

OPERATING INSTRUCTIONS/GUIDELINES
ON
DOORSTEP BANKING (DSB) SERVICES THROUGH DOORSTEP
SERVICE AGENTS (DSA)

FOR CUSTOMERS

PBBU-LIMA DEPARTMENT
CORPORATE CENTTRE
MUMBAI

INSTRUCTIONS/GUIDELINES FOR CUSTOMERS

1. 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)

2. 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) Customers having opened Savings Bank Account under Motor Accident Claim Product/Scheme.
 - c) Joint Account operated Jointly.
 - d) Account operated through Power of Attorney.
 - e) Non-Individual Customers

3. Modality of Delivery:

- i. By a 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.

4. 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).

5. Service Charges for Doorstep Banking Services

➤ Doorstep Banking Services are available on chargeable basis as under-

	Services	Service charges per request/ per visit
Financial Services	Cash Deposit	Rs. 75/- + GST
	Cash payment / withdrawal	
Non - Financial Services	Pick up of Cheque/Instrument	Rs. 75/- + GST
	Pick up of Cheque Book Requisition Slip	
	Term Deposit Advice & Statement of Account (Savings Bank Account)	Free
	Statement of Current Account (Duplicate)	Rs. 100/- + GST

Bank may revise service charges from time to time and available at Bank's website bank.sbi.

6. Steps for Doorstep Banking Service registration, request and fulfilment:

- i. The Customer must sign an Application form and Terms and Conditions along with Undertaking to register for Doorstep Banking services and also opt for SMS facility. Latest photo of the customer to be affixed on the Application form.
- ii. Once registration is completed, an SMS is sent to the customer advising registration for Doorstep Banking services (under development). Customer is now eligible for Doorstep Banking Services.
- iii. Customer desirous of availing of the facility, he/she 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 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). The customer shall verify the credentials of the DSA and should satisfy himself/herself before initiation of transaction.
- x. The DSB Agent shall also verify the identity of customer through any OVD (Passport, Driving License, Aadhar Card, Voter ID Card, NREGA Job Card and Letter from National Population Register) of the customer.
- xi. Initiation of transaction by the Customer shall signify establishment of identity of the DSA.
- xii.** The services shall be delivered only at the address of the customer registered with the Bank.
- xiii. 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.
- xiv. In case of financial service of Cash Deposit and Cash withdrawal, 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 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 through SMS after key in of Verification Code by customer) to complete the transaction. His account will be credited/debited on real time basis, and charges will be debited from his account.
- xv. The customer will receive SMS for the completion of transaction. He will then allow the Doorstep Banking Agent (DSA) to leave.
- xvi. 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).
- xvii. 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.

- xviii. In case of non -financial service, Customer shall hand over the cheque/instrument/ cheque book requisition slip to the DSB Agent. 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. The customer shall receive SMS for delivery of Cheque/Instrument/Cheque Book request to the branch.
- 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.

7. Other Important Instructions:

- i. Customers who avail Doorstep banking Services must also mandatorily opt for SMS facility of the Bank.
- ii. Doorstep Service shall be provided for in customer's own account only.
- iii. 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.

- iv. Deposit /Withdrawals can be made in multiples of Rs 100/- only.
- v. For deposit of cash, Customer shall not provide any cut/ soiled/ mutilated/ tampered/ defective currency notes to the Doorstep Banking Agent (DSA). Any such cut/ soiled/ mutilated/ tampered/defective currency note shall not be accepted by the Agent and shall be returned to the Customer. The Customer shall ensure that the Agent 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 Agent. Bank will not be responsible for any shortage/defect in currency notes once the Agent leaves the premises of customer.
- vi. 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).
- vii. The Customer can submit two Cheques/Instruments per request for pick up.
- viii. The Customer can request for maximum 100 cheque leaves through Cheque Book Requisition Slip.
- ix. At the time of initiation of transaction, if sufficient fund is not available in the account for fund requested and for charges, the transaction will be cancelled. However, applicable charges shall be recovered from the customer.

- x. Customer shall not provide any stale/mutilated/tampered/defective cheque/ instruments to the DSA. SBI is not liable for not crediting any such amount of the total value of the stale/mutilated/tampered/defective instruments in the Account of the Customer.
- xi. The services shall not be available in Inoperative accounts and accounts which has been put on hold /freeze due to order of Govt Authority or otherwise.
- xii. At the appointed time, the Doorstep Banking Agent (DSA) reaches the registered address and is unable to deliver the services for reasons attributable to the Customer, the applicable charges would be debited to customer's account.
- xiii. If the service remains undelivered due to technical failure or for reasons attributable to the Bank / Agent, no charges would be recovered.
- xiv. The customer shall attend the Doorstep Banking Agent (DSA) immediately on his arrival.
- xv. It is mandatory to keep sufficient balance in the account before placing of Doorstep Banking Service request.
- xvi.** Since all Doorstep 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.
- xvii. No other services /requests shall be entertained by Bank/ DSA other than the service request registered through Toll Free Number.

Customer shall not make any payment for the services to the Doorstep Banking Agent (DSA).

- xviii. Customer shall personally key in Verification and Confirmation Code in the Web Portal for service request fulfilment. Further, he shall not share any detail/ information (e.g. Account No., Account Details, ATM Card/PIN details etc.) with DSA.
- xix. 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 shall remain same to the extent as if the transactions were conducted at the Branch.

8. 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.

9. Complaint:

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

Note- The above operational instructions are for availing Doorstep Banking Services through DSA only. For detailed terms and conditions, please refer Application form containing Terms and Conditions and Undertaking signed by the customer in this regard.