



EXPOSURE DRAFT

03 July 2024

To

All Stakeholders

SUBJECT: Accessibility Standards and Guidelines (For Creating Infrastructure for Persons with Disabilities) for PFRDA regulated intermediaries

PFRDA is in the process of finalizing the 'Accessibility Standards and Guidelines (For Creating Infrastructure for Persons with Disabilities) for PFRDA regulated intermediaries.'

2. The stakeholder feedback on the aforementioned Guidelines was earlier taken as a part of Exposure Draft dated 12 April 2023 issued by PFRDA. Following this, the draft Guidelines were reviewed, and provisions pertaining to standards issued by the MoHUA and MEITY have been incorporated to elaborate these Guidelines, as enclosed at **Annexure A**.

3. It is requested to submit your feedback/inputs on these draft Guidelines on or before **09 July 2024** as per the below format via email at **reports-pop@pfrda.org.in**

Format for suggestions on the Exposure Draft

Suggestions on the Exposure draft of the Accessibility Standards and Guidelines (For Creating Infrastructure for Persons with Disabilities) for PFRDA regulated intermediaries				
Name and Designation:				
Organization Name:				
Email ID and Mobile no.:				
Sr.	Wordings of the Guidelines as per Exposure Draft	Page No. and Para No.	Proposed Change(s)	Rationale for proposed change / Comment

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Encl.: a/a

ACCESSIBILITY STANDARDS AND GUIDELINES (FOR CREATING INFRASTRUCTURE FOR PERSONS WITH DISABILITIES) FOR PFRDA- REGULATED INTERMEDIARIES

These guidelines shall be complied with and enforced by concerned intermediaries, registered and regulated, under the Pension Fund Regulatory and Development Authority Act, 2013 namely Central Recordkeeping Agency, Custodian, National Pension System Trust, Point of Presence, Pension Fund, Retirement Adviser and Trustee Bank, as per their respective obligations, duties, functions and responsibilities, laid down under the said Act, rules and the respective regulations governing such intermediaries, besides any guidelines, circulars and instructions issued as also the provisions of The Rights of Persons with Disabilities Act, 2016, rules and notifications issued thereunder.

2. Accessibility Standards for Physical Infrastructure

The intermediaries shall provide following physical infrastructure to existing and prospective subscribers who are persons with disabilities in accordance with the specifications provided under 'Harmonized Guidelines and Standards for Universal Accessibility in India 2021' issued by Ministry of Housing and Urban Affairs (MoHUA) and as updated from time to time and any other guidelines applicable from time to time:

2.1 Information or service desk(s)

Information or service desk need to provide access for all, keeping in view the various special needs for persons with short heights (dwarfs), persons using wheelchairs or with sensory disabilities, elderly and all others.

The intermediaries to adhere with the following norms:

- (i) Information and service desks shall be well laid and located near the entrance and guided by adequate signage.
- (ii) Tactile guiding indicators should guide persons with visual impairments to the reception counters in an unobstructed manner.
- (iii) The desks shall be accessible to all. Therefore, it shall have two height ranges to accommodate diverse needs of users. The minimum height of the counter shall be in the

range of 750 mm to 800 mm to facilitate wheelchair users or those with short height stature. However, a counter height of 950 mm to 1100 mm is recommended, for persons using reception counters in standing postures.

- (iv) The desks where writing is done by the visitor shall allow frontal approach by wheelchair users with space to provide clearance for wheelchair user's knees.
- (v) The desks may be provided keeping in view a person using wheelchair on either side, thereby providing knee clearance space of 680 mm below the counter.
- (vi) Where information displayed desks are provided, the bottom edge of the desk must be at a height of between 700mm and 800mm from the floor and tilt at an angle which varies from 30° to 45°.
- (vii) Hearing enhancement systems along with sign language support shall be provided at desks to cater to the needs of persons with hearing impairments.
- (viii) The desks shall have provisions for assistive devices and technologies like wheelchairs, hearing enhancement systems, magnifiers, etc. along with human support to support the needs of persons with disabilities and others.
- (ix) Important services like First Aid or other forms of emergency support may be provided on the desk through properly identified signage system.
- (x) As a good practice, desks shall indicate in a universally accessible way the icons or pictograms of various facilities available. It plays a vital role in informing people from a distance about the possible support available at desks.
- (xi) To facilitate lip reading, lighting should provide even illumination. The reading and writing surfaces at counters / desks shall be illuminated to a level of at least 200 lux in the room, and on the desk in a range of 350 lux to 450 lux. (One lux is equal to one lumen per square metre)
- (xii) It is important to ensure that staff is trained in supporting the special needs for diverse user groups. This may include elements like knowledge of multiple languages including sign language, technology support for guiding assistance, etc.
- (xiii) Provision of clearly identifiable desk which provides priority to persons with disabilities. A notice board be placed on or above the table of the official conspicuously mentioning that persons with disabilities are given preference in providing the services at this desk.

2.2 Tactile Guidance Paths and Handrails

- (i) In addition to the accessible corridor and route connecting the entire building, a tactile floor guidance path for independent movement of persons with visual impairments shall be provided.
- (ii) Alternately, handrails with braille plates indicating specific location shall be provided on both sides of the corridors.
- (iii) Handrails to be provided at two levels in corridors to aid persons with visual impairments in navigating the space. The handrail dimensions should be in accordance with **Para 5.4.1**.
- (iv) Tactile guiding systems shall ensure ease in access and egress through horizontal circulation routes in the building including in emergency situations like fire, earthquakes, etc.

2.3 External Ramps

Ramps are an extremely crucial element of a built environment providing an accessible choice for mobility for those with limited mobility or other challenges to encounter level changes. Ramps need to adhere to the given guidelines to enhance accessibility with safety through their apt location, configuration, slopes or gradients and other specifications. Ramps shall provide an inclusive access to persons using wheelchairs, parents with baby strollers, individuals using rollators or walking frames, baggage trolleys and any other accessories. Ramps shall not negate the requirement of steps in various level changes of built environment, as they provide an element of accessible choice. Attempt to be made for all built forms under design stage to integrate ramps as part of site planning and landscapes in the external spaces to emerge as universally designed spaces and elements.

2.3.1 General

- (i) Ramps allow persons in wheelchairs to move from one level to another. However, many ambulant Persons with Disabilities negotiate steps more easily and safely. Hence, it is suggested to provide accessibility by both steps and ramps.
- (ii) The horizontal run of ramps shall adhere to **Table 1** for the recommended length of runs.
- (iii) Where there is a large change in elevation that requires multiple ramps and landing combination, other solutions such as elevators shall be considered.
- (iv) Single row of tactile warning blocks shall be placed at the beginning and end of each ramp and at the beginning and end of each run.

- (v) External ramps shall ideally be covered ensuring access amidst challenging weather conditions like rains, scorching heat, etc.
- (vi) There shall not be any flower / plant pots or any other kind of obstruction on either side of the ramp to ensure movement of wheel chairs used by person with disabilities.

2.3.2 Gradient

- (i) Gradient shall be constant between landings. The recommended gradients for ramps are given in **Table 1** below.
- (ii) Curved ramps should be avoided. If used, the recommended gradient should be equal or gentler than 1:16.
- (iii) For ramp gradients between those specified in **Table 1** (for example for a gradient like 1:13 or 1:18), the intervals may be obtained by linear interpolation.
- (iv) The number of horizontal runs of ramp should be limited to 4, i.e., with 3 intermediate landings.
- (v) Ramp gradients wherever possible shall be a slope taking into consideration an independent or unassisted movement in wheelchair. This is in line with one of the seven principles of Universal Design i.e., Low Physical Effort.

Table 1 Gradient and Length of ramps

GRADIENT OF RAMP	1:12	1:14	1:15	1:20	NOT GENTLER THAN 1:25
Maximum length of horizontal run (in metres)	6	9	11	15	18

2.3.3 Width

The minimum clear width of a ramp shall be 1200 mm.

2.3.4 Surface

- (i) Ramps and landing surfaces shall be slip resistant in their surface finish and also follow a flat surface profile.

- (ii) Ramp surfaces shall be flat and avoid any form of rumblings or corrugations as part of construction detailing as they cause immense inconvenience and sometimes a body pain to ones with diverse disabilities.
- (iii) Outdoor ramps and their surface shall be designed to prevent water from accumulating on the walking surfaces.
- (iv) The ramp surface material shall also have contrasted colour surface ensuring ease for persons with low vision and other forms of visual impairments.

2.3.5 Landings

Landings shall

- (i) be configured at the top and bottom of each run and where the ramp run changes direction.
- (ii) be provided at regular intervals of not more than 9000 mm of every horizontal run.
- (iii) have a level platform of size not less than 1200 mm x 1500 mm.

2.3.6 Handrails

Handrails on the ramps must adhere to the guidelines as specified in **Para 5.4.1**.

2.3.7 Edge Protection

The key purpose of an edge protection is to ensure safe movement of wheeling devices while protecting the front wheels from slipping out of the ramp edges. All ramps and landing which are not adjacent to a wall must have an edge protection with either of the following specifications:

- (i) raised kerb with a minimum height of 75mm,
- (ii) raised barrier with its lower edge at 75 mm or less from the ramp or landing surface, or
- (iii) rail with the bottom edge at 75 mm or less from the ramp or landing surface.

In case where ramps are provided inside the building to connect various floors with one another, they shall be supported by providing appropriate signage along with tactile and Braille information be provided either on the adjacent walls or on the handrail extensions to identify the floor levels.

2.4 Handrails and Grab bars

- (i) Handrails and grab bars are extremely important features and must be designed to be easy to grasp and to provide a firm and comfortable grip so that the hand can slide along the rail without obstruction.

- (ii) Persons with disabilities, elderly and others with weak grips or balance require handrails/ grab bars to maintain balance or prevent serious falls.
- (iii) Handrails are essentially referred to as rails for support in built environment elements like staircases, ramps or corridors. However, grab bars are being referred to as fixed or moving rails for support in built environment contexts like washrooms, shower areas, around doors, etc.
- (iv) It is essential that all handrails / grab rails are adequately fixed since they are subject to considerable pressure on the rail during maneuvering. In rural and semiurban areas, indigenous materials such as bamboo, wood or any other may be used for making handrails/ grab bars in various application areas of built environment for example, washrooms, outdoor walking trails, etc.
- (v) Handrails may be provided with Braille/ Tactile markings at the beginning and the end to enhance access to way finding information to people with visual impairment.

2.4.1 Handrails

- (i) shall be slip-resistant with round ends,
- (ii) shall have a circular section of 38-50 mm in diameter,
- (iii) shall preferably have knurled surfaces,
- (iv) shall have a minimum clear space of 40-60 mm from the walls; 40 min. for smooth wall surfaces and 60 min. for rough wall surfaces,
- (v) shall be free of any sharp or abrasive elements and be installed at a height of 750 mm to 900 mm,
- (vi) shall have continuous gripping surfaces, without interruptions or obstructions that can break a hand hold,
- (vii) shall be able to bear a weight of 250 kg,
- (viii) shall be manufactured from a material which contrasts with the wall finish (or use dark tiles behind light coloured rails), be not too warm/cold to the touch and provide good grip,
- (ix) shall be provided on both sides where a ramp run with a vertical rise is greater than 150 mm
- (x) shall be placed at a height of between 750 mm and 900 mm above the floor level. They must be continuous on both sides all through the ramp slopes and even at landings,
- (xi) extensions shall extend horizontally for a minimum distance of 300 mm beyond the top and bottom of the ramp to provide support for persons who may need help to negotiate the ramp,

- (xii) extensions shall not project into another path of travel and not return to the wall, floor, or post,
- (xiii) shall be provided in a contrasting colour scheme with the background to ensure easy access and clear identification by diverse user groups including the ones with visual impairment,
- (xiv) material design shall consider the climatic factors and temperature as part of the built environment context, for example, in climatic zones of extremely high or low temperature, metal surfaces for handrails would pose challenges to grip them. Likewise, in high rain zones, rust proof materials shall be required to ensure hygiene and easy grip on handrails, and
- (xv) Public behavior towards vandalism or abuse of handrails shall be dealt with stern actions.

2.5 Accessibility to branch premises

- (i) Endeavour shall be made for making the branches accessible to persons with disabilities.
- (ii) Where an existing branch is not accessible to persons with disabilities, the Nodal officer at such branch shall render service to persons with disabilities. Name and contact details of such officer shall be displayed on a notice board which must be fixed at the entrance passage leading to the branch so that persons with disabilities can approach the officer over telephone for the services.

2.6 Other provisions to facilitate services to persons with disabilities:

- (i) Availability of subscriber registration form, service request form (including exit form) and other documents or publicity material pertaining to pension schemes regulated and/or administered by the PFRDA in braille, large font or accessible soft copy such as MS word / pdf file, as per the request from persons with vision disabilities.
- (ii) Provision for persons with vision disabilities to opt for physical PRAN card in braille.
- (iii) Sign language interpretation to explain the subscriber registration form, service request form (including exit form) and other documents or publicity material pertaining to pension schemes regulated and/or administered by the PFRDA, to hearing impaired persons or provide videos with sign language instructions.
- (iv) Acceptance of toe impression of the subscriber on the subscriber registration form and service request form (including exit form), in case of a person having lost both the hands or offer to accept soft copy (pdf) of subscriber registration form and service request form

(including exit form) with digital signature from the persons with disability who prefer to submit the forms electronically.

Besides the creation and provision of afore mentioned infrastructure, the intermediaries shall also adopt the 'Harmonized Guidelines and Standards for Universal Accessibility in India 2021' and amendments/versions there of issued by Ministry of Housing and Urban Affairs (MoHUA), Government of India, which deals with access to, movement within and around buildings, by persons with disabilities and comply with the standards mentioned in the said Guidelines.

3. Online Infrastructure and related services i.e., Information and Communication Technology (ICT) –

3.1 Accessibility of website and application for visually impaired persons

- (i) Accessibility is crucial for fulfilling the requirements of the Rights of Persons with Disabilities Act, 2016 to create a more inclusive digital environment covering the internationally accepted guidelines on accessibility.
- (ii) To ensure accessibility of services offered through online mode under the pension schemes regulated and/or administered by the PFRDA, the intermediaries shall design and develop the website and the application user friendly (with the enablement of text-to-speech software) in such a way that they are accessible by all persons including visually impaired.
- (iii) All ICT related changes, upgradation related to software / hardware, including website, mobile application and other technologies shall comply with the following benchmark standards of accessibility for making online infrastructure accessible to existing and prospective subscribers who are persons with disabilities, as mandated under Rights of Persons with Disabilities Act, 2016:
 - a) 'Guidelines for India Government Websites (GIGW) (Version 2.0)' and amendments / versions thereof issued by Ministry of Electronics and Information Technology (MEITY) and adopted by Department of Administrative Reforms and Public Grievances (DARPG) which prescribes accessibility standards for website and application.
 - b) Indian standards IS 17802 (Part 1), 2021 and IS 17802 (Part 2), 2022, issued by MEITY and notified by the Bureau of Indian Standards (BIS) vide notification numbers HQ-

PUB013/1/2020-PUB-BIS(278), dated the 24th December, 2021 and HQ-PUB013/1/2020-PUB-BIS(358), dated the 4th May, 2022, respectively as amended from time to time which prescribes accessibility standards for Information and Communication Technology (ICT) products and services.

(iv) The website shall have the following features:

- a) **Skip to Main Content:** Quick access to the core content on the page is provided without going through repetitive navigation using the keyboard.
- b) **Icons:** Text has been supplemented with icons, wherever appropriate to enable users with learning disabilities understand the information easily. Icons have been provided along with text labels for key navigation options as well as important features, such as print, email etc.
- c) **Accessibility Options:** Options to change the text size, set a colour scheme and increase the text spacing are provided.
- d) **Identification of file type and file size:** Information about alternate file types, such as PDF, Word, Excel along with the file size has been provided within the link text to help users identify the same. In addition, icons for different file types have been provided with the links. This helps users in deciding whether they wish to access the link. For example, if a link opens a PDF file, the link text specifies its file size and file type.
- e) **Headings:** The web page content is organized using appropriate headings and sub-headings that provide a readable structure. H1 indicates the main heading and H2 indicates a sub-heading.
- f) **Titles:** An appropriate name for each web page is specified that helps to understand the page content easily.
- g) **Alternate Text:** Brief description of an image is provided for users with visual disability. If you are using a browser that supports only text or have turned off the image display, you can still know what the image is all about by reading the alternate text in absence of an image. In addition, some browsers display the alternate text in the form of a tooltip when the user moves the mouse pointer over the image.
- h) **Consistent Navigation Mechanism:** Consistent means of navigation and style of presentation throughout the Website has been incorporated.

- i) **Keyboard Support:** The website can be browsed using a keyboard by pressing the Tab and Shift + Tab keys.
- j) **Customized Text Size:** The size of the text on the Web pages can be changed either through the browser, through the Accessibility Options page or by clicking on the text sizing icons present at the top of each page.
- k) **Use of assistive technology products:** The website design makes Video and Multimedia accessible, using descriptive URLs and ARIA Roles (Accessible Rich Internet Applications). Avoid using placeholder text in forms and minimize the use of tables, to make use of the universal design principles and GIGW to make use of assistive technology products for visually impaired persons.
- l) **Adjust contrast scheme:** The website provides two schemes to enable users with visual impairments, such as low vision and colorblindness to view the web page information with ease. Standard and High contrast schemes are provided as icons at the top of each web page and are available on Accessibility options page.
- m) **Increase text spacing:** Accessibility options page provides option to increase white space between words. White space can be increased upto two levels. This option is helpful for users with visual and learning impairments who find it difficult to read the information which is presented using little white space between words.
- n) **Screen Readers:** Usage of assistive technology such as screen reader to render text and graphic content of the website as speech (or braille) output.
- o) **Screen Magnifier:** Provision of screen magnifier on the website, for usage by persons with low vision.

3.2 Accessible communication

Accessible communication strategies with digital technological support through hearing enhancement systems, closed captioning, sign language interpretation and relay services shall be developed.

3.3 Accessibility of digital documents

- (i) Intermediaries to follow specific provisions under IS 17802 for authoring digital documents to persons with disabilities.

- (ii) Intermediaries to provide:
 - a) statement of transaction / PRAN card in accessible PDF format or in alternative accessible formats such as Braille, ePUB etc, to the persons with disabilities and
 - b) subscriber registration form, service request form (including exit form) application form, and other documents / publicity material pertaining to pension schemes in accessible format using QR codes.

4. Training and awareness

The intermediary officials to be sensitized through formal trainings to interact with prospective / existing subscribers and provide any support which is required. The training would enable the service providers to improve delivery of various services to person with disabilities having sensory, motor, and cognitive or communication disabilities, by nurturing and understanding of how to overcome the barriers by good communication, developing rapport with the persons with disabilities and assisting them in use of various available services.

5. Other steps to facilitate services to persons with disabilities

- (i) Intermediaries to have Board approved policy in consonance with the provisions of the Rights of Persons with Disabilities Act, 2016, the rules, instructions, guidelines and any other applicable law to ensure that all the services are offered to persons with disabilities without any discrimination. Further, the policy be reviewed from time to time (*If the intermediary already has the Board approved policy on the above to ensure compliance of the provisions of the RPwD Act, 2016 then services related to pension schemes covered under the PFRDA Act shall be included in that policy*).
- (ii) Intermediaries to give special focus to grievances raised by persons with disabilities. The grievance redressal officer nominated by the intermediary under the PFRDA (Redressal of Subscriber Grievances) Regulations, 2015 shall be the nodal officer for addressing the issues related to persons with disabilities.
- (iii) Intermediaries to form an advisory committee comprising at least one representative from persons with disabilities to recommend inclusive and enhanced services and better

experience (*If the intermediary already has such committee then services related to pension schemes covered under the PFRDA Act shall be included in their terms of reference*).

- (iv) Intermediaries to make provision for flagging / identification of the subscribers with special needs / disabilities to have a database about such subscribers, to provide special facilities as may be required.
- (v) Intermediaries to periodically review the facilities and services that are to be provided to the persons with disabilities. The action with respect to services extended to persons with disabilities shall be included in the Annual report.
- (vi) Intermediaries while doing any market research to also include questions pertaining to persons with disability in surveys and questionnaires, as applicable, to gather more data and information, with a purpose to augment the services offered to persons with disabilities.
- (vii) PFRDA to develop and issue comprehensive guidelines addressing electronic fraud, specially tailored to accommodate the needs of persons with disabilities. It should encompass measures to handle instances of fraud and proactive steps to prevent fraudulent activities in a manner that considers the challenges faced by persons with disabilities.