



Door Step Banking -- Frequently Asked Questions (FAQs)

1. **Question:** What is Door Step Banking?

Reply: Extending banking services at the door step of customer without the need of visiting base branch.

2. **Question:** Whether these services are free or there is any service charge?

Reply: These services are not free. For availing these services, uniform service charge of Rs.75/- plus GST is applicable for each request.

3. **Question:** Which type of services can be availed?

Reply: Financial and Non Financial services.

4. **Question:** What are the types of financial services?

Reply: Cash withdrawal and Cash deposit (These services will be extended in Phase-II)

5. **Question:** Please define the categories of non financial services?

Reply:

- i. **Pick up request:** pick up of documents/ instruments from customers' location viz. cheque requisition slip/cheque/authorization for payment of tax/ 15 G and 15H etc.
- ii. **Delivery request:** Delivery of account opening forms/Term Deposit Advice/Demand Draft/ Account statement/interest certificate etc. after collecting from branch.

6. **Question:** Whether the agents are bank's authorized agents?

Reply: This service is supported by two selected vendors namely M/s Atyati Technologies Pvt. Ltd. and M/s Integra Microsystem Ltd. to provide the services to customers through their agents at 60 centres and 40 centres respectively. These agents will be the authorized agents of both the vendors.

7. **Question:** Whether the request can be cancelled after submit?

Reply: Customer has the provision to cancel the active service request which is provided in order details screen. Cancellation is possible only

- i. In case of pick up request, before agent is assigned to pick up the document from customers' location.

ii. In case of delivery request, before bank user completes the request.

8. **Question:** What is Turn Around time (TAT)?

Reply: All request generated up to 3.00 PM will be completed on same day within 3 hours of request generation and request generated after that will be completed by 1.00 PM next working day.

9. **Question:** Which vendor is authorized to provide service at particular centre?

Reply: Name of vendors with centres list is available at bank website unionbankofindia.co.in

10. **Question:** If I am out of city from my base branch, still I am able to avail services?

Reply: Yes, separate option is available in application to add address for availing door step services. Customer can add multiple addresses also.

11. **Question:** Whether handing over the instrument to agent is secured?

Reply: It is secured as in Door Step Banking process, once the agent arrives at door step of the customer, customer will proceed for document handover to DSB Agent only after the Service Code matches with the one available with the agent. After this, customer will hand over the instrument, which agent shall put in designated Envelope and seal before customer. Agent is expected to cross tally instrument detail with the information available in their App and accept only if it tallies. Thereafter, before accepting, branch official will check the envelope, whether properly sealed and only after confirmation, branch official will open the envelope.

12. **Question:** Whether I can deposit more instruments in a single request?

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

13. **Question:** When the service charges will be deducted from my account?

Reply: After submitting the request, service charge will be debited from customer's account if balance is available otherwise request will be declined.

14. **Question:** How can I avail services using Mobile App?

Reply: Downloading of DSB Mobile Application from Google Play Store and Registration of Customer after Verification of Mobile Number on DSB application. Customer log in to the registered DSB Application in order to avail DSB services.

15. **Question:** What is Call Centre number?

Reply: M/s. Atyati Technologies Pvt. Ltd- 18001037188
M/s. Integra Microsystem Pvt. Ltd.-18001213721
Union Bank of India -1800 22 2244

16. Question: What is URL for accessing application on web based portal?

Reply: M/s. Atyati Technologies Private Limited -<https://doorstepbanks.com/>
M/s. Integra Micro System Pvt. Ltd. - <https://dsb.imfast.co.in/doorstep/login>,

17. Question: How I can lodge complaint for any issue?

Reply: Customer can raise a dispute/complaint over an ongoing or completed service request. The steps are as given below:

- i. Customer to initiate the dispute by selecting the option and provide following details.
 - a. Service request Type
 - b. Service request ID
 - c. Problem to be addressed (as description)
- ii. After initiation of request, DSB will create dispute ID with status as **INITIATED**
- iii. Raised dispute will be notified to customer care. An executive will view the dispute description and will identify & resolve the issue operationally.
- iv. After resolving the issue, select the dispute ID and change the status as **RESOLVED** by providing comments (mandatory). Thereafter customer will be notified with updated status.
- v. Customer may also approach following channels for any dispute/issue
 - a. Online grievance portal <https://icmt.unionbankofindia.co.in/icmt/>
 - b. Call centre -1800 22 2244
 - c. Sending mail on ccu@unionbankofindia.com

18. Question: What is the service area of any agent?

Reply: Generally 5 to 10 kms depending on accessibility of area.

19. Question: Whether financial transactions (cash deposit and cash withdrawal) are permitted?

Reply: Presently only non financial transactions are permitted. However financial transactions will also be allowed in second phase.

20. Question: What is the process of identifying the person for the service request?

Reply: Code sharing mechanism is built in the process for the proper identification of the agent. Further, agent's identity card shall also help for the same.

21. Question: Whether I can track my request?

Reply: Customer can track their request in following manner:

- i. Display of active service request in order history screen.

- ii. After clicking on service request, complete details of order will be shown to customer such as request type, agent name, service charges, Service request Type, its status, pick up from (customer address in case of cheque pick up) and delivered to (branch address in case of cheque drop).

22.Question: Whether Mobile number seeding is a must for all my Bank accounts?

Reply: All the accounts linked to Customer ID are automatically seeded with your Mobile number.

23.Question: I have joint account with the bank. Can I avail DSB facility?

Reply: The customer of joint account having its mobile number linked to the account can avail the DSB facility provided the account operation mandate is Either or Survivor/Any One or Survivor.

24.Question: How DSB agents will carry the instruments?

Reply: Normally, you should handover the instrument (s) along with pay in slip in a sealed ENVELOP for operational convenience and security. You can write number of instruments, your bank branch name and your name on the face of the Envelop.

25.Question: I have multiple accounts with multiple Banks. Can I avail DSB facility for all such accounts?

Reply: You can avail DSB facility for any of the listed PSU Banks against your account linked with your mobile number.

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Stay Safe, Stay Secure and Stay Healthy.

Avail Door Step Banking and follow social distancing norms to avoid COVID-19.