

## **Door-Step Banking for Senior Citizens and Differently-Abled**

### **Introduction**

Reserve Bank of India advised Banks to have a scheme for providing services of the doorstep of its customers with the approval of the Board. This document enumerates a comprehensive policy setting up a framework within which the Doorstep Banking services would be provided to the customer.

RBI guidelines on Doorstep Banking were issued in 1993, 2005, 2007 and 2017. This policy documents takes references from these circular as a guiding reference.

### **Definition**

The term “Door Step Banking” shall include the following services:

- Pick up of cash for deposit into own accounts.
- Pick up of instrument (cheques / Remittance forms) for credit to own account.
- Delivery of cash by withdrawal from own accounts.
- Delivery of Demand draft and pay order issued by debit to own account.
- Submission of KYC document by Senior citizen (Citizens aged over 60 years) and differently-abled
- Any other service which RBI Guides from time to time.

### **Customer**

The term customer will be defined as a resident account holder maintains a savings or a current account with UNITY Bank.

The door step banking service will be offered only on working days of a branch to those customers who satisfy the following conditions. The list of branches where the services are offered shall be displayed on the website of the Bank.

- Single account holders and Joint Account Holders with Either or Survivor/ Former or Survivor
- All the KYC document in procession of the bank are in current and there are no deferrals pending on account of documentation
- The account is operative in nature
- Inoperative account holders can activate the Door step banking after activating the account post submission of the necessary documents.
- All relevant application / forms are signed by the customer for availing such facility.

## Operating guidelines

Type of service	Savings (individuals)	Senior Citizen / Differently Abled	Current Account Customers
Cash Pickup	20,000 per instance	20,000 per instance	5 lacs per instance
Cash Delivery	20,000 per instance	20,000 per instance	5 lacs per instance

# Subject to change from time to time as per banks policy.

The Door step banking service can be offered by the bank through any of the following means.

- By Banks own regular staff
- Outsourcing the operations to a Cash management vendor who have national / regional presence with a good track record. The outsourcing to such vendor will be governed by the outsourcing policy of the bank.
- Through banking correspondents empaneled with the bank.

Services provided through outsourcing or through banking correspondents will be through a mutually signed agreement detailing the terms and conditions including charges for executing these services, turnaround time.

### Process of service delivery

The service request for Door-Step delivery can be received at the branch or through any secure convenient channel like phone banking, IVR, Internet Banking, Mobile Banking or call center where the requests are authenticated using TPIN or any other acceptable authentication methodology.

- The service will be offered across all the branches of Unity Bank
- These services will be rendered to the customer by the bank ONLY at customer's premises or residence, as per the address registered with the Bank
- Requests made through branches before 11:00 a.m. will be attended on the same day. Requests made post 11:00 a.m. will be attended on the next working day
- The limits of cash pickup and delivery will be decided by bank from time to time. This may vary from type of account held to different variant within a single type of accounts. A representative grid but which are subject to change on the limits on cash delivery / pickup are detailed below. #
- Cash collected from the customer will be issued an acknowledgement by way of receipts / Registered (Mobile no's) SMS / Registered e – mail.
- For instruments like cheques the customers will be informed about the probable date of credit into the account through suitable means like SMS (To registered mobile no.) – Email id – (registered with the bank).
- Use of technology is encouraged to credit / debit the customer on real time basis.
- The bank will make true efforts (On Best effort basis) to complete the request on the day of on-boarding of the request before 11 am. However, in scenarios where the bank is unable to complete the request on the same day in spite of receiving the instruction before 11 am , the customer will be informed accordingly, to avoid further inconvenience

### **Service Charges**

- Service charges for door step banking if any will be levied on customers account basis a pre-agreed schedule of charges communicated through an official communication / brochures / schedule of charges / web site etc.
- The Bank may decide to charge the customer differentially basis the cost it incurs in delivering such services or by different variant of account or by size of the relationship with the bank.
- Any change in the service charges will be intimated to customers through any of the modes
  - Websites
  - Mobile banking alerts
  - Notice Boards
  - SMS / email to registered email id or registered mobile numbers
- The Bank shall inform at least 1 month in advance on any change to the schedule of charges on account of door step banking services.

### **Force Majeure**

The Bank shall not be liable to compensate customers for delayed credit or delayed delivery / non-delivery of services for reasons beyond the control of the Bank [including but not limited to civil commotion, sabotage, lockout, strike or other labour disturbances, accident, fires, natural disasters or other “Acts of God”, war, damage to the bank’s facilities or of its correspondent bank(s), absence of the usual means of communication or all types of transportation, etc.] that prevent the bank from performing its obligations within specified service delivery parameters.