

iii. FACILITIES TO VISUALLY IMPAIRED PERSONS:

Opening of accounts:

1. We invite your attention to HO: O&M Cir. No. DEP.49/2004-05 dated 17.02.2005 on the procedure while opening accounts for Visually impaired persons. Presently, we are allowing Visually impaired persons to open SB and Term Deposits. **Opening of Current Account is not allowed.**
2. All loan products can be availed by Visually impaired customers.
3. In case of joint account, we stipulated that Joint holder should not be visually impaired person.

Issue of Cheque books:

Cheque books may be issued to accounts of Visually Impaired persons only after a careful assessment of the requirements, on a case to case basis and after the need for a cheque book is satisfactorily explained to the Bank. In such cases, the risks involved in loss of cheque books or leaves being surreptitiously removed by someone and misused must be clearly explained to the depositor. It must be made clear that the Bank will not be held responsible for any misuse of the cheque book.

Where the account holder is also illiterate, it would be safe to allow cheque book facility under the signature of a person having notarised power of attorney to act on behalf of the illiterate Visually impaired person.

Wherever cheque book facility is required, to be given as post dated cheque for availing loans from other financial institutions/banks, the Left/Right Hand thumb impression of the account holder may be verified /certified by the officer-in-charge to enable the Visually impaired persons to avail loans.

Loans and advances and Execution of documents:

Loans can be granted to visually impaired persons individually depending on the viability of the scheme and repayment capacity. In that case, the loan document should be read over and explained to the visually impaired borrower before he/she executes the documents and a letter to that effect should be taken from a witness.

Lockers:

Lockers are issued to visually impaired persons and the detailed guidelines are furnished in HO: O & M Cir. No. CRA.60/2005-06 dated 07.01.2006. We inform:

- Operation singly or singly with the assistance of a reliable person, as per the choice of the applicant.
- A visually impaired customer may request the person in-charge of the locker to be present when the locker is opened or to check if nothing has been left behind or fallen after the locker is closed.