

General

1. What is Jana Small Finance Bank Mobile Banking?

Jana Small Finance Bank Mobile Banking (hereinafter “JSFB Mobile Banking”) is a mobile application that enables banking on your mobile phone.

2. Who can use JSFB Mobile 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 Mobile Banking. All your relationship with the Bank will be available for easy access through JSFB Mobile Banking.

3. What are the facilities available on JSFB Mobile Banking?

- JSFB Mobile 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 Mobile Banking offers additional functions such as ATM/branch locator, product application, and service requests. It allows you to effortlessly 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 upto INR 5 Lakhs, and customers registering for JSFB Mobile Banking through Debit Card can set limits upto INR 35 Lakhs.

4. Are there any charges for downloading/activating JSFB Mobile Banking application?

- JSFB 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 more details.

5. Which version of Handsets/ Operating systems support JSFB Mobile Banking application?

JSFB Mobile Banking is supported on all handsets with the following Operating Systems:

- A. iOS - 15 and higher version
- B. Android OS version 12 and above

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

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

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. What should I do if I lose my mobile handset?

In case you have lost your mobile handset, we request you to call our Customer Care at 1800 2080 to disable your JSFB Mobile application on your old device. Your JSFB Mobile Banking will be blocked on immediate basis.

9. How do I get my JSFB Mobile Banking unblocked?

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

10. Can I use JSFB Mobile banking on two handsets simultaneously?

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

11. What if I delete /uninstall Jana Bank Mobile Banking application?

You will need to download the application again on your handset. JSFB Mobile Banking can be downloaded from Google Play Store for Android devices and App store for Apple devices.

Registration

1. How do I register to Jana Bank's Mobile Banking?

Jana Bank's Mobile 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 Mobile Banking portal in **4 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.

Step 3: SIM Binding will take place through registered mobile number.

Step 4: Generate MPIN and authenticate through OTP sent to your registered mobile number. Please don't share the OTP with ANYONE. Bank will never ask for OTP.

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.

Step 3: SIM Binding will take place through registered mobile number.

Step 4: Generate MPIN and authenticate through OTP sent to your registered mobile number. Please don't share the OTP with ANYONE. Bank will never ask for OTP.

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

- If you have lost your mobile phone then please report the same to Customer Service at 1800 2080. Your Mobile Banking will be blocked on immediate basis.
- 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 re-registered from the older handset. Your new device should have the mobile number which is registered with the Bank.

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

JSFB Mobile Banking application will work only on the device which has your Bank's registered mobile number in it. If you change your mobile number, please visit your nearest branch to get your new number registered in the Bank's records. After the new number is updated in the Bank's records, you'll need to register to JSFB Mobile Banking again.

4. Can I use JSFB Mobile Banking without Debit Card (lost/blocked/don't have)?

Yes. You can register for Mobile Banking using your CRN.

5. If I have registered using CRN, how can I avail higher transaction limits?

To increase the transaction limits, you can go to "Personalization" and enter your debit card details. Upon verification of the debit card, the transaction limit will be increased. Additionally, you can reset your MPIN using Debit Card to increase the transaction limits.

Login

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

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

- 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 the same time. JSFB provides omnichannel experience, which means, both Internet Banking and Mobile Banking will provide the same user experience with 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 Beneficiaries can I add in one day?**

You can add maximum 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, then for newly added beneficiary, the transaction limit is Rs.50,000 for the first 24 hours, after which normal transaction limits will apply.
- If you're registered with CRN, then for newly added beneficiary, the 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 or my mobile phone switches off while performing a transaction?**

- You can simply reconnect to JSFB 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 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 in JSFB 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 Mobile 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?

To increase your fund transfer limit beyond the above mentioned limits under Debit card registration, please contact your nearest branch. Please note that the fund transfer limit can be increased for Debit Card registered users only.

Modified Version: 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 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, 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 Mobile 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 Mobile Banking?

- Yes you can change your Debit Card PIN from the Debit Card Management section under Services On JSFB Mobile Banking 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
- 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 Mobile 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 Jana SFB 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 Mobile 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 Mobile 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 Mobile 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 Mobile 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 Mobile Banking?

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

12. Can I pre-maturely withdraw FD booked in Jana Bank?

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 Condition applicable.