Equality and Dignity
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Visually Impaired Bank Employees Welfare Association (VIBEWA)

Survey report on
“The working conditions of the Visually Impaired in Indian Public Sector Banks and Regional Rural Banks” 2025

Review of Implementation of Government Guidelines and Way Ahead

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1. Introduction

1.1 About VIBEWA

Visually Impaired Bank Employees Welfare Association (VIBEWA) is an association of visually challenged people working in the banking, insurance and other financial sectors in India. VIBEWA is the first association in the country formed exclusively for the empowerment of visually challenged employees in the banking and financial sectors.

VIBEWA is registered under the West Bengal Societies Registration Act, 1961. Reg. No. S2L 17175 Estd. 2014 and has its headquarters at Kolkata. VIBEWA started its journey in 2009 as an online E-group (VIB-India, Visually Impaired Bankers of India) with just two members. Now the group has more than 600 members from almost all the public sector banks from various parts of the country. The founders of VIBEWA are visually challenged bank employees working in various public sector banks in the country. The objective of VIBEWA is to enhance the productivity of visually challenged employees in banking and other financial sectors by ensuring for them a conducive work environment which involves proper job identification and job mapping, provision of assistive technology like screen readers, accessibility of internal software and systems, special training for using computers, provision of human assistance wherever indispensable, etc. VIBEWA also focuses on protection for visually challenged employees against unwarranted transfers, removal of illogical impediments in promotions, securing reservation in promotions, provision of adequate disability related allowances, etc.

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1.2 About This Report

(For submission to concerned ministries in the Government of India)

Disability is created as a result of interaction of individual differences in body and mind and the prevailing social, attitudinal and physical infrastructure at a given time. So, for example not being able to see does not necessarily result in not being able to read, write and do myriad other tasks usually done visually provided the required assistive technology is made available. However, if things are done in their usual visual way only in hard copy, for example, file noting, vouchers, forms, and all other documents in the office, the blind employee will feel left out totally and be marked as being unproductive or perceived as a nonperforming asset. However, if all these things are done in electronic mode or required human assistance is provided for reading, etc., blind employees can do as much if not more, as their sighted counterparts. Thus, it is adoption of inclusive practices and infrastructure which can give the needed impetus to visually impaired bank employees and the required accessible work environment and convert them into fulfilling and fulfilled employees.

Blind and low vision persons have been working in Indian banks since long but many have joined only since the beginning of this century as 3% vacancies for persons with disabilities. including 1% for blind and low vision persons, have been reserved in all government jobs including banks vide section 33 of erstwhile Persons with Disabilities (Equal opportunities, protection of rights and full participation) Act, 1995 and section 34 of "Rights of Persons with Disabilities" RPWD Act, 2016. The effort of the banks in recruiting persons with disabilities including the visually impaired is praiseworthy even though the required strength of 1% of visually impaired employees is still not achieved in banks. However, right from recruitment to retirement, there are myriad junctures where a visually impaired employee strives to prove herself or himself and where all of us, including your good selves, can pitch in to make it a mutually beneficial endeavour. It is for this purpose that we have organized ourselves into VIBEWA to engage meaningfully with all stake holders including your good selves.

There do exist legal and professional standards in almost all the major countries including USA, UK, Australia and India about not only reserving jobs and affirmative action for persons with disabilities but providing them reasonable accommodation, assistive technology, accessible and inclusive work environment, and non-discrimination.

Here, we have tried to capture the actual lived experiences of visually impaired bank employees at their workplace and have tried to match them with what is mandated legally as well as by good practices along with what your good selves had to say. We commissioned a large survey of visually impaired bank employees from November 2024 to January 2025, and also tried to obtained information from all the public sector banks about recruitment, Training, assistive technology, accessibility, non-discrimination, etc. using

RTI applications. Sadly however, the banks hardly provided any meaningful information through Right to Information. Some banks even did not provide their total strength in each cadre, let alone number of blind and low vision employees working. The answers about other queries were conspicuous by their absence. So, we have to rely on our survey only to understand the situation.

We present our understanding of various challenges faced by visually impaired employees at present along with our suggestions to improve the work experience of visually impaired employees by implementing existing guidelines and also by carving out innovative solutions wherever required. VIBEWA had also prepared similar report on the working conditions of blind and low vision bank employees in 2016 which is available on our website www.vibewa.org and presented the same to the Hon'ble minister of Department of Personnel and Training Dr. Jitendra Singh, Secretary Ministry of Social Justice and Empowerment and The Chief Commissioner for Persons with Disabilities in September 2016. The findings then and now do present some positive picture as far as provision of screen reader, induction training etc. are concerned but they remain the same, or even worse as far as accessibility, promotions and transfers etc. are concerned. Back then however, banks did provide some meaningful information under RTI also.

We hope your honours would take this humble appeal of ours in good faith and bring about a positive change not only in the lives of visually impaired bank employees but in the entire sector as they form an integral part of the same.

1.3 About the survey

Blind and low vision persons are employed in banks in India since 3% vacancies for persons with disabilities (PWD), including 1% for blind and low vision persons, have been reserved in all government jobs including banks, vide section 33 of Persons With Disabilities (Equal opportunities, protection of rights and full participation) Act, 1995 and now under section 34 of the Rights of Persons with Disabilities, RPWD Act 2016 and section 20 thereof makes explicit the right of non-discrimination in the public employment for persons with Disabilities. Though there exist many laws and government guidelines including the Office Memorandum (OM) issued by the MOF in November 2014 for the empowerment and welfare of visually impaired bank employees, implementation of such statutes and guidelines leaves much to be desired. Therefore, VIBEWA commissioned a large survey of visually impaired bank employees from November 2024 to January 2025 and also tried to obtain information from all the public sector banks about recruitment, training, assistive technology, accessibility, non-discrimination, etc., using RTI applications, though sadly banks did not provide the required information under RTI. The study aims at bringing to light the status of implementation of laws and guidelines pertaining to visually impaired bank employees based on the lived experience of employees with blindness and low vision as gleaned from the primary data collected. The following are the major findings from the study and suggestions by VIBEWA to address the issues found along with relevant legal provisions.

2. Legal provisions, Major findings and suggestions

2.1 Legal provisions

The Indian legal framework, especially through the Rights of Persons with Disabilities Act, 2016 (RPWD Act), and key executive circulars - including the Department of Personnel & Training (DoPT) Office Memorandum O.M. No. 36035/3/ 2013-Estt (Res.) dated 31 March 2014, endorsed by the Ministry of Finance, Department of Financial Services F.No.3/13/2014-Welfare on 18 November 2014 - lays out a comprehensive mandate for the inclusion of persons with blindness and low vision in the banking sector. These provisions span recruitment, promotion, posting, assistive technology, IT accessibility, and workplace accommodation.

2.1.1 Reservation in Recruitment and Promotion

Under Section 34 of the RPWD Act, 2016, government establishments, including Public Sector Banks (PSBs), must reserve 4% of all vacancies for persons with benchmark disabilities. This includes: 1% reservation specifically for persons with blindness and low vision.

As clarified by the DoPT O.M. dated 17 May 2022, and in alignment with the Supreme Court judgments in Rajeev Kumar Gupta (2016) and Siddaraju v. State of Karnataka (2020) :

- Reservation for PwDs is equally applicable in promotions, not only for Group C and Group D posts but up to the entry level of class I posts.
- Banking institutions must factor this in during Departmental Promotion Committee (DPC) proceedings.

2.1.2 Inclusive Induction and Pre-Promotion Training

The DoPT/MOF guidelines (2014) require:

- Induction training of blind and low vision employees alongside other employees, with accessible training materials.
- Pre-promotion and job-specific training must accommodate the needs of PwDs.
- Training programs should be updated when:
- An employee changes job responsibilities • New technology is introduced

- An employee is promoted Employees with visual disabilities should also be paired with experienced colleagues for at least one month to ensure smooth role transition.

2.1.3 Assistive Devices and Reasonable Accommodation

As per Section 20 of the RPWD Act and the 2014 MOF Circular: Employees must be provided, or reimbursed for, the latest high-tech assistive devices, such as:

- Screen reading software (e.g., JAWS, NVDA)
- Braille displays and keyboards
- Speech-to-text and text-to-speech tools
- Scanners with OCR software
- Motorized wheelchairs or ergonomic furniture, if required A review of assistive needs and upgrades must be carried out every three years. Funding should come from the organization’s existing budgetary provisions.

Under Section 2(y) of the RPWD Act: Reasonable accommodation includes flexible work timings, posting near family support, adapted devices, and accessible information systems.

Denial of reasonable accommodation constitutes discrimination under Section 3 of the RPWD Act.

2.1.4 Accessibility of IT Systems and Infrastructure

As mandated by Section 42 of the RPWD Act, all digital platforms used in banking (e.g., core banking software, intranet, HR portals) must: Comply with GIGW and WCAG 2.1 standards. Be screen-reader friendly. Have options for high-contrast display and audio prompts. Banking applications, including mobile apps and internal portals, must be tested for compatibility with assistive technology such as NVDA, JAWS etc. Department of Financial services has issued guidelines for accessibility in banking sector in February 2024 mandating IS 17802, WCAG 2.1 compliance and appointment of nodal officer. In April 2024, Department of Financial Services launched “Enhanced Access and Service Excellence-EASE 7.0” initiative mentioning accessibility explicitly under digital and inclusive banking.

As per Section 40 of the RPWD Act and DoPT guidelines:

- Offices must provide barrier-free access, including:
- Accessible toilets
- Braille signage in elevators
- Ramps and widened doorways

- Contrast-color marking for stairs (for low vision employees)

2.1.5 Transfers, Postings, and Accommodation

The DoPT circular mandates:

- Exemption from routine rotational transfers for persons with blindness or low vision.
- Posting at the place of preference; near family or support systems must be honoured.
- On promotion, such employees may be allowed to remain in the same post if feasible.
- Ground floor accommodation is to be prioritized.
- Existing housing may be retrofitted for accessibility.

2.1.6 Grievance Redressal Mechanism

Each department must:

- Appoint a Liaison Officer for PwD matters (can be the same as SC/ST reservation officer). Also appoint Grievance Redressal Officer, GRO as per section 23 of RPWD Act.
- Form a Grievance Redressal Committee including at least one PwD employee with relevant experience.
- Ensure time-bound disposal of disability-related issues.

Liaison officers must be trained on disability equality and etiquette through collaboration with the Chief Commissioner for Persons with Disabilities.

2.1.7 Special Casual Leave and Participation in Events

As per DoPT instructions:

- PwD employees are entitled to:
- 4 days of Special Casual Leave annually for disability-specific needs
- 10 additional days for participation in disability-related conferences, seminars, or workshops

2.2 Major findings

1. In public sector banks screen reading software to the visually impaired employees is generally provided. However, some employees do still report not being provided the same like in **Indian Overseas Bank, Central Bank of India, Bank of Baroda**, etc. However, in case of all the regional rural banks, screen reader is not provided to most of the employees, thereby hampering their productivity.

2. In almost all the public sector banks, screen magnifying software is not provided to most of the low vision employees though they require it. Top non-compliant banks include **Central Bank of India, IDBI Bank and Indian Overseas bank.** The situation is worse in regional rural banks with hardly any employee getting it from the employer.

3. In almost all the public sector banks, optical character recognition software is not provided to most of the visually impaired employees who require it. Top non-compliant banks include **Indian Overseas Bank, UCO Bank and Central Bank of India**. The situation is worse in regional rural banks with hardly any employee getting it from the employer in any RRB.

4. Most of the public sector banks are not providing assistive devices like digital recorders, smart canes, smart glasses etc. to their employees. Top non-compliant banks include **Punjab & Sindh Bank, Central Bank of India and IDBI bank.** In regional rural banks, the situation is worse with no employee reported having received such devices from the employer in any RRB.

5. Though in the public sector banks, Visually impaired employees are generally provided with at least screen reading software, their updation to newer and latest versions is not happening regularly. Top non-compliant banks include **Punjab & Sindh Bank, Indian Overseas Bank and IDBI Bank.** With provision of assistive software itself being dismal in regional rural banks, updation to newer versions is completely absent.

6. In most of the public sector banks, the core banking applications, employee portals and intranet sites are either partially accessible or not at all accessible, meaning that the banks are not strictly complying with accessibility standards. Top non-compliant banks include **Central Bank of India, IDBI Bank and Punjab & Sindh Bank**. Almost all the employees in RRBs reported that such internal portals are not at all accessible.

7. When it comes to barrier-free workplace, large number of employees even in prominent public sector banks reported absence of ramps and signage, inaccessible toilets and elevators without audio support. Top non-compliant banks include **Punjab & Sindh Bank, IDBI Bank and Canara Bank.** The situation in RRBs is even worse with all the employees reporting zero accessibility support.

8. With regard to job identification for visually impaired in PSUs, more than half of the employees reported that job identification is either not done in their banks or they are not aware of such exercise. Top non-compliant banks are **Punjab & Sindh Bank, UCO Bank and Reserve Bank of India**. Understandably, the situation is very grim in RRBS with hardly any employee reporting positively about job identification.

9. In most PSBs, visually impaired employees are not placed with an experienced employee in the initial phase of their career. Top non-compliant banks are **Punjab & Sindh Bank, Indian bank and Reserve Bank of India.** In RRBS, it is completely absent.

10. In PSBs, human assistance for carrying office tasks is not provided to most of the visually impaired employees who require it. Top non-compliant banks include **IDBI Bank, Punjab & Sindh Bank and UCO Bank.** In RRBs, the situation is more concerning with hardly anyone getting the same.

11. In most PSBs, visually impaired employees are not provided with support of escort on official travel, or such provision is at the discretion of their superiors. Top non-compliant banks include **Indian Overseas Bank, Punjab National Bank and IDBI Bank**. In RRBs, the situation is even worse with almost all the organizations not at all providing escort.

12. Most of the employees reported that disability sensitization programmes are not conducted in PSBs, or they are not aware of such initiatives. Top non-compliant banks include **Punjab & Sindh Bank, Central Bank of India and Reserve Bank of India.** The situation in RRBS is poor with no RRB having reported any such programme.

13. In most of the PSBs, training on assistive technology is not given or is provided only once in their career so far. Top non-compliant banks are **Central Bank of India, Bank of India and IDBI Bank**. In RRBs, most of the employees reported that training is not at all provided.

14. While generally the induction training is provided to visually impaired employees along with others in PSBs, Some employees did report not getting it. Top three non-compliant banks include **Bank of Maharashtra, Bank of India and Punjab National Bank.** Employees also reported that such programmes lacked accessibility of training material, job clarity and provisions pertinent to disability. In RRBs, the situation is still poor with more than half the respondents not even given induction training on recruitment.

15. With regard to regular job training, some of the employees reported that they have not received the same, while some reported that they have received it only once in their career. Top three non-compliant banks include **Bank of India, Central Bank of India and IDBI Bank.** In RRBs, large number of employees have not at all received the regular job training, while only a few reported that they have received it only once.

16. In case of pre-promotion training, while PSBs are providing the same to their employees, still some of the visually impaired are left out of such training though they are eligible and have opted for promotion. Top three non-compliant banks include **UCO Bank, Central Bank of India and Reserve Bank of India.** In case of RRBs, almost all the organizations are not at all providing pre-promotion training to visually impaired employees.

17. In PSBs, some of the employees reported that they are not getting even the prescribed special conveyance allowance of Rs. 600/- per month. Top three non-compliant banks include **State Bank of India, Indian Bank and Bank of Baroda.** In RRBs also, respondents from many banks reported that they are not getting the above prescribed amount.

18. As far as actual expenditure on commutation between office and residence is concerned, almost all of the employees from PSBs and RRBs reported that they incur far more than Rs. 600/- every month which emphasizes the gross inadequacy of the amount prescribed by union government.

19. With regard to promotions, many of the visually impaired employees from almost all the PSBs have not got any promotions, and some received only one promotion so far in their career. Only a few employees received more than two promotions in their careers. Top three non-compliant banks include **Punjab & Sindh Bank, Reserve Bank of India and Bank of Maharashtra.** In case of RRBS, large number of employees have not got any promotion, and a very few received only one promotion so far.

20. Majority of the employees from PSBs and RRBS reported that they are already facing or likely to face one or the other discrimination in their promotions. Such discriminations include mandatory

assignments like branch head, operational assignments and rural/urban postings which are not suitable for visually impaired employees. Top Three non-compliant banks include **State Bank of India, Bank of Baroda, and UCO Bank.** Situation in RRBs is also the same.

21. In PSBs, some of the visually impaired employees reported that reservation in promotions is not implemented in their organizations, and some have reported that they are not aware of such provision. Top three non-compliant banks include **Indian Overseas Bank, UCO Bank and Central Bank of India**. In RRBS, many of the employees reported that reservation in promotion is not at all implemented.

22. Some of the employees in PSBs reported being denied the scribe in internal exams, for example in **Indian bank, Canara bank and State bank of India.** Some employees in RRBs also reported denial, for example in **Baroda Gujarat Grameen Bank, Dakshin Bihar Grameen Bank and Vidharbha Kokan Grameen Bank** etc.

23. In PSBs some employees, notably from **Indian Overseas bank, IDBI, Indian Bank and Punjab and Sindh Bank** reported being posted away from their place of preference. Whereas in RRBs, many employees reported being posted away. Examples include **Baroda Gujarat Grameen Bank, Baroda UP Grameen Bank, Maharashtra Grameen Bank.** Some respondents highlighted procedural rigidity and lack of sensitivity during transfers and postings. Some Respondents shared concerns about being placed in remote areas with limited accessibility and lack of local support systems.

24. At least half of the surveyed employees reported being posted away from their place of preference at least once or more than once during their career in PSBs. Top three non-compliant banks include **Indian Overseas Bank, Bank of Baroda and Indian Bank**. in RRBs the situation is worse with many employees reporting that they were posted away from their place of preference once or more in their career. Non-compliant banks include **Andhra Prabhath Grameen Bank, Hyderabad District Cooperative Central Bank Ltd., Krishna District Cooperative Bank, and Vidarbha Kokan Grameen Bank**.

25. Almost half of the employees in PSBs reported not getting the four days' special casual leave for the disabled or not being aware or process being cumbersome. Examples include **Bank of Baroda, Indian Bank, Punjab National Bank.** In RRBs, almost all the employees are not getting the leave or not aware of the same.

26. Almost all the employees reported not being able to avail the ten days' special casual leave for the disabled, or process being highly cumbersome. The hundred percent exclusionary PSBs include

Indian Overseas Bank, Bank of Maharashtra, Bank of India, State Bank of India, Central Bank of India and UCO Bank. In RRBs too, not a single employee reported availing it due to provision not being there or procedure being cumbersome.

27. An overwhelming majority of employees of PSBs reported absence or unawareness of representation of employees with disabilities in Grievance redressal committees. Such Banks include **Indian Overseas Bank, UCO Bank, Bank of Maharashtra, Canara Bank, State Bank of India.** In RRBs too, overwhelming majority reported absence or unawareness of such representation in all banks.

28. An overwhelming majority of PSB employees reported lack of awareness, access, or satisfaction with GRCs. Prominent banks include **UCO Bank, Reserve Bank of India, Punjab & Sind Bank, Canara Bank, State Bank of India, Punjab National Bank.** In all RRBs, overwhelming majority reported lack of awareness, access, or satisfaction with GRCs.

29. Some employees in PSBs reported facing hurdles in getting their monetary entitlements like delays in processing, frequent follow-ups, miscommunication about eligibility, or systemic failures in release of payments. Such banks include **Bank of Maharashtra, Bank of India, Punjab National Bank, Punjab & Sindh Bank.** In RRBs, many employees reported such hurdles. Banks include **Baroda Gujarat Grameen Bank, Baroda UP Grameen Bank etc.**

30. In PSBs, most of the employees who required staff quarters reported not being given preference. Prominent banks with this problem are: **Indian Overseas Bank, Uco Bank, Bank of India, Central Bank of India and Bank of Maharashtra.** In RRBs too most of the employees requiring staff quarters reported no such preference given. The problem is most prominent in **Maharashtra Grameen Bank, Dakshin Bihar Gramin Bank, and Paschim Banga Gramin Bank**

31. In PSBs there are instances of facing sexual harassment and not reporting it or reporting but not being satisfied with redressal. Banks include **State Bank of India, Canara Bank, and Bank of India.** In RRBs too there are such instances ex. **Madhya Pradesh Gramin Bank.**

2.3 Suggestions

Recommendations Based on VIBEWA Survey Report (July 2025)

- Mandate all banks to provide assistive technology including licensed screen reader software (e.g., JAWS), hand-held magnifiers, electronic desktop magnifiers, or screen magnifier software, OCR software including Kurzweil, ABBYY finereader, KiboXS etc. as per requirement to all visually impaired employees by default, not on request in the first month of their joining itself.
- Centralize procurement to ensure licensed, up-to-date software is installed and maintained.
- Frame a standardized assistive device policy for devices like **(Smart Canes, digital Recorders, AI enabled glasses etc.):** including device eligibility, procurement, maintenance, and replacement cycle (every 3 years).
- Ensure proper budgeting for assistive technology and assistive devices.
- Establish a bi-annual assistive tech compatibility review and necessarily after any banking software update.
- Assign trained IT officers as accessibility coordinators in every bank to ensure functional integration.
- Mandate adherence to WCAG 2.1 and BIS 17802 standards for all internal portals, HRMS, intranet sites, and mobile apps.
- Include accessibility clauses in software procurement and vendor contracts.
- Create a Digital Accessibility Testing Cell within each bank including at least one visually impaired employee as a user tester.
- Conduct annual third-party accessibility audits of both digital and physical infrastructure and implement the corrective actions recommended by such audit promptly
- Upgrade all branches with accessible toilets, Braille signage, contrast stair markings, and ramp access.
- Conduct accessibility awareness workshops for IT, HR, and facilities teams.
- Mandate each bank to publish a list of non-visually accessible job roles across departments.
- Require HR departments to conduct annual job-role mapping for visually impaired employees and align duties accordingly.
- Institutionalize placement under experienced employees during onboarding and role changes.
- Frame a standard mentorship program with timelines (minimum one month) and progress tracking.

- Create a formal policy for human assistance (office assistants or reader-cum-assistants) for tasks not accessible via technology.
- Establish a reimbursement mechanism and indemnity provisions against any data leak in case employees are required to hire personal human assistance.
- Mandate automatic provision of escort support during official tours based on self-declared need, doing away with discretionary powers of HoDs in this behalf.
- Include detailed SOPs for nomination, reimbursement, and approval of escorts.
- Conduct mandatory annual disability sensitization training at all levels, especially for HR and zonal managers. Module may be included in the induction and other training programmes.
- Provide compulsory annual training on assistive technology including screen readers, OCR tools, and internal banking systems for all the visually impaired employees.
- Ensure induction programs are fully accessible and include rights, tech usage, and policies for PWD employees.
- Mandatorily provide job-specific trainings at par with other employees and particularly after every transfer or promotion.
- Ensure all eligible visually impaired employees receive pre-promotion training in accessible formats.
- Maintain digital records of training attended by visually impaired staff.
- Enforce immediate compliance with MoF directive of minimum ₹600 special conveyance allowance to all PWD employees and make availing the special conveyance allowance a hassle-free process.
- Revise the special conveyance allowance to 5% of the basic pay without any upper sealing.
- Allow reimbursement of real commute costs on submission of monthly statement
- Constitute a cell in DFS to monitor compliance and publish quarterly status reports.
- Make promotion rosters including PWD rosters publicly available and accessible for audit and grievance redressal.
- Enforce 1% reservation in promotion under RPWD Act and ensure rosters are maintained.
- Introduce appeal mechanism for visually impaired employees denied promotion due to appraisals.

- Remove mandatory branch head/operational posting conditions for promotion eligibility for visually impaired employees.
- Permit the use of scribe for internal exams without any hassles in accordance with GOI guidelines.
- Ensure visually impaired employees are posted at the place of their preference or close to support systems and exempt them from routine transfers.

Ensure that ten days' and four days' special casual leave for disabled is provided by all banks without any hassle to the desirous employees for specified purposes.

Mandatorily appoint disability liaison officers, Grievance Redressal Officers GRO as mandated by section 23 of "Rights of Persons with Disabilities act" 2016, Constitute Grievance redressal committees with representation of the employees with disabilities and ensure their satisfactory functioning in all banks.

Ensure that all the monetary entitlements are given to the visually impaired employees with any delay or needless bureaucratic procedures.

Ensure that due preference and priority is given to Visually impaired employees while allotting staff quarters.

Ensure that any cases of sexual harassment to visually impaired employees are dealt with sternly and promptly.

Take special efforts to ensure that all the provisions are duly implemented in Regional Rural Banks also and in case of non-implementation, hold the sponsoring bank liable too.

- Establish central monitoring unit under DFS or RBI for inclusion policy oversight and establish a complaint mechanism at ministry level for visually impaired employees in case of any non-implementation.
- Conduct annual inclusion audits covering recruitment, training, promotions, accessibility.
- Update MoF/IBA accessibility guidelines reflecting WCAG 2.1 and BIS 17802 standards.
- Require SOPs for assistive tech, escorts, Human Aid, and accessible on boarding.
- Institutionalise sensitisation drives and include disability KPIs in management appraisals.
- Publish dashboards with disaggregated PWD inclusion data bank-wise.
- Involve VIBEWA in policy consultation, software testing, and feedback mechanisms.

- Organise annual national review forum with DFS, RBI, IBA, and disability stakeholders.

3. Survey findings

3.1 Profile of the survey respondents

- Total Respondents: 685
- Number of Banks Represented: 34 including 15 public sector banks and RBI and 19 Regional Rural Banks, NABARD and a few financial institutions.

Gender-wise Distribution

- Male: 546 respondents
- Female: 139 respondents

Disability Classification

- Severe (≥80% disability): 526 respondents
- Partial (<80% disability): 159 respondents

(The classification is based on the percentage of disability mentioned by each respondent.)

- A significant majority (77%) fall under the severe disability category, highlighting the critical need for inclusive policies, assistive technologies, and accessible work environments.
- Female participation (20.3%) indicates a need for greater gender inclusion efforts in banking employment for the visually impaired.

3.2 Assistive technology

3.2.1 Provision of screen reader

Screen reading software is an essential tool for visually impaired bank employees. It enables them to perform professional assignments independently — including reading internal circulars, navigating banking portals, drafting communications, and carrying out core banking operations. Without it, even routine work becomes inaccessible.

In the present survey, a total of 685 visually impaired employees responded. Among them, 175 employees (26%) reported that screen readers were not provided, while 14 (2%) had to arrange it themselves. 50

respondents (7%) indicated they do not require the tool. If we exclude these non-users, the proportion of those who either arranged the screen reader or were not provided one by their bank stands at 30%.

In public sector banks, the availability of screen readers varied significantly. For instance, in Indian Overseas Bank, nearly 87% of visually impaired employees either did not receive a screen reader or had to arrange it themselves. This indicates a serious lack of institutional support and reflects poorly on the bank's commitment to digital accessibility. Such gaps were also noticeable in a few other institutions, though to a lesser extent. On the other hand, banks such as Punjab and Sind Bank, Canara Bank, Reserve Bank of India, State Bank of India, and Bank of Maharashtra performed considerably better. In these banks, only 10% to 15% of the visually impaired staff lacked official provision of screen readers, indicating a commendable level of compliance with accessibility guidelines.

In the case of Regional Rural Banks (RRBs), NABARD, and insurance companies, the gap is much wider. This group had 65 respondents. Out of these, 40 employees (62%) reported that screen readers were not provided, while 2 (3%) arranged it themselves. 4 respondents (6%) stated they do not require the tool. After excluding these non-users, the percentage of employees who were either not provided screen readers or arranged them themselves rises to 69%.

Moreover, in 8 institutions, this percentage was a full 100%, meaning none of the visually impaired employees were provided with screen reading software. These institutions include:

- Andhra Prabhath Grameena Bank (RRB)
- Baroda UP Grameen Bank (RRB)
- Dakshin Bihar Gramin Bank (RRB)
- Krishna District Cooperative Bank (RRB)
- Maharashtra Grameen Bank (RRB)
- Paschim Banga Gramin Bank (RRB)
- NABARD
- The District Cooperative Central Bank Ltd, Srikakulam (RRB)

These findings highlight the uneven implementation of accessibility standards across the banking sector. While a few institutions have institutionalized the provision of assistive tools, many others — particularly smaller banks — continue to fall short. Screen readers must not be treated as optional support. They are a basic workplace necessity, and their provision is central to ensuring equal opportunity and professional dignity for visually impaired employees.

3.2.2 Provision of Magnifier

Magnifiers are essential assistive devices for many visually impaired bank employees. They allow users with low vision to perform important visual tasks — such as reading printed documents, verifying signatures, or filling forms — with accuracy and independence. Without magnifiers, even the most basic clerical duties can become unmanageable, affecting performance, dignity, and access to opportunities.

In the present survey, a total of 685 visually impaired employees responded to the question regarding magnifier availability. Among them, 250 employees (36.5%) reported that magnifiers were not provided, while 38 (5.5%) had to arrange it themselves. A total of 362 respondents (52.85%) indicated that they do not require the tool. If we exclude these non-users, the proportion of those who either arranged the magnifier or were not provided one by their bank stands at 89%.

In public sector banks, the availability of magnifiers was deeply inadequate. For instance, in Central Bank of India, IDBI Bank, Indian Overseas Bank, and UCO Bank, 100% of visually impaired employees who needed a magnifier either did not receive it or had to arrange it themselves. This suggests a complete absence of assistive support in these institutions. Other major banks, including Bank of India, Punjab National Bank, Bank of Baroda, and Indian Bank, also performed poorly, with exclusion rates ranging from 87% to 91%. Even in banks like Canara Bank, State Bank of India, and Union Bank of India, more than 80% of employees had no official provision of magnifiers.

Unlike in the case of screen readers, no public sector bank recorded an exclusion rate below 40%, indicating that magnifier provisioning is systemically ignored even in otherwise better-performing institutions.

In the group consisting of Regional Rural Banks (RRBs), NABARD, and insurance companies, the situation was similarly poor. Out of 65 respondents, 33 employees (50.7%) said magnifiers were not provided, and 2 (3.08%) arranged it themselves. 29 employees (44.6%) reported that they do not require the tool. Excluding these non-users, the percentage of respondents who were either not provided magnifiers or arranged them personally comes to 53.8%.

In 13 institutions, this percentage was a full 100%, meaning no visually impaired employee received a magnifier from the bank. These institutions include: Andhra Pradesh Grameena Vikas Bank (RRB), Maharashtra Gramin Bank (RRB), Baroda UP Gramin Bank (RRB), Bihar Gramin Bank (RRB), Paschim Banga Gramin Bank (RRB,) Krishna District Cooperative Bank (RRB), etc. These findings demonstrate a striking lack of policy implementation. Smaller institutions in particular continue to neglect basic accessibility provisions, leaving employees unsupported in their day-to-day work. Magnifiers are not luxury aids — they are a workplace necessity. Their absence directly compromises the productivity and equality of visually impaired staff, which must be treated as a serious institutional failure.

3.2.3 Provision of OCR

Optical Character Recognition (OCR) is a critical assistive tool for visually impaired bank employees. It enables them to independently access printed content such as internal circulars, handwritten forms, and external communications by converting scanned documents into machine-readable text compatible with screen readers. Without OCR, key areas of clerical and administrative work remain inaccessible, creating a significant barrier to independence and efficiency.

In the present survey, a total of 685 visually impaired employees responded to the question on OCR provision. Among them, 56 employees, which is around 8 percent, reported that OCR had been provided by their bank. 489 employees, or 71.39 percent, stated it had not been provided, while 7 employees, or 1.02 percent, had to arrange it themselves. A total of 133 respondents, accounting for 19.42 percent, mentioned they do not require the tool. If we exclude these non-users, the percentage of employees who either arranged OCR or were not provided one by their bank stands at 89 percent.

In public sector banks, Some institutions showed extremely poor compliance. For example, in Indian Overseas Bank and UCO Bank (100%) and in Central Bank of India, Punjab National Bank, Canara Bank, Bank of Baroda and Bank of Maharashtra over 90 percent of effective users had either not received OCR or had to procure it themselves. Only Reserve Bank of India has shown relatively better picture where around 60% employees have been provided with effective OCR support. These findings clearly suggest that a critical support like OCR has completely been ignored in public sector banks resulting into adversely impacting productivity of visually impaired employees.

In the case of Regional Rural Banks, NABARD, cooperative banks, and insurance companies, 65 employees responded. Out of these, 1 employee, or 1.5 percent, reported that OCR was provided. 53 employees, or 81.54 percent, stated it was not provided, while 4 employees had to arrange it themselves. 7 respondents said they do not require the tool. After excluding non-users, the percentage of employees who either did not receive OCR or arranged it on their own rises to 98 percent.

In 17 institutions, this percentage was a full 100 percent, meaning not a single visually impaired employee had received OCR from the bank. These institutions include Andhra Prabhath Grameena Bank, Baroda Gujarat Gramin Bank, Dakshin Bihar Gramin Bank, Krishna District Cooperative Bank, NABARD etc.

These findings highlight the continued marginalisation of visually impaired employees in small, rural, and specialised institutions.

OCR is not a luxury—it is a workplace necessity. The fact that nearly three out of four visually impaired employees who require OCR have either not received it or have been forced to arrange it independently points to a systemic failure in implementing accessibility norms across the banking sector.

There is an urgent need for banks to institutionalise OCR provision as part of a standard accessibility toolkit. They must conduct periodic assessments of assistive technology needs, ensure that procurement and installation are handled officially, not left to individuals, and monitor implementation and compliance through centralised reporting.

3.2.4 Assistive devices

For visually impaired employees, access to assistive devices such as smart canes, magnifiers, digital recorders, or portable scanners is not a luxury but a basic requirement for effective and independent functioning in a professional setting. These devices not only enhance productivity but also uphold the dignity of employees by reducing their dependence on others. Hence, provision of assistive devices is an essential responsibility of an inclusive workplace, especially in banking, where digital and physical document handling is a routine part of the job.

Based on responses from 685 employees across various banks and financial institutions, the findings raise significant concerns. Only a small fraction of employees i.e., 50 reported receiving assistive devices officially from their banks. A large number of respondents i.e., 511 spread across different banks—stated that they were not provided any assistive devices. 55 respondents reported having to arrange assistive tools on their own, indicating an informal workaround in the absence of institutional support. When we calculate the percentage of those who either said “No” or had to arrange assistive devices on their own, over the total number of respondents excluding those who marked “Do not require,” we find that this percentage is alarmingly high i.e. around 91%.

Within public sector banks, several institutions demonstrate a pattern of near-total exclusion. Punjab and Sind Bank reported 100% of respondents either not receiving assistive devices or having to arrange them personally. Other poor performers include Central Bank of India (96.67%), IDBI Bank (92.86%), and Punjab National Bank (91.67%). Even large institutions like Bank of India show exclusion percentages above 90%. While these figures vary slightly, the broader trend across public sector banks points to an institutional gap in proactively supporting visually impaired staff with essential tools.

The situation in regional rural banks, cooperative banks, and insurance companies is even more dire. Among these, a large number of institutions reported 100% exclusion rates. That is, in many banks such as J&K Grameen Bank, Gramin Bank of Aryavart, and Andhra Prabhath Grameena Bank, every respondent who required assistive devices either had to arrange them on their own or was not provided any support. These trends reflect a systemic failure in recognising the importance of accessibility in smaller or semi-urban setups. Furthermore, the complete absence of formal support in such institutions is indicative of the wider marginalisation of disability-related needs in lower-tier banking infrastructure.

The findings of this survey clearly demonstrate the urgent need for all banks—irrespective of size or category—to adopt a formal assistive device policy. Such a policy must ensure timely provision of relevant tools based on the specific roles and needs of visually impaired staff. Additionally, it is important that this process be standardised and monitored periodically, so that no employee is forced to rely on personal arrangements or experience operational disadvantage due to inaccessible working conditions. Without institutional commitment to assistive device provision, any discussion of digital inclusion or workplace equality remains incomplete.

3.2.5 Updation of assistive technology

Assistive technologies such as screen readers, OCR tools, magnifiers, and speech synthesizers serve as essential enablers for visually impaired employees in the banking sector. However, as banking systems are frequently upgraded and digitized, the continued usefulness of these tools depends entirely on timely and compatible updates. When such updates are ignored or delayed, the very tools meant to empower end up isolating employees from core operations. Hence, timely updation of assistive technology is not a technical preference—it is a critical inclusion measure.

When we asked respondents whether their assistive technology is updated in a timely manner, the responses revealed institutional complacency. Out of 685 respondents, only 178 confirmed that assistive technology is updated regularly. Another 105 said updates occur only occasionally, while a worrying 344 reported that no updates are made. 58 respondents said they do not use assistive technology. Excluding these, the effective base becomes 627. Out of this, 449 respondents—or approximately 71.61%—fall into the exclusion category, either receiving no updates or only occasional ones.

Within public sector banks, the performance is mixed but mostly concerning. Indian Overseas Bank stands out as the worst performer, with a 100% exclusion rate. Other banks with alarming figures include Punjab & Sind Bank (90%), IDBI Bank (84%), Indian Bank (81%), Bank of India (80%), Central Bank of India (75%), Bank of Baroda (70%), Bank of Maharashtra (66%), Punjab National Bank (66%), and State Bank of India

(66%). Even well-resourced banks like Canara Bank (62%) and Reserve Bank of India (53%) show clear lapses. The best performance among public sector banks was reported by Union Bank of India, with 48% exclusion, still leaving room for significant improvement. These figures reveal that while some banks may have started accessibility initiatives, they have failed to institutionalize the process of keeping assistive technologies functional and up to date.

The situation in regional rural banks and other institutions such as NABARD, cooperative banks, and insurance companies is even more severe. Out of 65 respondents, only 2 reported timely updates, 3 said occasionally, and 51 said no. Nine respondents said they do not use assistive technology, leaving an effective base of 56. Among these, 54 respondents—or 96.43%—are excluded. Most notably, 15 institutions in this group, including Andhra Prabhath Grameena Bank, Gramin Bank of Aryavart, J&K Grameen Bank, Repco Bank, NABARD, and United India Insurance, recorded 100% exclusion, where none of the visually impaired respondents reported receiving timely updates. This paints a stark picture of systemic neglect, particularly in institutions serving rural or semi-urban areas.

These findings call for urgent, structured action. Banks must recognize that the provision of assistive technology is only the first step; ensuring its long-term functionality through regular updates is the true measure of commitment to inclusion. A formal, written policy on assistive technology maintenance must be adopted by all banks, with implementation monitored through audits and supported by trained staff. Without such measures, digital accessibility will remain superficial, and the promise of equal opportunity will remain unfulfilled.

3.3 Accessibility

3.3.1 Digital Accessibility

In today's digital banking environment, the accessibility of internal portals, applications, and apps plays a crucial role in determining whether visually impaired employees can perform their tasks independently. From logging into banking systems to accessing employee services, every step requires digital engagement. If these tools are not designed with accessibility in mind, they can become significant barriers, undermining inclusion efforts and affecting day-to-day productivity.

In the present survey, 685 visually impaired employees responded to the question about the accessibility of digital banking platforms in their respective institutions. Out of these, only 191 employees (27.88%) reported that the portals and applications in their banks are accessible. A total of 343 respondents (50.07%) said the platforms are only partially accessible, and 127 (18.54%) said they are not accessible at all. Together, this means that 470 respondents — or 68.61% — face difficulties due to poor digital accessibility in their workplace.

In public sector banks, the performance varied. Banks such as Union Bank of India and UCO Bank reported relatively better accessibility, with 48% and 50% of visually impaired respondents stating that the digital systems are fully accessible. However, in banks like Central Bank of India, IDBI Bank and Punjab and Sindh Bank, a significant proportion of employees reported that portals were either partially accessible or not accessible at all. In some cases, employees shared that critical portal like HRMS, performance modules, and internal communications systems lacked screen reader compatibility.

The scenario in Regional Rural Banks (RRBs), cooperative institutions, and NABARD was more concerning. (100%) Respondents from 9 banks such as Maharashtra Grameen Bank, Paschim Banga Gramin Bank, and Dakshin Bihar Gramin Bank indicated that the digital infrastructure was completely incompatible with assistive technologies. In many cases, even basic employee service portals were inaccessible, forcing visually impaired staff to rely heavily on colleagues or informal assistance.

These findings highlight a fundamental gap in the digital transformation efforts of many banks. Accessibility must be embedded at the design and procurement stage of digital platforms. Banks must ensure that their internal systems comply with WCAG (Web Content Accessibility Guidelines), and BIS 17802 standards and vendors must be held accountable for delivering accessible software. Regular audits, inclusive testing, and feedback loops involving disabled employees are essential steps toward building a truly inclusive digital banking ecosystem.

3.3.2 Barrier-free environment

A physically accessible workplace is essential to ensuring dignity, safety, and equal opportunity for employees with disabilities. This includes barrier-free entrances, ramps, accessible washrooms, safe movement within the premises, and overall ease of navigation. Without these, even routine work can become restrictive and isolating — defeating the purpose of inclusion under the Rights of Persons with Disabilities (RPWD) Act, 2016.

In the present survey, a total of 685 visually impaired employees responded to the question of whether their office environment is accessible. Their responses were categorised as “Yes,” “Partially,” and “No.”

- 354 respondents (52%) reported that their office environment is not accessible at all.
- 193 respondents (28%) said it is only partially accessible.

- Only 138 respondents (20%) reported that their office environment is fully accessible.

This means that 547 out of 685 employees (79.85%) — nearly 4 out of every 5 — work in office spaces that are either partially or completely inaccessible. This is a serious indicator of institutional neglect when it comes to fulfilling even the basic accessibility needs of disabled employees.

The problem is not isolated. Even in large public sector banks and financial institutions, employees reported inaccessible layouts, absence of ramps, inaccessible toilets, lack of signage, and unsafe movement zones. In Regional Rural Banks (RRBs) and cooperative institutions, the situation was often worse — with several banks having zero accessibility infrastructure for visually impaired employees.

Accessibility is not a privilege or a convenience — it is a right, and its absence constitutes a daily barrier to autonomy, performance, and morale. It also runs contrary to the government's commitment to accessible and inclusive workplaces under both national legislation and international conventions.

It is time for every financial institution — from head offices to rural branches — to treat accessibility as a non-negotiable obligation. This includes conducting audits, upgrading infrastructure, and ensuring that every employee, regardless of disability, can move through the workspace with ease and dignity. A physically accessible workplace is essential to ensuring dignity, safety, and equal opportunity for employees with disabilities. This includes barrier-free entrances, ramps, accessible washrooms, safe movement within the premises, and overall ease of navigation. Without these, even routine work can become restrictive and isolating — defeating the purpose of inclusion under the Rights of Persons with Disabilities (RPWD) Act, 2016.In the present survey, a total of 685 visually impaired employees responded to the question of whether their office environment is accessible. Their responses were categorised as "Yes," "Partially," and "No."

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3.4 Job mapping

3.4.1 Job identification

Job identification is a crucial part of creating an inclusive workplace. For visually impaired employees, this process ensures that tasks assigned to them are not only aligned with their skills and qualifications but also accessible within the constraints of their disability. It helps in defining clear roles, responsibilities, and accommodations required for optimal performance. Without proper job identification, visually impaired employees are left to navigate their professional duties without institutional clarity, often leading to misaligned expectations, underutilization, or even exclusion.

In the survey, we received responses from 685 visually impaired employees. Of them, 327 respondents confirmed that job identification for visually impaired employees has been done in their banks. However, 111 respondents clearly stated that no such identification has been done. Additionally, 128 respondents were unsure of its existence, and 119 stated that job identification for visually impaired employees is not done in their bank. These three categories together account for 358 respondents—over 52.26%—indicating either absence, unawareness, or denial of this crucial process in their respective banks.

The variability among public sector banks is substantial. In institutions like Punjab and Sindh Bank (90.91%), Uco Bank (83.34%), and in banks like Reserve Bank of India, Bank of India, Canara Bank, Indian Bank and Indian Overseas Bank over 60% of the respondents reported that job identification either has not been done, is unknown to them, or was explicitly denied. In contrast, Union Bank of India, IDBI Bank, State Bank of India, and Punjab National Bank exhibited relatively better practices, with over 60% of respondents confirming that job identification has been conducted, though even these figures fall short of ideal standards.

In the case of regional rural banks, cooperative banks, and similar institutions, the picture is far grimmer. Out of 65 respondents in this category, only 18 confirmed that job identification has been done. In contrast, 15 said no, 21 were unsure, and 11 stated that job identification for visually impaired employees is not done in their bank. This leaves 47 respondents (or 72.3%) unsupported by any structured job identification process. Alarmingly, in 10 institutions, this percentage stood at a full 100%, meaning that every respondent from these banks either denied the existence of job identification or was unaware of it. These include banks such as Andhra Pragathi Grameena Bank and Krishna District Cooperative Bank.

These findings reveal a systemic failure in acknowledging and institutionalizing a process that is fundamental to the professional dignity of visually impaired employees. Without formal job identification, these employees remain vulnerable to being misassigned, overlooked, or placed in unsuitable work roles. A robust and transparent job identification framework must be implemented across all banking institutions. This should be accompanied by sensitization of HR personnel and senior management, ensuring not just compliance with legal norms but also genuine inclusion.

3.4.2 Placement with experienced employee

For a visually impaired employee entering the banking workforce, initial placement under an experienced colleague is a crucial component of inclusive onboarding. In the absence of accessible records, visually guided interfaces, or tailored orientation processes, a knowledgeable guide can bridge functional gaps, reduce the learning curve, and build workplace confidence. Such support is not merely helpful—it is essential to ensuring the disabled employee can navigate responsibilities with clarity, security, and dignity from day one.

In response to the question regarding whether employees were placed under an experienced colleague, out of a total of 685 respondents, 174 (25.4%) confirmed that they were indeed given this support. However, an overwhelming 511 (74.6%) stated that they were not placed under any experienced staff member during their induction or initial period. This figure highlights a significant institutional oversight in understanding the initial training needs of visually impaired employees. It also reflects that nearly three out of four employees had to adjust to their roles in isolation, without structured mentorship or peer orientation.

The situation within public sector banks echoes the same concern. Out of a total of 620 respondents, 456 (73.55%) reported that they were not placed under an experienced employee. This reveals a systemic gap in structured support mechanisms. Banks like Punjab & Sind Bank (90.91%), Indian Bank (83.00%), and Reserve Bank of India (81.25%) had among the highest proportions of employees reporting this lack of initial guidance. Other large institutions like State Bank of India (76.42%) and Punjab National Bank (76.67%) also displayed significant percentages of respondents left unsupported. This widespread pattern highlights a common institutional blind spot, even among banks with otherwise well-developed HR structures.

The responses from regional rural banks, cooperative banks, insurance companies, and other similar institutions further underscore the issue. Out of 65 respondents, 55 stated that they were not placed under any experienced employee, while only 10 confirmed receiving such support. This brings the percentage of those unsupported to 84.62%. Such high neglect in relatively smaller institutions or semi-urban setups is particularly concerning, as these environments often lack alternative training infrastructures. The absence of structured handholding in such contexts amplifies the isolation and challenges faced by newly recruited visually impaired staff.

This pattern across institutional categories confirms a stark reality—placement under an experienced colleague, a basic element of workplace inclusion, is often overlooked or deprioritized. The data reflects not just a lapse in policy but a gap in mindset. For institutions genuinely aiming to create inclusive and effective workplaces, it is imperative to institutionalize peer-supported placement, especially during the early days of an employee's posting. This must be codified as part of the onboarding framework and monitored to ensure compliance, continuity, and care.

3.4.3 Human assistance

For visually impaired employees in the banking sector, the need for human assistance is often essential to ensure full participation in professional duties. Tasks such as sorting physical files, locating printed records, verifying signatures, assisting with handwritten forms, working with inaccessible portals or interacting with customers in visually complex scenarios may not be fully manageable through technology alone. In such circumstances, human assistance becomes a practical and dignified accommodation, allowing visually impaired employees to contribute effectively and independently.

In response to the question regarding the provision of human assistance for discharging official duties, out of a total of 685 respondents, only 99 reported that they are formally provided with such support. In contrast, 34 employees stated that they have had to arrange human assistance on their own, often informally and without institutional backing. Additionally, 266 respondents said they require human assistance but are not provided any. Meanwhile, 286 employees mentioned that they do not require such assistance in their current role. If we exclude these 286, we are left with an effective base of 399 respondents. Among them, —34 who arranged on their own and 266 who required but weren’t provided—clearly point toward a systemic failure in formal support mechanisms.

Within public sector banks, the scenario varies widely across institutions. According to the calculated percentages of respondents who either arranged assistance on their own or required it but were not provided—over the effective total—banks like IDBI Bank, Punjab & Sind Bank, and UCO Bank show a

100% exclusion rate. That is, every respondent who required assistance in these banks either arranged it themselves or were denied formal support. Other poor performers include Indian Overseas Bank (90%) and Central Bank of India (88.24%). On the other hand, banks like State Bank of India (63.49%) and Bank of Baroda (63.04%) show relatively better performance but still reflect significant gaps. These numbers highlight the inconsistency in how human assistance is handled across public sector institutions, with some failing to recognize this fundamental need altogether.

The situation in regional rural banks, cooperative banks, insurance companies, and other similar institutions remains deeply concerning. Out of a total of 65 respondents, only 7 reported that they are officially provided human assistance. In contrast, 6 respondents said they had to arrange such support on their own, while 32 stated that they require assistance but are not provided any. Additionally, 20 respondents mentioned that they do not require human assistance in their present work, leaving an effective base of 45 respondents who genuinely need support. Among them, 38 (or 84.44%) either remain unsupported or depend on informal arrangements. Alarmingly, in 9 banks, the percentage of such unsupported respondents is 100%, indicating complete absence of formal provision. These include banks such as Andhra Pragathi Grameena Bank and Baroda UP Gramin Bank. This significant percentage highlights the widespread absence of formal support mechanisms in these institutions, particularly in semi-urban and rural settings.

What emerges from this analysis is the near-total absence of standardized policy and sensitivity around the provision of human assistance in Indian banking institutions. The fact that hundreds of employees are forced to depend on personal arrangements or remain unsupported not only exposes institutional failure but also highlights the emotional and logistical strain placed on visually impaired professionals. To address this, banks must adopt formal frameworks that recognize human assistance as a necessary accommodation. Policies should include eligibility criteria, deployment guidelines, accountability protocols, and periodic audits. Without this, inclusive participation will remain a distant goal.

3.4.4 Provision of escort

For visually impaired employees working in the banking sector, official tours—such as attending training programs, participating in outreach camps, field inspections, or visiting regional offices—pose a distinct set of challenges. Navigating unfamiliar environments, managing logistics independently, and dealing with transport or accommodation without sighted assistance can seriously impact their safety, efficiency, and confidence. In such circumstances, the provision of an escort during official tours is not merely a supportive gesture, but a vital accessibility requirement.

In response to the question whether visually impaired employees are officially provided with escort support during official tours, out of a total of 685 respondents, only 125 employees (18.25%) confirmed that they are provided an escort. A much larger segment—354 respondents (51.68%)—stated that no escort support is provided. Additionally, 100 respondents (14.60%) mentioned that such support is not institutionalized and depends on the discretion of the superior, indicating inconsistent and arbitrary practices.

It is also noteworthy that 106 respondents (15.47%) stated that they do not require escort support for official tours in their current roles. If we exclude these cases, the effective base for analysis becomes 579 respondents. Among them, 454 respondents (78.41%) have either not received escort support or receive it only when their superior permits. This means that nearly four out of five visually impaired employees who may require assistance during official travel are left unsupported or subject to discretionary approval, exposing them to unnecessary risk and hardship.

If we examine responses from public sector banks, a widespread neglect in the provision of escort support during official tours becomes evident. When we exclude employees who stated that they do not require escort assistance, the effective respondent base stands at 523 employees. Among them, 402 respondents reported that they are either not provided escort support or it is given only at the discretion of their superiors. This means that 76.86% of visually impaired employees in public sector banks face uncertainty or denial in receiving escort support for official tours.

A closer look reveals that some banks perform particularly poorly. Indian Overseas Bank stands out with a 100% exclusion rate, meaning all effective respondents reported either not being provided an escort or depending entirely on discretion. Other banks such as Punjab National Bank (96.15%), IDBI Bank (91.67%), and Bank of India (88.89%) also reflect alarming trends. These figures underline the urgent need for a formalized policy on escort provision during official duties across public sector banks.

The situation in regional rural banks and similar institutions is even more severe. Out of 65 total respondents, 35 stated that they are not provided escort support, and 14 said it depends on the discretion of their superiors. Only 9 respondents stated that they do not require escort support, bringing the effective base to 56 employees. Among these, 49 respondents (87.5%) fall under the category of either being denied escort or depending on discretion.

Most strikingly, in 14 out of 21 banks, the percentage of employees falling in the “No” or “Depends” categories is 100%. This means that in more than two-thirds of these banks, not a single visually impaired employee receives systematic escort support for official tours. This reflects a near-total absence of structured accessibility measures in these institutions and reinforces the need for urgent policy-level reform.

The lack of a uniform and accountable policy across institutions leads to arbitrary decisions at the zonal or branch level. Many employees are forced to rely on goodwill, negotiate permissions repeatedly, or compromise on participation in official programs altogether. This systemic uncertainty not only undermines operational confidence but also creates avoidable psychological stress.

Given the critical role of official tours in career development, training, and organizational contribution, it is imperative that banks adopt a formal and inclusive escort provision policy for official tours. Such a policy should clearly define eligibility, procedures for nomination and reimbursement, and ensure automatic approvals based on disability documentation. Training of controlling authorities and HR officials is equally important to ensure consistent application across all geographies and departments.

3.4.5 Disability sensitization

Disability sensitisation training plays a critical role in shaping inclusive institutional cultures. It enables colleagues, supervisors, and HR professionals to better understand the challenges faced by persons with disabilities, correct unconscious biases, and build more empathetic, respectful workplaces. For visually impaired employees, such training can directly impact access to support systems, smooth interpersonal interactions, and foster a sense of professional dignity. In its absence, exclusion often becomes embedded in everyday practice.

In the present survey, a total of 685 visually impaired employees responded. Among them, 450 employees (66%) reported that no sensitisation training had been conducted in their bank, while 161 (24%) said they were not aware of any such initiative. That means 611 respondents (89%) said that sensitisation training was not conducted or were unaware of its existence — a deeply concerning indicator of the prevailing state of awareness and institutional commitment.

In public sector banks, the level of sensitisation remained uneven and largely inadequate. Three institution, Punjab and Sindh Bank, Central Bank of India and Apex Institution, RBI have shown worst picture where (100%) respondents reported absolutely no sensitization activities or unawareness. Additionally, in Indian Overseas Bank, 73% of the respondents said “No” and 21% said “I am not aware” — leaving only a marginal 5% who acknowledged such training. In IDBI Bank, 85% said “No” and 7% said “I am not aware”, together accounting for over 92% of the respondents. Even in Canara Bank, more than 92% of respondents reported either the absence of training or unawareness about it. A few exceptions existed, but in general, sensitisation training appears to have been neglected, sporadic, or poorly communicated in most public sector banks.

The situation was even more severe in Regional Rural Banks (RRBs), cooperative banks, NABARD, and insurance companies. In all the 19 institutions under this category respondents reported a full 100% — meaning not a single respondent in these banks confirmed the presence of sensitization training. In NABARD too, the percentage of employees unaware of any sensitisation efforts was alarmingly high. These findings reflect a widespread lack of institutional initiative in smaller and rural-focused financial institutions — many of which continue to operate without basic disability awareness frameworks.

These responses highlight a systemic issue. Sensitisation training must not be treated as a token activity or left to individual discretion. Its absence cannot be justified, especially when the need is so clearly evident. Without sensitisation, even well-meaning policies and assistive measures risk becoming hollow or ineffective. Banks — both large and small — must recognise sensitisation as a foundational part of workplace inclusion. It should be made a regular, structured, and accountable practice across all levels of the organisation.

3.5 Training

3.5.1 Training on assistive technology

In the digital banking environment, where most tasks are performed through core banking systems, internal portals, and various software applications, visually impaired employees face unique challenges. These systems are often not fully compatible with screen reading software, making it crucial that visually impaired employees receive structured training on using assistive technology, tailored to the specific digital infrastructure of their respective banks. Unfortunately, the survey data reflects significant gaps in this area.

Out of a total of 685 respondents, 278 (40.58%) reported that they have never received any training on assistive technology. In addition to this, 241 respondents (35.18%) shared that they received such training only once, most likely during initial induction or at the beginning of their careers. Together, this means 519 out of 685 respondents (75.76%) have either never received or have received only one instance of training on assistive technology. This points to a widespread lack of continuous, updated training necessary for adapting to rapidly evolving banking software and accessibility tools.

If we analyse responses bank-wise within public sector banks, we observe notable variations in performance. Some banks have alarmingly high percentages of visually impaired employees who have either never received training or received it only once. For instance, Central Bank of India reported 90% of its respondents in this category, followed closely by Bank of India (86.36%), IDBI Bank (85.71%), and Indian Overseas Bank (84.21%). Even Canara Bank, despite being one of the largest public sector banks, has

81.33% of its respondents in the 0 or 1-time training bracket. These figures clearly reflect inconsistency in accessibility training initiatives across institutions and underline the need for a more accountable, standardised approach to capacity building.

The findings are even more alarming in Regional Rural Banks, NABARD, cooperative banks, and insurance companies, which together account for 65 respondents in this survey. Among them, 54 (83.08%) confirmed they have not received any training on assistive technology, and only 8 (12.31%) stated they had received such training once. This reveals an even starker lack of focus on accessibility in smaller institutions.

The lack of structured and periodic training programs not only hampers the productivity and confidence of visually impaired employees but also restricts their career growth and equitable participation in the banking workforce. It is essential that banks across the board recognize the critical role of assistive technology training and take proactive steps to design inclusive training modules, update them regularly, and ensure that all visually impaired employees are equipped with the necessary skills to navigate their institution's digital systems effectively.

3.5.2 Induction training

Induction training plays a pivotal role in integrating new employees into the banking environment. For visually impaired employees, such training is not just a formality but a necessary process to understand systems, navigation, digital platforms, and workplace protocols in an accessible and inclusive manner. Without proper induction, employees may face isolation, operational inefficiencies, and limited career progression.

In the present survey, 685 visually impaired employees responded to the question of whether they received formal induction training upon joining. Out of these, 545 employees i.e. 79% confirmed that they were provided with induction training, while 140 respondents (20.44%) stated that they did not receive any such training. This indicates that more than one in every five visually impaired employees entered the system without formal orientation or support.

Within public sector banks, the overall trend was positive, with the majority of employees confirming receipt of induction training. However, some gaps still exist in ensuring consistent and meaningful training across branches and zones. Several respondents pointed out that while training was conducted, it lacked components specifically relevant to accessibility, such as screen reader use, accessible banking tools, or clarity about disability-related benefits.

The scenario in Regional Rural Banks (RRBs), NABARD, and insurance companies was concerning. Out of 65 respondents from these institutions, only 24 employees (36.92%) reported receiving induction training. A significant majority — 41 employees (63.08%) — said they were not provided with any induction training. The lack of such foundational training further isolates employees in these institutions, many of which already lack adequate infrastructure or support mechanisms for persons with disabilities.

These findings point toward a systemic gap in inclusive human resource practices. Banks and financial institutions must adopt a structured and accessible induction training framework that caters specifically to the needs of employees with disabilities. It is not enough to hire persons with disabilities; they must be equipped, welcomed, and supported from the very first day. A standardised, accessible, and sensitised induction program can go a long way in empowering visually impaired staff and enabling them to contribute effectively to their institutions.

3.5.3 Regular job training

For visually impaired employees in the banking sector, training is not just a support activity—it is essential. As they navigate digital platforms, complex software, and varied procedural environments, the presence or absence of structured training can determine their success, efficiency, and inclusion. Each job transition or departmental change brings new challenges that must be met with timely and appropriate training, especially considering that most banking operations are built around visual interfaces.

In response to the question regarding training received for present and previous job roles, out of 685 respondents, 110 employees (16.06%) reported that they had never received any training, while 136 (19.85%) said they had received training only once. Together, 246 respondents (35.91%) were either completely excluded from training or received it only once. The rest reported receiving training two times (107), three times (199), four times (69), and five or more times (164). While the distribution shows some provision of training, the fact that more than a third of the respondents lacked sufficient institutional training support remains a serious concern.

Among public sector banks, most have shown some level of responsiveness, but a few institutions still stand out for their exclusion rates. Bank of India had 45.45% of its visually impaired respondents reporting that they had received training either zero or one time. Central Bank of India (40%) and IDBI Bank (35%) also reflected substantial gaps in training. The rest of the public sector banks have shown relatively better performance, with majority of their employees receiving two or more trainings. While this offers some hope, the unevenness still indicates the need for institutional policy and uniform application.

The situation in regional rural banks, NABARD, cooperative banks, insurance companies, and similar institutions is far more serious. Out of 65 respondents, 36 employees (55.38%) stated they had never received any training, and 22 (33.85%) said they had received training only once. That means 90.77% of employees in this group were either never trained or trained only once. Only 2 received training twice, 3 received it three times, and 2 received it four times. None reported receiving five or more trainings. The absence of repeated or structured training in these institutions highlights a deep structural neglect and lack of policy focus on capacity building for disabled employees.

This pattern points to the urgent need for a nationwide training policy tailored for visually impaired employees across all banking institutions. Regular, job-specific, and accessible training sessions must be made mandatory, particularly after transfers or role changes. Without this, we risk perpetuating exclusion and professional stagnation under the guise of formal employment.

3.5.4 Pre-promotion training

Pre-promotion training is a key enabler for visually impaired employees seeking career advancement through internal promotional exams. It helps bridge accessibility gaps, ensures preparedness, and reflects the institution's commitment to inclusive professional development. Without such training, even capable employees may find themselves at a disadvantage in competitive assessments.

In the present survey, a total of 685 visually impaired employees participated. Their responses revealed the following:

- 347 respondents (51%) reported that they had received pre-promotion training.
- 147 respondents (21%) stated that they had not been provided any such training.
- 83 respondents (12%) mentioned that they had not opted for promotion.
- 106 respondents (16%) indicated that they were not yet eligible for promotion due to incomplete service.

By excluding the 189 respondents who were either not eligible or had not opted for promotion, we arrive at an effective sample of 496 employees who were eligible and interested in career advancement. Among them, 147 respondents (29.76%) reported being denied pre-promotion training. This means that nearly 1 in 3 eligible promotion aspirants did not receive this basic support — a significant figure that reflects systemic gaps in implementation.

In several public sector banks, training provision was relatively better, with most eligible staff receiving support. However, even in these institutions, a non-negligible proportion — often 20–30% — of visually impaired employees were left out. In contrast, Regional Rural Banks (RRBs) and smaller cooperative institutions reported more severe shortcomings. In some banks, all eligible respondents were denied pre-promotion training, indicating a complete lack of institutional infrastructure for supporting disabled employees' growth.

These findings underscore a critical need for reform. Pre-promotion training is not a discretionary service — it is a legal and moral obligation. Every eligible visually impaired employee must be provided access to such training without exception. Establishing clear and uniform training policies across all banking institutions is essential to ensure equal opportunity, professional dignity, and real inclusion.

3.6 Conveyance and transport

3.6.1 Special Conveyance allowance

Despite clear guidelines issued by the Ministry of Finance mandating a minimum of ₹600 as conveyance allowance for employees with disabilities, the VIBEWA survey reveals a widespread non-compliance across the banking sector. Data shows that 155 respondents out of a total of 685 constituting about 23% reported receiving less than Rs. 600 as the special conveyance allowance. in a significant number of banks—including major public sector institutions such as State Bank of India (19 respondents), Indian Bank (17 respondents), Bank of Baroda (16 respondents)— and Canara bank (12 respondents) multiple visually impaired bank employees have reported receiving less than ₹600. Shockingly, even in regional and rural banks like Baroda Gujarat Gramin Bank, J&K Grameen Bank, and Madhya Pradesh Gramin Bank, several respondents indicated allowances below the mandated threshold. This reflects a systemic neglect of not only regulatory standards but also the genuine mobility needs of visually impaired employees. The special conveyance allowance has been raised to Rs. 600 from Rs. 400 after full fifteen years. It is important to note that for many visually impaired bank employees, commuting is not just logistically demanding but also financially burdensome, often requiring private transport, escorts, or assistive services. The failure to provide even the minimal prescribed support highlights the urgent need for audit, accountability, and revision of existing disbursement practices to ensure equity and dignity for visually impaired individuals in the banking workforce. Given that the directive originates from the Ministry of Finance, the matter assumes even greater seriousness and demands immediate corrective action across the sector. Central government employees with disabilities including blindness are given the transport allowance at double the rate of that given to employees without disability. So, In banking sector The special Conveyance Allowance, as it is termed, should be fixed at least at the rate of 5% of the basic pay and also carry DA without any upper sealing so that it takes care of the conveyance needs of the visually impaired bank employees in the true sense of the term and is automatically revised with every pay revision without blind employees having to petition the government every now and then.

3.6.2 Conveyance expenditure

Although the Ministry of Finance has issued clear guidelines mandating that all employees with disabilities should be provided a minimum of ₹600 per month as conveyance allowance, data from the VIBEWA survey suggests that the reality on the ground is starkly different—especially when viewed against actual commutation expenses. When visually impaired bank employees were asked how much they spend on commuting between their home and workplace, it was found that only 62 respondents out of 685 across 16 banks i.e. only about 9% reported spending less than ₹600. This is an alarmingly low number, highlighting the true cost burden that visually impaired employees bear to reach their workplaces. Most respondents reported expenses well above ₹600, indicating that the minimum allowance fixed by the government is not only insufficient but also not being consistently provided. Unlike their non-disabled counterparts, visually impaired employees often require private transport, escorts, or assistive services, which naturally increase commuting costs. Therefore, the mismatch between actual expenses and the prescribed allowance—combined with the poor implementation of even the minimal support—exposes a serious policy gap. This revision of the special conveyance allowance to Rs. 600 from Rs. 400 too is too paltry done after full fifteen years. The findings reinforce the need for a policy revision that aligns with the practical realities of visually impaired employees' daily travel and for immediate enforcement of existing norms in both letter and spirit. Central government employees with disabilities including blindness are given the transport allowance at double the rate of that given to employees without disability. So, In banking sector The special Conveyance Allowance, as it is termed, should be fixed at least at the rate of 5% of the basic pay and also carry DA without any upper sealing so that it takes care of the conveyance needs of the visually impaired bank employees in the true sense of the term and is automatically revised with every pay revision without blind employees having to petition the government every now and then.

3.7 Transfer and promotion

3.7.1 Promotion trends

In the context of career progression for visually impaired employees in the banking sector, promotions represent not only professional recognition but also a step toward parity and motivation. When these opportunities are absent or disproportionately delayed, it reflects deeper structural and attitudinal barriers that hinder inclusion. Assessing the frequency and distribution of promotions among these employees provides a realistic insight into their career mobility.

Out of 685 respondents across various banks and financial institutions, 357 employees—more than half—reported that they have never received a single promotion. Another 205 said they have received only one promotion. Taken together, 82.04% of the respondents have received zero or just one promotion during their career. Only 93 employees reported two promotions, while a negligible number of employees—just 30—reported having received three or more promotions. This concentration in the lowest rungs of promotion frequency raises serious questions about inclusivity in internal career progression frameworks.

A closer look at public sector banks reveals even more concerning patterns. In Punjab & Sind Bank and the Reserve Bank of India, 100% of the visually impaired respondents reported that they have received either zero or just one promotion. Several other banks show similar trends: Bank of Maharashtra at 92%, Bank of India at 90%, and other banks such as Union Bank of India, UCO Bank, IDBI Bank, Central Bank of India, Canara Bank, and Bank of Baroda all reporting over 80% of their respondents falling in the same category. This data reflects an unmistakable pattern of promotion stagnation affecting a majority of visually impaired employees, even within well-established institutions.

The situation is even more regressive in regional rural banks, cooperative banks, NABARD, insurance companies, and other smaller institutions. Out of 65 respondents in these categories, 55 reported receiving no promotion, 7 reported only one promotion, and just 2 mentioned two promotions. There were no respondents in these banks who reported three or more promotions. This suggests a near-complete absence of upward mobility in these institutions, further marginalizing an already underrepresented workforce.

The pattern is clear and deeply troubling. Despite working in the system for several years, a vast majority of visually impaired banking professionals continue to be denied timely and fair opportunities for career advancement. Institutional biases, inaccessible appraisal systems, and lack of proactive HR support may be contributing to this stagnation. To correct this, banks must urgently implement inclusive promotion policies, adopt transparent appraisal mechanisms, and sensitise senior officials about the capabilities and contributions of their visually impaired staff.

3.7.2 Discrimination in promotion

The findings from our survey bring out a raw, unsettling truth. Only 302 out of 685 employees surveyed indicated clearly that they have not faced any discrimination in promotion or have not completed the required years of service so far. It means that 383 i.e. around 56% employees said they are, or are likely to face one or other discrimination in promotion. These include mandatory operational or branch head postings not suitable for the Blind employees, rural or semi-urban postings, supervisor bias in performance appraisal and so on.

In quite a few banks—both big names and region-specific institutions—a significant number of visually impaired employees feel they've either already faced or are likely to face discrimination when it comes to promotions. They include Punjab & Sindh Bank, Bank of Baroda, Canara Bank, Indian Bank, Indian Overseas Bank, Uco Bank, State Bank of India etc. State Bank of India has even introduced criteria of mandatory operational and branch head assignments as a pre-requisite for eligibility for promotions from scale iii to iv.

Banks like Bank of India and Reserve Bank of India and central bank of India fair relatively better in this behalf.

In Regional Rural Banks, in as many as four banks 100% employees reported some kind of discrimination in promotions. They include Andhra Prabhath grameena bank, haryana vikas grameen bank, Hyderabad district cooperative central bank limited and The district cooperative Central Bank limited Srikakulam. The situation in other RRBs is also not quite up to the mark.

Discrimination, in this case, isn't always loud or aggressive—it slips in quietly through things like mandatory postings in rural or semi-urban areas, supervisors with silent biases during appraisals, or pushing assignments that aren't even suited for someone with visual challenges. What's more, in some banks, every single respondent felt this weight of bias—100 percent. That's not a statistic, that's a silent scream. While some banks showed relatively better inclusion, a good many seem to carry an invisible yet deeply rooted resistance to true equality. These numbers aren't just about policies on paper; they're about lived experiences, silent struggles, and missed chances. The pattern tells us this isn't an isolated issue—it's systemic. And unless seriously addressed, the gap between opportunity and ability will keep widening, not because of lack of talent, but due to lack of vision—the kind that sees beyond the eyes.

3.7.3 Reservation in promotion

Reservation in promotion is not merely a legal provision under the Rights of Persons with Disabilities (RPWD) Act, 2016—it is a moral and constitutional mandate to ensure that persons with disabilities are given equal opportunity in career progression. In a sector like banking, where hierarchical growth is pivotal for professional and financial stability, the denial or absence of reservation in promotion significantly undermines the rights and morale of disabled employees.

In response to the question whether reservation in promotion is provided to persons with disabilities in their respective banks, 281 out of 685 respondents (41.02%) said Yes. However, 127 employees (18.54%) stated that no such reservation is implemented, and a significantly large group of 277 respondents (40.44%) stated that they are not sure. When we combine the “No” and “Not sure” responses, we find that 404 out of 685 respondents (58.96%)—a clear majority—either do not receive or are unaware of their rightful entitlement. This points to a serious policy gap or a failure in implementation and communication across banking institutions.

Among public sector banks, the situation is similarly concerning. For instance, in Indian Overseas Bank, 89.47% of respondents either reported absence of reservation or expressed ignorance. In Uco Bank, the figure is 83.33%, and in Central Bank of India, it is 73.33%. Worryingly as many as 9 institutions this figure is more than 50% Even larger institutions like State Bank of India report a 45.53% non-confirming response. This widespread uncertainty or denial reveals not only administrative neglect but also a systemic failure in communicating and executing disability rights at the organisational level.

In the case of regional rural banks and other financial institutions like NABARD, cooperative banks, and insurance companies, the findings are even more telling. Out of 65 respondents, 33 said No and 20 said Not sure, which means that in 53 out of 65 cases (81.69%), employees either do not receive or are unaware of reservation in promotion. Only 12 respondents confidently acknowledged that such a provision exists. This reflects a glaring absence of formal policy implementation or lack of awareness in these smaller or semi-autonomous institutions.

Such findings are a matter of deep concern. Reservation in promotion is not an optional welfare measure but a statutory right. The fact that a majority of employees are either being denied this right or are unaware of its existence calls for urgent intervention. Banks must ensure the dissemination of clear and accessible communication regarding promotional policies, and institutional mechanisms must be set in place to monitor compliance. Sensitization of HR personnel and proper maintenance of rosters is also essential to ensure that the principle of equality translates into actual workplace practices.

3.7.4 Scribe in internal exams

Scribe support during internal promotional exams is an essential accessibility provision for visually impaired employees. It allows them to participate in assessments with dignity and equal opportunity, as guaranteed under the Rights of Persons with Disabilities (RPWD) Act, 2016. Without it, even capable employees face unfair disadvantages during evaluations that directly affect their career growth.

In the present survey, a total of 685 visually impaired employees participated. Their responses revealed the following:

- 398 respondents (58%) stated that they were provided with a scribe during internal exams.

- 81 respondents (12%) reported that they were not provided with a scribe, despite needing one.
- 32 respondents (5%) indicated that they do not require a scribe.
- 174 respondents (25%) mentioned that they have not appeared in internal promotional exams.

For the purpose of this analysis, we focus only on those respondents who were eligible for internal exams and required scribe support — i.e., excluding the 32 who did not require a scribe and the 174 who have not appeared. This gives us an effective sample of 479 respondents.

Among these, 81 employees (16.91%) reported that they were not provided a scribe during internal exams. This means that nearly 1 in 6 eligible and willing employees was denied access to this critical support, despite it being a basic and mandated provision.

In public sector banks, scribe provision was relatively more consistent, with most institutions ensuring basic compliance. However, even among these banks, some respondents reported a lack of support, pointing to gaps in internal communication or uneven implementation.

More concerning was the situation in Regional Rural Banks (RRBs) and cooperative institutions, where scribe provision was often entirely absent. In some banks, all eligible visually impaired employees were denied scribe support — highlighting the deep institutional neglect in smaller or rural entities.

These findings emphasize the urgent need to standardize and enforce scribe provision across the banking sector. Scribe assistance should not be treated as a discretionary facility — it is a fundamental workplace requirement for equal opportunity. Every visually impaired employee, once eligible and willing to appear for an exam, must be guaranteed the support of a qualified scribe without delay or resistance.

Only by institutionalizing this provision and making it uniformly available can banks ensure that their internal promotional systems are truly inclusive, fair, and aligned with the values of equality and dignity.

3.7.5 Exemption from transfer and posting at the place of preference

Posting at a place of one's preference holds critical importance for employees with disabilities. It directly impacts their mobility, access to healthcare, family support systems, and overall well-being. For visually impaired employees, being posted close to support infrastructure or family assistance can make the difference between functional independence and operational hardship. Failure to consider preference in postings can lead to avoidable challenges, both personal and professional.

In the present survey, 685 visually impaired employees responded to the question of whether they were posted at the place of their preference. Out of these, 508 employees i.e. 74% affirmed that they had been posted at a preferred location, while 177 respondents (25.84%) reported that they were not. This indicates that over one in every four visually impaired employees has been placed in a location that may not align with their personal or accessibility needs.

In public sector banks, many of respondents confirmed that their posting location matched their preference. Respondents from Indian Overseas bank, IDBI, Indian Bank and Punjab and Sindh Bank however showed significant trend of postings away from their place of preference. Some respondents highlighted procedural rigidity and lack of sensitivity during transfers and postings, especially after promotion or departmental restructuring. In a few cases, even when employees had strong medical or family grounds, their preferences were not given due consideration. There is a clear need for uniform guidelines across banks that prioritize the unique needs of PWD employees during such decisions.

Among Regional Rural Banks (RRBs), NABARD, and insurance institutions, the situation was more concerning. Out of 65 respondents, only 39 employees confirmed being posted at their preferred place, while 26 respondents (40.00%) reported otherwise. This relatively higher percentage reflects a lack of structured transfer and posting policy in these institutions with respect to disabled employees. Respondents shared concerns about being placed in remote areas with limited accessibility and lack of local support systems.

Out of total 685 respondents, as many as 195 respondents have reported being posted away from their place of preference at least once, 79 twice, 32 thrice, 10 four times and 28 more than four times. This highlights a grim reality when it comes to exempting the blind from routine transfers as mandated by the Government.

These findings highlight the urgent need for policy-level intervention. Transfer and posting decisions should incorporate a disability-inclusive approach, allowing flexibility and prioritization of preferences for employees with disabilities. Transparent policies, disability-aware HR practices, and grievance redressal mechanisms must be strengthened to ensure that visually impaired staff are not placed at a disadvantage due to systemic indifference.

3.8 Other amenities

3.8.1 Four days Special casual leave

Special casual leave of four days per year is a critical support mechanism designed to accommodate the unique needs of employees with disabilities. It enables them to attend to personal, medical, or logistical matters without exhausting regular leave balances. This provision is not merely a welfare gesture — it is a recognition of the systemic and practical hurdles that often accompany disability in a working environment.

In the present survey, a total of 685 visually impaired employees responded to the question regarding availing of four days of special casual leave. Out of this total, 368 employees (54%) confirmed that they were able to avail this leave. However, a closer examination of the data reveals that 317 employees (46.28%) faced challenges in accessing this leave — either due to lack of awareness, denial of provision, bureaucratic hurdles, or cumbersome processes. This means that nearly half of the respondents did not experience smooth access to this basic entitlement.

In public sector banks, the responses were mixed. While some banks like Canara Bank, State Bank of India and Punjab and Sind Bank showed relatively better awareness and implementation, others lagged significantly behind. In banks such as Bank of Maharashtra, Bank of Baroda, IDBI Bank, Reserve Bank of India and Punjab National Bank a large number of respondents reported not being aware of the provision or noted that their bank did not extend the benefit. These patterns suggest that the dissemination and application of this entitlement are not yet uniform across institutions.

The situation was notably more concerning in Regional Rural Banks (RRBs), cooperative banks, and other smaller financial institutions. In 16 out of 19 institutions under this category, including Baroda Gujarat Gramin Bank, Maharashtra Grameen Bank, and Paschim Banga Gramin Bank, shockingly all visually impaired employees reported that their bank did not provide the leave or that they were unaware of its availability. This reflects a serious gap in implementation, especially in banks that are already under-resourced or geographically dispersed.

These findings raise important concerns. The denial or inaccessibility of even this minimal support is symptomatic of deeper administrative neglect. Banks must ensure that special leave provisions are communicated clearly, recorded systematically, and processed without barriers. Training for HR teams, internal circulars, and grievance redressal mechanisms must be strengthened to ensure that the policy translates into actual practice on the ground.

3.8.2 Ten Days Special Casual Leave

The provision of ten days of special casual leave for persons with disabilities is meant to facilitate their participation in training programmes, conferences, workshops, and advocacy efforts that are essential for professional growth and awareness. This leave is a part of affirmative action to support continued development and representation of disabled employees in institutional spaces. However, when this benefit is either denied or made inaccessible, it not only discourages participation but also marginalises the very voices that such programmes seek to empower.

In the survey, 685 visually impaired employees responded to the question about the ten-day special casual leave. Shockingly, only 49 employees (7.15%) confirmed that they had availed the leave. The remaining 636 respondents (92.85%) indicated some form of difficulty — either outright denial, lack of awareness, procedural challenges, or the absence of the provision itself. This near-total exclusion reveals a disturbing pattern of neglect and non-compliance.

Public sector banks displayed widespread inconsistency. In institutions such as Indian Overseas Bank, Bank of Maharashtra, Bank of India, Central Bank of India and Uco Bank shockingly 100 percent respondents reported that either the provision was not available, or they were not aware of it. Even where it existed, many described the process as cumbersome. These figures indicate that the leave remains a forgotten policy item in many administrative setups.

The scenario was worse in RRBs and cooperative banks. Out of 65 respondents no employee had ever been able to avail this leave. Several respondents from banks like Dakshin Bihar Gramin Bank, Andhra Pragathi Grameena Bank, and Paschim Banga Gramin Bank stated that their institutions did not provide this leave at all. The level of unawareness was also disproportionately high in these banks — indicating a systemic failure to educate staff or implement the policy in practice.

The data speaks for itself. Over 92% of respondents facing difficulties is not a lapse — it is a crisis. Institutions must revisit their internal policies and align them with government-mandated guidelines. Regular sensitisation of HR departments, automatic leave modules, and direct communication with eligible employees are crucial. Denial of such a provision does not just breach compliance; it curtails the rights and voices of those it was meant to support.

3.8.3 Representation of Persons with Disabilities in Grievance Redressal Committee

An inclusive grievance redressal mechanism does not merely address the concerns of employees—it reflects the institution’s willingness to listen, adapt, and evolve. For employees with disabilities, the presence of a peer with lived experience on such committees, as mandated by the Department of Financial Services (DFS), is not symbolic but essential. It ensures that issues related to accessibility, reasonable accommodation, and attitudinal barriers are understood with empathy and credibility.

In response to the question about the representation of employees with disabilities in grievance redressal committees, the findings are deeply concerning. Out of 685 respondents, 394 (57.52%) stated they were not aware of such representation, and 202 (29.49%) categorically said there is no such inclusion in their committee. This brings the total number of those unaware or affirming absence to 596, which accounts for 87.04% of the total responses. This data points to widespread non-compliance with the DFS guideline and an overall institutional apathy toward inclusive committee formation.

Public sector banks follow a similar pattern of disregard. Out of 620 respondents, 539 (86.94%) reported either being unaware or confirming that no employee with disability is part of their grievance redressal committee. Institutions such as Indian Overseas Bank (100%), UCO Bank (100%), Bank of Maharashtra (92.86%), Canara Bank (92.00%), and State Bank of India (91.87%) show the highest non-compliance or invisibility in this matter. These figures are not just numerical gaps—they are representative of lost voices, unheard concerns, and missed opportunities to build trust with disabled employees.

In regional rural banks, cooperative banks, insurance companies, and others, the findings are equally disappointing. Out of 65 respondents, 31 said they were unaware and 26 confirmed that there is no such representation in their committees. Only 8 respondents affirmed the presence of a disabled member. This leads to an unsatisfactory response rate of 87.69%, underscoring the institutional failure to implement the DFS directive across smaller banks and allied institutions. Such gaps are indicative of both a communication lapse and a larger institutional indifference.

This overwhelming gap in representation reveals that the voices of the disabled continue to be excluded from even the very mechanisms meant to protect them. For meaningful reform, it is imperative that the guidelines laid down by DFS are not treated as optional suggestions but as mandates. Every bank must ensure at least one person with disability is nominated to the grievance redressal committee and that this information is publicly displayed and communicated to all staff. Institutional trust cannot be built on policy papers—it must be lived, visible, and inclusive.

3.8.4 Satisfaction with Grievance redressal mechanisms

For a workplace to be truly inclusive, it must also be responsive. For visually impaired employees working in Indian banks, institutional redressal mechanisms are crucial for addressing issues ranging from accessibility challenges and attitudinal bias to delays in accommodations. The grievance redressal committee plays a pivotal role in ensuring fairness, transparency, and dignity. However, the committee must not only exist—it must be known, accessible, and functionally responsive to those it is meant to serve.

In response to the question regarding satisfaction with the grievance redressal committee, the findings present a grim picture. Out of a total of 685 respondents, only a small proportion expressed satisfaction. In contrast, 140 respondents stated that they had never approached the committee, 188 said they were not even aware of such an arrangement, 76 said their bank has no such arrangement, and 188 directly stated dissatisfaction. Altogether, 592 respondents (92.73%) either expressed lack of access, awareness, or satisfaction, demonstrating that for the overwhelming majority, the committee either does not exist effectively or does not inspire confidence.

The situation within public sector banks is no better. Out of 620 respondents, 531 (85.65%) fall into the same unsatisfied or unaware category. A closer look reveals that in institutions like UCO Bank (100%), Reserve Bank of India (93.75%), Punjab & Sind Bank (90.91%), and Canara Bank (90.67%), nearly all respondents reported a lack of satisfaction, awareness, or institutional arrangement. Even larger banks like State Bank of India (87.80%) and Punjab National Bank (86.67%) display extremely poor feedback. These figures suggest a widespread lack of visibility and operational effectiveness in the functioning of grievance redressal committees.

Responses from regional rural banks, cooperative banks, insurance companies, and others further deepen the concern. Out of 65 respondents from these institutions, 27 said their bank does not have any grievance redressal arrangement, and 16 said they are not aware of any such mechanism. Only 4 respondents affirmed satisfaction. This results in 61 out of 65 respondents (93%) falling in the category of either not being aware or clearly stating the absence of such a mechanism. Such a level of institutional disconnect is alarming, especially in smaller banks where the support structure is already limited.

These findings point to a systemic failure in ensuring that visually impaired employees have access to functioning, visible, and trustworthy redressal mechanisms. The grievance committee, which should act as a backbone of justice in any organization, seems to be either invisible or ineffective across institutions. It is imperative that banks revisit their internal grievance procedures, ensure that these bodies are not only constituted but also made accessible, adequately publicized, and trained to deal with disability-related matters with seriousness, empathy, and accountability.

3.8.5 Hurdles in availing monetary entitlements

Ensuring timely and accurate disbursement of monetary entitlements to employees with disabilities is a fundamental aspect of inclusive workplace governance. These entitlements may include conveyance allowances, special allowances, reimbursements, incentive-linked payments, or any other monetary benefit mandated by policy. If these benefits are delayed, denied, or surrounded by procedural hurdles, they defeat their intended purpose and undermine financial dignity.

In the present survey, a total of 685 visually impaired employees responded to the question of whether they face difficulties in receiving monetary entitlements. Out of these, 205 employees (29.93%) reported that they do face such difficulties. This includes delays in processing, frequent follow-ups, miscommunication about eligibility, or systemic failures in release of payments. The remaining 480 employees (70.07%) stated that they do not face any difficulties in accessing their entitled benefits.

In public sector banks, the trend was varied. While institutions such as Reserve Bank of India, Uco Bank, IDBI Bank and Indian Bank generally showed better compliance and smoother disbursement processes, others like Bank of Maharashtra and Bank of India saw a relatively higher number of grievances. In some banks, employees highlighted the non-receipt of long-pending reimbursements, unprocessed allowances, or lack of clarity about provisions applicable to PWD employees.

In Regional Rural Banks (RRBs), cooperative institutions, and NABARD, the problem was notably present. Out of 65 respondents, 24 employees (36.92%) reported that they faced difficulties in receiving monetary entitlements. While the remaining 41 employees (63.08%) did not report any such issues, the presence of more than one-third of the respondents experiencing difficulties reflects a systemic need for improvement. Issues highlighted include inconsistent application of policies, lack of clarity among administrative staff, and poor follow-up mechanisms. These gaps not only delay rightful dues but also erode the trust of employees in institutional processes.

These insights raise serious concerns about procedural transparency and accountability. It is not enough to have welfare provisions on paper; there must be robust systems in place to ensure their execution. Banks must streamline their entitlement processing systems, train HR and administrative teams on disability-specific benefits and introduce transparent tracking systems. Financial inclusion begins with institutional honesty and procedural empathy.

3.8.6 Preference in allotment of staff quarters

Access to staff quarters is not merely a housing issue — it is a matter of institutional empathy and logistical support. For employees with disabilities, the allotment of official accommodation can significantly reduce the burden of daily travel, ensure safety, and provide a sense of stability, especially when posted away from their hometowns. In this context, preferential allotment of staff quarters is not a favour; it is a reasonable adjustment to promote equality and dignity at the workplace.

In the present survey, a total of 685 visually impaired employees responded. Among them, 98 employees (14%) reported that they were given preference in the allotment of office quarters, while 261 employees (38%) said they were not given any such preference. Additionally, 326 employees (48%) stated that they do not require staff quarters. Excluding these, we are left with an effective total of 359 employees who had a preference or demand. Out of this group, a substantial 72.7% were denied preference in staff quarter allotment.

In public sector banks, the pattern of denial was stark. In institutions such as Indian Overseas Bank, Uco Bank, Bank of India, Central Bank of India and Bank of Maharashtra, a majority of the visually impaired staff who expressed the need for staff quarters were not given any preference in allotment. Except Reserve Bank of India where around 93% employees accepted preference was given to their request at the time of allotment of staff quarter, in all other public sector banks 50% or more respondents reported indifference in the process of allotment of staff quarters. Even in banks where the absolute number of requests was low, the denial rate remained consistently high — reflecting a systemic lack of sensitisation and weak enforcement of inclusive accommodation policies. This disregard for reasonable accommodation in one of the most basic facilities — housing — reflects poorly on the institutional culture of care.

The situation was no different in Regional Rural Banks (RRBs), cooperative banks, and other smaller institutions. In several RRBs, 100% of those who desired staff quarters were denied preference. Institutions such as Maharashtra Grameen Bank, Dakshin Bihar Gramin Bank, and Paschim Banga Gramin Bank failed to show any affirmative action toward their visually impaired employees in this regard. The data suggests that the concept of preferential allotment has either not been implemented at all or is being applied arbitrarily without any consistent policy.

These findings point to a major gap in inclusion. The denial of staff quarters to those who need them — despite the clear guidelines under disability rights frameworks — exposes the shallow implementation of accommodation policies in banking institutions. Allotment policies must be reviewed and standardised, ensuring that visually impaired and other employees with disabilities are given meaningful priority. Reasonable accommodation should not be dependent on individual discretion; it must be institutionalised as part of the bank's core HR practice.

3.8.7 Sexual harassment

Sexual harassment at the workplace is a grave violation—not only of law, but of dignity, safety, and mental well-being. When it concerns visually impaired women employees, the vulnerability becomes even more acute. The VIBEWA survey reveals an unsettling reality: in some banks, there have been instances where respondents admitted to either facing sexual harassment but not reporting it or reporting it but not being satisfied with the redressal.

This includes reputed institutions like State Bank of India, Canara Bank, and Bank of India—as well as a regional bank like unsafe, unsupported, or unheard is cause for urgent reflection Madhya Pradesh Gramin Bank. The fact that even a single employee has felt.

Such responses, though small in number, should not be treated as statistical outliers. They are indicators of a deeper systemic failure—where either institutional mechanism are inaccessible or survivors fear retaliation, disbelief, or apathy. The lack of reporting often arises from the perceived or real ineffectiveness of internal complaints committees, especially when they lack adequate representation or sensitivity toward persons with disabilities.

The need of the hour is not just stricter compliance with PoSH (Prevention of Sexual Harassment) laws, but the creation of accessible, disability-inclusive, and fear-free complaint environments, along with active sensitisation of staff and redressal authorities.

The Survey Annexures

3.2.1 PROVISION OF SCREEN READER SOFTWARE						
Bank Or Financial Institution you are employed with at present	**Yes**	**No**	**Arranged myself**	**Do not require**	**Total**	**% (No+ Arranged)/ (Total-Do Not Require)**
Andhra Prabhath grameena bank (RRB)	0	1	0	0	1	100
Baroda Gujarat Gramin Bank (RRB)	0	10	0	1	11	100
Baroda Up Grameen Bank (RRB)	0	10	0	0	10	100
Dakshin Bihar Gramin Bank (RRB)	0	2	1	0	3	100
Krishna District Cooperative Bank (RRB)	0	1	0	0	1	100
Maharashtra Grameen Bank (RRB))	0	6	0	0	6	100
NABARD	0	1	0	0	1	100
Paschim Banga Gramin Bank (RRB))	0	1	0	0	1	100
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	1	0	1	100
Indian Overseas Bank	2	12	1	4	19	86.67
Gramin Bank of Aryavart (RRB)	1	2	0	1	4	66.67
Sarva Haryana Grameen Bank (RRB))	1	1	0	0	2	50
Vidharbha Konkan Gramin Bank (RRB))	1	1	0	0	2	50
Central Bank of India	16	13	0	1	30	44.83
Madhya Pradesh Gramin Bank (RRB)	5	3	0	0	8	37.5
Bank of Baroda	47	27	1	3	78	37.33
Uco Bank	4	2	0	0	6	33.33
Bank of India	13	4	2	3	22	31.58
Indian Bank	59	24	3	14	100	31.4
IDBI Bank	9	4	0	1	14	30.77
Union Bank of India	31	6	3	1	41	22.5
Not mention	7	2	0	2	11	22.22
Punjab National Bank	45	10	2	3	60	21.05
Bank of Maharashtra	11	2	0	1	14	15.38
State Bank of India	98	17	0	8	123	14.78
Reserve Bank of India	12	2	0	2	16	14.29

J&K Grameen Bank (RRB)	7	1	0	1	9	12.5
Canara Bank	64	9	0	2	75	12.33
Punjab and Sind Bank	9	1	0	1	11	10
Repco bank (RRB))	1	0	0	0	1	0
The New India Insurance Co. Ltd.	1	0	0	0	1	0
United India insurance company Limited	1	0	0	0	1	0
haryana vikas grameen bank (RRB)	1	0	0	0	1	0
Hyderabad district cooperative central bank limited (RRB)	0	0	0	1	1	0
Total	446	175	14	50	685	29.76378
% of Total (685)	65.11	25.55	2.04	7.3		

3.2.2 PROVISION OF SCREEN MAGNIFYING SOFTWARE

Bank Or Financial Institution you are employed with at present	Yes	No	Arranged myself	Do not require	Total	% (No+ Arranged)/ (Total-Do Not Require)
Andhra Prabhath grameena bank (RRB)	0	1	0	0	1	100
Baroda Gujarat Gramin Bank (RRB)	0	7	0	4	11	100
Baroda Up Grameen Bank (RRB)	0	5	1	4	10	100
Central Bank of India	0	12	1	17	30	100
Dakshin Bihar Gramin Bank (RRB)	0	2	1	0	3	100
Gramin Bank of Aryavart (RRB)	0	2	0	2	4	100
IDBI Bank	0	8	0	6	14	100
Indian Overseas Bank	0	13	2	4	19	100
Krishna District Cooperative Bank (RRB)	0	1	0	0	1	100
Madhya Pradesh Gramin Bank (RRB)	0	3	0	5	8	100
Maharashtra Grameen Bank (RRB))	0	2	0	4	6	100
NABARD	0	1	0	0	1	100
Paschim Banga Gramin Bank (RRB))	0	1	0	0	1	100
Sarva Haryana Grameen Bank (RRB))	0	2	0	0	2	100
Uco Bank	0	3	0	3	6	100
Vidharbha Konkan Gramin Bank (RRB))	0	1	0	1	2	100
haryana vikas grameen bank (RRB)	0	1	0	0	1	100
Punjab National Bank	2	18	3	37	60	91.3
Bank of India	1	7	3	11	22	90.91
Indian Bank	6	34	10	50	100	88
Bank of Baroda	5	32	3	38	78	87.5
State Bank of India	7	36	6	74	123	85.71
Union Bank of India	3	16	2	20	41	85.71
Bank of Maharashtra	1	5	0	8	14	83.33
Not mention	1	5	0	5	11	83.33
Reserve Bank of India	1	4	1	10	16	83.33
Canara Bank	6	24	4	41	75	82.35
J&K Grameen Bank (RRB)	1	4	0	4	9	80
Punjab and Sind Bank	1	0	1	9	11	50
Hyderabad district cooperative central bank limited (RRB)	0	0	0	1	1	

Repco bank (RRB))	0	0	0	1	1	
The New India Insurance Co. Ltd.	0	0	0	1	1	
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	0	1	1	
United India insurance company Limited	0	0	0	1	1	
Total	35	250	38	362	685	89.16409
% of Total (685)	5.11	36.5	5.55	52.85		

3.2.3 PROVISION OF OCR SOFTWARE

Bank Or Financial Institution you are employed with at present	Yes	No	Arranged myself	Do not require	Total	% (No+ Arranged) /(Total-Do Not Require)
Andhra Prabhath grameena bank (RRB)	0	1	0	0	1	100
Baroda Gujarat Gramin Bank (RRB)	0	9	0	2	11	100
Dakshin Bihar Gramin Bank (RRB)	0	2	1	0	3	100
Gramin Bank of Aryavart (RRB)	0	4	0	0	4	100
Indian Overseas Bank	0	14	0	5	19	100
J&K Grameen Bank (RRB)	0	9	0	0	9	100
Krishna District Cooperative Bank (RRB)	0	0	1	0	1	100
Madhya Pradesh Gramin Bank (RRB)	0	6	0	2	8	100
Maharashtra Grameen Bank (RRB))	0	5	0	1	6	100
NABARD	0	1	0	0	1	100
Not mention	0	7	0	4	11	100
Paschim Banga Gramin Bank (RRB))	0	1	0	0	1	100
Repco bank (RRB))	0	1	0	0	1	100
Sarva Haryana Grameen Bank (RRB))	0	2	0	0	2	100
The New India Insurance Co. Ltd.	0	0	1	0	1	100
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	0	1	100
Uco Bank	0	5	0	1	6	100
United India insurance company Limited	0	1	0	0	1	100
Vidharbha Konkan Gramin Bank (RRB))	0	2	0	0	2	100
haryana vikas grameen bank (RRB)	0	1	0	0	1	100
Central Bank of	1	27	0	2	30	96.43

India						
Punjab National Bank	3	45	1	11	60	93.88
Canara Bank	4	59	1	11	75	93.75
Bank of Baroda	5	60	0	13	78	92.31
Bank of Maharashtra	1	9	0	4	14	90
Indian Bank	8	69	0	23	100	89.61
Baroda Up Grameen Bank (RRB)	1	7	1	1	10	88.89
Bank of India	2	14	1	5	22	88.24
State Bank of India	11	81	0	31	123	88.04
Punjab and Sind Bank	1	7	0	3	11	87.5
IDBI Bank	3	10	0	1	14	76.92
Union Bank of India	10	25	0	6	41	71.43
Reserve Bank of India	6	4	0	6	16	40
Hyderabad district cooperative central bank limited (RRB)	0	0	0	1	1	
Total	56	489	7	133	685	89.85507
% of Total (685)	8.18	71.39	1.02	19.42		

3.2.4 PROVISION OF ASSISTIVE DEVICES

Bank Or Financial Institution you are employed with at present	Arranged on my own	Don't require assistive Devices	No	Yes	Total	Percentage of (no+arranged on my own)
Andhra Prabhath grameena bank	0	0	1	0	1	100
Dakshin Bihar Gramin Bank	0	0	3	0	3	100
Gramin Bank of Aryavart	1	0	3	0	4	100
J&K Grameen Bank	0	0	9	0	9	100
Krishna District Cooperative Bank	1	0	0	0	1	100
NABARD	0	0	1	0	1	100
Paschim Banga Gramin Bank	0	0	1	0	1	100
Punjab and Sind Bank	0	0	11	0	11	100
Repco bank	0	0	1	0	1	100
Sarva Haryana Grameen Bank	0	0	2	0	2	100
The New India Assurance Co. Ltd.	0	0	1	0	1	100
The district cooperative Central Bank limited Srikakulam	0	0	1	0	1	100
United India insurance company Limited	0	0	1	0	1	100
Vidharbha Konkan Gramin Bank	0	0	2	0	2	100
haryana vikas grameen bank	0	0	1	0	1	100
Central Bank of India	0	1	29	0	30	96.66667
IDBI Bank	1	0	12	1	14	92.85714
Punjab National Bank	7	3	48	2	60	91.66667
Bank of India	2	2	18	0	22	90.90909
Baroda Gujarat Gramin Bank	0	1	10	0	11	90.90909
Baroda Up Grameen Bank	2	1	7	0	10	90
Madhya Pradesh Gramin Bank	0	1	7	0	8	87.5
Bank of Baroda	7	7	60	4	78	85.89744
Indian Overseas Bank	3	2	13	1	19	84.21053
Maharashtra Grameen Bank	1	1	4	0	6	83.33333
State Bank of India	11	13	91	8	123	82.92683
Indian Bank	6	18	70	6	100	76
Union Bank of India	7	3	24	7	41	75.60976
Canara Bank	3	7	53	12	75	74.66667
Bank of Maharashtra	1	1	9	3	14	71.42857
Uco Bank	0	1	4	1	6	66.66667
Not mention	1	3	6	1	11	63.63636
Reserve Bank of India	1	3	8	4	16	56.25
Hyderabad district cooperative central bank limited	0	1	0	0	1	0
Total	55	69	511	50	685	91.33858
Percentage	8.029	10.073	74.59854015	7.29927		

3.2.5 UPDATION OF ASSISTIVE TECHNOLOGY

Bank Or Financial Institution you are employed with at present	Yes	Occasionally	No	Don't use assistive technology	Total	% Occasionally + No (Excl. Don't use)
Andhra Prabhath grameena bank (RRB)	0	0	1	0	1	100
Baroda Up Grameen Bank (RRB)	0	0	9	1	10	100
Dakshin Bihar Gramin Bank (RRB)	0	0	3	0	3	100
Gramin Bank of Aryavart (RRB)	0	0	4	0	4	100
Indian Overseas Bank	0	1	13	5	19	100
J&K Grameen Bank (RRB)	0	1	8	0	9	100
Krishna District Cooperative Bank (RRB)	0	0	1	0	1	100
Madhya Pradesh Gramin Bank (RRB)	0	0	6	2	8	100
Maharashtra Grameen Bank (RRB))	0	0	5	1	6	100
NABARD	0	0	1	0	1	100
Paschim Banga Gramin Bank (RRB))	0	0	1	0	1	100
Repco bank (RRB))	0	0	1	0	1	100
Sarva Haryana Grameen Bank (RRB))	0	0	2	0	2	100
United India insurance company Limited	0	1	0	0	1	100
Vidharbha Konkan Gramin Bank (RRB))	0	1	1	0	2	100
haryana vikas grameen bank (RRB)	0	0	1	0	1	100
Punjab and Sind Bank	1	1	9	0	11	90.91
Baroda Gujarat Gramin Bank (RRB)	1	0	7	3	11	87.5
IDBI Bank	2	1	10	1	14	84.62
Indian Bank	16	6	66	12	100	81.82
Bank of India	4	4	12	2	22	80
Central Bank of India	7	3	18	2	30	75
Bank of Baroda	22	17	36	3	78	70.67
Bank of Maharashtra	4	0	8	2	14	66.67
Punjab National Bank	19	8	30	3	60	66.67
Uco Bank	2	0	4	0	6	66.67
State Bank of India	37	29	44	13	123	66.36
Canara Bank	28	21	25	1	75	62.16
Reserve Bank of India	6	5	2	3	16	53.85
Union Bank of India	20	5	14	2	41	48.72
Not mention	8	1	2	0	11	27.27
Hyderabad district cooperative central bank limited (RRB)	0	0	0	1	1	0
The New India Insurance Co. Ltd.	1	0	0	0	1	0
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	0	1	1	0
Total	178	105	344	58	685	71.61085
% of Total (685)	25.99	15.33	50.22	8.47		

3.3.1 ACCESSIBILITY OF INTERNAL SITES/PORTAL/APPLICATIONS						
Bank Or Financial Institution you are employed with at present	**Yes**	**No**	**Partially**	**Don't use bank's sites/portals/ applications**	**Total**	**% No + Partially**
Andhra Prabhath grameena bank (RRB)	0	1	0	0	1	100
Dakshin Bihar Gramin Bank (RRB)	0	3	0	0	3	100
Krishna District Cooperative Bank (RRB)	0	0	1	0	1	100
NABARD	0	1	0	0	1	100
Repco bank (RRB))	0	0	1	0	1	100
Sarva Haryana Grameen Bank (RRB))	0	0	2	0	2	100
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	1	0	1	100
United India insurance company Limited	0	0	1	0	1	100
haryana vikas grameen bank (RRB)	0	0	1	0	1	100
Baroda Up Grameen Bank (RRB)	1	3	6	0	10	90
J&K Grameen Bank (RRB)	1	0	8	0	9	88.89
Madhya Pradesh Gramin Bank (RRB)	0	1	6	1	8	87.5
Central Bank of India	4	9	17	0	30	86.67
IDBI Bank	2	5	7	0	14	85.71
Baroda Gujarat Gramin Bank (RRB)	1	6	3	1	11	81.82
Punjab and Sind Bank	2	3	6	0	11	81.82
Gramin Bank of Aryavart (RRB)	0	3	0	1	4	75
Canara Bank	19	9	46	1	75	73.33
Bank of Baroda	20	16	41	1	78	73.08
Reserve Bank of India	5	3	8	0	16	68.75
Indian Overseas Bank	5	6	7	1	19	68.42
Maharashtra Grameen Bank (RRB))	1	0	4	1	6	66.67
Punjab National Bank	17	9	31	3	60	66.67
State Bank of India	36	17	65	5	123	66.67
Bank of Maharashtra	3	1	8	2	14	64.29
Bank of India	8	7	7	0	22	63.64
Indian Bank	35	17	44	4	100	61
Union Bank of India	17	5	16	3	41	51.22
Uco Bank	3	1	2	0	6	50
Vidharbha Konkan Gramin Bank (RRB))	1	0	1	0	2	50
Not mention	7	1	3	0	11	36.36
Hyderabad district cooperative central bank limited (RRB)	1	0	0	0	1	0
Paschim Banga Gramin Bank (RRB))	1	0	0	0	1	0
The New India Insurance Co. Ltd.	1	0	0	0	1	0
Total	191	127	343	24	685	68.61314
% of Total (685)	27.88	18.54	50.07	3.5		

3.3.2 PHYSICAL ACCESSIBILITY OF WORK PLACE

Bank Or Financial Institution you are employed with at present	No	Partially	Yes	Total	Percentage of (no+partially)
Andhra Prabhath grameena bank (RRB)	1	0	0	1	100.00
Baroda Up Grameen Bank (RRB)	7	3	0	10	100.00
Dakshin Bihar Gramin Bank (RRB)	3	0	0	3	100.00
Gramin Bank of Aryavart (RRB)	4	0	0	4	100.00
Hyderabad district cooperative central bank limited (RRB)	0	1	0	1	100.00
IDBI Bank	9	5	0	14	100.00
Krishna District Cooperative Bank (RRB)	1	0	0	1	100.00
Madhya Pradesh Gramin Bank (RRB)	5	3	0	8	100.00
Maharashtra Grameen Bank (RRB))	4	2	0	6	100.00
NABARD	1	0	0	1	100.00
Paschim Banga Gramin Bank (RRB))	0	1	0	1	100.00
Repco bank (RRB))	1	0	0	1	100.00
Sarva Haryana Grameen Bank (RRB))	2	0	0	2	100.00
The New India Insurance Co. Ltd.	0	1	0	1	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	1	0	0	1	100.00
United India insurance company Limited	1	0	0	1	100.00
Vidharbha Konkan Gramin Bank (RRB))	2	0	0	2	100.00
haryana vikas grameen bank (RRB)	0	1	0	1	100.00
Baroda Gujarat Gramin Bank (RRB)	6	4	1	11	90.91
Punjab and Sind Bank	8	2	1	11	90.91
Central Bank of India	17	10	3	30	90.00
J&K Grameen Bank (RRB)	3	5	1	9	88.89
Uco Bank	1	4	1	6	83.33
Punjab National Bank	35	14	11	60	81.67
State Bank of India	66	32	25	123	79.67
Canara Bank	44	15	16	75	78.67
Bank of Baroda	41	20	17	78	78.21
Union Bank of India	18	14	9	41	78.05
Indian Bank	43	31	26	100	74.00
Bank of India	10	6	6	22	72.73
Reserve Bank of India	3	8	5	16	68.75
Bank of Maharashtra	4	5	5	14	64.29
Not mention	5	2	4	11	63.64
Indian Overseas Bank	8	4	7	19	63.16
Total	354	193	138	685	79.85
% of Total (685)	51.68	28.18	20.15		

3.4.1 JOB IDENTIFICATION

Bank Or Financial Institution you are employed with at present	No	Yes	Not sure	Job identification for visually impaired not done in my bank	Total	Percent of no, not sure and job identification not done
Andhra Prabhath grameena bank (RRB)	1	0	0	0	1	100.00
Gramin Bank of Aryavart (RRB)	1	0	1	2	4	100.00
J&K Grameen Bank (RRB)	5	0	2	2	9	100.00
Krishna District Cooperative Bank (RRB)	0	0	1	0	1	100.00
Paschim Banga Gramin Bank (RRB))	0	0	0	1	1	100.00
Repco bank (RRB))	1	0	0	0	1	100.00
Sarva Haryana Grameen Bank (RRB))	2	0	0	0	2	100.00
The New India Insurance Co. Ltd.	1	0	0	0	1	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	0	1	1	100.00
haryana vikas grameen bank (RRB)	0	0	1	0	1	100.00
Punjab and Sind Bank	6	1	1	3	11	90.91
Madhya Pradesh Gramin Bank (RRB)	1	1	5	1	8	87.50
Uco Bank	1	1	1	3	6	83.33
Maharashtra Grameen Bank (RRB))	1	1	2	2	6	83.33
Reserve Bank of India	1	5	5	5	16	68.75
Bank of India	3	7	6	6	22	68.18
Canara Bank	15	27	15	18	75	64.00
Indian Bank	18	36	13	33	100	64.00
Indian Overseas Bank	2	7	3	7	19	63.16
Baroda Up Grameen Bank (RRB)	0	4	6	0	10	60.00
Vidharbha Konkan Gramin Bank (RRB))	0	1	0	1	2	50.00
Central Bank of India	5	16	5	4	30	46.67
Baroda Gujarat Gramin Bank (RRB)	2	6	3	0	11	45.45
Bank of Maharashtra	3	8	1	2	14	42.86
Bank of Baroda	12	45	13	8	78	42.31
State Bank of India	15	74	29	5	123	39.84
Punjab National Bank	8	37	8	7	60	38.33
Not mention	0	7	2	2	11	36.36
IDBI Bank	1	9	1	3	14	35.71
Dakshin Bihar Gramin Bank (RRB)	0	2	0	1	3	33.33
Union Bank of India	6	29	4	2	41	29.27
Hyderabad district cooperative central bank limited (RRB)	0	1	0	0	1	0.00
NABARD	0	1	0	0	1	0.00
United India insurance company Limited	0	1	0	0	1	0.00
Total	111	327	128	119	685	52.26
% of Total (685)	16.2	47.74	18.69	17.37		

3.4.2 PLACEMENT WITH EXPERIENCED EMPLOYEE						
Bank Or Financial Institution you are employed with at present	**Yes**	**No**	**Total**	**% No**		
Andhra Prabhath grameena bank (RRB)	0	1	1	100		
Dakshin Bihar Gramin Bank (RRB)	0	3	3	100		
Gramin Bank of Aryavart (RRB)	0	4	4	100		
Hyderabad district cooperative central bank limited (RRB)	0	1	1	100		
J&K Grameen Bank (RRB)	0	9	9	100		
Krishna District Cooperative Bank (RRB)	0	1	1	100		
NABARD	0	1	1	100		
Paschim Banga Gramin Bank (RRB))	0	1	1	100		
Repco bank (RRB))	0	1	1	100		
Sarva Haryana Grameen Bank (RRB))	0	2	2	100		
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	1	100		
Vidharbha Konkan Gramin Bank (RRB))	0	2	2	100		
haryana vikas grameen bank (RRB)	0	1	1	100		
Punjab and Sind Bank	1	10	11	90.91		
Madhya Pradesh Gramin Bank (RRB)	1	7	8	87.5		
Maharashtra Grameen Bank (RRB))	1	5	6	83.33		
Indian Bank	17	83	100	83		
Reserve Bank of India	3	13	16	81.25		
Baroda Up Grameen Bank (RRB)	2	8	10	80		
Bank of Baroda	17	61	78	78.21		
Punjab National Bank	14	46	60	76.67		
State Bank of India	29	94	123	76.42		
IDBI Bank	4	10	14	71.43		
Central Bank of India	9	21	30	70		
Canara Bank	23	52	75	69.33		
Indian Overseas Bank	6	13	19	68.42		
Uco Bank	2	4	6	66.67		
Baroda Gujarat Gramin Bank (RRB)	4	7	11	63.64		
Bank of India	9	13	22	59.09		
Union Bank of India	18	23	41	56.1		
Not mention	5	6	11	54.55		
Bank of Maharashtra	7	7	14	50		
The New India Insurance Co. Ltd.	1	0	1	0		
United India insurance company Limited	1	0	1	0		
Total	174	511	685	74.59854		
% of Total (685)	25.4	74.6				

3.4.3 PROVISION OF HUMAN ASSISTANCE

Bank Or Financial Institution you are employed with at present	Arranged on my Own	Required but not provided	Not required for present work	Yes provided	Total	% Arranged + Required but not Provided (Effective Total)
Andhra Prabhath grameena bank (RRB)	1	0	0	0	1	100.00
NABARD	0	1	0	0	1	100.00
Sarva Haryana Grameen Bank (RRB))	0	2	0	0	2	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	0	1	100.00
haryana vikas grameen bank (RRB)	0	1	0	0	1	100.00
Madhya Pradesh Gramin Bank (RRB)	0	7	1	0	8	87.50
Punjab and Sind Bank	1	8	2	0	11	81.82
Baroda Up Grameen Bank (RRB)	2	6	2	0	10	80.00
J&K Grameen Bank (RRB)	0	7	2	0	9	77.78
Dakshin Bihar Gramin Bank (RRB)	1	1	0	1	3	66.67
Bank of India	2	11	6	3	22	59.09
Vidharbha Konkan Gramin Bank (RRB))	1	0	1	0	2	50.00
Central Bank of India	1	14	13	2	30	50.00
Gramin Bank of Aryavart (RRB)	0	2	1	1	4	50.00
Canara Bank	3	34	30	8	75	49.33
Union Bank of India	3	17	14	7	41	48.78
Indian Overseas Bank	3	6	9	1	19	47.37
Reserve Bank of India	0	7	7	2	16	43.75
Indian Bank	3	40	42	15	100	43.00
Punjab National Bank	3	21	27	9	60	40.00
Bank of Baroda	4	25	32	17	78	37.18
Baroda Gujarat Gramin Bank (RRB)	1	3	5	2	11	36.36
Not mention	1	3	4	3	11	36.36
IDBI Bank	0	5	9	0	14	35.71
Bank of Maharashtra	0	5	7	2	14	35.71
Uco Bank	0	2	4	0	6	33.33
State Bank of India	4	36	60	23	123	32.52
Maharashtra Grameen Bank (RRB))	0	1	3	2	6	16.67
Repco bank (RRB))	0	0	0	1	1	0.00
Hyderabad district cooperative central bank limited (RRB)	0	0	1	0	1	0.00
Krishna District Cooperative Bank (RRB)	0	0	1	0	1	0.00
Paschim Banga Gramin Bank (RRB))	0	0	1	0	1	0.00
The New India Insurance Co. Ltd.	0	0	1	0	1	0.00
United India insurance company Limited	0	0	1	0	1	0.00
Total	34	266	286	99	685	43.80
% of Total (685)	4.96	38.83	41.75	14.45		

3.4.4 PROVISION OF ESCORT FOR OFFICIAL DUTY						
Bank Or Financial Institution you are employed with at present	**Yes**	**No**	**Depends on discretion of superior**	**Don't require escort**	**Total**	**% No + Discretion (Excl. Don't require)**
Baroda Up Grameen Bank (RRB)	0	7	3	0	10	100
Dakshin Bihar Gramin Bank (RRB)	0	3	0	0	3	100
Gramin Bank of Aryavart (RRB)	0	4	0	0	4	100
Hyderabad district cooperative central bank limited (RRB)	0	1	0	0	1	100
Indian Overseas Bank	0	15	0	4	19	100
J&K Grameen Bank (RRB)	0	5	2	2	9	100
Krishna District Cooperative Bank (RRB)	0	1	0	0	1	100
Madhya Pradesh Gramin Bank (RRB)	0	3	4	1	8	100
Maharashtra Grameen Bank (RRB))	0	4	1	1	6	100
NABARD	0	1	0	0	1	100
Sarva Haryana Grameen Bank (RRB))	0	0	2	0	2	100
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	0	1	100
United India insurance company Limited	0	0	1	0	1	100
Vidharbha Konkan Gramin Bank (RRB))	0	2	0	0	2	100
haryana vikas grameen bank (RRB)	0	1	0	0	1	100
Punjab National Bank	2	37	13	8	60	96.15
IDBI Bank	1	8	3	2	14	91.67
Bank of India	2	12	4	4	22	88.89
Canara Bank	8	43	11	13	75	87.1
Indian Bank	11	55	16	18	100	86.59
Uco Bank	1	3	2	0	6	83.33
Central Bank of India	5	17	6	2	30	82.14
Bank of Maharashtra	2	8	1	3	14	81.82
Not mention	2	5	1	3	11	75
Union Bank of India	10	23	2	6	41	71.43
State Bank of India	32	53	17	21	123	68.63
Baroda Gujarat Gramin Bank (RRB)	3	5	1	2	11	66.67
Reserve Bank of India	5	3	3	5	16	54.55
Bank of Baroda	35	30	7	6	78	51.39
Punjab and Sind Bank	5	4	0	2	11	44.44
Andhra Prabhath grameena bank (RRB)	1	0	0	0	1	0
Paschim Banga Gramin Bank (RRB))	0	0	0	1	1	
Repco bank (RRB))	0	0	0	1	1	
The New India Insurance Co. Ltd.	0	0	0	1	1	
Total	125	354	100	106	685	78.41
% of Total (685)	18.25	51.68	14.6	15.47		

3.4.5 DISABILITY SENSITISATION AT WORK PLACE					
Bank Or Financial Institution you are employed with at present	**I am not aware**	**No**	**Yes**	**Total**	**Percent (no+not aware)**
Andhra Prabhath grameena bank (RRB)	0	1	0	1	100.00
Baroda Gujarat Gramin Bank (RRB)	1	10	0	11	100.00
Baroda Up Grameen Bank (RRB)	2	8	0	10	100.00
Central Bank of India	8	22	0	30	100.00
Dakshin Bihar Gramin Bank (RRB)	0	3	0	3	100.00
Gramin Bank of Aryavart (RRB)	0	4	0	4	100.00
Hyderabad district cooperative central bank limited (RRB)	0	1	0	1	100.00
J&K Grameen Bank (RRB)	1	8	0	9	100.00
Krishna District Cooperative Bank (RRB)	0	1	0	1	100.00
Madhya Pradesh Gramin Bank (RRB)	1	7	0	8	100.00
Maharashtra Grameen Bank (RRB))	2	4	0	6	100.00
NABARD	0	1	0	1	100.00
Paschim Banga Gramin Bank (RRB))	1	0	0	1	100.00
Punjab and Sind Bank	0	11	0	11	100.00
Repco bank (RRB))	0	1	0	1	100.00
Reserve Bank of India	6	10	0	16	100.00
Sarva Haryana Grameen Bank (RRB))	0	2	0	2	100.00
The New India Insurance Co. Ltd.	0	1	0	1	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	1	100.00
United India insurance company Limited	0	1	0	1	100.00
Vidharbha Konkan Gramin Bank (RRB))	0	2	0	2	100.00
haryana vikas grameen bank (RRB)	0	1	0	1	100.00
Indian Overseas Bank	4	14	1	19	94.74
IDBI Bank	1	12	1	14	92.86
Canara Bank	14	55	6	75	92.00
Indian Bank	32	60	8	100	92.00
Bank of India	9	11	2	22	90.91
Punjab National Bank	11	43	6	60	90.00
State Bank of India	36	72	15	123	87.80
Bank of Maharashtra	4	8	2	14	85.71
Uco Bank	3	2	1	6	83.33
Not mention	3	6	2	11	81.82
Bank of Baroda	10	50	18	78	76.92
Union Bank of India	12	17	12	41	70.73
Total	161	450	74	685	89.20
% of Total (685)	23.5	65.69	10.8		

3.5.1 NUMBER OF TRAININGS ON ASSISTIVE TECHNOLOGY

Bank Or Financial Institution you are employed with at present	0	1	2	3	4	5+	Total	Percentage (0+1)
Andhra Prabhath grameena bank (RRB)	1	0	0	0	0	0	1	100.00
Baroda Gujarat Gramin Bank (RRB)	11	0	0	0	0	0	11	100.00
Baroda Up Grameen Bank (RRB)	8	2	0	0	0	0	10	100.00
Dakshin Bihar Gramin Bank (RRB)	3	0	0	0	0	0	3	100.00
Gramin Bank of Aryavart (RRB)	2	2	0	0	0	0	4	100.00
J&K Grameen Bank (RRB)	8	1	0	0	0	0	9	100.00
Krishna District Cooperative Bank (RRB)	1	0	0	0	0	0	1	100.00
Maharashtra Grameen Bank (RRB))	6	0	0	0	0	0	6	100.00
NABARD	1	0	0	0	0	0	1	100.00
Paschim Banga Gramin Bank (RRB))	1	0	0	0	0	0	1	100.00
Repco bank (RRB))	1	0	0	0	0	0	1	100.00
Sarva Haryana Grameen Bank (RRB))	2	0	0	0	0	0	2	100.00
The New India Insurance Co. Ltd.	0	1	0	0	0	0	1	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	1	0	0	0	0	0	1	100.00
United India insurance company Limited	1	0	0	0	0	0	1	100.00
Vidharbha Konkan Gramin Bank (RRB))	1	1	0	0	0	0	2	100.00
haryana vikas grameen bank (RRB)	1	0	0	0	0	0	1	100.00
Central Bank of India	17	10	3	0	0	0	30	90.00
Bank of India	12	7	3	0	0	0	22	86.36
IDBI Bank	9	3	1	0	0	1	14	85.71
Indian Overseas Bank	13	3	3	0	0	0	19	84.21
Canara Bank	26	35	8	4	2	0	75	81.33
Indian Bank	56	24	11	6	2	1	100	80.00
Madhya Pradesh Gramin Bank (RRB)	5	1	2	0	0	0	8	75.00
Punjab National Bank	33	12	6	5	2	2	60	75.00
Reserve Bank of India	6	6	3	0	1	0	16	75.00
Bank of Maharashtra	3	7	2	0	0	2	14	71.43
State Bank of India	22	65	18	6	10	2	123	70.73
Bank of Baroda	17	36	13	5	2	5	78	67.95
Uco Bank	1	3	0	0	0	2	6	66.67
Not mention	1	6	2	1	1	0	11	63.64
Union Bank of India	7	13	12	6	1	2	41	48.78
Punjab and Sind Bank	1	3	3	2	1	1	11	36.36
Hyderabad district cooperative central bank limited (RRB)	0	0	0	1	0	0	1	0.00
Total	278	241	90	36	22	18	685	75.77
% of Total (685)	40.58	35.18	13.14	5.26	3.21	2.63		

3.5.2 PROVISION OF INDUCTION TRAINING

Bank Or Financial Institution you are employed with at present	Yes	No	Total	% No
Baroda Gujarat Gramin Bank (RRB)	0	11	11	100
Gramin Bank of Aryavart (RRB)	0	4	4	100
Krishna District Cooperative Bank (RRB)	0	1	1	100
Maharashtra Grameen Bank (RRB))	0	6	6	100
NABARD	0	1	1	100
The New India Insurance Co. Ltd.	0	1	1	100
haryana vikas grameen bank (RRB)	0	1	1	100
Baroda Up Grameen Bank (RRB)	3	7	10	70
Sarva Haryana Grameen Bank (RRB))	1	1	2	50
Vidharbha Konkan Gramin Bank (RRB))	1	1	2	50
Madhya Pradesh Gramin Bank (RRB)	5	3	8	37.5
Dakshin Bihar Gramin Bank (RRB)	2	1	3	33.33
J&K Grameen Bank (RRB)	6	3	9	33.33
Bank of Maharashtra	10	4	14	28.57
Bank of India	16	6	22	27.27
Punjab National Bank	45	15	60	25
Indian Overseas Bank	15	4	19	21.05
Reserve Bank of India	13	3	16	18.75
Not mention	9	2	11	18.18
Punjab and Sind Bank	9	2	11	18.18
Uco Bank	5	1	6	16.67
State Bank of India	103	20	123	16.26
Indian Bank	84	16	100	16
Bank of Baroda	68	10	78	12.82
Canara Bank	67	8	75	10.67
Central Bank of India	27	3	30	10
Union Bank of India	37	4	41	9.76
IDBI Bank	13	1	14	7.14
Andhra Prabhath grameena bank (RRB)	1	0	1	0
Hyderabad district cooperative central bank limited (RRB)	1	0	1	0
Paschim Banga Gramin Bank (RRB))	1	0	1	0
Repco bank (RRB))	1	0	1	0
The district cooperative Central Bank limited Srikakulam (RRB))	1	0	1	0
United India insurance company Limited	1	0	1	0
Total	545	140	685	20.44
% of Total (685)	79.56	20.44		

3.5.3 PROVISION OF REGULAR TRAINING ON JOBS								
Bank Or Financial Institution you are employed with at present	**0**	**1**	**2**	**3**	**4**	**5 or more**	**Total**	**Percentage of (0 and 1)**
Andhra Prabhath grameena bank (RRB)	0	1	0	0	0	0	1	100.00
Gramin Bank of Aryavart (RRB)	2	2	0	0	0	0	4	100.00
Krishna District Cooperative Bank (RRB)	1	0	0	0	0	0	1	100.00
Madhya Pradesh Gramin Bank (RRB)	4	4	0	0	0	0	8	100.00
Maharashtra Grameen Bank (RRB))	6	0	0	0	0	0	6	100.00
NABARD	1	0	0	0	0	0	1	100.00
Repco bank (RRB))	0	1	0	0	0	0	1	100.00
Sarva Haryana Grameen Bank (RRB))	1	1	0	0	0	0	2	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	0	0	0	1	100.00
United India insurance company Limited	0	1	0	0	0	0	1	100.00
Vidharbha Konkan Gramin Bank (RRB))	1	1	0	0	0	0	2	100.00
haryana vikas grameen bank (RRB)	1	0	0	0	0	0	1	100.00
Baroda Gujarat Gramin Bank (RRB)	10	0	1	0	0	0	11	90.91
Baroda Up Grameen Bank (RRB)	5	4	0	1	0	0	10	90.00
J&K Grameen Bank (RRB)	2	6	0	1	0	0	9	88.89
Dakshin Bihar Gramin Bank (RRB)	2	0	0	0	1	0	3	66.67
Bank of India	4	6	3	2	4	3	22	45.45
Central Bank of India	4	8	5	5	1	7	30	40.00
IDBI Bank	3	2	3	2	2	2	14	35.71
State Bank of India	16	27	24	16	14	26	123	34.96
Indian Bank	17	17	16	23	8	19	100	34.00
Uco Bank	1	1	1	0	1	2	6	33.33
Union Bank of India	5	8	5	8	3	12	41	31.71
Reserve Bank of India	2	3	2	0	3	6	16	31.25
Bank of Maharashtra	1	3	6	1	0	3	14	28.57
Punjab National Bank	7	10	10	7	6	20	60	28.33
Canara Bank	8	13	10	9	8	27	75	28.00
Not mention	0	3	1	3	1	3	11	27.27
Bank of Baroda	5	11	17	14	13	18	78	20.51
Punjab and Sind Bank	1	1	1	2	3	3	11	18.18
Indian Overseas Bank	0	1	1	4	0	13	19	5.26
Hyderabad district cooperative central bank limited (RRB)	0	0	0	1	0	0	1	0.00
Paschim Banga Gramin Bank (RRB))	0	0	1	0	0	0	1	0.00
The New India Insurance Co. Ltd.	0	0	0	0	1	0	1	0.00
Total	110	136	107	99	69	164	685	35.91
Percentage	16.06	19.854	15.62043796	14.45255	10.07299	23.94161		

3.5.4 PROVISION OF PRE-PROMOTION TRAINING

Bank Or Financial Institution you are employed with at present	Yes	No	Not Opted For Promotion	Not yet completed required service for promotion	Total	% No/ (Yes+No)
Andhra Prabhath grameena bank (RRB)	0	1	0	0	1	100
Baroda Gujarat Gramin Bank (RRB)	0	5	0	6	11	100
Dakshin Bihar Gramin Bank (RRB)	0	3	0	0	3	100
Gramin Bank of Aryavart (RRB)	0	3	0	1	4	100
Hyderabad district cooperative central bank limited (RRB)	0	1	0	0	1	100
Krishna District Cooperative Bank (RRB)	0	1	0	0	1	100
Madhya Pradesh Gramin Bank (RRB)	0	1	0	7	8	100
NABARD	0	1	0	0	1	100
Paschim Banga Gramin Bank (RRB))	0	1	0	0	1	100
Sarva Haryana Grameen Bank (RRB))	0	1	0	1	2	100
The New India Insurance Co. Ltd.	0	1	0	0	1	100
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	0	1	100
Uco Bank	0	2	2	2	6	100
Vidharbha Konkan Gramin Bank (RRB))	0	1	0	1	2	100
haryana vikas grameen bank (RRB)	0	1	0	0	1	100
Central Bank of India	6	13	3	8	30	68.42
Baroda Up Grameen Bank (RRB)	1	2	1	6	10	66.67
J&K Grameen Bank (RRB)	1	2	0	6	9	66.67
Maharashtra Grameen Bank (RRB))	1	2	1	2	6	66.67
Reserve Bank of India	3	5	3	5	16	62.5
IDBI Bank	5	5	0	4	14	50
Bank of India	10	6	2	4	22	37.5
Punjab and Sind Bank	7	3	1	0	11	30
Bank of Maharashtra	5	2	3	4	14	28.57
State Bank of India	67	22	14	20	123	24.72
Indian Bank	62	19	10	9	100	23.46
Indian Overseas Bank	11	3	4	1	19	21.43
Bank of Baroda	50	13	14	1	78	20.63
Punjab National Bank	39	9	8	4	60	18.75
Canara Bank	44	10	13	8	75	18.52
Union Bank of India	30	6	1	4	41	16.67
Not mention	7	1	2	1	11	12.5
Repco bank (RRB))	0	0	1	0	1	
United India insurance company Limited	0	0	0	1	1	
Total	349	147	83	106	685	29.64
% of Total (685)	50.95	21.46	12.12	15.47		

3.6.1 SPECIAL CONVEYANCE ALLOWANCE

Bank Or Financial Institution you are employed with at present	0	Rs. 1 - 400	RS. 600	MORE THAN RS. 600	NOT MENTIONED	Grand Total	Count of less than 600	Percent less than 600
Maharashtra Grameen Bank (RRB))	4	2	0	0	0	6	6	100.00
Sarva Haryana Grameen Bank (RRB))	0	2	0	0	0	2	2	100.00
Andhra Prabhath grameena bank (RRB)	0	1	0	0	0	1	1	100.00
haryana vikas grameen bank (RRB)	0	1	0	0	0	1	1	100.00
Repco bank (RRB))	1	0	0	0	0	1	1	100.00
The New India Insurance Co. Ltd.	0	1	0	0	0	1	1	100.00
United India insurance company Limited	0	1	0	0	0	1	1	100.00
J&K Grameen Bank (RRB)	0	8	1	0	0	9	8	88.89
Madhya Pradesh Gramin Bank (RRB)	1	6	1	0	0	8	7	87.50
Baroda Gujarat Gramin Bank (RRB)	0	9	0	0	2	11	9	81.82
Gramin Bank of Aryavart (RRB)	0	3	0	0	1	4	3	75.00
IDBI Bank	7	2	0	2	3	14	9	64.29
Vidharbha Konkan Gramin Bank (RRB))	1	0	1	0	0	2	1	50.00
Bank of Maharashtra	2	4	3	3	2	14	6	42.86
Dakshin Bihar Gramin Bank (RRB)	0	1	0	0	2	3	1	33.33
Indian Overseas Bank	4	2	12	0	1	19	6	31.58
Bank of India	1	5	13	0	3	22	6	27.27
Bank of Baroda	7	9	41	10	11	78	16	20.51
Baroda Up Grameen Bank (RRB)	0	2	7	1	0	10	2	20.00
Indian Bank	3	14	71	3	9	100	17	17.00
Central Bank of India	4	1	20	1	4	30	5	16.67
Uco Bank	0	1	4	0	1	6	1	16.67
Canara Bank	1	11	57	0	6	75	12	16.00
State Bank of India	5	14	95	5	4	123	19	15.45
Union Bank of India	2	4	24	11	0	41	6	14.63
Reserve Bank of India	0	2	0	13	1	16	2	12.50
Not mention	0	1	8	1	1	11	1	9.09
Punjab and Sind Bank	1	0	10	0	0	11	1	9.09
Punjab National Bank	3	1	47	2	7	60	4	6.67
Hyderabad district cooperative central bank limited (RRB)	0	0	0	1	0	1	0	0.00
Krishna District Cooperative Bank (RRB)	0	0	0	1	0	1	0	0.00
NABARD	0	0	0	1	0	1	0	0.00
Paschim Banga Gramin Bank (RRB))	0	0	1	0	0	1	0	0.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	0	1	0	1	0	0.00
TOTAL	47	108	416	56	58	685	155	22.63

3.6.2 EXPENDITURE ON COMMUTATION BETWEEN OFFICE AND RESIDENCE

Bank Or Financial Institution you are employed with at present	LESS THAN RS. 600	RS. 600-2000	RS. 2001-4000	RS. 4001-6000	Rs. 6001-10000	More than Rs. 10000	Not Mention	Grand Total	percent less than 600
Madhya Pradesh Gramin Bank (RRB)	2	1	3	2	0	0	0	8	25.00
Bank of Maharashtra	3	1	5	2	0	2	1	14	21.43
Baroda Up Grameen Bank (RRB)	2	6	0	1	1	0	0	10	20.00
Punjab and Sind Bank	2	1	5	2	0	1	0	11	18.18
Maharashtra Grameen Bank (RRB))	1	3	0	0	2	0	0	6	16.67
Bank of India	3	5	6	2	2	2	2	22	13.64
Central Bank of India	4	4	10	1	5	4	2	30	13.33
Punjab National Bank	7	12	15	8	9	6	3	60	11.67
State Bank of India	13	16	30	31	14	13	6	123	10.57
Baroda Gujarat Gramin Bank (RRB)	1	4	3	1	1	0	1	11	9.09
Canara Bank	6	13	22	17	9	4	4	75	8.00
Indian Bank	8	13	24	23	18	7	7	100	8.00
Bank of Baroda	6	14	30	11	8	5	4	78	7.69
IDBI Bank	1	4	2	2	1	3	1	14	7.14
Indian Overseas Bank	1	5	2	3	2	5	1	19	5.26
Union Bank of India	2	7	9	10	4	8	1	41	4.88
Andhra Prabhath grameena bank (RRB)	0	0	0	0	1	0	0	1	0.00
Dakshin Bihar Gramin Bank (RRB)	0	0	0	1	0	0	2	3	0.00
Gramin Bank of Aryavart (RRB)	0	0	1	1	0	1	1	4	0.00
haryana vikas grameen bank (RRB)	0	0	0	0	0	1	0	1	0.00
Hyderabad district cooperative central bank limited (RRB)	0	0	0	0	0	0	1	1	0.00
J&K Grameen Bank (RRB)	0	2	1	1	2	3	0	9	0.00
Krishna District Cooperative Bank (RRB)	0	0	0	0	1	0	0	1	0.00
NABARD	0	0	0	0	1	0	0	1	0.00
Not mention	0	3	3	1	3	1	0	11	0.00
Paschim Banga Gramin Bank (RRB))	0	0	0	1	0	0	0	1	0.00
Repco bank (RRB))	0	0	1	0	0	0	0	1	0.00
Reserve Bank of India	0	0	7	7	0	2	0	16	0.00
Sarva Haryana Grameen Bank (RRB))	0	0	1	0	0	1	0	2	0.00
The district cooperative Central Bank limited	0	0	1	0	0	0	0	1	0.00

Srikakulam (RRB))									
The New India Insurance Co. Ltd.	0	1	0	0	0	0	0	1	0.00
Uco Bank	0	1	1	4	0	0	0	6	0.00
United India insurance company Limited	0	0	1	0	0	0	0	1	0.00
Vidharbha Konkan Gramin Bank (RRB))	0	1	1	0	0	0	0	2	0.00
Grand Total	62	117	184	132	84	69	37	685	9.05

3.7.1 NUMBER OF PROMOTIONS SO FAR IN SERVICE

Bank Or Financial Institution you are employed with at present	0	1	2	3	4	5	More than 5	Total	percent (0+1)
Andhra Prabhath grameena bank (RRB)	1	0	0	0	0	0	0	1	100.00
Baroda Gujarat Gramin Bank (RRB)	11	0	0	0	0	0	0	11	100.00
Baroda Up Grameen Bank (RRB)	10	0	0	0	0	0	0	10	100.00
Dakshin Bihar Gramin Bank (RRB)	2	1	0	0	0	0	0	3	100.00
Hyderabad district cooperative central bank limited (RRB)	1	0	0	0	0	0	0	1	100.00
Krishna District Cooperative Bank (RRB)	1	0	0	0	0	0	0	1	100.00
Madhya Pradesh Gramin Bank (RRB)	8	0	0	0	0	0	0	8	100.00
Maharashtra Grameen Bank (RRB))	5	1	0	0	0	0	0	6	100.00
NABARD	1	0	0	0	0	0	0	1	100.00
Not mention	4	7	0	0	0	0	0	11	100.00
Paschim Banga Gramin Bank (RRB))	0	1	0	0	0	0	0	1	100.00
Punjab & Sind Bank	9	2	0	0	0	0	0	11	100.00
Repco bank (RRB))	1	0	0	0	0	0	0	1	100.00
Reserve Bank of India	9	7	0	0	0	0	0	16	100.00
Sarva Haryana Grameen Bank (RRB))	1	1	0	0	0	0	0	2	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	0	0	0	0	1	100.00
United India insurance company Limited	1	0	0	0	0	0	0	1	100.00
Vidharbha Konkan Gramin Bank (RRB))	2	0	0	0	0	0	0	2	100.00
haryana vikas grameen bank (RRB)	0	1	0	0	0	0	0	1	100.00
Bank of Maharashtra	10	3	0	1	0	0	0	14	92.86
Bank of India	12	8	2	0	0	0	0	22	90.91
Bank of Baroda	47	23	4	3	1	0	0	78	89.74
J&K Grameen Bank (RRB)	7	1	1	0	0	0	0	9	88.89
Canara Bank	46	19	10	0	0	0	0	75	86.67
Central Bank of India	15	11	4	0	0	0	0	30	86.67
IDBI Bank	8	4	2	0	0	0	0	14	85.71
UCO Bank	5	0	1	0	0	0	0	6	83.33
Union Bank of India	18	16	4	3	0	0	0	41	82.93
Indian Bank	41	35	19	5	0	0	0	100	76.00
Gramin Bank of Aryavart (RRB)	3	0	1	0	0	0	0	4	75.00
Punjab National Bank	22	20	11	2	4	0	1	60	70.00
State Bank of India	50	36	29	7	1	0	0	123	69.92
Indian Overseas Bank	6	7	5	1	0	0	0	19	68.42
The New India Insurance Co. Ltd.	0	0	0	1	0	0	0	1	0.00
Total	357	205	93	23	6	0	1	685	82.04
Percentage	52.12	29.927	13.57664234	3.357664	0.875912	0	0.145985		

3.7.2 DISCCRIMINATION IN PROMOTIONS

Bank Or Financial Institution you are employed with at present	Not Faced any discrimination	Not opted for promotion	Not yet completed required service for promotion	Supervisor bias in performance appraisal	Mandatory assignments like branch head not suitable for VI	Rural/ semi-urban postings	Others	Grand Total	any form of discrimination in promotion count	percentage
Andhra Prabhath grameena bank (RRB)	0	0	0	1	0	0	0	1	1	100.00
Haryana vikas grameen bank (RRB)	0	0	0	1	0	0	0	1	1	100.00
Hyderabad district cooperative central bank limited (RRB)	0	0	0	0	0	0	1	1	1	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	0	1	0	0	0	1	1	100.00
Punjab and Sind Bank	2	1	0	3	3	2	0	11	9	81.82
Gramin Bank of Aryavart (RRB)	1	0	0	0	1	1	1	4	3	75.00
Bank of Baroda	21	17	1	14	13	7	5	78	56	71.79
Dakshin Bihar Gramin Bank (RRB)	1	0	0	1	1	0	0	3	2	66.67
Uco Bank	1	0	1	2	1	2	0	6	4	66.67
Canara Bank	18	19	7	14	7	7	3	75	49	65.33
Indian Bank	30	12	6	18	18	14	2	100	64	64.00
Indian Overseas Bank	6	2	1	4	4	0	2	19	12	63.16
Baroda Up Grameen Bank (RRB)	2	1	2	5	0	0	0	10	6	60.00
State Bank of India	33	13	20	19	32	0	6	123	67	54.47
Bank of Maharashtra	3	0	2	1	4	1	3	14	7	50.00
IDBI Bank	4	0	2	2	3	3	0	14	7	50.00
Madhya Pradesh Gramin Bank (RRB)	0	0	4	1	1	1	1	8	4	50.00
Punjab National Bank	25	11	3	6	7	4	4	60	30	50.00
Vidharbha Konkan Gramin Bank (RRB))	0	0	0	1	1	0	0	2	1	50.00
Baroda Gujarat Gramin Bank (RRB)	1	3	5	1	1	0	0	11	5	45.45
Not mention	4	2	2	0	3	0	0	11	5	45.45
Union Bank of India	21	2	2	2	8	3	1	41	18	43.90
Central Bank of India	13	2	4	6	2	2	1	30	13	43.33

J&K Grameen Bank (RRB)	1	1	2	2	1	2	0	9	3	33.33
Maharashtra Grameen Bank (RRB))	1	0	3	1	1	0	0	6	2	33.33
Bank of India	12	2	3	0	3	1	1	22	7	31.82
Reserve Bank of India	5	1	5	5	0	0	0	16	5	31.25
Krishna District Cooperative Bank (RRB)	1	0	0	0	0	0	0	1	0	0.00
NABARD	0	0	1	0	0	0	0	1	0	0.00
Paschim Banga Gramin Bank (RRB))	1	0	0	0	0	0	0	1	0	0.00
Repco bank (RRB))	0	0	0	1	0	0	0	1	0	0.00
Sarva Haryana Grameen Bank (RRB))	1	0	0	1	0	0	0	2	0	0.00
The New India Insurance Co. Ltd.	1	0	0	0	0	0	0	1	0	0.00
United India insurance company Limited	0	0	0	1	0	0	0	1	0	0.00
Grand Total	209	89	76	114	115	50	31	685	383	55.91

3.7.3 RESERVATION IN PROMOTION					
Bank Or Financial Institution you are employed with at present	**Yes**	**No**	**Not sure**	**Total**	**% of No + Not sure (Total)**
Andhra Prabhath grameena bank (RRB)	0	0	1	1	100
Baroda Up Grameen Bank (RRB)	0	6	4	10	100
Gramin Bank of Aryavart (RRB)	0	3	1	4	100
Hyderabad district cooperative central bank limited (RRB)	0	1	0	1	100
J&K Grameen Bank (RRB)	0	7	2	9	100
NABARD	0	1	0	1	100
Paschim Banga Gramin Bank (RRB))	0	1	0	1	100
Repco bank (RRB))	0	0	1	1	100
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	1	100
Vidharbha Konkan Gramin Bank (RRB))	0	0	2	2	100
Baroda Gujarat Gramin Bank (RRB)	1	5	5	11	90.91
Indian Overseas Bank	2	4	13	19	89.47
Madhya Pradesh Gramin Bank (RRB)	1	5	2	8	87.5
Uco Bank	1	2	3	6	83.33
Central Bank of India	8	6	16	30	73.33
Indian Bank	29	15	56	100	71
Bank of Baroda	25	17	36	78	67.95
Dakshin Bihar Gramin Bank (RRB)	1	2	0	3	66.67
Punjab and Sind Bank	4	4	3	11	63.64
Punjab National Bank	27	8	25	60	55
Bank of India	10	4	8	22	54.55
Not mention	5	3	3	11	54.55
Maharashtra Grameen Bank (RRB))	3	1	2	6	50
State Bank of India	67	10	46	123	45.53
Canara Bank	41	10	24	75	45.33
Union Bank of India	23	8	10	41	43.9
Bank of Maharashtra	8	2	4	14	42.86
IDBI Bank	8	1	5	14	42.86
Reserve Bank of India	11	0	5	16	31.25
Krishna District Cooperative Bank (RRB)	1	0	0	1	0
Sarva Haryana Grameen Bank (RRB))	2	0	0	2	0
The New India Insurance Co. Ltd.	1	0	0	1	0
United India insurance company Limited	1	0	0	1	0
haryana vikas grameen bank (RRB)	1	0	0	1	0
Total	281	127	277	685	58.98
% of Total (685)	41.02	18.54	40.4379562		

3.7.4 SCRIBE IN INTERNAL EXAMINATIONS

Bank Or Financial Institution you are employed with at present	Yes	No	Don't require	Not Given any internal exam	Total	% No/(Yes+No)
Baroda Gujarat Gramin Bank (RRB)	0	1	1	9	11	100
Gramin Bank of Aryavart (RRB)	0	1	0	3	4	100
Vidharbha Konkan Gramin Bank (RRB))	0	1	0	1	2	100
Uco Bank	1	2	0	3	6	66.67
Reserve Bank of India	3	5	1	7	16	62.5
Indian Overseas Bank	4	6	7	2	19	60
Baroda Up Grameen Bank (RRB)	1	1	0	8	10	50
Dakshin Bihar Gramin Bank (RRB)	2	1	0	0	3	33.33
Bank of Maharashtra	5	2	1	6	14	28.57
Indian Bank	51	20	9	20	100	28.17
IDBI Bank	10	3	0	1	14	23.08
Canara Bank	49	10	0	16	75	16.95
State Bank of India	80	12	2	29	123	13.04
Union Bank of India	30	4	1	6	41	11.76
Not mention	8	1	0	2	11	11.11
Bank of Baroda	56	6	3	13	78	9.68
Punjab National Bank	42	3	2	13	60	6.67
Bank of India	15	1	3	3	22	6.25
Central Bank of India	18	1	1	10	30	5.26
Andhra Prabhath grameena bank (RRB)	1	0	0	0	1	0
Hyderabad district cooperative central bank limited (RRB)	1	0	0	0	1	0
J&K Grameen Bank (RRB)	3	0	0	6	9	0
Krishna District Cooperative Bank (RRB)	1	0	0	0	1	0
Madhya Pradesh Gramin Bank (RRB)	3	0	0	5	8	0
Maharashtra Grameen Bank (RRB))	2	0	0	4	6	0
Punjab and Sind Bank	8	0	0	3	11	0
Sarva Haryana Grameen Bank (RRB))	1	0	0	1	2	0
The New India Insurance Co. Ltd.	1	0	0	0	1	0
The district cooperative Central Bank limited Srikakulam (RRB))	1	0	0	0	1	0
haryana vikas grameen bank (RRB)	1	0	0	0	1	0
NABARD	0	0	0	1	1	0
Paschim Banga Gramin Bank (RRB))	0	0	1	0	1	0
Repco bank (RRB))	0	0	0	1	1	0
United India insurance company Limited	0	0	0	1	1	0
Total	398	81	32	174	685	16.91
% of Total (685)	58.1	11.82	4.67	25.4		

3.7.5 NUMBER OF POSTINGS AWAY FROM PLACE OF PREFERENCE								
Bank Or Financial Institution you are employed with at present	**0**	**1**	**2**	**3**	**4**	**More Than 4 Times**	**Grand Total**	**Percent of 1 or more than 1**
Andhra Prabhath grameena bank (RRB)	0	0	1	0	0	0	1	100.00
Hyderabad district cooperative central bank limited (RRB)	0	0	1	0	0	0	1	100.00
Krishna District Cooperative Bank (RRB)	0	1	0	0	0	0	1	100.00
United India insurance company Limited	0	1	0	0	0	0	1	100.00
Vidharbha Konkan Gramin Bank (RRB))	0	2	0	0	0	0	2	100.00
J&K Grameen Bank (RRB)	1	5	3	0	0	0	9	88.89
Baroda Up Grameen Bank (RRB)	2	6	2	0	0	0	10	80.00
Indian Overseas Bank	4	4	4	4	1	0	19	78.95
Madhya Pradesh Gramin Bank (RRB)	2	4	1	1	0	0	8	75.00
Dakshin Bihar Gramin Bank (RRB)	1	2	0	0	0	0	3	66.67
Bank of Baroda	30	23	13	7	0	0	78	61.54
Indian Bank	40	31	12	5	2	0	100	60.00
Punjab and Sind Bank	5	2	3	1	0	0	11	54.55
Union Bank of India	20	14	6	1	0	0	41	51.22
Bank of India	11	8	1	1	0	0	22	50.00
Gramin Bank of Aryavart (RRB)	2	2	0	0	0	0	4	50.00
IDBI Bank	7	7	0	0	0	0	14	50.00
Maharashtra Grameen Bank (RRB))	3	3	0	0	0	0	6	50.00
Sarva Haryana Grameen Bank (RRB))	1	1	0	0	0	0	2	50.00
Uco Bank	3	1	1	1	0	0	6	50.00
Punjab National Bank	31	18	2	5	3	0	60	48.33
Baroda Gujarat Gramin Bank (RRB)	6	3	2	0	0	0	11	45.45
Central Bank of India	17	6	5	0	0	0	30	43.33
State Bank of India	74	29	13	3	2	0	123	39.84
Not mention	7	2	1	1	0	0	11	36.36
Canara Bank	48	14	8	2	1	0	75	36.00
Bank of Maharashtra	9	2	0	0	1	0	14	35.71
Reserve Bank of India	11	4	0	0	0	0	16	31.25
haryana vikas grameen bank (RRB)	1	0	0	0	0	0	1	0.00
NABARD	1	0	0	0	0	0	1	0.00
Paschim Banga Gramin Bank (RRB))	1	0	0	0	0	0	1	0.00
Repco bank (RRB))	1	0	0	0	0	0	1	0.00
The district cooperative Central Bank limited Srikakulam (RRB))	1	0	0	0	0	0	1	0.00
The New India Insurance Co. Ltd.	1	0	0	0	0	0	1	0.00
Grand Total	341	195	79	32	10	0	685	50.22

3.7.6 PRESENT POSTING AT PLACE OF PREFERENCE				
Bank Or Financial Institution you are employed with at present	**Yes**	**No**	**Total**	**% No**
Dakshin Bihar Gramin Bank (RRB)	0	3	3	100
Krishna District Cooperative Bank (RRB)	0	1	1	100
United India insurance company Limited	0	1	1	100
Maharashtra Grameen Bank (RRB))	2	4	6	66.67
Baroda Gujarat Gramin Bank (RRB)	4	7	11	63.64
Baroda Up Grameen Bank (RRB)	4	6	10	60
Vidharbha Konkan Gramin Bank (RRB))	1	1	2	50
Indian Overseas Bank	12	7	19	36.84
Bank of Maharashtra	9	5	14	35.71
IDBI Bank	9	5	14	35.71
Indian Bank	65	35	100	35
J&K Grameen Bank (RRB)	6	3	9	33.33
Punjab and Sind Bank	8	3	11	27.27
State Bank of India	91	32	123	26.02
Bank of India	17	5	22	22.73
Punjab National Bank	47	13	60	21.67
Canara Bank	60	15	75	20
Union Bank of India	33	8	41	19.51
Bank of Baroda	63	15	78	19.23
Central Bank of India	25	5	30	16.67
Uco Bank	5	1	6	16.67
Not mention	10	1	11	9.09
Reserve Bank of India	15	1	16	6.25
Andhra Prabhath grameena bank (RRB)	1	0	1	0
Gramin Bank of Aryavart (RRB)	4	0	4	0
Hyderabad district cooperative central bank limited (RRB)	1	0	1	0
Madhya Pradesh Gramin Bank (RRB)	8	0	8	0
NABARD	1	0	1	0
Paschim Banga Gramin Bank (RRB))	1	0	1	0
Repco bank (RRB))	1	0	1	0
Sarva Haryana Grameen Bank (RRB))	2	0	2	0
The New India Insurance Co. Ltd.	1	0	1	0
The district cooperative Central Bank limited Srikakulam (RRB))	1	0	1	0
haryana vikas grameen bank (RRB)	1	0	1	0
Total	508	177	685	25.84
% of Total (685)	74.16	25.84		

3.8.1 PROVISION OF 4 DAYS SPECIAL CASUAL LEAVE

Bank Or Financial Institution you are employed with at present	Applied But Process is cumbersome	I am not aware	My bank does not provide	No	Yes	Total	Percent other than "yes"
Baroda Gujarat Gramin Bank (RRB)	0	0	8	3	0	11	100.00
Baroda Up Grameen Bank (RRB)	0	1	8	1	0	10	100.00
Dakshin Bihar Gramin Bank (RRB)	0	0	1	2	0	3	100.00
Gramin Bank of Aryavart (RRB)	0	0	3	1	0	4	100.00
haryana vikas grameen bank (RRB)	0	0	0	1	0	1	100.00
Hyderabad district cooperative central bank limited (RRB)	0	0	1	0	0	1	100.00
Krishna District Cooperative Bank (RRB)	0	0	1	0	0	1	100.00
Madhya Pradesh Gramin Bank (RRB)	0	0	3	5	0	8	100.00
Maharashtra Grameen Bank (RRB))	0	1	3	2	0	6	100.00
Paschim Banga Gramin Bank (RRB))	0	0	1	0	0	1	100.00
Repco bank (RRB))	0	0	1	0	0	1	100.00
Sarva Haryana Grameen Bank (RRB))	0	0	1	1	0	2	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	1	0	0	1	100.00
The New India Insurance Co. Ltd.	0	0	1	0	0	1	100.00
United India insurance company Limited	0	0	1	0	0	1	100.00
Vidharbha Konkan Gramin Bank (RRB))	0	0	1	1	0	2	100.00
J&K Grameen Bank (RRB)	0	0	3	5	1	9	88.89
Bank of Maharashtra	0	3	4	4	3	14	78.57
Bank of Baroda	6	6	7	40	19	78	75.64
IDBI Bank	1	1	5	3	4	14	71.43
Reserve Bank of India	2	1	1	7	5	16	68.75
Not mention	0	1	0	5	5	11	54.55
Punjab National Bank	4	3	2	21	30	60	50.00
Indian Overseas Bank	1	1	1	6	10	19	47.37
Central Bank of India	1	2	2	8	17	30	43.33
Indian Bank	1	12	5	25	57	100	43.00
Union Bank of India	1	1	0	14	25	41	39.02
Bank of India	0	1	3	4	14	22	36.36
Uco Bank	0	0	0	2	4	6	33.33
State Bank of India	2	2	1	20	98	123	20.33
Canara Bank	0	2	1	8	64	75	14.67
Punjab and Sind Bank	0	0	1	0	10	11	9.09
Andhra Prabhath grameena bank	0	0	0	0	1	1	0.00

(RRB)							
NABARD	0	0	0	0	1	1	0.00
Total	19	38	71	18 9	368	685	46.28
% of Total (685)	2.77	5.55	10.36	27. 59	53.7 2		

3.8.2 PROVISION OF 10 DAYS SPECIAL CASUAL LEAVE FOR TRAININGS, CONFERENCES, WORKSHOPS, SEMINARS

Bank Or Financial Institution you are employed with at present	Applied, but process is cumbersome	I am not aware	My Bank does not provide	No	Yes	Grand Total	Percent other than 'Yes'
Andhra Prabhath grameena bank (RRB)	0	0	0	1	0	1	100.00
Bank of India	0	8	3	11	0	22	100.00
Bank of Maharashtra	0	4	7	3	0	14	100.00
Baroda Gujarat Gramin Bank (RRB)	0	3	6	2	0	11	100.00
Baroda Up Grameen Bank (RRB)	0	4	5	1	0	10	100.00
Central Bank of India	1	8	3	18	0	30	100.00
Dakshin Bihar Gramin Bank (RRB)	0	0	1	2	0	3	100.00
Gramin Bank of Aryavart (RRB)	0	0	3	1	0	4	100.00
haryana vikas grameen bank (RRB)	0	0	0	1	0	1	100.00
Hyderabad district cooperative central bank limited (RRB)	0	0	0	1	0	1	100.00
Indian Overseas Bank	1	2	3	13	0	19	100.00
J&K Grameen Bank (RRB)	0	1	2	6	0	9	100.00
Krishna District Cooperative Bank (RRB)	0	0	1	0	0	1	100.00
Madhya Pradesh Gramin Bank (RRB)	0	2	3	3	0	8	100.00
Maharashtra Grameen Bank (RRB))	0	1	4	1	0	6	100.00
NABARD	0	0	1	0	0	1	100.00
Paschim Banga Gramin Bank (RRB))	0	0	1	0	0	1	100.00
Repco bank (RRB))	0	0	1	0	0	1	100.00
Sarva Haryana Grameen Bank (RRB))	0	0	1	1	0	2	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	1	0	0	1	100.00
The New India Insurance Co. Ltd.	0	0	1	0	0	1	100.00
Uco Bank	0	1	2	3	0	6	100.00
United India insurance company Limited	0	0	1	0	0	1	100.00
Vidharbha Konkan Gramin Bank (RRB))	0	0	1	1	0	2	100.00
State Bank of India	1	27	35	56	4	123	96.75
Indian Bank	1	27	25	42	5	100	95.00
Bank of Baroda	4	17	5	47	5	78	93.59

Not mention	0	3	0	7	1	11	90.91
Punjab and Sind Bank	1	0	2	7	1	11	90.91
Punjab National Bank	4	7	2	40	7	60	88.33
Canara Bank	0	11	4	50	10	75	86.67
IDBI Bank	1	2	3	6	2	14	85.71
Union Bank of India	1	4	4	22	10	41	75.61
Reserve Bank of India	2	1	0	9	4	16	75.00
Grand Total	17	133	131	355	49	685	92.85
Percentage	2.482	19.416	19.12408759	51.824482	7.153285		

3.8.3 REPRESENTATION OF PWDS IN GRIEVANCE REDRESSAL COMMITTEE

Bank Or Financial Institution you are employed with at present	I am not aware	No	Yes	Total	Percent (no+not aware)
Andhra Prabhath grameena bank (RRB)	0	1	0	1	100.00
Dakshin Bihar Gramin Bank (RRB)	0	3	0	3	100.00
Gramin Bank of Aryavart (RRB)	0	4	0	4	100.00
Hyderabad district cooperative central bank limited (RRB)	0	1	0	1	100.00
Indian Overseas Bank	8	11	0	19	100.00
Krishna District Cooperative Bank (RRB)	1	0	0	1	100.00
Madhya Pradesh Gramin Bank (RRB)	5	3	0	8	100.00
NABARD	0	1	0	1	100.00
Paschim Banga Gramin Bank (RRB))	1	0	0	1	100.00
Repco bank (RRB))	1	0	0	1	100.00
Sarva Haryana Grameen Bank (RRB))	2	0	0	2	100.00
The New India Insurance Co. Ltd.	0	1	0	1	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	1	100.00
Uco Bank	5	1	0	6	100.00
United India insurance company Limited	1	0	0	1	100.00
haryana vikas grameen bank (RRB)	1	0	0	1	100.00
Bank of Maharashtra	10	3	1	14	92.86
Canara Bank	43	26	6	75	92.00
State Bank of India	86	27	10	123	91.87
Bank of India	13	7	2	22	90.91
Not mention	8	2	1	11	90.91
Punjab and Sind Bank	3	7	1	11	90.91
Indian Bank	65	24	11	100	89.00
J&K Grameen Bank (RRB)	6	2	1	9	88.89
IDBI Bank	8	4	2	14	85.71
Bank of Baroda	32	34	12	78	84.62
Central Bank of India	19	6	5	30	83.33
Baroda Gujarat Gramin Bank (RRB)	6	3	2	11	81.82
Reserve Bank of India	11	2	3	16	81.25
Baroda Up Grameen Bank (RRB)	6	2	2	10	80.00
Punjab National Bank	33	13	14	60	76.67
Union Bank of India	19	9	13	41	68.29
Maharashtra Grameen Bank (RRB))	1	3	2	6	66.67
Vidharbha Konkan Gramin Bank (RRB))	0	1	1	2	50.00
Total	394	202	89	685	87.01
% of Total (685)	57.52	29.49	12.99		

3.8.4 SATISFACTION WITH GRIEVANCE REDRESSAL COMMITTEE

Bank Or Financial Institution you are employed with at present	Had not approached	I am not aware of such arrangement	My bank doesn't have such arrangement	No	Yes	Total	Percent other than 'Yes'
Baroda Up Grameen Bank (RRB)	0	5	1	4	0	10	100.00
Dakshin Bihar Gramin Bank (RRB)	0	0	0	3	0	3	100.00
Gramin Bank of Aryavart (RRB)	0	1	2	1	0	4	100.00
Hyderabad district cooperative central bank limited (RRB)	0	0	1	0	0	1	100.00
J&K Grameen Bank (RRB)	0	1	7	1	0	9	100.00
Krishna District Cooperative Bank (RRB)	0	0	1	0	0	1	100.00
Madhya Pradesh Gramin Bank (RRB)	0	4	4	0	0	8	100.00
NABARD	0	0	1	0	0	1	100.00
Paschim Banga Gramin Bank (RRB))	0	0	1	0	0	1	100.00
Repco bank (RRB))	1	0	0	0	0	1	100.00
Sarva Haryana Grameen Bank (RRB))	0	1	1	0	0	2	100.00
The New India Insurance Co. Ltd.	0	0	0	1	0	1	100.00
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	1	0	0	1	100.00
Uco Bank	1	3	0	2	0	6	100.00
United India insurance company Limited	0	0	0	1	0	1	100.00
Vidharbha Konkan Gramin Bank (RRB))	0	0	1	1	0	2	100.00
haryana vikas grameen bank (RRB)	0	0	1	0	0	1	100.00
Reserve Bank of India	7	5	0	3	1	16	93.75
Punjab and Sind Bank	1	3	4	2	1	11	90.91
Canara Bank	22	17	4	25	7	75	90.67
Indian Overseas Bank	5	3	0	9	2	19	89.47
State Bank of India	28	36	9	35	15	123	87.80
Punjab National Bank	16	13	4	19	8	60	86.67
Central Bank of India	5	12	4	5	4	30	86.67
Bank of India	7	6	4	2	3	22	86.36
IDBI Bank	2	3	4	3	2	14	85.71
Indian Bank	18	38	5	24	15	100	85.00
Bank of Baroda	10	13	8	34	13	78	83.33
Maharashtra Grameen Bank	0	2	3	0	1	6	83.33

(RRB))							
Baroda Gujarat Gramin Bank (RRB)	4	2	2	1	2	11	81.82
Not mention	2	4	0	3	2	11	81.82
Bank of Maharashtra	0	5	1	4	4	14	71.43
Union Bank of India	11	11	2	5	12	41	70.73
Andhra Prabhath grameena bank (RRB)	0	0	0	0	1	1	0.00
Total	140	188	76	188	93	685	86.42
% of Total (685)	20.44	27.45	11.09	27.45	13.58		

3.8.5 MONETARY ENTITLEMENTS

Bank Or Financial Institution you are employed with at present	Yes	No	Total	% Yes	% No
Andhra Prabhath grameena bank (RRB)	1	0	1	100	0
Krishna District Cooperative Bank (RRB)	1	0	1	100	0
The New India Insurance Co. Ltd.	1	0	1	100	0
Baroda Gujarat Gramin Bank (RRB)	7	4	11	63.64	36.36
Baroda Up Grameen Bank (RRB)	6	4	10	60	40
Bank of Maharashtra	7	7	14	50	50
Gramin Bank of Aryavart (RRB)	2	2	4	50	50
Vidharbha Konkan Gramin Bank (RRB))	1	1	2	50	50
Madhya Pradesh Gramin Bank (RRB)	3	5	8	37.5	62.5
Bank of India	8	14	22	36.36	63.64
Not mention	4	7	11	36.36	63.64
Punjab and Sind Bank	4	7	11	36.36	63.64
Punjab National Bank	21	39	60	35	65
Bank of Baroda	25	53	78	32.05	67.95
Union Bank of India	13	28	41	31.71	68.29
Canara Bank	22	53	75	29.33	70.67
State Bank of India	33	90	123	26.83	73.17
Central Bank of India	8	22	30	26.67	73.33
Indian Overseas Bank	5	14	19	26.32	73.68
Indian Bank	26	74	100	26	74
IDBI Bank	3	11	14	21.43	78.57
Maharashtra Grameen Bank (RRB))	1	5	6	16.67	83.33
Uco Bank	1	5	6	16.67	83.33
J&K Grameen Bank (RRB)	1	8	9	11.11	88.89
Reserve Bank of India	1	15	16	6.25	93.75
Dakshin Bihar Gramin Bank (RRB)	0	3	3	0	100
Hyderabad district cooperative central bank limited (RRB)	0	1	1	0	100
NABARD	0	1	1	0	100
Paschim Banga Gramin Bank (RRB))	0	1	1	0	100
Repco bank (RRB))	0	1	1	0	100
Sarva Haryana Grameen Bank (RRB))	0	2	2	0	100
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	1	0	100
United India insurance company Limited	0	1	1	0	100
haryana vikas grameen bank (RRB)	0	1	1	0	100
Total	205	480	685	29.93	70.07
% of Total (685)	29.93	70.07			

3.8.6 PREFERENCE IN ALLOTMENT OF STAFF QUARTERS

Bank Or Financial Institution you are employed with at present	Yes	No	Don't require staff quarters	Total	% No /(Yes+No)
Andhra Prabhath grameena bank (RRB)	0	1	0	1	100
Dakshin Bihar Gramin Bank (RRB)	0	3	0	3	100
Gramin Bank of Aryavart (RRB)	0	3	1	4	100
Indian Overseas Bank	0	11	8	19	100
J&K Grameen Bank (RRB)	0	7	2	9	100
Madhya Pradesh Gramin Bank (RRB)	0	4	4	8	100
Maharashtra Grameen Bank (RRB))	0	5	1	6	100
Sarva Haryana Grameen Bank (RRB))	0	2	0	2	100
The New India Insurance Co. Ltd.	0	1	0	1	100
Uco Bank	0	3	3	6	100
Vidharbha Konkan Gramin Bank (RRB))	0	1	1	2	100
haryana vikas grameen bank (RRB)	0	1	0	1	100
Bank of India	1	9	12	22	90
Baroda Up Grameen Bank (RRB)	1	9	0	10	90
Central Bank of India	2	13	15	30	86.66667
Bank of Maharashtra	2	8	4	14	80
Baroda Gujarat Gramin Bank (RRB)	2	8	1	11	80
Not mention	1	4	6	11	80
Punjab and Sind Bank	1	4	6	11	80
IDBI Bank	2	7	5	14	77.77778
State Bank of India	14	46	63	123	76.66667
Indian Bank	10	30	60	100	75
Bank of Baroda	14	33	31	78	70.21277
Punjab National Bank	9	19	32	60	67.85714
Union Bank of India	6	11	24	41	64.70588
Canara Bank	17	17	41	75	50
Reserve Bank of India	14	1	1	16	6.666667
NABARD	1	0	0	1	0
United India insurance company Limited	1	0	0	1	0
Hyderabad district cooperative central bank limited (RRB)	0	0	1	1	
Krishna District Cooperative Bank (RRB)	0	0	1	1	
Paschim Banga Gramin Bank (RRB))	0	0	1	1	
Repco bank (RRB))	0	0	1	1	
The district cooperative Central Bank limited Srikakulam (RRB))	0	0	1	1	
Total	98	261	326	685	72.70
% of Total (685)	14.31	38.1	47.59		

3.8.7 SEXUAL HARASSEMENT AGAINST WOMEN WITH DISABILITTIES

Bank Or Financial Institution you are employed with at present	Faced but not reported	No	Not Applicable	Reported And redressed Completely	Reported but not satisfied with redressal	Grand Total
Bank of Baroda	0	13	0	0	0	13
Bank of India	0	3	0	0	1	4
Bank of Maharashtra	0	4	0	0	0	4
Baroda Gujarat Gramin Bank (RRB)	0	2	0	0	0	2
Baroda Up Grameen Bank (RRB)	0	2	0	0	0	2
Canara Bank	1	17	1	1	0	20
Central Bank of India	0	6	0	1	0	7
Gramin Bank of Aryavart (RRB)	0	1	0	0	0	1
Hyderabad district cooperative central bank limited (RRB)	0	1	0	0	0	1
IDBI Bank	0	4	0	0	0	4
Indian Bank	0	17	1	0	0	18
Indian Overseas Bank	0	1	1	0	0	2
J&K Grameen Bank (RRB)	0	2	0	0	0	2
Krishna District Cooperative Bank (RRB)	0	1	0	0	0	1
Madhya Pradesh Gramin Bank (RRB)	0	0	0	0	1	1
Maharashtra Grameen Bank (RRB))	0	2	0	0	0	2
Not mention	0	3	0	0	0	3
Punjab National Bank	0	13	0	0	0	13
Reserve Bank of India	0	4	0	0	0	4
Sarva Haryana Grameen Bank (RRB))	0	1	0	0	0	1
State Bank of India	2	21	0	0	0	23
The district cooperative Central Bank limited Srikakulam (RRB))	0	1	0	0	0	1
Uco Bank	0	2	0	0	0	2
Union Bank of India	0	7	0	0	0	7
Vidharbha Konkan Gramin Bank (RRB))	0	1	0	0	0	1
Hyderabad district cooperative central bank limited (RRB)	3	129	3	2	2	139
	6	258	6	4	4	278


VIBEWA National Conference
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