Policy on Doorstep Banking Services
Version No. 1.0
2025-2026

Doorstep Banking Section
CUSTOMER SERVICE VERTICAL
Operations Wing
86# Spencer's Tower, 5th Floor
M G ROAD
BENGALURU -560001

Policy on Doorstep Banking Services for the year 2025-26

Index

Policy on Doorstep Banking Services-2025-26

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 centers 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 centers 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.

2.1 Eligibility for availing Doorstep Banking Services

i. 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 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.

2.2 List of Services offered

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

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 (Yet to be implemented)

Other Services
1. 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 form 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)		

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, there are two **"feet-on-street"** service providers 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

2.5 Area of Coverage

At present Doorstep Banking Services facility is available to all of our customers of the 2572 selected centers and can be availed at any branch in these centers. The customer should be within 5 KM radius of the Branch where DSB is enabled to avail the services. The list of centers and the branches are available in our website.

2.6 Service Charges

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.
For customers other than Senior Citizens	Rs.75 + Applicable GST

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

2.7 Customer On boarding

Customers can register themselves in the DSB system 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.

2.8 Modes available for booking of services

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	https://www.doorsteppsba.com/doorstep/customerlogin Register & Proceed.

	By M/s PSB Alliance Pvt. Ltd	
DSB Call Centre	9152220220	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).

2.9 Tracking of Service Request

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

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.

2.11 Cancellation of Service

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.

2.12 Auto Closure

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 incompletion.

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 incompletion, 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.

2.13 TAT Definition, Monitoring and Actionable

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	• Acceptance of service request • Keeping document ready • Handing over document to Agent
2	Delivery	Agent	• Delay at reaching Branch.

3	Pick-up	Branch	• Receiving document from Agent
4	Pick-up	Agent	• Delay at reaching customer's location • Delay at reaching Branch.
5	Delivery/Pick-up / Cash / Others	Customer	• 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.

2.14 Role and Responsibilities of Branches

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 in app intimation 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 send 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 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.

2.15 Grievance Redressal Mechanism

The grievance / complaints received under Doorstep Banking Services to be resolved through Centralized 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.

2.16 Other Important Instructions

- 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.

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 Outsourced 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.

4. 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.

****