

**UGB Door Step Banking Policy 2020 for senior citizens of 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**

RBI vide its circular RBI/2006-2007/262 DBOD.No.BL.BC. 59 /22.01.010 /2006-2007 dated February 21, 2007 under Section 23 of Banking Regulation Act, 1949 laid down general principles and broad parameters to be followed by all scheduled commercial banks (excluding RRBs) while offering “doorstep” services (Pick up of cash, pick up of instruments, Delivery of cash against cheque received at the counter & Delivery of demand drafts) to their customers, Accordingly, banks were suggested to prepare a scheme for offering “doorstep” banking services to their customers, with the approval of their Boards.

Later RBI has instructed all scheduled commercial banks (including RRBs) vide its circular RBI/2017-18/89 DBR.No.Leg.BC.96/09.07.005/2017-18 dated November 9, 2017 to provide basic banking facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life certificate to senior citizens of more than 70 years of age and differently abled persons at the premises/ residence of such customers.

RBI has issued recent circular no. RBI/2019-20/203 DOR.CO.Leg.BC.No.59/09.07.005/2019-20 dated March 31, 2020 in which RBI advised that Banks should develop a Board approved framework for determining the nature of branches/centres where these services will be provided mandatorily and those where it will be provided on a best effort basis and make the policy public. The list of branches offering such doorstep banking services and the charges shall be displayed/updated on the bank’s website regularly. Banks shall report the progress made in this regard to the Customer Service Committee of the Board every Half Year.

In order to provide door step banking facility to senior citizens of 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, board approved Door Step Banking Policy of Uttarakhand Gramin Bank has been formulated as under:

**1. The following Doorstep Banking Services will be available at 96 selected branches which will be displayed/updated at Bank’s website.**

- Cash pickup
- Cash delivery against Cheque Withdrawal form with pass book

- Cheque pickup/instrument pick up against receipt
- Cheque Requisition Slip pick up
- Form 15H pickup
- Delivery of Draft/Bankers Cheque
- Delivery of Term deposit Advice (shall be despatched at customer's address through Courier/Post)
- Life Certificate Pickup
- KYC documents pickup

## **2. Salient Features of the Scheme:**

- Doorstep Banking shall be available for customer's own account only.
- Registration will be done at the Home Branch. In case of urgency, the service can be provided without registration on human grounds at the sole discretion of the Branch Manager.
- Requests for Doorstep Banking Services should be made only at the Home Branch.
- The amount of cash withdrawal and cash deposit is restricted to Rs 10,000/-per transaction per day.
- Service charges per visit for Non-financial transactions is Rs 75/+GST and Rs100+GST for financial transactions (will be updated time to time).
- Withdrawal will be permitted using cheque / withdrawal form with Passbook.
- **The delivery would be completed on best effort basis but not later than T+1 working day (holidays excluded).**
- Doorstep Banking Services will be available at selected 96 Branches having more than three staff members (List enclosed). It can be made available to customers of other branches at per sole discretion of the Branch Manager on need basis and on best efforts possible.

## **3. Eligibility**

- Doorstep Banking Services will be provided only at registered address.
- Fully KYC compliant account holders for Cash Pickup/delivery
- Senior Citizens of 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.
- Valid Mobile Number should be registered with the account.
- Single account holders and Joint Account Holders with Either or Survivor/ Former or Survivor (Services are not available for (a) Minor accounts including under

Guardianship (b) Joint Account operated jointly (c) Account operated through Power of Attorney (d) Non- individual customer).

- Services are not available for illiterate customers.
- Customers having registered address within a radius of 2 KMs for rural branch & 4 KM for urban & semi-urban Branch from the Home Branch.

#### **4. Modality of Delivery:**

- i. By Business Correspondents (BCs).
- ii. By Bank Officials.
- iii. Cheque Book/Statement of Account/Term Deposit Advice shall be delivered directly by the Bank through Post/Courier.

#### **5. Turnaround Time:**

**The service delivery through Bank Representative would be completed expeditiously on best effort basis but not later than T+1 working day (holidays excluded).**

#### **6. Cash Deposit/ Payment**

The limits for cash transactions under DSB services are:

	<b>Cash Pick up (Deposit)</b>	<b>Cash Delivery (Withdrawal)</b>
Per day Transaction allowed	1	1
Per Transaction cash limit (maximum)	10,000/-	10,000/-
Per Transaction cash limit (minimum)	500/-	500/-

Deposit /Withdrawals can be made in multiples of Rs 100/- only.

#### **7. Transfer of Account:**

In case of transfer of account from one branch to another, the customer has to provide current address to the Bank before request for Doorstep Banking services are made.

#### **8. Process Flow:**

- i. The Customer has to visit his home branch and signs the prescribed Application cum Terms & Conditions form and Undertaking (enclosed as Annexure I and II). A copy of latest photo should be affixed on the Application Form.
- ii. Customer desirous of availing of the facility, should call at their Home Branch (**10 AM to 4 PM on working days only** at the centre) from the mobile number registered with the Bank.

- iii. Once the call is connected, customer shall provide his/her Savings Bank/ Current Account number for which Doorstep Banking Services has been registered.
- iv. After initial verification and acceptance of the request, the request shall be forwarded to the Bank Representative (Bank Staff/BC).
- v. At the appointed time, the Bank Representative shall visit the registered address of the customer and show his credentials (Photo ID Card and OVD).
- vi. The Bank Representative shall also verify the identity of customer through Photo ID and OVD of the customer. Which the customer has to present to Bank's representative for verification before initiation of transaction.
- vii. Initiation of transaction by the Customer shall signify establishment of identity of the Bank Representative and Customer.
- viii. Bank Representative shall deposit the Cheque/Cash at the Designated Branch at the Centre.
- ix. The Statement of Account/ Term Deposit Advice request shall be generated/ printed by the Bank and despatched to customer's address through Post/Courier.
- x. If at the appointed time, the Bank Representative reaches the registered address but is unable to deliver the services for reasons attributable to the Customer, the applicable charges would be payable by the customer.
- xi. If the service remains undelivered due to technical failure or for reasons attributable to the Bank / Bank Representative, no charges would be recovered.
- xii. The Doorstep Banking Services should be seen only as an extension to regular banking services offered by our Bank and hence liability of the Bank remains to the same extent as if the transactions were conducted at the Branch.

## **9. Other Instructions:**

- i. No other services /requests shall be entertained by Bank/ Bank Representative other than the service request registered.

- ii. Customer shall not make any payment for the services to the Bank Representative. It shall be charged directly from their account.
- iii. The Customer can include only two services in one call (Cash transaction i.e. Pick up or Delivery will be one only. For another cash transaction, separate service request is required).
- iv. The Customer can submit two Cheques/Instruments per request for pick up.
- v. The Customer can request for maximum 50 cheque leaves through Cheque Book Requisition Slip.
- vi. Charges can be waived off for needy customers with the approval of Regional Manager.

#### **10. Complaint:**

The customer can register his complaint regarding Doorstep Banking Services through Home Branch. If the customer is unable to visit the Branch, he can also lodge / post his grievance online on the Bank's web site ([www.uttarakhandgraminbank.com](http://www.uttarakhandgraminbank.com)) under the link 'Complaints'. Customer has to type his/her mobile no. and generate OTP to register complaint through web-based Complaint Form. Complaints lodged on these channels are forwarded to the Branches through web based system for redressal as above.