

*“One stop single window interface for the  
Retirees of The Federal Bank Ltd “*

# **Digital Service Memoir [DSM]**

User Manual

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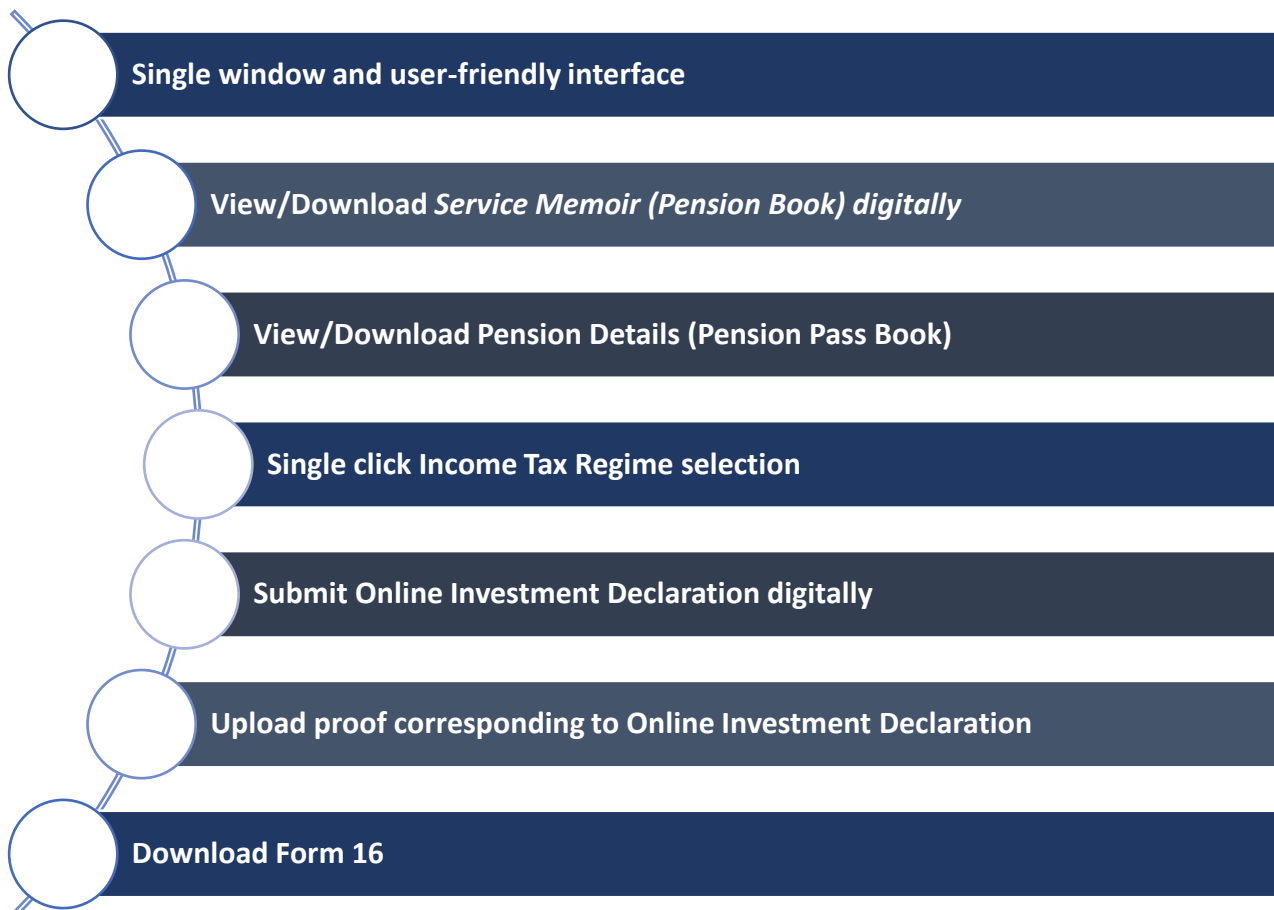
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## 1. About “Digital Service Memoir”

**Digital Service Memoir** is a portal intended exclusively for Pensioners of Federal Bank, which serves as a one stop single window and user-friendly interface for the following requirements.

- **Service Memoir (Digital Pension Book)**
- **Income Tax Portal**
- **Pension Pass Book**

## 2. Salient Features



### 3. How it works

#### 3.1. Accessing the Portal



to Access Digital Service Memoir [DSM]

Alternatively, the Link can be accessed through Bank's Website → [www.federalbank.co.in](http://www.federalbank.co.in) > Useful Links > Retirees' Space > Digital Service Memoir



(Please note that the portal will work best on **Google Chrome**.)

#### 3.2. Login Details

- The details of retirees are already incorporated in the *Digital Service Memoir*. The user can login and access the portal as given below.

Sign in

PF Number

Please enter PF Number

Password

Please enter Password

4 4 3 5 6 4 Refresh

Type the characters

Please enter the characters shown in the picture

Please enter Password

Forgot Password?

Sign In

Enter the PF Number of the Pensioner

The First time Password would be a combination of First 4 letters of Name and Date of Birth (DDMM)

If Name is ARUN with DOB 7/04/1965, the password will be "arun0704"

Type the Captcha characters as displayed

Click Sign in button to proceed to the next page

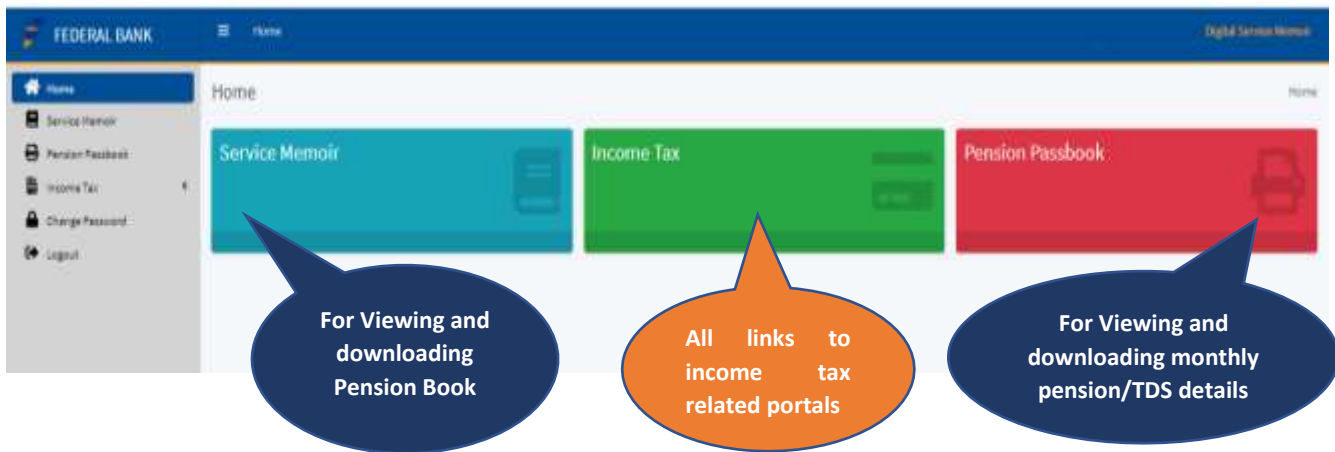
- Upon completing the login for the first time, the user will have to invariably change the password.

The screenshot shows a 'Create Password' form. At the top, there is a yellow box with the following instructions: 'Password must be at least 8 characters in length' and 'Password must be mix of upper and lower case letters, special characters as well as digits'. Below this are two input fields, both labeled 'New Password'. Underneath these is another two input fields, both labeled 'Confirm New Password'. At the bottom of the form is a blue 'Submit' button. There are two callouts: a dark blue one pointing to the password fields that says 'Enter a new password and confirm the same', and an orange one pointing to the 'Submit' button that says 'Click Submit'.

- The user will also have an option to reset the password using the *Forgot Password* Option

The screenshot shows a 'Forgot Password' form. It contains four input fields: 'PF No', 'PAN', 'Date of Birth', and 'Account No'. Below these fields is a blue 'Verify' button. There is also a link labeled 'Back to Login'. There are five callouts: an orange one pointing to the 'PF No' field that says 'Enter the PF Number of the Pensioner'; a dark blue one pointing to the 'PAN' field that says 'Enter the PAN of the user. (The filed is not case sensitive, i.e. Lower or Upper case can be used)'; an orange one pointing to the 'Date of Birth' field that says 'Select the Date of Birth'; a dark blue one pointing to the 'Account No' field that says 'Enter the Account number where pension is credited'; and an orange one pointing to the 'Verify' button that says 'Click verify to reset the password.'.

- Upon successful login to the portal the following homepage and functionality will be displayed.

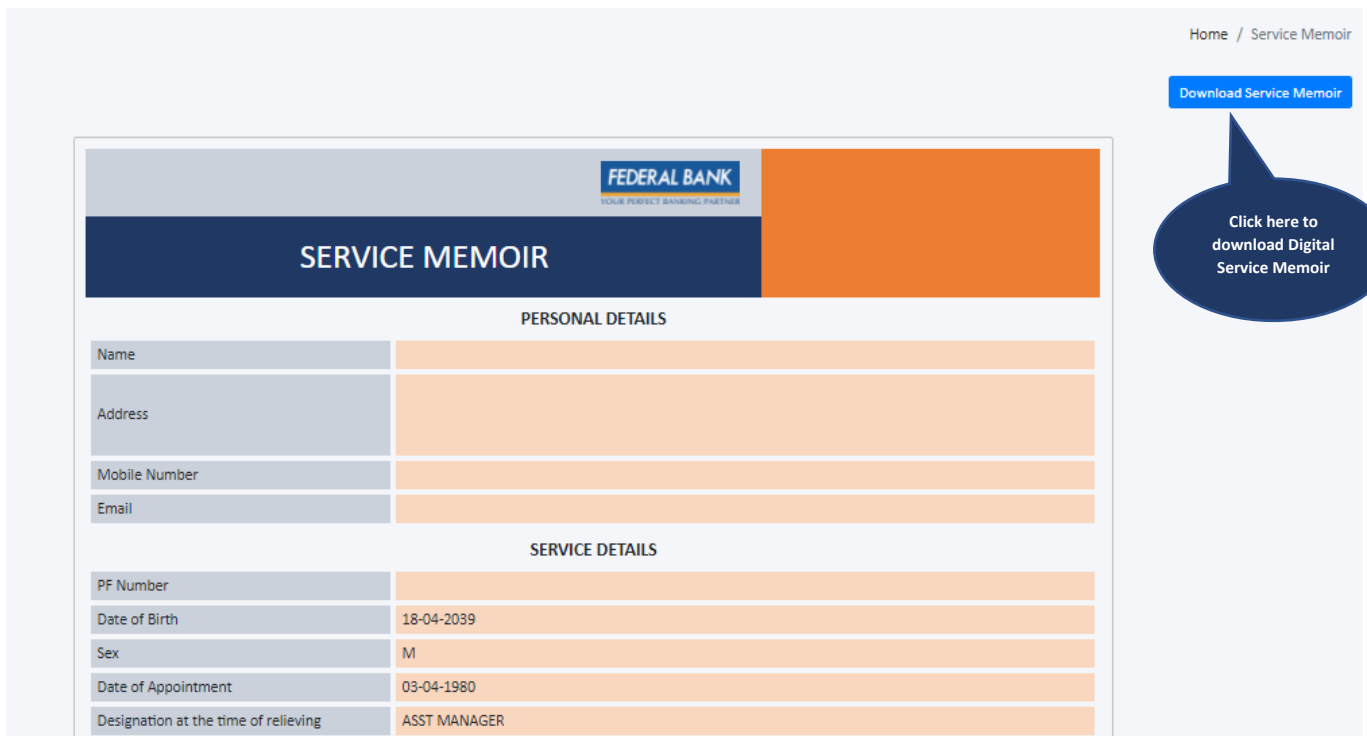


### 3.3. Service Memoir

The Service Memoir would include all the following details

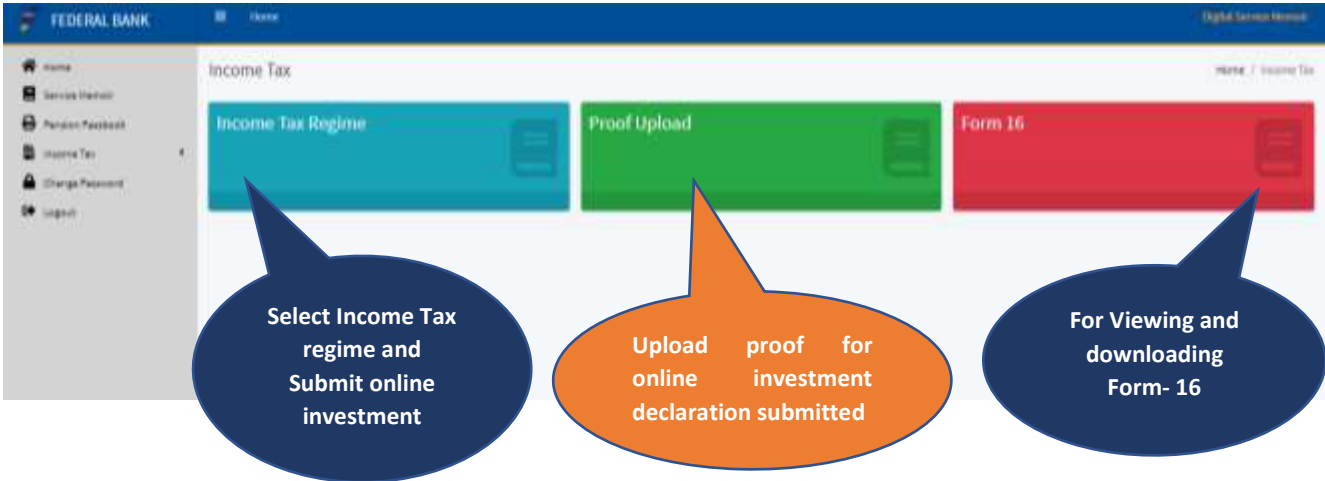
- Personal Details
- Service Details
- Pension details

It also includes details such as Photograph (Single and Joint), personal /service details such as address, contact details updated in Bank’s records, date of appointment etc and the latest pension details (Basic Pension, DA etc). The entire details can be downloaded in PDF which will act as a Digital Service Memoir.



### 3.4. Income Tax Portal

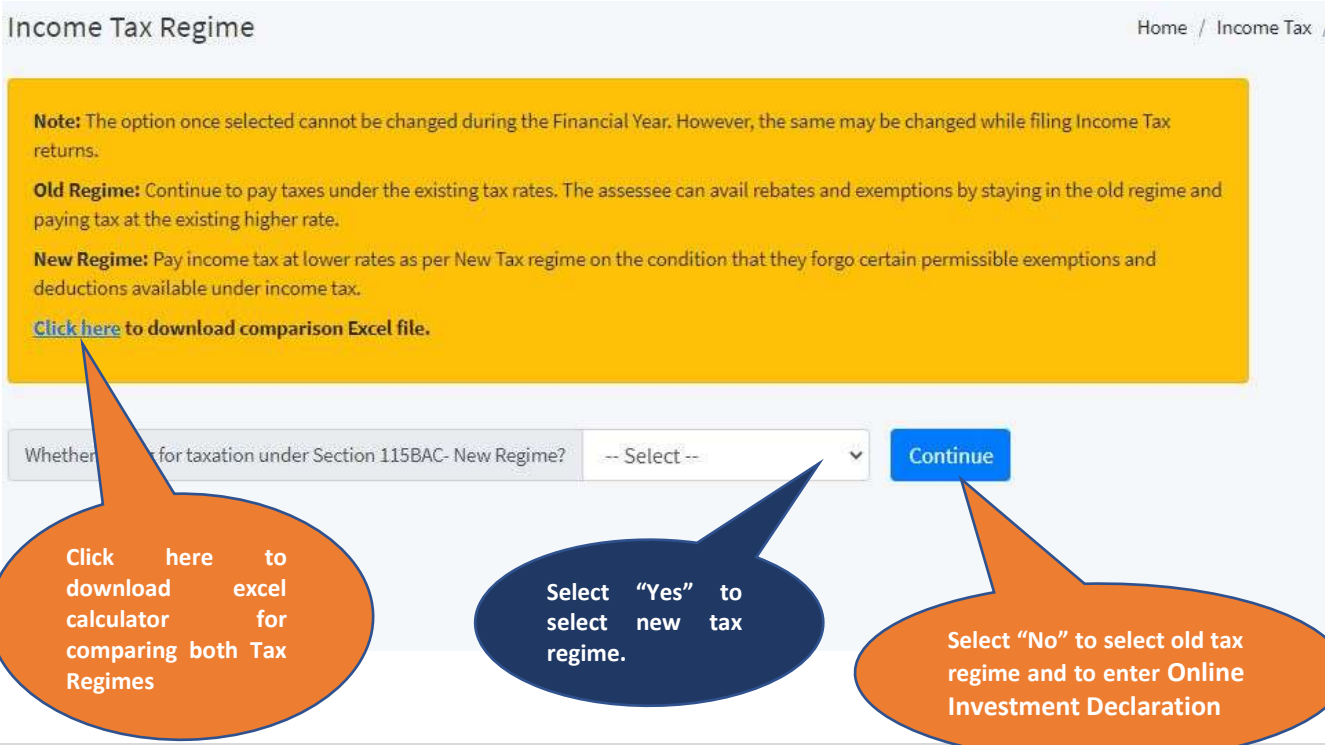
After login in DSM, on Dashboard, click on 'Income Tax' button to access the **Income Tax Portal**. It will have the following three tabs which will facilitate the user to submit and download all information related to Income Tax.



#### Income Tax Regime

**Step 1** – Select the *Income Tax Regime* Tab from Income Tax Portal

**Step 2** – Select 'Yes' or 'No' from the dropdown based on the choice of regime for Income Tax



**Step 3** – If selected ‘Yes’ (i.e. New Regime), submit the selection and the process is completed. Online Investment Declaration is not applicable in New Regime of Taxation. The entry will route to the Admin and upon successful verification, the user will receive an e-mail update.

**Step 4** – If selected ‘No’ (i.e. Old Regime), proceed further by entering the Online Investment Declaration in the next Page.

Online Investment Declaration Home / Income Tax / Online Investment Declaration

Staff Housing Loan (Federal Bank)

Note: Please update only if the repayment is made towards the principal portion. In case the account is rescheduled, please do not enter.

Account Number:  Account Number:  Principal Repayment:  Principal Repayment (for entire FY):  Save & Add New

SI No	Account Number	Principal Repayment	Action

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Other Housing Loans (if any)

Account Number:  Account Number:  Principal Repayment:  Principal Repayment (for entire FY):  Save & Add New

Loan availed from:  Save & Add New

SI No	Account Number	Loan availed from	Principal Repayment	Action

Total : 0.00

Enter Account No and Principal Repayment of Staff Housing Loan and select Save & Add New

Enter Account No and Principal Repayment of other Housing Loan (if any) and select Save & Add New

Select the Property Type and enter details of Income/ Loss from House Property.

Income from House Property

Property Type:  ▼

- Select --
- Let out property
- Self-occupied property
- Self-occupied and let out property



Enter the amount for applicable cases

Other Deductions

Sl No	Element Name	Description	Amount
1	BANKDEP	Bank Deposits under 80 C	0
2	HLDIRECT	Housing Loan (Principal repayment)	0
3	INSNORM	Insurance Premia (Normal Scheme)	0
4	INSPENS	Insurance Premia (Pension Scheme)	0
5	80TTA	Int on dep in saving account	0
6	INTEDLN	Interest on Education Loan	0
7	80CCG	Investment under equity saving	0
8	80CCD(1B)	Contribution To New Pension Scheme	0
9	80DD	Medical Treatment Handicapped Dependent	0
10	80U	Medical Treatment Permanent Disability	0
11	80D	Mediclaime	0
12	80EE	Interest On Residential Property	0
13	MFORD	Mutual Fund (Ordinary Scheme)	0
14	MFPEN	Mutual Fund (Pension Scheme)	0
15	N5C	N5C Fresh Investment	0
16	OTHINV	Other Investments	0
17	PPF	Public Provident Fund	0
18	TUTFEE	Tuition Fee (Max 2 children)	0
19	ULIPINV	ULIP	0
20	80G	Deduction under donation	0

Click Submit to complete online investment declaration

Submit Investment Declaration

**Step 5** – After entering the Online Investment Declaration, press submit button to complete the process. The entry will route to the Admin and upon successful verification, the user will receive an E-mail update.

Proof Upload

**Step 1** – Select the **Proof Upload** Tab from Income Tax Portal

**Step 2** – Details entered in Online Investment Declaration will be displayed automatically displayed here.

**Step 3** – For Staff Housing Loans, the Principal Repayment amount and Interest details will be automatically generated from MIS and displayed. The user has to confirm the value. In case there

is difference in the amount entered initially (while submitting Online Investment Declaration) and the amount fetched from MIS value, the entered amount should be corrected to match MIS value before confirming. Proof need not be uploaded for these items.

**Step 3** – other Housing Loans, the Principal Repayment details will be automatically generated from MIS and displayed. The user has to confirm the value and upload proof supporting the value entered.

**Principal Portion**

The screenshot shows the 'Proof Upload' section. At the top right, there is a breadcrumb: 'Home / Income Tax / Proof Upload'. Below it, the 'Staff Housing Loan (Federal Bank)' section contains a table with the following data:

Account Number	Principal Repayment	MIS Value	Confirm
1234567894	1,00,000	1,00,000	<input type="checkbox"/>

Callout boxes provide the following information:

- An orange callout points to the 'Principal Repayment' field: 'Data fetched from Online Investment Declaration'.
- A dark blue callout points to the 'MIS Value' field: 'Data fetched from Banks Database (MIS)'.
- An orange callout points to the 'Confirm' checkbox: 'Tick the Confirm filed after checking the values'.

Below this is the 'Other Housing Loans' section with a table:

Account Number	Loan availed from	Principal Repayment	Proof	Action
10719847813997				Select Proof <input type="button" value="Browse"/> <input type="button" value="Upload"/>

Callout boxes for this section:

- A dark blue callout points to the 'Principal Repayment' field: 'Amount to be checked/ modified based on proof'.
- An orange callout points to the 'Upload' button: 'Select the Proof and upload for verification'.

**Interest Portion**

The screenshot shows the 'Interest Portion' form with the following fields:

- Interest on Federal housing loan
- Interest on Federal housing loan (MIS)
- Proof (Self occupied property - Other Bank)
- Proof (Self occupied property - Other Bank) with 'Select Proof', 'Browse', and 'Upload' buttons.
- Proof (Let out property - Other Bank)
- Proof (Let out property - Other Bank) with 'Select Proof', 'Browse', and 'Upload' buttons.

Callout boxes provide the following information:

- A dark blue callout points to the 'Interest on Federal housing loan (MIS)' field: 'Data fetched from Banks Database'.
- An orange callout points to the 'Confirm' checkbox: 'Tick the Confirm filed after checking'.
- A dark blue callout points to the 'Proof (Self occupied property - Other Bank)' field: 'Data fetched from Online Investment Declaration'.
- An orange callout points to the 'Upload' button: 'Select the Proof and upload for verification'.

**Step 4** – The value entered in Online Investment Declaration corresponding to other Investments will be displayed . The user has to upload proof corresponding to the values entered.

The screenshot shows a table titled "Other Deductions" with the following columns: Element Name, Description, Amount, Proof, and Action. Two rows are visible: "HLDIRECT Housing Loan (Princ...)" and "NSC NSC Fresh Investment". The "NSC" row has a "Select Proof" dropdown menu, a "Browse" button, and an "Upload" button. Below the table is a "Submit Investment Proof" button. Callouts include: "Select the Proof and upload for verification" pointing to the "Upload" button, and "Click Submit to complete proof upload" pointing to the "Submit Investment Proof" button.

**Step 5** – After entering and uploading proof for various investments, press submit button to complete the process. The entry will route to the Admin and upon successful verification, the user will receive an E-mail update.

## Form 16

Select the **Form 16** Tab from Income Tax Portal to download Part A and Part B of Form 16

The screenshot shows the "Form 16" page in the Income Tax Portal. On the left is a navigation menu with "Form 16" selected. The main content area has a "Financial Year" dropdown menu set to "2021-2022" and a "Search" button. A callout bubble says "Select the Financial Year and".

This screenshot shows the "Form 16" page after a search. Below the search area, there are two green buttons: "Download Form 16 Part A" and "Download Form 16 Part B". Callout bubbles point to these buttons with the text: "Click to Download Part A of Form 16" and "Click to Download Part B of Form 16".

### 3.5.Pension Passbook

Pension Passbook Home / Pension Passbook

Period: 2021-2022

- 2021-2022
- 2020-2021
- Custom Date

[Submit](#)

Select the Financial Year/Custom date range.

Click Submit to generate passbook

1 of 1 Find | Next

[Download](#)

**GENERAL BANK**  
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## PENSION PASSBOOK

Name :	
PF NO :	
Address :	
Mobile :	
Date of Birth :	
Designation at the time of relieving :	
Type of Cessation :	
Annuity Ref No :	
SB Account Number :	

Click here to download the passbook in PDF, Word etc

**Pension Statement for the Financial year 2021-2022**

DATE	Gross Pension	TDS	Net Pension	Remarks
28-04-2021	40,602.00	4,060.20	36,541.80	Pension
28-05-2021	40,602.00	4,060.20	36,541.80	Pension

**Total Pension Credited for the period : 73,083.60**

## 4. Important Dates

Item	Date
Tax regime selection & Investment declaration*	By April 15 <sup>th</sup> of every FY
Proof Upload	By Jan 15 <sup>th</sup> of the corresponding FY

\*For the FY 21-22, the last date for selecting Tax regime and online Investment declaration would be 15<sup>th</sup> of July 2021.

## 5. Contact us

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