

CAPITAL SMALL FINANCE BANK LIMITED

Policy on Banking Facility to Senior Citizens and Differently Abled Persons [Updated upto October 23, 2020]

CAPITAL SMALL FINANCE BANK LIMITED

Head Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar
CIN: U65110PB1999PLC022634 Phone: 0181-5051111, 5052222, Fax: 0181-5053333
E-mail: compliance@capitalbank.co.in Website: www.capitalbank.co.in

These guidelines supersede the earlier guidelines issued on the subject dated December 30, 2017 vide reference no CSFB Cir. No. 2017-18/OPS/042.

As per the guidelines issued by Reserve Bank of India on “Statement on Development and Regulatory Policies – Oct 04, 2017 – Banking facility for Senior Citizens and Differently Abled Persons” dated November 09, 2017, read with “Doorstep Banking Services for Senior Citizens and Differently Abled Persons” dated March 31, 2020, the banks have been advised to formulate and put in place an explicit mechanism for meeting the needs of Senior Citizens and Differently abled persons to serve them in a more effective and efficient manner.

It is therefore advised to follow the instructions as given below:

1. Dedicated Counters/Preference to Senior Citizens, differently abled persons

Branches are advised to provide a clearly identifiable dedicated counter or a counter which provides priority to senior citizens and people who are differently abled including visually impaired persons.

1.1. The said facility should be made available at the cash counter and at the “May I Help You counter”.

1.2. This allocated service shall be in addition to the normal work allocated to the desk.

1.3. At the Cash counters, there should be a separate line for senior citizens, visually impaired and differently abled persons who should be given a priority over other customers for cash deposits and withdrawals. A suitable notice should be displayed for information of the customers. Please contact the Admin Team, Head Office for the display material, if required.

2. Cheque Book Facility

2.1. Issuance of cheque books to the customers, whenever a request is received, through a requisition slip which is part of the cheque book issued earlier.

2.2. If requested, cheque book containing up to 25 cheque leaves should be provided to these customers free of charge every year (Financial Year).

2.3. Physical presence of any customer including senior citizens and differently abled persons for getting cheque books should not be insisted upon, rather the same should either be dispatched to the customer's address or could be handed over to the bearer of the “authorization letter”/Requisition Slip issued by the customer in his favor after confirming the same from the customer. (Refer Circular: CSFB Cir. No. 2016-17/ OPS/006, dated: July 26, 2016).

Note: Providing the Cheque book facility in Basic Savings Bank Deposit Account (BSBDA) will not render the account to be classified as a Non - BSBDA (Refer Circular: CLAB Cir. No. 201415/889, dated Sept 12, 2014).

3. Automatic conversion of status of accounts

All the fully KYC compliant accounts should be converted to a ‘Senior Citizen Account’ based on the date of birth available in the bank records.

3.1. Based on the available CBS back office date of Birth, the detail of all such client id's along-with the linked accounts (Recurring Deposit/Term Deposits etc.) shall be made available to the branch and Central Processing Unit (CPU) team – Head Office in PULSE under Generate Report - Data Purification – Individual Clients due for Senior Citizen marking.

3.2. The report will be based upon the CBS back office entry of date of birth of the client and shall show the list of clients (account number wise) who shall be attaining the senior citizen age in the coming 15 days.

3.3. The KYC Compliance Officer shall be responsible to generate this report and check the CBS back-office of all such client id's with the physical Account Opening form and the KYC documents where the year

of birth inputted in CBS doesn't seem to be genuine e.g. Year of birth entered in CBS as 1899, or where the present age of the client, as shown in the report, is 100 plus, or where the client id was created before the software migration to CBS Intellect etc.

- 3.4. In case the date of birth of the client is wrongly entered in CBS, a request for a CBS back-office modification of all such accounts need to be forwarded to CPU – HO through PULSE under Request Management - CBS BO Modification Request - select the drop down option as “Error Rectification” (Refer CSFB Cir. No.2017-18/OPS/041).
- 3.5. The CBS back-office modification request has to be forwarded by the “Home” branch only even if there is no active account linked to the client id.
- 3.6. If no CBS back-office modification request is received within a period of five days from the date the account is reflected in the PULSE report (Refer Point no. 2.4.1), it will be presumed that no CBS back-office change is required and the account category shall automatically be changed from “Public” to “Senior Citizen” by the CPU – HO team.

4. Ease of submitting Life Certificate

Branches are advised to ensure that when a Life Certificate is submitted in any branch, including a non-home branch, the same is updated/uploaded promptly in the system by the receiving branch itself.

5. Additional Facilities to visually impaired customers

The facilities extended to sick/ old/incapacitated persons regarding operations of accounts through identification of thumb/toe impression/mark witnessed by two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers (Refer Circular: CLAB. Cir. No.2013-14 - Guidelines for Account Opening Precautions and Operational Aspects of Accounts of Illiterate Person, Minor & Blind Person, dated May 30, 2013) should also be extended to the visually impaired customers.

6. Ease of filing Form 15G/H

Dispatch Team, Head Office will dispatch senior citizens and differently abled persons Form 15G/H once in a year (preferably in April) to enable them to submit the same, where applicable, within the stipulated time. Branches are advised to guide such customers.

7. Door Step Banking

In view of the difficulties faced by **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, branches are advised to make concerted effort to provide following basic banking facilities:

- pick up of cash and instruments against receipt,
- delivery of cash against cheque received at the counter,
- delivery of demand drafts,
- pick up of Know Your Customer (KYC) documents.
- Any other facility as approved by HOD Operations/HOD Operation Risk.

7.1. Eligibility

- 7.1.1. 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.
- 7.1.2. Fully “KYC compliant” accounts in “operative” status shall be eligible.
- 7.1.3. The facility shall be provided by the home branch at the registered address of the customer only.
- 7.1.4. Illiterates, and accounts operated through Power of Attorney shall operate their accounts through Branch only.
- 7.1.5. Valid Mobile Number should be registered with the account with Mobile alert facility.

- 7.1.6. Single account holders and Joint Account Holders with Either or Survivor/ Former or Survivor mode of operation in the account.
- 7.1.7. An application along-with undertaking/agreement shall be signed/accepted by the customer, who would like to avail such services.
- 7.1.8. Customers having registered address within a radius of 5 KMs from the Home Branch.

7.2. Features of the Scheme

7.2.1. The above services shall be provided on a mandatory as well as best-effort basis. The list of such branches offering mandatory/ best effort doorstep banking services are available in **Annexure I**. The information on the same will be available on Bank's website regularly.

Note: Best Effort Basis branch means that a branch will make effort to deliver the Doorstep banking service but is not obligated.

7.2.2. The Head Office Team should ensure that the doorstep banking facility including its charges shall be adequately publicized as to its availability through public awareness program/ brochures/ website. The Branches should ensure the action as and when issued.

7.2.3. The progress made in this regard shall be submitted to Customer Service Committee of the Board every quarter.

7.3. Customer Registration

Senior Citizen Customers of age more than 70 years of age and differently abled customers willing to obtain Doorstep Banking Services requires registering for the same by submitting an Application form (refer **Annexure II**) and accepting the Terms and Conditions (refer **Annexure III**) at the home branch. The registration process shall be a one-time activity. The customer shall have to get his mobile number registered to avail Doorstep Banking Services.

7.4. Receipt of Doorstep Banking Service Request

7.4.1. Requests for Doorstep Banking Services can be made on the Bank's Toll free number between 09:00am to 01:00pm or at the Home Branch between 10:00am to 01:00pm. Requests post 1:00 pm may be responded the next day.

7.4.2. Services will be offered only within banking hours.

7.5. Processing the Doorstep Banking Service Request

7.5.1. The Doorstep Banking services shall be provided through branch staff only.

7.5.2. Branch official to ensure that secrecy of customer accounts be maintained and necessary precaution is to be taken while delivering the doorstep banking service as these are just an extension of the services offered through branches.

7.6. Turnaround Time

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

7.7. Restrictions and Schedule of Charges

7.7.1. One transaction per month shall be free of cost.

7.7.2. The amount of cash withdrawal and cash deposit is restricted to Rs. 20,000/- per transaction per day.

7.7.3. Withdrawal will be permitted using cheque/ withdrawal form with Passbook.

7.7.4. For complete information on service charges involved in delivering the Doorstep services, refer the Schedule of charges for Senior Citizen Accounts.

7.8. Risk Management

The customer obtaining the Doorstep Banking Services does not entail any financial liability on Bank for failure of 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.

7.9. Grievance Redressal Mechanism

The grievance/ redressal received under Doorstep Banking category shall be resolved through internal Grievance Redressal Mechanism.

7.10. Force Majeure

The Bank shall not be liable to compensate customers for delayed credit if some unforeseen event (including but not limited to civil commotion, sabotage, lockout, strike or other labor 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.

List of branches with Doorstep Banking Services – Mandatory

S. No.	Name	Branch Category	Address	Contact details
1	Hall Bazaar, Amritsar	Metro	53/1, Hall Bazar, Amritsar – 143006, INDIA	0183-2553322, 2553422
2	Sunder Nagar, Ludhiana	Metro	B-25-1284/96A, Sunder Nagar, Rahon Road, Ludhiana - 141008 INDIA	0161-5055600, 5055700
3	G.T. Road, Jalandhar	Urban	Gobind Niwas, Ground Floor, 36 G.T. Road, Jalandhar – 144001 INDIA	0181-5054444
4	Mohali	Urban	SCF No. 29, Phase V, Sector 59, Mohali – 160059 INDIA	0172-5053888
5	Patiala	Urban	5-C 'Executive Tower', Rajbaha Road, Patiala – 147001 INDIA	0175-5021212
6	Ambala Sadar	Urban	Jagadhari Road, Near Geeta Gopal Chowk, Ambala – 133001, INDIA	0171-2601006, 2601007
7	Fatehgarh Sahib	Semi Urban	'City Tower', Bassi Road, Near Aam Khas Bagh, Fatehgarh Sahib – 140406 INDIA	01763-503366
8	Kartarpur	Semi Urban	G.T.Road, Kartarpur – 144801 Jalandhar, INDIA	0181-5065511
9	Kala Sanghian	Rural	Jalandhar Road, Kala Sanghian – 144623, Kapurthala, INDIA	01822-258084, 258086
10	Boparai	URC	VPO Bopa Rai Kalan, Tehsil Nakodar – 144630, Jalandhar, INDIA	01821-246253, 245253

List of branches with Doorstep Banking Services – Best effort basis

S. No.	Name	Branch Category	Address	Contact details
1	Miller Ganj, Ludhiana	Metro	B-15-79/A/1, Vishkarma Chowk, Millerganj, Ludhiana - 141003 INDIA	0161-5005111
2	Daryaganj, New Delhi	Metro	14, Netaji Subhash Marg, Daryaganj, New Delhi – 110002, INDIA	011-23270453, 23270451
3	Sec 22, Chandigarh	Metro	S.C.O. 1074-1075, Sector 22-B, Himalaya Marg, Chandigarh - 160022 INDIA	0172-2711074, 2711074
4	Pathankot Bye pass Chowk, Jalandhar	Urban	Creative Park, New Gobind Nagar, G.T.Road Bye-Pass, Jalandhar – 144001 INDIA	0181-5061888

5	Thanesar	Urban	Railway Road, Near Gole Bank Chowk, Thanesar - 136118 District Kurukshetra, INDIA	01744-270637, 270638
6	Yamunanagar	Urban	Narayan Complex, Bypass Road, Chopra Garden, Opp. Sant Nishchal Public School, Yamunanagar – 135001, INDIA	01732-220040, 220041
7	Milap Chowk, Jalandhar	Urban	EJ-350, Milap Chowk, Jalandhar – 144001 INDIA	0181-2225360, 2236350
8	Bhogpur	Semi Urban	NH-1A, Jalandhar Pathankot Road, Bhogpur – 144201, Jalandhar, INDIA	0181-5060280, 5060281
9	Bilga	Semi Urban	Near Patti Nelowal Chowk, VPO Bilga, Tehsil Phillaur - 144036 District Jalandhar, INDIA	01826-245062, 245063
10	Garhshankar	Semi Urban	Mahilpur Road, Opp. Court Complex, Garhshankar – 144527, Hoshiarpur INDIA	01884-500010, 500011
11	Jamsher	Rural	Jalandhar Cantt Road, VPO Jamsher – 144020, Jalandhar, INDIA	0181-2775111
12	Parjian	Rural	Main Road, Mehatpur-Shahkot Road, Parjian – 144041, Jalandhar, INDIA	01821-274010, 274011
13	Lakhan Kalan	Rural	VPO Lakhan Kalan, Lakhan Kalan – 144601, Kapurthala, INDIA	01822-279040, 279041
14	Talwandi Chaudhrian	Rural	VPO Talwandi Chaudhrian, Tehsil Sultanpur Lodhi, Talwandi Chaudhrian – 144606, Kapurthala INDIA	01828-250222, 251222
15	Powadra	URC	VPO Powadra, Tehsil Phillaur – 144036, Jalandhar, INDIA	01826-248100
16	Mudh	URC	VPO Mudh, Tehsil Nakodar - 144030 District Jalandhar, INDIA	01821-257050
17	Akalpur	URC	VPO Akalpur, Tehsil Phillaur – 144401, Jalandhar, INDIA	01826-220022, 220023
18	Garhi Kanugo	URC	Mehatpur Obadni Road, Tehsil Balachaur, Garhi Kanugo - 144521 District Nawanshahr, INDIA	01885-270667, 270668

Application form for Doorstep Banking Services

Name of the Customer(s): _____

Address: _____

Mobile Number: _____
(Registered as per Bank records)

Email Address: _____

Affix latest
Photograph

To

The Manager
Capital Small Finance Bank Ltd.
BO: _____

Dear Sir,

I/We are maintaining a Savings Bank Account No. _____ in your branch. I/We wish to avail the Doorstep Banking Services in the above-mentioned account.

I/We confirm that I/We am/are eligible to avail services under Doorstep Banking and the Bank may debit my/our account with the applicable charges for the services sought/availed.

I/We understand that, at present, Bank is providing non-financial services such as Cheque pickup for Collection/ Clearing and financial services of Cash pick up for deposit and Cash payment from my/our account under Doorstep Banking services. Bank may amend/withdraw any of the service(s) offered without any notice to me/us.

I/We understand that the service request shall be registered by placing a request on the Toll-Free number or at the home branch through my/our registered Mobile Number. The services like Cheque book, Statement of Account shall be directly delivered through Post/Courier.

I/We affirm and declare that I/We have read and understood the Term and Conditions related to Doorstep Banking Services offered by Capital Small Finance Bank Ltd. on payment of service charges and applicable taxes as decided by the Bank from time to time and sign an undertaking in this regard. Yours faithfully

Account Holder(s) Signatures Name:

Date:

Terms and Conditions for Doorstep Banking Services

The following Terms and conditions will be applicable for Doorstep Banking Services:

1. The Doorstep Banking Services will be available to resident individual customers as follows:
 - (a) 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.
 - (b) having fully KYC compliant Savings Bank account.
 - (c) having a valid Mobile Number registered with the account with Mobile alert facility.
 - (d) having Single account holders and Joint Account Holders with Either or Survivor/ Former or Survivor mode of operation in the account.
 - (e) Customers having registered address within a radius of 5 KMs from the Home Branch.
 - (f) Illiterates, and accounts operated through Power of Attorney shall operate their accounts through Branch only.
2. However, the services are not available to
 - (a) Joint Account operated Jointly.
 - (b) Account operated through Power of Attorney.
 - (c) Non-Individual Customers
3. The customer accepts and acknowledges that the Doorstep Banking Services (“Services”) may be provided by Capital Small Finance Bank Ltd (“Bank”) through its branch representatives or through post/ courier, and the customer hereby authorizes the Bank for the same.
4. The charges for providing the Services, if any, including any revised charges, will be charged/ debited from the customer’s account without prior/separate notification to the customer. The present charge structure is annexed herewith. 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:
 - Displaying on the Bank’s website
 - Displaying on the Notice Board at the Branches
 - Sending SMS/e-mail to the registered Mobile Number/e-mail id
5. The Doorstep Banking Services shall be available for customer’s own account only.
6. Customer needs to present a Photo ID and OVD (Aadhar Card, Passport, Driving License, Voter’s ID Card, NREGA Job Card and Letter issued by National Population Register Containing details of Name and Address) for identification to the bank branch staff before initiation of transaction.
7. Customer should also verify the identity and bonafides of the Bank branch staff through Photo ID and OVD whenever they visit for providing Doorstep Banking services.
8. Calls for Doorstep Banking services will be accepted at the Contact Centre (through Toll-free number 1800 120 1600) during 09:00 am to 01:00pm or at the Home branch between 10:00am to 01:00pm. The delivery would be completed on best effort basis but not later than T (Service Request Date) +1 working day (holidays excluded).

9. The Customer can include only two services in one call (Cash transaction i.e. Pick up or Delivery will be one only. For another cash transaction, separate service request is required).
10. For Cash pick-up/delivery, the per day/ request/ instance amount shall not exceed Rs. 20,000/- (Rs. Twenty Thousand only). The minimum and maximum amounts for Cash Pick up/Delivery are Rs. 1,000/- and Rs. 20,000/- respectively. Further, the Bank will accept one request each for Cash pick-up/delivery per customer per day. The Bank may revise the Cash pick up / delivery limit from time to time at its sole discretion.
11. Deposit /Withdrawals can be made in multiples of Rs 100/- only.
12. Doorstep Banking Service being an additional service provided by the Bank, the same depends upon availability of Bank's representative to attend the customer's registered address. Therefore, the customer shall not hold Bank liable for deficiency in service on account of failure to offer Doorstep Banking Service for unavailability of Bank's representative or any other unavoidable reasons.
13. Customer does not entail any legal or financial liability on the bank for failure to offer Doorstep Banking services under circumstances beyond its control.
14. The Doorstep Banking Services should be seen only as an extension to regular banking services offered by our Bank and, hence, liability of the Bank shall remain same to the extent as if the transactions were conducted at the Branch.

Account Holder(s) Signature(s) Name:

Date:

Annexure to Terms and Conditions for Doorstep Banking Services**Doorstep Banking Facility to Senior Citizens and Differently Abled Persons Charge Structure**

	Services	Service charges per request/ per visit
Financial Services	Cash Deposit to own Account	Rs. 100/- + GST
	Cash payment/ withdrawal from own Account	
Non - Financial Services	Pick up of Cheque/Instrument for collection/clearing for own Account	Rs. 75/- + GST
	Pick up of Cheque Book Requisition Slip for own Account	

Bank may revise charges from time to time at its sole discretion.