

## Frequently Asked Questions (FAQ) for NJCBL Mobile Banking Application

### 1. What are 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.

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

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

### 3. What is MPIN?

MPIN is a 6-digit (user created code) which is used to log into the app.

### 4. How to generate MPIN?

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

### 5. What should I do if I forget my MPIN?

Your application has a Forgot MPIN option. You can set your new MPIN by either selecting DOB or PAN from dropdown and answering the selected option.

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

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

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

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

### 8. 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.

### 9. How to add Beneficiary?

You have 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).

### 10. Can I use same beneficiary for 'Within Bank' and 'Other Bank' 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' fund transfer option or vice-a-versa.

**11. Is there any time limit for activation of Beneficiary?**

**Yes**, after 30 min. from addition of Beneficiary for Other/Inter Bank beneficiary and **No** time limit for Within Bank.

**12. 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 list >> select source account and initiate fund transfer.

**13. How can I transfer funds to Other/Inter 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 list >> select source account and initiate fund transfer through NEFT/RTGS.

**14. 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.2,00,000/- per day/per account.

For **RTGS**: Minimum Rs.2,00,000 & Maximum Rs.5,00,000/- per day/per account.

**15. How can I block or de-register/Block my CRN (Customer id)?**

**For De-register:** You can De-register the same from DE-REGISTER menu option. Follow the 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.**

**For Block:** You have to intimate NJCBL or visit your home branch (In case of mobile lost or stolen or any other reason).

**16. 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.

**17. What if Mobile Device is changed?**

You can de-register yourself from MB service using 'De-register' menu option (refer point. 15) in NJCBL's Mobile Banking application and re-register with new Mobile device.

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

**18. 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.

**19. What are other services provides by NJCBL Mobile Banking application?**

- Request for new Cheque Book.
- Request for new Term Deposit.
- Loan EMI calculator.
- Locate Branch & ATM Network with Google map Navigation.