



## **Customer Service** **Senior Citizens and differently-abled Persons**

Banks are oriented towards providing better customer services to customers as these services have cascading impact on the betterment of the society. All through, Bank are committed to provide hassle-free banking facilities to all segment of the society, a sector of Customers which needs a little extra attention is the **Senior Citizen and differently abled Segment**.

To fulfill above objective, various instruction have been given by **Reserve bank of India & Banking Codes and Standards Board of India**, based on which the Bank had issued various circulars from time to time to provide this section of customers, the banking facility without any difficulty and remain sensitive towards their requirement to create healthy- customer-banker relationship.

In spite of all such approaches and steps, some of the grievances of Senior Citizens mentioned below are still need to be address for improvement of services. Branches are advised to take steps to mitigate the below mentioned difficulties faced by them by taking necessary undernoted provision.

### **(a) Additional Rate of Interest applicable on the Fixed Deposits of Senior Citizens :**

Fully KYC compliant accounts will be automatically converted into Senior Citizen Account based on the date of birth available in Bank's records, However, Branch to ensure that no eligible customers in this section should be left to get the benefit of the senior citizens rate during fixed deposits renewal/ auto renewal on attaining sixty years of age.

### **(b) Physical access to branches:**

Senior citizens complaint about the physical access is difficult and ramps are not available. In such cases, Branch may provide hand railings based on availability of space to facilitate convenient access. In case of non availability of such facility the customers should be advised that they can ask for help from the Branch officials.

### **(c) Dedicated counters**

The branches to provide dedicated counter to senior citizens and people who are differently abled including visually impaired persons, depending on the footfalls/ number

of such customers in the branch. Adequate seating arrangement should be made in the visitor area while their banking transactions are processed. In case of space constraints, priority should be given to them for conducting banking transactions where single window concept is not available

**(d) Insist on cheques being deposited in the Branch's drop box**

Drop boxes are viewed as a facility for the customer to avoid standing in long queues. However, branch are advised if a senior citizens may, if so desires, hand over the cheque at the counter against an acknowledgement and they should not compelled to deposit their cheques in the drop boxes.

**(e) Acceptance of life certificate**

The branch should follow instruction given as per **HOIC No: 15386/Dev/2017-18/61 dated 08.12.2017** on “**Banking Facility for Senior Citizens and Differently abled Persons**” for submission of life certificate to avoid any delay in credit of pension.

**(f) Door step facility to senior citizens above 70 yrs of age :**

Senior Citizens sometimes request for door step facility particularly the ones who cannot visit the branch due to illness or disability. Branches should endeavour to extend such a facility for cash withdrawal and other banking services.

**The above services summarize the rights of the Senior Citizens as detailed in the Code of Bank's Commitment to Customers (BCSBI). The Branches must endeavour to address these concerns in order to improve the quality of service to senior citizens and to make their banking experience delightful.**