

27.12.2016

To All Offices

Providing	ATM	Facility	to
persons	with	disabilities	
including	visually	challenged	
persons	without	any	

DIGITAL BANKING DIVISION CIRCULAR NO: 91 / 2016

Reg: Providing ATM Facility to persons with disabilities including Visually Challenged Persons without any discrimination

Reserve Bank of India through its various directives has advised that Banks should ensure that all banking facilities such as cheque book facilities including third party cheques, ATM facility, net banking facility, locker facility, retail loan, credit card etc are invariably offered to the persons with disabilities including visually challenged without any discrimination.

The Honorable Court of Chief Commissioner for Persons with Disabilities also has advised 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. It further says 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.

In view of the above, we advise as under:

- Branches should render all possible assistance to the visually challenged for availing the various banking facilities including issuance of ATM / Debit Card
- There should be no discrimination whatsoever in offering banking facilities to the persons with disabilities including the visually challenged persons. Any request for issuance of ATM Debit Card should be dealt with promptly and efficiently as per guidelines issued by the bank from time to time.

Our ATMs being installed since 2015 are enabled for usage by the visually challenged persons. The ATM Facility for the visually impaired can be availed using the normal debit cards issued by the Bank. It contains specially customized screen flow and voice guidance for the visually impaired customers in English and Hindi languages which is activated by insertion of earphone jack into the slot of the ATM. (Please refer to DBD HO Circular No. 42/2015 dated 29.06.2015 issued in this regard).

Please ensure that the above instructions are followed in letter and spirit.

General Manager