

Sahaj DMT Services



**The need of transferring money can arise at anytime & anywhere.
It often arises during non-banking hours.**

Domestic Money Transfer(DMT) is the service by which any one can send money by registering their mobile no across India with ease.

USPs of DMT service



- Easy to use.
- Safe and secure payment method.
- Interoperable across various banks.
- Encourages financial inclusion and serves the under banked sections of society.
- It is a completely safe and secure process as DMT transactions require the account holder's Account number & registered mobile number.
- It increases the reach to rural areas as banking executives can now reach distant rural places with DMT service.
- No limitations on adding Beneficiary from single mobile no. of the sender.
- Maximum money transfer limit per month, per mobile no. Rs.25k.

Portal Walk-through



SM to login with user id and password

The screenshot displays the SAHAJ portal's login interface within a web browser. The browser's address bar shows the URL `uat2.sahaj.co.in/web/guest/home`. The page features a yellow header with the SAHAJ logo on the left and navigation links for "SAHAJ CORPORATE", "REGISTRATION", and "English" on the right. The main content area is a dark blue banner with a black and white photograph of a group of people, including women in saris and men in shirts, gathered around a table. Overlaid on this image is the text "Reaching last-mile banking" in white and "Changing the banking landscape" in yellow. On the right side of the banner, there is a "Login" section with input fields for a user ID and password, a "Forgot Password?" link, and a red "Login" button. The bottom of the image shows a Windows taskbar with various application icons and a system clock indicating the time is 12:37 on 10/06/2020.

Reaching last-mile banking
Changing the banking landscape

Login

Forgot Password ?

Login

Portal Walk-through

SAHAJ

SM will click on “DMT” Tab under Banking. Then he will click on “Domestic Money Transfer” tab.

The screenshot shows a web browser window with the Sahaj Portal dashboard. The browser's address bar displays `retail.sahaj.co.in/web/guest/dashboard`. The page features a yellow header with the Sahaj logo and navigation icons. A dark sidebar on the left contains a menu with the following items: HOME, Entertainment, Banking (highlighted with a red box), Financial Services, DMT, Government Services, Insurance, E-Learning, Bill Payments, My Business, and Fastag. The main content area includes a red notification banner about Religare Health Insurance, two wallet balance cards (SRL SKASH WALLET with ₹ 397.88 and SeVL SKASH WALLET with ₹ 9140.88), and a section titled 'Our Offers' with the text 'Check out our latest offers'. At the bottom, there is a 'BREAKING NEWS!' banner for 'The Sahaj MONEY TRANSFER' with the Sahaj logo.

English

Welcome

HOME

Entertainment

Banking

Financial Services

DMT

Government Services

Insurance

E-Learning

Bill Payments

My Business

Fastag

is Religare Health Insurance) is now available in Sahaj Portal. Please plan your business accordingly. For any issues please connect with your respective state o

SRL SKASH WALLET

₹ 397.88 Balance

Last Recharge ₹ on

SeVL SKASH WALLET

₹ 9140.88 Balance

Last Recharge ₹ on

Our Offers

Check out our latest offers

BREAKING NEWS!

The Sahaj
MONEY TRANSFER

SAHAJ

Portal Walk-through

SAHAJ

Inbox - debopriyo.bose@sahaj.co.in x DMT - Sahaj x

retail.sahaj.co.in/web/guest/dmt1

English

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DMT

DOMESTIC MONEY TRANSFER

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11:08 26-10-2021

Portal Walk-through

SAHAJ

SAHAJ

English



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DMT

DOMESTIC MONEY TRANSFER

Send Money

Refund

SM will click on
"Send Money"
option

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Portal Walk-through



SM will enter his own mobile no. and click on submit

The screenshot displays a web browser window with the URL `retail.sahaj.co.in/web/guest/dmt?action=homePage`. The page features a yellow header with the Sahaj logo and navigation icons. A dark sidebar on the left lists various services: HOME, Entertainment, Banking, Government Services, Insurance, E-Learning, Bill Payments, My Business, Fastag, PAN & Tax, and Travel & Tourism. The main content area is titled "Enter your mobile number" and contains a text input field labeled "Mobile No*" with the placeholder text "XXXX". Below the input field is a red "Submit" button. The footer includes copyright information for 2021 Sahaj, links to Sahaj Corporate, Downloads, and Contact Us, and a system tray showing the time as 11:11 on 26-10-2021.

English

Welcome

HOME

Entertainment

Banking

Government Services

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PAN & Tax

Travel & Tourism

Enter your mobile number

Mobile No*

XXXX

Submit

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11:11
26-10-2021

Portal Walk-through



Sender will need to fill up the details to register himself for DMT process

The screenshot displays the Sahaj portal's 'Sender Registration' page. The browser's address bar shows the URL: `retail.sahaj.co.in/web/guest/dmt?p_p_id=Dmt_WAR_Dmt&p_p_lifecycle=0&_Dmt_WAR_Dmt_action=senderRegistration`. The page features a yellow header with the Sahaj logo, a language dropdown set to 'English', and several utility icons. A dark sidebar on the left contains a 'Welcome' message and a list of navigation options: HOME, Entertainment, Banking, Government Services, Insurance, E-Learning, Bill Payments, My Business, Fastag, PAN & Tax, and Travel & Tourism. The main content area is titled 'Sender Registration' and contains a form with the following fields: Full Name*, Mobile No*, Email Id, Date of Birth (with a calendar icon), Gender (a dropdown menu currently showing 'Select'), Address*, Pincode, State (a dropdown menu currently showing 'Select'), and City (a dropdown menu currently showing 'Select'). At the bottom of the form are two red buttons: 'Submit' and 'Back'. The footer includes the copyright notice 'Copyright © 2021 Sahaj. All rights reserved.', the text 'Sahaj Corporate', and links for 'Downloads' and 'Contact Us'. The Windows taskbar at the bottom shows the system time as 12:10 on 17-11-2021.

After successful registration the Sender will be able to add beneficiary under his mobile no.

Sender Details

Full Name : Deb Mobile No : Monthly Limit : 25000

Date of Birth : Gender : Male Email Id :

Address : Pincode : State : West Bengal

City : Kolkata

Skash Balance : 1213.80

[Recharge skash](#) [Balance Transfer / Fund](#)

[Add Beneficiary](#) [Back](#)

Beneficiary Details

Callout 1: SM will click on "Add Beneficiary"

Callout 2: The SM can recharge his SKASH directly from this page by clicking on "Recharge Skash" tab if required

Beneficiary Registration

Full Name*	Mobile No*	Email Id
<input type="text" value="XXX"/>	<input type="text" value="XXX"/>	<input type="text" value="XXX"/>
Account No*	Retype Account No*	Relationship*
<input type="text" value="XXX"/>	<input type="text" value="XXX"/>	<input type="text" value="XXX"/>
<input type="button" value="Don't Know IFSC Code"/>		
Bank Name*	IFSC Code*	
<input type="text" value="XXX"/>	<input type="text" value="XXX"/>	

SM will click on
"Send Money"
option

If the IFSC Code is unknown then SM can click on “Don’t know IFSC Code” to get it

DOMESTIC MONEY TRANSFER

retail.sahaj.co.in/web/guest/dmt?p_p_id=Dmt_WAR_Dmt&p_p_lifecycle=0&Dmt_WAR_Dmt_action=addBeneficiaryJsp&Dmt_WAR_Dmt_implicitModel=true

English

Full Name*
Full Name *

Mobile No*
Mobile No *

Email Id
Email Id *

Account No*
Account No *

Retype Account No*
Retype Account No *

Relationship*
Select

Don't Know IFSC Code

Bank Name*
SELECT

IFSC Code*

IFSC Code

Submit Back

Bank Name*

SELECT

State

SELECT

District

Select

Branch

Select

Default IFSC Code

IFSC Code

Continue

Portal Walk-through

SAHAJ

Beneficiary has been added successfully

RE: ICICI-3941 Account details - x | Meet - APB DMT - Productio x | DOMESTIC MONEY TRANSFER - x | +

retail.sahaj.co.in/web/guest/dmt?p_p_id=Dmt_WAR_Dmt&p_p_lifecycle=0&_Dmt_WAR_Dmt_action=senderRegistration

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Beneficiary has been successfully registered. x

Sender Registration

XXX XXX

Date of Birth* XXX

Gender* XXX

XXX XXX

XXX State* Select City* Select

Search the web and Windows

04:42 PM 26-Aug-21

Validation of Beneficiary



The details of the Beneficiary can be seen. The sender needs to validate the account for DMT process. Sender also has the option to delete or modify an account.

RE: ICICI-3941 Account details - x | Meet - APB DMT - Productio x | DOMESTIC MONEY TRANSFER - x

retail.sahaj.co.in/web/guest/dmt?p_p_id=Dmt_WAR_Dmt&p_p_lifecycle=0&_Dmt_WAR_Dmt_action=senderRegistration

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Beneficiary Details

SL No	Name	Mobile No	Bank Name	Account Number	Name As per Bank	Beneficiary Validated?	IMPS	Delete
1						Validate	Send Money	Delete

Transaction Details

04:43 PM 26-Aug-21

Validation of Beneficiary



SKASH will be deducted with Rs 3/-

RE: ICICI-3941 Account details - x | Meet - AP8 DMT - Productio x | Common Payment - Sahaj x | +

retail.sahaj.co.in/web/guest/common-payment?p_p_id=CommonPayment_WAR_CommonPayment&p_p_lifecycle=0&p_p_state=normal&p_p_mode=view

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Skash Deduction

Current Wallet Balance :

Customer Details

Amount to be deducted 3.0	Skash Card Number 1002011500000004
PIN	Customer Mobile Number
Click here to register new customer	

Pay

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Validation of Beneficiary



After successful SKASH deduction, beneficiary will be validated successfully

The screenshot displays the SAHAJ web application interface. At the top, a green banner with a red border contains the text "Beneficiary details verified successfully." Below this, the main content area shows a form with the following fields and values:

- Full Name :
- Mobile No* :
- Monthly Limit : 24997
- Date of Birth :
- Gender : Male
- Email Id :
- Address :
- Industrial :
- Pincode : 700015

The left sidebar contains a navigation menu with the following items:

- HOME
- Banking
- Government Services
- Insurance
- E-Learning
- Utilities
- Entertainment
- My Business
- My Work Space
- My Reports

The bottom of the screen shows the Windows taskbar with the search bar and several application icons.

SAHAJ

For sending money, click on the 'Send Money' option

The screenshot displays the Sahaj Retail website interface for domestic money transfers. The top navigation bar features the Sahaj logo and a language selector set to English. A left sidebar provides access to various services including HOME, Banking, Government Services, Insurance, E-Learning, Utilities, Entertainment, My Business, My Work Space, and My Reports. The main content area is titled 'Domestic Money Transfer' and includes a table for managing beneficiaries. The first beneficiary entry is highlighted with an orange border, and a large orange arrow points to the 'Send Money' button in the 'IMPS' column. Below this, the 'Transaction Details' section shows a table with the following data:

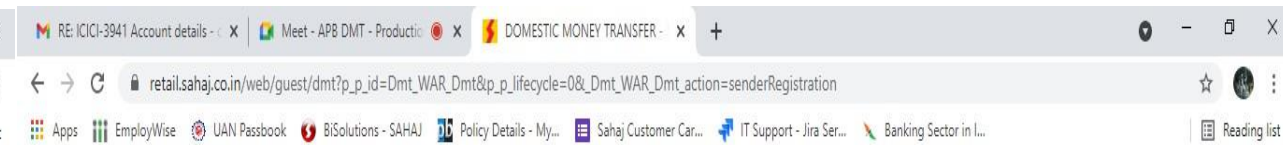
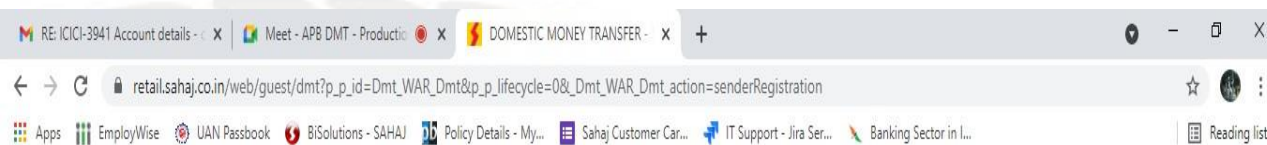
Amount	Sahaj Transaction ID	Reference ID	Sahaj Transaction Date	rrn
3.0	606506251		2021-08-26 16:44:16.0	123816327467

The footer of the page includes the copyright notice 'Copyright © 2021 Sahaj. All rights reserved.' and links to 'Sahaj Corporate', 'Downloads', and 'Contact Us'.

Process of Sending Money to the Beneficiary



Fill up amount. Once amount is filled the convenience charge will be shown accordingly



Process of Sending Money to the Beneficiary



Sender will receive an OTP to confirm the deduction from his account. This will happen only for the first time. From next time onwards no OTP will be required for the same Beneficiary

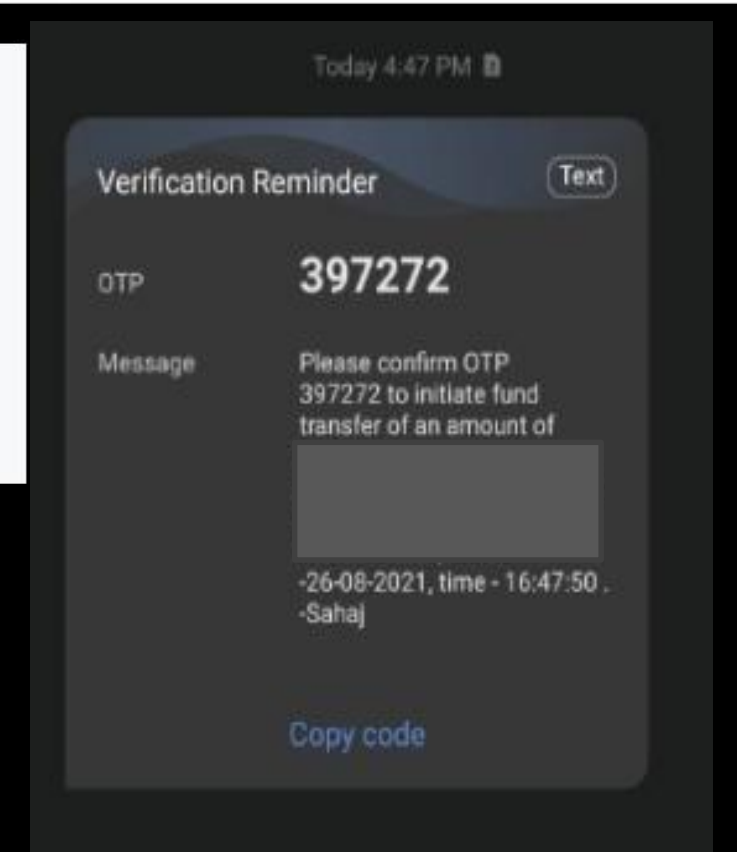


We have sent an OTP to your mobile number

Please enter the 6 digits OTP here

[Continue](#) [Resend OTP](#)

The sender will receive an OTP to authenticate the transaction.



Process of Sending Money to the Beneficiary



SKASH deduction

RE: ICICI-3941 Account details - c x Meet - APB DMT - Productio x Common Payment - Sahaj x +

retail.sahaj.co.in/web/guest/common-payment?p_p_id=CommonPayment_WAR_CommonPayment&p_p_lifecycle=0&p_p_state=normal&p_p_mode=view

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SAHAJ English ! ! ! ! ! ! !

Welcome [User Name]

HOME > Banking > Government Services > Insurance > E-Learning > Utilities > Entertainment > My Business > My Work Space > My Reports >

Skash Deduction

Current Wallet Balance : [Balance]

Customer Details

Amount to be deducted 60.0	Skash Card Number 1002011500000004
PIN	Customer Mobile Number

[Click here to register new customer](#)

[Pay](#)

Do not click back/refresh button

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Search the web and Windows

04:52 PM 26-Aug-21

Process of Sending Money to the Beneficiary



SM can view the transaction details of the sender. SM will click on “Print Receipt” option.

Browser tabs: Inbox - debopriyo.bose@sahaj.co, DOMESTIC MONEY TRANSFER -

Address bar: retail.sahaj.co.in/web/guest/dmt?p_p_id=Dmt_WAR_Dmt&p_p_lifecycle=0&_Dmt_WAR_Dmt_action=senderRegistration

Language: English

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No	Name	Number	Validated:	
1			VERIFIED	<div>Send Money</div> <div>Delete</div>

Transaction Details

Sahaj Transaction ID	Amount	Sahaj Transaction Date	Transaction Mode	Action
623785645	30.00	2021-11-15 18:18:46.0	IMPS	<div>Print Receipt</div>
623783561	3.00	2021-11-15 18:01:47.0	IMPS	<div>Print Receipt</div>

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Process of Sending Money to the Beneficiary



Money Receipt

Inbox - debopriyo.bose@sahaj.co.in x DOMESTIC MONEY TRANSFER - x

retail.sahaj.co.in/web/guest/dmt?p_p_id=Dmt_WAR_Dmt&p_p_lifecycle=0&Dmt_WAR_Dmt_action=printMoneyReceipt

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SAHAJ MONEY TXN E-RECEIPT

SAHAJ TRANSACTION ID :

MERCHANT
VLE ID :
Name : Vle WB

REMITTER
Name : Avishek
Mobile No :

BENEFICIARY
Name :
Mobile No :
IFSC :
Bank Name :
Limited
Account No :

TRANSACTION SUMMARY :

Status	Count	Amount	Charge	Total
Success	0	0.0	0.0	0.0
Pending	0	0.0	0.0	0.0
Fail	0	0.0	0.0	0.0
Total	1	20	10	30

TRANSACTION DETAILS :

Txn ID	Amount	Charges	Status	RRN	Txn Mode	Txn Date
1000000196	20.0	10	COMPLETED	131918654207	IMPS	15-11-2021 18:18:46

For any further queries please contact help desk number : 8388088088.
This is computer generated receipt and does not required any signature.

Print Download Back

13:02 17-11-2021


SAHAJ

RE: ICICI-3941 Account details - x | Meet - APB DMT - Productio x | VLE Ledger - Sahaj x +

retail.sahaj.co.in/web/guest/vle-ledger

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Show 10 entries

Search:

CSVPDF

Transaction Date	Transaction Time	Txn ID	Service Description(Service ID)	Transaction Remarks	Debit Amount (INR)	Credit Amount (INR)	Balance
26-08-2021	16:44:13	606506251	DMT - 692	DMT – Transaction GST id: 12AFRIT65	3.00	0.00	2340.2200
26-08-2021	16:49:17	606506992	DMT - 692	DMT – Transaction GST id: 12AFRIT65	763.50	0.00	1576.7200
26-08-2021	16:49:17	606506992	DMT - 692	DMT – Commission	0.00	703.50	2280.2200
26-08-2021	16:49:22	606507012	Commission - 692	Payout Rs.703.5 for DMT against txn_id 606506992	0.00	703.50	2983.7200

Showing 1 to 4 of 4 entries

Previous1Next

- ***How many beneficiaries can be added under a particular contact number?***

A: No limitations on adding Beneficiary from single mobile no. of the sender.

- ***What is the Maximum money transfer limit per Month per mobile number?***

A: 25 k.

- ***Does the VLE / Sender needs to register his phone no. to proceed further?***

A: Yes.

- ***Can we transfer money during non banking hours?***

A: Yes, at anytime.

- ***What does the sender have to do to validate the account of the beneficiary?***

A: The sender will send Re 1/- to validate the account of the beneficiary, After successful SKASH deduction, beneficiary will be validated successfully.

- ***What is the Minimum amount of transaction?***

A: Minimum amount starts from Rs.10.

- ***Does the Sender require a Bank Account?***

A: No, sender Bank account details is not captured anywhere & not mandatory to have an account.

- ***What will happen if the balance is deducted from the wallet but not transferred to receiver account?***

A: following scenarios may happen :-

1. Amount debited from Skash, but txn failed – Skash auto-reconciles after every 15-20 mins. Any failed transaction data will be credited automatically.
2. Amount debited from skash, txn under process stage.
 - Awaiting txn. gets successful within next 30mins -48 hours, as per Bank's response. No issues.
 - Awaiting txn. gets failed within next 30mins -48 hours, as per Bank's response.

Admin team from HO will raise the failed txn data as received from partner bank in portal to raise the refund request. The sender will receive an SMS in his registered mobile no. containing an OTP when refund request is initiated & sender needs to visit the SM & share the OTP for refund. SM's Skash will be credited with the refund amount & the former can hand over the physical cash to Sender again.

- **What is the TAT for refund process for failed transaction?**

A: After 48 hours maximum Bank sends us the response for “Txn in Process” final status. If success there is no issue, if failed, then TAT for refund is another 24 hours, post which sender will receive an SMS containing an OTP to collect money from the SM point where the transaction was initiated.

- **What will be the commission Frequency?**

A: Instant to his skash, if the transaction is success.

Additional questions... For Chargeback cases (where amount transferred into wrong account), SMs should connect with their respective Sahaj representative with all details. HO will send chargeback to Partner Bank, where 35 days is normal TAT as per NPCI. however 99% cases response is customer not reachable. Txn successful, but customer account not credited. Beneficiary Passbook with IFSC code visible, updated txn history in passbook (up-to-date) should be shared with Sahaj, who will contact Partner Bank.. TAT 5 days.

Fraudulent cases – When SM’s DMT txn Password / PIN is shared & un-authorized txn took place (fraudster transferring amount in his own account instead of beneficiary), then complaint with FIR report should be submitted. No specific TAT for resolution.

*Thank
you!*