



राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

MRO/DOS/DOC/2026/05106

January 30, 2026

To,

All Registered Housing Finance Companies

Madam/Sir,

Implementation of Accessibility related instructions

Please refer to judgement dated April 30, 2025, passed by the Hon'ble Supreme Court of India in the matter of Pragya Prasun and Ors. vs Union of India & Ors. (W.P.(C) 289 of 2024) and Amar Jain vs Union of India & Ors. (W.P.(C) No. 49 of 2025). A brief of the above case and developments related thereto is given in Annex.

2. In this regard, certain accessibility related instructions have already been issued from time to time by the Reserve Bank of India under: (i) Paragraph 105 of Reserve Bank of India (Non-Banking Financial Companies - Responsible Business Conduct) Directions, 2025 (ii) Paragraphs 18, 27(1)(v) and 27(2)(i) of Reserve Bank of India (Non-Banking Financial companies - Know Your Customer) Directions, 2025 as well as applicable Accessibility Standards notified by the Government of India (available at <https://depwd.gov.in/en/acts/>).

3. HFCs are advised, to ensure compliance to the above.

Yours faithfully,

(Sourav Seal)

General Manager

Department of Supervision

Enclosure: 1. Hon'ble SC Judgement dated April 30, 2025

भारत सरकार के अंतर्गत सांविधिक निकाय

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“बैंक हिन्दी में पत्राचार का स्वागत करता है”

Pragya Prasun and Ors. vs Union of India & Ors. (W.P.(C) 289 of 2024) and Amar Jain vs Union of India & Ors. (W.P.(C) No. 49 of 2025)

(a) The petitioners, Ms. Pragya Prasun and Shri Amar Jain, approached the Hon'ble Supreme Court (SC) seeking for a direction to the respondents (Union of India, RBI, MEITY, TRAI, DoT, MoF, SEBI, IRDAI and PFRDA) to frame a comprehensive and inclusive digital KYC/ e-KYC/ Video KYC guidelines covering their concerns and provide alternative methods through which digital KYC/ e-KYC can be conducted for the persons with disabilities (PwDs).

(b) The Hon'ble Court, vide its order dated April 30, 2025, issued 20 directives in order to make the process of digital KYC accessible to persons with disabilities, especially facial / eye disfigurements due to acid attacks and visual impairments in addition to improving accessibility of financial services.

(c) RBI had issued the following circulars on August 14, 2025 in this regard:

(i) Circular amending the Master Direction on Know Your Customer (KYC) directions, 2016 to make the process of digital KYC / e-KYC accessible to persons with disabilities. These instructions are now subsumed under 'Reserve Bank of India (Non-Banking Financial Companies - Know Your Customer) Directions, 2025' dated November 28, 2025, and similar directions on 'Know Your Customer' issued to other Regulated Entities (REs).

(ii) Circular advising all regulated entities to comply with the contents of the Supreme Court order dated April 30, 2025, as applicable to them. These instructions are now subsumed under paragraph 105 of Reserve Bank of India (Non-Banking Financial Companies - Responsible Business Conduct) Directions, 2025 dated November 28, 2025, and similar directions on 'Responsible Business Conduct' issued to other REs.