

**Door-Step Banking Policy for Senior Citizens**  
**and Differently-abled Persons**

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## **1. Eligibility**

- Senior Citizens of more than 70 years of age / differently-abled or infirm Persons (Having medically certified chronic illness or disability) including those who are visually impaired.
- 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, Term Deposit Receipts and Cheque book.
- Submission of KYC Documents
- Submission of Life Certificates

## **3. Geographical Scope**

The Services shall extended by all branches located at all Centers ( Metro / Urban / Semi-Urban /Rural)

## **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

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

## 6. Registration for availing the facility

Customer desirous of availing the Door Step Banking Service shall have to apply for the same at Branch. A specific application containing all terms & conditions including charges for services for Door Step Banking shall be executed by the customer.

Click here for [Registration Form](#).

## 7. Procedure for availing the facility

- Customer registered for the service will have to make a request to call center/branch for this service from his registered mobile number.
- SMS and E-Mail alert having Doorstep Service ID Number, Date and Time will get generated and sent to 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.
- 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 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).
- The service shall be available generally within distance of 5 K.M from the 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
- Requests for Doorstep Banking Services can be availed from Home Branch only. Eligible customers would be requested to port their account to the nearby branch, if needed, so that the distance criteria is fulfilled.
- 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.
- 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.