

Frequently Ask Questions.
Getting Started: Registration and Activation.

- 1. How can I register for Mobile Banking?**
Registration can be done from the Home Branch only.
- 2. How can I activate my Mobile Banking?**
By registration process on the Mobile Application only.
- 3. How to download the Mobile Banking Application?**
Mobile Application can be downloaded through Google Play Store for Android Mobile and IOS store for I Phone and Windows Store for Windows Mobile Handset.
- 4. How can I Link all my Accounts in Mobile Banking?**
You have to mention in the application form while opting for Mobile Application of the Bank.
- 5. How to generate Application Password?**
Any 4 Digit number can be set as application password as mPIN.
- 6. How to generate mPIN?**
You can generate mPIN at the time of login and by using reset PIN option in the Mobile Application.
- 7. From where I can re-generate mPIN?**
From the forget option in the mobile Application.

Application Password and mPIN

- 1. How to re-generate Application Password?**
Application password is mPIN
- 2. How to re-generate mPIN?**
At the time of first login or forget pin option in the Mobile Application
- 3. What if customer enters the password wrong for more than 3 attempts and user gets blocked?**
Go to forget PIN option and reset.
- 4. What if Customer enters the MPIN wrong for more than 3 attempts and user get Blocked?**
Re-generate new mPIN via forget PIN option or re-Registration process.

Fund Transfer with Bank and outside Bank

- 1. How can I transfer funds to my own Linked accounts?**
Select own account transfer by selecting from account and destination TO account and initiate fund transfer.
- 2. How can I transfer fund to any SPCB accounts?**
Use fund Transfer within Bank, select from account enter the destination account and initiate the transaction.
- 3. How can I transfer funds to other Bank Accounts?**
NEFT / RTGS / IMPS.
- 4. What are the Limits for Fund Transfer?**
*Maximum Amount per Transaction is Rs.2 Lakh for NEFT Transactions.
Maximum per day Rs. 2 Lakh for Neft transaction.
Maximum Amount per Transaction is Rs. 5 Lakh for RTGS Transactions.
Maximum Amount per Day is Rs. 5 Lakh for RTGs Transaction.
IMPS Maximum per transaction is Rs.50000 and Maximum per day is Rs. 2.5 Lakh.*

Service Offered and benefits

- 1. What are the services available through Mobile Banking Application?**

Fincancial Services: *Fund transfer within Bank and outside Bank including IMPS / NEFT / RTGS.*

Non-financial Services:

<i>Balance Inquiry</i>	<i>Mini Statement</i>
<i>Cheque Book Request</i>	<i>Stop Payment Request</i>
<i>Revoke Stop Payment.</i>	<i>Cheque Status.</i>

- 2. What are the Key benefits of this service?**
It helps customer to conduct Banking transaction 24 x 7 at his / her convenience from any place just by the use of mobile phone.
- 3. Are there any charges for Mobile Banking?**
No, It is Free of Cost. Bank is free to introduce in future and it will be informed.
- 4. Is Mobile banking safe to user?**
Yes, we have implemented latest security standards.

Reconciliation

- 1. What if the Fund Transfer transaction gets failed or transfer is made to incorrect account?**
You need to recheck all the entries while making any transaction. Incase if any such error matter can be taken up with your Home Branch. Please read Terms and Condition section of the application. In case of failed transaction, amount will be refunded to the accounts withing 7 working days.