

Door Step Banking Policy

Division : **Customer Care Centre**
Version : **2020_CCC_1.0**



Policy Custodian

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Policy Version Control

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Policy Governance

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1. Policy Overview

Senior Citizens, including pensioners, and differently abled persons require singular, focussed and prioritized services. The policy aims to provide customer service to admire their contribution through following ways:

- i. To continually improve upon the standards of service;
- ii. avoid hardships to the senior citizens of the age more than 70 years and differently abled persons from availing banking facilities in branches,

Notwithstanding the need to push the digital transactions and use of ATMs, it is imperative to be sensitive to the requirement of senior citizens and differently abled persons.

Primarily, the policy focuses on senior citizens of age more than 70 years of age and differently abled persons. The policy also lays framework for offering Doorstep Banking Services to other customers also (without any age/ physical disability criteria)

The policy is aligned with the ethos of guidelines issued by Department of Financial Service (DFS) and RBI from time to time.

2. Policy Details

2.1 Policy Definition:

The policy of Doorstep Banking Service is aimed at providing certain basic banking services to senior citizens of more than 70 years of age and differently abled persons at the doorstep of such customers in an effective and transparent manner.

2.2 Policy Details:

RBI vide letter DOR.Leg.BC.No.59/09.07.005/2019-20 dated 31.03.2020 advised Banks to offer certain basic banking services to Senior Citizens of 70 years of age and differently abled persons at their doorstep and take into account following aspects as pivotal to the policy:

- i. The Bank to offer doorstep banking (DSB) services on pan India basis. The services will be provided on a mandatory as well as best-effort basis. The list of such branches/centres offering mandatory / best effort DSB services shall be displayed/ updated on Bank's website regularly.
- ii. The DSB facility including its charges to be adequately publicized as to its availability through public awareness program/ brochures/ website.
- iii. The progress made in this regard to be submitted to Customer Service Committee of the Board every quarter.

At present, guidelines pertaining to Doorstep Banking Services (DSBS) and facilities for Senior Citizens of more than 70 years of age & Differently abled persons are in place and are as under:

- 1) To provide dedicated counter or a counter providing priority services to senior citizens and differently abled people including visually impaired persons.
- 2) Ease of submitting Life Certificate: Pensioners, in addition to Digital Life Certificate, can submit physical Life Certificate at any branch of the bank which is to be updated/ uploaded promptly in pension server portal by the receiving branch.
- 3) Cheque Book Facility. A cheque book is to be issued to the customer on receipt of request through requisition slip or any other mode without insisting physical presence of the senior citizen/ differently abled person.
- 4) Automatic Conversion of Status of Accounts. A fully KYC compliant account is auto-converted to “Senior Citizen A/C” on the basis of date of birth maintained in Bank’s records.
- 5) Additional Facilities to Visually Impaired Customers. All facilities provided to sick/ old / incapacitated persons to be extended to visually impaired customers also.
- 6) Ease of Filing Form 15G/H. Branches to provide Form 15G/H to Senior Citizens & differently abled persons once in a year (preferably in April) to enable them to submit the same within stipulated time.
- 7) The Doorstep Banking Services to be made available to the senior citizens of 70 years of age and differently abled or infirm persons.
 - i. At present, Bank is offering DSB services (DSBS) through branches to senior citizens of more than 70 years of age and differently abled persons within a radius of 5 KMs of a branch (2KMs in hilly/ difficult areas).
 - ii. Further, under EASE reforms agenda of DFS, UCO Bank has been nominated as the anchor bank for finalization and development of a common mobile application & DSB portal for DSB services and Mobile App/ portal is being developed.

2.3 Doorstep Banking Services Framework:

A. Eligibility:

- i. 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.
- ii. Fully KYC compliant account holders.
- iii. Valid Mobile number should be registered with the account.
- iv. Single account holders and Joint account holders with E or S, F or S, only.

B. Customer Registration:

A customer willing to obtain DSBS requires registering for the same as per registration form annexed (Annexure-1). Senior Citizen Customers of age more than 70 years of age and differently abled customers may (i) self register at base branch/ designated branch or (ii) request the base branch/ designated branch to register them at by visiting their residence or any other valid mode. The customer has to also register his mobile no. / email id to avail DSBS.

The registration process for DSBS to be a ONE-TIME activity for all customers.

C. Receipt of Request:

The request for DSBS to be received through any of the following modes from DSB registered customer:

1. Telephone / Mobile Call from DSB registered mobile no./ telephone no.
2. Email message from registered email id of DSB registered customer
3. Post/ Courier
4. Contact Centre- Customer to be duly authenticated through security questions and verified for his eligibility.
5. SMS/ Internet Banking Services/ Mobile Banking Services

The Doorstep Banking Services through modes viz email/Contact Centre/IBS/MBS/SMS will also be offered subject to customization.

D. Processing the Doorstep Banking Service (DSBS) Request:

The DSB services to be provided through dedicated staff/ authorized third party agent (Business Facilitator). The SOP for branch is annexed at Annexure-3

Branch official to ensure that secrecy of customer accounts be maintained and necessary precaution is to be taken while delivering DSBS as these are just an extension of the services offered through branches.

E. Service Delivery: To facilitate its customers, Bank may offer these DSB services through different service delivery approaches on Pan India basis:

1. Branch:

The DSBS for **senior citizens of more than 70 years of age and differently abled persons** to be offered in a cluster approach within a radius of 5 KMs of (2 KMs for hilly/ difficult areas).

Cluster Approach: A branch identified by respective Circle Head as per the under-mentioned criteria to provide doorstep banking services to customers of nearby branches. There can be more than one branch in the cluster depending upon the customer density. A cluster branch to be identified in such a way that it caters to its nearby branches. The list of identified branches to be uploaded at the website.

In other branches not falling under cluster approach, the services to be provided as per following branch classification:

Sr. No.	Mode of Service	Type of Branch \$
1	Mandatory Basis	Large/ Very Large/Extra Large Branch
2	Best Effort Basis #	Small / Medium Branch

Best Effort Basis branch means that a branch will make effort to deliver the DSBS but is not obligated.

\$- The branch classification is subject to change from time to time.

It has to be ensured by controlling offices that proper arrangement of staff has been made by assigning DSBS profile in the duty-sheet of the concerned staff members.

2. Outsourced agencies:

The Doorstep Banking Services through outsourced agencies to be offered to all customers **without any age/ physical ability criteria**. The Bank at its discretion may select suitable agencies to deliver the DSBS on PAN India basis through mandatory centres and Best Effort Centres.

Note: The guidelines and centres with respect to DSB services through outsourced agencies to be in-line with the policy guidelines issued by DFS & RBI from time to time. An initial list is annexed (Annexure-4)

In the outsourced agency DSBS mode, a customer will register through respective Mobile App and a dedicated portal. The customer will select the branch from the list of centres (Annexure-4) and required service through the mobile app/ portal or any other valid mode of request like call centre etc. A specific service request reference no. will be generated and it will be shared with the customer as well as the branch/ agent for delivering the service.

The agent delivering the DSBS will also follow the guidelines to maintain secrecy and ensure to display his id-card while visiting customer residence.

The Standard Operating Procedure (SOP) to be advised by the concerned vendors from time to time and to be circulated for use by branches.

F. Nature of Services: Both financial as well as non-financial DSB services senior citizens and differently abled customers will be delivered as per following:

(Table-1)

Sr. No.	DSB Service	Nature of Service	Mode of Service
1	Cheque Requisition Slip Pick Up	Non-Financial	Pick Up
2	Cheque Pick Up	Non-Financial	Pick Up
3	New Cheque Book Delivery against Requisition Slip	Non-Financial	Delivery

Sr. No.	DSB Service	Nature of Service	Mode of Service
4	Form 15G/H Delivery	Non-Financial	Delivery
5	Form 15G/H Pick up	Non-Financial	Pick Up
6	Life Certificate Pickup	Non-Financial	Pick Up
7	Demand Draft Request Pickup	Non-Financial	Pick Up
8	Demand Draft Delivery	Non-Financial	Delivery
9	Term Deposit Receipt	Non-Financial	Delivery
10	Account statement	Non-Financial	Delivery
11	Cash Deposit Up to Rs. 20,000/- @	Financial	Pick Up
12	Cash Withdrawal Up to Rs. 20,000/- @	Financial	Delivery

@- The limits are subject to review and may change from time to time.

G. Service Charges: A Senior Citizen / Differently Abled customer/other customers are required to bear the service charges circulated from time to time. These are as under

Nature of Service	Service Charges # (Through Branch)	Service Charges # (Through Authorized 3 rd Party Agent)
Non-Financial	Rs. 100/- + GST*	75/- + GST
Financial	Rs. 100/- + GST	75/- + GST

#- The service charges are subject to change from time to time. The charges will be displayed on the website. Any change in the charges will be notified to customers in advance at least 30 days before implementation.

*- Rs. 60/-+GST for Life Certificate Pick-Up from pensioners/family pensioners.

H. Turnaround Time:

- The delivery of DSBS would be completed on best effort basis but not later than T+2 working days (holidays excluded).
- Services will be offered only within banking hours and no request shall be entertained after 03.00PM.

I. Risk Management

The customer obtaining the DSBS Services does not entail any financial liability on Bank for failure of DSBS delivery under circumstances beyond its control. The services should be seen as a mere extension of the banking services offered at branch and the liability of the bank would be the same as if the transaction were

conducted at the branch. The registration for DSBS does not provide any right to the customer to claim the services at his doorstep.

J. Grievance Redressal Mechanism:

The grievance/ redressal received under DSBS category to be resolved through internal Grievance Redressal Mechanism. The grievance related to DSBS agents to be got resolved through the outsourced agency with appropriate recovery/ compensation from the agency only.

K. Periodicity of review of the Policy

The policy will be effective for one year from the date of approval and it will continue to be in force till the reviewed policy comes into place

L. Force Majeure:

The bank shall not be liable to compensate customers for delayed credit if some unforeseen event (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 beyond the control of the bank prevents it from performing its obligations within the specified service delivery parameters.

M. Data Management:

A MIS to be maintained in the CBS System at all times to monitor the DSBS services offered.

2.3 Exclusions

- For any change in the Policy, Domain-ED be empowered to take a decision and place the same for information to the Board.
- For any change in list of DSBS branches / centres PNO of the Bank to be empowered to take a decision and place the same before MD & CEO for information.

Appendix

A. List of Acronyms and Definitions

DSBS: Door Step Banking Service

B. List of references including related policies/forms, RBI circulars, etc.

1. RBI Circular DOR.CO.Leg.BC.No.59/09.07.005/2019-20 dt 31.03.2020.
2. HO: GBD Circular No. 05/2020 dt. 21.01.2020
3. HO: RBD(R) Circular No. 20/2019 dt. 28.06.2019
4. HO: CCC Circular No. 03/2019 dt. 18.02.2019
5. HO: GBD Circular No. 145/2017 dt. 13.11.2017
6. RBI Circular DOR.CO.Leg.BC.No.96/09.07.005/2017-18 dt. 09.11.2017
7. RBI Circular DBOD.No.BL.BC.59/22.01.010/2006-07 dt. 21.02.2007

C. Frequently Asked Questions

Sr. No.	FAQ	Reply									
1	Who is a senior citizen?	Any person above 60 years of age is referred to as a senior citizen.									
2	What is the target group of the policy?	<p>(i) The policy aims to offer effective and transparent basic banking services to its customers at their doorstep who are senior citizens, of age more than 70 years and differently abled persons through Branch and outsourced agency.</p> <p>(ii) All customers through outsourced agencies.</p>									
3	What are the service charges and turnaround time?	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: center;">Nature of Service</th> <th style="text-align: center;">Service Charges # (Through Branch)</th> <th style="text-align: center;">Service Charges # (Through Authorized 3rd Party Agent)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Non-Financial</td> <td style="text-align: center;">Rs. 100/- + GST*</td> <td style="text-align: center;">75/- + GST</td> </tr> <tr> <td style="text-align: center;">Financial</td> <td style="text-align: center;">Rs. 100/- + GST</td> <td style="text-align: center;">75/- + GST</td> </tr> </tbody> </table> <p># The charges are subject to revision. Turnaround time is T+2 working days where T is the date of request (excluding holidays) *- Rs. 60/-+GST for Life Certificate Pick-Up from pensioners/family pensioners..</p>	Nature of Service	Service Charges # (Through Branch)	Service Charges # (Through Authorized 3 rd Party Agent)	Non-Financial	Rs. 100/- + GST*	75/- + GST	Financial	Rs. 100/- + GST	75/- + GST
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