



Title	Doorstep Banking Policy
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1. Objective

- i. The objective of Door Step Banking Policy is to lay down a framework for offering doorstep banking service to customers of PPBL through Branch/ authorized representatives of the Bank.
- ii. The broad points covered in the policy include:
 - a. Need and scope of services offered under the door step banking facility of PPBL
 - b. Process of offering doorstep banking services
 - c. Door Step Banking facility to Senior citizens and differently abled person
 - d. Customer grievance redressal governance in doorstep banking services

2. Need of Door Step Banking Service

- i. PPBL has the facility of door step banking for customers who are unable to avail banking services through BCs or banking outlets. These can be old aged customers, differently abled, infirm citizens or people who are unable to access the branch/ BC outlets.

3. Scope of Door Step Banking service

- i. Customers of PPBPPBL can currently avail the door step banking service of the bank to place a request for KYC for facilitating issuance of full KYC wallet or can request for savings account opening.
- ii. Bank shall also provide the facility of delivery of cash withdrawal from account and cash pick-up to deposit into account which shall be provided at the premises/ residence of 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. This will be provided only to full KYC customers.
- iii. PPBL through all its Branch/es will provide doorstep banking services on best efforts basis. The rationale behind offering doorstep banking services on best- effort basis is:
 - a. PPBL does not have strong brick and mortar structure of branches from where such services may be delivered
 - b. PPBL does not operate a currency chest thus cannot directly service cash at home customers' request
 - c. PPBL is dependent on appropriate authorized representatives for facilitating such services
- iv. Adequate publicity of the availability of these services/ any applicable charges will be displayed on PPBL website. The progress made on this shall be reported every quarter to Customer Service Committee of the Board.

4. Mode of Door Step Banking service delivery

- i. PPBL extends its door step banking services to its customers through its Branch/ Branches and PPBL authorized representatives.

5. Door Step Banking service delivery process

- i. There are three steps involved in delivering the doorstep banking services to the customers. These are:
 - a. Request Generation
 - b. Request Assignment & Appointment Booking
 - c. Visit to the customer to deliver door step banking service
 - d. Customer acknowledgement post-delivery of service
- ii. The detailed process of providing Doorstep Banking Services to eligible users is covered in "SOP- Door Step banking for Senior Citizens & Differently Abled Persons".

6. Operationalization of the Policy

- i. The Bank will provide minimum services for senior citizen above the age of 70 and differently abled or infirm person based on their requests to be followed at Branches/ through its representatives.
- ii. Below are the facilities that will be made available to customers and executed as per applicable turnaround time.
 - a. Branch
 - i. Delivery of cash against withdrawal from account
 - ii. Pick up of cash for Depositing in the account
 - b. Branch/ BC Channels
 - i. Submission of Know Your Customer (KYC) documents
 - c. Exclusion of Services
 - i. Delivery of Demand Drafts
 - ii. Instruments against receipt
 - iii. Life certificate at the premises/ residence of such customers
- iii. Operational aspects of this policy shall be further implemented via subsequent bank SOPs.

7. Grievance Redressal in doorstep banking

- i. In case if the customer has any issue with any person or process of door step banking service of Paytm Payments Bank they can register their complaints either through in-app feature of Help and Support, or through social media or they can call the customer helpdesk contact details as listed on bank website/ Paytm Payments Bank app.

8. Governance in door step banking services

- i. A penalty matrix which covers actions against violation of code of conduct is drafted by the control office of Paytm Payments Bank, and is applicable to everyone associated with Door Step Banking services.
- ii. Whenever any customer complaint is registered, appropriate action as per the penalty matrix is taken against the defaulters. Apart from blocking of rights there are monetary implications too on the BCs in cases of repeat offence.
- iii. Conduct of employees shall be monitored under the employment contract and the policies of the Bank.

9. Review of Policy

- i. The operation of the scheme may also be reviewed by the Board of bank on an annual basis.

10. Regulatory References

- i. RBI circular on Doorstep Banking- Section 23 of Banking Regulation Act, 1949. Dated February 21 2007
- ii. RBI circular on Statement on Developmental and Regulatory Policies- October 4 2017 Banking Facility for Senior Citizens and Differently abled Persons. Dated- November 9 2017
- iii. RBI master circular on Section 23 of the Banking Regulation Act, 1949- Master Circular on Branch Authorization. Dated July 1 2014
- iv. RBI Circular on Doorstep Banking Services for Senior Citizens and Differently Abled Persons dated March 31, 2020
- v. Guidelines on Managing Risks and Code of Conduct in Outsourcing of Financial Services by Banks

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