

Doorstep Banking (DSB) Services – Branch Channel**Eligibility:**

- Senior Citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired.
- Fully KYC compliant account holders.
- Valid Mobile number should be registered with the account.
- Single Holders and Joint account holders with E or S, F or S, only.

Availability:

- The service request can be made during business hours.
- These services will be available to customers with Registered address within a radius of 5 Km from the Home Branch.
- The DSB Service is available in Savings Bank/ Current Account of resident individual customer only.

Services Available:

Presently the following Non-financial facilities are available.

- Cheque Pickup.
- Cheque requisition slip pickup.
- 15H pickup.
- Life Certificate Pickup. (only by a Authorised Official)
- Delivery of drafts/ Statement of Account/ Term Deposit Advice.
- Cash pickup
- Cash delivery

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)	20,000/-	20,000/-
Per Transaction cash limit (Minimum)	1,000/-	1,000/-

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

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

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

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

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.

Process Flow:

- The Customer has to visit his home branch and signs the Application cum Terms & Conditions form and agreement (enclosed as Annexure II and III). 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.

- Customer hands over the instrument / document and acknowledgement) shall be provided by the official after verification of the instrument / document.
- Cash withdrawals: Request will be entertained only when there in clear balance in the account is available for executing the request. If available, a hold for the requested amount + applicable service charges should be put.
- The staff should identify the customer through any of the Officially Valid Documents, the DSB Registration No., DSB Service Request no, type of service requested and verify with the details carried by him.
- The customer after verification of the credentials of the official through the Bank ID card, hands over the Cheque/ withdrawal form along with Passbook (only in case of usage of withdrawal forms) to the Authorised Official/Staff.
- Cash Deposit: The customer after verification of the credentials of the official through the Bank ID card, hands over the cash along with a pay in slip duly filled and signed by the customer.
- The Authorised Official/Staff verifies the cash and the account number in the pay- in- slip with the request details and gives an acknowledgement to the Customer in the counter- foil of the deposit voucher subject to genuineness of the notes deposited.
- Applicable charges for non-financial transactions @ Rs 60/-+GST per request and for financial transactions @ Rs. 100/- +GST shall be recovered and credited to Commission Account 98351. If branch is not able to recover charges due to insufficient balance etc, then hold should be put up in the account. Further services will be provided only after recovery of pending charges.
- If at the appointed time, the Bank Official/ Agent reaches the registered address but is unable to deliver the services for reasons attributable to the Customer, the applicable charges would be payable by the customer.
- If the service remains undelivered due to technical failure or for reasons attributable to the Bank Official/ Agent, no charges would be recovered.
- The Door-step services should be seen only as an extension to regular banking services offered by our Bank and hence liability of the Bank remains to the same extent as if the transactions were conducted at the Branch.

10. Complaint: The customer can register his complaint regarding Doorstep Banking Services through Toll Free Number provided for service request or through Home Branch.