

HO:BR:115:176

Date:05.07.2023

Operations & Services Department
Head Office, Baroda

CIRCULAR TO ALL BRANCHES/OFFICES IN INDIA

Madam/Dear Sir,

Re: Banking facility to visually impaired/blind persons

We invite reference 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, HO:BR:110:56 dated 04.04.2018 and HO:BR:114:197 dated 15.09.2022 regarding extending various Banking facilities to persons with disabilities.

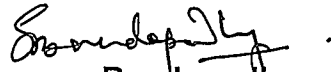
As per RBI master directions on Customer Services issued vide their letter no. RBI/2015-16/59 DBR No.Leg.BC.21/09.07.006/ 2015-16 dated 01.07.2015 "**Banks should ensure that all the banking facilities such as cheque book facility including third party cheques, ATM facility, Net banking facility, locker facility, retail loans, credit cards etc., are invariably offered to the visually challenged without any discrimination**".

Of late we are receiving many queries from Branches/Operational units with regard to issuance of cheque book to visually impaired/blind persons. For clarity in this matter, we are reiterating the guidelines for providing banking facilities to visually impaired/blind persons in the annexure attached with the circular.

Branches are advised to follow the extant guidelines while providing banking services to visually impaired/blind persons and provide all the possible support and help to such persons for their banking needs and operations in their accounts.

Please ensure compliance.

Regards,


Swapna Bandopadhyaya
General Manager
Operations & Services

Encl: Annexure

Procedural Guidelines

Providing Banking Facilities to Visually Impaired/blind Persons

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, cheque books may be issued.
11. A visually impaired/blind person may at her/his own risk, open ordinary or cheque operated deposit account in her/his sole name or jointly with other person(s).
12. In case of cheque operated account, the visually impaired/blind person may operate the account singly (i.e. self-operated or through a power of attorney) or jointly with any other person as given below:

A. Single Account – Operation by cheque in the account in sole name of a visually impaired/blind depositor

- (i) Operation by cheque in the visually impaired/blind depositor's account in the sole name to be permitted, under the signature of a duly constituted power of attorney of the account holder.
- (ii) Where the depositor declines to operate her/his account in the sole name through a power of attorney and insist on self-operated cheque facility account, her/his request may be acceded to, only if, the depositor agrees to furnish an undertaking that the self-operated cheque book facility be provided/extended to the depositor/customer at her/his own risk.

B. Joint Account - Operation by cheque in the joint account of visually impaired/blind depositor(s).

- (i) Where one of the depositor is visually impaired/blind, a joint account, to be operated by 'either or survivor' or 'anyone or survivor(s)' may be opened and only the co-depositor, who is not blind, is allowed to operate on the account by means of cheques.
 - (ii) In case, both/all the joint holders are visually impaired/blind, then the account will be operated as given below:
 - a. Under the duly constituted attorney of the (visually impaired/blind) joint account holders.
 - b. Where the visually impaired/blind depositors/account holders decline to operate their 'cheque facility account' in joint names through a 'power of attorney', their request may be acceded to, only if, both/all the joint account holders agree to furnish an undertaking that the 'self-operated cheque book' be permitted to the account holders at their own risk.
13. On receiving the cheque book, the depositor should bring it to the Bank for branding of caution stamp and/or attestation of the thumb impression.
14. The Bank official shall arrange for branding of the caution stamp "**CARE – DEPOSITOR VISUALLY IMPAIRED**" on the cheque book (each cheque leaf) to alert the Bank officials/operational staff.
15. The cheque, where the deposit(s), thumb impression is not attested by the Bank official, shall be dishonoured when presented for payment.
16. For cash withdrawal the visually impaired person should personally present herself/himself before the Bank official who will facilitate in filling up the cheque.
17. In case of self-operated cheque facility account of visually impaired/blind depositors, the **third party cash payment of self drawn cheques** is not permitted.

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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.

Handwritten signature/initials

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

IV. Issuance of ATM cards (Refer Circular no. HO:BR:113:25 dated 01-02-2021) issued by Digital Banking Department

Visually impaired persons maintaining any of the account type mentioned above with mode of operation as "self" can also be issued debit card. However, branches must ensure the followings:-

- Visually impaired person must come in person for applying for ATM debit card facility.
- Branch must clearly super scribe on the application as "the account holder is visually impaired".
- The officer / manager of the branch should read out the rules of business and other terms and condition in the presence of a witness known to the Bank. The signature of the witness, for having done this, shall be obtained and kept on record.
- The customer may be clearly informed that any operation carried out in the ATM, is at his/ her own risk and Bank is not liable for any claim made at a future date.
- A suitable declaration from the customer for being informed by the bank officials on the above lines may be obtained duly countersigned by the Branch Manager in presence of witness.

