

FAQ (Frequently Asked Questions) for NJCBL Mobile Banking Application

1. What is the Pre-requisite for availing NJCBL Mobile Banking Service?

- Register yourself for SMS Alert services with NJCBL by submitting SMS Alert service registration form.
- Register yourself for mobile banking services with NJCBL by submitting mobile banking service Registration Form. After 24 working hours from submission of Registration Form; you will be activated for MB service.
- Download software for mobile banking from Google Play Store or Apple Store.

2. Who are eligible for Mobile Banking service?

The list of possible roles in mobile banking service is as follows:

- All Saving account holders – Individuals
- All Current account holders – Proprietor
- All Society/ Trust/ Organization/ HUF/ Joint account holders are **NOT** eligible.

3. What are the services available through Nav Jeevan Bank Mobile Banking Application?

- **Financial services:** Fund Transfer within bank, Inter Bank through NEFT / RTGS / IMPS.
- **Non-Financial Services:** Balance Inquiry, Last 10 Transactions, This Month Transactions, selected period Transactions (maximum for 3 months date range), Stop Cheque Payment, Cheque Status enquiry, Request for New Term Deposit, Request for New Cheque Book, Locate Branch & ATM, EMI Calculator, etc.

4. What is MPIN?

MPIN is a 6 digit (User created) numeric code which is used for login into the Mobile Banking application.

5. How to generate MPIN?

Any 6-digit number can be set as MPIN. MPIN is set during the MB application registration process.

6. What should I do if I forget my MPIN?

You can select the Forgot MPIN option from login page. You can set your new MPIN by giving correct answers on forgot MPIN page questions.

7. When my Mobile banking application will gets blocked? What do I do if my Mobile Banking application gets blocked?

When you entered invalid /wrong MPIN credentials for three times/attempt, Mobile Banking application will get blocked for next 24 hours.

8. What should I do if I change my mobile phone number?

First, you have to update your mobile number with BANK for SMS service and then re-register for the MB service.

9. Do I have to visit the branch to complete the process of mobile number change?

Yes, you have to visit your home-branch to update your new Mobile Number with NJCBL.

10. What if Mobile Device is changed?

You should de-register yourself from MB service from Existing Device using 'De-register' menu option in NJCBLs Mobile Banking application and re-register with new Mobile device.

If you have changed your mobile device without de-registering yourself from NJCBL MB app or uninstalled the MB app. from mobile device, then you have to submit re-registration request by visiting the bank branch.

11. How can I de-register my CRN (Customer id) for Mobile Banking application?

You can De-register yourself from Mobile Banking application with below steps;
Enter MPIN → Click on Accounts → Select account no. → Click the profile icon on the top right-side corner of screen → Select De-register → Click on the arrow → OTP will be received → Enter correct OTP. On verification of OTP, your CRN will be de-register from Mobile Banking application and you will get SMS on your register mobile no for successful De-registration.

12. What to do if Mobile Phone is lost?

You need to inform bank and deactivate your mobile banking services.

13. How can I transfer funds to my own linked accounts?

Select 'Self Transfer' option under Fund Transfer menu option → select destination account (account to which amount will be credited) → select source account and initiate fund transfer.

14. How to add Beneficiary?

You need to add beneficiary for other than 'Self Transfer' transactions. For addition of beneficiary select Add Beneficiary option from respective fund transfer options (Within Bank, Other Bank, IMPS).

15. Can I use same beneficiary for 'Within Bank', 'Other Bank' and 'IMPS' fund transfer option?

No, you have to add and maintain the beneficiary separately for both the options. You can't use beneficiary in 'Other Bank' fund transfer option, which is added in 'Within Bank' or 'IMPS' fund transfer option or vise-a-versa.

16. Is there any time limit for activation of Beneficiary?

Yes, after 30 min. from addition of new beneficiary for Other/Intra Bank beneficiary and No cooling time for Within Bank beneficiary.

17. How can I transfer funds to Within Bank accounts?

Select 'Within Bank' option under Fund Transfer menu option → select destination account (account to which amount will be credited) by selecting Beneficiary from your beneficiary list → select source account and initiate fund transfer by entering mandatory details.

18. How can I transfer funds to Other/Intra Bank accounts?

Select 'Other Bank' option under Fund Transfer menu option → select destination account (account to which amount will be credited) by selecting Beneficiary from your beneficiary list → select source account and initiate fund transfer through NEFT/RTGS.

19. What are the Limits for Fund Transfer?

There is NO limit for 'Own Account' and 'Within Bank' account fund transfer option

For NEFT: Minimum Rs.1.00 & Maximum Rs.5,00,000/-per day/per account.

For RTGS: Minimum Rs2,00,000 & Maximum Rs.10,00,000/-per day/per account.

For IMPS: Minimum Rs.1.00 & Maximum Rs.2,00,000/-per day/per customer.

20. Can I know the status of payment made through cheque?

Yes, you can view the status of cheque using SERVICES>View cheque status option available in Mobile Banking application.

21. What is IMPS?

Immediate Mobile Payment Services (IMPS) is a real-time instant inter (other) bank funds transfer system managed by National Payment Corporation of India (NPCI). IMPS service is available 24x7, throughout the year including bank holiday with below two methods:

- P2A** – Using Account and IFSC details of beneficiary.
- P2P** – Using Mobile Number and MMID number of beneficiary.

You will need a 7-digit MMID (Mobile Money Identifier) number to transfer funds via IMPS.

22. What is MMID? How do I get this Issued?

- Mobile Money Identifier (MMID) is a 7-digit code issued by a participating bank to their Mobile Banking registered customers for availing IMPS service as a beneficiary.
- You will have different MMIDs for different accounts and all these could be linked to a single registered mobile number.
- Every customer will get their own unique MMID number for each account. You can get your MMID Number by selecting an option 'Create MMID' from NJCBL Mobile Banking application under Profile menu.
- You have to share your mobile number and MMID with the remitter for receiving funds through IMPS.

23. Do I need separate MMID for each of account, if I have 2 accounts with NJCBL?

Yes, every account has its own separate MMID.

24. How I can retrieve / cancel MMID?

You can generate/ retrieve / cancel MMID by selecting the menu option from mobile banking application as: select Profile menu → select Retrieve MMID or Cancel MMID.

25. Is the beneficiary required to register for IMPS also?

The beneficiary (of NJCBL Bank or other bank customer) should have his mobile number registered with his bank where he intends to receive the money. He should also have a valid 7-digit MMID provided by his bank. For each bank account number the beneficiary would have a different MMID.

26. How can I add a beneficiary for IMPS?

Adding a beneficiary for IMPS is similar to adding the payee online for NEFT & RTGS. You can add the payee if you are doing a transaction using IFSC code and Account Number. There is no pre-registration required for the beneficiary, if you are doing a transaction using Mobile Number and MMID.

27. Can I receive the fund/s, if I have not generated/created the MMID?

Yes, you can receive the funds in your account through IMPS service using your Account No and IFSC details. But you can't receive funds to your account using Mobile Number and MMID.

28. Can I transfer/remit the fund/s, if I have not generated/created the MMID?

No, MMID is the mandatory in IMPS service for debit transaction.

29. Is the facility of Stop payments is available on IMPS?

No, IMPS is an immediate fund transfer service, after initiating the payment request payment cannot be stopped or cancelled.

30. Can you reverse an IMPS fund transfer if it was done by mistake?

IMPS payment done in wrong account cannot be reversed by the sender by himself. For the reversal one has to contact his/her bank to which payment has been sent and request for funds reversal with wrong beneficiary request.

31. If the IMPS transaction is not completed/ failed/ time out, will I get my money back? If yes, by when?

If the IMPS transaction has failed/ timeout/ not completed, the money will be credited back to your account in 2 working days from the date of transaction.

In case your account is debited and the beneficiary account has not been credited, please wait for 2 working days to check if the funds have been credited to your account. If the money is not credited back to your account within the mentioned time period, then please contact with bank/ Customer Care and register your complaint with the following details:

- Your Mobile Number
- Your Account Number
- RRN (Transaction Reference Number)
- Date and time of transaction
- Beneficiary Bank Name
- Beneficiary Mobile Number
- Beneficiary MMID

32. What happens if IMPS money is transferred but not credited to beneficiary account?

If the IMPS transaction has failed, the money will be credited back to your account in 2 working days from the date of transaction. In case your account is debited and the beneficiary account has not been credited, please wait for 2 working days to check if the funds have been credited to your account. If the money is not credited back to your account within the mentioned time period, then please contact with bank and register your complaint.

33. Where do I register a complaint with respect to IMPS transactions?

Customer can log IMPS complaint with their respective branches or write to us on customersupport@njcb.in

ESTD : 1985