

Policy on Doorstep Banking for Senior Citizens and Differently Abled Persons



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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 senior citizens and differently abled persons including visually impaired. With this, such customers will be able to avail variety of services for their basic banking needs at their doorstep. Delivery of the services will be carried out through the Bank's own employees. 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.

The details of the policy are given below:

1. Eligible Customers

The services are extended for Senior citizens (70 years and above), Differently abled or infirm persons and Visually Impaired persons. Further, the facility will be offered to the following customers only:

- a. The facility will be offered only to resident individual customers.
- b. 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.
- c. The facility shall be offered only to holders of Savings Bank accounts.

2. Services which are offered

The following basic banking services will be offered to Senior Citizens, Differently Abled or infirm customers and Visually Impaired customers at their doorstep: -

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

	Cash Pick up/ Delivery (Deposit/ Withdrawal)
Per Transaction cash limit (maximum)	Rs.10,000/-
Per Transaction cash limit (minimum)	Rs.1,000/-

- b. Pick-up of Instruments for collection/ clearing for own account.
- c. Pick-up of documents relating to ongoing KYC updates
- d. Pick up of relevant documents and information that would enable activation of dormant accounts

- e. 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 Demand Drafts and collection of Life Certificates. (The Bank may add/ amend services from time to time)

3. On-Boarding

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.

In exceptional circumstances, if the customer is unable to visit the branch, the Branch Head can permit the customer to enroll for the services by sending an email request to the Branch, from their registered email ID or the application form for registration shall be collected from the customer through a personal visit to the customer by the Bank staff.

4. Process Flow

The broad process flow is provided below:

- a. After Bank accepts the customer for providing the service, the customer can call our Contact Centre (10 AM to 1 PM on working days only) for availing the specific service.
- b. The customer's identity shall be confirmed and the details of the request recorded.
- c. 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.
- d. At the appointed time, a Branch Official shall visit the registered communication address of the customer and show his credentials.
- e. The Branch Official shall also verify the identity of customer through Photo ID and Officially Valid Document of the customer in original.
- f. For cash withdrawals, required documentation (in the form of cheque) shall be obtained and taken on record.

5. Other conditions

The other conditions which are to be satisfied for availing doorstep banking services are given below:

- a. These services will be available to customers having registered communication address within a radius of 5 Km from the Home Branch. On an exceptional basis, with due approval from the Regional Head, other requests can be taken.
- b. 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.

- c. Customer shall not make cash payment for charges applicable to such services. The charges will be collected from their account.
- d. No other services /requests shall be entertained by Bank Official other than the services prescribed in this Scheme.
- e. 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.
- f. 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.
- g. The Bank shall not be held liable for any failure to offer the service, under circumstances beyond the control of the Bank.
- h. The Bank may also render these services through an approved service provider.

6. Charges

Charges, to be levied on the customer for doorstep services will form part of the Bank's Service Charges that are displayed on the Bank's website.

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.
