

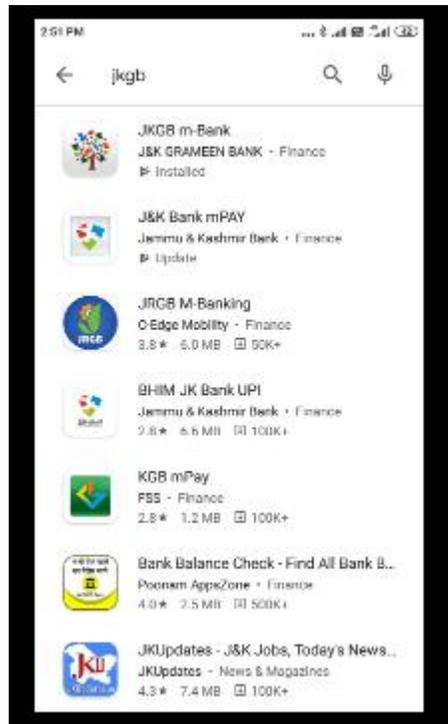
## Digital & Alternate Channels



## Annexure-I Mobile Banking User Manual (Ver 1)

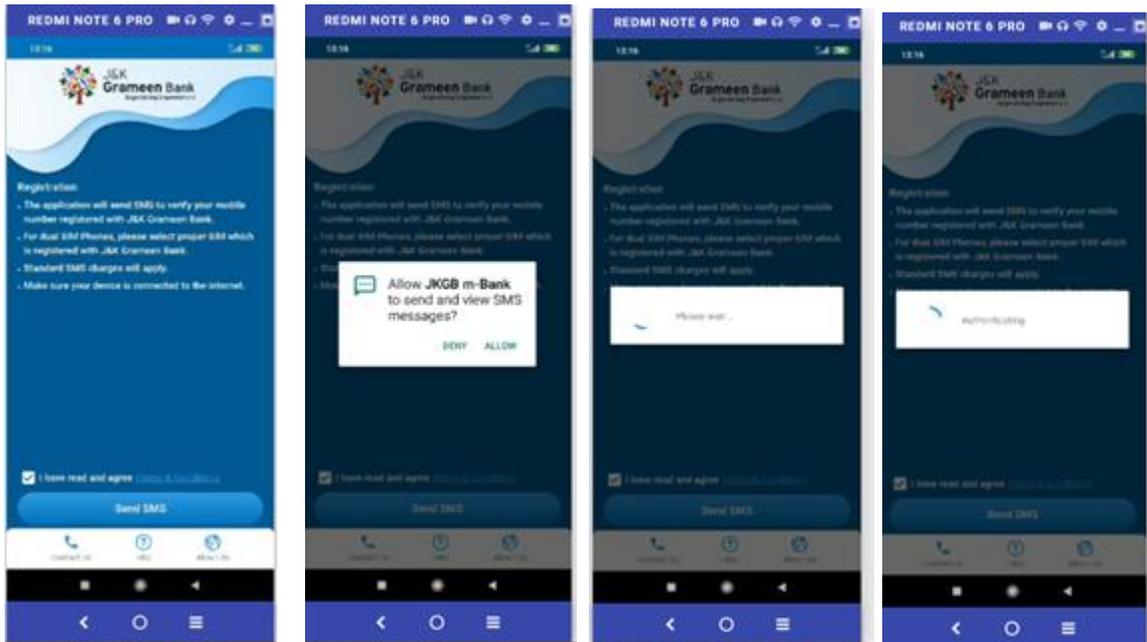
### Registration

1. Customer has to install the J&K Grameen Bank app from play store for android users and app store for ios users.

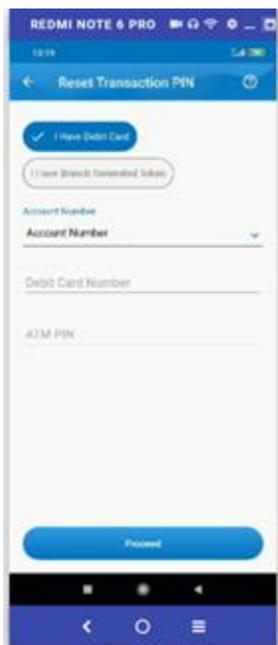


2. After installation, Customer will be requested to send verification sms through the registered mobile number in the Bank. In case of multiple sim ,Customer has to select the sim with registered mobile and allow verification

### Digital & Alternate Channels



3. After successful verification, customer has to select mode of registration  
Customer can register through ATM Debit Card or through token number generated at the Bank



Debit Card Registration



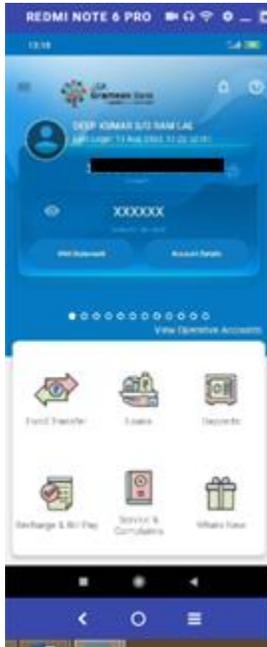
Token Registration

## Digital & Alternate Channels



### Mini statement & Account details

Home page displays various types of accounts. Customer can check details of account by selecting account under the type (Operative, loan or Term Deposit)



HOME PAGE



MINI STATEMENT

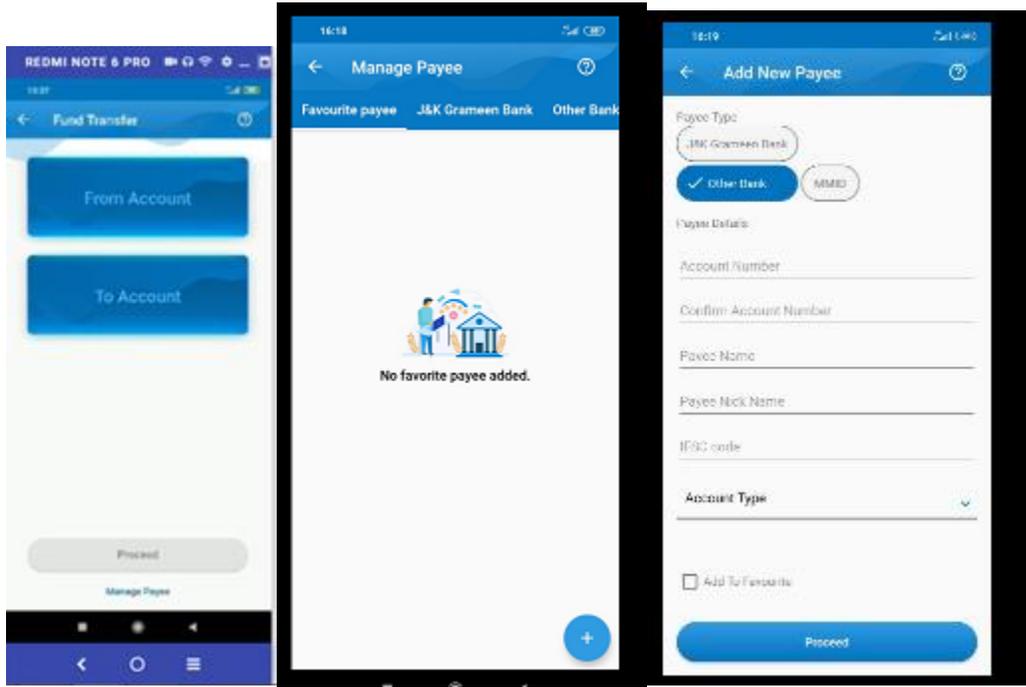


ACCOUNT DETAILS

### Add Payee

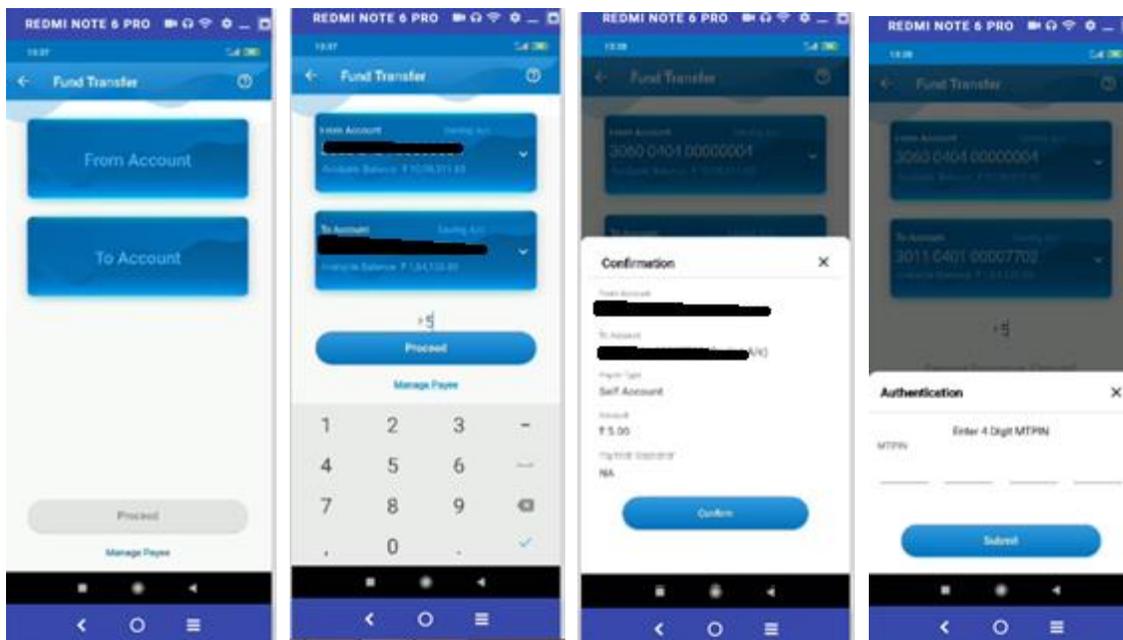
Customer can add beneficiary Details for fund transfer through add payee option. Customer added can be of J&K Grameen Bank or other Bank. Customer has additional facility to add MMID details of Beneficiary for fund transfer instead of IFSC Code and account Number

### Digital & Alternate Channels



### Fund Transfer

MBank provides Fund transfer facility through NEFT & IMPS . Additionally Customers can choose IMPS through MMID or through IFSC .



## Digital & Alternate Channels



## Service & Complaints

Customer can avail services like raising complaint, cheque book services & ATM Services through services & complaints Tab option

### 1) Cheque book service

- a) Cheque Book Status Enquiry: Customer can check current status of the cheque number
- b) Customer can also stop the payment of cheque which has not been processed using stop cheque service

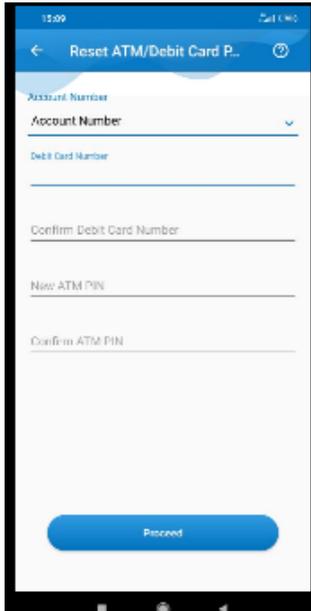
**STATUS INQUIRY**

**STOP CHEQUE**

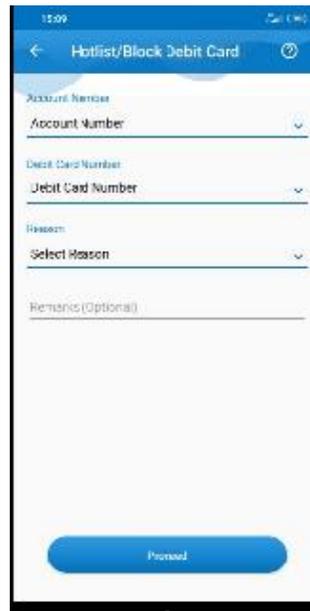
### 2) ATM Services

- a) Mobile Banking app provides customer to reset ATM Debit card by confirming Account & Debit card number details
- b) Customer has the facility to block debit card instantly through mobile app

### Digital & Alternate Channels



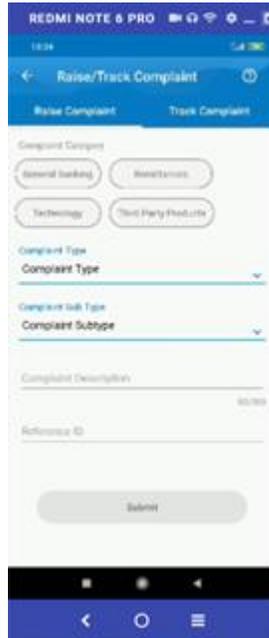
**RESET PIN**



**BLOCK DEBIT CARD**

### 3) Complaints

Customer can raise complaints for different services provided at Bank and track the status of their complaints

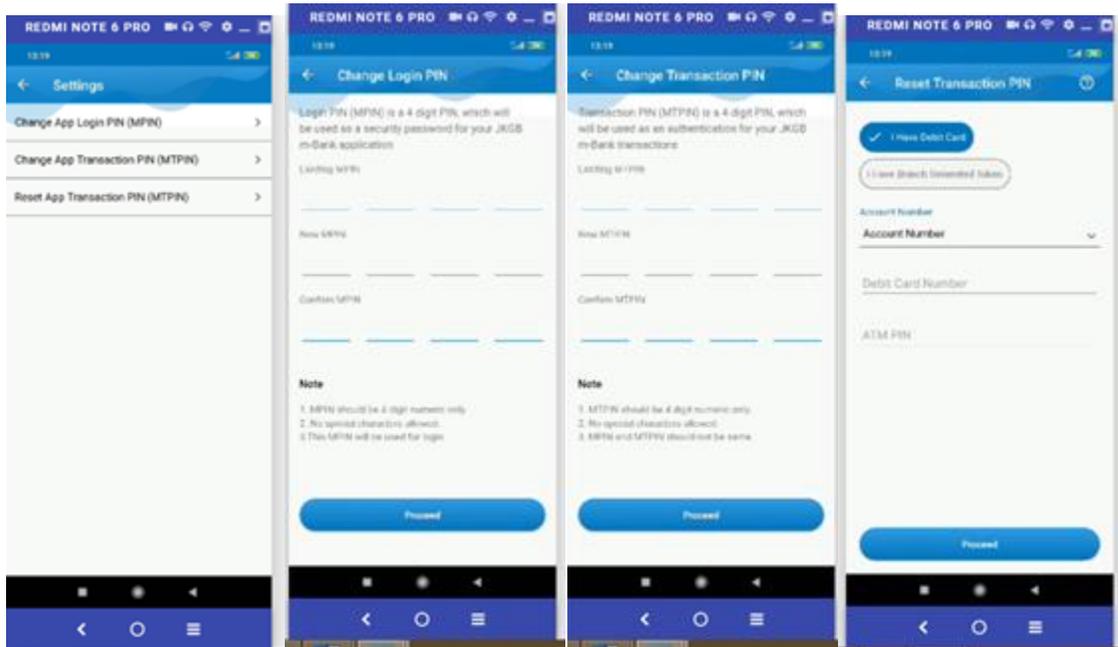


## Digital & Alternate Channels



## Settings

Mobile Bank user setting option to change app login pin or app transaction pin. Reset Transaction pin option is also provided through this menu



Settings

Change Login Pin

Change Transaction pin

Reset Transaction Pin

## Additional Facilities

Bank Dashboard provides additional facilities to users like location, feedback, contact info.,faq etc

### 1. Locate us

It provides customer the facility to locate the Branches of J&K Grameen Bank

### 2. Contact us

In case of any issues, customers can reach out to Bank through the contact information provided

### 3. FAQ

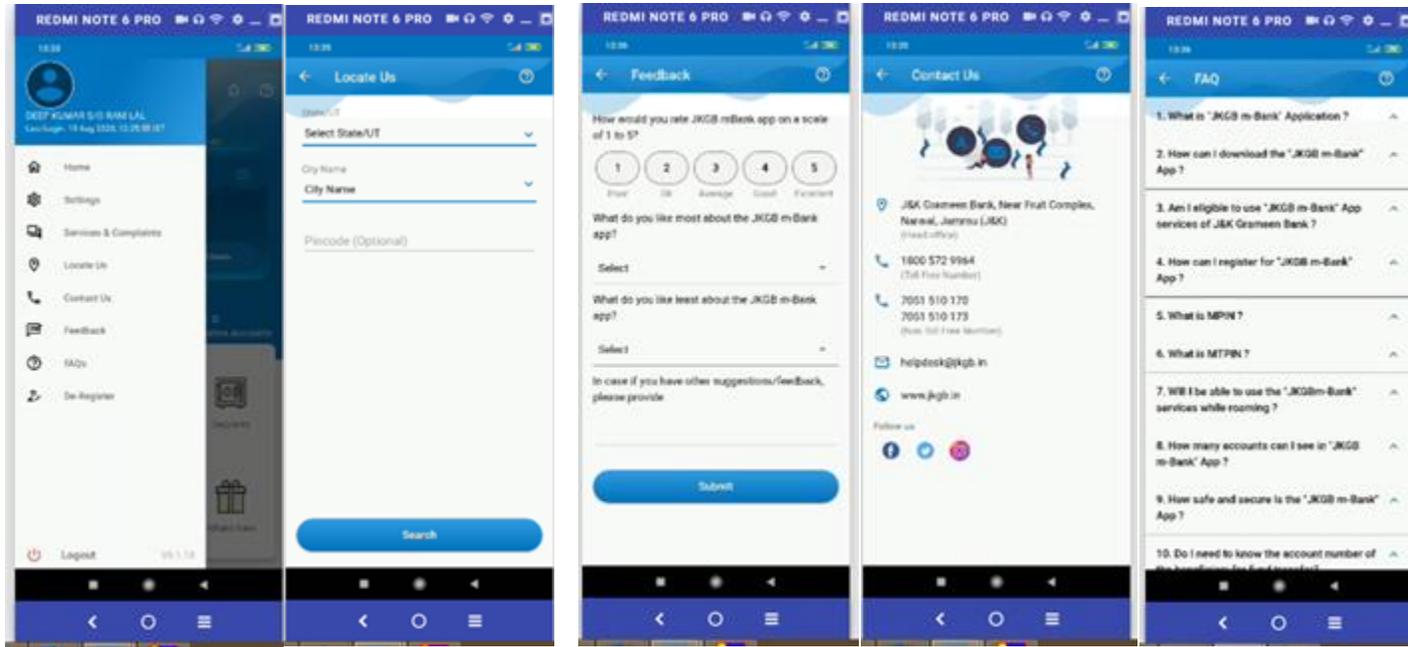
Customer can know about the general details of mobile Banking application

### 4. Feedback

*Digital & Alternate Channels*



Customer can Provide feedback regarding experience faced in operating mobile application



DASHBAORD

LOCATE US

FEEDBACK

CONTACT US

FAQ