

Door Step Banking Services Policy

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Policy of Doorstep Banking – 2022-23

1. Purpose of the Policy

Doorstep Banking is a service where the Bank provides certain services at the doorstep of the customer. Till March 2005 banks were not permitted to extend any banking facilities at the premises of their customers without obtaining permission from RBI. Subsequently, the restriction was removed and RBI has permitted the banks to extend doorstep banking to all types of customers including individuals.

The purpose of the Doorstep Banking Policy document is to provide guidance and to create awareness on Doorstep Banking Services across the Bank.

2. Scope of Application

The policy is applicable to all branches of the Bank and 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. Objectives of the Policy

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. This policy on Doorstep Banking outlines the guiding principles on such services, rights of depositors to be informed, charges leviable and other related issues to facilitate interaction of depositors at Branch level. The objective is that the customer is kept informed beforehand, the requirements in respect of such services, the charges leviable in a transparent manner, risk mitigation, complaint redressal etc.

4. Regulatory Reference

RBI has permitted the banks to extend doorstep banking to all types of customers including individuals. The general principles are being followed as per the directions of RBI in this regard (vide RBI letter No. DBOD. BL. BC. 59 /22.01.010/2006-2007 dated February 21, 2007).

Reserve Bank of India, vide their circular no. RBI/2017-18 DBR No.LEG.BC.96/09.07.005/2017-18 dated November 9, 2017 and circular no DOR.CO.Leg.BC.NO.59/09.07.005/2019-20 dated March 31, 2020 reiterated that in view of difficulties faced by senior citizens of more than 70 years of age and differently abled or infirm persons, Banks are advised to make concerted effort to provide basic banking facilities at the premises / residence of such customers.



5. The Scheme:

A. Scope of the Scheme:

- i. 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. Branches will be categorized in two categories i.e. First Category where this DSB services will be provided mandatorily and Second Category of branches where DSB services will be provided on best effort basis. The list of first category of 555 branches is already published on bank's website and remaining branches will be in second category.
- ii. The service can be availed only within a maximum radius of 5 kms from the home branch. (In PSB alliance doorstep banking maximum radius of 10 kms irrespective of home branch.)
- iii. The services will be rendered during banking hours only.
- iv. 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 PSB alliance doorstep banking customer can avail service as per choice of his/her address)
- v. The "Scheme" is not restricted to any particular client /customer or class of customers.
- vi. Standard Operating Procedure has been prepared and circulated to all branches/offices of Bank vide circular AX1/Operations/DSBS/2021-22 dated 29/07/2021 for convenience and ready reference.

B. Services Offered under the scheme:

i) Financial services

Pick up of Cash and Withdrawal of Cash.

Withdrawal of Cash can be done using AEPS (Aadhaar enabled Payment System) and Cards.

ii) Non-Financial services

a) Pick up Services (From Customer and deliver to Branch)	b) Delivery Services (Pick up from Branch and deliver to Customer)
• Cheques/Instruments for Collection /Clearing	• Statement of Account
• Cheque Book Requisition Slip	• Term Deposit Advice
• 15H / 15G Forms	• TDS & Form 16 Certificate Issuance
• Standing Instructions	• Non-Personalized Cheque book
• GST Challan with Cheque	
• Nomination	
• Transfer of Funds Inter/Intra Bank	



iii). Other Service:

- i. Pickup and delivery of FD/MMD Receipts for renewal/closure.
- ii. Pickup and delivery of SB/RD Pass Book for updation..
- iii. KYC updation by receiving required documents
- iv. Pensioners can submit life certificate from their doorstep. For availing this facility pension account must be linked with Aadhaar number and mobile number.

The non-financial services are provided on best effort basis to both categories of branches and as permitted by regulatory agencies time to time.

C. Eligible Customers

- I. All the individual and non-individual customers of Bank.
- II. Customers who have KYC compliant account shall be eligible.
- III. The account should be operative status. Inoperative account holders, after making the accounts operative as per the Bank's laid down instructions, would also become eligible for availing the services.
- IV. Minors, Illiterates and Accounts operated through Power of Attorney shall operate their accounts at Branch only.
- V. Accounts which has been put on hold/freeze due to order of Govt. Authority, such accounts are not eligible to use service.
- VI. The centers where service will be provided through IT based platform as per common RFP of IBA, the cash services will be provided through online validations of Adhaar using biometric of customers. So technically the eligible customers will be only those customers whose Aadhaar can be validated using biometric finger prints.
- VII. The services will be provided only to the customers and not to agents of customers.

D. Request for Service Booking

Customer can initiate request through web/mobile application or call center for "PSB Alliance Doorstep Banking".

6. Delivery channel

- a. Delivery of the services shall be done either through our employees (Marketing Officers / Specified persons) or by engaging Service Providers/ Business correspondents Agents. Customer shall not make any payment of any kind to the services to the Agents.
- b. Bank can engage Bank employees/Professional Service providers with experience/Cash management service providers for pickup and delivery of cash, cheque and other negotiable instruments from HNI customers, customers with substantial business connection with us.
- c. The service will be provided through all branches on PAN India Basis. The list of branches / centers where this services be provided mandatorily will be uploaded on



bank's web site. The list of branches will be reviewed and updated time to time on Bank's website. The remaining branches will be offering this service on best efforts basis. Bank will be making wide publicity for this service.

- d. In PSB alliance doorstep banking, two vendors have been appointed by IBA to provide service to customers through their agents as mentioned below:
- i. M/s Atyati Technologies Pvt. Ltd.
 - ii. M/s Integra Microsystem P Ltd

7. Limits for Collection/delivery of cash for Individual Customers

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

*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.

8. The terms and conditions for appointing the service providers

Bank may appoint Business correspondents / third party agents for providing the door step banking service to customers. The following are broad terms and conditions:

- I. For outsourcing of services Bank may appoint service providers from amongst National / State Business Correspondent (BC) already empaneled with the Bank or any other entity, having good presence and who have good track record. They shall be selected by a process which is compliant with CVC guidelines and the Bank's Outsourcing Policy. The primary criteria would be having or agreeable to have adequate infrastructure including manpower. The policy guidelines on outsourcing shall be followed scrupulously.
- II. The selected service providers should be agreeable to scale up it's/their operations to cover all the branches in the area/State allotted to it/them in phased manner or as and when as per Bank's requirement.
- III. The Turn Around Time (TAT) for the delivery of services shall be finalized and shall have to be strictly adhered to by the service provider.
- IV. The Service Provider shall have to comply with Section 10 (1) (b) (ii) (b) of the Banking Regulation Act, 1949 which place restriction on payments for services outsourced as under:

Bank shall not employ or continue the employment of any person, who is, or at any time has been adjudicated insolvent or has suspended payment or has compounded with his creditors, or who is, or has been, convicted by a criminal court of an offence involving moral turpitude: or



9. Liabilities of the service provider

- i. The service provider is liable for any misconduct or misbehavior of representative appointed by them.
- ii. Any financial loss which is occurring because of conduct of representative will be liability of agent only.
- iii. The agent is liable for delay and quality of services provided to customers. The services have to be delivered within maximum 3 hours from the time of allocating the same to Agent. Any request received by 3:00 pm the services are to be delivered on the same day. The request received after 3:00 pm has to be delivered on next working day before 1:00 pm positively.

10. Service Charges

All the services rendered under “Doorstep Banking” are subject to payment of service charges by the customers. The service charges will be finalized and amended by Bank as per Service Charges policy. The charges will be prominently published in bank’s website.

a) For Individual customers:

- I. Bank will be charging for the services provided through IT based platform through the vendors finalized through common RFP through IBA and in those centers will be charging as per the rate finalized. The current rate is Rs.75/- + GST as applicable. These rates may change time to time as approved by IBA.
- II. For the centers, where the service is provided through staff / non-IT vendor, the applicable service charges will Rs. 75 + Taxes per service.

b) For Non-Individual Customers:

This service will be provided only through cash management vendor. The rates will be as per Annexure I

c) Method of recover Service Charges :

In PSB Alliance Doorstep Banking charges are recovered through API automatically so Branched need not to debit customer’s account manually.

For places/centers where the Services are not catered by PSB Alliance Doorstep Banking, Branches shall recover the service charges manually by debiting account for which service is availed by customer and credit to P/L account as given below:

BGL	Name	Description
97634	CHRG-FR-DOORSTP-BKG	Charges For Doorstep Banking



11. Minimizing risks

Risk involved in the service

- a) Operational Risk
- b) Reputational Risk
- c) Financial Risk

These risks can be mitigated through PBG / Insurance of Cash in transit / SOPs / Role and responsibilities of Bank staff and Vendors / Automation of processed through integrated IT platform.

- I. The services, if outsourced, must be in accordance with the Bank's Policy for the Outsourcing approved and reviewed by the Bank from time to time.
- II. The undertaking/agreement shall clearly specify that the Bank will be responsible for the act of omission and commission of its staff or "agents".
- III. Service provider shall duly educate the agents to detect forged and mutilated notes so as to avoid frauds and dispute with the customers.
- IV. The Doorstep Banking facility should not entail any legal or financial liability on the Bank for failure to offer doorstep services under circumstances beyond its control. The services should be seen as a mere extension of banking services offered at branch and liability of the Bank should be the same as if the transaction were conducted at the branch. The Undertaking/agreement should not provide any right to the customer to claim the service at his doorstep.

12. Grievance Redressal Mechanism

- i. HO: Customer Service Cell shall be redressing complaints on the services rendered by the Agent, Service providers, Business correspondents etc. under the Doorstep Banking Scheme.
- ii. All the Zonal Heads shall act as the designated Grievance Redressal officer of the respective Zone and the General Manager in-charge of Customer Service Cell at Head Office shall act as the Chief Grievance Redressal Officer of the Bank.
- iii. The names and telephone numbers of the officers responsible to resolve the grievance would be made available both at the branch and also on the Bank's website.
- iv. Redressal Mechanism: Vendors have provided their portal to monitor activities of DSB. In that portal customers can raise grievances and these grievances are resolved at Zonal and Head Office level.

Escalation matrix for DSB :

Level 1.

Name : Shivaji Selukar

Designation : Senior Manager

Email : bomdsb@mahabank.co.in



Level 2.

Name : Rohit Raman
 Designation : Chief Manager
 Email : cmgb@mahabank.co.in

Level 3.

Name : A. P. Jaiswal
 Designation : Dy General Manager
 Email : dgmgb@mahabank.co.in

13. Internal Audit

The outsourcing agencies who will be rendering doorstep services are subject to internal audit as per the Bank's extant guidelines on outsourcing. The purpose of the internal audit is to vet the capability and credibility of the vendor.

14. Reporting

The quarterly progress report on Doorstep Banking will be put up to the Customer Service Committee of the Board. Bank will develop a ULC based portal for reporting and record keeping purpose for DSB service through non-IT based requests. Branches will be punching such requests in the ULC portal before rendering DSB services. Request generated through IT based platform will be summarized and consolidated report in under given format will be submitted.

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					
Other Individual					
Non-Individual					
Total customers					



16. Insurance to cover various risks:

Respective vendors will mitigate various risks in the process by taking suitable insurance coverage. As per the SLA entered by all PSBs with DSB vendors M/s Atyati Technologies Pvt. Ltd. and M/s Integra Microsystem P Ltd., the responsibility lies with vendor to ensure insurance cover against all kinds of risks. In case of any claim, the amount of claim shall be paid by the insurance company directly to the Bank.

17. Review of the policy

The policy will be reviewed annually.

The Board Approved policy will be submitted to Reserve Bank of India for final approval as per RBI circular no. DBOD.No.BL.86/22.01.001/2004-05 dated 30.04.2005.

Annexure: I

S No	Cash Slabs	Monthly: Daily Service (All Bank Working Day)	Per Call Charges
		Charges (Excl. GST) w.e.f. 01.05.2022	
1	Up to Rs. 2.00 Lac	Rs. 3250/-	Rs. 125/-
2	Above Rs. 2 Lac up to Rs. 3 Lac	Rs. 4500/-	Rs. 175/-
3	Above Rs. 3 Lac up to Rs. 4 Lac	Rs. 6500/-	Rs. 250/-
4	Above Rs. 4 Lac up to Rs. 5 Lac	Rs. 7000/-	Rs. 265/-
5	Above Rs. 5 Lac up to Rs. 6 Lac	Rs. 9000/-	Rs. 340/-
6	Above Rs. 6 Lac up to Rs. 8 Lac	Rs. 9500/-	Rs. 360/-
7	Above Rs. 8 Lac up to Rs. 10 Lac	Rs. 10000/-	Rs. 385/-
8	Above Rs. 10 Lac up to Rs. 20 Lac	Rs. 17500/-	Rs. 675/-
9	Above Rs. 20 Lac up to Rs. 30 Lac	Rs. 18500/-	Rs. 700/-
10	Above Rs. 30 Lac up to Rs. 40 Lac	Rs. 19500/-	Rs. 750/-
11	Above Rs. 40 Lac up to Rs. 50 Lac	Rs. 20000/-	Rs. 775/-
12	Above Rs. 50 Lac up to Rs. 75 Lac	Rs. 23500/-	Rs. 900/-
13	Above Rs. 75 Lac up to Rs. 1 Crore	Rs. 44000/-	Rs.1875/-
14	Above Rs. 1 Crore up to Rs. 1.50 Crore	Rs. 50000/-	Rs.2500/-
15	Above Rs. 1.50 Crore up to Rs. 2 Crore	Rs. 60000/-	Rs.3125/-

Additional Charges:

- Cash handling Charges
 - Up to Rs 50,000/- free.
 - Rs. 50001 and above Re. 1/- per Rs. 1000/-
- Toll charge will be extra, account of customer will be debited by actual cash van toll charge after receiving MIS of toll receipts from the vendor/ agents
- All above charges are excluding of taxes

(Atul Chintaman Joshi)
General Manager
Resource Planning, ABC & Operations

