



e-Circular

PBU-PERSONAL LOANS.

Sl. No. : 322/2013 - 14

Circular No. : NBG/PBU/PL-GENERAL/10/2013 - 14

Tuesday, July 09, 2013.

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

Cir No: PB/ PL/10

27.06.2013

Dear Sir/ Madam,

PERSONAL BANKING ADVANCES
PERSONAL AND EDUCATION LOANS
BANKING FACILITIES TO VISUALLY CHALLENGED/ PERSONS WITH
DISABILITIES

RBI has advised Banks to extend all banking facilities such as cheque book facility including third party cheques, ATM facility, Net Banking facility, locker facility, retail loans, credit cards etc., to visually challenged/ persons with disabilities, without any discrimination as they are legally competent to contract.

2. In this connection, we have to advise that as the extant norms for sanctioning Personal & Education Loans are based on scheme specific criteria, customers who are visually challenged/ persons with disabilities should not be barred from availing these loans if they fulfill the scheme specific criteria.

3. Please arrange to advise all the Operating Units under your control to comply with the above mentioned RBI guidelines meticulously.

Yours faithfully,

Sd/-

Chief General Manager
(Personal Banking)

