

Frequently Asked Questions – Internet Banking

General

1. What is Jana Small Finance Bank Internet banking?

Jana Small Finance Bank 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 Jana Small Finance Bank Internet banking?

If you are an individual and holding a Current A/c, Savings Account / Deposits / Loan Account with Jana Small Finance Bank, all the relationship with same CRN will be visible in Internet Banking.

3. What are the facilities available in Jana Small Finance Bank Internet banking?

- Jana Small Finance Bank Internet Banking makes banking a lot simpler. Now you don't have to visit a Branch or ATM anymore for services like Mini statement/ Download statement, Balance Enquiry, Funds Transfer, Loan Repayment, Opening of Deposits, Bill Payments and Mobile/DTH/Fastag recharges
- Jana Small Finance Bank Internet Banking also gives you the access to 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 cards.

4. Are there any charges for activating Jana Small Finance Bank Internet Banking?

- Jana Small Finance Bank offers Internet Banking free of charge to its customers.

5. On which Browsers can I use the Jana SFB Internet banking platform?

Windows		
Browsers	Operating System	Current Version
Internet Explorer 9.0+	Windows Vista +	Internet Explorer 11 (OS 7+)
Firefox 10+	Windows XP +	Firefox 45.0.1
Chrome 15.0+	Windows XP +	Chrome 49.0
Safari 5.1 +	Windows XP +	Safari 5.1.7
Opera 11.60+	Windows XP +	Opera 36.0
MAC		
Browsers	Operating System	Current Version
Firefox 23.0+	Mac OS X v10.6+	Firefox 45.0.1

Chrome 25.0+	Mac OS X v10.6+	Chrome 40.0
Safari 5.1+	Mac OS X v10.6+	Safari 9.1

6. What if I disagree with the terms and conditions for the Internet Banking and click on the disagree button?

- In order to use Jana SFB 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.

Registration

1. How do I register for Internet Banking?

- You can register for the Internet Banking portal in 3 easy steps using either your CRN or Debit Card details.

- **Step 1:** Please enter your Debit card / CRN details

(If you register through Debit Card, you shall get full access to the Internet Banking. If you choose to register through CRN, you shall only get the view access and any financial transaction is restricted).

- **Step 2:** You will be verified with the details of Debit card and PIN in case if you choose Debit card as registration option. If you choose CRN as registration option, then you will be verified with CRN, Name and Date of Birth combination
- **Step 3:** Post the verification is successful, you will be prompted to set the Password and verified with an OTP. (Never share your MPIN to any one, not even to the bank officials)

2. Will I get confirmation of my Internet banking registration?

You will receive an SMS alert on your registered mobile number once the registration is done.

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

You can register for Internet banking using your CRN, but for complete access, you need to register through an active Debit card.

Login

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

- Your Password will be unlocked automatically within 12 hours.
- Alternatively, you can click on 'Forgot Password' and reset your Password to continue accessing the Jana SFB Internet Banking.

2. What happens if I forget my User name?

You can retrieve you Username by entering you CRN Number and the first four letter of name in lower case followed by DOB in format DDMMYY 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 same time. Once you log in to Internet Banking, you cannot login to Mobile Banking till the time you do not log-out from Internet Banking.

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. 50,000 per transaction through IMPS and NEFT.

2. How many Payees 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 payee addition?

- The Customer will be able transfer funds only after 30 mins of new payee addition.
- For newly added payee transaction limit is Rs. 50,000 for 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 Jana Small Finance Bank 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 Payee 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 while using internet banking as well.

6. How to transfer funds to Jana SFB account holders and other bank account holders?

Select 'Send Money' from Quick Menu/ Navigation Menu and then select the required option for Fund Transfer.

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.
- And 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 transfer

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. You need to 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 payee?

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?

Type	Minimum	Maximum
RTGS	INR 2 Lakhs	INR 35 Lakhs
NEFT	INR 1	INR 35 Lakhs
IMPS	INR 1	INR 5 Lakhs

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

Service Requests

1. What are the service requests I can get for my Debit Card?

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

- Block/Unblock the card temporarily
- Permanently hotlist the card.
- Reset your ATM PIN
- Re-issue the card in case if your card is inactive/hot listed
- Manage your card limits in ATM, POS & eCom

2. If I have hot listed my card, will my card gets 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.

3. Can I reactivate my debit card once it is hotlist?

- 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 Jana SFB branch or call 1800 2080.

4. Can I change my debit card PIN using my Jana SFB Internet banking?

- Yes you can change your Debit card PIN from the services section of Internet Banking
- Services → Debit Card Management → Reset/ Generate ATM PIN → Select the card number from the drop down → Enter the New PIN and Confirm the PIN

5. What are the service requests I can avail for the Cheques issued?

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 Jana SFB Positive pay system for cheque issued of value greater than 50,000 and also can check the history of Positive pay requests and status

6. What are the service requests I can avail for Deposits opened?

You can access the below services related to your deposits

- Closure of Fixed and Recurring deposit
- Submit and Download form 15G/H