

Doorstep Banking – Indian Bank

Purpose

Indian Bank offers Doorstep Banking services to make banking more accessible, especially for senior citizens (70+), differently abled, and infirm customers, as per RBI guidelines.

Scope

- Available to all KYC-compliant customers.
- Services offered within **5 km radius** of the home branch.
- Provided during **banking hours** at residence or office (address must be registered).

Services Offered

- Cash pickup & delivery (limits apply)
- Cheque/instrument pickup
- Drafts & banker's cheque delivery
- FD/RD receipt pickup & renewal
- Passbook pickup & updation
- Account statement delivery
- Pickup of forms (15G/15H, KYC, Life Certificate)

Special Services for Senior Citizens

- Cash pickup/delivery (up to ₹20,000/day)
- Cheque & draft handling
- FD/RD renewal & payment
- Passbook services
- KYC & Life Certificate submission

Eligibility

- **Senior Citizens (70+)**, differently abled, infirm persons (with medical certification).
- Corporate customers, PSUs, government departments, and business firms with strong banking relationships.
- Threshold balances apply for non-senior individual customers.

Cash Limits

- Individuals: ₹20,000 – ₹50,000/day
- Corporates: As per CMS guidelines

Service Charges

- Applicable as per bank's circulars. Charges vary by service type and location.

Risk & Responsibility

- Services are an extension of branch banking.
- Bank is responsible for acts of its agents.
- No liability for service failure under circumstances beyond control.

Grievance Redressal

- Complaints handled by **Customer Service Cell**.
- Zonal Heads act as grievance officers.
- Escalation available to **Banking Ombudsman** if unresolved.

Review

Policy reviewed annually. Amendments approved by **MD & CEO**.