

THE BIHAR STATE CO-OPERATIVE BANK LTD
ASHOK RAJPATH, PATNA -800004

Doorstep Banking Services Policy

1. Purpose

Senior citizens, including pensioners and differently abled persons require singular, focused and prioritized services. The policy aims to provide customer service 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.

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 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 through our branches. The policy also lays framework for offering Doorstep Banking Services to other customers also (without any age/ physical disability criteria) through our Branches.

If require the services will be provided through outsourced agencies (PSB Alliance). The policy is aligned with guidelines issued by Department of Financial Service (DFS), RBI and IBA from time to time.

2. Scope:

The policy is applicable to all branches of the Bank and If require through outsourced agencies/ third party vendors engaged in providing the service. All employees shall be familiar with the contents of this document and should exercise sound judgment to act within the policy framework in their daily work.

3. Background:

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 more than 70 years of age and differently abled or infirm persons at their doorstep.

4. Objective:

This Policy sets out the broad parameters of the services to be offered such as lifting of cash and collecting credit instruments, etc., to whom it will be offered, among other



general guidelines and to serve as a one-point reference besides creating awareness in the Bank.

5. The Scheme:

• Scope of the Scheme:

- 5.1. The facility of Doorstep Banking can be offered by all the branches to those customers who comply with proper KYC guidelines as laid down by the Bank based on the instructions stipulated by Reserve Bank of India.
- 5.2. The service can be availed only within a maximum radius of 5 kms from the home branch. **(In outsourced Agency alliance doorstep banking maximum radius of 10 kms irrespective of home branch.)**
- 5.3. The services will be rendered during banking hours only.
- 5.4. The services can be offered at the registered address. In future, Bank may offer this service at address of customers' choice through IT based platform.
(In Outsourced Agency alliance doorstep banking customer can avail service as per choice of his/her address)
- 5.5. The "Scheme" is not restricted to any particular client/customer or class of customers.

• Services Offered under the scheme:

S. No.	Door Steep Banking Services	Nature Of Service	Mode Of Service
1	Pick-up Cash	Financial	Pick Up
2	Cheque Pick-up	Non-Financial	Pick Up
3	New cheque book delivery against requisition slip	Non-Financial	Delivery
4	Delivery of cash/ Drafts at the door of individual customers.	Financial	Delivery
5	Delivery of cash/ Drafts at the door of Corporate customers/Government Department/PSUs Ets., against cheque received at the counter and not against cash.	Financial	Delivery
6	Pick-up 15G/15H forms	Non-Financial	Pick Up
7	Delivery of Banker's Cheque/Demand Draft	Non-Financial	Delivery
8	Pick-up and delivery of Term Deposit receipt/Acknowledgement for Renewal/Closure.	Non-Financial	Pick Up
9	Pick-up and Delivery of SB/RD Passbook for Updation.	Non-Financial	Pick Up
10	Delivery of Account Statement.	Non-Financial	Delivery
11	Pick-up Life Certificate	Non-Financial	
12	Delivery of TDS & Interest Certificate	Non-Financial	Delivery
13	KYC updation by receiving required Documents.	Non-Financial	Pick Up
14	Valid Mobile Number should be registered with the account	Non-Financial	Pick Up
15	Single account holder and joint account holders with E&S, F&S only	Non-Financial	Pick Up
16	Registration/Updation of Nomination request pick-up	Non-Financial	Pick Up
17	Cash Deposit up to 20,000/-	Financial	Pick Up
18	Cash Withdrawal: Min Rs. 5000/- and Max Rs 20,000/- @/Withdrawal using Debit Card	Financial	Delivery



NOTE:

1. The customer should be informed of the date of credit by issuing a suitable advice.
2. Demand Draft should be made by debit to the account on the basis of requisition in writing/ cheque received and not against cash or instruments collected at the doorstep.

At present, guidelines pertaining to Doorstep Banking Services (DSBS) and facilities for Customers are in place and are as under:

Eligibility:

Through Branches:

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 and other customers also (without any age/ physical disability criteria) through our Branches.**

KYC compliant account holders.

Valid Mobile number should be registered with the account.

Single account holders and Joint account holders with E or S, F or S only.

Through Outsourced Agencies:

All customer (without any age/ physical disability criteria)

KYC compliant account holders.

Valid Mobile number should be registered with the account.

Single account holders and Joint account holders with E or S, F or S only.

Customer Registration: -

Through Branches:

Customer willing to obtain DSBS requires registering for the same as per registration form annexed (**Annexure-1**). 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

Through Outsourced Agencies: (After selection of Agencies it will be applicable)

In the Outsourced agency mode, a customer will register through a dedicated Mobile App or through a dedicated portal or via Call Centres.

- a. The customer will select the branch and required service through the mobile app/ portal or any other valid mode of request like call center, etc.
- b. 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.

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

Receipt of Request:

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

- Telephone/Mobile Call from DSB registered mobile no./telephone no.
- Email message from registered email id of DSB registered customer.
- Post/ Courier.
- SMS.

Service Delivery:

- Delivery of the services shall be done either through our employees or by engaging Service Providers.
- Bank can engage Bank employees/Professional Service providers with experience/cash management service providers for pickup and delivery of cash, cheques and other negotiable instruments from HNI customers, customers with substantial business connection with us.
- The service will be provided through all branches of our Bank. Bank will be making wide publicity for this service.
- 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.

Limits for Collection/delivery of cash

Particulars	Cash Pickup	Cash Delivery
For Individuals:		
<input type="checkbox"/> Maximum	Rs.20,000/-	Rs.20,000/-
<input type="checkbox"/> Minimum	Rs.5,000/-	Rs.5,000/-
<input type="checkbox"/> Thereafter in multiple of	Rs.1000/-	Rs.1000/-
For Corporates*	No Limit	No Limit

(The limits are subject to review and may change from time to time)

*Bank will be providing these services only in those areas where bank is having Arrangement with vendor for providing these services. These services will not be provided through bank's own staff.

Turnaround Time: -

Through Branches: The delivery of DSBS would be completed on best effort basis but not later than T+1 working day (holidays excluded).



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 3rd Party Agent)
Non-Financial	Rs.100/-+GST*	Rs.75/-+ GST
Financial	Rs.100/-+GST@	Rs.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.

* Service Charge is Rs.60/-+GST for Life Certificate Pick- Up from pensioner's/family pensioners.

@ Charges for more than Rs.20000.00 is as under:

Sr. No.	Cash Slabs	Beat: Daily Service (all bank working day) charges – Monthly	Per Call Charges
1.	Up to Rs. 2 Lakh	Rs. 7500/-	Rs. 300/-
2.	Above Rs. 2 lakhs up to Rs. 5 Lakh	Rs. 10000/-	Rs. 400/-
3.	Above Rs.5 lakh up to Rs. 10 Lakh	Rs. 15000/-	Rs. 500/-
4.	Above Rs.10 lakh up to Rs. 20 Lakh	Rs. 20000/-	Rs. 1000/-
5.	Above Rs. 20 lakhs up to Rs. 50 Lakh	Rs. 40000/-	Rs. 2000/-
6.	Above Rs. 50 lakhs up to Rs. 100 Lakh	Rs. 60000/-	Rs. 3000/-
7.	Above Rs. 100 lakhs up to Rs. 200 Lakh	Rs. 75000/-	Rs. 4000/-
8.	Above Rs. 200 Lakh	Rs. 100000/-	Rs. 5000/-

Additional Charges for all Non-Individual cases: -

- Loose cash counting charges Rs 100/- per bundle (10 packets)
- Fake note detection and contingency charges Rs 200/- per bundle (10 packets)
- Cheque pick-up with beat cash is free



- In case of only cheque pick-up Rs 200/- will be levied to customer account
- All above charges are excluding of taxes

The in-principle approval of waiver of any DSB service charges falls within the powers of Standing Committee on Customer Service.

Expenses/Payment to Outsourced agencies for Doorstep Banking Services shall be booked under the authority of DGM, Administration.

Risk Management: -

The customer obtaining the DSB 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.

Grievance Redressal Mechanism: -

The Grievance/ Complaints 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.

- a) The name and telephone number of the designated Grievance Redressal officer/ (PNO) of the 'bank' be made available to the customers including on the bank's website. The designated officer should ensure that genuine grievances of customers are redressed promptly.
- b) If a customer feels that his complaint has not been satisfactorily addressed, he will have the option to approach the Office of the concerned Banking Ombudsman for redressal of his grievance/s.

Force Majeure: -

The Bank shall not be liable to compensate customers for delayed delivery of Doorstep Banking Services to eligible person, 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.

Data Management: -

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

Other Terms and Conditions: -



- (a) The agreement/ contract with the customer shall clearly specify that the bank will be responsible for the acts of omission and commission of its 'agent'.
- (b) Bank may keep in view the restrictions imposed by Section 10(1) (b) (ii) (b) of the Banking Regulation Act, 1949, while making payments for the services outsourced.
- (c) The DSB facility including its charges to be adequately publicized as to its availability through Public Awareness Program/Brochures/Website.
- (d) The progress made in this regard to be submitted to Customer Service Committee of the Board every quarter.

For any change in list of DSBS branches / centres and charges, Principal Nodal Officer (PNO) of the Bank to be empowered to take a decision and place the same before MD/CEO for information.

6. Authority for Approving Operational Guidelines:

The Authority for approval/amendment of guidelines lies with Standing Committee on Customer Service.

7. Disclosure of the Policy:

The Policy would be placed on the Bank's corporate website.

8. Ownership of the Policy:

The ownership of the policy in terms of its review/modification/approval shall lie with HO: Administration Department

10. Validity and Review of the Policy:

The policy shall remain valid for twelve (12) months from the date of approval by the Board. The policy shall be subject to annual review.

Further, Committee on Customer Service shall be authorized to:

- a) Incorporate any changes necessitated in the policy for the interim period up to the next review, due to regulatory pronouncements made during the validity period of the policy; and
- b) Extend the validity of the Policy for a period up to three (3) months and the Board will be informed of such extension subsequently at the time of annual review.

11. Reporting:

The reporting of various aspects of the Policy shall be done as per the Statutory/Regulatory guidelines/requirements.



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. RBI Circular DOR.CO.Leg. BC.No.96/09.07.005/2017-18 dt.09.11.2017
3. RBI Circular DBOD.No.BL.BC.59/22.01.010/2006-07dt.21.02.2007



APPLICATION FORM FOR DOORSTEP BANKING

Date:...../...../.....

From:

Name of the Customer: _____

Address: _____

(As registered with the Bank)

To,

The Branch Manager,
The Bihar State
Cooperative Bank Ltd,
Branch.....

Sir/Madam,

1. I am maintaining a Savings Bank A/c No. _____
In your branch.
2. I wish to avail the doorstep banking facilities in the above-mentioned account. I affirm and declare that I have read and understood the Term and Conditions related to Door step banking facilities offered by The Bihar State Co-operative Bank Ltd on payment of service charges decided by the Bank from time to time.
3. I confirm that I am interested to avail such services and the Bank may debit my account with the applicable charges. The bank may revise the charges from time to time. The current service charges are Rs 100+GST (Through Branch) & Rs.75/-+GST (through authorized 3rd Party Agent)* per transaction for both Non-Financial transactions and Financial transactions (subject to change from time to time).

Yours faithfully,

(Account holders Signature/thumb Impression)

Verified

Place:

Date:

Branch Manager / Authorised Person of the Bank

WITNESS

Sign.....

Name.....

Date.....

Staff ID: _____

*-Rs.60/-+GST for Life Certificate Pick-Up from Pensioners/Family Pensioners



Terms and Conditions:

The following Terms and conditions shall be applicable for **Door step banking service**:

1. The Doorstep Banking Services (DSBS) shall be available for the following set of customers
 - (a). Senior citizens of more than 70 years of age.
 - (b). Differently abled or infirm persons (having medically certified Chronic illness or disability) including those who are visually impaired.
 - (c). Any other customer as decided by the Bank from time to time.
 - (d). The registered address should be within 5KMs (2KMs for hilly areas) from the Designated branch. The service will be rendered at the registered Address which is recorded at the linked account level.
2. The customer accepts and acknowledges that the door step banking services ("Services") may be provided by Bank with the involvement of any of its officers/ Staff / any courier or other duly authorized third party service provider ("Agent"), and the customer hereby authorizes the Bank to appoint, as the Bank deems necessary, any Official/ Staff / Service Provider who will act upon the instructions of the Bank to provide the Services to the customer on behalf of the Bank. The Customer would authorize the bank to share such details with the Official/ Staff/ service provider as would be necessary to render the service.
3. The charges for the provision of the Services, including revised charges, if any, will be debited from the customer's account without prior notification to the customer. The charges may be revised from time to time by the Bank with a 30 days' notice to the customer. Such changes will be given effect only 30 days after the issue of notice through any of the medium as given below.
 - a. Displaying on the Bank's website
 - b. Displaying on the Notice Board at the Branches
4. Customer does not entail any legal or financial liability on the bank for failure to offer door step services under circumstances beyond its control.
5. TheregistrationforDoorstepServiceshouldbedoneattheBasebranch/Designated Branch/App/ Web Portal as the case may be.
6. For cash pick-up/delivery, the limit will be Rs 20,000/- per instance (subject to change by the bank from time to time) and the applicable charges to be debited for the services offered.
7. CustomerneedstoshareIDproof/servicerequestnumber(asapplicable)withtheOfficial/ Staff /service provider.
8. Customer should also verify the details of the representative of the Agent or the Official (with his ID card).
9. Calls for Doorstep services will be accepted at the Base Branch/Designated Branch during business hours. The delivery would be completed on best effort basis but not later than T+1 working day (holidays excluded).
10. The Services shall be subject to the terms, conditions, and covenants of the agreement between the Bank and the customer.
11. Customer may request for cancellation / modification of a relevant service request/instruction 4 hours before the appointed time. In such case no charges shall be recovered.
12. Only one service request will be accepted per day up to 03.00PM. (may include multiple tasks in one request e.g. Pick-up of cheque along with form 15H, Cheque requisition slip, cash pickup and cash delivery, etc). In case of one service request comprising of multiple tasks including both financial and Non-financial services, only the highest applicable service charges shall be recovered from the customer.
13. Withdrawals can be made in multiples of Rs. Designated.
14. The Door-step 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.
15. In case of transfer of account from one branch to another, a fresh registration for Door step Banking services is not to be made at the transferee branch as already registered in CBS.
16. In case of change in Terms and conditions, the same shall be displayed in the Branch Notice Board /or website.

Signature/Thumb Impression of Account holder



Annexure2

A. Door step Banking Services Registration Register:-

S.No.		
Registration Request No.		
Date		
A/c No.		
Customer Name		
Customer Address		
Father's/ Spouse Name		
Date of Birth		
Mobile No.		
E-mail ID(if any)		
Branch Manager Signature		

Doorstep Banking Services Request Register:-

[illegible]

C. Doorstep Banking Services Acknowledgement: -

The Bihar State Co-operative Bank Ltd

Branch:

Date:

Dear Customer,
As per your Doorstep Banking Service request dated _____, The requested service has been delivered satisfactorily.

Sr. No.	DSB Service	Mark ✓ for service Provided
1	Cheque Requisition Slip Pick Up	
2	Cheque Pick Up	
3	New Cheque Book Delivery against Requisition Slip	
4	Form 15G/15H/TDS/FORM16 Delivery	
5	Form 15G/15H/IT/GST Challan Pick up	
6	Life Certificate (Digital/Fallback) Pick up	
7	Demand Draft/Pay order Request Pick up	
8	Demand Draft/Pay Order/Non-Personalized Cheque Book Delivery	
9	Term Deposit Receipt/ Acknowledgement	
10	Account statement/Prepaid Card/Gift Card Delivery	
11	Cash Deposit Up to Rs. 20,000/-	
12	Cash Withdrawal Up to Rs.20,000/-	
13	Standing Instruction Request Pickup	
14	Registration/Updation of Nomination request pickup	
15	Funds Transfer request pickup	
16	Cash Deposit above 20,000/-	
17	Cash withdrawal above 20,000/-	

Signature/Thumb Impression of Customer

Account Number:

Cust ID:



Reporting Format:

	Number of Non-Financial Services Provided	Cash Deposit		Cash Withdrawal	
		No. of Challans	Amount	No. of Challans	Amount
Senior Citizen Customer					
Especially Abled					
Another Individual					
Non-Individual					



