

### **Guidelines for loan facilities to Visually Impaired Persons**

1. All products, services, facilities, etc. offered by Capital India Home Loans (We) are made available to visually impaired persons and are offered at all our branches
2. All products, services, facilities, etc. are made available to visually impaired customers as are offered to other customers, and their impairment of vision will not be a criterion for sanctioning/ denying a loan.
3. We provide the same facilities to a visually impaired customer as it would to any other customer.
4. We follow the same procedure for extending products, services, facilities, etc. offered by us to a visually impaired customer as it does for all our other customers.
5. No additional burden of interest payment, collateral and other terms are imposed on the visually impaired customer.
6. We do not equate visually impaired customers with illiterate customers.
7. We do not deny any services to visually impaired customers including visually impaired customers who use their thumb impression. If necessary, we take a Declaration of Thumb Impression as an additional document from visually impaired customers.
8. Additional facilities like reading and filling up of forms, slips, etc. are provided to a visually impaired customer. The Officer/ Manager of the branch would read out the rules of business and other terms and conditions in the presence of a witness, if required by the customer.
9. We allow the visually impaired customer to take a loan or avail any other facilities offered by us jointly with anybody that he/ she chooses including person(s) who is/are visually impaired.
10. Visually impaired customers may be allowed to appoint a person/ persons as their Power of Attorney or Mandate Holder to operate their account, if the visually impaired customer so desires.

- 11.** The Officer/ Manager of the branch must inform a visually impaired customer/ prospective customer of his rights and liabilities before offering the product.
- 12.** The documentation requirements of a visually impaired customer are the same as any other customer. The account is to be clearly marked as "the account holder is visually impaired".
- 13.** We provide a copy of all documents to visually impaired customers in digital form also, if required.
- 14.** We do provide a copy of the Most Important Terms and Conditions (MITC) to visually impaired customers in text PDF, if so desired by them.
- 15.** We also provide an Electronic Clearing Service (ECS) facility to visually impaired customers.