



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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DOR.CON.NO. S3440 /01.01.011/2021-22

January 20, 2021

The General Secretary
All India Bharat Sanchar Nigam Limited
Retired Executives' Association (AIBSNLREA)
Central Headquarters
111, New Ashiana Apartments
Plot No-10, Sector-6, Dwaraka
New Delhi - 110075

महोदय,

Dear Sir,

**Request for impressing upon doorstep
collection of life certificates from Pensioners**

कृपया उपर्युक्त विषय पर अपने 07 सितंबर, 2021
के पत्र को देखें।

Please refer to your letter dated
September 07, 2021 on the captioned
subject.

2. उसमें उठाए गए मुद्दों पर हमारी टिप्पणियां
संलग्नक में प्रस्तुत की गई हैं।

2. Our comments on the issues raised
therein are furnished in **Annex**.

भवदीय / Yours faithfully

(पंकज बच्छाव) / Pankaj Bachhav

सहायक महाप्रबंधक / Asstt. General Manager

संलग्नक: यथोक्त / Encl: As above

Our comments on your letter dated September 07, 2021 are as under:

1. It is advised that in terms of paragraph 2(g) circular DBR.No.Leg.BC.96/09.07.005/2017-18 dated November 9, 2017, banks are advised to make concerted effort to provide basic banking facilities including submission of Life Certificate at the premises/residence of senior citizens of more than 70 years of age and differently abled or infirm persons including those who are visually impaired.

2. Further, instructions were issued regarding Doorstep Banking services to senior citizens vide circular DOR.CO.Leg.BC.No.59/09.07.005/2019-20 dated March 31, 2020 on 'Doorstep Banking Services for Senior Citizens and Differently Aabled Persons'. As per instructions given in this circular, to make the doorstep banking services for senior citizens and differently abled persons effective, banks are advised to incorporate the following aspects in their Board approved policy for such services:

(i) Banks shall offer the doorstep banking services on pan India basis. Banks should develop a Board approved framework for determining the nature of branches/centres where these services will be provided mandatorily and those where it will be provided on a best effort basis and make the policy public. The list of branches offering such doorstep banking services shall be displayed/updated on the bank's website regularly.

(ii) Banks shall give adequate publicity to the availability of these services in their public awareness campaigns. The charges, in this regard, shall also be prominently indicated in brochures and published in their websites.

Banks are also required to report the progress made in this regard to the Customer Service Committee of the Board every quarter. As can be seen, there are instructions in place to address the issue of collection of Life Certificate from senior citizens.

3. However, In case of any grievance against any particular bank, you may :

(i) Lodge a complaint against Regulated Entity (the bank) for deficiency in service, the concerned Regulated Entity is the first focal point for redressal of customer complaints.

(ii) If the grievance is not redressed / no reply is given by the Regulated Entity concerned within 30 days after the Regulated Entity has received the complaint OR if

the applicant is not satisfied with the reply given by the Regulated Entity, the applicant can approach the office of the Integrated Ombudsman. Complaints under the Scheme can be filed online on <https://cms.rbi.org.in>. Complaints can also be filed through the dedicated email crpc@rbi.org.in or sent in physical mode to the 'Centralised Receipt and Processing Centre' set up at Reserve Bank of India, 4th Floor, Sector 17, Chandigarh - 160017 in the format available at https://rbi docs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121_A.pdf. Additionally, a Contact Centre with a toll-free number – 14448 (9:30 am to 5:15 pm) – is operational in Hindi, English and in eight regional languages and will be expanded to cover other Indian languages in due course. The Contact Centre will provide information/clarifications regarding the alternate grievance redress mechanism of RBI and to guide complainants in filing of a complaint.

(iii) A copy of the above stated Scheme is available on the RBI website (https://rbi docs.rbi.org.in/rdocs/content/pdfs/RBIOS2021_121121.pdf) and also on the CMS portal (<https://cms.rbi.org.in>).

