

**DOORSTEP BANKING SERVICES:
DECLARATION CUM UNDERTAKING CUM SELF CERTIFICATION**

I _____ S/o, D/o, W/o _____
residing at _____ applied for Doorstep Banking Services ("Services") for my
Account No. _____ maintained with _____ Branch (Branch
Code: _____). The Bank has agreed to provide the Doorstep Banking Services and
in consideration thereof, I, hereby, affirm, declare and undertake as under:

1. I have read and understood the rules and regulations of State Bank of India ("Bank" or "SBI") and those relating to various services offered by the Bank in general and Doorstep Banking Services in particular. I agree to abide by the Terms and Conditions, enclosed to this Undertaking as Annexure ("**TERMS AND CONDITIONS ("TERMS") GOVERNING DOORSTEP BANKING (DSB) SERVICES THROUGH DOORSTEP BANKING AGENTS (DSA)**"), as amended/modified from time to time and communicated/ published through websites/ newspaper publications/ e-mails /messages or notifications in mobile Apps etc., related to the provision of Doorstep Banking Services offered by SBI to eligible Customers.
2. I agree that Bank has got all rights to debit my account for any service charge, expenses or other charges along with applicable taxes which the Bank is entitled to recover from me in relation to the Services. I also agree that the Bank has got all rights to discontinue the services without any notice to me in case of circumstances which warrant the discontinuation of such services and/or due to the directions and instructions of any Regulator or Statutory Authority.
3. I agree that Doorstep Banking Service being an additional service provided by the Bank, the same depends upon availability of Bank's representative to attend at my registered address. Therefore, I shall not hold Bank liable for deficiency in service on account of failure to offer Doorstep Banking Service for unavailability of Bank's representative or any other unavoidable reasons.

Signature of the Applicant/Customer

TERMS AND CONDITIONS ("TERMS") GOVERNING DOORSTEP BANKING (DSB) SERVICES THROUGH DOORSTEP BANKING AGENTS (DSA)

1. Definitions:

In these Terms, unless there is anything repugnant to the subject or context thereof, the expressions listed below shall have the following meanings viz.:

- 1.1 "Account" refers to any account of the resident individual Customer with SBI in India, which is designated as eligible account by SBI for the Services.
- 1.2 "DSA" refers to such persons / Body corporate appointed by SBI/ from time to time for the purpose of providing the Services to the Customers at their doorstep
- 1.3 "Application" shall mean the application forms and/or any other form(s)/document(s)/letter(s)/online request (INB/YONO) required for availing the Doorstep Banking Services from SBI in the format as prescribed by SBI from time to time.
- 1.4 "Business Correspondent" is a person/ Body Corporate appointed by the SBI and provides access to basic Banking services using the Micro ATM, Mobile and or any other device having online access to accounts ".
- 1.5 "Channels" mean various customer service medium like Contact Centre or Internet Banking or Mobile banking or Kiosk banking or SMS banking or YONO App or any of the SBI branches or any other medium as approved by SBI, for provision of Doorstep Banking Services.
- 1.6 "Customer" refers to individual customers having an account and whose request has been accepted by SBI for Doorstep Banking Services.
- 1.7 "Instruction/ Request" refers to the requests made by the Customer for availing the Services from SBI in the form and manner as prescribed by SBI from time to time.
- 1.8 "Registered Address" refers to the address of the Customer recorded with the Bank in his account.
- 1.9 SBI Contact Centre refers to Centre where Customers can register their request for services.
- 1.10 "SBI Holidays" shall refer to such days on which the SBI branches shall be closed.
- 1.11 "SBI", "the Bank", refer to State Bank of India having its Corporate Centre at Mumbai.

- 1.12 "Service Request Number" refers to the CASE ID provided to the Customer by SBI through SMS or otherwise once the request is recorded.
- 1.13 "Services" shall mean the Doorstep banking services provided by SBI to the Customer from time to time and more particularly described below (including any amendments thereto):
- (i) Cheque/Instrument pick up for Collection/Clearing
 - (ii) Cheque Book Requisition Slip pick up request.
 - (iii) Request for Statement of Account / Term Deposit Advice.
 - (iv) Cash pick up and Cash delivery
 - (v) Any other service that may be included/amended from time to time.
- 1.14 "Business Hours" shall mean the time when customers can register their Request/Instruction and are provided Doorstep Banking Service at the registered address.

In these Terms, unless the contrary intention appears:

- a. a reference to:
 - i. an "amendment" includes a supplement, modification, novation, replacement or re-enactment and "amended" is to be construed accordingly;
 - ii. an "authorisation" or "approval" includes an authorization, consent, clearance, approval, permission, resolution, license, exemption, filing and registration;
 - iii. "law" includes any constitution, statute, law, rule, regulation, ordinance, judgement, order, decree, authorisation, or any published, directive, guideline, requirement or governmental restriction having the force of law, or any determination by, or interpretation of any of the foregoing by, any judicial authority, whether in effect as of the date of signing/submission of the application form or thereafter and each as amended from time to time;
- b. the singular includes the plural (and vice versa);
- c. the headings in these Terms and Conditions are inserted for convenience of reference only and are to be ignored in construing and interpreting the Terms and Conditions;
- d. reference to the words "include" or "including" shall be construed without limitation;
- e. reference to a gender shall include references to the female, male and third genders;
- f. all approvals, permissions, consents or acceptance required from SBI for any matter shall require the prior, written approval, permission, consent or acceptance of SBI.

2. Applicability of Terms:

- 2.1 These Terms and Conditions form part of the contract between the Customer and SBI for availing of the Doorstep Banking Services. Application or Service

request for the Doorstep Banking Services may be made by the Customer through any of the following channels i.e. SBI's Contact Centre (through Toll - free Number 1800-1111-03) or (YONO App/INB) or any other medium as approved by SBI; Such Application shall be in such form and manner as stipulated by SBI.

- 2.2 Customer can avail the services after submitting the prescribed Application Form at the Home Branch. SBI shall be entitled at its sole discretion to accept or reject such Application submitted by the customer.
- 2.3 By applying for the Service, the Customer acknowledges as having read, understood and accepted these Terms. These Terms shall be in addition to and not in derogation of the terms and conditions governing SBI Customer Care Centre, Internet banking, Mobile banking and relating to any Account of the Customer and /or any other product/services provided by SBI.

3. Instructions:

- 3.1 The Customer may provide an Instruction/request in relation to the Services to SBI through any of the channels stated above for the relevant purpose in a manner as may be prescribed by SBI from time to time.
- 3.2 A transaction limit is placed on Instructions of the Customer on all the Services as specified on SBI website bank.sbi from time to time. The Services are currently available only to the Resident Customers holding Account/s with SBI's branches in India.

4. Availability and Disclosure:

- 4.1 The Customer is responsible for the accuracy and authenticity of the Instructions provided to SBI and the same shall, subject to these Terms, be considered to be sufficient to provide the Services. SBI shall not be required to independently verify the veracity, authenticity or validity of the Instructions. SBI shall have no liability if it does not or is unable to stop or prevent the carrying out of or the execution/implementation of an Instruction that is subsequently countermanded by the Customer. Where SBI considers the Instructions to be inconsistent or contradictory, it may seek clarification from the Customer before acting on any Instruction of the Customer or act upon any such Instruction as it deems fit. SBI has no liability or obligation to keep a record of the Instructions to provide information to the Customer or for verifying Customer's Instructions. SBI may refuse to comply with the Instructions without assigning any reason or notice and shall not be under any duty to assess the prudence or otherwise of any Instruction and have the right to suspend the operations through the Services or carrying out of Instructions if it has reason to believe that the Customer's Instructions will lead or expose SBI to direct or indirect loss to SBI, or SBI may require an indemnity and/or other security/comfort from the

Customer before continuing to restore/perform the Services and/or Instructions.

- 4.2 SBI shall endeavour to carry out the Instructions of the Customer provided that SBI, shall not be responsible for delay in carrying out or cancellation of such Instructions due to any reason whatsoever, including, but not limited to, failure of operational systems or any requirement of law or SBI's internal policies, force majeure etc.

5. Accuracy of Information:

The Customer is responsible for the correctness of information supplied to SBI for use of the Services. SBI accepts no liability for the consequences arising out of erroneous information supplied by the Customer. If the Customer notices an error in the Instructions supplied to SBI, the Customer shall immediately advise SBI which will endeavour to correct the error wherever possible on a reasonable best effort basis.

6. Liability for Officials/DSAs:

SBI shall be responsible for the acts of omission and/or commission of the Officials/ DSAs appointed by SBI for the purpose of providing the Services to the Customers.

7. Operation of Services:

- 7.1 The Customer acknowledges and agrees that the Instructions for the services shall be processed by SBI only if the same are received by SBI in the prescribed time and manner.
- 7.2 The Customer agrees and acknowledges that the Services shall be provided by SBI in his own account only and at the registered communication address of the Customer available with SBI at the time of the Customer applying for the Services through the Application. In case of any request provided by the Customer for getting the registered communication address changed in the records of SBI in a manner as may be prescribed by SBI, such changed communication address shall be used by SBI for providing the Services to the Customers.
- 7.3 **The Customer agrees and acknowledges that Registered Mobile Number of the Customer shall be used for making request for services and receiving all communication from bank in this regard. Hence, the responsibility of any action taken/ transaction executed in pursuance of instruction received from/sent to Customer's mobile shall be of the Customer and deemed to have emanated from /confirmed by customer.**
- 7.4 SBI shall not be liable for any inaccuracy, error or delay in, or omission of,

(1) any data, information or message in the Instructions given over the phone or internet, or (2) the transmission or delivery of any Instructions given by medium of any channel or (3) any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay or omission, or (ii) interruption in any such data, information or message, due either to any act or omission by SBI due to "force majeure" (e.g., flood, extraordinary weather condition, earthquake or other act of God, fire, war, insurrection, riot, hartal, labour dispute, accident, action of government, communications, power failure, equipment or software malfunction) or any other cause beyond the reasonable control of SBI, and in case of tampering and unauthorised access to providing of Instruction, Instructions that are fraudulently or mistakenly written, altered or sent, SBI may, at its sole and absolute discretion, act on any Instruction given by the Customer to SBI, or which SBI reasonably believes to have been made by the Customer. The Customer agrees that SBI shall not be liable if:

- a. the Customer has breached any of the Terms, contained herein or
- b. the Customer has contributed to or the loss is a result of failure on part of the Customer to advise SBI within a reasonable time about unauthorised access of or erroneous transactions in the Account by use of the Services;

7.5 The Customer agrees and acknowledges that SBI is under no obligation whatsoever to accept an Instruction. Further, without limiting the generality of the foregoing, SBI shall not be deemed to have accepted any Instruction unless and until SBI receives the complete Instruction on a business day and during the normal business hours of SBI, through any of the channels stated above.

7.6 The Customer agrees that SBI may at such times as SBI may deem fit, request the Customer to approach SBI branch with the transaction proof (electronic proofs such as SMS, email or receipts etc.) provided to the Customer at the time of the execution of the Instruction.

7.7 Under no circumstances, shall SBI, its employees, directors involved in providing the Services be liable for any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary (including, but not limited to loss of profits, loss of data or other intangible information, business interruption, loss of privacy, or any pecuniary loss), arising out of or in any way connected with the provision of the Services or resulting from unauthorized access or alteration of Instructions given through phone or Internet or arising from interruption, suspension or termination of the Services or any inability of SBI to receive Instructions, directions, orders or other communications from the Customer or to transmit any related message for any reason whatsoever, whether based on contract, tort, strict liability or otherwise except in case of wilful default or gross negligence on the part of SBI. Provided that notwithstanding anything to the contrary contained herein, the aggregate liability of SBI under this arrangement

shall not exceed the charges/fees received by SBI from the Customer under this arrangement.

7.8 Transactions Operations:

- a. The Customer shall call from his registered mobile number at Toll -free number 1800-11-11-03 and inputs last 4 digit of account number (registered for Doorstep Banking Services) for registering his request/instruction. After verification of his credentials, the call shall be forwarded to Contact Centre where the Contact Centre DSA shall again verify his credentials before registering customer's request. Once request is registered, the customer shall receive Case ID of his request on his mobile through SMS. The DSA will call Customer and fix the appointment.
- b. The Customer can also register his Request/Instruction through Doorstep Banking Tab through YONO App and through Internet Banking Channel whenever available. Customers, who have opted for Doorstep Banking Services, have to download the YONO App on his mobile.
- c. The Customer shall comply with any process that may be intimated by SBI to the Customer for the purpose of DSA verification at the time of execution of the Instruction by them in a manner as may be prescribed by SBI from time to time, including but not limited to, verifying the DSA's identity as per Photo ID and OVD (Aadhar Card, Passport, Driving License, Voter's ID Card, NREGA Job Card and Letter issued by National Population Register Containing details of Name and Address) before carrying out the relevant services etc.**
- d. Customer shall produce any one of his Photo ID and Officially Valid Documents to DSA for identification. The DSA will login on the web portal for Doorstep Banking through his mobile and proceed with financial and non-financial transactions.
- e. For financial transactions like Cash Pick up (Deposit) and Cash withdrawal, DSA will initiate the transaction in his Mobile and customer will receive a Verification Code through SMS. Customer will input the Case ID, Verification Code in the web portal accessed through mobile held by DSA and proceed with the transactions. 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. Customer's account will be credited/debited on real time basis, and charges will be debited from his account.

- f. The Customer shall not tender any cut/ soiled/ mutilated/ tampered/ defective currency notes to the DSA. Any such cut/soiled/mutilated/tampered/defective currency note shall not be accepted by the DSA and shall be returned to the Customer. The Customer shall ensure that the DSA counts all the monies provided by the Customer in his presence. Similarly, customer shall ensure that he has received the exact amount in case of cash withdrawal in the presence of DSA. Bank will not be responsible for any shortage/defect in currency notes once the DSA leaves the premises of customer. Based on the transaction type, SBI shall debit/credit the Account with such amount.
- g. Post successful transaction, an SMS will be sent to the registered mobile number of the customer for completion of request. This SMS can be used as a valid proof for the transaction.
- h. For Cheque/Instrument Pickup service, the Customer shall not provide any stale/mutilated/tampered/defective instruments to the DSA. The Customer agrees and confirms that SBI shall not be held liable for not crediting any such amount of the total value of the stale/mutilated/tampered/defective instruments in the Account of the Customer. The Customer agrees that the Instruments would be credited to the account in the next clearing cycle, depending upon the timings of the concerned local clearing house. The Customer further agrees that the amount would be credited to the Customer account subject to realization of the Instruments.
- i. The request for Statement of Account, Term Deposit Advice and Cheque Book shall be directly delivered by Post/Courier at Customer's registered address.

8. Other Operational Terms:

- 8.1 The Customer may request for modification of a relevant service request/ instruction **4 hours before the appointed time.**
- 8.2 Calls for Doorstep services will be accepted at the Contact Centre during business hours. The delivery would be completed expeditiously on best effort basis but not later than T+1 working day (holidays excluded).
- 8.3 The Customer hereby authorizes SBI to charge the Account held with SBI with any sum of money that is payable by the Customer, if any, in connection with a transaction carried out by SBI including bank charges or service charges as well as applicable taxes for such transactions.
- 8.4 The Customer agrees to comply with such security procedure as may be prescribed by SBI from time to time for purpose of sending Instructions. The Customer undertakes not to disclose the security procedure to any person. If the Customer is of the opinion or has reason to believe that the authentication

procedure may be known by an unauthorized person, the Customer must notify SBI immediately.

8.5 The Customer, hereby, authorises that SBI shall be absolutely entitled to accept and act on the Instruction from the Customer and that any action taken in pursuance of the Instruction shall be valid.

8.6 SBI may contact the Customer through phone, email, letter or otherwise for processing the Instructions.

9. Charges/Fees:

9.1 SBI reserves the right to charge and recover from the Customer fees along with applicable taxes for availing the Services at any time as it may deem fit. Failure to pay the charges/fees (including applicable taxes) on or before the specified date will render the Customer liable for payment of interest at such rate as may be stipulated by SBI and/or withdrawal of the Services without any liability to SBI. SBI reserves the right to revise charges and notify the same on the Website from time to time. Any amendments to the Terms and /or the fees Such changes will be given effect only 30 days after the issue of notice through any of the medium as given below.

- Displaying on the Bank's website - bank.sbi
- Displaying on the Notice Boards at Branches
- Sending SMS/e-mail to the registered mobile number/e-mail id.

9.2 If at the appointed time, the Bank Official/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.

9.3 If the service remains undelivered due to technical failure or for reasons attributable to the Bank Official/ DSA, no charges would be recovered.

10. Changes of Terms:

SBI shall have the absolute discretion to amend or supplement any of the terms, features and benefits in relation to the Services. SBI may communicate the amended Terms by hosting the same on Bank's website bank.sbi or in any other manner as decided by SBI. The Customer shall be responsible for regularly reviewing these Terms, including amendments thereto as may be posted on bank website and shall be deemed to have accepted the amended Terms by continuing to use the Services.

11. Non-Transferability:

The Services provided to the Customer is not transferable under any circumstance and shall be used only by the Customer. However, SBI shall have the right to transfer, assign or sell all its rights under this Terms and they shall continue to be in force and effect for the benefit of the successors and assignors of SBI.

12. Termination:

- 12.1 SBI may, at its discretion, withdraw temporarily or terminate the Services, either wholly or in part, at any time without giving prior notice to the Customer. SBI may, without prior notice, suspend the Services at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Services. SBI shall endeavour to give a reasonable notice for withdrawal or termination of the Services.
- 12.2 At any time, SBI may give notice to the Customer, in such manner as it may deem fit, including but not limited to, posting the notice on Bank's website bank.sbi on the Terms and Conditions page that it shall not accept further Instructions and that notice shall be deemed to be effective against the Customer on notification of the same.
- 12.3 SBI may suspend or terminate the Services without prior notice if the Customer has breached these Terms or SBI learns of the death, bankruptcy/insolvency or lack of legal capacity of the Customer.

13. Governing Law:

These Terms shall be governed by the laws of India. The parties hereby agree that any legal action or proceedings arising out of the Terms shall be brought in the Courts or Tribunals at the place of signing on this agreement. and irrevocably submit themselves to the jurisdiction of such Courts and Tribunals. SBI may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms in any other Court, Tribunal or other appropriate forum, and the user hereby consents to that jurisdiction. Any provision of the Terms which is prohibited or unenforceable in any jurisdiction shall, as to such jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

14. Miscellaneous:

- 14.1 SBI reserves the right to revise the policies, features and benefits offered through the Services from time to time and may notify the Customer of any such revisions/changes in any manner as deemed appropriate. The Customer will be bound by such revisions/changes unless the Customer terminates the Services.
- 14.2 The Customer shall comply with all such terms and conditions as SBI may prescribe from time to time for the Services availed by the Customer. All such transactions effected by or through facilities for conducting remote transactions including the internet, Internet banking, world wide web, electronic data

interchange, SBI Contact Centre, Teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of SBI, for and in respect of such facilities/ services offered, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the terms and conditions prescribed by SBI for such facilities/ services, as may be prescribed from time to time.

- 14.3 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.

Signature of the customer

Name:

Address: