

Terms and Conditions for Doorstep Banking:

1. Doorstep Banking is provided through couriers / messengers and security staff engaged/empaneled by the bank, who are not employees of the bank
2. The facilities available under the doorstep Banking Service are the delivery and pick-up of Cash, Cheques and Drafts, and other negotiable instruments. The eligibility of such services may differ from geographies depending upon the availability of servicing agents
3. All doorstep banking instructions will be accepted through telephone (registered telephone number)/Fax/Email from registered email-id/written request
4. The Doorstep Banking Service will be effected at your office / residence provided the address is recorded with the Bank.
5. The tariff for Doorstep Banking is as per the schedule of service charges. However, such tariff is subject to change from time to time at the discretion of the Bank. If you sign up for a regular service, then charges as per our prevailing tariff will be payable by you irrespective of whether a delivery or pick-up was effected on any of the appointed days.
6. The amount of cash that can be picked up or delivered will be subject to prevailing minimum limits set by the bank, from time to time. Similarly, the delivery of cash shall be, by way or written request accompanied by a scanned image/details of a valid cheque. The physical cheque has to be handed over to the courier/messenger at the time of handing over of the cash (without CROSSING and mentioned as SELF). The cash shall not be delivered, if the physical instrument is not handed over OR if the details of the physical instruments do not match with the scanned image/details.
7. The Bank reserves its right to refuse applications for OR discontinue the use of Doorstep Banking with respect to any one or more than one facility or to any customer, at any time without assigning any reason.
8. Doorstep banking is available only for Indian Rupee transactions. Requests for issuing foreign currency drafts and notes and picking up of foreign exchange instruments / cash will not be effected through this service.
9. Doorstep Banking is available only within Municipal limits of the city of branch and other authorized centers stipulated by the Bank.
10. The Bank will use its best efforts to process all requests received up to a “cut – off time” on any day (excluding, Sundays and holidays). Requests received after the cut off time will be processed on the following working day. The Bank reserves the right to change this schedule from time to time with/without prior notice.
11. In case of request for delivery service, your account will be debited, if there is sufficient balance in your account to cover the transaction. Thereafter cash / pay orders / drafts will be dispatched to you through courier. Bank will not be responsible or liable if such requests made to the Bank are not genuine and / or not made by the Customer / or not made by the person authorized by the Customer.

However, if the bank has any doubts regarding such requests, it will within the right of the Bank to decline such requests and shall not be liable for any consequences thereof.

12. If you or your representative is not available or your office or residence is closed at the time when the courier visits your Office / Residence for a pick-up or delivery, then the courier will leave your office after waiting for a maximum of ten minutes. Please note that in such cases the reversal of any transaction debited to your account will be done at any time subsequent to such visit but in any event before the end of the following day.
13. All cash deliveries will be made in denominations of Rs.100, Rs.200, Rs.500 and Rs.2000 (depending on availability) and only these denominations will be accepted for cash pick-ups.
14. While accepting Cash for deposit, the determination whether the notes are counterfeit may be made by the Bank (as and when the same are received by the Bank) and such determination shall be final and binding on the Customer.
15. Credit of all cash received through pickup services shall be made in the account as per the actuals
16. Drafts/cheques in favour of third parties will not be accepted for collection / credit. The cheques that are to be picked up should be accompanied by pay-in slips properly completed with all details and duly signed. In case of any discrepancy, the Bank will not be obliged to process the same.
17. The Bank will not be liable for any misuse of your company seal or security code / card booklet / Passwords / given to you.
18. In Case of cash service, you are required to provide the courier a secure place to process the cash.
19. The Bank reserves the right to change the operating procedures and any of the terms and conditions of the facility at its discretion without assigning any reason.
20. The Doorstep Banking Service is provided by the Bank to its customers for their convenience only and cannot be claimed as a matter of right and the Bank shall not be responsible or liable for any harm, loss, consequential loss suffered and or incurred by the customer due to availing the Doorstep Banking Service including but not limited to delay and / or non – availability of any of the facilities thereof for whatever reasons.
21. The Actual transaction under the scheme of doorstep banking will be made on the basis of secured password / Secret Code as per the process laid down by the bank in coordination with the authorized agent, which shall be treated as irrevocable and conclusive authentication for such transaction.
22. All on-call requests received will be serviced as per the timings agreed upon. The general timings are : any request raised before 11:00 a.m. will be serviced on the same day. Requests received after 11 a.m. will be serviced on the next working day.
23. Any dispute, difference and/or claim shall be subject to Courts in Chennai alone.