



बैंक ऑफ़ बड़ौदा Bank of Baroda

एचओ:बीआर:112 : 27

दिनांक: 20.01.2020

परिचालन एवं सेवाएं विभाग
प्रधान कार्यालय, बड़ौदा

भारत में स्थित सभी शाखाओं/ कार्यालयों के लिए परिपत्र

सब फाइल-जीईएन-1

प्रिय महोदय/ महोदया,

विषय: दृष्टिबाधित व्यक्तियों को बैंकिंग सुविधा प्रदान करना

हम आपका ध्यान दृष्टिबाधित व्यक्तियों को बैंकिंग सुविधा प्रदान करने से संबंधित अपने परिपत्र सं. एचओ:बीआर:106:18 दिनांक 24.01.2014, एचओ:बीआर:108:227 दिनांक 26.12.2016, एचओ:बीआर:109:231 दिनांक 20.12.2017 और एचओ:बीआर:110:56 दिनांक 04.04.2018 की ओर आकर्षित करते हैं.

इसमें अन्य बातों के साथ-साथ दिव्यांग व्यक्तियों जैसे कि शारीरिक रूप से अक्षम एवं दृष्टिबाधित आदि को विभिन्न प्रकार की बैंकिंग सुविधाएं जैसे कि खाता खोलने, एटीएम सुविधा और लॉकर सुविधा आदि उपलब्ध कराने के बारे में सूचित किया गया था.

तथापि, हमें ग्राहकों से शिकायतें प्राप्त हो रही हैं कि दूरस्थ क्षेत्रों में दृष्टिबाधित व्यक्तियों को बैंकिंग सुविधाएं प्राप्त करने में दिक्कतों का सामना करना पड़ रहा है.

अतः हम अनुलग्नक के अनुसार दिशानिर्देशों को दोहरा रहे हैं.

उपर्युक्त के अलावा हाथ/ पाँव के अंगूठे के निशान /दो स्वतंत्र गवाहों द्वारा पहचान और इस तरह के ग्राहकों की ओर से राशि आहरण करने के लिए किसी व्यक्ति को प्राधिकृत करना आदि के माध्यम से दृष्टिबाधित ग्राहकों को खाते के परिचालन की सुविधा भी उपलब्ध कराई जाएगी.

कृपया इन दिशानिर्देशों का अनुपालन सुनिश्चित करें और यह भी सुनिश्चित करें कि दृष्टिबाधित व्यक्ति बैंकिंग सेवा पाने से वंचित न रहें.

भवदीय,

(के. आर. कनोजिया)

महाप्रबंधक

(परिचालन एवं सेवाएं)

प्रधान कार्यालय - परिचालन एवं सेवाएं विभाग, "बड़ौदा भवन", 7वां तल, आर सी दत्त रोड, अलकापुरी, बड़ौदा-390 007. भारत
Head Office - Operations & Services Dept. "Baroda Bhavan", 7th Floor, R. C. Dutt Road, Alkapuri, Baroda - 390007. INDIA.
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बैंक ऑफ़ बड़ौदा Bank of Baroda

HO:BR:112-27

Date: 20-01-2020

**OPERATIONS & SERVICES DEPARTMENT
HEAD OFFICE, BARODA**

Sub file / Gen-1

Dear Sir / Madam,

Re : Banking facility to Visually Impaired persons

We invite your attention to our circulars No. HO:BR:106:18 dated 24.01.2014, HO:BR:108:227 dated 26.12.2016, HO:BR:109:231 dated 20.12.2017 and HO:BR:110:56 dated 04.04.2018 regarding extending various Banking facilities to persons with disabilities.

It was inter alia advised to extend various banking facilities such as opening of account, ATM facility, Locker facility etc., to person with disabilities such as Physically challenged, Visually impaired etc.

However, we are in receipt of complaint from customer that visually impaired persons are facing difficulties in getting banking services in remote areas.

We therefore, reiterate the guidelines as per annexure.

In addition to above, the facility for 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 the visually impaired customers.

Please ensure compliance and ensure that visually impaired person should not be deprived of from getting banking services

Yours faithfully,

(K.R. Kangia)

General Manager

(Operations & Services)

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Procedural Guidelines

Providing Banking Facilities to Visually Impaired Persons –Decision of Chief Commissioner for persons with disabilities

I. Opening of an Account:

Procedure:

1. Visually impaired person **must come in person** for opening the account.
2. He/She may be allowed to open the account either singly/jointly, whom he/she considers reliable.
3. The Officer/Manager of the branch should **read out the rules** of business and other terms and conditions in the presence of a witness known to the bank.

The signature of the witness, for having done this be obtained in the account opening form.

4. **Two passport size photographs** of the visually impaired person be obtained and affixed one each on the Account Opening Form and Passbook.

The signature/ thumb impression (LHTI/RHTI) of the visually impaired person and the counter signature of the Manager/Officer should be affixed on the photograph.

5. Even in case of literate visually impaired person, in addition to his signature, thumb impression should be obtained on the Account Opening Form.
6. **The account has to be clearly marked as "the account holder is visually impaired".**
7. **Cash payments** to a visually impaired person should always be made in the **presence of a person known to the bank who should sign as a witness.** While such a witness should be preferably customer of the Bank, a Bank official other than the paying cashier may also sign as a witness.
8. Considering each case on its merits, discretion to the next of kin of a visually impaired customer to operate his / her account as a representative of the visually impaired person by taking necessary precautions, such as obtention of letter of authority/mandate to operate the account may be allowed.
9. **Passbook should always be brought** by visually impaired person for withdrawal and the entries and **balance should be read out to him in confidence.**
10. **Operations** are restricted to self-withdrawals through **withdrawal slip only.** In exceptional cases, chequebooks may be issued.

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II. Issue of Post-dated Cheque Books to visually impaired persons:

Procedure:

1. Issue of requisite number of postdated cheques to visually impaired persons **for the purpose of availing financial assistance can be permitted.**
2. A written request shall be obtained from such persons indicating the details of loan facility availed by them and the number of installments payable etc.
3. A copy of the sanction, wherever possible, of such financial institutions, should also be obtained.
4. The applicant should affix his LHTI/RHTI on the request letter and attested by a customer well known to the bank.
5. Upon review of the need for issuance of cheque books to the applicant and after verification of the photograph, branch manager should specifically authorize issue of number of cheque leaves to be issued.
6. The cheque leaves should be drawn payable in favour of the financial institution's account of so and so (e.g. Canara Bank A/c. Sri/Smt.). The amount and date on the cheque leaves also should be filled up.
7. The issue of cheque leaves should be recorded in the cheque book issued register and applicants' LHTI/RHTI should be got affixed and the same should be got attested.
8. Supervisor should note the particulars of such cheque leaves on the letter of request clearly indicating that they are drawn in favour of the Financial Institution.
9. Issue of cheque books be done through FINACLE.

Full particulars of the cheques issued including the serial numbers, beneficiary, amount, date etc. should be recorded under General Details page in Customer Master through HCUMM menu.
10. The branch manager/authorized officer should ensure that the required number of cheque leaves are issued and the LHTI/RHTI of the applicant is affixed on the cheque leaves which should be attested by the branch officials as per the text given in circular No.HO:BR:105:234 dated 06.11.2013 which is reiterated below:-

"RHTI / LHTI of Shri / Ms. verified without any liability on our part"

Date: _____
11. When the cheques are received for payment, they should be scrutinized in all respects and ensure that the cheques are paid only in favour of Financial Institutions.

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III. Locker Operations:

Procedure:

1. Visually impaired person may be provided with a locker facility. He / She must be a customer of the branch, having SB account.
2. Suitable locker convenient for operations may be allotted.
3. Apart from Locker agreement, suitable indemnity should also be obtained, depending upon the mode of locker operation.
4. He may be given the following options for operation of locker:

Operation – Singly

- a) Operation – Singly with the assistance of a reliable person, as per the choice of the applicant.
 - b) Operation – Jointly
5. Branches may encourage the applicant to singly operate the locker, if the applicant, so desires.

a. Operation – Singly:

1. The applicant may be clearly informed that Bank is not responsible for the contents kept in the locker. A suitable letter of undertaking may be obtained in the beginning.
2. Locker can be operated by the locker holder singly.
3. It should be informed to the customer that any operation carried out in the locker by the locker holder is at his/her own risk and bank is not liable for any claim made at a future date.
4. If the applicant is confident of operating the locker, without any assistance, he/she may do so.
5. In case of necessity, supervisor in-charge of lockers may accompany the locker holder and assist him/her for locker operations.
6. For each and every locker operation made, a separate attendance register be maintained wherein the mode of operation should be clearly recorded. In case the supervisor accompanies and assists the locker holder the supervisor's signature should also appear in the attendance register, along with the LTHI / RTHI of the locker holder.
7. As soon as the locker operation is over, supervisor-in-charge of lockers should go personally to the locker room and verify that the particular locker cabinet is securely locked and that no item has been left out in the locker room. This has to be done, before allowing any other person to carry out their locker operations.
8. The supervisor should inform the customer before he/she leaves the branch premises, that he has verified the locker cabinet and that it has been securely

locked and that no item has been left out in the locker room. This would enhance the confidence of the locker holder.

9. A declaration from the applicant for being informed by the bank official on the above lines may be obtained duly countersigned by the Supervisor-in-Charge of lockers.

b. Operation – Singly with the assistance of a reliable person, as per choice of the applicant:

1. The name and address of the person, his relationship to the applicant, if any, etc., shall be provided by the locker applicant and the same should be recorded in the locker register.
2. The photograph of the person who is nominated for assistance should be obtained and affixed in the locker register.
3. Whenever the nominated person accompanies the locker holder his/her identity has to be first verified through his/her photo and signature and then only operation has to be allowed.
4. Locker attendance register should bear the signatures of both, the locker holder and the nominated person.
5. For each operation, the same nominated person alone should accompany the locker holder. In other words, different persons accompanying the locker holder on varying occasions should not be allowed.

c. Operation – Jointly:

1. Visually impaired person may have joint operation facility.
2. The joint locker holder should not be a visually impaired person.
3. The joint account holder should never be permitted to operate the locker without the presence of the visually impaired account holder.
