

### Doorstep Banking Policy

<b>Doorstep Banking services Policy – Retail and Cash Management Clients</b>	
A. Scope of Policy	<p>Bank has implemented Doorstep Banking facility to its Retail customers and specially to Senior Citizens and Differently abled or infirmed persons (having medically certified chronic illness or disability) including customers who are visually impaired persons, entity clients i.e. Corporate Customers, Government Departments, PSU's, to make banking facility easy and convenient. RBL Bank aims at providing certain services at the Doorstep, so that these customers do not have to visit Branch for the routine day to day activities.</p> <p>The Doorstep Banking Policy is applicable to the offerings (detailed in the Standard Operating Processes) listed below:</p> <ol style="list-style-type: none"> <li>1. Pick Up of Physical Currency or Cash</li> <li>2. Pick Up of instruments like Cheques and Demand Drafts for Clearing</li> <li>3. Delivery of Cash against cheques</li> <li>4. Delivery of instruments like Demand Drafts</li> <li>5. In addition, for senior citizens, Bank may facilitate submission of Know Your Customer (KYC) documents and Life certificate at the premises/ residence of such customers.</li> </ol>

## **B. Policy on Pick Up of Physical Currency and Instruments from Client offices**

Retail client, Senior Citizens and Differently abled or infirmed persons (having medically certified chronic illness or disability) including customers who are visually impaired persons, and Entity clients i.e. Corporates, Government Departments, PSU's, etc. may be offered the facility of pickup of physical currency and instruments from their nominated offices without exception subject to the following:

1. Clients should be KYC Compliant as per the KYC Policy of the Bank having a valid CIF ID
2. Clients must execute the appropriate agreements for availing the facility including nomination of contact people and office addresses from where the said instruments / currency would be picked up
3. Services would be offered through Agents appointed as per the Financial Outsourcing Policy of the Bank
4. The Agreement with Clients shall specify that the Bank will be responsible for the acts of omission and commission of its Agent
5. Payments to Agents shall be compliant with the restrictions imposed under the Banking Regulation Act, 1949 Section 10 (1) (b)(ii)(b)
6. DSB Service Charges for Retail

### 1. 'On Call' DSB Charges for Retail

Type of Service	Charges (Rs)
Cash Pickup	250
Cash Delivery	120
Demand Draft Delivery	50
Document and Cheque pickup(non-cash)	50

### 2. 'Beat' service Charges for Retail:

In case of "Beat" DSB services, charges would be defined based on the Customer's location, daily limit and vendor feasibility. Charges will be mentioned on Doorstep Banking Registration form while customer sign up.

### 3. Charges for Entity Clients under CMS

Charges to be levied for Entity Clients under CMS availing Products covered under DSB will be provided by TBG Product based on Feasibility and Pricing obtained from CIT vendors according to Customer requirement i.e. Cash Pickup Amount, Location to be Serviced, Frequency of Service and Denomination of the Cash to be Picked up.

- I. 'On Call Service' DSB Charges for Entity Clients under CMS for Each Cash Pickup under On Call Services will range from INR 300 to INR 6000 for a limit of Cash Pickup Ranging from INR 25000 to INR 50 Lakhs, Charges for limit beyond INR 50 Lakhs can be provided on case-to-case basis.
- II. Monthly 'Beat Service' DSB Charges for Entity Clients under CMS will range from INR 1750 to INR 50000 for a limit of Cash Pickup Ranging from INR 25000 to INR 50 Lakhs, Charges for limit beyond INR 50 Lakhs can be provided on case-to-case basis.
- III. Other Service Charges listed below will be levied as per applicability on Cash Pickup under both On Call Service and Beat Service

Service Charges	Non - RBI/MHA Location	RBI/MHA Location
Cash Enhancement Charges	INR 50/INR 50000	INR 70/INR 50000
CCV Charges	INR 0.30/INR 1000	INR 0.50/INR 1000
Cash Merging Charges	INR 25/1000 Notes	INR 60/1000 Notes
Cash Vaulting Charges	INR 0.20/INR 1000	INR 0.20/INR 1000
CIT Insurance Cost	Not Applicable	INR 0.10/INR 1000

- IV. Monthly Cheque Pickup DSB Charges for Entity Clients under CMS to be levied for Cheque Pickup Services will be provided by TBG Product based on Feasibility and Pricing obtained from Cheque Pickup Vendors according to Customer requirement i.e.

	<p>Volume of Cheque pickup, Location of Cheque pickup, and Frequency of Service. Monthly Charges for Cheque Pickup will range from INR 300 to INR 6000.</p> <p>Disclaimer: These charges are subject to change basis customer requirements and other external factors including change in MHA (Ministry of Home Affairs) guidelines, Head - Wholesale Banking/Head - Retail Banking are delegated the Authority to approve any change in the above Charge structure depending on Business Requirements.</p> <ol style="list-style-type: none"> <li>7. Currency Pick Up services will be offered through Agents compliant as per RBI guidelines as laid out in Circular No. RBI/2017-18/152 DCM (Plg) No.3563/10.25.07/2017-18 dated April 06, 2018</li> <li>8. The Maximum Daily Cash Pick Up Limit would be defined for each location depending on Client business requirements at that particular office and subject to a cap basis the single vehicle cap in Insurance Policy taken on Cash in Transit by the appointed Agent / Bank.</li> <li>9. The services may be offered on both an "On Call" and "Beat" basis.</li> <li>10. An acknowledgement will be provided to the customer on collection of cheque/cash from the customer.</li> <li>11. Currency collected under this Policy would be deposited for onward credit to the Client account latest on a T+0 / T+1 working day basis with T being the date of currency pick up from the Clients nominated office. If held overnight by the Agent, owing to late pick up timing, same shall be stored in the Agents vault which shall be covered under Insurance for all losses.</li> <li>12. Operating Guidelines under this Policy may be issued by means of detailed Standard Operating procedure to be followed and approved by the Operational Risk Management Committee of the Bank.</li> </ol>
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	<p>The Standard Operating Procedure would contain detailed instructions on how to handle the process of verification of the client as well as offering due receipt for pickup of currency / instruments on behalf of the Bank.</p>
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**C. Policy on Delivery of Physical Currency and Instruments to Client offices**

Retail client, Senior Citizens and Differently abled or infirmed persons (having medically certified chronic illness or disability) including customers who are visually impaired persons, and Entity clients i.e., Corporates, Government Departments, PSU's, etc. may be offered the facility of pickup of physical instruments from their nominated offices without exception subject to the following:

1. Clients should be KYC Compliant as per the KYC Policy of the Bank having a valid CIF ID
2. Clients must execute the appropriate agreements for availing the facility including nomination of contact people and office addresses where the said instruments / currency would be delivered.
3. Delivery of Physical Currency and Demand Drafts would be made only against an authenticated instruction already received by the Bank for debiting the Client Account towards delivery of the same. This authenticated instruction may be in the form of a Cheque or an Electronic Debit Instruction on the Banks Electronic Banking Platform.
4. No Cash Delivery would be undertaken merely on the basis of a telephonic / email request by the Client.
5. Services would be offered through Agents appointed as per the Financial Outsourcing Policy of the Bank
6. The Agreement with Clients shall specify that the Bank will be responsible for the acts of omission and commission of its Agent
7. Payments to Agents shall be compliant with the restrictions imposed under the Banking Regulation Act, 1949 Section 10 (1) (b)(ii)(b) DSB Service Charges

1. 'On Call' DSB Charges for Retail

Type of Service	Charges (Rs)
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	<p>2. 'Beat' service Charges for Retail: In case of "Beat" DSB services, charges would be defined based on the Customer's location, daily limit and vendor feasibility. Charges will be mentioned on Doorstep Banking Registration form while customer sign up.</p> <p>3. Charges for Entity Clients under CMS Charges to be levied for Entity Clients under CMS availing Products covered under DSB will be provided by TBG Product based on Feasibility and Pricing obtained from CIT vendors according to Customer requirement i.e. Cash Delivery Amount, Location to be Serviced, Frequency of Service and Denomination of the Cash to be Delivered.</p> <p>I. 'On Call' DSB Charges for Entity Clients under CMS: Fixed Charges for Each Delivery under On Call Services will range from INR 300 to INR 7000 for Cash Delivery Ranging from INR 25000 to INR 50 Lakhs, Charges for limit beyond INR 50 Lakhs can be provided on case-to-case basis.</p> <p>Disclaimer: These charges are subject to change basis customer requirements and other external factors including change in MHA ( Ministry of Home Affairs) guidelines, Head - Wholesale Banking/Head - Retail Banking are delegated the Authority to approve any change in the above Charge structure depending on Business Requirements.</p> <p>8. Currency Delivery services will be offered through Agents compliant as per RBI guidelines as laid out in Circular No. RBI/2017-18/152 DCM (Plg) No.3563/10.25.07/2017-18 dated April 06, 2018</p> <p>9. The Maximum Daily Cash Delivery Limit would be defined for each location depending on Client business requirements at that particular office and subject to a cap basis the single vehicle cap in Insurance Policy taken on Cash in Transit by the appointed Agent / Bank.</p>
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	<p>10. The services may be offered on both an “On Call” and “Beat” basis.</p> <p>11. Operating Guidelines under this Policy may be issued by means of detailed Standard Operating procedure to be followed and approved by the Operational Risk Management Committee of the Bank.</p> <p>12. The Standard Operating Procedure would contain detailed instructions on how to handle the process of verification of the authorised representative of the client prior to handing over of currency / instruments and collection of receipts from them on behalf of the Bank.</p>
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<b>D. Area of Coverage/ Operations</b>	<p>These facilities shall be offered on a pan India basis to support the Cash Management Client base/Retail clients of the Bank, Senior Citizens and Differently abled or infirmed persons (having medically certified chronic illness or disability) including customers who are visually impaired persons.</p> <p>Banks shall give adequate publicity to the availability of these services in its public awareness campaigns. The charges, in this regard, shall also be prominently indicated in brochures and published on the Bank's website.</p> <p>The DSB services will not be restricted to any particular client/customer or class of customers.</p> <p>The selection of Agents for delivery of door-step banking services and payment of fee/commission to such agents shall be in compliance with the Bank's policy on financial outsourcing.</p>
<b>E. Grievance Redressal Mechanism</b>	<p>The first level of contact for any complaints regarding the above-mentioned banking services shall be the Wholesale Client Services team/ Branch Managers/Relationship Managers/Call Centres/Service Delivery Managers.</p> <p>Further escalation of customer grievances shall be handled as per the grievance redressal structure of overall banking operations. The names and telephone numbers of grievance redressal officials shall be made available to Clients as per Regulatory guidelines on Customer Service in force including but not restricted to display at the Banks Branches and on the Bank's website.</p>
<b>F. Regulatory Guidelines covering the Policy</b>	<ol style="list-style-type: none"> <li>i. RBI circular dated February 21, 2007, titled "Section 23 of Banking Regulation Act, 1949 - Doorstep Banking"</li> <li>ii. RBI circular dated May 24, 2007, titled "Section 23 of the Banking Regulation Act, 1949 - Doorstep Banking"</li> <li>iii. RBI circular dated November 09, 2017, titled "Statement on Developmental and Regulatory Policies - October 4, 2017 - Banking Facility for Senior Citizens and Differently abled Persons"</li> <li>iv. RBI circular dated March 31, 2020, titled "Doorstep Banking Services for Senior Citizens and Differently Abled Persons"</li> </ol>
<b>G. Policy Ownership</b>	<p>The Policy Framework for DSB for Retail Clients will be managed by Retail Product Team and the sub offering under Cash Management Services shall be owned by the Transaction Banking Product Team.</p>

<b>H. Review</b>	<p>The policy will be reviewed every 3 years or when there is a regulatory change. In case of any amendments to the policy, the same shall be placed for due approval. The policy shall be valid for a period of three years and shall be renewed accordingly.</p> <p>Bank shall report the progress made in providing Door-Step banking services to senior citizens and differently abled persons to the Customer Service Committee of the Board every quarter.</p> <p>In the event of any regulatory changes, the Retail and Transaction Banking Product Team may issue any modification in Operating Guidelines as required to be compliant with the new regulatory norms and the same may be reported to the Board at the subsequent Board Meeting.</p>
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