

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

DBIL shall offer Doorstep banking (DSB) for Branch Banking Customers certain customer 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.

### **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 DBS India Relationship Managers or Branch Customer Service personnel.

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

DBS would offer the doorstep services within Municipal limits in the cities of Mumbai Metropolitan Region (MMR) and Delhi-NCR Region In other cities or locations where DBS branches are located, the doorstep banking services would be provided on a best effort basis.

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

Customers can on-board the request under DSB facility by enrolling for the same. For the onetime enrollment, assistance would be provided by DBS India Relationship Manager 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 tabulated below

Schedule of charges \*

<b>Doorstep Services</b>	<b>On-Call charges as per cash slabs</b>
<b>Cash / Cheque Pick-up</b>	< 50K - INR 110
	50 -100K - INR 125
	1 - 2 lacs - INR 150
	2 - 3 lacs - INR 250
<b>Cash / Demand Draft Delivery</b>	< 50K - INR 125
	51K-100K - INR 15
	1.1 lacs - 2 lacs - INR 200
	2.1 lacs - 3 lacs - INR 350

\*Non-Financial services would be charged at INR 110 per request.

- 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**

- Customers can enroll under DSB facility by one-time enrollment for the same for which assistance would be provided by DBS India Relationship Manager
- The DSB facility can be availed by Savings Bank account holder(s) through a request placed to the Relationship Manager via e-mail, telephonic instructions initiated by Self
- Customers can make their request on all 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
- These services will be rendered to the customer by the bank ONLY at customer's premises or residence, as per the address registered with the Bank
- The request can be made for own account ONLY. Placing of the request for any other customers/ 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 needs to raise separate service requests for multiple accounts

- Requests made through Customer Care before 1:00 p.m. will be attended on the same day. 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
- Customers are requested to furnish their original identity proof to the bank official or authorized cash management firm (as per prevailing KYC guidelines issued by RBI) for verification
- Customers are also notified to check and verify the visiting bank official or 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 to provide the 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 fulfill the request on the same day or probable delay due to unavoidable circumstances, the customer will be informed accordingly, to avoid further inconvenience
- Bank reserves the right to review the Customer Service Policy to amended Doorstep Banking (DSB) Services from time to time