

Restricted

Doorstep Banking Process Note

Suryoday Small Finance Bank Limited

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Introduction:

SSFB shall offer Doorstep banking for certain customer segments including Senior Citizens and differently abled or infirm persons (having medically certified chronic illness or disability).

In view of facilitating the services to senior citizens and differently abled or infirm persons, branch is advised to make concerted effort to provide basic banking facilities such as Financial and Non-financial facilities like Cash deposit / withdrawal, collection of transfer remittance cheque / vouchers, delivery of Statement of Accounts, Demand Drafts, etc., collection of Know Your Customer (KYC) documents, Form 15 G/H, activation of account etc.

1. Steps to be followed for Doorstep Banking:

- a) Whenever the customer wishes to avail the facility, customer should call from registered mobile number to Branch officials.
- b) The branch staff accepting the call shall check and verify that the call is received from customer's registered mobile number and inform to the branch manager for the requested service.
- c) The Branch Manager shall obtain approval from CH/RH for delivering the service to the customer, specifying the reason for extending doorstep services
- d) The Branch Manager shall identify the appropriate staff (2 officials in case of only cash related doorstep services) who will visit the customer and deliver the service.
- e) The services should be delivered only at the address of the customer registered with the Bank.
- f) The authorised Bank staff shall call the customer and fix the appointment. At the appointed time, the official shall visit the residence of the customer.
- g) The visiting official/s shall ensure that he wears banks official ID card.

2. Steps to be followed in Doorstep Banking System for Cash Withdrawal:

i. Cash Withdrawal process through BYOD (Saarthi):

- ✚ Branch staff to check if the customer is Aadhaar enabled or not (This can be checked at Finacle – CRM level) and required balance is available in his account or not.
- ✚ If the customer is Aadhaar enabled, cash withdrawal request can be processed through BYOD application. (Saarthi App).
- ✚ Of the 2 visiting officials, 1 should be mapped to TLR-1GL / TLR-2 GL.
- ✚ Head teller to transfer the requested fund to TLR-2 GL.
- ✚ The visiting officials shall take the requested cash from the branch teller, the receiving staff to acknowledge the receipt of cash on the voucher prepared by the Teller
- ✚ The entry to be made in cash in transit register.
- ✚ On visiting the customers place, staff to verify the customers photo ID proof. And on satisfactory verification cash withdrawals process can be initiated.
- ✚ Process and steps stipulated for cash withdrawals through BYOD application to be followed such as entering the customer ID, selecting customer account number, withdrawal amount obtaining the thumb impression, etc. <Annexure-1 Cash withdrawal>
- ✚ On successful completion of transaction, the customer will receive the cash withdrawal SMS alert as an acknowledgement, then staff to count the cash Infront of the customer and handover the cash to the customer.
- ✚ Post completion of cash withdrawal activity, branch staff can leave the customers premises.
- ✚ Doorstep banking services register to be updated with remark and bank official's signature

ii. Cash Withdrawal process through Non-BYOD:

- ✚ The branch staff to follow steps specified in point no.1 above (a to g)
- ✚ The customer should scan and forward the filled in cheque along with signature in it to the branch officials. And if the customer does not have the facility to send the scan image of cheque the branch staff (identified by BM) will visit the customer and collect the cheque for cash withdrawal.
- ✚ The branch staff should ensure that the cheque is completely filled and without any corrections and ensure that the account holder must sign on the front and backside of the cheque in the presence of the branch official and the same has to be attested by bank official on the backside of the cheque.
- ✚ The branch staff comes to the branch and handovers the cheque to the teller for processing.
- ✚ Basis the cheque received from the visiting officials, teller to perform technical verifications, and if found everything in order, the teller will call the customer on the registered mobile number and confirm the cash withdrawal request along with amount requested.
- ✚ In the absence of no confirmation from the customer, cash request will not be processed, the same matter will be referred to the branch manager / cluster head.
- ✚ If the teller received the confirmation for cash withdrawal from the customer, the teller shall process the cash withdrawal request by debiting customer account, and the checker will verify the entry following extant guidelines of cash withdrawal through cheque.
- ✚ The denomination and count of currency will be written on backside of cheque by the teller and handover it to the visiting official.
- ✚ The teller will hand over the cash to staff and will make an entry in Cash in transit register by specifying the cash withdrawal request along with cheque no and Employee Number who is delivering the cash. Acknowledgement from staff to be obtained in cash in transit register.
- ✚ The branch staff will visit customer's place, and cash will be handed over to customer, acknowledgement will be obtained on backside of cheque below the denomination mentioned.
- ✚ The branch staff will leave the customers premises and reaches the branch and handover the cheque to teller.
- ✚ Teller / branch official to call the customer and obtain confirmation on receipt of cash, update the Cash in Transit register with remarks stating cheque received and cash delivered and acknowledge the same.
- ✚ Doorstep banking services register to be updated with remark and bank official's signature

3. Steps to be followed in Doorstep Banking System for Cash Deposit through Non-BYOD:

- ✚ The branch staff to follow steps specified in point no.1 above (a to g)
- ✚ On visiting the customers place, staff to verify the customers photo ID proof.
- ✚ The visiting officials shall handover the pay-in-slip to the customer to fill in name, account details, denominations, amount in words and figures and signature on the same.
- ✚ The customer to handover the cash to the branch official which should be accompanied by pay-in slips duly completed with all details, signature and denominations of currency.
- ✚ Cash to be counted and verified carefully in front of the customer and any exceptions are dealt as per the guidelines provided in Cash Operations process note.
- ✚ On satisfactory verification of cash, the visiting official will provide an acknowledgement through counter slip (signed) for the cash received to the customer.
- ✚ The visiting official will leave the customers premises and reaches the branch and handover the cash to teller accompanied by pay-in-slip.
- ✚ Teller / branch official to call the customer and obtain confirmation on receipt of cash, update the Cash in Transit register with remarks stating cash received and acknowledge the same.
- ✚ On satisfactory verification of cash and tallying with denomination mentioned in the pay-in-slip, the Teller shall initiate deposit process.
- ✚ On successful completion of transaction, the customer will receive the SMS alert for deposition of cash as an acknowledgement.
- ✚ Teller to call the customer and confirm the completion of cash deposit transaction.
- ✚ Doorstep banking services register to be updated with remark and bank official's signature.

4. Important points to note:

- A separate register should be maintained in the branch for doorstep banking services and nature of service provided under this shall be recorded. format annexed herewith.
- All doorstep services extended to customer to be updated in doorstep banking services register. Cash related service details should updated in cash transit register and as well in DBS register.
- At present no Service Charges are levied for doorstep banking services.
- The branch staff to be careful while handling cash related services in terms of identification of counterfeit, soiled and mutilated notes so as to avoid frauds and disputes with the customers.
- To check about the account status of the customer if it is debit freeze/credit freeze free.
- While extending doorstep services, branch officials are instructed to travel between branch and customer location only.

5. Annexures:

The annexures for Cash Withdrawals and Cash Deposit are enclosed here under.



Annexure-1 Cash withdrawal - Saarthi



Annexure-2 Cash Deposit - Saarthi.do



Doorstep Banking Services record Form

6. Approval Matrix:

Sl.no	Activity	Recommend	Approval
1	For rendering doorstep banking service on request from customer	BM/ABM will obtain approval from CH/RH for providing the service.	Basis the recommendation and nature of service to be provided to customer from BM/ABM, CH/RH will approve.

Escalation: If the customer complaints that service is not provided or service provided but not complete or delay in providing the service (basis the tracker sent to control operations from branches), for all these lapses escalation will be marked to Zonal Head.