



Indian Banks' Association

No.CIR/RB/ATMVCP/8667

January 16, 2014

The Chief Executives of all Member Banks

Dear Sirs/Madam,

ATMs installed for Visually Challenged Persons

As part of the measures aimed at inclusive banking, RBI in the recent past have issued guidelines for providing all banking facilities to the visually challenged persons as being provided to normal customers. These services include cheque book facility, ATM cards, mobile and Internet Banking facilities. India has over 15 million visually challenged persons, and banks need to make special efforts to ensure that they are able to meet banking needs of these persons. In line with the RBI guidelines, all the banks have made efforts to provide banking services to visually Challenged Persons. However, feedback indicate that visually challenged persons face lot of difficulties at the ground level, be it for opening of accounts, securing cheque book, ATM cards or getting net banking facilities.

2. The Reserve Bank of India had advised that banks should make at least one third of new ATMs installed as talking ATMs with Braille keypads and place them strategically in consultation with other banks to ensure that at least one talking ATM with Braille keypad is generally available in each locality for catering to needs of visually impaired persons.

3. The IBA Sub-Committee on ATM System for Visually Challenged Persons had deliberated on the issue of talking ATMs and has designed Standards for Accessible ATM with Complete example of the workflow and screen shots for an Accessible ATM as adopted by Accessible ATMs which is complete, comprehensive and extremely user friendly. These standards outline what constitutes 'accessibility' features for blind and low vision users and wheelchair users and process standards that ought to be followed to ensure effective deployment and uniformity amongst accessible ATMs of different banks and therefore facilitating ease at the level of the end consumer. The Standards for Accessible ATM with Complete example of the workflow and screen shots for an Accessible ATM as adopted by Accessible ATMs was thereafter circulated to member banks for adoption vide IBA.

4. The IBA Sub-Committee while adopting the Standards for Accessible ATMs, also suggested that IBA may also consider displaying a board at the ATM entrance, so as to give the information that a particular ATM is SPECIALLY DESIGNED FOR VISUALLY CHALLENGED. **Annexure - 1**

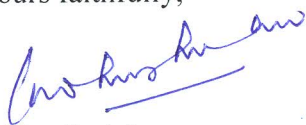
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5. The matter was deliberated at the meeting of the Managing Committee of the Association and decided that member banks may be requested to display the Board as given in Annexure (as per the colour shown) at the ATM entrance which has been enabled for the same, for the benefit of the visually challenged persons.

6. Accordingly we request you to consider displaying the Board for the benefit of the visually challenged fraternity.

Yours faithfully,



K Unnikrishnan
Deputy Chief Executive

Encl: as above.



Talking ATM for ALL

**THIS TALKING ATM PROVIDES
SPOKEN INSTRUCTIONS THROUGH
ANY STANDARD HEADSET PLUGGED
INTO THE AUDIO JACK ON THE
FACE OF THE ATM.**



**SPECIALLY DESIGNED FOR
VISUALLY CHALLENGED**