

**THE KARUR VYSYA BANK LIMITED
OPERATIONS DEPARTMENT
CENTRAL OFFICE
KARUR**

Reg: Doorstep Banking Services for Senior Citizens and Differently Abled Persons

Preface:

RBI vide their circular No. circular DBR.No.Leg.BC.96/09.07.005/2017-18 dated November 9, 2017 has advised banks to make concerted efforts to offer certain basic banking services to senior citizens of more than 70 years of age and differently abled persons at the doorstep of such customers. The following services are to be provided by the Banks.

- 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 at the premises/ residence of such customers.

RBI vide their circular No. DOR.CO.Leg.BC.No.59/09.07.005/2019-20 dated 31.03.2020 has advised Banks to incorporate the following aspects in their Board approved policy for such services:

- i. Banks shall offer the doorstep banking services on pan India basis. 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 shall be displayed/updated on the bank's website regularly.
- ii. Banks shall give adequate publicity to the availability of these services in their public awareness campaigns. The charges, in this regard, shall also be prominently indicated in brochures and published in their websites.

Accordingly, the following frame work has been evolved for offering door step banking services to senior citizens and disable customers.

1. The door step banking services shall be offered at all the regular branches except single officer branches, Digital branches, Satellite branches, Extension Counters, CBUs, ARBs, BBUs, NEO and PMD.
2. The above mentioned services as per RBI instructions will be provided to customers either through branch staff or through outsourced service providers' empanelled by TBG/OD.
3. In case of requirement of regular services, the services will be rendered through outsourced service providers subject to acceptance of terms & conditions and service charges and submission of required documents relating to the transaction by the customers.

4. Based on the number of requests and the Bank will decide whether to provide the service through branch official or by outsourced service provider.
5. The following service charges per visit will be levied by the Bank.

Particulars	Charges per visit
Door step banking services to Senior Citizens / differently abled persons	Rs.425/- plus GST

6. A utility is hosted to record the services rendered by branches for such customers.
7. The number of branches where the service are to be offered will be decided by the department based on the recommendations of respective DOs and the list of branches will be updated in website periodically.
8. All the procedural guidelines with regard to the services provided through door step banking services will have to be adhered by branches.
