

POLICY ON DOORSTEP BANKING SERVICES
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DOORSTEP BANKING SECTION
CUSTOMER SERVICE VERTICAL
OPERATIONS WING
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Policy on Doorstep Banking Services for the year 2026-27

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Policy on Doorstep Banking Services-2026-27

1. Introduction

“Why go to the Bank? Let the Bank come to you.” The concept of Doorstep Banking is based on this very promise. In fact, with hectic schedules and time constraints, security aspects, value of time, etc., it is increasingly felt and there is growing demand for extending Doorstep Banking.

1.1 Background

Until March 2005, banks were not permitted to extend any banking facilities at the premises of their customers without obtaining permission from Reserve Bank of India (RBI). Subsequently, the restriction was eased, initially permitting banks to provide doorstep banking services exclusively to Government Departments. Later, RBI extended this permission to include all customer types, including individuals. The general principles and broad parameters laid down are being followed as per the directions of RBI in this regard (vide RBI circular Ref. No. DBOD.BL.BC.59/22.01.010/2006-2007 dated 21.02.2007).

Further directives from Reserve Bank of India, outlined in circulars Ref. No. DBR.No.Leg.BC.96/09007.005/2017-18 dated 09.11.2017 and DOR.CO.Leg.BC. No. 59/09.07.005/2019-20 dated 31.03.2020, emphasized on providing essential banking services to Senior Citizens aged 70 years and above and differently abled persons at their doorsteps to reduce difficulties. The Doorstep Banking services were launched in 100 major centres across the country by Union Minister of Finance & Corporate Affairs w.e.f. 09.09.2020. Since then, this service has been expanded to cover 2572 identified centres nationwide.

As per the instructions of Indian Bank's Association (IBA), a joint initiative was undertaken by all Public Sector Banks (PSBs) to provide financial as well as non-financial banking transactions, at customer's doorstep, under Doorstep Banking Services. Initially, UCO Bank, being identified as the Anchor bank selected the vendors for providing financial and non-financial services to customers through bidding process. All PSBs subsequently entered into Master level service agreement with the identified Vendors. Presently, M/s PSB Alliance Pvt. Ltd. manages the Doorstep Banking Services on behalf of all PSBs.

1.2 Scope of the Policy

Our Doorstep banking policy facilitates socioeconomic progress by offering affordable & accessible banking services that are process driven, technology enabled and people focused to enhance the reliability, scalability and sustainability of the Bank.

The policy is also aligned with the guidelines on Doorstep Banking Services issued by Regulatory authorities and PSB Alliance from time to time as part of their roadmap for banking reforms for Customer Convenience.

1.3 Objectives of the Policy

Doorstep Banking is a service where the Bank provides certain banking services at the doorstep of the customer through Service Providers. The objective of the policy is to:

- Enhance quality service provided to customers by offering Doorstep Banking Services.
- Facilitate access to basic banking services to all customers including senior citizens and differently abled persons at his/her doorstep in an efficient and transparent manner, minimizing hardships.
- Provide guidance and to create awareness on Doorstep Banking Services across the Bank.
- To extend DSB services across all its General Banking Branches, Bank has adopted following three models based on the modus operandi for delivery of services,
 - Model I: Through outsourced common service provider, mandatorily.
 - Model II: Through Bank's Customer Relationship Officers (CROs) on best effort basis.
 - Model III: Through general Branch staff on best effort basis.

2.1 Eligibility for availing Doorstep Banking Services

General guidelines:

- The facility of Doorstep Banking can be offered to the customers having KYC compliant accounts and registered mobile numbers with the Bank as laid down by the Bank based on the instructions stipulated by Reserve Bank of India.
- ii. All saving accounts with individual capacity, joint accounts with operating condition Either of Survivor, Current Accounts (Individuals and Proprietorship), Cash Credit / Overdraft Accounts (Individuals and Proprietorship).
 - iii. The account should be in operative status. Inoperative account holders after making the account operative as per Bank's laid down guidelines, would also become eligible for availing the services.
 - iv. Minor accounts, NRE Accounts, Mobile number linked to multiple customer IDs, joint accounts with operating condition jointly, Partnership Accounts, Trust, Firm, Company accounts, Government Department & PSU Accounts, are **NOT** eligible to avail DSB services.
 - v. Account with no debit/ inoperative/ memo attached account/ blocked accounts etc. and the accounts which has been put on hold / freeze due to the order of Govt. Authority or otherwise will not be covered under DSB services.
 - vi. The services will be provided exclusively to the customer's own account and will not be extended to power of attorney holders or other representatives of the customer.

- vii. Only Customers aged 70 years & above, and persons with disabilities customers aged 18 years and above are eligible for availing Doorstep Banking through Model II & III.

2.2 List of Services offered

The following financial and non-financial services are offered under Doorstep Banking Services under Model-I.

Non-Financial Services	
a) Pick Up Services:	b) Delivery Services:
1. Cheques / Instruments for collection / Clearing	1. Statement of Account
2. Cheque Book Requisition Slip	2. Term Deposit Receipt
3. IT / Govt. / GST Challan with Cheque	3. Pre-paid instruments
4. Standing Instructions	4. Demand Draft / Pay Orders
5. Form 15G / 15H	5. TDS & Form 16 Certificate Issuance
6. Nomination (Add / Modify / Delete)	
7. Fund Transfer (Maximum upto Rs. 25000/- per day)	
Financial Services	
1. Cash Withdrawal (Minimum of Rs. 1000/- and Maximum of Rs. 10000/- per request) through AePS (Aadhaar enabled Payment System) & Cards.	
2. Cash Deposit available at selected Centers/Branches (Minimum of Rs. 1000/ and Maximum of Rs. 10000/- per request)	

Other Services
1. Submission of Life Certificate

The following services are offered under Doorstep Banking Services under Model-II & III.

a) Pick Up Services:	b) Delivery Services:
1. Cheques / Instruments for collection / Clearing	1. Statement of Account
2. Cheque Book Requisition Slip	2. Term Deposit Receipt
3. IT / Govt. / GST Challan with Cheque	3. Pre-paid instruments
4. Standing Instructions	4. Demand Draft / Pay Orders
5. Form 15G / 15H	5. TDS & Form 16 Certificate Issuance
6. Nomination (Add / Modify / Delete)	
7. Fund Transfer (Maximum upto Rs. 25000/- per day)	
8. Submission of Life Certificate	

2.3 Description of Services

2.3.1 Pickup Services

Pick-up service requests are those requests, where agent can directly go to the customer, picks up the documents and delivers it to the Bank branch for processing.

Customer will have an instrument (filled and ready to be submitted) and initiate a request through DSB IVR (Call Centre) /Web Portal / Mobile Application to pick the instruments from his doorstep. Once a request is initiated, an agent will be assigned, and the agent will pick up the documents / instrument(s) in a closed cover and deliver it to the bank branch. Branch has to ensure that the cover is intact.

Multiple instruments can be picked up by an agent for a single pick-up request. However, different instrument types cannot be clubbed for a single request ID.

The following instruments / documents will be Picked up from the customer's place:

- Cheques / Instruments
- Cheque Book requisition slip.
- IT/GST Challan
- Standing Instruction request form
- 15G/ 15H Forms
- Nomination Forms (Request for Addition / Modification / Cancelation)
- Fund transfer request Form

Details of pickup services are as follows:

- **Deposit of cheques / instruments for Collection / Clearing** - Agents will pick the cheques/ instruments from the doorstep of customers and deposit the same to the designated branch. (Designated branch may be either the home branch or non-home branch located within 5 KM radius of the customer at the time of booking the service.)
- **Cheque Book Requisition Slip** - Customers can request a new cheque book by submitting a cheque book requisition slip. This DSB service is available only at Customer's Home branch. Once Agent delivers the cheque book requisition slip to the home branch, the Bank will dispatch the cheque book to the customer's residence as per the address recorded in the CBS system.
- **IT / Govt. / GST Challan with Cheque** - Agent will visit the doorstep of customers, collect the challan and deliver the same to designated branch.
- **Standing Instructions** - Customers can request execution of standing instructions from their accounts. Agent will visit the customer, collect the SI request letter and deliver to designated branch.
- **Form 15G/15H** - Customers can request submission of Form 15G/15H. Agent will visit the customer, collect the form and deliver to the designated branch.
- **Nomination** - Customer can **add** new nomination or **modify** / **cancel** existing

nomination using this service where his / her account is maintained. For every account, a separate form is to be submitted. Agent will visit the customer, collect the documents and deliver to the designated branch.

- **Fund Transfer Request** - Customer can submit the filled Fund Transfer Form by using this service.
 - a) Funds transfer service can be used for transfer of funds within bank or NEFT.
 - b) Customer can place a maximum of 3 fund transfer requests under one DSB service request.
 - c) Maximum cumulative fund transfer limit is Rs. 25,000/- per day.
 - d) DSB Fund transfer request is available at all branches.

Once the customer raises a service request, agent will visit the customer, collect the documents and deliver them to the designated branch.

2.3.2 Delivery Services

Delivery services are the service requests, which require the action of Branch before the agent reaches the customer for completion of the service request i.e. the agent reaches to the Bank branch first, picks up the document and delivers it to the customer.

Once a request is initiated through IVR (Call Centre) / Web portal / Mobile app, Bank has an option to accept/reject the service request. On acceptance, Bank will keep the document / instrument ready and then agent will be assigned based on the service request raised. The agent will pick the documents from branch in a closed cover and handover the same to customer at his / her doorstep.

Delivery of Instrument type will be as below:

- Statement of Account
- Term Deposit receipt (up to 1 lakh)
- Pre-paid instruments
- Demand draft/ Pay order
- TDS & Form 16A Certificate issuance

Details of delivery services are as follows:

- **Statement of Account** - Branch will print the account statement for the requested account number and hand it over to the agent in a sealed cover.
- **Term Deposit Receipt / Demand Draft / Pay Order / Pre-paid Instruments** - Once the request is raised by the customers, home branch will print the Deposit Receipt / Demand Draft / Pay Order / Pre-paid Instruments and provide it to the agent in a sealed cover.
- **TDS & Form 16A Certificate Issuance** - Once the customer raises a request, the designated branch print the required certificate and hand it over to the DSB agent in a sealed cover for delivery.

2.3.3 Financial Services

Cash Withdrawal:

- Aadhaar based Cash Withdrawal
- Debit Card based Cash Withdrawal

The following limits are fixed for financial transactions through DSB System:

Mode of Transaction	Input from Customer	Authentication	Per Transaction Minimum Amount Limit	Per Transaction Maximum Amount Limit
AePS	Aadhaar/ Virtual ID	Finger Print Authentication from UIDAI	Rs. 1,000/-	Rs. 10,000/-
Debit Card	Physical Card	PIN Verification from ATM Switch (NFS)		

Cash Deposit:

Cash Deposit available at selected Centers/Branches (Minimum of Rs.1000/ and Maximum of Rs.10000/- per request)

2.3.4 Other Services - Submission of Life Certificate

Pensioners can submit their Life Certificate through Doorstep Banking Services. A DSB Agent will visit the doorstep of the customer and process the Life Certificate either using Jeevan Pramaan App or through **Fall Back Mechanism***.

***Fall Back Mechanism:** DSB Agent will assist the pensioner in completing a physical Life Certificate form and obtaining their signature. The DSB Agent will then capture a photograph of the signed form and the customer through the Agent App. Additionally, the agent will verify Aadhaar details and ensure customer’s photograph matches the one on their Aadhaar and submit a declaration confirming the verification. Finally, agent will deliver the duly signed Life Certificate Form to the Branch.

2.4 Service Provider

M/s PSB Alliance Pvt. Ltd. is an umbrella setup of all 12 Public Sector Banks, jointly offering important customer oriented services outlined by Department of Financial Services, Government of India. Doorstep Banking Services is being managed by them.

Presently, following “**feet-on-street**” service providers are responsible for delivering both financial and non-financial services to customers, namely

1. M/s Integra Micro System Pvt. Ltd.
2. M/s BLS International Services Limited
3. M/s Vision India Tech Services Limited
4. M/s FIA Technology Services Pvt. Ltd.
5. M/s CSC e Governance Services India Ltd.

M/s PSB Alliance Pvt. Ltd. Is the common service provider for 12 Public Sector Banks and Canara Bank has adopted their services for extending DSB Services under Model I

For Model II & Model III Bank is extending DSB services through Bank’s permanent staff.

2.5 Area of Coverage

Bank may extend Doorstep Banking (DSB) Services through its General Banking branches by adopting any of the following models either mandatorily or on best effort basis:

Model I: In accordance with the guidelines of the Indian Banks’ Association (IBA), all Public Sector Banks (PSBs) jointly have adopted to extend DSB Services through a common service provider, utilizing a common digital platform for raising customer’s service requests. All 12 Public Sector Banks (PSBs) have contributed towards development of platform. A common service provider is identified /selected by the IBA and adopted by all 12 PSBs collectively. Bank has identified branches under this model for extending DSB services mandatorily, based on the availability of the feet on street vendors/agents from common service provider. Under this model, a customer can avail DSB Services within 5 KM of the Branch.

Model II: General Banking Branches which are not covered under Model I and has a Customer Relationship Officer (CRO) present at the Branch, shall extend DSB services through the CROs on best effort basis i.e. subject to the availability of staff at branches and due diligence of the customer raising request.

Model III: Other General Banking Branches not covered under Model I & II may extend DSB services through general staff on best efforts basis on the customer raising request.

Under Model II & III, Eligible Customers having their registered address within the radius of 5 KMs for other than hilly areas and 2 KMs for hilly areas from home branch can avail DSB Services.

Branches under these three models are interchangeable, and the list of branches will be published on our website and the same shall be updated periodically.

2.6 Service Charges:

For availing DSB Services under Model I-

Doorstep Banking Services are provided to the customers on chargeable basis. The present rates are provided hereunder.

Age of Customer	Charges Recoverable from the Customer’s Account
For Senior Citizens aged above 75 years	Charges waived for maximum of 3 services per month per customer. In case they need more services, they may avail

	the same by paying the nominal prescribed fee of Rs.75 + GST.
All Others Customers	Rs.75 + Applicable GST

Note: Charges are prevailing as on date, subject to changes from time to time.

For availing DSB Services under Model II & III: A service charge of Rs.100+ GST shall be levied for each service request.

2.7 Customer On boarding

For availing DSB Services under Model I- Customers can register themselves in the DSB system through DSB Application of M/s PSB Alliance. Pvt. Ltd. to avail the financial and non-financial doorstep banking services using the IVR (Interactive Voice Response)/Call Centre, using the web portal or by using the DSB mobile application.

For availing DSB Services under Model II & III-

For availing DSB services customer must have a valid mobile number and/or email id with their account. Eligible customers shall mandatorily register themselves for availing DSB services only through Home Branch, by submitting duly filled Application Form as per Annexure -I, in person. Upon registration customer shall be given an acknowledgement, as per Annexure I. Customer may also request Branch to register them by visiting their residence

In case of transfer of account from one branch to another, Customer has to make a fresh registration for Doorstep Banking services at the transferee branch.

2.8 Modes available for booking of services

Model I: Customers can book the services by any of the following mentioned channels.

MODES	SOURCE	REMARKS
DSB Mobile App (DSB - PSB Alliance)	Doorstep Banking By M/s PSB Alliance Pvt. Ltd	Download the Doorstep Banking app from Google Play store for Android devices and from App Store for IOS devices, register and proceed. Android : https://play.google.com/store/apps/details?id=com.integra.doorstepbanking IOS https://apps.apple.com/in/app/doorstep-banking/id6477159429
DSB Web Portal	Doorstep Banking Customer Login Portal By M/s PSB Alliance Pvt. Ltd	https://www.doorsteppsba.com/doorstep/customerlogin Register & Proceed.

DSB Call Centre (Provided by PSB Alliance Pvt. Ltd.)	DSB Call center no. offered by M/s PSB Alliance Pvt. Ltd.-. www.canarabank.bank.in > doorstep-banking > Contact Details	Call from Bank registered mobile number to register & book service.
ai1 App of Canara Bank	Login to ai1 App>> Accounts & Services>> Doorstep Banking	Register & Proceed. (While clicking, it will redirect to DSB Web portal for Customer Login).
Internet Banking portal of Canara Bank	Login to Net Banking>> Other services>> Doorstep Banking	Register & Proceed. (While clicking, it will redirect to DSB Web portal for Customer Login).

Model II & III: Customers can book the services by any of the following mentioned channels.

MODES	SOURCE	REMARKS
Call Center	Bank Toll Free Number 18001030	Customer can avail doorstep banking services using the Bank's Call Centre from their registered Mobile Number.
Dedicated Email Id	Dedicated Email Id for Doorstep Banking as displayed at Bank's Website. www.canarabank.bank.in > doorstep-banking > Contact Details	Customer can avail doorstep banking services by sending mail through their registered email id linked with bank account

Upon raising a request by customer through either of the above channel, concerned team shall create a service request in Bank's CRM platform and a unique service request number shall be generated. Upon creation of this Service Request, an acknowledgment message shall be given to the customer along with the unique service request number on their registered mobile number/ email-id confirming receipt of service request.

Intimation of receipt of service request will also be sent to the home branch over Branch's email and SMS on Branch Head's Mobile.

Complete journey of all service requests will be recorded in CRM platform.

Upon receipt of Service Request, concerned Branch permanent staff shall call the customer and fix appointment time for delivering the service within the permissible TAT and update the same in CRM package as well. Customer shall ensure to make himself/herself available at their registered address at appointed time. Service will be delivered to the customer and their registered address only. Customer shall not authorize any third party to receive the service. After delivery of service, concerned staff will mark the service request as completed in CRM.

In case Branch is unable to extend the service, Branch must intimate the same to the customer within the same day of receipt of service, and will also close the same in CRM package.

2.9 Tracking of Service Request

For services registered under Model I-Customers can track the service requests via Doorstep Banking Mobile App / DSB Web Portal using the Service ID / Booking ID. The App / portal provides details such as Booking information, Customer information, Agent information and real-time status updates for verification and tracking.

2.10 Rescheduling of Service

For services registered under Model I- Customers have the option to reschedule their service booking up to **one hour** before the scheduled time or before the DSB Agent starts the service, whichever occurs first. Customers have the option to reschedule their service to available time slots for the next three consecutive days. However, if a customer wishes to schedule a time slot beyond this three-day window, they can cancel the request and receive a full refund. Customers can reschedule each service request only once.

For services registered under Model II & III- Customer may reschedule a confirmed service request 4 hours before the appointed time (confirmed by the Bank for delivering the requested service/s). In such case no charges shall be recovered.

2.11 Cancellation of Service

For services registered under Model I-Customers can cancel a booked service up to 1 hour before the scheduled time or before the agent starts the service, whichever comes first. The service charges will be refunded to the customer's account.

For services registered under Model II & III- Customer may cancel a confirmed service request 4 hours before the appointed time confirmed by the Bank for delivering the requested service/s). In such case no charges shall be recovered.

2.12 Auto Closure

For services registered under Model I-When a service request is not completed within the specified time due to any reason, then such service request is auto closed by the system and service charges may/may not be refunded to the customer based on the reason for incompleteness.

Completed Service: A service request is deemed to be completed for PSB Alliance - Doorstep Banking Services when it attains the following service status:

Service Type	Service Status
Non-financial services- Pick-up services & Life certificate	Branch Received

Non-financial services-Delivery services	Completed/Returned
Financial services & Digital Life Certificate	Completed

The services which remain incomplete as per the following timeline gets eligible for Auto closure.

Service Type	TAT
Non-financial services	T+ 3 day
Financial services	T day
Other services (Digital Life certificate, Assisted Aadhaar seeding, Assisted E-KYC)	T+ 3 day

(T = Preferred Date of Service selected by the customer)

Once the service is eligible for Auto closure, DSB system will verify the reason for non-completion. Based on the reason for incompleteness, DSB system will close the service request with a refund or without refund to the customer. An appropriate message will be sent to the customer with a link to raise a dispute, if any.

Following are the general reasons for refund/non-refund cases:

Sr. No.	Eligible for Refund (Incomplete services due to technical reasons & delay on part of the Agent & Branch)	Not Eligible for refund (Incomplete services due to business failure & customer not responding)
1	Failed to Book	The agent reached the customer place, but the customer refused the service
2	Scheduled status crossed the TAT	The customer refused to share the auth code due to security reason.
3	Agent reassigned crossed the TAT	The agent visited the customer, but service was required for another address.
4	Cancelled services	Customer not available at the registered address.
5	Delayed by Branch	The customer request a delivery service for a different time slot post booking.
6	Agent delayed	
7	Agent Refused the service	
8	Out of service area	

To avoid agents filling up wrong remarks, the option to enter remarks related to the customer's response is made available to the agent once he reaches the customer's location as geo-tagging and geo-fencing are mandatory for their movement.

For services registered under Model II & III- Bank shall auto-close the service request in case, customer is not eligible as per the criteria under these models and/or lack of necessary resources at the Branch required to successfully execute customer's request, unavailability of the customer at their registered address at appointed time for delivery

of service or any other reason beyond Branch/Bank control. Intimation of such auto-closure shall be sent to the customer over their registered mobile number/email id.

2.13 TAT Definition & Monitoring

For services registered under Model I-

In Doorstep Banking, a service is considered within TAT when it is completed during the service time slot selected by the customer. When a service is completed beyond TAT, the breach of TAT can happen because of the following:

Sl. No.	Service Type	Action By	Scenarios where delay can happen
1	Delivery	Branch	<ul style="list-style-type: none"> • Acceptance of service request • Keeping document ready • Handing over document to Agent
2	Delivery	Agent	<ul style="list-style-type: none"> • Delay at reaching Branch. • Delay at reaching customer's location
3	Pick-up	Branch	<ul style="list-style-type: none"> • Receiving document from Agent
4	Pick-up	Agent	<ul style="list-style-type: none"> • Delay at reaching customer's location • Delay at reaching Branch.
5	Delivery/Pick-up / Cash / Others	Customer	<ul style="list-style-type: none"> • Not available at the location

To assign a responsibility on Branch and Agent and implement the penalty a user-based TAT is defined for their action at each step of the process. In case an overall TAT is missed, system can find out the actual delay based on the user action. Even if an overall TAT is not missed, system will be able to analyse the service efficiency of each user.

- In case of delivery service, an agent's maximum wait time at the branch is 15 minutes. If the branch doesn't respond even after 15 minutes, the agent will proceed to the next request, with an option to update the status. The customer will then be advised to either reschedule the request or cancel with a full refund. Bank will be billed for the cost for agent's movement.
- In case of pick-up service, branch to collect the document within 15 minutes of Agent reaching the branch. In case of delay, notifications & triggers will be sent to Bank's hierarchy.
- In case of delay from agent's side, vendor will be penalised.

For services registered under Model II & III:

Requests for Doorstep services will be accepted for Home Branch during business hours only. Only one service request will be accepted per day, however multiple services pertaining to one customer may be booked under one Service Request. The delivery

would be completed on best effort basis but not later than T+3 working day (holidays excluded).

2.14 Role and Responsibilities of Branches:

For Services Booked under Model I:

a) For Delivery Services

Scheduled:

When a customer books a service, the branch official will receive a notification via email, SMS, and portal alert, prompting them to have the service ready within the defined TAT.

For services booked in advance, the system will assign an agent on the morning of the delivery date. For same-day bookings, the agent is assigned at the time of booking. The branch has a standard 1hour window before the start of the selected time slot to accept or reject the request. (For example, if a customer selects the 2 PM - 4 PM slot, the branch should accept the request by 1 PM.) If no action is taken, a reminder will be sent to the branch and its reporting office via email, SMS and portal notification.

If there is still no response, the branch will receive an additional 60 minutes, up to the start of the selected time slot, to update the status i.e. up to 2 PM.

If no action is taken even after the service time slot begins, another reminder will be sent to the branch, its reporting office, and head office. At this point, the branch will be given a final 30-minute window to take action i.e. until 2.30 PM to respond.

If the branch remains unresponsive after this period, a message should be sent to the customer, notifying them of the delay at the branch. The customer should then be given the option to reschedule for the next available slot or to cancel with a full refund.

Ready for Pick-up:

Once the requested documents are prepared, the branch will select the status “Ready for Pick Up” after preparing the documents. Documents should be placed in a sealed envelope with the service ID clearly mentioning on it. The agent will get intimation in the app to go and pick the documents from the branch.

Standard time for Branch to keep the document ready for pick-up is 45 minutes before the opening time of selected time slot. (For example if a customer has selected a 2 PM - 4 PM time slot, then the branch should keep the document ready latest by 1.15 PM).

If Branch has not taken any action, reminder will be sent via email, SMS and portal notification to the Branch and its reporting office. The branch will get additional time to change the status i.e. till the opening time of the selected time slot. If branch has not taken any action even after the start of service time slot, then reminder will be sent via

email, SMS and portal notification to the Branch, its reporting office and head office. (For example, if the time slot is 2 PM - 4 PM, the branch has time until 2 pm to respond.)

The branch will be given 30 more minutes i.e. 30 minutes from the opening time of the service time slot. (For example if a customer has selected time slot of 2 PM - 4 PM, then at this point Branch will be given time till 2.30 PM).

If the branch has still not taken any action, then an appropriate message to the customer will be triggered mentioning delay at Branch and customer should be given an option to either reschedule the service for the next available slots or cancellation with full refund to customer.

Agent Started:

The agent will update the status to “Agent Started” once they start travelling towards the branch location. At this instant the agent’s details will be shared with the customer and the option for the customer to reschedule the service will be disabled. If the customer cancels the service at this stage, there will be no refund and agent will be paid. The agent should reach the Branch at least 1 hour before the end of the selected service time slot.

Agent Reached:

The agent will reach the branch to pick up the document and update their status with their geo-location remaining active. The agent should plan to reach the branch with at least 1 hour in hand to pick-up the document from the branch and deliver it to the customer’s location within the time slot selected by the customer.

Document Collected:

The agent will update the status to “Document Collected” once they receive the documents and service code from the branch. The branch should hand over the documents within 5 minutes of the agent’s arrival at the branch.

If the branch does not provide the documents within this time, the agent will select the “Delay at Branch” option, triggering a notification to the branch and its reporting office. The agent will wait an additional 10 minutes. If the branch still has not handed over the documents, the agent will select “No Document Handover” and proceed to the next request. The customer will then have the option to reschedule for the next available slot or cancel with a refund. In this case, the agent will still be paid, and the bank will be billed for the agent’s service.

Agent reached customer's location:

The agent will reach at the customer’s location and after introducing himself initiate the request. The agent should reach within the service time slot.

Completed:

The agent will hand over the document to the customer and enter the service code received from customer in agent app. After that he will update to Completed status.

The customer should receive the document and give the service code within 5 minutes.

Reached branch to return:

The agent will update the status to “Reached Branch to Return” upon arriving at the branch to return the document. The agent must return the document by T+1 day. The penalty will be applicable in this case.

Document returned / Dispute:

The branch has to collect the Returned document from the agent and share return service code with the agent within 5 minutes.

If the branch does not receive the documents within this time, the agent will select the “Delay at the Branch” option. Notification / message will be sent to the branch and its reporting office. The agent will wait an additional 10 minutes. If the branch still has not received the documents, the agent will select “Document not received”. Notification will be sent to Branch, RO and HO.

b) For Pick up services and Cash Services / other Services (Agent Movement only)

Scheduled:

Agent will receive notification of the new service is received once service request is booked by the customer.

Agent Started:

The agent will update status to “Agent Started” when Agent starts travelling towards customer’s location.

At this stage, the option for the customer to reschedule the service will be disabled. If the customer cancels the service at this stage, no refund will be made to the Customer and agent will still be compensated.

Agent reached customer’s location:

The agent will reach at the customer’s location and after introducing himself initiate the request. The agent should reach within the service time slot.

Document Collected:

The agent collects the document and enters the service code received from the Customer. Then the agent will update the status to “Document Collected”.

The customer should handover the document and give the service code within 5 minutes.

Started for Branch:

Agent selects the option “Started for Branch” and starts travelling to the branch location. Agent should start at a time such that he reaches the branch within the next 1 hour.

Reached Branch:

The agent will update the Status to Reached at Branch when agent reaches the branch. Agent should reach the Branch within 1 hour of starting from the customer's location.

Branch Received:

The agent will hand over the document to the branch and enter the service code received from the branch in agent app and service status will be updated to “Branch Received”. The Branch should receive the document and give the service code within 5 minutes.

If the branch does not receive the documents within this time, the agent will select the “Delay at the Branch” option. Notification / message will be sent to the branch and its reporting office. The agent will wait an additional 10 minutes. If the branch still has not received the documents, the agent will select “Document not received”. Notification will be sent to Branch, RO and HO.

For Services Booked under Model II & III:

Upon receipt of registration form as per Annexure I from the customer, branch shall ensure that Customer and the account are eligible as per para 2.1 of the policy. The account should have complete and valid, permanent and mailing address in CBS. A Valid mobile number must be linked with customer's customer id and branch shall encourage the customer to register their own email id with the Bank.

Branch shall immediately register the customer in CRM package mandatorily. The system generated registration number shall invariably be mentioned on the acknowledgement slip to be given to the customer (format in Annexure I).

2.15 Role and Responsibilities of Regional Offices, Circle Offices & Head Office

For services booked under Model I: Administrative offices should support the Branches in following up with the vendors/technical team/higher authorities to sort out any delay in completion of the services/technical issue or any other issues faced by the branches related to Doorstep Banking. ROs/COs can view users and DSB reports. They can also add, edit, modify, activate user IDs and reset passwords using maker and checker IDs.

ROs and COs to monitor the performance of the Branch and handhold the branches wherever necessary.

A dedicated section has been formed at HO for monitoring the overall performance of the Bank. The section will also bridge the gap between Branches / Regional Offices / Circle Offices and M/s PSB Alliance & feet-on-street vendors. The Doorstep Banking section will issue the directives for smooth functioning of DSB services as per the communication received from various regulators time to time.

For Services Booked under Model II & III: RO and CO shall closely monitor Service request raised in CRM Package, and they shall follow-up and hand hold the branches to complete all Service requests within the appointed time without giving any scope for customer complaints. All service requests kept open for T+1 day (T -day of receipt of service request) shall be reviewed by concern section at ROs and COs daily.

2.16 Grievance Redressal Mechanism

For services booked under Model I: The grievance / complaints received under Doorstep Banking Services to be resolved through Centralised Grievance Redressal Mechanism which is integrated with the existing DSB channels. Whether users encounter difficulties during registration, face challenges while logging in or experience any other problems after logging in, this will be considered a generic grievance and service booking or service completion will be considered a service grievance. By using registered mobile number, users can validate their identity and raise and register complaints specifically related to the DSB. The customer can track the complaint through the DSB channel.

For services booked under Model II & III: Customer can raise complaint through any of their preferred channels such as Toll Free Number, CPGRS portal on Bank's Website, Mobile Banking App, Internet Banking, email to designated complaint email id etc.

2.17 Other Instructions:

For services booked under Model I:

- Customer should not provide any stale / mutilated / tampered / defective cheque / instruments to the agent. Canara Bank is not liable for not crediting any such amount for the total value of the stale / mutilated / tampered / defective instruments in the account of the customer.
- The customer shall attend agent immediately on his arrival.
- Customer should not make any payment for the services to the agent.
- Customer should not share any details / information (e.g. Account details, ATM Card / PIN details etc.) with agent.

For services booked under Model II & III:

1. The DSB services will be provided on best effort basis which means that Bank branch will make effort to deliver the service but is not obligated. Branch shall

inform its decision in case, they are unable to fulfil the services due to lack of any required resources on the same day of receipt of the service. No charges shall be levied in such scenario.

2. The registered address should be within the radius of 5 KMs for other than hilly areas and 2 KMs for hilly areas from the Home Branch. The service will only be extended at the registered address of the customer linked at the account level.
3. The customer while booking the service inherently accepts and acknowledges that the doorstep banking services (“Services”) may be provided by CANARA BANK (“Bank”) with the involvement of any of its officers/ Staff. The Customer would authorize the bank to share such details with the Official/ Staff/ service provider as would be necessary to extend the requested service.
4. The charges for the provision of the services, will be debited from the customer’s account at the event when the Bank official start to customer’s registered address extending the service, 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 bank’s website, displaying on the notice board at the branches.
5. Customer needs to share ID proof and service request number with the Official/ Staff / service provider.
6. Customer should also verify the details of the representative of the Bank Official (with his ID card).
7. Request for Doorstep Banking Services will be accepted for Home Branches during the business hours only. The Customer may request for cancellation / modification/ rescheduling of the service request/ instruction, 4 hours before the appointed time. In such case no charges shall be recovered.
8. Customer may include multiple tasks in one request e.g. Pick-up of cheque along with form 15H and Cheque requisition slip etc. In case of one service request comprising of multiple tasks, only one time service charge will be applicable.
9. In case of change in Terms and conditions, the same shall be displayed at Bank’s website /Branch Notice Board.
10. Service charges for extending Doorstep Banking Services shall be levied over and above the charges applicable (if any) for the services requested.
11. If at the appointed time the Bank official, 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. If the service remain undelivered due to technical failure or for reasons attributable to the Bank/ Bank official no charges would be levied.

2.18 Non-transferability:

The Services provided to the customer are not transferable under any circumstances and shall be used only by the customer.

2.19 Termination:

Bank may at its discretion, withdraw temporarily, or terminate the services, either wholly or in part at any point 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 such services. Bank shall endeavor to give a reasonable notice for withdrawal or termination of the services.

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's corporate website that it shall not accept further service request and that notice shall be deemed to be effective against the customer on notification of the same.

Bank may suspend or terminate the services without prior notice if the customer has breached terms and conditions acknowledged upon registration or Bank learns of the death, bankruptcy or lack of legal capacity of the customer.

3. Risk Management

- The Doorstep Banking facility should not entail any legal or financial liability on the Bank for failure to offer doorstep services under circumstances beyond its control. The services should be seen as a mere extension of banking services offered at the branch and the liability of the Bank should be the same as if the transactions were conducted at the branch.
- The outsourced services are in accordance with the Bank's Policy on Outsourcing of Financial Services, approved and reviewed by the Bank from time to time.
- Service providers will educate the agents to detect forged and mutilated currency notes so as to avoid frauds and dispute with the customers.
- **The registration for Doorstep Banking Services does not provide right to the customer to claim the services at his doorstep.**
- **The customer is responsible for correctness of information supplied to the Bank for availing the services. Bank accepts no liability for the consequences arriving out of erroneous information supplied by the customer.**

4. Force Majeure

The Bank shall not be liable to compensate customers for delayed delivery of doorstep banking services to eligible person(s) if some unforeseen event including but not limited to civil commotion, sabotage, lockout, strike, or other labour disturbances, accidents, fire, natural disasters or other acts of God, war, damage to Bank's facilities or of its correspondents, 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.

5. Review of the Policy

There shall be self-assessment of the policy adopted and the same shall be modified in light of the guidance from Regulatory Authorities from time to time, our own requirements and market changes as and when necessary or at least at annual intervals.

We confirm that the Bank shall ensure that all the related guidelines under Digital Personal Data Protection Rules, 2025 shall be adopted and will be part of policy on Doorstep Banking Services. The policy is also formulated in accordance with the latest RBI master directions and incorporates all provisions that are applicable to this policy.

Annexure -I

APPLICATION FORM FOR DOORSTEP BANKING

Date:...../...../.....

From:

Name of the Customer: _____
 Address: _____

(As registered with the Bank)

To,
 The Branch Head,
 Canara Bank,
 Branch.....

Sir/Madam,

1. I am maintaining a Savings Bank A/c No..... in your branch.
2. I wish to avail the doorstep banking facilities in the above-mentioned account. I affirm and declare that I have read and understood the Term and Conditions related to Doorstep banking facilities offered by Bank on payment of service charges decided by the Bank from time to time.
3. I understand that Door Step banking facility is provided by the bank to only senior citizens 70 years and above or differently abled persons. Since I am ____years old / differently abled (please tick the appropriate option), I confirm that I am eligible to avail such services and the Bank may debit my account with the applicable charges. The bank may revise the charges from time to time. The current service charges are Rs 100+GST (subject to change from time to time).

Yours faithfully,

(Account holders Signature/thumb Impression)

Verified

Place:

Date: _____ Branch Manager/Authorised Person of the Bank

WITNESS

Sign.....

Name.....

Date.....

PTO...

Acknowledgement

It is acknowledged that Mr./Ms. _____ s/o _____ aged ____ years is registered at _____ Branch (DP Code: _____) is registered to avail DSB Services vide registration no. _____ on _____(date).

Signature: Bank Official

Terms and Conditions for Doorstep Banking (DSB) Services

- Senior Citizens of more than 70 years of age and PWD are eligible to avail of these services.
- The registered address of the customer should be within a 5 KM radius from the home branch; however, for hilly areas, this limit is restricted to 2 KM.
- Services will be rendered only at the registered address which is recorded in the bank account.
- The customer authorizes the Bank to share necessary details with the Bank Official to facilitate the delivery of the service.
- Current service charges are **Rs. 100 + GST**
- In case a single service request includes multiple services, only applicable service charge of **Rs. 100 + GST** will be recovered.
- The Bank reserves the right to revise service charges from time to time with a 30-day notice period provided via the website, branch notice boards, or SMS/email.
- Service charges, including any revisions, will be debited directly from the customer's account without prior individual notification.
- Only one service request will be accepted per day, with requests generally accepted until 03:00 PM.
- The delivery of services would be completed on a best-effort basis, within T+3 working day, excluding holidays.
- The DSB services will be provided on best effort basis which means that a branch will make effort to deliver the DSB but is not obligated.
- The customer must share a valid ID proof and the Service Request Number with the bank representative at the time of the visit.
- It is the customer's responsibility to verify the identity of the representative by checking their official ID card.
- Requests for cancellation or modification must be submitted at least 4 hours before the appointed time to avoid any charges.
- The Bank shall not entail any legal or financial liability for failure to offer services under circumstances beyond its control. The Registration for DSB services does not provide any right to the customer to claim the services at his doorstep.
- Service charges will be recovered even for unsuccessful transactions if the failure is due to a breach of daily transaction limits set by the Bank.
- In case of an account transfer to another branch, fresh registration is required at the transferee branch.

<p>Signature/Thumb Impression of Account Holder: Date: Place:</p>	<p>Verified by: _____ (Branch Manager/Authorized Official) Branch Name: Date of Verification:</p>
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