

Jana Small Finance Bank

SMART ASBA – Internet Banking User Guide

**Jana Small
Finance Bank**

A SCHEDULED COMMERCIAL BANK

Step 1 – Access IPO

The screenshot shows the user's dashboard for Jana Small Finance Bank. At the top, the bank's logo and name are displayed, along with a 'LOGOUT' button. Below this, a welcome message and login history are shown. A navigation bar contains various service icons. The main dashboard area is divided into sections for 'Saving Accounts' (1 A/c), 'Current Accounts' (0 A/c), 'Deposits' (3 A/c), and 'Loans' (3 A/c). A 'Quick Menu' on the right side features several options: 'IPO' (highlighted with a yellow box), 'Bill Pay', 'Open Deposit', 'Rewards', 'Debit Card Management', and 'Add Beneficiary'. A pink arrow points from the 'IPO' option in the Quick Menu to the right-hand instruction box.

Login into Internet Banking
&
Click on IPO

This screenshot shows the 'IPO' selection screen. On the left, there is a sidebar menu with categories: 'Savings Accounts', 'Current Accounts', 'Deposit', and 'Loans'. Under 'Savings Accounts', the option '171-Regular Savings' is selected. The main content area is titled 'IPO' and contains a form with a label 'Account Number*' and a dropdown menu. A pink arrow points from the dropdown menu to the right-hand instruction box. A 'CONTINUE' button is located at the bottom right of the form.

Select the account number
you want to use
&
Click on Continue

Step 2 – Add Demat Account

The screenshot shows the top navigation bar with the bank's logo and a 'Menu' icon. Below the navigation bar, there is a 'Select Issue Type' dropdown menu currently set to 'IPO'. Underneath, the 'Equity IPOs' section contains a table with the following data:

Name	Lot size	Price	Date	Action
JSF02	10	₹ 1-10	4 Apr - 12 Apr 2025	View Details Apply
TEST LIMITED	2000	₹ 51-54	11 Apr - 16 Apr 2025	View Details Apply

Click on Menu

The screenshot shows the 'Menu' dropdown menu expanded. The options are: Available IPOs/FPO/Right Issue, My Applications, Demat Account Details, Add new Demat Account (highlighted with a yellow box), and Application History. The table from the previous screenshot is visible in the background.

Click on Add new Demat Account

Step 2 – Add Demat Account - CDSL

The screenshot shows a table titled "Demat Account Details" with columns: Investor Name, Depository Name, DP ID, Client ID, PAN, Email Id, Mobile No., and Action. Below the table is a button labeled "Add new Demat Account" which is highlighted with a yellow box. A pink arrow points from this button to the right-hand instruction box.

Click on
Add new Demat Account

The screenshot shows the "Add new Demat Account" form with a progress bar at the top indicating four steps: 1. Enter Details, 2. Confirm Details, 3. Enter OTP, and 4. Receipt. The form fields are: Depository Name * (dropdown menu with "CDSL" selected), Client ID * (text field with "1234567812345678" and a tooltip "Please provide the Client ID provided by your Demat account provider"), PAN * (text field with "XXXXXX285G"), Investor Name * (text field with a blacked-out value and a tooltip "Investor name should not allow number and special character."), Email address * (text field with a blacked-out value), and Mobile Number * (text field with a blacked-out value). At the bottom, there is a checkbox "I have read the Disclaimer & accept all the Terms & Conditions" and a "PROCEED" button. A yellow box highlights the dropdown menu, the Client ID field, the Investor Name field, and the disclaimer checkbox. Pink arrows point from these highlighted areas to the right-hand instruction boxes.

Select Depository Name:
CDSL will have a 16 digit long
Client ID / DP ID

Auto-filled

Tick disclaimer checkbox
&
Click on Proceed

Step 2 – Add Demat Account - NSDL

Select Depository Name:
NSDL ID starts with IN.
Enter first 6 digits in DP ID
Followed by the remaining 8
digits in Client ID

Auto-filled

Tick disclaimer checkbox
&
Click on Proceed

Step 2 – Add Demat Account

Menu ☰

Add new Demat Account

1 Enter Details 2 Confirm Details 3 Enter OTP 4 Receipt

Depository Name *	NSDL
DP ID (NSDL only) *	IN123456
Client ID *	12345678
PAN *	XXXXXX285G
Investor Name *	██████████
Email address *	██████████
Mobile Number *	██████████

CONFIRM EDIT

Click on Confirm

Menu ☰

Add new Demat Account

1 Enter Details 2 Confirm Details 3 Enter OTP 4 Receipt

Enter OTP

You will receive an OTP on your registered mobile number XXXXXXXX8000

Enter OTP

Didn't receive the OTP? [Resend OTP](#)
Please wait 27 seconds to resend OTP.

SUBMIT

Enter OTP & Click on Submit

Step 2 – Add Demat Account

Add new Demat Account

Enter Details Confirm Details Enter OTP **4** Receipt

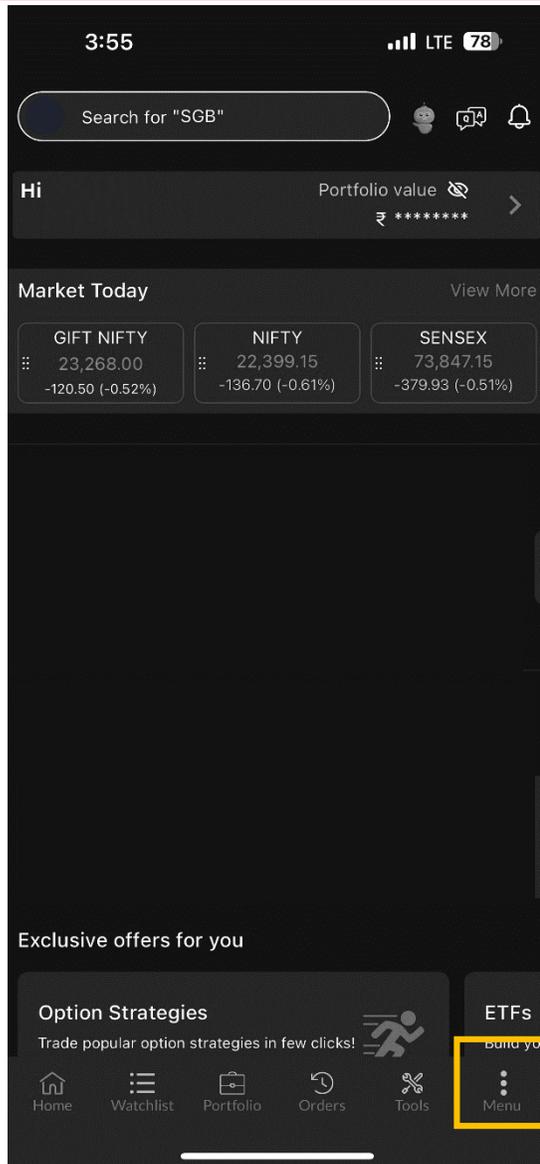
Depository Name *	NSDL
DP ID (NSDL only) *	IN123456
Client ID *	12345678
PAN *	XXXXXX285G
Investor Name *	██████████
Email address *	██████████
Mobile Number *	██████████

INVEST NOW

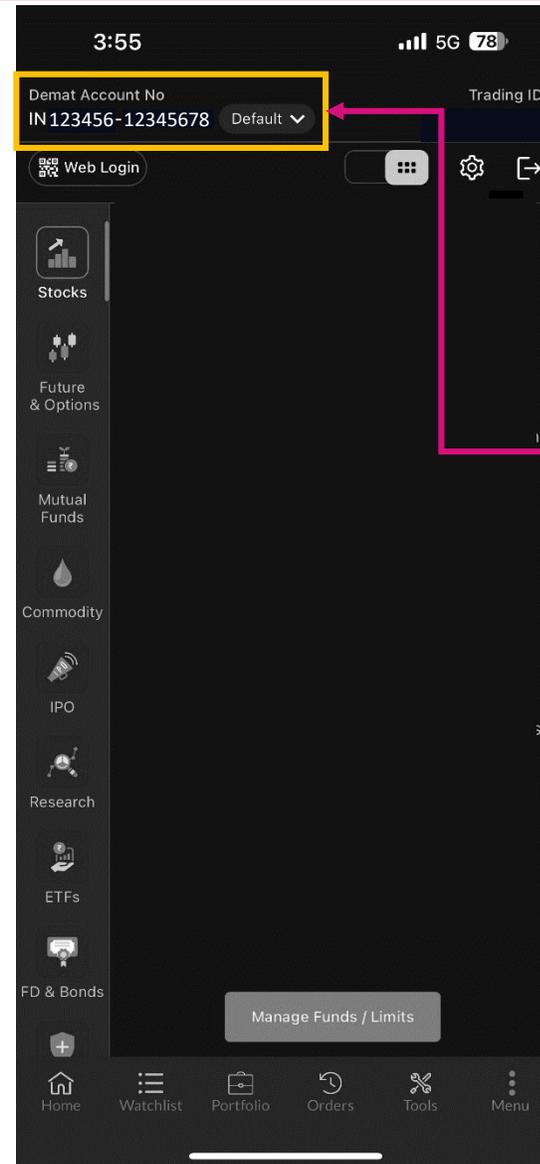
Demat Account added successfully

Click on Invest Now to start investing in IPO through your Jana Bank Account

References* – NSDL



Click on Menu



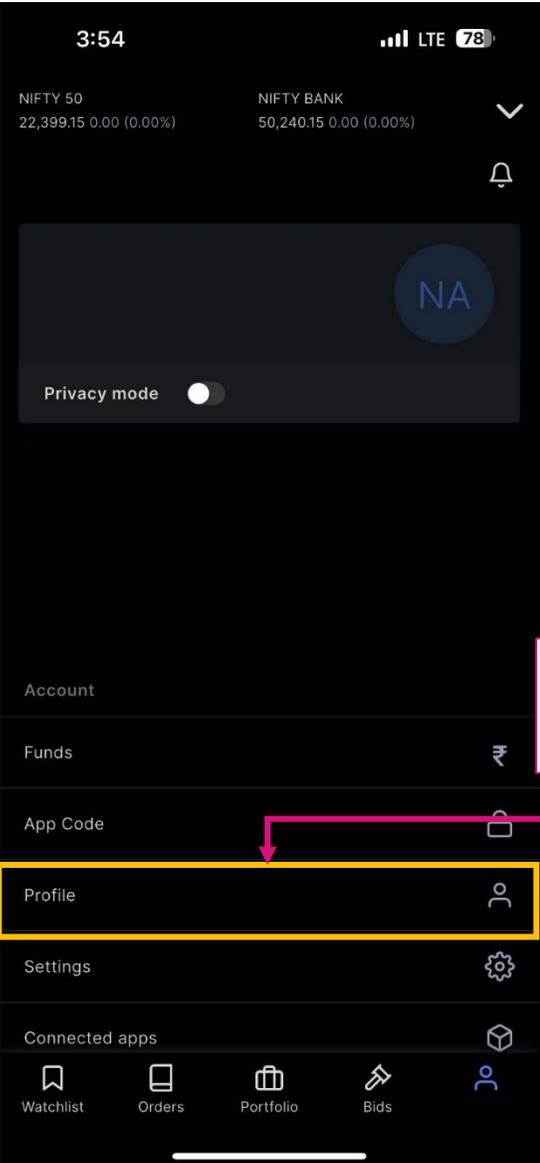
- Depository – NSDL
- DP ID (NSDL only)
IN123456 – Enter the first 6 digits
- Client ID
12345678 – Enter the last 8 digits

*Images are for illustrative purposes only.

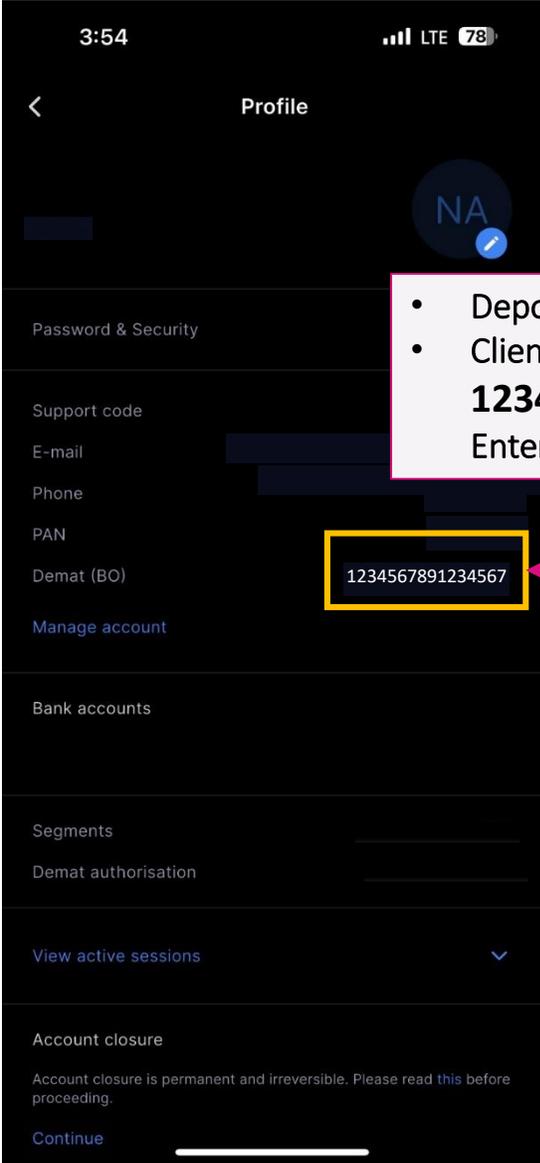
References* – CDSL



Click on Profile Icon



Click on Profile



- Depository – CSDL
- Client ID **1234567891234567**
Enter all 16 digits

*Images are for illustrative purposes only.

Step 3 – Apply in IPO – IPO Selection

JANA SMALL FINANCE BANK

Menu ☰

Select Issue Type
IPO ▾
Equity IPOs

Name	Lot size	Price	Date	Action
██████████	██████	██████	4 Apr - 12 Apr 2025	View Details Apply
TEST LIMITED	2000	₹ 51-54	11 Apr - 16 Apr 2025	View Details Apply
██████████	██████	██████	1 Apr - 15 Apr 2025	View Details Apply
██████████	██████	██████	2 Apr - 15 Apr 2025	View Details Apply

Page 1/1

Click on View Details / Apply button next to the IPO you want to invest in

Step 3 – Apply in IPO – IPO Selection

Equity IPO Scheme Details

Name	TEST LIMITED
Symbol	TEST
Type	IPO

Equity IPO Details

Lot Size	2000	Bid Lot	1
Start Date	11 Apr 2025	End Date	16 Apr 2025
Face Value	₹ 10	Minimum Price	₹ 51
Maximum Price	₹ 54	Cut off Price	₹ 54

Discount Details

Investor Category	Discount	Discount Type
Retail Individual Investors	0.00	₹

APPLY NOW

Click on Apply Now

Step 3 – Apply in IPO – Bid Creation

Apply For Equity IPO Scheme Details

1 Enter Details 2 Confirm Details 3 Enter OTP 4 Receipt

Select Your Details

Select Investor *
Investor Category *
Debit Account Number *

View Details

₹ 48,14,257 (Balance)

Bid Details

Cut off Price	No. of Shares * (in multiple of bid lot)	Bid Price *	Bid Amount	Action
<input type="checkbox"/>	<input type="text"/> <small>should be multiple of 2000.</small>	<input type="text"/> <small>Can't be less than 51.</small>	₹0.00	<input type="button" value="Add"/>

The amount after discount will be calculated on the next screen.

Select from drop-down:

1. Investor's Demat A/C
2. Investor Category
3. Investor's Jana Bank A/C

Fill bid details:

1. No. of shares – Lot size shown below the field
2. Bid Price – should be within the price range
3. Cut off Price – If selected, will set bid price to highest

Note: Select Investor Category as -

- **Retail:** if investment amount < ₹ 2,00,000
- **HNI:** if investment amount > ₹ 2,00,000
- For HNI investors, cutoff price is unavailable and bid modification is allowed only in upward direction.

Step 3 – Apply in IPO – Bid Creation

Select Your Details

Select Investor * ██████████ [View Details](#)

Investor Category * Retail Individual Investors

Debit Account Number * Saving-XXXXXXXXXX8489 ₹ 48,14,257 (Balance)

Bid Details

Cut off Price	No. of Shares * <small>(in multiple of bid lot)</small>	Bid Price *	Bid Amount	Action
<input checked="" type="checkbox"/>	<input type="text" value="2000"/>	<input type="text" value="54"/>	₹108,000.00	+ Add

The amount after discount will be calculated on the next screen.

TEST LIMITED

Lot Size	2000	Max. Price	₹ 54
Bid Lot	1	Face Value	₹ 10
Start Date	11 Apr 2025	Min. Price	₹ 51
End Date	16 Apr 2025	Cut off Price	₹ 54
Discount Category	Retail Individual Investors	Discount	₹ 0

PROCEED

Click on Proceed

Step 3 – Apply in IPO – Bid Confirmation

Debit Account Number Saving-XXXXXXXXXXXX8489

Bid Details

Cut off Price	No. of Shares (n multiple of bid lot)	Bid Price	Bid Amount
✓	2000	54	₹108,000.00

Total Bid Amount ₹ 108,000.00

Discount Rate ₹ 0

Discount Amount ₹ 0.00

Total Bid Amount with Discount ₹ 108,000.00

TEST LIMITED

Lot Size	2000	Max. Price	₹ 54
Bid Lot	1	Face Value	₹ 10
Start Date	11 Apr 2025	Min. Price	₹ 51
End Date	16 Apr 2025	Cut off Price	₹ 54
Discount Category	Retail Individual Investors	Discount	₹ 0

ⓘ This amount will be blocked from your operative account via ASBA lien marking.

CONFIRM **QUIT**

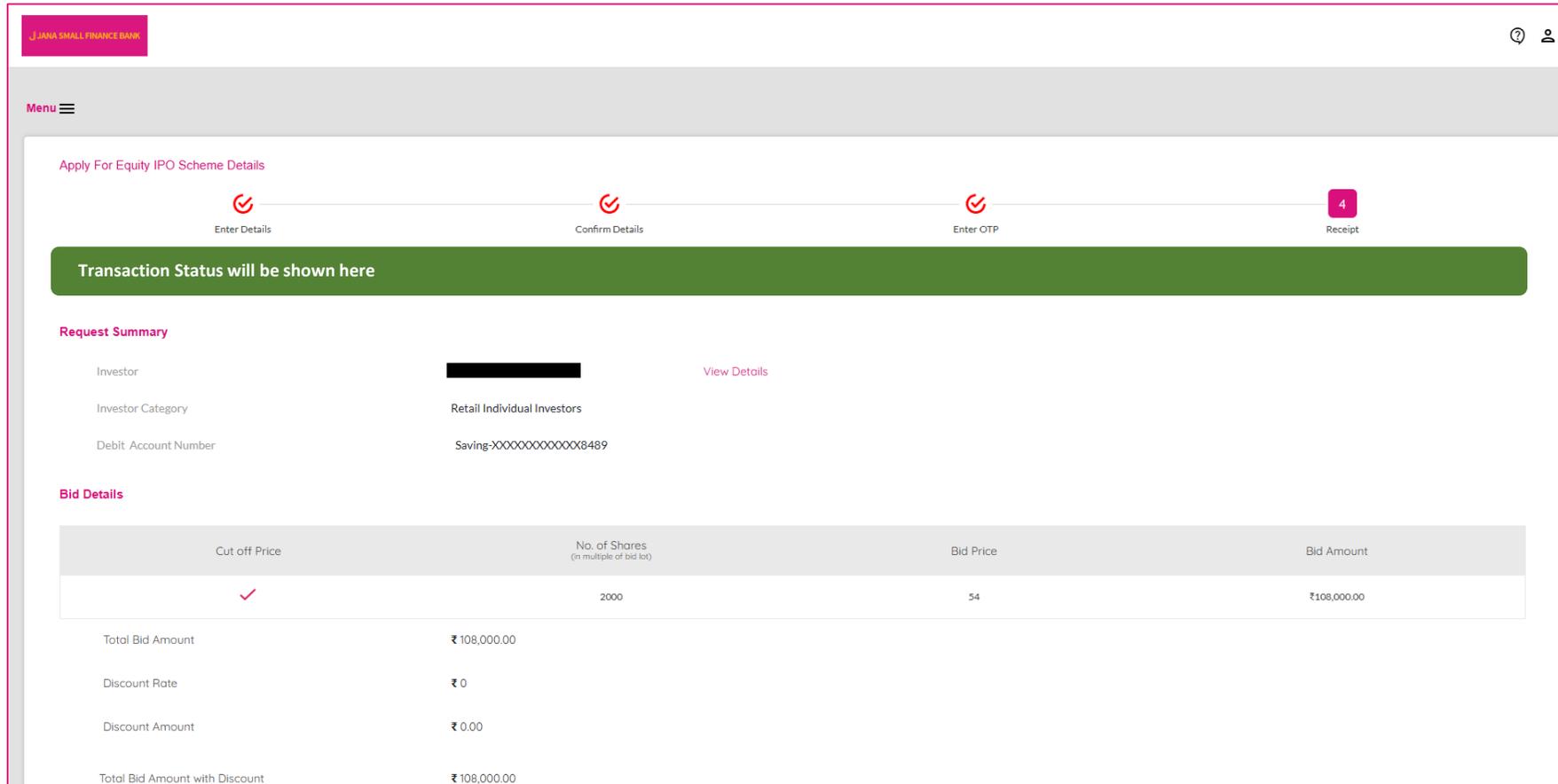
Click on Confirm

Step 3 – Apply in IPO – Bid Confirmation

The screenshot shows a web interface for 'Apply For Equity IPO Scheme Details'. At the top left is the 'JANA SMALL FINANCE BANK' logo. Below it is a 'Menu' icon. The main content area features a progress bar with four steps: 'Enter Details', 'Confirm Details', 'Enter OTP', and 'Receipt'. The 'Enter OTP' step is highlighted with a red square and the number '3'. Below the progress bar, a yellow box highlights the 'Enter OTP' form. The form contains the text: 'Enter OTP', 'You will receive an OTP on your registered mobile number XXXXXXXX8000', an input field with the placeholder 'Enter OTP', and a link 'Didn't receive the OTP? Resend OTP'. Below the link, it says 'Please wait 15 seconds to resend OTP.' and a 'Submit' button.

Enter OTP
&
Click on Submit

Step 3 – Apply in IPO – Transaction Status



Apply For Equity IPO Scheme Details

Enter Details Confirm Details Enter OTP **4** Receipt

Transaction Status will be shown here

Request Summary

Investor: [REDACTED] [View Details](#)

Investor Category: Retail Individual Investors

Debit Account Number: Saving-XXXXXXXXXXXX8489

Bid Details

Cut off Price	No. of Shares (in multiple of bid lot)	Bid Price	Bid Amount
✓	2000	54	₹108,000.00

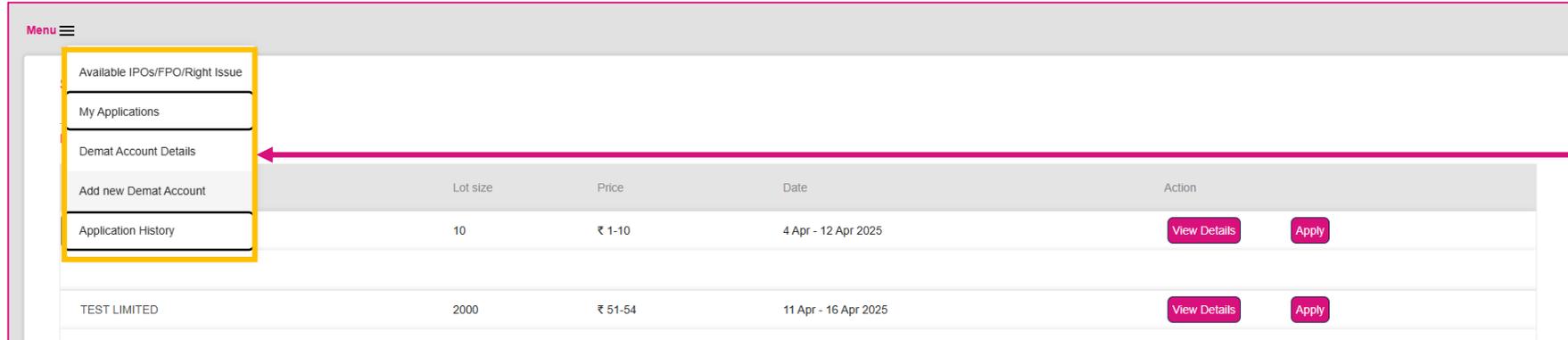
Total Bid Amount: ₹108,000.00

Discount Rate: ₹ 0

Discount Amount: ₹ 0.00

Total Bid Amount with Discount: ₹108,000.00

Timelines & Application Status



	Lot size	Price	Date	Action
Application History	10	₹ 1-10	4 Apr - 12 Apr 2025	View Details Apply
TEST LIMITED	2000	₹ 51-54	11 Apr - 16 Apr 2025	View Details Apply

Click on My Applications
to view status of Live IPOs
&
Click on Application History
to view list of previously
applied IPOs

Timelines of all processes:

- 1. Lien Marking** – Bid placement / Modification / Withdrawal- INSTANTLY
- 2. Application confirmation from exchange**
 1. During Market Hours – before 5 PM
 2. After Market Hours – After market opens
- 3. Modification / Withdrawal of Bid**
 1. During Market Hours – before 5 PM
 2. After Market Hours – After market opens
- 4. Lien Removal – Non Allotment** – Maximum in 2 working days after IPO closure
- 5. Lien Removal – Allotment** – Maximum in 2 working days after IPO closure

Note: Lien Removal after IPO closure is dependent on RTA sharing the allotment file with the Bank.

Thank You

**Jana Small
Finance Bank**

A SCHEDULED COMMERCIAL BANK