

यूको बैंक

(भारत सरकार का उपक्रम)



UCO BANK

(A Govt. of India Undertaking)

सम्मान आपके विश्वास का

Honours Your Trust

Equal Opportunity Policy FY 2024-27



Part I	For Employee with Different Ability in UCO Bank
Part II	Facility for Differently abled Customer

यूको बैंक, परिचालन एवं सेवा विभाग, प्रधान कार्यालय
UCO Bank, Operations & Services Department, Head Office



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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 a 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 role 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 post in 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 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 are 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 employee.
- 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. The 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 on their behalf by the appropriate Government.
- XIII. Reservation in promotion to Persons with Benchmark Disabilities (PwBDs).

2. Identification of Post suitable for persons with Benchmark disabilities:

- I. Ministry of Social Justice and Empowerment has identified post 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 the above, post identified by Bank for **Persons with Benchmark Disabilities (PwBD)** is provided in **Annexure-II**.

3. Training and Awareness

Bank staff 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 use of various services available.

The training shall be conducted in the 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.

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

- I. The employees belonging to Group C and Group D may be posted near to their native place. Further, this rule has been extended for employees belonging to Groups A and B as well.
- II. Divyang employees may be exempted from rotational transfer and allowed to continue in the same job where they 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 administrative constraints.
- III. An employee who serves as the main caregiver of a dependent daughter/son/parents/spouse/brother/sister may be exempted from the exercise of routine transfer.

5. Grievance Redressal Officer for differently abled persons:

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

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

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

A 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.

6. Mechanism of Grievance Redressal

- (i) 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, who shall investigate it and shall take up the matter with the establishment for corrective action.



- (ii) 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.
- (iii) 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.
- (iv) 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.

7. 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.

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 is more than 10 staff 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 saving 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 of differently abled persons of any of our branches.

d) Accounts Of Visually Impaired Persons

Bank provides Banking facilities to visually impaired persons in the matter of opening an account. A 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, the 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 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 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 an 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.
- 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 will provide 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 is also providing few ATMs as talking ATMs.

h) Account of persons with Autism, Cerebral Palsy, and 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 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.

k) Vocational Training and Self Employment:

- (1) Bank shall formulate schemes and programmes including provision 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 a main stream 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 Department of Financial Services, Ministry of Finance.

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

IV. Communication of Policy

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

-----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 the Disability of such persons.
- d) The nature of work being rendered by 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 if SLD for maths	Suitable	Autism Suitable	may be suitable	may be suitable	may be suitable	
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



Sr. No.	Role/Task	ID	SLD	MI	ASD	B & LV	D&HH	LD	Remarks
									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
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.

