

July 9, 2008
18 Ashadha, Saka 1930

To

All State and Central Co-operative Banks

Dear Sir,

Banking facilities to the visually challenged

It has been brought to our notice 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. In the Case No. 2791/2003, the Honourable Court of Chief Commissioner for Persons with Disabilities had passed Orders dated 05.09.2005 (copy enclosed) wherein the Honorable Court 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 paragraph 14 of the above Order, the Honorable Court 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

(G.Srinivasan)
Chief General Manager-in-Charge