

Equal Opportunity Policy 2021-22

I. Objective

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

PART I

For Employee with Disability of 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 persons with disabilities. Further, the bank will take all actions to ensure that a conducive environment is provided to persons with disabilities to perform their role and excel in the same.

- 1) Bank shall not discriminate against any employee in any matter relating to employment.
- 2) Person with Disability are eligible for all the post in Bank.
- 3) The manner of selection of persons with Disabilities 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.
- 4) Post-recruitment and pre-promotion training shall be provided to persons with disability. Further, employee with disabilities is encouraged to attend trainings as and when required to enhance their capabilities to enable them to effectively discharge their duties in the bank.
- 5) Bank shall provide reasonable accommodation and appropriate barrier free and conducive environment, Provision for assistive devices to employees with disability.
- 6) Reservation in appointments, as per Government of India instructions issued from time to time.
- 7) No promotion shall be denied to a person merely on the ground of disability.



- 8) Employee with Disability will be given convenient posting. The requests of employees with disabilities in transfer/posting are supportively considered to the extent possible for optimally utilising their services.
- 9) Bank shall not discriminate against employee with disability with regard to grant of loans at concessional rates as given to other employee.
- 10) 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.
- 11) Bank will designate an executive as liaison officer to look after the recruitment of person with disabilities and provisions of facilities and amenities for such employees.
- 12) Any employee of UCO Bank with Disability aggrieved with the provisions mentioned in Point No. 1 to 10 may file a complaint with the Grievance Redressal Officer, General Manager, HRM Department, Head Office, Kolkata, who shall investigate it and shall take up the matter for corrective action.
- 13) The Grievance Redressal Officer, General Manager, HRM Department shall maintain the register of complaints as per **Annexure II** and every complaint shall be inquired within two weeks of its registration.
- 14) If the aggrieved person is not satisfied with the action taken on his or her complaint, he or she may approach the District level committee on disability appointed by the Government.
- 15) 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 authorised in their behalf by the appropriate Government.

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 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 person with disability, or renders any harassment to such person shall be dealt with under the HR Policy of the organization.

- GM, Human Resources Department, Head Office is accountable to oversee and promote this policy.

PART II

Facility for Customer with Disabilities (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 our any branch.

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 for carrying out banking transactions with ease. The branches should display at a prominent place notice about the availability of magnifying glasses and other facilities available for persons with disabilities

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

- With a view to enabling the old/sick/incapacitated account holders to operate their bank accounts, branches will follow the under noted procedure
- 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.
- Whenever the customer cannot even put his/ her thumb impression, toe impression may be taken in lieu of thumb impression.
- 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.
- Such authorized representative shall have to put his signature on the reverse of cheque/ withdrawal slip in token of having received the amount along with his acknowledgement in this regard.
- Any medical certificate received/ submitted in this connection will be additional evidence but not a substitute to the procedure, detailed above.

g) Bank will provide Ramps at the entrance of the bank branches, wherever possible, so that the persons with disabilities / wheel chair 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 persons with disabilities 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 person with disability in a mainstream formal and non-formal vocational and skill training schemes and programmes.
- b) To ensure that a person with disability has adequate support and facilities to avail specific training:
- c) Exclusive skill training programmes for persons with disabilities with active links with the market, for those with development, intellectual, multiple disabilities and autism.
- d) Loans at concessional rates including that of microcredit.
- e) Marketing the product made by persons with disabilities and
- f) Maintenance of disaggregated data on the progress made in the skill training and self-employment, including persons with disabilities.

Any Customer excluding employee of UCO Bank with Disability aggrieved with the above provisions mentioned in part II may file a complaint with the Grievance Redressal Officer, General Manager, Strategic Planning 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.

II. Communication of Policy

This Policy will be available to all employees via Email, UCO Online and also will be available in website.



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Annexure I

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



Annexure II

- 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.

