Doorstep Banking Policy

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DOORSTEP BANKING POLICY

1.1. Introduction

The Bank is committed to enhancing customer convenience, promoting financial inclusion, and ensuring responsible delivery of banking services. In alignment with these objectives, the Reserve Bank of India (RBI) has advised all banks to formulate a Board-approved Policy for Doorstep Banking as outlined in the RBI Directions -"*Commercial Banks – Responsible Business Conduct Directions, 2025"* and "*Commercial Banks – Branch Authorisation, Directions, 2025"*, along with subsequent amendments issued from time to time.

Accordingly, this Doorstep Banking Policy has been developed to provide a structured framework for offering essential banking services at the customer's residence or preferred location, particularly benefiting senior citizens, differently-abled individuals, visually impaired and other customers who may face challenges in accessing traditional banking channels.

This policy outlines the scope of services, eligibility criteria, mode of delivery, risk controls, and grievance redressal mechanisms to ensure that doorstep banking is delivered efficiently, securely, and in a manner consistent with regulatory requirements and the Bank's commitment to responsible business practices.

1.2. Scope

1.2.1. The Bank shall offer doorstep services to its customers on a best effort basis and at the discretion of the Bank.

1.2.2. The services shall be offered at ~~either~~ the residence of the customer, the address of which has been clearly and explicitly specified in the account.

1.2.3 Doorstep banking services shall not be restricted to any particular customer or class of customers.

1.2.4. Doorstep services shall be offered to only those customers in whose case proper KYC procedures as laid in the Bank's Policy and subsequent circulars on the subject have been followed.

1.2.5 Doorstep Banking Services shall be not be extended where restriction in account is imposed under Section 10(1)(b)(ii)(b) of the Banking Regulation Act, 1949, while making payments for the services outsourced.

1.3. Doorstep Banking shall be extended to

1.3.1. Customers of Emerging Entrepreneurs Business & General Banking customers

1.3.2. The service offered is subject to the provision that the same is liable for modification / restriction and temporary withdrawal in case of adverse eventualities.

1.3.3. All electronic transactions shall be subject to adopting technology and security standards and procedures.

1.4. Eligibility

- Individual customers

1.5 Services Offered

The services shall cover:

- Pick up of Cash during group meetings at the group location
- Cash delivery at the group location
- Pick up of instruments, i.e. cheques, drafts and pay-orders, at the group location on designated days
- Delivery of instruments, i.e. drafts, pay-orders and FD advices, at the group location on designated days.
- Delivery of Cash / Drafts at the doorstep of the customer against cheques received at the counter or requests received through any secure convenient channel such as phone banking / Internet banking, etc. whose technology and security standards and procedures shall be as envisaged by RBI. Cash Withdrawal Services shall also be delivered against Bank's debit card that shall be authenticated through the HHD/Tab banking device, wherever this facility is made available by the Bank.
- Pick up of Cash for deposit to customers' account, Cheques and other instruments for General Banking customers.
- Distribution of coins to bulk customers (requirement of more than 1 bag in a single transaction) for business transactions
- Submission of Form 121, delivery of demand drafts, delivery of account statement, Term deposit advice, submission of Know Your Customer (KYC) documents, Life certificate, account servicing request and nomination updation/modification request.
- Individual Savings Account customers who wish to avail the Bank's Doorstep Banking Services shall enter into an agreement with the Bank upon accepting the Terms and Conditions governing the service at the time of availing such services. The customer shall acknowledge

and agree that the Terms and Conditions, as decided by the Bank, may be amended or updated by the Bank from time to time.

- For individual customers, delivery/ pick-up of cash or instruments shall be done through the Bank's own branch employees and strictly within the limits/amount prescribed by the Bank.
- Detailed operational procedure shall be put in place by the Bank.
- The Bank will be sensitive towards senior citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability on production of such medical certificate) including those who are visually impaired and provide doorstep banking facilities, such as pick up of cash and instruments against receipt, form 121, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents.
- Bank shall offer the doorstep banking services on Pan India basis, mandatorily in all Banking outlets.
- For individual customers the facility of doorstep banking shall be extended only from-base Banking outlets locations.
- The services shall be seen as a mere extension of banking services offered at the branch and the liability of the bank shall be the same as if the transactions were conducted at the branch. The agreement shall not provide any right to the customer to claim the services at his doorstep. Further customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control.
- Doorstep banking services shall be extended to all emerging entrepreneurs business & general banking customers on all working days between 9:30 am to 3:30 pm.

1.6 Modalities of Delivery

1.6.1. Doorstep Banking service to Emerging Entrepreneurs Business customers shall be delivered by the Bank's own employees designated as Relationship Officer (ROs) / or any nomenclature that the Bank deems fit during the customer's respective group meetings.

1.6.2 Each RO shall be attached to a Banking Unit (BU) and equipped with a Hand Held Device (HHD)/Tab Banking device.

1.6.3 Doorstep Banking service to General Banking customers shall be delivered by the Bank's own employees or its Agents provided that, where a bank engages the services of Agents for delivery of services, it shall ensure that:

a) the policy approved by the Board lays down the broad principles for selection of Agents and payment of fee / commissions etc.

b) principles enumerated in the Reserve Bank of India (Commercial Banks - Managing Risks in Outsourcing), Directions 2025 an are complied with and

c) suitable steps are taken to educate its ‘Agents’ to enable them to detect forged and mutilated notes so as to avoid frauds and disputes with the customers.

1.6.4 Individual customers who wish to avail doorstep services shall execute an agreement with the Bank and shall agree to the terms and conditions as decided by the Bank from time to time.

1.6.5. Cash collected from the customer shall be acknowledged by issuing a receipt on behalf of the bank.

1.6.6. 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.

1.6.7.The customer shall be informed of the date of credit by issuing a suitable advice.

1.6.8. Cash delivery services cannot be provided against telephonic request.

1.6.9. 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.

1.7 Risk Management

1.7.1. The Bank shall be responsible for the safety of cash in transit after the cash is collected from or till the cash is handed over to the customer. In case of theft / robbery or other similar events, the customer's account shall be credited within the same day irrespective of time taken for processing of claims made with insurance providers, law enforcement agencies or for other legal procedures. The appropriate booking of such entries shall be approved as per the delegation of financial power.

1.7.2 Any counterfeit notes received by ROs shall be handled as per the Bank's extant guidelines on counterfeit notes.

1.7.3 There shall be a periodic visit to the groups at random and a regular interval by internal audit / inspection officials.

1.7.4 The Bank shall obtain fidelity and other appropriate insurance cover for all its employees engaged in providing doorstep services.

1.8 Service Charges:

1.8.1. All the services rendered under 'Doorstep Banking' shall be subject to payment of service charges, the quantum of which shall be decided at the time of entering into the agreement with the customer taking into account the place of collection / delivery and other appropriate criteria. Further

- Door step banking services shall be provided free of charge to the Emerging Entrepreneurs Business customers.
- For individual savings account customers: The service shall be chargeable according to the Service Charge Policy of the Bank approved by the Board. The Bank may, at its discretion, waive, fully or partially, the charges for certain categories of customers (such as, senior citizens, differently abled persons, women, etc.) on the basis of conditions decided by the Bank.

1.9 Grievance Redressal Mechanism

1.9.1.Customer grievances for doorstep banking services shall be handled as per the grievance redressal policy of the bank. The names and telephone numbers of grievance redressal officials shall be made available to the customers both at the branch and also on the Bank's website.

1.10 Display of Branch List, Reporting

1.10.1. The list of all banking outlets where doorstep banking services are being provided, shall be updated on the Bank’s website from time to time for customer convenience.

1.10.2. The Customer Service Committee of the Board shall be updated on the progress of this facility on a quarterly basis for individuals and annually to Board of Directors

1.10.3. The bank shall give adequate publicity to the availability of these services in their public awareness campaigns. The charges, in this regard, shall also be prominently indicated in brochures and published in its website.