

HR & IR
DEPARTMENT
POLICY ON
EQUAL OPPORTUNITY

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Policy on Equal Opportunity

1. Introduction

Constitution of India encapsulates social safeguard measures for all its citizens in Article 15 & Article 16. Article 15 mandates prohibition of discrimination on grounds of religion, race, caste, sex or place of birth. Article 16 mandates equal opportunity in matters of public employment. Article 16(2) further states that no citizen shall on grounds only of religion, race, caste, sex, descent, place of birth, residence or any of them, be ineligible for, or discriminated against in respect of, any employment or office under the State.

The Rights of Persons with Disabilities (RPWD) Act, 2016 and Rules, 2017 have specific mandates for the private establishments to discharge duties mentioned below.

1. Publish a policy on Equal Opportunity for persons with disabilities as stated in the Rules.
2. Register a copy of the above said policy with the Chief Commissioner or the State Commissioner for Persons with Disabilities, as the case may be.
3. Ensure that persons with disability are not discriminated on the ground of disability (It is the responsibility of the Head of the establishment).

In accordance with the above Act, it is the endeavour of the Bank to maintain conducive and harmonious work environment by creating equal opportunity at workplace and recognizing & valuing diversity & inclusion. Bank strives to provide equal opportunities to all its employees and all qualified applicants for employment without regard to their race, caste, religion, colour, ancestry, marital status, sex, age, nationality, disability etc. Employee policies and practices are administered on a non-discriminatory basis in all matters relating

to recruitment, training, compensation, benefits, promotion, transfers and all others terms and conditions of employment

This policy applies to all the employees of the Bank and operations. Bank aims to create employment opportunities such that all employees achieve their full potential.

2. Objective:

The objectives of this Policy on Equal Opportunity are to ensure that all:

1. No member of the staff do not suffer unfair discrimination in the Bank.
2. Individuals and groups within the Bank, work in an environment where all decisions are free of discrimination, where they have equal opportunity based on relevant abilities and merit.
3. Employees are encouraged to take positive action towards promoting equal opportunity throughout the organization.

All Personnel actions, such as compensation, benefits, transfers, layoffs, company-sponsored training programs, and social and recreational programs, will be administered on a non- discriminatory basis.

3. Equal Opportunity for Persons with Disabilities

3.1. Definition of disability as per the Act:

“Person with disability” means a person with long-term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his/her full and effective participation in society equally with others.

“Person with benchmark disability” means a person with not less than forty percent of a specified disability where specified disability has not been defined in measurable terms. It also includes a person with disability where specified disability has been defined in measurable terms by a certifying authority.

“Specified disabilities” are the disability categories mentioned in the Schedule of the Act. There is also “any other category”, which allows the Central Government to add any other disability by issuing a notification.

The disability categories as mentioned in the Schedule are:

Sl. No	Type of Disability	Sl. No	Type of Disability
1	Locomotor disability	12	Intellectual Disability
2	Muscular Dystrophy	13	Specific Learning Disability
3	Leprosy cured	14	Autism Spectrum Disorder
4	Dwarfism	15	Mental illness
5	Cerebral Palsy	16	Chronic Neurological Conditions
6	Acid attack Victim	17	Multiple sclerosis
7	Low vision	18	Parkinson’s disease
8	Blindness	19	Haemophilia
9	Deafness	20	Thalassemia
10	Hard of Hearing	21	Sickle Cell disease
11	Speech and Language disability	22	Multiple Disabilities

*Any other category (as may be notified by the Central Government.)

3.2. Facilities for Person with Disabilities (PWD)

3.2.1. Manner of Selection and Identification of posts:

Employees including persons with disabilities shall be recruited solely based on merit and also on the same standards prescribed for all others. However any statutory directions/ notifications applicable to the person with benchmark disabilities with regards reservations and other facilities/ concessions shall be strictly adhered to as applicable.

Post suitable for PWD shall be identified based on respective category of person with benchmark disabilities and in line with the directions/ notification issued by statutory authorities from time to time, if any. It should be ensured that the PWD employees are posted on profiles which are conducive for them to work efficiently and effectively.

3.2.2. Post-recruitment and pre-promotion training:

Induction training is an essential component of the service requirement of an employee. Induction training program for the persons with disabilities will be imparted together with other employees. However, as the case

maybe, job specific post-recruitment training for PWD employees may be conducted to enable them to carry out their jobs effectively.

Pre-promotion training shall be conducted for the PWD employees.

3.2.3. Facilities & amenities

The Bank will ensure suitable facilities and infrastructure are provided to employees with disabilities to enable them to effectively discharge their duties. Bank will also ensure that our physical infrastructure (buildings, furniture, facilities and services in the building) adheres to the accessibility standards given in the Harmonised Guidelines and Space Standards for Barrier Free Built Environment for Persons with Disabilities and Elderly Persons, 2016 and the National Building Code, 2016. The Bank also aims to revamp its existing facilities in due course, to ensure strict compliance with the Standards.

Any new facility that is built, renovated, leased or rented will be evaluated for compliance with accessibility standards at different stages of the building construction.

3.2.4. Providing aids/ assistive devices

Assistive devices/aids, software sets shall be provided, wherever possible, to enable the PWD employees to discharge their duties effectively without any hurdle.

3.2.5. Preference in accommodation

Preference shall be given to PWD employees for allotment of Bank's accommodation, as far as possible. Request of PWD employees for allotment of ground floor flats shall be considered by the Bank, subject to availability.

3.2.6. Special Casual Leave

Physically/ orthopedically challenged employees shall be eligible for 4 days Special Casual Leave in a calendar year.

3.2.7. Preference in transfer posting

Subject to the administrative exigencies, persons with disabilities employed in the Bank in all cadres shall normally be exempted from the routine periodical transfers. They shall not normally be transferred even on promotion, if a vacancy exists in the same branch/office, town/city. When the transfer of such employee becomes inevitable on promotion or any other reason to a place other than his/her original place of appointment, it would be ensured preferably that such employees are kept nearest to their original place of posting and in any case are not transferred to far off/remote places. The terms and conditions of transfer shall be governed by the extant guidelines/ policies of the Bank issued from time to time.

3.2.8. Facility of scribe for Promotion written exam

Those candidates who are Visually Challenged/ low vision or affected by cerebral palsy with loco-motor impairment whose writing speed is affected and Physically Handicapped (PH) candidates who are not in a position to write on their own can use own scribe at his/ her own cost during the written examination.

3.2.9. Reimbursement of cost for Escorts

The cost of travel, boarding & lodging for an escort of the PWD employee would be reimbursed by the Bank, in case such an employee is deputed for training or sent on official tour subject to the following-

1. Prior approval of the Vertical/ Department Head is obtained on each occasion.
2. The nature of the employee's disability should be such that it necessitates an escort for the journey as well as requires assistance to perform daily chores.
3. The employee and his/ her escort should avail of concessions, if any, for fare extended by the concerned transport authorities in such cases.

4. The escort shall be reimbursed the cost of travel by the entitled class of the employee, as also admissible boarding. No other allowances shall be admissible to the escort.
5. The escort shall be from among immediate family of the employee and will be accompanying the employee for the specific purpose and not for any other business/ personal work.

3.2.10. Posting of Officers having dependent child/children and spouse with disabilities

Employees having dependent child/children with disabilities to be taken care of, would be ordinarily exempted from routine exercise of transfer/ rotational transfers, subject to the Bank's administrative constraints. The exemption is also applicable to employee having dependent spouse with disabilities. The terms and conditions of transfer would be governed by extant guidelines/ policies of the Bank.

3.2.11. Reservation:

All the guidelines received, on the subject, from time to time, from Government of India, Ministry of Finance, Department of Financial Services, New Delhi, shall be followed to the extent it is applicable to the Bank.

3.3. Maintenance of Records

Records containing the following particulars shall be maintained by the Bank-

1. The number of persons with disabilities who are employed and the date from when they are employed.
2. The name, gender and address of persons with disabilities.
3. The nature of disability of such persons.
4. The nature of work being rendered by such employed person with disability.
5. The kind of facilities being provided to such persons with disabilities.

3.4. Liasoning Officer

The General Manager – HR & IR Department shall be designated authority to oversee the provisions of required facilities/ amenities including the process of recruitment for persons with disabilities. Further, General Manager – HR & IR Department also empowered to implement/ laydown operational guidelines to ensure that the guidelines issued by the Central Government under the act is implemented for the betterment of persons with the disabilities.

Bank should proactively take steps to ensure that all employees are sensitized and there is no discrimination in recruitment, training, career development and other aspects of employment.

4. Anti-discrimination

Bank will not adversely discriminate, and prohibits other adverse discrimination at the workplace, on the basis of religion, race, caste, sex, place of birth, descent, sexual orientation, gender identity, disability, age or any of them (“Discrimination Characteristics”). Bank shall not condone any adverse discrimination against any person on its premises, whether that person is its employee or otherwise.

Any person who believes himself or herself to have been subjected to adverse discrimination on the basis of the Discrimination Characteristics is encouraged to bring the matter to the attention of the IR Department at the earliest practical opportunity. No person will be punished, retaliated against, or limited in employment or other opportunity for exercising anything set out in this Policy, or for filing a complaint, furnishing information for, or participating in an investigation, or any other activity related to the administration of this Policy.

4.1. Nature of workplace Discrimination:

Discrimination occurs when someone is treated unfavourably because of a certain attribute. Discrimination may involve some or all of the following:

1. Conduct that can be considered harassing, coercive or disruptive, including sexual harassment
 2. Making offensive 'jokes' about another worker's clan, ethnic background, colour, sex or disability.
 3. Expressing negative stereotypes about particular groups e.g. "married women shouldn't be working."
 4. Judging someone on their political or religious beliefs rather than their work performance.
 5. Using selection processes based on irrelevant attributes such as ethnic or clan group, age, sex or disability rather than on knowledge, skills and merit.
- Parameters of Discrimination – Strictly Prohibited

Bank and its employees shall strive to create a workplace that is free from discrimination in their employment practices against any potential or existing employees, and shall not discriminate on a person's:

1. Age or other circumstances
2. Colour, Cultural or social beliefs such as religious
3. Educational Background
4. Race, ethnicity or nationality, Spiritual, traditional or customary beliefs
5. Political opinion
6. Physical features, Gender identity and expression
7. Marital status, Pregnancy or judging the impacts of potential pregnancy on decisions, Breastfeeding
8. Sexual orientation, Health or physical disability or impairment, Medical record / HIV status

5. Grievance redressal:

Bank has a well-defined grievance redressal mechanism, to enable its employees and others associated with the Bank to not overlook any concern but instead raise it at an early stage in the right manner, without fear of retaliation,

victimization, subsequent discrimination or disadvantage at the workplace. Bank does not tolerate any impropriety, abuse or wrongdoing or discrimination or harassment and encourages its employees to raise their concerns. Further, Bank ensures that such concerns would be thoroughly inquired by the designated persons independently and fairly. While the Bank considers the wrongdoing or abuse or harassments in general, it is also conscious of the likelihood of any direct or indirect discrimination or denial of reasonable accommodation or bullying behavior towards employees with disability and would treat such instances also, as abuse or harassment, as the case may be.

Complaints against the Staff members in relation to any type of discrimination are only handled at IR section and shall be reported to HR & IR Department.

The Bank will follow the same procedure for inquiring and investigating the complaints or concerns raised by employees with disability. However, necessary reasonable accommodation will be provided to employees with disabilities to effectively participate in the investigation process. For example, accessible venue for persons with locomotor disability, etc.