

## **DBS Bank India Limited: Doorstep Banking**

DBS Bank India Limited ("**DBIL/Bank**") will offer Doorstep banking ("**DSB**") for Branch Banking Customer(s) certain Customer(s) segments including 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 ("Customer(s)").

### **List of services offered under Doorstep Banking Services**

#### **Financial services:**

- Cash deposition (Cash pick-up)
- Cash delivery against withdrawal from account.

#### **Non-financial services:**

- Pick up of instruments against receipt (Clearing cheques/ Demand Draft/ Pay Order/ Fund Transfer cheques)
- Delivery of Demand Draft/ Pay Order
- Submission of KYC documents

Various modes of requesting the above listed services shall include via e-mail, telephonic instructions initiated by Self or through DBIL Relationship Managers or Branch Customer Service personnel.

### **List of Branch locations wherein doorstep banking service can be availed.**

DBIL would offer the doorstep services in the below cities.

- Mumbai
- Delhi NCR
- Kolkata
- Ahmedabad
- Pune
- Bangalore
- Chennai
- Hyderabad

Note: list of branches shall be periodically updated on DBIL website.

In other cities or locations where DBIL branches are located, the doorstep banking services will be provided on a best effort basis

### **How to avail services through DSB facility?**

Customer(s) can place request for availing DSB services through e-mail, telephonic instructions initiated by Self or through DBS India Relationship Managers or Branch Customer Service personnel.

## Eligibility criteria for availing DSB services

- Senior Citizen (more than 70 years of age)
- Differently abled or infirm persons (having medically certified chronic illness or disability)
- Visually impaired person

## Charges

Charge schedule for doorstep services would be as below

### Cash Charges

Cash transit slab (INR)	Cash pick up (INR)	cash delivery (INR)
up to 1,00,000	700	1000
1,00,001-2,00,000	800	1200
2,00,001-3,00,000	1000	1500

### Other Charges

Particulars	INR
Document /Cheque/DD pickup	200
Document /Cheque/DD pickup or delivery	200

Note: The above charges are excluding applicable taxes. Charges are subject to change thus, the same will be regularly updated on the website. Changes if any will also be communicated to the branches.

No charges will be levied to Customer(s) tagged in Treasures Segment.

- Services charges may be subject to change which would be implemented post a minimum of 30 days prior intimation.
- The above charges are applicable for the Pickup points within the municipal limit.
- Additional Service Charges for Beyond City Limits locations shall be 50% of the above charges.
- Service charges for the Location beyond 10 KM from City limit shall be decided upon receipt of the request.

## General Terms & Conditions

- The DSB Services can be availed by Savings Bank account holder(s) through a request placed to the Relationship Manager via e-mail, telephonic instructions initiated by Customer(s) (Self) or through DBS India Relationship Managers or Branch Customer Service personnel.
- Customer(s) can make their request on all working days, except bank holidays
- Maximum allowable limit for cash pick-up or cash delivery is INR 300,000 (INR 3 Lacs) only.
- The account should be in active status. Freeze/ Lien imposed (if any) in the account should not be due to regulatory instructions.
- The account needs to be updated with PAN/ Form 60 and Aadhaar or other KYC documents as per the prevailing regulatory guidelines

- The DSB Services will be rendered to the Customer by the bank ONLY at Customer(s)'s premises or residence, as per the address registered with the Bank.
- The Customer(s) agrees that DBIL may at such times as DBS may deem fit, request the Customer(s) to approach DBIL branch with the transaction proof (electronic proofs such as SMS, email or receipts etc.) provided to the Customer(s) at the time of the execution of the Instruction related to DSB Services
- While availing Cash Deposit Services, the Customer(s) shall not tender any cut/ soiled/ mutilated/ tampered/ defective currency notes to Bank official or Bank's authorized cash management firm personnel. Any such cut/soiled/mutilated/tampered/defective currency note shall not be accepted by Bank official or Bank's authorized cash management firm personnel and shall be returned to the Customer(s). The Customer(s) shall ensure that the Bank official or Bank's authorized cash management firm personnel counts all the monies provided by the Customer(s) in his/her presence.
- While availing Cash Withdrawal Services, the Customer(s) shall ensure that he/she has received the exact amount in case of cash withdrawal in the presence of Bank official or Bank's authorized cash management firm personnel. The Bank will not be responsible for any shortage/defect in currency notes once the Bank official or Bank's authorized cash management firm personnel leaves the premises of the Customer(s).
- The DSB Services request can be made for own account ONLY. Placing of the request for any other Customer(s)/ account holders is not permissible.
- Multiple requests of the same type for same account in single Service Request will not be permitted
- Request for multiple accounts in single Service Request will not be permitted. Customer(s) needs to raise separate service requests for multiple accounts
- Requests for DSB Services made before 1:00 p.m. on working day will be attended on the same day. Any requests made post 1:00 p.m. will be attended on the next working day.
- DBS Relationship Manager or Branch Customer Service team will communicate the respective branch's cash timings before acceptance of any financial request under DSB
- Customer(s) are requested to furnish their original identity proof to the Bank official or Bank's authorized cash management firm personnel (as per prevailing KYC guidelines issued by RBI) for verification.
- The Customer(s), hereby, authorises that DBIL shall be absolutely entitled to accept and act on the instruction from the Customer(s) and that any action taken in pursuance of the instruction shall be valid.
- Customer(s) are also notified to check and verify the visiting Bank official or Bank's authorized cash management firm personnel's original identity card. In case of difficulty in ascertaining the identity, an additional identity proof (as per prevailing KYC guidelines issued by RBI) can also be demanded from the Bank official or the authorized cash management firm personnel meeting the Customer(s) to provide the DSB Services.
- Depending upon the proximity, the on-boarded request will be assigned to the nearest branch for processing or will be assigned to the mapped Relationship Manager or Customer Service team
- • The Bank will make true efforts to complete the request on the day for fulfilling of the request. However, in scenarios where the Bank is unable to fulfil the request on the same day or probable delay due to unavoidable circumstances, the Customer(s) will be informed accordingly, to avoid further inconvenience.

- if at the appointed time, Bank official or Bank's authorized cash management firm personnel reaches the registered address but is unable to deliver the DSB Services for reasons attributable to the Customer(s), the applicable charges would be payable by the Customer(s).
- The Bank at its sole discretion reserves the right to amend any of the terms, features and benefits in relation to Doorstep Banking (DSB) Services from time to time.