



## **Policy on Doorstep Banking Services**

**November 2023**

## **Policy on Doorstep Banking Services**

Technology will always be enabler for customer delight. However, it cannot substitute basic customer service through our people. The Bank's philosophy has always been "Digital at the fore, Human at the core." In line with the RBI notification, we have taken concerted efforts to extend Doorstep Banking services to our customers. With this, such customers will be able to avail variety of services for their basic banking needs at their doorstep. These services are available at all our branches across India. For a list of branches of the Bank, please refer to details on the website. This policy will be reviewed annually by the Board.

The details of the policy are given below:

### **1.Scheme I-Delivery through Banks own employees**

#### **1.1 All resident Saving account customers .**

##### Services offered.

i) Pick-up and delivery of cash from own account with limits as shown below:

	<b>Cash Pick up/ Delivery (Deposit/ Withdrawal)</b>
Per Transaction cash limit (maximum)	Rs.20,000/-
Per Transaction cash limit (minimum)	Rs.1,000/-

ii) Pick-up of Instruments for collection/ clearing for own account.

##### Terms and conditions

- The facility will be offered to Saving account maintained operation as Single, Joint accounts with mode of operation, Either or Survivor, Former or Survivor and Anyone or Survivor
- The eligible customers can enroll for the services by signing the prescribed Application form through their Home Branch. This application form contains the Terms & Conditions under which this facility will be allowed.

#### **1.2. Policy on Door Step Banking services to Senior Citizens more than 70 years, Differently abled including visually impaired.**

The facility will be offered only to resident individual customers.

- The facility will be offered to accounts maintained singly and Joint accounts with mode of operation, Either or Survivor, Former or Survivor and Anyone or Survivor only.
- The facility shall be offered only to holders of Savings Bank accounts
- The eligible customers can enroll for the services by signing the prescribed Application form through their Home Branch. This application form containing the Terms & Conditions under which this facility will be allowed is available on website

- The Bank will offer Doorstep Banking services, specified here in below in all its branches . All resident senior citizens of more than 70 years, and persons differently abled or infirm persons (having medically certified chronic illness or disability) and visually impaired. Service Quality Department shall submit the quarterly report on the functioning of Door Step Banking Services to Senior citizens more than 70 years, differently abled including visually impaired to Customer Service Committee of the Board.

### Services offered

- a) Pick-up and delivery of cash from own account with limits as shown

	<b>Cash Pick up/ Delivery (Deposit/ Withdrawal)</b>
Per Transaction cash limit (maximum)	Rs.20,000/-
Per Transaction cash limit (minimum)	Rs.1,000/-

- Pick-up of Instruments for collection/ clearing for own account.
- Pick-up of documents relating to ongoing KYC updates
- Pick up of relevant documents and information that would enable activation of dormant accounts.
- Pick-up of Cheque book requests, Form 15G/15H, Account Statement Request, Term deposit Opening, Interest Certificate requests, TDS/ Form 16 requests, requests for issuing and delivery of Demand Drafts and collection of Life Certificates.

### **2.Process Flow**

The broad process flow is provided below:

- After Bank accepts the customer for providing the service, the customer can call our Branch / Contact Centre (10 AM to 1 PM on working days only) for availing the specific service or approach the branch.
- The customer's identity shall be confirmed, and the details of the request recorded.
- The request shall be forwarded to the Home Branch, who will contact the customer, reconfirm eligibility to avail Doorstep Banking services and fix the date/time for the visit.
- At the appointed time, a Branch Official shall visit the registered communication address of the customer and show his credentials.
- The Branch Official shall also verify the identity of customer through Photo ID and Officially Valid Document of the customer in original.
- For cash withdrawals, required documentation (in the form of cheque) shall be obtained and taken on record.

### **3.Other conditions**

The other conditions which are to be satisfied for availing the above services are given below:

- These services will be rendered to the customer by the bank ONLY at customer's premises or residence, as per the communication address registered with the Bank.
- Customer shall not make cash payment for charges applicable to such services. The charges will be collected from their account.
- No other services /requests shall be entertained by Bank Official other than the services prescribed in this Scheme.
- Doorstep banking services should be seen as a mere extension of banking services offered at the branch and the liability of the bank will be the same as if the transactions were conducted at the branch.
- There shall be a cap of one request per day and three requests per month per customer for this particular service. In exceptional circumstances, on a case-to-case basis, number of requests can be enhanced to 5 per month, under approval from the Branch Head.
- The Bank shall not be held liable for any failure to offer the service, under circumstances beyond the control of the Bank.
- Service Quality Department shall be responsible for implementing the Policy in the Bank and framing, issuing necessary guidelines to the branches and departments in respect of Scheme 1 Paragraph 1.2

### **4.Charges**

Charges will form part of the Bank's Service Charges that are displayed on the Bank's website.

### **5. Publicity**

This policy as well as scheme details, including charges will be displayed on the Bank's website, Branches and brochures. The scheme details will also be publicized in the public awareness campaigns.

### **6. Scheme II-Cash and cheque pick up services through empaneled vendors: -**

This facility is available to retail as well as corporate customers, who need regular pick up facility of cash and cheques from their premises with applicable service charges payable by customers.

#### **6.1 Services offered: -**

- Cash pick up.

Higher denominations (₹ 100 and above) will be collected from the customers. Lower denominations (₹ 50 and below) and coins shall not be collected from the customers

- Cheque pick up

## **6.2 Customer Onboarding: -**

- The request for services to be received at branch/Relationship manager (RM). Branch shall collect the required details from the customers and will forward the same to Bank's Transaction Banking Department (TRB) to obtain feasibility of the service.
- Upon confirmation from TRB, Branch shall inform the customer regarding the availability of service. Agreement will be shared by TRB to be executed with the customer. Service charges to be levied on the customer for the services and recovery mode shall form part of agreement signed by the customer.
- Agreement will be valid for a period of 1 year and need to be renewed on a yearly basis
- Charges are applicable and will be available in agreement with the customer and displayed on the Bank's website

Transaction Banking Department will take steps to adequately train the agents to detect forged and mutilated notes to avoid fraud and customer disputes.

Transaction Banking Department shall prescribe selection criteria for the agencies in line with the Outsourcing of Financial Services Policy of the Bank. Keeping in view the handling of cash and valuable instruments by the agencies, specific limit will be assigned to each agency depending upon the cash management experience, financial standing, reputation and operative controls put in place by the agency.

## **7. Grievances**

The customer can register his grievances regarding Doorstep Banking Services through Home Branch or Contact Centre. If a customer feels that his complaint has not been satisfactorily addressed, he can escalate the same as per the Customer Grievance Redressal Policy of the Bank.

Transaction Banking Department shall be responsible for implementation of this policy on Scheme I, paragraph 1.1 and Scheme II and shall put in place necessary frame work and guidance to the branches and departments.

\*\*\*\*\*