

SALIENT FEATURES AND WORKINGS OF THE KIOSK BANKING SOLUTION:
(THE ONLINE SOLUTION FOR BC LOCATIONS)

The Kiosk Banking Solution facilitates on-line real time Banking Services at BC Locations. This solution can be used by Corporate BCs who wish to use it, viz. M/s CSC and also by the individuals, engaged as BC Agents by the Bank.

2. KBS is a web-based solution which can be deployed at BC locations for authorized users using their Personal Computers (desktops / laptops) mapped to the bank's system for this purpose.

3. KBS would primarily be used by the BC Agents at his locations. Users of KBS at BC locations and branches would be created by the administrator at respective circle offices.

4. Under KBS, the following banking services are available at the BC Locations:

- a. Customer Enrollment for Opening of Accounts in the CBS system
- b. Cash Withdrawal
- c. Cash Deposit
- d. Transfer of Funds within the Bank
- e. Generation of Mini Statement (Last 10 Transactions)

5. The accounts opened using KBS at the BC Locations would be opened in the Bank's CBS system after following due process. A customer whose account has been opened at BC locations through KBS would also be a CBS account holder of the bank.

6. With the passage of time additional & value added services have been introduced from the KBS which is appended below:

Value Added Products:

- (a) **Inter-Sol Deposit:** Inter-sol transactions are operational from BC locations. However, intersol charges for transactions up to Rs 25000/- has been waived.
- (b) **Indo-Nepal Remittances:** Indo-Nepal Remittances in tie up with Everest Bank which was operational from the branches has been operationalized under BC network also.

- (c) **Immediate Payment System (IMPS):** Immediate Payment system earlier operational through Internet Banking has been operationalized under BC network also.
- (d) **Micro-ATM:** The Micro –ATMs has been operationalized from BC locations which facilitates both intra & inter-operable services.

Aadhaar based Transactions:

- (i) **Aadhaar Enabled Payment System (AEPS):** AEPS is a product which facilitates basic banking transactions (Withdrawal, Deposit, Fund Transfer, Mini Statement & balance Enquiry) on the basis of biometric authentication from the UIDAI data base. For undertaking transaction through AEPS, account should be seeded with Aadhaar number. All the transactions under AEPS are routed through NPCI.
- (ii) **Account Opening through e-KYC:** e-KYC is the process of account opening on the basis of KYC verification electronically from UIDAI data base. For opening of Bank account, e-KYC product is fully operational and is working smoothly both at the branches and the BC locations.

Other Products:

- (iii) **Term Deposit & Recurring Deposit:** The product has been customized under KBS and has been deployed at BC locations.
- (iv) **Aadhaar Seeding at BC Location:** Presently, Aadhaar seeding is taking place at branches and BC channel has also been enabled. We also receive request through alternate delivery channels like ATM, IBS etc and are being seeded on centralized basis.
- (v) **PMJJBY, PMSBY & APY:** Enrolment of customers under PMJJBY and PMSBY can be undertaken through BC network also.
