

Opening and Operation of Bank Accounts of Disabled Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities under Mental Disabilities Act, 1999

The National Trust for the Welfare of Persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities Act, 1999 (hereinafter referred to as “Act”) was passed by the Parliament in order to provide for appointment of legal guardians for persons with autism, cerebral palsy, mental retardation and multiple disabilities.

The Act provides for appointment of legal guardians for persons with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities by the Local Level Committees set up under the Act. A legal guardian so appointed can open and operate the bank account as long as he remains the legal guardian.

A parent of a person with disability or his relative may make an application to the Local Level Committee for appointment of any person of his choice to act as a guardian of the persons with such a disability. Any registered organization may also make an application to the Local Level Committee for appointment of a guardian in this regard.

Based on the said guardianship certificate issued by the Local Level Committee the Bank can open an account in the name of a person with Autism, Cerebral Palsy, Mental Retardation and Multiple Disabilities, both minor and major and can allow the account to be operated by their guardian as appointed by the Act. The address of the Local Level Committee can be obtained from the branch officials of the Bank or can be obtained on the following website of National Trust www.thenationaltrust.in.

In case, the account holder confirms that he/she is able & can handle his/her own finances, a legal guardian certificate is not mandatory for opening / operating accounts of such persons.

For more information on Account opening / operating of such accounts, please contact the branch officials of the Bank or call us at 1800 2080.