

## **ii. Facilities to old/ sick/ incapacitated /physically impaired customers:**

### **Types of disabling circumstances:**

1. An account holder who is too ill to sign a cheque/ cannot be physically present in the bank to withdraw money from his/her bank account but can put his /her thumb impression on the cheque/ withdrawal form but capable of understanding the transaction.
2. An account holder who is not only unable to be physically present in the bank but is also not even able to put his/her thumb impression on the cheque/ withdrawal form due to certain physical incapacity but capable of understanding the transaction.

### **Operational procedure:**

1. 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.
2. Where the customer cannot even put his/her thumb impression and also would not be able to be physically present in the Bank, 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.
3. The customer should indicate to the bank as to who would withdraw the amount from the Bank on the basis of cheque/ withdrawal form as obtained above. Such person should be identified by two independent witnesses. The payment should be made to the identified person against his/ her signature.
4. In respect of opening/ operations of bank accounts by a person who had lost both his hands and could not sign the cheque/ withdrawal form, the signature can be by means of a mark placed, by the person in any manner including toe impression.