

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:1240
ANSWERED ON:30.11.2012
BANKS FACILITIES PROVIDED TO SENIOR CITIZENS
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Will the Minister of FINANCE be pleased to state:

- (a) the details of facilities being provided to senior citizens by the nationalised banks ;
- (b) whether these facilities are available in all branches of nationalised banks in the country including Madhya Pradesh ;
- (c) If so, the details thereof and if not, the reasons therefor;
- (d) whether any complaints have been received from pensioners that they are forced to stand in queue with general public for withdrawal of their monthly pension ;
- (e) If so, the details thereof; and
- (f) the remedial steps taken/being taken and guidelines issued by the Government to provide adequate facilities to senior citizens ?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a). Various facilities are provided by the Public Sector Banks (PSBs) to senior citizens like expeditious and hassle free services without having to wait at the queues, extra interest rates on deposits, zero balance saving accounts, premature payment on fix deposits without penalty, submission of life certificate at any branch of banks, provision of drinking water, seating arrangement, door step service, inclusion of a senior citizen in the Customer Service Committee at branch level etc.

Banks are also required to streamline and fine tune the functioning of their Centralized Pension Processing Centres to ensure timely disbursal of pension, commencement of family pension on time and error free calculation of pension.

(b) & (c) : These facilities should be made available to all branches of Public Sector Banks. The Reserve Bank of India has also issued necessary instructions to ensure smooth banking service to the senior citizens, which are applicable to all branches of Public Sector Banks.

(d) & (e) : Occasionally complaints are being received from pensioners on various problems, including problems of standing in the queue with general public in crowded branches of PSBs. The remedial steps are being taken immediately whenever such complaints are received. The Reserve Bank of India has also issued necessary instructions to ensure smooth banking service to the senior citizens. The details of such instructions are available in the website of the RBI at <http://www.rbi.org.in>.

(f): The Reserve Bank of India during its Annual Financial Inspection (AFI) of banks looks into the customers service offered by the banks and for the senior citizens. Wherever deficiencies are observed these are taken up with the respective banks for compliance. Further, during incognito visits undertaken by RBI officials to the branches of the banks, the facilities extended to the Senior Citizens are reviewed and wherever deficiencies are observed these are taken up with the respective banks for remedial action