
SUB: BANKING FACILITY FOR SENIOR CITIZEN, DIFFERENTLY ABLED AND VISUALLY IMPAIRED PERSONS

The Reserve Bank of India vide their Notification DBR No Leg. BC 96/09.07.005/2017-18 dated 9th November, 2017 has conveyed that it has been observed that there are occasions when banks discourage or turn away senior citizens and differently abled persons from availing banking facilities in branches. Notwithstanding the need to push digital transactions and use of ATMs, it is imperative to be sensitive to the requirements of senior citizens and differently abled persons.

In view of the above, RBI has advised banks to put in place appropriate mechanism with the following specific provisions for meeting the needs of such customers so that they are able to avail of the bank's services without difficulty. The bank has already issued guidelines vide circular number 53/09/2015-16 dated 26.0.2015 in this regard. However, guidelines are reiterated along with the new directives received from RBI.

a) Dedicated Counters / Preference to Senior Citizens, Differently abled persons

Branches are advised to provide a clearly identifiable dedicated counter or a counter which provides priority to Senior Citizens and people who are differently abled including visually impaired persons

b) Ease of submitting Life Certificate

As per extant guidelines issued by Deptt of Government and Bank Accounts, in addition to the facility of Digital Life Certificate under "Jeevan Praman" Scheme, pensioners can submit physical Life Certificate form at any branch of the pension paying bank. However, it is observed that often the same is not updated promptly by the receiving branch in the Core Banking Solution System of the bank, resulting in avoidable hardship to the pensioners. RBI has advised banks to ensure that when a Life Certificate is submitted in any branch, including a non-home branch, of the pension paying bank, the same is updated / uploaded promptly in CBS by the receiving branch itself, to avoid any delay in credit of pension.

c) Cheque Book Facility

- Branches shall issue cheque books to customers, whenever a request is received, through a requisition slip which is part of the cheque book issued earlier.
- Branches are advised to provide min.25 cheque leaves every year, if requested in savings bank account, free of charge.
- Branches shall not insist on physical presence of any customer including senior citizens and differently abled persons for getting cheque books.
- Branches may also issue cheque books, on requisition, by any other mode as per bank's laid down policy.
- The RBI has further clarified that providing such facility in BSBDA accounts will not render the account to be classified as non-BSBDA.

d) Automatic conversion of Status of Accounts

RBI has observed that in some banks, even fully KYC compliant accounts are not automatically converted into 'Senior Citizen Accounts' on the basis of date of birth maintained in the bank's records. Branches are advised that a fully KYC compliant account should automatically be converted into a 'Senior Citizen Account' based on the date of birth available in bank's records.

e) Additional Facilities to Visually Impaired Customers

Branches are advised that the facilities provided to sick / old/ incapacitated persons vide paragraph 9 of RBI Master Circular DBR.No.Leg.BC.21/09.07.006/2015-16 dated 01.07.2015 on Customer Service in Banks (regarding operations 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 visually impaired customers.

f) Ease of filing Form 15G / H

Branches are advised to provide Sr Citizens and differently abled persons Form 15G / H once in a year (preferably in April) to enable them to submit the same, where applicable, within the stipulated time.

g) Door Step Banking

RBI had issued instructions on Doorstep Banking vide their circular DBOD.No.BL.BC.59/22.01.010/2006-2007 dated 21-02-2007 under section 23 of the Banking Regulation Act 1949. However, in view of the 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 ,branches are advised to take concerted efforts 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.
