



Indian Banks' Association

Doorstep Banking - Frequently Asked Question

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.

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.

I have multiple Accounts with multiple Banks. Can I avail DSB facility for all such Accounts?

You can avail DSB facility for any of the listed 12 PSU Banks against your Account linked with your Mobile number.

What are the Instruments which I can place with the DSB Agent for collection?

You can deposit instruments as mentioned in the annexure.

How can I identify a genuine DSB Agent at the time of placing Service request for pick up of Instruments?

Authorized DSB Agents are provided with a Photo ID Card and Dress code. Besides, after successful Service Request initiation a common Service Code will be generated for the Customer and assigned DSB Agent. Before handing over the Instruments, customer can check the Service code with the DSB Agent.

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.

Whether I can deposit multiple Instrument for collection?

Yes. You can deposit multiple Instruments at a time for collection using a 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.

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 your need, DSB Agents can also provide you 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.

How DSB Agent will carry the Instruments?

Normally, you should handover the Instrument(s) along with the Pay-in-Slip in a sealed ENVELOP for operational convenience and security. You can write no of instrument, your Bank Branch name and your name on the face of the Envelop.

I 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".

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.

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.

How can I cancel a Service Request?

In case of Post service, order cancellation is possible before agent pick up the document from customer. In case of Pre-Service, order cancellation is possible before bank user completes the request.

Is there any Cancellation charges?

Yes.

What is the process of registering any complaint or grievance?

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.

What is the Time available for completing a Service Request?

All request 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.

Can I cancel any active Service Request?

Yes. You can cancel any Service request even after initiation of the Request.

In which circumstances, I can not 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.

How can I cancel my Service Request?

You need to visit Order details screen (for live order tracking in landing page).

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.

DSB Agent did not visit as per the time slot requested by me.

Reasons will be ascertained, and necessary action will be taken under intimation to the customer.

Can I register my complain against a completed Service Request?

Yes. You can register by selecting the option available in the Mobile App mentioning the Service Request ID/Code etc.

How do I follow up my complaint/dispute further?

Once you register Dispute/Complaint in the App, you will be allotted a Dispute ID. With this ID you can track the response.

Who will resolve my dispute?

Dispute Resolution will be done by Customer Care Executive of Service Provider/Bank as the case may be.

Can I lodge complaint with the Bank directly through email/Letter?

Yes. In any such communications, you have to mention the Service Request ID/Code for taking necessary further action.

What are the Instruments which I can place with the DSB Agent for collection?

You can deposit instruments viz. DD/ PO; New Cheque Book requisition slip; 15G / 15 H Form; Tax Challan; Standing Instruction request etc. For updated list please visit list of services.

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.

Is there any Cancellation charges?

No