

## GIST of GUIDELINES

(Ref. Circular No. 1829 dt.30/12/2017)

### On Banking facilities to Senior Citizens/Differently Abled Persons/ Visually Impaired Persons.

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).

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.

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.

4. **Automatic conversion of status of account** - A fully KYC compliant account should automatically be converted in to 'Senior Citizen Account' based on the date of birth maintained in the Bank's records. Such functionality is under development with our DIT Dept and expected to be made live by 31<sup>st</sup> March 2018.

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.
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. **Door Step Banking** - In view of difficulties faced by Senior Citizens 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 to be made by branches to provide basic banking facilities 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.

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**OPERATIONS DEPARTMENT CUSTOMER SERVICE CELL**

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.

To strengthen and smooth customer services and cost effective services rendered by the Bank's, we propose the following service charges:-

Sr	Services rendered by the Bank	Terms and conditions	Service Charge proposed
1	Pick up of cash and instrument against receipt	Radius of 3 KM area from the Home Branch	Rs 50/- per occasion + Cash Handling Charges
2	Delivery of cash against withdrawal from account	Radius from 3 KM area of the Home Branch	Rs 50/- per occasion + Cash Handling Charges
3	Delivery of Demand Drafts,	Radius from 3 KM area of the Home Branch	Rs 50/- per occasion + DD issuance charges.
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	Rs 50/- per occasion
5	Other Basic Bank Charges e. g. delivery of cheque book	Radius from 3 KM area of the Home Branch	Rs 50/- per occasion + Service charges (if any)

**Cash Handling Charges w.e.f. 01.11.2018**

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/-
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