

## General

### 1. What is Jana Small Finance Bank Internet Banking?

Jana Small Finance Bank Internet Banking (hereinafter “JSFB Internet Banking”) is a web based channel which is convenient & faster way to access your account & manage your day to day banking transactions anytime, anywhere, 24X7 at your own comfort, without visiting branches and waiting in queues. It’s very secure and simple to operate.

### 2. Who can use JSFB Internet Banking?

If you are an individual and holding a Current Account/ Savings Account / Deposits / Loan Account with Jana Small Finance Bank Limited (hereinafter “Bank” or “JSFB”), you can use JSFB Internet Banking. All your relationship with the Bank will be available for easy access through the Internet Banking.

### 3. What are the facilities available on JSFB Internet banking?

- JSFB Internet Banking makes banking a lot simpler. Now you don’t have to visit a Branch or ATM anymore for services like Mini statement/ Detailed statement, Balance Enquiry, Funds Transfer, Loan Repayment, Management of Deposits, Form 15 G/H, Debit Card Management, GST Payments, Cheque Book Request, FD Advice, SA Interest Certificate, AEPS Management, Bill Payments and Mobile/DTH/FasTag recharges.
- JSFB Internet Banking also gives you the access to value added features like ATM / Branch Locator, Applying for Bank’s products, and other service requests.
- It helps to easily manage your accounts, deposits, Investments and Debit Cards.  
JSFB Mobile Banking allows setting transaction limit for NEFT, IMPS and RTGS. Customers registering for JSFB Mobile Banking through CRN can change limit up to INR 5 Lakhs, and customers registering for JSFB Mobile Banking through Debit Card can set limits up to INR 35 Lakhs.

### 4. Are there any charges for activating JSFB Internet Banking?

JSFB offers Internet Banking free of charge to its customers.

### 5. On which Browsers can I use the JSFB Internet banking platform?

Windows		
Browsers	Operating System	Current Version
Internet Explorer 9.0+	Windows 7 +	Internet Explorer 11 (OS 7+)
Firefox 10+	Windows 7 +	Firefox 128
Chrome 15.0+	Windows 7 +	Chrome 126
MAC		
Browsers	Operating System	Current Version
Firefox 23.0+	Mac OS X v10.6+	Firefox 128
Chrome 25.0+	Mac OS X v10.6+	Chrome 126
Safari 5.1+	Mac OS X v10.6+	Safari 17

### 6. What if I disagree with the terms and conditions for the Internet Banking?

- The Terms and Conditions for using JSFB Internet Banking are defined for the safety and security of the Bank’s customers. In order to use JSFB Internet Banking, you need to comply with the terms and conditions.
- In case you disagree, you will not be able to use the Internet Banking.

**7. Where can I find the details of loans on JSFB Internet Banking?**

The loan details are available as part of the dashboard, post login into the application. Please click on the Loan card available on the dashboard to know more details.

**8. How can I get my Internet Banking login blocked?**

Please call JSFB's customer care on 1800-2080 to request for blocking your Internet Banking login.

**9. How do I get my Internet Banking unblocked?**

Please reach out to your nearest branch to raise a request for unblocking your Mobile Banking/Internet Banking application login.

### Registration

**1. How do I register for Internet Banking?**

JSFB Internet Banking is a self-registration portal and involves easy steps. Customer can choose to register through their CRN, Name & DOB combination or using their Debit Card details.

Debit Card is suggested mode of registration as it provides higher transaction limits (Rs.35,00,000) as compared to CRN Registration (Rs.5,00,000).

You can register for the Internet Banking portal in **3 Easy Steps** using either your CRN or Debit Card details.

**Steps for Registration through Debit Card:**

**Step 1:** Keep your Debit Card and PIN handy. The Registration is Dual Factor Authenticated, i.e. OTP is triggered to Registered Mobile Number with the Bank.

**Step 2:** Please enter your Debit Card 16 Digit Mobile Number. Please enter your Debit Card PIN. Your Debit Card details and PIN will be verified with the Bank's records.

Your authenticity is verified through an OTP sent to your registered mobile number. Please don't share the OTP with ANYONE. Bank will never ask for OTP.

**Step 3:** Once OTP is validated, you can set your password for JSFB Internet Banking. Please don't share this password with ANYONE. Bank will never ask for Password.

**Steps for Registration through CRN:**

**Step 1:** Keep your CRN handy. The Registration is Dual Factor Authenticated, i.e. OTP is triggered to Registered Mobile Number with the Bank.

**Step 2:** Please enter your CRN, first 4 characters of your name and DOB in DDMMYY format. If you are registering for your Sole Proprietorship account, please enter CRN, first 4 characters of your entity and the Date of Incorporation (DOI) in DDMMYY format.

Your CRN and other details will be verified with the Bank's records.

Your authenticity is verified through an OTP sent to your registered mobile number. Please don't share the OTP with ANYONE. Bank will never ask for OTP.

**Step 3:** Once OTP is validated, you can set your password for JSFB Internet Banking. Please don't share this password with ANYONE. Bank will never ask for Password.

**2. Will I get confirmation of my Internet Banking registration?**

SMS is sent to registered mobile number with the Bank upon successful registration to JSFB Internet Banking.

**3. If my debit card is blocked or I don't have a debit card then will be I able to use JSFB Internet Banking?**

You can register for Internet banking using your CRN.

**4. What all special characters are allowed in setting password?**

JSFB Internet Banking allows all the special characters except "?". It is always suggested to use a special character in the password.

### Login

**1. I have entered the Password incorrectly for 3 times and the Internet banking is locked what should I do?**

You can reset your password by clicking on “Forgot Password”. You can use your Debit Card details or your CRN to set new password. The transaction limit assigned to you will remain the same as it was after first registration.

**2. What happens if I forget my User name?**

You can retrieve your Username by clicking on “Forgot Username” on the landing page of Internet Banking. You will require to enter your CRN and the first four letters of name in lower case followed by DOB (DOI, in case of Sole Proprietorship) in DDMMYY format, without any space. You can also use your 16 digit Debit Card Number and Debit Card PIN to retrieve your Username.

**3. Can I login to Internet banking while I am already logged in Mobile banking?**

You cannot login to Internet Banking and Mobile Banking at the same time. JSFB provides omnichannel experience, which means, both Internet Banking and Mobile Banking will provide the same user experience with a 360-degree view of your relationship with JSFB.

### Fund Transfer

**1. Can I make a fund transfer without adding Beneficiary?**

Yes, you can make a fund transfer without adding Beneficiary through One Time Pay and can add the beneficiary on the go. You can make fund transfer up to Rs. 10,000 per transaction through IMPS and NEFT.

**2. How many Beneficiary can I add in one day?**

You can add a maximum of 3 Beneficiaries in a day.

**3. What will be the transaction limit post beneficiary addition?**

- You will be able to transfer funds only after 30 minutes of addition of a new beneficiary.
- If you're registered with Debit Card, for newly added payee, transaction limit is Rs.50,000 for the first 24 hours, after which normal transaction limits will apply.
- If you're registered with CRN, for newly added payee, transaction limit is Rs.10,000 for the first 24 hours, after which normal transaction limits will apply.

**4. What if I get disconnected from Internet while performing a transaction?**

- You can simply reconnect to JSFB Internet Banking and verify your transaction history to check if the transaction has been executed.
- You can also check the Mini Statement of the account.

**5. If I add a beneficiary using the mobile application will this get reflected in the Internet Banking portal also?**

Yes, the beneficiary added using the mobile application will be reflected in the internet banking portal as well.

**6. How to transfer funds to JSFB account holders and other bank account holders?**

- Select 'Send Money' from Quick Menu/ Navigation Menu and then select the required option for Fund Transfer.
- All the transactions will be OTP authenticated.

**7. If I have multiple accounts and want to transfer money between them, how can I do it?**

- In the 'Send Money' section, select the option "Own Accounts"
- Choose the account you want to transfer the amount to.
- Select the account you want to transfer from and the amount and proceed.

**8. While making payments, how do I select a specific account number in case I have multiple account numbers?**

To select one of your accounts while making payments, use the dropdown list and scroll to get the desired account number

**9. Can I schedule the fund transfer for a later date?**

Yes, you can schedule the funds transfer to a later/future date by clicking on the 'Pay Later' option through NEFT mode of fund transfer. The limit for the scheduled payment will depend upon your overall transaction limit.

**10. Can I set a repeat payment / Standing Instruction for specific period and for a specific frequency?**

Yes, you can set Standing Instruction or repeat payment through NEFT mode of transfer. Please select the start date and end date and also choose the required frequency under the "Repeat Pay" option

**11. How Can I delete a specific beneficiary?**

Click on the Manage Beneficiary option and select the beneficiary to be deleted. An option to delete the beneficiary will be provided.

**12. What is the maximum amount that can be transferred per transaction from Internet banking?**

**Transaction Limits for Debit Card Registration**

Type	Minimum	Maximum Amount Per Transaction /Day
RTGS	INR 2 Lakhs	INR 35 Lakhs
NEFT	INR 1	INR 35 Lakhs
IMPS	INR 1	INR 5 Lakhs

**Transaction Limits for CRN Registration**

Type	Minimum	Maximum Amount Per Transaction /Day
RTGS	INR 2 Lakhs	INR 5 Lakhs
NEFT	INR 1	INR 5 Lakhs
IMPS	INR 1	INR 5 Lakhs

Please note the above limits are inclusive of both Mobile and Internet Banking platforms.

### 13. Can I increase my Fund Transfer Limit?

Yes, you can change your fund transfer limit. Please contact your nearest branch for the same. Kindly note that the fund transfer limit can only be increased for the customers who register for JSFB Mobile Banking through Debit Card.

### Service Requests

#### 1. I have 5 current accounts but all of these accounts are not visible in the Internet Banking application?

- At present, the Internet Banking services can be availed by current account customers falling in the following categories: Sole Proprietorship, Resident Indian, Non-Resident Indian.
- If you have any further queries, please contact your nearest branch or our contact centre at 1800 2080.

#### 2. What are the service requests I can get for my Debit Card using JSFB Internet Banking?

You can access the below services related to your debit card:

- Block/Unblock Debit Card temporarily
- Permanently block the Debit Card
- Generate ATM PIN/ Reset ATM PIN
- Manage your card limits in ATM, POS & eCom
- Enable International Transactions for Debit Card
- Set international Transaction Limits for ATM, POS & eCom.

#### 3. If I have hot listed my card, will my card get instantly blocked?

- Yes, the debit card will be blocked instantly once you create a service request to hotlist the card.
- Once blocked, you will not be able to use your debit card for any transaction.

#### 4. Can I reactivate my debit card once it is hotlisted?

- Your debit card, once hotlisted, cannot be reactivated in future and you will not be able to use your debit card for any transaction.
- You can request for a new card by visiting your nearest JSFB branch or calling on 1800 2080.

#### 5. Can I change my debit card PIN using my JSFB Internet banking?

- Yes you can change your Debit Card PIN from the Debit Card Management section under Services on JSFB Internet Banking platform.
- Services> Debit Card Management> Reset/ Generate ATM PIN > Select the card number from the drop down > Enter the New PIN and Confirm the PIN
- After entering the New PIN, an OTP will be sent to your registered mobile number with the Bank for authentication purposes. Please don't share the OTP with ANYONE. Bank will never ask for OTP.

#### 6. What all service can I avail for the Cheques issued through JSFB Internet Banking?

You can access the below services related to Cheques

- Make Cheque status inquiry on the Cheque issued
- Request new Cheque books
- Stop Cheque – Single Cheque issued or in series of cheques
- You can also use JSFB Positive pay system for cheque issued of value greater than Rs.50,000 and also can check the history of Positive pay requests and status

#### 7. What all service can I avail for my Saving Accounts using JSFB Internet Banking?

You can access the below services related to your Saving Account/s:

- Generate Mini Statement
- Generate and Download Detailed Statement
- Generate Saving Account Interest Certificate

- Enable or Disable AePS transactions through your Saving Account
- Add a nominee to your Saving Account.

### **8. What all service can I avail for my Current Accounts using JSFB Internet Banking?**

You can access the below services related to your Current Account/s:

- Generate Mini Statement
- Generate and Download Detailed Statement
- Enable or Disable AePS transactions through your Current Account
- Add a nominee to your Current Account.

### **9. What all service can I avail for Deposits using JSFB Internet Banking?**

You can access the below services related to deposits:

- Creation of a new Fixed or Recurring Deposit.
- Closure of Fixed or Recurring Deposit
- Submit and Download form 15G/H
- Generate FD Advice
- Add a new Nominee to your Fixed or Recurring Deposit

### **10. What all service can I avail for Loans using JSFB Internet Banking?**

You can access the below services related to Loan Account/s:

- Generate and Download Statement of Account
- Generate Loan Repayment Schedule
- Pay EMI
- Make Part Payment

### **11. Can I close my Loan Account using JSFB Internet Banking?**

No. For full payment and closure of the Loan Account, please visit your nearest JSFB branch.

### **12. Can I pre-maturely withdraw FD using JSFB Internet Banking?**

Yes, individually owned (sole owner) Resident and Non-Resident FD, booked offline or online, can be withdrawn using JSFB Mobile Banking/ Internet Banking applications. There is a penalty for pre-mature Resident FD withdrawal.

For pre-mature withdrawal of Non-Resident FD within a year, there is no interest paid.

Please refer our Website for further details on the Terms and Conditions applicable.