

Rajasthan Marudhara Gramin Bank
Department of Planning & Development and
Risk Management
Head Office Jodhpur

DOOR STEP BANKING POLICY



Version	2
Date of Adoption	24-03-2022
Renewal Frequency	Annual
Last Review Date	15-06-2023

DOOR STEP BANKING POLICY
DEPARTMENT OF PLANNING & DEVELOPMENT AND
RISK MANAGEMENT
Rajasthan Marudhara Gramin Bank

**DOOR STEP BANKING
SERVICES FOR SENIOR CITIZEN AND DIFFERENTLY ABLED PERSONS OR
INFIRM PERSONS (MEDICALLY CERTIFIED) AND VISUALLY IMPAIRED
POLICY AND SALIENT FEATURES**

1. The services are available to senior citizen of more than 70 years of age and differently abled persons.
2. Infirm persons, having medically certified illness or disability, are also covered under the DSB services.
3. The visually impaired persons are also eligible for the services.
4. The services will be made available at the branches having staff strength more than 2, situated in the **Jodhpur Municipal Corporation, Jaipur Municipal Corporation, Udaipur Municipal Corporation** and the list of the proposed branches is enclosed as Annexure-I, to start with.
5. The services offered include, financial and non-financial.

6. ACCOUNTS ELIGIBLE FOR DOOR STEP BANKING SERVICES

- i. All KYC compliant Savings Bank accounts
- ii. All KYC compliant current accounts

Note: In all the cases, the mobile number, of the account holders should be registered with bank branch and CBS:

7. ACCOUNTS IN-ELIGIBLE FOR DOOR STEP BANKING SERVICES

- i. Joint accounts operated jointly.
- ii. Minor accounts with Senior Citizens as guardian.
- iii. Accounts of non-personal nature.
- iv. Accounts opened through power of attorney.
- v. Accounts of non-individual customers, viz., trusts, HUF, Associations etc., and
- vi. Accounts of illiterate customers

8. AREA COVERED UNDER DOOR STEP BANKING SERVICES

The facility is available to eligible customers who have their registered address, within a radius of 5 KMs of the Home branch.

9. THE SERVICES COVERED UNDER DOOR STEP BANKING SERVICES FACILITY

(a) FINANCIAL SERVICES

- i. Cash pick up, with a minimum of Rs.1,000/- and maximum of Rs.20,000/-, towards deposit in own account.
- ii. Cash delivery, with a minimum of Rs.1,000/- and maximum of Rs.20,000/-, towards withdrawal from own account.
- iii. Cash Transit insurance is covered in the Bankers indemnity policy taken by the bank.
- iv. Withdrawals will be permitted using cheque / withdrawal forms with passbook.
- v. NEFT / RTGS Services
- vi. Cash receipt from the customer shall be acknowledged through provisional receipt by service providing official / employee.
- vii. Micro ATMs will be utilized for AEPS transaction.
- viii. In both the cases of cash pickup / cash delivery, necessary entries shall be mandatorily recorded in the Cash in transit register with due authentication of the concerned official / employee.

(b) NON-FINANCIAL SERVICES

- i. Picking up of cheque / instalment for presenting in clearing / collection, for own account only.
- ii. Picking up of cheque book registration slip for own account only
- iii. Delivery of Term deposit receipt / Advice of own account only
- iv. Delivery of Statement of Account for own account only.

10. APPLICABLE CHARGES UNDER DOOR STEP BANKING SERVICES

Picking up of cash for deposit to own account	Rs.75/- plus GST per request
Delivery of cash withdrawn from own account	
Picking up of cheques / instrument for clearing and collection for own account and picking up of cheque book registration slip	
Delivery of statement of Savings Bank accounts / Current A/c and Term deposit receipt / Advice	-NIL-
Current Account duplicate statement of account	Rs.100/- + GST per 40 entries




आरएमजीबी
R M G B

DOORSTEP BANKING POLICY OF RAJASTHAN MARUDHARA GRAMIN BANK

11. STANDARD OPERATING PROCEDURE (SOP) FOR DOOR STEP BANKING SERVICES

1. The Bank branch, offering the Door Step Banking services, shall arrange to display a “Notice”, advising the eligible customers, accountability of the services at the branch.

The standard format of the notice, shall be as under:



आरएमजीबी
R M G B

**RAJASTHAN MARUDHARA GRAMIN BANK
BRANCH**

NOTICE ON DOOR STEP BANKING SERVICES

We are pleased to advise that the Bank proposes to provide the following door step banking services to Senior Citizen of more than 70 years of age and differently abled or infirm person (having medically certified chronic illness or disability), including those who are visually impaired, at applicable service charges.

- i. Pick up of cash
- ii. Delivery of cash
- iii. Picking up of cheque / instrument for collection
- iv. Picking up of cheque book requisition slip
- v. Delivery of Term deposit receipt / Advice
- vi. Delivery of statement of account print.

Please contact the Branch Manager for details

BRANCH MANAGER



आरएमजीबी
R M G B

राजस्थान मरुधरा ग्रामीण बैंक

शाखा

DOOR STEP BANKING सेवाओं की सूचना हेतु नोटिस

प्रिय ग्राहक, हमें आपको अवगत करवाते हुए हर्ष हो रहा है कि बैंक द्वारा ७० वर्ष से अधिक आयु के वरिष्ठ नागरिकों, विशेष रूप से सक्षम व्यक्तियों, शारीरिक रूप से दुर्बल व्यक्तियों (जिनके पास चिकित्सकीय रूप से प्रमाणित गंभीर बीमारी अथवा विकलांगता का प्रमाण पत्र हो) एवं दृष्टिबाधित व्यक्तियों को लागू सेवाप्रधारों पर को निम्नलिखित **DOOR STEP BANKING** सेवायें उपलब्ध करवाने का निर्णय लिया गया है -

- नकद पिकअप (Cash Pick up)
- नकद डिलीवरी (Delivery of cash)
- संग्रहण हेतु चेक एवं अन्य इंस्ट्रुमेंट्स को pick up करना (Picking up of cheques /instrument for collection)
- चेक बुक आवेदन हेतु मांग पर्ची pick up करना (Picking up of cheques /instrument for collection)
- सावधि जमा रसीद/सावधि जमा सूचना की डिलीवरी (Delivery of Term deposit receipt / Advice)
- स्टेटमेंट ऑफ अकाउंट की डिलीवरी .

अधिक जानकारी के लिए शाखा प्रबंधक से संपर्क करें

शाखा प्रबंधक

2. The customers, who wish to avail the services shall visit the branch, where they maintain the account, which shall thereafter be called the “Home Branch” and shall sign the application form (Annexure-II), terms and conditions and also an agreement as Annexure-III.
3. The Branch Manager on receipt of the application shall enter the details in a register, named “Door Step Banking Services Register” as per the format advised in Annexure-IV.
4. The Branch Manager shall give an acknowledgement to the customer, in the format advised vide Annexure-V
5. The DSB Registration number shall be advised to the customer, for his reference.
6. Only one DSB service request shall be accepted per day, which may include multiple tasks in one request, like, pick up / delivery of cash, picking up cheque for collection, cheque requisition slip etc.
7. The customers, desirous of availing the services, shall do so, during 10 A.M. to 4 P.M., all working days.
8. The customer, who is desirous of availing the facility on a particular day should call the Branch Manager of the Home Branch, and quote his DSB registration number. He/She shall further advise the type of service; he/she proposes to avail.
9. The telephonic request shall simultaneously be confirmed through a SMS to the mobile of the Branch Manager of the Home Branch.
10. The Branch Manager, on receipt of the service request over phone and confirmation through the SMs, shall verify the bonafides of the service request.
11. The Branch Manager, in the process of verifying the bonafides of the service request, shall call the customer and ask the following questions:
 - a. Name of the father / spouse
 - b. Registered account number
 - c. Registered address of the customer
12. The Branch Manager, on being satisfied with the service request, shall convey the service request number, over phone, followed by confirmatory SMS to the registered mobile number of the customer.
13. The Branch Manager simultaneously, shall plan for the service delivery, which shall be done by a confirmed bank employee / officer.
14. The Branch Manager shall arrange to record the following details in a register, as per the format suggested in Annexure – VI; (i) Sl.No. (ii) Date of request (iii) Account No. (iv) Name of the customer (v) Service requested (vi) Time of request (viii) Office / employee authorized for delivery of the request / with ID details (viii) Date and time of completion of service request (ix) Charges recovered (x) Initials of the Branch Manager

15. The officer /employee, entrusted with the job of delivery of the services, shall call the customer and fix up the appointment.
16. The authorized officer / employee shall visit the residence of the customer at the appointed time and shall carry his ID card to show his credentials.
17. The visiting staff shall check the service request number and the type of request and satisfies with the details he/she carries with him/her. The staff shall to the extent possible carry the photo ID proof of the customer.
18. While delivering the service, the staff shall obtain the signature of a witness, preferably, a relative of the customer.
19. The services shall be delivered, only at the registered address of the customer. However, in exceptional cases, where the customer is under medical treatment in any hospital, service may be provided as needed, in which case signatures of two witnesses shall be obtained, one of them shall compulsorily be a permanent staff member of the hospital.
20. The staff visiting the customer shall attend to the service requested only.
21. The Branch Manager shall ensure that the service as requested is delivered successfully and seek confirmation by sending a SMS.
22. The Financial services shall however will be simultaneously advised by the customary SMS.
23. The Branch Manager shall however acknowledge receipt of cheques requisition slips from customer through a SMS.
24. The customers shall also be requested to confirm delivery of non-financial services through a SMS, preferably when the staff attending the service request is with him and only on completion of the service request.
25. The staff visiting the customer for delivery of the service shall not collect service charges from the customer. They are collected through debit to customer savings bank / current account and credit to Branch commission account. Further, the visiting staff shall acknowledge the instruments pick-up in the format advised in Annexure-VII.
26. In case of the branch is not able to recover the service charges from the account due to insufficient balances, a hold shall be put on the account. Further services, will be offered only on recovery of pending charges.
27. In cases, when the bank staff reaches the registered address of the customer, at the appointed time and the services could not be delivered for reasons attributable to the customers, applicable charges would be payable by the customer.
28. In the contrary, if the services are not delivered due to technical issues or for any reasons attributable to the bank, no charges would be recovered.

29. **TURN AROUND TIME:** The delivery of the service request shall be completed on best effort basis, but in any case not later than T+1 working day (holidays excluded).
30. The door step banking service are seen as an extension of the regular banking services offered by the bank and liability of the bank shall remain the same as if the transactions are conducted at the branch.
31. In case of any complaints on the service, the customer shall lodge a complaint in bank's complaint portal www.rmgb.in.
32. The Policy shall be renewed on an annual basis.

ANNEXURE-I: LIST OF IDENTIFIED BRANCHES TO OFFER DSB SERVICES:

Br Code	Br Name	RBO
717	VAISHALI NAGAR, JAIPUR	JAIPUR - I
406	BHANKROTA	JAIPUR - I
485	GOVINDPURA	JAIPUR - I
425	JAGATPURA	JAIPUR - I
459	PANCHYAWALA (SIRASI)	JAIPUR - I
470	SANGANER	JAIPUR - I
400	AMBER	JAIPUR - II
421	HARMARA	JAIPUR - II
451	JAIPUR MAIN BRANCH	JAIPUR - II
433	JHOTWARA	JAIPUR - II
235	LALKOTHI, JAIPUR	JAIPUR - II
627	MURLIPURA GOAN	JAIPUR - II
657	CHOUPASANI HOUSING BOARD, JODHPUR	JODHPUR
322	JMRC JODHPUR	JODHPUR
306	JODHPUR	JODHPUR
311	MAGRA PUNJLA	JODHPUR
323	PRDUSS SARAS DAIRY, JODHPUR	JODHPUR
630	SARAN NAGAR, JODHPUR	JODHPUR
511	AMBAMATA (UDAIPUR)	UDAIPUR
529	BAPU BAZAR (UDAIPUR)	UDAIPUR
521	DHANMANDI (NEW KRISHI UPAJ MANDI)	UDAIPUR
548	FATEPURA (UDAIPUR)	UDAIPUR
535	GOVARDAN VILAS (UDAIPUR)	UDAIPUR
528	HIRAN MAGARI (UDAIPUR)	UDAIPUR
536	SAVINA KHERA (UDAIPUR)	UDAIPUR
527	SEWASHRAM (UDAIPUR)	UDAIPUR
564	SUKHER ROAD (UDAIPUR)	UDAIPUR

APPLICATION FORM FOR DOORSTEP BANKING

Date:

From:

Name of the Customer:

Address: _____

(As registered with the Bank)

To,

The Branch Manager,
RMG Bank,
Branch.....

Sir/Madam,

I am maintaining a Savings Bank A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

in your branch. I wish to avail the doorstep banking facilities in the above-mentioned account.

2. I affirm and declare that I have read and understood the Term and Conditions related to Doorstep banking facilities offered by Rajasthan Marudhara Gramin Bank on payment of service charges decided by the Bank from time to time.

3. I understand that Door Step banking facility is provided by the bank to only Senior Citizens 70 years and above or differently abled persons. Since I am _____ years old, / differently abled (please tick the appropriate option). I confirm that I am eligible to avail such services and the Bank may debit my account with the applicable charges. The bank may revise the charges from time to time.

4. I also understand that at present Bank is providing only the non-financial services such as Cheque pickup, Cheque book requisition slip, delivery of drafts, Term deposit advices etc. Cash pick up and cash delivery services with a limit of minimum Rs.1,000/- and maximum Rs.20,000/-.

Yours faithfully

(Signature/thumb Impression)
Account holders

verified

Place:

Date:

Branch Manager/Authorised Person of the bank

Annexure II

Term and conditions:

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

1. The Doorstep Banking process will be available only for the following set of customers
 - (a) Senior Citizens of more than 70 years of age.
 - (b) Differently abled or infirm persons (having medically certified Chronic illness or disability) including those who are visually impaired.
 - (c) Any other customer as decided by the Bank from time to time.
 - (d) The registered address should be within 5 Kms from the Home branch. The service will be rendered at the registered Address which is recorded at the linked account level.
2. The customer accepts and acknowledges that the doorstep banking services ("Services") may be provided by RMGB ("Bank") with the involvement of any of its officers/ Staff / any courier or other duly authorised third party service provider ("Agent"), and the customer hereby authorises the Bank to appoint, as the Bank deems necessary, any Official/ Staff / Service Provider who will act upon the instructions of the Bank to provide the Services to the customer on behalf of the Bank. The Customer would authorise the bank to share such details with the Official/ Staff/ service provider as would be necessary to render the service.
3. The charges for the provision of the Services, including any revised charges, if any, will be debited from the customer's account without prior notification to the customer. 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 – www.rmgb.in
 - Displaying on the Notice Board at the Branches
 - Sending SMS to the registered mobile number
4. Customer does not entail any legal or financial liability on the bank for failure to offer doorstep services under circumstances beyond its control.
5. Customer needs to share an ID proof and the service request number with the Official/ Staff / service provider
6. Customer should also verify the details of the representative of the Agent or the Official (with his ID Card if any) with the delivery/pick-up slip.
7. Calls for Doorstep services will be accepted at the Branch/Contact Centres during business hours. The delivery would be completed on best effort basis but not later than T+1 working day (holidays excluded).
8. The Services shall be subject to the terms, conditions and covenants of the agreement between the Bank and the customer.
9. The Customer may request for cancellation / modification of a relevant service request/ Instruction 4 hours before the appointed time. In such case no charges will be recovered.
10. Only one service request will be accepted per day. (may include multiple tasks in one request eg. Pick-up of cheque, Cheque requisition slip, etc.)
11. Withdrawals can be made in multiples of Rs.100/. (when available).



- 12 In case of unsuccessful transactions due to breach in daily transactions limits set by the Bank, the applicable service charges for the same shall be recovered.
- 13 The Door-step services should be seen only as an extension to regular banking services offered by our Bank and hence liability of the Bank remains to the same extent as if the transactions were conducted at the Branch.

Signature/thumb Impression of Account holder

Annexure III

Agreement for Doorstep banking services (to be Stamped as an agreement)

THIS AGREEMENT is made on this _____ day of _____ between RAJASTHAN MARUDHARA GRAMIN BANK (RMGB) having Head Office at JODHPUR (hereinafter called "the Bank") through _____ Branch which expression shall unless repugnant to the context thereof include his successors, heirs, assigns, of the one part and Mr/ Mrs _____ son/daughter of _____ residing in _____ on the other part

These Terms and Conditions (hereinafter referred to as the "Terms", which expression shall include all amendments made thereto from time to time) apply to and regulate the provision of Doorstep Banking Services offered by RMGB to eligible Customers.

1. Definitions:

In these Terms, unless there is anything repugnant to the subject or context thereof, the expressions listed below shall have the following meanings viz.:

- 1.1 "Account" refers to any account of the Customer with RMGB in India, which is designated as eligible account by RMGB for the Services.
- 1.2 "Agent" refers to such persons / Body corporate appointed by RMGB/ from time to time for the purposes of providing the Services to the Customers.
- 1.3 "Application" shall mean the application forms and/or any other form(s)/document(s)/letter(s)/online request required for availing of the Doorstep Banking Services from RMGB in the format as prescribed by RMGB from time to time.
- 1.4 "Customer" refers to Senior Citizens of more than 70 years of age, differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, having an account and requesting for availing the Services for which request has been accepted by RMGB.
- 1.5 "Instruction" refers to the requests made by the Customer for availing the Services from RMGB in the form and manner as prescribed by RMGB from time to time.
- 1.6 "Micro ATM" a point of sale device, capable to process online interoperable banking transactions.
- 1.7 RMGB Customer Care Centre refers to Customer Care Centre provided by RMGB to Customers.
- 1.8 RMGB Holidays" shall refer to such days on which the RMGB branches shall be closed.
- 1.9 RMGB", "the Bank", refers to Rajasthan Marudhara Gramin Bank having its Head Office at Jodhpur.

- 1.10 Service Request Number” refers to the unique transaction number provided to the Customer by RMGB at the time of providing the Instruction.
- 1.11 “Services” shall mean the Doorstep banking services provided by RMGB to the Customer from time to time and more particularly described below (including any amendments thereto):
- (i) Cheque pickup
 - (ii) Cheque Requisition pickup.
 - (iii) Delivery of drafts / Statement of Account / Term Deposit Advice.
 - (iv) Cash pick up and Cash delivery (will be provided after due notice).
- 1.12 “Business Hours” shall mean the time when customers are provided Banking Services at the Home Branch.

In these Terms, unless the contrary intention appears:

- a. a reference to:
 - i. an "amendment" includes a supplement, modification, novation, replacement or re-enactment and "amended" is to be construed accordingly;
 - ii. an "authorisation" or “approval” includes an authorization, consent, clearance, approval, permission, resolution, license, exemption, filing and registration;
 - iii. “law” includes any constitution, statute, law, rule, regulation, ordinance, judgement, order, decree, authorisation, or any published, directive, guideline, requirement or governmental restriction having the force of law, or any determination by, or interpretation of any of the foregoing by, any judicial authority, whether in effect as of the date of signing/submission of the application form or thereafter and each as amended from time to time;
- b. the singular includes the plural (and vice versa);
- c. the headings in these Terms and Conditions are inserted for convenience of reference only and are to be ignored in construing and interpreting the Terms and Conditions;
- d. reference to the words “include” or “including” shall be construed without limitation;
- e. reference to a gender shall include references to the female, male and neutral genders;
- f. all approvals, permissions, consents or acceptance required from RMGB for any matter shall require the prior, written approval, permission, consent or acceptance of RMGB.

2. Applicability of Terms:

- 2.1 These Terms and Conditions form part of the contract between the Customer and RMGB for availing of the Services. Application for the Doorstep Services may be made by the Customer through any of the following channels ie: RMGB’s Customer Care Centre or through RMGB branch Banking or any other

medium as approved by RMGB; Such Application shall be in such form and manner as stipulated by RMGB.

- 2.2 Customer can avail the services after submitting the Application Form at the Home Branch. RMGB shall be entitled at its sole discretion to accept or reject such Application as may be submitted by the customer.
- 2.3 By applying for the Service, the Customer acknowledges as having read, understood and accepted these Terms. These Terms shall be in addition to and not in derogation of the terms and conditions governing RMGB Customer Care Centre, Internet banking, Mobile banking and relating to any Account of the Customer and /or any other product/services provided by RMGB.

3. Instructions:

- 3.1 The Customer may provide an Instruction in relation to the Services to RMGB through any of the channels stated above for the relevant purpose in a manner as may be prescribed by RMGB from time to time.
- 3.2 A transaction limit is placed on Instructions of the Customer on all the Services as specified on RMGB website www.rmgb.in from time to time. The Services are currently available only to the Customers holding Account/s with RMGB's branches.

4. Availability and Disclosure:

- 4.1 The Customer is responsible for the accuracy and authenticity of the Instructions provided to RMGB and the same shall, subject to these Terms, be considered to be sufficient to provide the Services. RMGB shall not be required to independently verify the veracity, authenticity or validity of the Instructions. RMGB shall have no liability if it does not or is unable to stop or prevent the carrying out of or the execution/implementation of an Instruction that is subsequently countermanded by the Customer. Where RMGB considers the Instructions to be inconsistent or contradictory it may seek clarification from the Customer before acting on any Instruction of the Customer or act upon any such Instruction as it deems fit. RMGB has no liability or obligation to keep a record of the Instructions to provide information to the Customer or for verifying Customer's Instructions. RMGB may refuse to comply with the Instructions without assigning any reason or notice and shall not be under any duty to assess the prudence or otherwise of any Instruction and have the right to suspend the operations through the Services or carrying out of Instructions if it has reason to believe that the Customer's Instructions will lead or expose RMGB to direct or indirect loss to RMGB, or RMGB may require an indemnity and/or other security/comfort from the Customer before continuing to restore/perform the Services and/or Instructions.
- 4.2 RMGB shall endeavour to carry out the Instructions of the Customer provided that RMGB, shall not be responsible for delay in carrying out or cancellation of such Instructions due to any reason whatsoever, including, but not limited to,

failure of operational systems or any requirement of law or RMGB's internal policies, force majeure etc.

5. Accuracy of Information:

The Customer is responsible for the correctness of information supplied to RMGB for use of the Services. RMGB accepts no liability for the consequences arising out of erroneous information supplied by the Customer. If the Customer notices an error in the Instructions supplied to RMGB, the Customer shall immediately advise RMGB which will endeavor to correct the error wherever possible on a reasonable best efforts basis.

6. Liability for Officials/Agents:

RMGB shall be responsible for the acts of omission and/or commission of the Officials/ Agents appointed by RMGB for the purpose of providing the Services to the Customers.

7. Operation of Services:

- 7.1 The Customer acknowledges and agrees that the Instructions for the services shall be processed by RMGB only if the same are received by RMGB in the prescribed time and manner.
- 7.2 The Customer agrees and acknowledges that the Services shall be provided by RMGB only at the registered communication address of the Customer available with RMGB at the time of the Customer applying for availing the Services through the Application. In case of any request provided by the Customer for getting the registered communication address changed in the records of RMGB in a manner as may be prescribed by RMGB, such changed communication address shall be used by RMGB for providing the Services to the Customers.
- 7.3 RMGB shall not be liable for any inaccuracy, error or delay in, or omission of, (1) any data, information or message in the Instructions given over the phone or internet, or (2) the transmission or delivery of any Instructions given by medium of any channel or (3) any loss or damage arising from or occasioned by (i) any such inaccuracy, error, delay or omission, or (ii) interruption in any such data, information or message, due either to any act or omission by RMGB due to "force majeure" (e.g., flood, extraordinary weather condition, earthquake or other act of God, fire, war, insurrection, riot, labour dispute, accident, action of government, communications, power failure, equipment or software malfunction) or any other cause beyond the reasonable control of RMGB, and in case of tampering and unauthorised access to providing of Instruction, Instructions that are fraudulently or mistakenly written, altered or sent, RMGB may, at its sole and absolute discretion, act on any Instruction given by the Customer to RMB, or which RMGB reasonably believes to have been made by the Customer. The Customer agrees that RMGB shall not be liable if:
- a. the Customer has breached any of the Terms, contained herein or

- b. the Customer has contributed to or the loss is a result of failure on part of the Customer to advise RMGB within a reasonable time about unauthorised access of or erroneous transactions in the Account by use of the Services;
- 7.4 The Customer agrees and acknowledges that RMGB is under no obligation whatsoever to accept an Instruction. Further, without limiting the generality of the foregoing, RMGB shall not be deemed to have accepted any Instruction unless and until RMGB receives the complete Instruction on a business day and during the normal business hours of RMGB, through any of the channels stated above.
- 7.5 The Customer agrees that RMGB may at such times as RMGB may deem fit, request the Customer to approach RMGB branch with the transaction proof (electronic proofs such as SMS, email or receipts etc.) provided to the Customer at the time of the execution of the Instruction.
- 7.6 Under no circumstances, shall RMGB, its employees, directors involved in providing the Services be liable for any direct, indirect, incidental, special or consequential damages, or any damages whatsoever, including punitive or exemplary (including, but not limited to loss of profits, loss of data or other intangible information, business interruption, loss of privacy, or any pecuniary loss), arising out of or in any way connected with the provision of the Services or resulting from unauthorized access or alteration of Instructions given through phone or Internet or arising from interruption, suspension or termination of the Services or any inability of RMGB to receive Instructions, directions, orders or other communications from the Customer or to transmit any related message for any reason whatsoever, whether based on contract, tort, strict liability or otherwise except in case of wilful default or gross negligence on the part of RMGB. Provided that notwithstanding anything to the contrary contained herein, the aggregate liability of RMGB under this arrangement shall not exceed the charges/fees received by RMGB from the Customer under this arrangement.

Transactions Operations:

- a. The Customer shall comply with any process that may be intimated by RMGB to the Customer for the purpose of officials/Agent verification at the time of execution of the Instruction by the Agent in a manner as may be prescribed by RMGB from time to time, including but not limited to, verifying the official's/Agent's identity as per the identification card carried by the him and the Service Request Number provided by RMGB before carrying out the relevant services etc.
- b. Customer may produce any one of his Officially Valid Documents for identification. Bank may allow customer to produce his Debit card for Card & PIN based authentication. The official /Agent will initiate the transaction by swiping the debit card and PIN and proceed with financial and non-financial transactions. In due course, when the Govt of India /RBI permits Aadhaar based transaction, the official /Agents will initiate the transaction by capturing Customer Aadhaar number & bio-metric and proceed with financial & Non-financial transactions.

- c. For financial transactions like cash deposit, cash withdrawal, bank's employee / official will enter the transaction type and amount on the Micro ATM device and proceed with the transactions. The amount will be directly debited/ credited from/ to the customer's account.
- d. The Customer shall not provide any cut/soiled/mutilated/tampered/defective currency notes. Any such cut/soiled/mutilated/tampered/defective currency note shall not be accepted and shall be returned to the Customer. The Customer shall ensure that counts all the monies provided by the Customer and puts the monies in the Cash Deposit Envelope in the Customer's presence. Based on the transaction type, RMGB shall debit/credit the Account with such amount. If in the event, RMGB ascertains any or all of the currency notes provided by the Customer are defective/discrepant/counterfeit, RMGB shall endeavour to notify the Customer about the same and shall only credit the Account with such amount as calculated after deducting the total value of the discrepant/defective/counterfeit currency notes provided by the Customer. RMGB will present such discrepant/defective/counterfeit notes to the Reserve Bank of India ("RBI") as per the policy laid down by RBI in this regard from time to time and shall only credit the realized value of such defective/discrepant/counterfeit currency notes to the Account of the Customer, if any, on receipt of such confirmation from RBI. The Customer agrees and confirms that RMGB shall not be held liable for not crediting any such amount of the total value of the defective/discrepant/counterfeit currency notes in the Account of the Customer and that the decision of SBI with regards to determining any defectiveness of the currency notes provided by the Customer shall be final and binding upon the Customer.
- e. Post successful online transaction, an SMS alert will be sent to the registered mobile number of the customer. This SMS can be used as a valid proof for the transaction. The customer can also ask for a receipt.
- f. For Instrument Pickup service, the Customer shall not provide any stale/mutilated/tampered/defective instruments to the Official. The official shall provide the Customer with a duly signed and stamped acknowledgment of the Instruments provided by the Customer to the official. The Customer agrees and confirms that RMGB shall not be held liable for not crediting any such amount of the total value of the stale/mutilated/tampered/defective instruments in the Account of the Customer. The Customer agrees that the Instruments would be credited to the account in the next clearing cycle, depending upon the timings of the concerned local clearing house. The Customer further agrees that the amount would be credited to the Customer account subject to realization of the Instruments.

8. Other Operational Terms:

- 8.1 The Customer may request for cancellation/modification of a relevant service request/ instruction 4 hours before the appointed time.

- 8.2 In the event of the Customer placing an Instruction for modifications of an earlier Instruction through Phone, the Customer shall be required to first cancel the earlier Instruction and then provide a fresh Instruction for availing the Services.
- 8.3 Calls for Doorstep services will be accepted at the Branch/Contact Centres during business hours. The delivery would be completed on best effort basis but not later than T+1 working day (holidays excluded).
- 8.4 The Customer hereby authorizes RMGB to charge the Account held with RMGB with any sum of money that is payable by the Customer, if any, in connection with a transaction carried out by RMGB including bank charges or service charges for such transactions.
- 8.5 The Customer agrees to comply with such security procedure as may be prescribed by RMGB from time to time for purpose of sending Instructions. The Customer undertakes not to disclose the security procedure to any person. If the Customer is of the opinion or has reason to believe that the authentication procedure may be known by an unauthorized person, the Customer must notify RMGB immediately.
- 8.7 The Customer hereby authorizes that RMGB shall be absolutely entitled to accept and act on the Instruction from the Customer and that any action taken in pursuance of the Instruction shall be valid.
- 8.8 RMGB may contact the Customer through phone, email, letter or otherwise for processing the Instructions.
- 9. Charges/Fees:**
- 9.1 RMGB reserves the right to charge and recover from the Customer fees along with applicable taxes for availing the Services at any time as it may deem fit. Failure to pay the charges/fees (including applicable taxes) on or before the specified date will render the Customer liable for payment of interest at such rate as may be stipulated by RMGB and/or withdrawal of the Services without any liability to RMGB. RMGB reserves the right to revise charges and notify the same on the Website from time to time. Any amendments to the Terms and /or the fees 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 – www.rmgb.in
 - Displaying on the Notice Board at the Branches
 - Sending SMS/e-mail to the registered mobile number/e-mail id.
- 9.2 It at the appointed time, the Bank Official/ Agent reaches the registered address but is unable to deliver the services for reasons attributable to the Customer, the applicable charges would be payable by the customer.
- 9.3 If the service remains undelivered due to technical failure or for reasons attributable to the Bank Official/ Agent, no charges would be recovered.

10. Changes of Terms:

RMGB shall have the absolute discretion to amend or supplement any of the Terms, features and benefits in relation to the Services. RMGB may communicate the amended Terms by hosting the same on www.rmgb.in or in any other manner as decided by RMGB. The Customer shall be responsible for regularly reviewing these Terms, including amendments thereto as may be posted on bank website and shall be deemed to have accepted the amended Terms by continuing to use the Services.

11. Non-Transferability:

The Services provided to the Customer is not transferable under any circumstance and shall be used only by the Customer. However, RMGB shall have the right to transfer, assign or sell all its rights under this Terms and until they shall continue to be in force and effect for the benefit of the successors and assignors of RMGB.

12. Termination:

- 12.1 RMGB may, at its discretion, withdraw temporarily or terminate the Services, either wholly or in part, at any time without giving prior notice to the Customer. RMGB may, without prior notice, suspend the Services at any time during which any maintenance work or repair is required to be carried out or in case of any emergency or for security reasons, which require the suspension of the Services. RMGB shall endeavour to give a reasonable notice for withdrawal or termination of the Services.
- 12.2 At any time, RMGB may give notice to the Customer, in such manner as it may deem fit, including but not limited to, posting the notice on www.rmgb.in on the Terms and Conditions page that it shall not accept further Instructions and that notice shall be deemed to be effective against the Customer on notification of the same.
- 12.3 Rmgb may suspend or terminate the Services without prior notice if the Customer has breached these Terms or RMGB learns of the death, bankruptcy or lack of legal capacity of the Customer.

13. Governing Law:

These Terms shall be governed by the laws of India. The parties hereby agree that any legal action or proceedings arising out of the Terms shall be brought in the courts or tribunals at the place of signing on this agreement and irrevocably submit themselves to the jurisdiction of such courts and tribunals. RMGB may, however, in its absolute discretion, commence any legal action or proceedings arising out of the Terms in any other court, tribunal or other appropriate forum, and the user hereby consents to that jurisdiction. Any provision of the Terms which is prohibited or unenforceable in any jurisdiction shall, as to such

jurisdiction, be ineffective to the extent of prohibition or unenforceability but shall not invalidate the remaining provisions of the Terms or affect such provision in any other jurisdiction.

14. Miscellaneous:

- 14.1 RMGB reserves the right to revise the policies, features and benefits offered through the Services from time to time and may notify the Customer of any such revisions/changes in any manner as deemed appropriate. The Customer will be bound by such revisions/changes unless the Customer terminates the Services.
- 14.2 The Customer shall comply with all such terms and conditions as RMGB may prescribe from time to time for the Services availed by the Customer. All such transactions effected by or through facilities for conducting remote transactions including the internet, Internet banking, world wide web, electronic data interchange, RMGB Customer Care Centre, teleservice operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of RMGB, for and in respect of such facilities/ services offered, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the terms and conditions prescribed by RMGB for such facilities/ services, as may be prescribed from time to time.
- 14.3 The Door-step services should be seen only as an extension to regular banking services offered by our Bank and hence liability of the Bank remains to the same extent as if the transactions were conducted at the Branch.

For Rajasthan Marudhara Gramin Bank

Branch Manager

Signature of the customer

Name:

Address:

Annexure IV Doorstep Banking Services Registration Register.

Sl No	Request registration No	Date	Account No	Name of the customer	Address of the customer	Father's/Spouse name	Date of Birth	Mobile Number	e- mail Id (if available)

Annexure-V Doorstep Banking Services Registration Acknowledgement
**Rajasthan Marudhara Gramin BANK
 _____ BRANCH**

We are pleased to advise you that your request for Doorstep Banking Services is registered under SL No: _____ dated: _____ for Account No _____

For availing the services please call Nos: _____ or _____.
 Once the service is outsourced, Customers have to call Contact Centre No
 Assuring you of our best Services at all times.

BRANCH MANAGER

ANNEXURE – VI: Doorstep Banking Services Request Register.

Sl No	Date of Request	Request No	Account No	Name of the Customer	Service requested	Time of request	Allotted to	Date & Time of completion of the request	Charges Recovered	Initials

Annexure-VII Doorstep Banking Services - Instruments pick-up acknowledgement
**Rajasthan Marudhara Gramin BANK
 _____ BRANCH**

We acknowledge receipt of your cheque No _____ dated _____ for Rs _____ (applicable in case of pickup of cheques)/ _____ (document name) A confirmation to this effect will be sent by SMS from the branch.

Assuring you of our best Services at all times.

Signature of the receiving Official / employee

Name:

Date:



आरएमजीबी
R M G B

DOORSTEP BANKING POLICY OF RAJASTHAN MARUDHARA GRAMIN BANK

