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Empowering Divyangjan: Barriers, Policy Interventions, and Opportunities in Banking Inclusion

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Abstract: *This study examines how persons with disabilities engage with the formal banking system and highlights the systemic barriers that restrict their access. Despite clear guidelines issued by the Reserve Bank of India, full compliance across financial institutions remains lacking. Individuals with physical disabilities encounter architectural obstacles such as inaccessible entrances, while visually impaired clients face non-braille forms and ATMs without voice guidance. Furthermore, hearing-impaired and neurodivergent individuals frequently experience communication gaps and overly complex procedures due to a lack of trained staff. To address these deficiencies, the study recommends mandatory physical ramps, voice-enabled interfaces, and comprehensive staff sensitivity training. Ultimately, the objective is to ensure that financial services are fully accessible, secure, and equitable for all Divyangjan.*

Keywords:
- *Divyang:* Divyang (or *Divyangjan*) is an official Hindi term used in India to refer to persons with disabilities. Coined from two words—*Divya* (divine) and *Ang* (body part)—it translates literally to "person with a divine body part."
- Physical Disabilities: Locomotor disability, cerebral palsy, dwarfism, muscular dystrophy, and acid attack victims.
- Sensory Impairments: Visual impairment (blindness and low vision), hearing impairment (deaf and hard of hearing), and speech/language disability.
- Intellectual & Neuro developmental: Autism spectrum disorder, intellectual disability, and specific learning disabilities.
- Chronic Conditions & Mental Health: Mental illness, multiple sclerosis, Parkinson's disease, hemophilia, thalassemia, and sickle cell disease

I. INTRODUCTION

Financial inclusion requires ensuring equal, frictionless access to essential banking services for all individuals, regardless of socioeconomic status, gender, or disability. In practice, however, persons with disabilities continue to encounter severe institutional and physical barriers within the financial sector. Infrastructure remains largely unadapted: physical branches often lack wheelchair ramps, ATMs rarely feature voice guidance or Braille, and digital banking platforms frequently fail to meet screen-reader accessibility standards. Additionally, banking personnel generally lack training in sign language and disability etiquette.

Although the Reserve Bank of India (RBI) has issued mandatory regulatory framework directives—including requirements for accessible branches, talking ATMs, and Braille keypads—implementation across institutions remains

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inconsistent. Achieving genuine financial inclusion demands strict regulatory compliance, fully accessible physical and digital infrastructure, and comprehensive sensitivity training for financial services staff.

A disabled person is "a person who has a long-term physical, mental, intellectual, or sensory impairment which, in interaction with various barriers, may hinder their full and effective participation in society on an equal basis with others."World Health Organization (WHO)

II. REVIEW OF LITERATURE

World Health Organization (WHO, 2011), a disabled person is someone who has a long-term problem in seeing, hearing, moving, or thinking, which makes it hard for them to take part in normal life like others.

The Reserve Bank of India (RBI, 2012) said that all banks should make their branches, ATMs, and websites easy to use for people with disabilities. They also said bank staff should know how to help such customers.

Kumar (2020) found that many disabled people cannot use banking services properly because of poor facilities, lack of awareness, and difficulty in communication.

The World Bank (2018) also reported that in many countries, disabled people are still outside the banking system because the banks are not built for their needs.

Singh and Reddy (2019) said that even though government schemes like Jan Dhan Yojana and Mudra Yojana helped many poor and women customers, there is still very little focus on helping people with disabilities.

The United Nations (UNCRPD, 2006) said that disability means having a long-term physical, mental, or sensory condition that, along with social barriers, limits a person's full participation in society. Many people with disabilities face difficulties in using bank ATMs, branches, or digital platforms.

III. OBJECTIVES OF STUDY

- To analyse the Financial Inclusions for Divyang
- To understand the problems faced by Differently Abled in accessing financial services.

IV. RESEARCH METHODOLOGY

The research methodology is a descriptive methodology,based entirely on secondary data sources such as journal articles, government reports, and online databases. The study is descriptive in nature as it describes existing conditions and patterns of inequality rather than testing hypotheses. It provides an analytical interpretation of how caste, class, gender, and disability shape financial access. The study focuses on India's socio-economic and cultural context. It is limited by the availability of updated secondary data and does not include field-level primary surveys.

V. DISCUSSION AND ANALYSIS

People with disabilities face many problems when using banks. Banks are often hard to understand and not easy to reach. The rules and forms are complicated, which makes it tough for people with learning problems. Many banks and ATMs are not friendly for disabled people. There are no ramps for wheelchairs, and some ATMs are too high to use. Online banking is also hard for blind or deaf people because many bank websites are not made for them. In other countries like Australia, banks have phone and audio systems that help blind or deaf people. But in India, these services are not common. Phone banking is also confusing because the instructions are not clear. All these problems show that banking in India is still not easy or comfortable for people with disabilities.

RBI has issued many rules to help Differently Abled - RBI Notification

Circular on grant of banking facilities to the visually challenged

This RBI notification from June 4, 2008, shows that the Reserve Bank of India wants to make banking easy and fair for people with disabilities. By allowing them to use cheque books, ATMs, lockers, and other services, RBI made sure they are not left out of the banking system. This helps them become part of financial inclusion. But in reality, many banks

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and ATMs are still not fully accessible, and some bank staff do not know how to help disabled customers properly. So, even though the rules exist, they are not followed everywhere. Banks need to take more steps to follow RBI rules, train their staff, and make sure that every person, including those with disabilities, can use banking services without any problem.

Circular on Implementation of the Guidelines:

The Reserve Bank of India (RBI) mandates that all financial institutions implement barrier-free access and non-discriminatory banking for *Divyang* (differently abled) persons. Key guidelines span physical infrastructure, digital platforms, account operations, and specialized aids under consolidated master circulars and directives.

Physical and Infrastructure Standards

- Branch Accessibility: Ramps, proper furniture, adequate space, and accessible restrooms must be available at branches.
- ATM Facilities: Banks must install ramps at existing and new ATMs and ensure at least one-third of new deployments are talking ATMs with Braille keypads.
- Aids at Branches: Availability of magnifying glasses and other basic assistive tools inside premises
- Digital and Technology Access
- Online Platforms: Net-banking, mobile apps, and customer portals must comply with Web Content Accessibility Guidelines (WCAG) to support screen readers.
- Video KYC (V-CIP): Inclusive on boarding procedures with provisions for alternative liveness verification beyond mandatory eye-blinking.

Operational and Account Services

- **Equal Product Offering:** Unconditional access to cheque books, third-party cheques, locker facilities, retail loans, and credit cards without bias.
- **Visually Impaired Extensions:** Procedures allowing thumb/toe impressions or marks verified by two independent witnesses for account operations and withdrawals.
- **Compliance and Ease:** Annual filing relief for Form 15G/H and simplified submission processes for life certificates

Problems faced by the hearing impaired while Banking:

Hearing-impaired individuals face significant banking hurdles, primarily driven by phone-based security authentications, communication barriers with un-trained staff, and a lack of accessible digital or video relay options. These obstacles limit financial independence and frequently force customers to rely on third parties for sensitive tasks.

Communication and Branch Barriers

- **Phone reliance:** Mandatory voice phone calls for identity verification, activating cards, or resolving disputes exclude deaf and hard-of-hearing clients.
- **Staff awareness:** Frontline bank employees frequently lack basic disability awareness or training in alternative communication methods.
- **Missing in-branch tech:** Many branches lack functional hearing induction loops, visual queue displays, or real-time sign language (BSL/ASL) interpreters.

Digital and Remote Hurdles

- **Inaccessible hotlines:** Standard text-relay or video-relay services for customer support can suffer from long wait times, unstaffed lines, or uncooperative staff unfamiliar with the tech.

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- **Poor digital design:** Online portals and mobile apps may omit closed captions on video content, text alternatives for alerts, or clean chat-based alternatives

Privacy and Security Risks

- **Forced third-party reliance:** Needing family members or interpreters to handle routine or confidential phone interactions compromises personal financial privacy.
- **Higher vulnerability:** Miscommunication during complex financial discussions or debt management increases the risk of financial exclusion, misunderstandings, or fraud

Problem faced by the visually impaired while banking:

People who cannot see (visually impaired) face many problems while using banks. They find it hard to reach or move inside banks if there are no ramps or clear paths. The papers given by banks, like terms and conditions, are written in difficult language, and they cannot read them easily. They also face problems with cheques because they can't feel or read the details on them. ATMs are another big problem — most don't have Braille markings or audio options, so blind people can't use them properly. Sometimes banks reject their signatures because they don't match exactly, which creates more trouble for them. Online banking is also hard — they can't see the screen, read small letters, or fill in things like CAPTCHA codes. Bank websites and mobile apps are often not made for screen readers, so blind people can't use internet or mobile banking easily.

Problems faced by Divyang:

People with learning or thinking problems find banking hard. Bank rules and steps are often confusing. ATMs and online banking are not easy to understand for them. Banks are also very crowded and messy, which makes it harder. Many depend on their parents or guardians to help, but banks have too many rules for that. Bank workers are not always trained to help disabled people. Banks allow them to open accounts but do not easily give loans. Some people, like those with autism, may have hand movement problems, so their signatures may not match, and cheques can get rejected.

Measures taken by Banks for Divyang

For People with Hearing Disabilities

- Staff Training: Bank workers should learn how to communicate with deaf people and know how to contact a sign language interpreter when needed.
- Simple Instructions: Information in brochures, ATMs, and websites should be written in simple and clear language.
- Technology Help: Banks can use phone-to-text software so deaf customers can use phone banking.
- Sign Language Help: Banks can keep a person who knows sign language to help deaf customers communicate easily.

For People with Visual Disabilities

- Staff Support: Train staff to help blind customers when they visit banks.
- Accessible Documents: Provide bank forms, account statements, and other papers in Braille, large print, or audio format.
- Guides: Give booklets or audio guides to explain how to use ATMs, write cheques, or identify currency notes.
- Templates for Cheques: Provide special cheque book templates so blind people can write properly.
- Website Access: Make sure websites and mobile apps work with screen readers and offer audio CAPTCHA options.

- Improved ATMs: Install talking ATMs with Braille keypads and earphone jacks.
- Explain Terms Clearly: Ensure blind customers understand terms and conditions before signing.

For People with Physical Disabilities

- Ramps and Elevators: All bank branches and ATMs should have ramps and lifts for wheelchair users.
- Accessible Counters: Keep special counters for people in wheelchairs or on crutches so they don't have to wait too long.
- ATM Design: Place ATMs at a comfortable height for wheelchair users.

For People with Cognitive Disabilities

- Train Staff: Teach employees how to be patient and supportive toward people with learning or thinking difficulties.
- Simple Language: Use short and clear words in all forms, notices, and websites.
- Same Procedures: Keep banking steps the same everywhere to avoid confusion.
- Display Information: Clearly show what documents are needed for guardians helping disabled customers.
- Alternative ID: Allow people who can't sign properly to prove identity in another way (like thumbprint or special ID card).
- Banks should make their buildings, ATMs, websites, and services easy to use for everyone. They should train staff, simplify information, use technology to help, and treat all customers with care and respect.

VI. CONCLUSION

Despite existing regulatory frameworks, persons with disabilities continue to face pervasive structural barriers across the banking sector. Visually impaired clients encounter inaccessible paper forms and ATMs, while hearing-impaired individuals face severe communication breakdowns due to staff unfamiliarity with sign language. Physical accessibility remains an issue for wheelchair users restricted by step-only entrances and elevated counters, and cognitive barriers persist for neuro divergent individuals navigating overly complex documentation.

While the Reserve Bank of India (RBI) mandates accessible infrastructure—such as mandatory ramps, voice-assisted ATMs, and Braille keypads—institutional compliance remains fragmented. Establishing true financial inclusion requires enforcing strict regulatory adherence, ensuring end-to-end physical and digital accessibility, and implementing comprehensive staff sensitivity training to deliver equitable, respectful service.

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