



**HEAD OFFICE  
HUMAN RESOURCES DEPARTMENT  
INDUSTRIAL RELATIONS DIVISION**

---

# **BANK OF INDIA EQUAL OPPORTUNITY POLICY**

---

*DECEMBER, 2022*

## **BANK OF INDIA EQUAL OPPORTUNITY POLICY**

**[Under Section 21 of Rights of Persons with Disabilities Act, 2016, Rules, 2017]**

### **1. Preamble:**

- 1.1 The Constitution of India mandates equality, freedom, justice and dignity of all individuals and implicitly mandates an inclusive society for all including persons with disabilities. With regard to persons with disabilities, it has been the consistent focus of government legislations to ensure that persons with disabilities enjoy equal opportunities for leading a better quality of life.
- 1.2 The Government of India enacted 'The Rights of Persons with Disabilities Act, 2016' (ACT No.49 of 2016) to give effect to United Nations Convention on the Rights of Persons with Disabilities and for matters connected therewith or incidental thereto. In terms of Section 21 of the 'The Rights of Persons with Disabilities Act, 2016', every establishment is mandated to notify Equal Opportunity Policy detailing measures proposed to be taken by it in pursuance of the provisions of Chapter IV of the Act of 2016 in the manner as prescribed by the Central Government.
- 1.3 Bank of India, (hereafter referred to as the 'Bank') founded on 07<sup>th</sup> September, 1906 is a leading Public Sector Bank in India, headquartered at Mumbai. The Bank is committed to strict compliance of Government of India instructions as are advised from time to time, for empowerment of persons with disabilities (PWD). It has been the endeavour of the Bank to eliminate any form of discrimination and ensure equality, freedom, justice and dignity to all individuals including persons with disabilities and maintain conducive and harmonious work environment to guarantee that the persons with disabilities enjoy equality, dignity and respect at par with all others. By doing so, the Bank is empowered and better equipped to develop and deliver services to its customers- both internal and external and thus achieve business excellence.
- 1.4 Now, therefore, in compliance of the letter and spirit of the provisions of 'The Rights of Persons with Disabilities Act, 2016 and Rules, 2017, as mandated under Section 21 of the said Act/ Rules, Bank of India, hereby, adopts its Equal Opportunity Policy.
- 1.5 Bank shall not discriminate against any person with disability in any matter relating to employment. It shall ensure an accessible environment and availability of assistive devices and shall put in place proper systems and processes to enable the persons with disabilities to effectively discharge their duties in the Bank.
- 1.6 The Chief General Manager/ General Manager- Human Resources, Head Office shall be the designated authority with overall responsibility for the effective operation and implementation of the Equal Opportunity Policy. He/ she shall be authorised to lay down/

implement operational guidelines issued by the Government of India for betterment of persons with disabilities as given in 'The Rights of Persons with Disabilities Act, 2016/ Rules.'

- 1.7 This Policy will be available to all concerned in Bank's official website.
- 1.8 It shall be the responsibility of every member of the Bank to implement this policy. Any employee who violates this Policy, or in any manner discriminates against any person with disability or commits any act of harassment to such person shall be construed as having committed an act of misconduct liable to be dealt with as per Bank's laid down rules.
- 1.9 The H.R. Department of the Zones shall have the functional responsibility to ensure compliance of the policy.

## **2. Scope:**

- 2.1 This policy shall cover all employees with disabilities, including job applicants, trainees, contractual employees and shall cover all those employees who acquire disability during their work tenure. It shall also cover the customers of the Bank.
- 2.2 This policy shall apply to all aspects of employment including recruitment, training, working conditions, transfers, posting, promotion and employee benefits and allowances.

## **3. For Employees with Disability:**

- 3.1 In compliance with the laid down provisions of the Rights of Persons with Disabilities Act, 2016 and Rules thereof, it is the Bank's responsibility to ensure that the work environment is free from any form of discrimination against persons with disabilities.
- 3.2 The Bank shall take appropriate action, as deemed fit, to ensure that a conducive environment is provided to employees with disabilities to perform their roles and excel in doing so.
- 3.3 Bank shall not discriminate against any employee in any matter relating to employment in as much as :
  - 3.3.1 Reservation in appointments and the manner for recruitment shall be as stipulated by the Government from time to time for the posts meant to be filled for Persons with Disabilities. Roster Registers in stipulated formats shall be maintained for Persons with Disabilities.

- 3.3.2 In case when in any recruitment year any vacancy cannot be filled up due to non-availability of suitable person with benchmark disability or for any other sufficient reasons, such vacancy shall be carried forward in the succeeding recruitment year and if in the succeeding recruitment year also suitable person with benchmark disability is not available, it may first be filled by interchange among the five categories and only when there is no person with disability available for the post in that year, the employer shall fill up the vacancy by appointment of a person, other than a person with disability.
- 3.3.3 The manner of selection of persons with disabilities for various posts, preference in transfer and posting, special leave, allowances and vacancies shall be governed by the guidelines issued by the Government from time to time.
- 3.3.4 No promotion shall be denied to a person merely on the ground of disability. Post-recruitment and pre-promotion training shall be imparted to employees with disability. Further, employee with disabilities are encouraged to attend trainings as and when required to enhance their capabilities/ competencies to enable them to effectively discharge their duties in the bank.
- 3.3.5 Bank shall strive to give convenient posting to the employee with disability. The requests of employees with disabilities in transfer/ posting shall be supportively considered to the extent possible for optimally utilising their services subject to administrative constraints.
- 3.3.6 Bank shall not dispense with or reduce in rank, an employee who acquires a disability (except in case of certified total incapacitation) during his or her service:
- 3.3.6.1 Provided that, if an employee after acquiring disability is not suitable for the post he/ she was holding, shall be shifted to some other post with the same pay scale and service benefits:
- 3.3.6.2 Provided further that if it is not possible to adjust the employee against any post, he may be kept on a supernumerary post until a suitable post is available or he attains the age of superannuation, whichever is earlier.
- 3.3.7 Bank shall ensure a barrier free and conducive environment, with provision for assistive devices to employees with disability.
- 3.3.8 Any violation of this Policy, i.e., if any person with disability feels discriminated against or has not been provided with reasonable opportunity or has been denied access to any facility to which he/ she is entitled to under Bank's rules and regulations shall be regarded as a grievance arising out of

this policy. An employee with disability who is aggrieved under the provisions of this Policy may file a grievance/ complaint with the Grievance Redressal Officer, authorised to act as so by the Bank, who shall look into the matter for corrective action, as warranted.

- 3.3.9 The Grievance Redressal Officer shall maintain a Register of complaints. Such complaint will be dealt with as per Bank's laid down Grievance Redressal Policy and every complaint shall be inquired into within a time period of two weeks of its registration.
- 3.3.10 The Liaison Officer at Head Office who is authorised by the Bank to look after the matters pertaining to reservation of SC/ST/OBC shall also function as the Nodal Officer for matters relating to employees with disabilities.
- 3.3.11 All forms of records/ documents emanating from this Policy shall be open to inspection at all reasonable hours by such persons as may be authorised on their behalf by the appropriate Government.

#### **4. For Customers with Disabilities (Other than Staff) :**

4.1 The Bank shall render all possible assistance to any person with disability including the visually challenged for availing various banking facilities.

##### **4.1.1 Dedicated Counters/ Preference to Differently abled persons:**

The Bank shall provide a separate and clearly identifiable dedicated counter in branches/ offices or a counter which shall provide priority to people who are differently abled including visually impaired persons. In this regard, branches/ offices will make two separate queues – one for the persons who are differently abled including visually impaired persons and another line for other general customers/ persons.

##### **4.1.2 Ease of filing form 15 G/H:**

Bank provides form 15 G/ 15H to differently abled persons, once in a year (preferably in April) to enable them to submit the same, where applicable, within the stipulated time. All branches shall accept Form 15G/H of differently abled persons.

##### **4.1.3 Accounts of visually Impaired Persons:**

- 4.1.3.1 Bank provides Banking facilities to visually impaired persons in opening an account. Visually impaired person may open the account either singly/ jointly with any person of his/ her choice whom he/ she considers reliable and who may be competent to contract and who should not be visually impaired person. However, mode of operation in such accounts shall be 1st named account holder. The rules of business, terms and

conditions are to be read out by the branch in the presence of a witness known to the branch and a branch official other than a paying cashier.

4.1.3.2 The Bank shall render all possible assistance to the visually challenged for availing various banking facilities. In addition to the above, magnifying glasses are also to be provided by all bank branches for the use of persons with low vision, wherever they require for carrying out banking transactions with ease. The branches should display at a prominent place notice about the availability of magnifying glasses and other facilities available for persons with disabilities.

4.1.3.3 Additional facilities to visually impaired customers:  
The facilities provided to sick/ old / incapacitated persons (regarding operations of accounts through identification of thumb/ toe impression/ mark by two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers) shall also be extended to the visually impaired customers by the branches.

4.1.4 **Saving Bank Account of Old/ Incapacitated Persons:**

With a view to enabling the old/sick/incapacitated account holders to operate their bank accounts, branches will follow the under noted procedure:

4.1.4.1 Wherever thumb or toe impression of such customers is obtained on the cheque/ withdrawal slip, the same should be identified by two independent witnesses, known to the bank, one of whom should be an officer of the branch.

4.1.4.2 Whenever the customer cannot even put his/ her thumb impression, toe impression may be taken in lieu of thumb impression.

4.1.4.3 The customer should also be asked to indicate to the branch as to who would withdraw the amount from the branch on his/her behalf and he/she should provide a letter of authorization in that regard, which should also be witnessed by two independent witnesses one of whom should be an officer of the branch.

4.1.4.4 Such authorized representative shall have to put his signature on the reverse of cheque/ withdrawal slip in token of having received the amount along with his acknowledgement in this regard.

4.1.4.5 Any medical certificate received/ submitted in this connection will be additional evidence but not a substitute to the procedure, detailed above.

4.1.5 **Ramps at the entrance of branches/ offices:**

Bank will provide Ramps at the entrance of branches/ offices, wherever possible, so that the persons with disabilities / wheel chair users can enter the bank branches and conduct business without much difficulty.

4.1.6 **Tactile guide paths & Lift Braille buttons:**

To facilitate orientation of persons with visual impairment, Bank shall make arrangements for tactile guide paths and Lift Braille buttons.

4.1.7 **Door Step Banking:**

In view of the difficulties faced by differently abled or infirm persons (having medically certified chronic illness or disability) including those who are visually impaired, Bank shall provide basic banking facilities, such as pick up of cash and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life certificate at the premises/ residence of such customers.

4.2 To improve web accessibility for persons who are visually impaired to enable them to perceive, understand, navigate, interact with, and contribute to the web, we propose to design and, thereby, introduce websites and apps incorporating appropriate design/ colour/ fonts and text-to-speech features.

4.3 Any customer with disability excluding employees of the Bank aggrieved with the above provisions mentioned under para 4 may file a complaint with the Grievance Redressal Officer, who shall look into the matter for corrective action. Complaint will be dealt with as per Grievance Redressal policy of the Bank.

4.4 The Policy will be reviewed annually for any modifications/ improvement in the light of any statutory requirement. Notwithstanding, the Bank reserves the right to review, modify and amend the policy whenever deemed necessary.

\*\*\*\*\*