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Digital Banking Accessibility Index 2026

A method-disclosed, evidence-backed measurement of the public websites of 30 Indian scheduled commercial banks against WCAG 2.2, with a task-based reading of what a screen-reader user can reach.

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Only the five best-scoring banks are named. Every other bank is identified by rank code and type. Banks that could not be measured are listed with the reason and are not scored.

Abstract

Purpose. To establish a reproducible baseline for the accessibility of Indian banks' public websites at the moment the sector completes its move to the `.bank.in` domain, and to express that baseline in terms a customer would recognise: whether three routine tasks can be reached with a screen reader.

Method. 30 scheduled commercial banks were audited on 7 September 2026 with one instrument: a real-browser engine combining rule evaluation (axe-core 4.12, WCAG 2.2 A and AA), live keyboard traversal, interaction-state testing with a virtual screen reader, responsive and zoom re-measurement, and an AI reading of the screen-reader transcript that is reported for review and never counted. Eight pages per bank were selected by a fixed procedure that seeds the pages for finding a branch, filing a complaint and reaching net-banking. Only confirmed failures are scored.

Results. 23 banks were measurable across 182 pages; 6 could not be measured and are excluded, not scored. The median confirmed site score was 58.9 of 100 (mean 52.9); scores ranged from 0 to 77.3. 2,221 confirmed failures were recorded (233 critical, 990 serious), a mean of 12.2 per page, with a further 3,022 items for human review. No bank had all three task pages free of confirmed keyboard, state or naming failures; 20 of 23 had none of the three. Failures cluster in a small set of criteria: 2.5.8 (Target Size (Minimum)) and 4.1.2 (Name, Role, Value) at 23 of 23 banks, 2.4.1 (Bypass Blocks) at 22. Public-sector (mean 55.4) and private banks (mean 51.1) performed similarly. The five best-scoring banks carried a third fewer confirmed failures than the rest (67.8 against 104.6 per eight pages) and were largely free of links with no accessible name, pages without a level-one heading, keyboard traps.

Interpretation. The level found is consistent with automated surveys of large consumer websites elsewhere, in which roughly ninety-five percent of home pages carry detectable WCAG failures [6]. What is specific to this

sector is the uniformity of the defect profile, which places most of the confirmed failures within reach of a small number of design-system changes, and the concentration of barriers on the pages a customer needs most. All findings carry their evidence and are reproducible from the stored audits; the measurement will be repeated in ninety days.

HEADLINE NUMBERS

23	banks measured, 182 pages
0	banks with all three task pages usable; 20 of 23 with none
58.9 / 100	Median confirmed score
2,221	confirmed failures, 233 critical
9	of 23 link an accessibility statement

1. Background

Banking is among the most consequential everyday digital services. A customer who cannot use a bank's website independently cannot check a balance, dispute a charge, locate a branch or lodge a complaint without another person's help, and the alternatives (a branch visit, a phone queue) carry costs that fall unevenly on people with disabilities. In India the duty to provide accessible services rests on the Rights of Persons with Disabilities Act, 2016 [1]. In November 2024 the Supreme Court held that accessibility standards framed under the Act are mandatory rather than aspirational [2], and the Reserve Bank of India has directed banks since 2008 to make banking facilities available to customers with disabilities on equal terms [3]. The technical standard these duties resolve to in practice is WCAG 2.2 [4].

Two developments make 2026 a useful moment to measure. First, the sector is migrating its public websites to the exclusive `.bank.in` domain announced by the RBI in 2025 [5]; 22 of the 23 measured banks already serve their site from it, which means most banks have recently rebuilt or redeployed their public web presence and are in a position to act on findings while the work is current. Second, the tooling for large automated accessibility surveys has matured. The WebAIM Million [6] established that a single instrument run across many sites yields comparable, reproducible measurements, and also established the central caveat: automation detects a subset of WCAG failures, so its results are a floor on the failure rate, not a full account. Our instrument widens the automated subset with live keyboard and interaction testing, and adds a screen-reader reading whose judgements are reported for human review rather than counted.

We are not aware of a prior sector-wide, method-disclosed measurement of Indian bank websites. This report is offered as a baseline, not a verdict: the same procedure will be repeated on the same banks in ninety days, and every bank has been sent its own findings.

2. Research questions

1. **Task reach.** On each bank's site, can a screen-reader user reach and operate the pages for three routine tasks: finding a branch, filing a complaint, and reaching net-banking?
2. **Conformance level.** What level of WCAG 2.2 A and AA conformance do the sampled pages exhibit, measured as confirmed failures?
3. **Sector pattern.** Which failures recur across banks; do public-sector and private banks differ; and what distinguishes the better performers?
4. **Statement versus practice.** Do banks that publish an accessibility statement perform differently from those that do not?

3. Method

3.1 Sample

The population is India's scheduled commercial banks. We selected 30: the twelve public-sector banks, the largest private banks by assets, and one small finance bank (Appendix A). Selection was fixed before any measurement. Each bank's start URL was its established public domain; where that domain redirected, the settled host was measured (Section 3.4).

3.2 Page selection

Eight pages per bank. A discovery step loaded the home page in the instrument's browser, collected every same-site link, and selected, by a fixed priority of link text and URL patterns, the pages for the three tasks plus two secondary pages: the net-banking page, the complaint or grievance page, the branch locator, a forms or downloads page, and an accessibility statement where one was linked. These were seeded first; the engine's own sampler, which prefers template-distinct pages, filled the remaining budget. Documents were excluded from seeding. The procedure is deterministic given the home page.

One scope note matters for the third task. Every bank's authentication form is served from a separate application host, which the instrument does not enter. The "net-banking page" measured is therefore the page on the bank's own site that introduces net-banking and carries the link to it: the page a customer must get through to reach the login. The task result speaks to that page, not to the login form.

3.3 Instrument

All pages were loaded in headless Chromium (Chrome/131.0.6778.204) at a 1366×900 desktop viewport with a mainstream user agent, and evaluated by Visionably's web-audit engine, which applies the following layers on every page:

- **Rule evaluation.** axe-core 4.12.1 [7], WCAG 2.2 A and AA rule set. Findings are confirmed unless the rule itself reports them as needing review.
- **Live keyboard traversal.** The engine presses Tab through the page and records focus order, keyboard traps, invisible focus, focus obscured by fixed or sticky overlays, and the absence of a skip link.
- **Interaction states.** Menus, accordions and dialogs are opened with a virtual screen reader listening; the rule set is re-run on the revealed content, and what each control announced before and after activation is recorded.
- **Responsive and zoom re-measurement.** Reflow at 320 CSS px, text resize, and a zoom matrix from 125% to 400%.
- **Screen-reader transcript and judgement.** The page is read by a virtual screen reader, a browser-side implementation of the W3C accessible-name and ARIA mapping specifications, in browse-mode order. A language model reads that transcript and the recorded activations and judges five criteria a rule cannot decide (1.3.2, 2.4.4, 2.4.6, 4.1.2, 4.1.3). Its judgements are reported for review and never counted as confirmed failures.
- **Documents.** PDFs reached within the page budget are checked structurally and against PDF/UA-1.

The engine runs in safe mode: it submits no forms, attempts no login, and touches nothing behind authentication. Requests are paced at human speed.

3.4 Procedure

Audits ran on 7 September 2026, two banks at a time. Where a start URL redirected, including delayed redirects by meta refresh or script to a `.bank.in` host, the settled host was measured. Where a site landed on its Hindi edition, the English edition at the same path was measured so that all banks are compared on the same language of page. Established hosts that no longer resolved were replaced by the bank's `.bank.in` host after verification; the replacement is recorded in the run log.

3.5 Measures

Confirmed failure. A finding the engine can prove: a rule violation, a keyboard trap observed in traversal, a state that opened without announcement, a reflow failure at a measured viewport.

Review item. A finding that requires a person's judgement: AI readings of alt text, link purpose, headings and transcript order; contrast the engine could not compute; axe rules reporting "needs review". Review items are counted and listed but never deducted.

Site score. The engine's confirmed score from 0 to 100: a severity-weighted deduction of confirmed failures per page, averaged over reached pages, with grades A ≥ 90, B ≥ 80, C ≥ 70, D ≥ 50 and F below 50. Because deductions saturate, a very low score indicates a high density of confirmed failures, not the absence of anything usable, and differences of a few points between banks are not meaningful.

Task page usable. A task page is "usable" when it was reached and carries no confirmed keyboard, state or naming failure: no keyboard trap, no invisible or obscured focus, no control that opens content without announcing it, no control or link without an accessible name. This is a necessary condition for a screen-reader user to complete the task, not proof that the task can be completed. A task is "not linked" when the home page carries no link to it, and "not reached" when it was linked but did not load.

3.6 Data quality

A bank is measurable only when at least three real pages were reached. A page that never rendered (timeout, connection failure) is recorded as not reached and excluded from all counts; an early pass that treated such pages as clean was corrected before analysis. Banks whose sites returned HTTP 403 challenge pages to the instrument on the home page or on every deeper page are recorded as not measurable, with the reason; no inference about their accessibility is drawn, and they are not ranked. Every audit stores every finding with its evidence (selector, rendered HTML, computed styles, screenshots for confirmed findings) and a chain-of-custody digest over the stored findings.

3.7 Ethics, naming and disclosure

Only public pages were evaluated. Each bank was sent its own findings on 7 September 2026, the date of publication, and may reply; a reply received after publication is recorded with the audit and reflected in the ninety-day repeat. This report names the five best-scoring banks and refers to every other bank by rank code and type; no edition of the report names the full ranking. The same measurement is repeated in ninety days, and banks whose task pages are usable at that point are named. Statements of fact carry a date and a method; the report draws no legal conclusion about any bank.

3.8 Limitations

— Eight pages sample a site; they do not represent it. Task pages were chosen by link text and URL from the home page, which can miss a better page reachable only from a deeper menu.

— Automated evaluation detects a subset of WCAG failures. Criteria that require human judgement are reported for review or, for media and some cognitive criteria, not evaluated; each bank's workbook states which. Absolute conformance is under-estimated: the confirmed score is a floor on the failure rate, not a ceiling.

— The virtual screen reader implements the specifications real screen readers follow; it is not a recording of NVDA, JAWS or VoiceOver. No real-screen-reader recordings were made for this edition.

— Sites behind bot protection could not be measured. Their exclusion is a limit of the instrument, not a finding about them.

— Each bank was measured once. Test–retest variation from dynamic content is possible; the ninety-day repeat will report it.

— Only one PDF fell inside the page budget. Document accessibility, which matters greatly in banking, needs a dedicated study.

4. Results

4.1 Coverage

23 of 30 banks were measurable, 182 pages in total (median 8 per bank). 6 banks were not measurable (Table 1): 5 because the site returned challenge pages to the instrument, 1 because too few pages rendered within the time limit. A seventh audit, of a public-sector bank, was not completed and reached no pages; it is excluded on the same terms and is not scored. The 23 measured, the 6 not measurable and this 1 incomplete audit account for all 30 banks in the sample (Appendix A). 22 of the 23 measured banks serve their site from a `.bank.in` host.

Table 1. Banks not measurable or not completed, with the reason recorded by the instrument. None is scored or ranked.

BANK	REASON	PAGES REACHED
Small finance bank	the site's bot protection returned challenge pages to the instrument on 7 of 8 pages	1
Public sector bank	the site's bot protection returned challenge pages to the instrument on 1 of 8 pages	0
Private bank	the site's bot protection returned challenge pages to the instrument on 6 of 8 pages	0
Private bank	the site's bot protection returned challenge pages to the instrument on 7 of 8 pages	1
Private bank	the site's bot protection returned challenge pages to the instrument on 1 of 8 pages	0
Private bank	fewer than three pages rendered within the time limit	2
Public sector bank	audit not completed	0

4.2 Conformance level

Across the 182 pages we recorded 2,221 confirmed failures: 233 critical, 990 serious, 840 moderate and 158 minor, a mean of 12.2 per page. A further 3,022 items require human review (Section 4.8). Page scores ranged from 0 to 96, median 60, interquartile range 35.5 to 71 (Figure 1). Home pages (median 43, mean 46.4) scored no better than task pages (median 59, mean 52.8): the barriers are not concentrated on a showcase page.

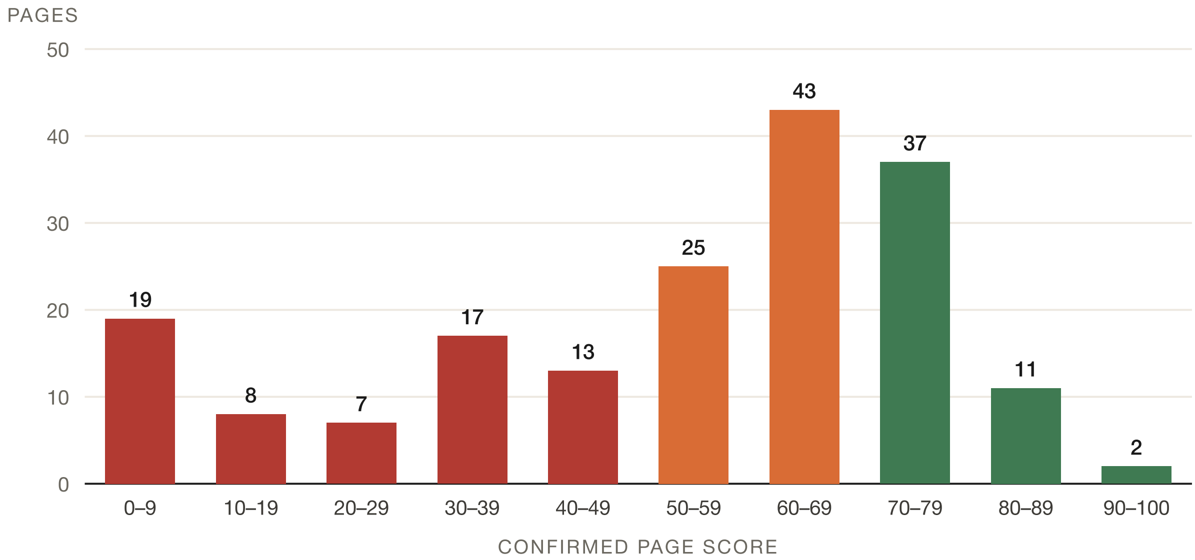

Figure 1. Distribution of confirmed page scores across 182 pages, in bands of ten.

Site scores ranged from 0 to 77.3, median 58.9, mean 52.9 (Figure 2, Table 2). Grades: C 4, D 12, F 7. That no measured bank reached A or B is in line with what automated surveys of large consumer sites generally find [6]; the value of the measurement lies in where the failures sit and how many banks share them.

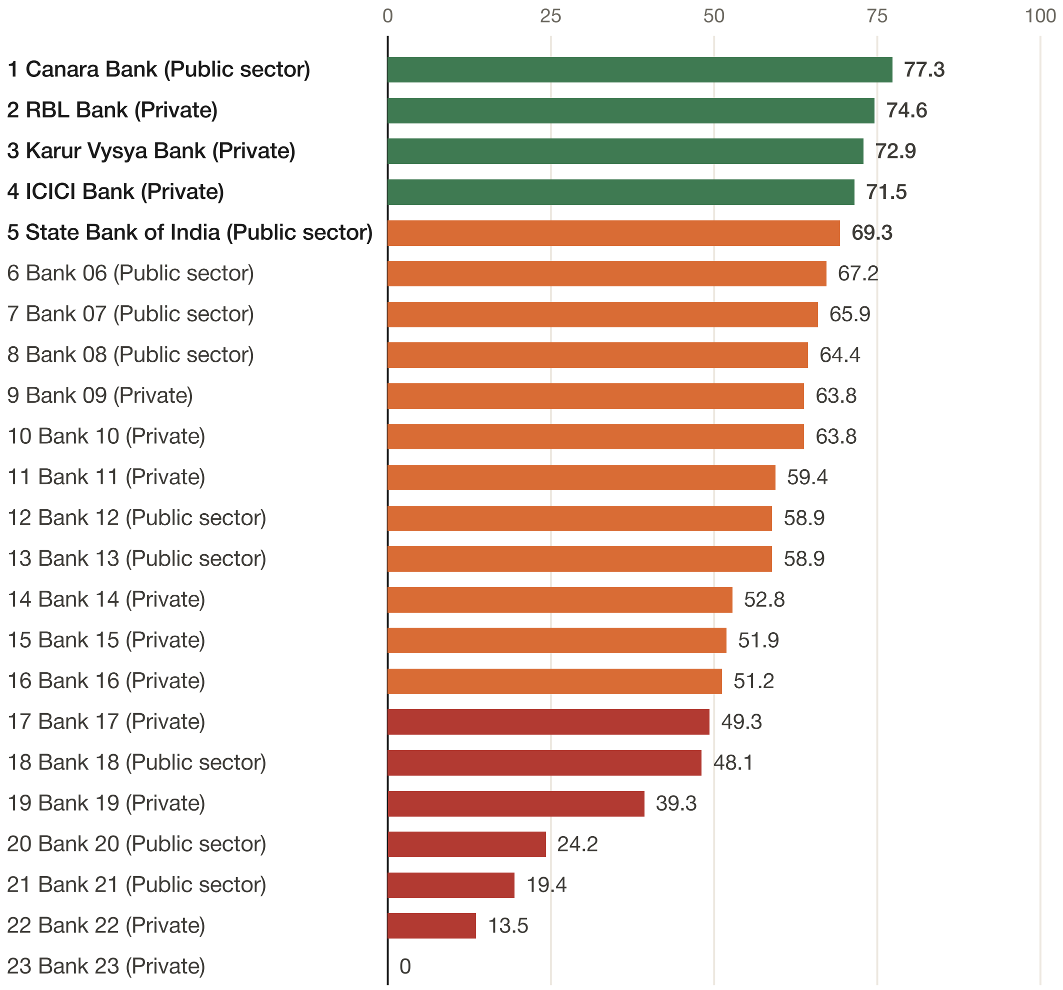

Figure 2. Confirmed site score per bank. Green 70 and above, amber 50 to 69, red below 50. Banks outside the top five are identified by rank code and type.

Table 2. Ranking by confirmed site score, with task page outcomes. The task columns use the outcomes defined in Section 3.5: "barriers" means at least one confirmed keyboard, state or naming failure on that page.

#	BANK	TYPE	SCORE	GRADE	CONFIRMED	BRANCH	COMPLAINT	NET-BANKING
1	**Canara Bank**	Public sector	77.3	C	49	barriers	barriers	barriers
2	**RBL Bank**	Private	74.6	C	73	barriers	barriers	barriers
3	**Karur Vysya Bank**	Private	72.9	C	54	barriers	barriers	barriers
4	**ICICI Bank**	Private	71.5	C	84	**usable**	barriers	barriers
5	**State Bank of India**	Public sector	69.3	D	79	barriers	barriers	barriers

#	BANK	TYPE	SCORE	GRADE	CONFIRMED	BRANCH	COMPLAINT	NET-BANKING
6	Bank 06 (Public sector)	Public sector	67.2	D	95	barriers	**usable**	barriers
7	Bank 07 (Public sector)	Public sector	65.9	D	69	barriers	barriers	barriers
8	Bank 08 (Public sector)	Public sector	64.4	D	96	not linked	barriers	barriers
9	Bank 09 (Private)	Private	63.8	D	68	barriers	barriers	barriers
10	Bank 10 (Private)	Private	63.8	D	71	**usable**	barriers	barriers
11	Bank 11 (Private)	Private	59.4	D	89	barriers	barriers	barriers
12	Bank 12 (Public sector)	Public sector	58.9	D	87	barriers	barriers	barriers
13	Bank 13 (Public sector)	Public sector	58.9	D	68	barriers	barriers	barriers
14	Bank 14 (Private)	Private	52.8	D	94	not linked	barriers	barriers
15	Bank 15 (Private)	Private	51.9	D	101	not linked	barriers	barriers
16	Bank 16 (Private)	Private	51.2	D	118	barriers	barriers	barriers
17	Bank 17 (Private)	Private	49.3	F	93	not linked	barriers	barriers
18	Bank 18 (Public sector)	Public sector	48.1	F	92	barriers	barriers	barriers
19	Bank 19 (Private)	Private	39.3	F	102	barriers	barriers	barriers
20	Bank 20 (Public sector)	Public sector	24.2	F	164	barriers	barriers	barriers
21	Bank 21 (Public sector)	Public sector	19.4	F	146	barriers	barriers	barriers
22	Bank 22 (Private)	Private	13.5	F	153	barriers	barriers	barriers
23	Bank 23 (Private)	Private	0	F	176	barriers	barriers	barriers

By evaluation layer (Table 3), 58% of confirmed failures came from rule evaluation and 35% from live testing: keyboard traversal and interaction states (20%), and re-measurement at other sizes and zoom levels. The live share is the part of the picture a static scan of the page's code does not see.

Table 3. Findings by evaluation layer.

LAYER	CONFIRMED	FOR REVIEW
Rule evaluation (axe-core)	1293	436
AI checks (vision and language)	0	831
Announcement diff	0	426
Live keyboard traversal	369	16
Screen-reader judgement	0	391
Interaction states	78	283
Runtime behaviour	1	303
Responsive re-measurement	282	0
Screen-reader name simulation	144	83
Hover and pointer interaction	0	172
Journey test	1	63
Zoom matrix	52	0
Cross-page consistency	0	18
PDF analysis	1	0

4.3 The three tasks

No bank had all three task pages usable; 20 of 23 had none; 3 had at least one (Figure 3, Table 4). The complaint page, which a customer reaches when something has already gone wrong, was usable at 1 bank and carried a confirmed keyboard, state or naming failure at 22. A branch locator was not linked from the home page at 4 banks. The pattern holds across bank types (Table 5).

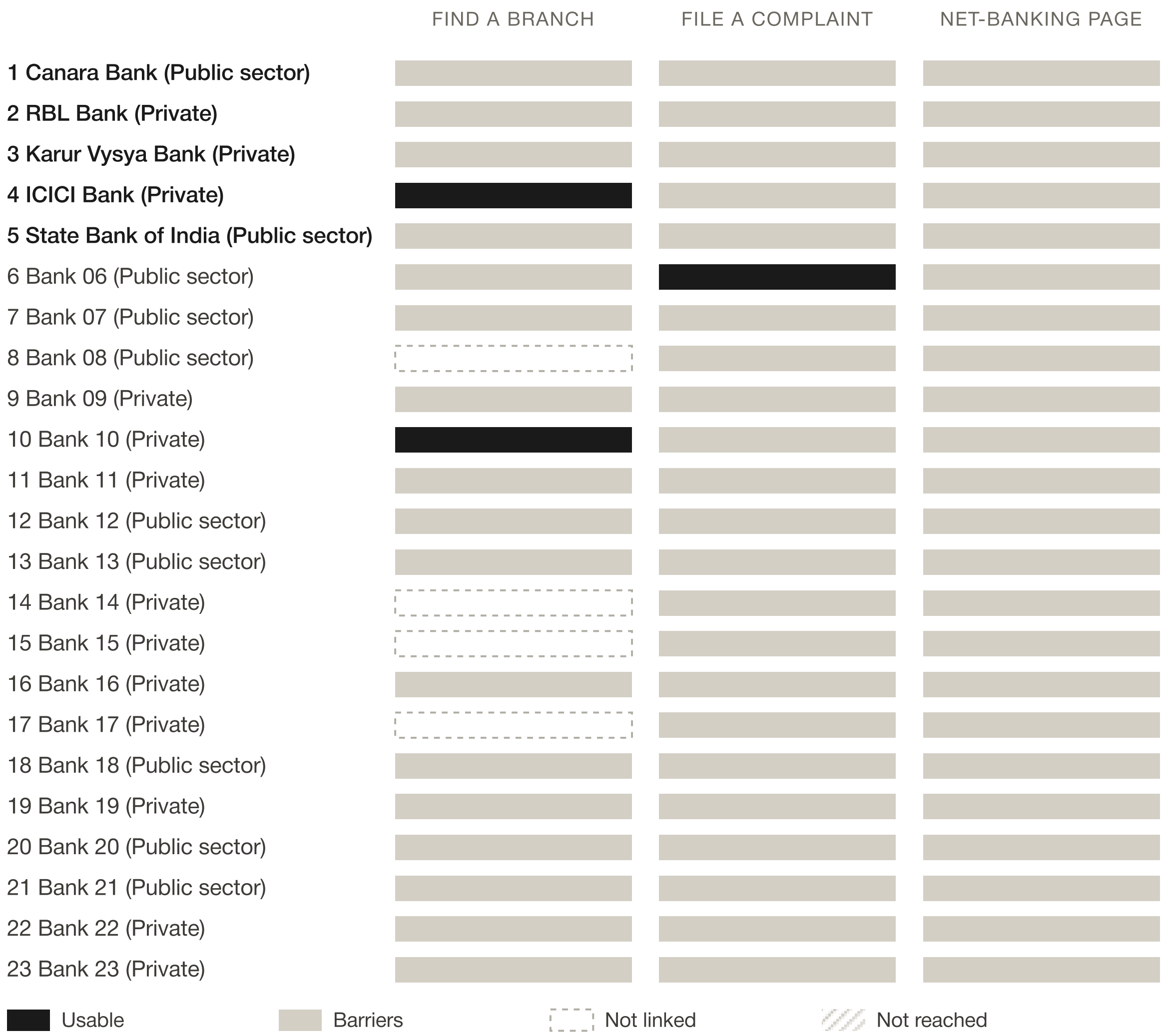

Figure 3. Task page outcome per bank: usable, barriers (at least one confirmed keyboard, state or naming failure), not linked from the home page, or not reached.

Table 4. Task page outcomes across 23 banks.

TASK	USABLE	BARRIERS	NOT LINKED	NOT REACHED
Find a branch	2	17	4	0
File a complaint	1	22	0	0
Reach the net-banking page	0	23	0	0

Table 5. Task page outcomes by bank type, as usable / barriers / not linked or not reached.

TYPE	FIND A BRANCH	FILE A COMPLAINT	NET-BANKING PAGE
Private	2 / 8 / 3	0 / 13 / 0	0 / 13 / 0
Public sector	0 / 9 / 1	1 / 9 / 0	0 / 10 / 0

4.4 Sector pattern

The defect profile is uniform. Fifteen success criteria account for the confirmed failures at most banks (Figure 4, Table 6); 2.5.8, 4.1.2, 2.4.1, 1.4.4, 1.4.3 each fail at 20 or more of the 23 banks. At the rule level (Table 7) the most widespread defects are structural and repeatable: content outside landmarks (23 banks), touch targets under 24 CSS px (23), no skip link (22), insufficient text contrast (20), skipped heading levels (21), and focus that is invisible (16) or hidden behind a sticky header (16). A keyboard trap, which stops a keyboard user outright, was observed at 13 banks, most often inside a carousel or slider control.

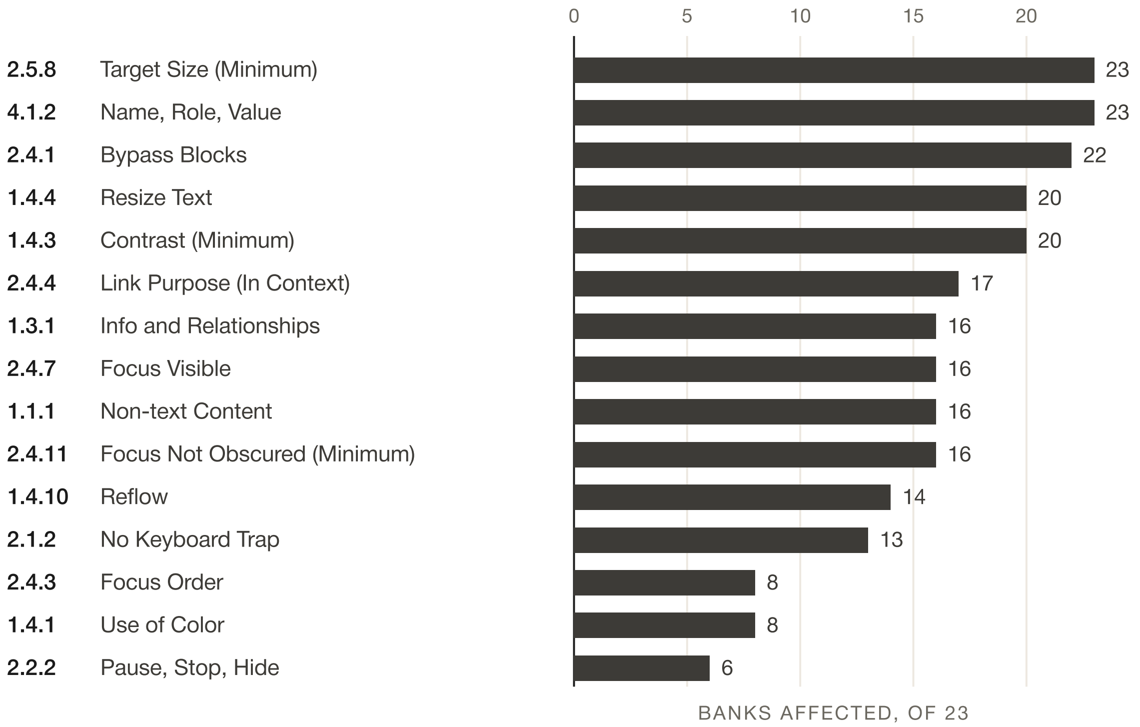

Figure 4. Number of banks with at least one confirmed failure per WCAG 2.2 success criterion, top fifteen.

Table 6. Success criteria by prevalence: banks with a confirmed failure, instances, and banks with review-only findings on that criterion.

SC	NAME	BANKS AFFECTED	INSTANCES	REVIEW-ONLY BANKS
2.5.8	Target Size (Minimum)	23 (100%)	272	0
4.1.2	Name, Role, Value	23 (100%)	253	0
2.4.1	Bypass Blocks	22 (96%)	154	0
1.4.4	Resize Text	20 (87%)	144	0
1.4.3	Contrast (Minimum)	20 (87%)	95	3
2.4.4	Link Purpose (In Context)	17 (74%)	143	6
1.3.1	Info and Relationships	16 (70%)	122	5
2.4.7	Focus Visible	16 (70%)	91	1
1.1.1	Non-text Content	16 (70%)	77	5
2.4.11	Focus Not Obscured (Minimum)	16 (70%)	61	0
1.4.10	Reflow	14 (61%)	50	0
2.1.2	No Keyboard Trap	13 (57%)	35	2
2.4.3	Focus Order	8 (35%)	41	5
1.4.1	Use of Color	8 (35%)	20	5
2.2.2	Pause, Stop, Hide	6 (26%)	22	11

Table 7. Most widespread defects by rule, counted by banks affected.

DEFECT	WCAG	BANKS	INSTANCES	SEVERITY
Touch targets under 24 px	2.5.8	23 (100%)	176	moderate
Content outside landmarks	—	23 (100%)	169	moderate
No skip link	2.4.1	22 (96%)	154	moderate
Skipped heading levels	—	21 (91%)	82	moderate
Insufficient text contrast	1.4.3	20 (87%)	95	serious
No visible focus indicator	2.4.7	16 (70%)	91	serious
Focus hidden behind a sticky overlay	2.4.11	16 (70%)	61	serious
Touch targets under 24 px	2.5.8	15 (65%)	96	serious
Links with no accessible name	2.4.4	15 (65%)	91	serious
Landmarks without unique names	—	14 (61%)	48	moderate
Pages without a level-one heading	—	14 (61%)	34	moderate
Keyboard traps	2.1.2	13 (57%)	35	critical

Public-sector banks (n = 10, mean 55.4, range 19.4 to 77.3) and private banks (n = 13, mean 51.1, range 0 to 74.6) performed similarly. The spread within each group is far larger than the difference between them, and both groups appear throughout the ranking. Ownership does not predict accessibility in this sample; the design system in use does.

4.5 What the better performers do

The five best-scoring banks are not free of failures: they carry a mean of 67.8 confirmed failures across eight pages against 104.6 for the other 18, and none clears all three tasks. What distinguishes them is the absence of a particular set of defects that are common elsewhere (Table 8). At most one of the five carries links with no accessible name, pages without a level-one heading, keyboard traps, images without alternative text or content that needs horizontal scrolling at 320 px, each of which affects at least half of the remaining banks. These are exactly the defects that a component library fixes once for every page, which is why the gap between the top five and the rest is a design-system gap more than an effort gap.

Table 8. Defects largely absent from the five best-scoring banks and present at half or more of the others.

DEFECT	WCAG	TOP FIVE	OTHER BANKS
Links with no accessible name	2.4.4	1 of 5	14 of 18
Pages without a level-one heading	—	1 of 5	13 of 18
Keyboard traps	2.1.2	1 of 5	12 of 18
Images without alternative text	1.1.1	1 of 5	11 of 18
Content that needs horizontal scrolling at 320 px	1.4.10	1 of 5	10 of 18
Lists containing elements that are not list items	1.3.1	1 of 5	9 of 18

4.6 Screen-reader judgement

The transcript reading produced judgements on up to 114 pages per criterion (Table 9). They are reported for review, not counted. Status Messages (4.1.3) passed at high confidence on 48 of 93 pages judged: when a control was opened with the virtual screen reader listening, the change was in most cases announced by the control or by the revealed content following in reading order, a result more encouraging than the rule-level picture. Link Purpose (2.4.4), Headings and Labels (2.4.6) and Name, Role, Value (4.1.2) produced review findings on most pages, consistent with the rule-level results: links announced as a bare "link", controls announced as a bare "button", and headings that do not describe their section. Meaningful Sequence (1.3.2) was more often undecidable than failed, which reflects the limit of judging reading order from a transcript alone.

Table 9. Screen-reader judgement by criterion: pages judged, high- and medium-confidence passes, review findings, and pages where the transcript did not settle the question.

CRITERION	PAGES	HIGH PASS	MEDIUM PASS	FINDINGS	NOT DECIDED
1.3.2 Meaningful Sequence	114	3	52	59	0
2.4.4 Link Purpose (In Context)	113	2	4	107	0
2.4.6 Headings and Labels	114	5	19	90	0
4.1.2 Name, Role, Value	114	9	4	101	0
4.1.3 Status Messages	93	48	5	34	6

4.7 Accessibility statements

9 of 23 measured banks link an accessibility statement from the home page. Their mean site score was 61.8, against 47.2 for banks without one. In this sample a statement was not associated with a materially different level of conformance. That is not an argument against statements; it is an argument that a statement should describe a tested state and a date, so that customers and the bank itself can hold it to something.

4.8 What remains for people to judge

The 3,022 review items, about 17 per page, are the part of the standard that automation can surface but not settle: whether an image's alternative text describes it, whether a link's name conveys its destination in context, whether a heading describes its section, whether a colour contrast the engine could not compute passes at rest. The largest sources are the AI checks (831), rule results that need review (436), the announcement diff between what is spoken and what is shown (426), and the screen-reader judgement (396). Each carries its evidence and a resolution path in the bank's workbook. A bank that clears its confirmed failures and then works this list with one accessibility reviewer will have done most of what the standard asks.

4.9 Observations on the domain transition

22 of 23 measured banks now serve their public site from a `.bank.in` host, and the established domains behaved unevenly during measurement: of the 30 addresses in the sample list, four no longer resolved, one answered with an expired TLS certificate, and one former domain now resolves to an unrelated third party. These are observations about a transition in progress, recorded with the date, and are outside the accessibility measurement. They are noted because a customer who types a long-familiar address is part of the population this study is about, and because the fix is routine: keep the old host redirecting cleanly, with a valid certificate, until the last customer has moved.

5. Discussion

The task result is the finding. Under a deliberately low bar, where a single confirmed keyboard, state or naming failure disqualifies a page, no measured bank clears the three pages a customer needs most often. The site score confirms the picture, but the task table explains it: the barriers sit on the pages that matter, not in a corner of the site. This is the number to watch in the ninety-day repeat.

The defects are shared, so the fixes are. Landmarks, a skip link, focus visibility, touch-target size, contrast and heading order are properties of a design system, not of a page. A bank that fixes each once, in its component library, removes most of its confirmed failures everywhere. The keyboard traps are carousels; replacing one component would close them across the sector. The five best-scoring banks show what this looks like in practice: they are not defect-free, but the shared, systemic defects are largely absent from their pages. The cost of moving the sector is therefore smaller than the failure count suggests, and it is mostly front-end engineering rather than content work.

Live testing changes the picture. 35% of confirmed failures came from pressing keys, opening controls and re-measuring the page rather than from reading its code. Programmes that rely on static scanners alone will under-report the failures that most directly block keyboard and screen-reader users, and will over-estimate their own progress.

Ownership is not the variable. Public-sector and private banks are distributed throughout the ranking. The differences that matter are in the front-end platform and the review discipline behind it, both of which are within any bank's control.

Statements should describe a tested state. Publishing an accessibility statement did not distinguish banks in this sample. The ninety-day repeat will show whether the banks with statements move first.

What this cannot say. The confirmed score is a floor. Criteria that need human judgement, media alternatives and cognitive accessibility were reported for review or not evaluated; real screen readers were not recorded; documents were barely sampled. A bank that scores well here has cleared the automated bar, not the whole one, and a bank that scores poorly may be a short, well-directed project away from clearing it.

6. Recommendations

FOR BANKS

1. Start with the three task pages: name every control, announce every state change, keep focus visible and clear of sticky headers. This is days of work per page.
2. Fix the six shared defects in the design system rather than page by page: landmarks, a skip link, focus visibility, target size, contrast tokens, heading order.
3. Replace the carousel component that traps keyboard focus.
4. Keep the previous domain redirecting cleanly with a valid certificate until the last customer has moved.
5. Publish an accessibility statement that cites a test date and method, and a grievance route for accessibility that a screen-reader user can use.
6. Work the review list with one trained reviewer after the confirmed failures are gone.

FOR THE REGULATOR AND THE STANDARDS COMMUNITY

1. Adopt task-based reporting alongside conformance scores; the three tasks here are a starting set that any bank can extend.
2. Require accessibility statements to cite a test date and method.

3. Commission a dedicated measurement of banking documents (statements, forms, terms), which this study could only touch.

FOR AUDITORS

1. Report confirmed and review findings separately, and state the method on every conformance row.
2. Include live keyboard, interaction-state and re-measurement testing; static rule scans missed 35% of the confirmed failures in this study.
3. Publish page lists and tool versions so that results can be reproduced.

7. Reproducibility

For every measured bank the following are stored and available to that bank on request: the complete audit record (every page, every finding with its evidence, the screen-reader transcripts and recorded activations, the runtime traces behind behavioural findings), the HTML report, the workbook with the conformance table and the method per criterion, and a chain-of-custody digest over the findings. Tool versions: Chrome/131.0.6778.204; axe-core 4.12.1; Visionably web-audit engine with the Guidepup Virtual Screen Reader 0.32. The bank list, discovery rules and scoring definitions are as stated in Section 3. This report is published as a PDF/UA-1 document remediated by Visionably Docs, with its validation record alongside.

Appendix A. Sample

Table A1. The 30 banks in the sample and their measurement status.

BANK	TYPE	STATUS	PAGES REACHED
Canara Bank	Public sector	measured	7
RBL Bank	Private	measured	8
Karur Vysya Bank	Private	measured	8
ICICI Bank	Private	measured	8
State Bank of India	Public sector	measured	8
Bank 06 (Public sector)	Public sector	measured	8
Bank 07 (Public sector)	Public sector	measured	8
Bank 08 (Public sector)	Public sector	measured	8
Bank 09 (Private)	Private	measured	7
Bank 10 (Private)	Private	measured	8
Bank 11 (Private)	Private	measured	8
Bank 12 (Public sector)	Public sector	measured	8
Bank 13 (Public sector)	Public sector	measured	8
Bank 14 (Private)	Private	measured	8
Bank 15 (Private)	Private	measured	8
Bank 16 (Private)	Private	measured	8
Bank 17 (Private)	Private	measured	8
Bank 18 (Public sector)	Public sector	measured	8
Bank 19 (Private)	Private	measured	8
Bank 20 (Public sector)	Public sector	measured	8
Bank 21 (Public sector)	Public sector	measured	8
Bank 22 (Private)	Private	measured	8
Bank 23 (Private)	Private	measured	8

BANK	TYPE	STATUS	PAGES REACHED
Public sector bank	Public sector	not measurable	0
Public sector bank	Public sector	not completed	0
Private bank	Private	not measurable	0
Private bank	Private	not measurable	0
Private bank	Private	not measurable	1
Private bank	Private	not measurable	2
Small finance bank	Small finance	not measurable	1

Appendix B. Pages measured

Table B1. Pages measured per bank with the page's confirmed score. Page lists for banks outside the top five are held under the naming policy and supplied to each bank with its findings.

BANK	PAGES	URLS (SCORE)
Canara Bank	7	https://www.canarabank.bank.in/ (63) / https://www.canarabank.bank.in/pages/net-banking (75) / https://www.canarabank.bank.in/complaint (82) / https://www.canarabank.bank.in/locator (82) / https://www.canarabank.bank.in/screen-reader-accessibilitys (82) / https://www.canarabank.bank.in/pages/canara-etax (80) / https://www.canarabank.bank.in/pages/canara-kisan-od (77)
RBL Bank	8	https://www.rbl.bank.in/ (76) / https://www.rbl.bank.in/personal-banking/ways-to-bank/internet-banking?tabName=how-it-works (85) / https://www.rbl.bank.in/lodge-a-complaint (74.5) / https://www.rbl.bank.in/locate-us (73) / https://www.rbl.bank.in/download-forms (85) / https://www.rbl.bank.in/personal-banking/accounts/savings-accounts (67.5) / https://www.rbl.bank.in/personal-banking/term-deposits (63.5) / https://www.rbl.bank.in/personal-banking/cards/credit-cards (72.5)
Karur Vysya Bank	8	https://www.kvb.bank.in/ (74) / https://www.kvb.bank.in/ilogin/ (52) / https://www.kvb.bank.in/customer-service/feedback-form/ (77) / https://www.kvb.bank.in/locate-us/ (72) / https://www.kvb.bank.in/customer-service/download-forms/ (77) / https://www.kvb.bank.in/contact-us/ (77) / https://www.kvb.bank.in/about-us/ (77) / https://www.kvb.bank.in/faqs/ (77)
ICICI Bank	8	https://www.icici.bank.in/ (78) / https://www.icici.bank.in/personal-banking/ways-to-bank/net-banking (78) / https://www.icici.bank.in/complaint (75) / https://www.icici.bank.in/find-atm-branch (89) / https://www.icici.bank.in/personal-banking/help/form-center (78) / https://www.icici.bank.in/blogs/personal-finance/tob-vol-45/pan-vs-pan-2 (59) / https://www.icici.bank.in/blogs/personal-finance/tob-vol6-t (54) / https://www.icici.bank.in/blogs/home-loan/1-crore-home-loan (61)
State Bank of India	8	https://sbi.bank.in/ (76) / https://sbi.bank.in/web/personal-banking/digital/internet-banking (51) / https://sbi.bank.in/web/customer-care/ (56) / https://sbi.bank.in/web/home/locator/branch (71) / https://sbi.bank.in/web/nri/accounts/download-forms (73) / https://sbi.bank.in/web/contact-us (78) / https://sbi.bank.in/web/about-us (78) / https://sbi.bank.in/web/home/sitemap (71)
Bank 06 (Public sector)	8	withheld under the naming policy; available to the bank on request
Bank 07 (Public sector)	8	withheld under the naming policy; available to the bank on request

BANK	PAGES	URLS (SCORE)
Bank 08 (Public sector)	8	withheld under the naming policy; available to the bank on request
Bank 09 (Private)	7	withheld under the naming policy; available to the bank on request
Bank 10 (Private)	8	withheld under the naming policy; available to the bank on request
Bank 11 (Private)	8	withheld under the naming policy; available to the bank on request
Bank 12 (Public sector)	8	withheld under the naming policy; available to the bank on request
Bank 13 (Public sector)	8	withheld under the naming policy; available to the bank on request
Bank 14 (Private)	8	withheld under the naming policy; available to the bank on request
Bank 15 (Private)	8	withheld under the naming policy; available to the bank on request
Bank 16 (Private)	8	withheld under the naming policy; available to the bank on request
Bank 17 (Private)	8	withheld under the naming policy; available to the bank on request
Bank 18 (Public sector)	8	withheld under the naming policy; available to the bank on request
Bank 19 (Private)	8	withheld under the naming policy; available to the bank on request
Bank 20 (Public sector)	8	withheld under the naming policy; available to the bank on request
Bank 21 (Public sector)	8	withheld under the naming policy; available to the bank on request
Bank 22 (Private)	8	withheld under the naming policy; available to the bank on request
Bank 23 (Private)	8	withheld under the naming policy; available to the bank on request

Appendix C. Definitions

Confirmed failure — a finding the engine proves by rule, traversal or measurement; counted in the score.

Review item — a finding requiring human judgement; listed, never counted.

Site score — severity-weighted deduction of confirmed failures, 0 to 100, averaged over reached pages.

Task page usable — reached, with no confirmed keyboard, state or naming failure; a necessary condition, not a guarantee.

Not measurable — fewer than three pages reached, most often because the site returned challenge pages to the instrument; excluded, not scored.

Virtual screen reader — a browser-side implementation of the W3C accessible-name and ARIA mapping specifications that speaks the accessibility tree in browse-mode order; not a recording of any commercial screen reader.

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External sources in this list were re-checked on 7 September 2026. Figures attributed to them are as published on that date; figures without a citation are computed from this study's own audit records.

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