



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
www.rbi.org.in

RBI/2019-20/203

DOR.CO.Leg.BC.No.59 /09.07.005/2019-20

March 31, 2020

All Scheduled Commercial Banks (including RRBs)  
All Payments Banks  
All Small Finance Banks  
All Local Area Banks

Dear Sir/ Madam

**Doorstep Banking Services for Senior Citizens and Differently Abled Persons**

Please refer to para 2(g) of our [circular DBR.No.Leg.BC.96/09.07.005/2017-18 dated November 9, 2017](#) on the captioned subject.

2. Banks were advised to make concerted efforts to offer certain basic banking services to senior citizens of more than 70 years of age and differently abled persons at the doorstep of such customers. Although banks were advised to implement the instructions by December 31, 2017, it has been observed that such services are yet to be offered by banks or were restricted to select branches.

3. In order to make the doorstep banking services for senior citizens and differently abled persons effective, banks are advised to incorporate the following aspects in their Board approved policy for such services:

- i. Banks shall offer the doorstep banking services on pan India basis. Banks should 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.
- ii. Banks 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 websites.

4. Banks shall report the progress made in this regard to the Customer Service Committee of the Board every quarter. Further, they must ensure strict compliance with the above instructions by April 30, 2020.

Yours faithfully

(Prakash Baliarsingh)  
Chief General Manager