v. Separate line in front of each counter for senior citizen:

To provide hassle free service to senior citizens, we advise the branches to adhere to the following guidelines:

1. To display a notice in banking hall that a facility of separate line is available to senior citizen in our Bank.

2. To provide a separate line for senior citizens in front of every counter with the counter clerk attending to customers **alternatively from both the lines.**

3. Passbooks issued to senior citizen should be stamped as "Senior Citizen". Senior Citizen should invariably bring the passbook for availing the benefiting of standing in the separate line.

4. Senior Citizen who will visit the branch without passbook should take prior permission from the Branch Manager/ ABM/ officer-in-charge to avail the facility of standing in the separate line. BM/ABM/Officer-in-charge while giving the permission should verify the signatures of the senior citizen in their records and have to initial on the top of the voucher with a notation "Senior Citizen- separate line".

5. If a person not having any account with us wants to avail the facility, BM/ABM/ Officer-in-charge should give permission if they are convinced about the age of the person and can use this opportunity to explain to them on the facilities/ products/ services available to senior citizen in our Bank. A request can also be made to them for opening of their/ their friends and relatives accounts with us.

6. **Locker operations**: As there would be limited operations and a designated officer is available in every branch for this purpose, the present system of "first come and first serve" may be continued. However, if a senior citizen insists for the facility, then the designated officer may allow the senior citizen after informing politely to the persons already in the queue about the facility to senior citizen.

7. **Execution of documents:** A specific time may be given to senior citizen for execution of the documents and Branch Manager has to ensure the compliance.