



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2012-13/249

RPCD. No. RRB.BC. 35 /03.05.90/2012-13

October 11, 2012

All Regional Rural Banks

Dear Sir,

Banking facilities to visually challenged / persons with disabilities

Please refer to our [Circular RPCD.CO.RRB.BC.No.13/03.05.33/2008-09 dated July 23, 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 RPCD.CO.RRB.BC.No.97/03.05.90-A/2008-09 dated April 21, 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. RRBs 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,

(C D Srinivasan)
Chief General Manager