



Banking Services For Differently Abled Persons And Senior Citizens

Preamble

We strongly believe that a satisfied customer is the primary factor in developing our business. We also believe that the banking industry to achieve its socio-economic objectives needs to provide uninterrupted banking services to its senior citizen and differently abled customers.

RBI Circulars on Statement on Developmental and Regulatory Policies- Banking Facility for Senior Citizens and Differently abled Persons (RBI/2017-18/89 DBR. No. Leg.BC.96/09.07.005/2017-18 November 9,2017) and Doorstep Banking Services for Senior Citizens and Differently Abled Persons(RBI/2019-20/203 DOR.CO .Leg. No.59/09.07.005/2019-20) dated March 31, 2020, also lay down guidelines for providing banking facilities for Senior Citizens, differently abled, visually impaired, old, and incapacitated persons.

Policy Framework

Shivalik Small Finance Bank is committed to providing banking services to senior citizens and customers with disabilities without discrimination and difficulty.

Our branch staffs render all possible assistance to senior citizens and differently abled persons for availing various banking facilities with ease. Senior citizens and differently abled persons are handled on priority at our branches.

Doorstep Banking Policy For Senior Citizens & Differently Abled Person Including Visually Impaired

Shivalik Small Finance Bank offers the following banking facilities to its Senior Citizen customers and Differentlyabled customers including visually impaired customers. These services are available for senior citizens and differently abled persons including visually impaired. This is in line with the RBI notification vide DOR.CO. Leg.BC.no.59 /09.07.005/2019-20.

List Of Services Offered Under Doorstep Banking Services

- Submission of KYC documents
- Pick up of cash and instruments against receipt
- Delivery of cash against withdrawal from account

Doorstep Banking Services Are Available For Following Customers For Convenient And Seamless Banking Experience:

- Senior Citizen (more than 70 years of age)
- Differently abled customers
- Visually impaired persons

How To Avail Doorstep Banking Facility?

Customers can contact their home branch by calling from their registered mobile number. Branch Staff will register and fulfill the customer request.

Important Points To Remember:

- Currently Doorstep Banking Services to Senior Citizens, differently abled or infirm persons including visually impaired are being offered. However, the bank reserves the right to review the policy
- The Doorstep Banking facility can be availed by Savings Bank account holder(s) through Branch only.
- Customers can make their request on all days, except Bank holidays
- The account should be in active status for any sort of transaction/s. Freeze/Lien imposed (if any) in the account should not be due to regulatory instructions
- These services will be rendered to the customer by the bank ONLY at customer's premises or residence, as per the address registered with the Bank
- The request can be made for own account ONLY. Submission of request for any other customers/ account holders is not permissible
- Customers are requested to furnish their original identity proof to the bank official (as per prevailing KYC guidelines issued by RBI) for verification
- Customers are also notified to check and verify the visiting bank official's original identity card. In case of difficulty in ascertaining the identity, an additional identity proof (as per prevailing KYC guidelines issued by RBI) can also be demanded from the bank official
- The account needs to be updated with PAN/ Form 60 and Aadhaar Number
- The Bank will make true efforts to complete the request on the day of on boarding of the request

However, in scenarios where the bank is unable to complete the request on the same day or probable delay due to unavoidable circumstances, the customer will be informed accordingly, to avoid further inconvenience.

- Currently this service is offered without any charges to the customer. Shivalik Small Finance Bank, however, reserves the right to revise charges for this service and Bank shall publish pricing changes w.r.t this service on its website.

If a customer with disability facing any difficulty while receiving services of the bank, the customer must contact our Grievance Redressal Officer. Details of the Regional Nodal Officers and the Principal Nodal Officer are listed on our webpage <https://shivalikbank.com/assets/pdf/Grievance-Redressal-Mechanism.pdf>