



DHANLAXMI BANK

POLICY FOR DOORSTEP BANKING FOR SENIOR CITIZENS AND DIFFERENTLY ABLED PERSONS

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1. **Preface**

In line with the RBI notification, we have 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 Door step banking facility.

3. **Banking services offered**

The following services will be offered to Senior Citizens, Differently abled or infirm customer and visually impaired customers at their door step:-

- 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 with valid mobile number / landline number 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 provided below:

- a. Customer requests for registration for Doorstep Banking service at base branch.
- b. Bank will register the customer for doorstep banking service and maintain the records and register at base branch.
- c. Customer to call our Contact Centre or requests through bank's website: www.dhanbank.com for availing the Doorstep Banking Services. Requests received till 1 PM will be serviced in next 8 working hours.
- d. The customer's identity shall be confirmed and the details of the request will be recorded.
- e. The request shall be forwarded to the Base Branch, who will contact the customer, reconfirm eligibility to avail Doorstep Banking Services and fix the date/time for the visit.
- f. At the appointed time, a Branch Official/ authorized person/ authorized service provider person shall visit the registered communication address of the customer and show his credentials.
- g. The Branch Official shall also verify the identity of customer through Photo ID and Officially Valid Document of the customer in original.
- h. For cash withdrawals, required documentation (in the form of cheque) shall be obtained and taken on record.

- i. The service personnel will give proper acknowledgement of the acceptance /payment of cash, collection of instrument/document etc to the customer immediately on service.
- j. The normal TAT for this service will be 8 working hours from placing of successful request through contact center/website.

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 upto 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.

The service request will be accepted only through the contact centre and no other modes will be entertained.

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.

The Bank will publish the list of branches of the Bank where door step services are available, in website www.dhanbank.com . Bank reserves the right to changes in this 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.
