, issuing, marketing and management of all activities relating to credit card. In addition to any general right to set-off or other rights conferred by law or under any other agreement, I/we authorize IOB to, without notice, combine or consolidate the outstanding balance on the card account with any other account(s) which I/we maintain with IOB and set-off, transfer any money outstanding to the credit of such other account(s), in or towards the satisfaction of my liability to IOB under this Agreement I also authorize IOB and its Subsidiaries to send me SMS-Alerts on marketing/ account related information on my mobile phone number.
7. I hereby authorize IOB and IOB Card to use my Author Number (duly validated as per RBI KYC guidelines) and I/we

I Agree

**Accept to Proceed**

- 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.

**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.

Mobile OTP  
\*\*\*\*\*

OTP sent to \*\*\*\*\*3007  
Mobile OTP validated successfully.

Mobile OTP Expire in : 04:32

OTP Validate Resend OTP

Email OTP  
\*\*\*\*\*

Email OTP validated successfully.  
OTP sent to ma\*\*\*\*\*@gmail.com

Email OTP Expire in : 04:32

OTP Validate Resend OTP

**Submit**



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

**Welcome to Indian Overseas Bank!**  
It is pleasure having you here. We would like to have few details of yours.

Request you to provide Aadhaar Number for OTP Validation.

Name on PAN  
\*\*\*\*\*AN

Aadhaar Number  
490798746307

Name on Aadhaar  
SARAVANAN SUNDARESAN

**Submit**

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.

**Terms and conditions**

I/We hereby authorize IOB and IOB Card to use my AADHAAR Number (duly validated as per RBI KYC guidelines) and / or biometric / demographic information to verify my details from UIDAI.

I/We understand that IOB and IOB Card will be calling for data from UIDAI and the same will be stored with IOB and/or IOB Card for providing me the product / services opted by me.

IOB and IOB Card will maintain confidentiality of the same.

I Agree

**Accept and Proceed**

- Enter the OTP and click on Validate OTP.

**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.

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OTP

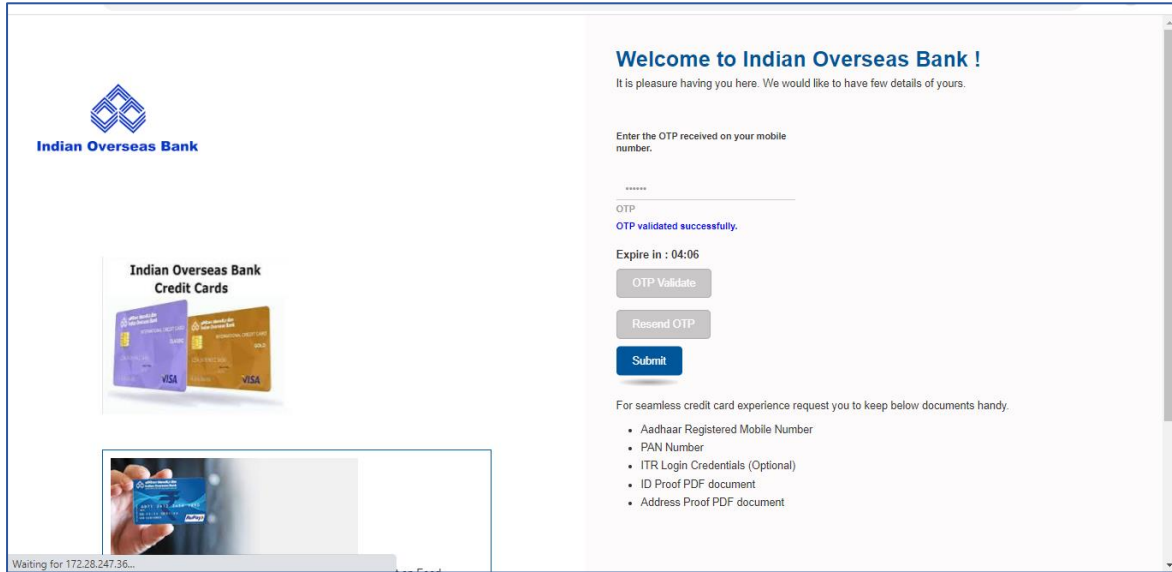
Expire in : 03:59

**OTP Validate**

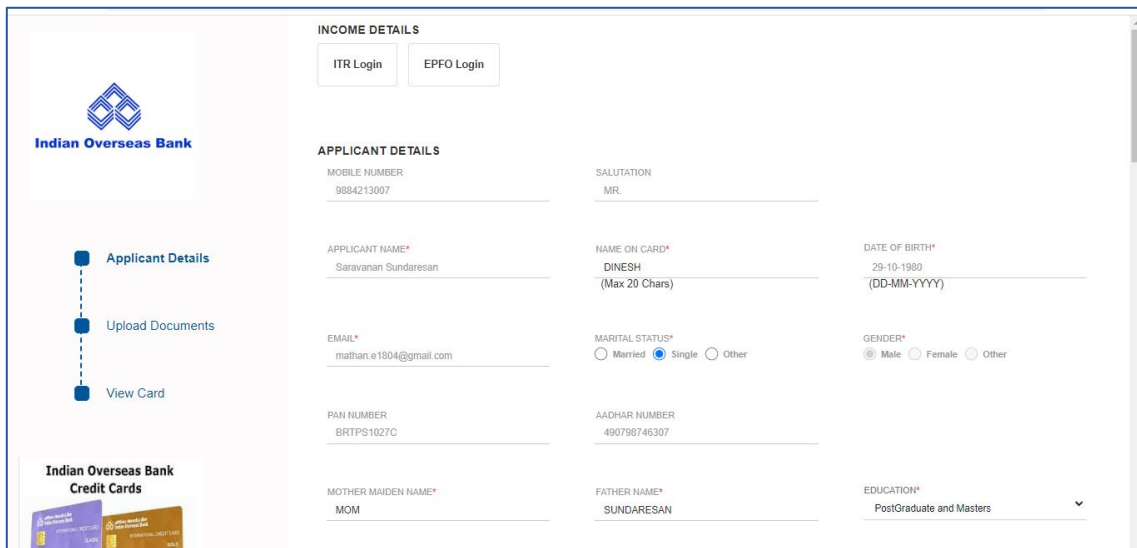
Resend OTP

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




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



- Enter all the mandatory fields.





Are you an IOBSTAFF?\*

YES  NO

**PERMANENT ADDRESS (As per Aadhar)**

ADDRESS 1: F 65 ADDRESS 2: ADDRESS 3: Kancheepuram

LANDMARK: IHFD NAGAR STATE: TAMILNADU CITY: KANCHEEPURAM

PINCODE: 600043

**COMMUNICATION ADDRESS**  Aadhaar address  Address as per bank records  Check if To change the address

ADDRESS 1\* F 65, GROUND FLOOR, IHFD NAGAR ADDRESS 2 PALLAVARAM, ALANDUR, ADDRESS 3 KANCHEEPURAM, TAMILNADU

LANDMARK\* BUS STOP STATE\* TAMILNADU CITY\* KANCH

PINCODE\* 600043

**ORGANISATION DETAILS**

ORGANISATION NAME\* ISG GROSS INCOME PER ANNUM (IN Rs)\* 1000000 DESIGNATION\* ASSTT EXE C S

**No joining fee**

- No annual fee ( if card is used once in each quarter)
- 300+ reward points on 1st usage
- Exclusive cash back in utility bills, eateries and restaurants etc..
- Comprehensive insurance coverage
- 24/7 concierge services
- Convenient mobile app "JOB GENIE" - One Stop Solution
- 300+ merchant offers

- 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\* ISG GROSS INCOME PER ANNUM (IN Rs)\* 1000000 DESIGNATION\* 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 NATURE/TYPE OF BUSINESS\* Service with Private Ltd Co

**OTP is Valid**

OFFICIAL EMAIL ID saravans@insolutions OFFICIAL EMAIL OTP 123123



OFFICIAL EMAIL ID: saravanas@insolutions | OFFICIAL EMAIL OTP: 123123

Generate OTP | Validate OTP

CARD TYPE: NORMAL CARD

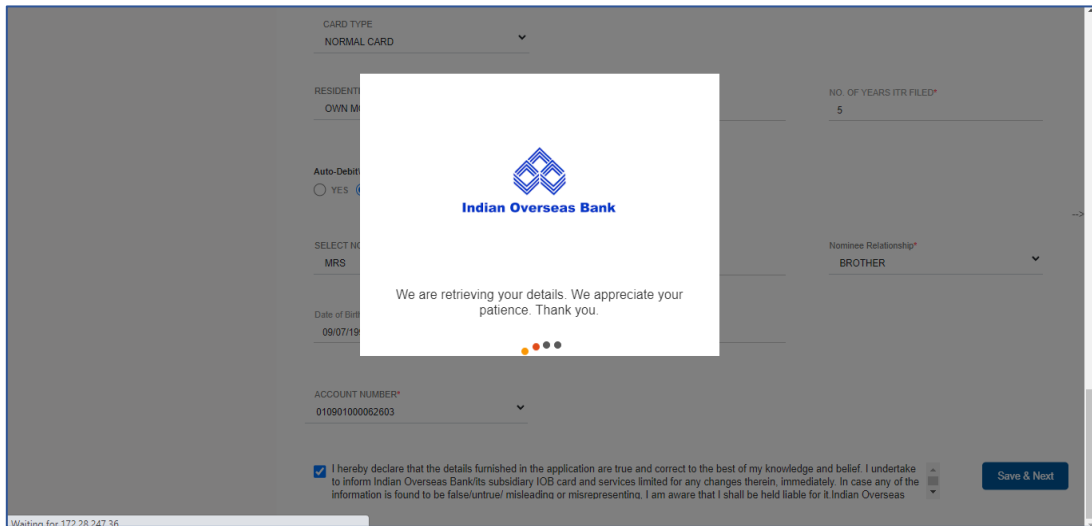
RESIDENTIAL OWNERSHIP\*: OWN MORTGAGED | ANNUAL IT LIABILITY\*: 65000 | NO. OF YEARS ITR FILED\*: 5

Auto-Debit/standing Instruction\*: YES  NO  | Nominee Details\*: YES  NO

SELECT NOMINEE TITLE\*: MRS | 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.

Indian Overseas Bank

Applicant Details | Upload Documents | View Card

Indian Overseas Bank Credit Cards

The IOB Global Gold Card: All-purpose credit card. The IOB Credit Card can be used for all your requirements: shopping, eating out, holidaying, and fuelling up your vehicle. It can also be used for utility payments, railway ticket reservations - just about any financial requirement you desire.

Id Proof\* (Please upload .pdf file only) | Browse file | Upload

saravanan aadhar.pdf File Is Successfully Uploaded As ID Proof !!

Address Proof\* (Please upload .pdf file only) | Browse file | Upload

saravanan aadhar.pdf File Is Successfully Uploaded As Address Proof !!

Income Proof\* (Please upload .pdf file only) | Browse file | 1st Month Salary Slip

SALARY\_SLIP\_01.pdf File Is Successfully Uploaded As Income Proof !!

Income Proof\* (Please upload .pdf file only) | Browse file | 2nd Month Salary Slip

SALARY\_SLIP\_02.pdf File Is Successfully Uploaded As Income proof !!

Income Proof\* (Please upload .pdf file only) | Browse file | 3rd Month Salary Slip

SALARY\_SLIP\_03.pdf File Is Successfully Uploaded As Income Proof !!

Bank: Indian Overseas Bank

Account Type\*: SAVINGS

Account Number of Uploading Bank Statement\*: 010901000062603

Bank Statement\* (Please upload .pdf file only) | Browse file | Upload

saravanan bank statement.pdf File Is Successfully Uploaded As ID Proof !!

Photo\* (Please upload .jpg/ .jpeg file only) | Browse file | Upload

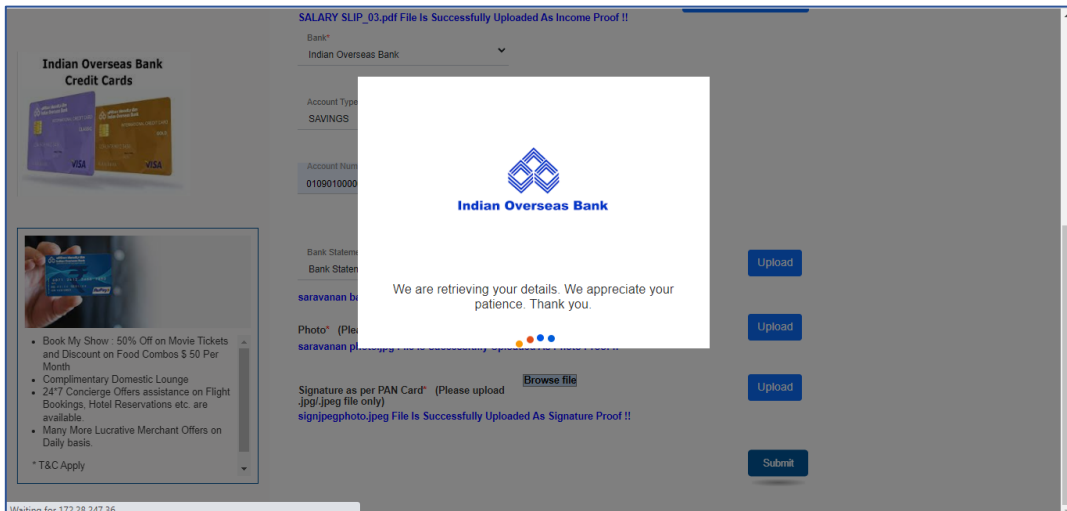
saravanan photo .jpg File Is Successfully Uploaded As Photo Proof !!

Signature as per PAN Card\* (Please upload .jpg/ .jpeg file only) | Browse file | Upload

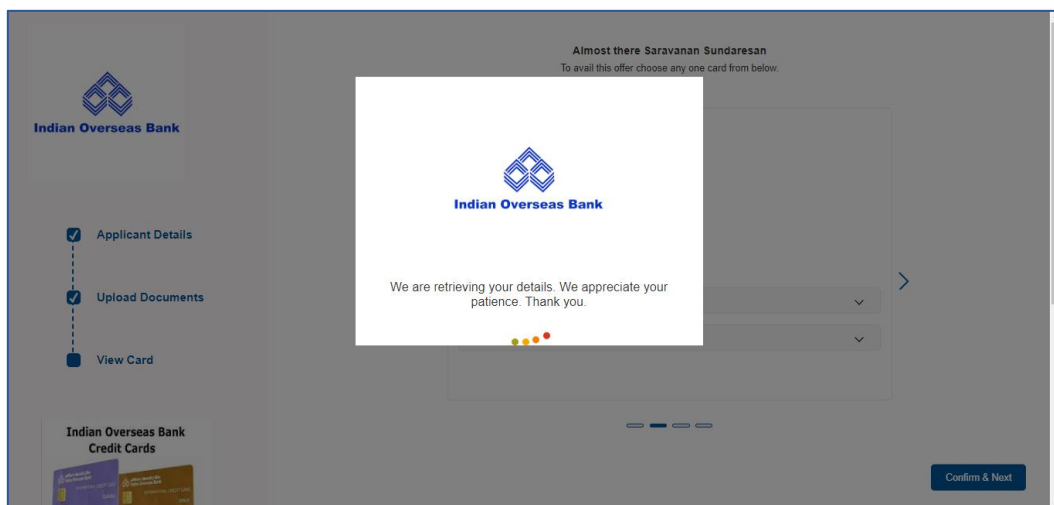
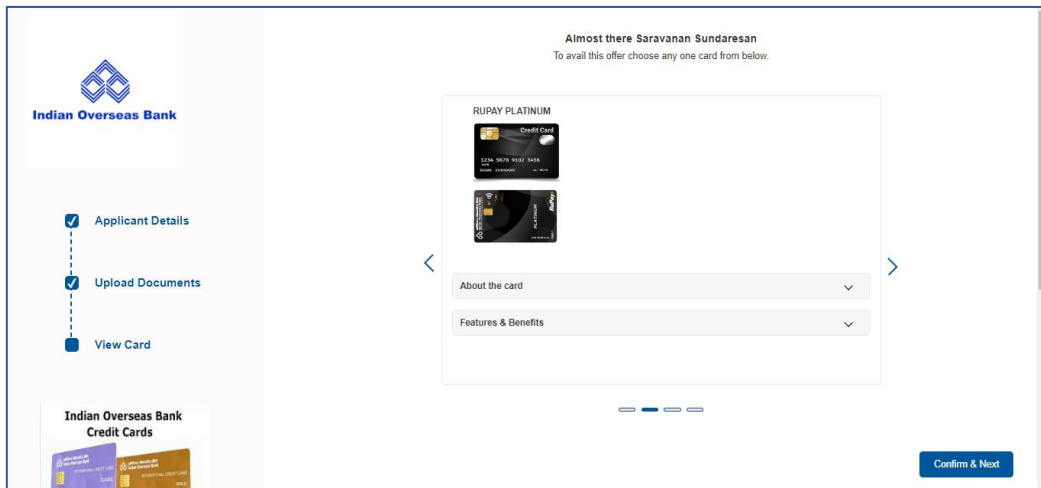
signphoto.jpeg File Is Successfully Uploaded As Signature Proof !!



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



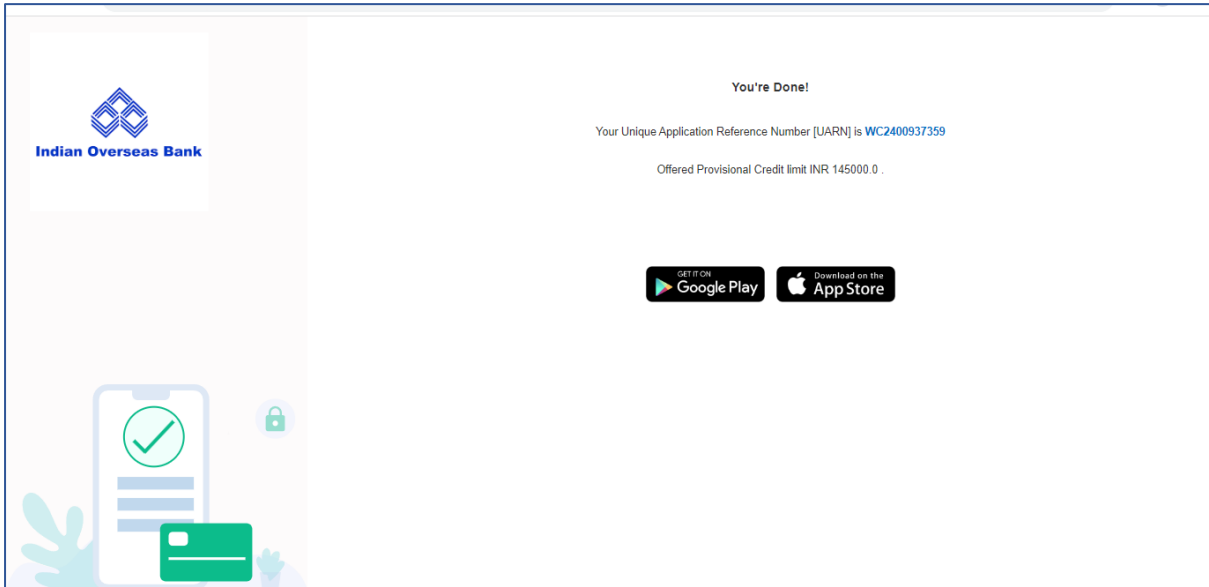
- Kindly Select card variant







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



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.

\*\*\*\*\*End\*\*\*\*\*