

Doorstep Banking (DSB) Services through PSB Alliance

Frequently Asked Questions

Q1 What is Doorstep Banking?
Extending banking services at the doorstep of customer without the need of visiting base branch.
Q2 Which type of services can be availed?
Financial and non-financial services
Q3 What are the types of financial services?
Cash withdrawal and Cash deposit (These services will be extended in Phase-II)
Q4 What are the types of non-financial services?
<p>A. Pick up request: pick up of documents/ instruments from customers' location viz. cheque requisition slip/cheque/authorization for payment of tax/ 15 G and 15H etc.</p> <p>B. Delivery request: Delivery of account opening forms/Term Deposit Advice/Demand Draft/ Account statement/interest certificate etc. after collecting from branch.</p>
Q5 How can I book for Doorstep banking (DSB) service?
<p>Customers can avail DSB through any of the following channels:</p> <ul style="list-style-type: none"> • Call centre: 9152220220/ 83022266622 • Mobile App: Download doorstep banking app from play store /IOS • DSB Web portal: https://www.doorsteppsa.com/doorstep/customerlogin
Q6 Whether DSB services are available pan India?
No. DSB services are available at selected 2572 centres. To know the list of centres where DSB services are available, please visit www.psbdsb.in
Q7 Whether DSB services are available only to senior citizens / physically disabled persons?
No. DSB services are available for all individual category customers except for Minors / attached / blocked / non-KYC complied accounts etc.
Q8 Have joint account with the bank? Can I avail DSB facility?
The Customer of Joint Account having its Mobile number linked to the Account can avail the DSB facility provided the Account Operation mandate is "Either or Survivor"/"Any One or Survivor".
Q9 If I am out of city from my base branch, still I am able to avail services?
Yes , separate option is available in application to add address for availing doorstep services. Customer can add multiple addresses also.
Q10 I have multiple Accounts with multiple Banks. Can I avail DSB facility for all such Accounts?
Yes , you can avail DSB facility for any of the listed 12 PSU Banks against your Account linked with your Mobile number.
Q11 Whether Registration of my Mobile no with my Bank Account is a must to avail DSB Services?
Yes . You have to seed (link) your Mobile number with your Bank account.

Q12	Whether mobile number seeding is a must for all my bank accounts?
	All the accounts linked to your Customer ID are automatically seeded with your Mobile number.
Q13	Whether I can save my Account in the Mobile App for future use?
	Yes. There will be an option in the Mobile App to do so. This will help you save time to fetch the Account every time you log in.
Q14	When the service charges will be deducted from my account?
	After submitting the request, service charge will be debited from customer's account if balance is available otherwise request will be declined.
Q15	Can I book the DSB service if my account is frozen?
	NO.
Q16	Can I use doorstep banking services to deposit foreign currency?
	NO
Q17	Can I use DSB services for both personal & business accounts?
	The services can be booked only for the personal and individual SB accounts.
Q18	Whether any other charges shall be levied by the Bank for this service?
	Rs.75.00/-+GST is the service charge for providing doorstep banking service. Service-wise charges shall be applicable as per individual Bank's service charges.
Q19	How can I identify a genuine DSB Agent at the time-of-service delivery?
	Credentials of Agent along with Photo shall appear in the Mobile App/ Web Portal of Customer. Customer will get a SMS having name of Agent. Customer can demand ID Card showing Agent name and photo. Additionally, a onetime Auth Code for each service will be sent to the customer which he need to tell Agent for initiating the service. Agents shall be follow uniform Dress code bearing DSB and Service Provider LOGO; for their easy identification.
Q20	What are the instruments which I can place with the DSB agent for collection??
	You can deposit instruments like Cheque, DD, Pay Order etc.
Q21	Whether bank will be intimated once I deposit instruments to the DSB agent??
	Yes. Once the DSB Agent collects the instruments, he will Click "DOCUMENT COLLECTED" icon in his Device/Mobile App and all the Service Request placed will be automatically flow to the designated Bank Branch portal.
Q22	Whether I can deposit multiple instruments for collection?
	Yes. You can deposit multiple Instruments at a time for collection using single PAY-in-SLIP. However, before handing over any such Instruments, please ensure that all the Instruments are CROSSED (A/C PAYEE), Drawee Bank/Branch is different from your Home Branch. In case of TRANSFER Cheques (within the Home Branch), a separate PAY-in-SLIP has to be used.
Q23	Whether I have to collect pay-in-slip from my bank? Whether separate pay-in-slip needs to be used to avail DSB services?

	You can keep Blank Pay-in-Slip for use. In case of need, DSB Agents can also provide the same at no cost. However, Pay-in-Slip provided by DSB Agents can be used for collection in any Account (SB/CA/CC/OD) of any Bank.
Q24	How DSB agent will carry the instruments?
	Normally, you should handover the Instrument(s) along with the Pay-in-Slip in a sealed ENVELOPE for operational convenience and security. You can the write number of instrument, your Bank Branch name and your name on the face of the envelope.
Q25	How can I know that the DSB agent has deposited the instruments with the bank?
	Once the Agent deposits the Instruments with the designated Bank Branch, DSB System will validate the Service Code of the customer and trigger a message "COMPLETED" which will be duly notified to the customer through Mobile App.
Q26	What is the service area of any agent?
	Generally, 5 to 10 kms depending on accessibility of area.
Q27	Whether I can track my request?
	Customer can track their request in following manner: <ul style="list-style-type: none"> i. Display of active service request in order history screen. ii. After clicking on service request, complete details of order will be shown to customer such as request type, agent name, service charges, Service request Type, its status, pick up from (customer address in case of cheque pick up) and delivered to (branch address in case of cheque drop).
Q28	What is the Time available for completing a Service Request?
	All requests generated up to 3:00 P.M. should be completed within 3 hours of request generation and request generated after that should be completed by 1:00 pm next working day.
Q29	Can I cancel any active Service Request?
	Yes. You can cancel any Service request even after initiation of the Request.
Q30	In which circumstances, I cannot Cancel any Service Request?
	In case of Post service, Request for cancellation of service is not possible after agent has picked up the document from customer. In case of Pre-Service, Request for cancellation of service is not possible after Bank User has completed the request.
Q31	Can I cancel my Service request directly contacting the Bank?
	No. You need to place Cancel Order through Mobile App/ DSB Channel or Call Center only.
Q32	Which vendor is authorized to provide service at particular centre?
	Name of vendors with centres list is available at bank website / https://psballiance.com/doorstep-banking.html
Q33	Whether handing over the instrument to agent is secured?

	<p>It is secured as in Doorstep Banking process, once the agent arrives at door step of the customer, customer will proceed for document handover to DSB Agent only after the Service Code matches with the one available with the agent. After this, customer will hand over the instrument, which agent shall put in designated Envelope and seal before customer. Agent is expected to cross tally instrument detail with the information available in their App and accept only if it tallies. Thereafter, before accepting, branch official will check the envelope, whether properly sealed and only after confirmation, branch official will open the envelope.</p>
<p>Q34 What is the process of registering any complaint or grievance?</p>	
	<p>Customers can raise a dispute/complaint over an on-going or completed service request. You have to initiate the dispute by selecting the option provided in the channel. You can also directly lodge complaint with the concerned Bank.</p>
<p>Q35 Can I register my complain against a completed Service Request?</p>	
	<p>Yes. You can register by selecting the option available in the Mobile App mentioning the Service Request ID/Code etc.</p>
<p>Q36 How do I follow up my complaint/dispute further?</p>	
	<p>Once you register Dispute/Complaint in the App, you will be allotted a Dispute ID. With this ID you can track the response.</p>
<p>Q37 Who will resolve my dispute?</p>	
	<p>Dispute Resolution will be done by Customer Care Executive of Service Provider/Bank as the case may be.</p>
<p>Q38 DSB agent did not visit as per the time slot requested by me?</p>	
	<p>Reasons will be ascertained, and necessary action will be taken under intimation to the customer.</p>
<p>Q39 Are there any Cancellation charges?</p>	
	<p>No</p>
<p>Q40 Can I lodge complaint with the bank directly through email/letter?</p>	
	<p>Yes. In all such communications, you have to mention the Service Request ID/Code for taking necessary further action.</p>