



**Door-Step Banking Services**  
**Special Scheme for Senior Citizens more than 70 years of age & Differently-abled or Infirm persons (having medically certified chronic illness or disability) including those who are Visually Impaired**

Attention is invited to H.O. Instruction Circular No. 15386/Dev/2017-18/61 dated 08.12.2017, enumerating certain preferential facilities to be provided to **Senior Citizens and Differently-abled persons** to enable them to avail banking services without difficulty, in terms of RBI directives.

One such facility prescribed by RBI is to provide **Door-Step Banking facility** to Senior Citizens more than 70 years of age and Differently-abled or Infirm persons (having medically certified chronic illness or disability), including those who are Visually Impaired. Such Door-Step banking facility may include **pickup of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of IOIs, submission of KYC documents and Life Certificate at the premises/residence of such customers.**

Vide HOIC under reference, branches have been advised to provide Door-Step Banking service to the above categories of customers in terms of existing guidelines on Door-Step Banking, as enumerated in HOIC No. 9722/Mktg/2007-2008/03 dated 07.08.2007.

Government of India, Department of Financial Services, has meantime come up with **Reforms Agenda for PSBs – Project “Enhanced Access and Service Excellence (EASE)”**, in which one of the suggested measures is provision for **Door-Step Banking Services to Senior Citizens and Differently-abled persons.**

Looking into the importance of the matter, it has been decided to formulate a special scheme for providing Door-Step Banking services to Senior Citizens and Differently-abled persons, carving out the same from the bank's existing scheme, making it more convenient and friendly for those categories of persons. The said scheme, as detailed below, has been approved by the Operational Risk Management Committee (ORMC) of the Bank:

1. **Name: 'Door-Step Banking Services – Special Scheme for Senior Citizens more than 70 years of age and Differently-abled or Infirm persons (having medically certified chronic illness or disability) including those who are Visually Impaired.'**
2. **Eligibility:** KYC complied customers of the above mentioned categories maintaining Savings Bank/Term Deposit accounts in any branch of the Bank. **However, such services will not be provided to non – home branch customers.**
3. **Services to be offered:**
  - 3.1 Pickup of Instruments/Cheques for clearing/collection/remittance of fund.
  - 3.2 Delivery of IOIs.
  - 3.3 Pickup/Delivery of FD/DDP receipts for renewal.
  - 3.4 Pickup/Delivery of SB/RD Passbook.
  - 3.5 Delivery/Pickup of Life Certificate of Pensioners duly attested.
  - 3.6 Pickup of self attested upto date KYC documents after verifying from original.
  - 3.7 Pickup of cash against receipt and delivery of cash from account against cheque/withdrawal form **up to maximum amount of Rs. 25,000 per customer per occasion.**
  - 3.8 Delivery/Pickup of 15H/15G forms.
  - 3.9 Delivery of Cheque Book (non – personalised).
4. To avail the Door-step Banking services under this scheme, **eligible customers will have to submit one-time application form** to the Branch, as per draft enclosed (**Annexure-A**), which will be properly preserved at the Branch for record/future reference.
5. Door-Step Banking services will be provided at the residence/office of the eligible customer or at any place as specified by him/her in the application form. The Pickup and delivery address may be changed by the customer subsequently by giving a written request for the same. **However, the distance of the pickup/delivery point will be restricted to 10 kms. from the branch.**
6. **Operational Modalities:**
  - 6.1 The eligible customer, after submitting one-time application form for Door-step Banking services, will communicate his/her request for the specific service required over the landline telephone number of the Branch, preferably from his/her recorded phone number. **Such call should be attended by the Branch Manager or the 2<sup>nd</sup> line officer of the branch only**, who will immediately record the request clearly in a register maintained for the purpose, mentioning the date and time of the request. However, before accepting the request, the branch official should verify the caller by politely asking about the customer's recorded address, date of birth, PAN no., Aadhar no., Account no., etc. **The request may also be made by the spouse/children/close relatives of the eligible customer over phone or by visiting the branch in person.**

**Additionally, branch should call back to the customer's phone/mobile number provided in the application form to verify the caller.**

- 6.2 **The service will be provided only during the banking hours** and not beyond that. The request should be made by the customer reasonably before the close of banking hours.
- 6.3 **The requested Door-Step Banking service will be rendered on the day of request itself.** Under exceptional circumstances, the same may be provided on the next day with proper intimation to the customer.
- 6.4 **Proper stamped receipt should be given to the customer immediately on collection of instruments/cash/documents from his/her residence/office/specified place.**
- 6.5 Cash collected from the customer should be credited to the customer's account on the same day or next working day, depending on the time of collection.
- 6.6 In case of request for cash withdrawal and delivery of cash at the door step, **branch employee should first visit the customer's place and obtain the duly filled in cheque/withdrawal form**, ensuring that the particulars are properly mentioned thereon. On returning to the branch, the **cheque/withdrawal form will be posted in the account and the same will be authorized.** Thereafter, the amount will be taken for delivery at the customer's place on the same day.
- 6.7 **Proper acknowledgement should be obtained from the customer immediately on delivery of instruments/cash/documents/pass book/term deposit receipt etc., and the same should be kept on record.**
- 6.8 **IOI meant for delivery at the door-step of the customer, should be made by debit to the account on the basis of requisition in writing/cheque received and not against cash or instruments collected at the doorstep.**
- 6.9 The service charges, as detailed hereunder, will be realized from the account of the customer on the date of transaction/service provided.
- 6.10 Total amount of cash to be carried by an employee of the branch for delivery/pickup on a single occasion will not exceed the limit as prescribed for cash remittance.
- 6.11 Movement of cash under the scheme will remain covered under the overall Cash-in-Transit Insurance Policy taken by the Bank.
- 6.12 **Door-step Banking services should be provided only by the employees of the branch carrying Bank's identity card, and no agent/third party should be engaged for the purpose.**
7. **Service Charge:**  
**Service Charge will be levied for Door-Step Banking services @ Rs.200 per visit + GST (as applicable).** However, in case two visits are required back to back for single service, like obtaining cheque/withdrawal form and delivery of cash, obtaining application for IOI and delivery of same, etc., **consolidated service charge of Rs.250 + GST(as applicable) will be realised for such back to back services. A specific BGL head "Service Chg Door Step Banking", account number 80744\_ \_ \_ \_ \_ C,**

has been assigned for crediting the service charge in respect of this facility to track the progress of implementation of the scheme.

**No Service Charge will be realised for the first Door-Step Banking service provided in a month.**

**8. Maintenance of record of Door-Step Banking services:**

As mentioned above, each request for Door-Step Banking service received at the branch will be recorded properly in a register at the branch. After providing the requested service, the details thereof should also be recorded in the same register with date and time by the officer/employee who provided the service under his/her signature and the entry should be authenticated by the Branch Head.

**For effective monitoring of implementation of the scheme, Zonal Offices should obtain quarterly progress report from the branches under their respective jurisdiction in the enclosed format (Annexure-B), compile the same and submit the consolidated report to concerned FGMO, which, in turn, will submit the consolidated report of all the Zones under its span to Head Office, Development Department, within a month from the end of the quarter.**

**Miscellaneous:**

The services provided under this Scheme should be seen as a mere extension of banking services offered at the branch and the liability of the Bank would be the same as if the transactions were conducted at the branch. The Scheme will not entail any legal or financial liability on the Bank for failure to offer Door-step Banking services under the circumstances beyond its control. The scheme will not provide any right to the customer to claim the services at his/her doorstep.

Branches/Offices are advised to note the contents of this circular carefully and bring the scheme to the notice of the eligible customers by displaying it on the Branch/Office Notice Board, to ensure maximum availment of the benefits of the scheme by the Senior Citizens (above 70 years of age) and Differently-abled persons. **It should be clearly noted that Bank's performance in providing prescribed preferential benefits to Senior Citizens and Differently-abled persons is taken into consideration by the Government of India while rating the Bank under 'Project EASE'.**

**Application Form for availing Door-Step Banking Services  
by Senior Citizens (above 70 years of age) & Differently-  
abled persons**

Place:  
Date:

The Branch Head,  
Branch.....

Madam/Dear Sir,

**Request for availing Door-Step Banking Services**

I, being a Senior Citizen above 70 years of age/Differently-abled person, wish to avail Door-Step Banking Services, being provided by the Bank. I furnish the requisite information as under:

1. Name:
2. SB Account No.:
3. Telephone/Mobile No.:
4. Name of spouse /children/close relative, who may request for Door-Step services on my behalf:
5. Address at which service to be delivered:
6. Distance from the branch:
7. Nature of services to be required normally:
8. Any other information:

I am fully aware of the provisions of the Bank's Scheme for providing Door-Step Banking Services to Senior Citizens (above 70 years of age)/Differently-abled Persons, and agree to the same. I also understand that the scheme will not entail any legal or financial liability on the Bank for failure of offer such services under the circumstances beyond its control. I authorise the Branch to realise necessary Service Charges from my aforesaid S.B. account, whenever due, for providing Door-Step Banking Services.

Signature of customer

**Comments of the Branch regarding verification of signature, other particulars, KYC compliance, etc. and acceptance of the request.**

**Signature of the Branch Head**

