



2025:DHC:8523-DB



- * **IN THE HIGH COURT OF DELHI AT NEW DELHI**
- % Judgment reserved on: 17.09.2025
Judgment delivered on: 24.09.2025
- + **W.P.(C) 9728/2017, CM APPL Nos. 39583/2017, 37978/2018, 28795/2021, 36581/2021 & 60528/2023**
ROHIT DANDRIYAL & ORS.Petitioners
versus
RESERVE BANK OF INDIA & ANR.Respondents
- + **W.P.(C) 10727/2017 & CM APPL No.50867/2022**
ALL INDIA CONFEDERATION OF THE BLINDPetitioner
versus
RESERVE BANK OF INDIA & ANR.Respondents
- + **W.P.(C) 64/2019**
BLIND GRADUATES FORUM OF INDIAPetitioner
versus
RESERVE BANK OF INDIA & ANR.Respondents
- + **W.P.(C) 694/2020**
GEORGE ABRAHAMPetitioner
versus
UNION OF INDIA & ORS.Respondents

Advocates who appeared in this case:

For the Petitioners : Mr. Rohit Dandriyal (Petitioner in person)
Ms. Mini Agrawal, Advocate in W.P.(C) 9728/2017.

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Mr. Deepesh Aneja, Advocate in W.P.(C) 10727/2017.

Ms. Ila Sheel and Mr. S. Singh, Advocates in W.P.(C) 64/2019.

Ms. Areyna Shruti, Advocate in W.P.(C) 694/2020.

For the Respondents : Ms. Shiva Lakshmi, SPC with Mr. Madhav Bajaj, Ms. Katyayani Joshi and Ms. Esha Kumar, Advocates for UOI in W.P.(C) 9728/2017.
Mr. Ishkaran Singh Bhandari, CGSC with Mr. Piyush Yadav, Adv. for UOI in W.P.(C) 10727/2017.
Mr. Rajesh Gogna, Advocate for UOI in W.P.(C) 64/2019.
Ms. Monika Arora, CGSC with Mr. Subhrodeep Saha, Mr. Prabhat Kumar, Ms. Anamika Thakur, Mr. Abhinav Verma, Advocates for R-1 and 2 in W.P.(C) 694/2020.
Mr. Ramesh Babu, Ms. Manisha Singh, Ms. Jagriti Bharti and Ms. Tanya Chowdhary, Advocates for RBI.
Mr. Arjun Mitra, Advocates for IIT, Delhi.

CORAM:
HON'BLE THE CHIEF JUSTICE
HON'BLE MR. JUSTICE TUSHAR RAO GEDELA

J U D G M E N T

TUSHAR RAO GEDELA, J.

1. Present petitions are filed under Article 226 of the Constitution of India, 1950, *inter alia*, seeking following reliefs:-

PRAYER in W.P.(C) 9728/2017

“(a) Direct the respondent no.1 for issue the new Rupee 50/- with identification mark for visually impaired persons.

(b) Direct the respondent no.2 for approve the new Rupee 50/- which

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bearing the identification mark for visually impaired persons.

(c) Direct respondents to withdrawn new 50/- rupee note currency without identification mark for visually impaired persons & also stop the printing of such currency banknote which is without identification mark for visually impaired persons.

(d) Grant any other and/ or further relief(s) which this Hon'ble court may deem it and proper in the facts and circumstances of the present case."

PRAYER in W.P.(C) 10727/2017

"i. issue a writ/direction/order in the nature of mandamus and/or certiorari directing, commanding and requiring the respondent no.'s 1 and 2 for ensuring/ changing/ modifying all new legal tender bank notes and coins currently in circulation to make them easily identifiable and differentiable for all visually impaired, i.e. blind and those with low vision; and/or

ii. issue a writ/direction/order in the nature of mandamus and/ or certiorari directing, commanding and requiring the Respondent no.'s 1 and 2 for withdrawing/ replacing all new legal tender bank notes and coins currently in circulation in a phase-wise, reasonable and time-bound manner by issuing fresh/ new legal tender bank notes and coins easily identifiable and differentiable for all visually impaired, i.e. blinds and those with low vision.; and/or

iii. pass any such other and/or further order(s) as may be deemed just, fit, proper and appropriate under the facts and circumstances of the present case in favour of the Petitioner and against the Respondents."

PRAYER in W.P.(C) 64/2019

"A. Issue a writ, rule, order or direction in the nature of Mandamus directing the Respondents under Section 40 of the Act to lay down standards for design of Bank notes and coins and make all forms of physical currency and the digital means of transactions accessible to visually impaired in addition to providing technological solutions viable for the visually impaired within a period of six months;

B. Issue a writ, rule, order or direction in the nature of Mandamus directing the Respondents to stop circulation of the inaccessible physical currency and withdraw all such inaccessible physical currency in a phased manner;

C. Issue a writ, rule, order or direction in the nature of Mandamus directing



Respondents to lay down standards as per Section 40 of the Act for Banking services, Banking portals, websites, Banking apps, payment gateways, hardware devices used like ATM's, Point of sale devices, self-service Passbook printers, cash collection devices and similar devices and services in order to make them accessible to the visually impaired within a period of six months;

D. Issue a writ, rule, order or direction in the nature of Mandamus directing Respondent No. 1 to issue directions to all regulated entities to ensure compliance with the accessibility standards on information communication technology and physical environment notified under the Act;

E. Issue a writ, rule, order or direction in the nature of Mandamus directing Respondents to conduct periodic audits every 6 months of compliance of accessibility standards by all regulated entities;"

PRAYER in W.P.(C) 694/2020

"a. Appoint a committee, as deemed appropriate by this Hon'ble Court, to submit a report on guidelines that may be issued by this Hon'ble Court to grant reliefs sought in the instant public interest petition;

b. Pass any other orders in the interest of justice."

2. Since the issues raised in all these writ petitions are similar and the reliefs sought are substantially the same, they are being disposed of by this common judgment.

3. While the above matters engaged the attention of this Court in respect of the facilitation of currency notes, particularly the Rs.50/- currency to be made more friendly and identifiable by persons with visual impairment and specially abled persons, this Court felt it necessary to obtain an opinion/report from an expert body so as to formulate guidelines etc. In that context, *vide* order dated 29.07.2022, this Court had constituted a High Powered Committee to look into all the grievances raised in these petitions. The same is extracted hereunder:-



CM APPL. 18601/2022 in W.P.(C) 694/2020

1. This is an application on behalf of the Petitioner seeking directions for appointment of a Committee to ensure access to financial services for the visually challenged persons.

2. The Petitioner, who is a visually challenged person, has filed the present writ petition praying for the following reliefs...

3. In the present writ petition, the difficulties which are being faced by visually challenged persons have been brought to the notice of this Court and there are other connected writ petitions also arising out of the same issue.

4. While the matter was being argued, learned counsel for the parties very fairly stated before this Court that a Committee has to be constituted to look into all the problems which are being faced by visually challenged persons in order to provide them with a proper solution.

5. The Respondent/RBI has proposed the name of Ms. Manisha Mishra, (GM), Department of Regulation, and Mr. Tushar Bhattacharya, (DGM) Department of Supervision to be part of the Committee.

6. The solution that has to be arrived at in the instant matter certainly requires experts from the field of information technology and, therefore, IIT, Delhi was also requested to furnish the name of two senior professors to be members of the Committee. IIT, Delhi has accordingly forwarded two names, (i) Prof. M. Balakrishnan, and (ii) Prof. Kolin Paul, Professors, Department of Computer Science and Engineering, IIT Delhi.

7. Keeping in view the aforesaid, a High Powered Committee is constituted by this Court to look into all the grievances raised in the present application and the connected writ petitions to offer practical solutions in the matter. It is needless to state that the scope of the work of the Committee will not be confined only to the issues raised in the present writ petitions but other ancillary issues as well. Mr. George Abraham, the Petitioner in W.P.(C) 694/2020 and Mr. Amar Jain, Member of Blind Graduates Forum of India i.e. the Petitioner in W.P.(C) 64/2019 will also be the members of the Committee. Union of India shall also nominate an officer to be a Member of the Committee.

8. The Committee shall consist of the following persons:-

- i. Prof. M. Balakrishnan, Professor, Department of Computer Science and Engineering, IIT Delhi.



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ii. Prof. Kolin Paul, Professor, Department of Computer Science and Engineering, IIT Delhi.

iii. Ms. Manisha Mishra, (GM), Department of Regulation.

iv. Mr. Tushar Bhattacharya, (DGM) Department of Supervision.

v. Mr. George Abraham, the Petitioner in W.P.(C) 694/2020.

vi. Mr. Amar Jain, Member of Blind Graduates Forum of India i.e. the Petitioner in W.P.(C) 64/2019.

vii. Officer to be nominated by the Union of India.

9. Prof. M. Balakrishnan shall be the Chairman of the Committee. The Director, IIT Delhi is requested to provide all logistic support to the Committee constituted under the Chairmanship of Prof. M Balakrishnan.

The Committee is granted three months' time to submit the Status Report. The Petitioners in W.P.(C) 9728/2017 shall be at liberty to give all inputs to the Committee.

10. This Court is pained to observe at this juncture that it is unfortunate that judicial intervention is required in such matters when measures to ensure ease of accessibility for the specially-abled should be implemented in a proactive manner. However, this Court hopes that the Committee will take these observations into consideration while arriving at a feasible solution.

11. Accordingly, the application is disposed of...

4. The High Powered Committee vide its report dated 07.07.2023 recommended that all regulated entities must ensure their digital platforms, applications, documents, cards, cheques, currency, and financial services are fully accessible to persons with disabilities (hereinafter referred to as "PwDs") in compliance with the Rights of Persons with Disabilities Act, 2016 (hereinafter referred to as "the Act") and related rules. The relevant paragraphs are extracted hereunder:-

"6. Bank notes and E-rupee:

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6.1. Prior to demonetization, size of currency notes could be used to distinguish them. Unfortunately in respect of notes issued after demonetization the size difference is substantially reduced making it near impossible to distinguish them (See Annexure II). Further, in lower denominations, i.e. up to Rs 100, now there are multiple size currency notes in circulation making it even more difficult for people with visual impairment to identify such notes. Utmost care and extensive consultation should be done regarding size i.e. length and width along with color of the note and size of the note may be increased for the future design of currency notes so that dependency on other solutions need not be insisted upon for recognition of currency. It may be noted that tactile features, embossing, and bleed marks are not effective solutions to recognize currency as these do not sustain for long owing to notes changing hands frequently. The identification features of the note may be strengthened.

6.2. A phased timeline should be provided so that the inaccessible currency including same currency denomination with different size can be taken out from the system and be replaced by the accessible currency.

6.3. Use of other long sustainable material like plastic currency be explored if they support tactile markings for longer periods.

6.4. As already noted in section c (Introduction), MANI app is a solution suitable for use in very restricted circumstances, the same to be explored for improvement.

6.5. RBI is currently piloting Central Bank Digital Currency (popularly called eRupee). It is recommended that the accessibility of such a system for PwDs be ensured before introduction. Petitioners informed the committee that the current apps for CBDC or E-Rupee have been found to have accessibility concerns.”

5. The respondent/Reserve Bank of India (hereinafter referred to as “RBI”), tendered its reply dated 30.09.2023 for the aforesaid Report dated 07.07.2023, the relevant paragraphs are extracted hereunder:-

“Recommendations with respect to Bank Notes and E-rupee:

23. With respect to the recommendation made at Para 6.1, it is submitted that both the Mahatma Gandhi (New) Series and the old Mahatma Gandhi Series notes are of different sizes with the lowest denomination being smaller and the higher denomination being of larger size. The confusion, if



any, in identification presently is on account of both series running concurrently. Once the old series are withdrawn in the natural course on account of being soiled, identification of the new series automatically will become easy.

24. With respect to the recommendation made at Para 6.2, it is submitted that the Reserve Bank in terms of its clean note policy, provides good quality banknotes to the members of public. With this objective in view, the banknotes received back from circulation are examined and those fit for circulation are reissued while the others (soiled and mutilated) are destroyed so as to maintain the quality of banknotes in circulation. Thus, the banknotes upon becoming old and soiled are withdrawn from circulation in the normal course. Once the old series are withdrawn in the natural course based on their estimated average lifespan of 4-5 years, identification of the new series will automatically become easy.

As regards introduction of new series of banknotes, it may be mentioned that Central banks the world over generally change the design of banknotes and introduce new security features once in 8-10 years primarily to make counterfeiting difficult and to stay ahead of counterfeiters. Reserve Bank of India also works in similar manner. The periodicity is not fixed and is dependent upon several factors such as number and quality of counterfeit notes detected, existence of other perceived threats to the security of the national currency, changes in the national policies etc.

Last time a new series of banknotes was introduced was in the year 2016. The introduction of this series was preceded by an elaborate process of consultation among various stakeholders, which took several years. This process included constitution of a Design Committee by the Reserve Bank of India in 2010 comprising of field experts to make recommendations on the designs/size of the next series of banknotes including making them sensitive to the requirements of the differently abled persons. This Committee submitted its recommendations in the form of a Report to the Reserve Bank of India in 2011. The Report of the Committee was then subjected to intensive discussions among various stakeholders within the Reserve Bank of India and consultation with the Central Government (Ministry of Finance, Department of Economic Affairs). After this process of consultation and discussion, the final recommendations/proposal was placed before the Central Board of the Reserve Bank of India for recommendation to GoI as required in terms of Section 25 of RBI Act, 1934.

With the recommendations of the Central Board, after due consultation and approval from the Central Government in 2016, a new series of Bank notes was introduced. Considering the needs of the visually



impaired persons, features such as intaglio, identification marks, bleed lines etc. have been included in the banknotes in addition to the difference in sizes of various denominations though the same were reduced from the earlier series to make them aligned with the international norms and to make them more wallet friendly.

As is clear from the facts submitted above, the process of introducing a new series of banknotes is an extremely complicated and time-consuming process extending over a period of 6-7 years. This process involves multiple considerations, including incorporation of visually impaired friendly features. These include the security and design features that are to be included in the banknotes to make them counterfeit deterrent, the intricate printing processes to achieve the same, technology considerations, production feasibility in large volumes, cost of production, changes in manufacturing techniques, adaptation of the paper production, printing machines and the entire currency dispensation and processing eco-system to any proposed changes.

It is also submitted that designing of bank notes or effecting changes in bank notes is an extremely intricate and a prolonged process which is preceded by extensive study, conscious deliberations, technological consideration, security issues and an all-pervasive outlook which is not limited only to the requirements of the visually impaired. The process also involves perceptible spadework encompassing procurement of paper, material, mutations in manufacturing techniques, adaptation of the note printing systems and mechanism to the changes in design etc. It may be noted that special consideration was given to size and dimensions of the banknotes while introducing the new series. Redesigning the Mahatma Gandhi (New) series notes will create a lot of confusion for the public including the visually impaired persons.

Further, all the existing currency infrastructure of the country like ATM/cash acceptors etc. has been recalibrated according to the new dimension of banknotes. Withdrawal/alteration of currency in the short run would have catastrophic consequences for the public, banks and economy at large. This would also result in huge loss to the exchequer, if implemented.

However, the Reserve Bank is aware of and acknowledges the concerns of the visually impaired persons regarding identification of banknotes. The work on the next series of banknotes has been underway since 2017. The process as alluded above is being followed, which also involves taking feedback/comments from representatives of two national level associations of visually impaired (National Institute for the Empowerment of Persons with Visual Disabilities (Divyangjan), Dehradun



and National Association for the Blind, India) and to the extent feasible, the concerns will be factored in the next series of banknotes.

Introducing a new series of Bank notes is a monumental task. This has to be thought through carefully because having multiple series of banknotes of different sizes and features of the same denomination will cause more confusion than resolving the problem.

The expenditure that will be incurred in introducing a new series of notes can be best understood from the fact that in the Annual Report of the Reserve Bank of India for the year 2022-23, the annual expenditure towards security printing is reported as ₹4682.80 crore. This annual amount was not for introducing a new series but merely for printing notes to replace old, soiled, damaged notes and to meet the incremental demand of banknotes. The cost of introducing a new series of banknotes will be much higher and will include the cost towards adaptation of the paper production, printing machines and the entire currency dispensation and processing eco-system to any proposed changes.

25. With respect to the recommendation made at Para 6.3, it is submitted that Indian banknotes at present contain several features which enable the visually impaired (colour blind, partially sighted and blind people) to identify them, viz., intaglio printing and tactile mark, variable banknote size, large numerals, variable colour, monochromatic hues and patterns. Reserve Bank has taken all necessary steps in studying the grievance highlighted by the Petitioner and the matter is being examined with due seriousness for implementation in the next series of banknotes.

26. With respect to the recommendation made at Para 6.4, it is submitted that the report of the committee has stated that there are some restrictions in usage of the MANI app such as need to use both hands to access the app, using in noisy outdoor, camera alignment etc. It is however submitted that the app is capable of identifying the banknotes by checking front or reverse side/part of the note including half folded notes at various holding angles and broad range of light conditions (normal light/day light/low light/ etc.). Further, along with audio notification, the app also notifies the denomination in non-sonic mode such as vibration (suitable for those with vision and hearing impairment). The app, apart from identifying denomination of banknotes through audio notification in Hindi and English, is also capable of notifying the banknote denomination in 11 other languages (Assamese, Bengali, Gujarati, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu and Urdu).



It is pertinent to note that Indian banknotes contain several features which enable the visually impaired (colour blind, partially sighted and blind people) to identify them, viz., intaglio printing and tactile mark, variable banknote size, large numerals, variable colour, monochromatic hues and patterns. MANI app is an additional facility for the visually impaired, thereby facilitating their day-to-day transactions.

27. With respect to the recommendation made at Para 6.5, it is submitted that the Digital Rupee has been operationalised in the retail segment in pilot mode for closed user group and select banks, under which various technical aspects, design choices and use cases are being tested. The accessibility concerns of the differently abled, if any, would be comprehensively addressed and suitably factored, as per the available technology, before the final launch.”

6. Pursuant thereto, the RBI has filed the Action Taken Report (ATR) dated 05.04.2024 to elaborate the steps taken by it with respect to the recommendations made by the High Powered Committee. The relevant paragraph is extracted hereunder:-

“11. That the recommendation with respect to Bank Notes and e-rupee mentioned in Para 6.5 of the Report, it is submitted that the digital rupee pilot continues to be on pilot mode wherein, various technical aspects, design choices, use cases are being tested on an ongoing basis. The purpose of the pilot is to test various technical and policy considerations and ascertain their sustainability before final launch and currently, no timeline for the final launch has been decided. It is submitted that the accessibility concerns of the differently abled, if any, would be addressed and suitably factored in, as per the available technology, before the final launch.”

7. Thereafter, the RBI filed its Status Report dated 09.04.2025 in pursuance to the High Powered Committee Report dated 07.07.2023 and for convenience, the entire Status Report is extracted hereinbelow:-

*“...2. It is submitted that the Committee vide Para No. 1.2 in its report has recommended capturing of detailed disability specific information such as the type of disability and the percentage of such disability in the application forms for deposit as well as loan accounts. **In this regard, it is submitted that the answering Respondent in its earlier Affidavit filed on 10.04.2024 has submitted that the Para 4(v) of the Accessibility Standards and Guidelines for Banking Sector already requires banks to make special***



provisions in Core Banking Solution (CBS) for flagging/ identification of the customers with special needs/disabilities, to have a database about such customers, and also to help banks provide special facilities such as door-step banking. Furthermore, the answering Respondent is reviewing the guidelines on customer service for issuing an updated comprehensive Master Directions on Customer Service for all Regulated Entities. It is further submitted that the suitable guidelines on capturing of disability specific information in application forms are proposed to be included in the said Master Directions.

3. It is submitted that the Committee vide its Para No. 1.3 of Report had recommended that all documents where signature is obtained are to be amended to capture the thumb/ body impression/ option of digitally verifying the signature by using digital signature or Aadhaar based e-sign and the RBI may notify the same procedure as specified in the Master Circular on Customer Services in Banks to be followed by other Regulated Entities. **In this regard, it is submitted that the process of reviewing, updating and issuing a comprehensive Master Direction on Customer Service for all Regulated Entities is underway and the suggestion is being examined for the inclusion of suitable guidelines in this regard in the proposed Master Direction.**

4. It is submitted that the Committee vide its Para No. 1.4 of Report had recommended that all documents i.e., bank statements, statements of other regulated entities, credit information report issued by credit information companies are to be complied with accessibility standards. **In this regard, it is submitted that the “Accessibility Standards and Guidelines for Banking Sector” already contain provisions related to “Accessibility for digital documents”. Furthermore, the extension of guidelines on similar lines to all Regulated Entities is being examined as part of the ongoing process of reviewing the guidelines on customer service and issuing a comprehensive Master Direction on Customer Service for all Regulated Entities.**

5. It is submitted that the Committee vide its Para No. 1.8 has recommended to formulate a focused approach to make all digital services accessible, an accessibility audit of their current products/ services similar to information security audit should be concluded within 6 months. Based on such an audit, a 3 year roadmap with clear milestones for providing complete accessibility be prepared and placed to their respective boards. **In this regard, it is submitted that the issues regarding ensuring accessibility of all digital services and periodic review of the facilities and services that are meant to be provided to the customers with disabilities have been addressed through relevant provisions in the “Accessibility Standards and Guidelines for Banking Sector”. Furthermore, the extension of guidelines on similar**



lines to all Regulated Entities is being examined for inclusion in the proposed Master Direction on Customer Service.

6. It is submitted that the Committee vide its Para No. 3.1 had recommended to frame standards for distinguishing the features of the cards through tactile and other markings. **In this regard, it is submitted that the answering Respondent has issued a circular bearing CO.DPSS.POLC.No.S-708/02-12-004/2024-25 dated October 11, 2024 on “Facilitating accessibility to digital payment systems for Persons with Disabilities - Guidelines” wherein payment system participants (PSPs, that is, banks and authorised non-bank payment system providers) are advised to review their payment systems /devices in terms of accessibility to Persons with Disabilities. Based on the review, they may carry out the necessary modifications, such that all their payment systems and devices, such as Point-of-Sale machines, can be accessed and used by Persons with Disabilities with ease.**

7. The Committee vide its Para No. 5.1 had recommended that the Cheques must have tactile marking around the area where signature / thumb impression is to be affixed. **In this regard, it is submitted that under Cheque Truncation System 2010 standards, placement of fields including signature field has been standardized. Accordingly, the signature field is located at the same place in all cheques. Furthermore, the answering Respondent in its affidavit filed on 06.02.2024 requested the Petitioner to examine and confirm if same satisfies the requirement. However, no comments have been received till date.**

8. The Committee vide its Para No. 6.5 had recommended that accessibility of e-rupee should be ensured for visually impaired persons. **It is submitted that the RBI has advised all banks under Central Bank Digital Currency (CBDC) pilot to work on enhancing the accessibility of their CBDC applications to Persons with Disabilities (PwDs) before the final launch, by also factoring the guidelines issued by the Ministry of Finance (Accessibility Standards and Guidelines for Banking Sector). Further, it has been reported that, one of the banks, Union Bank of India has made its CBDC Application compliant with the accessibility standards issued by the Ministry of Finance.**

9. The Committee vide Para No. 12.1 had recommended that the annual reporting template to the Board should specify some mandatory data reporting in relation to financial inclusion of Persons with Disabilities. It is submitted that the Accessibility Standards and Guidelines for Banking Sector require banks to periodically review the facilities and services that are meant to be provided to the customers with disabilities and include information on the action taken with respect to services extended to the



PwDs in the Annual report. In this regard, IBA has been advised to develop a suitable standard reporting template in coordination with the member banks. Moreover, extension of guidelines on similar lines to all Regulated Entities is being examined for inclusion in the proposed Master Direction on Customer Service.

10. The Committee vide Para No. 12.3 has recommended that the Ministry of Finance and/or the domain regulator i.e. RBI may monitor all new developments including use of technology and issue appropriate guidelines, promote standards and disseminate best practices among all regulated entities. These should include mechanisms that apart from promoting awareness, also promote transparency and accountability regarding measures of accessibility achieved. In this regard, it is submitted that in the realm of digital finance, the Reserve Bank has always prioritized inclusivity for the “Divyang” and taken initiatives to promote use of assistive technology through our initiatives in order to foster equal access to finance for all. With this aim to foster inclusivity in design by leveraging the use of technology, RBI has been including a problem statement in this area in hackathon “HaRBInger-Innovation for Transformation”. One of the themes of the 3rd edition of HaRBInger 2024 concluded on 04.01.2025 was “Being Divyang Friendly” under which the problem statement was “Accurately identifying banknotes by visually impaired”. Participants presented technological solutions to assist fully or partially visually impaired persons in accurately identifying and differentiating between various denominations of Indian banknotes in circulation.

11. It is further submitted that with respect to the recommendation qua bank notes and e-rupees made at Para 6.1, the answering Respondent in its Affidavit filed on 30.09.2023 had submitted that designing of bank notes or effecting changes in bank notes is an extremely intricate and a prolonged process which is preceded by extensive study, conscious deliberations, technological consideration, security issues and an all pervasive outlook. It was further submitted that the Reserve Bank is aware of and acknowledges the concerns of the visually impaired persons regarding identification of banknotes and the feedback/ comments from representative of two national level associations of visually impaired (National Institute for Empowerment of Persons with Visual Disabilities (Divyangjan), Dehradun and National Association for the Blind, India) were received. RBI has taken up the matter of improvement in visually impaired friendly features with the printing presses and experiments are being conducted to examine the feasibility of enhancing efficacy of visually impaired friendly features (i.e., bleed lines, other intaglio elements) in the banknotes. Additionally, the RBI has undertaken multiple



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awareness campaigns through All India Radio for improving awareness of the MANI App...

(emphasis supplied)

8. Having perused the aforesaid Report of the High Powered Committee and the various ATR's of the RBI we are of the considered opinion that issues and concerns of the specially abled/visually impaired persons relating to Digital Accessibility have been addressed to a large extent and appear to have been implemented by some Banks. In this regard, we direct the RBI to ensure that the suggestions of the Committee as well as its own suggestions and directions issued to various Banks be scrupulously implemented and monitored or supervised by it. The RBI must obtain six (6) monthly reports from various banks as to the progress made by each of such Banks till it is finally implemented or the goal reached.

9. In regard to the Rs.50/- currency note to be aligned with the need of identification by specially abled or visually impaired persons is concerned, we have carefully perused the reply and ATR's of the RBI. The RBI has given extensive details as to the benchmarks already available in the present currency notes including the Rs.50/- note for the purposes of identification by specially abled/visually impaired persons. Given the fact that printing of new currency notes after alignment with the suggestions of the Committee may entail huge costs running into thousands of crores and the recall and destruction of old/prevalent currency would itself entail huge costs and time, we can only observe that the RBI and the Government of India shall keep in mind and take into consideration the suggestions of the High Powered Committee as and when the Government of India and RBI decide to print

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fresh currency. As per the RBI's reply such exercise is usually carried out once in 10 years or so. If that is so, we direct that both, the RBI as well as the Government of India, shall address the difficulties and impediments faced by vulnerable class of citizens like the specially abled/visually impaired persons and take into account the workable suggestions of the High Powered Committee before issuing or printing new currency notes. After all, the provisions of the Act have been promulgated by the Government of India to alleviate and assuage the concerns of one of the most vulnerable citizens of this country.

10. It is also observed that the issue of introducing Digital Currency or issuance of specially designed notes for the benefit of persons with disabilities or the visually impaired falls squarely within the realm of policy-making. Such matters involve technical and financial considerations, which is the domain of the Government of India and RBI. Thus, any direction in the nature of a mandamus, having regard to the above observations in respect of printing of fresh currency notes in the manner sought by the petitioners, may not be possible to issue.

11. The Hon'ble Supreme Court in *Pragya Prasun & Ors., vs. Union of India & Ors.: (2025) 7 SCC 191*, has issued certain directions in para 92 with regard to make the process of digital KYC accessible to persons with disabilities, especially facial/eye disfigurements due to acid attacks and visual impairments. Thus, it is apparent that appropriate directions have also been issued by the Hon'ble Supreme Court though in certain other context. The Government of India and RBI both appear to be cognizant of the directions issued by the Hon'ble Supreme Court and those which were passed time to

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time by this Court.

12. We thus, with fond hope and in positive anticipation of implementation of the suggestions of the High Powered Committee, dispose of the present Public Interest Petition.

TUSHAR RAO GEDELA, J

DEVENDER KUMAR UPADHYAY, CJ

SEPTEMBER 24, 2025/rl

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