

Frequently Asked Questions – Mobile Banking

General

1. What is Jana Small Finance Bank Mobile banking?

Jana Small Finance Bank Mobile Banking is a mobile application that allows you to access your bank account(s) using a mobile phone.

2. Who can use Jana Small Finance Bank Mobile banking?

Any Jana Bank customer with an active CASA account and a valid mobile number registered with the bank, can download the Mobile Banking App and register using their CRN or Debit Card details.

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

- Jana Small Finance Bank Mobile 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 Mobile 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 downloading/activating Jana Small Finance Bank Mobile Banking?

- Jana Small Finance Bank offers Mobile Banking application free of charge to its customers.
- Your mobile operator may levy charges for GPRS/SMS used any. Please check with your operator for details.

5. Which version of Handsets/ Operating systems support Jana Small Finance Bank mobile banking?

- Jana Small Finance Bank Mobile Banking is supported on all handsets with the following Operating Systems:
 - a) iPhone / iOS - 10.0 onwards
 - b) Android - 5.1 onwards

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

- In order to use the application, you need to comply with the terms and conditions.
- In case you disagree, you will not be able to use the application.

7. Where can I find the details of loans on Jana Small Finance Bank Mobile 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. If I lost my mobile handset what should I do?

- If you have lost your mobile phone then please report the same to Customer Service at 18002080.
- You can download the application on your new handset and register using your CRN or Debit Card details. Once registered on the new handset, you will be de-registered from the older handset.

9. Can I use Jana Small Finance Bank Mobile banking on two handsets simultaneously?

No, to ensure security of your account you can only use the application on one handset.

10. What if I delete /Uninstall Jana Bank Mobile banking application?

You will need to download the application again on your handset. Jana Small Finance Bank Mobile Banking can be downloaded from Google Play Store for Android devices or from App store of Apple devices.

Registration

1. How do I register for the application?

- You can register for the application 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 application. 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 MPIN and verified with an OTP. (Never share your MPIN to any one, not even to the bank officials)

2. How to de-register if my phone is lost?

- If you have lost your mobile phone then please report the same to Customer Service at 18002080.
- You can download the application on your new handset and register using your CRN or Debit Card details. Once registered on the new handset, you will be de-registered from the older handset.

3. If I change the mobile number, then will I be able to register for the application?

- In case you change the mobile number which was earlier registered with the Bank, you cannot register for Mobile Banking as there is a security measure to verify your mobile number before allowing you to register on your Mobile Banking App.
- Please visit your nearest branch or ATM to update your new Mobile Number with the Bank.

4. If my debit card is blocked or I don't have a debit card then will be able to use the Mobile banking application?

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

Login

1. I have entered the MPIN incorrectly, 3 times and the mobile banking application is locked what should I do?

- Your MPIN will be unlocked automatically within 12 hours.
- Alternatively, you can click on 'Forgot MPIN' and reset your MPIN to continue accessing the Mobile Banking application.

2. Can I login to Mobile banking while I am already logged in Internet 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 or my mobile phone switches off while performing a transaction?

- You can simply reconnect to Jana Small Finance Bank Mobile 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 Bank 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 Mobile banking?

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

Service Requests

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

- At present, the mobile banking services can be availed by current account customers falling in the following categories: Sole Proprietorship, Resident Indian, and Hindu Undivided Family.
- 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?

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

3. 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.

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 Jana SFB branch or call 1800 2080.

5. Can I change my debit card PIN using my JSFB Mobile banking application?

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

6. 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

7. 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