

# Procedure for e-payment of electricity bills through JK Bank Net Banking

1. Open Web site **jkbank.net**

2. Click **Retail banking Login**

The screenshot shows the J&K Bank website interface. At the top, there is a navigation bar with links for 'About Us', 'Contact Us', '24x7 Helpdesk', and 'SiteMap'. Below this, the J&K Bank logo is displayed with the tagline 'Serving To Empower'. A search bar is located on the right side of the page. The main content area features a blue banner for 'MOBILE BANKING' with various services listed: 'Mini Statement', 'Cheque Status', 'Request IMPS Fund', 'Inquiry', 'Cheque Stop', 'Balance Inquiry', and 'Transfer'. Below the banner, there are three columns of services: 'Customer Information' (Loans, Insurance, Tax Products/Planning, Savings & Deposits, Cards, Mutual Funds, Non Resident Banking), 'Investor Relations' (Financials, Investor Information, Investor Contacts, J&K Bank Share, Analyst Interaction, Analyst Reports, Shareholder Information), and 'Transactions' (Support Services, Third Party Services, Cash Management Service). On the right side, there is a 'Secure Logins' section with two tabs: 'Customer Logins' and 'Employee Logins'. Under 'Customer Logins', the 'e-Banking login' section is expanded, and the 'Retail Banking Login' option is circled in red. Other options in this section include 'Corporate Banking Login', 'Debit/Credit Card Login', 'MasterCard SecureCode Login', and 'Credit Card e-Bill'. Below the 'Secure Logins' section is a 'Quick Access' section with three tabs: 'Links', 'Info', and 'Forms'. The 'Links' tab is active, showing a list of links: 'EOI & Tender Notifications', 'Tools/Calculators', 'Interest Rates', 'Apply Now', 'Annual Report', 'Grievance Redressal', 'Pay your Tax Online', 'Unclaimed Deposits', 'Loan Application Status', and 'Seed Capital Fund scheme Grievance'. A red arrow points from the 'Retail Banking Login' option to the 'MOBILE BANKING' banner.

3. Enter JK Bank Net Banking **User ID** and **SignOn Password** provided to you by JK Bank

The Jammu and Kashmir Bank Ltd - eBanking Services - Google Chrome

The Jammu and Kashmir Bank Limited [IN] https://www.jkbankonline.com/BANKAWAY?Action.RetUser.Init.001=Y&APPS

**J&K Bank**

**Warning on "Phishing" Plea**

For security reasons **DOUBLE CLICK** on hyperlinks and buttons will expire the page.  
Please **DON'T** double click any link.  
Use of Virtual Keyboard is recommended to protect your credentials

**Retail eBanking Signon**

User ID

SignOn Password

Login Clear

There are no charges for Funds Transfer using eBanking Facility.

If you have trouble logging in, [click here](#)

| Home | eBanking Branches | eBanking Form | Terms & Conditions | eBanking Security Tips |

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4. Click **Bills**

The screenshot shows the J&K Bank online banking interface. The browser window title is "Welcome! - Google Chrome". The address bar shows the URL: "https://www.jkbankonline.com/BANKAWAY;jsessionid=be4afbb5c178830accb3b7d2c0f6". The J&K Bank logo is on the left. A navigation menu includes "Accounts", "Bills", "Transfers", "Tax Payments", "Mails", "Settings", "Activity", and "Modeling". The "Bills" menu item is circled in red, and a red arrow points to it from the text "4. Click Bills". A welcome message says "Welcome! Mr. [REDACTED] 05/01/2015 1:40:11 PM" and "Last Login at 06/01/2015 1:37:11 PM". There are two main panels: "Information & Reminders" on the left and "Bill Payments & Alerts!" on the right. The "Bill Payments & Alerts!" panel shows "Pending Bill Payments 0", "Unread External Alerts 0", "RM Alerts", and "Unread Mails 160". Below these panels is an "Account Balance Summary" table.

Account Balance Summary				
Location(s)	CCY	Operative A/c	Investment A/c	Loan A/c
All Locations	INR	62,989.35 CR	0.00 CR	0.00 CR
[REDACTED]	INR	62,989.35 CR	0.00 CR	0.00 CR

5. Click **Bill presentment**

The screenshot shows the J&K Bank eBanking interface. The browser title is "Bills Main - Google Chrome" and the URL is "https://www.jkbankonline.com/BANKAWAYTRAN;jsessionid=be48581110493affba357c4835c07:95qQ?bwayparam=ql". The page header includes the J&K Bank logo, a "HOME" button, and an "EXIT" button. A navigation menu at the top contains "Accounts", "Bills", "Transfers", "Tax Payments", "Mails", "Settings", "Activity", and "Modeling". The "Bills" menu is expanded, showing "Bill Alerts", "Bill Payment", "Bill Presentment", and "Payment History". The "Bill Presentment" option is circled in red, and a red arrow points to it from the left. The main content area displays "Welcome : 06/01/2015 1:38:13 PM" and "Bills > Alerts". Below this, there is a table with the following data:

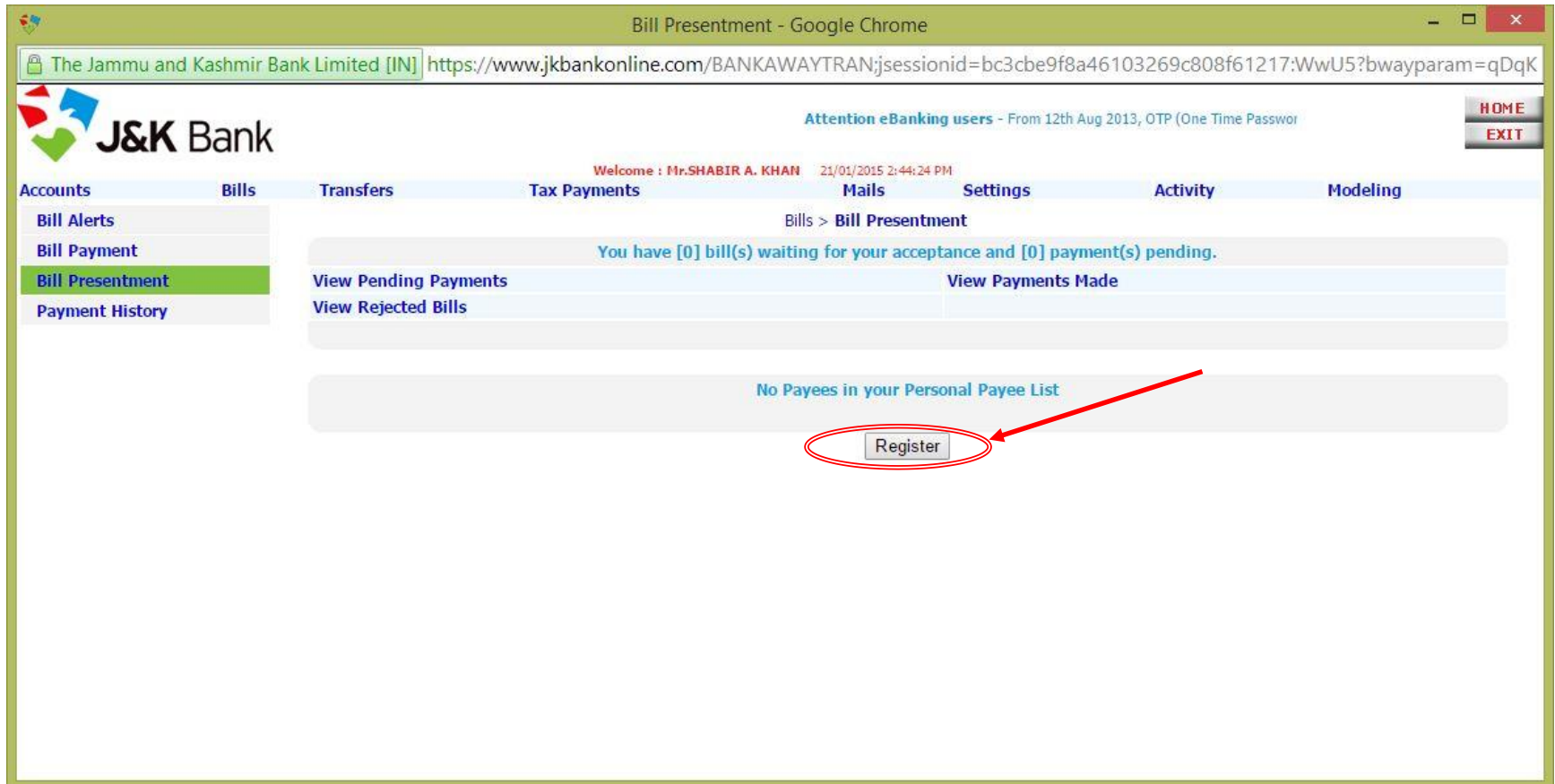
Bills Alerts!	
Pending Payments	0
Pending Presented Bills	0
Bills Awaiting Acceptance	0

6. Click **OK**

The screenshot shows the J&K Bank online banking interface. A dialog box is displayed in the center, containing the text: "The page at https://www.jkbankonline.com says: [21091] No Payees in your Personal Payee List". The dialog box has an "OK" button, which is circled in red. A red arrow points from the "OK" button to the "Attention eBanking users - From 1:" notification in the top right corner of the page. The background shows the J&K Bank logo, navigation tabs (Accounts, Bills, Transfers, etc.), and a table with the following data:

Category	Count
Pending Payments	0
Pending Presented Bills	0
Bills Awaiting Acceptance	0

7. Click **Register** \*



\* Please note that Registration is a one-time activity only.

8. Click **PDD-JAMMU AND KASHMIR**

9. Enter Nick Name **“example: Ali Mohammad-Shop, Ali Mohammad-Home etc.”**

10. Enter **13** digit **CONSUMER ID** as on your Bill **“example: 02XXXXXXXXXXX, 0202040002151 etc.”**

The screenshot shows the 'Reg Payee Details' page in a Google Chrome browser. The page title is 'Reg Payee Details - Google Chrome'. The URL is 'https://www.jkbankonline.com/BANKAWAYTRAN;jsessionid=be4afbb5c178830accb3b7d2c0f6:WwU5?bwayparam=s67zYWhTUT9w'. The J&K Bank logo is visible in the top left. The page content includes a navigation menu with 'Accounts', 'Bills', 'Transfers', 'Tax Payments', 'Mails', 'Settings', 'Activity', and 'Modeling'. The 'Bills' menu is expanded, showing 'Bill Alerts', 'Bill Payment', 'Bill Presentment', and 'Payment History'. The main content area is titled 'Bills > Bill Presentment > Standard Payee Details'. It contains a form for 'Personal Payee Details' with the following fields: 'Pay To' (PDD - JAMMU AND KASHMIR), 'Nick Name' (circled in red), 'Minimum Amount' (1.0), 'Biller Category' (Electric), 'Address' (Power Development Department, Electricity M & R. E., Kashmir), 'City' (Srinagar), 'State' (JAMMU KASHMIR), 'Country' (INDIA), 'Zip Code' (190001), and 'Phone Number'. Below this is a 'Consumer Code' section with a 'CONSUMER ID' field (circled in red). The 'Payment Details' section has radio buttons for 'Manual' and 'Auto Pay Option'. The 'Auto Pay Option' section includes a dropdown for 'Account' (0322040100002789) and a text input for 'Please pay this bill automatically if the amount is less than INR.'. A 'Terms & Conditions' section follows, with a paragraph of text and an 'I AGREE' checkbox (circled in red). At the bottom, there are 'Add' and 'Cancel' buttons (both circled in red).

11. You can enter any number of **CONSUMER IDs** which will be presented under **Bill Presentment**

The screenshot displays the J&K Bank eBanking interface. The browser address bar shows the URL: <https://www.jkbankonline.com/BANKAWAYTRAN;jsessionid=be4afb5c178830accb3b7d2c0f6:WwU5?bwayparam=qDqKQza8xzR4KQv81>. The page title is "Bill Presentment - Google Chrome". The J&K Bank logo is visible in the top left. The navigation menu includes "Accounts", "Bills", "Transfers", "Tax Payments", "Mails", "Settings", "Activity", and "Modeling". The "Bills" menu is expanded, showing "Bill Alerts", "Bill Payment", "Bill Presentment" (circled in red), and "Payment History". A red arrow points to the "Bill Presentment" item. The main content area shows a message: "You have [0] bill(s) waiting for your acceptance and [0] payment(s) pending." Below this, there are links for "View Pending Payments" and "View Payments Made". A table of payee details is displayed, with a "Register" button at the bottom.

Payee Id	Payee nickname	Consumer code	Payee Type
000000010129	SH JK	0202010001282	Presentment Only
000000010129	SH JK	0202010001283	Presentment Only
000000010129	SHAL NJK	0202010001281	Presentment Only
000000010129	CAP	0201010004478	Presentment Only
000000010129	CRO	0201010001800	Presentment Only

12. 24 hours after first Registration your bill will be presented under **Bill Alerts** and then onwards every month whenever **Bills** are **generated** from Sub division.

13. \* *Please note that Registration is a one-time activity only.*



14. To make Payment click **Bill Alerts**

The screenshot shows the J&K Bank online banking interface. The browser title is "Bills Main - Google Chrome" and the URL is "https://www.jkbankonline.com/BANKAWAYTRAN;jsessionid=be6e89e". The page header includes the J&K Bank logo and the text "Attention eBanking users". The user is logged in as "Mr.SHABIR AHMAD KHAN" on "21/01/2015 3:21:54 PM". The navigation menu includes "Accounts", "Bills", "Transfers", "Tax Payments", "Mails", "Settings", "Activity", and "Modeling". The "Bills" menu is expanded, showing "Bill Alerts", "Bill Payment", "Bill Presentment", and "Payment History". The "Bill Alerts" section displays a table with the following data:

Bills Alerts!	
Pending Payments	0
Pending Presented Bills	1
Bills Awaiting Acceptance	0

15. Click **Bills Awaiting Acceptance**

16. Click **OK**

The screenshot shows the J&K Bank online banking interface. A message box is displayed in the center, containing the text: "The page at https://www.jkbankonline.com says: [21091] No Payees in your Personal Payee List". The "OK" button in the message box is circled in red, and a red arrow points to it from the right. The background shows the bank's navigation menu with options like "Accounts", "Bills", "Transfers", "Activity", and "Modeling". A table at the bottom right shows "Pending Payments", "Pending Presented Bills", and "Bills Awaiting Acceptance" with a value of 0 for each. The browser's address bar and the bank's logo are also visible.

Category	Value
Pending Payments	0
Pending Presented Bills	0
Bills Awaiting Acceptance	0

17. Click **Search**

The screenshot shows a web browser window titled "Search PendingPresentments - Google Chrome". The address bar displays "The Jammu and Kashmir Bank Limited [IN] https://www.jkbankonline.com/BANKAWAYTRAN;jsessionid=be6e89e". The J&K Bank logo is visible in the top left. A navigation menu includes "Accounts", "Bills", "Transfers", "Tax Payments", "Mails", "Settings", "Activity", and "Modeling". A sidebar on the left lists "Bill Alerts", "Bill Payment", "Bill Presentment", and "Payment History". The main content area shows "Bills > Presented Bills" and a section titled "Query on your PendingBills" with three input fields: "Payee Id", "Payee Nick Name", and "Consumer Code". Below these fields are "Search" and "Cancel" buttons. A red circle highlights the "Search" button, and a red arrow points to it from the right.

18. Click **Modify/Pay**

The screenshot shows the J&K Bank eBanking interface. At the top, there is a navigation bar with links for Accounts, Bills, Transfers, Tax Payments, Mails, Settings, Activity, and Modeling. The 'Bills' section is active, showing a 'List of Scheduled Payments' table. The table has the following data:

Reference Id	Pay Request Id	Payee	Consumer Id	Amount	Payment Date	Status	Payment Type	Edit Payment
2255254	0000001012	PDD - JAMMU AND KASHMIR	0202010001282	2,253.00 INR	26/01/2015	Pending	One Time Payment	<a href="#">Modify / Pay</a>

Below the table is a 'Cancel' button. A red circle highlights the 'Modify / Pay' link, and a red arrow points to it from the bottom right of the screenshot.

19. Tick **Hot payment** to pay immediately.

The screenshot shows the 'Payment Bill Details' page on the J&K Bank website. The page displays the following information:

- Pay to:** PDD - JAMMU AND KASHMIR
- NickName:** SHABIRKHANJK
- Bill Details:**
  - CONSUMER ID: 0202010001282
  - CONSUMER NAME: ER SHABIR AHMAD AEE IT PDD
  - BILL AMOUNT: 2253
  - BILL AMOUNT AFTER DUE DATE: 2287
  - BILL MONTH: 12
  - BILL YEAR: 2014
  - BILL DATE: 01/26/2015
  - CREDIT ACCOUNT NUMBER: 0322010100010001
- Schedule Information:**
  - Schedule Date: 26/01/2015
  - Schedule Amount: 2,253.00
  - Instance Payment Amount: 2,253.00
  - Penalty Amount: 0.00
  - Instance Payment Date (Format is dd/MM/yyyy): 26/01/2015
  - Debit Account: 0322040100002789
  - Payment Frequency: One-Time Payment
  - Bill Installment No: 00001
  - Total No Of payments: 00001

At the bottom of the form, there are two checkboxes:  Hot Payment and  Delete the payment. The 'Hot Payment' checkbox is circled in red, and a red arrow points to it from the text above. Below the checkboxes are 'Update' and 'Cancel' buttons.

20. Please note that if you will not tick hot payment box, the bill amount due will get deducted from your account balance on **due date** of bill.

21. Click **Update** or **Cancel** as desired

22. **Generate OTP** and Make payment using your **User ID** and **Transaction Password** provided to you by JK Bank.

The screenshot shows the J&K Bank online banking interface. The browser window title is "Authentication - Google Chrome". The address bar shows the URL: <https://www.jkbankonline.com/BANKAWAYTRAN;jsessionid=bed576e1fcb4eaca4fdf18802b16d:WwU5?bwayparam=B1rbckGKj6>. The J&K Bank logo is visible in the top left. A notification banner reads: "Attention eBanking users - From 12th Aug 2013, OTP (One Time Password) has been made n". The user is logged in as "Mr.SHABIR AHMAD KHAN" on "21/01/2015 3:30:10 PM". The navigation menu includes: Accounts, Bills, Transfers, Tax Payments, Mails, Settings, Activity, and Modeling. The "Bills" menu is expanded, showing: Bill Alerts, Bill Payment, Bill Presentment, and Payment History. The main content area is titled "Confirm Transaction!". It contains three input fields: "Enter your Id", "Enter your Transaction Password", and "Enter your OTP". To the right of the "Enter your Id" and "Enter your Transaction Password" fields are icons for selecting a medium to receive the OTP. Below the "Enter your OTP" field is a "Generate" button with checkboxes for "via SMS" and "via Email". At the bottom left, there are "Validate" and "Cancel" buttons.