
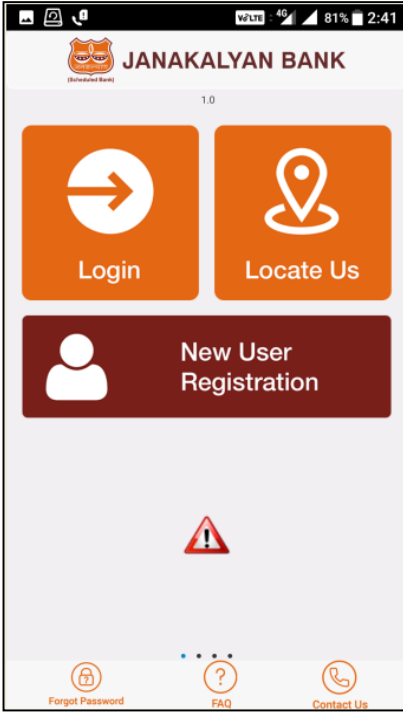
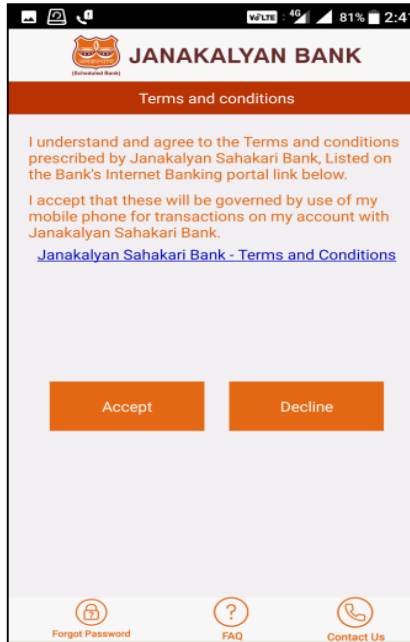


Important information/guidelines for Mobile Banking Services for customers

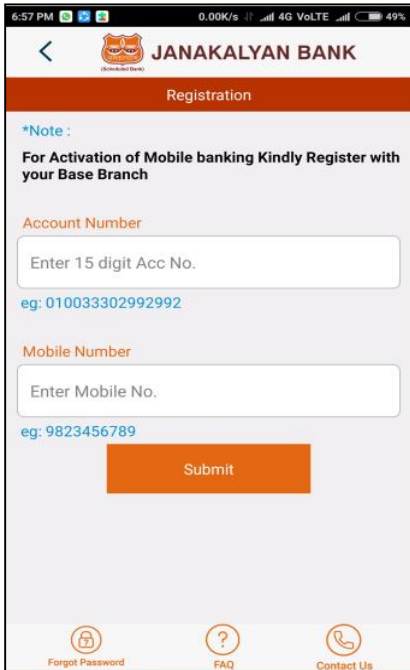
Mobile Banking Registration Process

1	Install JANAKALYAN BANK MOBILE APP on Mobile
2	Open JANAKALYAN BANK MOBILE APP . Following two screens will be displayed one after the other - 
3	Click 'New User Registration' Option. Terms and Conditions will be displayed. 

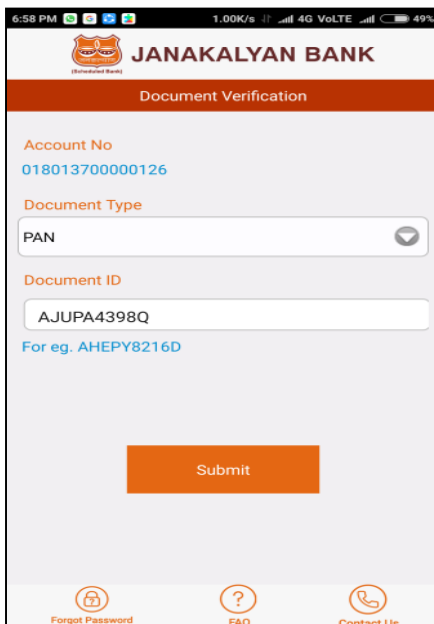
4 Click **Accept** tab after reading Terms and conditions



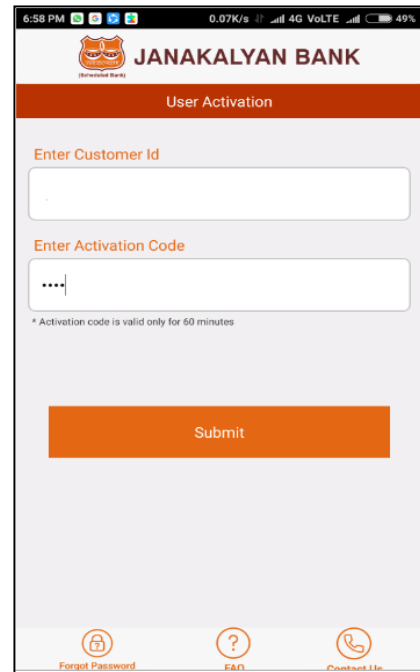
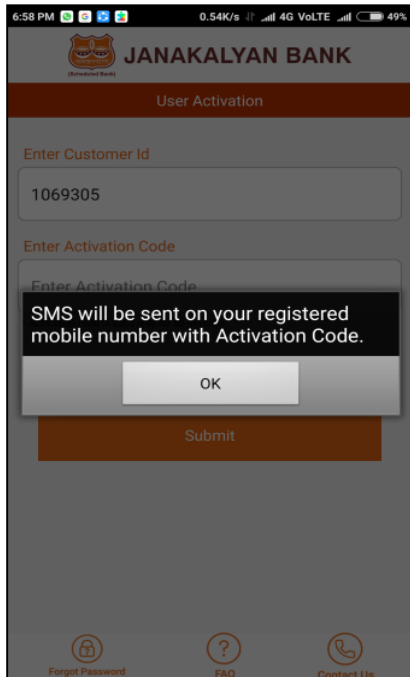
5 Enter 15 digit Account No. and SMS Banking Registration Mobile Number and click on Submit tab



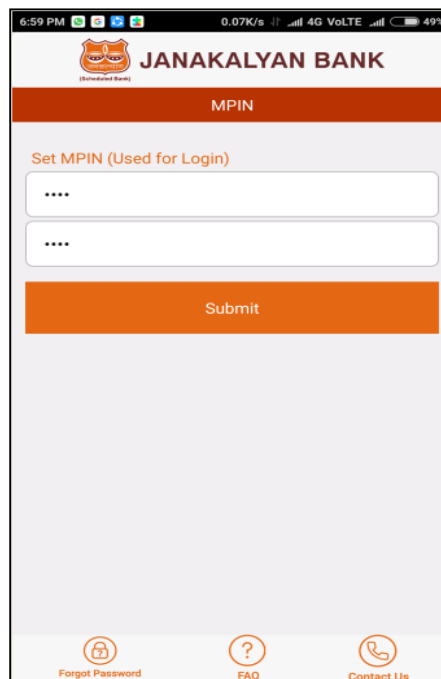
6 Select PAN option and enter valid PAN and click on Submit tab



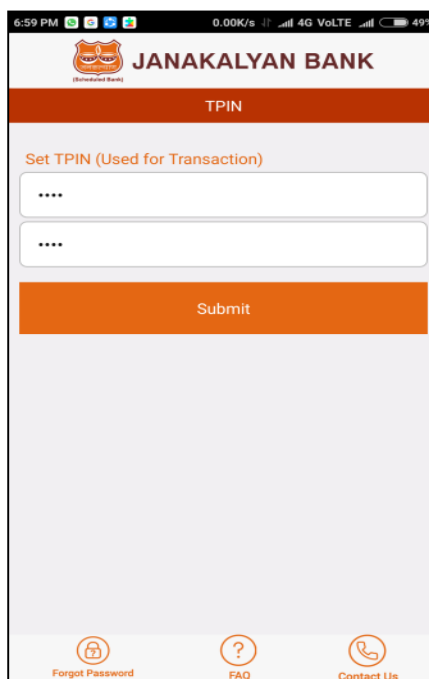
7 Click on OK in next screen then enter Activation code and click Submit tab in next screen



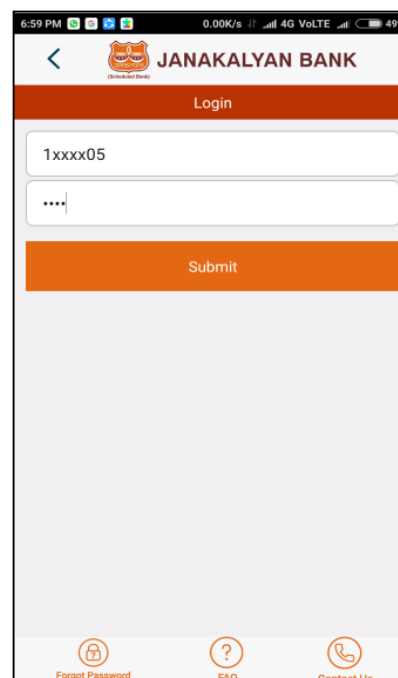
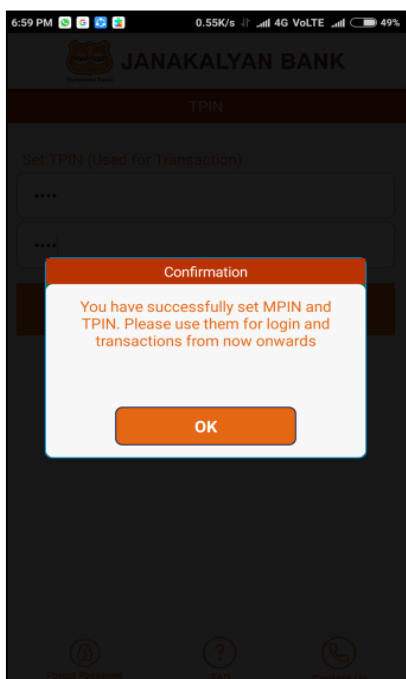
8 Enter MPIN (Mobile PIN) twice and click Submit tab. Note/Memorize the MPIN.



9 Enter TPIN (Transaction PIN) twice and click Submit tab. Note/Memorize the TPIN.



10 The Following Notification is shown after setting MPIN and TPIN, click OK tab and use the Mobile App.



Do's and Don'ts

DO's

- ✓ Maintain secrecy of MPIN
- ✓ Ensure privacy when entering MPIN
- ✓ Lock mobile with password when not in use.
- ✓ Logout from mobile banking application after the transaction is over.
- ✓ Report about mobile/SIM lost immediately to Bank and arrange to deactivate the mobile banking services.
- ✓ Choose a strong MPIN/TPIN to keep your account data safe.
- ✓ Review your account statements frequently to check for any unauthorized transactions.
- ✓ Change your MPIN at regular intervals.

- ✓ Go through the Mobile Banking terms and conditions as displayed on our Banks Website.
- ✓ Delete the messages relating to Mobile Banking to avoid misuse of account details

DONT's

- ✓ Do not save your MPIN in handset.
- ✓ Do not disclose your MPIN to anyone.
- ✓ Do not use your personal details like Date of Birth as your password.
- ✓ Do not write down PINs or retain any email or paper communication from your bank with regard to the PIN or password.
- ✓ Do not reply to any emails or calls not reply to any email or call received by you to disclose your mpin details. Bank or its employees never asks such details.
- ✓ Do not share your phone SIM with any one and beware of SIM cloning.
- ✓ Do not click on links embedded in emails/social networking sites claiming to be from the bank or representing the bank.
- ✓ Do not transfer funds without due validation of the recipient, as funds once transferred cannot be reversed.
- ✓ Do not forget to inform your bank of changes in your mobile number to ensure that SMS notifications are NOT sent to someone else.

Transaction limits

Sr.	Type of fund remittance	Per Day /Per Customer Limit
1	IMPS using Bank/Branch-IFSC code and Account number	50000.00
2	Combined Limit of NEFT using Bank/Branch-IFSC code and Account number and Intra Bank fund transfer(Transfer of funds between Accounts within our Bank) apart from IMPS limit	50000.00
3	Daily inward credit limit per transactions - IMPS/NEFT	9,99,999.00
4	Monthly outward combined limit for IMPS/NEFT /Intra bank	9,99,999.99

Stop payment Instructions:-

As in an Internet banking scenario, in the mobile payments scenario too, there is very limited or no stop-payment privileges for mobile payments transactions since it becomes impossible for the banks to stop payment in spite of receipt of stop payment instruction as the transactions are completely instantaneous and are incapable of being reversed.

Hence, bank is not in a position to accept the stop payment instructions of Mobile Banking transactions.

Complaint Redressal:-

In case of loss/theft of mobile phone, please call immediately on banks toll free number-1800 22 5381 or mail to support@jksbl.com and complaints@jksbl.com. In case of any complaint/dispute about any transaction, please submit the below mentioned form to your base branch.

JANAKALYAN SAHAKARI BANK LTD-MUMBAI

MOBILE BANKING TRANSACTIONS DISPUTE FORM

Date: _____

The Branch Manager,
_____ Branch

Name _____

Mobile Number (on which Mobile app is working) _____

Email id _____

15 Digit Account Number: _____

I am disputing the transaction(s) listed for the below given reason(s)

Details of the disputed transaction(s)

Transaction Date	Disputed Amount

DECLARATION: I am disputing the transaction (s) listed above for the reason

- I have neither authorized nor participated in this transaction(s).
- Mobile handset was not in my possession and was lost/stolen.
- I have done transaction of Rs. _____ but amount got debited to my _____ Account is Rs. _____
- I have attempted the above transaction(s), but it was unsuccessful. However my account has been debited.
- Others (Please explain in detail. Please attach a separate letter if necessary).
- Fraudulent transaction

I declare that above given information is true and correct to my knowledge. I understand that I can be held liable for all charges incurred if dispute raised by me is found invalid. I agree to pay the charges levied by the bank for the same including the cost incurred for investigation of my claim. By ticking the option for fraudulent transaction(s), I permit JKSBK to de-activate the mobile number on which the fraudulent transaction(s) took place.

Customer's Signature _____

