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**PARLIAMENT OF INDIA  
LOK SABHA**

**COMMITTEE ON EMPOWERMENT OF WOMEN  
(2014-2015)**

**(SIXTEENTH LOK SABHA)**

**FOURTH REPORT**

**'WORKING CONDITIONS OF WOMEN  
IN PUBLIC SECTOR BANKS '**



सत्यमेव जयते

**LOK SABHA SECRETARIAT  
NEW DELHI**

*August, 2015/Shravana, 1937 (Saka)*

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**(SIXTEENTH LOK SABHA)**

**'WORKING CONDITIONS OF WOMEN  
IN PUBLIC SECTOR BANKS'**

*Presented to Lok Sabha on .....<sup>th</sup> August, 2015*

*Laid in Rajya Sabha on .....<sup>th</sup> August, 2015*



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NEW DELHI**  
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**COMPOSITION OF THE COMMITTEE ON EMPOWERMENT OF WOMEN**

**(2014-2015)**

**Shrimati Bijoya Chakravarty** - Chairperson

**MEMBERS**  
**LOK SABHA**

2. Smt. Anju Bala
3. Kum. Sushmita Dev
4. Smt. Rama Devi
5. Smt. Jyoti Dhurve
6. Smt. Bhavana Gawali
- 7.@ Smt. Riti Pathak
8. Smt. Rakshatai Khadse
9. Smt. Poonamben Maadam
10. Ms. Mehbooba Mufti
11. Smt. Anupriya Patel
12. Smt. Jayshreeben Patel
13. Smt. Butta Renuka
14. Smt. Satabdi Roy
15. Smt. Mala Rajyalakshmi Shah
16. Smt. Rita Tarai
17. Smt. P. K. Sreemathi Teacher
18. Smt. Savitri Thakur
19. Smt. R. Vanaroja
- 20.# Smt. Supriya Sule

**RAJYA SABHA**

- 21.\* Smt. Kanimozhi
22. Smt. Jharna Das Baidya
23. Smt. Vandana Chavan
24. Smt. Mohsina Kidwai
25. Shri Anubhav Mohanty
26. Smt. Kahkashan Perween
- 27.\$ Vacant
28. Smt. Bimla Kashyap Sood
29. Shri A.V. Swamy
30. Smt. Wansuk Syiem

**SECRETARIAT**

1. Smt. Anita Jain - Joint Secretary
2. Shri S.C. Chaudhary - Director
3. Smt. Reena Gopalakrishnan - Deputy Secretary
4. Shri Aritra Das - Committee Assistant

@ Smt. Riti Pathak was nominated to the Committee w.e.f. 05.02.2015 *vice* Smt. Shobha Karandlaje upon her resignation w.e.f. 3.12.2014

# Smt. Supriya Sule was nominated to the Committee w.e.f. 05.02.2015

\* Shrimati Kanimozhi was nominated to the Committee w.e.f. 05.02.2015 *vice* Shrimati Jaya Bachchan upon her resignation w.e.f. 18.09.2014.

\$ Sh. G. N. Ratanpuri retired w.e.f. 15.02.2015

## INTRODUCTION

I, the Chairperson, Committee on Empowerment of Women, having been authorized by the Committee to submit the Report on their behalf, present this Fourth Report on 'Working Conditions of Women in Public Sector Banks'.

2. Realizing the critical role played by Public Sector Banks (PSBs) in the country's economic scenario, representation of women in it as well as their working conditions, the Committee on Empowerment of Women (2014-15) selected this subject for detailed examination and Report to Parliament during the year 2014-15. In order to gain firsthand knowledge on the subject, the Committee interacted with women employees of various PSBs during their study visits. The Committee also took oral evidence of the Ministry of Finance (Department of Financial Services) on 18.03.2015.

3. The Committee wish to express their thanks to the representatives of the Ministry of Finance (Department of Financial Services) for appearing before the Committee for evidence and furnishing the information desired by the Committee in connection with the issues relating to the subject.

4. The Report was considered and adopted by the Committee at their sitting held on 30 July, 2015.

5. For facility of reference and convenience, the observations and recommendations of the Committee have been printed in bold letters in Part II of the Report.

**NEW DELHI**  
**04 August, 2015**  
**13 Shravana , 1937 (Saka)**

**BIJOYA CHAKRAVARTY,**  
**Chairperson,**  
**Committee on Empowerment of Women.**

# REPORT

## PART I

### NARRATION ANALYSIS

#### I. INTRODUCTORY

In India, despite the prevalence of diverse culture, customs, traditions etc. women hold a venerable position in all communities. It has been seen that since ages, the role of woman unfortunately remained confined to house hold chores and domestic issues particularly in the rural and semi-urban areas. In the Indian society which is predominantly male-dominated, women had to suffer a large extent of exploitation almost at every level. Some factors like absence of bread winner, insufficient family income forced women to seek employment in the unorganized and informal sectors as small trader/shopkeeper, artisan, field labourer etc. But all these not resulted in the empowerment of women. Further, the participation of women as workers and their education remained negligible. It is also evident that Indian woman is distinct from her western counterpart as she does not shed her conventional role, as mother and house wife, despite her professional responsibilities. Thus, the Indian woman is capable of blending her professional excellence and traditional love for home in a harmonious way.

1.2 Indian banking system has a long history dating back to last decades of 18th Century and it has witnessed gradual development over the centuries while evolving into a modern banking organism, making its presence felt throughout the length and breadth of the country. Rapid expansions of branches were initiated following nationalization of this crucial sector in 1969. It also underwent transformation with regard to objectives, approaches and scale of operations in the decades to come. Banks came to be recognized not just as entities for mobilizing of resources, but as catalyzers in bringing genuine socio-economic transformation of our still-developing but aspiring nation.

1.3 The Central Government entered the banking business with the nationalization of the Imperial Bank of India in 1955 followed by taking over of seven of its subsidiaries in

the year 1960. But, the foremost push towards nationalization came in 1969 when Government nationalized 14 major banks in India with 84% of total branches coming under Government's control. The rationale that drove this nationalization drive was to sever the monopolistic ownership and control of a small number of business families over financial institutions, prevent the accumulation of wealth and economic power to a few and also the aim to mobilize savings from the multitude from the every nook and corner of this vast country together with an urge to cater to the needs of priority sector.

1.4 As per Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 the general superintendence, directions and management of affairs and business of the nationalized banks shall vest in the board of directors which shall be entitled to exercise all such powers and do all such things as the banks are authorized to exercise and do.

1.5 For the overall and inclusive growth of banking sector, questions of gender participation in banking in India have become decisive. If half the chunk of population, namely women, is left-out in terms of their participation in it, 'Banking for all' would forever be an objective only to be paid a lip-service to in opportune moments having no ramifications whatsoever on country's reality. Thus, participation and meaningful engagement of womenfolk in banking system is of utmost importance as is the need to take banking services to the doorsteps of those who need them most, justifiably women being the one amongst them.

1.6 With a view to reviewing the working conditions of women in PSBs with its different facets, the Committee on Empowerment of Women selected the subject 'Working conditions of Women in Public Sector Banks' for detailed examination and report. During the course of examination of the subject, the Committee had interactions with women working in various Public Sector Undertaking Banks and took oral evidence of the representatives of the Ministry of Finance (Department of Financial Services).



1.7 The efforts taken by concerned Ministry and PSBs to provide equal opportunities towards empowerment of women in the banking sector, be it recruitment, promotions, placement, training, retention and other enabling facilities as well as creating a women friendly work place have been discussed below. Besides, roles played by PSBs to encourage women for their active participation in banking activities have also been discussed.

## **II. WOMEN EMPLOYEES IN PSBs, THEIR RECRUITMENT & PROMOTION**

1.8 The PSBs have a total staff strength of about 8,57,868. Out of that the number of women employees are about 1,96,374, constituting 24% of the total workforce as on 30.09.2014. Among them 72,625 women employees are officers, 1,02,354 are clerks and 20,475 women work at the level of sub-staff. Among the women workforce of PSBs, 33,751 (17.19%) and 12,876 (6.56%) are from SC and ST categories.

1.9. The Ministry, during the examination of the subject, have revealed that urban branches and semi-urban branches have 26% and 20% of staff strength respectively as women employees while women only constitute 13% of staff strength of employees in rural branches.

1.10 The Ministry in its background note have stated that during the year 2014-15 up to 30/09/14 , PSBs have recruited 14,889 women employees in various cadres, i.e., officers, clerical staff and sub-stuff posts which are 31, 33 and 7 in percentage terms, respectively. The Annual Report of UCO Bank of 2014-15 states that the total women work force, as on March, 2015, is 5,111 which is 20.25% of the total strength whereas the Annual Report 2013-14 of Punjab National Bank mentions that the number of permanent women employees working with the bank, on March, 2014 ,was 12,711.

1.11 The Committee have come to know through the replies of the Ministry that recruitment in all PSBs is made mainly through Institute of Banking Personnel Selection (IBPS) on the basis of indents given by banks as per their requirements and the number of women officers recruited in last 05years stands at 36,515, as shown through bank-wise details given as **Annexure-I**.

1.12. In replying to a query about recruitment and reservation policy for women in different PSBs, the Ministry in their written reply have stated that the recruitment is done in PSBs through competitive examinations uniformly for all candidates irrespective of gender biases and that there is no job reservation policy specifically for women and they are treated at par with male candidates. The Committee have also been updated that the all employees of PSBs including the women employees are governed by similar service rules/conditions formulated by way of bipartite Settlements/officer services rules and that no separate conduct rules are available specifically for women employees.

1.13. The Committee also inquired about the number of backlog vacancies as on 1/1/2015 in PSBs with regard to posts reserved for SC/ST/OBC candidates and as to what steps are being taken to fill them up. The Ministry have replied that,as on 01/01/2015, number of backlog vacancies are 4123 and the vacancies to be filled up by the banks, including the backlog, are advertised in leading newspapers and the candidates belonging to reserved categories are recruited by relaxing the qualifying standards to fill up the vacancies for these categories. The bank-wise details of backlog vacancies of SC/ST/OBC posts have been given at **Annexure-II**. It has also been stated by the Ministry that PSBs are imparting pre-recruitment/pre-promotion training to SC/ST/OBC candidates through their training centers or making other arrangements ( through IBPS) to cover maximum candidates to help them get the benefits of such training facilities.

1.14. The Committee have also been informed that during the aforesaid period about 11,108 women employees were promoted and that, in PSBs, the promotions to women employees are accorded at par with their male counterparts with no discrimination whatsoever done to women aspirants in the process.

### **III. WOMEN EMPLOYEES AT HIGHER GRADES IN PSBs**

1.15. The Committee desired to know about representation of women employees at the top management level of PSBs. In this regard the Committee have been informed that:-

" There are 138 women employees at Top Executive grade and 1719 in Senior Management Grade as on 30.09.14 in PSBs. The PSBs have been encouraging women officers to take up managerial responsibilities at branch level."

1.16. The Committee have also been informed that around 6,111 branches are being headed by women officers throughout the country in all PSBs.

1.17 The Committee also sought to know about the steps being taken to increase the number of women employees, especially at the higher levels, in PSBs. Responding to this query, the Ministry have replied as under:

" Generally it is seen that women employees are not willing to go higher cadres due to their family responsibilities. To discharge this dual responsibility, a leave of 02 years and favorable posting policy have been provided in PSBs. Apart from this, some banks also make efforts to counsel women employees to encourage them to go for higher levels".

1.18 On being stressed by the Committee that the number of women in top management level and also among the higher grades is inadequate, the Ministry in its reply has stated that the banks are making efforts for counseling and taking special development initiatives for women to ensure that the right talent in them have the opportunity for advancement and career progression. The Committee have also been informed by the Ministry that women executives in scale V and above are actively involved in various committee meetings and policy decision making processes and this exposure plays an important role in their grooming for taking up higher responsibilities.

1.19 The Committee, in this regard, were further informed by the Ministry during oral evidence that today women employees are sharing equal responsibilities and are represented in all cadres including the highest levels in PSBs. It was also informed that the Chairman in State Bank of India and CMD in two PSBs, namely, Bank of India and Bharatiya Mahila Bank (BMB), are women while the posts of Executive Directors in two PSBs, i.e., Dena Bank and BMB, are also held by women.

1.20. A report of National Commission of Women also throws light to percentage of women among different categories in PSBs in a decadal span between 1990-2000. It is as under:

<b>Year (March of)</b>	<b>Officers</b>
<b>1990</b>	<b>3.4</b>
<b>1991</b>	<b>4</b>
<b>1992</b>	<b>4.4</b>
<b>1993</b>	<b>4.4</b>
<b>1994</b>	<b>4.6</b>
<b>1995</b>	<b>4.7</b>
<b>1996</b>	<b>5</b>

<b>1997</b>	<b>5.2</b>
<b>1998</b>	<b>5.2</b>
<b>1999</b>	<b>5.3</b>
<b>2000</b>	<b>5.4</b>

**IV. POSTING/TRANSFER OF WOMEN EMPLOYEES IN PSBs**

1.21 Apropos transfer policy, the Committee have been informed that Govt. have advised all PSBs to have their own objectives, well laid-out transfer and posting rules and directed the PSBs to minimize the hardships while formulating transfer policy for women. The Committee have also been made aware that the transfer of clerical and sub-ordinate staff is governed by the provisions of bipartite settlements from time to time and that the transfer of officers is done as per the Regulation 47 of the officers' service regulations, inter alia, formulating a transfer policy with the approval of the board of the concerned bank, keeping in view the administrative constraints, business development of the bank and specific requirement/availability of the vacancies.

1.22 On being inquired by the Committee during evidence as to whether the Govt. have issued any advisory to the PSBs for transfer of women to the places of their choice, it was replied that an advisory was issued in August, 2014, by the Govt., wherein the need to take women-friendly steps regarding transfer policy was emphasized upon and it is as under:

" - - - - -

It has been brought to the notice of this Department that female employees of Public Sector Banks (PSBs), married or unmarried, when placed/transferred away from their husband or parents, as the case may be, to distant locations face

a genuine hardship and develop a feeling of insecurity. Keeping this in view, it has been decided:

(i) to accommodate as far as possible placement/transfer of married female employee, on her request, at a place where her husband is stationed or as near as possible to that place or vice versa; and

(ii) to accommodate as far as possible placement/transfer of unmarried female employee, on her request, at a place where her parents, are stationed or as near as possible to that place.

2. PSBs are, therefore, advised to frame a policy on the subject with the approval of their Board suitably incorporating the above and take immediate action for implementation and compliance. Pending requests may also be considered under these guidelines. A line of confirmation may be sent to this Department immediately after adoption of the policy by the Board of the Bank.

-----"

1.23 When the Committee enquired about the number of the women employees who have forgone their promotions/career benefits on account of their inability to be posted elsewhere, the Ministry in its written reply have stated that no such case has taken place. However, the Committee during their interaction with women employees of various PSBs during their study visits have felt that many women have forgone their promotions because of the above reasons.

1.24 The Ministry have clarified further that the PSBs attempt to make sure that during the process of transfer, women employees are transferred as far as possible at a place where her husband or parents are living or at the place of her choice. The Ministry, though, have also stated that generally women employees are not willing to go to higher cadres due to their family responsibilities; which, if inferred otherwise, can be linked to

unfavorable or inconvenient places of posting on promotion, leaving them unable to perform their familial responsibilities. However, The Ministry have put forth that in view of unique character and culture of each banks, PSBs are providing residential leased accommodation facility to the officers at the place of their choice. Moreover, PSBs, having branches abroad, are also considering women officers for posting as India Based officers/India Based Trainee officers at branches abroad. Presently, the Committee have been informed, 79 women employees are there with such assignments out of 971 such officers.

## **V. WELFARE BENEFITS FOR WOMEN EMPLOYEES IN PUBLIC SECTOR BANKS**

1.25 The Ministry in its written reply have submitted that PSBs enjoy managerial autonomy in the matters related to Human Resources including welfare staffing pattern, transfer, training, promotion etc. However, The government from time-to-time issue guidelines regarding various matters such as prevention of sexual harassment at workplace, preference in transfer and postings, sabbatical leave etc to the PSBs. In this regard, the Committee have also been informed that the Government have also accepted 56 recommendations of the Khandelwal Committee on Human Resource (HR) aspects. A communiqué to this effect to all PSBs for implementation vide letter F.NO. 9/18/2009/IR dated 21/10/2011 (**Annexure- III**) was forwarded by the Government.

1.26 The Ministry have further divulged that PSBs also offer bank specific welfare measures for women employees such as monthly dress allowance, monthly grooming allowance, cost of mammography test, cost of pre-natal medical check-up etc. The Committee have further been informed that medical facilities are provided as per service rules/terms & conditions to all employees uniformly, though, some banks are providing in-house doctors and medical staff in their Head offices/Zonal offices/Regional offices/

Big Branches to all, including women employees. A list of banks that provide other medical facilities is as under:

<b>Name of the Bank</b>	<b>Facilities</b>	<b>Amount of Allowance</b>
Allahabad Bank	1) Mammography	<i>Actual Amount</i>
	2) Pre-Natal Medical Check-up	<i>Actual Amount</i>
Corporation Bank	1) Mammography	<i>2000/- once in 3yeras</i>
	2) Pre-Natal Medical Check-up	<i>1000/- per occasion</i>
Indian Bank	Grooming Allowance	<i>250/- per month</i>
Union Bank of India	1) Mammography	<i>700/- per annum</i>
	2) Pre-Natal Medical Check-up	<i>5000/- During entire service</i>
IDBI Bank	Pre-Natal Medical Check-up	<i>Actual Amount</i>
Indian Overseas Bank	Mammography	<i>Actual Amount</i>

1.27. The Committee have also been informed that banks reimburse the expenses incurred towards hospitalization/domiciliary treatment. In addition, a lump sum amount



towards annual medical aid is being paid to all employees, including women employees. The Ministry in their written reply have stated that under the recently concluded 10th Bipartite Settlement, it has been agreed to introduce a comprehensive medical insurance scheme covering all employees and their dependent family members, wherein reimbursement of "Normal Delivery" expenses up to Rs. 5000/- have been earmarked which were not payable under the existing hospitalization reimbursement scheme. It will be benefitting the women employees more.

1.28. Under LTC facility, women employees at clerical and sub-staff level are allowed to have parents or parents-in-law as their dependents.

1.29. The Ministry while responding to the queries by the Committee have stated in its replies that in view of the dual responsibilities, both official as well as familial, of the female employees, a welfare measure of sabbatical leave of two years to women employees has been introduced to meet their special problems during their career such as medical requirements, care of family members or children, higher studies, visit to spouses etc. On being asked by the Committee about the types of leave available to women employees of PSBs, the Ministry in its reply have stated that leave available to them are of six types, namely, Casual leave, Privilege leave, Sick leave, Additional Sick leave, Maternity leave and Extra Ordinary leave and leave rules are uniformly applied to PSB employees. However, female employees can also avail of Sabbatical leave of two years which has contributed in augmenting the performance of women employees considerably as well as in reducing the stress level substantially.

1.30 The Committee were also apprised that The Ministry of Finance (Department of Financial Services) vide its Circular No ***F.No.9/20/2011-IR dated the 28<sup>th</sup> February, 2012 (Annexure - IV)*** requested the PSBs to place the proposal of introduction of sabbatical leave for women employees before the respective boards for decision and

introduction with effect from 01/04/2012. The broad-terms for introduction of such leave were well defined in the circular, which, inter alia , mentioned that the sabbatical leave shall be without pay, allowances and any consequential monetary and non-monetary benefits along with other restrictions like the employee applying for leave should have put in a minimum of 05years of service and no increments will be earned during the sabbatical leave and the employee will rejoin the same stage of pay as was existing at the time of the said leave.

1.31. During the evidence, the representative of the Ministry explained that in braches, it is the branch-head who decides whether to allow Sabbatical leave without any break for the two years or provide them in separate periods of two months each, particularly in times of their household or familial urgencies. The representative also informed that the while availing of this leave women employees need to adjust a little, keeping in mind exigencies in bank.

1.32. On being asked about the number of women who have taken such leave, it was mentioned during oral evidence by the Ministry that 556 women employees availed of sabbatical leave in the year 2013-14 and 545 in 2014-15. The Ministry in their reply have provided the Committee with a list of maternity/sabbatical leave taken by the women employees across PSBs during the period of last three years as per **Annexure-- V** .

1.33. The Ministry have furnished the information that few PSBs like State Bank of Mysore, State Bank of Patiala are providing the crèche and day-care facilities for infants and babies of women employees at selected centers while other banks reimburse expenses up to Rs. 500 per child subject to maximum of 2 children per employee during the service.

## **VI. DEALING WITH THE CASES OF SEXUAL HARASSMENT IN PSBs**

1.34. The Committee, during the course of examination of the subject, have been told that the conduct rules of bank employees provide that no employee shall indulge in any act of sexual harassment of any woman at work place and every officer shall take appropriate steps to prevent sexual harassment to any woman at such work places. It has been mentioned in the replies to the Committee that complaints under the sexual harassment are generally received regarding sexually colored remarks, other unwelcome physical, verbal or non-verbal conduct of sexual nature etc. and the complaints received are looked into by the policy of concerned bank. It also provides that every officer, who is in charge of a work place, shall take appropriate steps to prevent sexual harassment to any woman employee at such work places.

1.35 The Ministry in its note have stated that PSBs have formed complaint committees along with the mechanism to redress grievances as per the provisions of Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 and the guidelines of Vishaka case. The banks are following the procedure as laid down in the Act and publicizing the policy on sexual harassment at work place as under:

- i) Displaying the names of the members of Internal Complaints Committee (ICC) and their contact details and the penal consequences of sexual harassment in the notice board at branches/work place.*
- ii) Policy and operational guidelines are also displayed on the Bank's website.*
- iii) By issuing e-circulars for information of all employees.*
- iv) Conducting workshop/training programmes at regular intervals for sensitizing the staff members for prevention and dealing with the incidents of sexual harassment of women at work place.*

1.36. In the background note presented by the Ministry, it has also been stated that 168 complaints of cases involving sexual harassment were received in the last three years, of which 145 cases were disposed of. In this regard, the Committee have been provided with the bank-wise details as per the **Annexure- VI** . As the Committee wanted to know as to how the cases are registered and addressed since the PSBs are extending their branches in rural and semi-rural areas, the Ministry in its written reply have described the procedure and time limit for filing of complaints of sexual harassment as below:-

- i) *Any aggrieved women may make, in writing, a complaint of sexual harassment at work place to the concerned ICC within a period of three months from the date of incident.*
- ii) *In the case of a series of incidents, the complaint should be made within a period of three months from the date of last incident. The time limit may be extended by the Committee for a reasonable period after recording the reasons adduced by the complainant.*
- iii) *Where such complaint can be made in writing, the presiding officer or any member of the Committee will render assistance to the women for making the complaint in writing.*
- iv) *Where the aggrieved woman is unable to make a complaint on account of her physical or mental incapacity or death or otherwise, her legal heir or such person as may be prescribed under law may make a complaint to ICC.*

1.37 It has also been iterated that these Committees are functioning at various levels across the country, thus stitching together a well-defined and documented policy on prevention of sexual harassment of women employees at workplace . Further detailing on the mechanism to redress grievances of women employees pertaining to sexual harassment cases, the Ministry representative stated during evidence as under:

"There are three internal committee members and one external committee member. External committee members are normally women advocates or teachers or social activists."

1.38 Also during evidence, representative of the Ministry put forth that the banks ensure that women are not posted to any such inconvenient places where they have risk to their life or security.

1.39 The banks undertake multiple initiatives for the stakeholders identified as disadvantaged, vulnerable and marginalized. With regard to respecting human rights, Annual Report of country's largest PSB, the State Bank of India, has stated as follows:-

"The bank has put in place systems, procedures and policies to protect specially the vulnerable sections against human rights violation. Bank's detailed guidelines, against harassment of women employees is one such example. A very senior level functionary has been appointed as 'Contact Coordinator' at corporate centre of the bank to deal with such complaints with due diligence"

1.40 The same Annual Report further expressed as follows:

"Independent Complaint Committees have been constituted at Local Head Offices (LHOs), Administrative offices and Regional Business offices (RBOs) level & a Contact Coordinator at corporate centre to handle complaints of sexual harassment at work place, promptly and appropriately".

1.41 As regards the Annual Report 2014-15 of Bank of Baroda, the initiatives taken by the bank management have been mentioned as under:-

"The bank prohibits sexual harassment at the work place. In the service conditions, there are clauses exclusively for prevention of sexual harassment at workplace. Accordingly, for addressing the issues related specifically to women employees in work places, the bank has appointed Chief Lady Liaison Officer in the rank of Deputy General Manager at the corporate office level. Further, in compliance of the recent guidelines received from the Government of India, Bank has constituted Internal Complaints Committee with every zone headed by a Lady Liaison Officer and comprising 01 officer, 01 clerk and 01 external member from an NGO committed to the cause of women"

1.42 On being asked as to how the cases related to sexual harassment are addressed, the Ministry have replied as under:

- i) At the request of the aggrieved woman, the ICC may settle the matter between the complainant and the respondent through conciliation.
- ii) Where the settlement is not arrived at by the conciliation or the terms and conditions of the settlement have not been complied with by the respondent, the ICC, where the respondent is an employee, will proceed to make enquiry into the complaint in accordance with the provisions of the service rules applicable to the respondents.
- iii) Where no such rules exist for the respondents, the complaint will be forwarded to the police authorities within a period of seven days for registering the cases under Indian Penal Code.
- iv) Where both the parties are employees of the bank, an opportunity will be given to them for hearing. ICC will arrange to provide a copy of the findings/proceedings to both the parties enabling them to make presentation against the findings of ICC, if any, before the Appellate Committee.
- v) The enquiry will be completed within a period of 90 days.
- vi) Based on the findings of the enquiry, appropriate actions shall be taken against the respondent as per the service rules/conditions of the concerned employee.

- vii) No actions shall be taken against the respondent if the allegation against him are proved to be false.
- viii) There are provisions for punishment for false or malicious complaints or false evidence.

## **VII. JOB RELATED STRESS:NEED TO ADDRESS IT**

1.43 The Committee have learnt that in addition to the sexual harassment aspect at the job, there are various factors which may cause stress or tension among women employees in PSBs such as working conditions regarding shifts, work overload, technological changes, poor working relationship, high demand for performance, lack of social support, lack of participation in decision making process, inappropriate leadership style, role ambiguity, etc. For example, the expansion in technology for performing e-banking in PSBs has resulted in higher expectations for productivity, speed and efficiency, thereby increasing pressure on the individual employee to constantly work at peak performance levels. Women employees working with computers for long hours are under constant pressure and stress. There is also continued thrust to keep up with latest technological changes and updates, forcing employees to learn new software all the times.

1.44 Similarly, due to lack of participation in decision making for the junior employees, the managers traditionally do not allow subordinates to take part in decision making leading to a feeling among the junior employees that they have very less say and control in the working environment in the Bank. Moreover, the limited number of posts available for promotion sometime causes employees to compete for them, as owing to restructuring and change in levels of management, particularly at middle management level, lead to fewer posts available for career advancement for women employees.

## VIII. TRAINING AND CAPACITY BUILDING MEASURES

1.45 It has been submitted by the Ministry that women employees across PSBs are provided training on par with male employees and PSBs have well defined training policies and adequate training infrastructure like Staff Training Colleges/Centers where all employees are trained at periodic intervals to update their knowledge and skills. In this regard, after examining the inputs from various banks on training imparted to its employees, a directive (**F.No 4/1/1/2015-IR,dated 12/02/15**) of the Govt., shown under **Annexure- VII**, was issued to all PSBs to improve the training of the employees. Also, taking note of low participation of women employees, especially at higher scales, a directive (**F.No 4/1/1/2015-IR,dated 5/03/15**) was sent by the Govt. to the CEOs of all PSBs and it has been shown under **Annexure- VIII** . The Ministry has submitted that an advisory has been sent recently to all PSBs to revisit the extant training policies and prepare a robust plan with the approval of the board of the bank to improve the training module of the employees.

1.46 The Ministry in its written replies have further detailed that employees, including the women employees, are imparted training during induction, on-job and in areas such as Treasury, International Business etc. in those training colleges/centers along with specialized training programmes conducted by other reputed institutions. While being asked about the efforts made by the PSBs to groom woman employees for higher level positions as per the Khandelwal Committee recommendations, the Committee have been told that banks are imparting focused training to women officers to groom and equip themselves with the required competencies before taking up new assignments. The grooming strategy being adopted includes suitable placements, both external and internal training, review of performance, development of skills, both conceptual as well as soft skills, and development of decision making skills. Clarifying further on the issue, the Ministry have stated that women executives/officers are also nominated for overseas training programme, specialized training at ISB and IIM/CAFRAL/NIBM to enrich their knowledge/skill in management and they are also encouraged to participate in



seminars/conferences/corporate events to develop their leadership qualities and personality build-up aspects.

1.47 National Commission for Women also rightly stressed the importance of training and capacity building for women employees in banks long before in a background note that was prepared on the occasion of National Workshop on Women in Governance held on 7th March, 2003 and opined as under:

"Bank Management have to make conscious effort to ensure equal, if not more, opportunities for proper career development and in-service training for their female employees. Training is all the more essential in the changing technological and organizational milieu as the banks require considerable enhancement of IT and interpersonal skills on a continuing basis"

1.48 In its background note, the Ministry have further stated that during the period 2014-15, up to 30/09/14, 51,132 women officers, 58,143 women clerical staff and 1307 sub-staff of different PSBs have undergone various training courses.

## **IX. FLEXI-WORKING HOUR POLICY FOR WOMEN EMPLOYEES**

1.49 When the Committee enquired if there is flexi-working hour for women employees in the PSBs, the Ministry in its reply have stated that no proposal for such flexi-working hour is now under the consideration of PSBs. They have also reasoned that since banking services come under 'Public Utility' service, banks are required to serve the public/customers across the counters during specified banking/working hours, thus it is not possible to consider a flexi-working hour for women employees.

1.50 In this backdrop, National Commission for Women, in a general note expressed their views as under:

"Time Management in the face of dilemma between domestic duties and office work is one of the problems faced by the women employees. It could be considered if at least in some of the bank operations not involving direct public contact, flexi-time principle might be useful"

1.51 Furthermore, the Ministry have answered that generally female employees are not required to sit late beyond normal working hours. However, in exceptional circumstances where it is essential, banks take adequate measures like dropping the concerned female employees at their homes.

1.52 The Commission was also far-sighted enough as the note continued to reflect on the future course of banking Industry in relation to the need of flexi-working hours and presented its views as under:

" With the prospects of future of expansion taking place from banking to IT based business services, the employment of women in the financial sector as a whole will go up. This will help women as it will enable flexi working hour opportunities to operate from home and to pick up entrepreneurial areas of work. The management of bank and financial services need to look at these, enhance the participation of women and enable them to contribute to the commercial well being of the organization".

1.53 During the evidence, the representative of the Indian Bank Association stated as under:

" It is ensured that women employees work in the general schedule of 10am to 5pm and go back home in time. But, at times, particularly during the times of 'year-closing', they need to stay late and are reimbursed the taxi fares. It is

also ensured that they get a safe taxi only from the list of taxis empanelled with the Bank"

## **X. ALL WOMEN BANKS, BRANCHES AND BHARATIYA MAHILA BANK**

1.54 As the Committee desired to know about the all women bank branches presently functioning in the country and if they have been able to improve socio-economic status of womenfolk, the Ministry in its written reply have stated that such branches are working under various PSBs. These are the banks where the entire gamut of branch operations, right from the top to bottom, are conducted by the women employees. The Committee have also been informed that these branches are considered more friendly to render the services to customers in general and to women customers in particular. The PSBs, it has been learnt, are in the process of opening of more such branches and encouraging women officers to take up managerial responsibilities there.

1.55 As revealed by the Ministry in their replies to the Committee, the number of all women bank branches operating in the county is 96. The Bank of India has the highest number of such branches at 45, followed by Canara Bank 16; Indian Overseas Bank 14; Corporation Bank 2; Dena Bank 1; Indian Bank 1; Syndicate Bank 1; Union Bank of India 5; United Bank of India 5; State Bank of Hyderabad 1; State Bank of Travancore 1 and IDBI Bank 1.

1.56 The Committee desired to know the objectives of Bharatiya Mahila Bank (BMB) and their approach vis-à-vis women, the Ministry informed that this bank was formed on 19th November, 2013 with a vision of economic empowerment of India through simultaneous opening of several branches in different parts of the country along with core-banking facilities. It has also been mentioned that the bank, within thirteen months of its inception, launched BMB Smart Banking, which is a banking facility for its

customers with many value added features, and presently with 40 branches, it has carved a niche for itself with a pan India presence. The bank has a plan to open 70 branches across the country in the year 2015-16 with 14 branches in rural and 56 branches in other than rural areas. The Committee have been informed that expansion plan of the bank for 2017-18 and 2018-19 will be decided by the board of BMB. BMB is open to both men and women but it encourages women to become entrepreneurs by lending predominantly to women. The bank was constituted by inducting eight women Directors into BMB and now is headed by Smt. Usha Ananthasubramanian. Another very remarkable facet of this bank is BMB has the distinction of being the first-ever public sector bank to have been set up by the government, as the others came into being through nationalization of existing private banks.

1.57 The Ministry in its reply have also stated that BMB is predominantly employing women work force and the women joining the bank are mainly from the nuclear families. It provides financial assistance to all its employees for child care support at the rate of Rs 500/- per child for all the employees up to the age 12 years for maximum of 02 children to help them mitigate additional expenses incurred within and outside the home. BMB, as on 21.01.2014, has 187 female employees in the bank with 21 SC, 09 SC, 30 OBC and 127 UR employees in its strength.

## **XI. WOMEN EMPLOYEES IN RURAL BRANCHES AND BRANCHES IN NORTH-EAST REGIONS**

1.58 The Committee took keen interest to know the number of women employees amongst total work-force in PSBs who are employed in rural branches and also in various branches of North-East region. In a written reply, the Ministry have stated that 20,397 employees of all PSBs are posted in rural branches, whereas the number of

women posted in North-east regions is 4,103. In this regard, bank-wise details have also been provided in **Annexure- IX**.

1.59 The Committee also sought to know whether efforts are being made by the Government to encourage women to join banking sector in these areas. The Ministry in this regard have mentioned that a guideline was issued by the Government to provide Special Area Allowance to all employees posted in specified areas, including North-east regions. Besides, officers posted in North-east regions, the Committee have been informed, are paid incentives @ 20% of the basic pay with minimum of Rs. 3000/- per month and maximum Rs. 7500/- per month as per the guidelines issued vide letter **F.No.4/4/2/2001-IR dated 26/09/2014 (Annexure- X)**.

1.60 During Evidence, while discussing about the women employees in branches, one of the representatives of the Ministry deposed as under:

" The State Bank of India has got various branches in rural areas. SBI specifically have a very wide-spread reach. They have branches in North-Eastern states and in rural areas. There is a requirement of women employees because many customers in the rural areas like to interact with the women employees of the bank. Therefore, there is the demand from the Branch Manager also to post one woman at least in the branch"

1.61 As far as employment of women in rural branches is concerned, the Committee is aware that share of women in total work-force improves as one moves from rural to semi-rural to urban and metropolitan areas and even among PSBs, there are differences among individual banks. A report of National Commission for women also stated that banks originating from Southern Region such as Canara Bank, Syndicate Bank, Corporation Bank and State Bank of Travancore have significantly higher proportion of women than the banks from other regions.

## PART II

### OBSERVATIONS/ RECOMMENDATIONS OF THE COMMITTEE

#### ***AN ASYMMETRICAL RATIO: AN IMPERATIVE OF GETTING MORE WOMEN IN PUBLIC SECTOR BANKS***

2.1 The Committee note that Banking at present is one of the major sectors which provides huge employment opportunities in the country. With the network of approximately 34,200 branches and a workforce of 8,57,868, the number of women employees is around 1,96,374 in the Public Sector Banks(PSBs). The Committee note that there has of-late been a spate of interest among women to work in Banking Sector in the country. The increasing impact of the financial sector on country's economy and the sense of job security in the current economic scenario may be driving women to look for jobs in banks. The Committee, while noting the contribution of women in some private Banks, feel that the representation of women in the Public Sector banking is not that promising. At present women comprise about 24 per cent of the workforce of Public Sector Banks and more than half are in the clerical cadre. When it comes to individual Public Sector Banks, the percentage becomes even bleak, for example in the biggest Public Sector Bank, the State Bank of India, women account only for 15-20 percent, out of over two lakh employees. The Committee strongly are of the view that the Government and respective Banks may resort to innovative ways to attract more women into Public Sector Banks. The Committee recommend that the respective Public Sector Banks and the Ministry of Finance should evolve some concrete strategy to earmark certain categories/percentage of posts in Public Sector Banks for women so that their strength could be increased substantially. The Committee also suggest that the Ministry and Public Sector Banks may also launch campaigns both in electronic and print media, as done by Indian Navy and

Army, to inculcate interest among womenfolk of the country for a career in Public Sector Banks.

***REPRESENTATION OF WOMEN IN HIGHER GRADES: AN ISSUE OF HIGH PRIORITY***

2.2 The Committee were apprised that there are 138 women employees at Top Executive Grades and 1719 in Senior Management levels as on 30.09.2014 in the Public Sector Banks. The Ministry of Finance, in this regard has also informed that around 6,111 branches are being headed by women officers throughout the country in all Public Sector Banks and underscored that these Banks have been encouraging women officers to take up managerial responsibilities at branch level. The Committee have found time and again that transfer of women employees on promotion to distant places have always been an obstacle in the way of career progression for them and this may be the single most contributing factor as to why women represented in higher grades are in far less numbers than expected. The Committee can never fight shy of grievances of these employees. Therefore, the Committee recommend that to improve the percentage of women in higher grades, the respective Banks, under the supervision of the Ministry, should set up special cells in their Headquarters and Zonal offices to deal with the cases of women employees who have forgone their promotions citing their inability to relocate to other places on account of family reasons or otherwise. The Committee also suggest that such cells may be entrusted with the responsibility of exclusively looking-after the problems of these employees and offer alternative postings from the cumulative roster, if possible by the Public Sector Banks.

## ***POSTING/TRANSFER OF WOMEN EMPLOYEES TO DISTANT PLACES: REVISITING THE POLICIES***

**2.3** The Committee are aware that the Government have allowed all Public Sector Banks to have their own transfer and posting rules and an advisory regarding posting/transfer of women employees have also been issued by the Government to the Public Sector Banks. However, the Committee during the interactions with the women bank employees in study tours came across many cases where they voiced their grievances as regards posting/transfer policy of Banks and deemed them undesirable and even to some extent dispiriting in the way of performing their jobs in Banks. The Banks, the Committee feel, should never lose sight of this reality that a working Indian woman, all through her career, has to constantly negotiate and strike a balance between the dual responsibilities i.e., official duties along with her familial ones, and also suffer consequent pressure it entails life-long. The Committee, therefore, would like to stress that there arises the need for the Banks to take the most lenient view while taking decisions regarding posting/transfer of women employees, keeping in view her spouse's place of posting, her obligation towards offsprings and also the dwelling place of parents in case she is as yet not married. The Committee urge the Public Sector Banks to take this on priority and also like to be informed of the specific steps taken in this regard.

## ***WELFARE MEASURES FOR WOMEN EMPLOYEES: A HUMANE MEASURE FOR BANKS***

**2.4** The Committee are happy to note that many Public Sector Banks have been following a slew of welfare measures for their women employees and these measures range from monthly grooming allowance, LTC facility, sabbatical leave to benefits of more pressing nature like provision of in-house doctors in Head



offices/Zonal offices/Regional offices/Big Branches or a lump sum amount towards annual medical aid . The Committee have also been informed that still few other Public Sector Banks have opted to provide their women employees with allowances for Mammography test, though on different terms. The Committee unreservedly convey their satisfaction on such initiatives. But, at the same time, the Committee also note that this practice of granting allowances for diagnostic tests for early detection of ailments, specially for women staff, is only limited, as of now, to a few Banks and most other Public Sector Banks have not emulated this measure for their women employees. The Committee are of the view that the Government should take up the issue immediately with the concerned Banks and see that this measure is put into practice in all Public Sector Banks in least possible time. The Committee , in addition, would also like the Government to advise Public Sector Banks to maintain uniformity in allowances provided by different Banks in the bouquet of tests for which such allowances are given.

#### ***CRÈCHE AND DAY-CARE FACILITIES: OUGHT TO BE A PRIORITY***

2.5 The Committee are unhappy to note that only two Public Sector Banks, namely, the State Bank of Mysore and the State Bank of Patiala are providing Crèche and Day-care facilities for infants and babies of women employees. The Committee are of the view that these facilities should be provided by other Banks as well, especially in those Branches where women employees work in large numbers. The Banks may also rope in reliable NGOs and charitable organizations to provide quality crèche and Day-care services to the children of working mothers. The Committee also feel that the monthly reimbursement of Rs 500 per child to working mothers given by the Banks not offering such facilities is too inadequate for the need of working women employees. Thus, the Committee in this regard would like to recommend that the amount should be adequately increased in line with the prevailing rates being charged by such crèche and Day-care facilities. The Committee believe that provision of Crèche and Day-care

facilities is of utmost importance as availability of these facilities is undeniably linked with the performance of women employees and the larger well-being of the children of working mothers.

#### ***ALL WOMEN BRANCHES: CALLING FOR URGENCY***

2.6 The Committee are of the view that all-women branches, on one hand, cater to the multiple needs of women customers better and, on the other, provide the women employees with a much safer and convenient working environment free from inhibitions. While the Committee have been also informed that some Banks are in the process of opening more such branches in near future, it is unclear from the responses of the Ministry as to what policy framework they have in place with regard to opening of all-women branches. The Committee recommend that all leading Public Sector Banks should be instructed by the Ministry to open at least 15% of their all branches as all-women branches, especially in those parts of the country where discrimination against women have traditionally been on higher side than the rest of the country. Thus, it will make womenfolk feel comfortable to access a banking system that is devoid of gender-biases as well as non-discriminatory towards them.

#### ***JOB RELATED STRESS: NEED TO ADDRESS IT***

2.7 In addition to sexual harassment aspect at the job, the Committee have learnt that there are various other factors which may cause stress or tension among women employees in Public Sector Banks, the major among them being working conditions involving shifts, work overload, technological changes, poor working relationship, high demand for performance, lack of social support, lack of participation in decision-making, inappropriate leadership style, multiple jobs etc.

The Committee feel that the expansion in technology for performing in e-banking in Public Sector Banks has resulted in higher expectation in production, speed, and efficiency to constantly work at high performance levels. It is seen that women employees working with computers for long hours may feel constant pressure and stress. There is also continuous thrust to keep up with the latest technological changes and updates, forcing employees to learn new applications all the time. Moreover, owing to lack of participation in decision-making process, the women employees may feel that they have very less say and control in the working-environment of the branch and it may also cause stress to the employees. Further, structural changes in the levels of management may lead to availability of less number of posts for promotion, particularly at the middle management level, and it can also become a stress-factor among the junior women employees. The Committee are of the strong view that stress caused by the above factors may result in physical ailments which may further affect self-confidence, self-esteem and results in lack of concentration and lesser job satisfaction among the women employees. The Committee, therefore, recommend that the Ministry of Finance should direct the Public Sector Banks to evolve suitable remedies for the above factors of stress, particularly among the women employees so that they can perform their work in a healthy and better environment in the Banks.

### ***DEALING WITH SEXUAL HARASSMENT AT WORKPLACE: INNOVATING STRATEGIES***

2.8 The Committee have been informed that all Public Sector Banks have put in place the mechanism to redress grievances of women employees as per the provision of 'Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. They have further been apprised that as per the procedure laid down in the Act, Internal Complaints Committee have been functioning at various levels across the country in Public Sector Banks. However, in the light of extensive interactions between the Committee and the women in

various Public Sector Banks, during the course of examination of the subject, the Committee strongly feel that there is a need to make the Internal Complaint Committees a robust one in Public Sector Banks with innovative ideas rather than as entities which only look for piece-meal solution to deal with a particular situation. It needs both out-of-the-box thinking as well as scrupulous adherence to Apex Court's orders to create a working environment that is free from the cases of sexual harassment. An SMS-based grievance register mechanism may be a good start as Complaint Committees are not always available for women employees in rural and semi-rural centers. Moreover, a quick response team headed by an Employee Relationship Manager (ERMs) may meet the victim, whenever the need be, to help her deal with the trauma of sexual harassment and, at the same time, re-assure her of justice along with reminding her about the value she adds to the Bank. These ERMs could also play a critical role in gender-sensitizing issues, to be an interface between the Management and the distressed lady and also imparting necessary training to new-recruits at the time of induction programme.

#### ***CCTVS: PROMISING TO MAKE WORKPLACE ENVIRONMENT SAFER***

2.9 The Committee would further suggest to take immediate steps to install CCTV cameras in all branches, including the rural and semi-rural branches of Public Sector Banks, as it may prove a potent tool of deterrence against commission of sexual harassment, be it from an insider or from customers, as the law has such a wider ambit. Thus, the offender will not only be under the surveillance of camera glare constantly, but the offence, once committed, shall also be far easier to be proved as every clip of occurrence, recorded by the cameras, will come handy for the Complaint Committees to arrive at a judgment. Moreover, the Committee feel that it would definitely instil confidence among the women employees of the branch as CCTV cameras have undeniably proved their potential to keep sexual offences at bay in many instances and in many parts of

the country with such an effect that could not have otherwise been possible through other means.

### ***TRAINING & SKILLING: ENABLING WOMEN AND EMPOWERING THEM***

2.10 The Committee have also learnt that training and capacity building programmes in Public Sector Banks are imparted to men and women employees alike with no training module for women employees separately. The Committee strongly feel that at times training and capacity building measures need to focus on issues of women employees in isolation and desire the Public Sector Banks to devise programmes which are beneficial to them in their career progression, promotion and capacity enhancement. As women employees have to shoulder dual responsibilities of home and work stations, which often put them under stress that is ineffaceably unique to them, the Committee recommend that training and Capacity building measures should address the issue and formulate programmes to provide the women with the psychological and professional support they need the most. The Committee also feel that while devising such programmes, the respective Banks may consider the views and suggestions of outside experts, those with insights into the subject, and include them in training modules to serve the needs of women employees better.

### ***FLEXI-TIMING AND FLEXI-HOUR: A THOUGHT TO BE GIVEN POWER***

2.11 The Committee feel that it is high-time that the Government consider introducing flexible working hours for women employees in Public Sector Banks. The Committee are also aware that in the recent past Reserve Bank of India as well as the country's leading Bank, the State Bank of India, considered it worthwhile to introduce flexi working hours in Banks, though the modalities have not been made available to this Committee. The Committee have kept itself abreast of the fact that

with the advent of 'Digital Banking' and introduction of 'Remote-Expert' facility, whereby customers can interact with the Bank's experts via high-definition video for advice on their financial needs, work-place and work-hours flexibility for working women employees are well within the reach of becoming a reality, at least in Metropolitan cities. It is all the more doable owing to increasing dependence on network based systems where physical presence of service provider and customers under one roof need not always be a pre-requisite to transact the deals. As flexi working hours will allow women employees to strike a balance between her professional and family/private responsibilities, maintain healthy life-styles, contribute to parenting well and bring the overall coherence that sometimes go awry and unsettle her mentally, the Committee, hence, recommend for the same and urge upon the Government to work out the modalities in this direction.

#### ***BHARATIYA MAHILA BANK: EARLY STEPS FOR A BOLD FUTURE***

2.12 The Committee note that the concept of Bharatiya Mahila Bank (BMB) is a bold step in right direction envisioning economic empowerment of women and has the potential of opening up of new vistas for the banking sector of the country as a whole. The Committee also appreciate that Bharatiya Mahila Bank started its journey with both the top posts - that of Managing Director and Executive Director-being held by two women, a source of inspiration for all the women aspirants for banking jobs in the country. Bharatiya Mahila Bank, as it has been envisaged, has the primary mandate for women welfare and this premise, the Committee believe, should always be the touchstone to rely upon. The Committee have been informed that the bank is in the process of opening of 70 new branches during 2015-16, including 14 branches in rural areas. The Committee hope that these branches become operational without delay and also desire that employees recruited for new branches are predominantly women. The Committee also urge BMB to ensure that bulk of its employees are women and thus it becomes a model bank before all Public Sector Banks in the country.

***RURAL BANKS AND NORTH-EAST BRANCHES; GREATER REACH AND MORE PARTICIPATION***

**2.13** The Committee are aware that despite best intentions, the initiatives taken to make banking sector reach the rural and remotest parts of the country fell short of yielding the desired results. The Committee are of the view that the objective of financial inclusion of people in general and women in particular, howsoever important, will fall flat if formal banking sector fails to reach the doorsteps of rural populace as well as to the people living in the fringes of the country. The Committee, precisely drawing upon this need, recommend that the Government must pull out all the stops to open new branches in rural areas and in North-Eastern parts of the country. The Committee also expect the Government to take all possible measures to enlarge women's participation in the banking system of these regions. In fact, the Committee desire that more women from the respective regions should join the banking service, thus making the banking space more conducive for women who come to avail of services from these banks. In this regard, the Government should devise ways to employ more local women in rural branches and branches in North-East States. The Committee also recommend that information on placements available, career opportunities, emoluments offered, etc are widely made known to aspiring girls across these regions, mainly in colleges and varsities, to ensure wider participation in selection process. The Committee, in this regard, also desire that special pre-examination training programmes should be arranged for them so that it could be beneficial for them to some extent.

**NEW DELHI**  
**04 August, 2015**  
**13 Shravana , 1937 (Saka)**

**BIJOYA CHAKRAVARTY,**  
**Chairperson,**  
**Committee on Empowerment of Women.**

**Women Officers recruited in last 5 years**

Name of the Bank	Women Officers recruited in last 5 years					
	2010-11	2011-12	2012-13	2013-14	2014-15	Total
Allahabad Bank	187	426	521	459	121	1714
Andhra Bank	59	115	141	628	96	1039
Bank of Baroda	531	506	251	655	914	2857
Bank of India	939	406	597	468	10	2420
Bank of Maharashtra						980
Canara Bank	342	270	616	1422	1265	3915
Central Bank of India	175	353	157	622	201	1508
Corporation Bank					Nil	717
Dena Bank	12	78	110	295	176	671
Indian Bank						1049
Indian Overseas Bank	25	627	429	1055	918	3054
Oriental Bank of Commerce						522
Punjab & Sind Bank						969
Punjab National Bank	93	188	245	379	394	1299
Syndicate Bank						
UCO Bank	19	243	575	408	372	1617
Union Bank of India						2270
United Bank of India	341	339	45	400	78	1203
Vijaya Bank						1916
State Bank of India	520	95	427	311	1226	2579
State Bank of Bikaner & Jaipur						363
State Bank of Hyderabad	164	0	345	0	0	509
State Bank of Mysore						71
State Bank of Patiala	148	4	314	9	3	478
State Bank of Travancore	19	396	110	19	6	550
IDBI Bank Ltd.						2245
Total						36515



**Annexure-II****Number of posts reserved for ST/SC/OBC**

Name of the Bank	Number of posts reserved for ST/SC/OBC			
	SC	ST	OBC	Total
Allahabad Bank	13	8	3	24
Andhra Bank	66	78	50	194
Bank of Baroda	45	25	50	120
Bank of India	390	279	627	1296
Bank of Maharashtra	0	0	0	0
Canara Bank	2	104	2	108
Central Bank of India	86	18	38	142
Corporation Bank	53	125	0	178
Dena Bank	20	174	25	219
Indian Bank	1	1	2	4
Indian Overseas Bank	0	0	0	0
Oriental Bank of Commerce	18	45	46	109
Punjab & Sind Bank	13	13	31	57
Punjab National Bank	0	0	0	0
Syndicate Bank				
UCO Bank	25	25	61	111
Union Bank of India				549
United Bank of India	0	0	0	0
Vijaya Bank	0	0	0	0
State Bank of India	67	219	0	286
State Bank of Bikaner & Jaipur	74	101	0	175
State Bank of Hyderabad	4	164	94	262
State Bank of Mysore	0	37	5	42
State Bank of Patiala				53
State Bank of Travancore	34	137	23	194
IDBI Bank Ltd.	0	0	0	0
Total				4123

## Annexure-III

F.No. 9/18/2009-IR  
Government of India  
Ministry of Finance  
Department of Financial Services

*Jeevan Deep Building, Sasad Marg  
New Delhi, the 21<sup>st</sup> October, 2011*

To  
The CEOs of all PSBs

### **Sub: Recommendations of the Khandelwal Committee-reg.**

Sir,

I am directed to state that a Committee was set up on 22<sup>nd</sup> October, 2009, to conduct a study of the HR issues of the Public Sector Banks and making appropriate recommendations, thereon under the Chairmanship of Dr. A.K. Khandelwal, former Chairman & Managing Director of Bank of Baroda with Shri T.V.Rao, Professor, IIM, Ahmedabad, Dr. Deepak Phatak, Professor, IIT, Mumbai and the Shri M.V. Nair, the then Chairman, Indian Banks Association as Members. The Committee submitted its recommendations (grouped into 13 Chapters and 105 recommendations) to the Government which has since been examined.

2. Approval of the Government is hereby conveyed on the following recommendations of the Khandelwal Committee. A copy of the Khandelwal Committee report is enclosed for further reference. It is requested that an HR Plan for each bank incorporating these recommendations be prepared and got approved by the Board of Directors latest by 31<sup>th</sup> December, 2011. A copy of the approved HR Plan should also be forwarded to this Department for record and review.

S.No.	Recommendation (s) of the Khandelwal Committee	Decision of the Government
<b>Manpower and Recruitment Planning</b>		
1	MPP exercise to be carried out by the PSBs to be a rigorous exercise and to factor all possible contingencies in HR area – both quantitative and qualitative, considering the impact of technology, staff cost and expansion programmes, etc. Each bank's MPP to have both short term and long term projections.	Accepted
2.	Each PSB to carry out detailed and structured manpower planning exercise every year for a time spectrum of 5 years, linking it with strategic and business plans. Banks to take steps to institutionalize manpower planning, with the help of outside expert advice, if required, and subject to review every year by the proposed Steering Committee of the Board on HR.	Accepted
3.	Each PSB to lay a roadmap for reaching officer- clerk ratio of 1.0-0.5 for metro and urban branches and 1.0-0.75 for rural and semi-urban branches in the next 3 years.	Individual Banks to decide/ consider their needs.
4.	The industry body IBA to undertake some benchmarking studies with the help of outside experts, if necessary and come out with some models for reference.	Accepted
5	Banks to outsource more and more non-core activities in a time bound manner and its impact to be factored in MPP	Accepted
6	Banks to draw a time frame for implementing BPR and Change Management and Boards to monitor its progress every 6 months.	Accepted (To be reviewed on quarterly basis)

7	Clerical and sub staff to be re-designated	Accepted
8	The standard of recruitment including methodology and content for testing has to be raised. For this purpose, a Committee of experts including bankers can design the content of testing, methodology for conducting such test and also review the existing arrangements.	Accepted
9	Testing of computer skills to be mandatory for both officer and clerical cadres.	Accepted
10	Recruitment of direct officers to be 50% of total officer vacancies	Accepted Clerical staff may be granted age relaxation for promotion.
11	Minimum qualification for clerical recruitment to be graduation and for sub-staff to be X standard pass.	Accepted
12	Fresh recruitment of clerks to be restricted to rural and semi-urban branches. Further, rural/ Semi-urban service for a minimum period of 3 years should be made mandatory for the new clerks joining the PSBs	Accepted Banks to decide. Rural & semi urban postings of 3 years should be completed within first 10 years of service.
13	Banks to endeavour to incentivize mobility of clerical staff to rural areas through special house rent, fast track promotion, etc.	Accepted in principle
14	Lateral recruitment on term appointment (say, 5 years) to be made largely for specialized positions.	The Officers in the specialized areas identified as I.T., Risk Management, HR, Treasury, Marketing and Legal at the level of AGM, DGM, GM may be taken either from the other banks on deputation basis or from the open market on contract basis for a minimum period of 5 yrs.
<b>Training and Skill Development of Staff</b>		
15	Training systems of banks to focus on creation of talent pool of officers in critical areas like Treasury, Corporate Credit, International Banking, Retail Banking, Social Banking, Technology, Risk Management, Marketing, Infrastructure Financing, Financial Inclusion, etc. Internal certification of training programmes to be introduced to build talent pool	Accepted
16	Training college of individual banks to be upgraded as centres of excellence with mandate to carry out in-house research, provide learning support to the management and be responsible for continuing education efforts :	Accepted Banks are required to initiate the action for upgrading the training facilities. In case of cost consideration, wherever feasible,

		necessary tie-up with training institute of other PSBs should be explored. IBA to devise the curriculum.
17	Training strategy to focus on staff working in rural areas and women employees and priority to be accorded for regular in-house training to rural staff	Accepted
18	E-learning and other alternate delivery channels for learning to be extensively used for training and learning	Accepted
19	Linkage between training and operations to be improved by proper training need analysis and evaluation of effectiveness of training. Focus to be to understand world class practices and changing requirements of customers	Accepted
20	Functional heads/ business leaders to be accountable for training and development of cadre of officers in their area	Accepted
21	Internal processes in training such as faculty selection process, training of faculty, introduction of core faculty in some key areas of management, top management support, etc. to be improved	Accepted
22	Training of newly recruited officers to be strengthened and revitalized. Two years' training to be made mandatory for these officers to provide systematic exposure to all aspects of banking. During training period, they should not be posted in regular jobs. Mentoring of newly recruited officers can be entrusted to recently retired executives, say in the last 5 years	Accepted. To be left to the Banks.
23	Role related training to be made compulsory for all executives in Scale IV and above. Objective is to develop leadership, decision making, risk management skills, etc. Leadership training to precede posting to senior levels, after the promotion decision is taken. This is meant for understanding the role, developing the skills and competencies required to perform the role	Accepted
24	All banks to have Governing Board on training/ Advisory Committee on training (many banks already have) and they should invariably meet once in three months to address the issues of skill building and engagement of staff	Accepted
25	External and overseas training to e-aligned to a clearly laid down talent management strategy	Accepted
26	Every bank to develop a training policy. Policy to include mechanisms for ensuring that training inputs are properly used.	Accepted
<b>Career Planning</b>		
27	Systematic job rotation in the formative stages of an officer to be ensured for providing rounded exposure in operational areas of banking. Career plans for officers to aim at providing functional expertise in one or two areas before he enters the executive cadre	Accepted
28	The present mandatory rural/ Semi-urban service for a minimum period of three years for generalist officers to be continued	Accepted In view of the fact that rural economy is becoming important with emphasis on financial inclusion,

		credit to agriculture and micro small enterprises, implementation of this scheme will benefit the system as a whole without any discrimination. Banks are required to formulate the action plan.
29	PSBs to bring about rigour in promotion process in all cadres	Accepted
30	Eligibility criteria in the matter of minimum length of service in a particular Scale to be suitably reduced for fast track promotions to talented employees – as a motivational and retention tool besides for creating leadership pipeline	Accepted, subject to Government policies/ guidelines by Government in this regard
31	Promotions in executive cadre to be preceded by thorough testing of competencies and potential measurement through Assessment Centre for holding the position to which the employee is being promoted. External experts to be associated in all promotions in executive cadre	Accepted
32	Each PSB to come out with a HRD plan for development of women and SC/ ST employees. Special HRD efforts to be put in place for developing these groups in key skills of banking	Accepted (Persons with disabilities may also be included in this group)
<b>Performance Management</b>		
33	PSBs to introduce and implement PMS for promoting high performance culture	Accepted
34	All categories of staff including workmen staff to be covered by PMS. PMS to be credible, transparent and interactive system. Online PMS to be introduced.	Accepted
35	Discipline of PMS to be enforced by the management. Appraising authorities to be accountable for proper and timely assessment	Accepted
36	PMS to include some form of performance planning. All performance plans to include statement of key activities under each KPA/ KRA and linkage to Branch/ Regional/ Functional/ Business Unit/ Organizational goals	Accepted
37	PSBs to introduce 360° feedback as a leadership development, succession management and grooming tool for executives in Scale IV and above	Accepted in principle
<b>Succession Planning and Leadership Development</b>		
38	PSB to introduce system of succession planning for key critical and leadership positions. Each critical position should be backed up by three potential successors in the reserve. Review of critical positions to engage the attention of the proposed Steering Committee of the Board on HR.	Accepted Subject to Government policies/ guidelines by Government in this regard
39	The identified potential successors should be groomed through variety of mechanisms to prepare them for the identified positions. The proposed Steering Committee of the Board on HR	Accepted Subject to

	to monitor this process	Government policies/ guidelines by Government in this regard
40	A comprehensive leadership development strategy, based on leadership competency model for each role, must be developed by each bank for executives in Scale IV and above	Accepted  Subject to Government policies/ guidelines by Government in this regard
41	Leadership competency should be developed through a planned exposure to different jobs, tracking performance, training and development at different stages of career and grooming through management and leadership courses and through project work. Focus should be on developing high potential individuals	Accepted  Subject to Government policies/ guidelines by Government in this regard
42	Potential identification should be done through modern HRD tools like Assessment Centre and 360° feedback to identify talent for various roles. Eventually this should become part of leadership development process and managed by BLDI. BLDI or any other institution which facilitates this for PSBs should also help them develop mentors to guide, coach and promote internal talent.	Accepted  Subject to Government policies/ guidelines by Government in this regard
<b>Employee Engagement and Motivation</b>		
43	PSB to introduce online resolution of grievances.	Accepted
44	Banks to install a credible system to encourage free flow of ideas and suggestions from their staff – technology tools like Intranet, interactive portals, on line quizzes, etc. to be used.	Accepted
45	Each bank to evolve employee involvement programmes covering all sections of employees.	Accepted
46	Banks to encourage learning initiatives among employees through appropriate recognition and reward schemes.	Accepted
<b>Professionalization of HR</b>		
47	Every CMD should take HRD on his agenda. A Steering Committee of the Board on HR to be constituted in each bank, with Government Director and two outstanding HR professionals (having knowledge of 360, Assessment and Development Centre, etc.) apart from CMD and ED, as members, to discuss critical issues in HR every quarter.	Accepted
48	Banks to recruit HR professionals at both senior and junior levels to undertake HR activities. Lateral recruitment should be encouraged for getting top talent in HR. All HRD staff should be trained before they are posted to HR roles.	Accepted  Officers for HR may be taken upto Scale IV. Banks to initiate the action. For speedy redressal of Staff grievances, Cell to be created with GM/ HR and another GM.
49	All PSBs to automate HR administration through web-based system, for efficiency, cost reduction and transparency in HR management	Accepted

50	Banks to introduce and carry out HR audit once in two years.	Accepted
<b>Creating Risk Culture</b>		
51	Accountability of non-performance to be dealt with through pre-mature retirement provisions. Review for pre-mature retirement to be carried out when the officer reaches the age of 55. Sub-Committee of the Board to monitor such cases.	Accepted in principle. To be linked to PMS.
52	All PSBs to put in place a staff accountability policy for Non-Performing Assets	Accepted
53	PSBs to fix accountability for delays in concluding disciplinary cases.	Accepted
54	PSBs to strengthen their risk management systems across the board	Accepted
<b>Industrial Relations</b>		
55	PSBs to revisit and review all internal settlements that affect mobility, flexible utilization of staff, productivity, performance and customer service.	Unions to be consulted by the PSBs.
56	Bank managements to accord priority treatment to the issues of productivity and performance acceleration while dealing with IR issues	Accepted

2. An Advisory Group has been constituted by the Government to guide each PSBs in formulating its HR plans in accordance with these guidelines and any other guideline issued by Government from time to time. (copy of the order of constitution of the committee enclosed)

3. The other recommendations of the Khandelwal Committee are under active consideration of the Government and decision on these shall be communicated, in due course for appropriate action.

Yours faithfully

Sd/-

(Manish Kumar)

Under Secretary to Government of India  
Tel: 011-23748742

Copy for information to the Chief Executive Officer, IBA Mumbai

F.No.9/20/2011-IR  
Government of India  
Ministry of Finance  
Department of Financial Services

Jeevan Deep Building  
Parliament Street  
New Delhi – 110001

Dated, the February 28<sup>th</sup>, 2012

To,  
The Chief Executive Officers of all Public Sector Banks

Sub: **Grant of Sabbatical leave of 2 years to the women employees of PSBs to meet their special problem during their career**

Sir,

I am directed to say that the Khandelwal Committee in its report has recommended the introduction of Sabbatical leave to the women employees of Public Sector Banks(PSBs) to meet their special problem during their career. The recommendation has been examined in this Department and accordingly, it has been agreed to introduce sabbatical leave in all PSBs on the following broad terms:-

- (i) Sabbatical Leave of upto 2 years shall be admissible to women employees of Public Sector Banks during their entire career;
- (ii) Sabbatical Leave shall be without Pay, Salary, Allowances and any consequential monetary and non-monetary benefits;
- (iii) The employee applying for leave should have put in a minimum of 5 years of service. Sabbatical Leave before completion of 5 years of service shall be sanctioned only in exceptional circumstances by the authority next above the leave sanctioning authority;
- (iv) The leave shall be taken for a period of atleast 3 months at a time and the leave shall not be taken more than once in a year;
- (v) No increments will be earned during the Sabbatical Leave and the employee will rejoin at the same stage of pay as was existing at the time of her availing the Sabbatical Leave.
- (vi) Employees on Sabbatical Leave shall not be eligible to participate in any promotion exercises during the Sabbatical Leave period, even if otherwise eligible.



- (vii) Eligible and willing employees can request for Sabbatical Leave for any purpose like medical grounds, care of family members or children, higher studies, visit spouse etc.
  - (viii) The employee shall not take up any employment / vocation / business /profession elsewhere during the Sabbatical Leave.
2. Public Sector Banks are requested to place the proposal of introduction of Sabbatical Leave before their respective Boards for decision and its introduction w.e.f 1.4.2012.
  3. The receipt of this letter may kindly be acknowledged and the action taken in the matter be intimated to this Department.
  4. This issues with the approval of the Competent Authority.

Yours faithfully  
Sd/-

(Manish Kumar)

Under Secretary to the Government of India

**Annexure-V****Maternity/Sabbatical Leave availed of by women employees**

Name of the Bank	Women Employee who had availed Maternity/Sabbatical Leave			
	2012-13	2013-14	2014-15	Total
Allahabad Bank	3	5	24	32
Andhra Bank	25	43	63	131
Bank of Baroda				109
Bank of India		90	73	163
Bank of Maharashtra				70
Canara Bank				148
Central Bank of India	19	30	38	87
Corporation Bank	2	10	27	39
Dena Bank				19
Indian Bank				130
Indian Overseas Bank	0	0	71	71
Oriental Bank of Commerce				55
Punjab & Sind Bank				0
Punjab National Bank	25	20	33	78
Syndicate Bank	0	27	77	104
UCO Bank	7	10	17	34
Union Bank of India				127
United Bank of India	16	35	28	79
Vijaya Bank				43
State Bank of India		87	396	483
State Bank of Bikaner & Jaipur			5	5
State Bank of Hyderabad	0	0	0	0
State Bank of Mysore				5
State Bank of Patiala				40
State Bank of Travancore	nil	4	6	10
IDBI Bank Ltd.				2062

**Annexure-VI****Sexual Harassment cases: registered and disposed of in last 3 years**

Name of the Bank	Cases on Sexual Harassment of women registered and disposed in last 3 years							
	2014-15		2013-14		2012-13		Total	
	No. of cases filed	Cases Disposed Off	No. of cases filed	Cases Disposed Off	No. of cases filed	Cases Disposed Off	No. of cases filed	Cases Disposed Off
Allahabad Bank	0	0	4	4	0	0	4	4
Andhra Bank							2	2
Bank of Baroda							2	2
Bank of India	0	0	0	0	0	0	0	0
Bank of Maharashtra							5	5
Canara Bank	3	3	0	0	2	2	5	5
Central Bank of India							9	9
Corporation Bank							3	1
Dena Bank							4	1
Indian Bank	0	0	2	0	0	0	2	0
Indian Overseas Bank	0	0	2	0	2	0	4	0
Oriental Bank of Commerce							11	11
Punjab & Sind Bank							0	0
Punjab National Bank							6	4
Syndicate Bank	0	0	0	0	0	0	0	0
UCO Bank	1	1	1	1	2	0	4	2
Union Bank of India	1	1	4	4	3	3	8	8
United Bank of India	nil	Nil	2	2	1	1	3	3
Vijaya Bank	6	5	3	3	0	0	9	8
State Bank of India	14	10	30	30	15	15	59	55
State Bank of Bikaner & Jaipur	5	5	1	1	0	0	6	6
State Bank of Hyderabad							0	0
State Bank of Mysore	2	2	0	0	0	0	2	2

State Bank of Patiala	0	0	0	0	0	0	10	10
State Bank of Travancore			1	1	1	1	2	2
IDBI Bank Ltd.	2	1	2	0	4	4	8	5
Total							168	145

F.No.4/1/1/2015-IR  
Ministry of Finance  
Department of Financial Services

Jeevan Deep, Parliament Street,  
New Delhi, Dated the February 12<sup>th</sup>, 2015

To,  
The CEOs of all PSBs

Subject: Training in Public Sector Banks(PSBs)  
=====

I am directed to refer to the subject cited above and to say that the inputs received from various Banks on training imparted to its employees have been examined in this Department. Accordingly, it has been decided to advise all PSBs to consider the following to improve the training of the employees:

- (i) Improve the percentage of staff being trained every year.
- (ii) Improve the capacity of Banks to train the staff in-house.
- (iii) Explore the possibility of training the employees through outsourcing.
- (iv) Prepare training calendars of various courses/trainings to be imparted in the beginning of year and circulate the same to all concerned well in advance.
- (v) Consider imparting online training through online tests for various courses.
- (vi) Provide soft skills training to all officers in Scale I to III.
- (vii) Ensure that every officer in Scale I to III is imparted with training on customer service including client expectations and complaint redressal, within next three months.
- (viii) Revisit the extant training policies and a robust training plan be prepared with the approval of the Board of the Bank under intimation to this Department.

3. This issues with the approval of Addl. Secretary (Financial Services).

Yours faithfully,

  
(Manish Kumar)

Under Secretary to the Government of India

F.No.4/1/1/2015-IR  
Government of India  
Ministry of Finance  
Department of Financial Services

Jeevan Deep, Parliament Street,  
New Delhi, Dated the March 5<sup>th</sup>, 2015

To,  
The CEOs of all PSBs

Subject: **Training to women employees of PSBs**  
=====

In continuation of this Department's letter of even number dated 12.2.2015 on the subject cited above, I am directed to say that the issue of low participation of women employees in Public Sector Banks, especially at higher scales, has been examined in this Department and it is decided to advise the Banks as follows:

- i) to consider imparting training to women employees in various verticals, preferably in all women groups;
  - ii) to consider holding special counselling sessions to encourage them to shoulder higher responsibilities.
  - iii) to hold special sessions for women employees to address their career related issues/problems.
2. This issues with the approval of Secretary (FS).

Yours faithfully,

  
(Manish Kumar)

Under Secretary to the Government of India

**Annexure-IX****Strength of Women: Rural Branches and Branches of North East**

Name of the Bank	Strength of Women	
	No. of Women Employees posted in Rural branches	No of Women Employees in Rural branches in NE Region
Allahabad Bank	635	104
Andhra Bank	633	12
Bank of Baroda	1055	119
Bank of India	2992	14
Bank of Maharashtra	421	18
Canara Bank	1977	292
Central Bank of India	200	0
Corporation Bank	607	20
Dena Bank	475	18
Indian Bank	909	70
Indian Overseas Bank	1624	248
Oriental Bank of Commerce	361	141
Punjab & Sind Bank	292	25
Punjab National Bank	0	46
Syndicate Bank		0
UCO Bank	1132	231
Union Bank of India	1009	145
United Bank of India	340	434
Vijaya Bank		75
State Bank of India	4387	2020
State Bank of Bikaner & Jaipur	209	5
State Bank of Hyderabad	283	0
State Bank of Mysore	0	0
State Bank of Patiala	394	0
State Bank of Travancore	253	0
IDBI Bank Ltd.	209	66
Total	20397	4103

F.No.4/4/2/2001-IR  
Government of India  
Ministry of Finance  
Department of Financial Services

Jeevan Deep, IIIrd Floor,  
Parliament Street, New Delhi  
Dated the September 26,2014

To

The Chairman,SBI/IDBI and CMDs of all PSBs.

Subject: **Incentives to officers posted to North  
Eastern Region – revision thereof -**  
=====

Sir,

I am directed to refer to this Department's letter of even number dated 11.1.2002 on the subject cited above and to say that proposal of revision/reconsideration of the ceiling of ad hoc and temporary incentives to officers posted North Eastern Region has been examined in this Department and it has been decided to advise the Public Sector Banks as follows : -

- i) The incentive shall be 20% of basic pay with minimum Rs. 3000/- pm and maximum Rs. 7500/- p.m.
  - ii) Officers belonging to a State in North Eastern Region but posted in other States of North Eastern Region shall also be eligible.
2. Other terms and conditions as provided earlier and covered in letter dated 11.1.2002 shall remain the same. The above revision in the incentives is applicable with immediate effect. Banks are requested to take appropriation action accordingly.
3. This issues with the approval of Secretary (FS).

Yours faithfully,

  
(Manish Kumar)

Under Secretary to the Government of India

Copy to :

- i) The Chairman, State Bank of India, w.r.t. letter No. CDO/PM/Spl/1302 dated 11<sup>th</sup> October, 2012 & 28.12.2013
- ii) The Chairman, Indian Banks' Association – w.r.t. letter dated 10.9.2014 & 17.4.2012



## APPENDIX I

### COMMITTEE ON EMPOWERMENT OF WOMEN (2014-2015)

#### **MINUTES OF THE TENTH SITTING OF THE COMMITTEE HELD ON WEDNESDAY, THE 18<sup>th</sup> MARCH, 2015**

The Committee sat from 1000 hrs. to 1100 hrs. in Committee Room 'E', Parliament House Annexe, New Delhi.

#### **PRESENT**

Smt. Bijoya Chakravarty - **Chairperson**

#### **MEMBERS**

##### LOK SABHA

2. Smt. Anju Bala
3. Kum. Sushmita Dev
4. Smt. Rama Devi
5. Smt. Jyoti Dhurve
6. Smt. Bhavana Gawali
7. Smt. Riti Pathak
8. Smt. Anupriya Patel
9. Smt. Butta Renuka
10. Smt. Satabdi Roy
11. Smt. Mala Rajyalakshmi Shah
12. Smt. Rita Tarai
13. Smt. P.K. Sreemathi Teacher
14. Smt. Savitri Thakur
15. Smt. R. Vanaroja

##### RAJYA SABHA

16. Smt. Jharna Das Baidya
17. Smt. Kahkashan Perween
18. Smt. Bimla Kashyap Sood

##### SECRETARIAT

1. Smt. Anita Jain - Joint Secretary
2. Shri S.C. Chaudhary - Director
3. Smt. Reena Gopalakrishnan - Deputy Secretary

**Representatives of the Ministry of Finance (D/o Financial Services)**

- |    |                              |                                  |
|----|------------------------------|----------------------------------|
| 1. | Smt. Snehlata Srivastava     | - Additional Secretary, DFS,     |
| 2. | Shri Mustafa Mohammad        | - Joint Secretary, DFS           |
| 3. | Shri Alok Tandon             | - Joint Secretary, DFS           |
| 4. | Shri T.M.Bhasin              | - Chairman, IBA, DFS             |
| 5. | Smt. Usha Ananthasubramanian | - CMD, Bhartiya Mahila Bank, DFS |

2. At the outset, the Chairperson welcomed the members of the Committee to the sitting convened to have an oral evidence by the representatives of the Ministry of Finance (Department of Financial Services) in connection with examination of the subject 'Working Conditions of Women in Public Sector Banks'.

*[Witnesses were then called in]*

3. After welcoming the witnesses, the Chairperson read out Direction 55, regarding confidentiality of the proceedings. In her initial remarks the Chairperson apprised the representatives of the Ministry regarding the quest of the Committee to have comprehensive understanding of the subject 'Working Conditions of Women in Public Sector Banks'.

4. Thereafter, the Committee discussed about the efforts made by the Public Sector Banks towards Empowerment of Women in every sphere of banking activities including recruitment, promotion, placement, training, retention and other enabling facilities.

5. The other issues which were raised during the sitting were guidelines regarding transfer policy of women employees, sabbatical leave, representation of women employees in the rural branches and in North-East States, opening of accounts for women under PM Jan Dhan Yojna, appointment of women advocates in PSU Banks, procedure to deal with sexual harassment cases in Banks along with problems faced by Self Help Groups to get loans from Public Sector Banks and also Day-care centre /crèche facilities for working mothers in Public Sector Banks. During the discussion,

however, replies to some of the queries were not readily available with the Ministry, of which the Ministry were asked to furnish written replies

*[The witnesses then withdrew]*

5. A verbatim record of the proceedings has been kept.

*The Committee then adjourned.*

\*\*\*\*

## APPENDIX II

### COMMITTEE ON EMPOWERMENT OF WOMEN (2014-2015)

#### MINUTES OF THE FIFTEENTH SITTING OF THE COMMITTEE HELD ON THURSDAY, THE 30<sup>th</sup> JULY, 2015

The Committee sat from 1600 hrs. to 1630 hrs. in Room No. 130 (Chairperson's Chamber), Parliament House Annexe, New Delhi.

#### **PRESENT**

**Smt. Bijoya Chakravarty** - Chairperson

#### **MEMBERS**

#### LOK SABHA

2. Smt. Anju Bala
3. Smt. Sushmita Dev
4. Smt. Jyoti Dhurve
5. Smt. Bhavana Gawali
6. Smt. Riti Pathak
7. Smt. Rakshatai Khadse
8. Smt. Anupriya Patel
9. Smt. Satabdi Roy
10. Smt. Mala Rajyalakshmi Shah
11. Smt. P.K. Sreemathi Teacher
12. Smt. Supriya Sule
13. Smt. Savitri Thakur

#### RAJYA SABHA

14. Smt. Jharna Das Baidya
15. Smt. Kahkashan Perween
16. Shri A.V.Swamy

#### SECRETARIAT

1. Smt. Anita Jain - Joint Secretary
2. Shri S.C. Chaudhary - Director
- 3.. Smt. Reena Gopalakrishnan - Deputy Secretary

2. At the outset, the Chairperson welcomed the members to the sitting of the Committee. The Committee thereafter took up for consideration the Draft Report on the subject 'Working Conditions of Women in Public Sector Banks'. After discussing the Draft Report in detail, the Committee adopted the Draft Report with minor modifications.

3. The Committee also authorized the Chairperson to finalize the Draft Report and present the same to both the Houses of Parliament.

The Committee then adjourned.

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