

MAIN :	CRA- 34/2022-23		DT.	04.08.2022	
SUB :	Anc Ser - 31	CO: O & M Department	FILE	M-4	S-404

### Providing Banking facilities to Visually Impaired Persons

Recently we have come across instances wherein branches are reluctant to provide banking facilities to Visually Impaired Persons. In this connection, Refer to RBI Master Circular on Customer Service in Banks RBI/2015-16/59 DBR No.Leg. BC.21/09.07.006/2015-16 dated 01.07.2015.

Under Para 10.3, "Providing banking facilities to Visually Impaired Persons" Banking facilities such as

- Cheque book facility including third party cheques
- ATM facility
- Net Banking facility
- Locker facility
- Retail loans
- Credit cards etc.,

should be invariably offered to the visually challenged as they are legally competent to contract, without any discrimination.

Simultaneously, the visually impaired customers should be made aware of the risk involved in some of these facilities. Branches / Front end staff members should render all possible assistance to the visually challenged for availing the various banking facilities. Branches should not deny any services to visually impaired customers for operating the bank account.

Branch Managers should ensure that the visually impaired customers are not subjected to unnecessary hassle and inconvenience.

Branches / Field level functionaries are advised to strictly adhere to the guidelines and avoid complaints.

**VENKATESA PERUMAL P**  
General Manager / Chief Operating Officer