



# BANKERS' GUIDE TO INCLUSIVE BANKING



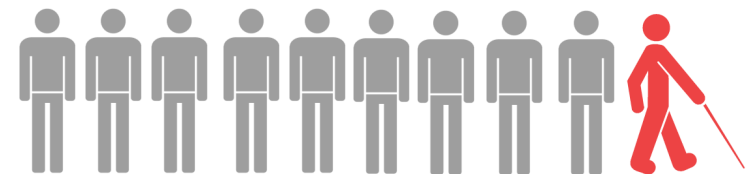
Compiled By  
Xavier's Resource Centre for the Visually Challenged  
(XRCVC)

Handbook Issued During  
Antarchakshu - The Eye Within™ 2013  
(A Sensitization Event focusing on Inclusive Banking)  
Organized by the XRCVC in Partnership with  
Indian Banks' Association (IBA)

"I am Blind.

I need Understanding not  
Discrimination"

**NO DISCRIMINATION**





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## ABOUT THIS HANDBOOK

RBI circulars and IBA procedural guidelines on inclusive banking have established a strong basis for Inclusive Banking for Blind and Low Vision customers.

(The relevant circulars are Circular DBOD. No. Leg BC. 91 /09.07.005/2007-08 dated June 4, 2008; DBOD.No.Leg.BC.123 /09.07.005/2008-09 dated 13<sup>th</sup> April 2009, DBOD.No.Leg.BC.38 /09.07.005/ 2012 -13 dated 5<sup>th</sup> September 2012, along with IBA procedural guidelines on inclusive banking - No.CE/RB-1/vip/1766 dated November 18, 2008 and standards for Accessible ATMs - No.CIR/RB/ATMVCP/6846 dated February 27, 2013)

Despite these rules, regulations and guidelines, the ground level reality for blind and low vision customers of various banks in India continues to remain abysmal. Such persons are constantly refused access to banking services. In the exceptional cases where they are given access, they experience extremely discriminatory procedures, which contradict the essential spirit of the RBI and IBA rules and guidelines.



This is primarily on account of two major lacunas.

Firstly, lack of uniform non-discriminatory operational level procedures to be followed in offering all banking services to blind and low vision customers. This has lead to a scenario where, whilst banks do comply with the RBI and IBA guidelines on this subject, these services are offered as per the Bank's procedural understanding, a lot of which in reality have been found to be contrary to the spirit of the RBI and IBA guidelines. The Chief Commissioner of Persons with Disabilities, Govt. of India (CCPD) has had to intervene on various occasions to correct these discriminatory practices.

Secondly, undue fear and apprehension that the Banker feels to ensure the blind/low vision customers' safety. This often comes from a lack of awareness and knowledge about the lives of the blind and low vision persons. Bankers, well meaning as they may be, fail to understand that banking is an informed choice that the blind and low vision customers are making, hence they should be naturally aware of the risks involved in the same. Further, blind and low vision persons are competent to enter into a legal contract. The Banker's duty lies in offering the services in a non-discriminatory manner to such customers.



In order to overcome these lacunas, this handbook is a compilation of rules and regulations related to inclusive banking. It also suggests proposed operational level guidelines that need to be followed to ensure effective implementation of the rules and regulations.

The Xavier's Resource Centre for the Visually Challenged (XRCVC) has been working in the area of Inclusive Banking since 2006 and has partnered with RBI and IBA through the course of issuing their rules, and also with Banks to ensure that ground level lacunas are weeded out. The XRCVC is happy to partner with any Banking establishment to ensure effective implementation of inclusive banking rules and help it create adequate and appropriate operational guidelines as listed out in this handbook.

We are confident that this handbook will help you and your establishments make your banking services truly inclusive for blind and low vision customers.

Dr Sam Taraporevala

Director, XRCVC



## MEET YOUR CUSTOMER

I Am Blind  
I am a Lawyer



I am Blind  
I Trade the Stock Market



I am Blind  
I am a Physiotherapist



I am Blind  
I am a Businessman



I am Blind  
I am a Farmer



I am Blind  
I am a Banker



I am Blind  
I am a Teacher



I am Blind  
I am a Painter





I am Blind  
I am a Chartered Accountant



I am Blind  
I am a Software Professional



I am Blind  
I am a Writer



I am Blind  
I am a Parent



I am Blind  
I am a Bread Earner

I am Blind  
I am a daughter, looking after my  
parents



Today, Blind and Low Vision persons are in careers and roles as diverse as the sighted.

The Blind are bread earners for their families and caretakers for others.

The Blind head organizations and need to manage organizational finances.

The Blind trade in the stock market and make their own investment choices.

The Blind and Low Vision persons are CONSUMERS of Banking Services.

**The Blind and Low Vision persons are BANK's CUSTOMERS.**



## GET TO KNOW YOUR CUSTOMER



### **The Blind and Low Vision read and write independently:**

- \* Using Braille/Large Font Material/Electronic Documents/Audio Material
- \* Or, if these are not available, then using a reader and writer. Since they do this regularly, they have their own methods of checking for accuracy of the material read out to them and content filled up on their behalf.



### **The Blind and Low Vision use computers independently:**

- \* Screen Readers and Screen Magnification Softwares are attached/installed on regular computers to help them do so.



### **The Blind and Low Vision persons use mobile phones independently:**

- \* Screen Readers and Screen Magnification Softwares are attached/installed on regular phones to help them do so.

### **The Blind and Low Vision persons identify currency:**

- \* Using their sense of touch. They have their own methods for this.



### **The Blind and Low vision persons also use other home and office devices:**

- \* Like talking calculators, Braille or talking watches, weighing scales and many more.



**All Blind and Low Vision Customers  
are not the same,  
Just like all Sighted Customers are not the same.**

The Blind use their Sense of touch, sound and smell to do the same things that Sight helps those with vision do.

They do not have a sixth sense, but practiced sharpened senses.

They do everything that the sighted world does, just a little differently.

Banking is a service of CHOICE. Blind/Low Vision customers are making an INFORMED CHOICE and are fully aware of the Rules, Regulations and Risks involved.



**The BANKER's duty is to offer equal and non-discriminatory services to all his/her customers including blind and low vision persons.**



## WHAT DO THE RULES SAY ?

**All** RBI rules mandate that **all** banking services must be offered to blind and low vision customers without any discrimination.

The IBA Procedural Guidelines also state that blind and low vision customers must be offered **all** banking services without any discrimination, on par with sighted customers.



The following circulars have been appended to this book.

<b>Sr. No</b>	<b>Circular Name</b>	<b>Annexure</b>
<b>1</b>	CCPD Judgement of 2005	A
<b>2</b>	RBI circular - Circular DBOD. No. Leg BC. 91 /09.07.005/2007-08	B
<b>3</b>	IBA procedural guidelines on inclusive banking - No. CE/RB-1/vip/1766 dated No-	C
<b>4</b>	RBI circular DBOD.No.Leg.BC.123 /09.07 .005/2008-09 dated 13 <sup>th</sup>	D
<b>5</b>	RBI circular DBOD.No.Leg.BC.38 /09.07. 005/2012-13 dated 5 <sup>th</sup> Sep-	E
<b>6</b>	CCPD Judgement of 2012	F
<b>7</b>	IBA standards for Accessible ATMs - No.CIR/RB/ ATMVCP/6846 dated	G



## WHAT IS THE GROUND REALITY ?

On account of the fact that the Rules and Guidelines have not laid out the in-depth operational procedures to be followed for offering non-discriminatory services, each bank has created its own operational rules. More often than not, these are contrary to the spirit of the RBI guidelines and CCPD orders.

We have listed below the recommended operational procedures for the key banking services. For each section, we have also highlighted the lacunas that often occur at the ground level, which are contrary to the spirit of the RBI guidelines and need to be corrected. We are confident that they will help your bank to appropriately correct procedures, wherever required. Whilst the below mentioned suggestions are for existing services, we strongly recommend that the banking community sets up an effective user level feedback system to ensure accessibility of any new banking service launched or existing inclusive banking initiatives to ensure that what is set in place with the intent of inclusion actually serves its purpose.



## I. Opening of Accounts/Term Deposits

	<b>Current Practice (contrary to Spirit of RBI and IBA circulars)</b>	<b>Required Practice (which will uphold spirit of RBI and IBA circulars)</b>
<b>Service Permitted</b>	Yes	Yes
<b>Mode of Operation Permitted (Thumb Print/ Signature)</b>	Some banks insist on Thumb Impression when the customer may prefer signature, or vice versa.	Customer to be given a choice of whether to use thumb print or signature. The bank should not be allowed to decide between the two on behalf of the blind person.
<b>Nature of Service Permitted</b>	Some banks deny some type of accounts to blind customers, particularly single accounts: Refusal to open single/joint account.	Blind persons should be allowed to open any account of their choice: Single/ Joint/ Either Or.



	Insistence that joint accounts cannot be of two blind persons.	Two or more blind persons should be permitted to open joint accounts.
	Some banks insist that, even in either/or accounts, if the second holder is sighted, s/he cannot transact without the presence of the blind person.	All account operating rules to be followed as per the mandate of the account. No special rules to be applied. The Blind person has made an informed choice and hence does not need any extra limitations by way of additional provisions.
<b>Insistence of Witness demanded</b>	Some banks insist that the customer finds a witness, or that a relative must be a witness and give an undertaking.	If the bank feels the need to have a witness, it has to be arranged by the bank. No delivery of Banking service can be delayed or denied because of the absence of a witness.



<p><b>Insistence of Additional undertakings (Ideal procedure for Undertaking if need be is listed out in Section IX. Only a common undertaking at time of opening of account of selection of additional services can be used.)</b></p>	<p>Some banks insist that blind customers sign an additional undertaking that indemnifies the bank of all responsibility, and demands that the customer bear the entire risk.</p>	<p>If the Bank feels the need to take an additional undertaking from blind customers, it can only relate to the area of acknowledging that rules have been read out and understood and assistance may be taken to fill up forms/slips. For any risk related to the banking service the same declarations that are taken for sighted customers within service forms should apply to the blind. Also, only a common undertaking at time of opening of account or selection of additional services needs to be used. No separate undertaking should be taken for each service.</p>
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<b>Special Marking on the documents / tools</b>	Some banks mark that the account belongs to a blind person.	If need be the Bank may mark at the time of opening that the account is of a Visually Challenged customer. However, this should be done at the back-end alone.
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## II. Cash Withdrawal/Deposit

	<b>Current Practice (contrary to Spirit of RBI and IBA circulars)</b>	<b>Required Practice (which will uphold spirit of RBI and IBA circulars)</b>
<b>Service Permitted</b>	Yes	Yes
<b>Mode of Operation Permitted (Thumb Print/ Signature)</b>	Some banks insist on Thumb Impression when the customer may prefer signature, or vice versa.	Customer to be given a choice of whether to use thumb print or signature. The bank should not be allowed to decide between the two on behalf of the blind person.
<b>Nature of Service Permitted</b>	Some banks do not allow blind persons to operate this service independently.	A Blind person must be permitted to withdraw or deposit cash independently.



	<p>Some banks refuse to let a sighted person of a joint account withdraw money if the blind accountholder is not present.</p>	<p>All account operating rules must be followed as per the mandate of the account. No special rules must be applied. The Blind person has made an informed choice and hence does not need any extra limitations by way of additional provisions.</p>
<p><b>Insistence of Witness demanded</b></p>	<p>Some banks insist that the customer finds a witness, or that a relative must be a witness and give an undertaking.</p>	<p>If the bank feels the need to have a witness, it has to be arranged by the bank. No delivery of Banking service can be delayed or denied because of the absence of a witness.</p>



<b>Insistence of Additional undertakings (Ideal procedure for Undertaking if need be is listed out in Section IX. Only a common undertaking at time of opening of account of selection of additional services can be used.)</b>	<p>Some banks insist that blind persons sign an additional undertaking that indemnifies the bank of all responsibility and demands that the customer take the entire risk.</p>	<p>No additional undertaking should be demanded from a blind person. If the bank desires, the cash withdrawal and deposit can be made in the presence of a witness as per the above suggested method.</p>
<b>Special Marking on the documents/ tools</b>	<p>Not Applicable</p>	<p>Not Applicable</p>



### III. Cheque Books

	<b>Current Practice (contrary to Spirit of RBI and IBA circulars)</b>	<b>Required Practice (which will uphold spirit of RBI and IBA circulars)</b>
<b>Service Permitted</b>	Oftentimes Denied	To be given
<b>Mode of Operation Permitted (Thumb Print/ Signature)</b>	Some banks insist on Thumb Impression when the customer may prefer signature, or vice versa.	Customer to be given a choice of whether to use thumb print or signature. The bank should not be allowed to decide between the two on behalf of the blind person.
<b>Nature of Service Permitted</b>	Some banks do not allow blind persons to issue third party Cheques/self cheques.	Blind persons should be allowed to issue all types of cheques.



<p>Some banks permit issuance of only a limited number of cheques to blind customers.</p>	<p>In case of use of Thumb Print, whilst there will be a need for a bank official to verify the same, there should be no Insistence on the number of cheques that can be verified at a time. That choice should rest solely with the customer.</p>
<p>Some banks refuse to give blind customers self operated cheque book facility.</p>	<p>If use of signature, given there might be higher variation, the bank may use the back end data of the account being held by a visually challenged customer and hence cross-check a variation with the customer before rejection. Telephonic verification for the same can be explored.</p>



<b>Insistence of Witness demanded</b>	When use of thumb prints need to be verified by a bank official, some banks insist that each time a cheque has to be issued the person will have to be physically present for verification.	
	Some banks insist that the customer finds a witness, or that a relative must be a witness and give an undertaking.	No witness is needed.



<p><b>Insistence of Additional undertakings (Ideal procedure for Undertaking if need be is listed out in Section IX. Only a common undertaking at time of opening of account of selection of additional services can be used.)</b></p>	<p>Some banks insist that blind customers sign an additional undertaking that indemnifies the bank of all responsibility, and demands that the customer bear the entire risk.</p>	<p>Banks should not demand any additional undertaking for each service. The common undertaking at time of account opening or for seeking additional services should suffice.</p>
<p><b>Special Marking on the documents/ tools</b></p>	<p>Some banks make a mark on cheque books that the account holder is visually impaired.</p>	<p>There should be no marking on the cheque book or cheque leaves. Marking should be done only at the back end.</p>



#### IV. ATM/Debit/Credit Cards

	<b>Current Practice (contrary to Spirit of RBI and IBA circulars)</b>	<b>Required Practice (which will uphold spirit of RBI and IBA circulars)</b>
<b>Service Permitted</b>	Some banks deny cards to blind customers on grounds of safety.	All Cards -- ATM/ Credit and Debit Card – should be issued to blind and low vision customers. One-third of all new ATM Machines should be made accessible as per IBA standards. (See annexure D and G)
<b>Mode of Operation Permitted (Thumb Print/ Signature)</b>	Signature Alone.	Due to lack of space on the signature fields on the cards, the blind and low vision persons will use a signature both on cards and the payment slips.



<b>Nature of Service Permitted</b>	Some banks issue only specific credit limit cards to blind customers.	Credit Card limits should be set on the same financial criteria as for the sighted.
	Oftentimes only partially talking ATMs are passed off as Accessible ATMs by banks.	An Accessible ATM as per Accessible ATM standards issued in the IBA standards circular needs to be followed for the deployment of the 1/3 <sup>rd</sup> Accessible ATMs.
<b>Insistence of Witness demanded</b>	Some banks insist that the customer finds a witness, or that a relative must be a witness and give an undertaking.	No witness is needed.



<b>Insistence of Additional undertakings (Ideal procedure for Undertaking if need be is listed out in Section IX. Only a common undertaking at time of opening of account of selection of additional services can be used. )</b>	<p>Some banks Insist that blind customers sign an additional undertaking that indemnifies the bank of all responsibility, and demands that the customer bear the entire risk.</p>	<p>Banks should not demand any additional undertaking for each service. The common undertaking at time of account opening or for seeking additional services should suffice.</p>
<b>Special Marking on the documents/ tools</b>	<p>Some banks issue specially marked or special cards to blind customers.</p>	<p>This is not needed at all. If Banks wish, they may issue Photo Credit/Debit Cards.</p>



## V. Net banking and Mobile banking

	<b>Current Practice (contrary to Spirit of RBI and IBA circulars)</b>	<b>Required Practice (which will uphold spirit of RBI and IBA circulars)</b>
<b>Service Permitted</b>	Not given sometimes to blind customers.	Both services have to be provided to blind customers.
<b>Mode of Operation Permitted (Thumb Print/ Signature)</b>	Some banks insist on Thumb Impression when the customer may prefer signature, or vice versa.	Customer to be given a choice of whether to use thumb print or signature. The bank should not be allowed to decide between the two on behalf of the blind person.
<b>Nature of Service Permitted</b>	Only limited net banking features given to blind customers.	All Net Banking and Mobile Banking services to be permitted to blind custom- ers.



	Separate net banking sites with only limited features maintained for blind customers.	Net Banking Websites and Mobile Banking, bank authorized applications to be made accessible as per standard accessibility guidelines. Security controls for online transactions need also be accessible to blind customers.
<b>Insistence of Witness demanded</b>	Some banks insist that the customer finds a witness, or that a relative must be a witness and give an undertaking.	No witness is needed.



**Insistence of Additional undertakings (Ideal procedure for Undertaking if need be is listed out in Section IX. Only a common undertaking at time of opening of account of selection of additional services can be used. )**

Some Banks insist that blind customers sign an additional undertaking that indemnifies the bank of all responsibility, and demands that the customer bear the entire risk.

Banks should not demand any additional undertaking for each service. The common undertaking at time of account opening or for seeking additional services should suffice. The Blind person has made an informed choice and hence does not need any extra limitations by way of additional provisions.



**Special  
Marking on  
the  
documents/  
tools**

No marking.

No marking is  
needed.



## VI. NEFT/RTGS/Electronic Clearance Service

	<b>Current Practice (contrary to Spirit of RBI and IBA circulars)</b>	<b>Required Practice (which will uphold spirit of RBI and IBA circulars)</b>
<b>Service Permitted</b>	Sometimes not given to blind customers in case of use of Thumb Prints.	To be given to all blind customers. If thumb prints are used it poses no additional risk as the verification of the thumb print is happening in person.
<b>Mode of Operation Permitted (Thumb Print/ Signature)</b>	Some banks insist on Thumb Impression when the customer may prefer signature, or vice versa.	Customer to be given a choice of whether to use thumb print or signature. The bank should not be allowed to decide between the two on behalf of the blind person.
<b>Nature of Service Permitted</b>		To be given on par with the sighted.



**Insistence of  
Witness  
Demanded**

Some banks insist that the customer finds a witness, or that a relative must be a witness and give an undertaking.

No witness is needed



<p><b>Insistence of Additional undertakings (Ideal procedure for Undertaking if need be is listed out in Section IX. Only a common undertaking at time of opening of account of selection of additional services can be used. ) Special Marking on the documents/ tools</b></p>	<p>Some Banks insist that blind customers sign an additional undertaking that indemnifies the bank of all responsibility, and demands that the customer bear the entire risk.</p>	<p>Banks should not demand any additional undertaking for each service. The common undertaking at time of account opening or for seeking additional services should suffice. The Blind person has made an informed choice and hence does not need any extra limitations by way of additional provisions.</p>
	<p>No marking.</p>	<p>No Marking is needed.</p>



## VII. Lockers

	<b>Current Practice (contrary to Spirit of RBI and IBA circulars)</b>	<b>Required Practice (which will uphold spirit of RBI and IBA circulars)</b>
<b>Service Permitted</b>	Denied Sometimes	To be given
<b>Mode of Operation Permitted (Thumb Print/ Signature)</b>	Some banks insist on Thumb Impression when the customer may prefer signature, or vice versa.	Customer to be given a choice of whether to use thumb print or signature. The bank should not be allowed to decide between the two on behalf of the blind person.
<b>Nature of Service Permitted</b>	Denial of some type of accounts: Refusal to open single/joint account.	Any account of choice to be opened: Single/ Joint/Either Or.
	Some banks insist that joint accounts cannot be of two blind persons.	Two or more blind persons to be permitted to open joint accounts.



	Some banks insist that, even in either/or accounts, if the second holder is sighted, he cannot transact without the presence of the blind person.	All account operating rules to be followed as per the mandate of the account. No special rules to be applied. The Blind person has made an Informed choice and hence does not need extra provisions.
<b>Insistence of Witness demanded</b>	Some banks insist that the customer finds a witness, or that a relative must be a witness and give an undertaking.	No witness is needed.



**VIII. Loans**

	<b>Current Practice (contrary to Spirit of RBI and IBA circulars)</b>	<b>Required Practice (which will uphold spirit of RBI and IBA circulars)</b>
<b>Service Permitted</b>	Denied sometimes to blind customers.	Not to be denied based on disability. Same procedures to be followed as for the sighted.



<p><b>Insistence of Additional undertakings (Ideal procedure for Undertaking if need be is listed out in Section IX.</b></p> <p><b>Only a common undertaking at time of opening of account of selection of additional services can be used. )</b></p>	<p>Banks insist that blind customers sign an additional undertaking that indemnifies the bank of all responsibility, and demands that the customer bear the entire risk.</p>	<p>Banks should not demand any additional undertaking for each service. The common undertaking at time of account opening or for seeking additional Services should suffice. The Blind person has made an informed choice and hence does not need any extra limitations by way of additional provisions.</p>
<p><b>Special Marking on the documents/ tools</b></p>	<p>No marking.</p>	<p>No marking is needed on the locker.</p>



## **IX. Undertaking Sample**

Currently, to avail various banking facilities, blind and low vision persons are being asked to sign undertakings that are extremely discriminatory and contradictory to the RBI rules as also the various CCPD orders that demand that no additional undertaking (undertaking which is not taken from non-disabled persons) be taken for provision of any banking services. Further the CCPD order also states that, in order to safeguard the interest of the blind and low vision customer, at no cost should their rights be prejudiced.

Hence it is strongly recommended that no such undertaking be demanded. Should the bank still feel the need for such an undertaking then the wording needs to be restricted to the below mentioned example where it is in no way discriminatory and does not prejudice the rights of the blind and low vision customer. Any undertaking that indemnifies the risk of the banking process itself, any more than is done for the sighted customers, prejudices the rights of the blind and low vision customer and will be discriminatory. All such undertakings need to be discontinued.



## Declaration 1

(Annexure to the Account Opening Form)

To

.....

I..... am a person with total blindness/low vision. I have chosen to open a (Savings/Current) (Individual/Joint/Either or Survivor).....account with your bank and avail the following services.

(To be filled as per Banks Services- Complete List of services Available with the bank with check Boxes)

...

...


...

...

I am aware of the terms and conditions of use of the above stated services as listed in their respective service forms.

I hereby undertake that it is my responsibility to understand the rules for any service I choose of the bank as listed out in the bank's literature. Because of lack of material available in accessible formats at the bank I may seek the assistance of bank officials to read or fill up banking documents for operation and access of the above chosen banking services.





I declare that I am responsible for understanding any material read out to me by bank officials and for the accuracy of content filled up on my behalf by bank officials whenever I may use such assistance to avail any of the above chosen services.

I hereby declare that I agree to avail the above selected services as per the rules stated in their respective service selection forms which I have duly submitted with my acceptance of terms and condition as listed for all customers in their respective forms.

Signature/Thumb Print of Account Holder





## Declaration 2

(For additional services that may be opted for during the course of holding an account)

To

.....

I..... am a person with total blindness/low vision. I currently hold .....account with your bank. My account no is.... I choose to avail the following additional services.

(To be filled as per Banks Services - Complete List of services Available with the bank with check Boxes)

...


...

...

I am aware of the terms and conditions of use of the above stated services as listed in their respective service forms.

I hereby undertake that it is my responsibility to understand the rules for any service I choose of the bank as listed out in the bank's literature. Because of lack of material available in accessible formats at the bank I may seek the assistance of bank officials to read or fill up banking documents for operation and access of the above chosen banking services.





I declare that I am responsible for understanding of any material read out to me by bank officials and for the accuracy of content filled up on my behalf by bank officials whenever I may use such assistance to avail any of the above chosen services.

I hereby declare that I agree to avail the above selected services as per the rules stated in their respective service selection forms which I have duly submitted with my acceptance of terms and condition as listed for all customers in their respective forms.

Signature/Thumb Print of Account Holder





# ANNEXURE



# ANNEXURE-A



(2005) CCD] 1  
IN THE COURT OF CHIEF COMMISSIONER FOR PERSONS WITH DISABILITIES

[Under the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995]

V.P. SINGHANIA *v.* BANKING DIVISION AND ORS.

Case No. 2791 of 2003 – Decided on 05.09.2005

V.P. Singhania  
President  
National Federation of the Blind (Ghaziabad Unit)  
D-51, Sec.IX, Vijay Nagar  
Ghaziabad (U.P.) Complainant

*v.*

Banking Division  
(Through the Secretary)  
Ministry of Finance, Govt. of India  
Jeevan Deep Building  
Parliament Street  
New Delhi Respondent No.1

Indian Banks' Association  
(Through its Vice President, Operations)  
World Trade Centre, 6th Floor  
Centre 1 Bldg., World Trade Centre Complex  
Cufe Parade  
Mumbai – 400005 Respondent No.2

Reserve Bank of India  
(Through its Chief General Manager, Banking Operations)  
Department of Banking Operations and Development  
Central Office, Centre 1  
Cufe Parade, Colaba  
Mumbai – 400005 Respondent No.3

**Banking Service** – Complainant is a visually impaired person working as an officer with a Nationalised Bank – Complainant is aggrieved because Banks do not provide cheque book facility to visually impaired persons especially to those who cannot sign thus making it impossible for such persons to avail of any loan facilities where issuing of post-dated cheques are necessary – Complainant prayed that cheque book facility be extended to visually impaired account holders after verification/ certification of Left Hand Thumb



Impression (LHTI)/ Right Hand Thumb Impression (RHTI) – Respondent No. 1 submitted that Banks already follow the practice of issuing cheque book facility to visually impaired persons on case-to-case basis – Further, stated that visually impaired persons can avail the benefit of Electronic mechanism like ECS Debit for the purpose of payment of Equal Monthly Installments (EMI) – Respondent No. 3 was of the opinion that as visually impaired persons were otherwise legally competent to contract therefore issue of cheque book facility or operation of ATM/ locker cannot be denied to them – Further, same benefits could be extended under the signature of a duly authorized person or person having notarized power of attorney – Recognising the importance of the matter various issues were framed for the opinion of Respondents – Respondent No.2 referred the matter to the Standing Committee of Seniors Bankers which vide its decision proposed that no imminent change is required in the existing system as steps suggested by the Complainant is fraught with risk of fraud – Held, operation of cheque book, locker and ATM facilities cannot be denied to visually impaired account holders – Detailed instructions issued

Key term(s): Banking Service: Cheque Book: Thumb Impression

Represented by: Complainant in person, M.K. Rastogi and Subhash Vashishta, Advocate (for Complainant); A. Thomas, Under Secretary, V.P. Grover, Sr, Research Officer, Ram Kanwar, Section Officer, Prem Mittal, Section Officer and Hem Bhartiya Assistant (for Respondent No.1); V. Ramchandran, Vice President (for Respondent No.2); Subrata Das, Dy. General Manager (for Respondent No.3)

T.D. Dhariyal, DCC, – Sh. V.P. Singhania, a person with visual impairment filed a complaint dated 18.08.2003 in the Court of Chief Commissioner for Persons with Disabilities. He is the President of National Federation of the Blind (Ghaziabad Unit) and is working as an Officer in a Nationalised Bank. He submitted that visually challenged individuals, especially those, who can not sign, are not at all provided cheque books by any bank. Lender financial institutions demand post-dated cheques signed by the borrowers in advance. This way they are not allowed to avail housing or other loan facilities. He suggested that Bank should provide cheque books to their blind account holders after verification/certification of Left Hand Thumb Impression (LHTI)/Right Hand Thumb Impression (RHTI) of such customers on each cheque leaf, all the cheque leafs may be crossed in favour of lending institution. He therefore, requested to take up the matter with the Respondent No.1 and 3.

2. Office of the Chief Commissioner for Persons with Disabilities registered the complaint under Section 59 of the Persons with Disabilities Act, 1955, hereinafter referred to as the Act and served Notice to Respondent No.1 to Show Cause dated 09.09.2003 to submit his/her version of the case.

3. As there was no response, personal hearing was held on 21.01.2004. Ministry of Finance, Banking Division in the mean time informed that it did not receive the Notice, which was provided. On 21.01.2004, the representative of Respondent No.1 stated that Ministry of Finance needed to consult Reserve Bank of India and sought more time. He



was advised to submit reply within one month and the Complainant to submit rejoinder within two weeks thereafter.

4. Respondent No.1 vide letter No.3/2/2004-SCT(B) dated nil March 2004 received on 12th march 2004 informed that the matter had been examined in consultation with the Indian Banks' Association. It was stated that Banks on case-to-case basis, extend Cheque Book facility to visually impaired account- holders. They are so cautioned against misuse of Cheques by unscrupulous persons. The use of thumb impression is restricted for cash payments across the counter. The mechanism of electronic clearing arrangements (ECS Debit) could be used to collect the Equated Monthly Instalments by the lenders. The account holder could give a mandate to his banker to honour claims received from the lending institutions representing the EMI. In view of the foregoing, the Banking Division was of the view that it was not advisable to issue directions to the banks to issue compulsorily Cheque Books to visually impaired persons as a matter of routine. The Complainant vide his rejoinder dated 17th March 2004 submitted that thumb impression of customer is verified by the Bank Officer on a cheque leaf, there was therefore no chance of any fraud at all. It seemed that this was not made clear to RBI or IBA. He requested to call Banking Division, Reserve Bank of India and Indian Bank Association.

5. Second personal hearing was scheduled on 14.05.2004 during which Respondent No.1 informed that the matter had been taken up with the Reserve Bank of India (RBI) for examining the proposal for using cheque books to visually impaired person for specific purpose where amount of instalments is known. As soon as their views became available, the decision would be conveyed. The Complainant, appreciating the initiative being taken by the Ministry of Finance, submitted that the cheque book facility should also be allowed for any other specific purpose such as payment of electricity bill to be made to the concerned agency, the charges to be paid to the housing societies where the amount of payment is not known in advance. In such cases, he suggested that at the time of issuing the cheque book, the concerned bank should write the name of the payee and verify the thumb impression of the visually impaired account holder who cannot sign.

6. Respondent No.1 vide letter No.3/2/2004-SOT (B) dated 25.06.2004 informed that IBA, in consultation with RBI, had issued certain guidelines to the Member Banks vide letter No.OPR/JSM/17-04/208 dated 15.04.2004. As per the letter, RBI had examined the issue and was of the view that legally speaking, the cheque book facility/operation of ATM/locker cannot be denied to blind persons/persons with low vision as they are legally competent to contract. Further, it would be safe and legally valid if such cheque book facility/operation of locker was allowed under the signature of a duly authorized person / persons having notarised power of attorney. The operation of ATM by blind person/persons with low vision would also be safe and legally valid with the change of technology. In view of the above RBI was of the view that the banks could issue post-dated cheques after verification /certification of the LHTV/RHTI of the blind persons so that they could avail of loans from financial institutions."

7. Vide letter dated 04.08.2004 of this Court, Respondent No.1 was advised to take up with RBI for issuing instructions to Banks to issue cheque books and allow ATM/locker



facility to blind/low vision persons. Vide letter No.3/2/2004-SCT (B) dated 27.08.2004, Respondent No.1 forwarded a copy of letter dated 14.08.2004 of RBI which stated that the matter was being further examined in consultation with IBA with a view to find a legally sound and operationally feasible solution. RBI mentioned about the advice of IBA that where payment is not known in advance, the scope of misuse/fraudulent use of the cheques cannot be ruled out as the blind persons would not be able to independently fill the details on the cheque forms. As a probable solution, the blind persons may have to come to the bank with the electricity bill or such other bills and seek the assistance of the concerned bank official in filling the amount of the cheque since the concerned bank official would be one of the persons who would be witnessing/identifying the thumb impression of the blind persons. IBA further mentioned that they did not find any other workable proposition and have sought the views of the Office of the Chief Commissioner for Persons with Disabilities on the above proposal.

8. As the matter was pending since August, 2003 and considering the problems faced by visually challenged persons, a meeting of the representatives of Ministry of Finance, RBI, IBA, National Confederation of the Blind and All India Confederation of the Blind was called in the office of Chief Commissioner for Persons with Disabilities on 22.02.2005. After detailed deliberations, the following suggestions were made unanimously for examination by IBA in consultation with RBI.

- i) The persons with blindness and low vision should be allowed to open individual accounts and be issued account payee cheques only.
- ii) At the time of issuing of cheque book, signature or the thumb impression, as the case may be, of the account holder should be attested by the bank officials to avoid matching of signatures at the time of making payments to third parties.
- iii) IBA will examine the feasibility of printing appropriate warning on the cheques such as "Care - Cheque for Visually Impaired" to alert the bank officials.
- iv) The account holder should give an undertaking to the bank to the effect that the cheque book be issued to him/her at his/her own risk at the time of issuing.
- v) IBA will examine the concerns relating to allotment of locker and its operation by visually impaired persons in consultation with RBI. The fact that the individual himself/herself has to go to the bank to operate the locker and hence it would not involve much of the security problems, should be kept in view.
- vi) IBA will also examine the question of providing ATM facilities to visually impaired persons and explore the possibility of adopting latest banking technology for their benefit.

A report on the above issues was to be submitted by IBA by 31<sup>st</sup> March 2005. IBA was also advised to address the issues relating to the eligibility conditions of scribes, extra time in examination etc. raised in the representation dated 12<sup>th</sup> September 2004 of the All India Confederation of the Blind, a copy of which was handed over to Sh. Ramchandran,



IBA was also advised to intimate the outcome to this Court and All India Confederation of the Blind.

9. Vide letter No.OPR/17-04/007 dated 5th April 2005 IBA informed that they were referring the matter to their Standing Committee of Senior Bankers' for consideration. Vide letter dated 17.06.2005, IBA communicated the following decisions of its Legal and Operational Committee, a Standing Committee chaired by Chairman and Managing Director, Vijaya Bank:

"The Committee discussed the above suggestions in detail and were of the view that with a view to protect the interest of the visually impaired account holders, currently banks have a system of insisting on the visually impaired (blind) customers to come personally to the bank with an escort and withdraw cash from their account. The withdrawal forms/cheques are filled by the escorts and the signature / thumb impression of the visually impaired customer are attested by the bank official and the amount withdrawn are also informed to such customers so that he/she is aware of the amount actually withdrawn from the account. The Committee felt that issuing cheque books to the visually impaired account holders is fraught with risk as there was scope for misuse/fraudulent withdrawal of money from such account holders account due to their impairment of vision. It was therefore, decided that with a view to protect the interest of such customers, as well as the bank, no change be recommended in the existing system of providing services to the visually impaired persons as stated above. In respect of the suggestion to provide account payee cheques to visually impaired customers for payment of predetermined EMIs for retail loan such as housing loan, consumer loans, etc. the individual bank may take appropriate view in the matter. As regards providing ATM facilities to such class of customers, considering their disabilities and the possibility of unauthorized use of ATM cards or fraudulent withdrawal from the account, the committee felt that providing ATM facility to such customer was not a feasible proposition unless technological advancements are made for providing ATM facility in a secured manner to a visually impaired person.

As regards providing Locker facility to visually impaired customers, the Committee was of the view that banks may open joint account with such customers with appropriate terms and conditions so as to protect the interest of the visually impaired customers as well as the banks.

Concluding the discussion on the issue, the Chairman stated an account holder should be held equally responsible when fraudulent withdrawal from his account takes place allegedly signed by the account holder's next kin or relatives etc. copying his signature as the account holder has not taken adequate care/safe custody of the cheques issued to him by the bank."

10. As this Court, was not inclined to go along the above recommendations/decisions of IBA, another hearing was scheduled for 28th July 2005, which had to be adjourned twice



due to heavy rain in Mumbai and was finally held on 23rd August 2005. During the hearing Sh. V.Ramachandran, Vice President (Operations) Indian Banks' Association stated that the views and the decisions of the Standing Committee of IBA to consider the issues involved had already been communicated vide letter No.BD/L&O/200 dated 17.06.2005. He had nothing to add. He, however, stated that this Court may take a view after hearing the views of Reserve Bank of India and Ministry of Finance (Banking Division).

11. Sh. Ram Kanwar, Section Officer the representative of the Ministry of Finance, Banking Division, said that RBI being the regulatory authority for the banking industry, its decision will have to be followed by all concerned.

12. Sh. V.P.Singhania, the Complainant stated that availability of a notarized power of attorney or a duly authorized person to such visually impaired persons whose spouse also happens to be blind and has minor children or a blind person who is single, is difficult. Therefore, issue of crossed cheque book for specific purpose like payment of loan, utility bills etc. should not be denied. Crossed blank cheques with the undertaking of the visually impaired account holder that the cheque book be issued to him/her at his/her own risk should not be a problem. He further stated that operation of ATM and the Locker should also be allowed to visually impaired persons.

13. During the hearing on 22.02.2005 various issues as mentioned in para 8 were discussed in detail and suggestions were made for examination and consideration with a view to find a positive solution to the problems being faced by visually impaired persons in availing banking facilities.

14. Upon considering the written and oral submissions of IBA, RBI, Ministry of Finance (Banking Division) and the Complainant, this Court is of the firm opinion that visually impaired persons can not be denied the facility of cheque book, locker and ATM on the possibility of risk in operating/using the said facility, as the element of risk is involved in case of other customers as well. Some banks have allowed almost every banking facility to the visually impaired customers. If one bank can allow the facility to such customers, other banks can also do so. This Court, therefore, advises Ministry of Finance, Banking Division and RBI to issue appropriate instructions to the following effect for implementation by all the banks within 45 days of receipt of this Order:

- a) Visually impaired persons be allowed to open an account with cheque book facility (cheques to be crossed at the time of issue) with an undertaking by the account holder that the cheque book be issued at his/her own risk. On the request of the account holder, the bank should issue the cheques in the name of the specified payee to make periodic payments for the retail loans, utility bills etc. At the time of issuing of cheque books, thumb impression of the account holder should be duly affixed and authenticated by the bank official.



7

A) For cash withdrawals, the visually impaired person should personally present himself/herself before the bank official who will facilitate "filling up the cheque/withdrawal slips.

B) The facility of operating the Lockers be also allowed to the visually impaired account holders without insisting on the joint account, as this may not be possible for those who are single or whose spouse is also visually impaired and children are minor,

C) ATM facility be also allowed on demand to the visually impaired customer. As available to other customers, banks should procure talking ATMs whenever they install new ones. Such an ATM machine has already been installed by some bank in Pune/Mumbai.

E) Banks should also ensure that the ATMs, are accessible to other categories of persons with disabilities such as the wheelchair users.

15. As regards the qualification of the scribes, IBA has informed that the issue should be resolved by the Ministry of Finance which will be referred to them.



# ANNEXURE-B



RBI / 2007-08 / 358

DBOD.No.Leg BC. 91 /09.07.005/2007-08

June 4, 2008

To

All Scheduled Commercial Banks

(excluding RRBs)

Dear Sir,

**Banking facilities to the visually challenged**

It has been brought to our notice that visually challenged persons are facing problems in availing banking facilities. It may be noted that banking facilities including cheque book facility / operation of ATM / locker etc. cannot be denied to the visually challenged as they are legally competent to contract.

2. It may be recalled that in the Case No. 2791/2003, the Honourable Court of Chief Commissioner for Persons with Disabilities had passed Orders dated 05.09.2005 which was forwarded by IBA to all the member banks vide their circular letter dated October 20, 2005. In the above Order, the Honorable Court



has instructed that banks should offer all the banking facilities including cheque book facility, ATM facility and locker facility to the visually challenged and also assist them in withdrawal of cash. Further, in Para 14 of the above Order, the Honorable Court has observed that visually impaired persons cannot be denied the facility of cheque book, locker and ATM on the possibility of risk in operating / using the said facility, as the element of risk is involved in case of other customers as well.

**3. Banks are therefore advised to ensure that all the banking facilities such as cheque book facility including third party cheques, ATM facility, Net banking facility, locker facility, retail loans, credit cards etc. are invariably offered to the visually challenged without any discrimination.** Banks may also advise their branches to render all possible assistance to the visually challenged for availing the various banking facilities.

Yours faithfully  
(Prashant Saran)  
Chief General Manager-in-Charge



# ANNEXURE-C



No.CE/RB-1/vip/1766

November 18, 2008

**The Chief Executives of all Member Banks**

Dear Sirs,

**Providing Banking Facilities to Visually Impaired Persons**

We refer to our circular No.CIR/RB/1230 dated February 4, 2006 enclosing procedural guidelines on the captioned subject. Subsequent to which, we have received several representations from visually impaired persons regarding the facilities and services being provided by banks and the ground level difficulties being faced by them. As you are aware, procedural guidelines were issued in the context of the order dated September 5, 2005 passed by the Court of Chief Commissioner for Persons with Disabilities, New Delhi regarding facilities to be provided to visually impaired persons.

Following complaints from Visually Impaired Persons, the Commissioner for Persons with Disabilities had again issued an advisory to the Finance Ministry and the Reserve Bank of India (RBI) in May 2008 to take necessary steps to ensure that visually impaired persons are not denied normal banking facilities.



Subsequently, the RBI, vide circular DBOD.No.Leg BC.91/09.07.005/2007-08 dated 4th June 2008 advised banks that all banks must render the same services to a visually impaired person as it would to any other person without discrimination. The Circular stated that the banks, must provide the visually impaired with every facility viz., cheque Book facility, ATM facility, net banking facility, locker facility, retail loans, credit cards etc.

Following the above RBI circular, we had examined the need to revise the procedural guidelines issued in February 2006 in consultation with IBA Sub-committee on Customer Service and Customer Rights. We also had interactions with a Mumbai based voluntary organization working for the welfare of Impaired persons. The interactions indicated that technology innovation in the recent years had greatly empowered visually impaired persons in leading a normal life. Technology applications such as screen readers for computers and mobile phones, which are being used by the visually impaired persons for online/net banking, were demonstrated to us. Visually impaired persons can read and understand printed documents etc. by first scanning them and then getting them read out by the screen reader.



Further, we have seen demonstration of finger print technology being developed by software firm which would enable banks to store thumb impression of visually impaired persons in place of signature in their system. Cheques authenticated by them with thumb impression can be scanned and the image compared with that stored in the system to honor the cheque. It is suggested that when this technology is fully developed and made available in the market, banks should consider integrating it with their core banking platform so that cheque book facility can be extended to a larger segment of visually impaired persons.

Our attention was also drawn to the United Nations Convention on the Rights of Persons with Disabilities, which clearly commits to rights of persons with disability and their access to services. Article 9 of the Convention enables persons with disabilities to live independently and participate fully in all aspects of life and also gives them access to facilities and services open or provided to the public, both in urban and rural areas. Additionally, Article 12 states “Parties shall take all appropriate and effective measures to ensure the equal right of persons with disabilities to own or inherit property, to control their own financial affairs and to have equal access to bank loans, mortgages and other forms of financial credit, and shall ensure that



It is expected that the guidelines issued by the RBI would result in an increase in the number of ATM cards issued to visually impaired persons. This would enhance the case for installation of talking ATMs to facilitate hassle free operations by visually impaired persons. Banks are requested to consider installing talking ATMs wherever feasible.

Keeping in view the above, we have revised the procedural guidelines for providing banking facilities to visually impaired persons, copy of which is enclosed. While finalizing the document the Sub-Committee took into consideration that request for ATM facilities, online banking facilities etc., would come only from visually impaired persons who are capable of using the applications. Members are requested to kindly consider the revised procedural guidelines and issue necessary instructions to the operating staff.

Yours faithfully,

**K Unnikrishnan**  
**Dy. Chief Executive**



## **PROCEDURAL GUIDELINES FOR BANKING FACILITIES TO VISUALLY IMPAIRED PERSONS**

### **I. General Instructions**

1. Banking facilities for visually impaired persons should be offered at all branches of the bank.
2. Banks should not equate visually impaired customers with illiterate customers.
3. All Banks must provide the same facilities to a visually impaired customer/prospective customer as it would to any other customer. But at the same time the customers should be made aware of the risk involved in some of these facilities which may be higher than that for a normal customer.
4. Additional facilities like reading and filling up of forms, slips, cheques should be provided to a visually impaired customer, if required.
5. Banks should not deny any services to visually impaired customers including visually impaired customers who use their thumb impression for operating the bank account.
6. A visually impaired customer must not be forced to operate the bank account jointly with any person or in the presence of any person.
7. Visually impaired customers may be allowed to appoint a person/persons as their Power of Attorney or Mandate Holder to operate their bank account if the visually impaired customer so desires.



## **II. Opening of Bank Accounts**

1. All banking products offered by the bank should be made available to visually impaired persons.
2. The bank must follow the same procedure for opening the account of a visually impaired person as it does for its other customers.
3. He / She must be allowed to open the account either singly or jointly with others.
4. The Bank must allow the visually impaired customer to open a joint account with anybody that he/she chooses including person(s) who is/are visually impaired.
5. The Officer / Manager of the branch should read out the rules of business and other terms and conditions in the presence of a witness, if required by the customer.
6. The bank branch manager must inform a visually impaired customer/prospective customer of his rights and liabilities before opening the account.
7. The documentation requirements of a visually impaired customer must be the same as any other customer.
8. The account has to be clearly marked as "the account holder is visually impaired".



### **III. Withdrawal of cash / Cheque book facility**

1. Facilities for withdrawal of cash as are provided to all customers regarding cash payments must be provided to visually impaired customers.
2. In case a visually impaired customer makes cash withdrawals at the bank then the payment must be made in the presence of another bank employee/officer. No outside witnesses are required unless the visually impaired customer requests that such witnesses be present.
3. Operations should not be restricted to self-withdrawals.
4. Cheque book facility should not be denied to visually impaired person.
5. All procedures pertaining to the use of such cheque books by visually impaired customers must be in accordance with that the other customers.
6. Cheques issued by visually impaired persons to third parties should be honoured, if otherwise in order.

### **IV. Credit Cards /Debit Cards**

1. Visually impaired customers must be issued credit cards/debit cards on request.



2. All rules and regulation regarding credit/debit card must be available on the web-site of the respective bank in accessible format. These should be read out to visually impaired persons and perceived risk factors explained to them.

3. Banks may consider issuing Credit/Debit Card with Photograph. This Photograph will work as a identification/verification.

#### **V. ATM/Debit Cards**

1. Visually impaired customers must be permitted to avail of ATM facilities.

2. Banks should also ensure that the ATMs are accessible to other categories of persons with disabilities such as the orthopedically disabled.

#### **VI. On Line Banking / Mobile Banking And Tele Banking/Phone Banking**

1. All banks must have Accessible websites and conform to international accessibility standards.

2. All customer facing applications such as web applications, desktop applications and mobile applications should be accessible to visually impaired persons.



3. The banks should have alternate methods of user authentication/password verification.
4. All features especially those related to customer security must be accessible visually impaired persons.

## **VII. Lockers**

1. Visually impaired customers should be provided with locker facility on request.
2. Suitable lockers conveniently located for operations may be allotted.
3. Bank procedures for issuing a locker to a visually impaired customer must be the same as to any other customer.
4. A visually impaired customer may be given the following options for operation of locker:
  - a. Operation – Singly
  - b. Operation - Singly with the assistance of a reliable person, as per the choice of the Applicant.
  - c. Operation - Jointly.
5. A visually impaired customer may request the person in-charge of the locker to be present when the locker is opened or to check if nothing has been left behind or fallen after the locker is closed.



## VIII. Loans

1. Loans must be made available to visually impaired customers as are offered to other customers and their impairment of vision should not be a criterion for sanctioning/denying a loan.
2. No additional burden of interest payment, collateral and other terms should be imposed on



# ANNEXURE-D





RBI/2008-09/431

DBOD.No.Leg.BC.123 /09.07.005/2008-09

April 13, 2009

All Scheduled Commercial Banks  
(Excluding RRBs)

Dear Sir,

### Need for Bank Branches / ATMs to be made accessible to persons with disabilities

We have been receiving several suggestions including from Government of India to make bank branches and ATMs easily accessible to persons with disability by providing ramps so that wheel chair users can access them and the height of the machine is also appropriate for them. Further we have also been receiving suggestions for installing speaking software and key pads with letters in Braille to facilitate use by persons with visual impairment.

2. We have examined the above suggestions and banks are advised to take necessary steps **to provide all existing ATMs / future ATMs with ramps** so that wheel chair users / persons with disabilities can easily access them and also make arrangements in such a way that the height of the ATM does not create an impediment in its use by a wheelchair user. **Banks may also take appropriate steps including providing ramps at the entrance of the bank branches** so that the persons with disabilities / wheel chair users can enter the bank branches and conduct business without much difficulty.

3. Further, banks should **make at least one third of new ATMs installed as talking ATMs with Braille keypads and place them strategically in consultation with other banks to ensure that at least one talking ATM with Braille keypad is generally available in each locality** for catering to needs of visually impaired persons. Banks may also bring the locations of such talking ATMs to the notice of their visually impaired customers.

Yours faithfully

(Prashant Saran)  
Chief General Manager-in-Charge

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838. 839. 840.

DEPARTMENT OF BANKING OPERATIONS & DEVELOPMENT, CENTRAL OFFICE, 12<sup>th</sup> Floor, Central Office Building, Shahid Bhagat Singh Marg, Mumbai-400 001 E-mail : [cgmicdbodco@rbi.org.in](mailto:cgmicdbodco@rbi.org.in)



# ANNEXURE-E





भारतीय रिजर्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

Sl /2012-13 /191

SlOD.No.Leg.BC.38 /09.07.005/2012-13

September 5, 201

Scheduled Commercial Banks  
(including RRBs)

Dear Sir

**Banking facilities to visually challenged / persons with disabilities**

Please refer to our [Circular DBOD. No. Leg BC. 91 /09.07.005/2007-08 dated June 2008](#) on the captioned subject advising that all banking facilities such as cheque book facility including third party cheques, ATM facility, Net banking facility, lock facility, retail loans, credit cards etc., are invariably offered to visually challenged persons without any discrimination as they are legally competent to contract. Further, please also refer to [Circular DBOD.No.Leg.BC.123 /09.07.005/2008-C dated April 13, 2009](#) advising banks to take necessary steps to provide all existing ATMs / future ATMs with ramps and to make at least one third of new ATMs installed as talking ATMs with Braille keypads.

It has been brought to our notice by Office of the Chief Commissioner for Persons with Disabilities that visually challenged persons are facing problems in availing banking facilities like internet banking. Banks are, therefore, advised to strictly adhere to instructions contained in the above circulars and extend all banking facilities to persons with blindness, low-vision and other disabilities.

Yours faithfully,

(Ajesh Verma)  
Chief General Manager

किंग परिचालन और विकास विभाग, केंद्रीय कार्यालय, 12 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग मुंबई 400001  
Unit of Banking Operations and Development, Central Office, 12th Floor, Central Office Building, Shahid Bhagat Singh Marg, Mumbai, 400001

टेलीफोन/Tel No:91-22-22661602 फैक्स/Fax No:91-22-22705691 Email ID:cgmicdbodco@rbi.org.in

हिंदी आवाहन है, प्रसक्त प्रयोग बड़ा है



# ANNEXURE-F





**कार्यालय मुख्य आयुक्त निःशक्तजन**  
**OFFICE OF THE CHIEF COMMISSIONER FOR PERSONS WITH DISABILITIES**  
**सामाजिक न्याय और अधिकारिता मंत्रालय, भारत सरकार**  
**Ministry of Social Justice and Empowerment, Govt. of India**

Case No.21/1102/2011-12

Dated: 23.02.2012  
 Dispatch No.

**In the matter of**

Ramji Tripathi  
 Old H/9, Kabir Colony, B.H.U.,  
 Varansi

Complainant

**Versus**

State Bank of India,  
 (Through: Chief Manager)  
 Banaras Hindu University Branch  
 Banaras

Respondent

**Date of Hearing: 21.02.2012**

Present:

- i) Shri Ramji Tripathi.
- ii) Shri Rama Kant Gupta, Chief Manager, SBI, BHU, Varansi

**ORDER**

The above named complainant a person with visual impairment filed a complaint dated 14.11.2011 before the Chief Commissioner for Persons with Disabilities under the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995 hereinafter referred to as the 'Act' regarding refusing to provide banking facilities including ATM card by State Bank of India, BHU Branch on an equal basis with others.

2. The complainant submitted that he is a visually impaired person and working as Personal Assistant in Banaras Hindu University. He is maintaining a Saving Bank account with State Bank of India, BHU, Branch, Banaras. The said bank had expressed its inability to provide ATM card to visually impaired persons.

3. The matter was taken up with the respondent bank vide letter No.21/1102/11-12 dated 01.12.2011.

4. The respondent vide reply dated 12.01.2012 informed that the cheque book could not be issued to Shri Tripathi keeping in view his financial interest as his signatures were not consistent and could be copied easily. As regards ATM, as per the instructions of Higher offices, as of now no ATMs have been "installed for persons with visual impairment, therefore, ATM card could not be issued to Shri Tripathi".



5. Upon considering the written submissions of the respondent, a personal hearing was scheduled for 21.02.2012. In the meantime vide letter dated 13.02.2012 the respondent informed that the complainant was issued cheque book on 09.02.2012 following submission of the prescribed proforma by the complainant. He upon submission of the application in the prescribed proforma for ATM card and his details have been put in the CVS system. ATM Card No. 5048 0980 0211 0000 018 was also being issued to him. He also enclosed the supporting documents as proof of having issued the cheque book and the ATM card to the complainant.

6. During the hearing the parties reiterated their written submissions. The complainant added that he has been issued the cheque book but only after he gave an undertaking on being asked by the bank, though initially, he was not willing to give any undertaking for providing any banking products. He feels that no additional requirement should be insisted upon which is not obtained from other citizens of the country. As regards ATM card, he submitted that he was yet to receive the same.

7. The representative of the respondent submitted that the State Bank of India, Banaras Hindu University branch followed the instructions issued by State Bank of India, Corporate Centre, Mumbai vide Circular No.NBG/S&P-SP/4/2009-10 dated 06/07.05.2009. The same instructions have also been circulated vide the Master Circular. The said circulars require the following undertaking to be given by an account holder with visual impairment for issue of a self-operated cheque book facility:-

- i. That I am / we are visually impaired / disabled and incapacitated from vision in both the eyes. Whereas, at my / our personal request, the State Bank of India, BHU Branch has agreed to issue /provide me / us with a 'cheque book facility' so as to enable me / us to operate my / our account by means of 'Self Operated Cheques', to facilitate various transactions relating to my / our account. I / We do hereby agree and undertake to utilize the said Cheque Book at my / own risk, costs and consequences.
- ii. The Bank will not be responsible for any loss that may be attributed to me / us for negligence or misuse or otherwise by any third party whatsoever in so far as the cheque book is concerned.
- iii. The undertaking has been read to me / us by my next friend and have been understood by me / us in the language known to me / us in the presence of the following witnesses

**Signature of account holder(s) with left / right hand thumb impression".**

8. He further submitted that the Corporate Centre Mumbai's circular No.NBG/S&P-Misc./20/2009-10 dated 31.10. 2009 provides that the third party self-drawn cheques by visually impaired persons are now permitted. Earlier, only the crossed cheques were being issued to them. He also submitted that the format of undertaking has since been revised as per which clauses relating to the instances of inconsistency in the signatures have been added. The bank has no intention to harass the complainant or any customer with disability.

9. It is observed that the Reserve Bank of India vide its Circular No. DBOD.No.Leg BC.91/09.07.005/2007-08 dated 04.06.2008 had advised all the scheduled commercial banks including RRBs that persons with visual impairment are facing problems in availing banking facilities including cheque book facility/operation of ATM, Locker etc. and the said facilities cannot be denied to the visually challenged as they are legally competent to contract. The banks have further been advised that all the banking facilities such as cheque book facility including third party cheque facility, net banking facility, locker facility, retail loans, credit cards etc. are invariably offered to the visually challenged without any discrimination. Banks have



also been requested to advise their branches to render all possible help to visually impaired persons for availing the above facilities.

10. Pursuant to the R.B.I. Circular dated 04.06.2008, the Indian Banks Association (IBA) vide its Circular No. CE/RB-1/Vip/1766 dt. 18.11.2008 refers to the available technology of storing thumb impression of visually impaired persons in place of signature, and also to Article 9 of the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) in respect of accessibility to all facilities by persons with disabilities on an equal basis with others, and, accordingly, advises the banks to instal Talking ATMs wherever feasible. IBA also requested its members to consider the revision of procedural guidelines and issuance of necessary instructions to the operating staff. The general instructions of RBI on procedural guidelines for banking facilities to visually impaired persons also state that all banks must provide the same facilities to a customer with visual impairment as it would provide to any other customer. At the same time the customer should be made aware of the risk involved in some of these facilities which may be higher than that for a non-disabled customer. It is also pertinent for us to mention that Hon'ble Guwahati High Court in WP( C) No.2215 of 2006 filed by Shri Prasanna Kumar Pincha, the undersigned, who happened to face discrimination of similar nature, while passing an interim order directed the respondent bank namely IDBI Bank, Guwahati that the petitioner be allowed to open a saving bank account in the Guwahati branch of IDBI with cheque book facility as in the case of persons with no visual impairment or any other disabilities. The Hon'ble court further directed that the petitioner would also be allowed to normal/ usual operation of the said bank account. The said interim order of the court was implemented by IDBI bank in letter and spirit with the result that the petitioner has been enjoying all the banking facilities on an equal basis with others. If one bank in the country for one visually impaired customer can successfully implement the said order, there is no reason why all other banks in the country cannot do so for all persons with visual impairment.

11. It is also observed that under the current procedure followed by the respondent bank, it requires a person with visual impairment to visit the bank in person every time, she/he needs to draw money thereby subjecting that person to avoidable harassment and inequitable situation.

12. In the facts and circumstances stated above, and being alive to the discrimination routinely encountered by persons with visual and other disabilities, we hereby direct the respondent as follows:

- i) Ensure that all persons with visual and other disabilities including the complainant are allowed to access, use and enjoy all banking facilities on an equal basis with others. Such facilities include cheque facility, net banking facility, ATM facility, locker facility etc.
- ii) While evolving safety mechanisms to safeguard the interests of the customers with disabilities rights of persons with visual and other disabilities should not be compromised at any cost.
- iii) Issues arising out of possible inconsistencies in relation to signature of the customer with visual disability can be handled in a variety of ways including by installation of Finger Probe Machines etc.



- iv) Customers with visual disability be given the choice to operate the bank account either by putting their thumb impression or by the usual process of signature.
- v) No additional undertaking (undertaking which is not obtained from any non-disabled citizen) be obtained from customers with visual disability; and banking policy should have a human face.

13. Since the respondent branch of SBI is reportedly following the procedure circulated by the Corporate Centre, it will be appropriate that the Corporate Centre, Mumbai of State Bank of India issues the revised circular and procedure in the light of the directions given above. A copy of this order is also being marked to Reserve Bank of India and IBA who may also issue appropriate circulars to all commercial banks / members. Moreover, the current procedure followed by the respondent bank is so utterly inconsistent with, and runs counter to the spirit and purpose of the aforesaid RBI circular dated 04.01.2008 and IBA circular dated 18.11.2008.

14. The case is disposed of accordingly.

(Prasanna Kumar Pincha)  
Chief Commissioner for  
Persons with Disabilities

Copy to:

- 1. CMD, State Bank of India, Corporate Centre, State Bank Bhavan, 8<sup>th</sup> Floor, Madam Cama Road, Mumbai, Maharashtra. - R1556
- 2. Chief General Manager (HRD), Reserve Bank of India, Department of Banking Operations & Development, Central Office, 20<sup>th</sup> Floor, Central Office Building, Shahid Bhagat Singh Marg, Mumbai - 400 001. - R1557
- 3. Chairman, Indian Banks Association, World Trade Centre Complex, Centre-1, Cuffee Parade, Mumbai-400005. - R1558



# ANNEXURE-G



No.CIR/RB/ATMVCP/6846

February 27, 2013

**The Chief Executives of all Member Banks**

Dear Sirs/Madam,

**ATMs installed for Visually Challenged Persons**

We refer to the RBI circular vide DBOD.No.Leg.BC.123 /09.07.005/2008-09 dated 13<sup>th</sup> April 2009 which mandates that all new and existing ATMs have accessibility features for wheel chair users. It also mandates that 1/3<sup>rd</sup> of all new ATMs ensure accessibility features for blind and low vision users. There has also been a follow up RBI circular vide DBOD.No.Leg.BC.38 /09.07.005/2012-13 dated 5<sup>th</sup> September 2012 reiterating the same.

Following the RBI circulars the IBA had constituted a Sub-Committee on ATM systems for Visually Challenged Persons. The Subcommittee was set up to iron out initial problems resulting in the field because of ineffective models as well as lack of standardization. It was also aimed to collectively work at ensuring that cross country deployment of accessible ATMs effective and possible. The Sub-Committee through its deliberations and interactions with ATM manufacturers over the past years has been able to address the key concerns and take



It is worth mentioning that the successful working of the Sub-committee in collaboration with the Xavier's Resource Centre for the Visually Challenged (XRCVC) and pioneering initiatives taken by Union Bank of India and State Bank of India has made bi-lingual accessible ATMs a reality in India with over 2000 such machines deployed across the country. These were required in order to avoid partially speaking ATMs which may have a few voice prompts but do not meet the criteria of accessibility as also avoid duplication of efforts by learning from already successful models.

Keeping in view of the above, the present document on Standards for Accessible ATMs aims to lay down industry criteria which may be adopted by all banks to ensure effective deployment and uniformity among accessible ATM machines of different banks and therefore facilitate ease at the level of the end consumer.

At the Meeting of the above Sub-Committee held on 24<sup>th</sup> August 2012, a Report was submitted by the Working Group consisting members from State Bank of India, ICICI Bank and HDFC Bank constituted by the Sub-Committee. The Report suggested a Process Flow for cash withdrawal by a visually challenged person at an ATM. The Report was submitted to the Standing Committee at its meeting on 19<sup>th</sup> November 2012. The Committee deliberated on the issue in detail and decided to circulate (1) The Standards for Accessible ATMs prepared by Union Bank of India and XRCVC and (2), The Suggested Process Flows and Additional Features among the member banks.



The decision of the Standing Committee was ratified by the Managing Committee of the Association at its meeting held on 30<sup>th</sup> November 2012. A copy of the Standards for Accessible ATMs (**Annexure –I**) and the Process Flow for cash withdrawal by a visually challenged person at an ATM (**Annexure –II**) are enclosed for upgrading the ATM Standards.

Member banks are requested to kindly consider adopting the Standards for Accessible ATMs and the Process Flow for cash withdrawal by a visually challenged person at an ATM, within your deployment process.

Yours faithfully,

**K Unnikrishnan**

**Deputy Chief Executive**



ANNEXURE - I**STANDARDS FOR ACCESSIBLE ATM**

Adopted by

**INDIAN BANKS' ASSOCIATION**



The RBI circular - RBI/2008-09/431 DBOD.No.Leg.BC.123/09.07.005/2008-09 dated 13<sup>th</sup> April 2009 mandates that all new and existing ATMs have accessibility features for wheelchair users. It also mandates that 1/3<sup>rd</sup> of all new ATMs ensure accessibility features for blind and low vision users. Based on the ground work since the issuance of the said circular by various Banks as also the R & D work undertaken by the Xavier's Resource Centre for the Visually Challenged (XRCVC) in partnership with various ATM Manufacturers and Banks, it has been felt appropriate to have a standards document highlighting the specific features that constitute an Accessible ATM.

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These standards outline what constitutes 'accessibility' features for blind and low vision users and wheelchair users and process standards that ought to be followed to ensure effective deployment and uniformity amongst accessible ATMs of different banks and therefore facilitating ease at the level of the end consumer. There is a necessity to standardize the talking ATM process across the industry both between banks and ATM manufacturers.

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## FEATURES TO BE COMPLIED WITH FOR ACCESSIBLE ATMs

The fundamental principle of an Accessible ATM for development, testing and implementation purposes is to ensure a machine which enable the user to complete all transactions successfully with a blank screen simply through voice guidance for totally blind users, permit independent use through clear screen data for low vision / partially sighted users and effective physical access for wheel chair users.

The Features below are listed as per different user profiles.

### Totally Blind Users

**TRANSACTION FEATURES:** (The Features are listed as per the sequence they should appear in the ATM transaction flow.)

1. **Audio Start-up Option:** The audio activation to be provided through insertion of the headphone in the ATM headphone jack. 
2. **Welcome Message and Language Option:** The audio start-up should begin with a welcome address for the user with a menu choice of languages (one of the following: English, Hindi / Regional). This choice should be activated by number pad keys 1, 2 or 3.
3. **Volume Control Option:** A volume control capability on the unit to be provided with and the same needs to be provided as an audio prompt. Number pad keys 1 and 2 to be given as options to increase or decrease the volume. Since at this time the help functionality is yet not given, use of any function key other than the number pad keys need to be given a complete orientation of in reference to the number pad.
4. **Hide / Blank out Screen:** The transaction session needs to begin with the option to hide / blank out the visual display. This choice should be activated / deactivated by pressing a pre-announced number pad key. This feature allows for additional security for the user. Based on the option chosen the machine needs to announce whether the screen is hidden or is still visible.
5. **Help / Orientation Functionality:** A complete voice guided orientation option to the machine or skip to transaction directly to be given. The orientation needs to give a full layout of the ATM Machine, the function keys - their number, their position, the number pad - the number of keys on the number pad including the symbol keys, card slots, money outlets and the position of the receipt printer. The option of listening to the orientation or jumping directly



to transaction should be activated by pressing a pre-announced key on the number pad. The orientation text should be simple to understand.

**Example of audio orientation message:** *There is a screen in front of you. The keypad is below your screen, you will be using keypad throughout your ATM operations, to select various options and to enter data. This keypad is a standard telephone keypad, along with four additional keys to its right. CLEAR key is right of number 3, having a raised vertical symbol. CANCEL key is right of number 6 having a raised cross symbol. ENTER key is right of number 9, having a raised circle symbol. The cash dispenser slot is below the keypad, on the front face of ATM, the receipt printer slot is at the bottom left of the screen on the front face of the ATM. The card insertion slot is on the bottom right of the screen on the front face of the ATM. In addition, Braille labels are put in to find positions of, Receipt, Cash, and Card slot. Please pull out your headphone pin, once you complete your ATM operation. To repeat orientation message - Press, 1, or to continue your transaction, Press 2.*

**6. Transaction Menus and Processes:** There has to be complete voice guided assistance for all the ATM Functions. The specific features that need to be kept in mind are:

- Every single screen display needs to be completely voiced. E.g. menus, error messages, prompts etc. The only not spoken audio output would be the PIN which needs to beep or voiced out as \* (star) for each entry.
- Repeat: A repeat functionality would help the user verify the correctness of choices and entries before Enter / OK. Messages should be repeated automatically. At appropriate places voice guidance is paused when a blind user is entering data e.g. PIN entry or amount entry, etc.
- IVR Type Operation: All operation to be performed through Keypad only. Interactive Voice Response type. FDK functionality is disabled during talking mode. The said is simpler, easier and more accessible. All transactions can be conducted through using number keys 1 and 2 and so on in a menu-submenu format.
- A touch screen ATM always requires to be accompanied by a regular keypad system.
- Whilst entering amount / account number or feeding any other data (except PIN) on the screen the keypad numbers should be self voicing.
- In the case of value added services such as bill and other payments, similar accessibility standards as described in these guidelines need to be followed.
- The transaction commands need to be clear and specific in informing which key needs to be pressed for the function to be performed and where the key will be found. The flow of orientation to keys needs to be standardized for the entire module.
- In transactions of collecting cash, inserting card and collecting the receipt, the user in the transaction commands needs to be voice



- prompted with regards to the position of the card slots, the money outlets and the position of the receipt printer.
- Error Messages: The error messages need to be voice indicated. An inverted card should result in an audio prompt that the card is put in wrongly.
- Complete screen text synchronization with voice output.

**Complete Example of Work Flow for all the Transaction is attached in Annexure A.**

### **Additional Features**

1. **Headphones:** The Headphone jack should use the universal standard pin size.
2. **Braille Labels:**
  - The card slot, the cash dispenser, the receipt printer and headphone jack slots to be aided with Braille labels.
  - An additional Braille label stating 'This is a talking ATM' also needs to be placed on top of the screen.
  - Braille labels to be created using Contracted Braille.
  - All Braille labels to be placed as close to the specific item as possible. As far as possible a gap not exceeding 1 inch (25 mm) should be maintained.
3. In case a user does not press any button for 10 seconds, the system should automatically **repeat the prompts**.
4. The **time out** for ATM machines is recommended to be 30 seconds as this allows for enough time for a visually challenged person to complete the transactions.
5. **Use of Text-To-Speech (TTS) technology.** Use of pleasant TTS voices preferably Indian accent with lexicon adjustments if words are not announced correctly by TTS engine.
6. There needs to be **tactile / textured floor guidance** from the entrance of the ATM kiosk to the machine which is accessible. This will ensure that visually challenged person can independently locate the accessible machine from all that exist within the kiosk.
7. **Feature of skipability for Quick ATM operation:** The Customer inserts headphone pin into the ATM audio jack to enable Talking mode and Inserts his / her ATM card: By default English language is selected and Screens are hidden.





The suggested work flow in case of quick ATM operation for a blind user is as follows:

→ Inserts his / her ATM card.

By default language selected is **English** and Screens are **hidden** (as explained above).

→ Please enter your PIN message.

→ After entering PIN

ATM gives transactions options.

- Cash Withdrawal.
- Balance Enquiry.
- PIN Change.



8. Language Support: **Multilingual** support. To start with two languages offered, English and Hindi both.
9. ATM Usage for both **Sighted** and **Disabled**.
10. **No Special** ATM Card.
11. **Own bank** as well as **other banks** ATM card usage possible.
12. **Accessible Manual**: It is recommended that the Banks make available a manual in accessible formats (accessible formats for blind persons are **Braille, DAISY** digital talking book, **accessible pdf, e-text, html, large font book**, etc.) on features and functionalities of accessible ATMs so as to give a complete orientation to the user.
13. Also it is **recommended** that after starting with **three key ATM operations** (Cash Withdrawal, Balance Inquiry and PIN Change) banks should aim **to make available all ATM functions** in accessible talking mode in a **phase wise manner**.

### Low Vision / Partially Sighted Users

1. **Colour Contrast**: Good contrast (dark and light) for text and background - on the monitor as also on the function keys. (Bright colours against dark backgrounds. E.g. White on Black or Yellow on Blue).
2. **Font Style**: Non Serif fonts.
3. **Font Size**: Large: Characters should be 3/16 inch high minimum based on the uppercase letter "I".
4. **Synchronisation of text and voice**.
5. **Bold and big numbers** / names on the keys for easy reading.



## Wheelchair Users

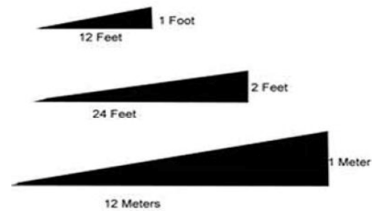
### 1. Entry Point:

- Ground level surface.
- No threshold.
- If the Surface is at a height then a ramp needs to be provided.

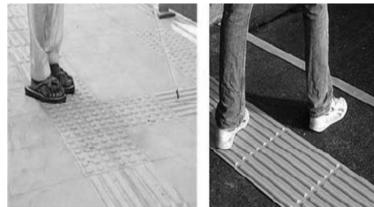
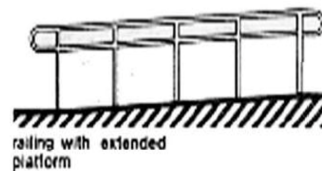
### 2. Ramp:

- Slope: A ramp with gradient of 1:12 maximum. For every inch (25 mm) above the ground that the ramp rises, provide 12 inches (305 mm) of ramp length.

Examples of 1:12 Ramps



- Width: The width should be minimum of 1200 mm (48 inches).
- Landing Space: There should be landing at every 750 mm (30 inches) of a vertical rise. The size of the landing space needs to be a minimum of 1500 mm x 1500 mm (60 x 60 inches) of clear space. There should also be a clear landing space at the top and bottom of the ramp.
- Hand rails: Ideally hand rails on both sides of the ramp. Hand rails at two levels 760 mm (30 inches) and 900 mm (36 inches). Both ends to be rounded or grouted and extend 300 mm (12 inches) beyond top and bottom of the ramp.
- Surface of the ramp and landings needs to be slip resistant.





**3. Door:**

- Clear Door Opening: If the ATM kiosk has a door it should provide a clear opening of 900 mm (36 inches).
- Handles: Need to be places between 800 mm (32 inches) and 1000 mm (40 inches) from floor level.
- Type and Hinges: Handles should be of lever type and hinges to be smooth to be operable with force not more than 20 Newton.
- Landing Space: For all doors opening inside or outside or sliding type, a landing space of 1500 mm x 1500 mm (60 x 60 inches) after the ramp is a must, to allow wheelchair user to open the door. The landing needs to be slip resistant.

**4. Cubicle size:**

- Diameter Space: In order to facilitate a 180 degree maneuver of the wheelchair a 60 inch (1524 mm) diameter space or a 60 inch (1524 mm) by 60 inch (1524 mm) T-shape space should be available.
- Clear Floor Size: Minimum clear floor size of the cubicle needs to be 1800 mm (72 inch) by 1800 mm (72 inch). (i.e. beside the ATM machine).

**5. Height and Depth of Machine:**

- Maximum height: Of any object expected to be reached by the wheelchair user, either the touch screen, num pad or any other shelf in the ATM cubicle has to be placed in the range of 800 mm - 1000 mm (32 inch - 40 inch).
- Depth: If there is a table / shelf provided, there should be leg and knee space for the wheelchair with a minimum clear knee space of 700 mm (28 inch) high and 280 mm - 300 mm (11 inch - 12 inch) deep.

**SPECIAL NOTE**

In actual ATM transactions there can be many scenarios. For each screen - text should be voiced out properly in both English and Hindi.

There is a need to spend time on testing and getting feedback from blind, low vision and wheelchair users to fine tune the accessibility features. This is a must especially for the first talking ATM model.

The actual work flow between banks, ATM manufactures and different models may vary. There is however a need to standardize the flow and talking ATM operations as much as possible as per the suggested guidelines. This is mainly from blind users' perspective and it will be good for the banks and ATMs manufacturers to



## TRANSACTION FLOW FOR VARIOUS TRANSACTIONS

### I. CASH WITHDRAWAL

- You have selected Cash Withdrawal.  
Press  
1 - To Confirm  
2 - To go back
- Please select your account.  
Press  
1 - Savings account  
2 - Current account
- Please enter the amount and press enter (amount entered should be announced in full not just single digits. E.g. one, ten, hundred, thousand, ten thousand, etc.).
- You have entered Rupees XXXX /-  
Press  
1 - To Confirm / if correct  
2 - To go back / if incorrect
- If you want receipt  
Press  
1 - If Yes  
2 - If No
- Please wait; we are processing your request.
- Please collect your cash & receipt, if you have asked for receipt.
- Thank you for using XXX bank ATM.

### II. BALANCE ENQUIRY

- You have selected Balance Enquiry.  
Press  
1 - To Confirm  
2 - To go back
- Please select your account.  
Press  
1 - Savings account  
2 - Current account
- If you want receipt



Press  
1 - If Yes  
2 - If No

- Please wait; we are processing your request.
- Balance in your Account is Rs XXXX /- .
- Please collect your receipt, if you have asked for it.
- Thank you for using XXX bank ATM.

### III. PIN change

- You have selected PIN Change.  
Press  
1 - To Confirm  
2 - To go back
- Please enter your new PIN.
- Please Re-enter your new PIN (While entering the PIN the audio prompt of a beep or \*(star) needs to be spoken).
- Please wait; we are processing your request.
- Your PIN has been changed successfully.
- Thank you for using XXX bank ATM.





XYZ BANK'S WORK FLOW FOR A TALKING ATM IS AS GIVEN BELOW IN A TABLE FORMAT WITH BOTH AUDIO AND SCREEN TEXT. SAME CAN BE STANDARDIZED.

| Audio Spoken   |  | Screen Text  |   |
|--|--|--|---|
| As soon as headphone is plugged into the jack, voice guidance (talking mode) will start.   |  | First screen is XYZ Bank's standard ATM screen. Screen keeps changing with latest products info and "Please insert your card" message. XYZ Bank has bilingual Hindi and English text for "Please insert your card" as screen text. |   |
| English audio  | Hindi audio  | English screen text  | Hindi screen text   |
| Welcome to the XYZ Bank accessible ATM   | XYZ बैंक के एक्सेसिबल एटीएम में आपका स्वागत है.  | XYZ Bank's branded screens text displayed as below.<br><br>WELCOME TO XYZ Bank's ATM<br><br>PLEASE INSERT YOUR CARD  | XYZ Bank's branded screens text displayed as below.<br><br>XYZ Bank's ATM MEIN AAPKA SWAGAT HAI<br><br>KRIPAYA APNA CARD PRAVISTHA KARE |
| Please select a language of your choice. Select 1 for English, 2 for Hindi   | अपनी पसन्द की भाषा का चयन करें, इंग्लिश के लिये एक दबायें, हिन्दी के लिये दो दबायें.   | SELECT YOUR LANGUAGE<br>- ENGLISH<br>- HINDI   | APANI PASAND KI BHASHA KA CHUNAV KARE<br>- ENGLISH<br>- HINDI   |
| Volume control<br>Press 1 to increase volume, press 2 to decrease volume<br>Press enter to proceed<br>Enter key is right of number 9 | ध्वनि नियंत्रण. आवाज बढ़ाने के लिए एक दबाएं. आवाज कम करने के लिए दो दबाएं. आगे बढ़ने के लिए एन्टर दबाएं. एन्टर बटन संख्या 9 की दाहिनी ओर है. | PRESS "1" TO INCREASE THE VOLUME<br><br>PRESS "2" TO DECREASE THE VOLUME<br><br>PRESS ENTER TO PROCEED.  | AAWAJ BADHANE KE LIYE "1" DABANYE<br><br>AAWAJ KAM KARNE KE LIYE "2" DABANYE<br><br>AAGE JANE KE  |



|  |   |  |  |
|--|---|--|--|
| (Beeps to know volume increase / decrease)   |   |  | LIYE "ENTER" DABANYE   |
| The audio session allows you to hide and display ATM screens for privacy during a banking session<br><br>To hide the ATM screens please press 1<br>To display the ATM screens please press 2 | यह ऑडियो सत्र, आपके बैंकिंग सत्र, के दौरान, आपकी गोपनीयता के लिए आपको एटीएम स्क्रीन छुपाने या दिखाने की सुविधा देता है.<br><br>एटीएम स्क्रीन छुपाने के लिए, कृपया एक दबाएं एटीएम स्क्रीन दिखाने के लिए, दो दबाएं.   | PRESS "1" TO HIDE THE SCREENS<br><br>PRESS "2" TO DISPLAY THE SCREENS          | SCREEN CCHIPANE KE LIYE "1" DABANYE<br><br>SCREEN DIKHANE KE LIYE "2" DABANYE                      |
| Your ATM screens are hidden.   | आपकी एटीएम स्क्रीन प्रदर्शित नहीं की जा रही हैं.  |  |  |
| Your ATM screens are displayed   | आपकी एटीएम स्क्रीन प्रदर्शित की जा रही हैं.   |  |  |
| The audio session allows you to hear a short-ATM-orientation before starting your transaction, To skip the orientation, please press 1, To hear the orientation, please press 2.             | ये ऑडियो सत्र, लेनदेन शुरू करने से पहले, एटीएम इस्तेमाल करने सम्बन्धी संक्षिप्त जानकारी, सुनने की सुविधा प्रदान करता है. यदि आप एटीएम इस्तेमाल करने सम्बन्धी जानकारी नहीं सुनना चाहते, तो कृपया एक दबायें, यदि आप एटीएम इस्तेमाल करने सम्बन्धी जानकारी सुनना चाहते हैं, तो दो दबायें. | PRESS "1" TO SKIP THE ATM ORIENTATION<br><br>PRESS "2" TO HEAR ATM ORIENTATION | ATM NIRDESHON KO BAND KARNE KE LIYE "1" DABANYE<br><br>ATM NIRDESHON KO SUNANE KE LIYE "2" DABANYE |
| Orientation of the ATM audio - the orientation message will as per ATM model. An example for the same is provided in the guidelines section.   |   |  |  |
| You have chosen, to, listen to the orientation   | आपने एटीएम इस्तेमाल करने सम्बन्धी संक्षिप्त जानकारी, सुनने का, विकल्प चुना है.  |  |  |
| You have chosen, not to, listen to the orientation.  | आपने एटीएम इस्तेमाल करने सम्बन्धी संक्षिप्त जानकारी, नहीं सुनने का, विकल्प चुना है.   |  |  |



|   |   |   |   |
|---|---|---|---|
| To repeat orientation message press 1 or to continue your transaction press 2.  | संक्षिप्त जानकारी फिरसे सुनने के लिए १ दबाएं. आगे बढ़ने के लिये २ दबाएं.  | PRESS "1" TO REPEAT ATM ORIENTATION<br><br>PRESS "2" TO CONTINUE  | ATM<br>NIRDESHON KO<br>DOBARA<br>SURANE KE<br>LIYE "1"<br>DABANYE<br><br>JARI RAKHANE<br>KE LIYE "2"<br>DABANYE |
| Please Insert Your ATM card. Card slot is at the right hand side.   | कृपया अपना, एटीएम कार्ड डालें. कार्ड खांचा आपके दाहिनी ओर है.   | XYZ Bank's branded screen displaying bilingual text<br><br>PLEASE INSERT YOUR CARD<br><br>KRIPAYA APNA CARD<br>PRAVISTHA KARE |   |
| Please enter your ATM PIN and press enter to continue, if you make any mistake just press clear, The clear key is to the right of number 3. | कृपया अपना एटीएम पिन दर्ज करें. लेनदेन की प्रक्रिया जारी रखने के लिये, एन्टर दबाएँ. पिन दर्ज करते समय कोई गलती होने पर, क्लियर दबाएँ और पिन फिर से दर्ज करें, क्लियर बटन, संख्या तीन के दाहिनी ओर है. | XYZ Bank's branded screen<br><br>PLEASE ENTER YOUR PIN  |   |
| For Cash Withdrawal press X<br>For Balance Enquiry press X<br>For PIN change press X  | नकद राशि के लिए, X दबाएं, खाते का बैलेंस जानने के लिए, X दबाएं, पिन नम्बर में बदलाव करने के लिये, X दबायें.   | XYZ Bank's branded screen<br><br>PLEASE SELECT YOUR TRANSACTION   |   |

(Here used X as keypad numbers mapping will depend on bank's FDK options.)



**SUGGESTED  
PROCESS FLOW  
FOR CASH WITHDRAWAL  
BY A VISUALLY  
CHALLENGED PERSON  
AT AN ATM**

ADOPTED BY

**INDIAN BANKS' ASSOCIATION**



**Suggested process flow for cash withdrawal by a visually challenged person at an ATM  
by the Working Group constituted by the Sub-Committee consisting members  
from State Bank of India, ICICI Bank and HDFC Bank**

Customer inserts the Audio jack:

1. 

Welcome to XYZ Bank ATM.
  
2. 

Please select the language. Press  
1 – English  
2 - Hindi
  
3. 

You have selected English/Hindi as your language of choice. Press  
1 – to increase the volume  
2 – to decrease the volume
  
4. 

The audio session allows you to hide or display ATM screens for privacy during a banking session. Press  
1 – to hide the ATM screen  
2 – to display the ATM screen
  
5. 

Screen hidden for privacy/Your ATM screens are displayed. The audio session allows you to hear a short ATM orientation before starting your transaction. Press  
1 – to hear orientation  
2 - to skip orientation
  
6. 

To repeat orientation message, press  
1 – yes  
2 - to continue your transaction
  
7. 

Please insert your ATM cum Debit card and remove it.
  
8. 

Please enter your PIN and press enter.
  
9. 

Please select your transaction. Press  
1 – Cash Withdrawal  
2 – Balance Enquiry  
3 – PIN Change



10. 

You have selected Cash Withdrawal. Press  
1 – To Confirm  
2 – To Cancel
11. 

Please select your account.  
1 – Savings account  
2 – Current account
12. 

Please enter the amount and press enter.
13. 

You have entered Rs 100/- Press  
1 – To Confirm  
2 – To Cancel
14. 

Please wait, we are processing your request.
15. 

Please collect your cash & receipt.
16. 

Your transaction is complete. Thank you for using XYZ Bank ATM.

**Suggested process flow for Balance Enquiry by a visually challenged person at an ATM**

Customer inserts the Audio jack: **(Steps from 1 to 9 are common)**

10. 

You have selected Balance Enquiry. Press  
1 – To Confirm  
2 – To go back
11. 

Please select your account.  
1 – Savings account  
2 – Current account
12. 

Please wait. We are processing your request.
13. 

Balance in your Account is Rs 100/- . Please collect your receipt.
14. 

Your transaction is complete. Thank you for using XYZ Bank ATM.



### Suggested process flow for PIN Change by a visually challenged person at an ATM

Customer inserts the Audio jack: (Steps from 1 to 9 are common)

10. 

You have selected PIN Change. Press  
1 – To Confirm  
2 – To go back
11. 

Please enter your new PIN.
12. 

Please Re-enter your new PIN.
13. 

Please wait, we are processing your request.
14. 

Your Pin has been changed successfully.
15. 

Your transaction is complete. Thank you for using XYZ bank ATM.

Language of Step -7 may vary depending on the type of card reader at ATM ( Dip card reader or motorized one).**In case of transaction failure at any stage the message that appears on the screen is to be read out to the customer.** The orientation will be about the location of slots like key pad, cash dispenser, Card reader, transaction receipt and description of key pad etc.

### Additional features:

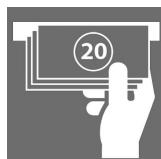
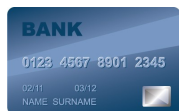
#### **1. Feature of skipability for fast ATM operation.**

If a Visually Challenged customer inserts the Card after insertion of audio jack, then the default language will be English and steps 1 to 6 will be skipped for fast operation.

#### **2. Feature of Enabling Talking Mode through any number key.**

After completion of first ATM operation if a customer who is using talking mode, wishes to continue with more ATM operations, he/she should be able to enable the talking mode again by pressing any one of number key.( To avoid removing and inserting headphone jack for 2<sup>nd</sup>/3<sup>rd</sup> transactions.)





**REFUSAL**



**DISCRIMINATE**



**"I AM BLIND.  
I LACK EYES, NOT VISION"**



**Xavier's Resource Centre for the Visually Challenged  
(XRCVC)**

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