

Banking Facility for Senior Citizens and Differently-abled Individuals

Kotak Mahindra Bank is committed to providing banking services and products to differently-abled customers without any discrimination. The RBI guidelines have been disseminated to branches / staff members in the form of Notifications / Circulars.

1. Dedicated counters / preference to senior citizens and differently-abled individuals:

Kotak Mahindra Bank branches have “May I help you” desks which give higher priority to senior citizens / differently-abled individual's banking requirements.

2. Cheque book facility:

Kotak Mahindra Bank shall issue cheque books to customers, whenever a request is received, through a requisition slip, which is part of the cheque book issued earlier. For submission of the cheque book issuance request; customers will not be required to visit the branch. Furthermore customers would be able to apply for a cheque book through alternate methods like Net Banking, Mobile Banking, calling Customer Experience Centre and SMS Banking.

3. Automatic conversion of status of accounts:

Effective 1st January, 2018; Kotak Mahindra Bank will automatically convert the status of an account as ‘Senior Citizen Account’ based on the date of birth available in the bank records, provided that the customer account is a fully KYC compliant account.

4. Ease of filing Form 15G/H:

Customer can walk into any of the Kotak Mahindra Bank Branches to submit Form 15 G / H. Customers can also avail its Net Banking Services for submission of Form 15 G / H online.

5. Additional facilities to visually impaired customers:

Kotak Mahindra Bank will facilitate account opening of sick / old / incapacitated individuals (including visually impaired customers) for a single holding capacity. Customer will not be required to open joint accounts.

6. Door Step Banking:

Kotak Mahindra Bank offers Home Banking Services for senior citizens and differently-abled individuals having their PAN registered in the bank's records, except for customers holding Small Savings Accounts at nominal cost as per GSFC. Customers like senior citizens of more than 70 years of age and differently-abled or infirm individuals, who face difficulties, have an option to request for “Doorstep Banking” using Net Banking or by calling our Customer Experience Centre or their Relationship Manager.