

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.

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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 persons with disabilities are not arbitrarily deprived of their property."

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

Encl:A/a

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 the visually impaired customer.
