

पंजाब एण्ड सिंध बैंक

(भारत सरकार का उपक्रम)

प्र. का. सूचना प्रौद्योगिकी विभाग

द्वितीय तल, बैंक हाउस,

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PUNJAB & SIND BANK

(A Govt. of India Undertaking)

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Message for Bank Customers

Reg: Usage of Alternate Delivery Channels.

With demonetization of Rs. 1,000/- & Rs. 500/- notes, the focus of Ministry of Finance is to encourage use of alternate delivery channels and promote cashless transactions for utility payments and shopping etc. Our Bank has the following alternate delivery channels in place which may be used by customers of the Bank:

1. **Internet Banking:** This facility is available both to Retail and Corporate customers.

Features	Who can use
<ul style="list-style-type: none">• Statement all of Accounts• Fund Transfer Facilities• Self/Linked Account Transfer• External Fund Transfer (NEFT-Inter Bank)• Third Party Transfer (Within Bank)• Bill Payments• Tax Payments (Direct Tax, DVAT/CST)	<p>Existing as well as New Customers can avail Net Banking Facility of the Bank.</p> <p>Nearly all types of Utility Bill payments can be made through our Net banking facility including Inter Bank & Intra Bank transfer of funds.</p>

2. **Mobile Banking:**

Features	
Features available through Smart Phone with NET Connectivity:	USSD based Mobile Banking for Basic Phones (Other than Smart Phones):
<ul style="list-style-type: none">• Balance Enquiry• Mini Statement• Intra-bank Fund Transfer• Inter- Bank Fund Transfer (through NEFT having a cut-off time 8am to 7pm)• Fund Transfer through IMPS facility (Instant and 24*7 any time funds transfer)• Cheque Status• Stop cheque• ATM/Branch locator through Pin Code• Bill Payment• Mobile Recharge• DTH Recharge• Temple Donation• Institutional Fee Payment etc.	<ul style="list-style-type: none">• No Internet required• Services available 24x7 any time• Balance Inquiry• Mini Statement• Fund Transfer (Mobile to Mobile, Mobile to Account)• Maximum Debit amount per transaction – Rs. 5,000/.• Maximum Debit amount per day – Rs. 5,000/-.

3. **ATM & Debit cum ATM Card (Rupay & Mastercard):**

Features	
ATM	Debit cum ATM Card (Rupay & Mastercard)
<ul style="list-style-type: none">• Cash Withdrawal• Balance Enquiry• Mini Statement• PIN Change• Value Added Services• Tax Payment• Aadhar Seeding• Mobile Banking Registration	<ul style="list-style-type: none">• Cash Withdrawal• Tax Payments• Bill Payments• POS Operations

4. **RTGS/NEFT:**

Features
<ul style="list-style-type: none">• Fund Transfer through RTGS (Min. Rs. 2.00 lacs and above) on real time basis.• Fund transfer through NEFT (Any amount) in batch mode available through branch as well through Net Banking/ Mobile Banking.

5. **E-commerce (Through Internet Banking & Debit Card):**

Features
<p>Bank has tie up with:</p> <ul style="list-style-type: none">• SBI e-pay gateway• Bill Desk• Paytm• PayU• Nuspay• Atom• Times Money <p>for utility payments like payment of water/electricity bills, booking of tickets (Rail/Bus/Air etc).</p>

Apart from above, Bank is planning to start other avenues like POS Machines, Preloaded Cash Cards, Gift Cards and other prepaid instruments etc., the detail of which will be intimated by the Bank to its customers as well as general public.

Customers are requested to make best use of existing facilities to make our country a cashless economy.

For any assistance you may please visit your parent branch.

Regards,

(Deepak Maini)
General Manager (IT)