

SALIENT FEATURES OF DOORSTEP BANKING (DSB) SERVICES THROUGH DOORSTEP BANKING AGENTS (DSA)

1. Eligibility:

- i. Resident Individual customers
- ii. Fully KYC compliant accounts
- iii. Valid Mobile number should be registered with the account.
- iv. Joint account holders with E or S, F or S, only.
- v. Registered for SMS facility in CBS.

2. Services Available:

The following Financial/Non-Financial services are available.

- i. Cash Pick up and Cash Delivery from own account
- ii. Cheque/Instrument Pickup for Collection /Clearing for own account
- iii. Cheque Book Requisition slip pickup
- iv. Statement of Account/ Term Deposit Advice
(The Bank may add/ amend services from time to time)

3. Availability:

- i. The service request can be made at Toll Free Number **1800 1111 03** between 9 am to 4 pm on working days at the centre.
- ii. The services request can also be made through Doorstep Banking Tab in YONO App/ INB Channel (under development).
- iii. These services will be available to customers having Registered address within a radius of 5 Km from the Home Branch.
- iv. The DSB Service is available in Savings Bank/ Current Account of resident individual customer only.
- v. The services are not available to-
 - a) Minor including under Guardianship
 - b) Savings Bank Account opened under MACT Claims SB Account
 - c) Joint Account operated Jointly
 - d) Account operated through Power of Attorney
 - e) Accounts of Non-Individual Customers
 - f) Account of illiterate Customers

4. Modality of Delivery:

- i. By Doorstep Banking Agent (DSA) outsourced for DSB Service purpose.
- ii. Cheque Book/ Statement of Account/ Term Deposit Advice shall be delivered directly by the Bank through Post/Courier.

5. Turnaround Time:

The service delivery through Doorstep Banking Agent (DSA) would be completed expeditiously on best effort basis but not later than T+1 working day (holidays excluded).

6. Cash Deposit/ Payment

The limits for cash transactions under DSB services are:

	Cash Pick up (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 /Withdrawals can be made in multiples of Rs 100/- only.

7. Transfer of Account:

In case of transfer of account from one branch to another, the customer has to provide current address with Pin Code to the Bank before request for Doorstep Banking services are made.

8. Process Flow:

- i. The Customer has to visit his home branch and signs the prescribed Application cum Terms & Conditions form and Undertaking (enclosed as Annexure II and III). A copy of latest photo should be affixed on the Application Form.
- ii. Once registration is completed in CBS, the customer is eligible for Doorstep Banking services and an SMS acknowledging registration under Doorstep Banking Services shall be sent to the customer(under development).
- iii. Customer desirous of availing of the facility, should call Toll -Free number 1800-1111-03 (9 AM to 4 PM on working days only at the centre) from the mobile number registered with the Bank.
- iv. Once the call is connected, customer shall input last 4 digit of Savings Bank/ Current Account number for which Doorstep Banking Services has been registered.
- v. After initial verification, the call shall be forwarded to Contact Centre Agent, who after second/additional verification, shall record the request. The customer shall provide the detail of request and the preferred time of service delivery (9 AM to 5 PM on working days only) to the Contact Centre Agent.

- vi. Once a request is accepted, the customer will get an SMS advising Case ID and request type.
- vii. If the customer registers request through Doorstep Banking Tab in YONO App or through Internet Banking channel(s), he/she will also receive an SMS advising Case ID and request type (under development).
- viii. The request shall be forwarded to Doorstep Banking Agent who will contact the customer and fix an appointment.
- ix. At the appointed time, the Doorstep Banking Agent (DSA) shall visit the registered address of the customer and show his credentials (Photo ID Card and OVD).
- x. The DSB Agent shall also verify the identity of customer through Photo ID and OVD of the customer.
- xi. Initiation of transaction by the Customer shall signify establishment of identity of the DSA and Customer.
- xii. The service request shall be initiated in the Doorstep Banking web portal in the mobile carried by the DSB Agent. Customer shall input Case ID and Verification Code in the web portal to initiate the transaction.
- xiii. In case of financial service of Cash Deposit and Cash withdrawal, Customer shall input Case ID and Verification Code personally in the web portal (and not share with DSA) and on validation, transaction will proceed further. Customer will hand over the cash (in case of Cash Deposit) or receive the cash (in case of cash delivery) as the case maybe to /from DSA and simultaneously inputs Confirmation Code (received by customer through SMS) to complete the transaction. His account will be credited/debited on real time basis, and charges will be debited from his account.
- xiv. The customer will receive SMS for the completion of transaction. He will then allow the Doorstep Banking Agent (DSA) to leave.
- xv. If the customer inputs wrong confirmation code or fails to input confirmation code in the web portal within ten minutes of receipt of confirmation code, the transaction shall be failed. In case of transaction failure, the Customer shall not accept/ handover the cash from/to Doorstep Banking Agent (DSA).
- xvi. Customer shall not submit any Cheque/ Withdrawal Form to Doorstep Banking Agent (DSA) for withdrawal of cash. Similarly, no Pay-in Slip is required to deposit cash.
- xvii. In case of non -financial service, Customer shall input Case ID and Verification Code personally in the web portal (and not share with DSA) and on

validation, Customer shall hand over the Cheque/ Instrument/ Cheque Book Requisition Slip to the DSB Agent.

- xviii. DSB Agent shall deposit the Cheque/ Instrument/ Cheque Book Requisition Slip at the Designated Branch at the Centre and update the position in web portal.
- xix. The Statement of Account/ Term Deposit Advice request shall be generated/ printed by the Bank and despatched to customer's address through Post/Courier.
- xx. If at the appointed time, the DSA 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.
- xxi. If the service remains undelivered due to technical failure or for reasons attributable to the Bank / DSA, no charges would be recovered.
- xxii. The Doorstep Banking 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.

9. Other Instructions:

- i. Since all Doorstep Banking Services requests generation and service related information/ SMS/ verification/ confirmation code are made through /received in customer's registered mobile number, hence, any action taken/ transaction executed in pursuance of instruction received from/sent to Customer's mobile shall be the responsibility of the customer and deemed to have emanated from /confirmed by customer.
- ii. No other services /requests shall be entertained by Bank/ DSA other than the service request registered through Toll Free Number.
- iii. Customer shall not make any payment for the services to the Doorstep Banking Agent (DSA). It shall be charged directly from their account.
- iv. The Customer can include only two services in one call (Cash transaction i.e. Pick up or Delivery will be one only. For another cash transaction, separate service request is required).
- v. The Customer can submit two Cheques/Instruments per request for pick up.
- vi. The Customer can request for maximum 100 cheque leaves through Cheque Book Requisition Slip.

10. Complaint:

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