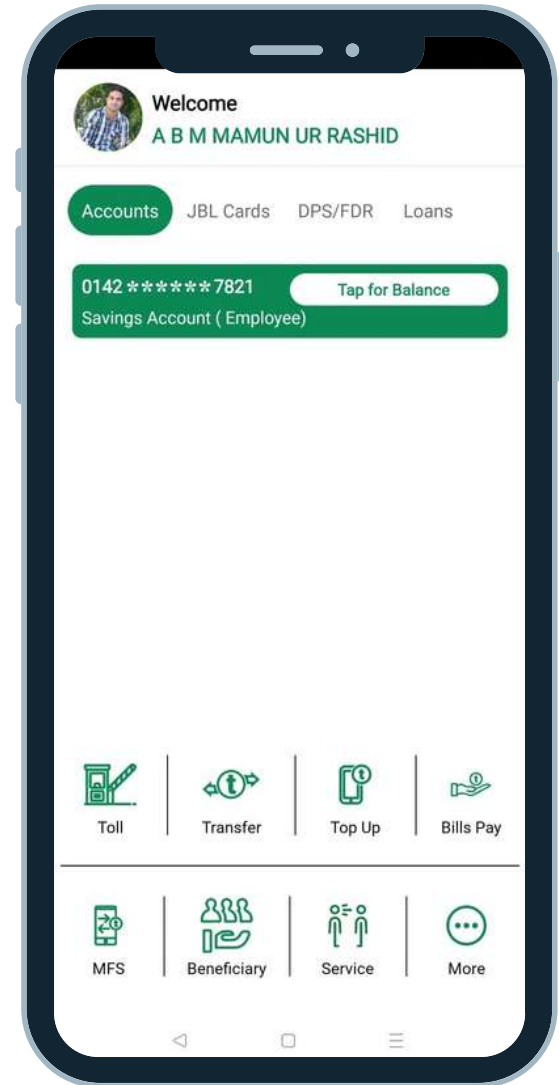




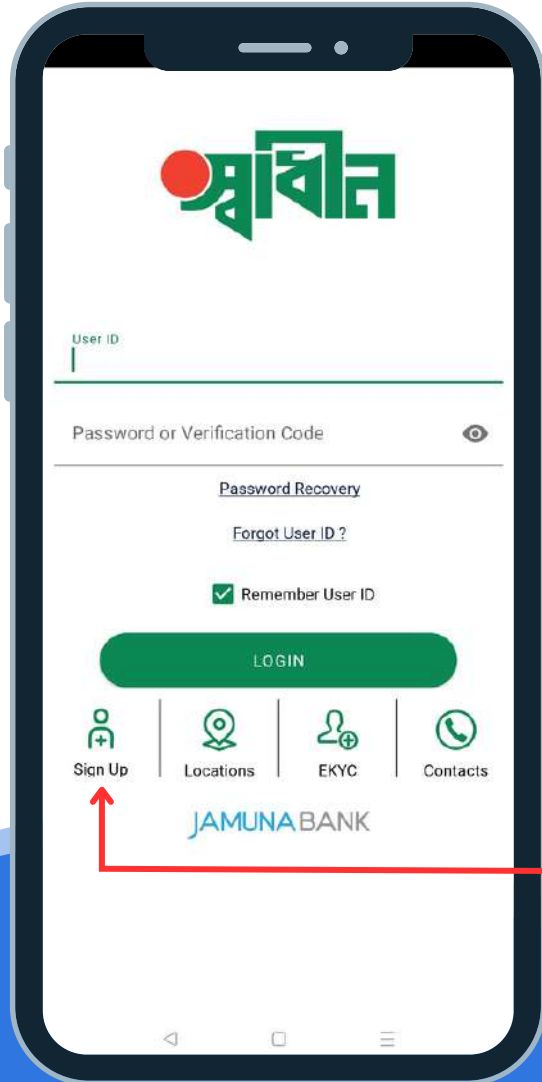
SHADHIN APP USER MANUAL

JAMUNA BANK





REGISTRATION PROCESS



STEP 1

Download "Shadhin" Jamuna Bank mobile banking Android or iOS app to your Smartphone.



Get it on the
Google Play



Get it on the
App Store

STEP 2

Then open your "Shadhin" apps and press on **Sign Up** button to complete registration process.

JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**



REGISTRATION PROCESS

The image shows a smartphone screen with the 'Registration Request' form. Red arrows point from the text descriptions in the adjacent steps to the corresponding fields on the form:

- Step 3 points to the 'Account Type' (Personal/Proprietorship) and 'Create Your User ID' fields.
- Step 4 points to the 'Account No', 'Account Name', 'Date of Birth', 'Mobile Number', and 'National Id' fields.
- Step 5 points to the 'SUBMIT' button.

The form fields are: Account Type (Personal selected), Create Your User ID, Account No, Account Name, Date of Birth (format: **MM/DD/YYYY), Mobile Number, National Id, E-mail address, and a green SUBMIT button.

STEP 3

Select account type then provide minimum 6 digits Username, it might be number or alphabet what you can easily remember.

STEP 4

Provide your Jamuna Bank Account Number, Account Name, Date of Birth, Mobile Number, NID Number & E-mail Address.

STEP 5

After provide all info, press Submit Button & wait for sometimes.

JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER 16742



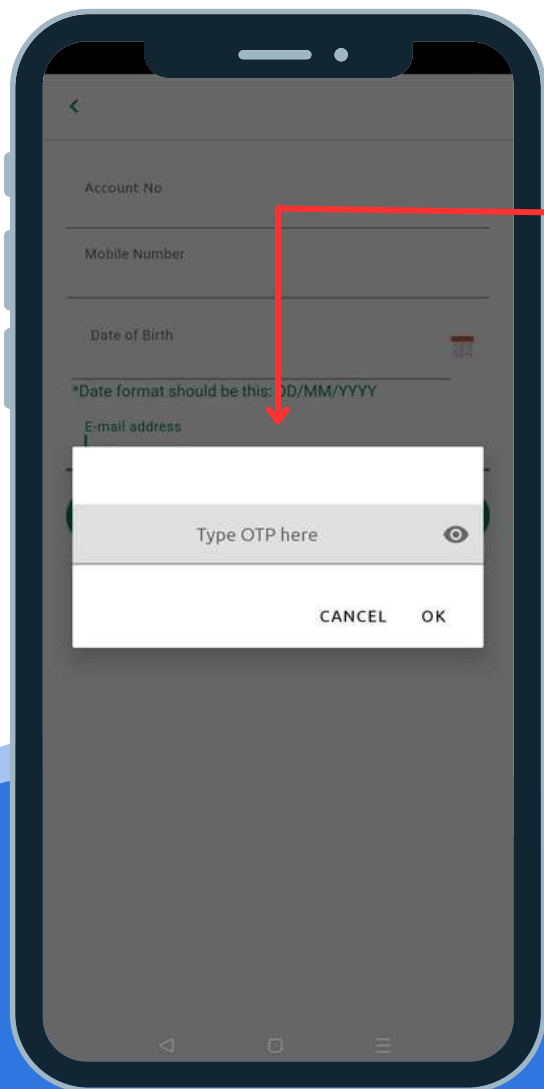
REGISTRATION PROCESS

STEP 6

After submit all info an OTP will send to your e-mail & mobile number, a popup will appear, type your OTP & press ok.

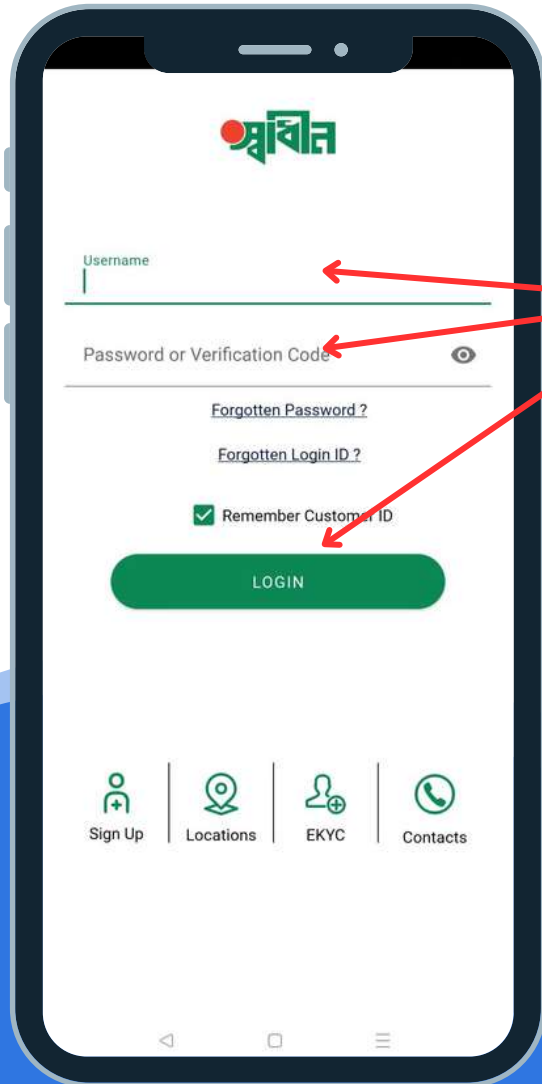
STEP 7

Then an e-mail with **Attachment** will send to your registered e-mail, to open attachment use last 10 digits of your mobile number, apps login Password will be there, you will get a **SMS** to your registered mobile number with password as well.





REGISTRATION PROCESS



STEP 8

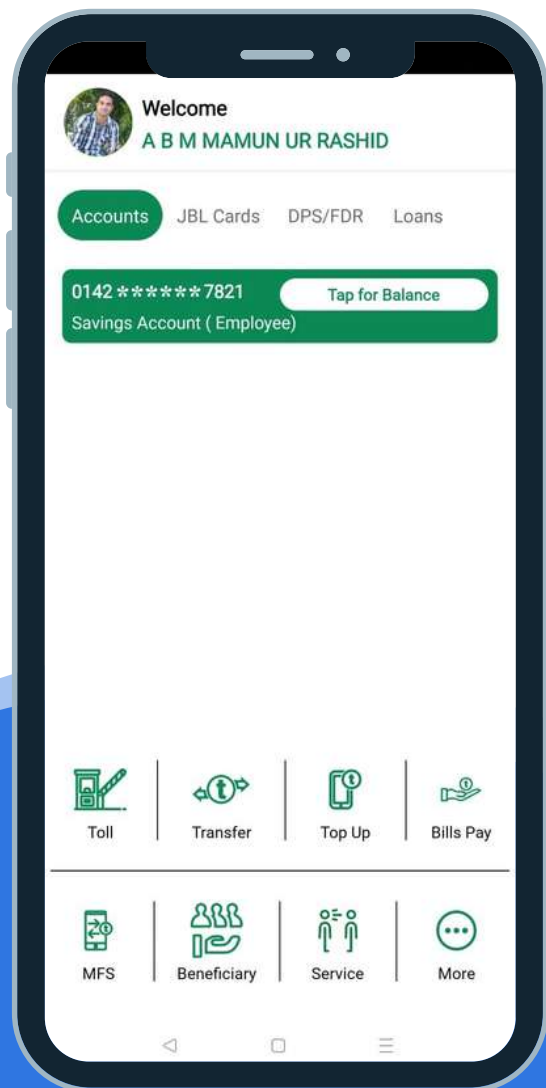
Enter your Username & Password then press Login Button.

STEP 9

After login to apps must Change Your Password what you previously get to your registered e-mail address and registered mobile number.



REGISTRATION PROCESS



STEP 10

That's it ! your Shadhin apps will **Active Instantly** ! enjoy Jamuna Bank mobile banking apps.

If you face any difficulty during registration process feel free to contact Jamuna Bank 24/7 call center **16742**.

JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**

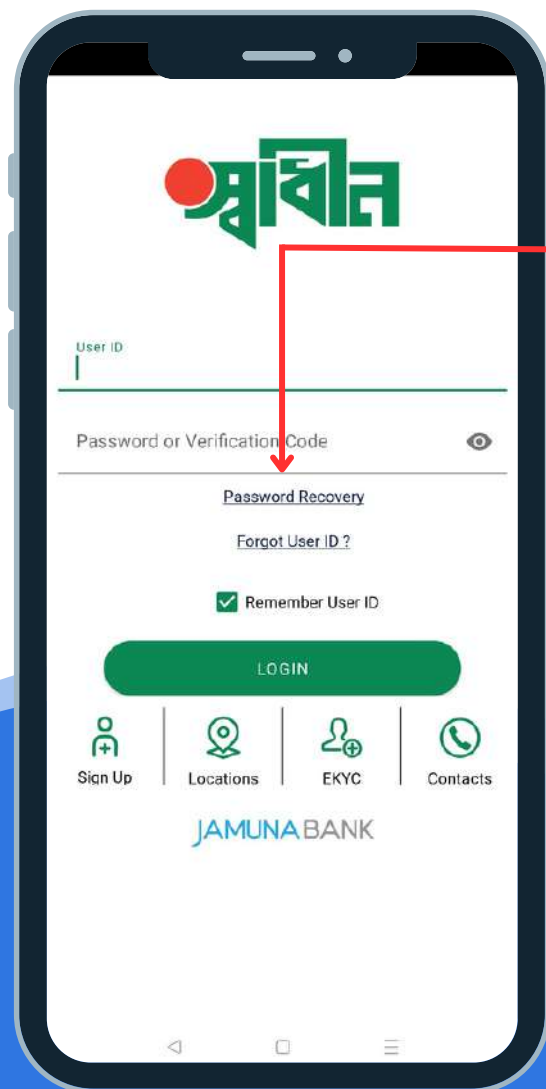


PASSWORD RECOVERY PROCESS

JAMUNA BANK



PASSWORD RECOVERY PROCESS



STEP 1

If you forget your password to retrieve it press on **Password Recovery** option.

JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**



PASSWORD RECOVERY PROCESS

< Forgotten Password

User ID

Account No

Mobile Number

Date of Birth

*Date format should be this: DD/MM/YYYY

E-mail address

SUBMIT

STEP 2

Enter user id (which one you provided during apps registration process), enter Jamuna Bank account number, mobile number, date of birth & e-mail address.

STEP 3

After provide all info, press Submit Button.

JAMUNA BANK



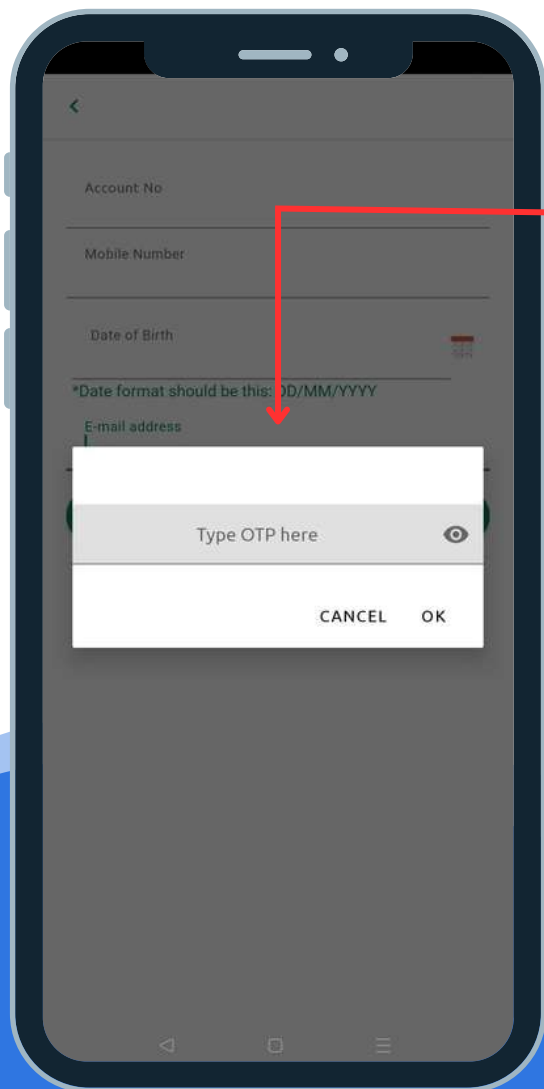
PASSWORD RECOVERY PROCESS

STEP 4

After submit all info an OTP will send to your e-mail & mobile number, a popup will appear, type your OTP & press ok.

STEP 5

Then an e-mail with attachment will send to your registered e-mail, to open attachment use last 10 digits of your mobile number, apps login password will be there, you will get a SMS to your registered mobile number with password as well.



JAMUNA BANK

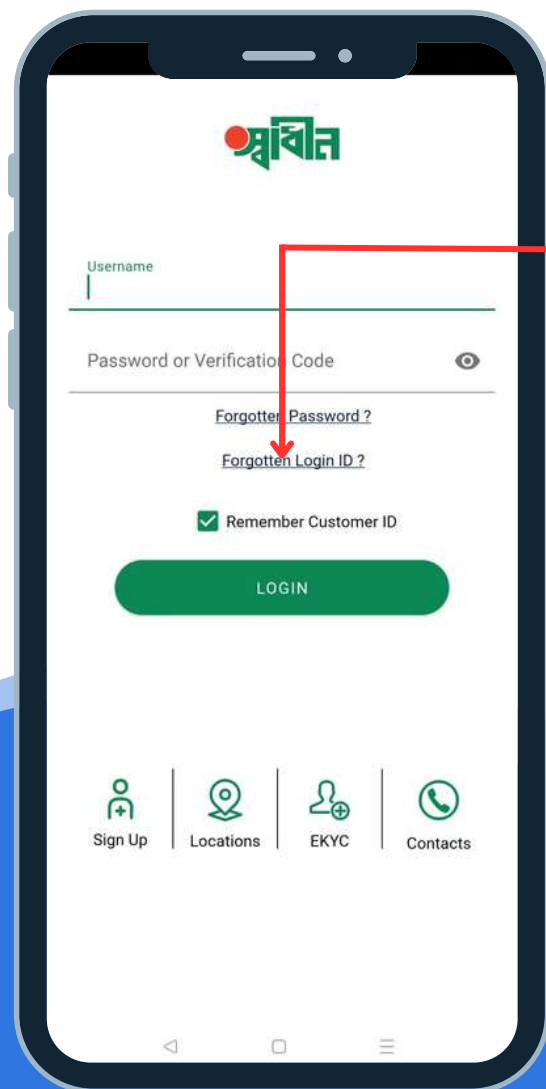


USER ID RECOVERY PROCESS

JAMUNA BANK



USER ID RECOVERY PROCESS



STEP 1

If you forget your User ID to retrieve it press on forgotten Login ID option.

JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**



USER ID RECOVERY PROCESS

< Forgotten Login ID

Account No

Mobile Number

Date of Birth

**DD/MM/YYYY

E-mail address

SUBMIT

STEP 2

Enter Jamuna Bank account number, mobile number, date of birth & e-mail address.

STEP 3

After provide all info, press Submit Button.

JAMUNA BANK



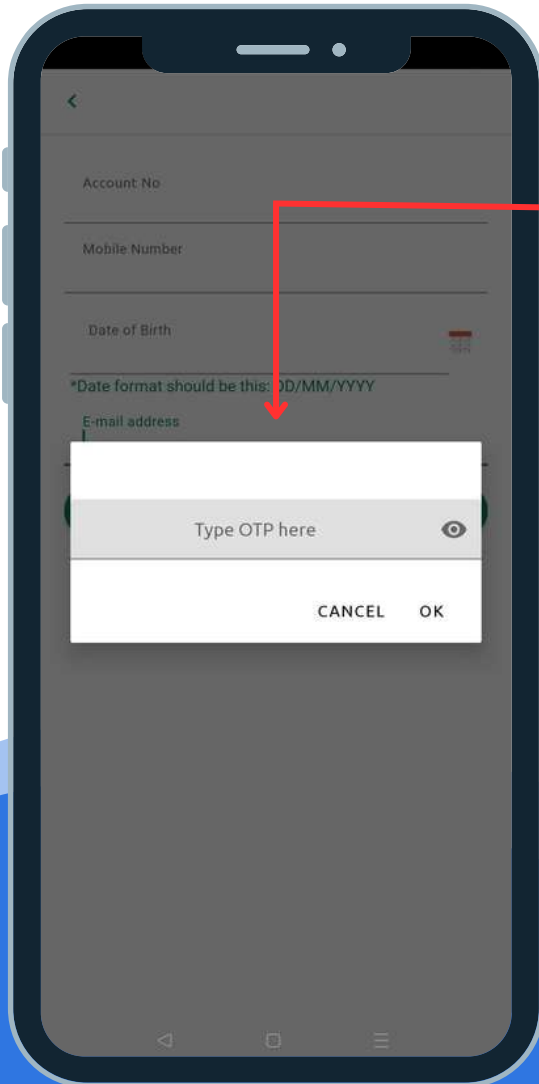
USER ID RECOVERY PROCESS

STEP 4

After submit all info an OTP will send to your e-mail & mobile number, a popup will appear, type your OTP & press ok.

STEP 5

Then an e-mail with attachment will send to your registered e-mail, to open attachment use last 10 digits of your mobile number, user ID will be there, you will get a SMS to your registered mobile number with user ID as well.



JAMUNA BANK

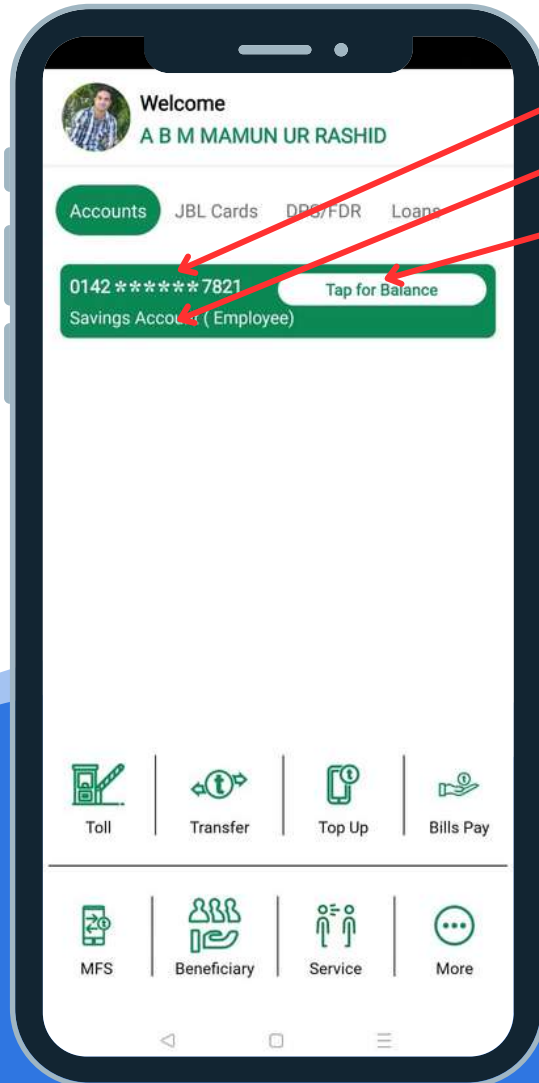


MAIN INTERFACE

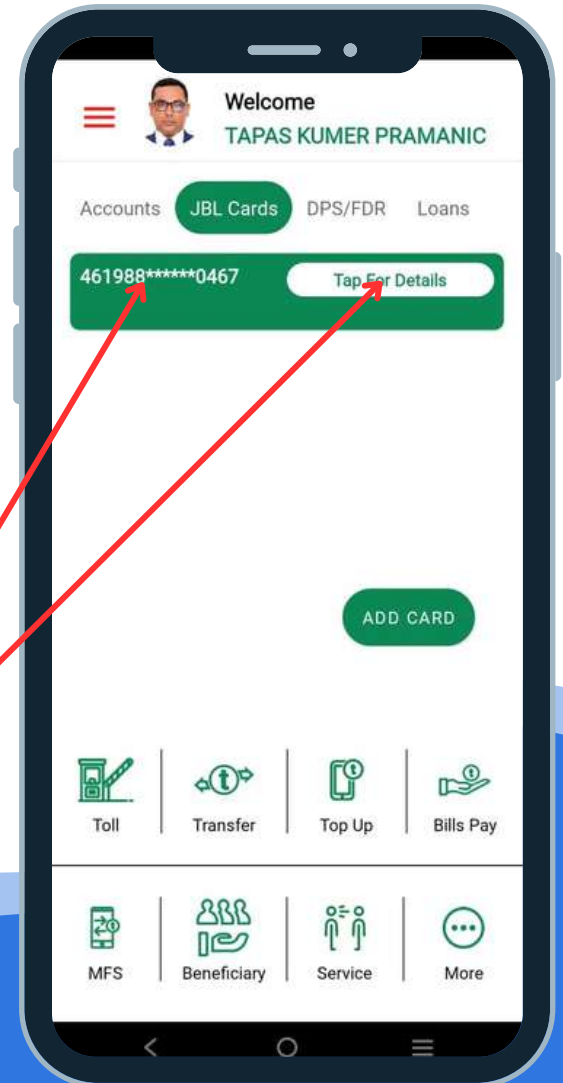
JAMUNA BANK



MAIN INTERFACE



- Account Number
- Account Type
- Account Balance

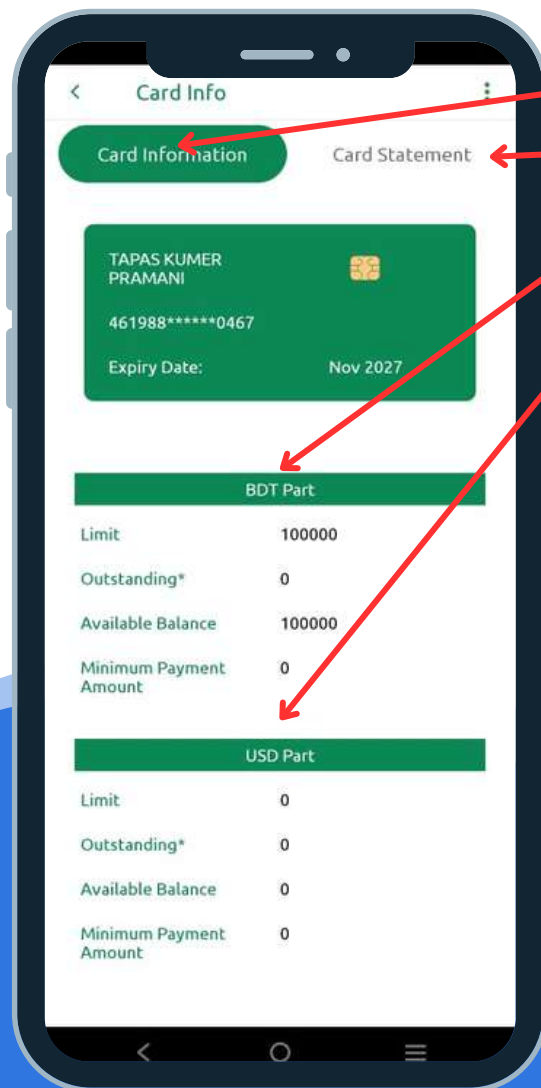


- Card Number
- Card Balance

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**

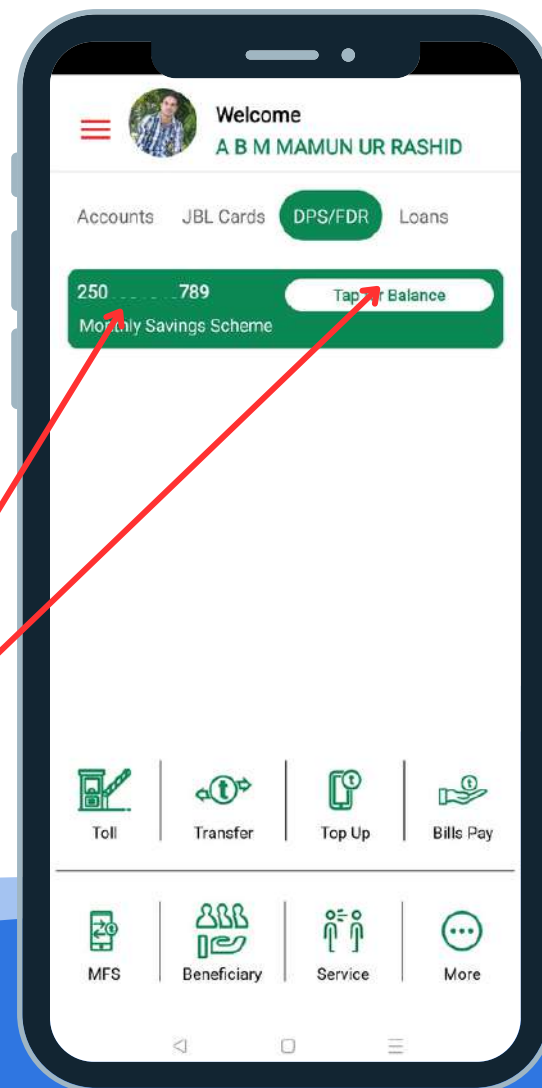


MAIN INTERFACE



- Card Information
- Card Statement
- BDT Part Info
- USD Part Info

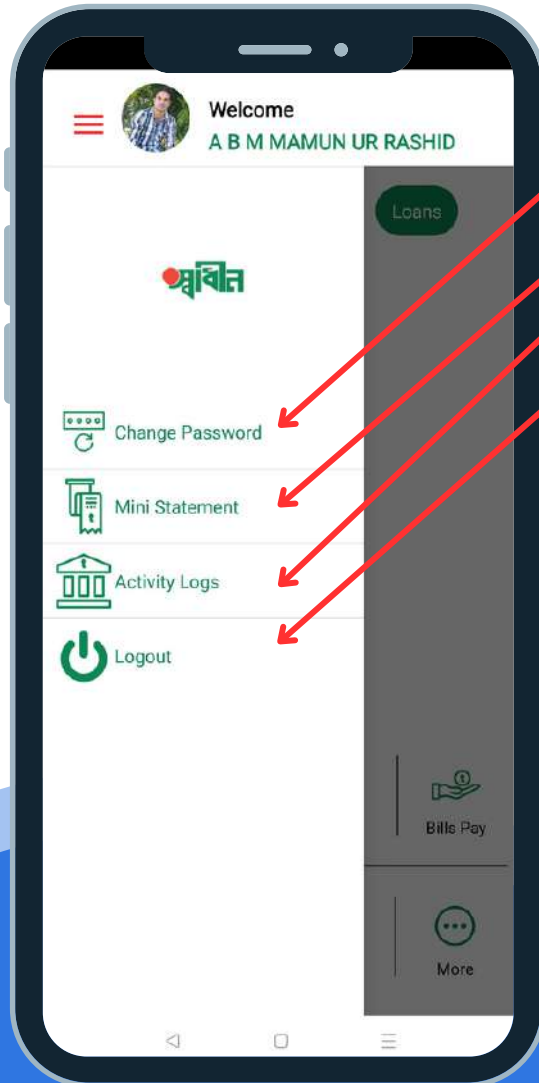
- DPS Acc. Number
- DPS Balance



FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**

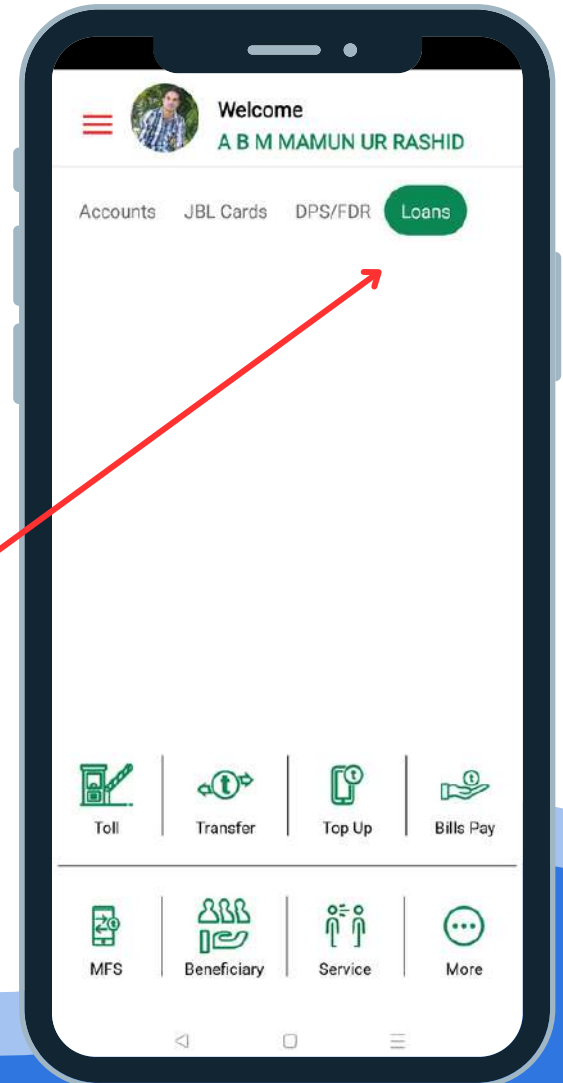


MAIN INTERFACE



- Change Password
- Mini Statement
- Activity Log
- Logout Button

- Loan Acc. details



FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**



TRANSFER PROCESS

JAMUNA BANK



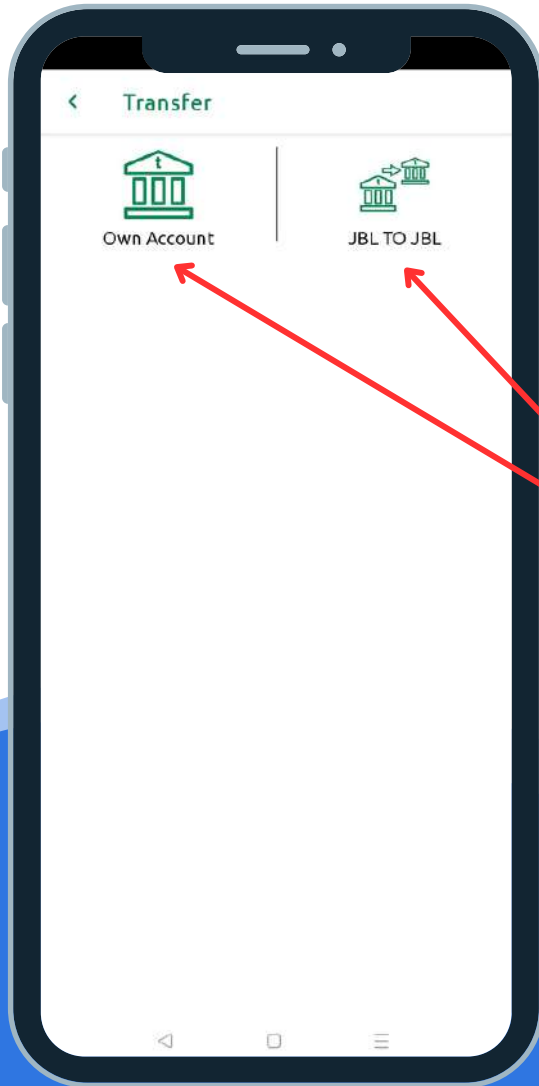
WITHIN JBL

STEP 1

After Login to "Shadhin" apps, have to click on transfer tab then click on Within JBL tab

STEP 2

Then have to click on **own account** tab to send money for your own account or press on **JBL to TBL** tab to transfer money to JBL other account.



JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER 16742



WITHIN JBL

STEP 3

Then have to select your bank account then select destination account then input amount then input purpose of transaction, then click on agree to terms & conditions finally press on submit button.

STEP 4

After that a summary will appear check it and confirm then you will get an OTP input it then press ok then will get a success message for your transaction.

JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**



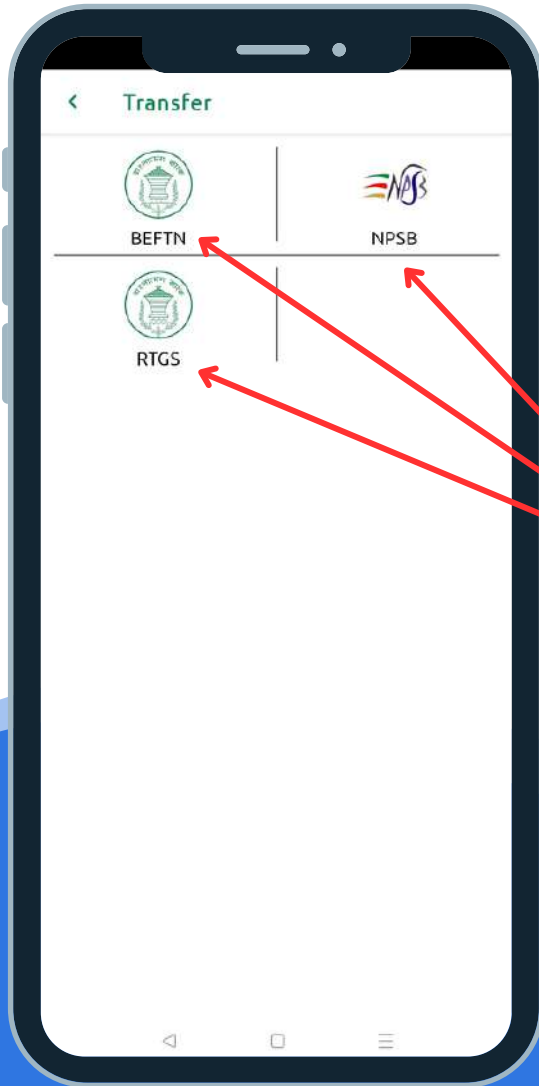
OTHER'S BANK

STEP 1

After Login to "Shadhin" apps, have to click on transfer tab then click on Other's Bank tab

STEP 2

Then have to click on BEFTN, NPSB or RTGS tab to send money from JBL to others Bank.



JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER 16742



OTHER'S BANK

STEP 3

Then have to select your bank account then select destination account then input amount then input purpose of transaction, then input cell number, then click on agree to terms & conditions finally press on submit button.

STEP 4

After that a summary will appear check it and confirm then you will get an OTP input it then press ok then will get a success message for your transaction.

Source account

Select source account

Bank Account:

11*****821 Gulshan Corporate Branch

Available Balance

3****0

Destination account

Select destination account

22 ***** 001

Amount

500

Five Hundred Taka

Purpose of transaction

Test

Receiver Mobile Number

017 **** 081

☒ I agree to Terms and Conditions

SUBMIT

JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER 16742



TOP UP

JAMUNA BANK



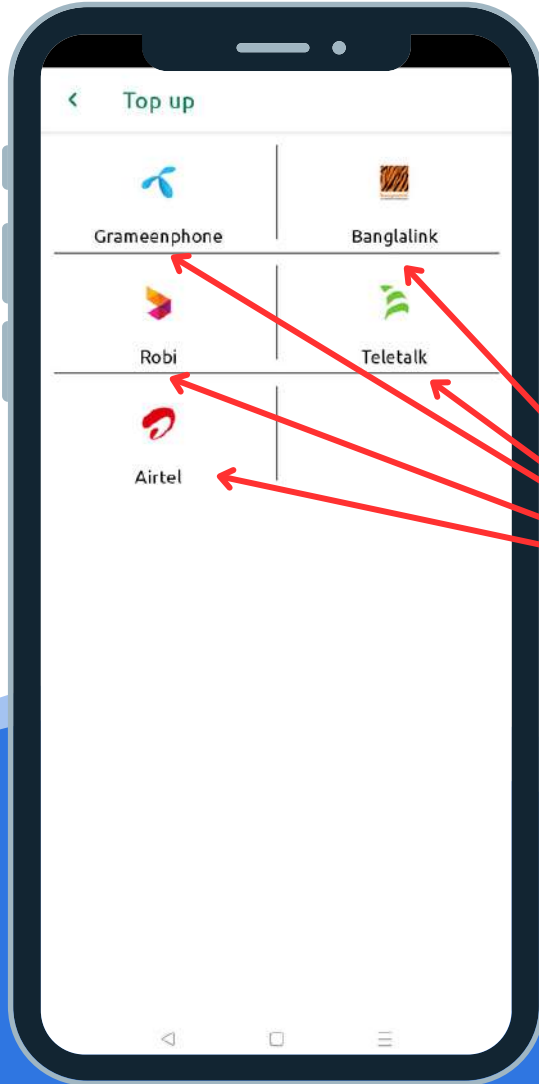
TOP UP

STEP 1

After Login to "Shadhin" apps, have to click on **TOP UP** tab.

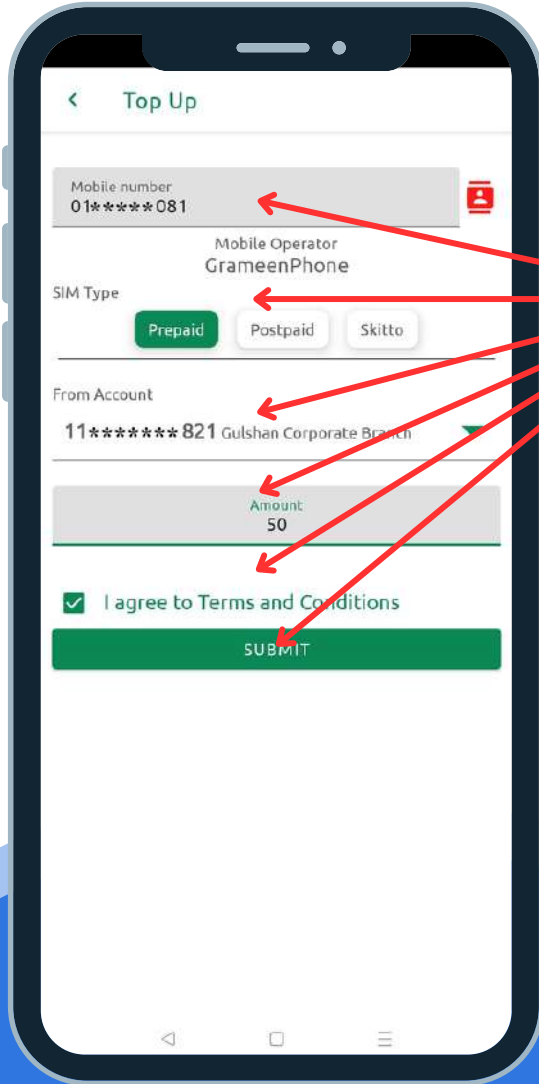
STEP 2

Then have to click on **Grameenphone/ Banglalink/ Robi/ Teletalk/ Airtel** to recharge your mobile number.



JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**



STEP 3

Then have to provide your cell number, select SIM type, select your account then input recharge amount, click on agree to terms & conditions finally press on submit button.

STEP 4

After that a summary will appear check it and confirm then you will get an OTP input it then press ok and confirm then will get a success message for your TOP UP.

By same process you can TOP UP to **Banglalink/ Robi/ Teletalk/ Airtel.**



BILLS PAY

JAMUNA BANK



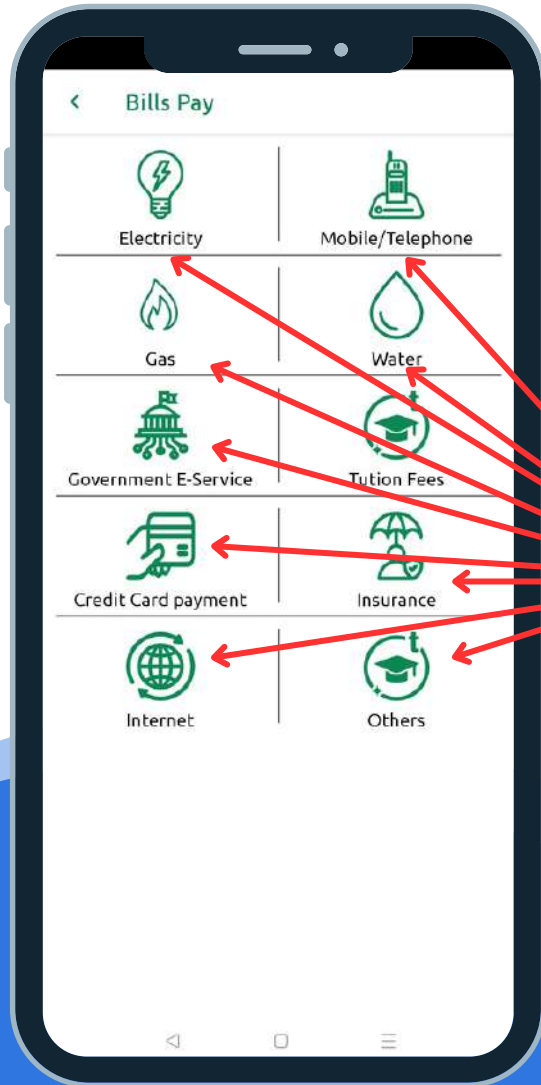
BILLS PAY

STEP 1

After Login to "Shadhin" apps, have to click on **Bills Pay** tab.

STEP 2

Then have to click on **Electricity/ Telephone/ Gas/ Water/ Government E-Service/ Tution Fees/ Credit Card Payment/ Insurance/ Internet** to pay your bills.

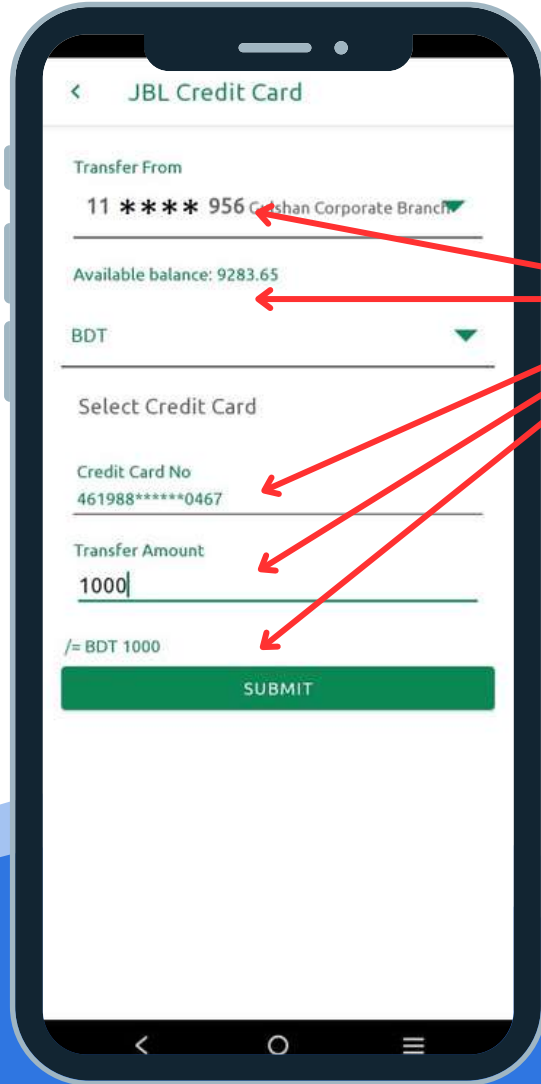


JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**



CREDIT CARD PAYMENT



STEP 3

After click on **Credit Card Payment** select your account then select BDT/USD part, select your credit card, input payment amount, click on agree to terms & conditions finally press on submit button.

STEP 4

After that a summary will appear check it and confirm then you will get an OTP input it and press ok then will get a success message for your payment.



ELECTRICITY BILLS PAY

DPDC

From Account
11*****821 Gulshan Corporate Branch

Bill Id
085238

2023

INQUIRY

Amount
0.00

☒ I agree to Terms and Conditions

SUBMIT

STEP 3

After click on **Electricity** then click on DPDC then select your account, input bill id, select bill date, then select inquiry then input payment amount, click on agree to terms & conditions finally press on submit button.

STEP 4

After that a summary will appear check it and confirm then you will get an OTP input it and press ok then will get a success message for your bill payment. By same process you can pay other **Telephone/ Gas/ Water/ Government E-Service/ Tuition Fees/ Insurance/ Internet** payments.

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER 16742

JAMUNA BANK



MFS

JAMUNA BANK



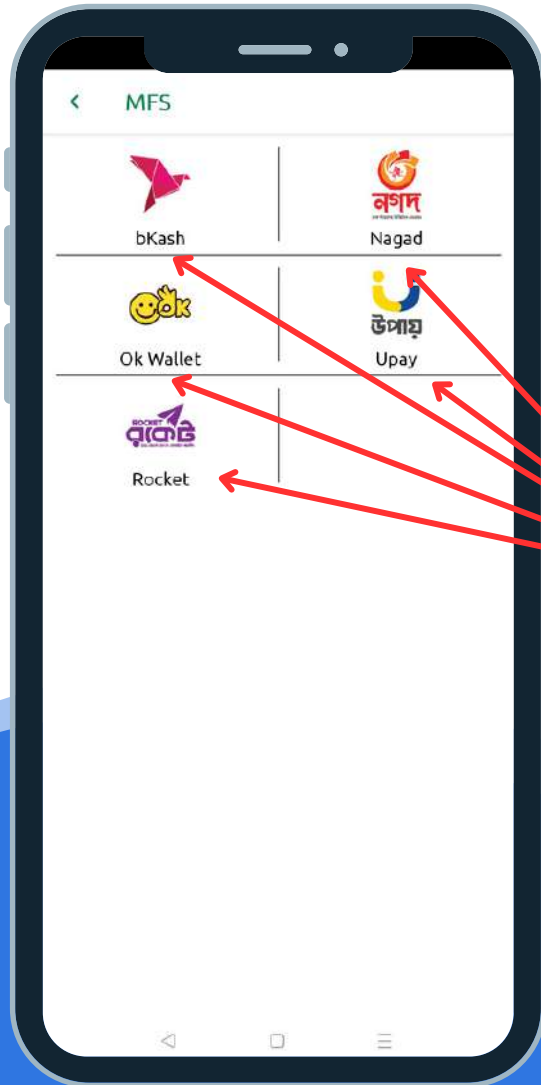
MFS

STEP 1

After Login to "Shadhin" apps, have to click on **MFS** tab.

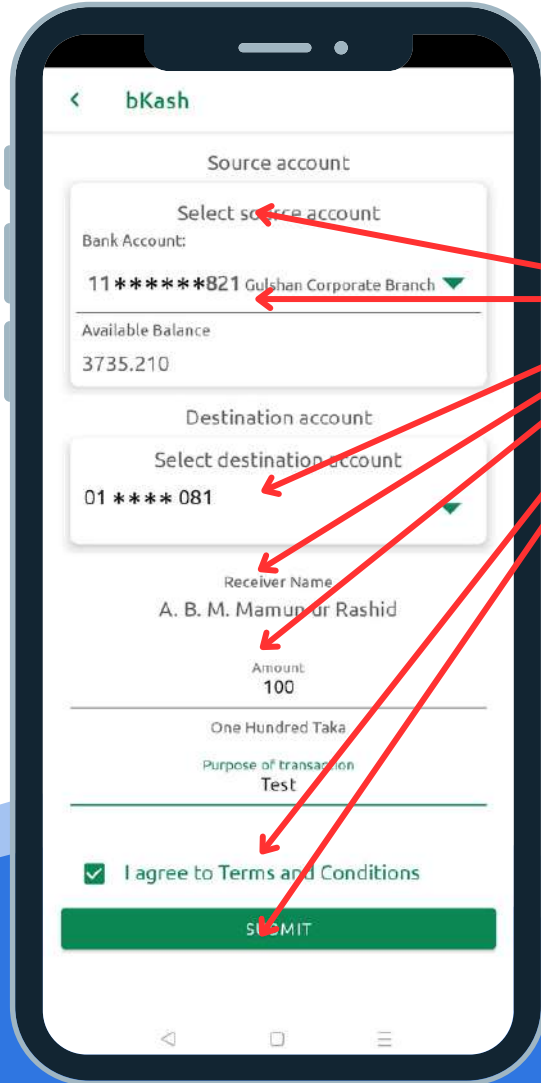
STEP 2

Then have to click on **bKash/ Nagad/ Ok Wallet/ Upay/ Rocket** to MFS transfer.



JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**



STEP 3

After click on **bKash** select your account then select destination account, input payment amount, input purpose of transaction click on agree to terms & conditions finally press on submit button.

STEP 4

After that a summary will appear check it and confirm then you will get an OTP input it and press ok then will get a success message for your payment.

By same process you can transfer money to **Nagad/ Ok Wallet/ Upay/ Rocket.**



BENEFICIARY

JAMUNA BANK



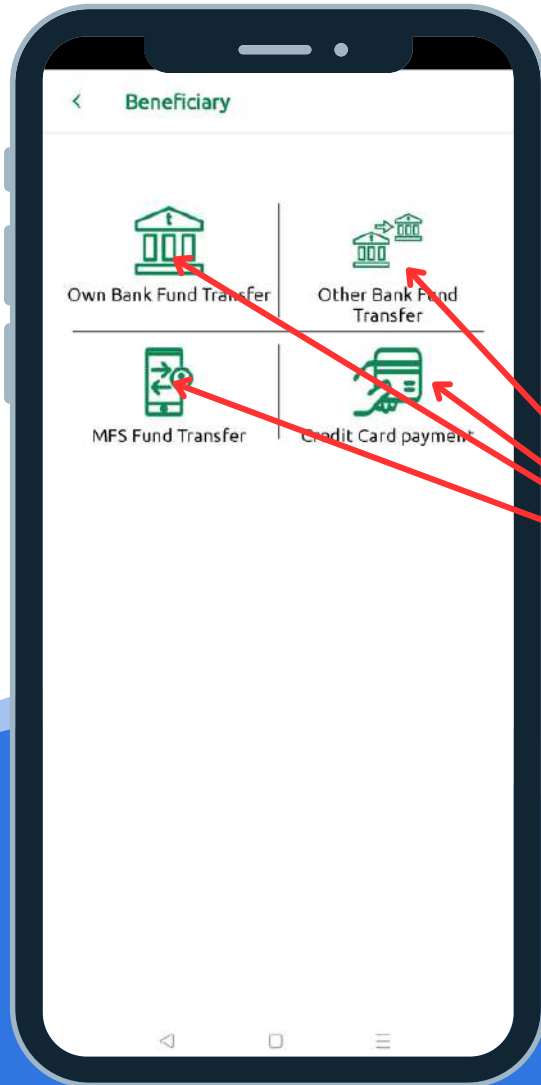
BENEFICIARY

STEP 1

After Login to "Shadhin" apps, have to click on **Beneficiary** tab.

STEP 2

Then have to click on **Own Bank Fund Transfer/ Other Bank Fund Transfer/ MFS Fund Transfer/ Credit Card Payment** to add your Beneficiary.

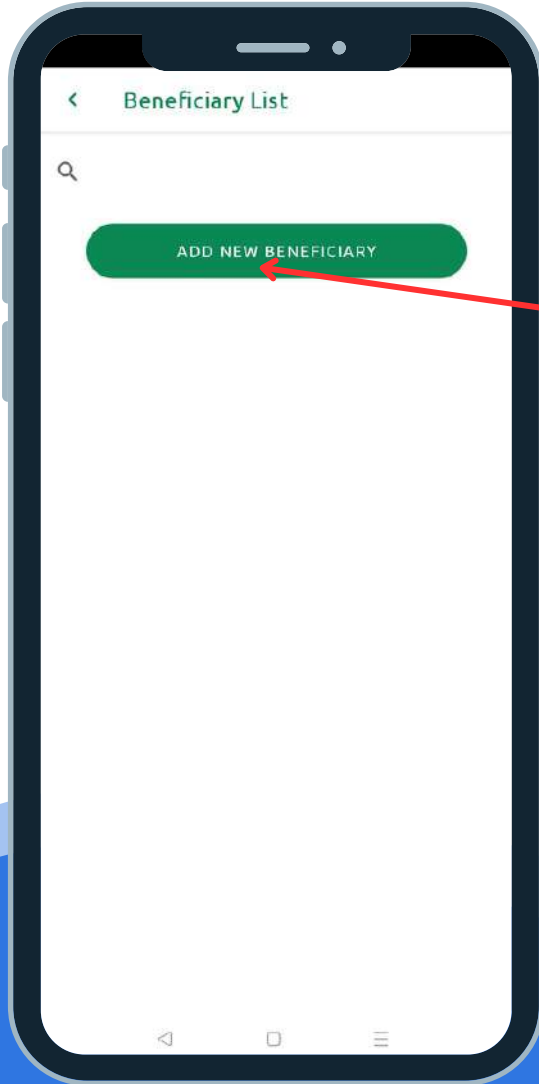


JAMUNA BANK

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BENEFICIARY



STEP 3

After click on **Own Bank Fund Transfer** type account number then click on verify if account number correct name will shown then provide a beneficiary name then press on done button.

STEP 4

After that you will get an OTP input it and press ok then beneficiary name will be add.

By same process you can add **Other Bank Fund Transfer/ MFS Fund Transfer/ Credit Card Payment** beneficiary name.



SERVICE

JAMUNA BANK



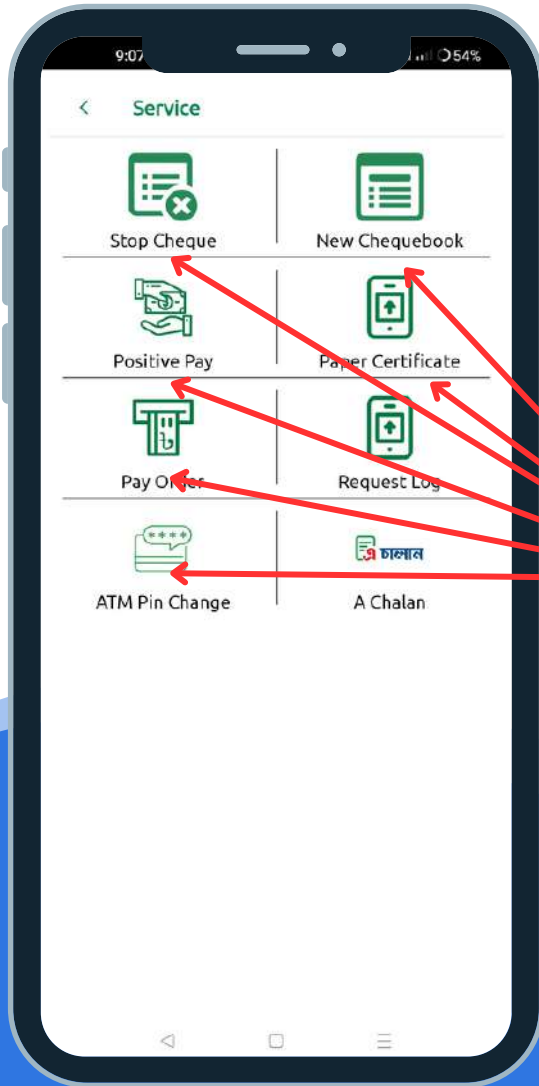
SERVICE

STEP 1

After Login to "Shadhin" apps, have to click on **Service** tab.

STEP 2

Then have to click on **Stop Cheque/ New Chequebook/ Positive Pay/ Paper Certificate/ Pay Order/ ATM Pin Change/ A Chalan** to avail your desired services.



JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER 16742



NEW CHEQUE REQUEST

< Order Cheque Request

Bank Account:
1102 ***** 821 Gulshan Corporate Branch ▼

Delivery Branch
Gulshan Corporate Branch ▼

Cheque Definition
Savings Bank Account Cheque, Leaf No : 10 ▼

Charge Details
You will be Charged BDT 58 Tk as Service Fee Including VAT

SUBMIT

STEP 1

After Login to "Shadhin" apps, have to go service tab then click on **New Chequebook**

STEP 2

Then have to select bank account, select delivery branch, select number of leaf from dropdown.

STEP 3

Then have to click on submit button, please be infor that charge will deduct instantly from your accout.

STEP 4

After that customer have to collect it from delivery branch when cheque book will be ready to deliver. Branch concern will hand over it to customer after proper documentation & validation.



ATM PIN CHANGE

9:07 54%

< ATM PIN CHANGE

PIN CHANGE

REQUIRED INFORMATION STEP 1/4

Last 4 Digits of Card * Card Expiry Date *

XXXX mmyy

Registered Mobile No * Date of Birth

XXXXXXXXXX

* Indicates mandatory information

NEXT

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STEP 3

After click on **ATM Pin Change** press on confirm button then provide last 4 digits of card, card expiry date, registered mobile number, date of birth the click on next button.

STEP 4

After that you will get an OTP input it and press ok then provide four digits pin again confirm it and press ok then your pin will successfully change & you will get a SMS.

By same process you can avail **Stop Cheque/ New Chequebook/ Positive Pay/ Paper Certificate/ Pay Order/ A Chalan** services.



STATEMENT

JAMUNA BANK



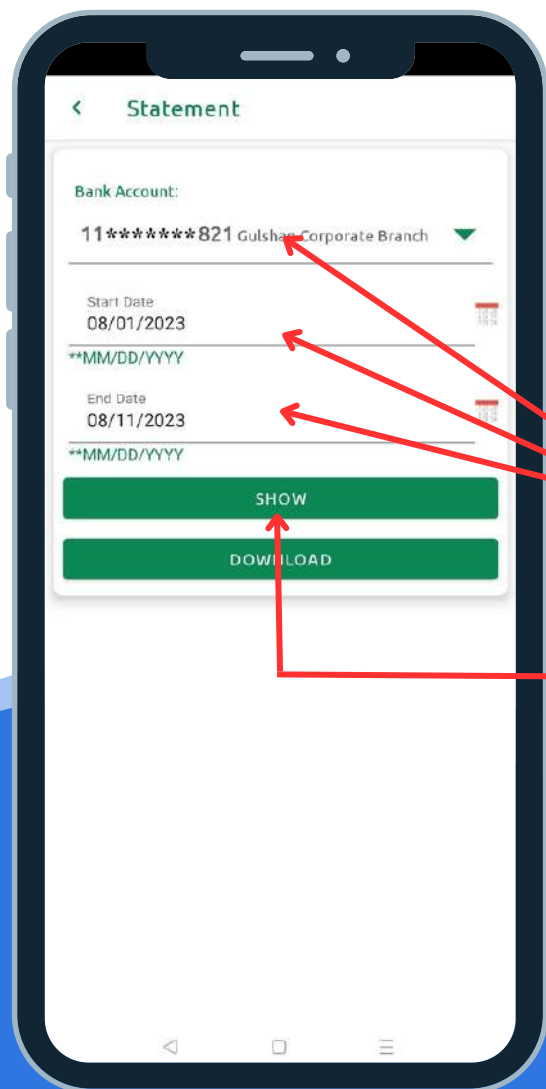
STATEMENT

STEP 1

After Login to "Shadhin" apps, have to go more option then click on **Statement**.

STEP 2

After that select bank account, select start date end date then click on show, wait some times transaction will be display. you can also download statement if needed.



JAMUNA BANK



TRANSFER LIMIT

JAMUNA BANK



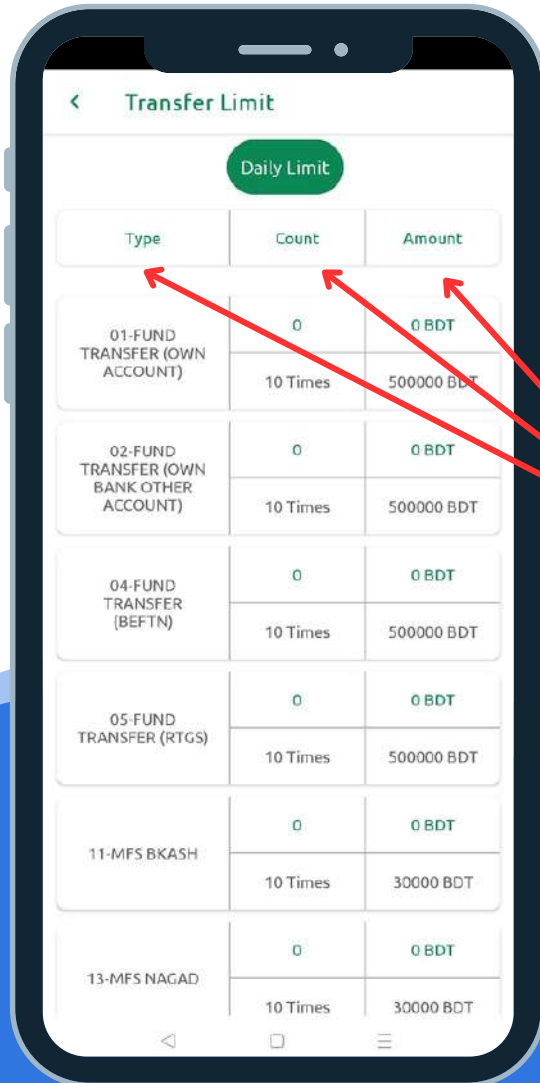
TRANSFER LIMIT

STEP 1

After Login to "Shadhin" apps, have to go more option then click on **Transfer limit**.

STEP 2

Here you can check your Shadhin app daily fund transfer limit and amount.



Type	Count	Amount
01-FUND TRANSFER (OWN ACCOUNT)	0	0 BDT
	10 Times	500000 BDT
02-FUND TRANSFER (OWN BANK OTHER ACCOUNT)	0	0 BDT
	10 Times	500000 BDT
04-FUND TRANSFER (BEFTN)	0	0 BDT
	10 Times	500000 BDT
05-FUND TRANSFER (RTGS)	0	0 BDT
	10 Times	500000 BDT
11-MFS BKASH	0	0 BDT
	10 Times	30000 BDT
13-MFS NAGAD	0	0 BDT
	10 Times	30000 BDT

JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER 16742



TRANSACTION LOG

JAMUNA BANK



TRANSACTION LOG

STEP 1

After Login to "Shadhin" apps, have to go more option then click on **Transaction log**.

STEP 2

After that select bank account, select start date end date then click on submit, wait some times transaction log will be display.

< Transaction Log

Account Number
11*****821 Gulshan Corporate Branch

Start Date
08/01/2023

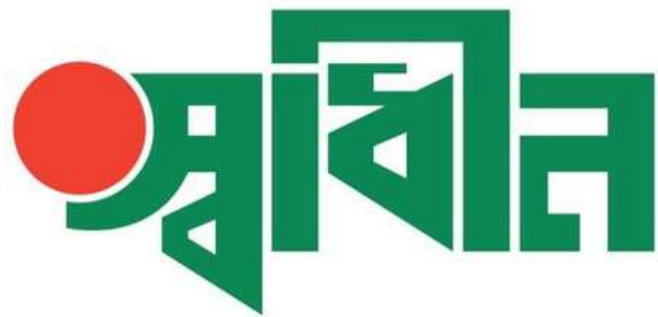
MM/DD/YYYY

End Date
08/11/2023

MM/DD/YYYY

SUBMIT

JAMUNA BANK



OFFER

JAMUNA BANK



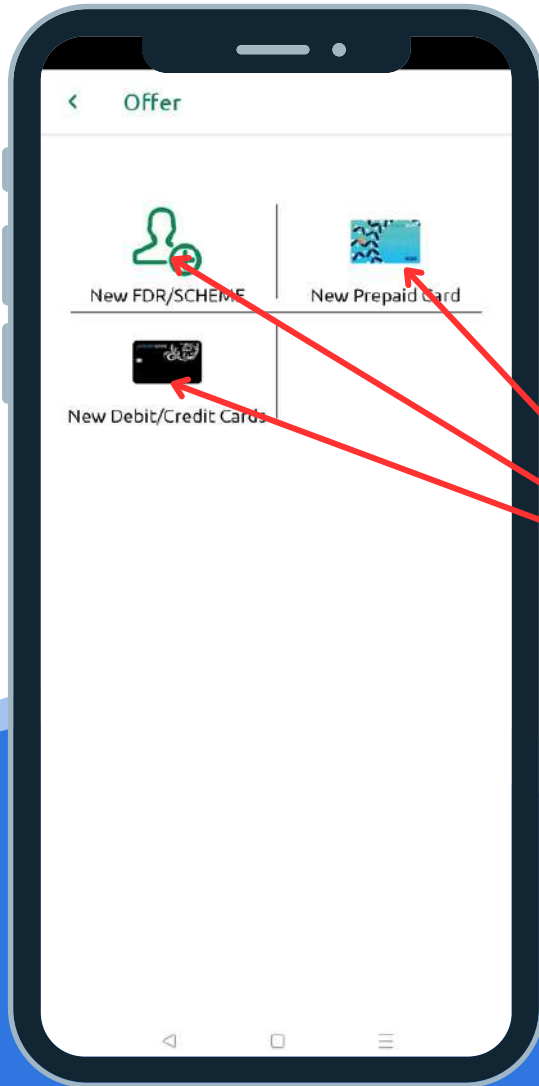
OFFER

STEP 1

After Login to "Shadhin" apps, have to click on **Offer** tab.

STEP 2

Then have to click on **New FDR Scheme/ New Prepaid Card/ New Debit/ Credit Card** to avail your desired services.



JAMUNA BANK

FOR ANY QUERY CALL JAMUNA BANK 24/7 CALL CENTER **16742**



DPS OPENING PROCESS

New FDR/SCHEME

Bank Account:
1102 ***** 821 Gulshan Corporate Branch ▼

Available Balance:
3***0

Account Opening Branch Name:
Gulshan Branch ▼

Product Type:
DPS ▼

Products:
Education Savings Scheme - First Choice ▼

Term (Month):
120 ▼

GET INSTALLMENT AMOUNT

Installment Amount:
1500 ▼

SUBMIT

STEP 1

After Login to "Shadhin" apps, have to go offer tab then click on **New FDR/SCHEME**

STEP 2

Then have to select bank account, account opening branch, select DPS, select product type, select tenor of DPS from dropdown.

STEP 3

Then have to click on get installment amount button and provide preferred amount and submit it, a preview will appear, then press on open account.

STEP 4

After that customer will get a SMS & it will visible app DPS/FDR tab with DPS account number, preserve it for further reference.



FDR OPENING PROCESS

New FDR/SCHEME

Bank Account:
1102*****821 Gulshan Corporate Branch ▼

Available Balance:
3***0

Account Opening Branch Name:
Gulshan Corporate Branch ▼

Product Type:
FDR ▼

Products:
FIXED DEPOSIT RECEIPT (12 Month) ▼

Term (Month):
Fixed Term in Month(s)
12

Principal Amount between 10000 Tk. to 500000 Tk.
10000

SUBMIT

STEP 1

After Login to "Shadhin" apps, have to go offer tab then click on **New FDR/SCHEME**

STEP 2

Then have to select bank account, account opening branch, select FDR, select product type with tenor of FDR from dropdown.

STEP 3

Then have to Input preferred principal amount & click on submit button, a preview will appear then press on open account.

STEP 4

After that customer will get a SMS & it will visible app DPS/FDR tab with DPS account number, preserve it for further reference.



INSTRUCTIONS FOR SHADHIN DPS/FDR

1. DPS/FDR (Open from shadhin app) will be treated as regular DPS/FDR of Jamuna Bank.
2. Nominee and other KYC information of this DPS/FDR (Open from shadhin app) will be the same as respective savings account's KYC.
3. Installment amount will be automatically realized from customer's respective savings account, customer have to maintain the installment amount in their respective savings account.
4. If auto debit not enabled or miss any installment customer has to pay by visiting branch or pay through Shadhin apps.
5. If the monthly installment remains unpaid for 3 (three) consecutive months, the DPS (Open from shadhin app) will be closed automatically.



INSTRUCTIONS FOR SHADHIN DPS/FDR

6. If any customer visit branch to pay DPS (Open from shadhin app) installment or missing installment payment, branch has to receive it as per bank policy.
7. Customer must has to visit branch to encashment of premature / mature / closed due to missing installment DPS/FDR (Open from shadhin app). Branch has to process it with proper documentation & validation after that encashment amount will be deposit to DPS/FDR opening account.
8. Interest rate for encashment is applicable as per bank policy. Tax, VAT, and excise duty are applicable as per government policy.



THANK YOU

JAMUNA BANK