

**Item**            **Bank' Policy on Doorstep**  
**No**                **Banking (with Modification)**  
**P-6**

Memorandum no HO/GOD/SRM/2023-24/163 dated 29.11.2023, together with annexures, presented by General Manager, General Operations Department, being Agenda No. P-6 at the meeting herein was taken up for deliberation. Vide the agenda, approval for review of Bank's Policy on Doorstep Banking (with modification), was considered.

2. While presenting the memorandum, the General Manager (GOD) submitted that the Policy was last approved by the Board on 04.11.2022 and there has been a slight delay in review of the Policy. He assured the Board to undertake timely review of the Policy henceforth and requested the Board for continuing to follow the policy reviewed by the Board on 04.11.2022 during intervening period from 04.11.2023 to till the date of approval of this policy. The Board acceded to the request for validation of the policy during the intervening period. The memorandum has been cleared by Control Group Committee on 22.09.2023 and by Operational Risk Management Committee on 19.10.2023. The Policy has been cleared by Audit Committee of Board on 23.11.2023. The major modifications in the policy are inclusion of coin delivery as a financial service and the sun set clause of three years.

Classification: Internal



Board Secretariat

(P-6) Board (15) 20.12.2023

3. In response to a query regarding role of Branch officials in Doorstep Banking (as defined in scope of the policy – Para 3, Page 3), the General Manager (GOD) submitted that the branch officials are required to provide the door step services to senior citizens for more than 70 years of age as per the extant RBI guidelines.

4. Thereafter, General Manager requested the Board to approve the Agenda. The Board taking into consideration the submissions by General Manager, approved the agenda and adopted the following resolution:

**“RESOLVED THAT**

**APPROVAL** be and is hereby accorded for adoption of reviewed Bank’s Policy on Doorstep Banking (with modification), for the reasons and as per the details as brought out in the memorandum.”

**“RESOLVED FURTHER THAT**

**APPROVAL** be and is hereby accorded for extending the validity of the last reviewed Bank’s Policy on Doorstep Banking, for the intervening period from 04.11.2023 till the date of approval of the reviewed policy”.



**BANK OF INDIA**

**HEAD OFFICE**

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<b>Item</b>	<b>Review of Bank's Policy</b>
<b>No</b>	<b>on Doorstep Banking</b>
<b>P-7</b>	<b>With Modification</b>

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Memorandum no HO/GOD/SRM/2023-24/130 dated 26.10.2023, together with annexures, presented by Chief General Manager, General Operations Department, being Agenda No. P-7 at the meeting herein was taken up for deliberation. Vide the agenda, approval for review of Bank's Policy on Doorstep Banking (with modification), was considered.

2. While presenting the memorandum, the Chief General Manager (GOD) submitted that the Policy was last approved by the Board on 04.11.2022 and there has been a slight delay in review of the Policy. He assured the Committee to undertake timely review of the Policy henceforth and requested the Committee for continuing to follow the policy reviewed by the Board on 04.11.2022 during intervening period from 04.11.2023 to till the date of approval of this policy. The Committee acceded to the request and recommended for validation of the policy during the intervening period. The memorandum has been cleared by Control Group Committee on 22.09.2023 and by Operational Risk Management Committee on 19.10.2023. The major modifications in the policy are inclusion of coin delivery as a financial service and the sun set clause of three years.

Classification: Internal

 Board Secretariat

*Dinesh V. D* 03 NOV 2023  
BANK OF INDIA  
BOARD SECRETARIAT, B.O. BOMBA  
AUDIT COMMITTEE OF BOARD  
(P-7) ACB (10) 23.11.2023



3. Thereafter, CGM requested the Committee to approve the Agenda. The Committee taking into consideration the submissions by CGM, approved the agenda and adopted the following resolution:

**“RESOLVED THAT**

**CLEARANCE** be and is hereby accorded for submission of reviewed Bank’s Policy on Doorstep Banking (with modification) to the Board for approval and recommended for continuing validity of the Policy during the intervening period from 04.11.2023 to the date of approval, for the reasons and as per the details as brought out in the memorandum.”

बैंक ऑफ इंडिया  
बोर्ड सचिवालय प्र.वा. मुख्यालय  
कोट मारवाड़ी की सेवा परिसर  
जयपुर

23 NOV 2023

BANK OF INDIA  
BOARD SECRETARIAT (C. MUMBAI)  
AUDIT COMMITTEE OF BOARD OF DIRECTORS

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Classification: Internal

Board Secretariat

(P-7) ACB (10) 23.11.2023 Page 2 of 2

बैंक ऑफ इंडिया / BANK OF INDIA  
बोर्ड बैठक  
Board Meeting  
20 DEC 2023  
1002/BS/ACB  
SHE / HEAD OFFICE



बैंक ऑफ इंडिया  
Bank of India **BOI** ★  
Head Office

## BANK'S POLICY ON DOOR STEP BANKING

## GENERAL OPERATIONS DEPARTMENT

### Document Information

S. No.	Summary of Change	Prepared By	Approved By	Version	Effective
1	Annexure-B	GOD			



Classification: Internal  
Bank's Policy on Doorstep Banking



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Bank of India  
23 NOV 2023  
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BANK OF INDIA  
BOARD SECRETARY (S.D. MUMBAI)  
DIRECTORS

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Bank's Policy on Doorstep Banking



## BANK'S POLICY ON DOORSTEP BANKING

### 1. INTRODUCTION:

Senior Citizens, including pensioners and Differently Abled Persons require singular, focussed and prioritised services. In views of this, Reserve Bank of India vide notification Ref. No. RBI/2017-18/89 DBR.No.Leg.BC.96/09.07.005/201718 dated 09.11.2017 and further vide letter no. DOR.Leg.BC.No.59/09.07.005/2019-20 dated 31.03.2020 advised banks to put in place appropriate mechanism to provide Doorstep Banking Services for basic banking services to 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, so that they are able to avail Banking Services without any difficulty.

The policy is also aligned with the ethos of guidelines on PSB Alliance Doorstep Banking Services (DSB) issued by Department of Financial Services, Government of India Reserve Bank of India and Indian Banks Association from time to time under their roadmap for banking reforms under EASE - Banking for Customer Convenience.

### 2. OBJECTIVE OF THE POLICY:

The objective of the policy is to continually improve upon the standards of service by providing doorstep banking services to all and to avoid hardships to the senior citizens of the age more than 70 years and Differently Abled Persons from availing banking facilities in branches in an effective and transparent manner.

Notwithstanding the need to push the digital transactions and use of ATMs. It is imperative to be sensitive to the requirement of senior citizens and differently abled persons.

### 3. SCOPE OF THE POLICY:

The scope of the policy will be restricted to Senior Citizen Persons of more than 70 years of age and Differently Abled Persons or Infirm Persons (having medically certified chronic illness or disability) including those who are Visually Impaired persons, through bank branches and to other customers (without any age / physical disability criteria), through outsourced agencies under PSB Alliance Doorstep Banking Services (DSB).

### 4. ELIGIBILITY FOR AVAILING DOORSTEP BANKING SERVICE

- Fully KYC compliant account holders with valid registered mobile number with the Bank.
- Single account holder and Joint account holders with operational instruction as "Either or Survivor" / "Former or Survivor" only. In case of Former or Survivor, the customer who is availing services should be "Former".



Classification: Internal

Bank's Policy on Doorstep Banking



## DOORSTEP BANKING SERVICES FRAMEWORK

### 5. THROUGH BRANCH STAFF / BUSINESS CORRESPONDENCE

The Doorstep Services will be provided by the parent branch to senior citizens of more than 70 years of age and differently abled or infirm persons who are under the radius of 5 KMs distance from the home branch and request for service in this regard has been made during business hours. This services will be provided only to fully KYC compliant saving account holders (with or without Term Deposit) having valid registered mobile number with the Bank.

#### 5.1 Nature of Services:

The following financial and non-financial DSB services shall be available through branch.

Financial Services	Non- Financial Services
Cash Pickup facility for deposit of amount in accounts upto Rs. 20,000/- per request.	Pickup facility of cheques for collection in account
	Pickup facility of cheques book requisition slip.
Cash Delivery facility for withdrawal of amount from the account upto Rs. 20,000/- per request.	Pickup facility of 15H form
	Pickup facility of life certificate
	Pickup facility of additional / Re-KYC documents
	Delivery Facility of Demand Draft / Pay order
Coin Delivery (More than 1 bag per single transaction) purely for Business transactions.	Delivery facility of Term Deposit Advice

#### 5.2 Timeline for delivery of service:

The branches shall make best efforts to deliver services on the same day but it shall not be beyond next working day from the date of request of the Savings Bank account holder.

#### 5.3 Modalities of Delivery of Services

The Doorstep banking services shall be arranged to be provided by the Bank Employees except for the Pickup facility of life certificate & additional / Re-KYC documents services for which Bank officer will be deputed. The help of Banking Correspondence (BC) may also be taken for delivering non-financial services wherever possible and feasible. The commission to be payable for the service delivered by BC shall be as per Branch Circular No. 116 / 066 dated 27.05.2022 issued by HO-Financial Inclusion Dept and same must be incorporated in the agreement of BC at the time of his/her appointment.

The Doorstep services will be provided at the registered address only except in case customer is under treatment in hospital. In such cases two witnesses (signature) shall be obtained and one of them shall preferably be permanent staff of the hospital.

#### 5.4 Delivery Process

**5.4.1 Registration:** The Customer who desire to avail such service, shall approach the branch for Doorstep Banking services and execute the Application and Terms and Agreement (**Annexure I & II**) for availing the Doorstep Banking Facility. New signature card having latest photograph (in duplicate) shall be obtained by the branches. In very extreme cases, the registration process may be completed / executed at residence / hospital in the presence of



Bank's officer. On completion of the registration process in this regard, the bank officials shall handover the acknowledgement of Doorstep Registration with unique Doorstep Registration number to the customer. In case of transfer of registered account (i.e. for doorstep banking) from one branch to another branch, customer should register for the Doorstep Banking Facility afresh at the transferee branch.

**5.4.2 Request for Doorstep Service:** The customer can request the branch specifying the banking facility through his / her registered mobile number with the Bank over the mobile number(s) of the Branch Manager / Officer designate by branch during the business hours. The Mobile numbers of the Branch Manager / Designated Officer will be shared with the customer while issuing acknowledgement slip for Doorstep Banking Registration.

The Branch Manager shall have the discretion to consider the customer's request through alternate number provided Branch Manager is fully satisfied about the genuineness of the customer's request. On transfer of the Branch Manager / Designated Officer, if there is change in mobile number, the branch will ensure to intimate the mobile number of the incoming Branch Manager / Designated Officer to all the customers who are registered for Doorstep Banking

**5.4.3 Creation of Record / Register:**

Branch shall maintain register/ record of the customers registered for the Doorstep Banking with the details like, Date of Birth, Name of Father / Spouse, Registered Account number, Registered Mobile number, Address, etc. Format for the Register is attached as **Annexure-III (A)**.

Branch will also record the each request made by the customer in the register with the unique customer request number. Such request number will also be shared by branch Employee with the customer at the time of confirmation of customer request. Format for the Register is attached as **Annexure – III (B)**.

**5.4.4 Appointment for Delivery of the Service:**

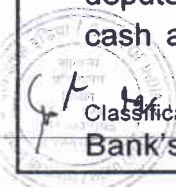
The Branch Employee will seek / fix appointment from the customer over the registered mobile number for delivery of the service. Branch Employee will also carry a copy of signature card having latest photo which was obtained from the customer at the time of registration of service as identity of customer while delivering the Doorstep Services. At the time of appointment branch will endeavor to notify the name of deputed staff to the customer who is assigned for delivery of the service.

**5.4.5 Delivery of Financial Services:**

The delivery of the financial services shall be provided by the confirmed bank employees only. The deputed Employee shall carry the identity card issued by the Bank for verification of the identity by the customer.

**(i) Cash Pickup Facility:** The Branch Manager shall depute the Branch Employee for the delivery of the service i.e. to receive the cash from the customer (only upto Rs. 20,000/- per request in a day).

The deputed bank Employee shall receive the cash only after verifying the details of customer account mentioned on the pay in slip (i.e. name, account number, etc.) with the passbook and under the full signature of the customer. No cutting on the pay in slip should be accepted. The deputed officer shall not accept mutilated, torn currency notes. The employee shall receive the cash after counting of currency notes. Those notes shall be sealed in an envelope in the



presence of customer. After receipt of the sealed envelope counterfoil of the pay in slip shall be handed over to customer with full signature of the employee and round seal. The employee shall also note the unique customer request number on the counter foil as well as on the pay in slip. If any counterfeit currency note is detected in this regard the same will be dealt with as per extant guidelines of RBI.

Such envelop will be opened in the presence of the cashier and amount should be credited in the customer account on the same day. A SMS alert shall be delivered to the customer through system as valid proof of the transaction. The service completion details should be noted in the Doorstep Banking request register invariably

**(ii) Cash delivery facility:** The Branch Manager should depute the official for the delivery of the service i.e. supply of the cash to the customer (i.e. cash withdrawal of amount up to Rs 20,000/- per request in a day). The deputed official shall also carry copy of signature card having latest photograph with photo to verify the genuineness of signature of the customer.

Request of customer should be noted in the register for the Doorstep Delivery. Branch should mark the lien on the requested amount for delivery of the cash. The requested amount should be handed over to the deputed official by debiting the GENSUS Account as per extant bank's guidelines on debiting the GENSUS Accounts.

The deputed official should ascertain the genuineness of customer by verifying customer request number / Photo on the identity card, etc. After verification of credentials of the customer, the deputed official shall collect the cheques / Withdrawal Slip with passbook. After verifying the details on cheques / withdrawal (i.e. Date, Amount in word and letters, Signature, etc.) passbook should be returned to the customer. If the customer's instrument is in order, the official shall hand over the amount to the customer after noting the currency note denomination details on the back side of the instrument with the customer's signature. Signature of a witnesses should also be obtained. Cash should not be delivered to the third party in any circumstance.

In case of cash delivery to customers, who are illiterate, visually impaired parsons, old and incapacitate persons, signature of two witnesses should be obtained on the reverse side of the cheques. The deputed official should also take a photo of the instrument in their mobile for safety.

After collection of the cheque/withdrawal slip the deputed official should deposit the same in the branch. Branch should remove the lien from the account, debit the amount from the customer account and reconcile /reverse the corresponding entry in the GENSUS Account on the same day. The whole process should be completed in best effort basis but not later than next working day from the request of the customer. Branch Manager / Designated officer should confirm the delivery and seek confirmation from the customer

#### 5.4.6 Delivery of Non-Financial Service:

Branch may opt for help of Banking Correspondence for delivery of the non-financial services to the customer as listed in para 3 (b) above except for the Pickup facility of life certificate & additional / Re-KYC documents services for which only Bank Officer shall be deputed. The request of the customer shall be recorded in the Door Banking Service request register.

Branch Manager shall have the authority to depute the Bank Employee / Authorized Banking Correspondent (BC) for the Non-Financial Delivery. The Bank Employee / Authorized BC shall carry their Identity Cards while extending Door Step Delivery. Branch shall advise the name of Authorized Employee / BC to the customer for delivery of the Service.

After verifying the credentials of the customer, delivery of the services shall be effected. Especially the pickup facility for life certificate shall be provided by the Bank Officer only and customer shall be advised to sign or put thumb impression in the presence of Bank officer and same shall be attested by the Bank officer. The Branch shall record the delivery of the service in the register after receipt of confirmation from the customer over registered mobile number.

**5.5 Service charges:** Service Charges for the delivery of the services related to Financial Transaction (Pickup & Delivery of cash upto Rs. 20,000/-) shall be Rs. 100/- plus GST per request. Whereas, for Delivery of the services related to Non-Financial Transaction will be Rs. 60/- per request plus GST (single request may include delivery of more than one non-financial transaction services like collection of cheques, 15H, Cheque book request slip, etc.).

If, there are more than one service to be delivered in a single request including financial and non- financial transactions both (like, Delivery of cash pickup of cheques for collection), charges shall be Rs. 100/- plus GST.

If the services remain undelivered due to reasons attributed to the Bank or its Employees or technical failure, no charges shall be recovered but if such services remain undelivered due to reasons attributed to the customer, the applicable charges shall be recovered from the customer. Bank shall be within its right to revise the charges from time to time at its sole discretion.

#### **5.6 Cancellation of Customer Request:**

The customer may request to the Branch Employees through their registered mobile number for cancellation of the service request upto two hours before the appointment time, in such cases no charges shall be recovered. If the cancellation is within 2 hours of appointed time, the applicable service charges shall be recovered.

#### **5.7 General guidelines:**

The Doorstep banking services to the Senior Citizens / Differently abled persons shall be considered as the extension of Bank's regular services. The liability of the Bank shall remain same as if transactions have been conducted at the Branch.

Branch Employees should ensure that sufficient clear balance is available in the account for execution of the customer request including recovery of service charges. Branches should put a lien on amount involved in execution of request and service charges plus GST applicable. Branches shall recover the service charges immediately after delivery of service



## 6. THROUGH OUTSOURCING AGENCIES UNDER PSB ALLIANCE DOORSTEP BANKING.

PSB Alliance is an umbrella setup of all Public Sector Banks, jointly offering important customer oriented services envisaged by Govt. of India under EASE of banking reforms.

Door Step Banking is the initiative taken under PSB Alliance through which customers (without any age/ physical disability criteria) can avail major banking transaction services at their Door Step. It is being implemented with help of Door Step Banking (DSB) agents in 100 major Centers (Annexure-V) across the Country.

### 6.1 Nature of Services

The following financial and non-financial services shall be available under PSB alliance doorstep banking.

Financial Services	Non- Financial Services	
Cash withdrawal: Minimum Rs. 1000/- and Maximum Rs. 10,000/- <ul style="list-style-type: none"> <li>• Card Based</li> <li>• AEPS</li> </ul>	<b>Post Service Request</b>	<b>Pre Service Request</b>
	Negotiable Instruments: Cheque , Pay order, DD etc.	Account Statement
	New Cheque Book	Term Deposit Receipt / Acknowledgement
	Requisition Slip	TDS /Form 16 Certificate
	15G/15H Forms	Pre-Paid Instrument/Gift Card
	IT/ GST Challan	Cheque Book/ Draft/ Pay Order
	Standing Instructions Request	
	Life Certificate (Digital/Fall Mechanism) Back	
	Add/Edit/Cancel Nomination w.e.f.1-11-2021	
Fund Transfer Request w.e.f.01-11-2021		

### 6.2 Timeline for delivery of service:

All request received up to 3.00 PM to be completed within 3 hours of request generation and request generated after that should be completed by 1.00 PM next working day. To maintain the Turnaround Time (TAT) branches has to complete the processing of all request within 1 hour of its receiving.

### 6.3 Modalities of Delivery of Services

The Service booked through UTPs under PSB alliance Doorstep banking will be delivered by an authorized agent of the outsourced agencies in the 100 Centers (Annexure- V) across the PAN India.



Classification: Internal

Bank's Policy on Doorstep Banking



## 6.4 Delivery Process:

**6.4.1 Registration:** The registration process for PSB alliance Doorstep Banking is a ONE-TIME activity for all customers and it can be done through any of the 3 channels i.e. Call Centre, dedicated web Portal, and Mobile App. Customer residing in following States may register and avail services from mentioned link.

<b>States</b> For M/s. Atyati Technologies (P) Ltd	Assam, Bihar, Chandigarh, Delhi, Goa, Gujarat, Maharashtra, Meghalaya, Odisha, Puducherry, Tamil Nadu, Telangana, Tripura, Uttar Pradesh, West Bengal, Tamilnadu
<b>Mobile app</b>	<a href="https://bit.ly/3emcY6V">https://bit.ly/3emcY6V</a>
<b>Web Portal</b>	<a href="https://doorstepbanks.com/">https://doorstepbanks.com/</a>
<b>Customer Care</b>	18001037188
<b>States</b> M/s. Integra Micro System (P) Ltd	Andhra Pradesh, Chhattisgarh, Haryana, Himachal Pradesh Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Punjab, Rajasthan, Uttarakhand, Telangana, Tripura, Uttar Pradesh, West Bengal, Goa
<b>Mobile app</b>	<a href="https://bit.ly/32aPOf7">https://bit.ly/32aPOf7</a>
<b>Web Portal</b>	<a href="https://dsb.imfast.co.in/doorstep/login">https://dsb.imfast.co.in/doorstep/login</a>
<b>Customer Care</b>	18001213721

**6.4.2 Request for Doorstep Service:** The customer will select the branch from the list of centers (Annexure-V) and required service and can choose an address from where the instrument to pick up/ delivered. If address is not added, then customer can add an address through the mobile app / we portal or call center.

### 6.4.3 Delivery of Service:

At the time of delivering the services, customer shall share the service request reference number generated at the time of request of services with DSB agent. The agent delivering the services will also follow the guidelines to maintain secrecy and ensure to display his ID-Card while visiting customer residence.

#### (a) Non-Financial Services:

**Post Service Request:** Agent visits the customer first, takes the items / instruments and then submits it to the branch for processing.

For service of Life certificate: DSB Agent will visit the doorstep of the customer and collect online Life Certificate using Jeevan Pramaan App.

**Pre Service Request:** Agent has to visit branch first which will keep the deliverable ready and the delivers the same to the customer.

**(b) Delivery of Financial Service:** Customer can book cash withdrawal service using DSB App / web portal or by calling on the Toll Free Number. The Bank Account of the Customer should be either linked to Aadhaar or Debit Card for availing real time Cash Withdrawal facility. DSB Agent will visit Customer's address for providing service through Micro ATM based secure technology. Per transaction limit is minimum Rs. 1,000/- and Maximum Rs 10,000/.



Classification: Internal

Bank's Policy on Doorstep Banking



## 6.5 Service Charges:

A uniform service charge of Rs. 75 plus GST will be auto debited from customers account for every DSB service request. If service requests is cancelled by customer, bank and agent due to any reason then service charge is refunded to customer account. Out of service charge of Rs. 75 plus GST, Rs. 63 plus GST will be cost to bank as vendor charge per completed DSB service request and Rs. 3.90 plus GST will be given to vendor for calls through Call Centre where allotment of agents is not required.

## 7. GRIEVANCE REDRESSAL MECHANISM

The grievance/ complaints received under Doorstep Banking Services through branch to be resolved through internal Grievance Redressal Mechanism. The grievance related to PSB alliance Doorstep Banking to be got resolved through the outsourced agency with appropriate recovery/ compensation from the agency only. Agencies will be liable for any loss/claim arises due to deficiencies in services.

## 8. FORCE MAJEURE

The Bank shall not be liable to compensate customers for delayed delivery of Doorstep Banking Services to eligible person, if some unforeseen event including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, natural disasters or other "Acts of God", war, damage to the bank's facilities or of its correspondent bank(s), absence of the usual means of communication or all types of transportation, etc. beyond the control of the bank prevents it from performing its obligations within the specified service delivery parameters

## 9. SUNSET CLAUSE

The above Bank's Policy on Doorstep Banking will be in force until the next review. The policy will be reviewed **triennially** or at an earlier date, as may be required by the Bank.

"Post the approval of the Policy, any changes made by the RBI, IBA, and DFS or any other regulatory on the rules and regulations with respect to Doorstep Banking shall form an integral part of the Policy, pending their formal inclusion at the time of the next renewal of the Policy."



**APPLICATION FORM FOR DOORSTEP BANKING SERVICES TO SENIOR CITIZENS AND DIFFERENTLY ABLED PERSONS**

From:

Date:

Name of the Customer/s

Address: \_\_\_\_\_

\_\_\_\_\_

(As registered with the Bank)

To,

The Branch Manager,  
Bank of India,  
Branch.....

Sir/Madam,

I/we am/are maintaining a Savings Bank A/c No..... in your branch. I wish to avail the doorstep banking facilities in the above-mentioned account.

2. I / we understand that, Doorstep Banking Services for basic banking services to Senior Citizens of more than 70 years of age and Differently Abled Person or Infirm Persons (having medically certified chronic illness or disability) including those who are Visually Impaired, so that they are able to avail Banking Services without any difficulty.

3. I/we am/are \_\_\_\_\_ year old Senior Citizen / Differently Abled Person / Infirm Person (having medically certified chronic illness or disability) and eligible for availing Doorstep Banking Services as per Bank's guideline (Please strike off the option which is not related). I/we am/ are also aware about the Bank's Services available for delivery at Doorstep.

4. The Bank may debit my /our account with the applicable Service Charges. The Bank may also revise the charges from time to time. The current service charges are Rs. 60/- +GST & Rs.100+GST per transaction for Non- Financial transactions and Financial transactions respectively.

5. I / we affirm and declare that I / we have read and understood the Term and Conditions related to Doorstep banking facilities offered by Bank of India on payment of service charges decided by the Bank from time to time.

6. I / we am / are joint account holder(s) in above Savings Bank Account number..... along with Mr. / Ms.....availing the aforesaid service and executed as above. Though I / we are not coming under the age / other criteria for availing Doorstep Banking Services, I/ we have no objection in Mr. /Ms.....(joint account holder) availing the same and I/ we hereby join in entering this request after having read and understood the same as the Bank's scheme in this regard as I /we agree and undertake to



the bond by same. (This will apply when there is other joint holders who are not eligible to avail this facility, please strike off if not applicable).

Yours faithfully

(Signature/thumb Impression)  
Account holder(s)

Place:

Date:

**(Note – Certificate of medical chronic illness or disability is required to attach with the application form, if applicable).**





## Term and conditions:

The following Terms and conditions shall be applicable for Doorstep Banking service:

1. The Doorstep Banking process shall be available for the following set of customers

- (a) Senior Citizens of more than 70 years of age.
- (b) Differently abled or infirm persons (having medically certified Chronic illness or disability) including those who are visually impaired.
- (c) Any other customer as decided by the Bank from time to time.
- (d) The registered address should be within 5 Kms from the Home branch. The service will be rendered at the registered Address which is recorded at the linked account level.

2. The Services available under the Doorstep Banking are as under –

(a). Financial Services:

- i. Cash Pickup facility for deposit of amount in accounts upto Rs. 20,000/- per request.
- ii. Cash Delivery facility for withdrawal of amount from the account upto Rs.20,000/- per request.

(b) Non-Financial Services:

- i. Pickup facility of cheques for collection in account.
- ii. Pickup facility of cheques book requisition slip.
- iii. Pickup facility of 15H form.
- iv. Pickup facility of life certificate.
- v. Pickup facility of additional / Re-KYC documents.
- vi. Delivery Facility of Demand Draft / Pay order.
- vii. Delivery facility of Term Deposit Advice.

3. The customer accepts and acknowledges that the doorstep banking services (“Services”) may be provided by Bank of India (“Bank”) with the involvement of any of its officers / Staff / any courier or other duly authorised third party service provider (“Agent”), and the customer hereby authorises the Bank to appoint, as the Bank deems necessary, any Official / Staff / Service Provider who will act upon the instructions of the Bank to provide the Services to the customer on behalf of the Bank. The Customer would authorise the bank to share such details with the Official/ Staff/ service provider as would be necessary to render the service.

4. The charges for the provision of the Services, including revised charges, if any, will be debited from the customer’s account without prior notification to the customer. The charges may be revised from time to time by the Bank with a 30 days’ notice to the customer. 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
- Displaying on the Notice Board at the Branches
- Sending SMS / e-mail / Letter to the registered mobile number/e-mail id / registered address.

5. Customer does not entail any legal or financial liability on the bank for failure to offer doorstep services.
6. The registration for Doorstep Services should be done only at the Home branch
7. Customer needs to share an ID proof and the service request number with the Official/ Staff / service provider.
8. Customer should also verify the details of the representative of the Agent or the Official (with his ID card, if any).
9. Calls for Doorstep services will be accepted at the Home Branch/ Contact Centres during business hours. The delivery would be completed on best effort basis but not later than T+1 working day (holidays excluded).
10. The Services shall be subject to the terms, conditions and covenants of the agreement between the Bank and the customer.
11. The Customer may request for cancellation / modification of a relevant service request/ instruction 2 hours before the appointed time. In such case no charges shall be recovered.
12. Only one service request will be accepted per day. (May include multiple tasks in one request eg. Pick-up of cheque along with form 15H, Cheque requisition slip, cash pickup and cash delivery, etc). In case of one service request comprising of multiple tasks including both financial and Non-financial transactions, applicable charges shall be Rs 100/+ GST.
13. In case of unsuccessful transactions due to breach in daily transactions limits set by the Bank, the applicable service charges for the same shall be recovered.
14. The Door-step services should be seen only as an extension to regular banking services offered by our Bank and remains to the same extent as if the transactions were conducted at the Branch.
15. In case of transfer of account from one branch to another, a fresh registration for Doorstep Banking services is to be made at the transferee branch.
16. In case of change in Terms and conditions, the same shall be displayed in the Branch Notice Board and / or Bank's website.
17. The customer shall made request for the Doorstep Services only through his / her registered mobile number with the branch in bank records. The Bank may also consider the request through alternate number solely on bank's discretion in deserving cases.
18. The customer request for Doorstep Banking services for delivery of cash will be considered only if sufficient credit balance is available for request amount and applicable charges.
19. It shall be the sole discretion of the bank in accepting or rejecting the facility contained herein.

Signature / thumb Impression of the account holder

Date:

Name:.....

Place:

Account No.....

Registered Address:.....

.....

.....



**Doorstep Banking Services Registration Acknowledgement**

**BANK OF INDIA**  
\_\_\_\_\_ **BRANCH**

We are pleased to advise you that your request for Doorstep Banking Services is registered under SL No. \_\_\_\_\_ on dated \_\_\_\_\_

2. Please contact on the following numbers for availing the Doorstep Banking Services through your mobile number registered with the Bank Branch.

- i. Mobile number of Branch Manager.....
- ii. Mobile number of Designated Officer.....

3. In case of inability to contact on above mobile number, please contact on following numbers.

- i. Telephone number of Branch..... / .....

Assuring you of our best Services at all times.

**BRANCH MANAGER**  
.....Branch



**Agreement for Doorstep Banking Services to Senior Citizens and Differently Abled Persons (to be stamped as an Agreement)**

This Agreement is made at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ in favour of Bank of India, a **body corporate** constituted under the Banking Companies (Acquisition & Transfer of Undertaking) Act, 1970 having its Head Office at Star House, C5, G Block, Bandra Kurla Complex, Bandra (E), Mumbai-400051 (hereinafter referred as "Bank") through \_\_\_\_\_ Branch which expression shall unless repugnant to the context thereof include his successors, heirs, assigns, by Mr/Mrs \_\_\_\_\_ son/daughter of \_\_\_\_\_ residing in \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ (Customer).

These Terms and Conditions (hereinafter referred to as the "Terms", which expression shall include all amendments made thereto from time to time) apply to and regulate the provision of Doorstep Banking Services offered by the Bank to eligible Customers.

**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 Saving Bank account No \_\_\_\_\_ of the Customer in the name /jointly with operational instructions either or survivor or former or survivor, where former refers to customers with Bank of India in India, which is designated as eligible account by Bank for the Services.
- 1.2 "Agent" refers to such Persons / Body corporate appointed by Bank from time to time for the purposes of providing the Services to the Customers.
- 1.3 "Application" shall mean the application forms and / or any other form(s) / document(s) / letter(s) / online request required for availing of the Doorstep Banking Services from Bank in the format as prescribed by Bank from time to time.
- 1.4 "Business Correspondent" is a person appointed by the Bank, and provides access to basic Banking services using the Micro ATM and or any other device having online access to accounts .
- 1.5 Channels mean various customer service medium like Customer care Centre or Internet Banking or Mobile banking or Kiosk banking or SMS banking or any of the Bank of India branches or any other medium as approved by Bank or used by the Bank.
- 1.6 "Customer" refers to Senior Citizens of more than 70 years of age, differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, having an Account with Bank and requesting for availing the Services for which request has been accepted by Bank.

- 1.7 "Instruction" refers to the requests made by the Customer for availing the Services from Bank in the form and manner as prescribed by Bank from time to time.
- 1.8 "Micro ATM" a point of sale device, capable to process online interoperable banking transactions.
- 1.9 "Bank Customer Care Centre" refers to Bank of India Customer Care Centre provided by Bank to Customers.
- 1.10 "Bank Holiday(s)" shall refer to the day(s) on which the Parent / Home Branch of Bank of India shall be closed.
- 1.11 "Service Request Number" refers to the unique transaction number provided to the Customer by the Bank at the time of providing the Instruction.
- 1.12 "Services" shall mean the Doorstep banking services provided by Bank to the Customer from time to time and more particularly described below (including any amendments thereto made by the Bank from time to time at its sole discretion):
- Cheque pickup
  - Cheque Requisition pickup
  - Form 15 H pickup
  - Life Certificate pick up
  - Delivery of drafts / Statement of Account / Term Deposit Advice.
  - Cash pick up and Cash delivery up to Rs. 20,000/- per request.
- 1.13 "Business Hours" shall mean the time when customers are provided Banking Services at the Home Branch.

In these Terms, unless the contrary intention appears:

- a reference to :
  - an "amendment" includes a supplement, modification, novation, replacement or re-enactment and "amended" is to be construed accordingly;
  - an "authorisation" or "approval" includes an authorization, consent, clearance, approval, permission, resolution, license, consideration, filing and registration;
  - "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;
- the singular includes the plural (and vice versa);
- 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;
- reference to the words "include" or "including" shall be construed without limitation;
- reference to a gender shall include references to the female, male and neutral genders;
- all approvals, permissions, consents or acceptance required from Bank for any matter shall require the prior, written approval, permission, consent or acceptance of Bank.

## 2. Applicability of Terms:

- 2.1 These Terms and Conditions form part of the contract between the Customer and Bank for availing of the Services. Application for the Doorstep Services may be made by the Customer through Bank of India branch (parent) . Such Application shall be in such form and manner as stipulated by Bank.
- 2.2 Customer can avail the services after registration for the Doorstep Banking Services by submitting the application form at the Home Branch. Bank shall be entitled at its sole discretion to accept or reject such Application as may be 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 by the Bank of India for other services like, Internet banking, Mobile banking and relating to any Account of the Customer and / or any other product / services provided by the Bank.

## 3. Instructions:

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

## 4. Availability and Disclosure:

- 4.1 The Customer is solely responsible for the accuracy and authenticity of the Instructions provided to Bank and the same shall, subject to these Terms, be considered to be sufficient to provide the Services. Bank shall not be required to independently verify the veracity, authenticity or validity of the Instructions. Bank 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 Bank 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. Bank has no liability or obligation to keep a record of the Instructions to provide information to the Customer or for verifying Customer's Instructions. Bank 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 Bank to direct or indirect loss to Bank, or Bank may require an indemnity and / or other security / comfort from the Customer before continuing to restore / perform the Services and / or Instructions.
- 4.2 Bank shall endeavour to carry out the Instructions of the Customer provided that Bank, 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 Bank's internal policies, force majeure etc.

## 5. Accuracy of Information:

The Customer is solely responsible for the correctness of information supplied to Bank for use of the Services. Bank 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 Bank, the Customer shall immediately advise Bank which will endeavour to correct the error wherever possible on a reasonable best efforts basis.

## 6. Operation of Services:

6.1 The Customer acknowledges and agrees that the Instructions for the services shall be processed by Bank only if the same are received by Bank in the prescribed time and manner.

6.2 The Customer agrees and acknowledges that the Services shall be provided by Bank only at the registered communication address of the Customer available with Bank at the time of the Customer applying for availing the Services through the Application provided it is within a radius of 5 km from the Parent Branch. In case of any request provided by the Customer for getting the registered communication address changed in the records of Bank in a manner as may be prescribed by Bank, such changed communication address shall be used by Bank for providing the Services to the Customers provided it is within a radius of 5 km from the Parent Branch.

6.3 Bank shall not be liable for any inaccuracy, error or delay in, or omission of, (a) any data, information or message in the Instructions given over the phone or by any other medium, or (b) the transmission or delivery of any Instructions given by medium of any channel or (c) any loss or damage or claim or cost 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 Bank due to "force majeure" (e.g., flood, extraordinary weather condition, earthquake or other act of God, fire, war, insurrection, riot, labour dispute, accident, action of government, communications, power failure, equipment or software malfunction) or any other cause beyond the reasonable control of Bank, and in case of tampering and unauthorised access to providing of Instruction, Instructions that are fraudulently or mistakenly written, altered or sent, Bank may, at its sole and absolute discretion, act on any Instruction given by the Customer to Bank, or which Bank reasonably believes to have been made by the Customer. The Customer agrees that Bank 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 Bank within a reasonable time about unauthorised access of or erroneous transactions in the Account by use of the Services;

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

6.5 The Customer agrees that Bank may at such times as Bank may deem fit, request the Customer to approach Bank 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.

6.6 Under no circumstances, Bank, its employees or directors involved in providing the Services shall be liable for any direct, indirect, incidental, special or consequential damages, or any damages or claims or costs 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 any other medium or arising from interruption, suspension or termination of the Services or any inability of Bank 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 the customer unconditionally undertake to indemnify the bank for any loss or damages or claim/cost in this regard.

### Transactions Operations:

- a. The Customer shall comply with any and all process that may be intimated by Bank to the Customer for the purpose of officials / Agent verification at the time of execution of the Instruction by the Agent in a manner as may be prescribed by Bank from time to time, including but not limited to, verifying the official's / Agent's identity as per the identification card carried by him and the Service Request Number provided by Bank before carrying out the relevant services etc.
- b. Customer may produce any one of his Officially Valid Documents for identification. Bank may allow customer to produce his Debit card for Card & PIN based authentication. The official / Agent will initiate the transaction by swiping the debit card and PIN and proceed with financial and non-financial transactions. In due course, when the Govt. of India / RBI permits Aadhaar based transaction, the official / Agents will initiate the transaction by capturing Customer Aadhaar number & bio-metric and proceed with financial & Non-financial transactions.
- c. For financial transactions like cash deposit, cash withdrawal, Agent will enter the transaction type and amount on the Micro ATM device and proceed with the transactions. The amount will be directly debited / credited from / to the customer's account.
- d. The Customer shall not provide any cut / mutilated / tampered / defective currency notes to the Official / Agent. Any such cut / mutilated / tampered / defective currency note shall not be accepted by the Official / Agent and shall be returned to the Customer. The Customer shall ensure that the Official / Agent counts all the monies provided by the Customer and puts the monies in the Cash Deposit Envelope in the Customer's presence. Based on the transaction type, Bank shall debit / credit the Account with such amount. If in the event, Bank ascertains any or all of the currency notes provided by the Customer to the Official / Agent are defective / discrepant / counterfeit, Bank shall endeavour to notify the Customer about the same and shall only credit the Account with such amount as calculated after deducting the total value of the discrepant / defective / counterfeit currency notes provided by the Customer. The defective / counterfeit notes will be handled as per Note Refund Rules of RBI. The Customer irrevocably agrees and confirms that Bank shall not be held liable for not crediting any such amount of the total value of the defective / discrepant / counterfeit currency notes in the Account of the Customer and that the decision of Bank with regards to determining any defectiveness of the currency notes provided by the Customer shall be final and binding upon the Customer and shall not be questioned or challenged in a court of law.



- e. Post successful transaction, an SMS alert will be sent to the registered mobile number of the customer. This SMS can be used as a valid proof for the transaction. The customer can also ask for a receipt.
- f. The official / Agent shall provide the Customer with a duly signed and stamped acknowledgment of the cash by the official / Agent. The Customer agrees and confirms that Bank shall not be held liable for not crediting any such amount of the total value of the stale / mutilated / tampered / defective cash in the Account of the Customer.

## 7. Other Operational Terms:

- 7.1 The Customer may request for cancellation / modification of a relevant service request / instruction 2 hours before the appointed time. If cancellation/modification is done between two hours of the appointed time, charges @\_\_\_\_\_ will be levied on customers account.
- 7.2 In the event of the Customer placing an Instruction for modifications of an earlier Instruction through Phone, the Customer shall be required to first cancel the earlier Instruction and then provide a fresh Instruction for availing the Services.
- 7.3 Calls for Doorstep services will be accepted at the Branch / Contact Centres during business hours. The delivery would be completed on best effort basis but not later than next working day (holidays excluded).
- 7.4 The Customer hereby authorizes Bank to charge the Account held with Bank with any sum of money that is payable by the Customer, if any, in connection with a transaction carried out by Bank including bank charges or service charges for such transactions.
- 7.5 The Customer agrees to comply with such security procedure as may be prescribed by Bank 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 Bank immediately.
- 7.6 The Customer hereby authorises that Bank 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.
- 7.7 Bank may contact the Customer through phone, email, letter or otherwise for processing the Instructions.
- 7.8 In case of transfer of account from one branch to another, a fresh registration for Doorstep Banking Services is to be made at the transferee branch.

## 8. Charges/Fees:

- 8.1 Bank 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 Bank and / or withdrawal of the Services without any liability to Bank. Bank reserves the right to revise charges and notify the same on the Website / Notice Board / letter from time to time. Any amendments to the Terms and / or the fees of such charges 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 or
- Displaying on the Notice Board at the Branches or
- Sending SMS / e-mail /Letter to the registered mobile number / e-mail id / Branch.

8.2 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 and bank shall be within its right to recover the same from customers account.

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

### 9. Changes of Terms:

Bank shall have the absolute discretion to amend or supplement any of the Terms, features and benefits in relation to the Services. Bank may communicate the amended Terms by hosting the same on bank website or in any other manner as decided by Bank. The Customer shall be solely 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.

### 10. Non-Transferability:

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

### 11. Termination:

11.1 Bank 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. Bank 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.

11.2 At any time, Bank may give notice to the Customer, in such manner as it may deem fit, including but not limited to, posting the notice on bank website 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.

11.3 Bank may suspend or terminate the Services without prior notice if the Customer has breached these Terms or Bank learns of the death, bankruptcy or lack of legal capacity of the Customer or any reasonable ground deemed fit to the bank.

11.4 If Customer desires to terminate this agreement on its own violation, it may do so on serving a thirty (30) days written notice. However, customer request for immediate termination of agreement through written notice may depends on banks sole discretions, in parts or fully.



**12. 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. Bank 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.

**13. Miscellaneous:**

13.1 Bank reserves the right to revise the policies, features and benefits offered through the Services from time to time and changes in any manner as deemed appropriate. The Customer will be bound by such revisions/changes from time to time unless the Customer terminates the Services.

13.2 The Customer shall comply with all such terms and conditions as Bank 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, Customer Care 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 Bank, 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 Bank for such facilities/ services, as may be prescribed from time to time.

13.3 The Door-step services should be seen only as an extension to regular banking services offered by our Bank and remains as if the transactions were conducted at the Branch.

Signature of the customer/s

Name:

Address:

Date :

Place



Classification: Internal

Bank's Policy on Doorstep Banking



**Performa of the Register / Records to be maintained**

**(A) Doorstep Banking Services Registration Register**

Sr. No	Request registration No	Date	Account No	Name of the customer	Address of the customer	Father's/Spouse name	Date of Birth	Mobile Number	e- mail Id (if available)

**Annexure III (B)**

**(B) Doorstep Banking Services Request Register**

Sr. No.	Regn. No.	Date of Request	Request No	A/C No	Name of the Customer	Service requested	Time of request	Allotted to	Date & Time of completion of the request	Charges Recovered on	Initials



**BANK OF INDIA**

**\_\_\_\_\_ BRANCH**

**INFORMATION ON DOORSTEP BANKING SERVICES**

We are pleased to advise that the Bank propose to provide the following Doorstep Banking services to 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. \*

- Cheque Pickup.
- Cheque requisition slip pickup.
- Form15H pickup.
- Life Certificate Pickup.
- Delivery of drafts/ Term Deposit Advice.
- Pickup of Additional / Re- KYC documents.
- Cash pickup and cash delivery facility.

2. Please contact Branch Manager for details.

\* Charges applicable.

**BRANCH MANAGER**



**LIST OF M/S. ATYATI TECHNOLOGIES (P) LTD CENTRES:**

Sr. No	Centre	State or UTs	District
1	Agartala	Tripura	West Tripura
2	Agra	Uttar Pradesh	Agra
3	Ahmadabad	Gujarat	Ahmedabad
4	Aligarh	Uttar Pradesh	Aligarh
5	Allahabad	Uttar Pradesh	Allahabad
6	Anand	Gujarat	Anand
7	Asansol	West Bengal	Paschim Bardhaman
8	Aurangabad	Maharashtra	Aurangabad
9	Bareilly	Uttar Pradesh	Bareilly
10	Bhavnagar	Gujarat	Bhavnagar
11	Bhubaneswar	Odisha	Khurda
12	Bidhannagar (M)	West Bengal	North Twenty Four Parganas
13	Chandigarh	Chandigarh	Chandigarh
14	Chennai	Tamil Nadu	Chennai
15	Coimbatore	Tamil Nadu	Coimbatore
16	Cuttack	Odisha	Cuttack
17	DELHI	NCT of Delhi	New Delhi
18	Durgapur	West Bengal	Paschim Bardhaman
19	Faridabad	Haryana	Faridabad
20	Gandhinagar	Gujarat	Gandhinagar
21	Ghaziabad	Uttar Pradesh	Ghaziabad
22	Gorakhpur	Uttar Pradesh	Gorakhpur
23	Greater Mumbai	Maharashtra	Mumbai
24	Gurgaon	Haryana	Gurgaon
25	Guwahati	Assam	Kamrup Metropolitan
26	Haora	West Bengal	Haora
27	Hyderabad	Telangana	Hyderabad
28	Jamnagar	Gujarat	Jamnagar
29	Jhansi	Uttar Pradesh	Jhansi
30	Kalyan-Dombivli	Maharashtra	Thane
31	Kanpur	Uttar Pradesh	Kanpur Nagar
32	Kolhapur	Maharashtra	Kolhapur
33	Kolkata	West Bengal	Kolkata
34	Lucknow	Uttar Pradesh	Lucknow
35	Madurai	Tamil Nadu	Madurai
36	Meerut	Uttar Pradesh	Meerut
37	Mira-Bhayandar	Maharashtra	Thane
38	Moradabad	Uttar Pradesh	Moradabad
39	Nagpur	Maharashtra	Nagpur
40	Nashik	Maharashtra	Nashik
41	Navi Mumbai	Maharashtra	Thane
42	Noida	Uttar Pradesh	Gautam Buddha Nagar

43	Panchkula	Haryana	Panchkula
44	Patna	Bihar	Patna
45	Pimpri Chinchwad	Maharashtra	Pune
46	Puducherry	Puducherry	Puducherry
47	Pune	Maharashtra	Pune
48	Rajkot	Gujarat	Rajkot
49	Rohtak	Haryana	Rohtak
50	Salem	Tamil Nadu	Salem
51	Sambalpur	Odisha	Sambalpur
52	Shillong	Meghalaya	East Khasi Hills
53	Siliguri	West Bengal	Darjiling
54	Surat	Gujarat	Surat
55	Thane	Maharashtra	Thane
56	Tiruchirappalli	Tamil Nadu	Tiruchirapalli
57	Vadodara	Gujarat	Vadodara
58	Varanasi	Uttar Pradesh	Varanasi
59	Vasai-Virar City	Maharashtra	Palghar
60	Warangal	Telangana	Warangal Urban

**LIST OF M/S. INTEGRA MICRO SYSTEM (P) LTD CENTRES:**

SI No.	Centre	State or UTs	District
1	Ajmer	Rajasthan	Ajmer
2	Amritsar	Punjab	Amritsar
3	BBMP	Karnataka	Bangalore Urban
4	Belgaum	Karnataka	Belgaum
5	Bhilai Nagar	Chhattisgarh	Durg
6	Bhopal	Madhya Pradesh	Bhopal
7	Bilaspur	Chhattisgarh	Bilaspur
8	Chaibasa	Jharkhand	Pashchimi Singhbhum
9	Dehradun	Uttarakhand	Dehra Dun
10	Dhanbad	Jharkhand	Dhanbad
11	Guntur	Andhra Pradesh	Guntur
12	GVMC	Andhra Pradesh	Visakhapatnam
13	Gwalior	Madhya Pradesh	Gwalior
14	Hubli-Dharwad	Karnataka	Dharwad
15	Indore	Madhya Pradesh	Indore
16	Jabalpur	Madhya Pradesh	Jabalpur
17	Jaipur	Rajasthan	Jaipur
18	Jalandhar	Punjab	Jalandhar
19	Jammu	Jammu & Kashmir	Jammu
20	Jamshedpur	Jharkhand	Purbi Singhbhum
21	Jodhpur	Rajasthan	Jodhpur
22	Kochi	Kerala	Ernakulam
23	Kota	Rajasthan	Kota
24	Kozhikode	Kerala	Kozhikode
25	Ludhiana	Punjab	Ludhiana

26	Mangalore	Karnataka	Dakshin Kannad
27	Margao	Goa	South Goa
28	Mysore	Karnataka	Mysore
29	Panaji	Goa	North Goa
30	Patiala	Punjab	Patiala
31	Raipur	Chhattisgarh	Raipur
32	Ranchi	Jharkhand	Ranchi
33	Sas Nagar	Punjab	Sahibzada Ajit Singh Nagar
34	Shimla	Himachal Pradesh	Simla
35	Srinagar	Jammu & Kashmir	Srinagar
36	Thiruvananthapuram	Kerala	Thiruvananthapuram
37	Thrissur	Kerala	Thrissur
38	Tirupati	Andhra Pradesh	Chittoor
39	Udaipur	Rajasthan	Udaipur
40	Vijayawada	Andhra Pradesh	Krishna



Classification: Internal

Bank's Policy on Doorstep Banking





**Executive Summary of the Bank's Policy on Doorstep Banking - With Modification**

S.N	Existing Policy	Revised Policy	Comments																												
1	<p><b>Doorstep Banking Services Framework</b></p> <p><b>Para: 5.1 ( Nature of Services)</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Financial Services</th> <th style="width: 50%;">Non- Financial Services</th> </tr> </thead> <tbody> <tr> <td>Cash Pickup facility for deposit of amount in accounts upto Rs. 20,000/- per request.</td> <td>Pickup facility of cheques for collection in account</td> </tr> <tr> <td></td> <td>Pickup facility of cheques book requisition slip.</td> </tr> <tr> <td rowspan="4">Cash Delivery facility for withdrawal of amount from the account upto Rs. 20,000/- per request.</td> <td>Pickup facility of 15H form</td> </tr> <tr> <td>Pickup facility of life certificate</td> </tr> <tr> <td>Pickup facility of additional / Re-KYC documents</td> </tr> <tr> <td>Delivery Facility of Demand Draft / Pay order</td> </tr> <tr> <td></td> <td>Delivery facility of Term Deposit Advice</td> </tr> </tbody> </table>	Financial Services	Non- Financial Services	Cash Pickup facility for deposit of amount in accounts upto Rs. 20,000/- per request.	Pickup facility of cheques for collection in account		Pickup facility of cheques book requisition slip.	Cash Delivery facility for withdrawal of amount from the account upto Rs. 20,000/- per request.	Pickup facility of 15H form	Pickup facility of life certificate	Pickup facility of additional / Re-KYC documents	Delivery Facility of Demand Draft / Pay order		Delivery facility of Term Deposit Advice	<p><b>Doorstep Banking Services Framework</b></p> <p><b>Para: 5.1 ( Nature of Services)</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Financial Services</th> <th style="width: 50%;">Non- Financial Services</th> </tr> </thead> <tbody> <tr> <td>Cash Pickup facility for deposit of amount in accounts upto Rs. 20,000/- per request.</td> <td>Pickup facility of cheques for collection in account</td> </tr> <tr> <td></td> <td>Pickup facility of cheques book requisition slip.</td> </tr> <tr> <td rowspan="4">Cash Delivery facility for withdrawal of amount from the account upto Rs. 20,000/- per request.</td> <td>Pickup facility of 15H form</td> </tr> <tr> <td>Pickup facility of life certificate</td> </tr> <tr> <td>Pickup facility of additional / Re-KYC documents</td> </tr> <tr> <td>Delivery Facility of Demand Draft / Pay order</td> </tr> <tr> <td></td> <td>Delivery facility of Term Deposit Advice</td> </tr> <tr> <td></td> <td><b><u>Coin Delivery (More than 1 bag per single transaction) purely for Business transactions.</u></b></td> </tr> </tbody> </table>	Financial Services	Non- Financial Services	Cash Pickup facility for deposit of amount in accounts upto Rs. 20,000/- per request.	Pickup facility of cheques for collection in account		Pickup facility of cheques book requisition slip.	Cash Delivery facility for withdrawal of amount from the account upto Rs. 20,000/- per request.	Pickup facility of 15H form	Pickup facility of life certificate	Pickup facility of additional / Re-KYC documents	Delivery Facility of Demand Draft / Pay order		Delivery facility of Term Deposit Advice		<b><u>Coin Delivery (More than 1 bag per single transaction) purely for Business transactions.</u></b>	<p>Highlighted &amp; Underlined New Financial Services Added, as per RBI Letter no. CO.DCM.RMTRS.No. S1/11.01.01/2023-24 dated April 03, 2023</p>
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2.	<p><b>Para No.9 Sunset Clause</b></p> <p>The above Bank's Policy on Collection of Cheques / Instruments and Dishonour of Instruments/Debit Mandates will be in force until the next review. The policy will be reviewed annually or at an earlier date, as may be required by the Bank.</p>	<p><b>Para No.9 Sunset Clause</b></p> <p>The above Bank's Policy on Collection of Cheques / Instruments and Dishonour of Instruments/Debit Mandates will be in force until the next review. The policy will be reviewed <b>triennially</b> or at an earlier date, as may be required by the Bank.</p>	<p>As per recommendation of HO-RMD and approved in R.Com on 11.09.2023 vide their reference no. HO/RMD/RG/2023-24/1300 Dated 01.09.2023</p>																												



“Post the approval of the Policy, any changes made by the RBI on the rules and regulations in respect of Bank’s Model policy on Collection of Cheques / Instruments shall form an integral part of the Policy, pending their formal inclusion at the time of the next renewal of the Policy.”

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**BULLET POINTS**

**DOORSTEP BANKING THROUGH BRANCH STAFF / BUSINESS CORRESPONDENCE:**

1. In compliance to Reserve Bank of India vide notification Ref. No. RBI/2017-18/89 DBR.No.Leg.BC.96/ 09.07.005/201718 dated 09.11.2017 to provide Doorstep Banking Services for basic banking services to 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, Bank had its own policy namely Bank’s Policy on Doorstep Banking Facility to Senior Citizens and Differently Abled Persons which was approved by Board on 25<sup>th</sup> June 2019.
2. Under this channels, the Doorstep Services will be provided by the parent branch to senior citizens of more than 70 years of age and differently abled or infirm persons who are under the radius of 5 KMs distance from the home branch and request for service in this regard has been made during business hours. This services will be provided only to fully KYC compliant saving account holders (with or without Term Deposit) having valid registered mobile number with the Bank.
3. The following financial and non-financial DSB services shall be available through branch.

Financial Services	Non- Financial Services
Cash Pickup facility for deposit of amount in accounts upto Rs. 20,000/- per request.	Pickup facility of cheques for collection in account Pickup facility of cheques book requisition slip.
Cash Delivery facility for withdrawal of amount from the account upto Rs. 20,000/- per request.	Pickup facility of 15H form Pickup facility of life certificate Pickup facility of additional / Re-KYC documents
Coin Delivery (More than 1 bag per single transaction) purely for Business transactions.	Delivery Facility of Demand Draft / Pay order Delivery facility of Term Deposit Advice

**PSB ALLIANCE DOORSTEP BANKING - THROUGH OUTSOURCING AGENCIES**

1. To improve ease of Banking, Department of Financial Services, Government of India under their roadmap for banking reforms under EASE - Banking for Customer Convenience had advised banks to provide Doorstep Banking Facilities through a Centralized System and a Sub-Committee in the matter comprising members from State Bank of India, Punjab Bank, Bank of Baroda, Canara Bank, UCO Bank and Allahabad Bank was formed at IBA level to expedite these reforms across all the Public Sector Banks for the uniformity of process /services. Further, as decided in the Sub-Committees, UCO Bank was designated as the Anchor Bank for Door Step Banking (DSB) through Universal Touch Points (UTP) for all the PSBs.



2. Further, through due process two vendor i.e **M/s. Atyati Technologies (P) Ltd. and M/s. Integra Micro System (P) Ltd.**, have been shortlisted / declared as L1 and L2 by UCO Bank (Anchor Bank) and have been assigned 60 and 40 centers in PAN INDIA respectively to provide Door Step Banking Services (DSB) through Universal Touch Points (UTP) on behalf of all 18 public sector Banks including our Bank.
3. Under this mode, the Doorstep Services will be provided to all fully KYC compliant account holders with valid registered mobile number with the Bank (without any age / physical disability criteria), through outsourced agencies under PSB Alliance Doorstep Banking Services (DSB).
4. The following financial and non-financial services shall be available under PSB alliance doorstep banking.

Financial Services	Non- Financial Services	
Cash withdrawal: Minimum Rs. 1000/- and Maximum Rs. 10,000/- <ul style="list-style-type: none"> <li>• Card Based</li> <li>• AEPS</li> </ul>	<b>Post Service Request</b>	<b>Pre Service Request</b>
	Negotiable Instruments: Cheque , Pay order, DD etc.	Account Statement
	New Cheque Book	Term Deposit Receipt / Acknowledgement
	Requisition Slip	TDS /Form 16 Certificate
	15G/15H Forms	Pre-Paid Instrument/Gift Card
	IT/ GST Challan	Cheque Book/ Draft/ Pay Order
	Standing Instructions Request	
	Life Certificate (Digital/Fall Mechanism) Back	
Add/Edit/Cancel Nomination w.e.f.1-11-2021		
Fund Transfer Request w.e.f.01-11-2021		

The revised policy is aligned with the ethos of guidelines on PSB Alliance Doorstep Banking Services (DSB) issued by Department of Financial Services, Government of India Reserve Bank of India and Indian Banks Association from time to time under their roadmap for banking reforms under EASE - Banking for Customer Convenience and Reserve Bank of India notification Ref. No. RBI/2017-18/89 DBR.No.Leg.BC.96/ 09.07.005/2017-18 dated 09.11.2017 on providing Doorstep Banking Services for basic banking services to 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

