# MEMORANDUM

To: CCC Members
From: Santosh Dujari, Carl D'Souza
Through: CCC Coordinator
Date: 09th February 2026
Sub: **Doorstep Banking Guidelines – Annual Review**

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**Objective:**
We seek renewal of Doorstep banking approvals for corporate clients. Approval will hold good for next one year.

**Background:**
Cash management business offers doorstep banking to clients, in line with the Doorstep Banking guidelines issued by RBI (Policy Ref no - DBOD.NO.BL.BC.59/22.01.010/2006-07 dated February 21, 2007 and DBOD.No.BL.BC. 99 /22.01.010/2006-2007 dated May 24, 2007). Collections and payments product program which is approved every year details the products covered under the doorstep banking guidelines. As per the guidelines policy should be approved by the board every year.

**Approval Sought:**
The memo is being circulated to the members of the CCC to document the approval for process followed for doorstep banking.

**Process/Documentation (if any):**
**List of Services**
Following are the various services offered to customers under Doorstep Banking guidelines: -

- Delivery of cheque books / deposit slips
- Cheque pick-up
- Delivery of Demand Draft
- Cash delivery & pick-up
- Delivery of transaction advice, statement, pick up / return of customer instruction

**Charging**
The doorstep facilities are primarily aimed at providing customer convenience, and customers are charged as per the cash management agreement between Bank and the customer. These charges are as per the charges displayed on the website of Bank basis TTS Pricing Grid approved by CCC

**Volumes**
The number of transactions/Value handled during period Jan 2018 – Dec 2025 is as follows:

| Service Type | 2018 | H1 2019 | H2 2019 | H1 2020 | H2 2020 | H1 2021 | H2 2021 | H1 2022 | H2 2022 | H1 2023 | H2 2023 | H1 2024 | H2 2024 | H1 2025 | H2 2025 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Delivery Cheque book | 3,518 | 1,773 | 1,586 | 1,047 | 686 | 797 | 833 | 1,057 | 846 | 926 | 396 | 386 | 1,706 | 2,246 | 3,765 |
| Cheque pick up (Vol in MM) | 16.3 | 7.21 | 6.86 | 3.98 | 3.75 | 3.65 | 3.39 | 3.41 | 3.12 | 2.82 | 2.66 | 2.41 | 2.02 | 1.83 | 1.64 |
| Draft issuance (Vol in MM) | 1.91 | 0.77 | 0.69 | 0.42 | 0.59 | 0.35 | 0.3 | 0.24 | 0.2 | 0.4 | 0.14 | 0.1 | 0.14 | 0.11 | 0.09 |
| Cash delivery in Value (In INR BN) | 0.36 | 0.1 | 0.25 | 0.07 | 0.05 | 0.05 | 0.09 | 0.08 | 0.09 | 0.1 | 0.21 | 0.22 | 0.23 | 0.21 | 0.21 |
| Cash pick up in Value (In INR BN) | 76.43 | 36.46 | 31.99 | 16.48 | 20.14 | 18.37 | 22.49 | 21.05 | 21.22 | 21.08 | 21.21 | 21.07 | 19.17 | 14.96 | 15.03 |

## Controls / Mitigants:

- Door-step banking facilities would be offered only to existing customers of the bank whose KYC is completed as per Master Direction - Know Your Customer (KYC) Direction, 2016 dated February 25, 2016 (as amended from time to time)
- All customers are duly informed of these services and applicable terms & charges if any, prior to availing these services.
- All customer transactions are routed through the customer's account and no transaction is done against cash. No account transactions (e.g. issuance of Drafts etc.) would be offered at customer doorstep against cash.
- Transaction advices / reports are sent out, where applicable.
- Requests for Drafts and Cash delivery instructions may be received over authenticated online banking channel as well.

Services will be offered at the address maintained as per the bank records. In case a specific agreement has been signed with the customer for offering of such services, the address maybe as specified in the agreement or as communicated by the customer from time to time. It is being ensured vide agreement made with customer that Bank is not liable legally or financially on account of failure in offering doorstep services under circumstances beyond its control

**For outsourced services:**

- Activities are outsourced only to approved agents appointed post thorough due diligence as per the global third-party management policy. The selection of agents and payment of fee/commission comply with the principles laid down in the said policy. Bank is responsible for the acts of omission and commission of its agents while offering doorstep services
- All outsourced agencies are covered by a standard legal contract, which covers all key operational aspects
- Insurance coverage (Fidelity / Transit etc.) as applicable is taken for the activities outsourced to these vendors
- All the extant regulatory guideline are adhered to while outsourcing of the activity including restrictions imposed by section 10 (1) (b) (ii) (b) of BR Act, 1949 while making payment for the services outsourced

## Summary of the subject matter:

### Product brief – Risk and Controls

**1. Delivery of Cheque books:**

To provide convenience and to facilitate quicker and easy access to their accounts, cheque books are dispatched to customers mailing address.

***Controls / Mitigants***

- Cheque books are couriered only to the customer mailing address as per the Banks records. These can also be collected by the customer from any of our bank branches if the customer desires to do so upon provision of letter by the authorized signatories.
- Cheque books are issued only post verification/ authentication of signatures.
- All these dispatches are handled through authorized approved courier agencies. The agreement with the agency requires that Fidelity insurance be taken for all agency employees by the agency.
- All delivery of cheque books is tracked through Proof of deliveries (POD).

**2. Cheque pick-up:**

To facilitate faster clearance and convenience, cheque pick-up facility is offered to customers.

***Controls / Mitigants***

- All cheques picked up are drawn "account payee"
- These cheque pick-ups are handled through authorized approved courier agencies only. The agreement with the agency requires that Fidelity insurance be taken for all agency employees by the agency.

**3. Draft delivery**

To facilitate faster turnarounds and convenience, Draft delivery facility is offered to customers.

***Controls / Mitigants***

- All drafts issued are crossed "Account payee and non-negotiable"

- All customer transactions are routed through prior debit to the customer's account and no drafts are issued against cash.
- Drafts are issued only post authentication of signature
- Drafts are couriered mainly to the customer's mailing address as per the Banks records. In case it is mailed to another address it is done based on a specific instruction from the customer duly authenticated by signature or PIN as applicable.
- All these dispatches are handled through authorized approved courier agencies only. The agreement with the agency requires that Fidelity insurance be taken for all agency employees by the agency
- All deliveries are tracked through Proof of deliveries (POD).

**4. Cash Pickup Facility**
This is offered to corporate customers who express their desire to avail of this facility and have signed a standard agreement with the bank.
***Controls / Mitigants***

- Customer executes necessary indemnity for availing these services.
- Pick up is only done at the address as per bank records
- Cash is picked up from designated persons of the client after due identification of the agent (Identification details are provided beforehand to the customer).
- These entire pick-ups are made through authorized approved cash agencies only. The agreement with the agency requires that Fidelity insurance be taken for all agency employees by the agency.
- 'Cash in transit' caps are used based on vehicle / mode of transport used. Adequate transit insurance is taken.
- All pick-ups for the day are tracked and reconciled.

**5. Delivery of transaction advices, statements, pick up of customer instructions**
***Controls / Mitigants***

- Delivery of advices & statements and pick up of customer instructions would be done only to/from the address as provided by the customer.
- All deliveries are tracked through Proof of deliveries (POD).

**6. Cash Delivery**
***Controls / Mitigants***

Customer account is debited prior to the cash being sent for delivery

- Delivery is only done at the address as per bank records/ customer instruction
- Transactions for each customer are monitored from an AML perspective.
- These cash deliveries are made through authorized & approved cash agencies only. The agreement with the agency requires that Fidelity insurance be taken for all agency employees by the agency.
- 'Cash in transit' caps are used based on vehicle / mode of transport used. Adequate transit Insurance is taken.
- All cash deliveries for the day are tracked and reconciled.

**7. Pick-up and Delivery of Customer Instructions, Advices and Documents.**

- Delivery of advices and documents as well as pickup of documents and customer instructions would be done only to/from the address as provided by the customer.
- All these dispatches are handled through authorized approved courier agencies.
- All deliveries are tracked through Proof of Deliveries (POD).

**Periodic Audits**
The doorstep banking procedures are subject to independent oversight in Internal Audits which includes TPISAs and other due diligence audits. There have been no significant observations or frauds identified relating to Doorstep Banking procedures during this period.
This memorandum is being placed before CCC in line with the requirements of the RBI circular DBOD.NO.BL.BC.59/22.01.010/2006-07 dated February 21, 2007 on Doorstep Banking which requires banks to review the operation of the scheme on an annual basis.

**Recent Regulation**

Revised Cash-in-Transit Guidelines were released by Ministry of Home affairs in 2018 and have been implemented by the CIT (Cash-in-Transit) vendors for 182 locations as on Oct 2024 which covers ~91.56% thruput. The same will be implemented for the remaining locations in a phased manner, for which further details are awaited from the vendors.

**Redressal of Grievance**

GRO desk is setup to address any customer grievances in line with the CCC approved Grievance Handling Policy – Corporate Clients. The grievance redressal officer as per Bank policy ensures prompt redressal of genuine grievances of customer.

Request you to please approve continuation of doorstep banking service.