

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION NO.188

TO BE ANSWERED ON THE 15TH December 2017/ Agrahayana 24, 1939 (SAKA)
Specialized Services to Senior Citizens and Differentlyabled Persons

188. SHRI ASADUDDIN WAISI:

Will the Minister of FINANCE be pleased to state:

- (a) whether Reserve Bank of India (RBI) has asked the banks to provide specialized services to senior citizens and differentlyabled persons through dedicated counters and doorstep banking, if so, the details thereof;
- (b) the number of complaints received by RBI against banks by such persons regarding non-cooperative attitude of the banks;
- (c) whether the banks have sufficient staff to provide doorstep banking facilities to such persons;
- (d) if so, the details thereof; and
- (e) the steps taken or being taken by RBI in coordination with banks for such facilities?

ANSWER

The Minister of State in the Ministry of Finance
(SHRISHIV PRATAP SHUKLA)

(a) to (e): Reserve Bank of India (RBI), vide circular dated November 9, 2017, has required banks *inter alia*, to put in place appropriate mechanism with the following specific provisions for meeting the needs of senior citizens and differentlyabled persons:

- (a) Dedicated counters/ preference to senior citizens and differentlyabled persons
- (b) Prompt updating / uploading in Core Banking System by receiving branch of pension paying bank (including non-home branch) of Life Certificate submitted by pensioners
- (c) Issue of minimum 25 cheque leaves every year, free of charge, and bank not to insist on physical presence of customers for getting cheque book
- (d) Automatic conversion fully KYC-compliant account into a Senior Citizen Account
- (e) Extension of facilities extended to sick / old / incapacitated persons under RBI's Master Circular on Customer Service in Banks (regarding operations of accounts through identification of thumb / toe impression / mark by two independent witnesses and authorising a person who would withdraw the amount on behalf of such customers) to visually impaired customers
- (f) Banks to provide Form 15G/H prescribed under Income Tax Rules once a year
- (g) Banks to make a concerted effort to provide basic banking facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customers (KYC) documents and Life Certificate at the customer's premises/residence

Further, RBI, vide circulars dated February 21, 2007 and May 24, 2007, has permitted banks to prepare schemes for offering doorstep banking facilities to their customers to pick up or deliver cash or demand draft either against cheques received at the counter or requests received through any secure convenient channel, such as phone banking or Internet banking.

RBI has informed that 1,713 and 1,292 complaints were received from senior citizens during 2016-17 and 2017-18 (till November 2017) respectively on various grounds of complaints specified in the Banking Ombudsman Scheme. RBI has stated that "non co-operative attitude of banks" is not a separate ground of complaint. Public Sector Banks (PSBs) have informed that they have sufficient staff to cater to doorstep banking needs of senior citizens and differentlyabled persons.
