



Confederation of Indian Industry

# FAQ



## Banking Access for the Visually Challenged

Supported By



Xavier's Resource Centre  
For The Visually Challenged



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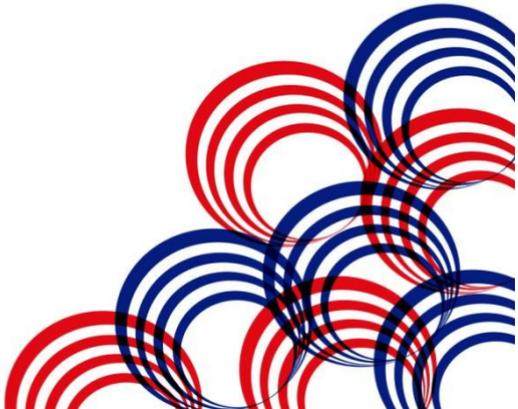
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# Chairman's Message

Inclusive growth is critical for the development of the country. The banking system has an important role to play in the development process. Financial inclusion is an important element of inclusive growth. Financial inclusion enables sections of society that are financially excluded to access formal financial services. The visually challenged have been on the fringes of banking services. Through this handbook, CII seeks to enable the banks to extend their services to the visually challenged. As you will see in the FAQ, financial inclusion of the visually challenged is very simple and reasonably effortless. With the release of this handbook, I urge the banks to get involved in making them accessible and our banking services sensitive to the needs of the visually challenged.



**Arun Nanda**

Chairman, Confederation of Indian Industry – Western Region &  
Director, Mahindra & Mahindra Ltd.



# Foreword

It is being increasingly realized that people with disabilities can make valuable contribution to businesses and to the national economy. Studies have shown that disabled people are capable and reliable employees, who often stay in the job longer than other employees. They contribute to productivity, to staff morale and to team spirit in the workplace as a whole.



Confederation of Indian Industry (CII) has been working towards mainstreaming people with disabilities into the workforce. Mainstreaming entails sensitizing industry members, facilitating employment of people with disabilities and improving access to services and facilities. Among other initiatives, the Confederation of Indian Industry (CII) – Ability Forum, in the Western Region has undertaken '**Banking Access for the Visually Challenged**'. There are approximately 10.6 million visually challenged in India as per census of 2001. They face difficulties in accessing banking facilities. The RBI has issued guidelines stating that the visually challenged should be given all the banking rights as any other citizen of this country. A circular mandating all banks to make at least 1/3<sup>rd</sup> of their ATMs accessible to the visually challenged was issued on 13<sup>th</sup> April 2009.

CII organized a seminar in January 2010 in Mumbai, primarily to inform and educate member banks about banking access for the visually challenged and available solutions. The response from banks encouraged us to take this initiative to the next level of implementation of the RBI guidelines. The questions and concerns raised by the banks prompted us to develop this handbook. This handbook primarily answers common doubts and concerns among banks and is intended to guide and assist banks in making their services accessible.

I would like to acknowledge here that the lead for this initiative was taken by Xavier's Resource Centre for the Visually Challenged (XRCVC), Mumbai, as part of their Project Access initiative. The groundwork for this initiative has been done by them. Sightsavers proposed that a handbook of FAQs will facilitate implementation and they have given inputs as well.

I am happy to present this handbook to our member banks. We strongly believe that this handbook will facilitate speedy implementation of RBI guidelines benefiting the visually challenged community in India.

## **Ram Vaidya**

Chairman, CII Sub Committee on CSR &  
Regional Product Development Director,  
Johnson & Johnson Medical,  
Asia Pacific  
A division of Johnson & Johnson Ltd.

# FAQ

## Frequently Asked Questions

### **W**HY BANKING FACILITIES SHOULD BE MADE EASILY ACCESSIBLE TO VISUALLY CHALLENGED (VC) CUSTOMERS?

- As per 2001 census, over 10 million people in India are visually challenged (VC), which makes a significant proportion of our population. Over the years, they have become self sufficient by making careers in various fields like IT, management, teaching, law, and so on.
- The RBI has issued guidelines to make banking facilities easily accessible to VC. The guidelines state that at least one third of new ATMs installed should be talking ATMs with Braille keypads and placed strategically after deliberations between banks to ensure that at least one talking ATM with a Braille keypad is generally available in each locality. It also stipulated that these ATMs should be wheel chair friendly. (See Annexure 3 and 4)
- Indian Banks' Association (IBA) has also issued the guidelines over the last two years to promote inclusive banking. (See Annexure 5)
- Banking facilities to the VC can be leveraged to cater to the illiterate population comprising about 35% of our population.

### **W**HAT ARE THE CURRENT CONCERNS OF VC CUSTOMERS ABOUT THE ACCESSIBILITY TO BANKING FACILITIES?

The basic concern of VC customers is of operating bank accounts independently. This is linked to the following services:

- Opening and Operation of Independent Accounts
  - Standard Banking facilities: ATMs, Debit & Credit Cards
  - Access to Net Banking
  - Customer Redressal Mechanism
-

## **W**HAT HAS STOPPED THE BANKING INDUSTRY FROM MAKING THEIR SERVICES AVAILABLE TO THE VISUALLY CHALLENGED?

- Safety of the bank accounts of VC is one of the main hesitations of the banking industry.

## **H**OW CAN STANDARD BANKING SERVICES BE MADE AVAILABLE TO VC CUSTOMERS?

- Standard banking services can be made available to VC customers with the help of computer softwares and technology products.
- Technology products such as screen readers and magnifiers enable the independent use of computers and internet, which, in turn, can ease surfing, e-banking, e-shopping, etc.
- Voice guided system and special function keys for internet banking guide VC customers to perform online operations on their accounts. The voice support can be made available in English, Hindi and regional languages.
- Cheque templates and standard computers with printers are in use to independently fill up cheques.

## **Opening and Operation of Independent Accounts**

### **W**HAT ARE THE SOLUTIONS FOR MAKING BANK ACCOUNT ACCESSIBLE TO VC?

The bank account can easily be made accessible to VC customers by (1) phone banking services and (2) biometry or fingerprint technology

The use of biometry will help overcome the problem of inconsistent signatures. The advantages of this option are

- They cannot be counterfeited
  - It is a safe option
  - The technology is easily available
-

## **W**HERE IS BIOMETRY OR FINGERPRINTING SOLUTION AVAILABLE?

- E-SIGNS© is a biometry solution. It was conceptualized by the Xavier's Resource Center for Visually Challenged (XRCVC), Mumbai and designed by Computer Maintenance Corporation (CMC). (See Annexure1)

## **Accessibility to ATM and Credit Card**

## **W**HAT CONCERNS DO BANKS HAVE IN ISSUING ATM AND/OR CREDIT CARDS TO VC CUSTOMERS?

- The banks feel that the issuance of ATM and/or credit cards to VC customers may not be safe. Also, it will be more costly and time consuming for the banks to offer and access such services to these customers.

## **H**OW CAN BANKS MAKE ATM AND CREDIT CARD OPERATIONS ACCESSIBLE TO VC CUSTOMERS?

- An accessible ATM has audio based navigation and operation system – it is a talking ATM. It is also constructed for easy access by a wheelchair user.
- These ATMs do not take more time for transactions than standard ATMs. They can be used by sighted persons as well.
- All ATMs need not be made accessible. Banks can coordinate among themselves to set up accessible ATMs that are evenly spread to avoid clustering. Existing ATMs may need some upgradation, which is not a costly affair.
- Diebold, NCR Corporation and Wincor are leading manufacturers of accessible ATMs.
- XRCVC, working with the VC, has already tested and modified models for the Indian market.
- Credit card usage over IVR systems, phone transactions and e-commerce can provide easy accessibility to the VC. Providing credit cards to VC does not entail additional cost (See Annexure 2- Checklist for Accessible ATMs).

## Accessible Net Banking

### **W** HAT CONCERNS DO BANKS HAVE IN PROVIDING NET BANKING FACILITIES TO VC CUSTOMERS?

Common concerns among banks include –

- How will the VC customers access the website?
- Will it cost more to make the website accessible?
- Will it compromise the design of the website?

### **A** RE THERE ANY SOLUTIONS THAT ADDRESS THE BANKS' CONCERNS FOR MAKING THE NET BANKING OPERATIONS ACCESSIBLE TO VC CUSTOMERS?

Yes. Today visually challenged people are computer literate. They access the computer and the internet either with use of a screen reader or a screen magnifier. What needs to be ensured to make net banking accessible is the website with its transaction processes need to confer to the international accessible standards.

- There are international standards on web accessibility – W3C guidelines that ensure that screen readers and magnifiers can easily navigate all of the website's functions. These can be accessed on (<http://www.w3.org/TR/WAI-WEBCONTENT/>).
- It does not cost more to the banks to make the website accessible by VC customers. It only needs to be coded differently. Accessibility does not compromise the website design. Banks can keep a separate page on the main portal for VC customers providing all facilities.

## Customer Redressal Mechanism

**W** HAT CONCERNS DO THE BANKS HAVE IN PROVIDING THE CUSTOMER REDRESSAL MECHANISM?

- The common concern the banks have is that they will have to provide separate redressal mechanism for VC customers.

**W** HAT SHOULD BANKS DO FOR CUSTOMER REDRESSAL MECHANISM?

- The banks do not need to provide a separate redressal mechanism to VC customers. A point person within the existing system can be identified for redressing the grievances of the VC customers. This will also help create awareness among the banks' employees about the difficulties of VC customers and hence, they will not be denied access to banking facilities merely due to lack of awareness amongst employees.
- Having a specific contact within the existing system for VC customers alone will speed up the process as this executive will be well aware of handling these cases. Such information can be widely disseminated to VC customers through organizations such as XRCVC, Sightsavers, NAB and others working in the field.

# What are the leaders doing?



## Illustration 1-SBI Bank

### **SBI's proposal for ATM for VC customers**

Visually Challenged customers will be given the facilities of cash withdrawal, fast cash, balance enquiry and PIN change options.

Function keys will be with Braille stickers or symbols. A headphone can be made available to the customer on request. The ATM caretaker will insert or attach headphone to the ATM and help the customers. Audio support for ATM orientation will be available. The card slot or receipt slot or cash dispensing slot will be clearly voiced.

Audio support will be made available for every single instruction menu or selection of options except the PIN. Selected option will be voiced. At present the instructions will be available in English. The audio instructions can be repeated if needed.

### **SBI's Internet Banking Facilities**

SBI has taken the initiative to extend its Internet Banking Services to VC users. This has been made possible by a voice guided system and special function keys, which guide a VC customer to perform online operations on their accounts. SBI is currently providing the voice support in English and planning to launch the same in Hindi.

The internet banking facilities have the following features

1. Account Details
2. Funds Transfer
3. Download of Statement of Account
4. Navigation through short-cut keys
5. Deadman's switch feature for security
6. Simplified help for navigation

### **Deadman's Switch: Feature for Security**

The Internet Banking web-site for VC is specially equipped with Deadman's switch security feature. Switch allows the VC users to lock their whole application in unavoidable circumstances. This switch lock will be opened automatically after 3 days or by branches at user's request.

# Illustration 2-ICICI Bank



## Product Suite

ICICI Bank offers a full product suite to the VC customers. It incorporates the following features:

- Opening of single as well as joint account
- Talking ATM
- Provision of services where the thumb impression is accepted for operation of accounts
- Account can be singly operated without the help of any one

## Processes followed by the Bank to maintain the security for VC Customers

- All rules and regulations are read out and the perceived risk factors are explained before account opening
- The customer is given a choice to opt for the different account deliverables such as Debit card, Internet ID, etc.
- The customised kit is prepared and sent to the base branch and picked up by the customer personally. Secure deliverables are not sent by courier
- External witnesses are allowed while doing banking transactions such as cash withdrawal.

## Talking ATM initiative by ICICI Bank

- ICICI Bank was the first bank to introduce 'Talking' ATMs in India as part of its initiative to offer banking access to all
- ATMs introduced with different languages viz., Hindi, English and Regional Language
- ATMs are equipped with:
  - Pips (raised round button) and braille keys
  - Headphones to guide through transactions
  - Language support for voice guidance
  - Three key transactions enabled i.e. cash withdrawal, balance enquiry and pin change



# Annexure 1: E-sign



## Objectives

- To facilitate visually challenged people to carry out financial transactions.
- To issue a cheque with fingerprint impression in place of signature.
- To process fingerprint based cheques at banks.

## Scope of the Project

### Software Functionality

- Registration
- Verification



### Registration

Fingerprints given on the account opening form is captured through the scanner in registration module. A template is created for each fingerprint by extracting features and stored in the database against the unique Customer Id. The flow of the application is as follows:

- Fingerprints given on the bank application form to be captured.
- A template is created for each fingerprint by extracting its features.
- The bank application, in which fingerprint images captured are kept in a HP Flat Bed Scanner and stores those fingerprint images with respect to unique Customer Id/Account No.

### Verification

The verification module captures the fingerprint from a cheque and 1:1 matching of the fingerprint captured is done with the templates already stored in the database. The fingerprints are to be inked on the front side of the cheque at pre-determined positions.

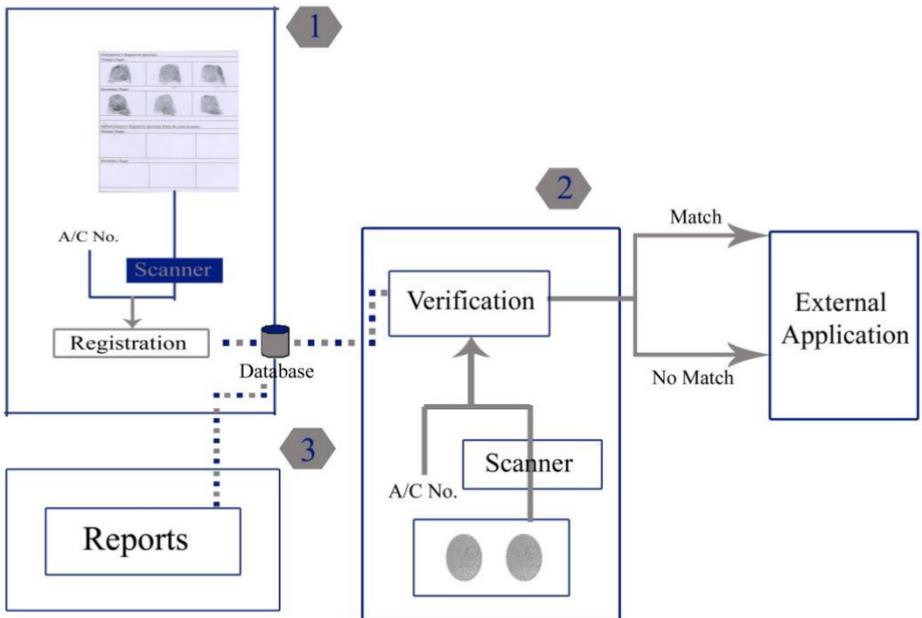
To incorporate maximum flexibility into the system and minimize deviations from existing practices, “e-SIGNS “could be customized for verification as one of the three options:



- 1) Finger print verification by displaying images side by side.  
This could display a matching score and the acceptance decision would be taken on the spot by the banker.  
Or  
A decision of “accept”/“reject” is displayed instead of the matching score based on a predetermined acceptance score, decided by the bank.
- 2) Verification by fingerprint overlay where the two fingerprint images are placed one above the other to graphically display mismatched areas.



## FCPS Architecture



## System Requirements

Operating System	Hardware Used	Inputs Used
Windows 2000/XP	P3/2.40 GHz, 512 MB RAM, 20GB Hard Disk	HP 8200 Flatbed Scanner Capture Images

## Collaborative Technical Requirement

The proposed solution will integrate with the Core Banking Solution. This would require interaction with the Core Banking team to plug in “e-SIGNS” to replace signatures with fingerprints for those bank customers identified as visually challenged or illiterate.



# Annexure 2: Check list for Accessible ATMs

## Basic Principles of Accessible ATMs

An accessible ATM requires to meet not only the needs of “regular users” but also meet the special needs of:

1. Totally blind users
2. Low vision/ partially sighted users
3. Wheelchair bound users

We have listed below a checklist of points which require to be worked upon in order to ensure a fully functional accessible ATM.

## Totally Blind Users

1. Audio Start Up: It would be ideal if there is a “Speaker Power-on” button which activates audio output to either the speaker in the default ‘On’ mode or to the headphone if the headphone jack is plugged in.
2. Welcome Message: The audio start up should welcome the user with a menu choice of a choice of languages (one out of three: English, Hindi, Regional). This choice should be activated by a number pad of pressing digits One, Two or Three.
3. Menu Choices: Once the choice of language is activated, the user needs to be given a choice of menus that are available for the machine. These menus may be listed in the following manner:
  - Position: (Left/right of the screen)
  - Number: (One, Two, Three or Four from the top)
  - Symbol on the function key: (example triangle, circle, vertical line and square)

These symbols seem to be preferred over Braille markings on account of

- i) The multi-lingual nature of the machine
  - ii) Low Braille literacy (for persons losing sight later in life)
4. Basic Principle: A consistent logic that should run through the process of making the ATM accessible would be to ensure that every single screen display needs to be voiced. Example menus, error messages, prompts etc. The only not spoken audio output would be the PIN which will only beep for each entry.
  5. Help Functionality: A toggle On and Off, help switching capability would be very useful.
  6. Speed Adjustment: Based on user needs it is recommended that speed up/slow down of voice could be set up on the ATM.

7. Repeat: A repeat command would help the user verify the correctness of choices and entries before Enter/OK
8. The key pad numbers should be self voicing.
9. The buttons star \* and hash # on either side of zero (0) could be used as hot keys (in case they are not being used for any other ATM function)
10. The Headphone jack should use the universal standard pin size.
11. All ATMs with a security guard should have a headphone available on request which may be borrowed by the user.
12. A volume control capability on the speaker would be useful to ensure privacy in case headphones are not available.
13. The user needs to be oriented with voice prompts with regards the position of
  - i. The card slots
  - ii. The money outlets
  - iii. The position of the mini statement
14. In the case of value added services such as bill and other payments, it will be useful to have the screen items voiced and a scrolling capacity to select.
15. An overall orientation to the machine can be given at the start which should be skippable by the press of a button.
16. An inverted card should result in an audio prompt that the card is put in wrongly.
17. In case a user does not press any button for 20 seconds, the system should automatically repeat the prompts.
18. A touch screen ATM always requires to be accompanied by a regular key pad system.

## **Low Vision/Partially Sighted Users**

1. Colour Contrast: On the monitor as also on the function keys. (Bright colours against dark backgrounds. E.g. White on Black or Yellow on Blue)
  2. Font Size: Large
  3. Synchronisation of text and voice.
  4. Bold and big numbers / names on the keys for easy reading.
-

## Wheelchair Bound Users

1. Entry – Ground level surface. No threshold. If the surface is at a height then a ramp with gradient of 1:12-16. Ideally hand rails on both sides of the ramp. The entry width should be minimum of 36 inch for the wheelchair to enter
  2. Cubicle size: In order to facilitate a 180 degree manoeuvre of the wheelchair a 60 inch diameter space or a 60" by 60" T shape space should be available.
  3. The minimum clear floor or ground space required for accommodating a single, stationary wheelchair and occupant is 30" by 48".
  4. Height of screen: Maximum height of any object expected to be reached by the wheelchair user, either the touch screen, num pad or any other shelf in the ATM cubicle has to be placed not lower than 15 inches and not higher than 48 inches.
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# Annexure 3: RBI guidelines

RBI/2008-09/431

DBOD.No.Leg.BC.123 /09.07.005/2008-09

April 13, 2009

All Scheduled Commercial Banks  
(Excluding RRBs)

Dear Sir,

## **Need for Bank Branches / ATMs to be made accessible to persons with disabilities**

We have been receiving several suggestions including from Government of India to make bank branches and ATMs easily accessible to persons with disability by providing ramps so that wheel chair users can access them and the height of the machine is also appropriate for them. Further we have also been receiving suggestions for installing speaking software and key pads with letters in Braille to facilitate use by persons with visual impairment.

We have examined the above suggestions and banks are advised to take necessary steps **to provide all existing ATMs / future ATMs with ramps** so that wheel chair users / persons with disabilities can easily access them and also make arrangements in such a way that the height of the ATM does not create an impediment in its use by a wheelchair user. **Banks may also take appropriate steps including providing ramps at the entrance of the bank branches** so that the persons with disabilities / wheel chair users can enter the bank branches and conduct business without much difficulty.

Further, banks should **make at least one third of new ATMs installed as talking ATMs with Braille keypads and place them strategically in consultation with other banks to ensure that at least one talking ATM with Braille keypad is generally available in each locality** for catering to needs of visually impaired persons. Banks may also bring the locations of such talking ATMs to the notice of their visually impaired customers.

Yours faithfully

(Prashant Saran)  
Chief General Manager-in-Charge

# Annexure 4: RBI guidelines for Visually Challenged

RBI / 2007-08 / 358

DBOD.No.Leg BC. 91 /09.07.005/2007-08

June 4, 2008

To

All Scheduled Commercial Banks  
(Excluding RRBs)

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.

It may be recalled that in the Case No. 2791/2003, the Honourable Court of Chief Commissioner for Persons with Disabilities had passed Orders dated 05.09.2005 which was forwarded by IBA to all the member banks vide their circular letter dated October 20, 2005. In the above Order, the Honorable Court has 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 Para 14 of the above Order, the Honorable Court has 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.

**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

(Prashant Saran)  
Chief General Manager-in-Charge

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# Annexure 5: IBA guidelines

No.CE/RB-1/vip/1766

November 18, 2008

## PROCEDURAL GUIDELINES FOR BANKING FACILITIES TO VISUALLY IMPAIRED PERSONS

### General Instructions

1. Banking facilities for visually impaired persons should be offered at all branches of the bank.
2. Banks should not equate visually impaired customers with illiterate customers.
3. All Banks must provide the same facilities to a visually impaired customer/prospective customer as it would to any other customer. But at the same time the customers should be made aware of the risk involved in some of these facilities which may be higher than that for a normal customer.
4. Additional facilities like reading and filling up of forms, slips, cheques should be provided to a visually impaired customer, if required.
5. Banks should not deny any services to visually impaired customers including visually impaired customers who use their thumb impression for operating the bank account.
6. A visually impaired customer must not be forced to operate the bank account jointly with any person or in the presence of any person.
7. Visually impaired customers may be allowed to appoint a person/persons as their Power of Attorney or Mandate Holder to operate their bank account if the visually impaired customer so desires.

### Opening of Bank Accounts

1. All banking products offered by the bank should be made available to visually impaired persons.

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2. The bank must follow the same procedure for opening the account of a visually impaired person as it does for its other customers.
3. He / she must be allowed to open the account either singly or jointly with others.
4. The bank must allow the visually impaired customer to open a joint account with anybody that he/she chooses including person(s) who is/are visually impaired.
5. The officer / manager of the branch should read out the rules of business and other terms and conditions in the presence of a witness, if required by the customer.
6. The bank branch manager must inform a visually impaired customer/prospective customer of his rights and liabilities before opening the account.
7. The documentation requirements of a visually impaired customer must be the same as any other customer.
8. The account has to be clearly marked as "the account holder is visually impaired".

## **Withdrawal of Cash / Cheque Book Facility**

1. Facilities for withdrawal of cash as are provided to all customers regarding cash payments must be provided to visually impaired customers.
2. In case a visually impaired customer makes cash withdrawals at the bank then the payment must be made in the presence of another bank employee/officer. No outside witnesses are required unless the visually impaired customer requests that such witnesses be present.
3. Operations should not be restricted to self-withdrawals.

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4. Cheque book facility should not be denied to visually impaired person.
5. All procedures pertaining to the use of such cheque books by visually impaired customers must be in accordance with that of the other customers.
6. Cheques issued by visually impaired persons to third parties should be honoured, if otherwise in order.

## **Credit Cards /Debit Cards**

1. Visually impaired customers must be issued credit cards/debit cards on request.
2. All rules and regulation regarding credit/debit card must be available on the website of the respective bank in accessible format. These should be read out to visually impaired persons and perceived risk factors explained to them.
3. Banks may consider issuing credit/debit card with photograph. This photograph will work as an identification/verification.

## **ATM/Debit Cards**

1. Visually impaired customers must be permitted to avail of ATM facilities.
2. Banks should also ensure that the ATMs are accessible to other categories of persons with disabilities such as the orthopedically disabled.

## **On Line Banking / Mobile Banking and Tele Banking/Phone Banking**

1. All banks must have accessible websites and conform to international accessibility standards.

**(Continued....)**

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2. All customer facing applications such as web applications, desktop applications and mobile applications should be accessible to visually impaired persons.
3. The banks should have alternate methods of user authentication/password verification.
4. All features especially those related to customer security must be accessible visually impaired persons.

## **Lockers**

1. Visually impaired customers should be provided with locker facility on request.
2. Suitable lockers conveniently located for operations may be allotted.
3. Bank procedures for issuing a locker to a visually impaired customer must be the same as to any other customer.
4. A visually impaired customer may be given the following options for operation of locker:
  - a. Operation – Singly
  - b. Operation - Singly with the assistance of a reliable person, as per the choice of the Applicant.
  - c. Operation - Jointly.
5. A visually impaired customer may request the person in-charge of the locker to be present when the locker is opened or to check if nothing has been left behind or fallen after the locker is closed.

## **Loans**

1. Loans must be made available to visually impaired customers as are offered to other customers and their impairment of vision should not be a criterion for sanctioning/denying a loan.
  2. No additional burden of interest payment, collateral and other terms should be imposed on the visually impaired customer.
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# Resource List

- **Xavier's Resource Center for Visually Challenged (XRCVC)**  
**Dr. Sam Taraporevala**  
**Director**  
St. Xavier's College  
5, Mahapalika Marg,  
Mumbai - 400001  
**Phone:** 022-22623298 / 22626329 (direct)  
**Fax:** 022-22659484  
**E-mail:** [sam@xrcvc.org](mailto:sam@xrcvc.org)
  - **Sightsavers**  
**Mr. Ketan Kothari**  
**Project Officer**  
C/o Royal Commonwealth Society for the Blind  
A-3 Shivdham  
New Link Road  
Kachchpada  
Malad (W)  
Mumbai – 400064  
**Phone:** 022 28820808; 022 28821919  
**E-mail:** [kkothari@sightsavers.org](mailto:kkothari@sightsavers.org)
  - **National Association for the Blind**  
**Mr. Ramkrishna**  
**Acting Honorary Secretary General**  
11 / 12, Khan Abdul Gafar Khan Road,  
Worli Sea face,  
Mumbai – 400 081  
**Phone:** 022 24935370; 022 24932539 (D)  
**E-mail:** [contact.ramkrishna@gmail.com](mailto:contact.ramkrishna@gmail.com)
  - **Computer Maintenance Corporation (CMC)**  
**Sharon Sudhakar**  
**Executive Assistant to MD & CEO**  
CMC house  
C18 Bandra Kurla Complex  
Bandra East Mumbai 400051  
**Phone:** 022 2659 1518  
**Fax:** 022 26592585  
**E-mail:** [sharon.sudhakar@cmcltd.com](mailto:sharon.sudhakar@cmcltd.com)
-

● **Diebold India**

**Mr. Naresh Hosangady**  
**Managing Director**

IV Floor, 'C' Wing Trade Star  
Andheri Kurla Road,  
Andheri East,  
Mumbai 400 059

**Phone:** 022 66774999;

**Mob:** 9819304760

**fax:** 022 66774998

**E-mail:** [naresh.hosangady@dieboldindia.com](mailto:naresh.hosangady@dieboldindia.com)

● **NCR Corporation India Pvt. Ltd**

**Mr. Pradeep Sen**  
**Managing Director**

501, A Landmark Suren Road  
Chakala

Andheri (e)

Mumbai 400093

**E-mail:** [pradeep.sen@ncr.com](mailto:pradeep.sen@ncr.com)

● **AGS Infotech Wincor Nixdorf (WINCOR)**

**Mr. Nirmala Rao**  
**Assistant Vice President – Projects**

601/2 Trade World B wing

Kamala City

Senapati Bapat Marg

Lower Parel (W)

Mumbai 400 013

**Phone:** 022 67812000

**Fax:** 24935384 9223191452

**E-mail:** [nirmala.rao@agsinfotech.com](mailto:nirmala.rao@agsinfotech.com)

● **Confederation of Indian Industry**

**Mr. Gunjan Patel**  
**Executive**

105, Kakad Chambers,  
132, Dr. Annie Besant Road,  
Worli,

Mumbai – 400018

**Phone:** 022 2424931790 (Extn: 458)

**E-mail:** [gunjan.patel@cii.in](mailto:gunjan.patel@cii.in)

The Confederation of Indian Industry (CII) works to create and sustain an environment conducive to the growth of industry in India, partnering industry and government alike through advisory and consultative processes.

CII is a non-government, not-for-profit, industry led and industry managed organisation, playing a proactive role in India's development process. Founded over 115 years ago, it is India's premier business association, with a direct membership of over 8100 organisations from the private as well as public sectors, including SMEs and MNCs, and an indirect membership of over 90,000 companies from around 400 national and regional sectoral associations.

CII catalyses change by working closely with government on policy issues, enhancing efficiency, competitiveness and expanding business opportunities for industry through a range of specialised services and global linkages. It also provides a platform for sectoral consensus building and networking. Major emphasis is laid on projecting a positive image of business, assisting industry to identify and execute corporate citizenship programmes. Partnerships with over 120 NGOs across the country carry forward our initiatives in integrated and inclusive development, which include health, education, livelihood, diversity management, skill development and environment, to name a few.

CII has taken up the agenda of "Business for Livelihood" for the year 2010-11. Businesses are part of civil society and creating livelihoods is the best act of corporate social responsibility. Looking ahead, the focus for 2010-11 would be on the four key Enablers for Sustainable Enterprises: Education, Employability, Innovation and Entrepreneurship. While Education and Employability help create a qualified and skilled workforce, Innovation and Entrepreneurship would drive growth and employment generation.

With 64 offices in India, 9 overseas in Australia, Austria, China, France, Germany, Japan, Singapore, UK, and USA, and institutional partnerships with 223 counterpart organisations in 90 countries, CII serves as a reference point for Indian industry and the international business community.

**Reach us via our Membership Helpline: +91-11-43546244 / +91-0991044624**

**Confederation of Indian Industry - Western Region**

105 Kakad Chambers  
132 Dr Annie Besant Road  
Worli, Mumbai 400 018  
Tel:24931790 (Extn: 458)  
Fax:24939463, 24945831  
Email: [ciivr@cii.in](mailto:ciivr@cii.in)