ANDRHA BANK CREDIT CARD PAYMENT THROUGH NEFT & IMPS

How can I pay my Andhra Bank Credit Card outstanding using NEFT / IMPS through Internet Banking of the account maintained bank?

- 1. Log in to the net banking facility of your bank. Add Andhra Bank Credit Card as a beneficiary under third party fund transfer.
- 2. Enter your 16-digit Andhra Bank Credit Card number in place of account number beneficiary account number on your banking page
- 3. Add the IFSC code **ANDB0000782** for making AB Credit Card payment.
- 4. Enter Bank name as ANDHRA BANK CC
- 5. Enter Bank Address as CREDIT CARD DIVISION, SULTAN BAZAAR, KOTI, HYDERABAD 500095.
- 6. Click submit button to complete your registration process. The beneficiary addition cooling period varies from bank to bank and up on successful beneficiary addition the customer can now pay Andhra Bank Credit Card outstanding through his / her bank account every month.

How can I pay my Andhra Bank Credit Card outstanding using NEFT / IMPS through Branches other than Andhra Bank?

Andhra Bank credit card dues can also be paid through NEFT / IMPS through banking branch by mentioning your 16 digit credit card number as account number and **IFSC** as **ANDB0000782**.

What if the customer provides a wrong card number?

If the customer has used a wrong credit card number the payment will get transferred to the originating bank in case the payment is made through branch (or) to the customer account from which the transaction was initiated. You will then need to contact the respective branch and settle the matter mutually. Andhra Bank is not liable in such scenarios.

What if the customer provides a wrong IFSC?

If the customer has used a wrong IFSC, the payment will get transferred to that branch whose IFSC has been provided. The customer will then need to contact the respective branch and settle the matter mutually.

What is NEFT?

National Electronic Funds Transfer (NEFT) is a service that facilitates the electronic transfer of funds from any bank account to Andhra Bank Credit Card. You can use this service to pay your Andhra Bank Credit Card outstanding through any bank account that allows NEFT.

Do all the bank branches in the country offer NEFT / IMPS funds transfer facility?

To become a part of the NEFT / IMPS funds transfer network, a bank branch has to be NEFT / IMPS enabled.

How can I know if I am eligible to use NEFT / IMPS service to pay my AB Credit Card dues?

If you maintain a bank account and have an active third party transfer under net banking, you can pay your dues using NEFT / IMPS facility provided the NEFT / IMPS facility enabled for the bank.

Is there any limit on the amount that could be transferred through NEFT?

There is no limit, on the amount of funds that you can transfer, using the NEFT facility and for IMPS depends on the rules and regulations of your bank.

What is IFSC?

IFSC or Indian Financial System Code is an 11 digit alpha-numeric code that uniquely identifies a bank branch participating in the NEFT / IMPS system. IFSC for Andhra Bank Credit Card is **ANDB0000782**.

How long will it to take for NEFT payment to reflect in my Andhra Bank Credit Card account?

Your payment amount will be credited to your Andhra Bank Card account within 3 banking hours.

What are the processing or service charges levied on NEFT / IMPS transactions?

The charges applicable on this service are based on the rules and regulations of the respective bank.
