

e-Circular

SYSTEMS AND PROCEDURES.

Sl. No. : 545/2009 - 10

Circular No. : NBG/S&P-MISC/20/2009 - 10

Saturday, October 31, 2009.

The Chief General Manager
State Bank of India
Local Head Office
All LHOs

S&P/SD/424

Dated 30th October, 2009.

Dear Sir,

Provision of Cheque Book Facility to Visually Impaired Persons
Self Operated Cheque Facility to Visually Impaired Persons

In our Bank the 'Self Operated Cheque Facility' was extended to 'Visually Impaired' persons vide Corporate Centre circular no. S&P/04/2009-2010 to mark compliance to the Court Order of Chief Commissioner for persons with disabilities in the case no. 2791/2003/3910.

2. Our extant instructions issued in the context of the provisions **[clause 14- a, b & c]** of the Court Order, provide for:

*i. Where the depositor(s) insist(s) on self operated cheque facility account, the same may be acceded to, only if the depositor agree(s) to furnish an undertaking that the requested facility be provided to her/him/them at her/his/their own risk **[clause 4.2.A.ii & 4.2.B.ii.b]**.*

*ii. Each cheque leaf shall be branded "CARE – DEPOSITOR VISUALLY IMPAIRED" **[clause 4.5 & Annex. B]**.*

*iii. "In case of 'self operated cheque facility account' of visually impaired depositors, the **third party cash payment of self drawn cheques is not permitted**" **[clause 4.11]**.*

*iv. At the time of issuing cheque(s) books, thumb impression of the account holder should be duly affixed on the cheque and authenticated by the bank official under his signature and SS no., along with the bank stamp **[clause 4.8]**.*

3. In view of the revised RBI/IBA guidelines we have suitably modified our instructions. Kindly issue suitable instructions to branches/offices under your control as per the enclosed draft circular no S&P/20/2009-2010.

Yours faithfully,

Sd.

For **Deputy Managing Director & CDO.**

Draft Circular

S&P/20/2009 – 2010

[Issued under the cover of Corporate Centre letter no. S&P/SD/424 dt. 30.10.2009]

CHEQUE BOOK FACILITY ACCOUNT FOR VISUALLY IMPAIRED PERSON SELF OPERATED CHEQUE FACILITY TO VISUALLY IMPAIRED PERSONS

Instructions relating to 'Self Operated Cheque Facility for Visually Impaired' persons were last circulated vide Corporate Centre circular no. S&P/04/2009-10, under the cover of Corporate Centre letter no. S&P/SD/64 dated 06.05.09.

2. Extant Instructions:

- i. Where the depositor(s) insist(s) on self operated cheque facility account, the same may be acceded to, only if the depositor agree(s) to furnish an undertaking that the requested facility be provided to her/him/them at her/his/their own risk [clause 4.2.A.ii & 4.2.B.ii.b].*
- ii. Each cheque leaf shall be branded “**CARE–DEPOSITOR VISUALLY IMPAIRED**” [clause 4.5 & Annex. B].*
- iii. “In case of self operated cheque facility account of visually impaired depositors, the **third party cash payment of self drawn cheques is not permitted**” [clause 4.11].*
- iv. At the time of issuing cheque(s) books, thumb impression of the account holder should be duly affixed on the cheque and authenticated by the bank official under his signature and SS no. along with the bank stamp [clause 4.8].*
- v. The cheque where depositor(s)' thumb impression is not attested by the Bank Official, shall be dishonored when presented for payment [clause 4.9].*

3. Modified Instructions:

Modified instructions in terms of 'Revised Procedural Guidelines from RBI & IBA' are as given below:

1. Following modifications have been made to the extant instructions:
 - a. Third party cash payment of self drawn cheques by visually impaired persons is now permitted.
 - b. Letter of undertaking [Annexure 'A' of circular S&P/04/2009-2010] for “Self Operated Cheque Facility to Visually Impaired/Blind person” is dispensed with and shall not be obtained henceforth.
 - c. If a visually impaired depositor is able to sign the cheques consistently, affixing her/his thumb impression at the time of issuing cheque is not required.

2. In accordance with the provisions of revised IBA guidelines, the visually impaired account holder(s) / prospective customer(s) need to be informed/explained about her/his/their 'rights & liabilities' before/at the time opening the account, by reading out to them, the 'Annexure A/B', as applicable.

3. 'Annexure A/B', duly signed by the account holder(s), should be obtained in duplicate. One copy separately filed at the branch, shall remain in the custody of the 'Manager of the Division/Branch Manager', whereas, the duplicate copy shall be annexed to the account opening form when forwarding it to the LCPC.

4.a The cheque leaves hitherto required to be branded as "CARE – Depositor Visually Impaired", shall now be stopped.

b. However, if the depositor(s) feel(s) that her/his/their signature may not exhibit consistency due to the impairment / some other infirmity and do/does not mind branding "CARE – Depositor Visually Impaired" stamp, in order to avoid the 'cheque being returned unpaid' on account of 'difference in the signature', in such cases a written request for branding the cheques may be obtained, cheques shall be branded and thumb impression shall also be obtained and witnessed by the Bank Official under his signature and specimen signature number, along with the Bank stamp.

5. Except for above, all other instructions relating to the accounts of visually impaired customers shall remain unchanged.

4. Rationale:

Instructions reviewed in terms of 'Revised RBI and IBA Guidelines'.

Systems & Procedures Department
Corporate Centre
Mumbai