जम्मू एवं कश्मीर ग्रामीण बैंक
JAMMU AND KASHMIR GRAMEEN BANK
Scheduled Bank Owned by Government

DOOR-STEP BANKING SERVICES

APPLICABLE w.e.f. October-13, 2026
(Origin Date: 31-07-2026)
(Date of Next Review: 30-07-2028)

General Administrative Department,
Jammu and Kashmir Grameen Bank
Head Office Narwal, Jammu – 180006.
Ph: +91-9797127377 Email: pdg.hoj@jkgb.bank.in

Document Control

Title	DOOR STEP BANKING SERVICES	Version	**1.0**
Created By	**GENERAL ADMINISTRATIVE DEPARTMENT**	Date of Origin	**31.07.2026**
Date of Last Review		Due Date of Renewal	**DD/MM/YYYY**
Reviewed By		Date of Review	
Approved By	**Board of Directors**	Date of Approval	**31.07.2026**
Date of Next Review			**30.07.2028**
Frequency of Review			**Two Year**

Framework for Door-Step Banking:

1) Background:

RBI vide Circular No. RBI/DOR/2025-26/267 DOR.MCS.REC.No.186/01-01-036/2025-26 dated November 28,2025 in Reserve bank of India (Regional Rural Banks-Responsible Business Conduct) Directions,2025 stated that 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, an RRB shall make concerted efforts to offer certain basic banking services, such as 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 their premises/residence taking into account the following aspects:

a) An RRB shall offer the doorstep banking services on pan India basis. The RRB shall 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.

b) An RRB 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 website.

c) The progress made in this regard shall be reported to the Customer Service Committee of the Board every quarter.

- **Reference circulars/guidelines to the policy:**

(i) RBI Circular No. RBI/DOR/2025-26/267 DOR.MCS.REC.No.186/01-01-036/2025-26 dated November 28,2025.

(ii) J&K Bank Customer Services Policy dated 03.12.2025

2) Door Step Banking Framework:

Pursuant to these guidelines issued by the Reserve Bank of India (RBI), the Bank is introducing a comprehensive Doorstep Banking Service (DSBS) framework to facilitate banking services at the customer's premises/residence.

A) Eligibility:-

This framework is primarily aimed at enhancing accessibility for Senior Citizens aged more than 70 years and, as well as differently abled persons or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired.

Door Step banking facility can be offered to the above mentioned segment of customers provided they have a valid mobile number registered in their accounts and their accounts are fully KYC-compliant.

B) Services offered under Door Step banking Services

i) Non-Financial Service:-

1) Demand Draft Request Pickup
2) Demand draft Delivery
3) Cheque Requisition Slip Pick Up
4) Cheque Pick Up
5) New Cheque Book Delivery against Requisition Slip
6) Form No. 121 Pick Up
7) Form No. 121 Delivery
8) Life Certificate Pickup
9) Term Deposit Receipt
10) Account statement
11) Submission of re-KYC documents
12) Others

ii) Financial Services:

Limits for Collection / delivery of cash	**Cash Pickup**	**Cash Delivery**
Maximum	Rs.50,000/-	Rs.50,000/-
Minimum	Rs.5,000/-	Rs.5,000/-
Thereafter in multiple of	Rs.1,000/-	Rs.1,000/-

Further, only one request either Financial/Non-Financial can be made per day for availing the Door step banking service.

C) Process Involved:-

a) Customer Registration

Customers willing to obtain DSBS require registering for the same through the following modes:-

- At base branch as per registration form (Annexure I).
- Through IVR-Contact Centre*
- Through JKGB m-Bank

*subject to customization

The customer shall also register his/her mobile and /or email id with the concerned branch to avail DSBS. Senior Citizens more than 70 years of age and Differently abled or infirm persons may have to mandatorily register themselves for the service at the base branch.

The registration process for DSBS shall be a one-time activity for such customers.

Further, the request for de-registration of Customers on boarded for availing DSBS shall be entertained through branch request only.

b) Receipt of request:

The request for DSBS can be received through any of the following modes:-

a) Call over IVR to contact centre from their registered mobile number duly verified.

b) Put up a DSB request on mobile application JKGB m-Bank

Door step banking services through mobile banking shall be subject to customization.

Upon receipt of request, either a call over IVR to contact center or a request on mobile application JKGB m-Bank, a service request number shall be generated.

Further, the request for cancellation/modification of a relevant service request shall be entertained through branch request only.

c) Processing the Door Step Banking Request

The request received through any of the modes above shall be forwarded through e-mail to the respective branches. The broad process flow is provided below:

i. After bank accepts the customer for providing the service, the customer can call bank's Contact Centre from registered mobile number (10AM to 5 PM on working days only) or can request through mobile application JKGB m-Bank for availing the service.

ii. The customer's identity shall be confirmed and the details of the request recorded.

iii. The request shall be forwarded to the base branch of the customer and the designated nodal official will call the customer for ascertaining the details of services required and fixing the date/time for availing the requested service.

iv. At the appointed time, the branch official shall visit the registered communication address of the customer and show his credentials.

v. The branch official shall also verify the identity of customer through any valid Photo ID viz. Aadhaar, Passbook, Voter ID of the customer in original

vi. For cash withdrawals, required documentation (in the form of cheque/withdrawal form) shall be obtained and taken on record.

Branch official shall ensure that the secrecy of customer accounts shall be maintained and necessary precautions shall be taken while delivering DSBS as these are just an extension of the services offered through branches.

Other Conditions:

- Door Step Banking services will be available to customers having registered communication address within a radius of 3 Km from the base branch.
- These services will be rendered to the customer by the bank at customer's premises or residence only, as per the communication address registered with the Bank.

d) Delivery Channel

i. Door Step Banking Services shall be provided only through branch staff who shall be a regular employee of the Bank or by engaging existing Business Correspondents. It shall be the responsibility of the Branch Head to designate a Nodal Official within the branch to oversee and coordinate Doorstep Banking (DSB) services, and in the absence of the designated official, the Branch Head shall assign the responsibility to other branch staff. For financial services, BCs may offer doorstep services under the present ambit of Micro ATM (wherever applicable) through biometric verification of customer.

However, wherever required a supplementary agreement with BCs shall be done by Financial Inclusion and Insurance Department.

ii. The services will be provided through all branches within operational area of the

Bank. Based on the concentration of Senior Citizen customers, bank has segregated the branches in the following categories:-

a) Mandatorily basis:

To facilitate its customers, Banks shall be offering doorstep banking service (DSBS) mandatorily through 75 branches selected for providing doorstep banking services as per Annexure –II wherein the number of customers over the age of 70 years are around 500 and above. The list of branches where DSB services shall be provided mandatorily will be uploaded on bank's web site. The list of branches will be reviewed and updated from time to time on Bank's website.

b) Best Effort basis:

The remaining branches can offer this service on best efforts basis. Bank will be making wide publicity for this service.

D) Service Charges:

All the services rendered under "Doorstep banking" are subject to payment of service charges by the customers. Senior Citizen of more than 70 years / Differently abled customer or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired are required to bear the service charges circulated from time to time as under :-

S.NO	Type of Services	Charges
1.	Financial Services upto Rs.20,000/-	Rs.100 + GST
2.	Financial Services beyond Rs.20,000/-- Rs.50,000/-	Rs.150 + GST
3.	Non-Financial Services	Rs.100 + GST

The service charges are subject to change from time to time. The charges will be displayed on the website. Any change in the charges will be notified to customers in advance at least 30 days before implementation.

E) Turn-Around-Time:-

The delivery of DSBS would be completed on best effort basis but not later than T+2 working day (holidays excluded).

F) Risk Management:-

The customer obtaining the DSB Services does not entail any financial liability on bank for failure of DSBS 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.

In case of cash delivery/pickup risks shall be covered under insurance for cash-in-transit.

G) Grievance Redressal Mechanism:

The grievance / complaints received under DSBS category is to be resolved through internal grievance redressal mechanism at Grievance cell of Audits, Inspection & Vigilance department of the Bank.

H) Reporting to Customer Committee of the Board

General Administrative Department shall put up Half yearly progress of Door Step Banking Services offered to Senior Citizens of more than 70 years of age and differently abled persons or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, before the standing committee of the bank on customer services and customer service committee of the Board.

I) Customer guidance and publicity

The Bank shall display information regarding Door Step Banking facility on its website for the information of general public and also shall display / update the details of branches wherein door step banking services are provided mandatory and/ or on best effort basis.

****