

Circular to all Branches / Offices in India

Issued by Retail Liabilities- Department, BCC, Mumbai

Dear Sir/Madam

Re: Complimentary PSB Alliance Doorstep Banking Services to Retired Staff and family pensioners of Bank of Baroda.

1. Introduction of PSB Alliance Doorstep Banking Service

The Government of India has come out with Ease Reforms 3.0 to be implemented by all Public Sector Banks in a time bound manner to improve the customer services at the branches and one of the initiative is "Providing Doorstep Banking Services to the Senior Citizens, Physically Challenged, visually impaired & Infirm Persons".

Doorstep banking initiative is envisaged to provide convenience of banking services to customers at their doorstep through the universal touch points viz. call center, web portal or mobile app. In this context, all the 18 Public Sector Banks under single umbrella-PSB Alliance joined together to provide financial as well as non-financial services through service providers in a safe & secured environment at the doorstep of customers.

The PSB Alliance –Doorstep Banking Services is implemented at 100 identified Centers and was launched by Hon'ble Finance Minister on 09 September 2020. A total of -1492 - branches of Bank of Baroda across these 100 centers have been designated for catering the Doorstep Banking Services.

During the launch of PSB Alliance Doorstep Banking service on 09/09/2020 in phase -1, the customers were offered financial and Non-financial services such as:

Non-Financial Banking services:

1. Pick up of Negotiable instrument (Cheque/Draft/Pay order etc.) /New Cheque Book requisition slip/ 15G & 15 H forms/ IT and GST challans/ Standing Instruction request.
2. Delivery of Account statement/ Non Personalized Cheque book, Draft, Pay order/Term Deposit Receipt, Acknowledgement etc./ TDS/ Form 16 certificate issuance/ Pre-Paid Instrument/ Gift Cards

In phase II, following services have been identified for implementation in Doorstep Banking:

1. Cash Withdrawal
2. Cash Deposit.
3. Submission of Digital Life Certificate

Our bank has implemented all the Non- Financial Services and Financial services except Cash deposit services for which the work is in progress for implementation.

2. Complimentary PSB Alliance Doorstep Banking Services to Retired Staff and family pensioners of Bank of Baroda.

Bank has been initiating various staff centric initiatives from time to time. The contribution of Retired staff and family pensioners to the Bank cannot be undermined. Banking services which are majorly used by Retired staff members and family pensioners are as under:

- Monthly withdrawal from their monthly pension/savings account.
- Passbook updation /Statement of Account
- Life Certificate updation
- Booking of Fixed Deposit.
- Submission of Form 15 G/H.
- TDS Certificate.

Due to issues in mobility related to their age, health these retired staff members at times find it difficult to visit Bank Branch for availing Banking services. With a view to offer convenience to Retired staff members, it has been decided to offer the following Doorstep banking services on complimentary basis as under:

In a Financial year, a total of 12 service request inclusive of submission of Form 15 G/H, Life Certificate and TDS certificate under doorstep Banking will be offered on a complimentary basis to Pension Account of Retired Staff members and family pensioners of Bank of Baroda. Eligible Accounts will be offered this service with a cap of 3 complimentary services per quarter subject to a maximum of 12 complimentary services in a year.

The details about services and identified branches is available in circular number **BCC: BR: 112:470 dated 11th of August 2020** on Doorstep Banking Services issued by Retail Liabilities Vertical.

Under PSB Alliance Doorstep Banking, Services available at Home Branch and Non Home Branch are as under:

CATEGORY	SERVICES	SERVICES AT HOME BR	SERVICES AT NON HOME BR
PICK UP	DEPOSIT OF N.INSTRUMENT	✓	✓
	CHEQUE BOOK REQUISITION	✓	✗
	15G/15H	✓	✗
	STANDING INSTRUCTIONS	✓	✗
	LIFE CERTIFICATE (FALL BACK MECHANISM)	✓	✓

CATEGORY	SERVICES	SERVICES AT HOME BR	SERVICES AT NON HOME BR
DELIVERY	ACCOUNT STATEMENT	✓	✓
	NON PERSONALISED CHEQUE BOOK	✓	✗
	DELIVERY OF DEMAND DRAFT/PAY ORDER	✓	✗
	DELIVERY OF TERM DEPOSIT	✓	✗
	PRE PAID INSTRUMENT/GIFT CARD	✓	✓

As per guidelines issued by IBA, the Doorstep banking services will be available only if the service address requested by the customer is within the radius of 10 KM of any of the identified branch for the PSB Alliance Doorstep Banking service.

Branches are advised to reverse the charges levied towards availment of Doorstep Banking Services to Accounts of retired staff members of Bank of Baroda and family pensioners of the retired staff of Bank of Baroda. The charges are to be reversed from sundry charges others. Before initiating the reversal of charges branches have to be check

the total count of Doorstep Banking services availed by the retired staff members of Bank of Baroda and Family pensioners of the retired staff members of Bank of Baroda

For the current financial year the count of complimentary services will be offered on prorata basis.

All the branches are requested to bring it to the knowledge of retired staff members and Family pensioners of the Bank of Baroda.

With Regards,

Yours faithfully


Manish Kaura
Head – Retail Liabilities

