



भारतीय रिजर्व बैंक

**RESERVE BANK OF INDIA**

www.rbi.org.in

RBI/2012-13/191

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

September 5, 2012

All Scheduled Commercial Banks  
(excluding 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 4, 2008 on the captioned subject advising that all 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 visually challenged persons without any discrimination as they are legally competent to contract. Further, please also refer to Circular DBOD.No.Leg.BC.123 /09.07.005/2008-09 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.

2. 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,

(Rajesh Verma)  
Chief General Manager

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[ हिंदी आसन है, स्वयं प्रयोग यथावत् ]