



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**

एचओ:बीआर:108:227

दिनांक: 26.12.2016

**परिचालन एवं सेवाएं विभाग**

**प्रधान कार्यालय, बड़ौदा**

टेलीफोन नं. 0265-2307815

ई-मेल: [operations.ho@bankofbaroda.com](mailto:operations.ho@bankofbaroda.com)

भारत में सभी शाखाओं/ कार्यालयों को परिपत्र

सब फाइल: जीईएन-1

प्रिय महोदय/ महोदया,

**विषय: दिव्यांग व्यक्तियों जैसे वृद्ध और निःशक्त, दृष्टि-दिव्यांग, श्रवण-दिव्यांग, शारीरिक रूप से निःशक्त और मानसिक मंदताग्रस्त आदि व्यक्तियों को बैंकिंग सुविधाएं मुहैया करवाना.**

हम दिव्यांग व्यक्तियों को विभिन्न बैंकिंग सुविधाएं उपलब्ध कराने से संबंधित अपने परिपत्र सं. एचओ:बीआर:105:234 दिनांक 06.11.2013 की ओर आपका ध्यान आकर्षित करते हैं.

इस परिपत्र में अन्य बातों के साथ-साथ सूचित किया गया था कि दिव्यांग व्यक्तियों जैसे कि शारीरिक रूप से निःशक्त, दृष्टि-दिव्यांग व्यक्तियों आदि को खाता खोलने की सुविधा, एटीएम सुविधा, लॉकर सुविधा आदि जैसी विभिन्न बैंकिंग सुविधाएं उपलब्ध करवाई जाए.

दृष्टि-दिव्यांग व्यक्तियों के नाम पर खाता खोलने के विस्तृत दिशानिर्देश तथा जिन्हें **ऑटिज्म, सेरिब्रल पाल्सी, मानसिक मंदता और बहुविध विकलांगता** हो ऐसे ग्राहकों को उत्तर दिनांकित चेक बुक जारी करने की प्रक्रिया भी उपरोक्त परिपत्र में स्पष्ट की गई है.

तथापि, हमें दिव्यांग व्यक्तियों के लिए मुख्य आयुक्त के कार्यालय से शिकायत प्राप्त हुई है कि बैंक दृष्टि-दिव्यांग व्यक्तियों को चेक बुक सुविधा उपलब्ध नहीं करा रहा है.

अतः हम पुनः दोहराते हैं कि श्रवण-दिव्यांग (मूक और बधिर), दृष्टि-दिव्यांग और शारीरिक रूप से निःशक्त व्यक्तियों को बिना किसी भेदभाव के खाता खोलने की सुविधा, डेबिट कार्ड, लॉकर सुविधा आदि बैंकिंग सुविधाएं उपलब्ध करवाई जानी चाहिए. आपकी सुलभता के लिए हम अनुलग्नक में परिचालन दिशानिर्देश उपलब्ध करा रहे हैं. शाखाओं को सूचित किया जाता है कि दिशानिर्देशों को ध्यानपूर्वक नोट करें और उनका कड़ाई से अनुपालन सुनिश्चित करें.

शाखाओं को सूचित किया जाता है कि अनुलग्नक में प्रस्तुत अधिनियम (मानसिक विकलांगता अधिनियम) के तहत **ऑटिज्म, सेरिब्रल पाल्सी, मानसिक मंदता और बहुविध विकलांगता** से ग्रसित व्यक्तियों को दी जानेवाली सुविधाओं के बारे में प्रमुख विवरण शाखा में उपयुक्त स्थान पर प्रदर्शित करना सुनिश्चित करें.

शाखाओं से अनुरोध है कि दिव्यांग व्यक्तियों और उनकी विशिष्ट आवश्यकताओं की ओर विशेष ध्यान दें.

सभी स्टाफ सदस्यों को दिव्यांग व्यक्तियों को पूर्ण सहयोग प्रदान करना चाहिए और दिव्यांग व्यक्तियों के अभिभावकों/ रिश्तेदारों का मार्गदर्शन करना चाहिए.

क्षेत्रीय प्रमुख सुनिश्चित करें कि अनुलग्नक में दी गई सूचना/ नोटिस सभी शाखाओं में प्रदर्शित की जाती है.

भवदीय,

हस्ता

(राजीव के गर्ग)

उप महाप्रबंधक

(परिचालन एवं सेवाएं)

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Date: 26.12.2016

OPERATIONS & SERVICES DEPARTMENT  
HEAD OFFICE, BARODA

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**CIRCULAR TO ALL THE BRANCHES IN INDIA**

**Sub file / Gen-1**

Dear Sir / Madam,

**Re : Banking facility to persons with disabilities such as Old & Incapacitated, Visually impaired, hearing impaired, physically challenged, mentally retarded etc.**

We invite your attention to our circular HO:BR:105:234 dated 06.11.2013 on 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.

The detailed procedural guidelines for opening of account in the name of Visually Impaired persons and issuance of post dated cheque books to such customers, **Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities** were also explained in the above circular.

However, we have received complaint from Court of Chief Commissioner for persons with disabilities that bank is not providing cheque book facility to visually impaired person.

We, therefore, reiterate that all types of banking facilities such as opening account, Debit Card, Locker facility etc should be provided to persons with disabilities such as Hearing Impaired (Deaf and Dumb), Visually impaired and Physically challenged without any discrimination. For the sake of convenience we reproduce the operational guidelines as per Annexure. **Branches are advised to take careful note of the guidelines and ensure observance there of meticulously.**

Branches are advised to ensure to display at prominent place essential details about the facilities under the enactment (Mental Disabilities Act) i.e. **Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities as given in annexure**

Branches are requested to pay special attention to persons with disabilities and their special needs.

**All staff should render wholehearted support and assistance to disabled persons and provide guidance to the parents / relatives of the disabled persons.**

Regional Heads to ensure that the information / notice as suggested in the annexure is displayed in all the Branches.

Yours faithfully,

Sd/-

(Rajeev K Garg)  
Deputy General Manager  
(Operations & Services)

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**ANNEXURE TO CIRCULAR No. HO:BR:108:227 dated 26.12.2016**

**Procedural Guidelines**

**1. Operation of Accounts by Old & Incapacitated Persons**

**Opinion of IBA on obtaining signature of Old & Incapacitated Persons is as under:**

"In terms of the General Clauses Act, the term "Sign" with its grammatical variations and cognate expressions, shall with reference to a person who is unable to write his name, include "mark" with its grammatical variations and cognate expressions. The Supreme Court has held in AIR 1950 – Supreme Court, 265 that there must be physical contact between the person who is to sign and the signature can be by means of a mark. This mark can be placed by the person in any manner. It could be the toe impression, as suggested. It can be by means of mark which anybody can put on behalf of the person who has to sign, the mark being put by an instrument which has had a physical contact with the person who has to sign".

**(i) Types of sick / old / incapacitated account holders**

The sick / old / incapacitated account holders fall into following categories:

- (a) An account holder who is too ill to sign a cheque / cannot be physically present in the bank to withdraw money from his bank account but can put his/her thumb impression on the cheque/withdrawal form;
- (b) An account holder who is not only unable to be physically present in the branch but is also not even able to put his/her thumb impression on the cheque/withdrawal form due to certain physical incapacity

**(ii) Operational Procedure**

- (a) Wherever thumb or toe impression of the sick/old/incapacitated account holder is obtained, it should be identified by two independent witnesses known to the bank, one of whom should be a responsible bank official.
- (b) Where the customer cannot even put his / her thumb / toe impression and also would not be able to be physically present in the branch a mark can be obtained on the cheque / withdrawal form which should be identified by two independent witnesses, one of whom should be a responsible bank official.
- (c) The customer may also be asked to indicate to the branch as to who would withdraw the amount from the branch on the basis of cheque / withdrawal form as obtained above and that person should be identified by two independent witnesses. The person who would be actually drawing the money from the bank should be asked to furnish his signature to the bank.

**(iii) Facility to sick / old / incapacitated non-pension account holders**

The facilities offered to pension account holders should be extended to the non-pension account holders also who are sick / old / incapacitated and are not willing to open and operate joint accounts.

**2. 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.

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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.

## **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 chequebooks 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 chequebook 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.

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10. The branch manager/authorised 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:96:133 dated 24<sup>th</sup> June 2004 which is reiterated below:-

“RHTI / LHTI of Shri / Ms verified without any liability on our part”

Manager, Bank of Baroda Branch \_\_\_\_\_

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.

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

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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.

**3. For opening account of physically challenged person, hearing impaired the guidelines applicable to other customers should be followed.**

**4. Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities**

As per RBI instructions vide its Master Circular RBI/2013-14/69 DBOD No.Leg.BC. 22 /09.07.006/2013-14 July 1, 2013 on Customer Service advised that banks can accept the guardianship certificates in regard to persons with disabilities issued by the Local Level Committees set up under the National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999. Therefore, branches may rely upon the Guardianship Certificate issued either by the District Court under Mental Health Act or by the Local Level Committees under the above Act for the purpose of opening / operating bank accounts and allow to open and operate the bank account as long as he remains the legal guardian. [A list of Local Level Committees](#) is given in the Book of Instruction, 2012 - Volume on Deposits - Appendix XV. Branches should give proper guidance so that the parents / relatives of the disabled persons do not face any difficulties in this regard.

**Notice to be displayed at Branch :**

The address of the local level Committee and notice as given hereunder should be displayed at conspicuous place in the Branch in the local language and English / Hindi (or both). (The address of local level Committees pertaining to the area of branch should be mentioned from the list from Book of Instructions, 2012 volume on Deposits and also available on website <http://thenationaltrust.in/NewWeb/LLC.html>)

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**Notice**

Dear Customers

- A Legal Guardian appointed by Local Level Committee under Disabilities Act, 1999 can open and operate account of persons with disabilities i.e. **Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities** as long as he/she remains Legal Guardian.
- For opening accounts of the **Persons with disabilities** parties can approach the Local Level Committees, for the purpose of issuance of the guardianship certificate and that the certificate issued under the Mental Disabilities Act is acceptable to the bank.
- The details of the Local Level Committees of our area is as under:  
Address of Committee: \_\_\_\_\_  
\_\_\_\_\_

Branch Manager

.....

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