

**PROCEDURE FOR OPENING AND OPERATING OF ACCOUNT BY BLIND/VISUALLY  
IMPAIRED/VISUALLY IMPAIRED PERSONS INDEPENDENTLY**

1. Now as per amended rules, a blind/visually-impaired person can open and Savings, RD, MIS, TD, SCSS and PPF accounts in his/her name independently.
2. Procedure for opening and operating of account.
  - (i) The blind/visually-impaired person will not attend the counter for opening as well as operating the account. He will directly approach the Postmaster/Sub Postmaster/Branch Postmaster who will help him in filling forms and personally take cash for deposit and hand over to counter PA. Introduction of the depositor in case of savings account as prescribed in the rules will be taken as usual.
  - (ii) If a blind/visually impaired literate person attends the post office for opening of account and he/she is in a position- to sign uniformly, he may put his/her signature on the account opening form (SB-3), Specimen Signature Book and Pay-in-slip in the presence of Postmaster/Sub postmaster/Branch Postmaster who will attest the signatures.
  - (iii) If an illiterate blind/visually impaired person attends the post office for opening of account, his/her thumb impression should be obtained on all relevant forms in a usual manner as in the case of an illiterate person.
  - (iv) A Cheque-book may also be issued to literate blind/visually impaired person
  - (v) Other USUAL formalities as prescribed in POSB Manual Vol-I may also be adopted while opening of account by a blind/visually-impaired person.
  - (vi) Whenever, a blind/visually impaired illiterate person attends the post office for withdrawal, procedure prescribed in case of withdrawal by an illiterate depositor as mentioned in Rule 33 of POSB Manual Vol-I should be followed.
  - (vii) A blind/visually-impaired person can also open a joint account with a second blind/visually impaired or non-blind/visually-impaired person as per normal procedure
  - (viii) For all cash withdrawals, the blind/visually-impaired person should be advised to come in person only. Cash payments to a blind/visually impaired either literate or illiterate should always be made in the presence of a respectable witness who is personally acquainted with the depositor and known to post office who will attest signatures/thumb impression of the depositor on the application side and certify on the warrant of payment the amount actually paid to the blind/visually-impaired depositor.
  - (ix) Only in exceptional cases the Postmaster may allow payment through messenger. In such cases, the Postmaster will satisfy himself that the reasons given by messenger regarding inability of the depositor to attend the post office are genuine and signature or Tl of messenger should be got attested by a witness known to the post office. The attestation should be in the following terms: -

The payee is known to me and his signature/thumb impression has been affixed in my presence"
  - (x) A rubber stamp indicating, "account holder is blind/visually impaired" should be affixed on all the relevant forms i.e. SB-3, specimen signature book, pay-in-slip withdrawal form, account closure form and Cheque book etc.
  - (xi) In case of transfer of account, the normal procedure prescribed for an illiterate person may be followed