

Accessibility Standard Guidelines for infrastructure and services in Financial Institutions across India

1. Introduction:

Financial services play a necessary and important role in societies by enabling access to products, resources, and services, enabling savings and asset creation, and facilitating economic self-sufficiency *thus facilitating economic development*. Access to financial services for all is a necessity in today's world not simply at the community or household level, but at an individual level, *leading to opening of doors to banking and other financial services*. *Individual Access* to and inclusion in financial services is crucial to poverty reduction and participation in economic prosperity and growth and development.

Increasing nature of services now available through technology has triggered growing demand among persons who remained marginalized *specially the disabled* by traditional paper-based financial services, for accessing *the untapped services so far, pushing for* providing equal access to all *financial services*.

Accompanying this growth spurt in technology, there has also been an increasing recognition of the rights of persons with disabilities and the utmost importance of providing equal access to them to all services, including financial services.

ALL India Financial Institutions (AIFI's) need to be committed to be a part of "Sugamya Bharat Abhiyan" or "Accessible India Campaign" of Government of India. Accordingly, it was felt that there is a need for bringing a uniform guidelines for accessing the premises of AIFI's to the persons with physical disabilities in compliance with the Rights of Persons with Disabilities Act 2016 (RPwD Act).

Following are the broad guidelines enumerated to be looked into by *AIFI's* for facilitating the disabled, apart from following the local building laws, rules and regulations of local area/authorities viz. St. Govts/municipalities/corporations etc.

2. Infrastructure: Premises owned by AIFI –

The following measures are to be taken by AIFI while constructing new building :

I. Approach to the Plinth Level: Every building owned by *AIFI's* should have at least one entrance accessible to the handicapped and shall be indicated by proper signage. This entrance shall be approached through a ramp together with the stepped entry as below:

- i. *Ramp Approach:* Ramp shall be finished with non-slip material to enter the building *and should be ensured that the entry and exit is smooth and*

unhindered. Hand rails on both sides may be provided as the location/building facilitates.

- ii. *Stepped entry:* For stepped entry/approach, it should be ensured that the size of tread facilitates smooth step and does not cause stress and is not slippery. Continuous Handrails may be provided alongside the stepped entry.
- iii. *Entrance landing:* The entrance landing should be adjacent to ramp with free movement and unhindered access. The top end of slope shall be provided with floor material of non-slip surface and texture traversable by a wheel chair and markings that attracts the attention of visually impaired persons.

II. Stairways:

The stairways near the entrance/exit for the handicapped should be well lit with Colour contrasting strips on the steps. Accordingly, as per the space availability/building design, necessary changes shall be made.

III. Lifts:

In case of existing lifts, necessary modifications as permissible in the lift space may be made as per new constructions guidelines given below and as per local laws etc. In respect of new constructions, the following guidelines shall be considered :

Wherever lift is required as per bye-laws, provision of at least one lift shall be made for the wheel chair user with the cage dimensions of lift recommended for passenger lift of 13 persons capacity by Bureau of Indian Standards and other safety features such as slip resistant and frictional flooring to decrease the risk of stumbling, Appropriate Signage, and Warning tiles at the entrance, Braille buttons, auditory information and digital display, grab bars on three sides, alarm button, mirror on rear wall, may be considered.

In respect of the following, it is pertinent to note that “Necessary modifications in respect of existing area/space shall be made as per space availability, and also during design stage in respect of new constructions, the suggestions given item wise shall be considered and also to follow the local area authorities/guidelines, rules and regulations as are applicable to them”

IV. Reception

- i. Low height counter and proper depth below the counter with minimum unobstructed space before the counter
- ii. Signages, information of accessible features etc.

V. Toilets:

- i. Should be well lit, and, one special WC in toilets shall be provided for the use of handicapped with essential provisions of wash basin near the entrance, with i)

Light weight sliding shutter, ii) Suitable arrangement of vertical/ horizontal handrails iii) WC seat *at the correct height for wheel chair users* iv) *non-slip* Toilet floor without any level difference v) Guiding block near the entry with textural difference vi) *easily accessible washbasin for wheel chair users* vii) Adequate space *provision* for wheel chair users to transfer from the wheel chair to a toilet seat *with* enough floor space for wheel chair users to enter and exit viii) support rails at a position and height suitable for wheel chair users and the other persons with a physical disability ix) *Fittings such as* toilet paper dispenser, soap dispenser, electrical hand drier and mirror to be installed so as to be easily used while sitting on the toilet x) alarm button/string type alarms, xi) easy to operate handles and signage

- ii. unisex accessible toilets *must* allow persons with disabilities to be assisted by carers of the same or opposite gender, emergency button, latches (to be in the middle of the door for accessibility).

VI. Drinking Water:

Suitable provision of drinking water shall be made for the handicapped *preferably* near the special toilet provided for them. Drinking water facility area should have clear space of 900mm x 1200mm in front of the fountain for a wheel chair, *and should be* kept dry, *with* anti-skid tiles *provided* and *with* covered drainage.

VII. Parking:

For parking of vehicles of handicapped people, the following provisions shall be made:

- i. Surface parking for two car spaces shall be provided near entrance for the physically handicapped person and Minimum parking lots should be decided with reference to the number of PWD employees. The maximum travel distance should be of 30 metre from building entrance. The width of parking bay shall be minimum 3.50 metre with Transfer bay of 1200mm for transfer of wheelchair users.
- ii. The information stating that the space is reserved for wheel chair users shall be displayed prominently and Guiding floor materials shall be provided or a device which guides visually impaired persons.

VIII. Required width for passage of wheel chair:

- i. The passage, *exit and entry area* must be as wide as 900mm or more *to accommodate a wheel chair body of 650 mm.*
- ii. Anti-skid surface, proper signage, well-lit and tactile path may have a combination of guiding & warning blocks.

IX. Entrance/Exit door:

- i. The minimum clear opening entrance of the door shall be 1000mm and it shall not be provided with a step that obstructs the passage of a wheel chair user.
- ii. Threshold shall not be raised more than 12mm. Minimum 1200mm wide unobstructed ramped entrance/ approach
- iii. Ramp must have continuous rounded handrails on both side.
- iv. 900-1800mm width, ramp with appropriate gradient, anti-skid & colour contrasted flooring and prominent signage

X. Walks & Paths/*kerb ramp*:

- i. Walks should be smooth, hard level surface suitable for walking & wheeling. Irregular surfaces such as cobble stones, coarsely exposed aggregate concrete, bricks etc., often cause bumpy rides are to be avoided.
- ii. The minimum walkway width should be 1200mm and for moderate two-way traffic, it should be 1650mm to 1800mm. Longitudinal walk gradient of 3.5 o/o (30mm-50mm in 1 meter) is preferable
- iii. When walks exceed 60 meters in length, it is desirable to provide rest area adjacent to the walk at convenient intervals with space for bench seats.
- iv. *Walkway should be constructed with a non-slip material and different from rest of the area and should not cross vehicular traffic, with guiding block at the starting of walkway and finishing of the walkway with red chequered tiles, smooth rubber finish floor or any other material with a different texture as compared to the rest of the area.*
- v. Texture change in walkways adjacent to seating will be desirable for blind
- vi. Avoid grates and manholes in walks. If grates cannot be avoided, then bearing bar should be perpendicular to the travel path and no opening between bearing bars greater than 12mm in width.

XI. Levels & Grooves (Passing over different levels & grooves):

The castors on a wheel chair are about 180mm in diameter, *and* therefore a wheel chair can only get over a small level difference. Use of a method that can reduce the height of level difference (if a difference is unavoidable *it can be* limited to 20mm or less) is desirable. To prevent a wheel chair from getting its casters caught in a drainage ditch or other cover or near lift door, installing non slip grafting with narrow slots in the direction of movement and reducing the gap between elevator floor and the landing is preferable.

XII. Corridor

- i. Sufficiently wide corridors with Anti-skid surface, tactile path, well-lit, unobstructed with Directional and informational signage

- ii. Doors should not open into corridors hindering free passage and there should be no obstruction by chairs/plants in the corridors.
- iii. Rounded handrails to be kept continuous as much as possible

XIII. Emergency evacuation:

Alarm panels, alerting systems, evacuation plans, emergency evacuation routes, sound alarms along with prominent flashing beacons, glow in the dark signage.

3. Other Facilities:

AIFI's to provide all practical assistance to the visually challenged and other Persons with Disabilities, for availing Financial Services. In this regard, the offices have to:

- i. Preference may be given to Persons with Disabilities (PWDs) in allotment of Official accommodation.
- ii. Accept communications made at any operational office of the organization chosen by the person with disability as nearest approach centre, and forward his communication to the dealing office.
- iii. Additional facilities like reading and filling up of proposal forms, claim forms, discharge voucher etc, to be provided to a visually impaired customer. The dealing officer/Manager of the office should read out the rules of business and other terms and conditions in the presence of a witness, if required by the customer.
- iv. Magnifying glasses shall be provided in all offices for the use of persons with low vision, wherever they require for carrying out banking transactions with ease and should be adequately publicized in the premises.

4. Doorstep delivery of service:

Home collection/ delivery of services and /or documents, for persons with disabilities, through financial agents/ by post/courier/electronic means, etc.

5. Information and Communication Technology

It is a fact that millions of internet users have special needs, disabilities and impairments that can make it difficult or even impossible for them to use certain types of websites. By designing websites in a manner that makes it user friendly for them is an essential mandate under RPWD Act, 2016. Accordingly, the following changes/enhancements in the website of AIFI be made to make it accessible for visually impaired.

- i. **Visual Arrangement:**
 - a. **Appropriate Titles:** An appropriate name for each web page be specified, which will help to understand the page content easily.

- b. **Proper heading structure:** Used appropriate heading tags (e.g., H1, H2) to create a logical structure and facilitate navigation for screen readers.
- c. **Icons:** Text be supplemented with icons, wherever appropriate, to enable users with learning disabilities to understand the information quickly, especially for key navigation and essential features such as print, email, etc.
- d. **Consistent Navigation Mechanism:** Consistent means of navigation and presentation style throughout the website be incorporated.
- e. **Provide sufficient colour contrast:** Used colour combinations with adequate distinction to enhance readability for visually impaired users.
- f. **Site map:** A well-organized site map may simplify important sections' access.

ii. **Customization features:**

- a. **Customized Text Size:** The size of the text on the web pages can be changed either through the browser through the accessibility option page or by clicking on the text sizing icons present at the top of each page.
- b. **Adjust contrast scheme :** The website should provide different schemes including themes to enable users with visual impairments, such as low vision and colour blindness to view the web page information with ease.
- c. **Change spacing :** Increase / Decrease of the text spacing be provided.

iii. **Shortcuts and Support:**

- a. **Keyboard Navigation Support :** The website can be browsed using keyboard by pressing the Tab and Shift +Tab keys.
- b. **Skip to Main content:** Quick access to the core content on the page be provided without going through repetitive navigation using the keyboard.
- c. **Provide text alternatives:** Offer text-based alternatives for non-text content like videos, audio files, and graphs.
- d. **Identification of the file type and size:** Information about alternate file types such as PDF, Word, Excel along with the file size be provided within the link text to help users identify the same. In addition, icons for different file types be provided with the links. This helps users in deciding whether they wish to access the link. For example, if a link opens a PDF file, the link text specifies the file size and file type.

iv. **Standards:**

- a. **Include ARIA attributes:** Implement Accessible Rich Internet Applications (ARIA) attributes to enhance the accessibility of dynamic and interactive elements. To ensure use of the universal design principles and guidelines for Indian Government Website (GIGW) to make use of assistive technology products for visually impaired persons
- b. Website should be WCAG compliant and follow best practices.

v. **Involve and Feedback:**

- a. **Involve** the visually challenged individuals during the testing phase.

Take regular Feedback from visually challenged users and make improvement.