



इण्डियन ओवरसीज़ बैंक Indian Overseas Bank
औद्योगिक संबंध विभाग HRMD - IR Section
केंद्रीय कार्यालय, चेन्नै Central Office, Chennai

Equal Opportunity Policy (Rights of Persons with Disabilities)

1.0 BACKGROUND

1.1 The persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995 has been replaced by newly enacted Rights of Persons with Disabilities Act, 2016 (RPwD Act, 2016) making it mandatory for every establishment to notify Equal Opportunity Policy detailing measures to be taken by it in pursuance of the provisions of Act.

2.0 OBJECTIVES

2.1 INDIAN OVERSEAS BANK believes in providing Equal opportunity to all employees including Persons with Disability. The policy enunciated is a step in that direction.

2.2 The broad objective of the Equal Opportunity Policy are as under:

- To provide necessary facilities and amenities to persons with Disabilities to enable them to discharge their duties effectively.
- To ensure that all our facilities, technologies, information and privileges are accessible to persons with Disabilities.
- To promote awareness on equal opportunity among persons with Disabilities.
- To eliminate unlawful discrimination in all forms and maintain a work environment that is free from any harassment.
- To ensure that no opportunity is denied to Persons with Disabilities, merely on the grounds of disability.
- To motivate Persons with Disabilities to aspire for taking up challenging positions and positions of higher responsibilities.

3.0 APPLICABILITY

3.1 The policy is consistently applied throughout the period of employment of the individual right from the recruitment till Superannuation.

3.2 The Policy will be applicable to employees with disabilities at all Branches/offices of Indian Overseas Bank located in India.

4.0 POLICY DETAILS

4.1 **Recruitment and Selection:** Bank adopts a transparent selection process as per its Recruitment Policy incorporating all guidelines of the Government of India on Reservation of Persons with Disabilities. The process of selection should be conducted without discrimination and should be sensitive to applicant's disability and should not violate individual's privacy.

4.1.1 Bank shall include in the application form enquiring as to whether the applicant is PwD and if so, nature of the disability and specific needs of the applicant.

4.1.2 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 appropriate Government from time to time.

4.1.3 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 Act.

4.2 **Post Recruitment:** Bank will provide necessary training to new recruits to enable them to carry out their jobs effectively. The necessity of Training, its types and methods shall be determined by the GM-HR and its opinion shall be final. Wherever necessary, Qualified Medical Personnel will be consulted.

4.2.1 **Identification of posts suitable for PwDs:** Bank shall identify posts suitable for PwDs considering the job characteristics and assessment of individual strength of PwDs.

Nature of disability	Posts identified
<p><u>Visually Challenged</u></p> <p><u>a. Blindness</u></p> <p>i) Total absence of sight; or</p> <p>ii) Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; or</p> <p>iii) Limitation of field of vision subtending an angle of less than 10 degrees</p> <p><u>b. Low Vision:</u></p> <p>i) Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200(Snellen) in the better eye with best possible corrections; Or</p> <p>ii) Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree,</p> <p><u>Hearing Impaired</u></p> <p>a) Deaf: means person having 70 DB hearing loss in speech frequencies in both ears.</p> <p>b) Hard of Hearing: means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.</p> <p><u>Orthopedically Challenged</u></p> <p>i) Minimum of 40% permanent / partial disability of either upper or lower limbs or 50% permanent disability of both upper and lower limbs together.</p> <p><u>Intellectual Disability</u></p> <p>i) Autism Spectrum Order</p> <p>ii) Specific Learning Disability</p> <p>iii) Mental Illness</p>	<p>PwDs may be posted at branches for doing Compiling Work, Data Tabulation / Analysis, Report Preparation etc. They may be posted at ROs for follow up on CAF Returns / CSS and compliance related matters. Further, they may be posted at Call Centres. Under some instances, identification of posts may be decided on case to case basis.</p>

4.3 **Transfers and Deployment:** The Persons with Disabilities will be governed by the Transfer Policy of the Bank prevailing at relevant time. While deploying the employees with disabilities, guidelines of the Govt of India will be complied scrupulously. However, such employees may be subjected to job rotation within the branch.

4.3.1 Transfer of employees who are caregiver(s) of persons / dependents with disabilities would be in accordance with Bank's Transfer Policies.

4.4 **Leaves:** The Persons with Disabilities will be governed by the Leave rules of the Bank/ Bipartite Settlement/ Indian Overseas Bank Officers' Service Regulation, 1979 prevailing at the relevant time.

4.5 **Promotion:** The persons with Disabilities will be governed by the Promotion Policy of the Bank prevailing at relevant time. No promotion shall be denied to a person merely on the grounds of disability.

4.6 **Facilities and Amenities:**

4.6.1 Accessibility: The Bank shall provide suitable infrastructure subject to practical feasibility to enable persons with disabilities to have access to common facilities (drinking water, toilets, parking, elevator, waiting rooms and canteen etc.) including physical environment, transportation, information and technology without any inconvenience. Bank shall also conduct periodic review to check availability or need for introduction of new / upgraded facilities and amenities.

4.6.2 Banks shall provide assistive devices, auxiliary aids, specialized software to facilitate persons with disabilities discharge their functions in an efficient manner. Cyclical review and Introduction of enhanced / upgraded versions of software should also be undertaken.

4.6.2 Bank shall continue to pay Conveyance Allowance to Visually Impaired, Orthopedically Handicapped and Deaf and Dumb employees at the rate prevailing at relevant time. As on 16.10.2024, it is 5% of Basic Pay subject to maximum of Rs.600/- per month.

4.6.3 Bank shall continue to provide financial assistance of upto Rs.10000/- or actual cost which ever is less for purchasing hearing aids, walker or any other special equipment.

4.6.4 Bank shall endeavor to provide allotment of accessible residential accommodation near the place of posting to prevent long distance commute and preference for allotment of ground floor accommodation or renovation of existing housing premises to make them conveniently accessible to PwDs subject to administrative feasibility / availability.

4.7 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.

4.8 Bank shall provide reasonable and appropriate barrier free and conducive work environment to Employees with disabilities.

4.9 Apart from above, all the other perks/ perquisites/Facilities/Benefits available to staff of respective cadre shall be equally applicable to persons with Disabilities, subject to fulfilling the eligibility criteria.

4.10 Bank shall conduct training to its employees especially those without disabilities in respect of the issues faced by employees with disabilities to prevent discrimination. It should be ensured that a minimum of one such training is conducted in a calendar year.

5.0 MAINTENANCE OF RECORDS

5.1 Bank to maintain records of the persons with disabilities in relation to the matter of employment, facilities provided and other necessary information in compliance with the provision of the Act in such form and manner as prescribed by the Central Government.

5.2 The records maintained under para 5.1 shall be open to inspection at reasonable hours by such persons as may be authorized on their behalf by the appropriate Government.

6.0 MANNER OF PUBLICATION:

6.1 The Bank shall display the Equal Opportunity Policy preferably on its website, failing which, at conspicuous places in its premises.

7.0 GRIEVANCE REDRESSAL MECHANISM

7.1 Bank shall appoint a Liaison Officer preferably of the rank of General Manager to oversee the provisions of the policy and shall inform the Chief Commissioner about the appointment of such officer. The Liaison Officer is to look after implementation of reservation norms of physically challenged persons in recruitment, promotion process and the amenities / facilities provided to such employees. The details of the Liaison Officer are as below:

Name of the Liaison Officer	Shri. Umesh Chandra Dora
Designation	Deputy General Manager
Contact Details	044-28519450

7.2. Bank shall appoint a Grievance Redressal Officer to prevent, address and resolve instances of discrimination at the workplace against employees with disabilities.

7.2.1. Any person aggrieved with Non Compliance of the provisions of this policy may file a complaint with the Grievance Redressal Officer, who will investigate the matter for corrective action as per provisions of RPwD Act.

7.2.2. The Grievance Redressal Officer shall maintain a register of complaints of persons with disabilities containing the below particulars and take steps to redress them.

- Date of complaint
- Name of the complainant
- Name of the person who is enquiring the complaint
- Place of incident
- Name of the establishment or person against whom the complaint is made
- Gist of the complaint
- Documentary evidence, if any
- Date of disposal by the Grievance Redressal Officer
- Details of disposal of the appeal by the District Level Committee
- Any other information

8.0 REGISTRATION

8.1 The policy would be formally registered with the Appropriate Authority as required under section 21 of the Act.

9.0 COMPLIANCE

9.1 The Regional Heads along with GM-HR will be responsible for implementation of Rights of Persons with Disabilities Act, 2016 and the rules framed thereafter in their Regions.

Validity Period of the Policy

The policy will be reviewed on an annual basis and is valid for a period of three years and shall align with the end of the month in which the policy was approved by the Board (valid till 30.11.2027). MD&CEO is authorized to extend the validity of the Policy for a further period of six months on its expiry, in case of exigency. Any changes suggested by Government / RBI / Other Regulatory authorities during the currency of the policy will automatically form part of the Policy.

Deviations, if required :

MD & CEO is authorized to permit any deviation, as may be necessary, in the business interest of the Bank and such deviations permitted shall be placed for ratification of the Board.

Repeal & Saving

The Bank reserves the right to change, alter, amend or vary any terms/ conditions incorporated in the Policy, from time to time.

Exceptions / aspects not covered in the policy shall be decided administratively by the Management appropriately and their decision in the matter shall be final.