Door-Step Banking Policy for Senior Citizens and Persons with Disabilities

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1. Eligibility

- The customer should be fully KYC compliant and the Account should be in active status.
- The Customer should necessarily have mobile number / E-Mail Id registered in Bank records.
- The services are available for own account only. Single account holders and Joint Account Holders with Either or Survivor/ Former or Survivor are eligible. Joint Account operated jointly shall not be permitted to avail the services.

2. Services Offered

- Pick up of cash for deposit into an account
- Pick up of cheques for collection, RTGS, NEFT Requests
- Delivery of cash.
- Delivery of Demand Drafts/ Payorders, Term Deposit Receipts and Cheque book.
- Delivery of Account statements, Passbook updates etc.
- Submission of KYC Documents
- Submission of Life Certificates
- Submission of Form 15G/H

3. Geographical Scope

The Services shall extended by all branches on *mandatory* basis in Metro and Urban locations and on *best effort* basis in Semi-Urban and Rural locations

4. Transaction Amount

- For cash payment & Cash deposit: Minimum-Rs 5000/- & Maximum- Rs 25000/-
- For Cheque deposit or any other services there is no such limit.

5. Service Charge

Request	Super Senior Citizens (80 years and above) & Persons with Disabilities (PWD)	Senior Citizens (Above 70 years and Below 80 years)*
	Proposed Service Charge per visit (Exclusive of GST)	
Financial (*Pick up of cash, Pick up of cheques, RTGS, NEFT Requests, Delivery of cash*)	NIL	Rs.100
Non-Financial *(Submission of KYC Documents, Life Certificates, Form 15G / H, Delivery of Account / Mutual Fund statements, Passbook updates)*		Rs.50

**** Free services would be offered <u>once per month</u> for Senior Citizens (Above 70 years and Below 80 years)***

6. Registration for availing the facility

A customer (Senior citizen customers above the age of 70 years and/or Persons with Disabilities i.e PWD) desirous of availing the Door Step Banking Service have to apply for the same at Home Branch. Besides, the customer may also apply for the services through mobile banking platform.

<u>Click here</u> for Registration Form.

7. Procedure for availing the facility

- A customer (Senior citizen customers above the age of 70 years and/or Persons with Disabilities i.e PWD) registered for the service will have to make a request to call center/branch for this service from his/her registered mobile number. Besides, the customer may also access the services through mobile banking platform.
- SMS and E-Mail alert having Doorstep Service ID Number, Date and Time will get generated and sent to the customer
- The bank branch, after receipt of the request, will send its official for the service.
- The bank staff shall carry the service ID number and after checking the same with the customer along with Customer's Photo ID, complete the service request.

- The Customer also needs to verify Service Id along with identity of the Bank Official through Photo ID when Bank Official visits for providing Doorstep Banking services.

8. Terms and Conditions

- Door-Step Banking will not be default service; the service will be available on request basis only.
- The facility would be offered to the eligible individual customers who have registered themselves with Bank. It would not be offered to Power of Attorney holders.
- The customer can make only one request per day.
- Withdrawal will be permitted using cheque / withdrawal Slip drawn on self a/c with Passbook
- The Door Step services will be generally available between **10:00 AM and 1:00 PM**.
- Customer requests received between **10:00 AM and 1:00 PM** will be executed on best effort basis within the same day.
- Customer requests received after **1:00 PM** will be executed on the next working day.
- Customers can make their request on all working days, except bank holidays in branches. However the customer can make a request to Call Center on all days including holidays. However, the service would be completed on best effort basis on T+1 working day (holidays excluded).
- Requests for Doorstep Banking Services can be availed from Home Branch only.
- The service shall be available within distance of **5 K.M** from the Home Branch.
- These services will be rendered to the customer by the bank only at customer's premises or residence, as per communication address registered with the Bank
- Customers would be required to furnish their original identity proof to the bank official (as per prevailing KYC guidelines issued by RBI) for verification.
- Branch Official shall obtain a cheque / withdrawal slip duly signed by the customer, on front and back of it (in case of cash payment), also necessary acknowledgment for service from the customer (for example if a DD is delivered, an acknowledgment of having received the DD etc.

- In case of cheques issued for non-cash payments, customer shall provide only duly crossed cheques to the branch official.
- Cash collected from the customer shall be acknowledged by issuing a receipt on behalf of the bank;
- Cash collected from the customer would be credited to the customer's account on the same day or next working day, depending on the time of collection. The customer would be informed of the date of credit by issuing a suitable advice.
- Delivery of demand draft would be done by debit to the account on the basis of requisition in writing/ cheque received and not against cash or instruments collected at the doorstep.
- Movement of cash/instruments/documents under Doorstep Banking facility would be in strict adherence with the Bank's BIP guidelines.

9. Redressal of Complaints and Grievances

The Bank has a Grievance Redressal Policy and the customers may refer the same from the Branch. The same is also available on the Bank's website.