

Accessible Banking Services for Persons with Disabilities (PWD)

1. Introduction & Objective

The Indraprastha Sehkari Bank Ltd. is committed to promoting an inclusive, barrier-free, and non-discriminatory environment for all customers, including those with physical, sensory, or mental disabilities (Divyangjan). This policy ensures that Persons with Disabilities can access banking services, including account operations, loans, and digital channels, with dignity and ease.

2. Scope

This policy applies to all branches of the bank, covering all services (Deposits, Loans, ATMs, Lockers & Digital Banking).

3. Key Pillars of the Policy

a) Non-Discrimination: Banking services (cheque books, ATMs, Net Banking, Locker, Loans) shall not be denied to Persons with Disabilities. They are legally competent to contract.

- **Full-Service Access:** Banks shall provide all services—cheque books, ATM/debit cards, lockers, internet banking, and retail loans—without discrimination.
- **Legal Competence to Contract:** In terms of RBI guidelines, visual impairment does not equate to being “unsound of mind” or “illiterate”, Visually challenged persons are legally competent to contract and, therefore, shall not be denied services.
- **Issue of Cheque Books:** Visually impaired individuals shall not be denied the issuance of cheque books and the bank shall provide all assistance, such as accepting thumb impressions or signatures, to ensure independent operation of accounts. Third-party cheques must be honored, and
- **No Mandatory Joint Accounts:** Banks shall not force Persons with Disabilities customer to operate their account jointly with a sighted or non-disabled person.

b) Accessibility: All branches are mandated to remove physical barriers to ensure independent access to banking services, aligning with "Sugamya Bharat Abhiyan" (Accessible India Campaign) launched on December 3, 2015, by the Prime Minister, to create a barrier-free environment for persons with disabilities (PWDs). Its goal is to ensure universal accessibility across three main pillars: built environment, transportation, and information & communication technology (ICT).

- **Ramps and Access:** Branches shall ensure to have ramps with proper handrails at the entrance, ensuring a wheelchair user can enter without assistance.
- **Branch Infrastructure:** Infrastructural facilities shall be provided for wheelchair users and the proactive outreach by staff are mandated under various accessibility guidelines and regulations. Branch officials are responsible for assisting with the reading and filling out of forms.

c) Assistive Devices: This pillar focuses on providing the necessary tools and human support to facilitate easy transactions.

- **Magnifying Glasses:** Branches shall provide magnifying glasses for low-vision customers to enable them to read documents and sign forms.

- **Staff Assistance:** Bank staff shall be trained to assist PwD customers, such as reading out terms and conditions of forms, in the presence of a witness if required.
- **Signage:** Information about available assistance and facilities shall be displayed prominently in the branch.
- **Doorstep Banking:** The Bank may voluntarily offer any of the following services to individual customers / natural persons at their doorstep: (refer policy on door-step banking)
 - Pick up of cash against receipt;
 - Pick up of instruments against receipt;
 - Submission of KYC documents and
 - Submission of Life Certificate
 - Any other service which the RBI/Bank may decide from time to time.

Doorstep banking services shall be extended to:

- Operative and fully KYC complied accounts.
- Valid mobile numbers /email IDs registered with the Bank;
- Senior citizens of more than 70 years of age, differently abled and/or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired;
- Minors, illiterates and accounts operated through power of attorney shall operate their accounts at branch only.

d) Digital Access – a fundamental right

Banking websites and mobile applications will comply with accessibility standards to ensure usability for people with visual, mobility, or cognitive impairments (having difficulties with mental processes like memory, attention, language, and problem-solving, ranging from mild lapses to severe dementia, which is not a disease itself but a symptom of underlying conditions)

Further, in a landmark judgment delivered on **April 30, 2025**, the Supreme Court of India ruled that **digital access is a fundamental right** and an intrinsic component of the right to life and liberty under Article 21 of the Constitution.

The Court issued crucial directives to make banking, digital Know-Your-Customer (KYC), and other digital services accessible to acid attack survivors and persons with visual impairments.

Key Details of the Supreme Court Order

The Issue: Acid attack survivors with facial disfigurements and severe eye damage were unable to complete "liveness" tests (e.g., blinking eyes) required for digital KYC to open bank accounts, obtain SIM cards, or access financial services. Following the SC Directive, the RBI amended the Master Direction – Know Your Customer (KYC) Direction, 2016 to make the process inclusive. Accordingly, complying with the directives of the SC, the Bank shall:

- Accept images of thumb impressions during the digital KYC process.
- A designated official shall be empowered to override automated rejections and approve and approve applications case by case basis.
- Bank shall ensure periodic accessibility audits of its apps and website.
- Acid-attack survivors shall not be denied access to basic, banking and digital services due to physical disabilities caused by the attack.
- Branches shall follow updated KYC guidelines.

4. Account Opening & Operations

- a) **Accounts of blind persons:** The blind persons shall generally be eligible to open both single and joint accounts. The Bank shall take certain special precautions to protect the blind customer from being cheated by others and shall make the additional efforts to ensure security and transparency. Hence, rules regarding operations in bank account, the obvious risks involved and the precautions that he/she shall take in operating his / her account shall be explained before opening the account.

While there is no legal provision for the appointment of a guardian of blind persons, the Bank may, at its discretion, allow a properly constituted attorney to operate the account on behalf of the blind account holder. However, in the cases, the Bank is satisfied on merits, the next of the kin of a blind person may also be allowed to operate on his/her account as his/her constituted attorney duly authorized by a Letter of Authority or Power of Attorney as may be expedient.

- b) **Accounts of mentally challenged:** The Bank may at its discretion open deposit accounts other than current accounts in the name of a mentally challenged person to be opened or operated only by a guardian or a receiver appointed by a competent court as defined under the Mental Health Act, 1987.
- c) **Operation of Accounts by Old and Incapacitated Persons:** Facility to sick / old / incapacitated account holders. The Bank shall recognize that sick / old / incapacitated account holders may require special attention as they may not be willing to open and operate joint account. The following categories of account holders shall be recognized as falling under this group:
- An account holder who is too ill to sign a cheque / cannot be physically present in the Bank to withdraw money from his account but can put his/her thumb impression on the cheque/withdrawal form;
 - An account holder who is not only unable to be physically present in the Bank but is also even unable to put his / her thumb impression on the cheque/withdrawal form, due to certain physical incapacity.

With a view to enabling the old / sick / incapacitated account holders to operate their accounts, the Banks shall follow the guidelines as under:

- i. In case a customer cannot sign due to loss of his both hands, the signature can be by means of a mark. This mark can be placed by the person in any manner. It could be the toe impression as suggested. It can be means of mark which anybody can put on behalf of the person who has to sign, the mark being put by an instrument which has had a physical contact with the person who has to sign.
- ii. Wherever thumb or toe impression of the sick/old/incapacitated account holder is obtained, it shall be identified by two independent witnesses known to the Bank, one of whom shall be a responsible Bank official.

- iii. Where the customer cannot even put his / her thumb impression and also would not be able to be physically present in the Bank, a mark shall be obtained on the cheque / withdrawal form which shall be identified by two independent witnesses, one of whom shall be a responsible Bank official.
- iv. The customer may also be asked to indicate to the Bank as to who would withdraw the amount from the Bank on the basis of cheque / withdrawal form as obtained above and that person shall be identified by two independent witnesses. The person who would actually draw the money from the Bank shall be asked to furnish his signature to the Bank.
- v. In case a customer cannot sign due to loss of his both hands, the signature can be by means of a mark. This mark can be placed by the person in any manner. It could be the toe impression as suggested. It can be means of mark which anybody can put on behalf of the person who has to sign, the mark being put by an instrument which has had a physical contact with the person who has to sign.

5. Technology and Digital Access

Bank shall advance its technology for disabled customers by enhancing digital, mobile, and physical access, aiming for compliance with standards. Banks may redesign apps and websites to support screen readers, providing adjustable fonts, and using high-contrast themes. Training of bank staff in sign language and to provide assistance to customers with cognitive or sensory impairments.

6. Special Services & Customer Service

- **Priority Service:** Clearly identifiable, dedicated counters (or immediate assistance) for PwD, senior citizens, and visually impaired customers.
- **Form 15G/H:** Easy submission of Form 15G/H once a year for senior/disabled customers.
- Submission of Life certificates

7. Grievance Redressal

- **Nodal Officer:** The Branch Manager of each branch acts as the Nodal Officer for PwD customers. The contact details of the nodal officer at head office be made available on the website of the Bank.
- **Complaint Register:** A dedicated, easily accessible complaint register will be maintained at all branches for PwD grievances.

8. Training & Awareness

- **Display of information:** To provide accessible information regarding legal, financial, and decision-making rights for persons with special needs, particularly concerning guardianship under the National Trust Act, the bank shall display information (bilingual) on how to approach local level committees (LLCs) for appointing legal guardian for persons with autism, cerebral palsy, mental retardation, and multiple disabilities.
- **Training:** Bank staff shall be sensitized to this information to better serve customers with disabilities.

- **Local Committee Contact:** Branches may have information regarding the Local Level Committees appointed under the National Trust Act for, Delhi.

9. Services to be provided to the Old/Sick/Incapacitated customers: Apart from complying with the procedural guidelines as mentioned above, following facilities are also to be provided by the branches to physically challenged person:

1. Courteous service is to be provided. 'May I Help' should be the attitude when such a customer enters in the premises of the bank.
2. All the regular banking facilities including issuance of cheque book, ATM Card etc. are to be provided to all the customers of the bank, irrespective of their physical condition.
3. Where ever necessary a ramp may be provided at the entrance of the bank (on ground floor) so that a person with the disability/wheelchair user could enter the branch and conduct his/her banking operation easily.
4. The magnifying glasses may also be provided to those customers who are having low vision so as to facilitate them for carrying out their banking operations.

Other steps to facilitate banking services to persons with disabilities

- Bank shall give special focus on complaints or grievances raised by customers with disabilities. Also, bank shall ensure that at least one member of the Customer Service Committee be a person with disabilities.
- Bank may form an advisory committee comprising at least one person with disabilities representative to recommend for inclusive and enhanced banking services, and better experience.
- Bank may make special provision in Core Banking Solution for flagging/ identification of the customers with special needs/ disabilities, to have a database about such customers and also to help banks provide special facilities such as doorstep banking, etc.
- Banks shall periodically review the facilities and services that are meant to be provided to the customers with disabilities. The action with respect to services extended to persons with disabilities shall be included by the bank in its Annual Report.
- People with disabilities (PwDs) often have different financial needs. The Bank shall design its products and services keeping in view their economic necessities and funding requirements.
- The bank shall take proactive steps to prevent fraudulent activities in a manner that considers the challenges faced by persons with disabilities, where security measures are inclusive, accessible, and supportive rather than restrictive.
- Important services like First Aid, or other forms of emergency support may be provided on the information or service counters through properly identified signage system.

Policy review:

The Bank's policy guidelines shall be reviewed annually—or immediately upon receipt of revised regulatory standards—to ensure harmonization with evolving physical and digital accessibility requirements.
