TJSB SAHAKARI BANK LTD. MULTI-STATE SCHEDULED BANK

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Internet Banking and Mobile Banking

FAQ

Q1:What is Internet Banking?

Internet Banking allows you to access and manage your bank account online anytime, anywhere.

Q2: Is Internet Banking safe?

Yes. TJSB uses 256-bit SSL encryption, 2-factor authentication via OTP, virtual keyboard, and automatic session timeout. Never share OTP/Password with anyone, even with bank staff.

Q3: Can I access Internet Banking on mobile?

Yes. Use the same URL https://www.tjsb.bank.in on your mobile browser. We also recommend TJSB Smart Mobile Banking App for better experience.

Q4: How can I update my mobile number or email ID?

Visit your home branch for updating Mobile Number / email Address.

Q5: How do I register for TJSB Internet Banking?

Visit https://www.tjsb.bank.in> Click 'Internet Banking' > 'New User Registration'. Enter your Customer ID, identification details, DOB,etc and registered mobile number set up your login ID and a verification link will be send to your registered mail id to set your password.

Q6: I forgot my Login ID/Password. What should I do?

On the login page, click 'Forgot Login ID' or 'Forgot Password'. Enter your Customer ID and registered identification details, DOB,etc. Follow OTP verification to reset. For Login ID, it will be sent to your registered email/SMS.

Q7: What are the transaction limits in Internet Banking?

Depending upon the type of account different per day limit amounts are assigned to the customer. It generally ranges from Rs. 50,000/- to 10,00,000/- for Retail account and for business accounts, it depends upon the customer requirement

Q8: How do I add a beneficiary for fund transfer?

Login > Payments & Transfer > Manage Beneficiary > Add Beneficiary. Enter account details and verify with OTP. Beneficiary is activated after cooling period (180 minutes) set by Bank.

Q9: What is OTP?

OTP (One-Time Password) is a security code sent to your registered mobile number/email for verification.

Q10: I don't know my Customer ID

Customer ID is printed on the 1st Page of the Passbook.

Q11: If I have issues while transacting whom should I contact?

Please write us on response@tjsb.co.in

Q12. How do I enable biometric login?

Answer:

1. Login to the app.
2. Go to Profile > Preferences.
3. Enable Fingerprint/Face ID login.
4. Authenticate once to activate biometric login.

Q13: I get service not available error?

This could be an issue due to poor/slow internet connection in your handset. Please check your internet connection and try again. Or there could be a network level issue at the bank.

Q14: I have lost my Mobile/SIM. I want to stop Mobile banking service?

Please call or 1800103466/18002663466 send email to ibenquiry@tjsb.co.in

or contact our nearest branch.

Q15: I don't know my MPIN

Please use the FORGOT MPIN option in the app to reset your MPIN. You can always contact us if you are facing any issues in resetting MPIN.

Q16: Recharge or bill payment transaction is failed?

If your recharge/bill payment is failed and amount got debited, then money will be automatically get credited back to your account within 7 working days. If not, please contact branch or send us a screenshot of the failed transaction through mail at ibenquiry@tjsb.co.in.

Q17: Can I make bill payments from outside India through TJSB MB?

You can make any bill payments seamlessly from outside India using TJSB MB App if you have subscribed for international roaming facility provided by your service provider to ensure uninterrupted Mobile Alerts/OTPs or you have registered with your international mobile number.

Q18: I get session expired error?

You might have left your mobile phone idle for a longer period, due to which as a security measure, TJSB Mobile Banking Application will automatically log out if your mobile phone is idle for more than 5 minutes. If you proceed with any transaction after the expired session, you will be logged out and your phone will display message as "Session Expired". This error may also occur due to loss of your mobile connectivity to the app server.

Q19: Why is the connection to TJSB Mobile Banking is sometimes slow?

Internet connection speed of your mobile handsets varies depending on different factors such as network coverage, service provider, location, connection type and handset model.

Q20: How can I change my MPIN?

Go to Profile Settings → Change MPIN and follow the instructions.

Q21: Why is OTP not received

Check if your mobile number is updated with the bank. Ensure DND is not active for banking SMS. If issue persists, contact branch/Customer Support Desk to verify mobile number linkage.

Q22: Are you Facing Loading issue?

Please check your Internet connection once. And try again.

Q23: Can I transact in foreign currency using TJSB Mobile Banking Services? Is TJSB Mobile Banking Service available for my NRI accounts?

We are sorry but, you can transact only in Indian Rupee using TJSB Mobile Banking Service.

Q24: What is my daily transaction limit?

You can view your daily transaction limit in view profile option

Q25: Are my transactions confidential & secure?

Yes. All transactions are secured with your MPIN and biometric. No information is stored on the device and data flow is secured with end-to-end encryption.

Q26: If I have issues while transacting or having other queries regarding the TJSB Mobile Banking facility, whom should I contact?

You can contact us on our Help Desk No. 1800103466/18002663466 and we may be happy to help you. You can also send a mail to us for further clarification on ibenquiry@tjsb.co.in or contact your nearest branch.

Q27: Why I am unable to log in?

Possible reasons:

- Incorrect User ID or Password
- Mobile number not registered
- Account locked due to multiple failed attempts
- App not updated to the latest version

Q28: What fund transfer options are available?

Answer: NEFT, RTGS, IMPS, Own Account Transfer, Adhoc

Q29: Can I close my FD before maturity?

Yes, premature closure is allowed as per bank policies.

Q30: Can I stop cheque payments online?

Yes, use the Stop Cheque facility under cheque services.

Q31: What is Positive Pay?

Positive Pay allows customers to confirm cheque details before clearing for enhanced security.

Q32: Should I share my OTP with anyone?

No. Never share OTP, password, MPIN, or card details with anyone.

Q33: Can I view multiple accounts in one login?

Yes, all linked accounts are available under the Accounts menu.

Q34:Can I download my account statement?

Yes, statements can be viewed and downloaded from the Accounts section.

Q35:How can I check my account balance?

Login and view the balance on the dashboard or account details screen.