



DHANLAXMI BANK

POLICY FOR DOORSTEP BANKING FOR SENIOR CITIZENS AND DIFFERENTLY ABLED PERSONS

Version 4.0

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1. Preface

Bank has taken concerted efforts to extend Doorstep Banking services to senior citizens (70 years and above) 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 Metro and Urban Branches Mandatorily and Semi Urban and Rural Branches on best effort basis across India.

The details of the policy are given below:

2. Eligible Customers

Doorstep Banking services are extended to 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. Resident individual customers.
- b. The facility will be offered to accounts maintained individually and jointly with operating instructions Either or Survivor, Former or Survivor and Anyone or Survivor only.
- c. The facility shall be offered only to holders of Savings Bank accounts who have registered with the Bank for Doorstep banking facility and are KYC compliant.

3. Banking services offered

The following services will be offered to Senior Citizens, differently abled or infirm customer 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)	
Minimum Cash Limit (per transaction)	Rs.1,000/-
Maximum Cash Limit (per transaction)	Rs.10,000/-

- 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

4. Registration for Door Step Banking Facility

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.

- a. The facility will be offered only to senior citizens (70 years and above) and differently abled persons including visually impaired.
- b. The customer's KYC records along with valid mobile number / landline number/e-mail id should be submitted at the time of registration.
- c. The facility shall be offered only to account holders of Savings Bank.

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.

5. Process Flow

The broad process flow is as below:

- a. Customer to do a one-time registration for availing Doorstep Banking service at the home branch.
- b. 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.
- c. After checking the eligibility criteria (mentioned in point no.2), branch shall enroll the customer for doorstep banking services and maintain the records at the home branch.
- d. A separate register to be maintained to record the registration details and services given henceforth.
- e. Registered customers shall avail the services by calling the home branch through registered phone number, sending the request to branch through registered e-mail id. Registered customer shall also raise their request through bank's website: www.dhanbank.com for availing the services. The requests received till 1 PM shall be serviced before 6.00 PM on the same day.

- f. On submitting service requests through website, an intimation mail shall be triggered immediately to the BM/ABM and generic e-mail Ids of the selected home branch with a synopsis of the request.
- g. On receiving requests through website/ registered mobile number/e-mail id at the home branch, the branch shall verify the contact details in the request with the details submitted by the customer at the time of registration and with CBS.
- h. On verifying the contact details in request, the branch shall confirm the genuineness of the request by contacting the customer through the registered e-mail id/mobile number submitted at the time of registration and the same shall be recorded also.
- i. On confirming Door-step banking service request from customer, the branch will authorize one of the staff members to attend the service request, whose credentials along with the date/time of visit shall be communicated via registered phone no. / e-mail to the customer in advance.
- j. At the appointed date/time, Branch Official/ authorized person/ authorized service provider person shall visit the registered communication address of the customer and show his credentials. The customer shall be allowed to cross verify the details in the official ID card of the authorised branch staff with the communication already received from the branch.
- k. The Branch Official shall also verify the identity of customer by checking the Photo ID and Officially Valid Document in original.
- l. For cash withdrawals, required documentation (in the form of cheque) shall be obtained and taken on record.
- m. The service personnel will give proper acknowledgement of the acceptance /payment of cash, collection of instrument/document etc. to the customer immediately on service.
- n. The requests received till 1 PM at the branch shall be serviced before 6.00 PM on the same day.

6. Service 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. Other conditions

These services will be available to customers having registered communication address within a radius of 5 KM from the Base Branch

These services will be rendered to the customer by the Bank only at customer's premises or residence, as per the communication address or permanent address registered with the Bank.

There shall be a cap of one request per day and three requests per month per customer for this particular service. In exceptional circumstances, branch head can enhance the number of requests up to 5 per month, on case-to-case basis.

Customer shall not make cash payment for charges applicable to such services. The charges will be debited from their account.

No other service/requests shall be entertained at contact center for doorstep service other than the services prescribed in this Scheme.

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 of the transactions when conducted at the branch.

Services will be available on Bank working days and Business hours only.

The bank shall not be held liable/responsible for any failure to offer the service under circumstances beyond the control of the Bank.

The Bank may also render these services through an approved service provider.

These services are available at Metro and Urban Branches Mandatorily and Semi Urban and Rural Branches on best effort basis across India

Bank is extending Door-step banking facility through all the branches. The Bank has published the same in website also (www.dhanbank.com). Bank reserves the right to make changes in the branches list, depending upon the feasibility of services.

8. Policy Revision

The Doorstep Banking Policy shall be reviewed/revised/modified annually in tune with the changes if any to meet the organizational needs and shall be submitted to the Board for approval.
