

**POLICY ON SENIOR CITIZEN/ DISABLED/  
INCAPACITATED ACCOUNT HOLDERS:-2024-25**

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Planning, Development & Operations Department  
Central Office, Mumbai

## Policy for Senior Citizens / Disabled / Incapacitated Account Holders: 2024-25

### PREAMBLE

The broad-based customer service circular guidelines are already in place in the Bank. In the line of RBI stipulations, IBA initiatives and Directives issued by Department of Regulation, RBI time to time, the need was felt to bring out a policy document addressing the issues and facilities concerning senior citizens, pensioners, disabled persons, incapacitated account holders with sole intention of improving service standards for the respectable section of the society.

### I) OBJECTIVES

Senior citizens/pensioners/physically handicapped persons constitute a major percentage of customer base in Bank.

- i. It is imperative for bank/branches to understand their problems/issues with patience and redress them and ensure dispensation of prompt, efficient and satisfactory service.
- ii. The policy is designed to allow various concessions and extra ordinary facilities.
- iii. The policy aims to focus upon handling genuine grievances and resolving matters in least possible time.
- iv. To insure 360 degree service assurance with pendency level at zero.
- v. Branches will work as customer facilitation centers and also assist the senior citizens/physically disabled persons in availing loans facilities without discrimination.

### II) AREAS OF COVERAGE:

The policy will cover the following areas of service to be provided to the account holders.

#### 1. INFRASTRUCTURE FACILITY

- 1.1 Bank will provide proper infrastructure in branches bestowing special attention to adequate space, furniture, drinking water facilities, etc.
- 1.2 Bank will provide entirely separate enquiry counters/ 'May I Help desk' at large/biggest branches in addition to regular reception centre to ensure faster and personalized service and to help in their transactions by roving officials.
- 1.3 Availability of Drinking water facility invariably at all branches.



- 1.4 Proper sitting furniture/ramp for physically challenged to be provided.  
1.5 Branches will take appropriate steps including providing ramps at the entrance of the branch so that the persons with disabilities/wheelchair users can enter the branch and conduct business without much difficulties.

## 2 ATM FACILITY

- 2.1 Bank will allow Free of cost transactions per dynamic 24 hour cycle as detail hereunder:-

CLASSIC ATM/ DEBIT CARD	PLATINUM ATM/ DEBIT CARD
3 ( Three ) Transactions free with maximum cash withdrawal Limit of Rs.40000/= per dynamic 24 hour cycle	5 ( Five) Transactions free with maximum cash withdrawal Limit of Rs.100000/= per dynamic 24 hour cycle
In POS transaction of Rs.100000/- allowed per dynamic 24 hours cycle.	In POS transaction of Rs.500000/- allowed per dynamic 24 hours cycle.

Beyond the aforesaid free of charges transactions the charges will be levied

- 2.2 ATM will be made accessible to persons with disabilities. Branches will provide existing ATMs/future ATMs with ramps so that wheel chair users/persons with disabilities can easily access them and also make arrangements in such a way that the height of ATM does not create any impediment in its use by a wheel chair user.

## 3 VISUALLY IMPAIRED PERSONS

- 3.1 In order to facilitate access to banking facilities by visually challenged persons, branches will offer banking facilities without any discrimination such as cheque book facility including third party cheques, ATM facility, Net banking facility, locker facility, retail loans, credit card, assist in withdrawal of cash, etc., to the visually challenged as they are legally competent to contract.

## 4 TALKING ATMS WITH BRAILLE KEYPADS TO FACILITATE USE BY PERSONS WITH VISUAL IMPAIRMENT:

- 4.1 Bank will make at least one third of new ATMs installed as talking ATMs with Braille Keypads and place them strategically in consultation with other Banks to ensure that at least one talking ATM with Braille keypad is generally available in each locality for catering to needs of visually impaired persons.  
4.2 Branches will bring the locations of such talking ATMs to the notice of their visually impaired customers.

**5 PERSONS WITH AUTISM, CEREBRAL PALSY, MENTAL RETARDATION AND MULTIPLE DISABILITIES:**

- 5.1 The Parliament has passed an Act providing for appointment of legal guardians for person with disability. A legal guardian so appointed can open and operate the bank account as long as he remains the legal guardian.
- 5.2 Bank will rely upon the Guardianship certificate issued either by the District Court under Mental Health Act 1987 or by the Local level Committee under the act passed by the Parliament for the purposes of opening/operating bank accounts.
- 5.3 Branches will ensure to give proper guidance so that the parents/relatives of the disabled persons may not face any difficulty in this regard.

**6 FACILITY TO SICK/OLD/INCAPACITATED PERSONS FOR OPENING OF BANK ACCOUNTS AND ACCOUNT OPERATIONS**

- 6.1 Bank will allow physically challenged persons to open their accounts with nearest Branch and Bank will provide each type of banking service at their doorstep.
- 6.2 Bank will extend the assistance to an account holder who is too ill to sign a cheque/cannot be physically present in the bank to withdraw the money from his bank account but can put his/her thumb impression on the cheque/withdrawal form.
- 6.3 Bank will extend all possible help to an account holder who is not only unable to be physically present in the bank but is also not able to put his/her thumb impression on the cheque/withdrawal form due to certain physical incapacity.
- 6.4 Where thumb or toe impression of the sick/old/incapacitated account holder is obtained, it will be identified by two independent witnesses known to the bank, one of whom should be responsible Bank official.
- 6.5 Where the customer cannot even put his/her thumb impression and also would not be able to be physically present in the bank, a mark can be obtained on the cheque/withdrawal form which should be identified by two independent witnesses, one of whom should be a responsible Bank official.
- 6.6 The customer may also be asked to indicate to the bank as to who would withdraw the amount from the bank on the basis of cheque/withdrawal form as obtained above and that person should be identified by two independent witnesses. The person who would be actually drawing the money from the Bank should be asked to furnish his signature to the Bank.

**BANKING FACILITY TO SENIOR CITIZENS AND DIFFERENTLY ABLED PERSONS:**

**7.1 Dedicated counter:** There should be a clearly identifiable dedicated counter or a counter which provides priority to senior citizens and people who are differently abled including visually impaired persons.

(Marking of at least one counter to give priority to senior citizens/differently abled persons/visually impaired persons at all branches may not be a challenge and must be ensured. Each counter should also be clearly identifiable).

**7.2 Ease of submission of Life certificate -** In addition to the facility of Digital Life Certificate at any Branch under "Jeevan Praman " Scheme of the Govt., **pensioners can submit Physical Life Certificate at any Branch of Pension paying Bank.**

It should be ensured that whenever a life certificate is submitted by pensioner in any Branch, including non-home branch, the same should be updated /uploaded promptly in Pension Portal system by the receiving Branch itself, to avoid any delay in pension payment.

**7.3 Cheque Book Facility -** Branches should not insist on physical presence of any customer including senior citizens and differently abled persons for getting cheque book. On receipt of request or a requisition slip (duly executed) from the cheque book issued earlier, a cheque book may be issued and delivered to the person authorized by the account holder as per bank's laid down policy.

As per our extant guidelines 40 cheque leaves are issued free per annum in SB Accounts.

**7.4 Automatic conversion of status of account -** A fully KYC compliant account will be automatically be converted in to 'Senior Citizen Account' based on the date of birth maintained in the Bank's records.

**7.5 Additional Facilities to Visually impaired customers -** It is advised that the facilities provided to sick/old/incapacitated persons regarding operation of accounts through identification of thumb/toe impression mark by two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers, shall also be extended to the visually impaired customers.

**7.6 Ease of filing Form 15G/H -** It is advised to provide senior Citizens and differently abled persons, form 15G/H once in a year (preferably in the month of April) to enable them to submit the same, where applicable, within the stipulated time.



**7.7 Door Step Banking** - In view of difficulties faced by Senior Citizens particularly 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, concerted efforts will be made by branches to provide basic banking facilities at the door step on request 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 the premises/residence of such customers. This will ensure the customer to have the Banking Services and comfort from home.

In view of the difficulties faced by Senior Citizen of more than 70 years of age and differently abled person (having medically certified chronic illness of disability) including those who are visually impaired, concerted efforts to be made by Branches to provide Basic Banking Facilities such as pick up of cash and instrument against receipt, delivery of cash against withdrawal from account, delivery of Demand Drafts, submission of KYC documents and life certificate at the premises/ residence of such customers.

1. To strengthen and smooth customer services and cost effective services rendered by the Bank's, following service charges to be recovered:-

Sr	Services rendered by the Bank	Terms and conditions	Service Charge
1	Pick up of cash and instrument against receipt	Radius of 3 KM area from the Home Branch	<b>Rs75/- per occasion + Cash Handling Charges</b>
2	Delivery of cash against withdrawal from account	Radius from 3 KM area of the Home Branch	<b>Rs 75/- per occasion + Cash Handling Charges</b>
3	Delivery of Demand Drafts,	Radius from 3 KM area of the Home Branch	<b>Rs 75/- per occasion + DD issuance charges.</b>
4	Submission of Know Your Customer (KYC) documents and life certificate at the premises/ residence of such customers, form no 15H	Radius from 3 KM area of the Home Branch	<b>Rs 75/- per occasion</b>
5	Other Basic Bank Services e. g. delivery of cheque book	Radius from 3 KM area of the Home Branch	<b>Rs 75/- per occasion + Service charges (if any)</b>



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<b>Cash Handling Charges w.e.f. 01.11.2018</b>	
Cash Handling Charges ( Both for Currency Notes and Coins)	(1) All types of accounts except SB and Term Deposit (2) No charges up to 1000 pieces (3) Above 1000 pieces @ Rs.10/-per 100 pieces or part thereof Maximum Rs.10,000/-

In the event of receipt of request for waiver of charges from the aforesaid category of customers, the powers to waive the charges up to 25% are given to Branch Manager and up to 50% with Regional Heads. Both the authorities having power of waiver will be advised to use powers judiciously.

#### **Concessions available for Senior Citizens in Service Charges**

- ❖ Senior Citizens shall be allowed two Remittances / Collections aggregating to ₹25,000/-per month free of charges for personal use.
- ❖ No condition of maintenance of minimum balance.
- ❖ The accounts should be in single name of senior citizen or jointly with a close relative where senior citizen is principal account holder.
- ❖ 50% concession in:
  - Duplicate passbook and statement.
  - Cheque book issuance charges
  - Stop payment instructions
  - Closure of account
  - Issuance of duplicate draft /revalidation of draft / cancellation of drafts/other instruments
- ❖ No charges for cancellation / revocation of stop payment instructions
- ❖ 10% additional concession on advanced locker rent to senior citizen is available subject to the condition of maintaining quarterly average balance of ₹50000 and above shall also continue
- ❖ No service charges for attestation / certificate

#### **Concession for Blind /Disabled /DIVYANG and Institutions set up for their benefit**

- ❖ Institutions which are exempted from payment of income tax and especially set up for benefits of blinds, disabled and differently abled be allowed:
  - Collection of up-country instruments at par
  - Payment made by these institutions to their own beneficiaries by way of DDs /TTs be allowed free of charges.
- ❖ Further, in the individual accounts of these categories of persons, identified and confirmed by the Branch Manager at the time of opening of accounts, the issue of RTGS/NEFT/IMPS/DDs





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/TTs be allowed free of charge. Such concessions to be permitted on transactions issued to be debit of the persons' accounts and not against cash payment.

- ❖ Waiver of collection charges for instruments up to ₹50,000/- at par collection.
- ❖ No condition of maintenance of minimum balance for Blind /Disabled / Divyang persons.
- ❖ No service charges for attestation / certificate for Blind /Disabled / Divyang persons

We confirm that all related statutory guidelines/circulars issued by RBI/Govt. of India have been incorporated in the policy.

