



**NATIONAL BANK OF PAKISTAN (NBP/BANK) POLICY AND STRATEGY
FOR FINANCIAL INCLUSION OF PERSONS WITH DISABILITIES (PWDs)**



This document is only for internal use of National Bank of Pakistan employees. Any act of divulgence to third parties shall be viewed seriously and warrant disciplinary action.

Human Resource Management Group and Operations Group

Version Control			
Document Owner	Human Resource Management Group Operations Group	First Release	December 2021
Version Number/Revision	-	Last Reviewed	New Policy
Amendment Date	NA	Next Review Date*	December 2024
Availability	Intranet/Circulars		

***Next Review Date:**

After approval of Board of Directors, this policy shall be subject to review after a period of three (03) years or whenever circumstances warrant a revisit.

Instruction Circulars regarding this policy and strategy issued by NBP or Regulatory Authorities from time to time shall automatically become an integral part of this policy.

CONFIDENTIALITY CLAUSE

The policy/document is for the use of NBP Employees only and no employee is allowed, in any case, to share this document through any means with external persons/institutions, without the permission / consent of document owners.

Contents

List of Abbreviations	5
1. Introduction	6
1.1. Objectives	6
2. Availability of Accessibility Infrastructure	6
2.1. Construction of Ramps	7
2.2. Supply of Braille Documents	7
2.3. Dedicated Counter	7
3. Accessibility Audit of Premises	7
4. Accessibility of Banking Products and Services	7
4.1. Female PWDs engagement in the development of Policies, Procedures, Products, and Services related to them	7
4.2. Focus on special needs of PWDs	7
5. Capacity Building of Staff to facilitate PWDs	8
6. Employment, Retention and Career Development for PWDs	8
6.1. Responsibilities of HRMG	9
6.2. Inclusion of PWD Employees	9
6.3. Capacity building of existing PWD Employees	9
6.4. Career Development of PWD Employees	10
7. Capacity Building of PWDs for their Financial Inclusion	10
7.1. Future Initiatives	11
Annexure - A	12
Annexure - B	16
Annexure - C	19
Annexure – D	20
Annexure - E	23

List of Abbreviations

NBP	National Bank of Pakistan
BOD	Board of Directors
PWDs	Persons with Disabilities
SBP	State Bank of Pakistan
CSR	Corporate Social Responsibility
TAT	Turn Around Time
PBA	Pakistan Banks Association
SE	Small Enterprises
ICT	Information Communication Technology
AOF	Account Opening Form
FATCA	Foreign Account Tax & Compliance Act
RBG	Retail Banking Group
HRMG	Human Resource Management Group
LCMG	Logistics, Communication & Marketing Group
OPG	Operations Group
T&DG	Technology & Digitalization Group
KYC	Know Your Customers
IOS	IPhone Operating System
ABEP	Annual Branch Expansion Plan
L&DD	Learning and Development Division
BMV	Biometric Verification

1. Introduction

A "Disability" is any condition of the body or mind (impairment) that makes it more difficult for the person with the condition to do certain activities (activity limitation) and interact with the world around them (participation restrictions).

Although "People with Disabilities" sometimes refers to a single population, this is actually a diverse group of people with a wide range of needs. Two people with the same type of disability can be affected in various different ways. Some disabilities may be hidden or not easy to see.¹

National Bank of Pakistan (NBP) does not discriminate against individuals with disabilities/ special needs (Persons with Disabilities - PWD) and gives them equal opportunity and encouragement to bank with NBP.

Some broad-based guidelines/instruction circulars regarding the provision of banking services for Persons with Disabilities-PWD are already in place at NBP². On the direction of State Bank of Pakistan (SBP), NBP has developed a policy and strategy document addressing the issues and facilities with a view to improve service standards for PWDs.

1.1. **Objectives**

The objectives of this document are as under:

1. It provides a framework concerning the availability of banking facilities for PWD Customers.
2. It is designed to provide extra attention and 360-degree service provisions for PWDs.
3. It is designed to allow banking facilities to PWDs such as deposit products, locker, and financing facilities without any discrimination.
4. It aims to focus on efficient handling of grievances and other issues of PWD customers with minimal Turn Around Time (TAT).
5. It promotes an inclusive work environment for PWD Employees
6. It initiates a roadmap of actions to implement at all NBP Branches for PWDs.

2. Availability of Accessibility Infrastructure

The document will cover the following infrastructure facilities for PWDs (including NBP's employee). Furthermore, the procedure of availability of accessibility infrastructure is attached as **Annexure A**.

¹ Website of Centers for Disease Control and Prevention, USA.

² Instruction Circular: Inst Cir. 129/2021 dated: 27/07/2021 Subject: **Provision of Account Opening for Mentally Disordered Persons**

2.1. Construction of Ramps

The construction of a ramp facility is essential for physically challenged persons/persons with wheelchairs. On that basis, the State Bank of Pakistan instructed all banks to construct ramps at Branch premises along with the time bound action plan attached as **Annexure B**.

2.2. Supply of Braille Documents

The inclusion of visually impaired persons to avail NBP Products is possible through the availability of Braille Scripted forms. National Bank of Pakistan had already introduced the Account Opening Form in braille script for visually impaired customers. Furthermore, the list of minimum documents advised by SBP for a blind and visually impaired person is attached as **Annexure C**.

2.3. Dedicated Counter

Branches shall have an identifiable, dedicated, or separate counter that provides the facilities to PWDs and identify/designate at least one counter for PWD account holders.

3. Accessibility Audit of Premises

NBP's Audit team will check and cover the accessibility audits of premises (i.e., the entrance of branches, washrooms, ATM cabins, counters, lockers) as part of branch audit to ensure that proper accessibility infrastructure for all kinds of PWDs is available.

4. Accessibility of Banking Products and Services

Considering the unique needs of PWDs, National Bank of Pakistan provides the following banking products and services for PWDs. The facility includes locker facility for visually impaired person, ATM (for literate), mobile banking (for literate), internet banking facility (for literate) and financing facility while mentally disabled person avails the facility of account opening. The detailed procedure of facilities is attached in **Annexure A**.

4.1. Female PWDs engagement in the development of Policies, Procedures, Products, and Services related to them

Human Resource Management Group, Retail Banking Group, and Operations Group should ensure efficient flow of banking facilities to female PWDs by appointing female PWDs for the development of policies and procedures, products, and services relevant to them.

4.2. Focus on special needs of PWDs

The Branch Banking network (Conventional as well as Islamic) and Operations Team shall focus on special needs of PWDs while developing and delivering banking products and services, including the provision of financing, conducting

marketing activities, providing access to internal and external Information Communication Technology (ICT), websites, etc.

5. Capacity Building of Staff to facilitate PWDs

SBP has instructed to raise awareness of all employees about the NBP's inclusion policy for PWDs and initiate mandatory training to provide efficient customer quality services to PWDs.

Following guidelines are applicable across the board (staff at all Branches, Regions, and Head Offices) for PWDs:

- a) It is the responsibility of NBP Staff (all Branches, Regions, Divisions, and Groups) to provide them banking service and resolve any issues/ reply to their queries with full attention and respect. Furthermore, before establishing a banking relationship with visually impaired/blind persons, Branch Officer must clearly explain to them all possible risks with the operation and usage of any product/ services being offered, and render the same services to them as to other customers without any discrimination.
- b) Branch Officer shall not equate literate visually impaired/blind persons with illiterate customers. If the visually impaired/ blind customers need to complete a form, deposit slip, cheque, etc., the branch staff shall read out the questions and write down the answers on the customers' behalf in the presence of a witness who is personally known to the customer. If a special person wants to know about the NBP's products and services, simply explain them and allow them to ask the question(s) and respond politely / patiently.
- c) Make efforts to make special persons feel comfortable in seeking solutions/mitigation of related issues/problems. The problems of special persons should be dealt with on a priority basis and ensure the shortest processing time of their cases/issues/problems.
- d) There should preferably be a dedicated counter in every Branch for special persons, but in case there is no such dedicated counter, then the CRO/Greeter at the entrance should guide the special person to the appropriate person.

6. Employment, Retention and Career Development for PWDs

HRMG shall demonstrate a strong commitment to the inclusion of PWDs as employees, in line with the quota assigned in the Pakistani laws. Each Group Chief shall assist in the implementation of the policy in their respective Groups to ensure increased inclusion of PWDs.

6.1. Responsibilities of HRMG

HRMG shall be responsible for the recruitment, training, and upskilling of the existing staff and all new recruits to be able to assist the PWDs. The HRMG will also be responsible for ensuring that there are adequate career opportunities for PWDs within the NBP.

6.2. Inclusion of PWD Employees

The following step shall be taken by HRMG for the inclusion of PWD Employees at NBP:

- a. Alignment of HR policies with NBP's policy framework to ensure inclusion of PWDs in HR-related activities.
- b. Measures for ensuring compliance with the government prescribed job quota for PWDs & female PWDs.
- c. Initiate internship programs for PWDs to help get them acclimatized to social and communal settings in a workplace environment.
- d. Work-from-home/Flexible timing policy for relevant PWDs with adequate facilities and equipment to support performance.

6.3. Capacity building of existing PWD Employees

Following steps shall be taken by HRMG for Capacity Building of PWD Employees at NBP.

- a. Ensuring awareness of all employees about the organization's inclusion policy for PWDs.
- b. Conducting mandatory awareness/sensitization programs and practical training by L&DD for branch staff on ways to interact and accommodate PWDs, providing them with special assistance and due care.
- c. Conducting specialized training of the staff on SBP's concessionary financing scheme for PWDs.
- d. Adequate training to the recruitment staff/teams to undertake special recruitment drives with less stringent selection/eligibility criteria for PWDs.
- e. Provision of adequate training and resources to managers/supervisors to help them provide support and career development to PWDs shall also be ensured.
- f. Financial literacy and awareness sessions through education and experiential learning interventions, including account opening, account operation, and timely processing of their financing requests.
- g. Orientation sessions on the usage of accessible digital banking platforms such as mobile banking, internet banking, and telephone banking.
- h. HRMG will designate gender champions who will also look into the matters related to women with disabilities.

6.4. Career Development of PWD Employees

The following step shall be taken by HRMG for the Career Development of PWD Employees at NBP.

- a. Role-mapping exercises to align the job requirements and skills of PWDs.
- b. The HRMG shall develop a well-defined, structured, and time-bound capacity building and career development plan for PWDs. The plan shall at each level of the career progression ladder inter alia cover the training and development needs of PWDs, identify specialized programs/ courses/workshops along with their duration, list of training centers/resources persons, etc. A periodic progress report about the implementation status of this plan shall be submitted to the cross-functional task force as mentioned in the introduction section.

7. Capacity Building of PWDs for their Financial Inclusion

NBP intends to establish 26 model branches by March 31, 2022, for PWDs countrywide. This will include six branches to be allotted in each province and one Branch in both Gilgit/Baltistan and AJK areas. The business and operations team will ensure that no big city will have more than three (3) model branches to diversify and to optimally utilize the Model Branch network. These model branches will be specially planned for PWDs. The list of NBP Model Branches and all facilities required at Model Branch for PWDs customers are attached as **Annexure D** as advised by SBP vide BC&CPD Circular No. 05 of 2021, will be made available by HRMG and LCMG by March 31, 2022. The Action plan initiated for the provision of further banking facilities for PWDs by all Groups is attached as **Annexure E**. The construction of ramps in NBP Branches is already introduced by drafting and submitting a two-year plan to SBP while Operations Group and LCMG shall timely submit the quarterly progress report to SBP on a quarterly basis, on provided templates. The NBP shall inform the PWDs through website/notice boards about the availability of nearby branches that have ramps. They shall also maintain an updated list of addresses of such branches on NBP's websites. Business (Conventional as well as Islamic) and Operations groups shall take necessary measures for creating awareness amongst PWDs and the general public through various means, including notice boards outside the Branch, print and electronic media, websites, etc., about the availability of Model Branches in different cities.

The Operations Group and Retail Banking Group shall coordinate with PBA for Talking ATM for the facilitation of visually challenged persons and shall take measures to inform the general public about the availability of the same.

7.1. Future Initiatives

To bridge the gap in the development of financial inclusion in banking services for PWDs', the following initiatives will be implemented in the future.

7.1.1. Door Step Banking

After rolling out of this document, Branches will ensure the provision of facilities to PWDs' such as the delivery of cheque books, Biometric verification for account activation and KYC documents, etc. at the premises/ residence of PWD customers. The fees for the services will be mentioned in the Schedule of Charges.

7.1.2. Phone/ Internet Banking Facilities

Efforts shall be made to improve the quality of phone banking services to PWDs, while internet banking services shall be provided to literate visually impaired/blind persons. In addition, NBP will focus on the development of a user-friendly NBP Digital Application for visually impaired persons along with advanced Android/ IOS application features for authentication of user and password.

Annexure - A

PROCEDURE FOR AVAILABILITY OF ACCESSIBILITY INFRASTRUCTURE FACILITY AND REQUIRED FORMS

NBP will ensure the provision of the following:

- a) Minimum documents advised by SBP for blind/visually impaired persons, including stationery forms/ documents in braille script, will be available at the Main Branch of each Region/major city for onward supply to branches where and whenever required.
- b) Ramps on the entrance of Branch premises. The accessibility of infrastructure is mandatory to enable PWDs to use banking services. For this purpose, the ramps for wheelchair customers and appropriate furniture for PWDs will need to be ensured in all NBP Branches.
- c) Proper infrastructure will be provided at large/model branches for PWDs, including appropriate entrances of Branches, washrooms, dedicated and adjustable counters for PWDs and a regular reception center to enhance personalized service and help their transactions by Relationship/Designated Officers in Branches.
- d) Availability of sign language interpretation services, including digital and virtual means, as required under SBP guidelines at Model branches.

FACILITIES PROVIDED FOR VISUALLY IMPAIRED/ PHYSICALLY CHALLENGED PERSONS

PWDs can avail the various types of facilities as mentioned below:

7.1.3. Locker Facility

SBP has advised all banks to provide locker facility for visually impaired/ blind persons. Visually impaired/ blind persons shall be provided with locker facilities on the same terms and conditions applicable to other customers. However, location of locker should be easily accessible to them. The locker form is supplied in braille script documents in branches wherever required. Branch Officers should ensure that visually impaired/ blind customers shall be allowed locker operations with the assistance of any person of their choice to provide that all their belongings have been safely in / out in the locker properly. That person needs to be registered by the visually impaired/ blind person at the time of account opening and ensure that the locker has adequately been closed by the visually impaired/ blind customers and nothing has been left behind.

7.1.4. ATM Facility

ATMs will be made accessible for the physically challenged in all NBP Branches with ramps (for wheelchair users), railings, tactile flooring, and signage for PWDs. Furthermore, developments are introduced in the design of newly established ATMs so that the height of the ATM does not create hurdles for wheelchair users for its usage. SBP has instructed that the ATM Card facility should be provided to literate visually impaired persons. The procurement of new ATMs should be based on audible facility and braille keypads. NBP, in collaboration with Pakistan Banks Association (PBA), will identify locations where ATMs with braille keyboards and talking functions are to be placed by NBP.

7.1.5. Cheque Book Facility

Branches should not insist on the physical presence of PWD account holders for getting a checkbook, even the first cheque book. On receipt of the request or a requisition slip (duly executed) from the checkbook issued earlier, a checkbook may be printed and delivered to the person authorized by the account holder as per the NBP's laid down procedure.

7.1.6. Provision of Financing Facilities for PWDs

NBP has introduced the following financing facilities for PWDs:

7.1.6.1. Low-Cost Housing Facility for Special Persons

SBP vide their IH&SMEFD Circular No. 5 of 2019 dated March 11, 2019, has 13

introduced a "Financing Facility for Low-Cost Housing for Special Segments" for widows, children of martyrs, transgender, particular persons (including physically Challenged and mentally disordered persons), and persons in the areas of severely affected by the war against terror. ³

7.1.6.2. Small Enterprise (SE) Financing and Credit Guarantee Scheme for Special Persons

SBP vide their IH&SMEFD Circular No. 7 of 2019 dated March 19, 2019, has introduced a SE loan facility available to particular persons holding CNIC with disability logo/symbol. It will be provided finance for setting up new business enterprises or for expansion of existing ones. In the given facility, the maximum financing limit is up to 1.5 Million against the personal guarantee. At the same time, the loan tenure is five years, including a grace period of 6 months. ⁴

7.1.7. Additional Facilities to Visually Impaired Customers

Branches should provide facilities to sick PWDs regarding operations of accounts through identification of thumb impression marks by two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers as this facility shall also be extended to visually impaired customers, (mainly to literate visually impaired/ blind persons).

7.1.8. Facility to Sick/Old/Incapacitated Persons (Physically Challenged Persons) for the opening of Accounts and its Operations

In case the sick person is unable to come to the Branch he or she can avail banking facilities through the following procedure:

- Branches will allow opening accounts for visually impaired and physically challenged persons, and possible efforts will be conducted to facilitate doorstep banking services.
- If a physically challenged/ incapacitated customer has difficulty reaching the branch, the Branch will allow the person to withdraw funds from the account with a cheque. This will be done through thumb impression without the PWD being physically present in the Branch. However, branch officials will have to personally visit PWD in this case as per the procedure.

³ Instruction Circular: Inst Cir. 58/2019 dated: 19/03/2019 Subject: **Financial Facility for Low Cost Housing for Special Segments Consumer Credit Policy**

⁴ Instruction Circular: Inst Cir. 66/2019 dated: 01/04/2019 Subject: **Small Enterprise (SE) Financing and Credit Guarantee Schemes for Special Persons**

- The Branch shall also extend all possible help to any account holder who is not only unable to be physically present in Branch but is also not able to put their thumb impression on the cheque/withdrawal document due to certain physical incapacity. In this case a mark can be obtained on the cheque/ withdrawal form which should be identified by two independent witnesses including Branch Officer/ Branch Operations Manager.
- Branch may require the PWDs account holders/customers to indicate the person's name on behalf of them for withdrawal of money and should identify the witness's name, including Branch Officer as one of them. The person who withdraws funds on behalf of the PWDs account holder should be asked to furnish their signature in Branch. In this regard, a mandate will be assigned to the designated by PWDs. All KYC formalities, including BMV and sanction screening regarding the mandate holder, will be conducted by the Branch.

7.1.9. Account Opening Facility of Mentally Disordered Person

SBP, after consulting with stakeholders, has decided to make it easier for mentally disordered individuals to open and maintain a bank account under the applicable regulations about mental health.⁵ As a result, an account, "Mentally Disordered Person Account," has been introduced by NBP, allowing mentally disordered persons to open and maintain an account with the help of the Court Appointed Manager as legal guardian as per applicable laws related to mental health. Mentally disordered persons can avail the facility of Account Opening and are excluded from all other banking facilities such as locker facility and ATM Card etc.

⁵ Instruction Circular: Inst Cir. 129/2021 dated: 27/07/2021 Subject: **Provision of Account Opening for Mentally Disordered Persons**

NATIONAL BANK OF PAKISTAN

2-Year Time-Bound Action Plan to Construct Ramps at Existing Places of Business

Office Type	As of December 31, 2020			Ramps to be Constructed as per plan during the Quarter ending							
	Total Places of Business	Total Places of Business with Ramps	Total Places of Business without Ramps	31-Mar-21	30-Jun-21	30-Sep-21	31-Dec-21	31-Mar-22	30-Jun-22	30-Sep-22	31-Dec-22
Branches											
Sub-branch *											
Permanent/MFB Booth **											
SSC / SC ***											
ATMs											

* Not applicable in the case of MFBs

** Not applicable in the case of DFIs

*** Sales & Service Center (SSC) / Service Center (SC)

National Bank of Pakistan

Quarterly Implementation Report on 2-Year Time-Bound Action Plan to Construct Ramps

Office Type	Position of Ramps Planned versus Constructed (Actual Achievement) during the Quarter ending															
	31-Mar-21		30-Jun-21		30-Sep-21		31-Dec-21		31-Mar-22		30-Jun-22		30-Sep-22		31-Dec-22	
	As per Plan	Actual	As per Plan	Actual	As per Plan	Actual	As per Plan	Actual	As per Plan	Actual	As per Plan	Actual	As per Plan	Actual	As per Plan	Actual
Branches																
Sub-branch *																
Permanent/ MFB Booth **																
SSC / SC ***																
ATMs																
Gap																
Cumulative Gap																

* Not applicable in the case of MFBs

** Not applicable in the case of DFIs

*** Sales & Service Center (SSC) / Service Center (SC)

Annexure - C

**MINIMUM REQUIRED LIST OF STATIONERY/DOCUMENTS TO BE MADE
AVAILABLE IN BRAILLE SCRIPT**

1. Account Opening Form (AOF)
2. Addendum to AOF (FATCA)
3. Form W9 (FATCA)
4. Form W8 – BEN (FATCA)
5. AOF Terms & Conditions
6. Deposit Slip
7. Cheque Book Requisition Slip
8. Locker Application Form
9. Debit Card-Application Form
10. Request for Re-activation of a Dormant Account
11. Term Deposit Application
12. Indemnity/ Undertakin

Annexure – DLIST OF MODEL BRANCHES PROPOSED BY RBG AND AIBG*a. List of Islamic Model Branches

Serial #	Name of Branch	Branch Code	Region	Province
1	IBB Ring Road(Dalazak) Peshawar	2268	KPK	KPK
2	IBB Warsak Road Peshawar	2270	KPK	KPK

b. List of Conventional Model Branches

S. No.	Branch Name	Br. Code	Region	Province
1	NBP Jail Road Branch, Lahore	509	Lahore East	Punjab
2	NBP Multan Road Branch, Lahore	1606	Lahore East	Punjab
3	NBP Saddar Bazar Branch, Lahore	1523	Lahore Central	Punjab
4	NBP Railway Headquarters Branch, Lahore	390	Lahore Central	Punjab
5	NBP Civil Lines Branch, Faisalabad	360	Faisalabad	Punjab
6	NBP Main Branch, Samanundri, Faisalabad	423	Faisalabad	Punjab
7	NBP SIE Branch, Sialkot	608	Sialkot	Punjab
8	NBP Civil Lines Branch, Sheikhupura	401	Sheikhupura	Punjab
9	Hala	77	Hyderebad	Sindh
10	Kunri	2030	Mirpurkhas	Sindh
11	Mithi	116	Mirpurkhas	Sindh
12	Shaheed e Millat	144	Karachi (W)	Sindh
13	SRE Majeed	1028	Karachi (W)	Sindh
14	Main Br. Karachi	2	Karachi (S)	Sindh
15	Main Br. Sibi	119	Sibi	Baluchistan
16	Zhob	101	Quetta	Baluchistan
17	Main Branch Manshera	364	Mansehra	KPK
18	Parachinar Branch Bannu	385	Bannu	KPK
19	Tehsil Branch Charsada	410	Mardan	KPK
20	Daggar Branch Buner	1704	Mardan	KPK
21	Chillas Branch GB	504	Gilgit	Gilgit Baltistan
22	G-10 Islamabad	2164	Islamabad	FEDC
23	Mangla Cantt	363	Jhelum	Punjab
24	Kot Jamel, AJK	1307	Mirpur AJK	AJK

**branches mentioned in the above list may be subject to change.*

c. Requirements for Model Branches

- a) Entrances at branches and ATM cabins are accessible for PWDs (e.g., wheelchair users via ramps and railings, and people with visual disabilities via tactile flooring, etc.).
- b) ATMs are height-adjusted for wheelchair users and have voice command options.
- c) ATMs are retrofitted with light notification options for hearing and speech-affected customers to draw their attention towards any essential notifications.
- d) Counters are height-adjusted for wheelchair users.
- e) The separate token system, dedicated counters, and help desks are available for PWDs.
- f) Lockers areas are wheelchair-friendly.
- g) Sign language interpretation services through digital/ in-person interpreters are provided.
- h) A video calling option is available with sign language facilitation for people with hearing and speech disabilities for troubleshooting, card activation, and day-to-day queries on customer support platforms.
- i) All related stationery, forms/ documents, etc., include braille script.
- j) Dedicated parking spaces are allocated for PWDs.
- k) Financing products specially designed for PWDs are available.
- l) Staff is well qualified/ well trained on etiquettes of dealing with PWDs.
- m) Account-opening officers are well versed with accommodations required by PWDs.
- n) Awareness and training of basic sign language are provided to at least one branch staff.

- o) A few PWDs are employed as regular staff with the following arrangements:
- I. Accessibility of all office space through ramps and railings
 - II. Accessibility of cubicles through wheelchair
 - III. Wheelchair suitable door designs, door handles, and hallways/ corridors
 - IV. Tactile flooring and signage throughout office spaces and accessible washrooms
 - V. Documentation printed in braille for employees with visual disabilities
 - VI. Availability of screen reading software on NBP's laptops/ computer systems
 - VII. Employment of sign language interpreters for supporting communication of deaf employees within teams and departments

Annexure - E**Action Plan for Person with Disabilities****a) Availability of accessible infrastructure**

S. No.	Initiative / Action Plan	Responsible Groups	Dependencies, If any	Timelines	Current Status
1.	Expansion of Branch Premises and adjustments to address site constraints for PWDs Customers	LCMG	PPRA	Ongoing (as no branch is in ABEP-2021)	
2.	To ensure branches have basic facilities/resources/awareness towards facilitating PWDs	OPG, HRMG, LCMG,		June 2022	
3.	To ensure ramp facility in Branches and ATMs for wheelchairs	LCMG		June 2022	
4.	To procure new ATMs with audio enable function, Braille Keypad, and voice recognition technology	LCMG and T&DG	PPRA	Ongoing	
5.	To ensure the availability of portable machines at RO/Main Branches for biometric verification to facilitate PWDs at doorstep for account opening/activation	LCMG, OPG		Dec 2021	

b) Accessibility of Banking Products & Services

S. No.	Initiative / Action Plan	Responsible Groups	Dependencies, If any	Timelines	Current Status
1.	To emphasize an enhanced level of Customer Services while dealing with PWDs	OPG, RBG, AIBG	Training and sufficient space at branches	June 2022	
2.	To ensure the availability of Braille script forms at hub/model branches and Braille script keypad ATMs	OPG, LCMG	Proofreading of forms and Procurement under PPRA	March 2022	

3.	Update / Develop product designs ensuring accessibility for PWDs	RBG, IDG, AIBG	Requirement assessment of PWDs	Ongoing	
4.	To market financing products for PWDs available under SBP Refinance scheme on subsidized Mark-up rates	RBG, IDG, AIBG	-	Ongoing	
5.	To ensure the availability of customized products/ with subsidized mark-up rates and higher returns on deposits for PWDs	RBG, IDG, AIBG	-	Ongoing	

c) Capacity building of staff to facilitate PWDs

S. No.	Initiative / Action Plan	Responsible Groups	Dependencies, If any	Timelines	Current Status
1.	To conduct training on improvement of employee behavior specifically in relation to PWDs and to increase their knowledge on regulatory and NBP's internal pertaining to dealings with PWDs	HRMG		March 2022	
2.	To put floor standees and other informative materials at branches that educate on PWDs types and needs that correspond to each type	LCMG, HRMG, OPG		March 2022	
3.	Conduct coaching sessions at branches to hold dialogue with branch /office staff to help them in facilitating PWDs	HRMG		March 2022	

d) Employment, Retention & Career Development of PWDs

S. No.	Initiative / Action Plan	Responsible Groups	Dependencies, If any	Timelines	Current Status
1.	To investigate opportunities for allocating a percentage of educated PWDs towards	HRMG		June 2022	

	assuming various roles at the Bank				
2.	To ensure uniform opportunities across the board for career advancement with no hindrances for PWDs	HRMG		June 2022	
3.	To earmark certain job roles which are well-suited to PWDs and to post vacancies against thereon	HRMG		June 2022	

e) **Capacity building of PWDs for financial inclusion**

S. No.	Initiative / Action Plan	Responsible Groups	Dependencies, If any	Timelines	Current Status
1.	To work with NGOs and organizations who have policies to promote PWDs and to partner with them in emulating their success stories	LCMG, HRMG		June 2022	
2.	Identify and promote those customers amongst PWDs who have improved their lives through banking products & highlight their experience and achievements	RBG, AIBG		June 2022	

f) **Creating awareness amongst PWDs and the General public**

S. No.	Initiative / Action Plan	Responsible Groups	Dependencies, If any	Timelines	Current Status
1.	To conduct seminars inviting PWDs to embrace their challenges and to promote banking products	HRMG, LCMG		June 2022	
2.	To use print and electronic media to highlight the contribution made by PWDs and how Bank is facilitating them in avoiding barriers through its customized products	HRMG, LCMG		June 2022	

	and facilities				
--	----------------	--	--	--	--