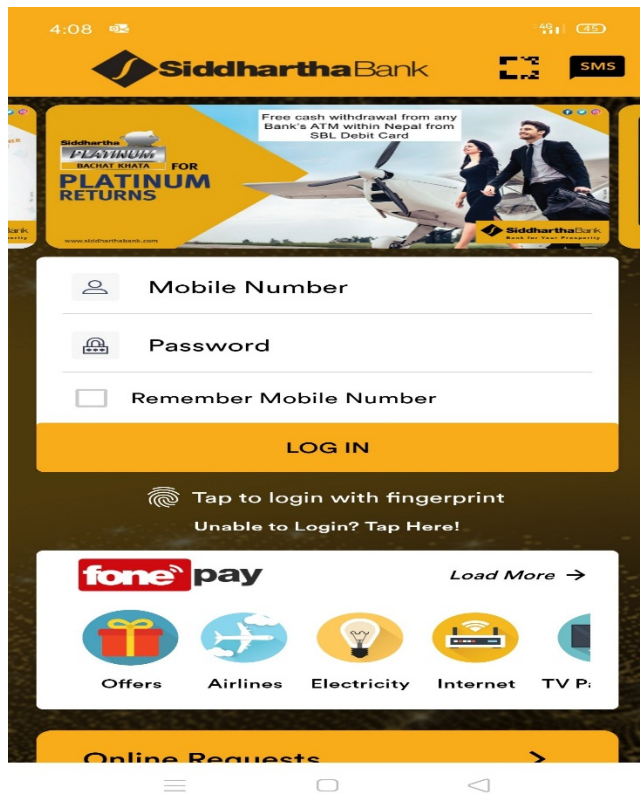


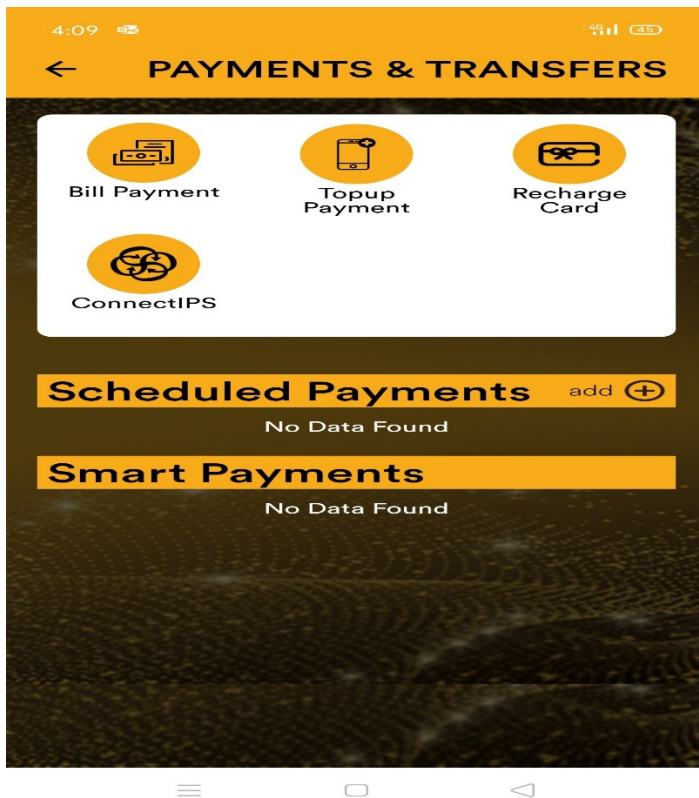
STEP 1 : OPEN SBL BANKSMART & LOGIN



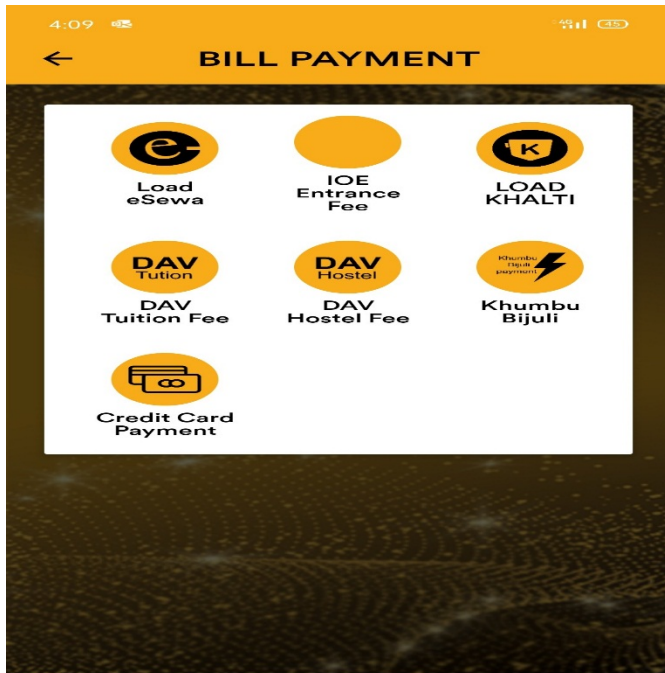
STEP 2 : CLICK PAYMENT & TRANSFERS



STEP 3 : CLICK BILL PAYMENT



STEP 4 : CLICK IOE ENTRANCE FEE



STEP 5: FILL THE REQUIRED FORM & CLICK SUBMIT

