



DOOR STEP BANKING SERVICES/ CASH MANAGEMENT SERVICES

Our bank has introduced Door Step Banking Service (DSBS) for pick up & delivery of cash / cheque from and at the doorstep of customers since 10.01.2013.

BENEFITS OF DSBS TO THE CUSTOMER:

- No need to engage own employee to deposit cash in the bank. The person employed by a/c holder for deposit of cash in the Bank' counter can be utilised for other work.
- Saving the cost on transportation
- The amount collected by ESA shall be credited in the a/c on the same day
- Avoiding transit risk (robbery, theft) of carrying cash to and from the Bank.
- Avoiding risk to the life of the employee carrying cash to and from the Bank.
- Insurance cost of above risks in cash transit is borne by the Bank.
- Concessional cash handling charges of Rs.5/- per packet for DSBS against normal charges of Rs.10/- per packet (No cash handling charges if cash is picked up for SB / Fixed deposit a/c.) as per scheme.

Thus Service Charges of the Bank in comparison to cost and risk involved are negligible.

THE SALIENT FEATURES OF DSBS SCHEME ARE AS UNDER:

1	Cash pick-up and delivery of cash will be availed in two options.	1. On daily basis 2. On call basis
2	Minimum amount to be picked up / delivered	No restrictions.
3	Maximum amount to be picked up / delivered	Rs.200 lakhs for corporate and non-corporate customers
4	Type of customers account eligible for DSBS	Besides CD a/c holders, DSBS is also allowed to SB/CC/OD/Loan /Fixed deposit accounts. Minimum balance criteria as per DSBS Scheme are not applicable to SB/CC/OD/Loan/Time deposit accounts.
5	DSBS Cell	DSBS Cell will be established at the Branch having Currency Chest.
6	Deposit of Cash at DSBS Cell at Non-Home Branch.	FREE OF CHARGE
7	Payment of customers cheques at DSBS Cell at Non-Home branch.	For delivery of cash from customer's a/c under DSBS scheme i.e. payment of customer's cheque at DSBS Cell is allowed FREE OF CHARGE.
8	Cash handling charges to be	Rs.25/- plus Cash handling charges @ Rs.5/- per packet (100 pieces) for cash

	<i>recovered from customer</i>	<i>pick up under DSBS + Service Tax. However, there will be no charges upto 1000 pieces (10 packets). Maximum cash handling charges Rs.10,000/- per transaction. No cash handling charges for delivery of cash.</i>
9	DSBS charges to be recovered from customer	Charges payable to Empanelled Service Agency (ESA) for pick up or delivery of cash (Charges payable to ESA is given hereunder).

Charges payable to ESA for Cash Pickup and Delivery

Volume of Cash		Charges inclusive of all Taxes, but exclusive of Service Tax	
		On Call Basis	Beat (Monthly) Basis
Upto Rs.2 Lakh		Rs.130/-	Rs.2,350/-
>2 Lakh to Rs.4 Lakh		Rs.210/-	Rs.3,350/-
>4 Lakh to Rs.10 Lakh		Rs.400/-	Rs.7,500/-
>10 Lakh to Rs.30 Lakh		Rs.700/-	Rs.12,500/-
>30 Lakh to Rs.60 Lakh		Rs.900/-	Rs.15,500/-
>60 Lakh to Rs.100 Lakh		Rs.1,250/-	Rs.20,000/-
>100 Lakh to Rs.200 Lakh		Rs.2,250/-	Rs.35,000/-
Charges for spot counting & acknowledgment of receipts		Rs. 15/- per 1000 pieces.	
Charges for spot counting & verification of counterfeit/ mutilated notes		Rs.30/- per 1000 pieces.	
FOR SITE VAULTING OF CASH (OVERNIGHT) 50% of the pickup amount upto Rs.10 lakh per day.		Rs.50/- per Rs.1.00 Lakh.	
10	Cheques to be accepted for pick up under DSBS scheme.	No charges will be levied. Customers will send cheques/instruments in a sealed cover in the same sealed bag carrying picked up cash. No acknowledgement will be given by the ESA for pick up of such cheques.	
11	Spot counting and verification of notes by ESA.	Applicable wherever there is an agreement with the customer to this effect.	
12	Cash Pick up on Holidays & Sundays.	Applicable wherever there is an agreement with the customer to this effect. Cash Picked up under DSBS on Sundays & Holidays will be deposited in the customer's account on immediate next working day under arrangement with ESA to keep cash in their vault overnight only . This facility can be extended ONLY WITH THE PRIOR APPROVAL OF CENTRAL OFFICE	

In case of any further clarification / query and assistance, you may call on the following Tel No.

Sl. No.	Zone	Sl.No	Name of Regions	TEL NOS with STD CODE
1	AHMEDABAD	1	AHMEDABAD	079-25503586/25501466
		2	BARODA	0265-2438269/2414472
		3	RAJKOT	0281-2226931/2224980
		4	SURAT	0261-2465841/ 2465842
2	BHOPAL Zone	1	BHOPAL	0755-2674030/4259315
		2	CHHINDWARA	07162-236514/236511
		3	GWALIOR	0751-2402020/ 2402040
		4	INDORE	0731-2434738/ 2541688

		5	JABALPUR	0761-2400490/ 2403077
		6	SAGAR	07582-221068/ 221067
3	CHANDIGARH Zone	1	CHANDIGARH	0172-2540990/ 2540995
		2	JALANDHAR	0181-2239278/5064901
		3	LUDHIANA	0161-2422854/ 2408361
		4	ROHTAK	01262-212846/ 212091
4	CHENNAI Zone	1	CHENNAI	044-28883222/ 28883202
		2	COIMBATORE	0422-2398083/ 2397947
		3	KOCHI	0484-2861202/ 2861204
		4	MADURAI	0452-2526752/2526753
5	DELHI Zone	1	DEHRADUN	0135-2650273/ 2714064
		2	DELHI NORTH	011-23230310/ 23230313
		3	DELHI SOUTH	011-23958943/ 23830266
		4	JAIPUR	0141-2366266/ 2366166
		5	KOTA	0744-2340023
6	GUWAHATI Zone	1	BARPEATA ROAD	03666-261309/261890
		2	GUWAHATI	0361-2451863/ 2451888
		3	UPPAR ASSAM	0376-2322905/ 2309371
7	HYDERABAD Zone	1	BANGALORE	080-22265652/ 22265653
		2	HYDERABAD	040-23468983/ 23468992
		3	VIJAYAWADA	0866-2475943/ 2474997
8	KOLKATA Zone	1	BHUBANESWAR	0674-2397906/ 2397514
		2	COOCH BEHAR	03582-222985
		3	DURGAPUR	0343-2504256/ 2504281
		4	KOLKATA(NORTH)	033-22313341/ 22313342
		5	KOLKATA(SOUTH)	033-22312302/22627034
		6	SILIGURI	0353-2642417/ 2641391
9	LUCKNOW Zone	1	AGRA	0562-2856960/ 2520690
		2	GORAKHPUR	0551-2333817/ 2330079
		3	KANPUR	0512-2218568/ 2217242
		4	LUCKNOW	0522-2627320/ 2612347
		5	MEERUT	0121-2760918/ 2771807
		6	VARANASI	0542-2366387/ 2369793
10	MUMBAI METRO ZONAL OFFICE	1	MUMBAI SUBURBAN	022-26591516
		2	SOUTH MUMBAI	022-40345876/ 40345833
		3	PANAJI	0832-2224385/ 2230273
		4	THANE	022-25360695/ 25335716
11	PATNA Zone	1	DARBHANGA	06272-233388/ 222646
		2	MOTIHARI	06252-232448/ 237683

		3	MUZAFFARPUR	0621-2245203/ 2251787
		4	PATNA	0612-2238627/ 2226259
		5	PURNEA	06454-242639/ 244406
		6	RANCHI	0651-2534511/ 2563484
12	PUNE Zone	1	AKOLA	0724-2458874
		2	AURANGABAD	0240-2331701/ 2349053
		3	NAGPUR	0712-2548206/ 2527678
		4	NASIK	0253-2353598/ 2352337
		5	PUNE	020-26131611/ 26119649
13	RAIPUR Zone	1	AMBIKAPUR	07774-223086/ 233024
		2	RAIPUR	0771-2253169/ 2255687
		3	SAMBALPUR	0663-6550109/ 6550110