



PSB ALLIANCE- DOORSTEP BANKING SERVICES

A. **Services Available:** Following services are available under Doorstep Banking

Financial / Non- Financial Services			
S N	a) Pick up Services (From Customer and deliver to Branch)	S N	b) Delivery Services (Pick up from Branch and deliver to Customer)
1	Cheques/Instruments for Collection / Clearing	1	Cash Withdrawal
2	Cheque Book Requisition Slip	2	Statement of Account
3	IT / Govt. / GST Challan with Cheque	3	Term Deposit Advice
4	Standing Instructions	4	TDS & Form 16 Certificate Issuance
5	Life Certificate	5	Pre-paid Instrument / Gift Card
6	Nomination Form	6	Demand Draft, Pay Orders
7	Fund Transfer Request		

Cash Withdrawal Limit	
Per Day transaction allowed	1
Per Transaction cash limit (Maximum)	Rs 10,000/-
Per Transaction cash limit (Minimum)	Rs 1,000/

Withdrawal can be made in multiples of Rs. 100/- only.

The Bank may revise the Cash Withdrawal limit at its sole discretion.

Following services are available to Senior citizen of more than 70 years of age, differently abled or infirm person including those who are visually impaired of any age (except minor) & Illiterate Customers (of any age, except minor) through **Branch Channel only** under Doorstep Banking Services:

- i) Pickup of Form 15G/ 15H ii) Cash Pick up (Deposit) iii) Pick up of KYC

B. **Availability:**

- a) DSB services can be accessed through **Mobile App, Web Portal and Call Centre**. Details for Mobile App, Web Portal and Call Centre are as under:

Vendor	Mobile App	Web Portal	Toll Free No
M/s Integra Microsystems Pvt Ltd and M/S BLS International services Limited	PSB DSB Mobile App	www.psballiance.com	9152220220

Doorstep Banking Services are available to all individual customers except as under:

- Joint Accounts operated jointly.
- Minors' Accounts including under Guardianship.
- Accounts operated through Power of Attorney
- Non-KYC compliant Accounts & Inoperative Accounts.
- Savings Bank Accounts opened under MACT Claims (Motor Accident Claim Tribunal)/ LISSA (Linked SBI Savings Bank Account)
- NRI / Foreign National Account holder
- Non-Individual Customers like Trust, HUF, Associations etc.
- Accounts having status as Stop and/or Hold.
- Illiterate Customers.
- **Not having Mobile Number registered in account.**

b) **Service Hours:** Services registered up to 3 PM on any working day have to be completed within 3 hours of request. Services booked after 3 PM shall be completed by 1 PM of next working day.

c) **Service Charges:** Doorstep Banking Services would be provided to customers on chargeable basis, the present rates being as follows:

Service Description	Cost Per Call / Service
Financial/ Non-Financial Services	Rs 75/- + GST *
Calls made to Call Centre for enquiry purpose (Where Agent for service delivery is not required)	No Charge

*Doorstep Banking Facility to Divyangjans is free of cost up to 3 transactions per month

*If the Divyangjan Customer is senior citizen (aged 60 years and above) also the free services as per below table will be provided.

*Doorstep banking services will be provided free of charge to senior citizens (aged 60 yrs and above) through PSB Alliance Channel as given herewith:

	a) Pick up Services (From Customer and deliver to Branch)	Free Services
1	Cheques/Instruments for Collection / Clearing	No Cap
2	Cheque Book Requisition Slip	No Cap
3	IT / Govt. / GST Challan with Cheque	No Cap
4	Standing Instructions	No Cap
5	Life Certificate	No Cap

6	Nomination Form	No Cap
7	Fund Transfer Request	Two per month
	b) Delivery Services (Pick up from Branch and deliver to Customer)	
1	Cash Withdrawal	Two per month
2	Statement of Account	One per month
3	Term Deposit Advice	No Cap
4	TDS & Form 16 Certificate Issuance	No Cap
5	Pre-paid Instrument / Gift Card	No Cap
6	Demand Draft, Pay Orders	No Cap

d) **Customer Registration In Doorstep Banking App & Login**

Step 1	Customer downloads the Doorstep Banking app from app store for iOS and play store for Android
Step 2	The customer enters his Registered Mobile Number (RMN) to proceed.
Step 3	If the RMN is not registered in the DSB system, the customer selects his bank and give consent to validate him from the Bank
Step 4	On unsuccessful validation response by the bank, system will display that the mobile number is not registered with the bank / customer is not eligible to avail DSB service and advise the customer accordingly.
Step 5	On successful validation, Bank generates an OTP and sends it on the customer's Registered Mobile Number (RMN).
Step 6	Customer enters OTP
Step 7	On successful validation ("Yes" & Name of the customer), the customer is asked to set a PIN
Step 8	Customer to re-enter the PIN.
Step 9	On successful entering of the PIN, customer gets registered on the DSB system with his name, bank name and mobile number. (Option to re-enter PIN till successful input) The bank flags the customer as DSB customer in CBS
Step 10	A registration message is sent to the customer.

Step 1	Login
Step 2	Afterward, click on "Login."
Step 3	Select a SIM card. If no SIM card is selected, a message will be displayed prompting you to choose one
Step 4	Enter your mobile number and select an authentication type. Click "Next" to proceed. Remember, for login to be successful, you must select an authentication type (PIN, OTP, Fingerprint, or Pattern); failure to do so will result in an error message.
Step 5	If you choose PIN, enter your 6-digit PIN. If you opt for OTP, input the 6-digit OTP. For fingerprint authentication, provide your fingerprint, and for pattern authentication, provide your pattern. The "Forgot PIN" option and the ability to resend OTP are available for assistance if needed.

Step 6	If "Pattern" is selected, create a pattern by connecting at least four dots in a sequence. After creating the pattern, confirm it by drawing the same pattern again
Step 7	To register the pattern authentication, enter a PIN as a backup option.
Step 8	Click "Authenticate" for login.

e) Service Request

Step 1	The customer opens the DSB application on his mobile and access the login page.
Step 2	The customer enters his mobile number.
Step 3	If the mobile number is already registered, the customer proceeds to enter his 6-digits PIN / 6-digit OTP / Pattern / Fingerprint.
Step 4	If entered successfully, the customer selects his Bank from the displayed list of Banks for which he has been registered and enters the PIN Code of the service location.
Step 5	At the backend, system verifies the availability of doorstep banking service for the selected bank at the given pin code location
Step 6	<i>If the PIN Code is not serviceable, the DSB system informs the customer about the Non serviceability at the PIN code.</i>
Step 7	If the PIN Code is serviceable and customer's account details are not saved in the DSB system, the system asks for the customer's permission to seek his bank account details from the selected bank.
Step 8	The customer is asked to enter the OTP.
Step 9	On successful validation, Bank account numbers in masked form will be displayed on the screen
Step 10	If the PIN Code is serviceable and customer's account details are already saved by the customer in the DSB system (step no.7 to 10 is omitted), Bank account number in masked form will be displayed on the screen.
Step 11	The customer selects the account number for availing service and debiting service charges
Step 12	The customer selects: a. Type of service request b. Service address c. Time slot for service
Step 13	In case the slot time/type of service is not available, an appropriate message will be displayed, and the customer will be logged out
Step 14	If the slot time/type of service is available, the customer reviews all the booking details along with service charges and confirms the request.
Step 15	On successful confirmation, an API is triggered to the Bank to debit service charges. The bank shares a "Debit Success Message and transaction reference id"
Step 16	If sufficient balance is not available, customer is informed about the insufficient balance and service is not booked.
Step 17	If sufficient balance is available, the account is debited with service charges, and the service request is booked.
Step 18	An SR ID and SVC (Service Verification Code) are generated and sent to the customer along with a checklist. The SR ID is in "Scheduled" status in DSB system.

Step 19	For future-dated service requests, a message will be sent at the time of booking without specific agent details. Agent details will be shared on the requested service day.
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i) Pickup Request

Step 1	DSB system will assign an agent for picking up the instrument & delivering the same to the bank branch. For future date service requests, the DSB system assigns an Agent at 7:00 AM on the day of service. For same-day bookings, the allocation occurs immediately on booking of the service. Once agent is assigned, the status of service request will be changed to 'AGENT ASSIGNED'
Step 2	Once the Agent starts tracking the customer's location, an SMS is sent to the customer, updating them on the Agent's movements
Step 3	Agent reaches customer address for pick up. Customer to verify credentials of Agent. Once the Agent reaches the customer's location, an SMS is sent to the customer, updating them on the Agent's movements. When the Agent arrives at the customer's location, the customer shares the service verification code with the Agent. The Agent enters the code into their app for validation. If the customer does not have the service verification code, the Agent can retrigger it from the DSB app.
Step 4	Customer to share the Service code with Agent to confirm pick up. Agent enters code in the App, for validation.
Step 5	On successful validation, customer will submit duly filled Pay in Slip along with details of instrument/s which agent shall put in designated Envelope and seal before customer.
Step 6	Post receipt of instrument from customer, Agent clicks on "Document Collected" button.
Step 7	Agent will deliver the document to bank user & consumes a service verification code from him to confirm the Agent hands over the envelope to the DSB Bank official
Step 8	After receiving the document Branch official will update the status of the service request as 'COMPLETED 'in the DSB Branch portal. DSB system will notify the customer about the completion of the service request.

Note: Throughout each step of the process, the service status is updated simultaneously on the DSB platform, the agent app, the customer app, and the bank's portal. Additionally, SMS notifications are sent to the customer at each stage of the service process.

For future date bookings, agent details are sent to the customer at 7am on the day of service.

ii) Delivery Request

Step 1	Delivery services are the service requests where bank agent reaches the Bank branch first, picks up the document and delivers it to the customer
Step 2	Once a request is initiated, Bank has an option to accept/reject the service request. On acceptance, Bank will keep the document ready and then agent will be assigned, and the agent will pick the documents from the bank and deliver it to the customer.
Step 3	DSB system will assign an agent for picking up the document from Branch & delivering the same to the customer. For future date service requests, the DSB system assigns an Agent at 7:00 AM on the day of service. For same-day bookings, the allocation occurs immediately on booking of the service. Once agent is assigned, the status of service request will be changed to 'AGENT ASSIGNED' and details will be shared on the Agent portal.
Step 4	Agent reaches customer address for delivery. Customer to verify credentials of Agent.
Step 5	Customer to share the Service code with Agent to confirm delivery. Agent enters code in the App, for validation.
Step 6	On validation, Agent will hand over the document /instrument under sealed envelope to Customer.

Throughout each step of the process, the service status is updated simultaneously on the DSB platform, the agent app, the customer app, and the bank's portal. Additionally, SMS notifications are sent to the customer at each stage of the service process.

For future date bookings, agent details are sent to the customer at 7am on the day of service.

iii) **Service Request for Cash Withdrawal**

Step 1	Customer logs in Doorstep Banking App. to initiate request for Service. Customer to select State Bank of India
Step 2	Customer to input last six digit of Account number and submits
Step 3	On validation, OTP is sent to Customer's mobile
Step 4	Customer to enter OTP in DSB Mobile App and submit 'confirm' button. On successful OTP validation, App displays (Bank Name, Account No. (masked), Name, A/c Type and Branch Name
Step 5	Customer to select service request, Account for transaction and enters transaction amount and choose transaction method (AePS / Card) and submits
Step 6	Charges are debited from Customer's account.
Step 7	Service Request no. is generated.
Step 8	Customer will get notification via SMS about the assigned agent with required details (Agent name, contact info, time for Pick up/ Delivery & Service Code)
Step 9	Once the agent starts tracking the customer location, an SMS alert will be sent to the customer, about the Agent movement.

Step 10	Once the Agent reaches the customer's location, a SMS will be sent to the customer alerting on the agent arrival at their place.
Step 11	The service verification code will be shared by customer and agent will enter the SVC in DSB Agent app to initiate the cash withdrawal transaction/service
Step 12	Once the agent initiates the Cash withdrawal transaction/service, the DSB Agent App will automatically launch the transaction application (iMBanking). The customer will do the Biometric authentication for Aadhar based transaction or PIN authentication for debit card-based transaction. On successful authentication and the transaction, Agent will hand over the cash to the customer. The customer will receive an SMS alert from bank for the debit of his account. The DSB system will send an OTP to customer and the same should be shared with DSB agent for the acknowledgement of withdrawal cash collected

DSB System will assign an agent for the Cash withdrawal service. For future dated service requests, the DSB system assigns an Agent at 7:00AM on the day of service. The service booked for the same day; allocation occurs immediately on booking of the service.

f) Track Order

Orders can be tracked in Doorstep Banking App/ Web Portal with following details: Status Request ID, Request type, Agent name, Charges, SR status.

g) Cancellation of service request:

Customer can cancel an active service request as under:

- In case of Pickup Service, order cancellation is allowed before agent pick up the document from customer.
- In case of Delivery Service, order cancellation is allowed before bank branch completes the request.

h) Grievance redressal:

Customer can register his complaint regarding Doorstep Banking Services through Mobile App/ Web Portal / Call Centre (details as per Para B above) or through Branch.

Note:

The Doorstep Banking services should be seen only as an extension to regular banking services offered by our Bank and hence liability of the Bank shall remain same to the extent as if the transactions were conducted at the Branch. The above operational instructions are for availing services under PSB Alliance Doorstep Banking Services.