J&K Bank - Contact Centre

The Jammu & Kashmir Bank Ltd.

TOLLFREE 18001800234
TOLLED +91 0194 2481936

<u>IVR Functionality</u>

For the first time caller or the caller who has not set his preferred language, the option to select among the available languages will be presented. The caller has an option to set the selected language as the preferred language for all future communications.

Currently available languages are:
- **Kashmiri**
- **Urdu**
- **English**

If you are a first time caller, to Generate T-PIN at main menu the following steps shall be followed:-
- Press 1 or 2 as required
- Enter16 digit bank account number followed by #
- System will fetch the mobile number associated to your account, and voice out its last 3 digits for confirmation.
- A 6 digit one time password (OTP) will be sent as an SMS on the Associated Mobile (it will be valid for one time use within the validity period)
- In-case the delivery of OTP is delayed due to ISP related issues, you may disconnect and call again later (within the OTP validity duration).
- If you already have a valid OTP **press 1** else **press 2** to generate new one.
- You will be required to enter this OTP to generate the new four digit TPIN.
- **You will be able to re-set or change T-PIN at option 2 at Main Menu under sub-menu 5.**

The Account Related Information will be shared only to the Authenticated Callers. The caller is authenticated either using ATM Card Details and ATM PIN or TPIN. These details are generated and consumed by the system (IVR). Callers are requested to ensure not to share these details with anyone (even if he/she claims to be the bank Employee).

Authentication using ATM Card details:
- Enter your 16 or 19 digit ATM card number followed by # key
- System will prompt you to enter ATM PIN and four digit Card expiry Date (MMYY)
- Once the system successfully authenticates these details you will be treated as authenticated caller.

Authentication using TPIN
- Enter your 16 digit account number followed by # key.
- If you have a valid TPIN, the system will prompt you to enter the TPIN for authentication.
- In-case the TPIN is blocked or expired the system allows you to re-generate the TPIN using OTP.
- Once the system successfully authenticates these details you will be treated as **Authenticated Caller**.

The Services available through IVR are:
1. **Block your ATM or Credit Card**
2. **Account Related Information**
3. **Product Information/ Deposit Rates / Exchange Rates / Loans & Advance Products**
4. **Pension Information / J&K PDD Electricity bill Information etc.**
5. **Language Selection**

To report loss or theft of your card (Credit Card or Debit Card). (For the case of Credit Card the associated account number is to be entered, Please do not enter your Credit Card number)
- Use Option 1 at Main Menu

Account Information (Savings/ Current / Cash Credit / Credit Card) is available for authenticated callers only
- Use Option 2 at Main Menu
- Following is the detail of sub-options available:

2.1. To stop a cheque

2.2. For account balance
- **The list of your accounts will be voiced out.**
- **By selecting your particular account number, the account balance will be voiced out except the cheques in clearing.**

2.3. For last five transactions.
- **The list of your accounts will be voiced out.**
- **By selecting your particular account number, the last five transaction details will be voiced out.**

2.4. For account statement.
- **The list of your accounts will be voiced out.**
- **After selecting your particular account number, the available statement durations will be voiced out**

2.4.1. **Current Month (Starting from 1st of this month to date)**

2.4.2. **Last Month (Starting from 1st of Last Month to Last day of the month)**

2.4.3. **Last 3 months**

2.4.4. **Last 6 months**

2.4.5. **Current Year (Starting from 1st Jan Current Year to Current date)**

2.4.6. **Current Financial Year (Starting from 1st April of Current Financial Year to date)**

2.4.7. **Last Financial Year (Starting from 1st April of Last Financial Year to 31st March of Last Financial Year)**

2.4.8. **For Any other period (call is transferred to agent)**

2.5. To Change your TPIN
- **You will be prompted to enter your new 4 digit TPIN.**

For Product Information/ Deposit Rates / Exchange Rates / Loans & Advance Products

- Use Option 3 at Main menu
  - 3.1. For Product Information
    - **3.1.1.** To listen to our New Products
    - **3.1.2.** To Listen to our Deposit Products
    - **3.1.3.** To listen to our Loan Products
  - 3.2. For Deposit rates
  - 3.3. For Exchange rates

For Pension Information / Electricity bill etc.
- Use Option 4 at Main menu
  - 4.1. For Pension details (available for authenticated callers only)
  - 4.2. J&K PDD Electricity bill details (Enter your thirteen digit consumer ID.) Information regarding Last Paid Bill Amount and the Most Recent Bill Details will be available (irrespective of its payment status). The bill will be available as and when the concerned Deptt. shares the data with the Bank.

For language Selection.
- Use Option 5 at Main menu
  - 5.1. To change language to English
  - 5.2. To change language to Urdu
  - 5.3. To change language to Kashmiri