



## **DOOR STEP BANKING SERVICES**

***Reviewed & revised to align with Reserve Bank of India (Urban Co-operative Banks - Branch Authorisation) Directions, 2025 – Issued vide No.RBI/DOR/2025-26/271 DOR.LIC.REC.No.330 /07-01-000/2025-26 December 04, 2025***

In accordance with Reserve Bank of India (RBI) guidelines, the Bank is permitted to provide Doorstep Banking Services (DSB) to its customers to enhance accessibility and harmonize regulatory frameworks across all banking entities. This policy aims to provide basic banking facilities at the premises of customers, specifically senior citizens and the infirm, ensuring they are not excluded from formal banking due to mobility constraints on a voluntary basis through a Board-approved framework that ensures transparency and robust risk management. The bank is mandated to inform details of the scheme to Reserve Bank of India within 15 days of implementing the scheme.

The bank shall offer doorstep banking services only through its permanent employees. The bank shall take into account the various risks that may arise on account of offering Doorstep Banking Services, such as outsourcing risk, operational risk, reputational risk, etc., to customers either directly through its own employees and take all necessary steps to manage the same.

**Board Review:** The operation of the scheme shall be reviewed by the Board on an annual basis.

### **1.Conditions related to Doorstep Banking Services - to be offered**

The Bank may voluntarily offer any of the following services to individual customers / natural persons at their doorstep:

- a) Pick up of cash against receipt;
- b) Pick up of payment instruments against receipt;
- c) Delivery of demand drafts against withdrawal from account;
- d) Delivery of cash against withdrawal from account either against cheque received at the counter or request received through any secured convenient channel, such as phone banking, internet banking, etc;
- e) Submission of Know Your Customer (KYC) documents;
- f) Submission of Life Certificate.

**2. Eligibility:** Doorstep banking services shall be extended to:

- Operative and fully KYC complied accounts.
- Valid mobile numbers /email IDs registered with the Bank;
- Senior citizens of more than 70 years of age, differently abled and/or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired;
- Minors, illiterates and accounts operated through power of attorney shall operate their accounts at branch only.

**3. Customer registration:** Customers willing to obtain Doorstep banking services may register themselves with the Bank as per form given as Annexure-I (one time process). Senior citizens of more than 70 years of age and differently abled customers may self-register at base branch or request the base branch to register them by visiting their residence or any other valid mode. Customers are required to register their mobile numbers and email id to avail such services. Customers may send their requests for DSBS through Post/courier/SMS & email also.

Branch officials shall ensure that secrecy of customer accounts be maintained and necessary precautions are to be taken while delivering DSBS.

**4. Mode of delivery:** The Bank will not engage services of Agents for delivery of services under 5doorstep banking. Instead, for financial and non-financial doorstep services, the Bank shall educate/train its own employees for the job and impart them training on detection of forged and mutilated currency notes to avoid frauds and disputes with customers. Concerned employees shall also be briefed on collection of Officially Valid Documents (OVDs) for KYC purposes.

**5. Delivery process:**

- a) Cash collected from the customer shall be acknowledged by issuing a receipt on behalf of the bank;
- b) Cash collected from the customer shall be credited to the customer's account on the same day or next working day, depending on the time of collection;
- c) At the time of collection of cash, the customer shall be informed of the date of credit by issuing a suitable advice;
- d) Delivery of demand draft shall 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;
- e) Acknowledgment shall be provided for collection of KYC documents, Life Certificate.

**6. Service charges:** The Bank shall charge a sum of Rs.100/- plus GST for financial as well non-financial doorstep banking services including collection of Life Certificates from pensioners and family pensioners. The service charges are subject to change from time to time and will

be displayed on website of the bank. Any change in the charges shall be notified to the customers, well in-advance. The Chief Executive Officer is empowered for full or partial waiver of charges.

## **7.Risk Management**

i) It shall be ensured that the agreement entered into with the customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control. The services shall be seen as a mere extension of banking services offered at the branch and the liability of the bank should be the same as if the transactions were conducted at

the branch. The agreement should not provide any right to the customer to claim the services at his doorstep.

ii) The bank shall provide cash limits (for collection as well as delivery) for their employees and customers, for doorstep banking. The bank shall also take all necessary steps to contain technology risk while providing these services.

## **8. Other conditions**

- i. The Bank shall ensure compliance with extant guidelines on KYC as updated and amended from time to time with regard to customer identification procedure while offering doorstep services to its customers;
- ii. The services shall be rendered at the residence or office of the customer as opted by the customer, the address of which should be clearly and explicitly mentioned in his request / agreement;
- iii. The Bank shall be responsible for the acts of omission or commission of its officials deputed for the purpose;
- iv. The registered address of office or residence shall be within 5 kms from the branch;
- v. By accepting the terms of DSBS, the customer acknowledges that the doorstep banking services may be provided with the involvement of any of its employees/staff and authorizes the Bank to appoint, as the Bank deems necessary, any official/staff who will act upon the instructions of the Bank to provide said services on behalf of the Bank. The customer would authorize the bank to share such details with its staff/officials as would be necessary to render such services;
- vi. The charges for providing such services, including revised charges, if any, shall be debited from the customer's account without prior notification to the customer and shall be displayed on website and notice board;
- vii. Customer does not entail any legal or financial liability on the bank for failure to offer such services under circumstances beyond its control;
- viii. The customer needs to share his/her ID proof / service request (as applicable) with the official/staff (service provider);
- ix. The customer may request for cancellation / modification of a relevant service request, 4 hours before the appointed time, in such case no charges shall be recovered.

- x. Only one service request will be accepted per day up to 03.00 p.m. (may include multiple tasks in one request)
- xi. The bank official/employee/staff deputed for the service shall be authorized for multiple pik-ups from different customers;
- xii. The doorstep banking services shall be seen only as an extension of regular banking services offered by the Bank and hence liability of the Bank remains to the same extent as if the transactions were conducted at the branch;
- xiii. The Bank reserves the right to change any of the terms & conditions and the same shall be displayed at the branch notice board and/or website;

## **9. Redressal of Grievance**

a) Bank shall constitute an appropriate Grievance Redressal Machinery internally for redressing complaints about door-step banking services rendered by its employees. The name and telephone number of the designated Grievance Redressal Officer of the bank shall be made available to the customers including on the bank's website. The designated officer shall ensure that genuine grievances of customers are redressed promptly.

b) If a complainant does not get satisfactory response from the bank within 30 days from the date of lodging the complaint, the complainant will have the option to approach the RBI Ombudsman or the concerned Regional Offices of RBI for redressal of grievances.

**Force Majeure:** The Bank shall not be liable to compensate customers for delayed delivery of Doorstep Banking Services to eligible persons, if some unforeseen event including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fire, natural disasters or other Acts of God, war, damage to the bank's facilities, absence of usual means of communication or all types of transportation etc. beyond the control of the Bank prevents it from performing its obligations within the specified delivery parameters.

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