Accessibility Standards and Guidelines for Banking Sector

1. Accessibility Standards for physical infrastructure—

1.1 Information or Service Counters

Information or service counters or otherwise need to provide access for all keeping in view the various special needs for persons with short heights (dwarfs), children, persons using wheelchairs or with sensory disabilities, elderly and all others.

Banks to adhere to the following norms—

(i) Information or service counters shall be well laid and located near the entrance and guided by adequate signage.

(ii) Tactile guiding indicators should guide persons with visual impairments to the information or service counters in an unobstructed manner.

(iii) The counter shall be accessible to all. Therefore, it shall have two height ranges to accommodate diverse needs of users. The minimum height of the counter shall be in the range of 750 mm to 800 mm to facilitate wheelchair users or those with short height stature. However, a counter height of 950 mm to 1100 mm is recommended, for persons using reception counters in standing postures.

(iv) Information or service counters/desks where writing is done by the visitor should allow frontal approach by wheelchair users with space to provide clearance for wheelchair user's knees.

(v) Information or service counters may be provided keeping in view a person using wheelchair on either side, thereby providing knee clearance space of 680 mm below the counter.

(vi) Where information displayed counters are provided, the bottom edge of the counter must be at a height of between 700mm and 800mm from the floor and tilt at an angle which varies from 30° to 45°.

(vii) Hearing enhancement systems along with sign language support shall be provided at information or service counters to cater to the needs of persons with hearing impairments.

(viii) Information or service counters should have provisions for assistive devices and technologies like wheelchairs, hearing enhancement systems (for example loop induction systems etc.), magnifiers, etc. along with human support to support the needs of Persons with Disabilities and others.

(ix) Important services like First Aid, defibrillators or other forms of emergency support may be provided on the information or service counters through properly identified signage system.

(x) As a good practice, information or service counters shall indicate in a universally accessible way the icons or pictograms of various facilities available.

It plays a vital role in informing people from a distance about the possible support available at reception counters.

(xi)   To facilitate lip reading, lighting should provide even illumination. The reading and writing surfaces at counters and desks shall be illuminated to a level of at least 200 lux in the room, and on the desk in a range of 350 lux to 450 lux. (One lux is equal to one lumen per square metre).

(xii)   It is important to ensure that bank's staff is trained in supporting the special needs for diverse user groups. This may include elements like knowledge of multiple languages including sign language, technology support for guiding assistance, etc.

(xiii)   Banks to provide a clearly identifiable counter which provides priority to persons with disabilities. A notice board be placed on or above the table of the official conspicuously mentioning that persons with disabilities are given preference in providing banking services at this counter.

1.1.2 Tactile Guidance Paths and Handrails

(i)   Along the accessible corridor and route connecting the entire building, a tactile floor guidance path for independent movement of persons with visual impairments should be provided.

(ii)   Alternately, handrails with braille plates indicating specific location shall be provided on both sides of the corridors.

(iii)   Handrails to be provided at two levels in corridors to aid persons with visual impairments in navigating the space. The handrail dimensions should be in accordance with **Para 1.1.4**

(iv)   Tactile guiding systems should ensure ease in access and egress through horizontal circulation routes in the buildings including in emergency situations like fire, earthquakes, etc.

1.1.3 External Ramps

Ramps are an extremely crucial element of a built environment providing an accessible choice for mobility for those with limited mobility or other challenges to encounter level changes. However, it is equally crucial to understand that ramps need to adhere to the given guidelines to enhance accessibility with safety through their apt location, configuration, slopes or gradients and other specifications. Well-designed ramps provide an inclusive access to persons using wheelchairs, parents with baby strollers, individuals using rollators or walking frames, baggage trolleys and other diverse forms of human existence. It is to also understand that ramps need not negate the requirement of steps in various level changes of built environment, as they provide an element of accessible choice. It should be attempted for all built forms under design stage to integrate ramps as part of site planning and landscapes in the external spaces to emerge as universally designed spaces and elements.

1.1.3.1 General

(i) Ramps allow persons in wheelchairs to move from one level to another. However, many ambulant persons with disabilities negotiate steps more easily and safely. Hence, it is preferable to provide accessibility by both steps and ramps.

(ii) No flower/ plant pots etc. be kept on either sides of the ramps and there should not be any obstruction to ensure movement of wheel chairs used by the persons with disabilities.

(iii) The horizontal run of ramps shall adhere to **Para 1.1.3.3** for the recommended length of runs.

(iv) Where there is a large change in elevation that requires multiple ramps and landing combination, other solutions such as elevators should be considered

(v) Single row of tactile warning blocks should be placed at the beginning and end of each ramp and at the beginning and end of each run.

(vi) External ramps should ideally be covered ensuring access amidst challenging weather conditions like rains, scorching heat, etc.

1.1.3.2 Gradient

(i) It should be noted that the gradient should be constant between landings. The recommended gradients for ramps are given in Table mentioned under **Para 1.1.3.3.**

(ii) Curved ramps should be avoided. If used, the recommended gradient should be equal or gentler than 1:16.

(iii) For ramp gradients between those specified in **Table as under Para 1.1.3.3**(for example for a gradient like 1:13 or 1:18), the intervals may be obtained by linear interpolation.

(iv) The number of horizontal runs of ramp should be limited to 4, i.e. with 3 intermediate landings.

(v) Ramp gradients wherever possible should prefer a slope taking in consideration an independent or unassisted movement in wheelchair. This is in line with one of the seven principles of Universal Design i.e. Low Physical Effort.

1.1.3.3 Gradient and Length of Ramps

Gradient of Ramp	1:12	1:14	1:15	1:20	Not gentler than 1:25
Maximum length of horizontal run-in metres	6	9	11	15	18

1.1.3.4 Width
The minimum clear width of a ramp should be 1200 mm.

1.1.3.5 Surface

(i) Ramps and landing surfaces should be slip resistant in their surface finish and also follow a flat surface profile.

(ii) Ramp surfaces should avoid any form of rumblings or corrugations as part of construction detailing as they cause immense inconvenience and sometimes a body pain to ones with diverse disabilities.

(iii) Outdoor ramps and their surface should be designed to prevent water from accumulating on the walking surfaces.

(iv) The ramp surface material should also have contrasted colour surface ensuring ease for persons with low vision and other forms of visual impairments.

1.1.3.6 Landings

Landings should—

(i) be configured at the top and bottom of each run and where the ramp run changes direction;

(ii) be provided at regular intervals of not more than 9000 mm of every horizontal run;

(iii) have a level platform of size not less than 1200 mm x 1500 mm.

1.1.3.7 Handrails

Handrails on the ramps must adhere to the guidelines as specified in **Para 1.1.4.**

1.1.3.8 Edge Protection

The key purpose of an edge protection is to ensure safe movement of wheeling devices while protecting the front wheels from slipping out of the ramp edges. All ramps and landing which are not adjacent to a wall must have an edge protection with either of the following specifications:

(i) A raised kerb with a minimum height of 75mm.

(ii) A raised barrier with its lower edge at 75 mm or less from the ramp or landing surface.

(iii) A rail with the bottom edge at 75 mm or less from the ramp or landing surface.

In case where ramps are provided inside the building to connect various floors with one another, they must be supported by providing appropriate signage along with tactile and Braille information be provided either on the adjacent walls or on the handrail extensions to identify the floor levels.

1.1.4 Handrails and Grab Bars

Handrails/ grab bars are extremely important features and must be designed to be easy to grasp and to provide a firm and comfortable grip so that the hand can slide along the rail without obstruction.

Many persons with disabilities, elderly and others with weak grips or balance require handrails/ grab bars to maintain balance or prevent serious falls. Handrails are essentially referred to as rails for support in built environment elements like staircases, ramps or

corridors. However, grab bars are being referred to as fixed or moving rails for support in built environment contexts like washrooms, shower areas, around doors, etc.

It is essential that all handrails / grab rails are adequately fixed since they are subject to considerable pressure on the rail during manoeuvring. In rural and semi-urban areas, indigenous materials such as bamboo/ wood/ other can be used for making handrails/ grab bars in various application areas of built environment, for example, washrooms, outdoor walking trails, etc.

Handrails may be provided with Braille/ Tactile markings at the beginning and the end to enhance access to way finding information to people with visual impairment.

1.1.4.1 Handrails
Handrails should—
  (i)   be slip-resistant with round ends;
  (ii)   have a circular section of 38-50 mm in diameter;
  (iii)   preferably have knurled surfaces;
  (iv)   have a minimum clear space of 40 mm- 60 mm from the walls; minimum 40 mm for smooth wall surfaces and minimum 60 mm for rough wall surfaces;
  (v)   be free of any sharp or abrasive elements;
  (vi)   be installed at a height of 750 mm to 900 mm;
  (vii)   have continuous gripping surfaces, without interruptions or obstructions that can break a hand hold;
  (viii) be able to bear a weight of 250 kg;
  (ix)   be manufactured from a material which contrasts with the wall finish (or use dark tiles behind light coloured rails), be not too warm/cold to the touch and provide good grip;
  (x)   a ramp run with a vertical rise greater than 150 mm should have handrails on both sides;
  (xi)   the handrails shall be placed at a height of between 750 mm and 900 mm above the floor level. They must be continuous on both sides all through the ramp slopes and even at landings;
  (xii)   handrail extensions should extend horizontally for a minimum distance of 300 mm beyond the top and bottom of the ramp to provide support for persons who may need help to negotiate the ramp, not to project into another path of travel, must return to the wall, floor, or past;
  (xiii) handrails must be provided in a contrasting colour scheme with the background to ensure easy access and clear identification by diverse user groups including the ones with visual impairments;
  (xiv)   the material for handrail or grab rail design shall consider the climatic factors and temperature as part of the built environment context, for example, in climatic zones of extremely high or low temperature, metal surfaces for

handrails would pose challenges to grip them. Likewise, in high rain zones, rust proof materials shall be required to ensure hygiene and easy grip on handrails; and

(xv) public behavior towards vandalism or abuse of handrails shall be dealt with stern actions.

1.1.5 Accessibility to branch premises

(i) Banks to endeavor for arranging the premises of the branch accessible to the persons with disabilities.

(ii) In cases where existing branch of a bank is not accessible to the persons with disabilities, the Nodal Officer at such branches should render services to persons with disabilities. Name and phone/mobile number of such officer be displayed on a notice board which must be fixed at the entrance passage leading to the branch so that persons with disabilities could approach the officer over telephone for their banking needs and be entertained by such officer who would assist such persons.

1.2 Automated Teller Machines, Bulk Note Accepters (BNAs), Cheque Deposit Machines, Cash Deposit Machines, Passbook Printing Machines, Coin Vending Machines (to be referred as ATMs wherever applicable hereunder) and self-service machines/ kiosks deployed by Banks.

1.2.1 Accessibility provisions for Bank ATMs:

Bank ATMs should have following accessibility provisions:

(i) The ATM room should have a levelled entrance by providing a suitable ramp along with handrails on both sides for support.

(ii) There shall be sufficient landing space for a wheelchair user to park while waiting their turn to enter the ATM room.

(iii) Provision of Tactile Ground Surface Indicators (TGSI) tiles leading up to the ATM machine from the entry point of the ramp.

(iv) The entrance door to the accessible ATM room should be minimum 900 mm wide.

(v) Manoeuvring space for a wheelchair turning diameter of at least 1500 mm should be provided to access the ATM machine whether installed in a room or in an open zone.

(vi) There is at least one frontal or lateral interaction space ensuring privacy.

(vii) If the ATM machine protrudes from the vertical wall, edges must extend to the floor in all its plane projection.

(viii) Floor surface should be non-slip and allow for easy wheelchair manoeuvrability.

(ix) The ATM machine's screen and keyboard should be visible from the height of 1000 mm above the floor level.

(x)   There shall be no reflections or glare on the ATM machine screen.

(xi)   All the controls and buttons shall be provided in the range of 400 to 1200 mm from the floor level. The machine shall maintain a minimum distance of 600 mm from any corner.

(xii)   The control buttons should have embossed text description and Braille signs. They should also have colours contrasting with the background surface.

(xiii)   There shall be tactile symbols and graphics which indicate the card inserting slot and the direction in which the card shall be inserted.

(xiv)   Self Service kiosks machines/ talking ATMs should be regularly maintained and monitored.

(xv)   All such type of machines should have language selection on its first page.

Endeavor should be made by the banks to take the premises for the ATMs which are accessible by persons with disabilities.

1.2.2   Features of ATM Machines:

All the ATM Machines should have following essential features:

(i)   The machine should be integrated with audio support for all information which can indicate validation of access to the service and to alert the user in case the card or the money has not been collected from the machine. Further, banks may also deploy self-service machines/ kiosks with voice guidance features to benefit persons with disabilities. Before launch of new advanced technology ATMs and self-service kiosks bank should ensure that these new machines have built-in accessibility features for persons with disabilities.

(ii)   The coin slot must be located at a height of 1200mm or less.

(iii)   It should have a clear floor space of 900 x 1200 mm.

(iv)   Operating buttons should have raised numbers and should be in contrasting colours.

(v)   For identification or validation of cards to be used in ATMs, the ATM must meet the following requirements:

    a) The card slot is located at a height between 800 mm and 1200 mm from the floor level and is bevelled to facilitate its introduction.

    b) It has contrasted colour with the background surface. Tactile symbols and graphics that represent the card inserting direction must be included.

    c) It must have a visual and acoustic system to indicate validation of access to the service and to alert in case in case the card or money has been forgotten.

    d) It shall provide audio for all information.

1.2.3   Point of Sale (POS) Machines

(i)   The machines should be designed suitably so that they are easily accessible by visually impaired persons without compromising the security measures.

1.3   Issuance of Credit Cards /Debit Cards to Visually impaired persons

(i)   Banks to consider issuing Braille enabled debit/ credit cards with tactile features.

(ii)   Banks should consider issuing personalised Credit/Debit Card with photograph, when requested.

(iii) Terms and conditions should clearly be explained to the customer before issuance of such cards.

2.   Information and Communication Technology

2.1   Accessibility of website for Visually impaired:

The Website and apps should be designed user friendly and developed in such a way that, they are accessible by all people including visually impaired. Accessibility is crucial for meeting the requirements of the Rights of Persons with Disabilities Act, 2016 to create a more inclusive digital environment, and covers internationally accepted guidelines on accessibility. All Information and communication technology related changes, upgradation related to software/ hardware, including ATMs, websites, mobile applications and other technologies should comply with **IS 17802** (Accessibility for the information and communication technology Products and Services)-Standards issued by Bureau of Indian Standards. Further, the guidelines issued under Web Content Accessibility Guidelines 2.1 should be followed:

The website should have the following features:

(i)   **Skip to Main Content:** Quick access to the core content on the page is provided without going through repetitive navigation using the keyboard.

(ii)   **Icons:** Text has been supplemented with icons, wherever appropriate to enable users with learning disabilities understand the information easily. Icons have been provided along with text labels for key navigation options as well as important features, such as print, email etc.

(iii) **Accessibility Options:** Options to change the size of the text, set a colour scheme and increase the text spacing are provided.

(iv)   **Identification of file type and file size:** Information about alternate file types, such as PDF, Word, Excel along with the file size has been provided with the limb text to help users identify the same. In addition, icons for different file types have been provided with the links. This helps users in deciding whether they wish to access the link. For example, if link opens a PDF file, the limb text specifies its file size and file type.

(v)   **Headings:** The web page content is organized using appropriate headings and subheadings that provide a readable structure. H1 indicates the main heading, whereas H2 indicates a subheading.

(vi)   **Titles:** An appropriate name for each web page is specified that helps you to understand the page content easily.

(vii) **Alternate Text:** Brief description of an image is provided for users with visual disability. If one is using a browser that supports only text or have turned off the

image display, one can still know what the image is all about by reading the alternate text in absence of an image. In addition, some browsers display the alternate text in the form of a tooltip when the user moves the mouse pointer over the image.

(viii) **Consistent Navigation Mechanism:** Consistent means of navigation and style of presentation throughout the Website has been incorporated.

(ix) **Keyboard Support:** The website can be browsed using a keyboard by pressing the Tab and Shift + Tab keys.

(x) **Customized Text Size:** The size of the text on the Web pages can be changed either through the browser, through the Accessibility Options page or by clicking on the text sizing icons present at the tip of each page.

(xi) **Use of assistive technology products:** The website should be designed to make Video and Multimedia accessible, to use descriptive URLs, to use ARIA Roles (Accessible Rich Internet Applications), to avoid using placeholder text in forms, to minimize the use of tables, to make use of the universal design principles and Guidelines for Indian Government Websites to make use of assistive technology products for visually impaired persons.

(xii) **Adjust contrast scheme:** The website to provide different schemes to enable users with visual impairments, such as low vision and colour blindness to view the web page information with ease. Facility available for changing the contrast of the web pages.

(xiii) **Increase text spacing:** Accessibility options page to provide with an option to increase white space between words. White space can be increased upto two levels. This option is helpful for users with visual and learning impairments who find it difficult to read the information which is presented using little white space between words.

2.2   Accessible Communication

(i)   Banks to develop accessible communication strategies with digital technological support through hearing enhancements systems, closed captioning, sign language interpretation and relay services.

2.3   Accessibility for digital documents

(i)   Banks to follow specific provisions under IS 17802 for authoring digital documents for customers and employees with disabilities.

(ii)   Banks to provide:
   (a) e-circulars and other electronic documents in the accessible formats.
   (b) bank e-statements in accessible PDF format or in alternative accessible formats such as Braille, ePUB, etc. to the customers with disabilities.
   (c) user manuals, info booklets, product demos, letters in accessible format using QR Codes.

3. Training and Awareness

Bank staff must be sensitized through formal trainings to interact with customers and employees with disabilities and provide any support which is required. The training would enable the service providers to improve delivery of various services to persons with disabilities having sensory, motor, and cognitive or communication disabilities, by nurturing and understanding of how to overcome the barriers by good communication, developing rapport with the persons with disabilities and assisting them in use of various services available.

The training can be conducted in form of workshops in which active participation of the employees is useful. A mandatory on-line training needs to be completed as part of the induction process.

4. Other steps to facilitate banking services to persons with disabilities

(i) Bank to have Board approved policies to facilitate banking services to persons with disabilities and 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 discrimination are offered to persons with disabilities.

(ii) Banks to nominate a nodal officer at every branch for customers with disabilities. Bank should also nominate a sufficiently senior officer as nodal officer at Head Office who should be over all incharge for the issues pertaining to persons with disabilities. The contact details of the nodal officer at head office be made available on the website of the Bank.

(iii) Bank to give special focus on complaints or grievances raised by customers with disabilities. Also, bank should ensure that at least one member of the Customer Service Committee be a person with disabilities

(iv) Bank to form an advisory committee comprising at least one person with disabilities representative to recommend for inclusive and enhanced banking services, and better experience.

(v) Banks to 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 door-step banking, etc.

(vi) Banks to 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 should be included by the bank in its Annual Report.

(vii) Banks while doing any market research may include disability services within their surveys and questions to gather more data and information to improve their services.

(viii) The Reserve Bank of India to develop and issue comprehensive guidelines addressing electronic fraud, specifically tailored to accommodate the needs of persons with disabilities. It should encompass measures to handle instances of fraud and proactive steps to prevent fraudulent activities in a manner that considers the challenges faced by persons with disabilities.

5. Banks, with regard to physical accessibility standards, to follow the relevant Harmonised Guidelines and Standards for Universal Accessibility in India, 2021, published by the Ministry of Housing and Urban Affairs and as updated from time to time.

6. Further, with regard to Standards for Information and Communication Technology, banks to follow relevant guidelines as issued by Ministry of Electronics and Information Technology, from time to time.

7. Reserve Bank of India will issue guidelines from time to time to ensure accessibility of banking services to persons with disabilities.