Employee Benefits Division (EBD)
Human Resources Department, Central Office

Staff Circular No: 100891-2025 September 26, 2025

Submission of Annual Life Certificate by Staff pensioners / Family Pensioners

- As per the extant guidelines, staff pensioners / family pensioners are required to submit the Life Certificate during the month of November, every year, to ensure uninterrupted payment of monthly pension. Government of India had issued guidelines for Super Senior pensioners (age 80 years and above) as per which they can submit life certificate from 01st October every year.
- Presently pensioners can submit life certificate through physical or digital mode as per their convenience

The various modes through which the pensioners can submit life certificate is as under:

1. **Pensioners may visit any branch of the Bank,** as per their convenience to submit their Life Certificate not necessarily Pension paying branch. Acknowledgment of Life Certificate generated from Union Parivar to be obtained from the Branch.
Pensioners are advised to carry their Aadhar card and PAN card or any other KYC document (if Aadhar is not issued) for submission of Life Certificate in Union Parivar

   A sample copy of the Life certificate and Certificate of Non-Marriage/Non-remarriage is attached as **Annexure-I** for the convenience of the branches / pensioners.

2. **Jeevan Pramaan**: Digital Life Certificate online through AADHAAR based authentication system. The pensioner, however, should ensure that his/her AADHAAR details are updated in Union Parivar records. The link to submit life certificate is https://jeevanpramaan.gov.in. Detailed guidelines for submission of life certificate though Jeevan Pramaan is attached as **Annexure - II**

3. **Door-Step Banking:** Pensioners can also avail the door-step Banking facility of the Bank for digital submission of Life Certificate. The detailed guidelines are attached as **Annexure-III**

4. **NRI pensioners / family pensioners** who are unable to come to India for personal identification, he/she may be allowed, based on a certificate to be issued by an authorized official of the embassy of India /High Commission of India / Indian Consulates in the country where he/she is residing. The certificate is to be issued on verification of pensioner/family pensioner, based on photograph pasted in the PPO or on the basis of photograph pasted on the passport or any other such document.

5. **A pensioner not resident in India** in respect of whom a duly authorized agent produces Life Certificate signed by a magistrate or a notary or an officer of an Indian authorized Bank or Diplomatic Representative of India, is exempted from special appearance.

6. Pensioners should also ensure that the correct mobile number is provided while submission of life certificate since pensioner will receive a text SMS in their mobile number after successful submission of the life certificate in Union Parivar by branches / offices, confirming submission of the life certificate.

7. Please note, non-submission of life certificate will lead to discontinuation of pension effective from the month of December-2025.

Sd/-

(S. C. Teli)
Chief General Manager

Annexure I

LIFE CERTIFICATE

(To be submitted by the Pensioner once a year in the month of November)

Certified that I have seen the Pensioner Shri / Smt. ________________________________
Employee / PF No ____________________ Account No _____________________________
and that he/she is alive on this date.

Signature of Pensioner.

Date:

Place:

Aadhaar No:

PAN No:

Signature of Branch Official
Name:
PF No:
Branch:
Seal:

CERTIFICATE OF NON-MARRIAGE / NON-REMARRIAGE

(To be submitted by the Family Pensioner – Spouse/Son/Daughter)

I hereby declare that I have not married / re-married and I undertake to report such an event promptly to the Pensions disbursing authority / Union bank of India. *(applicable only for spouse recipient of family pension)*

OR

I hereby declare that I am not married / I have not got married. *(to be submitted by Son/daughter)*

Signature of Pensioner
Name of pensioner:
PAN Number:
Aadhar Number:
PF No.:
Date:
Place:

CERTIFICATE OF NON-EMPLOYMENT

(To be submitted by the Son/Daughter/Parents every month)

I hereby declare that I am not currently employed in any capacity in the Government, public sector, private sector, or through self-employment.

AND

I am not earning an income exceeding ₹18,000/- per month from any source

Signature of Pensioner
Name of pensioner:
PAN Number:
Aadhar Number:
PF No.:
Date:
Place:

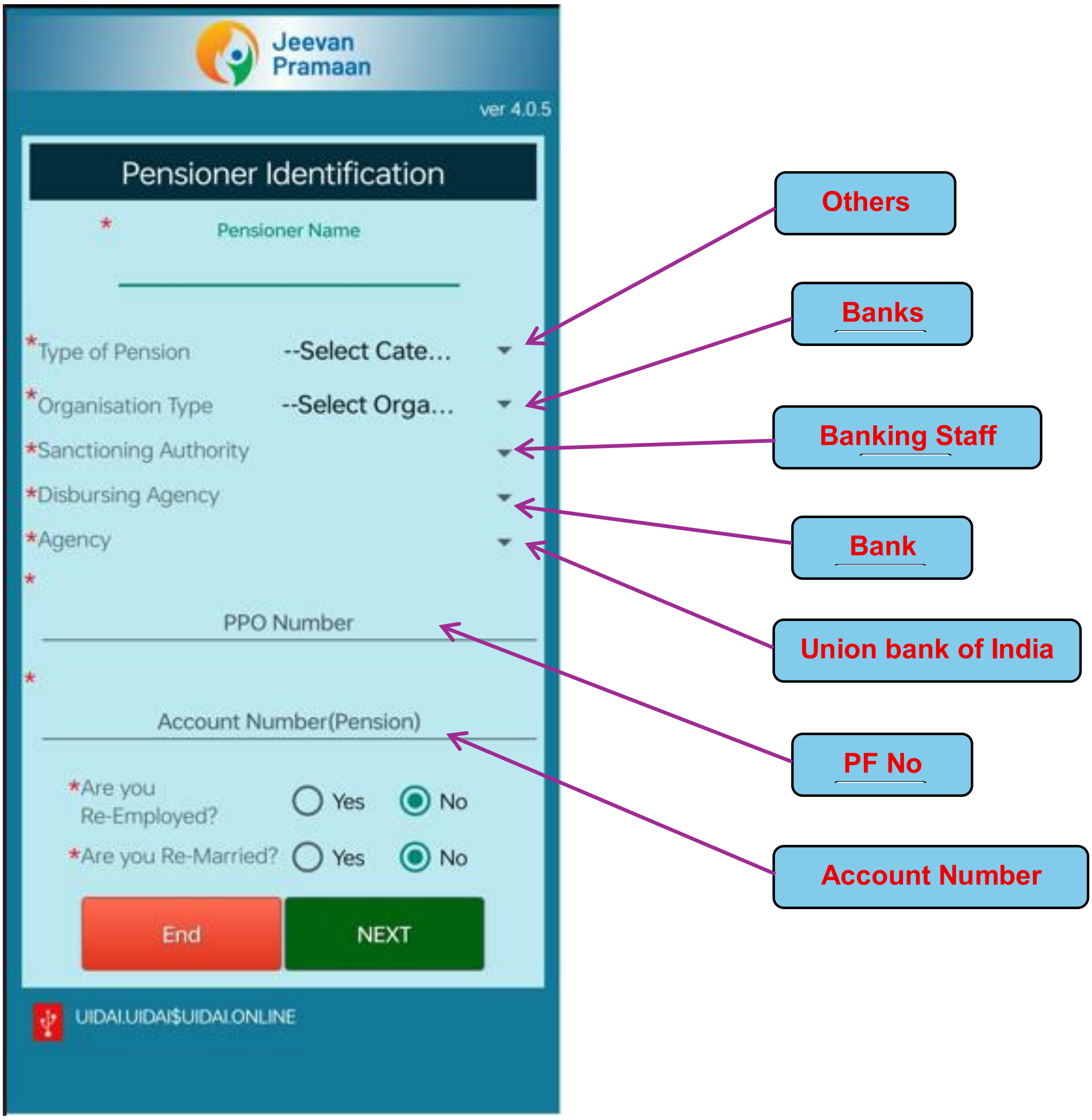
I certify to the best of my knowledge and belief that the above declaration is correct.

Signature of Branch Official
Name:
PF No:
Branch:
Seal:

JEEVAN PRAMAAN APP
FOR
ANDROID MOBILE PHONES

User-Manual

Details to be filled as Pensioner Identification Window as mentioned in Page No.25 & page No.50



Please Note that correct Aadhaar Number should be updated in Union Parivar and Pension account in finacle. The Aadhaar number can be viewed in Pension Slip

JEEVAN PRAMAN (DIGITAL LIFE CERTIFICATE)
THROUGH FACE, FINGER & IRIS AUTHENTICATION

Requirement

- Android Smartphone (version 9.0 & above) (un-rooted device)
- Internet connection
- RAM - 4+ GB
- Storage – 64GB (Minimum 500 MB free storage space)
- Camera resolution - 5 Mp or more (In case of Face Authentication)
- For Face Authentication - AadhaarFaceRD app (No biometric device is required)
- For Finger/Iris Authentication - RD service of Biometric Device being used

Process

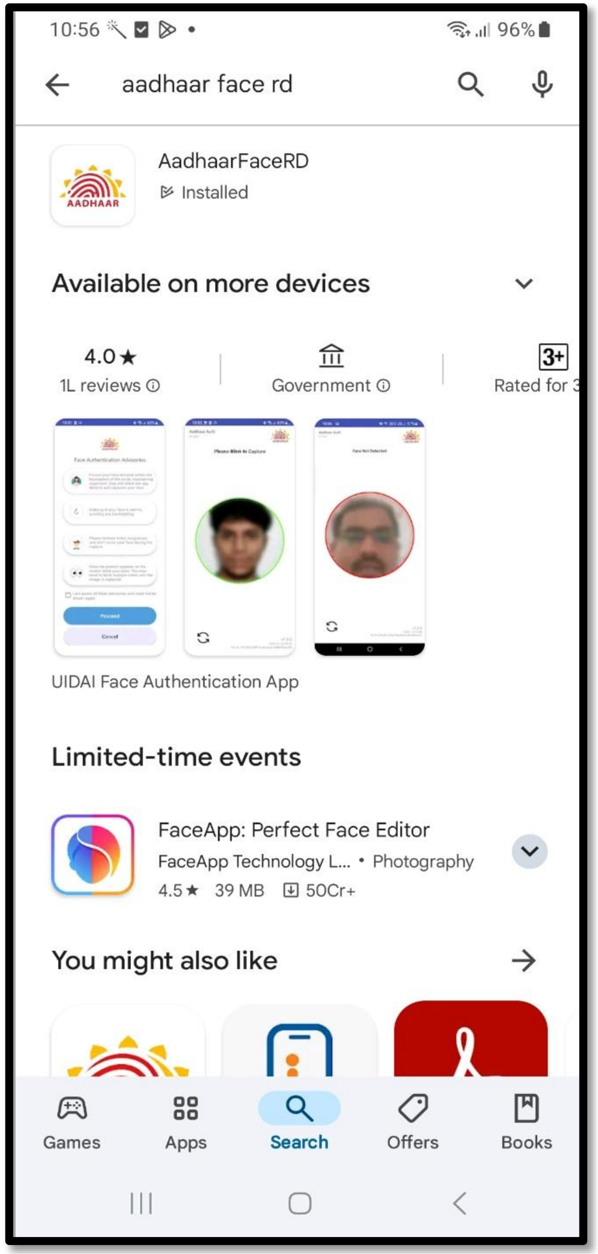
Step-1: Download and Install AadhaarFaceRD OR RDService App of Biometric device (if using Biometric device) from Google Play Store.(Refer to page number 3 & 5)

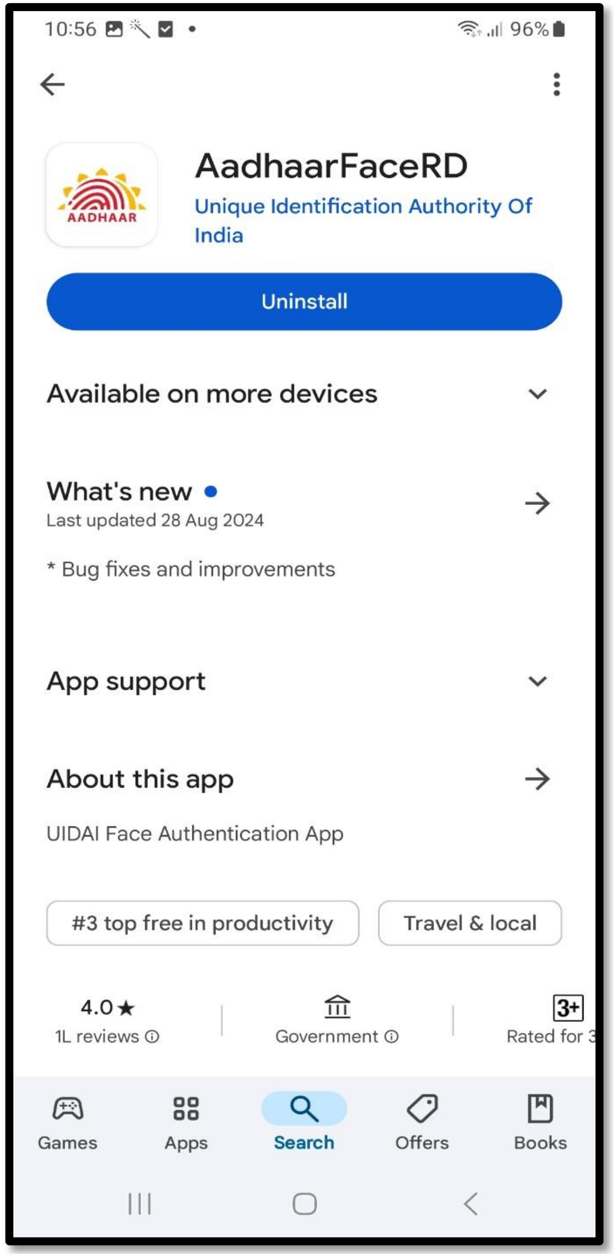
Step-2: Download and Install Jeevan Pramaan Application. (Refer to page number 6)

Step-3: Operator Authentication - This is a one time process. Pensioner can be the Operator as well. (Refer to page number 10)

Step-4: Pensioner Authentication - Fill in the pensioner details and Aadhaar based Biometric Authentication of Pensioner. (Refer to page number 18)

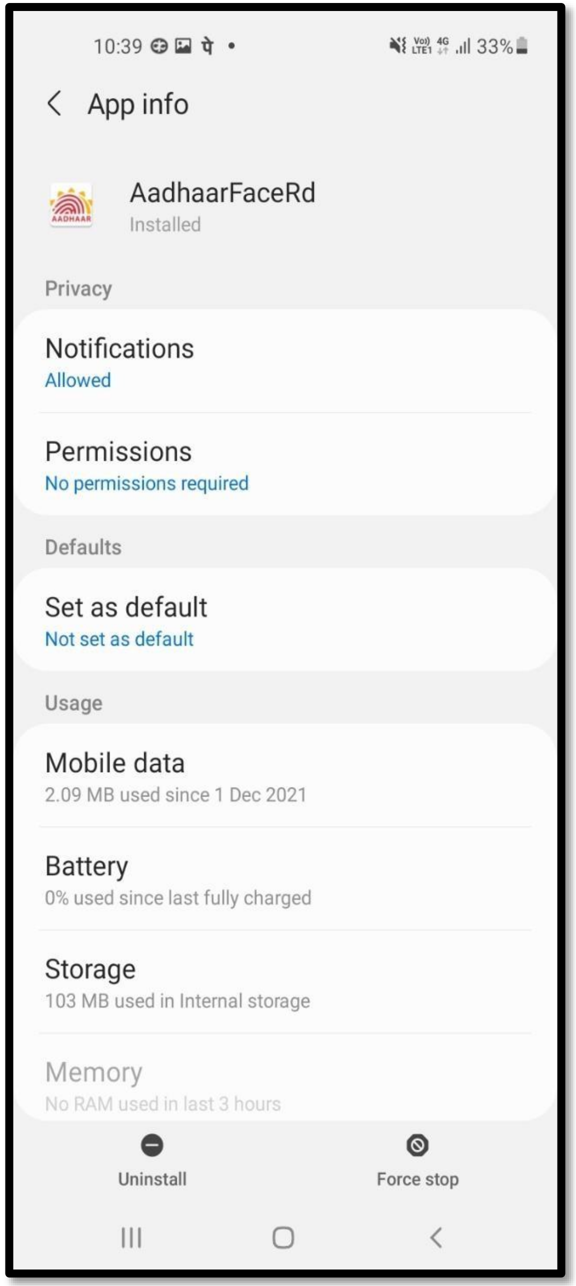
Step-1: Download and Install **AadhaarFaceRd** App from Google Play Store





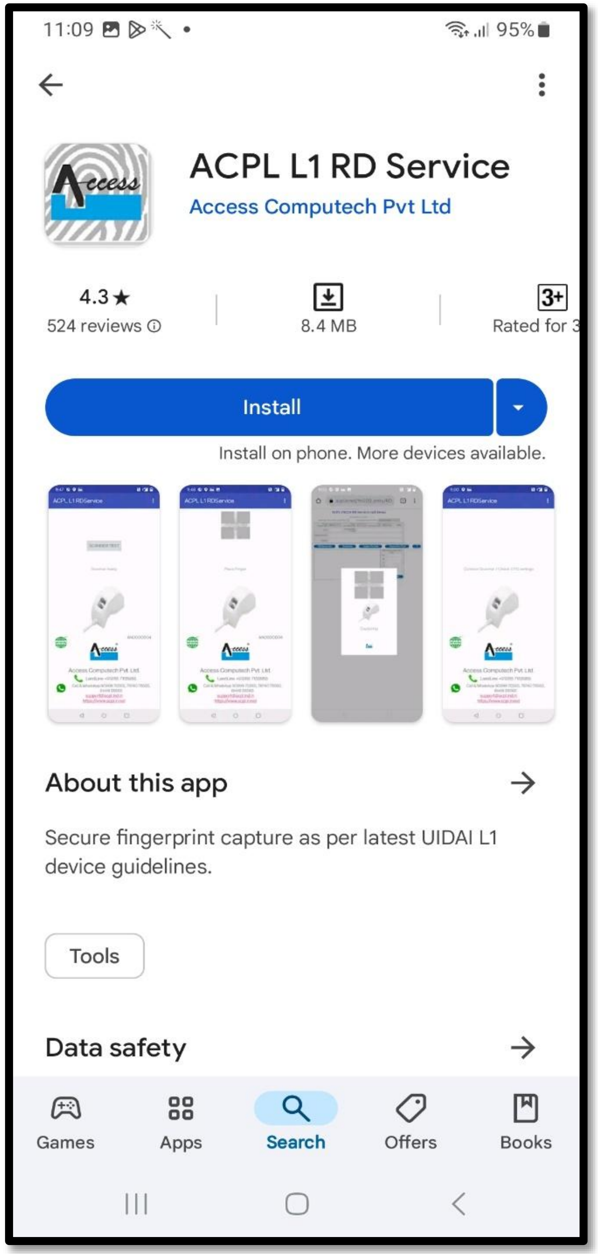
- ❑ Open Google Play Store, search for “AadhaarFaceRD”
- ❑ Install the AdhaarFaceRD.

Step-1: Download and Install **AadhaarFaceRd** App from Google Play Store



- ❑ The *AadhaarFaceRd* is not shown like other apps and has no icon.
- ❑ The App is visible in Settings → App Info, as shown in the image.

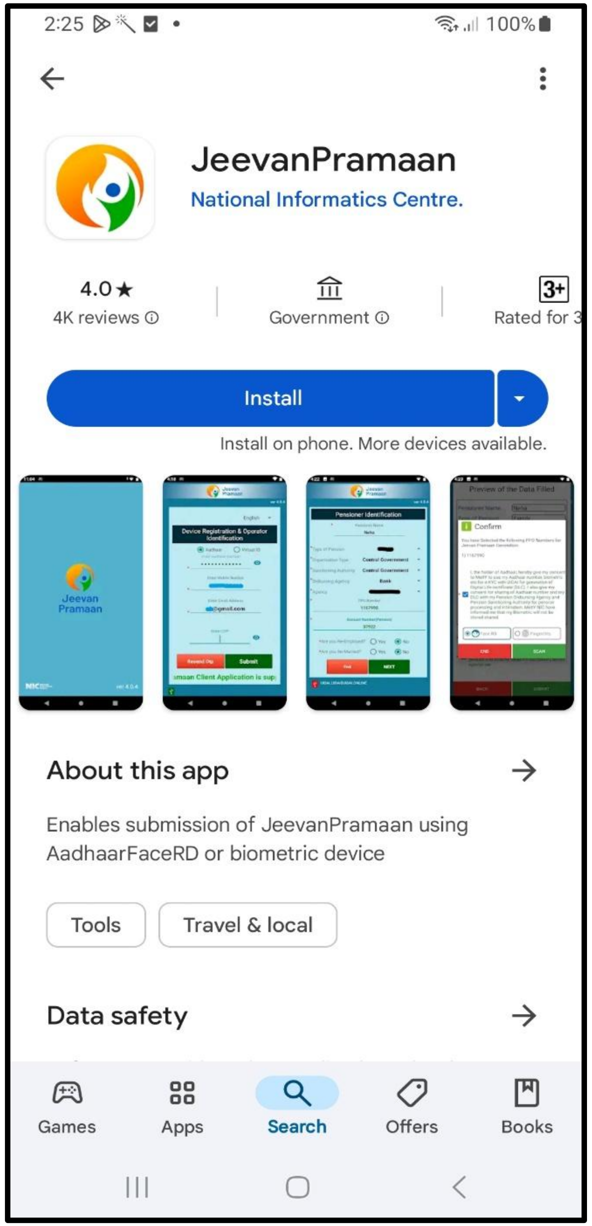
Step-1: Download and Install **Finger or IRIS RDService** App from Google Play Store



- Open Google Play Store, search for RD Service of biometric device that you are using, and install the same.

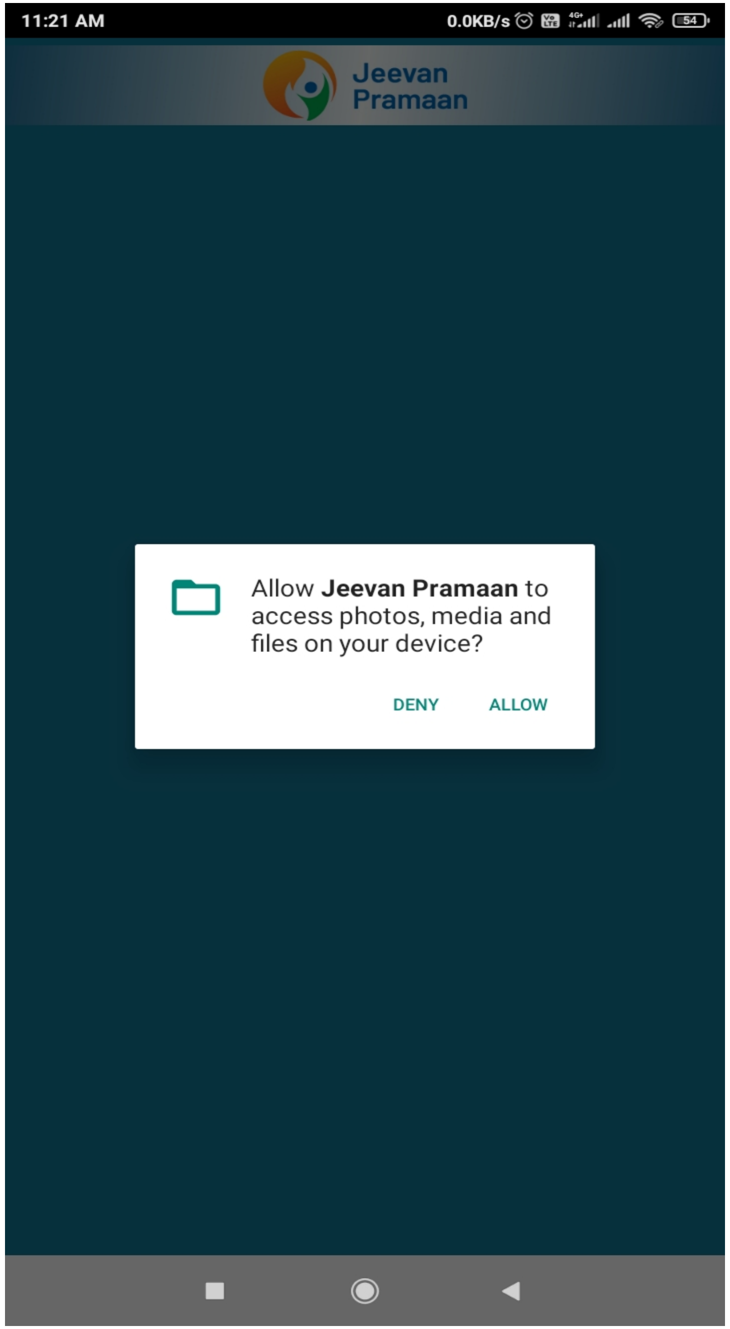
GooglePlay Android

Step-2: Download Jeevan Pramaan Application

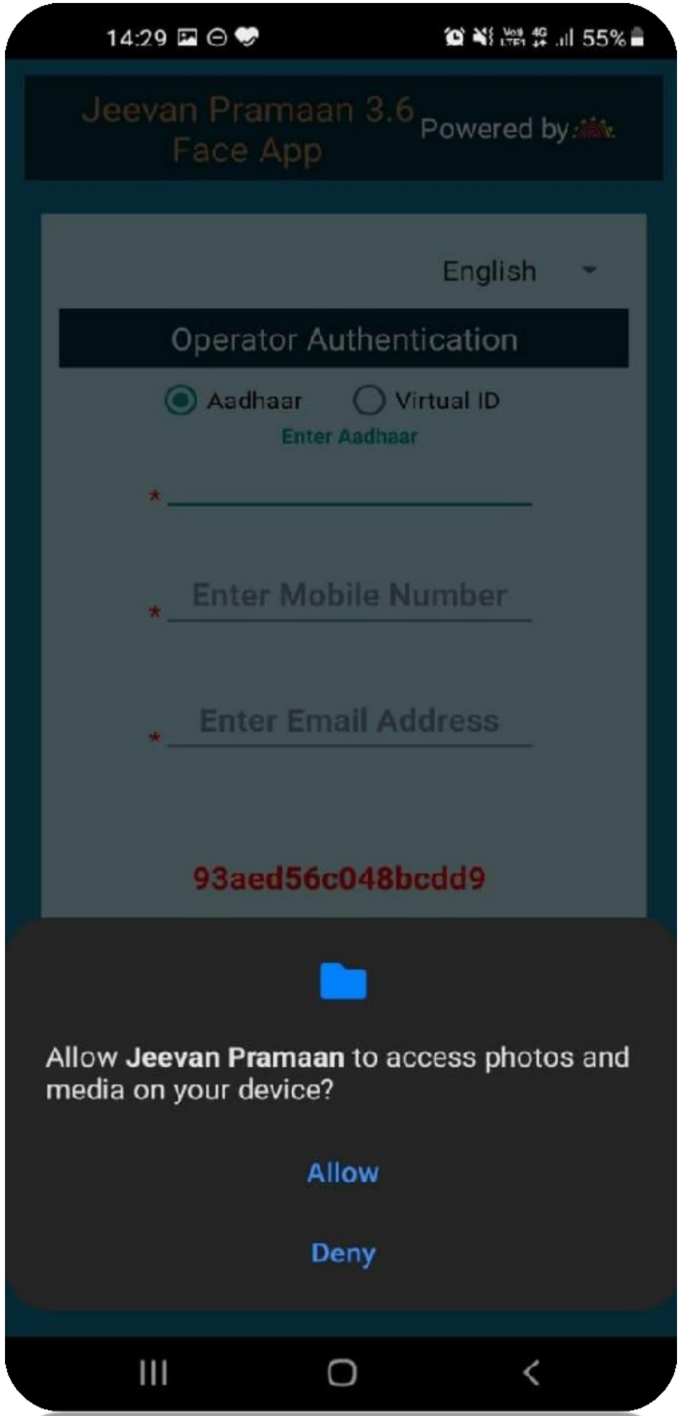


- Open Google Play Store, search for *Jeevan Pramaan.* Install the application.
- Screen shot for reference is shown

- After you have successfully installed the Jeevan Pramaan Application, run the application.
- The screen as shown on the left appears.

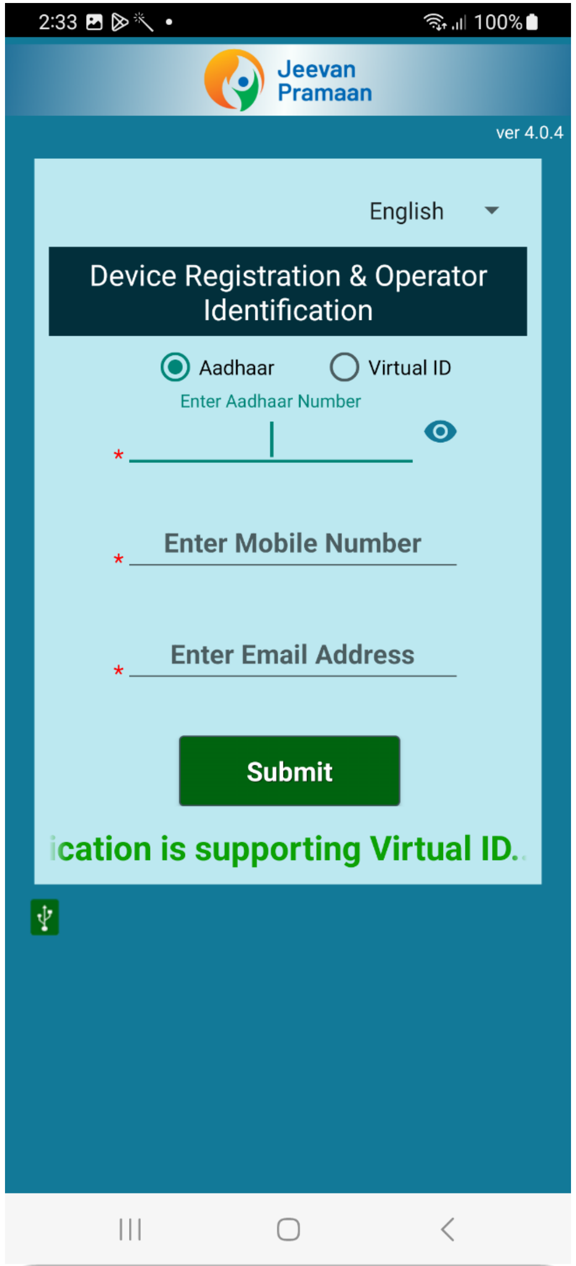


- A pop-up will appear asking for permissions.
- You need to allow the permissions in order to run the application. Click on 'Allow' to proceed further.



- Next another pop-up will appear asking for more permissions. Click on *Allow*.

Step-3: Device Registration & Operator Identification (one time process)



- Next the '*Device Registration & Operator Identification*' screen appears. This is a one time process. Any person can act as an operator. The pensioner can also act as an operator.

- The operator needs to enter his/her Aadhaar number, mobile number and e-mail address and click on *submit*

- **The mobile number need not be linked with Aadhaar**, you can enter any mobile number but make sure you have it as you will receive an OTP on the mobile and email-id provided

Step-3: Device Registration & Operator Identification (one time process)

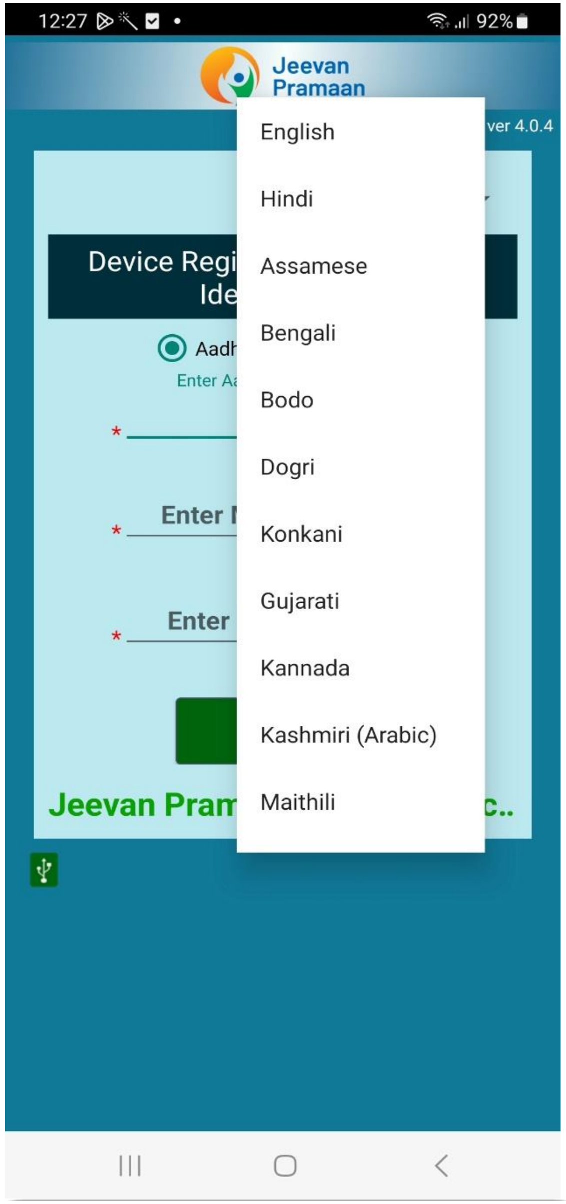


Fig. 1

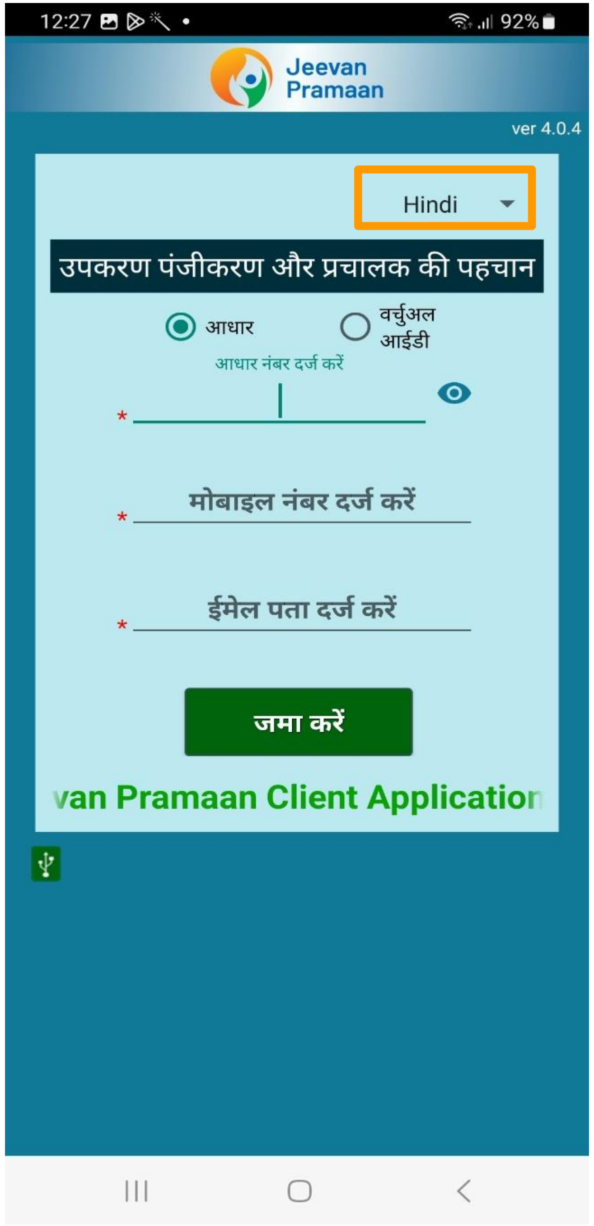
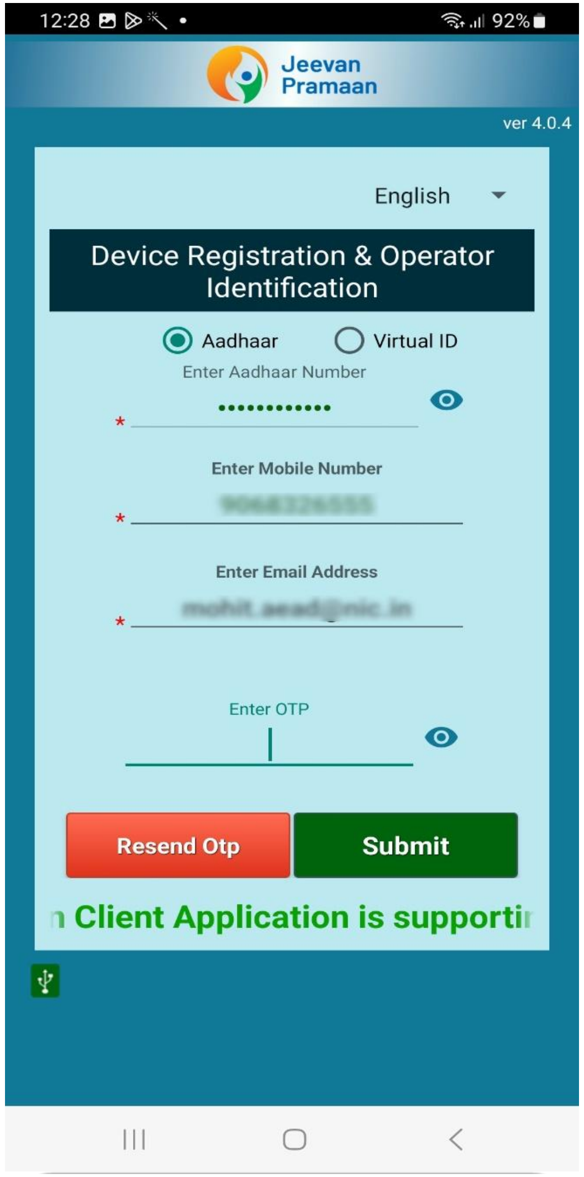


Fig. 2

- ❑ The application is multilingual - you can select any of the language from the dropdown at the top right corner (marked in orange box in Fig. 2)
- ❑ Fig. 2 shows how the application looks like in Hindi language

Step-3: Device Registration & Operator Identification (one time process)



- ❑ After the Operator has entered the details, he/she will receive an OTP on entered mobile number as well as email.
- ❑ Enter any one of the OTP received and then click on *Submit* button.

(In case OTP is not received click on *Resend OTP* button)

Step-3: Device Registration & Operator Identification (one time process)

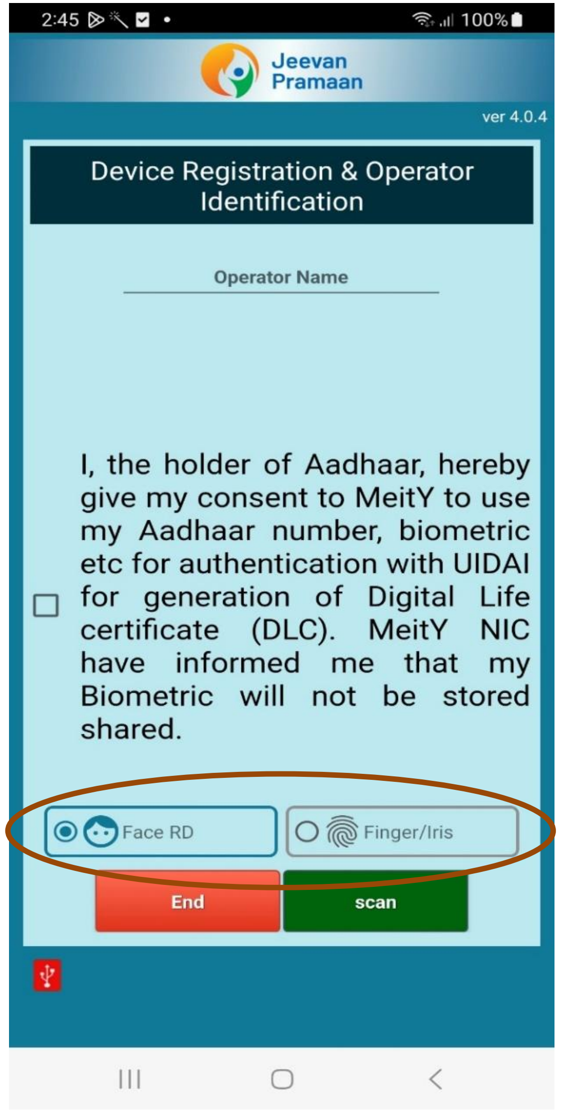


Fig. 1

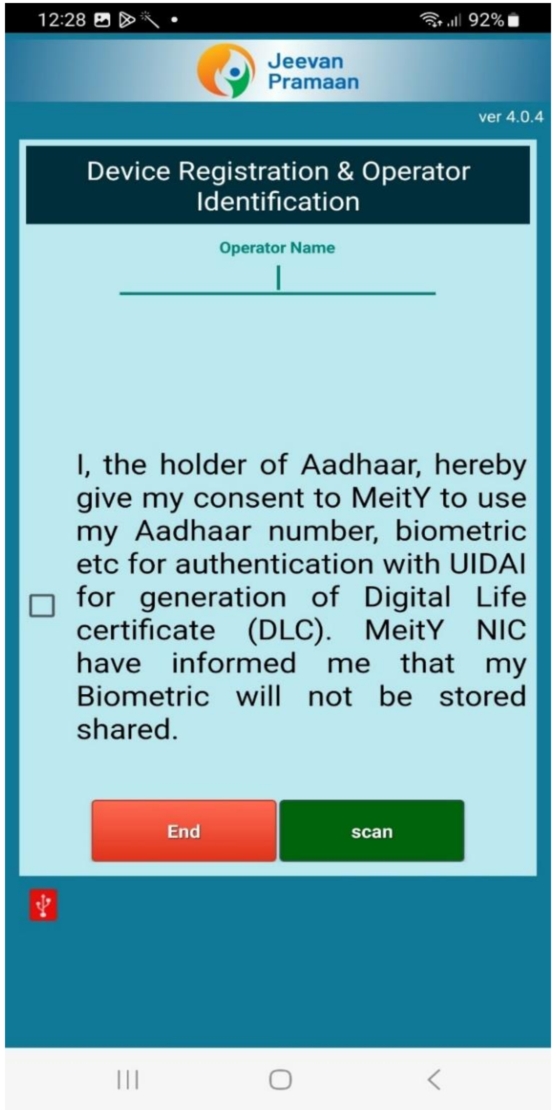
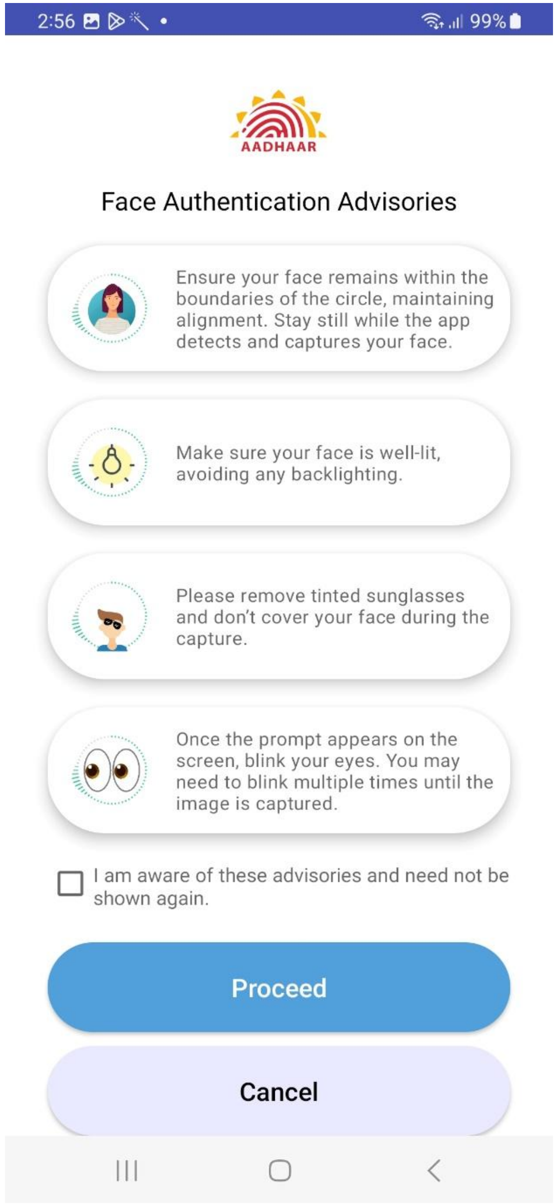


Fig. 2

- After successful OTP Validation the screen shown on left will appear.
- The Operator needs to enter name and give consent for authentication by clicking on the checkbox.
- If both face and biometric RdService is installed and biometric device is connected then user will get two options to select from - Face RD & Finger/Iris as shown in Fig.1 Choose the desired option.
- If multiple RdService are not installed then application will not show any option and proceeds with available installed RdService (Fig. 2)
- Click on *Scan* button to proceed for scan.

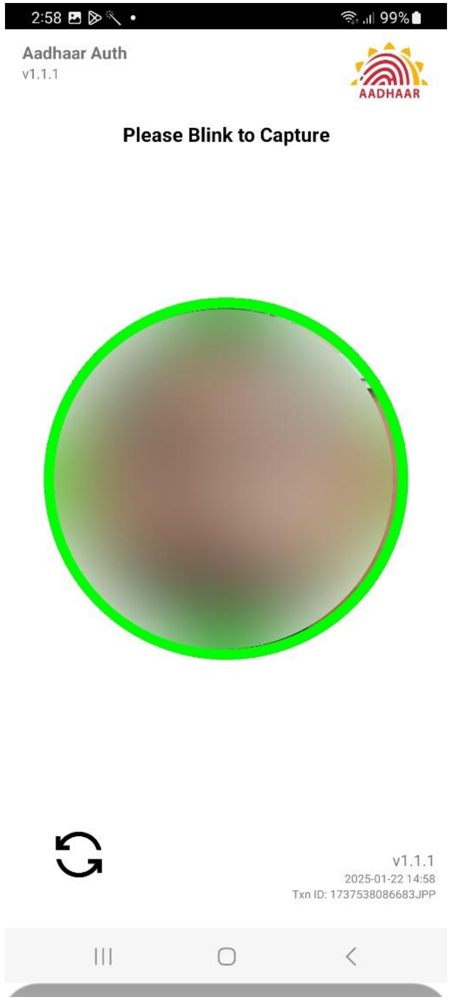
Step-3: Device Registration & Operator Identification (Registration Using Face)

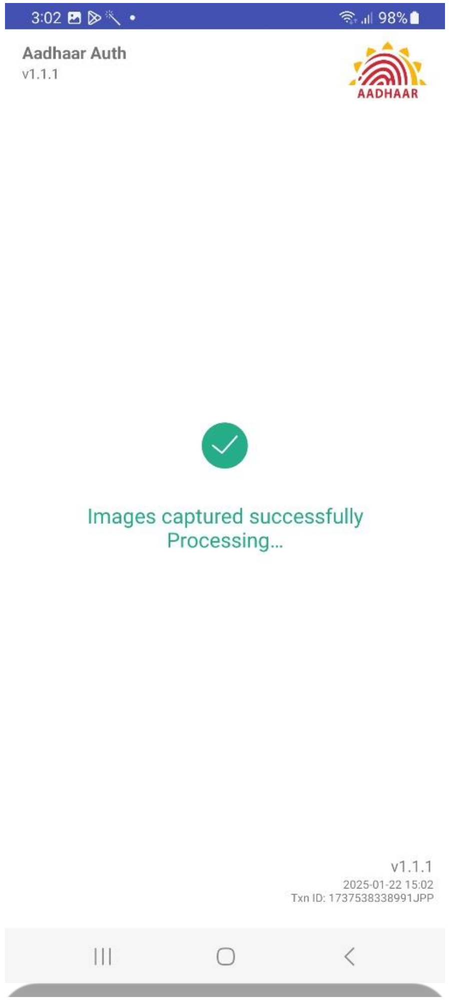


Registration Using Face Authentication

- ❑ The screen shows the instructions for face authentication.
- ❑ Read the instructions carefully, click on the check box and then click on *Proceed*.

Step-3: Device Registration & Operator Identification (Registration Using Face)

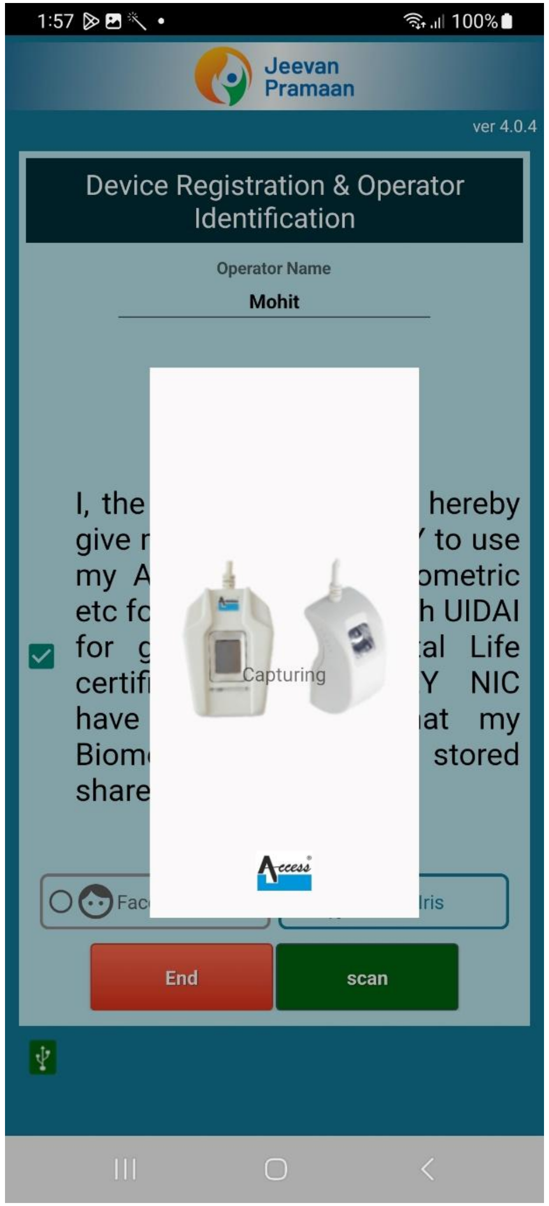




Registration Using Face Authentication

- ❑ You can use the front or rear camera to capture the face.
- ❑ The screen shows the instructions you need to follow while scanning. Face should be within the circle and blink your eyes.
- ❑ Follow the instructions that appear on the screen to successfully complete the face authentication process.

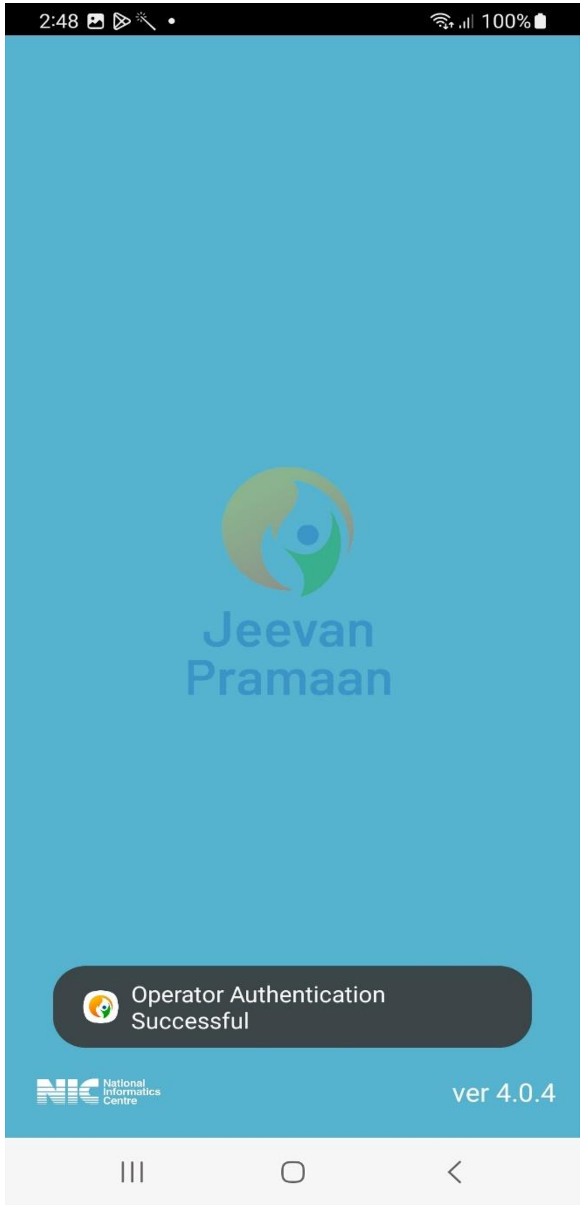
Step-3: Device Registration & Operator Identification (Registration Using Biometric device)



Registration Using Biometric device

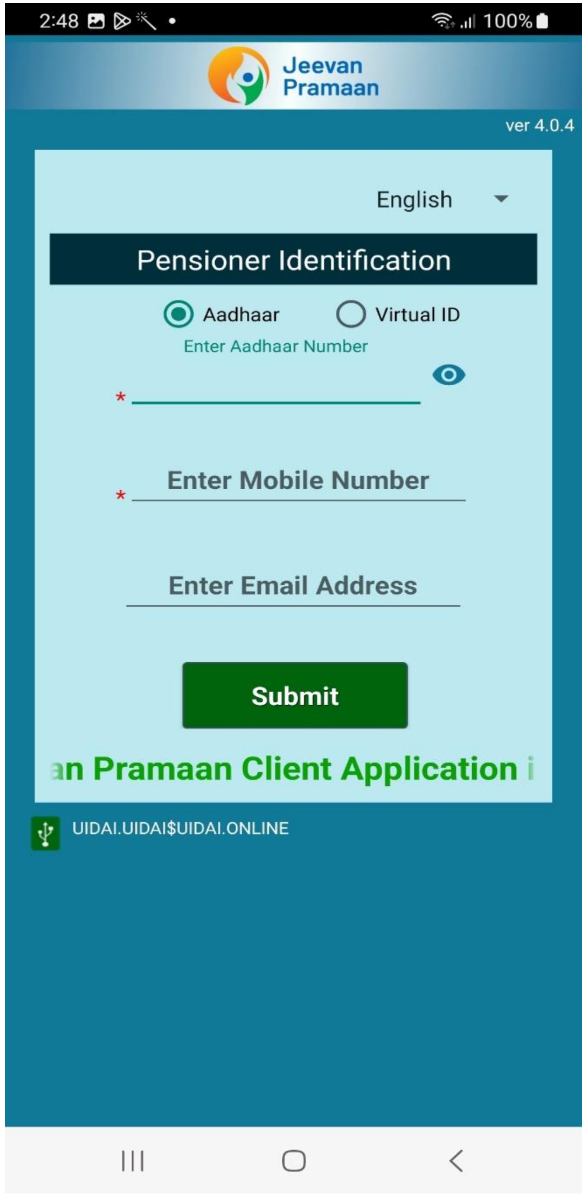
- ❑ Place your finger on the biometric device to scan finger print. (or in case using Iris device scan your eye)

Step-3: Device Registration & Operator Identification (one time process)



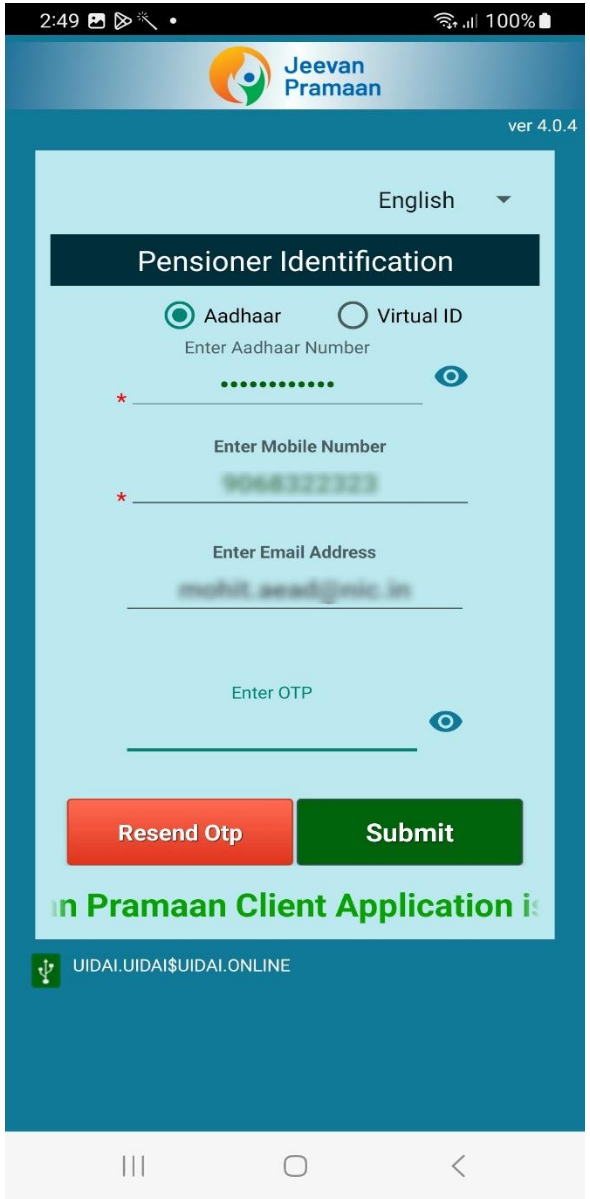
After you have successfully authenticated yourself through face, finger or iris scan, the application restarts itself and a toast is shown "Operator Authentication Successful" which implies that the 'Device Registration & Operator Identification' is successfully completed.

Step-4: Pensioner Identification



- ❑ Next the Pensioner Identification screen will open. Now whenever you run the application the Pensioner Identification screen will open.
- ❑ The pensioner should enter his/her Aadhaar number and mobile number. The email address is optional.
- ❑ Next click on the *submit* button you will receive an OTP on the entered mobile number and email (only if the user has provided email)

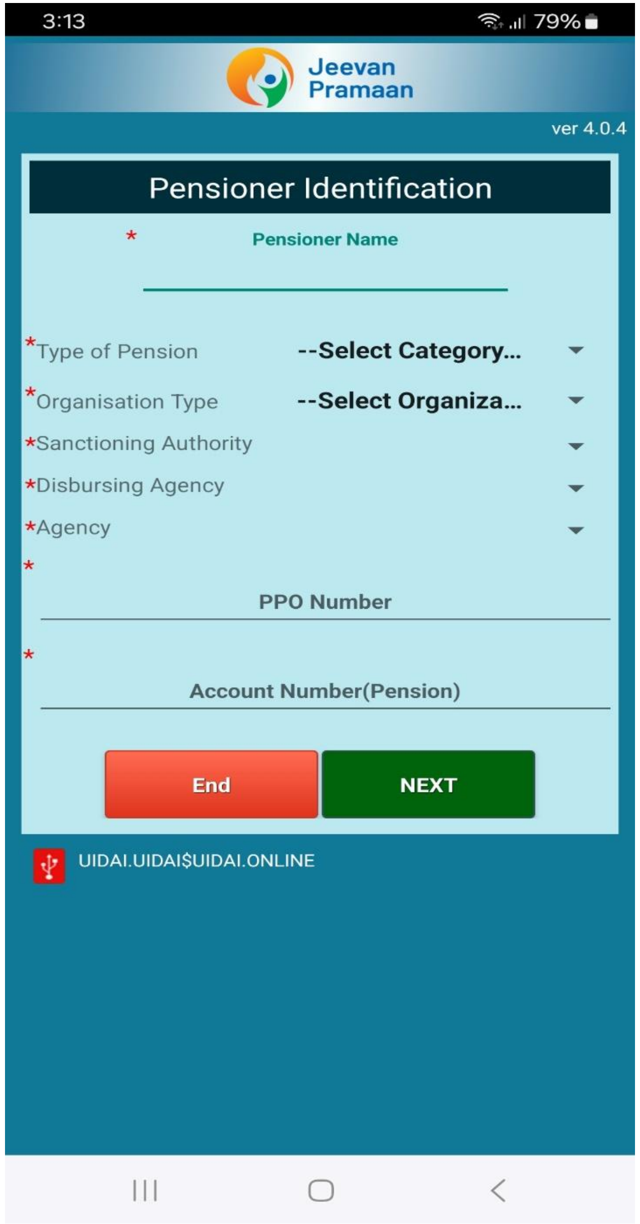
Step-4: Pensioner Identification



❑ Enter the OTP received and click on *Submit* button to proceed further.

(If OTP is not received, please click on *Resend OTP*)

Step-4: Pensioner Identification



- ❑ After successful OTP Validation the screen shown on left appears. The screen will be either blank or will have prefilled details as shown in the next page.
- ❑ Enter all the details correctly, incorrect information will lead to rejection of Jeevan Pramaan by the Pension Disbursing agency.

Step-4: Pensioner Identification

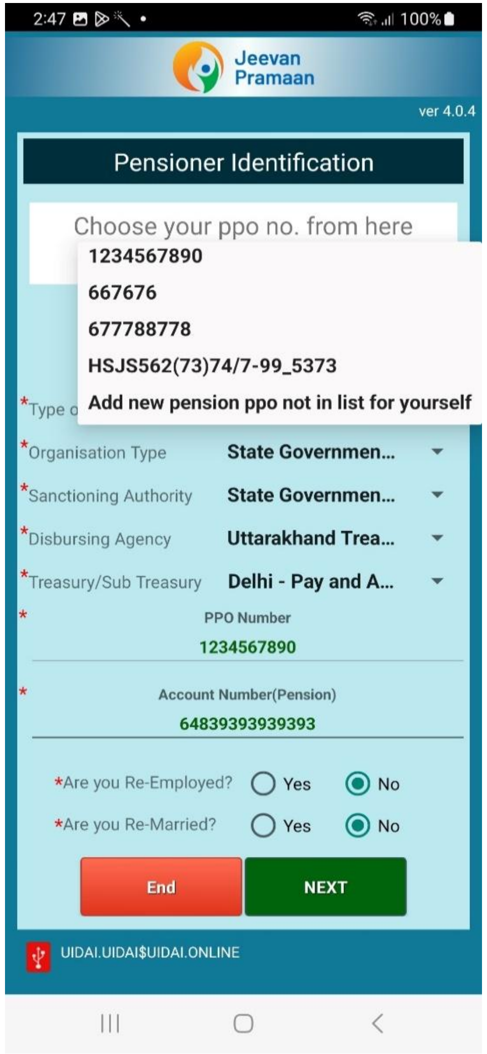


Fig. 1

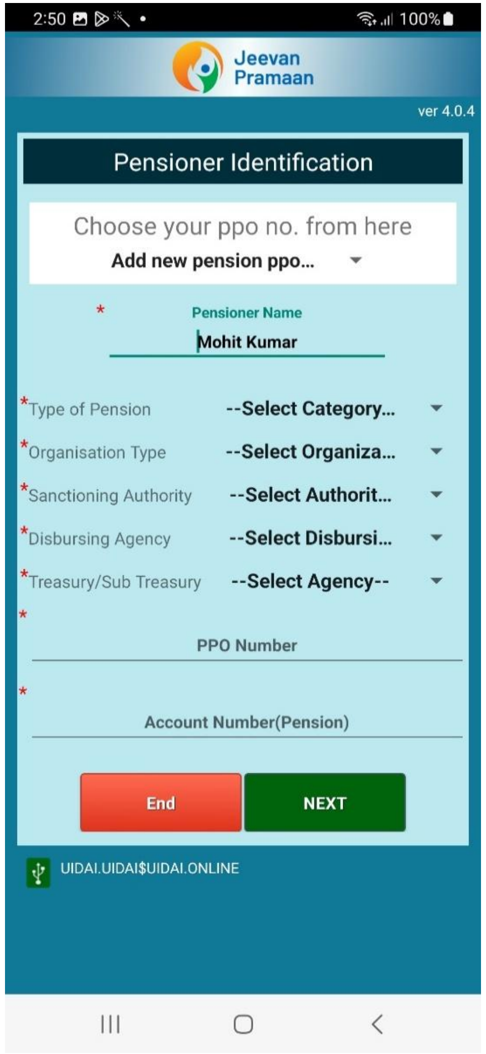


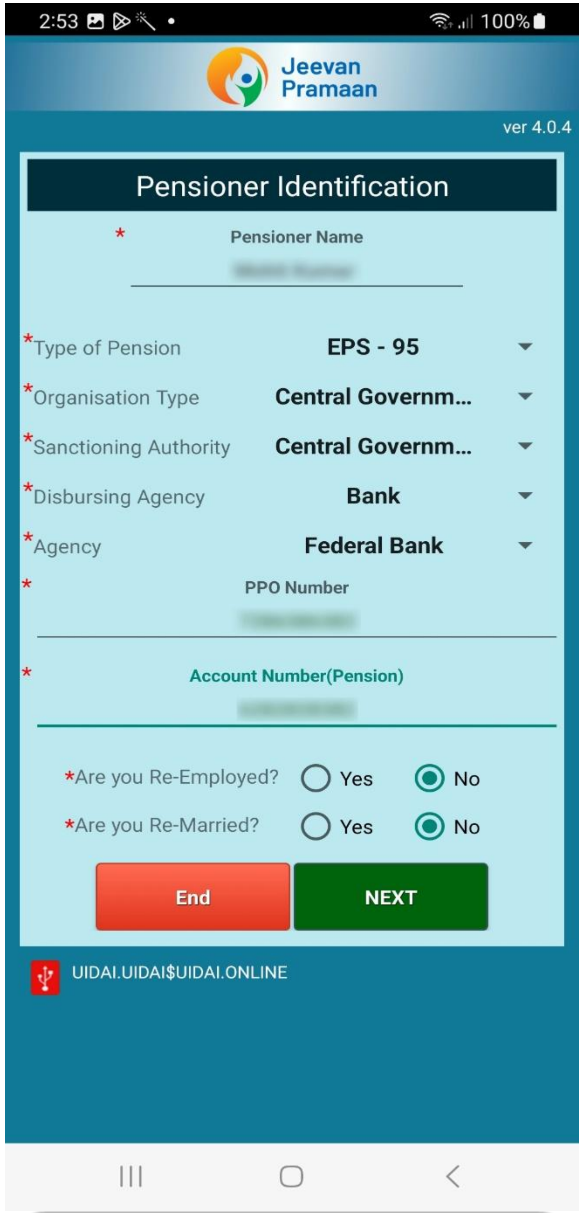
Fig. 2

- In case you get the screen with prefilled details, Select the desired PPO No. from the dropdown(fig.1), or if your required PPO No. is not appearing in list select '*Add new pension PPO not in List for yourself*'

- In case user selects a PPO No. from the list, he/she can modify all the details except PPO No.

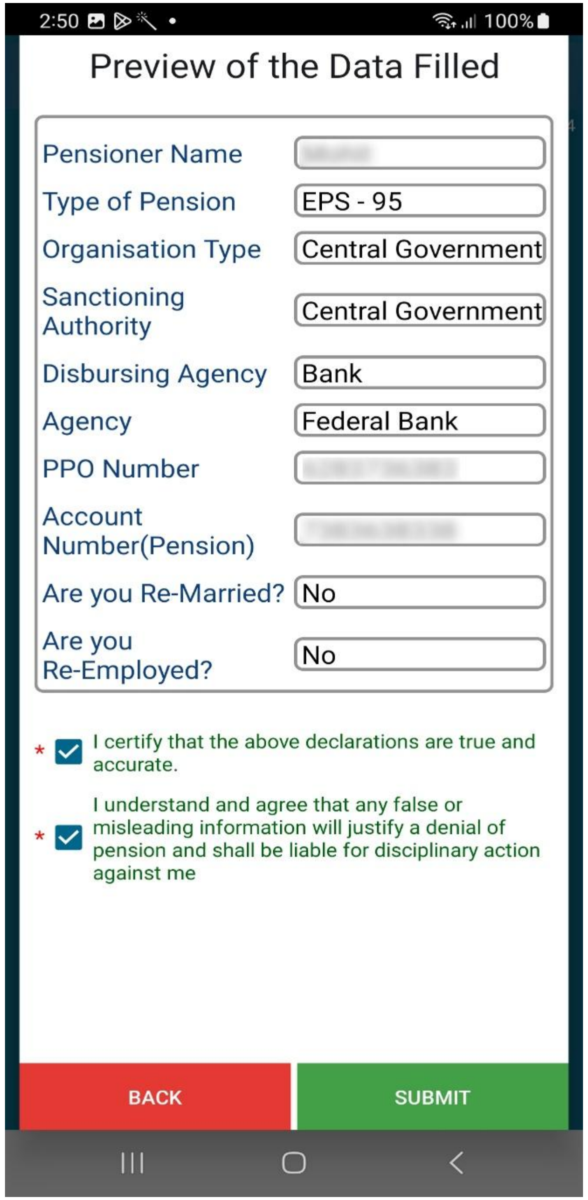
- In case you select '*Add new pension PPO not in List for yourself*' the non-filled pensioner authentication screen (fig. 2) is displayed and user is required to fill all the details.

Step-4: Pensioner Identification



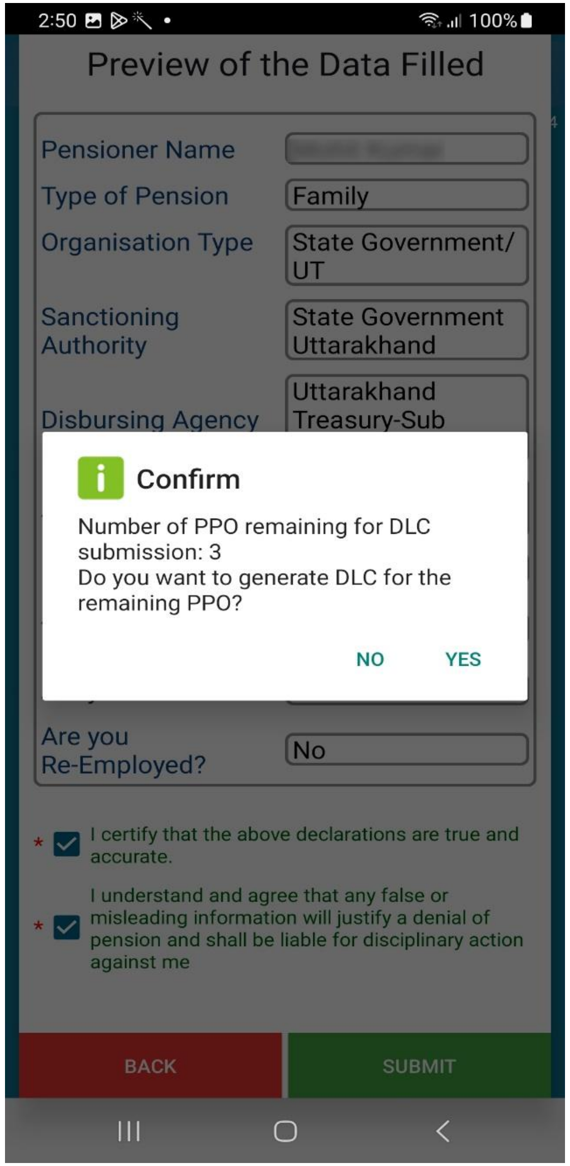
- After entering all the details click on *Next* button to proceed further.

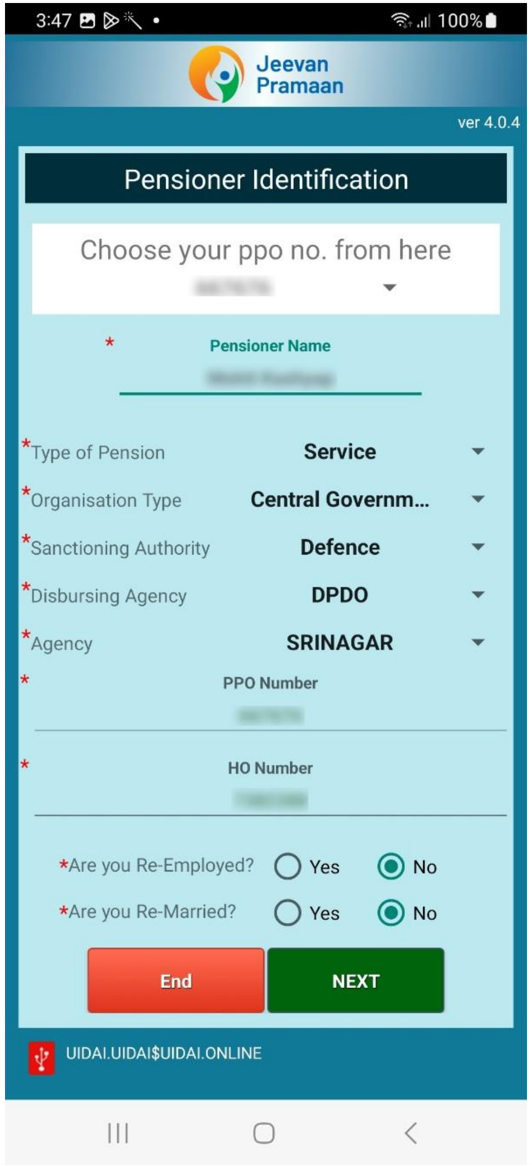
Step-4: Pensioner Identification



- After you click on *Next* button, the preview screen appears as shown in figure on the left.
- The pensioner can preview the data that he/she has filled.
- In case any information entered is incorrect then user can click on *Back* button and edit the data in previous screen.
- If all the data entered is correct then user needs to check on both the check boxes and click on *Submit* button to move forward.

Step-4: Pensioner Identification





- After you click on *Submit* button a pop-up will appear as shown in figure on the left.
- The pop-up asks the pensioner whether he/she wants to generate DLC for the remaining PPO number's apart from the one which has already been entered. Click on Yes if you wish to do so, else click on NO.
- In case user clicks on YES the user will be redirected to the pensioner details screen(page. 21-fig. 1) and the pensioner is required to select from the remaining PPO numbers from the dropdown that he/she wants to add and repeat the process from page 21 onwards.

Step-4: Pensioner Identification

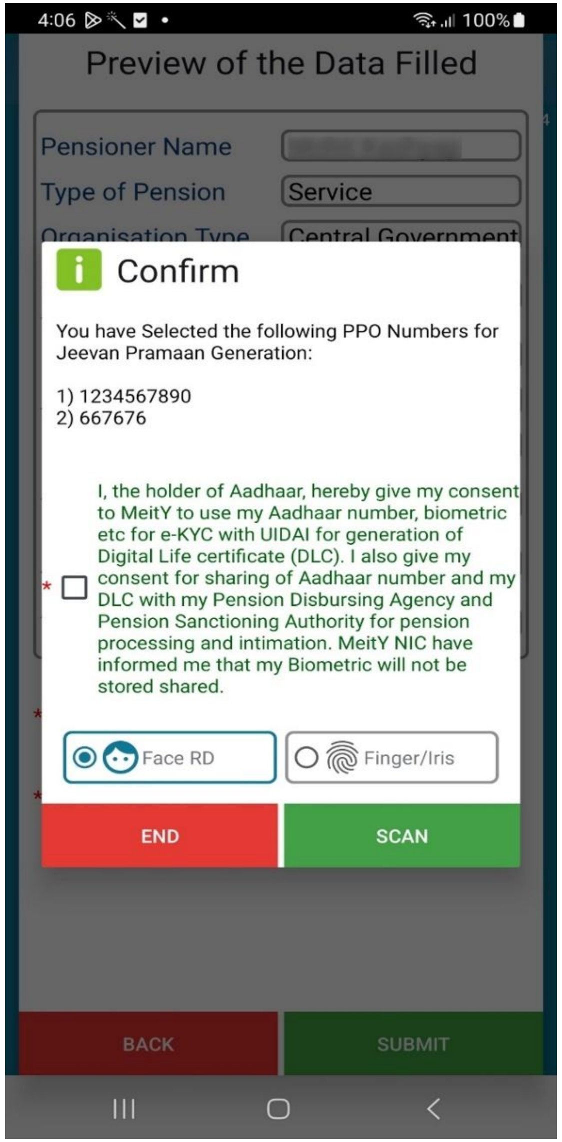


Fig. 1

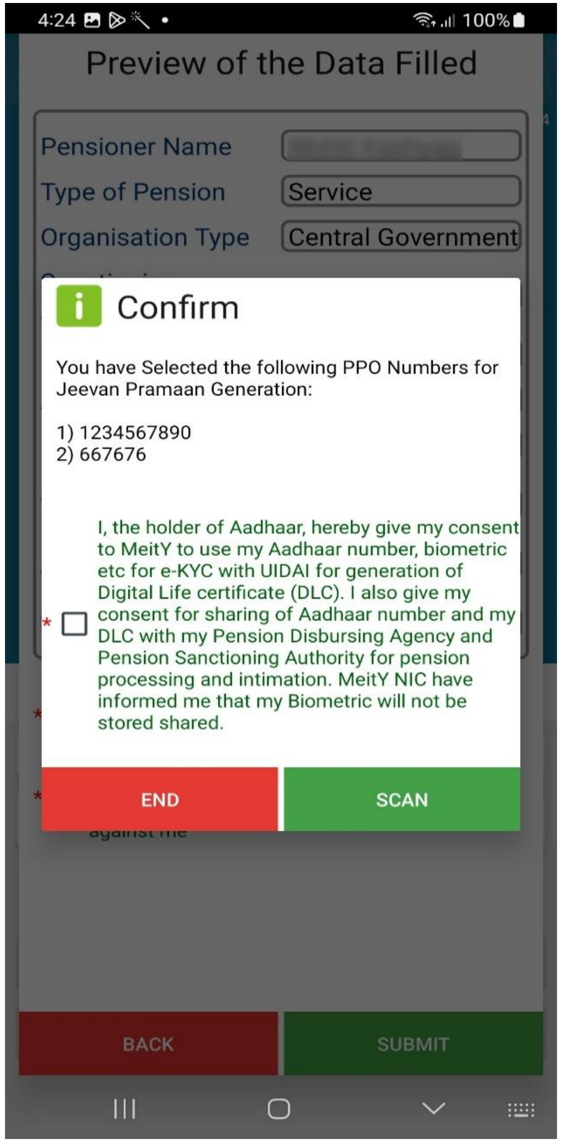
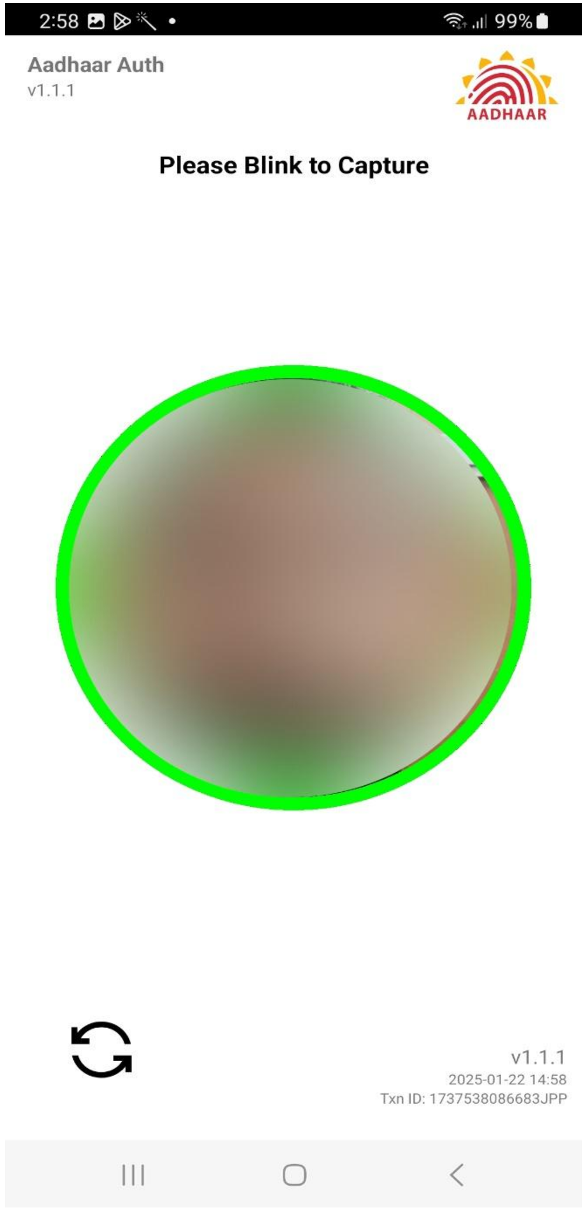
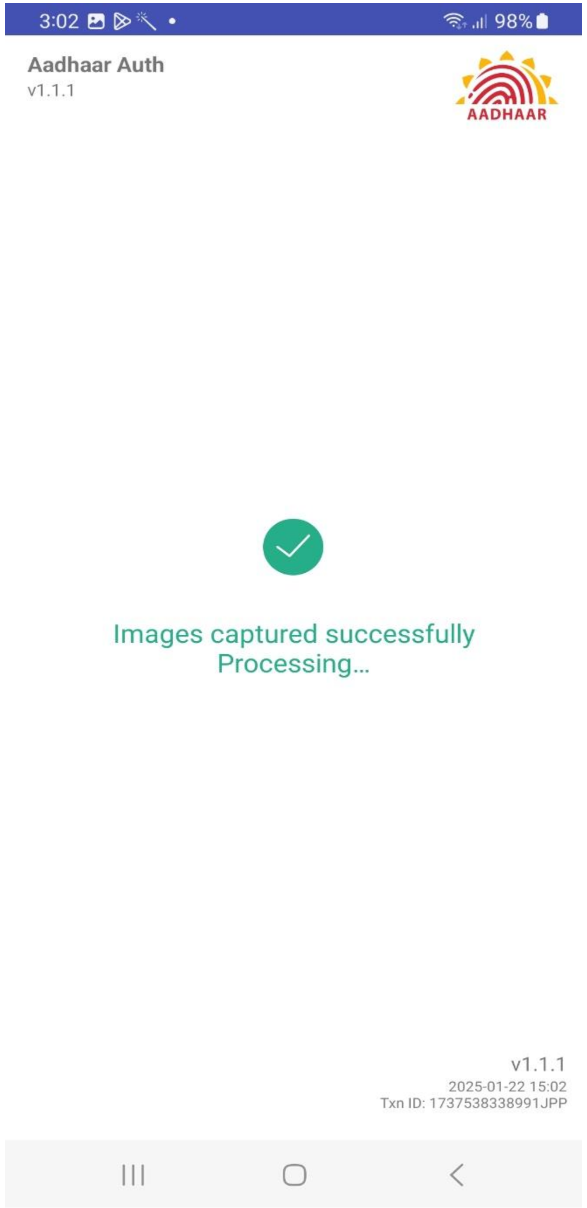


Fig. 2

- On selecting 'NO' in previous screen new pop-up will appear as shown in fig.1, in case both Face and Biometric RdServices is installed then user has to select either FaceRD or Finger/Iris.
- If user has installed only one RdService pop-up will appear as shown in fig.2.
- This pop-up shows all the PPO numbers selected by the pensioner for DLC (Digital Life Certificate) Jeevan Pramaan generation. The pensioner needs to tick the *checkbox* in order to give consent.
- Click on *SCAN* button to proceed further.

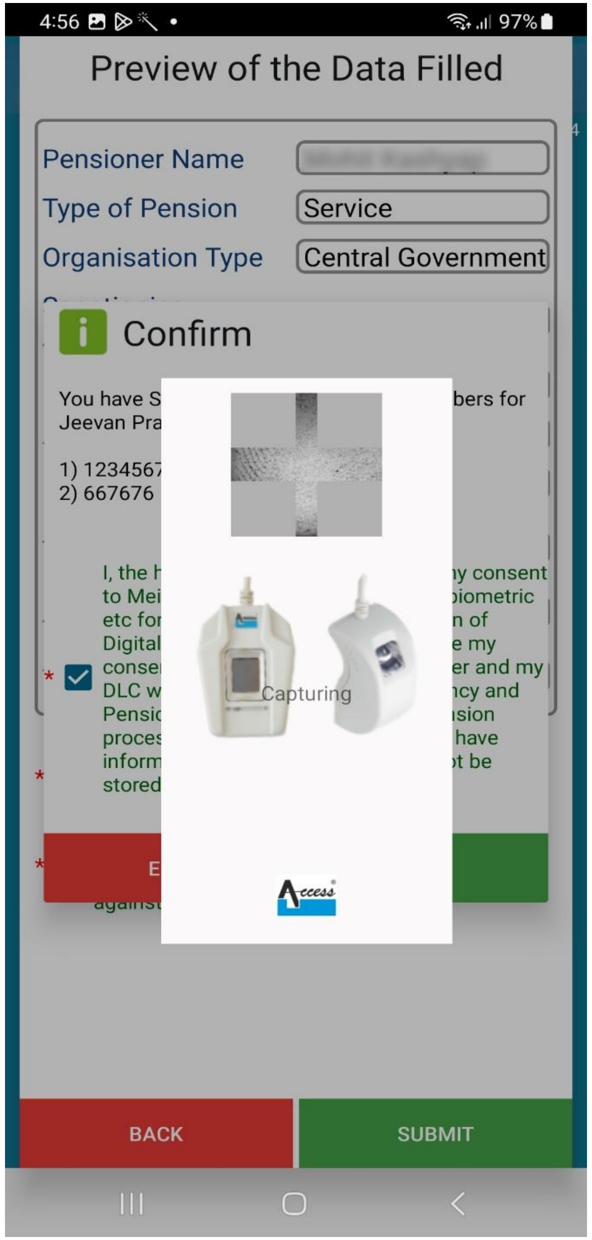
Step-4: Pensioner Identification (Using Face)





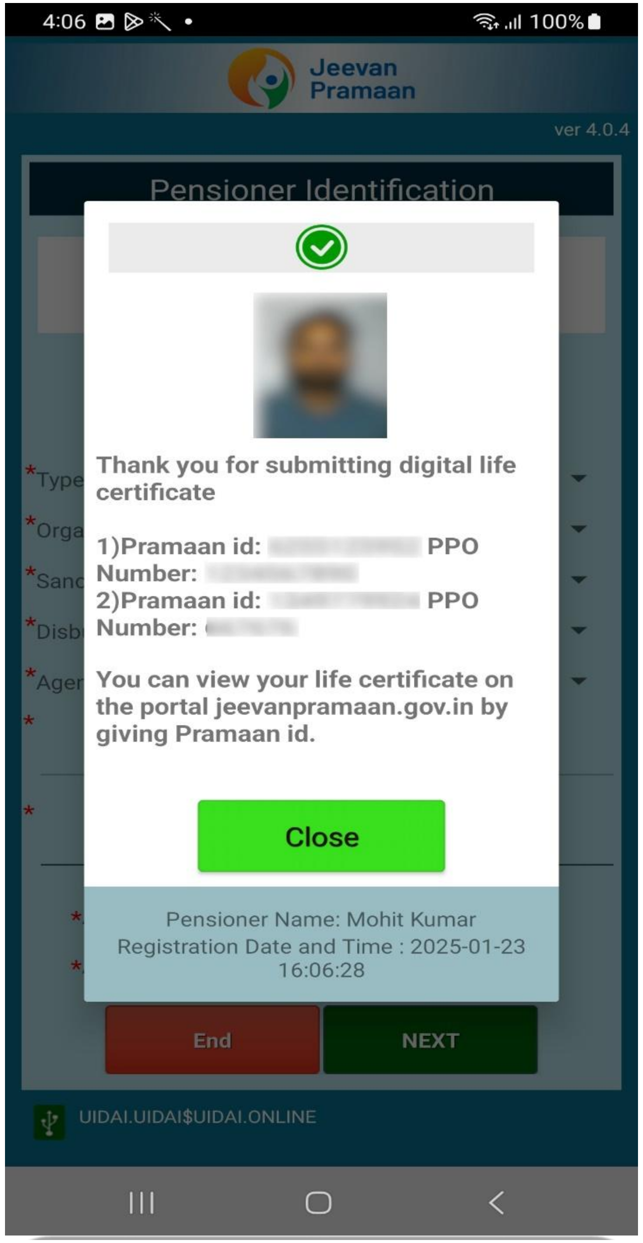
- ❑ In case user has selected face scan option or has only face RdService installed the user is required to scan his/her face.
- ❑ The screen shows the instructions you need to follow, when scanning face. Refer to page no. 15

Step-4: Pensioner Identification (Using Biometric Device)



- Place your finger on the fingerprint biometric device to scan finger (or if using Iris device scan your eyes)

Step-4: Pensioner Authentication



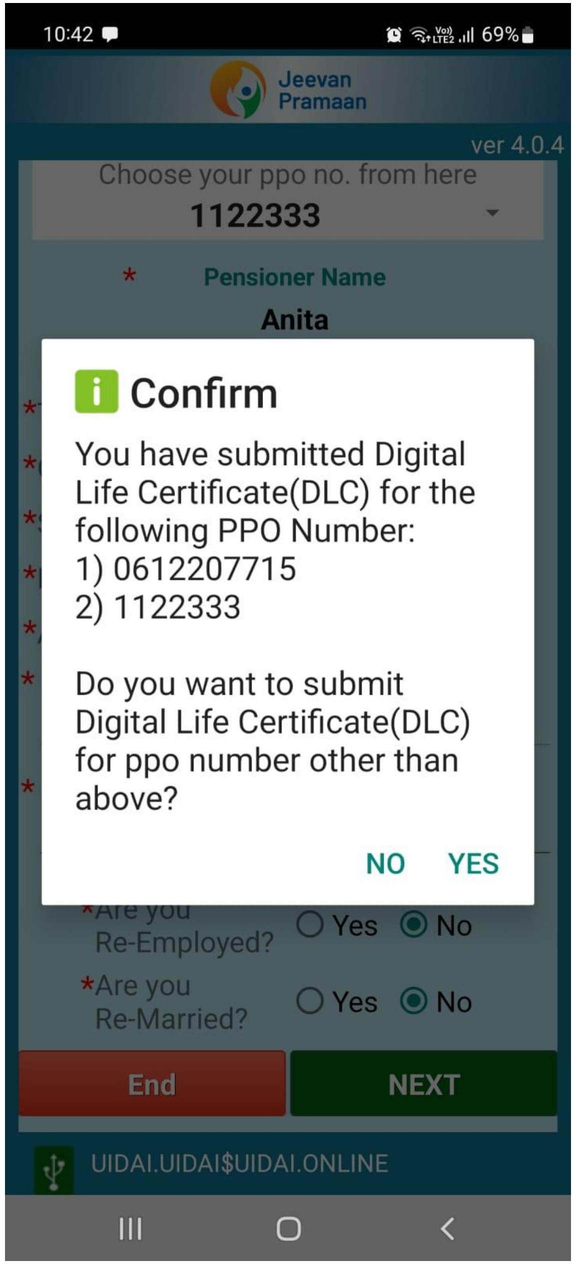
- ❑ Once face, finger or iris authentication is successful, the DLC i.e Jeevan Pramaan is successfully generated and appears on the screen as shown.

- ❑ The screen shows the Pramaan-id for each PPO number.

- ❑ The pensioner shall also receive a SMS on the mobile number provided during pensioner identification, the SMS contains the Pramaan-id and the link from which the DLC can be downloaded.

- ❑ There is no need to physically submit the Digital Life Certificate to the Pension Disbursing Agency as it is automatically forwarded to the Pension Disbursing Agency mentioned by the pensioner in the Pensioner Identification Screen.

Step-4: Pensioner Identification



- After successful generation of DLC, when pensioner clicks on the close button the pop-up shown on left appears.

- The pop-up asks the pensioner whether he/she wants to submit DLC for any other pension/PPO number apart from the ones listed. If the pensioner wishes to do so click on YES else click on NO.

- In case the pensioner clicks on YES, you need to repeat the steps from page 20 onwards

- In case the pensioner clicks on NO, the application closes.

Best Practices for Aadhaar based Face Scan

For proper results ensure:

1. Position: For capturing facial image, it is advisable that adjust the camera at the right distance or in the right posture with face.

2. Frontal pose needs to be captured i.e. no head rotation or tilt. The Pensioner should be instructed to be seated properly with their back upright and their face towards the camera.

3. It is strongly recommended that the face should be captured with neutral (non-smiling) expression, teeth closed, and both eyes open and looking into the camera.

4. Illumination: Poor illumination has a high impact on the performance of face recognition. Proper and equally distributed lighting mechanism should be used such that there are no shadows over the face, no shadows in eye sockets, No light exactly above the ,can cause shadows. Light should be diffused and placed in front of the Pensioner so that there are no shadows under the eye.

5. Eye Glasses: If the person normally wears glasses, it is recommended that the photograph be taken with glasses. However, the glasses should be clear and transparent. Dark glasses /tinted glasses should be taken off before taking the photograph.

Some of the actionable feedbacks in software are:

1. No face Found
2. Enrolee too far
3. Pose (Look Straight)
4. Insufficient lighting
5. Very low face confidence
6. Non-uniform lighting (of face in output image)
7. Incorrect background (in output image)
8. Insufficient lighting (bad grey values in face area of output image)

JEEVANPRAMAAN FACE-APP FOR iOS MOBILE PHONES

User-Manual

JEEVAN PRAMAN (LIFE CERTIFICATE) - THROUGH FACE AUTHENTICATION
Using iPhone

Steps

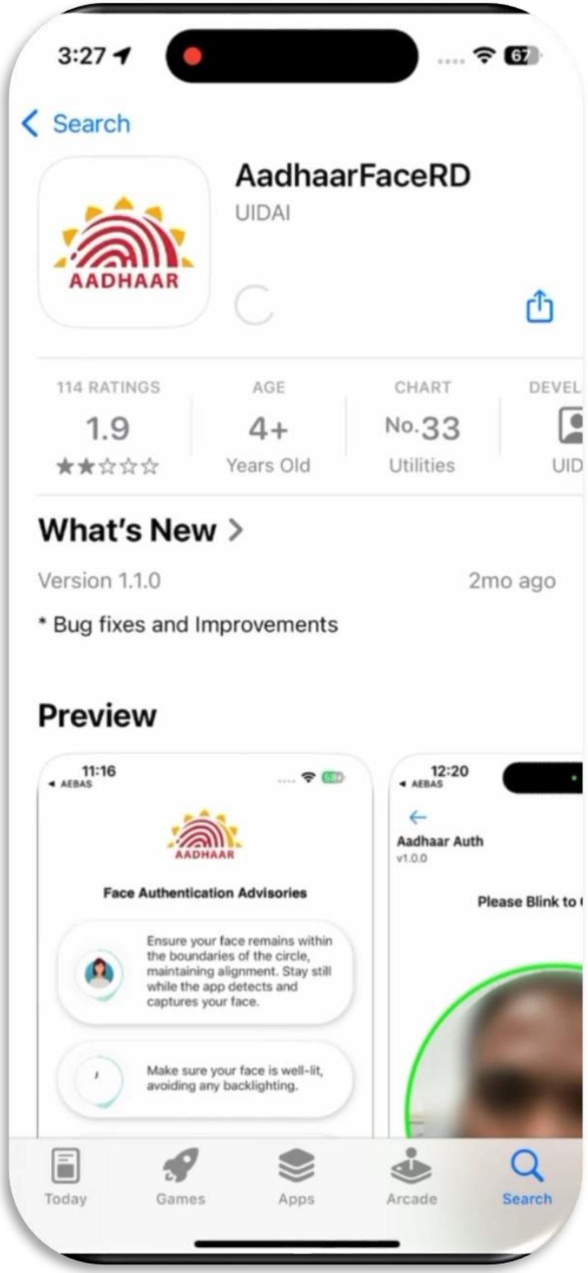
Step-1: Download and Install AadhaarFaceRD App from App Store.

Step-2: Download and Install Jeevan Pramaan Face Application.

Step-3: Operator Authentication: This is a one time process. Pensioner can be the Operator as well.

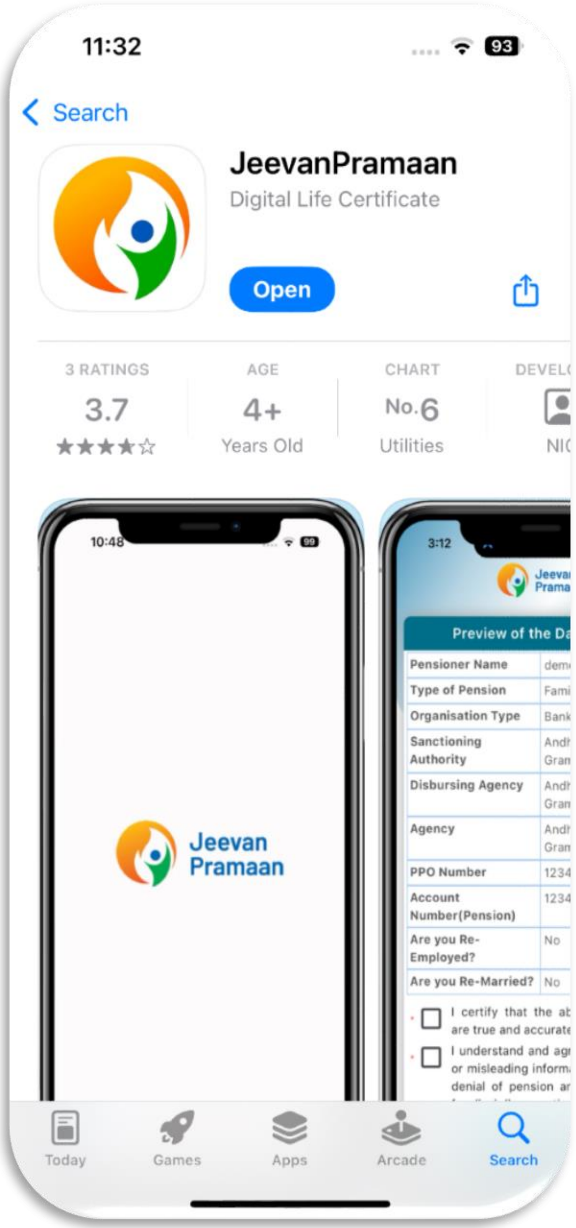
Step-4:Pensioner Authentication: Fill in the pensioner details and Aadhaar based Face Authentication of Pensioner.

Step-1: Download and Install **AadhaarFaceRd** App from App Store



- ❑ Open App Store, search for "aadhaarfacerd".
- ❑ Install the AdhaarFaceRd.

Step-2: Download Jeevan Pramaan Application

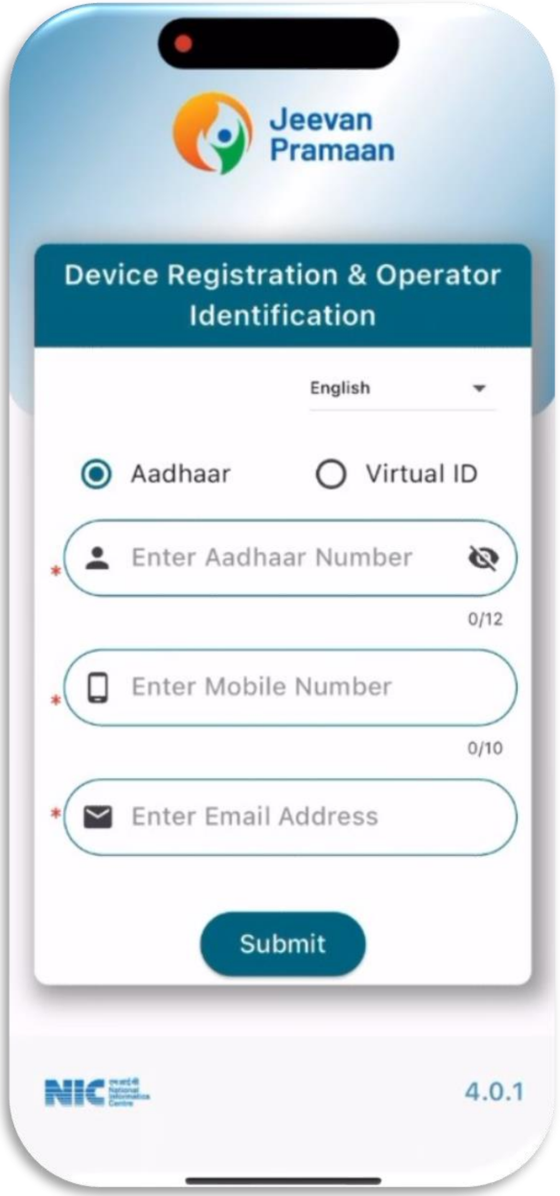


- ❑ Open App Store, Search for *JeevanPramaan Face App*. Install the application

Step-2: Download Jeevan Pramaan Application

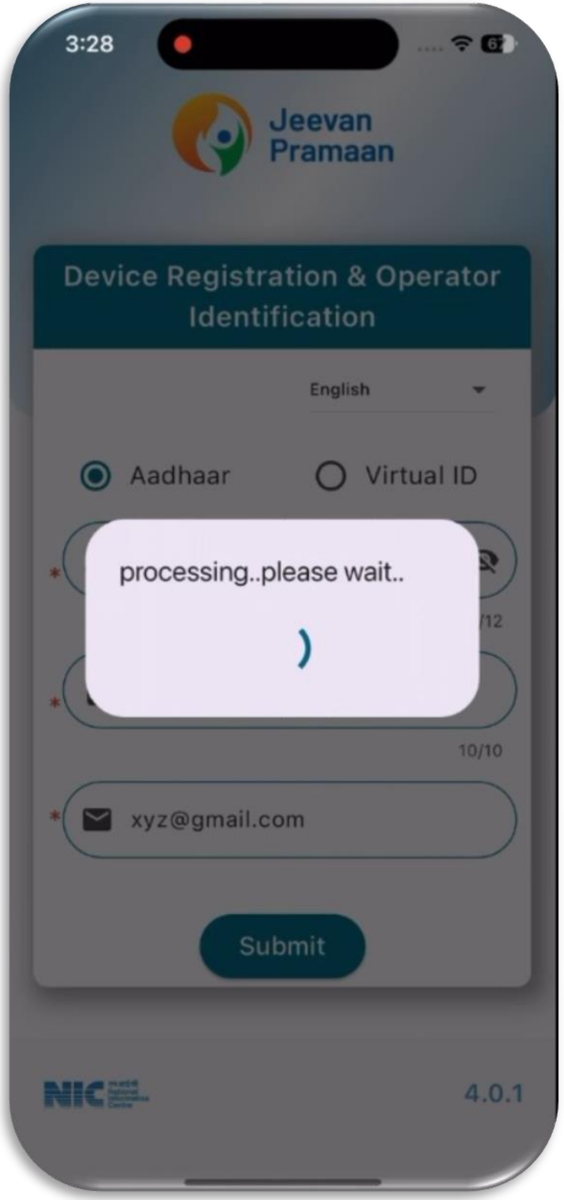
- After you have successfully installed the Jeevan Pramaan Face Application, run the application.
- The screen as shown on the left appears.

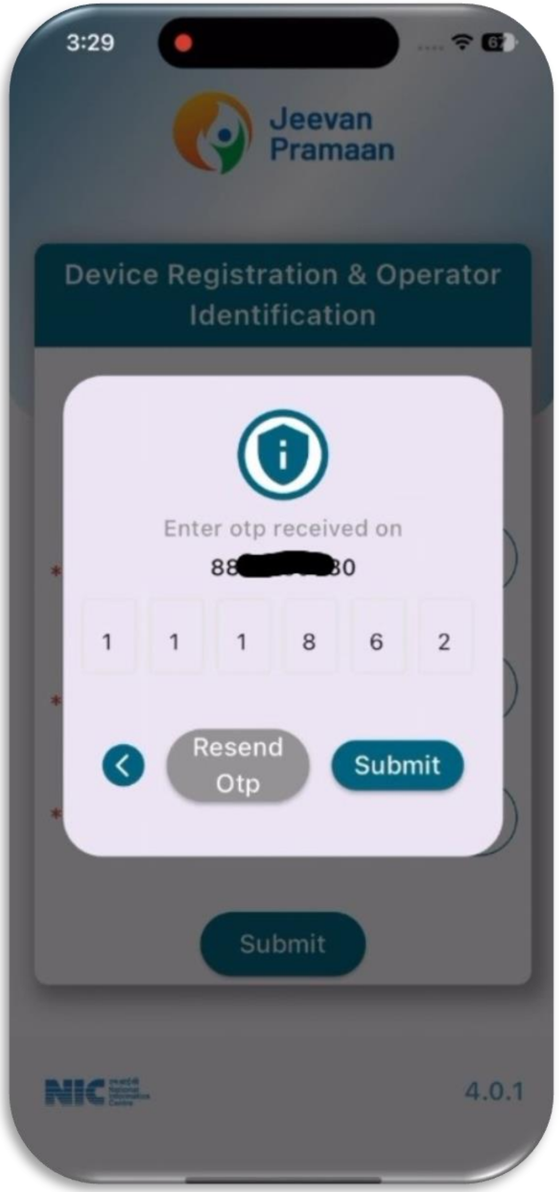
Step-3: Operator Authentication (this is a one time process)



- Any Person can act as an operator. The pensioner can also act as an operator
- The operator needs to enter his/her Aadhaar number, mobile number and e-mail address and click on *submit*
- The mobile number need not be linked with Aadhaar, you can enter any mobile number but make sure you have it as you will receive an OTP on the mobile and email-id provided

Step-3: Operator Authentication (this is a one time process)



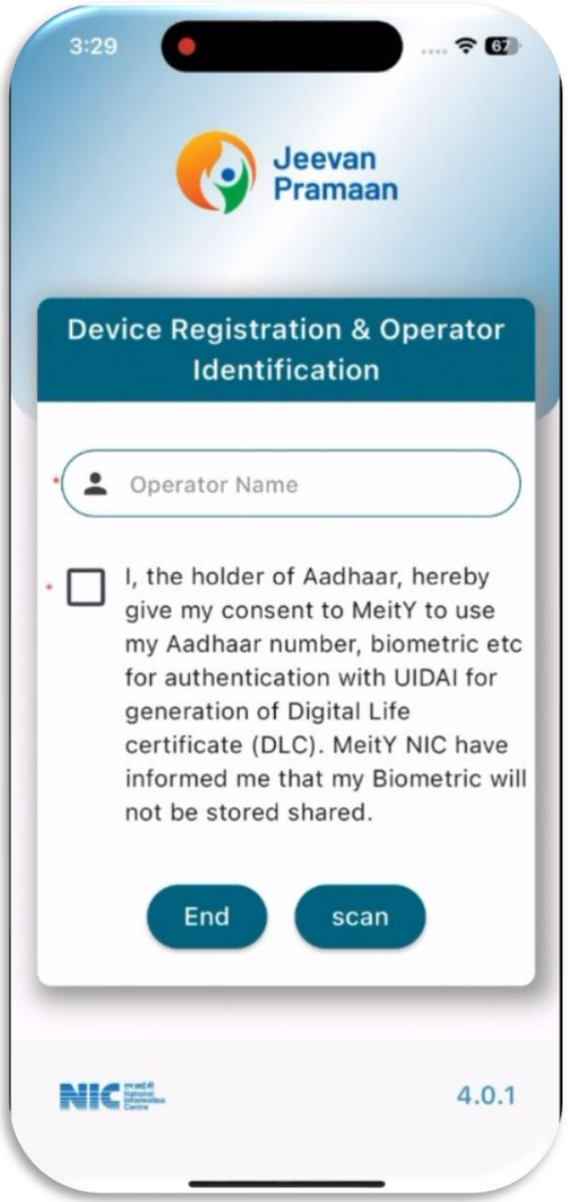


- ❑ After the Operator has entered the details, he/she will receive an OTP on entered mobile number as well as email.
- ❑ Enter any one of the OTP received and then click on *Submit* button.

(In case OTP is not received click on *Resend OTP* button)

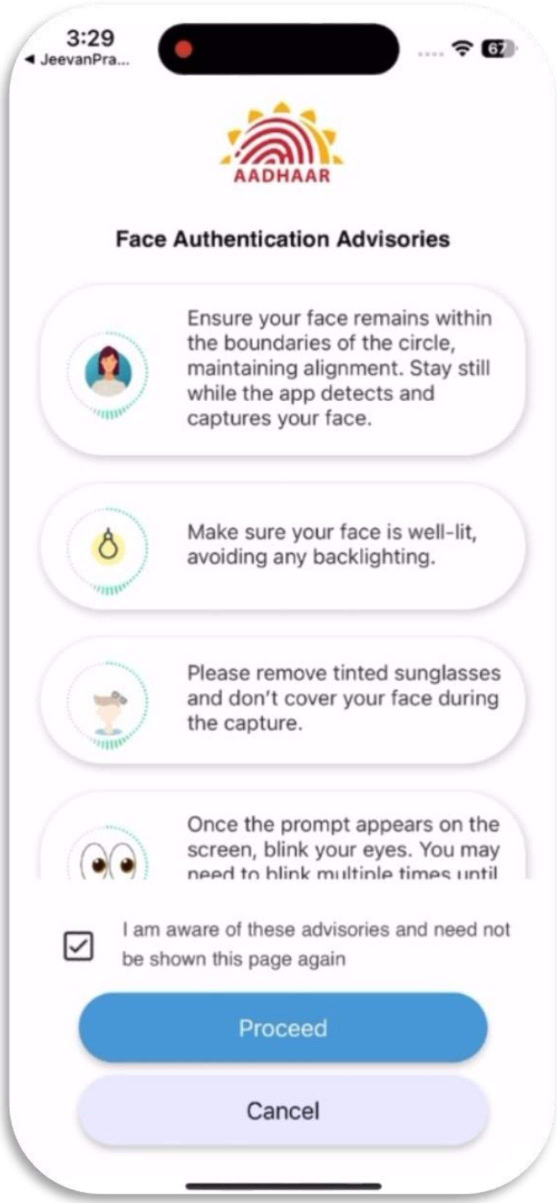
For iPhone

Step-3: Operator Authentication (this is a one time process)



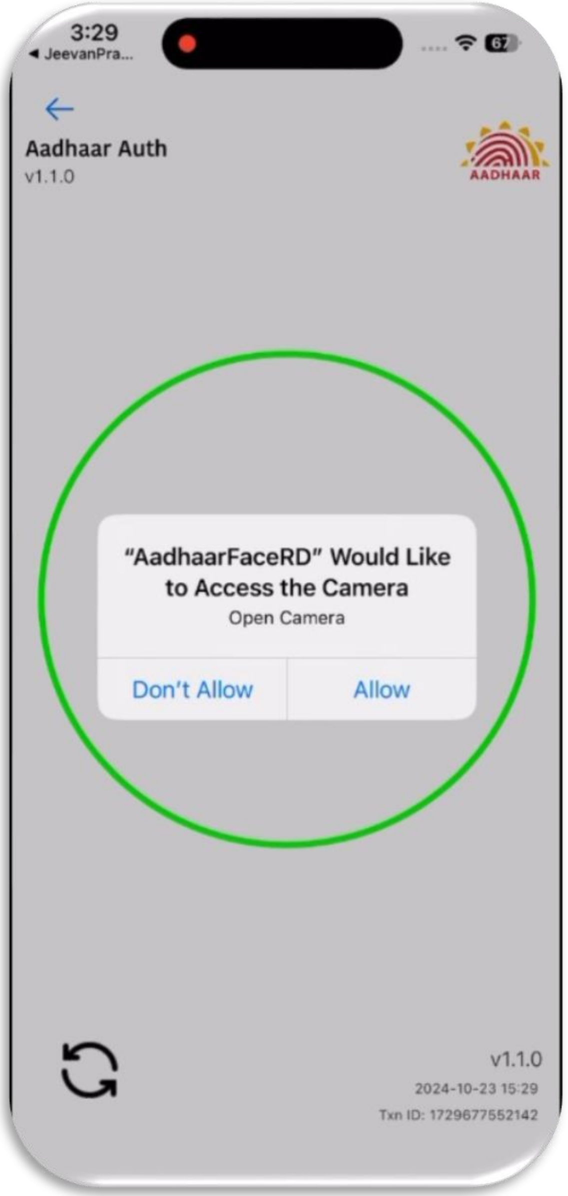
- ❑ After successful OTP Validation the screen shown on left will appear.
- ❑ The Operator needs to enter name and give consent for authentication by clicking on the checkbox.
- ❑ Click on *Scan* button to proceed towards face scan

Step-3: Operator Authentication (this is a one time process)



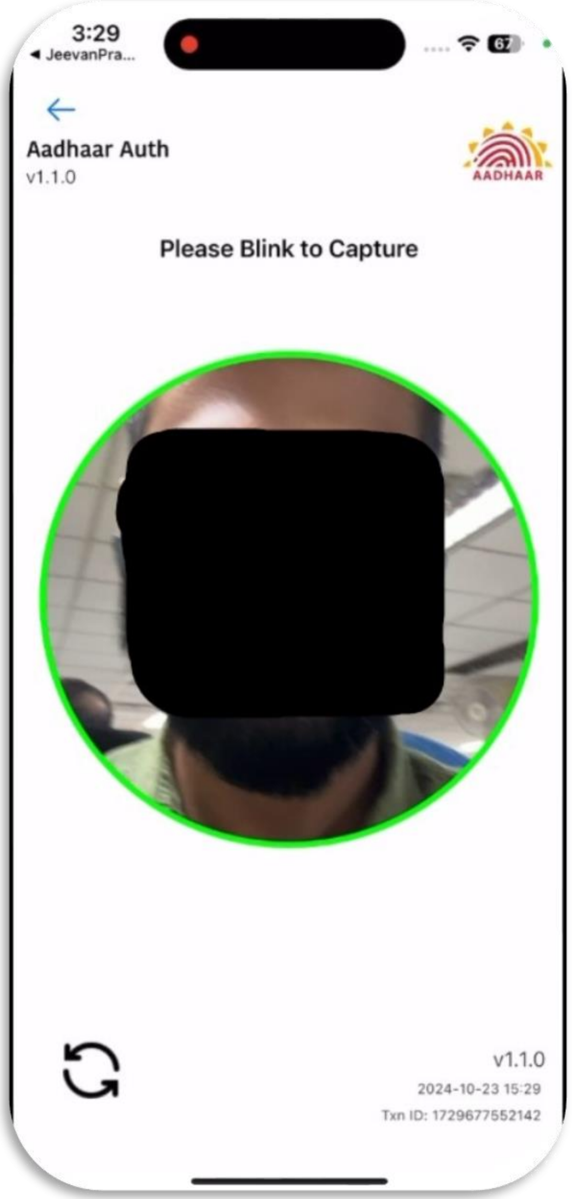
- The screen shows the instructions for face authentication.
- Read the instructions properly, click on the check box and then click on *Proceed*.

Step-3: Operator Authentication (this is a one time process)



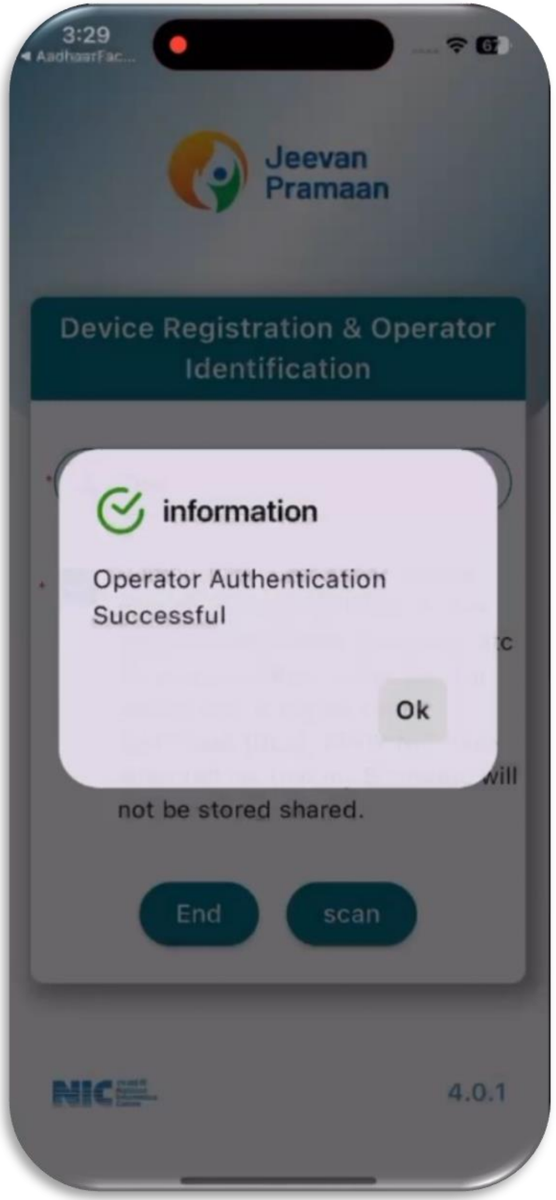
- A pop-up will appear asking for permissions.
- You need to allow the permissions in order to run the application. Click on '*Allow*' to proceed further.

Step-3: Operator Authentication (this is a one time process)



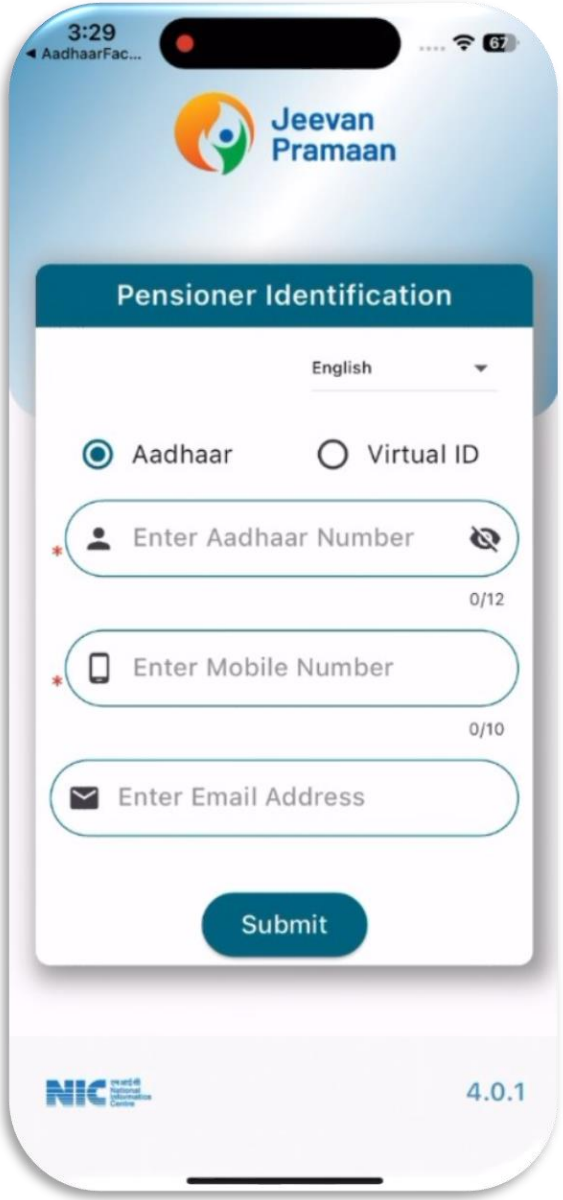
- You can use the front or rear camera to capture the face.
- The screen shows the instructions you need to follow while scanning face like hold still and blink your eyes.
- Follow the instructions that appear on the screen to successfully complete the face authentication process.
- In case of any issue refer to Best Practices for Aadhaar based Face Scan on slide no: 33

Step-3: Operator Authentication (this is a one time process)



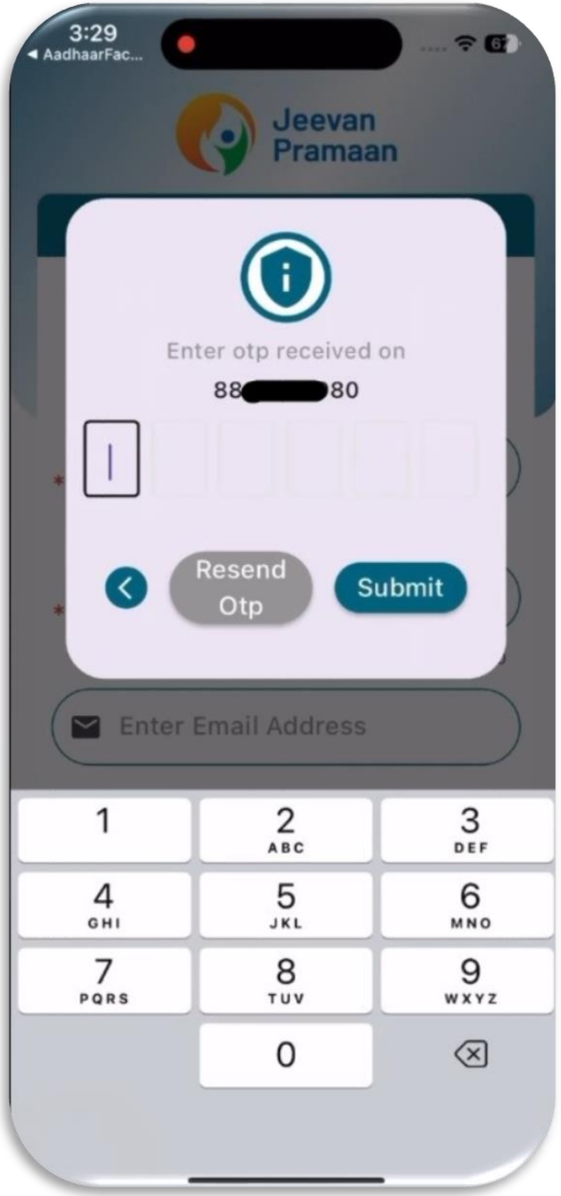
- After you have successfully authenticated yourself through face scan, the application restarts itself and a toast is shown “Operator Authentication Successful” This completes the device registration and operator identification which is a one time process.

Step-4: Pensioner Authentication



- ❑ Next the Pensioner Authentication screen will open. Now whenever you run the application the Pensioner Authentication screen will open.
- ❑ The pensioner should enter his/her Aadhaar number and mobile number. The email address is optional.
- ❑ Next click on the *submit* button you will receive an OTP on the entered mobile number and email (only if the user has provided email)

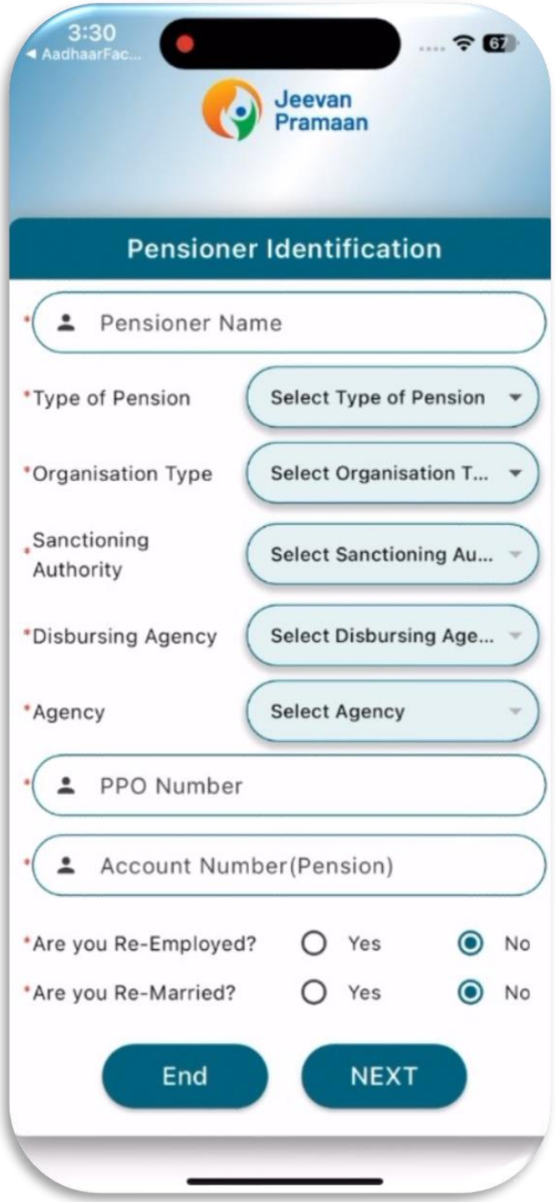
Step-4: Pensioner Authentication



- Enter the OTP received and click on *submit* button to proceed further.

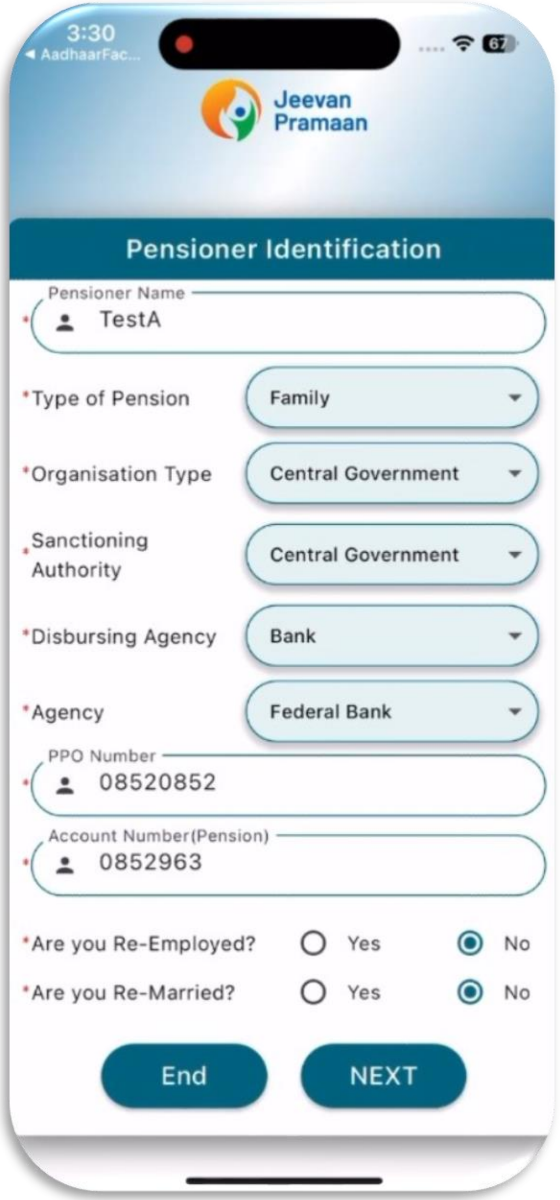
(If OTP is not received, please click on *Resend OTP*)

Step-4: Pensioner Authentication



- ❑ After successful OTP Validation the screen shown on left appears. The screen will be either blank or will have prefilled details as shown in the next slide.
- ❑ Enter all the details correctly, incorrect information will lead to rejection of Jeevan Pramaan by the Pension Disbursing agency

Step-4: Pensioner Authentication

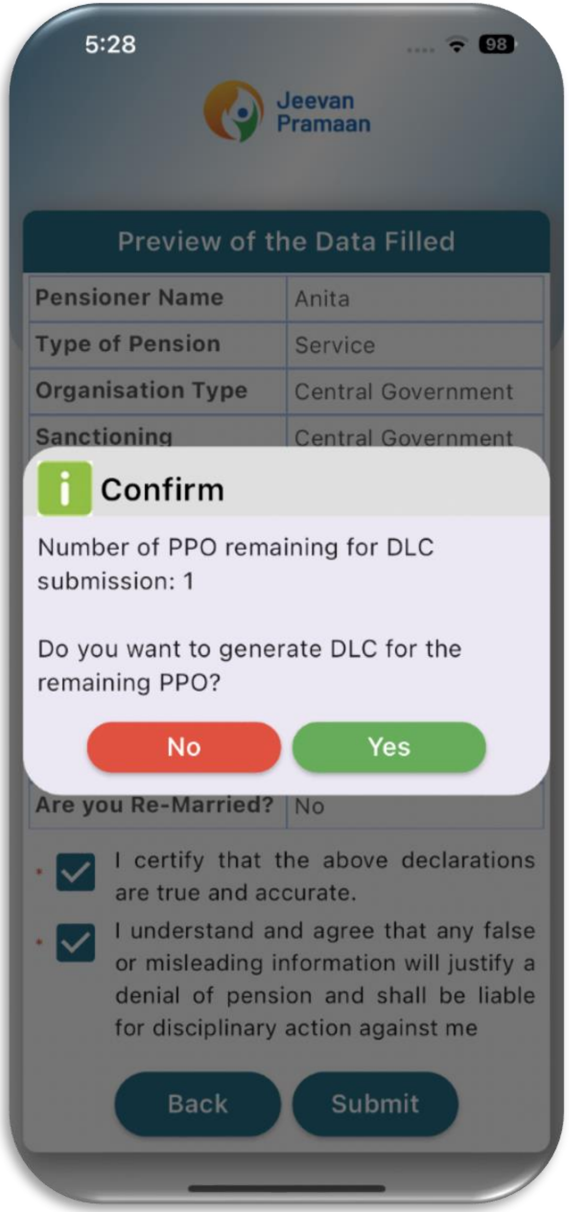


- ❑ In case you get the screen with prefilled details, Select the desired PPO No. from the dropdown, or you can select '*Add new pension PPO not in List for yourself*' if your required PPO No. is not appearing in list
- ❑ In case user selects a PPO No., he/she can modify all the details except PPO No.
- ❑ In case you select '*Add new pension PPO not in List for yourself*' the non-filled pensioner authentication screen is displayed and user is required to fill all details.

Step-4: Pensioner Authentication

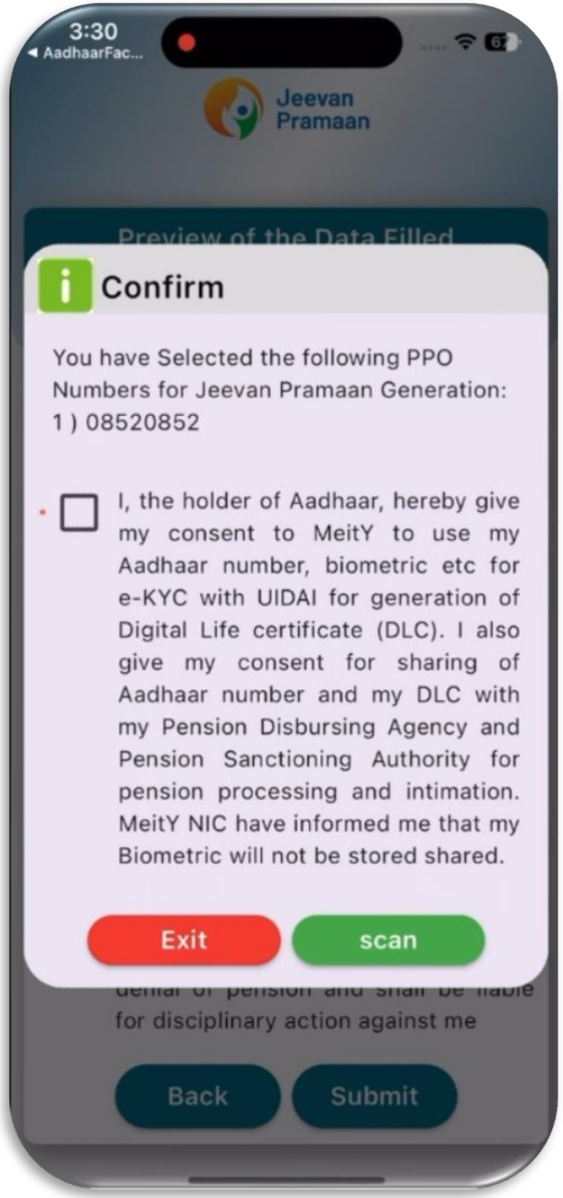
- After entering all the details, preview of the data entered is displayed.
- Tick both the *checkboxes* stating that the information entered is accurate.
- click on *Submit* button to proceed further.

Step-4: Pensioner Authentication



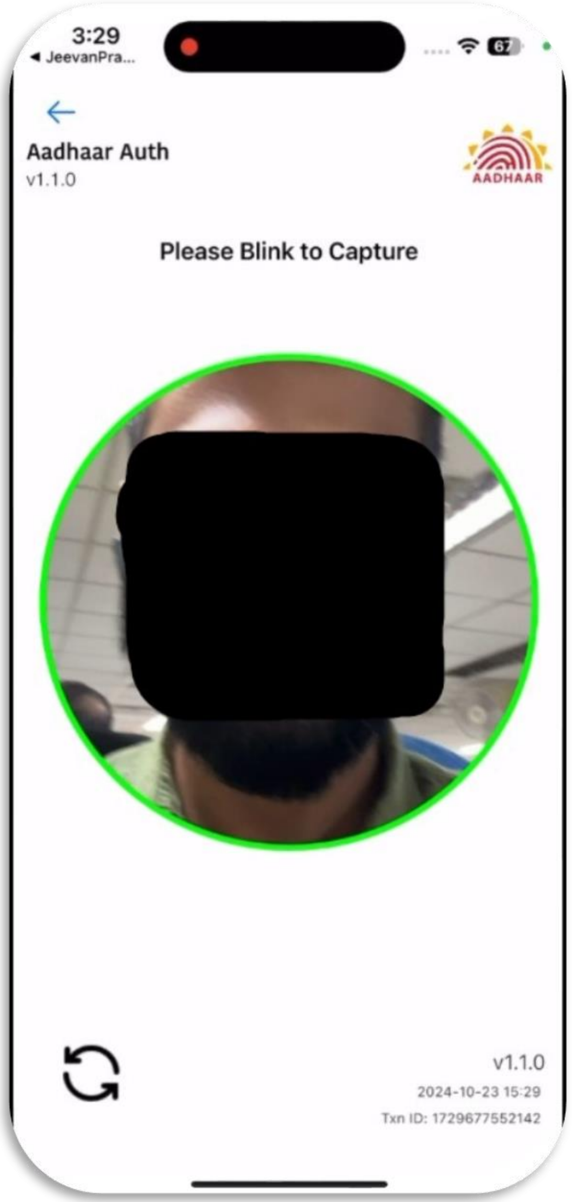
- After you click on Submit button a pop-up will appear as show in figure on the left.
- The pop-up asks the pensioner whether he/she wants to add another PPO number/Pension apart from the one which has already been entered .
- In case user clicks on YES the user will be taken to the pensioner details screen (as shown on previous page) and the pensioner is required to fill all the details regarding the PPO number that he/she wants to add.

Step-4: Pensioner Authentication



- ❑ The screen shows all the PPO numbers selected by the pensioner for DLC (Digital Life Certificate)/Jeevan Pramaan generation.
- ❑ The pensioner needs to tick the *checkbox* in order to give consent.
- ❑ Click on *SCAN* button to proceed further.

Step-4: Pensioner Authentication



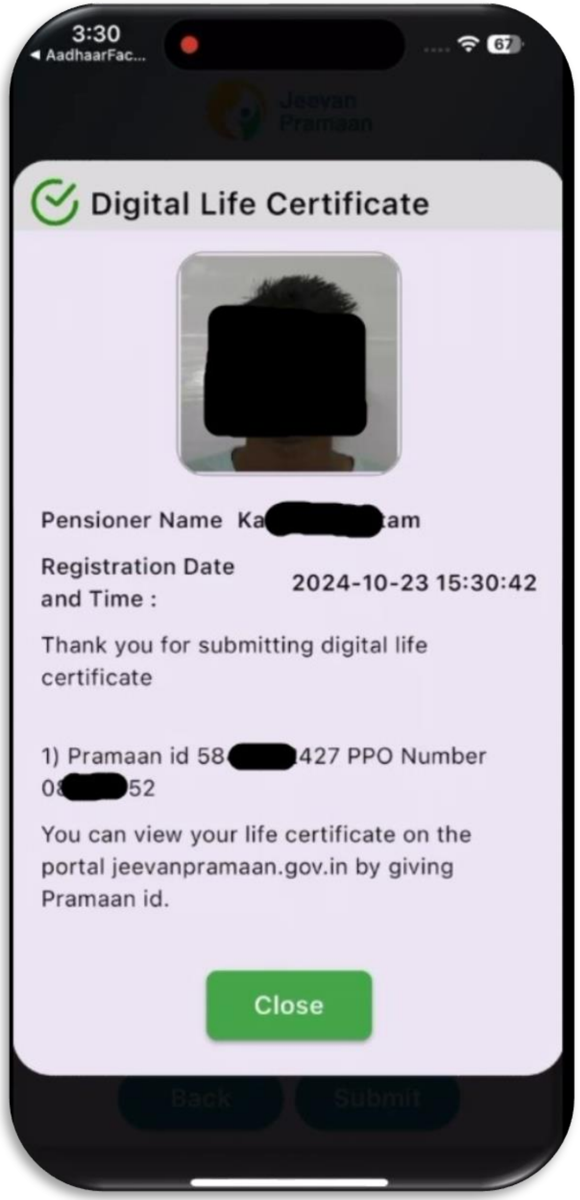
- The screen shows the instructions you need to follow while scanning face. It shows if the lighting is poor or if camera is moving and not stable etc.

- It will show hold still and blink your eyes when the lighting is right and the camera is stable.

- Follow the instructions shown on the screen to successfully complete the face authentication process.

- In case of any issue refer to Best Practices for Aadhaar based Face Scan on slide no: 33

Step-4: Pensioner Authentication



- ❑ Once face authentication is successful, the DLC i.e Jeevan Pramaan is successfully generated and appears on the screen as shown.
- ❑ The screen shows the Pramaan-id for each PPO number.
- ❑ The pensioner shall also receive a SMS on the mobile number provided during pensioner-authentication, the SMS contains the Pramaan-id and the link from which the DLC can be downloaded.

Best Practices for Aadhaar based Face Scan

For proper results ensure:

1. Position: For capturing facial image, it is advisable that adjust the camera at the right distance or in the right posture.

2. Frontal pose needs to be captured i.e. no head rotation or tilt. The Pensioner should be instructed to be seated properly with their back upright and their face towards the camera.

3. It is strongly recommended that the face should be captured with neutral (non-smiling) expression, teeth closed, and both eyes open and looking into the camera.

4. Illumination: Poor illumination has a high impact on the performance of face recognition. Proper and equally distributed lighting mechanism should be used such that there are no shadows over the face, no shadows in eye sockets, No light exactly above the ,can cause shadows. Light should be diffused and placed in front of the Pensioner so that there are no shadows under the eye.

5. Eye Glasses: If the person normally wears glasses, it is recommended that the photograph be taken with glasses. However, the glasses should be clear and transparent. Dark glasses /tinted glasses should be taken off before taking the photograph.

Some of the actionable feedbacks in software are:

1. No face Found
2. Enrolee too far
3. Pose (Look Straight)
4. Insufficient lighting
5. Very low face confidence
6. Non-uniform lighting (of face in output image)
7. Incorrect background (in output image)
8. Insufficient lighting (bad grey values in face area of output image)

यूनियन बैंक ऑफ इंडिया
भारत सरकार का उपक्रम
Union Bank of India
A Government of India Undertaking
परिचालन विभाग, केंद्रीय कार्यालय, दि आर्केड, टावर 4, द्वतीय मंज़िल, डब्लू टी सी, कफ परेड, मुंबई – 400 005
Operations Department, Central Office, The Arcade, Tower 4, 2nd Floor, WTC, Cuffe Parade, Mumbai - 400005

Annexure 1

Doorstep Banking Services

Services offered under DSB at present are as under:

Pick up	Delivery
· Cheques/Demand Draft/ Pay Order	· A/c Statement
· New cheque book requisition slip	· Non-personalized Cheque book, DD, PO
· 15G, 15H forms	· Prepaid instrument/Gift card
· IT CHALLAN /Govt. Business/ GST	· TDS / Form 16 Certificate
· Standing Instructions Request	· Term Deposit Receipt/ acknowledgement
· Fund Transfer Request	· Deposit Interest Certificate
· Account Nomination Request	· Wealth Services
· Insurance Policy Copy	· Locker Agreement
· Insurance & Mutual Fund Application	· Loan Application
· Stock Statement	· Insurance & Mutual Fund Application
· QISR for Stock Audit	· Account Opening Forms
· Wealth Services	· Delivery of Pay Orders
· Locker Agreement	
· Loan Application & documents	
· Account Opening Forms	
Other: Submission of life certificate (Digital Life Certificate)	
Financial: Cash Withdrawal and Deposit (Rs.1,000 to Rs.10,000)	
Charges: Uniform service charge of Rs.75 + GST at the time of booking request	

How to avail DSB Services:

Service Requests can be raised through Universal Touch Points (Mobile App, Web Based Portal and Call Centre No 8302266622) as under:

1) **Website:** digital banking---> Doorstep Banking
2) **Internet Banking**---- > Internet Banking Home page: Quick Links>>Door Step Banking. On clicking customer will be redirected to the web link https://www.psballiance.com/doorstep-banking.html
3) **Mobile Banking**: Product Tab--- > Door Step Banking. On clicking, customer will be redirected to the web link https://www.psballiance.com/doorstep-banking.html

The URL for branch access to DSB portal is : https://www.doorsteppsba.com/doorstep/portallogin#page-top

In case of any queries, contact IP No. 111246, 111333.

Classification: Internal

PSB Alliance-Doorstep Banking Services (DSB)

Android Customer Application User Manual

Version 0.1
Date: 04th April 2024

Technology Service Provider

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www.integramicro.com

Approval

User Manual For Vendor Portal				
Document Version	**Prepared by**		**Reviewed & Approved By**	
	Name / Signature	**Date**	**Name / Signature**	**Date**
0.1	Sowbarnica.D	03rd April 2024	Hemanth	

Revision History

Version Number	Brief description of the change	Reference for change	Affected Section(s)	Effective Date
0.1	Draft Version	-	All	03th April 2024

Table of Contents

1 Introduction

Doorstep banking is a facility provided to bank customers. This solution enables bank customers to carry out routine banking activities like pick-up of documents, delivery of documents, digital life certificate for pensioners, cash deposit, cash withdrawal, etc. without having to visit the bank branch. This DSB solution brings all the services of public sector banks under a single platform.

2 Background

“Doorstep Banking through Universal Touch Point” is a service by which customers can avail many of the banking transaction services through the agents engaged by the bank. It offers convenience to customers to avail banking services at their doorstep. Doorstep Banking is implemented as a product through a mix of technology and agents offering different banking services for the customers of public sector banks under a single umbrella. The DSB agents would basically render banking non-financial services and financial services within the norms stipulated by the Reserve Bank of India.

2.1 List of Member Banks

1	Bank of Baroda	7	Indian Overseas Bank
2	Bank of India	8	Punjab National Bank
3	Bank of Maharashtra	9	Punjab & Sind Bank
4	Canara Bank	10	State Bank of India
5	Central Bank of India	11	UCO Bank
6	Indian Bank	12	Union Bank of India

3 What is DSB Center?

Doorstep Banking Centers are physical locations or service points established by banks to provide convenient banking services to customers at their doorstep. These centers are often equipped with facilities and agents to assist customers with various banking transactions, such as pick-up of documents, delivery of documents, digital life certificates for pensioners, cash deposits, cash withdrawals, etc., without the need for them to visit a traditional bank branch.
DSB Centers play a crucial role in extending banking services to remote or underserved areas, improving accessibility, and enhancing customer satisfaction by offering banking convenience.

3.1 Current DSB Centers

Total: 6997 centers & 1080 centers active as of now.

4 Who is a DSB Customer?

DSB customer refers to an individual having a valid bank account and having registered for Doorstep Banking to avail doorstep banking services as per his requirements. Doorstep Banking allows customers to carry out various banking services from the convenience of their doorstep.
DSB customers benefit from the convenience and accessibility offered by Doorstep Banking, especially if they are unable to visit a bank branch due to distance, mobility issues, or other constraints.

4.1 Requirements for DSB Customer

- To access Doorstep Banking services, individuals must meet the following criteria:
- Customers must be a valid Savings Bank Account holder [Individual/ Joint (E/S) or (A/S)] or a Current Account (Proprietor) of any Public Sector Bank.
- Users should possess an active Indian mobile number to receive transaction-related notifications and authentication codes.
- The Indian mobile number must be linked to a valid savings bank account to facilitate seamless transactions and communication.

5 Corporate Agents (Vendors)

Corporate agents, such as Integra Micro Systems and BLS International, play a crucial role in facilitating various banking services through agents to the bank's customers. These agents act as intermediaries between the customers and the banks, offering specialized assistance in managing non-financial & financial transactions and other specialized banking services.

5.1 DSB Agents

Doorstep banking delivery agents play a crucial role in providing convenient and efficient banking services to customers at their doorsteps. Their main responsibilities include ensuring timely and accurate service delivery, addressing customer queries and concerns promptly, and adhering to regulatory guidelines for security and compliance.

6 About the Manual

Customers can register for financial and non-financial doorstep banking services through the DSB system. The Customer application User Manual serves as a comprehensive guide for users accessing and utilizing the features of the customer application. It provides detailed instructions, explanations, and tips to help users navigate through the portal seamlessly and make the most of its functionalities.

6.1 Target Audience

- Customers
- End-users

7 Roles of Customers

- Customers can access a range of banking services offered by 12 Public Sector Banks through the Doorstep Banking application.
- They can request services to be delivered to their address, view existing services, raise complaints, and track the progress of booked services.
- Customers registering with PSB must have an account with one of the 12 banks to avail of the services provided through the application.

Customer Role during registration/service booking:

1. A customer registers himself in the DSB system to avail himself of financial and non-financial doorstep banking services.
2. A customer books a service request.
3. For pickup service, the customer will have an instrument (filled and ready to be submitted) in a sealed cover and initiate a request to pick the instruments via DSB.
4. For life certificate, customers should be ready with a document that contains pension account related information upon agent's arrival.
5. For cash transactions, the customer will do Biometric authentication for Aadhaar based transaction or PIN authentication.
6. When the Agent arrives at the customer's location, the customer shares the service verification code with the Agent.

8 Customer Application

Opening the System

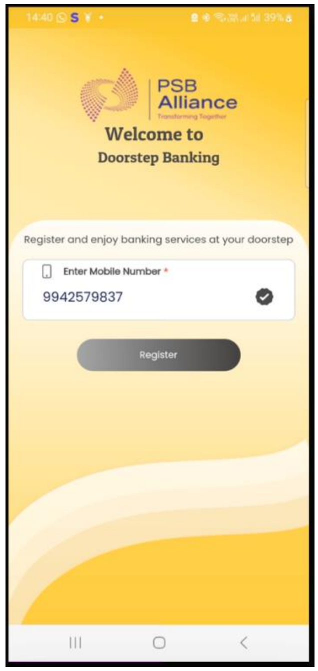
To access the system, download and open the app.

Upon loading the system, you'll see the login screen. Here's what to do based on your status:

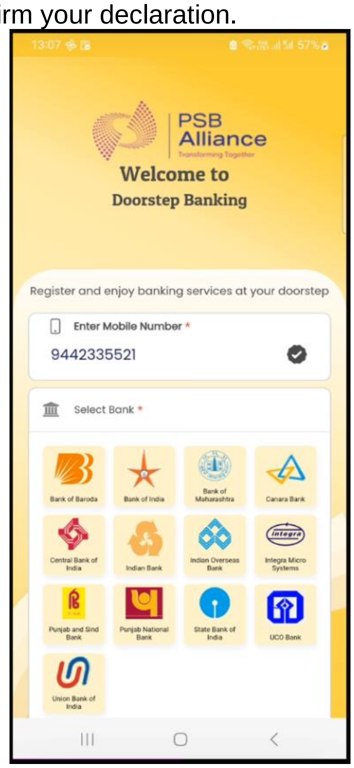
- If you're a registered customer, click on "Login."
- If you're a new customer, click "Register."

Registration

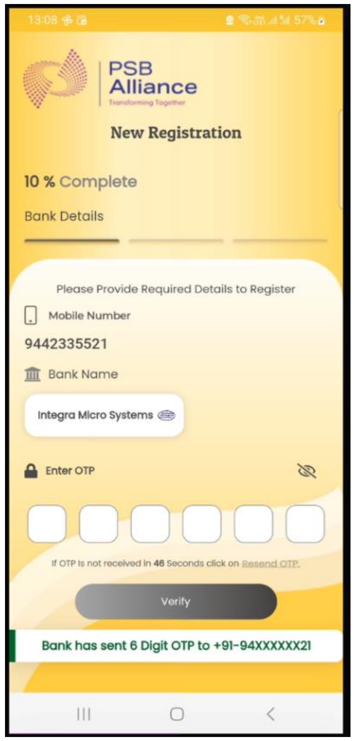
Click "Proceed" to initiate mobile registration.
Enter your Mobile number and click "Register."
Upon validation, a tick mark will appear next to your mobile number.



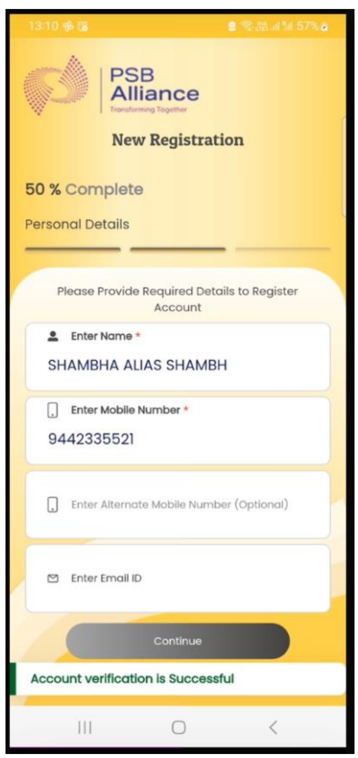
Proceed to select your bank and confirm your declaration.



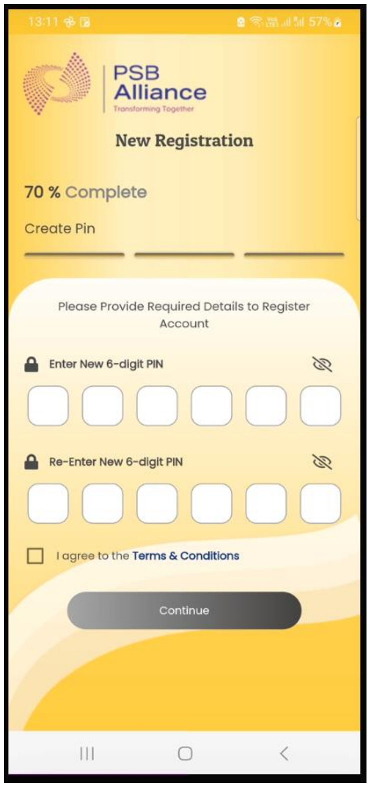
Enter the 6-digit OTP and click "Verify."



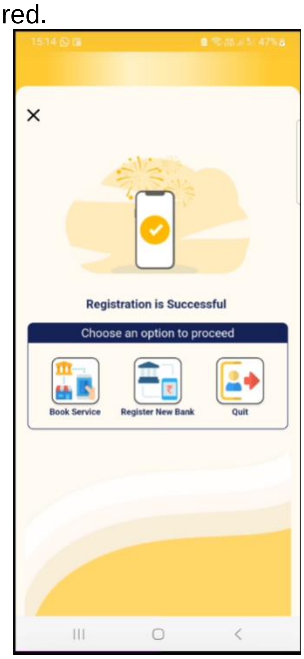
Provide your name, email id, and optional alternative mobile number, then click "Continue."
Upon successful verification, a confirmation message (Account verification is Successful) will appear, and you'll proceed to set your PIN.



Here, the PIN should be entered twice, and the checkbox for "Terms & Conditions" should be ticked. Once selected, changes cannot be made. Click on "Continue" to proceed.



Now, the account is successfully registered.



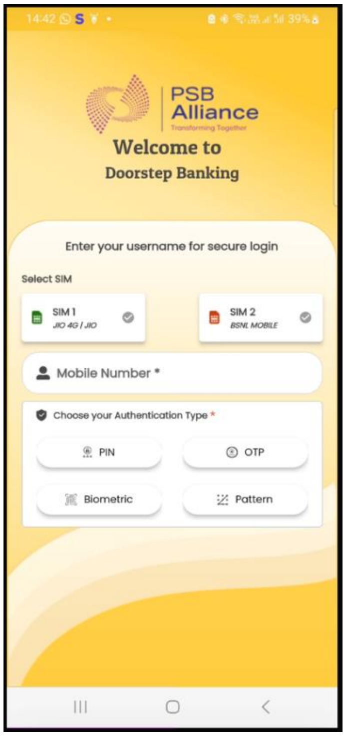
SMS and email notifications have been sent.

Login

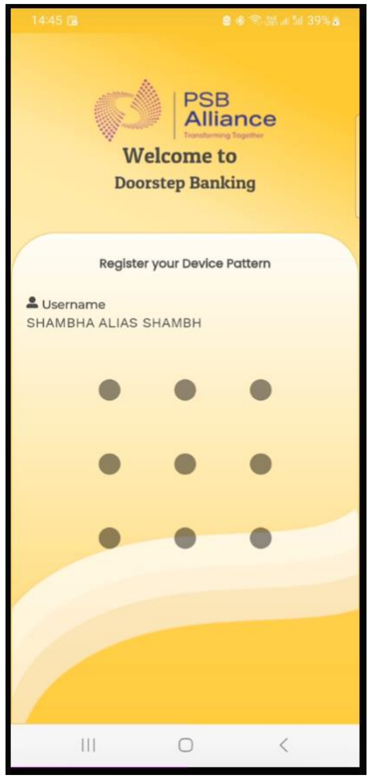
- Afterward, click on "Login."
- Select a SIM card. If no SIM card is selected, a message will be displayed prompting you to choose one.

- 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.

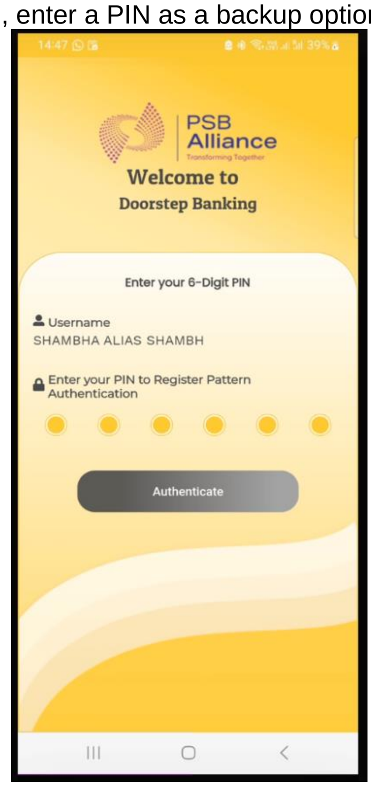
If you choose PIN, enter your 6-digit PIN. If you opt for OTP, input the 6-digit OTP. For fingerprint authentication, provide your fingerprint, and for pattern authentication, provide your pattern.
The "Forgot PIN" option and the ability to resend OTP are available for assistance if needed.



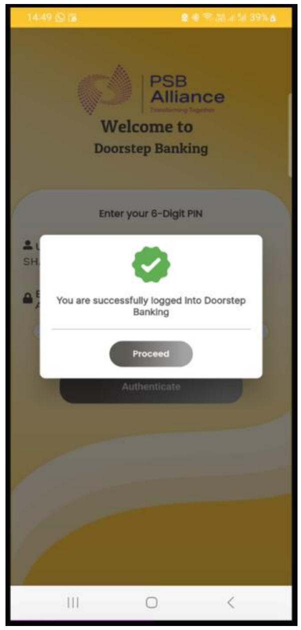
If "Pattern" is selected, create a pattern by connecting at least four dots in a sequence. After creating the pattern, confirm it by drawing the same pattern again.



To register the pattern authentication, enter a PIN as a backup option.



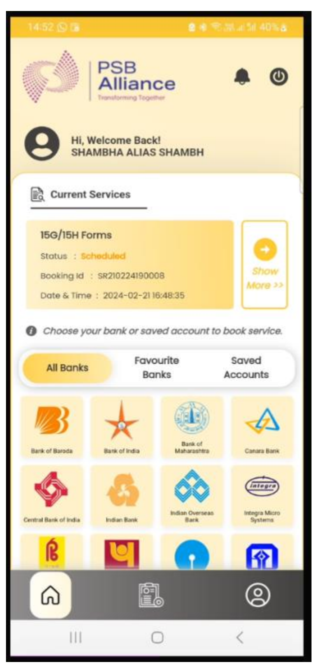
Click "Authenticate"for login.



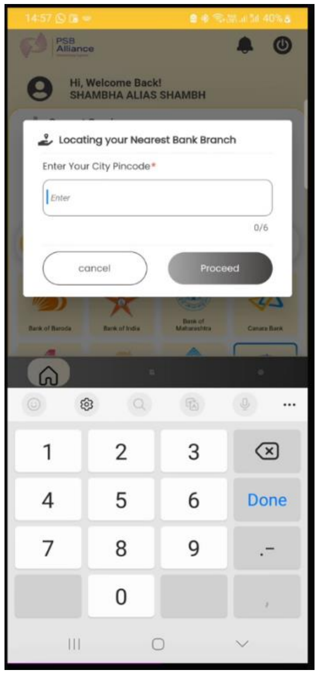
8.1 Home

On the top right corner, there is a bell icon. Clicking on it will display the notifications page.
Next to the bell icon, there is a logout icon. Clicking on it will display a confirmation message. Click on "Proceed" to logout or "Cancel" to continue with the current section.
Below this section, you'll find the Customer Name and current service details. Underneath, there are options for:

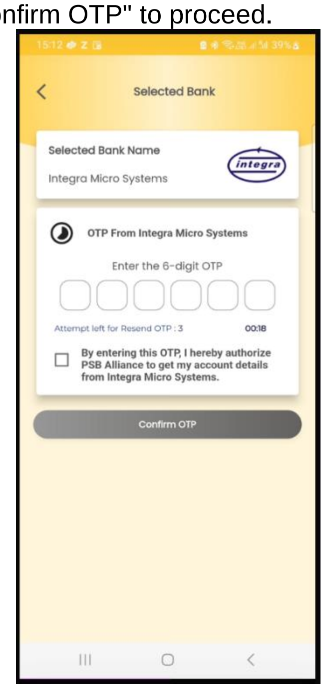
- **All Banks:** To proceed, select a bank from the list provided.
- **Favorite Banks:** Shows a list of favorite banks.
- **Saved Accounts:** Displays a list of saved accounts. Clicking on the service redirects to the services page.



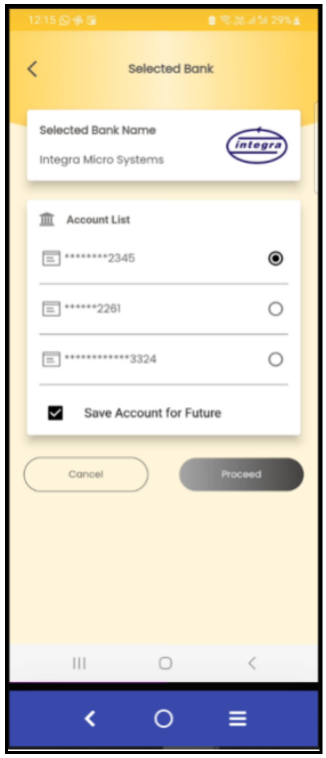
The “Show More” option directs you to the “My Services” page.
After selecting the bank, enter the pin-code and click on "Proceed."



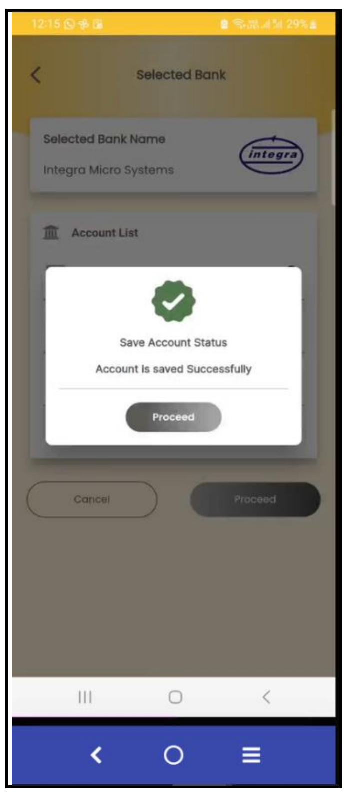
- If the pin-code is not serviceable, a message will appear prompting you to try with a new pin-code. If the pin-code is serviceable, the page will be displayed as shown below.
- Enter the OTP and check the declaration box. If the OTP is not received within the specified time, click on "Resend." Otherwise, click "Confirm OTP" to proceed.



The list of account numbers and the option to save the account for future reference will be displayed. Select any one account and check the declaration box. Then, click on "Proceed" to continue.



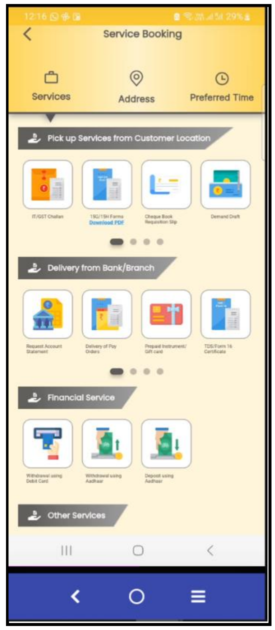
A message confirming that the account has been saved successfully will be displayed. Click on "Proceed" to proceed to the next step.



The process remains the same when clicking on the favorite bank.

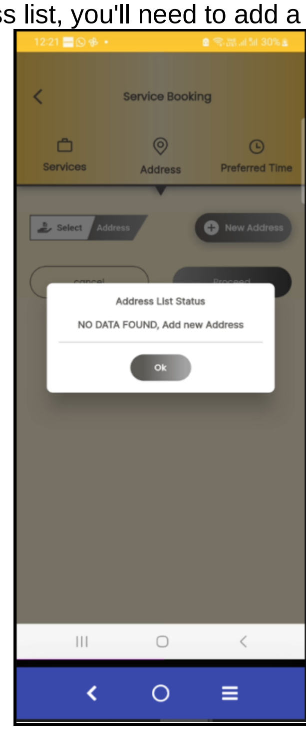
8.1.1 Service Booking

For services such as Fund Transfer, Add/Edit/Cancel Nominee Form, and Life Certificate Request, there is an option to download the PDF form. After selecting the desired service and providing the necessary details, click on "Proceed" to continue.

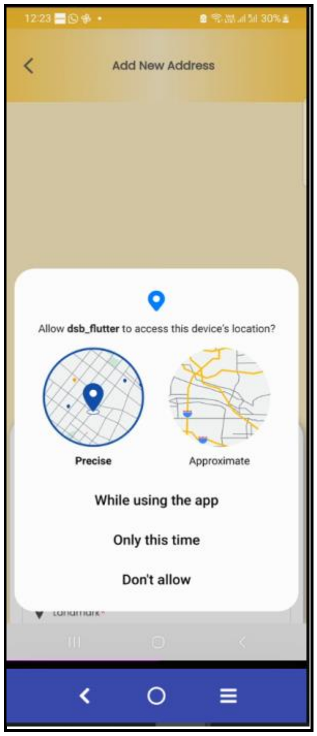


8.1.2 Add Address

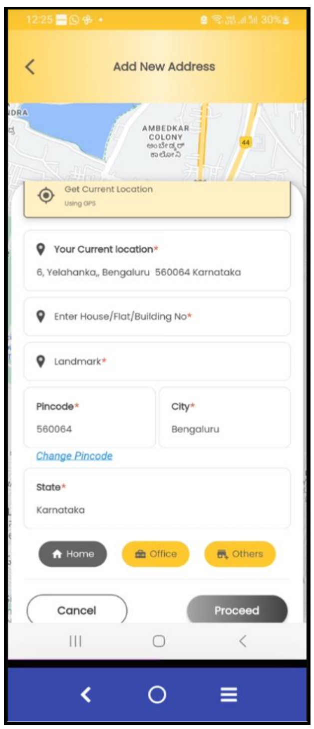
If there is no existing data in the address list, you'll need to add a new address. Click "OK" to proceed.



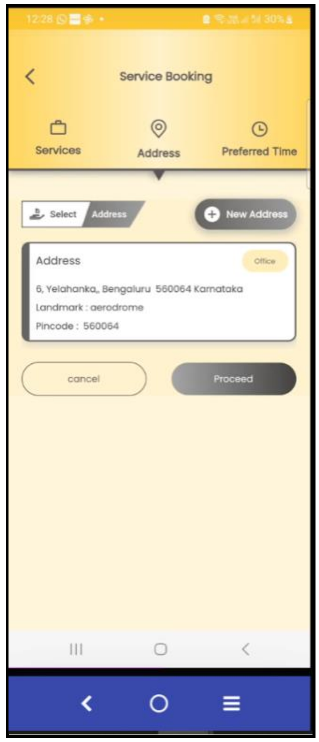
Then, click on "Add New Address." The system may prompt for permission to access device location; select your preference accordingly.



If permission is granted, it may ask to enable location services; make your choice.



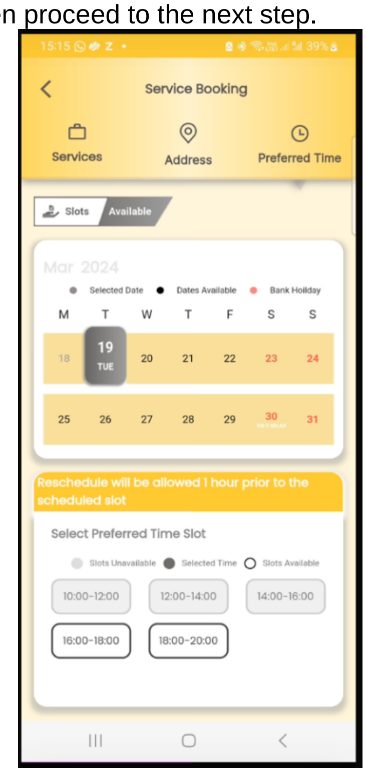
Provide all mandatory fields for the new address and click "Proceed." The address will be added to the system, and you'll receive a message on your registered mobile number.



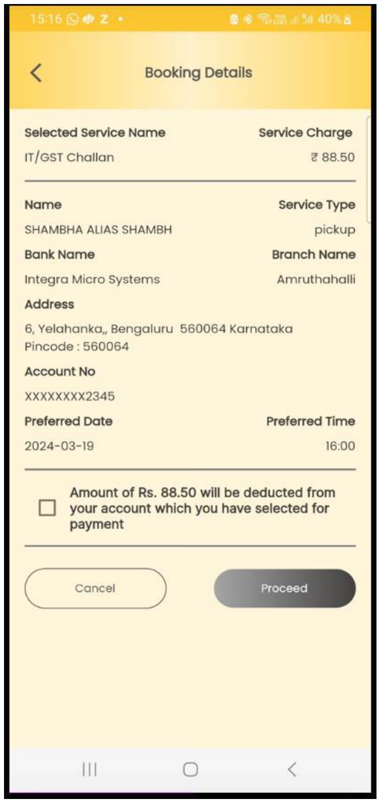
Select the newly added address and proceed as needed.

8.1.3 Preferred Time

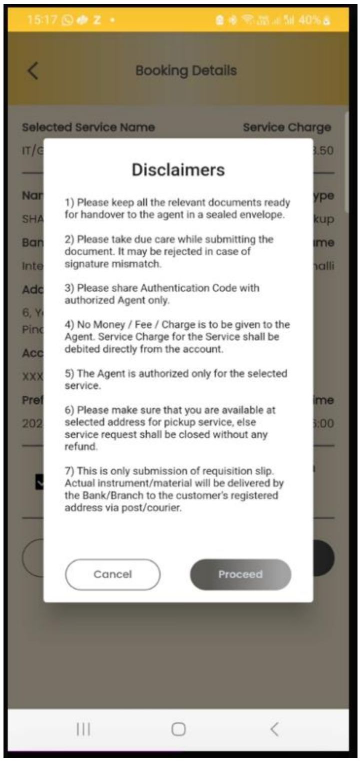
Choose a date and time slot, and then proceed to the next step.



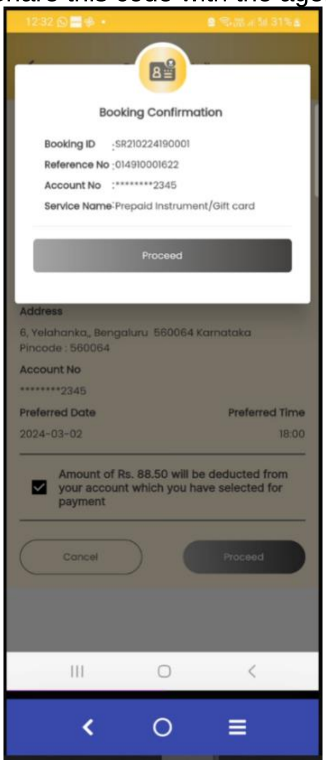
After reviewing the booking details, confirm the deduction amount by checking the box. Then, click on "Proceed" to view the disclaimer.



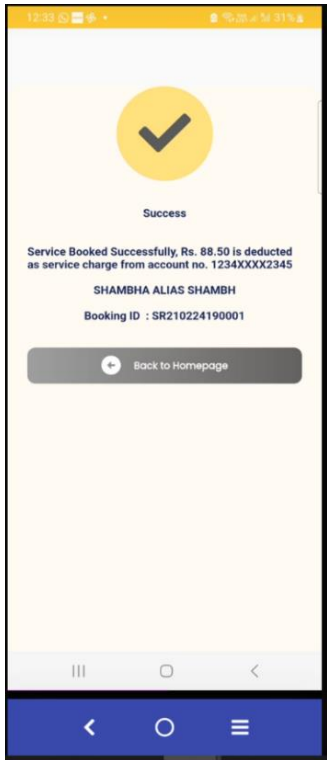
If the consent message is not selected, it displays the message as please check the consent message. Read the disclaimer carefully before proceeding.



Upon confirming the booking, a confirmation message will be displayed, and an authentication code will be sent to the registered mobile number. Share this code with the agents for verification.



Clicking on "Proceed" will display a success message.

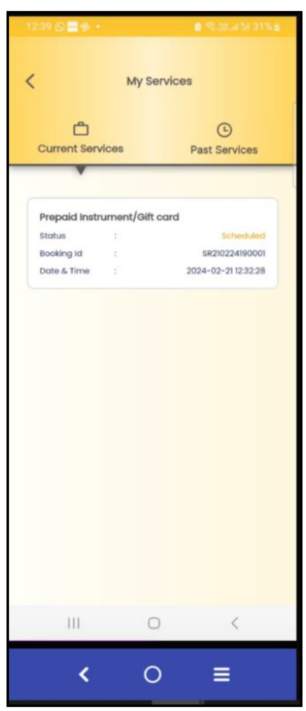


8.2 My services

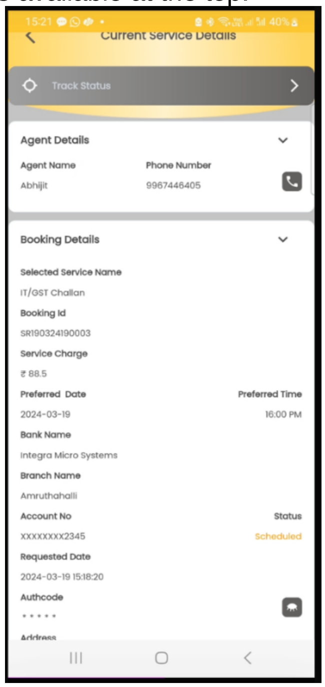
The system presents both current and past services.

8.2.1 Current Services

The scheduled services are listed.



If you click on the service, it displays the agent details along with additional service information. Options to cancel and reschedule the service are available. The option to raise a complaint is also provided. Additionally, the "Track Status" option is available at the top.



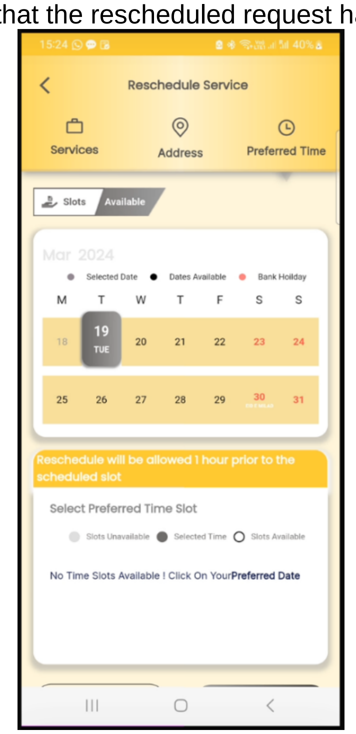
Track status

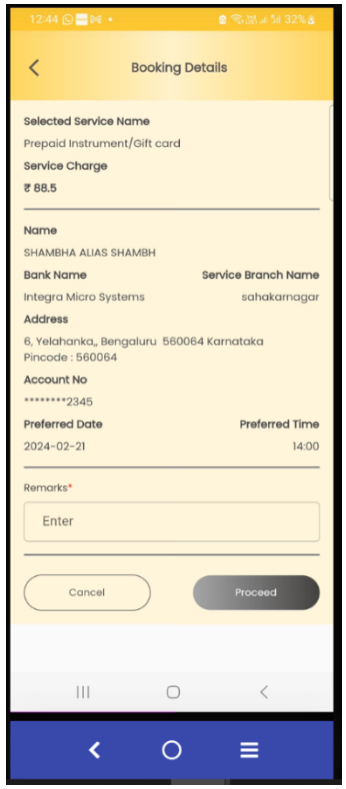
"Track Status" allows you to monitor the progress of the service requests. This feature provides transparency and ensures that users are informed about the current stage of their service-related activities.

Reschedule service

(Customers are allowed to reschedule their service booking up to one hour before the scheduled time or before the Agent starts the service, whichever comes first. Customers have the option to reschedule their service to available time slots for the next three consecutive days. However, if a customer wishes to schedule a time slot beyond this three-day window, they can cancel the request and receive a full refund. Customers can reschedule their service request only once).

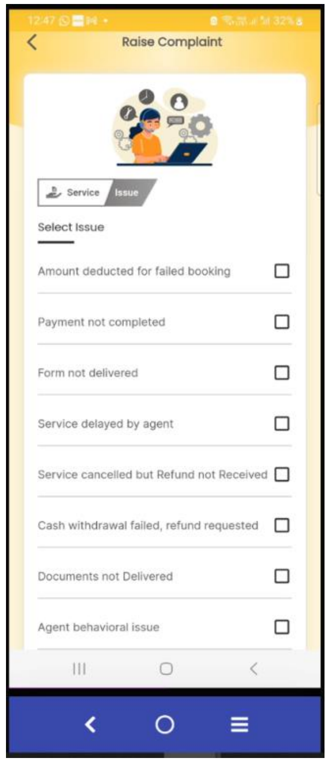
Click on "Reschedule Service".Select the preferred date and time slots. Provide any necessary remarks or comments regarding the rescheduling request, and then proceed. Upon submission, a confirmation message will be displayed indicating that the rescheduled request has been successfully submitted.



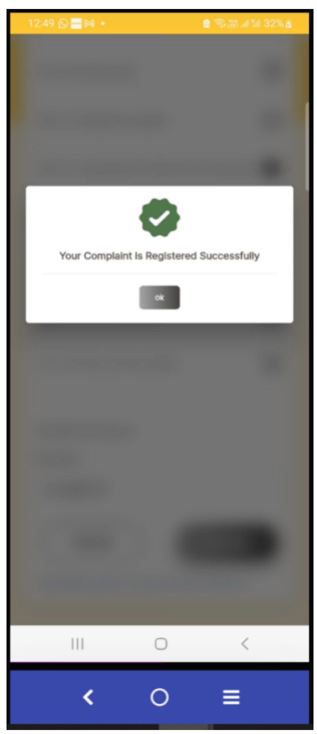


Raise complaint

To raise a complaint, provide the necessary remarks or details regarding the issue and proceed.

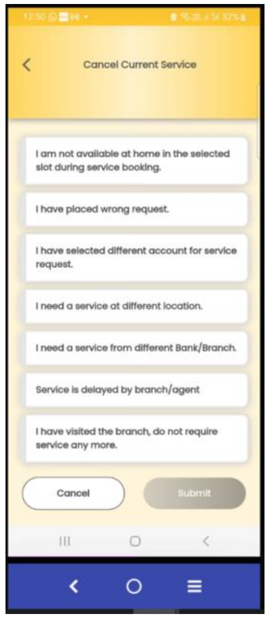


Upon submission, a success message will be displayed confirming that the complaint has been successfully registered.

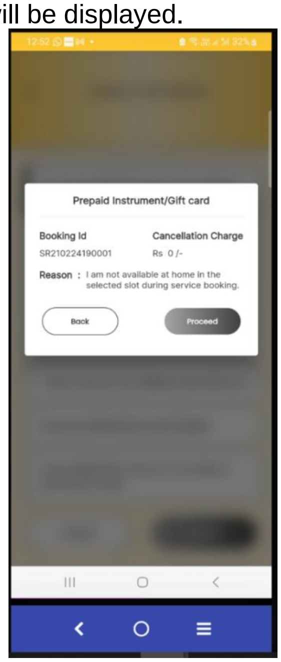


Cancel service

(Customers can cancel a booked service up to 1 hour before the scheduled time or before the agent starts the service, whichever comes first. The service charges will be refunded to the customer's account.)
To cancel a service, select a reason from the provided options and click on "Submit." Once a reason is selected, the submit button will be enabled.



A message confirming the cancellation will be displayed.



Clicking on "Proceed" will initiate the cancellation process, and a notification will be sent to the registered mobile number.

Auto-closure service

(When a service request is not completed within the specified time due to any reason, then such service request is auto closed by the system and service charges may/may not be refunded to the customer based on the reason for incompletion).

i. Completed Service: A service request is deemed to be completed for PSB Alliance -Doorstep Banking Services when it attains the following service status:

Service Type	Service Status
Non-financial services- Pick-up services & Life certificate (fall-back)	Branch Received
Non-financial services-Delivery services	Completed/Returned
Financial services & Digital Life Certificate	Completed

ii. The services which remain incomplete as per the following timeline gets eligible for Auto closure: (T=Preferred Date of Service selected by the customer)

Service Type	**Eligible for Auto closure if not completed within**
Non-financial services	T+1 day
Financial services	T day
Other services (Digital Life certificate, Assisted Aadhaar seeding, Assisted E-KYC)	T+1 day

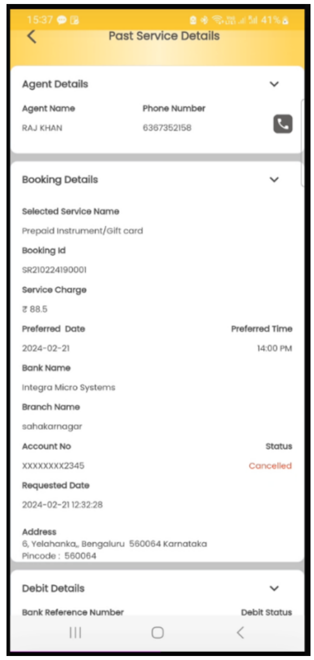
iii. Once the service is eligible for Auto closure, DSB system will verify the reason for in-completion.

iv. Based on the reason for incompletion, DSB system will close the service request with a refund or without refund to the customer.

v. An appropriate message will be sent to the customer with a link to raise a dispute, if any.

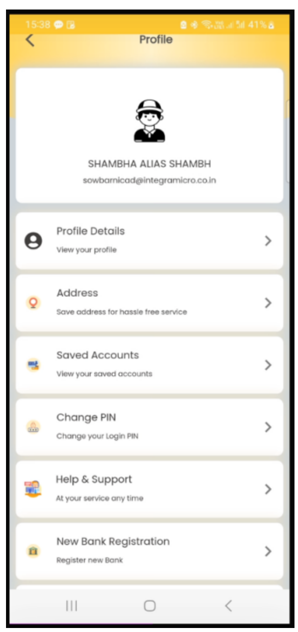
8.2.2 Past Services

The section displays completed or cancelled services. Clicking on a specific service reveals the Agent details (if assigned), booking details, and additional service information, along with an option to raise a complaint. Note that if there's a pending complaint about the service, a new complaint cannot be raised until the previous one is resolved.



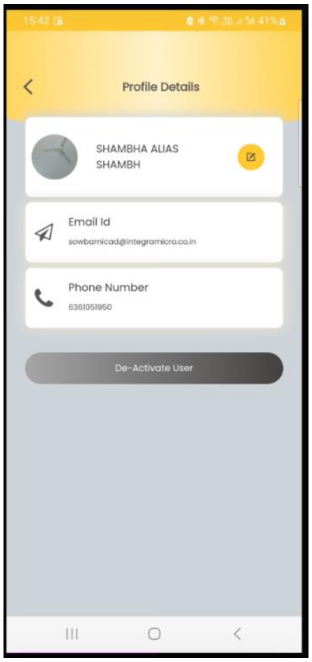
8.3 Profile

By navigating to the profile section, users can view their name, email ID, and additional details as depicted in the image.

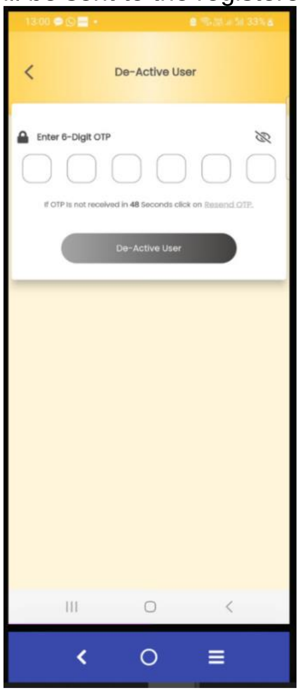


8.3.1 Profile Details

It displays the username along with the email and mobile number.



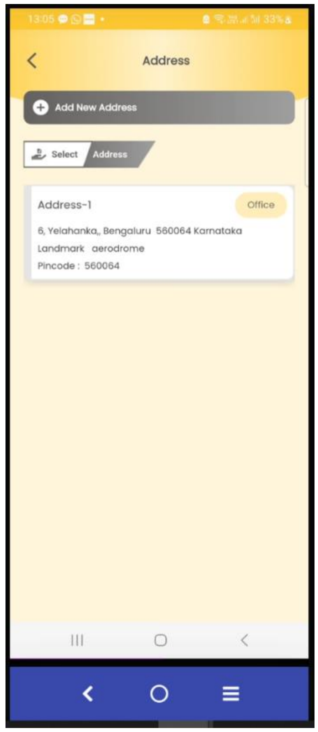
- Clicking on the icon beside the name prompts you to grant permission to take pictures. You can then upload the photo.
- An option to deactivate the user is available.
- Upon clicking this option, an OTP will be sent to the registered mobile number for verification.



Enter the OTP and click on "Deactivate User" to complete the deactivation process. This action will effectively deactivate the user account.

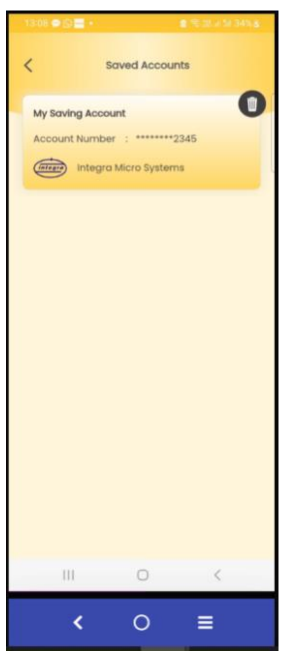
8.3.2 Saved Address

The users can view their saved addresses and add new ones. Clicking on a saved address provides options to edit or remove it.



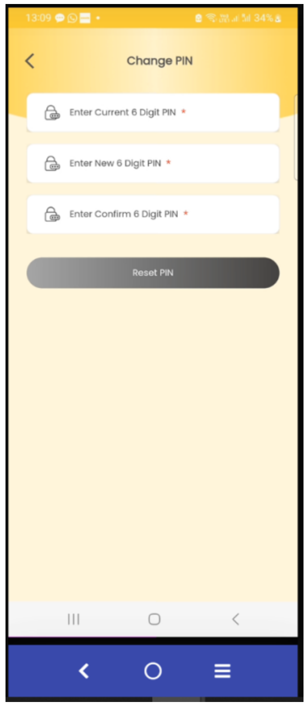
8.3.3 Saved Accounts

The list of saved accounts is displayed, with an option to delete each account. Clicking on the delete icon prompts for confirmation, after which clicking "delete" removes the account; otherwise, click "cancel" to retain it.

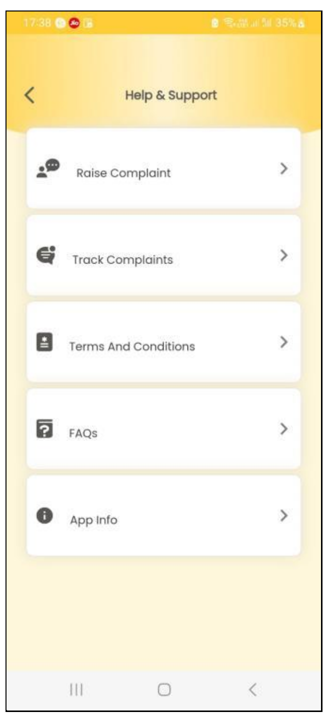


8.3.4 Change PIN

- The users can reset their PIN. Enter the current 6-digit PIN, provide the new PIN, confirm it, and then click "Reset PIN."
- The "View" option allows users to see their PIN. If the same PIN is provided as the previous one, an error message will be displayed. Users should enter a new PIN. After resetting the PIN, a success message will be displayed, and a notification will be sent to the registered mobile number confirming the PIN reset.

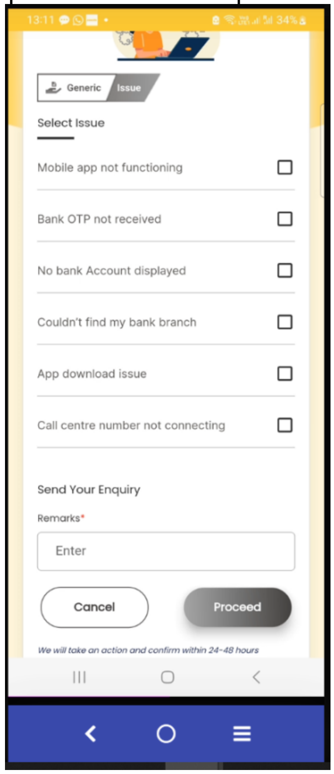


8.3.5 Help & Support



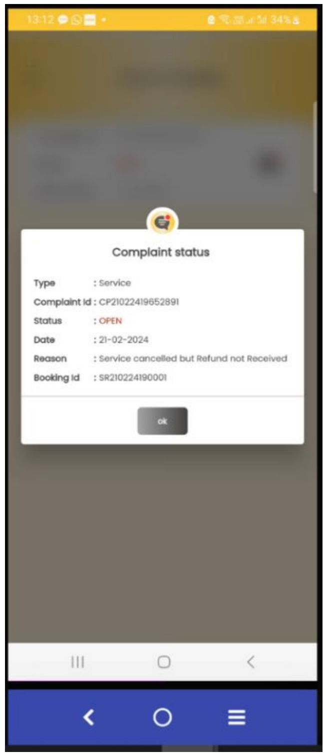
8.3.5.1 Raise Complaint

Select an issue, provides remarks, and proceeds. The complaint will be registered successfully.



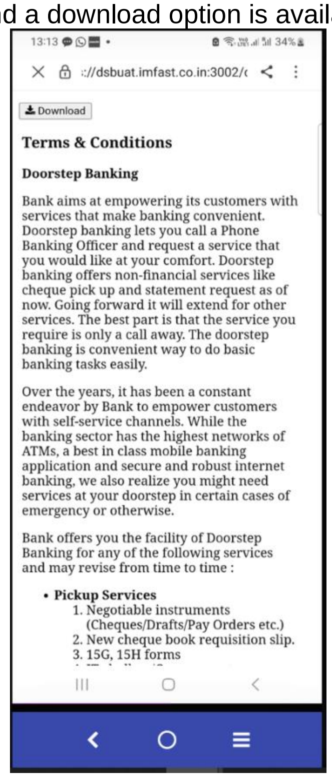
8.3.5.2 Track Complaints

Click on the complaint to view its details.



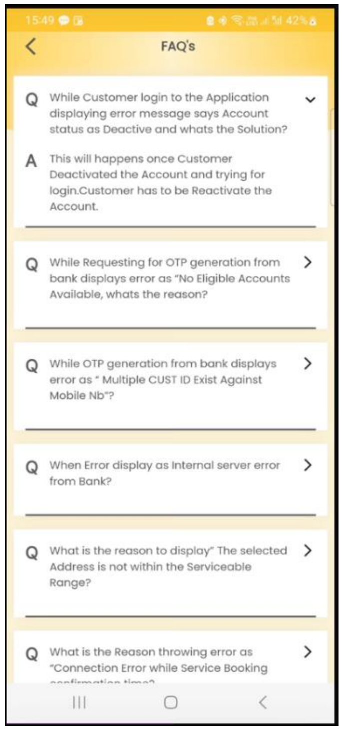
8.3.5.3 Terms & Conditions

It displays the terms and conditions, and a download option is available.



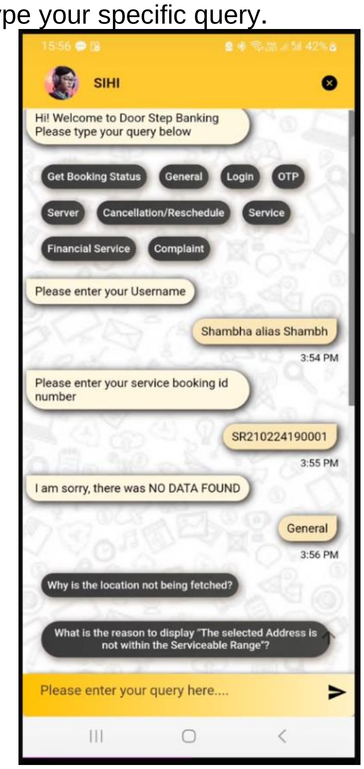
8.3.5.4 FAQs

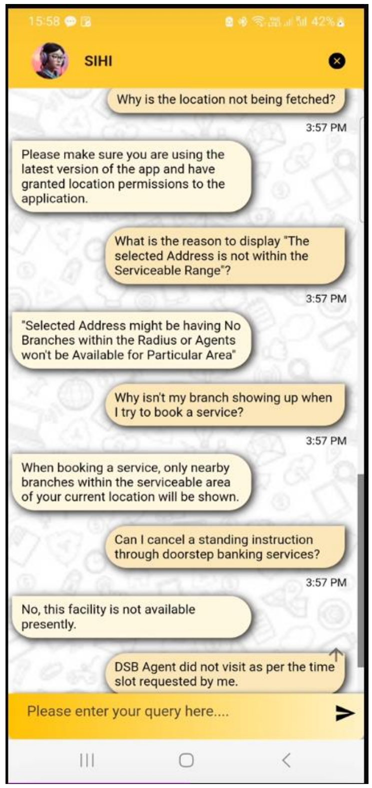
Frequently Asked Questions (FAQs) provide concise answers to common queries and concerns that users may have about the system.



8.3.5.5 Chat Bot

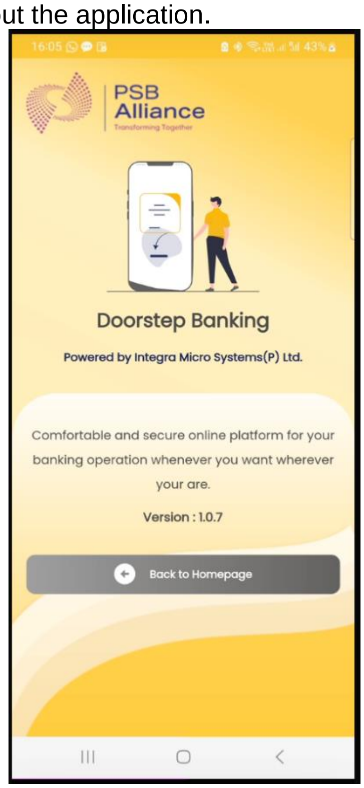
You can select the option and also type your specific query.





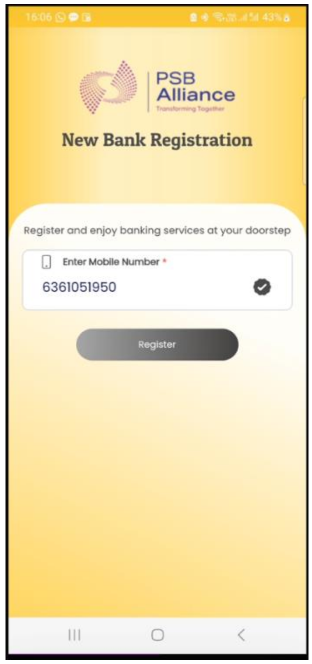
8.3.5.6 App Info

This section provides information about the application.

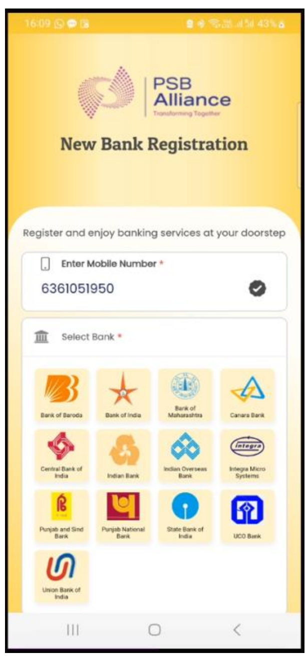


8.3.5.7 New Bank Registration

The mobile number is auto-fetched.



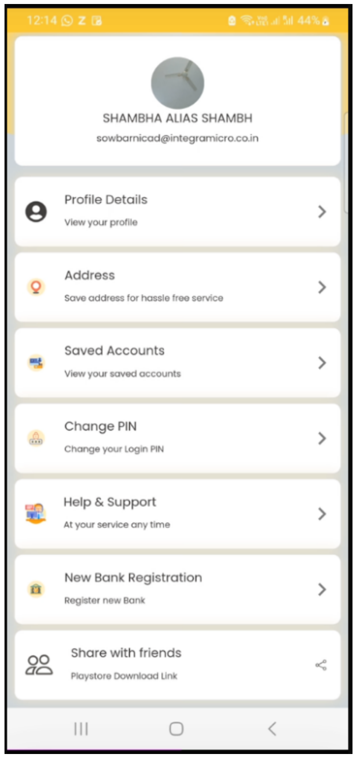
Click on Register.



Clicking on the bank displays the declaration box. Enable the box and provide the details. The new bank is registered.

8.3.5.8 Share with friends

Click on this, select the app, and share it with your friends.


SHAMBHA ALIAS SHAMBH
sowbarnicad@integramicro.co.in
Profile Details
View your profile
Address
Save address for hassle free service
Saved Accounts
View your saved accounts
Change PIN
Change your Login PIN
Help & Support
At your service any time
New Bank Registration
Register new Bank
Share with friends
Playstore Download Link