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**PARLIAMENT OF INDIA
LOK SABHA**

**COMMITTEE ON EMPOWERMENT OF WOMEN
(2015-2016)**

(SIXTEENTH LOK SABHA)

SEVENTH REPORT

'WORKING CONDITIONS OF WOMEN IN PUBLIC SECTOR BANKS'

[Action Taken by the Government on the recommendations contained in the Fourth Report (Sixteenth Lok Sabha) of the Committee on Empowerment of Women (2014-2015) on 'Working Conditions of Women in Public Sector Banks']



**LOK SABHA SECRETARIAT
NEW DELHI
*August, 2016/Shravan, 1938 (Saka)***

(i)

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(SIXTEENTH LOK SABHA)

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[Action Taken by the Government on the recommendations contained in the Fourth Report (Sixteenth Lok Sabha) of the Committee on Empowerment of Women (2014-2015) on 'Working Conditions of Women in Public Sector Banks']

Presented to Lok Sabha on

Laid in Rajya Sabha on



**LOK SABHA SECRETARIAT
NEW DELHI**

August, 2016/Shravan, 1938 (Saka)

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**COMPOSITION OF THE COMMITTEE ON EMPOWERMENT OF WOMEN
(2015-2016)**

Hon'ble Chairperson - Smt. Bijoya Chakravarty

**MEMBERS
LOK SABHA**

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

RAJYA SABHA

- 21.* Sh. Prabhat Jha
22. Smt. Vandana Chavan
23. Smt. Kanimozhi
- 24.% **Vacant**
25. Shri Anubhav Mohanty
26. Smt. Kahkashan Perween
- 27.@ **Vacant**
- 28.* Smt. Dola Sen
29. Shri A. V. Swamy
30. Smt. Wansuk Syiem

* Nominated to the Committee w.e.f. 20.06.2016

\$ Smt. Mehbooba Mufti, MP(LS) resigned w.e.f. 04.07.2016.

Smt. Anupriya Patel appointed as Minister w.e.f. 05.07.2016

@ Smt. Kanak Lata Singh, Retired w.e.f. 04th July, 2016

% Smt. Mohsina Kidwai retired w.e.f. May, 2016

SECRETARIAT

1. *Shri N.C. Gupta* - *Joint Secretary*
 2. *Shri T.S. Rangarajan* - *Director*
 3. *Smt. Reena Gopalakrishnan* - *Deputy Secretary*
 4. *Smt. Aritra Das* - *Senior Committee Assistant*
- (v)

INTRODUCTION

I, the Chairperson, Committee on Empowerment of Women, having been authorized by the Committee to submit the Report on their behalf, present this Seventh Report (Sixteenth Lok Sabha) on the action taken by the Government on the recommendations contained in their Fourth Report (Sixteenth Lok Sabha) on 'Working Conditions of Women in Public Sector Banks'.

2. The Fourth Report of the Committee on Empowerment of Women was presented to Lok Sabha and laid in Rajya Sabha on 05.08.2015. The Ministry of Finance (Department of Financial Services) has furnished the action taken replies to all the Observations/Recommendations contained in the Report.

3. The Committee on Empowerment of Women (2015-2016) considered and adopted the draft Action Taken Report at their sitting held on 08.08.2016 Minutes of the sitting are given at Annexure I.

4. An Analysis of the action taken by the Government on the recommendations contained in the Fourth Report (Sixteenth Lok Sabha) of the Committee is given in Annexure II.

5. The Committee also place on record their appreciation for the valuable assistance rendered to them by the official of the Lok Sabha Secretariat attached to the Committee.

6. For facility of reference and convenience, the Observations / Recommendations of the Committee have been printed in bold letters in the body of the Report.

NEW DELHI;
08 August, 2016
17 Shravana, 1938, (Saka)

BIJOYA CHAKRAVARTY,
CHAIRPERSON,
COMMITTEE ON EMPOWERMENT WOMEN

CHAPTER I

REPORT

This Report of the Committee deals with the action taken by the Government on the observations/recommendations contained in the Fourth Report (Sixteenth Lok Sabha) of the Committee on Empowerment of Women on the subject 'Working Conditions of Women in Public Sector Banks' pertaining to Ministry of Finance (Department of Financial Services).

2. The Fourth Report of the Committee was presented to Lok Sabha on 5th August, 2015 and was simultaneously laid in Rajya Sabha on the same day.

3. Action Taken Replies in respect of all the 13 observations/ recommendations contained in the Report have been received from the Government. These have been categorised as follows:-

- (i) Observations/Recommendations which have been accepted by the Government :

Para Nos.: 2.1, 2.2, 2.3, 2.4, 2.7, 2.9 & 2.10

Total: 07

Chapter-II

- (ii) Observations/Recommendations which the Committee do not desire to pursue in view of the replies of the Government :

Para No.: Nil

Total: 00

Chapter-III

- (iii) Observations/Recommendations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration:

Para Nos.: 2.11, 2.12 and 2.13

Total: 03

Chapter-IV

- (iv) Observations/Recommendations in respect of which the Government have furnished interim replies:

Para Nos. : 2.5, 2.6 and 2.8

Total: 03

Chapter-V

4. The Committee trust that utmost importance would be given by the Government to the implementation of their recommendations. In case where it is not possible for the Government to implement the recommendations in letter and spirit for any reasons, the matter should be reported to the Committee with reasons for non-implementation. The Committee further desire that the Final Action Taken Notes on the recommendations/observations contained in Chapter-I of this Report and final reply to the observations/recommendations contained in Chapter-V of the Report of which Government has submitted interim reply, may be furnished to the Committee within three months of the presentation of this Report.

5. The Committee will now deal with those actions taken replies of the Government, which need reiteration or merit comments.

CRECHE AND DAY-CARE FACILITY: OUGHT TO BE A PRIORITY

(Recommendation Para No. 2.5)

6. 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.

7. The Ministry of Finance (Department of Financial Services) in its action taken reply on the aforementioned recommendation has stated as under:

" Crèche facility is not available to all women employees in all the banks. Three banks, viz., State Bank of Mysore, State Bank of Patiala and United Bank of India have implemented the facility of crèche for infants of women employees. United Bank of India is providing facility of a Trained Nurse attached to the Crèche. Eleven banks are exploring the feasibility for providing Crèche and Day care facilities in their banks, may be with the help of reliable NGOs and charitable organizations.

Only Indian Bank is reimbursing Crèche expenses. Vijaya Bank has pre-natal rest room facility for the expecting mothers at Head Office.

A preliminary study on extending the crèche/child care facility to the women employees in SBI was recently made based on the crèche/childcare facilities/scheme available at select establishments including private sector banks, such as, ICICI Bank, Standard Chartered Bank. The study encompassed various issues relating to provision of such services either at Bank level or at the level/assistance of NGOs who are actively involved in such activities. The matter is under active consideration of the Bank, keeping in view the larger interests of the women employees."

8. The Committee are happy to note that many public sector banks are proactively contemplating to provide crèche/daycare facilities with the assistance of reliable NGOs or Charitable Organizations in their respective banks. It is all the more satisfying to learn that one such bank, namely, United Bank of India, has gone even a step ahead to make available the service of trained Nurses to the crèches provided by the bank. The Committee desire that necessary steps with due promptitude should be taken to provide crèche/daycare facilities in all the public sector banks. The Committee would like to be apprised of the progress made in this regard periodically by the Ministry and concerned banks.

ALL WOMEN BRANCHES: CALLING FOR URGENCY

(Recommendation Para No. 2.6)

9. 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.

10. The Ministry of Finance (Department of Financial Services) in its action taken reply on the aforementioned recommendation has stated as under:

" The banks are exploring the feasibility to open more all-women branches. 17 banks have opened a total 301 all-women branches as under":

1	Bank of Baroda	12
2	Bank of India	23
3	Bank of Maharashtra	3
4	Corporation Bank	8
5	Dena Bank	8
6	Indian Bank	23
7	Indian Overseas Bank	60
8	Punjab & Sind Bank	4
9	Punjab National Bank	19
10	United Bank of India	5
11	Vijaya Bank	4
12	State Bank of India	119
13	State Bank of Bikaner & Jaipur	2
14	State Bank of Hyderabad	2
15	State Bank of Mysore	2
16	State Bank of Patiala	6
17	State Bank of Travancore	1
	Total	301

11. The Committee appreciate that the PSBs are not entirely oblivious to the vital need of creating more all-women branches in the country, yet, the necessary impetus, it deserves, to hasten the process to open more such branches is sorely missing in the context of country's banking industry. While Indian Overseas Bank and State Bank of India have so far opened 60 and 119 all-women branches respectively, most of the other PSBs have done precious little towards establishing adequate number of all-women branches as was desired by the Committee. The Committee also observe that not even a single bank, among PSBs, has so far been successful to comply with the Committee's recommendation of establishing 15% of its all branches as all-women branches across the length and breadth of this vast country. The Committee, however, welcome the fact that banks are exploring feasibility to open more all-women branches and expect to witness a spurt in numbers in not-so-distant future to set-off a transition in country's banking industry. The Committee would like to be apprised of the action taken on their recommendation within three months of the presentation of this report.

DEALING WITH SEXUAL HARASSMENT AT WORKPLACES: INNOVATING STRATEGIES

(Recommendation Para No 2.8)

12. 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.

13. The Ministry of Finance (Department of Financial Services) in its action taken reply on the aforementioned recommendation has stated as under:

" Banks agree with the recommendations made by the Committee and have initiated necessary steps for implementing the same, to create an environment which is free from sexual harassment.

Training programmes are conducted at regular intervals to create awareness and sensitize employees about gender related issues and behavior at workplace.

Entry level staff is also sensitized during induction training to create awareness. Online modules are launched to spread awareness among employees

Online grievance redressal system is in place most of the banks. In Allahabad Bank and State Bank of Mysore, an SMS or phone call to committee members is sufficient. Other banks are in the process of implementation. Internal Complaint Committees is in place in most of the banks."

14. The Committee are happy to note that Internal Complaint Committees are operational in most of the banks and expect to make them further responsive in dealing with the cases of sexual harassment in PSBs across the country. The

Committee would also like to appreciate the sensitizing programme undertaken on gender and behavioral issues to create awareness among the employees. However, as regards SMSes and phone calls to use them as bulwark against sexual malfeasances, the Committee would like the Ministry to take initiatives to put them in place without much delay in all public sector banks of the country.

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

(Recommendation Para No 2.11)

15. 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.

16. The Ministry of Finance (Department of Financial Services) in its action taken reply on the aforementioned recommendation has stated as under:

" The banks have suggested that decision in this regard may be taken at industry level/GOI. Various factors like business requirements in particular area,

customer, adherence to various provisions of labour laws are to be kept in mind, simultaneously keeping in view the job role of bank offices, operation issues relating to safe custody key, branch premises key, maker checker etc, and other statutory compliances. Also, in rural/semi urban areas, customers prefer to interact directly with branch officials. To begin with, introducing flexi working hours at Corporate Office/Zonal Offices or other back offices support centers in metro cities may be explored.

Considering the customer-centric activities of the Bank, SBI is of the view that it may not be feasible on the part of the Bank to provide for work-place and work-hours at the branches in customer-facing positions. However, staggering working hours for certain categories of women employees as per the nature of their job/duties are provided by way of staggering of duties for attending to work at administrative/Corporate office of the Bank".

17. The Committee, in its efforts to help out women employees in Public Sector Banks to have a better work-life symmetry, had recommended for introduction of flexible working hours in Banks and urged the Government to work-out modalities for the same. But, the Committee are unhappy to note that the Government have failed to apprehend the essence of such an recommendation and, instead, largely cited a host of operational issues, job role of officers and unsubstantiated preferences of customers' in rural/semi-urban areas as reasons to go slow in implementing the policy . The Committee are also perturbed to note the seemingly unreserved submission that State Bank of India, country's leading Bank, considers it unfeasible on its part to provide work-place and work-hour flexibility to women employees, particularly to those who work at branches in customer-related services. The Committee, hence, would unfailingly underscore again the need for providing women employees of all PSBs with a additional leeway in terms of flexi-working hours to bring in better work-life coherence, the coherence that at times go haywire amid taxing intricacies of modern-life. The Committee, thus, reiterate their earlier recommendation in this regard and desire that Government in co-ordination with management of all PSBs hammer out a consensus regarding modalities for the same before they could be effectively

introduced for women employees across all PSBs to address their legitimate occupational needs.

BHARTIYA MAHILA BANK: EARLY STEPS FOR A BOLD FUTURE

(Recommendation Para No 2.12)

18. 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.

19. The Ministry of Finance (Department of Financial Services) in its action taken reply on the aforementioned recommendation has stated as under:

" Bharatiya Mahila Bank has opened 92 branches as on date. Also being a differentiated bank, BMB is working with great zeal towards motivating women for availing women for banking services from bank."

20. **The Committee perceived Bharatiya Mahila Bank (BMB) as the fountainhead for economic empowerment of women in the country and thus keenly desired its expansion through opening up of new branches to help it realize its financial and social objectives better. The Government in their reply had also assured the Committee of establishing 70 new branches, including 14**

branches in rural areas, during 2015-16. The Committee, thus, had recommended the Government to expedite the process of opening up of those new branches and also underlined the need to recruit mostly women employees in such new branches, thus serving dual purposes of becoming an inspiration for all women banking job aspirants in the country along with expanding BMBs mandate for women welfare in the society. But, the Committee note with dismay that the Government in their action taken reply have divulged nothing whatsoever about the present status with regard to opening up of such new branches, referring only to already existing 92 branches across the country. Moreover, as regards recruiting women employees for the new branches of the county, nothing has been made known to the Committee, except for perfunctorily stating about its zeal towards motivating women for availing banking services, which, in the absence of a well-defined roadmap, seems hollow to the Committee. Thus, the Committee reiterate their earlier recommendation for timely establishment of 70 new branches by BMB and urge upon the Government to ensure a predominant representation of women workforce in such new branches in the county.

RURAL BANKS AND NORTH-EAST BRNACHES: GREATER REACH AND MORE PARTICIPATION.

(Recommendation Para No 2.13)

21. 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 varisities, 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.

22. The Ministry of Finance (Department of Financial Services) in its action taken reply on the aforementioned recommendation has stated as under

" As suggested by the Committee, various possibilities should be explored in order to engalrge women's participation from North-Eastern States in the banking system, particularly with reference to training, publicity etc. Campaigns in electronic/print media for encouraging more women to apply for bank jobs in Rural Banks and North East branches may be launched. Also good publicity maybe given about the nature of bank job, the measures taken by various public sector banks to safeguard their women employees etc. Lead Banks of the concerned districts could give wide publicity regarding recruitment drive etc . In the local newspapers, FM Radios, banners etc . to create awareness.

In UCO Bank, it has been observed that in some states, e.g., Bihar, Odisha and some Southern states, percentage of women among the new recruits is very high which indicates more and more women now prefer Banking as a career.

Allahabad Bank is of the view that since the recruitment in Officer as well as clerical cadre in all the public sector banks is carried out by IBPS, launching special campaigns in North-eastern States to inculcate interest among womenfolk of these regions for a career in Public Sector Banks through electronic and print media by IBPS highlighting the information on placements available, career opportunities, emoluments offered, may be more effective for

employing more local women in rural branches and branches in North-East States."

23. The Committee, recognizing the fact that banking system in India is still grossly tilted towards the urban centers of affluence and its clientele, had recommended that Government ought to take further efforts to make banking services available to rural hinterlands and fringe North-Eastern states of the country. Yet, the replies submitted by the Government, it seems to the Committee, is fraught with mere platitudes rather than tangible and quantifiable actions taken on ground to implement the recommendations of the Committee. Furthermore, The Committee have been provided with the instances of barely two PSBs, namely, UCO Bank and Allahabad Bank, which do not reflect the entire scenario prevailing in the country. The Committee have not been enlightened either as to what actions have so far been taken by other PSBs for enlarging participation of women in rural and North-Eastern states in banking and to disseminate essential information among women dwelling in those peripheral states of the country. Besides, the replies have not thrown light on expanding branches in rural areas, which, the Committee also emphasized as an essential pre-requisite for the financial inclusion of the people in general and women in particular in the country. Therefore, in this regard, the Committee, reiterate that the Government must make all efforts to open new branches in rural and North-Eastern parts of the country and devise innovative ways to attract more women to the banking jobs from North-Eastern states to ensure their equal participation a reality.

CHAPTER II

OBSERVATIONS/RECOMMENDATIONS WHICH HAVE BEEN ACCEPTED BY THE GOVERNMENT

Recommendation (Para No. 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.

Reply of the Government

The representation of women in the total workforce in Public Sector Banks has been increasing during the last few years. Out of a total workforce of 8,62,715 women employees constitute 2,05,060 of the workforce, accounting for 24% of women in PSBs. 81,667 are officers, 1,03,363 are clerks and 20,030 are in the sub-staff cadre. A bank-wise staff position is annexed.

Some of the measures are undertaken by banks in order to attract more women in PSBs.

- A separate section in the Bank's website provides highlights with regard to women empowerment in the bank.
- A Lady member is included in the interview panel.
- Women are given preference in the matter of transfer and placement. As far as possible their choices of posting are being considered. Transfers are limited and placement is given as far as possible near to/ to their hometown or centre of location of spouse. In UCO Bank, women officers in Scale-I are transferred within the Zone and in Scale-II and III they are transferred within the Circle.
- Safe and congenial working atmosphere is maintained in the bank.

In PSBs, 17,332 women (i.e. around 29%) were recruited with around 31% in the officers cadre, 31% in clerical cadre and 9 % in the sub staff cadre. State Bank of Travancore has recruited 47% women.

The vacancies in different cadre are advertised in "Employment News" and two prominent daily newspapers in different vernacular editions through Institute of Banking Personnel Selection (I.B.P.S.), Mumbai.

In SBI, in the matter of transfer and placement of women, option of their choice posting is normally considered to encourage them for taking up higher positions. Women officers in Scale-I are transferred within the Zone and in Scale-II and III they are transferred within the Circle. Similar strategy may be adopted by other PSBs to attract

more and more women employees in Banks. Earmarking certain categories / percentage of posts may not be feasible.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Recommendation (Para No. 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 the 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 the such cells may be entrusted to exclusively look-after problems of these employees and offer alternative postings from the cumulative roster, if possible by the Public Sector Banks.

Reply of the Government

There is an increasing trend in representation of women in higher grades. Presently, there are around 149 women Executives out of total 2730 Executives in Top Executive Grade (TEG). In Senior Management Grade (SMG) scale there are 1902 women executives out of a total strength of 32,698 in Public Sector Banks.

The representation of women executives in higher grades, viz., SMG & TEG is around 6%.

Out of a total 88,843 branches, 8169 branches are being headed by women officers throughout the country, i.e. 9.38%.

Banks have set up special cells to look after problems of Women Employees who have foregone promotions due to their inability to relocate and few banks are in the process of setting up such special cells.

Female employees are encouraged and motivated to participate in promotion process. During 2015, a total of 9752 (i.e. 19%) women have been promoted out of a total of 50,318 employees promoted. Special consideration in the matter of transfer and placement is given to female employees as per favourable transfer/placement policy for female employees prevailing as per guidelines in consonance with Manpower planning of the bank.

Career progression path is in the process of implementation in award staff cadre.

In Central Bank of India, as per Transfer Norms for officers in the Bank, under request transfer to lady officers in JMG-I, MMG II & III, who are married after promotion/recruitment to join her husband are given priority and vacancies are earmarked for such female employees to the extent of 25%.

In the inter-scale promotion & promotion from clerical to officer (Scale-) the lady employees are retained in the same Zone to the extent of available vacancies.

Bank of India is having a favourable policy for placement/transfer of female employees e.g. majority of the female officers (DROs) upon their joining the Bank are posted in their Home town/Home Zone, depending upon the vacancies.

UCO Bank has laid down a specific policy wherein a lady officer may exercise option twice in her career either of join her spouse (in case of married officers) or to join her parents (in case of unmarried officers).

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Recommendation (Para No. 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.

Reply of the Government

Few Banks like Central Bank of India, Punjab & Sind Bank, IDBI Bank, Andhra Bank, have revisited their existing policy and have incorporated special provisions in the transfer/posting/periodical transfer policy for Women Employees to facilitate them in their career/growth progression. Whereas some banks are in the process of revisiting their existing policy. In a Nut-Shell, following action points have been put in place.

Female Workmen employees are given out of turn transfer on their request at various branches which were having deficit staff.

A most considerable and rationale view is taken while posting / transfer of women employees, keeping in view her spouse's place of posting and also the dwelling place of parents, in case she is not yet married.

At the time of fresh recruitment, female recruitees are given preference over male recruitees and are posted in their home State even though they stand lower in merit.

Even while carrying out posting on promotion, utmost care is taken to ensure that female staff officers are least disturbed and largely they are retained in the same zone, depending upon the available vacancies.

With regard to compulsory rural/semi urban postings, lady officers as far as possible are being posted within the same Zone/adjacent Zone subject to availability of vacancies.

The transfer of female officer on their promotion is much less in comparison to her male counterpart, though large numbers of female officers are being promoted in Middle Management Grade Scales.

Special weightage is given to applications of women employees within the ambit of the transfer policy and also it is ensured that any application from woman employee is not pending for long and is cleared in minimum time possible.

The Government has issued an advisory regarding transfer of female employees in Public Sector Banks to minimize their hardship.

State Bank of India has put in place a comprehensive transfer policy for woman officers, whereby they can apply for Inter Circle Transfer on spouse grounds, without any restriction on the number of chances.

Similarly, in respect of Award staff, an employee can normally apply for inter-circle transfer only after completing 5 years of service in the Bank. Maximum 50 (net) such transfers per Circle can be affected in a particular financial year. However, in case of lady employees, relaxation is given whereby they can apply for such transfers on spouse ground, even before completing 5 years of service. The maximum 50 (net) criteria will not be applicable in case of such applications.

In Punjab & Sind Bank, women officers, who have not already undergone mandatory rural/ semi-urban service, shall be posted in rural/ semi-urban areas within a radius of about 150 Kms from their place of Domicile. If a rural branch is not available,

posting in semi-urban branch of women officers would be treated at par with rural branch posting. In case no rural/semi-rural branch is available in that radius, they shall be considered for promotion upto Scale-III without undergoing rural/semi-urban branch posting. However, for Scale-IV, they will have to undergo rural/semi urban posting as prescribed for their male counterparts.

In State Bank of Hyderabad, there is no separate transfer policy for women. In Corporation Bank, in case of Lady Officers in Scale I and II hailing from South, one term of service in north and vice versa is not being insisted upon.

Bank of Baroda is of the view that, in view of women forming a major share (almost 25%) of new joinees, their deployment and personal aspirations and alignment with Transfer Policy is becoming challenging.

It is observed that a lenient view is taken while considering women executives for promotion to higher cadre and their subsequent deployment. Decision is taken on case to case basis, in order to encourage more women executives to opt for promotion to higher cadre. All Banks take a humane, sympathetic view while deciding posting of female employees, in tune with Government of India Guidelines.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Recommendation (Para No. 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.

Reply of the Government

As part of welfare measures for women, most of the Banks are providing Health check up Scheme, of which many banks have Mammography test included.

In the recently concluded Bipartite Settlement/ Joint Note dated 25.5.2015, a comprehensive Medical Insurance Scheme has been introduced covering all employees and their dependents, wherein Maternity expenses/treatment include some newly introduced unique features:

- a) Medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization).
- b) Expenses towards medical termination of pregnancy during the policy period.
- c) Complications on Maternity
- d) Hospitalization expenses in respect of the new born child can be covered within the Mother's Maternity expenses i.e. Rs. 50000/- for normal delivery and Rs. 75,000/- for Caesarean Section.
- e) Baby Day one Cover: New born baby is covered from day one. All expenses incurred on the new born baby during maternity will be covered in addition to the maternity limit and up to Rs, 20,000/-.

In addition to different categories of leave available to all employees, the following leave can be availed by a female employee, within overall entitlement of 12 months, during the entire period of service:

- i. Maternity leave, for a period not exceeding 6 months on one occasion.
- ii. Miscarriage/abortion/MTP
- iii. Leave for Hysterectomy upto a maximum of 60 days.
- iv. Leave, not exceeding 6 months, for legally adopting a child once during service to a childless female employee
- v. Leave, not exceeding 6 months, to biological mother in cases where the child is born through surrogacy.

Paternity leave, where the husband can take care of his wife during pregnancy period either before delivery or after delivery for a period of 15 days.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Recommendation (Para No. 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.

Reply of the Government

As a proactive measure for a healthy and better work environment, particularly among women employees, Banks have taken a number of measures to reduce job related stress among women employees, as given below:

Soft skills and other training programmes are conducted for managing stress at workplace and ways to handle tough customers at Branch level. Also, necessary training is imparted to acquire skills to address issues like technological changes, leadership styles, decision making abilities etc.

Portal for Banking Knowledge and Training request of women employees has been created.

All women training batches are conducted which provide a forum to the women employees to exchange views /interact with each other/discuss women related issues etc.

As regards, Mentor/mentee concept, designated senior and experienced employees perform the role of mentors for the purpose of guiding/ grooming young employees who are posted as Branch Heads. The concept shall be useful to sort out the issues, which can be addressed under the guidance of the seniors.

No lady officer or employee is asked to sit beyond the working hours and in case of exigencies, necessary facilities are provided to them by the branch for their smooth working and also to reach their home safely.

Stress management classes, health related workshops and Yoga and Pranayama sessions are conducted.

Library and canteen facilities, gymnasium/ sports room, counselling cells are being provided by few Banks.

A pleasant ambience duly supported by user friendly systems, e.g. electronic and communication systems, ergonomically designed furniture & fixtures, a comfortable office layout with air-conditions / air-coolers / heaters, CBS platform and similar solutions for carrying out various banking activities is provided.

To ease the working related stress of women employees, Bank of Maharashtra has started “SWASHAKTI”, a forum for interactions, exchange of ideas, for drawing inspiration from each other, awareness of rights and problem solving mechanism.

In Punjab & Sind Bank, Women Empowerment Box has been created specifically for women employees at the bank’s intranet site with a view to encourage them to participate more in the mainstream and motivate them towards taking up higher responsibilities.

IDBI Bank has designed a special programme titled Unnati – Beginning of New Success, keeping in mind the training needs of women employees. The major focus of the programme is to deal with stress and at the same time professional focus and moving ahead in career.

IDBI Bank has launched, as part of employee wellness and engagement initiative “Employee Assistance Programme” for all employees with an aim to enhance the emotional, mental and general psychological wellbeing of employees and provide preventive and proactive interventions with the help of professional counselors.

In State Bank of India, relevant aspects are kept in mind while posting women employees in any of the geographical areas and mostly it is ensured to post them in

such places where all sort of facilities are available in order to ensure their safety and reduce to the extent possible the stress which might be caused due to various external environmental factors.

In most of the branches in SBI and at all the administrative offices, it has been ensured to have proper hygienic and clean work environment , including provision for toilet, to make women staff feel comfortable and stress free while working.

Recreational facilities and separate room for lady employees have been provided at all administrative offices in SBI. Pool car facility is provided to women employees who are required to work late hours at night at Corporate Centre.

SBI has put in place a scheme of 'chummary' accommodation for female officers irrespective of grade upto Scale V who are posted in RUSU areas to facilitate their work in hassle-free environment, within commutable distance from the place of posting.

It is seen from the above that banks are taking utmost care to provide a congenial and harmonious working environment for women employees and shall continue to evolve suitable remedies on an ongoing basis for overcoming job-related stress and ensure physical and mental fitness among the women workforce, thus helping them manage their work-life balance.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Recommendation (Para No. 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.

Reply of the Government

Most of the banks have installed CCTVs in all branches, and few banks are in the process of installing with 70% to 85% coverage complete.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Recommendation (Para No. 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.

Reply of the Government

Banks are conducting suitable training programmes periodically, so planned/ devised to cater to the specific needs of women employees and for their capacity

building and giving them psychological/ professional support. Separate training programmes for women are conducted for women employees ensuring a fair and adequate representation of women for training. Women Empowerment & Leadership Development programme, Managerial Effectiveness for Women Officers conducted for women officers. Efforts are made to groom women employees for higher grades, with a view to developing their skills and updating the knowledge to shoulder higher responsibilities.

Apart from this, Government has advised all PSBs to revisit the extant training policies and prepare a robust training plan with the approval of the Board of the Bank to improve the training of the employees.

Competency Mapping and Capacity Building measures are taken in respect of women employees so that they are equipped with professional support they need. The aspect of personality development and life skills forms the integral part of the various training modules. Training Programme for lady Branch Managers exclusively is being conducted.

A portal is available for training requests where the women employees can communicate their specific training needs which are taken into consideration while formulating /arranging training Sessions.

In UBI, the views and suggestions of outside experts are taken on a regular basis and incorporated into the respective training modules with the approval of the Competent Authority in the Bank. In SBM, training sessions are being organized by the outsiders also on the specialized issues relating to the women. Some of the officers are being trained as trainers to provide training to the staff of the bank.

IDBI has designed a special training programme for women employees to provide them psychological and professional support, which would benefit them in their career progression, dealing with stress and work-life balance. In this direction, Bank regularly conducts various in-house and external training programs to all employees including women employees in various areas of banking to enhance their knowledge and skill sets. During FY 2014-15, Bank had trained 4176 women employees of the Bank as against 3311 women employees trained during the previous year. With a view

to groom them for higher level positions, women employees are also nominated to Management Development Programmes conducted by IIMs and other reputed institutions.

In State Bank of India all women officials in Scale I to V grade are regularly imparted training as per their roles ranging from soft skills to leadership grooming and personal planning. Participation of women employees is ensured in various training programmes conducted by the Bank at its own training centres / institutes located across Pan India. The Bank also conducts exclusive programmes for women officers, at its Apex Training Institutes (ATIs). The women officers are also deputed for International exposure programmes conducted by reputed Business Schools.

State Bank of India has put in place a policy for mentoring the new entrants in PO / TO category. The mentors, who are senior officers having rich experience, provide the required inputs to the women officers to motivate and encourage them, with a view to groom them as future leaders.

Moreover, SBI in vindication of its policy for providing equal employment opportunity and to further strengthen the ideal of 'gender sensitivity at workplace', have prepared a list of Dos & Don'ts, for guidance of each employee, particularly the women employees. Specific training programmes exclusively designed for women officials only are conducted by the Bank to enable them to deal with people who have different levels of gender sensitivity. Bank's executives (including women) are regularly being exposed to specialized trainings being imparted by IIM/CAFRAL/NIBM and also attend the Seminars/Conferences organized by ICAI etc.

Specialized training programmes are conducted for women employees. It is observed that banks are taking extra care to impart training to women employees to enable them to take up higher responsibility.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

CHAPTER III

OBSERVATIONS/RECOMMENDATIONS WHICH THE COMMITTEE DO NOT DESIRE TO PURSUE IN VIEW OF THE REPLIES OF THE GOVERNMENT

NIL

CHAPTER IV

OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH REPLIES OF THE GOVERNMENT HAVE NOT BEEN ACCEPTED BY THE COMMITTEE

Recommendation (Para No. 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.

Reply of the Government

The banks have suggested that decision in this regard may be taken at industry level/ GOI. Various factors like business requirements in a particular area, customer, adherence to various provisions of labour laws are to be kept in mind, simultaneously keeping in view the job role of bank officers, operational issues relating to safe custody key, branch premises key, maker checker etc., and other statutory compliances. Also,

in rural/ semi urban areas, customers prefer to interact directly with branch officials. To begin with, introducing flexi working hours at Corporate Office / Zonal Offices or other back office support centres in metro cities may be explored.

Considering the customer–centric activities of the Bank, SBI is of the view that it may not be feasible on the part of the Bank to provide for work-place and work-hours flexibility to the women employees in general who are particularly working at the branches in customer-facing positions. However, staggering working hours for certain categories of women employees as per the nature of their job / duties are provided by way of staggering of duties for attending to work at administrative / Corporate office of the Bank.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Comments of the Committee

(Please see Paragraph No. 17 of Chapter I)

Recommendation (Para No. 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.

Reply of the Government

Bharatiya Mahila Bank has opened 92 branches as on date. Also being a differentiated bank, BMB is working with great zeal towards motivating women for availing banking services from bank.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Comments of the Committee

(Please see Paragraph No. 20 of Chapter I)

Recommendation (Para No. 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

varieties, 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.

Reply of the Government

As suggested by the Committee, various possibilities should be explored in order to enlarge women's participation from North-Eastern States in the banking system, particularly with reference to training, publicity, etc. Campaigns in electronic / print media for encouraging more women to apply for bank jobs in Rural Banks and North East branches may be launched. Also good publicity may be given about the nature of bank job, the measures taken by various public sector banks to safeguard their women employees etc. Lead Banks of the concerned districts could give wide publicity regarding recruitment drive etc. In the local newspapers, FM Radios, banners etc. to create awareness.

In UCO Bank, it has been observed that in some states e.g. Bihar, Odisha and some Southern states, percentage of women among the new recruits is very high which indicates more and more women now prefer Banking as a career.

Allahabad Bank is of the view that since the recruitment in Officer as well as clerical cadre in all the public sector banks is carried out by IBPS, launching special campaigns in North-eastern States to inculcate interest among womenfolk of these regions for a career in Public Sector Bank through electronic and print media by IBPS highlighting the information on placements available, career opportunities, emoluments offered, may be more effective for employing more local women in rural branches and branches in North-East States.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Comments of the Committee

(Please see Paragraph No. 23 of Chapter I)

CHAPTER V

OBSERVATIONS/RECOMMENDATIONS IN RESPECT OF WHICH THE GOVERNMENT HAVE FURNISHED INTERIM REPLIES

Recommendation (Para No. 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.

Reply of the Government

Creche facility is not available to all women employees in all the banks. Three banks, viz., State Bank of Mysore, State Bank of Patiala and United Bank of India have implemented the facility of crèche for infants of women employees. United Bank of India is providing facility of a Trained Nurse attached to the Creche. Eleven banks are exploring the feasibility for providing Creche and Day care facilities in their banks, maybe with the help of reliable NGOs and charitable organizations.

Only Indian Bank is reimbursing Creche expenses. Vijaya Bank has pre-natal rest room facility for the expecting mothers at Head Office.

A preliminary study on extending the crèche / child care facility to the women employees in SBI was recently made based on the crèche / childcare facilities/scheme available at select establishments including private Sector Banks, such as, ICICI Bank, Standard Chartered Bank . The study encompassed various issues relating to provision of such services either at the Bank level or at the level / assistance of the NGOs who are actively involved in such activities. The matter is under active consideration of the Bank, keeping in view the larger interests of the women employees.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Comments of the Committee

(Please see Paragraph No. 8 of Chapter I)

Recommendation (Para No. 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.

Reply of the Government

The banks are exploring the feasibility to open more all-women branches. 17 banks have opened a total of 301 all-women branches as under:

1	Bank of Baroda	12
2	Bank of India	23
3	Bank of Maharashtra	3
4	Corporation Bank	8
5	Dena Bank	8
6	Indian Bank	23
7	Indian Overseas Bank	60
8	Punjab & Sind Bank	4
9	Punjab National Bank	19
10	United Bank of India	5
11	Vijaya Bank	4
12	State Bank of India	119
13	State Bank of Bikaner & Jaipur	2
14	State Bank of Hyderabad	2
15	State Bank of Mysore	2
16	State Bank of Patiala	6
17	State Bank of Travancore	1
	TOTAL	301

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Comments of the Committee

(Please see Paragraph No. 11 of Chapter I)

Recommendation (Para No. 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.

Reply of the Government

Banks agree with the recommendations made by the Committee and have initiated necessary steps for implementing the same, to create an environment which is free from sexual harassment.

Training programmes are conducted at regular intervals to create awareness and sensitize employees about gender related issues and behavior at workplace.

Entry level staff is also sensitized during induction training to create awareness. Online modules are launched to spread awareness among employees.

Online grievance redressal system is in place in most of the banks. In Allahabad Bank and State Bank of Mysore, an SMS or phone call to the committee members is sufficient. Other banks are in the process of implementation. Internal Complaint committee is in place in most of the banks.

(M/o Finance (Department of Financial Services), OM F. No. 7/4/1/2015-IR dated 13.04.2016)

Comments of the Committee

(Please see Paragraph No. 14 of Chapter I)

NEW DELHI;
08 August, 2016
17 Shravana, 1938, (Saka)

BIJOYA CHAKRAVARTY,
CHAIRPERSON,
COMMITTEE ON EMPOWERMENT OF WOMEN

COMMITTEE ON EMPOWERMENT OF WOMEN (2015-2016)

**MINUTES OF THE TWELFTH SITTING OF THE COMMITTEE HELD ON MONDAY,
THE 08 AUGUST, 2016.**

The Committee sat from 1530 hrs. to 1615 hrs. in Room No. 130 (Chairperson's Chamber), First Floor, 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. Raksha Khadse
6. Smt. Riti Pathak

RAJYA SABHA

7. Smt. Kanimozhi
8. Smt. Kahkashan Perween
9. Ms. Dola Sen
10. Smt. Wansuk Syiem

SECRETARIAT

1. Sh. N.C. Gupta - Joint Secretary
2. Sh. T.S. Rangarajan - Director
3. Smt. Reena Gopalakrishnan - Deputy Secretary

2. At the outset, the Chairperson welcomed the Members of the Committee to the sitting convened for consideration and adoption of draft Action Taken Report of the Committee on the action taken by the Government on the recommendations contained in the Fourth Report of the Committee on the subject 'Working Condition of Women in Public Sector Banks'.

3. Thereafter, the Committee took up for consideration the draft Action Taken Report of the Committee on the action taken by the Government on the recommendations contained in the Fourth Report (Sixteenth Lok Sabha) on the subject 'Condition of Women Workers in Public Sector Banks'. After discussing the Draft Report in detail, the Committee adopted the same without any modification. The Committee also authorized the Chairperson to finalize the Draft Report and present the same to both Houses of Parliament.

The Committee then adjourned

APPENDIX II

(Vide Para 4 of the Introduction)

ANALYSIS OF ACTION TAKEN BY GOVERNMENT ON THE RECOMMENDATIONS CONTAINED IN THE FOURTH REPORT (SIXTEENTH LOK SABHA) OF THE COMMITTEE ON EMPOWERMENT OF WOMEN (2015-2016) ON 'WORKING CONDITIONS OF WOMEN IN PUBLIC SECTOR BANKS'.

(i)	Total No. of Recommendations	13
(ii)	Observations/Recommendations which have been accepted by the Government:	15
	Para Nos. 2.1, 2.2, 2.3, 2.4, 2.7, 2.9, and 2.10	
	Percentage	54%
(iii)	Observations/Recommendations which the Committee do not desire to pursue in view of the replies of the Government:	Nil
	Para Nos. 2.3, 2.23 and 2.24	
	Percentage	Nil
(iv)	Observations/Recommendations in respect of which replies of the Government have not been accepted by the Committee and which require reiteration	03
	Para Nos. 2.1, 2.2, 2.5, and 2.21.	
	Percentage	23%
(v)	Observations/Recommendations in respect of which final replies of the Government are still awaited:	03
	Para Nos. 2.9 and 2.15 and 2.18.	
	Percentage	23%

