

## Annexure V

### User Manual

We welcome you to J&K Grameen Bank's IMPS based SMS Banking services. This user manual will help you to know how to keep in touch of your personal accounts and transact 24xForever without going to bank.

#### How to avail IMPS based SMS Banking Services:

1. Submit filled form (available at branch and on bank's website <https://www.jkgb.in>)
2. Bank will send PIN & MMID to your registered Mobile Number in 24 hours

#### SMS Banking Activation

1. De-register from DND (Do Not Disturb) service of TRAI. To de-register either contact your telecom operator or send SMS as **<START 1> to 1909**.
2. Once you receive PIN & MMID SMS from bank, send SMS as:  
**ACTIVATE <PIN> <ACCOUNT\_NUMBER>**  
to Bank's IMPS Mobile Number (9266801989) from your registered mobile number.
3. In response you will receive successful activation message from Bank.

#### How to do SMS Banking

- a) Activation of SMS Banking:  
**ACTIVATE <PIN> <ACCOUNT\_NUMBER>**  
Where <ACCOUNT\_number> can be Primary Account or any Linked Account.
- b) Getting SMS Banking Help  
**CHELP <PIN>**
- c) Balance Enquiry  
**CBAL <PIN> <ACCOUNT\_NUMBER>**
- d) Mini Statement  
**CTRN <PIN> <ACCOUNT\_NUMBER>**
- e) Change PIN  
**CCPN <OLD\_PIN> <NEW\_PIN>**
- f) Inter Bank Fund Transfer using P2A (Phone to Account)  
**IMPS <DEBIT\_ACCOUNT\_NUMBER> <BENEFICIARY\_ACCOUNT\_NUMBER>  
<BENEFICIARY\_IFSC\_CODE> <AMOUNT> <PIN> <REMARKS>**
- g) Inter Bank Fund Transfer using P2P (Phone to Phone)  
**IMPS <DEBIT\_ACCOUNT\_NUMBER> <BENEFICIARY\_MOBILE\_NUMBER> <BENEFICIARY\_MMID>  
<AMOUNT> <PIN> <REMARKS>**

Please note:

<DEBIT\_ACCOUNT\_NUMBER> can be Savings or Current Deposit Account.

<BENEFICIARY\_ACCOUNT\_NUMBER> can be Savings, Current Deposit, GCC, CCL or KCC Account.

<BENEFICIARY\_ACCOUNT\_NUMBER> can be own bank's account or it can be an account in any of the bank.

<BENEFICIARY\_MMID> is a 7 digit Numeric Field that identifies the Beneficiary's Account Number.

<REMARKS> should not exceed 50 characters. Don't use space in remarks field. For Beneficiary Account Number in J&K Grameen Bank itself use JAKA0GRAMEN as Beneficiary's IFSC Code.

### **Important Security Guidelines**

1. As a security practice, customers are advised to delete their sent messages from their mobile phones, after performing a successful transaction, since the message request would be having sensitive PIN information.
2. The day limit for SMS banking is Rs. 3000/- (Three Thousand Only) and for calendar month it is Rs. 20,000/- (Twenty Thousand Only).
3. Messages can be sent in small/capital/mixed letters except for IFSC Code. IFSC should be typed in capital letters only.
4. In a calendar month, first 5 transactions are free. Post that, a charge of Rs. 5/- would be applicable per transaction. Please note that charges are subject to change from time to time without prior notification. Please contact your branch for applicable charges.
5. Financial transactions can be performed on saving and CD Accounts whereas non-financial transactions like balance inquiry and mini statement can be performed for Cash Credit Limit Accounts, GCC Accounts and KCC Accounts.
6. PIN will get locked after 3 wrong/unsuccessful attempts.
7. Always keep your phone password protected and to avoid misuse, don't disclose password to anyone as it contains access to your bank's account.
8. In case your mobile-phone is lost, immediately get your IMPS service blocked either by contacting branch or calling Bank's helpdesk number +91 191 2490465.
9. You may visit any J&K Grameen Bank's branch/ your home branch for any related issues.
10. SMS sending charges will apply as per your mobile service operator. Please check with them for SMS sending/ receiving charges.
11. Bank's Mobile Number for IMPS based SMS banking will be provided by Branch Head.
12. Always ensure to add one blank space after every keyword/parameter.