

GIST OF GUIDLINES

Banking Facilities to Senior Citizens/ Differently Abled Person/ 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 Citizen/ 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.
 - ✓ In Branches where there is limited staff provided, then such customers to be served on priority without queue. In other words, Senior Citizens, differently abled persons, persons with chronic ailments and visually impaired persons should be given priority and be served without standing in the queue.
2. **Ease of submission of Life Certificate:-** In addition to the facility of Digital Life Certificate at any Branch under “Jeevan Praman” scheme of Government, **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 the 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.
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.
5. **Additional Facilities to Visually impaired customers:-** It should be requested that the facilities provided to sick/ old/ incapacitated person 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 from 15G/ H:-** Branches to provide Senior Citizen and Differently Abled Person, door step pick up of 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 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 above aforesaid Basic Banking Facilities at the premises/ residence of such customers.

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 Facility 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, the following service charges to be recovered from Senior Citizens and Differently albed etc customers:-

Sr	Services rendered by the Bank	Terms and conditions	Service Charge w.e.f. 01/08/2021 (Credit Monitoring Dept Circular no 2751 dated 28/07/2021)
1	Pick up of cash and instrument against receipt	Radius of 3 KM area from the Home Branch	Rs 75/- per occasion + GST
2	Delivery of cash against withdrawal from account	Radius from 3 KM area of the Home Branch	Rs 75/- per occasion + GST
3	Delivery of Demand Drafts,	Radius from 3 KM area of the Home Branch	Rs 75/- per occasion + GST + 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 75/- per occasion
5	Other Basic Bank Charges e. g. delivery of cheque book	Radius from 3 KM area of the Home Branch	Rs 75/- per occasion + GST + Service charges (if any)