

EQUAL OPPORTUNITY POLICY FOR FY 2024-27

Department / Vertical : Operations and Services Department

Version : V 2.0



Policy Custodian

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Policy Contact	Operations & Services Department

Policy Version Control

S. No.	Version Number	Version Date
1	V 1.0	07.06.2024
2	V 2.0	20.05.2025
3		

Policy Governance

Frequency of Review	Triennial
Last reviewed on	07-06-2024
Approval Path	ORMC, HRCB, Board
Supersedes	Equal Opportunity Policy for FY 2024-27

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Equal Opportunity Policy for FY - 2024-27

I. Objective

UCO Bank follows Government of India instructions from time to time, for empowerment of differently abled persons (Persons with disabilities). It has been the endeavour of the Bank to maintain conducive and harmonious work environment to ensure that the differently abled persons enjoy the right to equality, life with dignity and respect for his or her integrity equally with others.

PART-I

1. For Employee with different ability in UCO Bank:

In accordance with the provisions of the Rights of Persons with Disabilities Act, 2016 and Rules, it is Bank's Policy to ensure that the work environment is free from any discrimination against differently abled persons. Further, the Bank will take all actions to ensure that a conducive environment is provided to differently abled persons to perform their roles and excel in the same.

- I. Bank shall not discriminate against any employee in any matter relating to employment.
- II. Differently abled persons are eligible for all the posts in the Bank.
- III. The manner of selection of differently abled persons for various posts, preference in transfer and posting, special leave, vacancies shall be governed by the guidelines issued by the Government of India from time to time.
- IV. Post-recruitment and pre-promotion training shall be provided to differently abled persons. Further, differently abled employees are encouraged to attend trainings as and when required to enhance their capabilities to enable them to effectively discharge their duties in the Bank.
- V. Bank shall provide reasonable accommodation and appropriate barrier free and conducive environment, provision for assistive devices to differently abled employees.



- VI. Reservation in appointments, as per Government of India instructions issued from time to time.
- VII. No promotion shall be denied to a person merely on the ground of different ability.
- VIII. Differently abled employees will be given convenient posting. The requests of differently abled employees in transfer/posting will be supportively considered to the extent possible for optimally utilising their services.
- IX. Bank shall not discriminate against differently abled employees with regard to grant of loans at concessional rates as given to other employees.
- X. Bank shall not dispense with or reduce in rank, an employee who acquires a disability during his or her service; provided that, if an employee after acquiring disability is not suitable for the post he was holding, shall be shifted to some other post with the same pay scale and service benefits; 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.
- XI. Bank will designate an executive as liaison officer to look after the recruitment of differently abled persons and provisions of facilities and amenities for such employees.
- XII. Form and manner of maintaining records by the bank is given in **Annexure I**. The records maintained shall be open to inspection at all reasonable hours by such persons as may be authorized in their behalf by the Bank.
- XIII. Reservation in promotion to Persons with Benchmark Disabilities (PwBDs).

2. Identification of Posts suitable for persons with disabilities and the manner for implementation of reservation for persons with benchmark disabilities:

- I. Ministry of Social Justice and Empowerment has identified posts to be reserved for **Persons with Benchmark Disabilities (PwBD)** in Group A, B, C, D vide their notification E – gazette CG-DL-E-13012021-224370 dated 07-01-2021.
- II. Along with above, post identified by Bank for **Persons with Benchmark Disabilities (PwBD)** is provided in **Annexure II**.



III. As per DoPT - GOI memo No 36035/44/2023-Estt.(Res-II) dated 02-02-2024, Bank should identify the types of jobs which could be easily performed by them specially for Employees posts where the number of jobs are more. Such persons should preferably be posted to perform such identified jobs and they be allowed to continue performing such jobs, as far as possible. If the concerned PwD officer could perform all the jobs as people without disability or could perform several types of jobs efficiently, no effort should be made to instruct them to certain types of jobs only.

IV. As per points no 34 and 36 of the Rights of Persons with Disabilities Act, 2016:

A. As per point no 34: Reservation –

(1) Not less than four percent of the total number of vacancies in the cadre strength in each group of posts meant to be filled with persons with benchmark disabilities of which, one percent each shall be reserved for persons with benchmark disabilities under clauses (a), (b) and (c) and one percent for persons with benchmark disabilities under clauses (d) and (e), namely: —

- a) blindness and low vision;
- b) deaf and hard of hearing;
- c) locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;
- d) autism, intellectual disability, specific learning disability and mental illness;
- e) multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness in the posts identified for each disability:

(2) Where in any recruitment year any vacancy cannot be filled up due to non-availability of a 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 four 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:

Provided that if the nature of vacancies in an establishment is such that a given category of person cannot be employed, the vacancies may be interchanged among the Four categories with the prior approval of the Bank.



(3) The Bank may, by notification, provide for such relaxation of upper age limit for employment of persons with benchmark disability, as it thinks fit.

B. As per point no 36:

Special employment exchange — The Bank may, by notification, require that from such date, the employer in every establishment shall furnish such information or return as may be prescribed by the Central Government in relation to vacancies appointed for persons with benchmark disability that have occurred or are about to occur in that establishment to such special employment exchange as may be notified by the Central Government and the establishment shall thereupon comply with such requisition.

V. According to the Chapter V (Vacancies for Persons with Benchmark Disabilities) of the Rights of Persons with Disabilities Rules, 2017:

A. As per rule no 11: Computation of vacancies: –

(1) For the purposes of computation of vacancies, four percent of the total number of vacancies including vacancies arising in the identified and non-identified posts in the cadre strength in each group of posts shall be taken into account by the Bank for the persons with benchmark disabilities:

Provided that the reservation in promotion shall be in accordance with the instructions issued by the Bank from time to time.

(2) Bank shall maintain a vacancy based roster for the purpose of calculation of vacancies for persons with benchmark disabilities in the cadre strength as per the instructions issued by the Bank from time to time.

(3) While making advertisement to fill up vacancies, Bank shall indicate the number of vacancies reserved for each class of persons with benchmark disabilities in accordance with the provisions of section 34 of the Rights of Persons with Disabilities Act, 2016.

(4) The reservation for persons with disabilities in accordance with the provisions of section 34 of the Act shall be horizontal and the vacancies for persons with benchmark disabilities shall be maintained as a separate class.

B. As per rule no 12: Interchange of vacancies: – The Bank shall interchange vacancies in accordance with the provisions of section 34 of the Act,



only if due process of recruitment to fill up the vacancies reserved for persons with benchmark disabilities has been complied with.

C. As per rule no 13: Submission of Returns on Vacancies: –

(1) Bank shall furnish to the local special employment exchange returns in Form – I (of the said rule) once in every six months for the period from 1st April to 30th September and from 1st October to 31st March, and in Form -II (of the said rule) once in every two years.

(2) The six monthly return shall be furnished within thirty days of the respective dates which is, 31st March and 30th September of every financial year.

(3) The two yearly return shall be furnished within thirty days of the closing of every alternate financial year.

3. Reasonable accommodation in the selection of PwDs for various posts

- I. The Bank would indicate the nature of reasonable accommodation(s) provided to PwDs during the entire process of selection, without any discrimination. Any inquiry about disability should be conducted with sensitivity, without violating the individual's privacy, and solely for achieving the legitimate aim of securing reasonable accommodation for the said individual. For instance, a column may be included in the application form enquiring whether an applicant is a PwD and if so, the nature of the disability and specific needs, if any. Reasonable accommodations could include advertisements in an accessible format on the website, facilities of the scribe, interpreter, and screen readers and the inclusion of PwD as an expert in the selection committee.
- II. The Bank would specify the measures and practices, if any, instituted by the establishment to prevent the underrepresentation of PwDs in the workforce. For example, measures to ensure that qualification standard, employment tests, or other selection criteria accurately reflect the applicant's aptitude, skills, and factors relevant to the job position. The Bank should expressly indicate that information about a person's disability will not be prejudicial to their application in any manner.
- III. Bank shall maintain the record of employees with disabilities (as mentioned in Point 1 – XII).



4. Training and Awareness

Bank staffs must be sensitized through formal trainings to interact with customers and employees with disabilities and provide any support which is required. The training would enable the service providers to improve delivery of various services to persons with disabilities having sensory, motor, and cognitive or communication disabilities, by nurturing and understanding of how to overcome the barriers by good communication, developing rapport with the persons with disabilities and assisting them in using various services available.

The training shall be conducted in form of workshops in which active participation of the employees is useful. A mandatory on-line training needs to be completed as part of the induction process.

Bank to organize training programme to PwDs and all employees in the form of induction or integration training upon recruitment, or job-specific inclusive technical training, or training for technological adaptation, keeping in view their distinct needs.

Awareness Campaigns – As per Section 39 of the Rights of Persons with Disabilities Act, 2016, Bank shall conduct, encourage, support or promote awareness campaigns and sensitisation programmes to ensure that the rights of the persons with disabilities provided under this Act are protected.

These programmes and campaigns shall also:

- promote values of inclusion, tolerance, empathy and respect for diversity;
- advance recognition of the skills, merits and abilities of persons with disabilities and of their contributions to the workforce, labour market and professional fee;
- foster respect for the decisions made by persons with disabilities on all matters related to family life, relationships, bearing and raising children;
- provide orientation and sensitisation on disabling conditions and rights of persons with disabilities to employers, administrators and co-workers;

Human Resource Development - As per Section 47 of the Act, without prejudice to any function and power of Rehabilitation Council of India constituted under the Rehabilitation Council of India Act, 1992 (34 of 1992), the Bank shall endeavour to develop human resource for the purposes of this Act and to that end shall perform any other capacity development measures as may be required. In order to fulfil the obligation stated here, the Bank shall in every five years undertake a need based analysis and formulate plans for the recruitment, induction, sensitisation, orientation



and training of suitable personnel to undertake the various responsibilities under this Act.

Post recruitment and Pre-promotion training

As per DoPT, GOI memo no 36035/44/2023-Estt(Res-II) dated 02.02.2024 induction training is an essential component of the service requirement of an employee. Induction training programme for the persons with disabilities should be imparted together with the other employees.

Job specific post-recruitment as well as pre-promotion training programmes are required to be organised for the persons with disabilities. Bank shall take definite action to conduct job specific inclusive training programmes for the persons with disabilities with other employees.

Duration and training contents may be finalised in consultation with the National Institutes under the Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment and, if felt necessary, prominent Associations / Federations / Confederations workings in the sphere of disability can be consulted. It should also be ensured that training programmes are conducted at the time of change in job, introduction of new technology, after promotion of the employee, etc. The venue of the training may be fixed as considered suitable for conducting such training. The Bank shall utilize existing Budget provisions for undertaking the aspects of training programme.

The employee with disability shall be placed with an experienced employee for at least one month on resuming responsibility of a post. This would help him to pick up skills required to perform the job and also the adaptations that may be required in individual cases.

5. Promotions

Reservations in promotion to be extended to the persons with benchmark disabilities as per Office Memorandum No. 36012/1/2020-Estt.(Res.-II) dated 17.05.2022 issued by the DoPT read with OM No. 36012/1/2020-Estt (Res.-II) dated 28.12.2023 in terms of provision to Rule 11 of the Rights of Persons with Disabilities Rules, 2017.

The following spirits to be maintained:



I. Quantum of reservation:

- a) In case of promotion, four per cent of the total number of vacancies in the cadre strength from Group 'D' to Group 'C' and from Group 'C' to the lowest rung of Group 'A' shall be reserved for PwBDs. Reservation in promotion shall be applicable in the cadres in which the element of direct recruitment, if any, does not exceed 75%.
- b) Against the posts identified for each disability, one per cent each shall be reserved for PwBDs under clauses (a), (b) and (c), respectively, and one per cent combined, under clauses (d) and (e) below, unless otherwise excluded under the provisions of Para 3 herein under: -
 - i. blindness and low vision
 - ii. deaf and hard of hearing
 - iii. locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy
 - iv. autism, intellectual disability, specific learning disability and mental illness
 - v. multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness
- c) The authenticity of any certificate, issued by the competent medical authority, may be got verified / re-verified by the appointing authority at the time of appointment.

II. No denial of promotion merely on the ground of disability

In addition to point no 1 – X and as per the DoPT O.M. No. 36012/1/2020 - Estt.(Res.-II) no promotion shall be denied to a person merely on the ground of disability in terms of Section 20(3) of the Rights of Persons with Disabilities Act, 2016.

An employee, who acquires disability, after entering into service, will be entitled to get the benefit of reservation in promotion as a PwBD. However, his seniority among PwBDs will be counted from the date of certification of his/her disability.

No benefit of reservation shall be given on the basis of temporary certificate of disability.



III. Reservation in Posts identified for one or two categories

If a post is identified suitable only for one category of disability, reservation in promotion in that post shall be given to persons with that category of benchmark disability only. However, reservation of 4% for PwBDs shall not be reduced in such cases and total reservation in the cadre will be given to PwBDs for which it has been identified. Likewise, in case the post is identified suitable for two categories of disabilities, reservation shall be distributed between persons with those categories of disabilities equally, as far as possible. It shall, however, be ensured that reservation in different posts in the establishment is distributed in such a way that the PwBDs, as far as possible, get equal / fair representation. The points used in the 100-point Roster after a gap of 25 points shall be used to give reservation. In other words, it will be given only at the points reserved for and not in a bunched manner.

IV. Adjustment of PwBD candidates who are in the zone of consideration against general vacancy

In case of promotions by seniority-cum-fitness, if a PwBD is otherwise eligible and is in the list of candidates finally approved for promotion, he/she may be promoted against the vacancy not specifically reserved for PwBD. In other words, a PwBD cannot be denied promotion on the ground that the vacancy is not earmarked for his category.

In the case of promotion by selection, PwBDs selected without relaxed standards, along with other candidates, will not be adjusted against the reserved share of vacancies. The reserved vacancies will be filled up separately from amongst the eligible candidates with benchmark disabilities who are lower in merit than the last candidate in merit list but, otherwise found suitable for appointment, if necessary, by relaxed standards.

V. Relaxation of standard of suitability

If sufficient number of PwBD candidates with benchmark disabilities are not available on the basis of prescribed standard to fill all the vacancies (in case of promotion through Departmental Competitive Examination/ Departmental Examination, etc.) reserved for them, candidates belonging to this category may be selected on relaxed standard to fill up the remaining vacancies reserved for them, provided they are not found unfit for such post or posts. However, this provision shall not be used to allow any relaxation in the eligibility criteria laid down for the issuance of certificate of benchmark disability.



The same relaxed standard should be applied for all the PwBD candidates with benchmark disabilities, irrespective of whether they belong to the Unreserved/ SC/ ST/ OBC category. No further relaxation of standards will be considered or admissible in favour of any candidate from any category whatsoever.

VI. Effecting reservation – maintenance of rosters

- a) Bank shall maintain, cadre-wise and group-wise, a separate 100-point vacancy-based reservation roster/ register, as in the case of direct recruitment, for determining/ effecting reservation for the PwBDs in promotion. There will be separate roster / register, in each cadre in Group 'C' and Group 'A', wherever reservation in promotion for PwBD is applicable. There shall be separate roster/ register for promotion and direct recruitment.
- b) Each register shall have cycles of 100 points and each cycle of 100 points shall be divided into four blocks, comprising the following points:
- c) Points 1, 26, 51 and 76 of the roster shall be earmarked for PwBDs - one point each for category under (a), (b), (c) of Para 1 – b above, respectively, and one point for category (d) and (e) conjointly. The Head of the establishment shall ensure that vacancies identified at Sl. No. 1, 26, 51 and 76 are earmarked for the respective categories of the PwBD. However, the Head of the Department shall decide the placement of the selected candidate in the roster/ register. In other words, the category to be appointed first will be decided by the Head of the Department based on the functional requirement.
- d) All the vacancies in each recruitment year in a grade, arising irrespective of vacancies reserved for PwBDs, shall be entered in the relevant roster. If the vacancy falling at point no. 1 is not identified for the PwBD, or if the Head of the Department feels that it is not possible to fill up that post by the PwBDs for any other reason to be recorded in writing, one of the vacancies falling at any of the points from 2 to 25 shall be treated as reserved for the PwBD and filled, as such.
- e) Likewise, one vacancy out of the total vacancies falling at points from 26 to 50 or from 51 to 75 or from 76 to 100 shall have to be filled by the PwBDs. The purpose of keeping points 1, 26, 51 and 76 as reserved is to fill up the first available suitable vacancy by the PwBD candidate of the category for which the post is earmarked.
- f) There is a possibility that none of the vacancies from 1 to 25 is found suitable for any category of the PwBD. In that case, two vacancies from 26 to 50 shall be filled from amongst the PwBDs. If the vacancies from 26



to 50 are also not suitable for any category, three vacancies in the third block 51 to 75 shall be filled as reserved. This means that if no vacancy can be reserved in a particular block, it shall be carried over to the next block.

- g) After all the 100 points of the roster are covered, a fresh cycle of 100 points shall start.
- h) If the number of vacancies in a year is such as to cover only one block (say 25 vacancies, including PwBD quota, if any) or two (say 50 vacancies, including the quota, if any), the category of the PwBDs should be accommodated as per the roster points. However, in case, the said vacancy is not identified for the respective category of disability, the Head of the Department shall decide the category on the basis of the nature of the post, the level of representation of the specific category in the grade/ post concerned, etc.

VII. Certificate for requisitioning Requisitioning/Cadre Controlling Authority While Sending Application For Selection By Promotions /Departmental Examination Including Competitive Departmental Examination

In order to ensure proper implementation of the provisions of reservation for PwBDs, the Bank, while sending the requisition/ proposal to the recruiting agency / departmental promotional committee concerned, as the case may be, for filling up of vacancies through promotion by selection / Departmental Examination / Competitive Departmental Examination, shall furnish the following certificate to the recruiting agency/ departmental promotional committee:

"It is certified that the requirements of the THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016 which has become effective from 19th day of April, 2017 and Rules made thereupon, vide Rights of Persons with Disabilities Rules, 2017, and the policy relating to reservation for persons with benchmark disabilities has been taken care of while sending this requisition/proposal. The vacancies reported in this requisition/proposal fall at points no..... of cycle no..... of 100-point reservation roster out of which number of vacancies are reserved for persons with benchmark disabilities."

VIII. Notice of vacancies for promotion by selection

In order to ensure that PwBDs get a fair opportunity in consideration for appointment against an identified post, the following points shall be kept in

view while sending the requisition notice / proposal to the recruiting agencies and departmental promotional committee –

- a) Number of vacancies reserved for SCs, STS and each category of PwBDs should be indicated clearly.
- b) In respect of vacancies in posts identified suitable for being held by PwBD, it shall be indicated that the post is identified for that respective category of PwBDs from amongst the categories, as mentioned in (a) to (e) of Para 1 – b above, as the case may be. Functional classification for performing the duties attached to such post(s), shall also be indicated clearly.
- c) The PwBDs belonging to the category / categories for which the post is identified shall be allowed to apply for the post advertised for being filled up by Departmental Competitive Examination, even if no vacancy is reserved for them. However, they will not be allowed any relaxed standard. Such PwBD candidates will be considered for selection for appointment to the post by general standards of merit.
- d) It shall also be indicated that persons with valid certificate of benchmark disability shall alone be eligible for the benefit of reservation. However, no benefit of reservation shall be given on the basis of temporary certificate of disability.

IX. Zone of consideration, inter exchange and carry forward of reservation in case of promotion

- a) While filling up the reserved vacancies by promotion by selection, those PwBD candidates who are within the normal zone of consideration shall be considered for promotion. However, if adequate number of PwBD candidates of the respective category is not available within the normal zone, the zone of consideration may be extended to five times the number of vacancies and the PwBD candidate falling within the extended zone may be considered for promotion. In the event of non-availability of candidates even in the extended zone, the vacancy shall not be filled and be carried forward to the subsequent year. In the subsequent year, if a PwBD of the required category is not available, the reservation can be exchanged with the other categories, so that post can be filled by a person with other category of disability, if possible. If a



PwBD candidate of other category is within the zone of consideration and within the number of vacancies available, he cannot be denied promotion on the grounds of disability. If it is not possible to fill up the post by reservation even in the 2nd year, the post may be filled by a person other than a PwBD, and the reservation shall be carried forward for two subsequent recruitment years, where after it shall lapse.

- b) While filling up vacancies by promotion by non-selection, the eligible candidates with benchmark disabilities within the normal zone of consideration shall be considered for promotion against the reserved vacancies. In case no eligible candidate of the respective category of disability is available in the normal zone of consideration, additional PwBD candidates of respective category to the extent required shall be considered by going down the seniority list, provided they are eligible, and that the post is identified for them. In the event of non-availability of PwBD candidates for promotion even in the extended zone, the vacancy shall not be filled and shall be carried forward. In the subsequent years; if PwBD of respective category is not available, the same can be exchanged with other categories of disabilities identified for it. If it is not possible to fill up the vacancy by reservation even by exchange, the reservation shall be carried forward for two subsequent recruitment years, where-after it shall lapse.
- c) In order to ensure that cases of lapse of reservation are kept to the minimum, any recruitment of the PwBD candidates shall first be counted against the vacant posts brought forward from previous years, if any, in the chronological order. If candidates are not available for all the vacancies, the older carried-forward posts shall be filled first, and the current vacancies shall be carried forward, if not filled up, provided that in every recruitment, the number of vacancies reserved for PwBD, including the carried forward vacancies, shall be announced beforehand, for the information of all aspirants.

X. Horizontality of reservation

- a) Reservation for backward classes of citizens (SCs, STs and OBCs) is called 'vertical' reservation and the reservation for categories such as PwBDs and ex-servicemen is called 'horizontal' reservation. Horizontal reservation cuts across vertical reservation (in what is called interlocking reservation) and persons selected/ promoted against the quota for



PwBDs have to be placed in the appropriate category viz. SC / ST / OBC / Unreserved, depending upon the category to which they belong in the roster meant for reservation of SCs/ STs/OBCs. To illustrate, if in a given year, there are two vacancies reserved for the PwBDs, and out of two PwBDs promoted, one belongs to Scheduled Caste and the other belongs to Unreserved, the SC candidate with benchmark disability shall be adjusted against the SC point in the reservation roster and the Unreserved candidate with benchmark disability against the unreserved point in the relevant roster. In case none of the vacancies falls on point reserved for the SCs, the candidate under benchmark disability belonging to SC shall be adjusted in future against the next available vacancy reserved for SC.

- b) Since the PwBDs have to be placed in the appropriate category, viz. SC/ ST/OBC/Unreserved in the roster meant for reservation of SCs/ STs/OBCs, the application form (in respect of Departmental examination for promotion) for the post should require the candidates applying under the quota reserved for PwBDs to indicate whether they belong to SC/ ST/OBC or unreserved.

Any inquiry about an employee's disability, after recruitment, is solely for the convenience of such employee in terms of providing reasonable accommodation at the workplace; the inquiry should be undertaken with sensitivity, without violating the individual's privacy. Moreover, such inquiry should not be used to the prejudice of the employee with a disability in the course of the employment or in the selection process for promotion.

6. Appointment of liaison officer

Bank will mention the name and designation of the liaison officer (as mentioned in Point 1 – XI) in the office order and its website.

Procedure, details and tenure for sensitization, training and course of liaison officers regarding disability, equality and etiquette may also be formulated so that liaison officers can remain updated with the developments in the realm of disability rights and technologies available for the assistance of PwDs to fulfil their duties effectively.



7. Provisions/guidelines relating to the transfer / posting of PwD / divyang employees and those who are caregivers of PwD / divyang persons

- I. The employees may be posted near to their native place.
- II. As far as possible, the divyang employees may be exempted from the rotational transfer policy / transfer and be allowed to continue in the same job, where they would have achieved the desired performance. At the time of transfer / promotion, preference in place of posting may be given to the Persons with Disabilities subject to the administrative constraints.

The practice of considering choice of place of posting in case of persons with disabilities may be continued. To the extent feasible, they may be retained in the same job, where their services could be optimally utilised.
- III. The transfer / posting order should be non-discriminatory and non-prejudiced.
- IV. A PwD should be posted to a place where required medical and infrastructural facilities are readily available.
- V. A PwD should not be posted to a place that is far away from her or his residence, resulting in, amongst other things, difficulties in commuting between residence and workplace.
- VI. An employee who is a care-giver of dependent daughter / son / parents / spouse / brother / sister with Specified Disability, as certified by the certifying authority as a PwBD as defined under Section 2(r) of the Rights of Persons with Disabilities Act, 2016 may be exempted from the routine exercise of transfer / rotational transfer subjected to the administrative constraints.
- VII. The term "Specified Disability" as defined in the Schedule to the Rights of Persons with Disabilities Act, 2016, covers (i) Locomotor disability including leprosy cured person, cerebral palsy, dwarfism, muscular dystrophy and Acid attack victims (ii) Blindness (iii) Low vision (iv) Deaf (v) Hard of hearing (vi) Speech and language disabilities (vii) Intellectual disability including specific learning disabilities and autism spectrum disorder (viii) Mental illness (ix) Disability caused due to: (a) Neurological conditions such as Multiple sclerosis and Parkinson's disease (b) Blood disorder- Haemophilia, Thalassemia and Sickle cell-disease and (x) Multiple disabilities (more than one of the above



specified disabilities) including deaf blindness and any' other category of disabilities as may be notified by the Central Government.

- VIII. The term 'Specified Disability' as defined herein is applicable as grounds only for the purpose of seeking exemption from routine transfer / rotational transfer by an employee, who is a caregiver of dependent daughter / son / parents / spouse / brother/sister as stated in VI above.

8. Special leave, preference in allotment of residential accommodation if any, and other facilities

- I. **Preference in Govt. accommodation** - The Bank may give preference to the persons with disabilities for providing them accessible accommodation near their place of posting and they may be preferred for allotment of ground floor accommodation. Possibility of existing housing accommodations being renovated to make them conveniently accessible to persons with disabilities is explored by the Bank.
- II. Provisions for diversity and inclusivity in the workforce, career advancement and retention of employees with disabilities such as flexible work arrangements, part-time or modified work schedules, wherever available, may also be considered subject to administrative constraints.
- III. **Special Casual Leave** - Vide DoPT OM No. 25011/1/2008-Estt.(A) dated 19.11.2008, a provision of Special Casual Leave for 4 days in a calendar year has been made for the employees of Bank with disabilities for specific requirements relating to disabilities of the official. Further, vide DoPT OM No. 28016/02/2007-Estt.(A) dated 14.11.2007, there is also a provision of 10 days Special Casual Leave in a calendar year subject to exigencies of work for the differently abled Bank employees with disabilities for participating in Conference/ Seminars/ Trainings/ Workshop related to disability and development to be specified by Ministry of Social Justice & Empowerment.

However, as per 11th BPS / 8th Joint Note, w.e.f. 01.11.2020, provision of 4 days Special Casual Leave is available to all physically/orthopedically handicapped employees each year.



9. Provisions for assistive devices, barrier-free accessibility

I. Providing aids/assistive devices

The persons with disabilities could perform their duties efficiently if they are provided with aids and appliances which are suitable to their needs. They might be assisted by providing high tech / latest technology led assistive devices (including low vision aids, hearing aids with battery), special furniture, wheel chairs (motorised if required by the employee), software scanners, computer and other hardware, etc. in accordance with their requirement, which would improve their efficiency.

Bank may either provide or reimburse the cost of such devices with a specific time period for such devices to PwD in accordance with the price / durability of the special devices, special furniture, software, scanners, computer and other hardware, etc. as fixed by the management, in consultation with various National Institutes working in the sphere of disability. A review exercise shall be carried out every three years to check the availability or need for introduction of enhanced/upgraded versions of such devices/software etc. They shall utilise their existing budget provisions for providing these facilities.

II. Accessibility and barrier free environment at work place

The Branch / Office buildings / work stations to provide easy accessibility and barrier free environment for PwDs as well as access from main building entrance to their work stations and access to common utility areas such as toilets, canteens etc. Lifts / elevators should be made accessible by providing Braille Signage and Audio Outputs. Wherever required, suitable colour contrast may also be made available in buildings, utilities, staircases, etc. for the benefit of low vision employees. Other facilities like auxiliary aids, assistive devices (wheelchairs and special furniture), alternative methods as well as specialised software (such as low vision aids, hearing aids with battery, speech synthesisers, screen readers, software scanners, computer, and other hardware, etc.) may also be provided on requirement / exigency basis.

10. Sensitisation

The staffs should be sensitised and aware regarding the problems of the PwDs. The training programme may contain particulars regarding disability-related- issues to prevent discrimination; ensure that all rights and accommodations available to employees with disabilities are secured to them in implementation, particularly in the

context of invisible disabilities, such as autism or psychosocial disabilities; and to foster a more inclusive workplace culture.

11. Grievance Redressal

As per DoPT - GOI memo No 36035/44/2023-Estt(Res-II) dated 02-02-2024 some of the employees including persons with disability may be got trained by the empanelled Master Trainer/Officers of various National Institutes working in the sphere of disability to develop their skills in handling grievances relating to PwDs.

The Liaison Officer appointed to look after reservation matters for SCs, STs may also act as the Liaison Officer for reservation matters relating to persons with disabilities. The Liaison Officer would also look after the issues relating to providing of amenities for the persons with disabilities. In addition, every Ministry/Department, their attached and subordinate offices, Central Public Sector Enterprises, Cantonment Board, etc., would preferably constitute a Grievance Redressal Mechanism headed by the Head of Administration and comprising at least two employees including a PwD having knowledge in disability matters. The Committee so constituted would receive and try to redress the grievances of Persons with Disabilities within a reasonable time frame.

I. Grievance Redressal Officer for differently abled persons

a. Grievance Redressal Officer (GRO) for PwBD at Zonal Office

A suitable officer from Zonal Office to be appointed as Grievance Redressal Officer for PwBD. Zonal Head is the Competent Authority for appointment of GROs' at Zonal Office Level.

b. Grievance Redressal Officer (GRO) for PwBD at Head Office

A suitable Senior Officer posted at Head Office, to be appointed as Grievance Redressal Officer for PwBD. The MD & CEO is the Competent Authority for appointment of GROs' at Head Office level.

II. Mechanism of Grievance Redressal

- a. Any person aggrieved with the non-compliance of the provisions laid down for PwBD, may file a complaint with the Grievance Redressal Officer at the Zonal Office / Head Office, who shall investigate it and shall take up the matter with the establishment for corrective action.



- b. The Grievance Redressal Officer shall maintain a register of complaints as per **Annexure III** and every complaint shall be enquired within two weeks of its registration.
- c. If the aggrieved person is not satisfied with action taken on his or her Complaint, he or she may approach Grievance Redressal Officer at Head Office.
- d. If the aggrieved person is still not satisfied with action taken on his or her Complaint, he or she may approach the district level committee on disability appointed by the Government.

12. Responsibility

- Every member of UCO Bank is responsible for giving effect to this policy.
- Each Zonal Office is responsible for obtaining and utilizing up-to-date information regarding applicable state and local laws and regulations. The Human Resources Department has the functional responsibility of assuring compliance with Bank's Policy; developing, coordinating and implementing all programs; and reporting findings and progress. Any employee who violates this Policy, or in any manner discriminates with any differently abled persons or renders any harassment to such person shall be dealt with under the HR Policy of the organization.
- General Manager, Human Resources Department, Head Office is accountable to oversee and promote this policy.

13. Disability Certificate

UDID card to be submitted as per rules 17 and 18 of Rights of Persons with Disabilities Rules, 2017 and DFS letter no F.No.3/4/2017-Welfare dated 18.11.2024.

Clarification regarding consideration of temporary disability certificate for giving the benefit of reservation to Persons with Benchmark Disabilities (PwBDs) candidates in Direct recruitment –

With reference to letter from DFS having reference No.3/4/2020-Welfare (Part-I) dated 25.05.2023 and as per DoP&T advice in consultation with DEPwD vide O.M. No. 36036/8/20230-Estt. (Res-II) dated 19.05.2023, it may not be appropriate to grant the benefit of reservation in jobs which are permanent in nature on the basis of temporary certificate of disability as this will have adverse bearing on genuine persons with benchmark disabilities with irreversible permanent disability.



14. Annual reports regarding representation of persons with benchmark disabilities

In accordance with the DoPT O.M. No. 36012/1/2020 -Estt.(Res.-II) dated 17.05.2022 point no 15, the Bank shall upload data on promotion of PwBDs, along with data on representation / direct recruitment of PwBDs in respect of posts / services in the Annual Report / Book every year.

15. Accessibility audits and necessary compliance

As per communication from Ministry of Finance, Department of Expenditure having reference No. R-28001/1/2025-GBA-CGA/E.18183/1453-1484 dated 06.03.2025, Bank to comply with the guidelines mentioned therein along with accessibility audits.

List of empanelled access auditors are shared in Annexure – IV. Bank may refer to the Ministry of Finance communication having reference No. 3/1/2024-Welfare dated 07.02.2025 regarding scope of work, discretion of authority, obligation of the empanelled agencies and other provisions related to these empanelled access auditors.

PART-II

1. Facility for differently abled Customers (Other than Staff)

a) Dedicated Counters/Preference to Differently Abled Persons

Bank will provide a separate (a clearable identifiable) dedicated counter, where there are more than 10 staffs available in a Branch or a counter which provides priority to people who are differently abled including visually impaired persons.

Other branches will also give preference to people who are differently abled including visually impaired persons. In this regard, branches will make two separate lines/queue – one for people who are differently abled including visually impaired persons and another line for other general customers/persons.



b) Cheque Book Facility

Bank will provide minimum 25 cheque leaves every year, if requested, in savings Bank account, free of charge and not insist on physical presence of differently abled persons for getting cheque books.

c) Ease of Filing Form 15 G/H

Bank provides form 15G/ 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 are advised to accept Form 15G/H from differently abled persons of our any Branches.

d) Accounts of Visually Impaired Persons

Bank provides Banking facilities to visually impaired persons in the matter of 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.

Bank ensures that all the Banking facilities such as cheque book facility including third party cheque, ATM facility, net banking facility, locker facility etc. are invariably offered to the visually challenged without any discrimination, as they are legally competent to contract.

Bank renders 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 to carry out Banking transactions with ease. The Branches should display notice at a prominent place about the availability of magnifying glasses and other facilities available for differently abled persons.

e) 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.

f) Saving Bank Account of Old / Incapacitated Persons

- I. With a view to enable the old / sick / incapacitated account holders to operate their Bank accounts, Branches will follow the under noted procedure.
- II. 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.
- III. Whenever the customer cannot even put his / her thumb impression, toe impression may be taken in lieu of thumb impression.
- IV. 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.
- V. 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 / her acknowledgement in this regard.
- VI. Any medical certificate received / submitted in this connection will be additional evidence but not a substitute to the procedure, detailed above.

g) Ramps at the Entrance of the Bank Branches

Bank provides ramps at the entrance of the Bank Branches, wherever possible, so that the persons with disabilities / wheelchair users can enter the Bank Branches and conduct business without much difficulty. Bank also provides few ATMs as talking ATMs.

h) Account of persons with Autism, Cerebral Palsy, Mental Retardation & Multiple Disabilities

Saving Bank and Term Deposits accounts can be opened in the name of persons with autism, cerebral palsy, mental retardation & multiple disabilities by the legal guardian appointed by the District Court under Mental Health Act, 1987 / Mental



Healthcare Act 2007 (as amended from time to time) or by the Local Level Committees set up under the National Trust for welfare of persons with autism, cerebral palsy, mental retardation and multiple disabilities under Disabilities Act, 1999 (as amended from time to time). Legal Guardian, so appointed, will furnish an indemnity cum undertaking bond duly stamped as per the local law in force along with Guardianship Certificate.

i) Web Accessibility and Other Digital Products

Bank is committed to make its websites, net banking and mobile banking compliant to Web Content Accessibility Guidelines (WCAG).

j) 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 will provide basic Banking facilities, such as picking 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.

k) Vocational Training and Self Employment

- (1) Bank shall formulate schemes and programmes including provisions of loans at concessional rates to facilitate and support employment of differently abled persons especially for their vocational training and self-employment in pursuance of Government guidelines.
- (2) The schemes and programmes referred to in point no. (1) Shall provide for:
 - a) Inclusion of differently abled persons in the mainstream, formal and non-formal vocational and skill training schemes and programmes.
 - b) To ensure that a differently abled person has adequate support and facilities to avail specific training.
 - c) Exclusive skill training programmes for differently abled persons with active links with the market, for those with development, intellectual, multiple disabilities and autism.
 - d) Loans at concessional rates including that of micro credit.
 - e) Marketing the product made by differently abled persons and
 - f) Maintenance of disaggregated data on the progress made in the skill training and self-employment, including persons with disabilities.



Any customer excluding the differently abled employees of UCO Bank aggrieved with the above provisions mentioned in Part II may file a complaint with the Grievance Redressal Officer, General Manager, Operations & Services Department, Head Office, Kolkata, who shall investigate it and shall take up the matter for corrective action. Complaint will be dealt as per Grievance Redressal Policy of the Bank.

Further, to address accessibility needs of persons with disabilities in respect of facilities and services pertaining to Banking Sector, Bank to follow the guidelines as per The Gazette of India Notification No. CG-DL-E-02022024-251744 dated 02.02.2024 i.e., "Accessibility Standards and Guidelines for Banking Sector" issued by the Department of Financial Services, Ministry of Finance. The link of the same is also there in the UCO Bank website.

II. Review of Policy

Review of the policy will be undertaken once in 3 years.

III. Amendment / Modification of Policy

This policy will remain in force till the policy is amended by the Board.

Bank reserves the right to amend / modify this policy as and when deemed fit and proper at its sole discretion.

MD & CEO and in his / her absence Executive Director is authorized to approve modifications pertaining to operational issues and to issue clarification on all operational matters relating to this policy. Regulatory changes as per RBI / IBA will form part of the policy.

IV. Communication / Disclosure of Policy

This Policy will be available to all employees via UCO Online, and also will be available in the Bank's website.

V. Authority for approving Operational Guidelines

The System and Procedure Committee is the competent authority to approve any Operational guidelines / SOP resulting from this policy.

VI. Ownership of the Policy

Operations & Services Department shall be responsible for formulating / reviewing periodic updating of the policy.

-----End of Document-----



- a) The number of differently abled persons who are employed and the date from which they are employed.
- b) The name, gender, and address of differently abled persons.
- c) The nature of Disability of such persons.
- d) The nature of work being rendered by the such employed differently abled persons; and
- e) The kind of facilities being provided to such differently abled persons.



Officer Cadre

Sr. No.	Posts	ID	SLD	MI	ASD	B & LV	D&HH	LD	Remarks
1	General officers - including Probationary Officer	May be suitable	May be suitable	May be suitable	--	May be suitable (Except field work, inspection etc.)	May be suitable	May be suitable	
2	Law Officer	--	May be suitable	May be suitable	--	May be suitable	May be suitable	May be suitable	
3	Hindi Officer	May be suitable		May be suitable	May be suitable	May be suitable	May be suitable	May be suitable	
4	IT Officer	--	May be suitable	May be suitable	May be suitable	May be suitable	May be suitable	May be suitable	ASD if appropriately qualified
5	Marketing & Recovery Officer	May be suitable	May be suitable	May be suitable	--	May be suitable	May be suitable	May be suitable	
6	Statistical Officer	--	May be suitable	May be suitable	May be suitable	May be suitable	May be suitable	May be suitable	
7	Civil Engineer	--	--	--	--	--	--	--	
8	Electrical Engineer	--	--	--	--	--	--	--	
9	Medical Officer	--	May be suitable	May be suitable	--	--	May be suitable	May be suitable	
10	Security Officer	--	--	--	--	--	--	--	
11	Archivist	--		May be suitable	May be suitable	May be suitable	May be suitable	May be suitable	

- ID - Intellectual Disability
SLD - Specific Learning Disability
MI - Mental Illness
ASD - Autism Spectrum Disorder
B&LV - Blind & Low Vision
D & HH - Deaf and Hard of Hearing
LD - Locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims & muscular dystrophy.

* May be Suitable - Post may be assigned depending upon the percentage of Disability

** JAWS (Job Access with Speech) software will be provided to employees under B & LV category depending on the requirement of the Bank.

Clerical Cadre

Sr. No.	Role/Task	ID	SLD	MI	ASD	B & LV	D&HH	LD	Remarks
1	Cashier / Cash Counter Clerk (has passing power)	--	Suitable	Suitable	Autism may be suitable	--	may be suitable	may be suitable	Face to face interactions could be difficult for persons with Autism
2	Single window Operator (SWO)-A (has passing power)	--	Suitable	Suitable	Autism may be suitable	--	may be suitable	may be suitable	Face to face interactions could be difficult for persons with Autism
3	Single window Operator (SWO)-B (has passing power)	--	Suitable	Suitable	Autism Suitable	--	may be suitable	may be suitable	Persons with ID would require significant hand-holding
4	Pass Book Printing SWO-A	--	Suitable	Suitable	Autism Suitable	may be suitable	may be suitable	may be suitable	Persons with ID would require significant hand-holding
5	Enquiry of Loans SWO-A, SWO-B	--	Suitable	Suitable	--	may be suitable	may be suitable	may be suitable	
6	Follow-up with customers for Loans SWO-A, SWO-B	--	Suitable	Suitable	--	may be suitable	may be suitable	may be suitable	
7	Clearing of Cheques	--	Suitable	Suitable	Autism Suitable	--	may be suitable	may be suitable	
8	Distribution of ATM PIN / Card	--	Suitable	Suitable	Autism Suitable	--	may be suitable	may be suitable	
9	Locker Assistant	--	Suitable	Suitable	Autism Suitable	may be suitable	may be suitable	may be suitable	Face to face interactions could be difficult for persons with Autism
10	May I help you Counter	--	Suitable	Suitable	--	may be suitable	may be suitable	may be suitable	
11	Service Desk / Help desk for CBS	--	Suitable	Suitable		may be suitable	may be suitable	may be suitable	
12	Data entry in system - related to Loan / Advances	--	Suitable	Suitable	Autism Suitable	may be suitable	may be suitable	may be suitable	
13	Handling of Stock Statement	--	Suitable, difficulty	Suitable	Autism Suitable	may be suitable	may be suitable	may be suitable	

Sr. No.	Role/Task	ID	SLD	MI	ASD	B & LV	D&HH	LD	Remarks
			if SLD for maths						
14	Opening of New Loan Accounts at Branch	--	Suitable	Suitable	Autism may be Suitable	may be suitable	may be suitable	may be suitable	Face to face interactions could be difficult for persons with Autism
15	Dispatch at CPCs / Branches	--	Suitable	Suitable	Autism Suitable	may be suitable	may be suitable	may be suitable	
16	Inward and Outward Register in Br/ CPCs	--	Suitable	Suitable	Autism Suitable	may be suitable	may be suitable	may be suitable	
17	Data Entry and replying through mails	--	Suitable	Suitable	--	may be suitable	may be suitable	may be suitable	
18	Holiday Home Booking	--	Suitable	Suitable	--	may be suitable	may be suitable	may be suitable	
19	Accounting Tracking Centre (ATC) Role: Caller	--	Suitable	Suitable	--	may be suitable	may be suitable	may be suitable	
20	Central Pension Processing Cell (CPPC): Operator	--	Suitable	Suitable	Autism Suitable	may be suitable	may be suitable	may be suitable	
21	Receptionist at CPPC	--	Suitable	Suitable	--	may be suitable	may be suitable	may be suitable	
22	Printing of daily Reports Br /Off - Morning task	--	Suitable	Suitable	Autism Suitable	may be suitable	may be suitable	may be suitable	
23	Printing of Demand Drafts	--	Suitable	Suitable	Autism Suitable	--	may be suitable	may be suitable	
24	Printing of TDR	--	Suitable	Suitable	Autism Suitable	--	may be suitable	may be suitable	
25	SMS & Tele calling Reminders on NPA & outstanding payment dues / ECS	--	Suitable	Suitable	--	may be suitable	may be suitable	may be suitable	
26	E-mail Handling in offices	--	Suitable	Suitable	--	--	may be suitable	may be suitable	

ID - Intellectual Disability
SLD - Specific Learning Disability

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- | | | |
|-------|---|---|
| MI | - | Mental Illness |
| ASD | - | Autism Spectrum Disorder |
| B&LV | - | Blind & Low Vision |
| D& HH | - | Deaf and Hard of Hearing |
| LD | - | Locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims & muscular dystrophy. |
- * May be Suitable – Post may be assigned depending upon the percentage of Disability
- ** JAWS (Job Access with Speech) software will be provided to employees under B & LV category depending on the requirement of the Bank.



- a) Date of complaint
- b) Name of Complainant
- c) Name of the person who is enquiring the complainant.
- d) Place of incident
- e) The name of establishment against whom the complaint is made.
- f) Gist of the Complaint
- g) Documentary evidence, if any.
- h) Date of Disposal by the Grievance Redressal Officer.
- i) Details of disposal of the appeal by the District Level Committee.
- j) Any other information.



List of empanelled access auditors as shared by Ministry of Finance vide communication ref No.3/1/2024-Welfare dated 07.02.2025

The following applicants have been selected by the authority concerned as Access Auditors for the period of 05 years w.e.f from 04.02.2025.

- I. DBA Digital AY, Secendrabad, Telengana
- II. Saralx Accessibility Private limited, Kota, Rajasthan
- III. Cabe, Foundation, New Delhi
- IV. Barrier Break, Mumbai, Maharashtra
- V. Dhananjay Sanjogta Foundation, Greater Noida, Uttar Pradesh
- VI. Sugamay Digital Solutions Private limited, Pune, Maharashtra
- VII. V-Shesh learning Services Private Limited, Chennai, Tamil Nadu
- VIII. Enable India Solutions Private limited, Bengaluru, Karnataka
- IX. Deque Software Private Limited, Hyderabad, Telengana
- X. Shri Amar Jain, Greater Noida West, Uttar Pradesh

