

## **Doorstep Banking Services (DSB) (Through Branch Channel)**

### **i) Eligibility:**

- i) Senior citizen of more than 70 years of age
- (ii) differently abled or infirm person including those who are visually impaired of any age (except minor)
- (iii) Illiterate Customers (of any age, except minor)

will be offered DSB services, who comply the following conditions:

- a) Account should be KYC compliant.
- b) CBS should have valid mobile number of the customer.
- c) Single Holders and Joint account holders with E or S, F or S only.
- d) The DSB Service is available in Savings Bank/ Current Account of resident Indian customers of individual segment only.

### **ii) Availability:**

The service request can be made during business hours.

- a) These services will be available to customers with Registered address within a radius of 5 Km from the Home Branch.

### **iii) Services Available:**

<b>Financial / Non- Financial Services</b>			
	<b>a) Pick up Services (From Customer and deliver to Branch)</b>		<b>b) Delivery Services (Pick up from Branch and deliver to Customer)</b>
1	Cheques/Instruments for Collection / Clearing	1	Cash Withdrawal
2	Cheque Book Requisition Slip	2	Statement of Account
3	IT / Govt. / GST Challan with Cheque	3	Term Deposit Advice
4	Standing Instructions	4	TDS & Form 16 Certificate Issuance
5	Life Certificate	5	Pre-paid Instrument / Gift Card
6	Nomination Form	6	Demand Draft, Pay Orders
7	Fund Transfer Request	<b>Other services to be included from time to time</b>	
8	Cash deposit		
9	Form 15G/15H		
10	KYC documents		

Cash Deposit/ Payment: The limits for cash transactions under DSB services are:

	Cash Pickup (Deposit)	Cash Delivery (Withdrawal)
Per Day transaction allowed	1	1
Per Transaction cash limit (Maximum)	Rs 20,000/-	Rs 20,000/-
Per Transaction cash limit (Minimum)	Rs 1,000/	Rs 1,000/

Deposit / Withdrawal can be made in multiples of Rs. 100/- only.

The Bank may revise the Cash pick up / delivery limit at its sole discretion.

**iv) Service Charges**

**The current service charges are Rs 60+GST & Rs 100+GST per transaction for non-financial transactions and financial transactions respectively.**

v) **Modality of Delivery:** By an Authorised Official/ Permanent Staff at the branch.

vi) **Turnaround Time:** Service request wherever available mandatorily, shall be completed expeditiously but not later than T+1 working day (excluding holidays). In case of best effort basis, it shall be completed but not later than T+4 working days (excluding holidays)

<b>Mandatory Basis</b>	i) Branches Serviced through outsourced agents (Vendors of PSB Alliance Pvt Ltd). ii) Branches having incumbency of Scale – III & above	T+1
<b>Best Effort Basis</b>	Scale I and II branches where services of outsourced agents (Vendors of PSB Alliance Pvt Ltd ) are not available	T+4

vii) **Transfer of Account:**

In case of transfer of account from one branch to another, a fresh registration for Doorstep Banking services should be made at the transferee branch by the Customer.

viii) **Process Flow:**

➤ The Customer will visit his home branch and submit a standard Application cum Terms & Conditions form (Annex I) and Declaration Cum Undertaking form cum Self Certification (Annex II) for Doorstep Banking Services. A copy of latest photo should be affixed in the Application form.

➤ Once registration is completed, the customer is eligible for Doorstep banking services and an acknowledgement shall be given to the customer.

➤ Whenever the customer wishes to avail the facility, he/she should call Branch official's' mobile number which shall be provided at the time of registration. In case of cheque deposit, the details of the cheque will also be advised.

- The service request should be made only from the registered mobile no. of the customer.
  - The Official accepting the request shall verify the identity of the caller.
  - The Official accepting and recording the request shall verbally convey the Service Request No. and then send a confirmation SMS to the customer giving Service Request No.
    - The service delivery shall be done only by a confirmed Bank employee/Officer till the arrangement with outsourced agency is put in place.
  - The authorised Bank staff shall call the customer and fix the appointment.
  - At the appointed time, the official shall visit the residence of the customer and show his credentials (Bank's ID Card).
  - The staff should ask for the Service Request no. and the type of request and verify with the details carried by him. The concerned staff should obtain a signed copy of the Photo ID proof of the customer.
  - Signature /Thumb impression of Senior Citizen / differently abled person is to be obtained along with a signature of a witness, preferably a relative
  - The services should be delivered only at the address of the customer registered with the Bank. In exceptional cases, where the customer is under medical treatment in any hospital, service may be provided as needed, in which case signature of the two witnesses to be obtained, one of them should be permanent staff at the Hospital.
- ix) **Complaint:** In case of any complaints on the service, the customer has to lodge a complaint with the home branch or lodge a complaint through the toll-free helpline No 1800 8888 (Helpline for Senior Citizen & Differently abled Customers.)

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