

## **Banking Services for Senior Citizens and Differently Abled Persons**

### **PREAMBLE**

We have a strong belief that a satisfied customer is the foremost factor in developing our business. We also believe that the banking industry to achieve its socio-economic objectives needs to provide unhindered banking services to its senior citizen and differently abled customers.

RBI Circulars on Statement on Developmental and Regulatory Policies- Banking Facility for Senior Citizens and Differently abled Persons (RBI/2017-18/89 DBR.No. Leg.BC.96/09.07.005/2017-18 November 9,2017) and Doorstep Banking Services for Senior Citizens and Differently Abled Persons( RBI/2019-20/203 DOR.CO .Leg. . No.59/09.07.005/2019-20) dated March 31, 2020 also lay down guidelines for providing banking facilities for Senior Citizens, differently abled, visually impaired, old and incapacitated persons.

### **POLICY FRAMEWORK**

To facilitate senior citizens and differently abled persons to carry out their banking transactions. We ensure that such customers are able to avail of the bank's services without any difficulty.

Our service managers render all possible assistance to senior citizens and differently abled persons for availing the various banking facilities with ease. Senior citizens and differently abled persons are handled on priority at our branches.

Senior Citizens and differently abled persons can request for cheque books through our branches through a requisition slip or request slip without any charge. This facility is provided for all categories of accounts.

We provide additional banking facility to sick, old, incapacitated and visually impaired customers who are unable to affix their signatures or transact.

We provide senior citizens and differently abled persons Form 15G/H once in a year (preferably in April) to enable them to submit the same, where applicable, within the stipulated time. Customers requiring assistance to submit their Form 15 G/H can contact our branches for any assistance or write to us at [customerservices@barclays.com](mailto:customerservices@barclays.com).

Our Bank accounts are converted to Senior Citizen account automatically. We do not offer differential interest rates on senior citizen accounts and deposits.

On specific requests we shall provide doorstep banking to senior citizens of more than 70 years of age and differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired for pickup of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts and submission of Know Your Customer (KYC)

documents at the premises / residence of such customers. This facility is currently being offered only to saving account customers without any service charge.

We are offering this service on request through our branches in Delhi and Mumbai,. Due to locational and logistical constraints this service shall be provided only on best effort basis at our branch at Nelamangala.

Customers are requested to contact the Branch Managers at the respective branch for availing this facility. The facility is provided through branch staff and is monitored by Branch Manager. In view of the small customer base, the Bank Branch staff shall provide this service personally. Upon receipt of any request for providing doorstep banking facility the Branch Manager shall be informed. Branch Manager shall confirms the request with the customer /relationship manager. The Cash in transit risks are covered by the Bank's insurance coverage. Details of all such requests fulfilled are also informed to the Customer Service head. Considering the limited customer base and number of branches the monitoring mechanism is deemed adequate.

Customer Service Committee shall be regularly updated on the status of implementation of RBI/IBA guidelines for providing service to Senior Citizens and Differently abled persons as well as details of customer requests fulfilled under this policy.

Customer complaints and grievances shall be resolved through the Grievance Redressal Mechanism.

This policy is subject to revision as and when required by the bank or RBI/IBA guidelines issued from time to time.

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