

June 12, 2008

The Chief Executive Officers,
All Primary (Urban) Co-operative Banks

Dear Sir/ Madam,

Banking facilities to the visually challenged - UCBs

It has been brought to the notice of the Reserve Bank that visually challenged persons are facing problems in availing banking facilities. It may be noted that banking facilities including cheque book facility / operation of ATM/ locker etc. cannot be denied to the visually challenged **as they are legally competent to contract.**

2. It may be stated that in the Case No. 2791/2003, the Honorable Court of Chief Commissioner for Persons with Disabilities had passed Orders dated 05.09.2005 (copy enclosed), the Honorable Court has instructed 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. Further, in para 14 of the above Order, the Honorable Court has observed 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.

3. Banks are therefore advised to ensure that all the 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 the visually challenged without any discrimination. Banks may also advise their branches to render all possible assistance to the visually challenged for availing the various banking facilities.

Yours faithfully,

(A.K.Khound)
Chief General Manager-in-Charge