

December 8, 2014

**SBP issues guidelines for banking services to visually impaired/blind persons.**

State Bank of Pakistan has issued guidelines for banks to facilitate banking services to visually impaired/blind persons. In order to provide equitable access to banking services, general guidelines have been framed which contain instructions pertaining to opening and operation of bank account, cash withdrawal/cheque book facility, Credit Cards, ATM/Debit Cards, phone/internet banking, lockers and extension of loans.

According to the SBP, across advance global financial jurisdictions, it is illegal to discriminate against anyone on the basis of disability. The United Nations Convention on the Rights of Persons with Disabilities and Optional Protocol (UNCRPD), to which Pakistan is a ratified signatory since 2011, clearly commits to the rights of persons with disability and their access to financial services. The Constitution of Pakistan also provides that all citizens are equal before the law and are entitled to equal protection of law. Accordingly, it is obligatory on the banks/**Micro Finance Banks (MFBs)** to make banking/financial services accessible for people with disabilities especially those who are visually impaired/ blind.

To facilitate these services banks/MFBs have been instructed to arrange printing of all related stationery, forms/documents etc. in Braille Script within the period of three months from the date of issuance of the guidelines; make available related stock of stationery at least in a branch of region/city/town from where the said stock may be procured as and when required by other nearby branches. Banks are encouraged to collaborate with each other and ensure that in an area where various banks/MFBs are operating , at least one branch is having Talking ATM for facilitation of visually challenged persons;

Further details for banks/MFBs **and other stakeholders** have been provided at SBP's website.

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