PSB ALLIANCE – DOORSTEP BANKING SERVICES

A. SERVICES AVAILABLE: Following services are available under Doorstep Banking:

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

➢ Pickup of Form 15G/ 15H and Cash Pick up (Deposit) shall be introduced shortly.

B. AVAILABILITY:

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

Vendor	Mobile App	Web Portal	Toll Free No.
M/s. Atyati Technologies Pvt Ltd	Doorstep Banking	https://doorstepbanks.com/	**18001037188**
M/s Integra Microsystems Pvt Ltd	PSB DSB	https://dsb.imfast.co.in/ doorstep/login	**18001213721**

➢ Doorstep Banking Services are available to all individual customers except as under:
• Joint Accounts operated jointly, Former /Survivor and Later /Survivor
• Minors' Accounts including under Guardianship
• Accounts operated through Power of Attorney
• Non-KYC compliant Accounts & Inoperative Accounts.
• Savings Bank Accounts opened under MACT Claims / LISSA
• NRI / Foreign National Account holder

- Non-Individual Customers like Trust, HUF, Associations etc.
- Accounts having status as Stop and/or Hold
- Illiterate Customers

> **SERVICE HOURS**: Services register 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

D. CUSTOMER REGISTRATION IN DOORSTEP BANKING APP

Step 1	Customer downloads the Doorstep Banking app from app store for iOS and play store for Android
Step 2	Customers to input to Mobile Number for register themselves post successful download and installation of the app.
Step 3	OTP will be generated from System and sent to Customer mobile
Step 4	Customer to enter OTP in DSB App
Step 5	On confirmation, Customer inputs Name and Email (optional) Password (PIN) and accepts Terms and Conditions
Step 6	On registration, DSB system sends welcome SMS
Step 7	Customer to login in APP with PIN for entering additional information.
Step 8	Customer to select Add address option and enters address details. Customer can add more than one address and store in DSB App. Customer can add, edit or delete address any time.

E. SERVICE REQUEST

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, no. of instruments and address for pick up

Step 6	Branches within 10 km radius of the pickup address is displayed to the customer. Customer to select branch, preferred time slot for Agent to pick/deliver the instrument from customer.
Step 7	Service Request information along with service charges are displayed. Customer verifies and submits.
Step 8	Charges are debited from Customer's account.
Step 9	Service Request no. is generated.
Step 10	Customer will get notification via SMS about the assigned agent with required details (Agent name, contact info, time for Pick up/ Delivery & Service Code).

i) PICKUP REQUEST

Step 1	Agent reaches customer address for pick up. Customer to verify credentials of Agent.
Step 2	Customer to share the Service code with Agent to confirm pick up. Agent enters code in the App, for validation.
Step 3	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 4	Post receipt of instrument from customer, Agent clicks on "Document Collected" button.

ii) DELIVERY REQUEST

Step 1	Agent reaches customer address for delivery. Customer to verify credentials of Agent.
Step 2	Customer to share the Service code with Agent to confirm delivery. Agent enters code in the App, for validation.
Step 3	On validation, Agent will hand over the document /instrument under sealed envelope to Customer.

SERVICE REQUEST FOR CASH WITHDRAWAL (Through AEPS/ CARD)

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)

CASH WITHDRAWAL REQUEST

Step 1	Agent reaches customer address for delivery of cash. Customer to verify credentials of Agent.
Step 2	Customer to share the Service code with Agent to confirm delivery. Agent enters code in the App, for validation.
Step 3	On validation, a) **For ATM Card transaction** Agent verifies the Card last 4digit number and on confirmation, swipe the card in Micro ATM, amount to be withdrawn and then customer enters card PIN in Micro ATM. On successful transaction, Agent receives reference No. which he enters in Mobile Application and completes transaction. Agent handover physical cash to customer. Customer receives notification from DSB System on completing of transaction. b) **AePS Transaction** Agent verifies last 4 digit of Aadhar Number with original Aadhar Card on confirmation, enters Aadhar Number, amount to be withdrawn and capture customer fingerprint in Micro ATM On successful transaction, Agent receives Reference No. which he enters in Mobile Application and completes transaction. Agent handover physical cash to customer. Customer receives notification from DSB System on completing of transaction

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 user 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.

I. **OTHER IMPORTANT INSTRUCTIONS:**

➢ Doorstep Service shall be provided for in customer's own account only.

➢ Multiple instruments can be picked by an agent for single pick-up request. However, different instrument types cannot be clubbed for a single request ID.

Pick up Request	Instrument details to be captured	No of Instrument/ Document/ Amount allowed
Cheque	Beneficiary, Number of Instrument	Maximum 5 Instruments.
DD	Beneficiary, Number of Instrument	Maximum 5 Instruments.
IT Challan	IT Challan and Beneficiary Cheque	One document
SI	Number of Instrument	One Application
Pay Order	Beneficiary, Number of Instrument	Maximum 5 Instruments
Cheque Book Requisition Slip	Number of Instrument (maximum 100 cheque leaves)	One request

Delivery Request	Instrument details to be captured	No of Instrument/ Document/ Amount allowed
TD Receipt	Amount (Entry Field)	Maximum Amt. 50,000
TDS	Beneficiary (Auto populated)	
DD	Beneficiary, Number of Instrument (Entry Field)	Max 5 Instrument.
Gift Card	Amount (Entry Field)	Max amt 10000
Account statement	From date, To date (Entry Field)	Max 3 month
Pay Order	Beneficiary, Number of Instrument (Entry Field)	Max 5 Instrument.

➢ Customer shall not provide any stale/ mutilated/ tampered/ defective cheque/ instruments to the Agent. SBI is not liable for not crediting any such amount of the total value of the stale/mutilated/tampered/defective instruments in the Account of the Customer.

➢ The services shall not be available in Inoperative accounts and accounts which has been put on hold /freeze due to order of Govt Authority or otherwise.

➢ The customer shall attend Agent immediately on his arrival.

- Keep sufficient balance in the account before placing of Doorstep Banking Service request.

- No other services /requests shall be entertained by Bank/ Agent other than the service request registered through Mobile App/ Web Portal/ Call Centre.

- **<u>Customer shall not make any payment for the services to the Agent.</u>**

- Customer shall not share any detail/ information (e.g., Account No., Account Details, ATM Card/ PIN details etc.) with DSA.

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.

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