

Opening/ operating bank accounts of Persons with Autism, Cerebral Palsy, Mental Retardation, Mental Illness and Mental Disabilities

1. Opening and operation of bank accounts of persons with autism, cerebral palsy, mental retardation and multiple disabilities

“The National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999” provides for appointment of Legal Guardians for persons with the said disabilities, by the Local Level Committees (LLC) set up under the Act. The legal guardian can open and operate the bank accounts as long as she/he remains the legal guardian. A parent of the person with the disability or a relative or even a registered organization may make an application to the LLC for the appointment of the legal guardian. Based on the Guardianship Certificate issued by the LLC, the Bank can open and operate the account in the name of the person with any of the referred disabilities.

For the address of the Local Level Committee in your area of operation, please approach the nearest branch of Unity Small Finance Bank Limited.

Additionally, the district-wise particulars of the LLCs is also displayed on the website of the National Trust i.e. <https://thenationaltrust.gov.in/content/>

https://thenationaltrust.gov.in/content/registered_organization.php?select_state=20&district=1293&search_area=llc&search_value=&btnsubmit=Search

2. Opening and operation of bank accounts by persons with mental disorder:

In terms of Mental Health Act, 1987, the bank shall permit the opening and operation of bank accounts for persons with mental disorder (other than mental retardation) through guardian appointed by District Court / District Collector under Mental Health Act, 1987.

Note: In the above cases, the Bank shall rely on and be guided by the orders/certificates issued by the competent authority under the respective Acts appointing guardians / managers for the purpose of opening / operating bank accounts. Wherever required, the Bank shall obtain proper legal advice.