

## <u>Application Form for availing Door Step Banking services by Senior Citizen (above 70 years of age) / Differently abled persons</u>

The Branch Head	Place:
Branch:	Date:
Dear Sir / Madam,	
<u>Re</u>	quest for availing Door–Step Banking Services
I, Shri / Smtabled person would wis furnish the requisite inform	Senior Citizen above 70 Years / Differently h to avail Door-Step Banking Services, being provided by the Bank. I nation as under:
Client ID/Account number	2.
Registered Mobile Number / Landline number	
Name of Spouse / Children /close relative who may request for Door-step services on my behalf	
Mode of Operation	
Address for Service Delivery	
Distance from Branch	

After having read, understood and agreeable to the following terms and conditions, I / We hereby apply for Door Step Banking facility to be provided by IDBI Bank

## **Terms & Conditions**

- 1. I/we, through this Application Form, do hereby request IDBI Bank Ltd (IDBI Bank/Bank) to grant me/us the Doorstep Banking Services (Services) to the above account. I/we do hereby declare and confirm that I/we have personally read and understood and interpreted, in vernacular, in full, before execution, all terms & conditions mentioned hereunder and shall be bound by the terms and conditions as may be in force from time to time.
- 2. I/we understand that the Services shall be offered to fully KYC compliant accounts of Senior Citizens of more than 70 years old and differently abled, infirm(having medically certified chronic illness or disability) and visually impaired customers.
- 3. I/we understand that the Service Charge indicated below shall be applicable for availing the facility:

Request	Proposed Service Charge per visit ( Exclusive of GST)
Financial	Rs.100
(Pick up of cash, Pick up of cheques, RTGS,	
NEFT Requests, Delivery of cash)	
Non-Financial	Rs.50
(Submission of KYC Documents and Life	
Certificates)	

- 4. I/we understand that the Services shall be made available through Home Branch as above on Home Branch working days between 10:00 AM and 1:00 PM. Requests received between 10:00 AM and 1:00 PM will be executed within the same day on best effort basis but not later than T+1 working day (holidays excluded), whereas requests received by the Home Branch after 1 PM will be executed on the next working day.
- 5.I/We further agree and acknowledge that in the event of Covid 19/natural calamities or any such unforeseen circumstances which are beyond the reasonable control of the Bank officials, the services will not be extended till the normalization of the situation in the particular area/city where the services are provided.
- 6.1/we agree and acknowledge that only one request can be made per day for availing Services.
- 7.I/we understand that the Services that shall be offered are Pickup and Delivery of Cash, Pickup and Delivery of Instruments, Delivery of DDs, Submission of KYC documents, Submission of Life Certificates, FD Receipts, RTGS, NEFT requests and any other requests as decided by the Bank at a later stage.
- 8.I/we understand and confirm that the service shall be made if the request for the same is made by me/us to Customer Care Center or to the Home Branch from my/our Registered Mobile Number with the Bank.

- 9.1/we agree and understand that IDBI Bank shall act upon the instructions /requests only if, in the opinion of concerned officer of IDBI Bank, such Instructions are clear and unambiguous. The decision of the officer of IDBI Bank whether any such instructions are clear and unambiguous or not shall be conclusive and binding on me/us.
- 10.1/we confirm that I/we shall be bound by all or any action of IDBI Bank in complying with the instructions / requests even if such instruction has been countermanded by a subsequent instruction or any written order or direction given by me/us, if IDBI Bank has already commenced acting upon the first of such instructions (without prejudice to it having received and acted upon a subsequent instruction or direction).
- 11. I/we agree and confirm that I/we shall be responsible for the accuracy and authenticity of the instructions/requests given by me/us and IDBI Bank shall not be required to independently verify the veracity, authenticity or validity of instructions. Where IDBI Bank considers the instructions to be inconsistent or contradictory, it may seek clarifications from me/us before acting upon any instruction, as it deems fit. IDBI Bank has no liability or obligation to keep a record of the instructions to provide information to me/us or for verifying my/our instructions. IDBI Bank may refuse to comply with the instructions without assigning any reason or notice and shall not be under any duty to assess the prudence or otherwise of any instruction and have right to suspend the operations through the Services or carrying out of instructions if it has reason to believe that my/our instructions will or expose to direct or indirect loss to IDBI Bank, or IDBI Bank may require indemnity and/or comfort from me/us before continuing to restore/perform the Services and/or instructions.
- 12. I/we confirm that I/we shall be responsible for the correctness of information supplied to the Bank for use of Services. I/we am/are aware that Bank shall have no liability for the consequence arising out of erroneous information supplied by me/us. If I/we notice an error in the instructions supplied to the Bank, I /we shall immediately advice the Bank which will endeavor to correct the error wherever possible on a reasonable best effort basis.
- 13. I/we understand that the Service shall be provided only at my/our address registered with the Bank in its records and is within 5 kms radius of the Home Branch.
- 14. In case of cash Deposit or Pickup, the minimum amount shall be Rs.5,000/- and the maximum amount can be Rs.25,000/-. These amounts can be revised by the Bank at its sole discretion.
- 15. I/We shall not provide any cut/soiled/mutilated/tampered/defective currency notes to the Bank Official/Agent. Any such cut/soiled/mutilated/tampered/defective currency note shall not be accepted by the Bank Official/Agent and shall be returned to me/us. I shall ensure that the Bank Official/Agent counts all the monies provided and puts the monies in the Cash Deposit Envelope in my/our presence. Based on the transaction type, IDBI Bank shall debit/credit the Account with such amount. If in the event, IDBI Bank ascertains any or all of currency notes provided by me/us to the Bank Official/Agent defective/discrepant/counterfeit, the Bank shall endeavor to notify me/us about the same and shall only credit the Account with such amount as calculated after deducting the total value of the discrepant/defective/counterfeit currency notes provided by me/us. IDBI Bank will

take suitable action as prescribed by Reserve Bank of India (RBI) in such case at my risk and responsibility. I/we agree and confirm that IDBI shall not be held liable for not crediting any such amount of the total value of the defective/discrepant/counterfeit currency notes in my/our Account and that the decision of IDBI Bank with regards to determining any defectiveness of the currency notes provided by me/us shall be final and binding upon me/us.

- 16. I/we are aware that post successful online transaction, an SMS alert will be sent to my/our registered mobile number. This SMS can be used as a valid proof for the transaction.
- 17. For Instrument Pickup service, I/we shall not provide any stale/mutilated/tampered/defective instruments to the Bank Official / Agent. The Bank official/Agent shall provide me with a duly signed and stamped acknowledgment of the Instruments provided by me/us to the Bank official/ Agent. I/we agree and confirm that IDBI Bank shall not be held liable for not crediting any such amount of the total value of the stale/mutilated/tampered/defective instruments in my/our Account. I/we agree that the Instruments would be credited to the account in the next clearing cycle, depending upon the timings of the concerned local clearinghouse. I/we further agree that the amount would be credited to my/our account subject to realization of the Instruments.
- 18. I/we hereby agree and acknowledge that the Bank may use the service of its own staff and / or a third party service provider/courier/agent (as and when required) for providing Services. In this regard, the Bank shall have the right to share my information with said third party and shall not be liable for the act and omission by such third parties in relation to Services including but not limited to delay and/or non-availability of any of the facilities thereof for whatever reasons.
- 19. I/we agree and acknowledge that that Bank, at its sole discretion from time to time, may specify charges for availing Services and I/we authorize the Bank that the same shall be debited to my/our account by the Bank, after successful completion of the Services. I/we, further acknowledge that any further change in the charges/fees shall be displayed on the website and /or at the Branch of the Bank and/or by sending SMS/e-mail to the registered mobile number/e-mail id. Any amendments to the charges and or the fees will be given effect only 30 days after the issue of notice to me/us. Failure to pay the charges/fees (including applicable taxes) on or before the specified date will render me/us liable to pay interest at such rate as may be stipulated by IDBI Bank and/or withdrawal of the Services without any liability to IDBI Bank.
- 20 .I/we agree and acknowledge that if at the appointed time, the Bank official/Agent reaches the registered address but is unable to deliver the services for reasons attributable to me/us, the applicable charges would be payable by me/us, and the service request shall be automatically cancelled.
- 21. I/we hereby confirm, declare and acknowledge that the Services are availed on the active account operated singly and/or joint account with mode of operation, Either or Survivor/Former or Survivor.

- 22. I/we hereby agree and undertake to furnish my/our original identity proof to the Bank official / third party service provider, as the case may be, for verification and shall check and verify the visiting bank official's/ third party service provider's original identity card. In case of difficulty in ascertaining the identity, an additional identity proof can also be demanded from the Bank official/ third party service provider.
- 23. I/we also undertake to share the Request number received in my Mobile Phone Number with the Bank official/ third party service provider for identification.
- 24. I/we hereby authorize IDBI Bank to exchange, share or part with all the information relating to my/our account and all information pertaining to me/our or as expressed in the application made for availing Services to its affiliates/ banks/ financial institutions/ credit bureaus/ agencies/ statutory bodies as may be required and undertake not to hold IDBI Bank and their agents liable for use of the aforesaid information.
- 25. I/we are aware and acknowledge that Services are a mere extension of banking services offered at the Home Branch & are being provided at the sole discretion of IDBI Bank and does not provide any right to claim the services at my/our door step. IDBI Bank may, in its sole discretion, at any time, without notice, be entitled to withdraw, discontinue, cancel, suspend/ or terminate Services and shall not be liable to me/us for any loss or damage suffered by me/us resulting in any way from such suspension or termination.
- 26. I/we are aware that IDBI Bank shall have the absolute discretion to amend or supplement any of the Terms and Conditions, features and benefits of Services and charges. IDBI Bank shall notify / communicate the amended Terms and Conditions by hosting the same on its website and in any other manner as decided by IDBI Bank. I/we hereby confirm that I/we shall regularly review the Terms and Conditions, including amendments thereto as may be posted on the website of the Bank and it shall be deemed that I / we have accepted the amended Terms and Conditions by continuing to avail the Services.
- 27. I/we agree to indemnify and keep indemnified and hold harmless IDBI Bank against all and any claims, suits, liability, damages, losses, costs, charges, expenses, proceedings and action of any nature whatsoever made or instituted against IDBI Bank or incurred by IDBI Bank on account of availing Services by me/us. I/we, further confirm that my liability to indemnify IDBI Bank shall survive discontinuation of Services.
- 28. I/we hereby authorize IDBI Bank to charge to the account held with IDBI Bank to the extent of all outstanding dues arising as a result of or in connection with Services.
- 29. I/we agree that the Services offered to me/us by the Bank are non-transferable under any circumstances and shall be used by me/us only.
- 30. I/we agree and acknowledge that IDBI Bank shall not be liable for (1) any inaccuracy, error or delay in, or omission of, (i) any data, information or message in the instruction, or (2) any loss or damage arising from or occasioned by (a) any such inaccuracy, error, delay or omission; (b) non-performance; (c) interruption in any such data, information or message, due either to any act or omission by IDBI Bank due to failure of operational systems or any requirement of law or any internal policy of IDBI Bank or due to "force majeure" (e.g. fire,

flood, extra ordinary weather condition, earthquake or other act of God, war, insurrection, riot, labour dispute, accident, action of Government, communications, power failure, equipment or software malfunction) or any other cause beyond the reasonable control of IDBI Bank, or (d) tampering of and/ or unauthorized access to the instruction; and (e) instructions that are not received in whole or in part by the intended recipient.

- 31. I/we acknowledge that under no circumstances, shall IDBI Bank, its employees, directors involved in providing the Services be liable for any direct, or any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary(including but not limited to loss of profits, loss of data or other intangible information, business interruption, loss of privacy or any pecuniary loss), arising out of or in any way connected with the provision of Services resulting from interruption, suspension or termination of Services or any inability of the Bank to receive instructions, directions or orders whether based on contract, tort, strict liability or otherwise except in case of willful default or gross negligence on the part of the Bank. I/we further, agree and acknowledge that the aggregate liability of IDBI Bank under this arrangement shall not exceed the charges/fees received by IDBI from me/us under this arrangement.
- 32. I/we agree that the Terms and Conditions shall be governed by and construed in all respects with the Indian Laws and the I/we agree that any dispute or proceedings arising out of this Terms and Conditions shall be subject to the exclusive jurisdiction of the Courts or tribunals at Mumbai. IDBI Bank may, however in its absolute discretion, commence any legal action or proceeding arising out of the availing of Services, in any other court, tribunal or other appropriate forum.
- 33. I/we are aware that in case of any my /our grievances, I /we can contact the Bank though:
  - a. Helpline Number-1800-209-4324,1800-200-1947,1800-22-1070 & 022- 67719100 (7 Days a Week 9 AM 7 PM)
  - b. Website: https://www.idbibank.in

For IDBI Bank Ltd.

Branch Head/Official

EIN

Date

1. Signature of Customer

(Name of the Customer)

2. Signature of Customer

(Name of the Customer)