PSB UnIC: Mobile Banking User Manual

Digital Stock Trading and Mutual Fund Platform on PSB UnIC

Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

Punjab and Sindh bank and Fisdom Partnership
Digital Stocks & MF journey on PSB UnIC

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UNIFIED ACCOUNT JOURNEY

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UNIFIED ACCOUNT JOURNEY(1/8)

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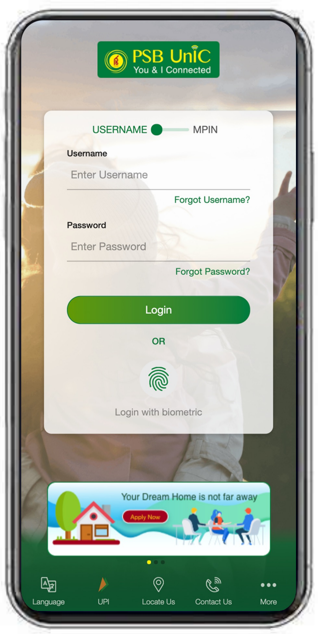
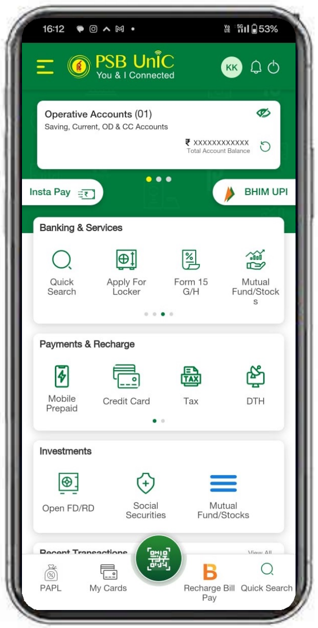
The customer needs to login to their Mobile app and keep the below mentioned data handy -

- **PAN Number**
- **Aadhaar Number**
- **Mobile no. Linked with the Aadhaar card**

1. Login with your credentials on PSB UnIC App



2. Under Banking & Services click on Mutual Fund/Stocks



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UNIFIED ACCOUNT JOURNEY(2/8)

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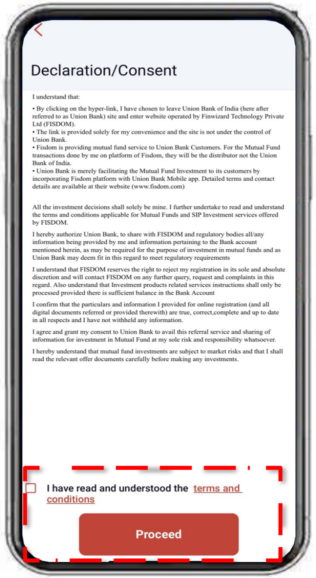
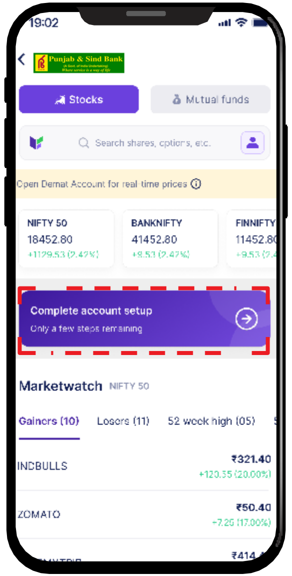
3. Check I have read terms & Conditions & Click on Proceed

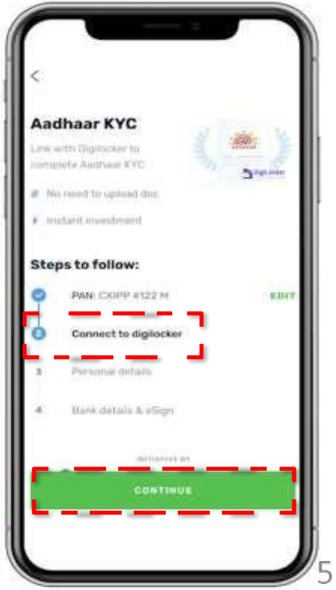
4. click on Complete Account Setup

5. Customer needs to enter their PAN & their residential status to check if they are KYC Compliant or not and then click on Continue

6. Link with Digilocker to complete Aadhaar KYC & click on Continue







UNIFIED ACCOUNT JOURNEY(3/8)

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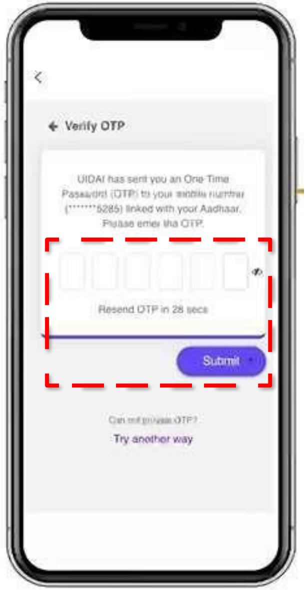
7. Customer needs to enter the Aadhaar number linked to their Mobile number and then click on Next

8. Enter OTP and Click on Submit



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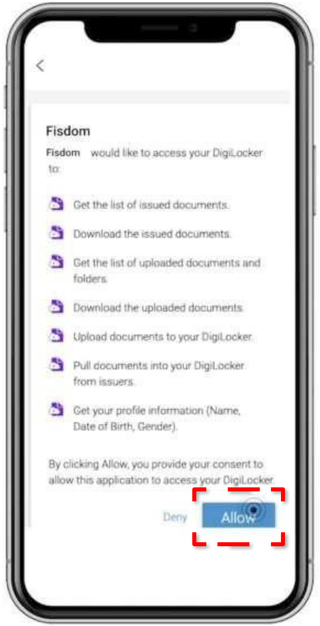
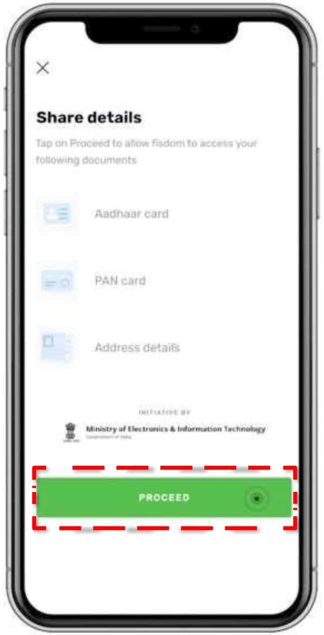
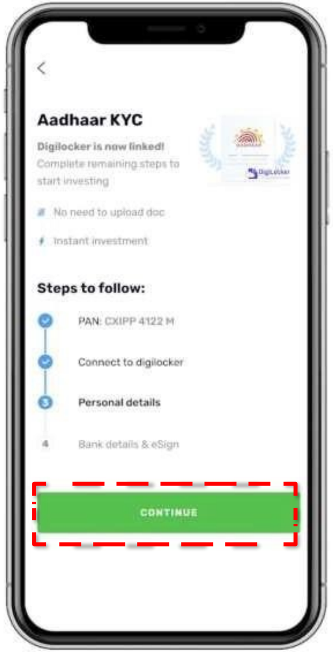
9. Click on Allow for FISDOM to access Digilocker



10. Click on Proceed to allow access to the following documents



11. Customers Digilocker is linked click on Continue



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UNIFIED ACCOUNT JOURNEY(5/8)

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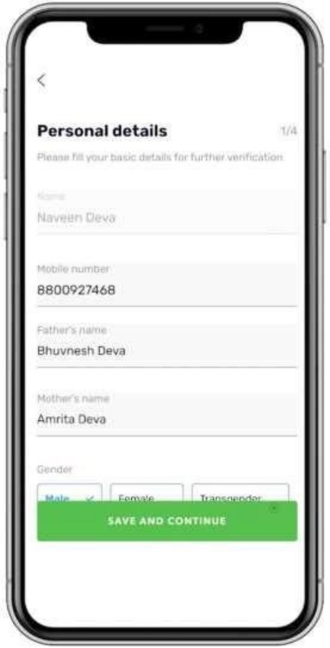
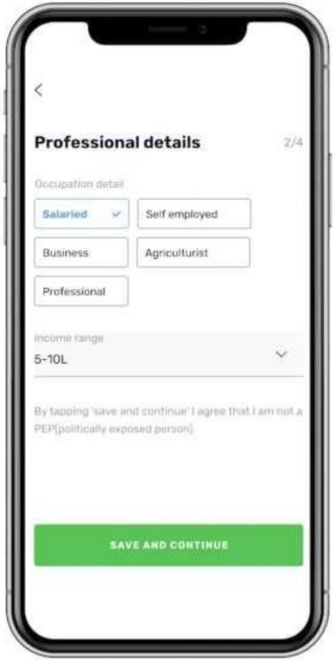
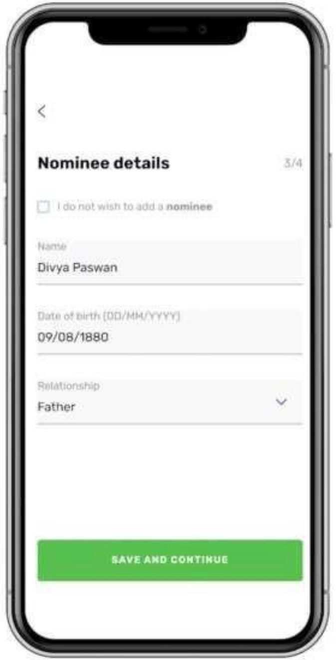
12. Customers needs to enter their Personal, Professional and Nominee details and then click on Save and Continue







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UNIFIED ACCOUNT JOURNEY(6/8)

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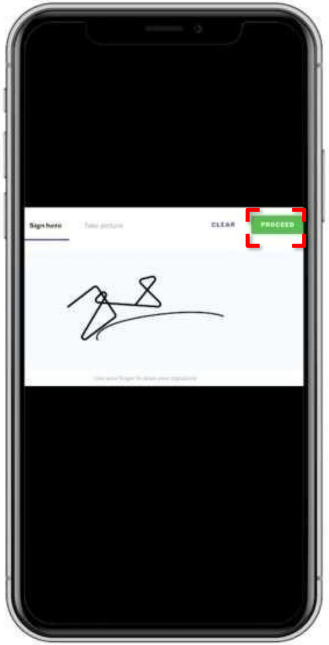
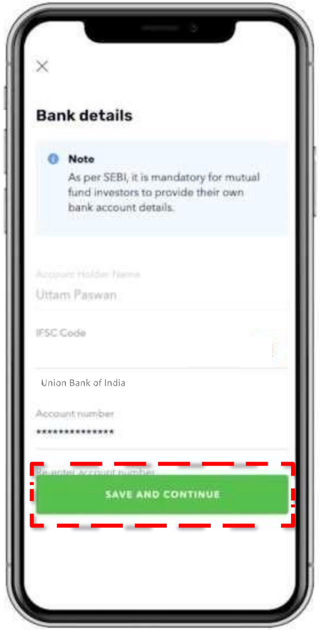
13. Click on Proceed once the Customer has shared their Signature on the app.



14. Details of the bank account that the customers wishes to link for their investments needs to be filled here.



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UNIFIED ACCOUNT JOURNEY(7/8)

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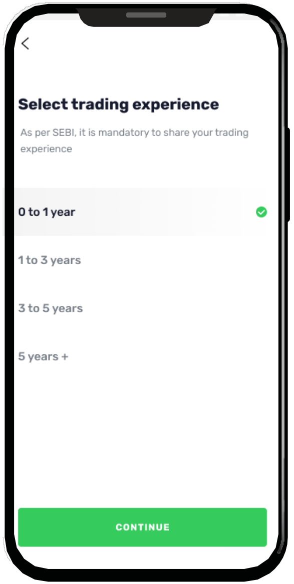
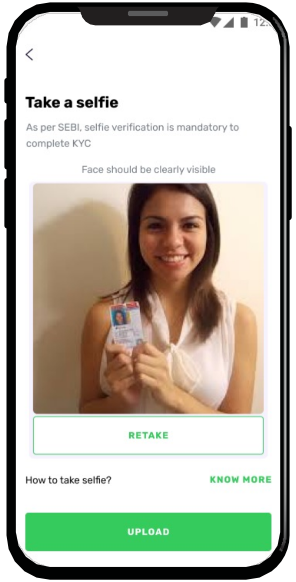
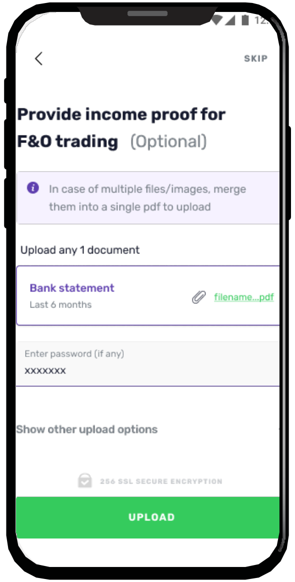
15. Select your trading experience & click on continue



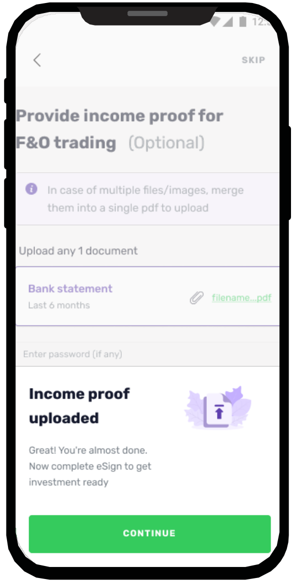
16. Upload your selfie



17. Upload your income proof for F&O trading



18. Click on Continue



UNIFIED ACCOUNT JOURNEY(8/8)

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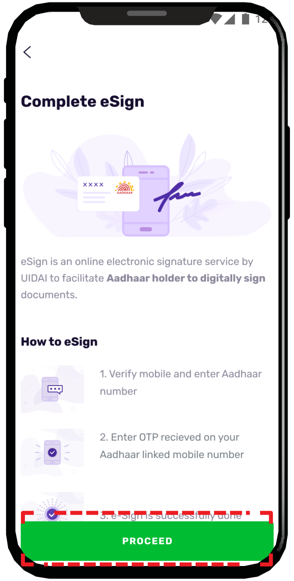
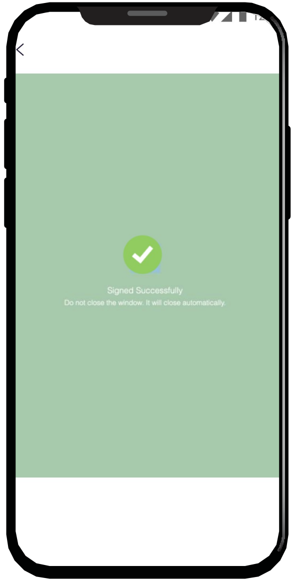
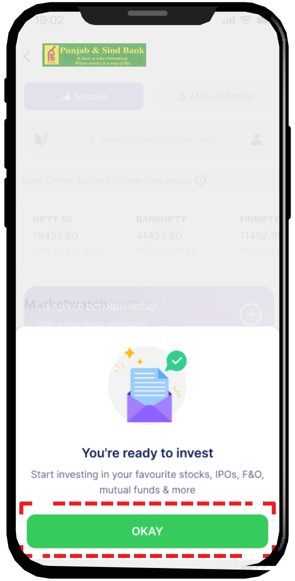
19. Proceed to Complete eSign



20. You're eSign is completed



21. You're Ready to invest



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App Journey - KYC Completion

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In case the Aadhaar number is not linked with registered mobile number or Aadhaar and PAN are not linked, follow the below steps.

1. Click on **Try another way** at the bottom of the screen since the mobile number is not linked to Aadhaar or documents are not available on digilocker.
2. Customer will then be prompted to upload their PAN and address proof. Acceptable address proofs are Driving license, election card and passport. Aadhaar card upload is not considered as valid address proof at this stage. Click on **Continue**.
3. On the next stage, customer will be asked take a selfie and **Proceed**
4. Customer then needs to enter their Personal, Professional and Nominee details as given in step 13 and then click on **Save and Continue.**
5. Customer will need to sign on the canvas using their fingertip as given in step 14 and click on **Proceed.**
6. Customer will then be prompted to enter the bank account details that they wish to register for MF investments as given in step 15. Click on **Save and Continue.**
7. After saving and continuing, the customer will get an option to **Download the KYC Form** for their signature. The physical form then has to be printed, signed by the customer & uploaded back on the App.
8. KYC completion in this case will take 24-48 hours for completion post which the customer can **Start Investing**.

MF Transaction Journey

App journey - Transaction One Time (1/2)

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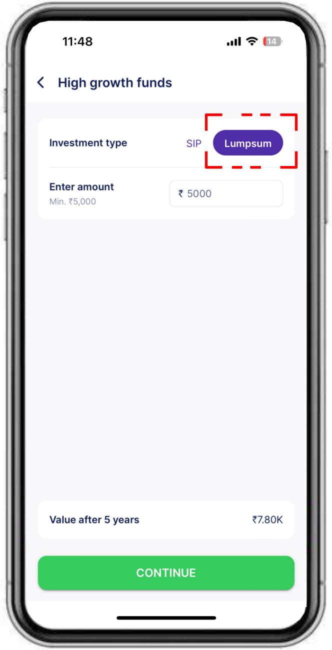
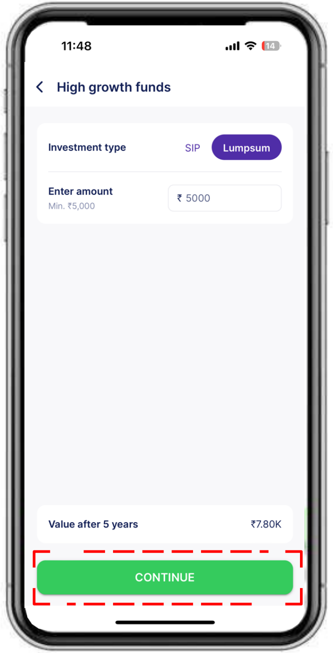
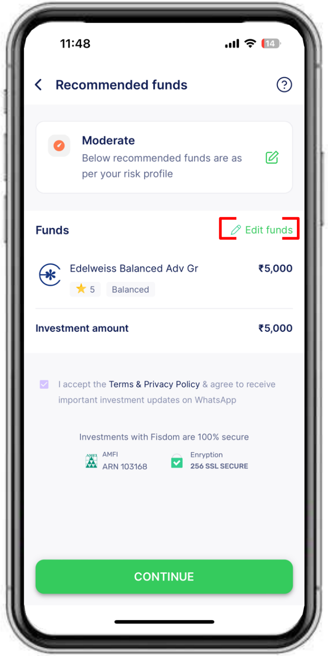
1. Click on one time



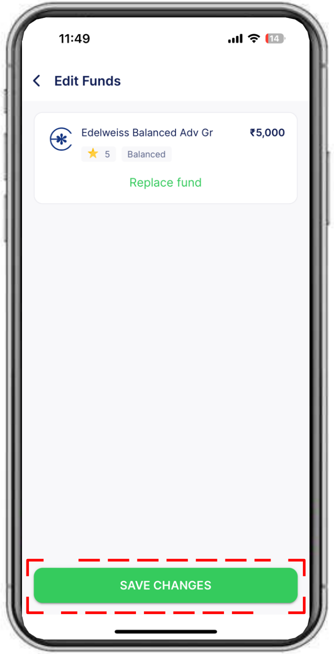
2. Enter the amount you wish to invest



3. Model Portfolio will be curated. Click on edit funds if required



4. Click on Save Changes



App journey - Transaction One Time (2/2)

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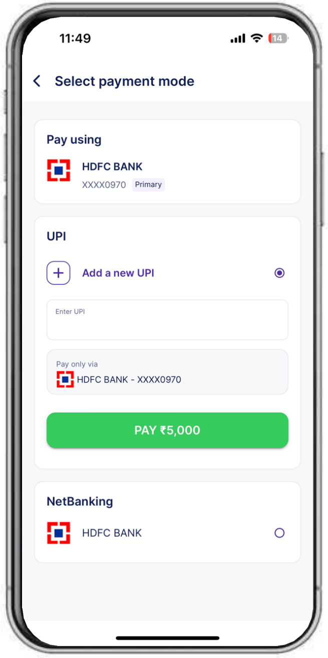
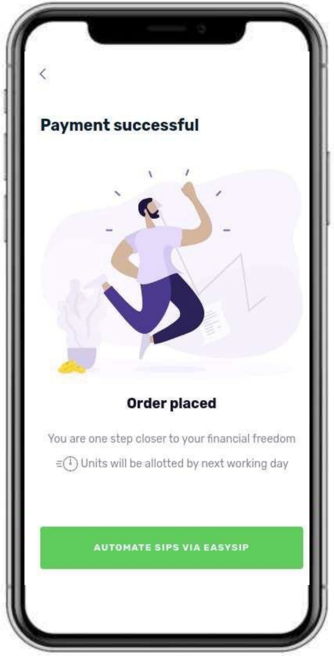
5. Select payment mode and Complete Payment



6. Confirmation Page appears after successful payment



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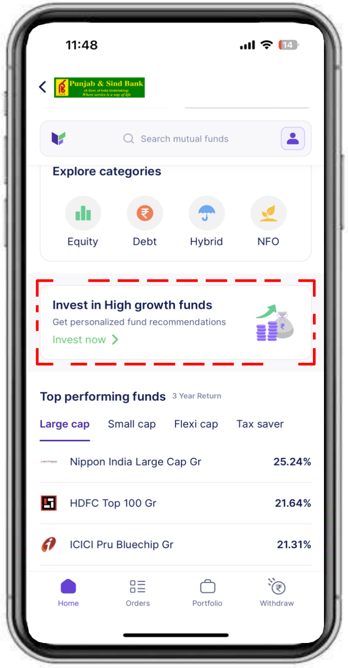
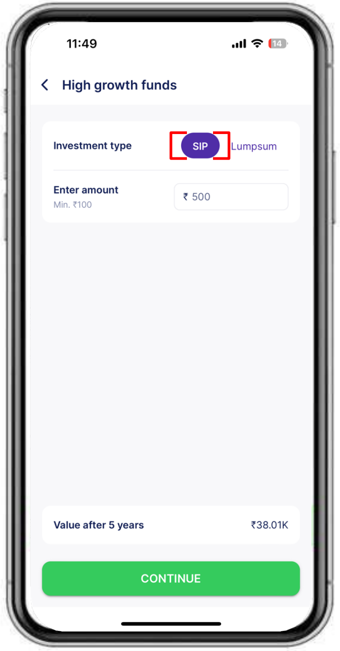
App journey - Transaction SIP (1/3)

1. Click on High growth funds



2. Click on SIP



App journey - Transaction SIP (2/3)

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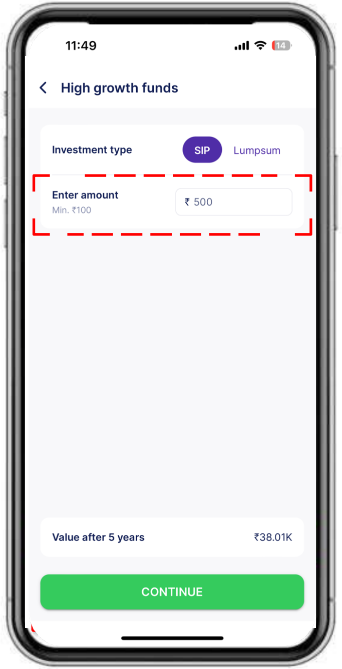
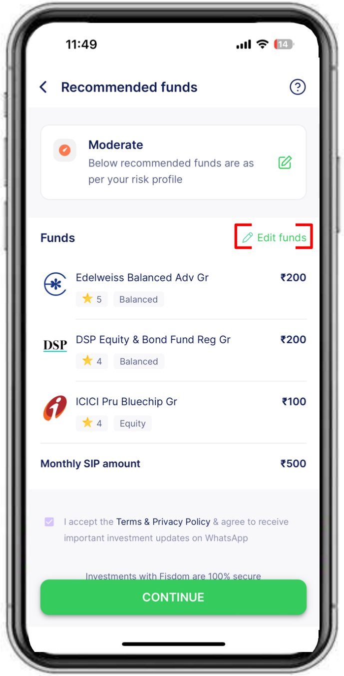
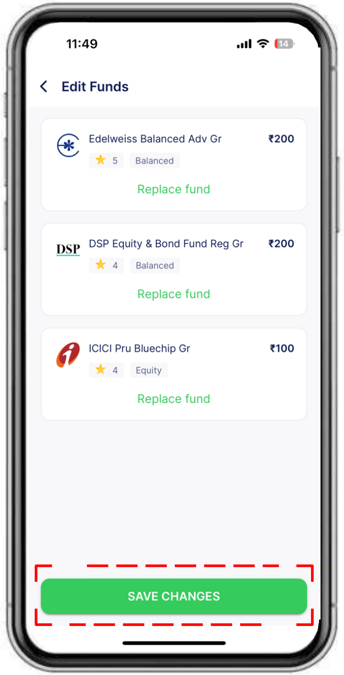
3. Enter the amount you wish to invest and click on continue



4. Model Portfolio will be curated. click on edit funds if required



5. Click on Save Changes



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App journey - Transaction SIP (3/3)

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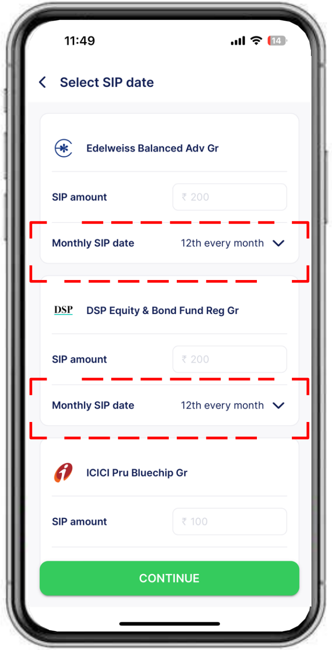
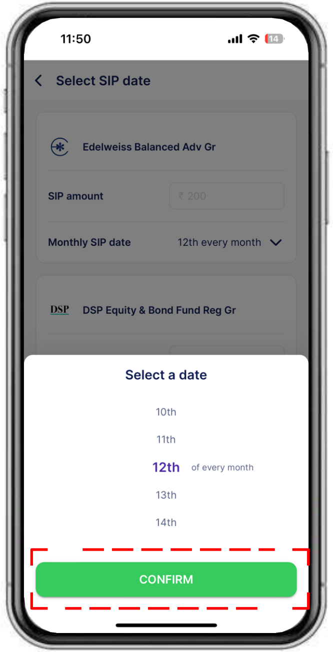
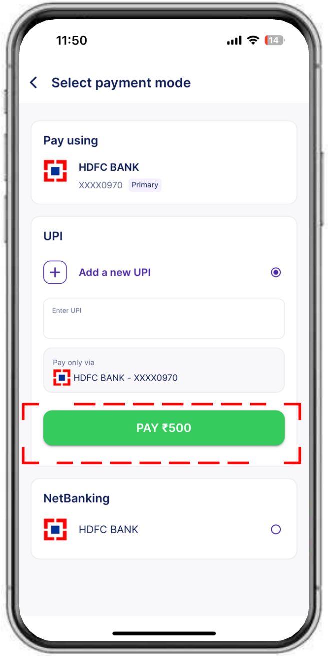
6. Select SIP dates for each fund



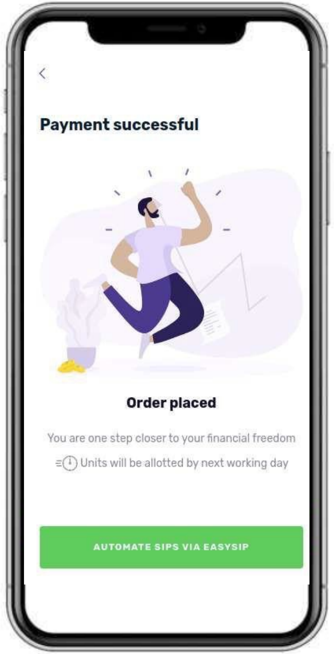
7. Click on confirm



8. Select payment mode and Complete Payment



9. Confirmation screen appears after successful payment



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MF/SIP Mandate Journey

App journey - MF Mandate (1/1)

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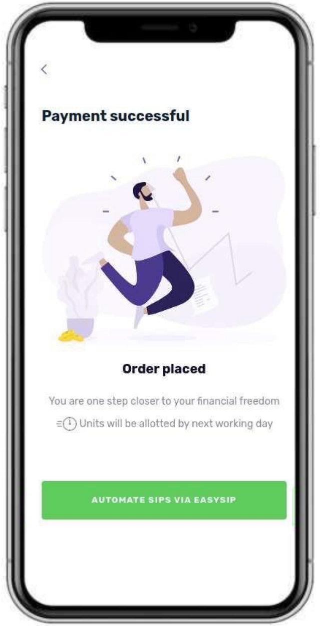
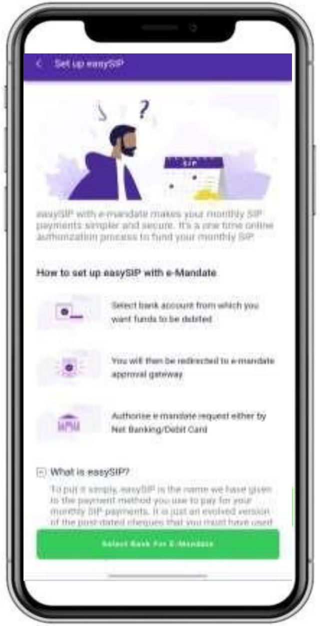
After the customer is done with their installment for SIP, the app will prompt them to activate SIPs via easy EasySIP. The mandate journey can then be completed in the next 4 steps. Mandate set up through eNach and can be completed using debit card or net banking details





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MF Portfolio View on App

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Portfolio View

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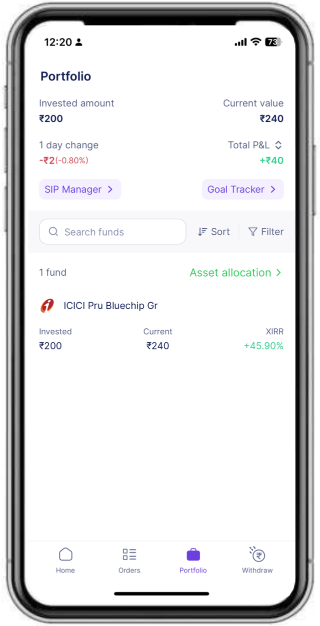

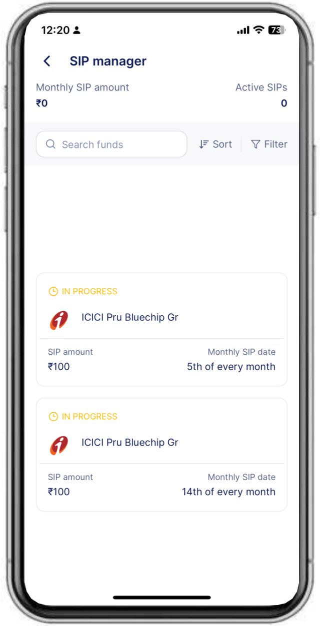

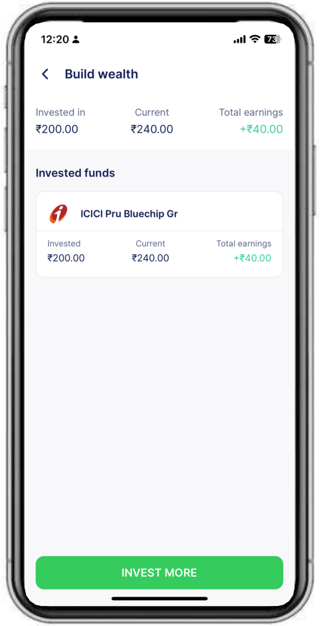

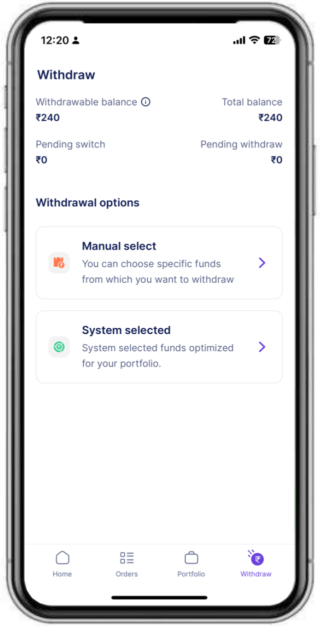

The customer can view their fund performance in the PORTFOLIO tab in the bottom of the screen. The customer can then navigateto the EXISTING SIP page to know their existing SIPs. They can visit the MUTUAL FUND TRANSACTION page to view all the transactions that have taken place. They can visit the TRACK FUND PERFORMANCE page to view the fund wise summary and they can click on WITHDRAW MUTUAL FUNDS to redeem funds after clicking the reason for redemption

MF Transactional and Withdrawal Cut of Timings

Timings

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Purchase Request

1. **Mode of Payment - through the PSB UnIC App**
    - Cut Off Time – 10pm
    - Applicable NAV – Next Day (T+1 Day)

Redemption Request

1. **Mode - through the PSB UnIC App**
    - Cut Off Time – 2:30pm
    - Applicable NAV – Same Day (T Day)

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STOCK TRADING TRANSACTION JOURNEY

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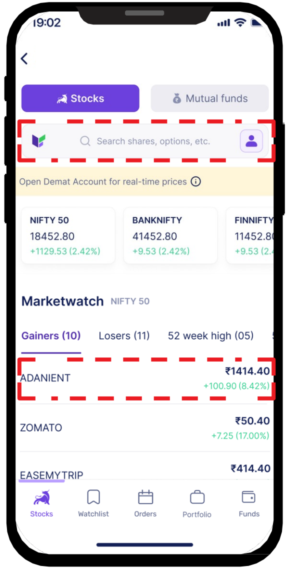
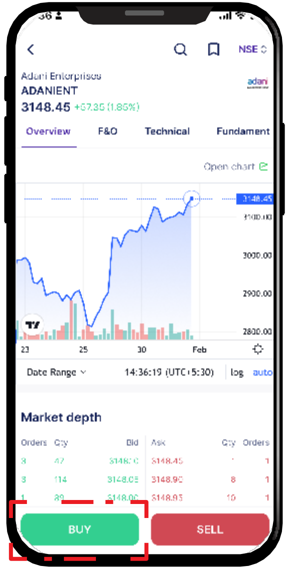
1. Click / Search for
Stock you want to invest



2. Click on
Buy



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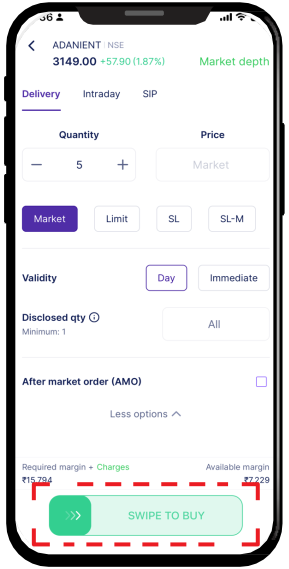
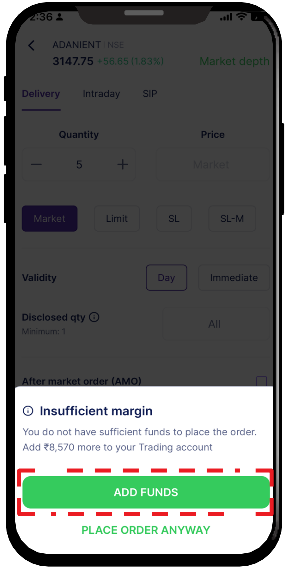
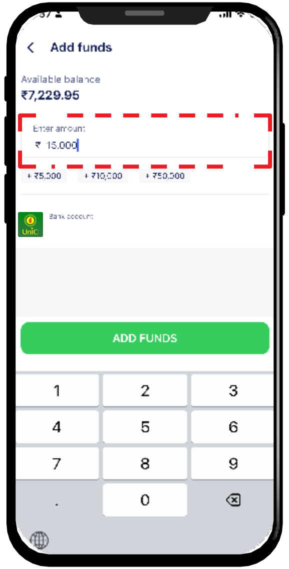
3. Enter the quantity of Stocks to Buy & **Swipe to Buy**



4. Click on **Add Funds**



5. Enter the Amount and **click on Add Funds**



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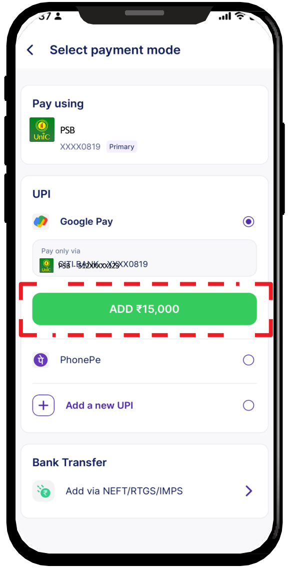
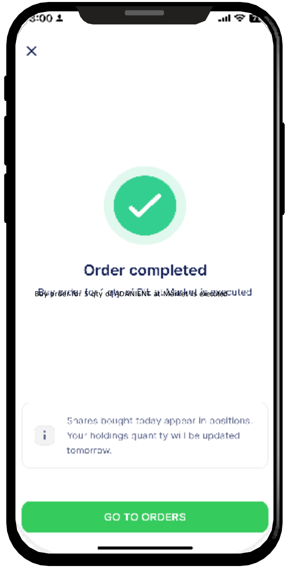
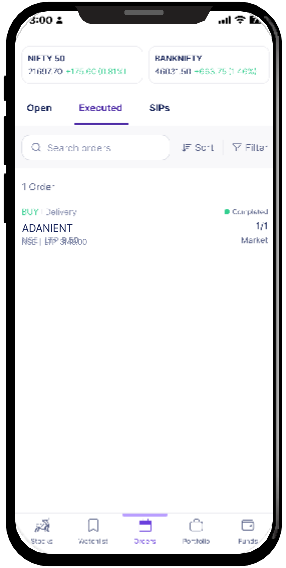
6. Select your **payment method and make Payment**

7. Your Order is **Completed**

8. Your can check your **Order in your portfolio** after your order is completed







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