

THE INCLUSION JOURNEY

INTEGRATING PRSONS WITH
DISABILITIES IN THE BFSI SECTOR IN INDIA

Supported by **J.P. Morgan**



This study has been undertaken by **Youth4Jobs Foundation** in partnership with the **BSE Institute Limited** and the **BFSI SSC** of India.

YOUTH4JOBS (Y4J), Hyderabad

Youth4Jobs focusses on skilling of youth with disability to the needs of the industry. Its rich experience of working with governments, multilateral agencies & companies has been leveraged for skilling PwD. Y4J works at various levels:

- Setting up placement linked skilling centres for less educated youth with disability across the country
- Working with educated youth with disability in colleges
- Offering comprehensive solutions to mainstream hiring of Persons with Disabilities in the corporate workforce
- Providing a holistic learning experience in schools of the disabled to prevent dropouts and increase education levels
- Supporting artists with disabilities through its start-up, Not Just Art (www.notjustartglobal.org)
- Supporting work on policy which includes studies, industry research and country strategy for multilateral agencies

The BSE Institute Limited, Mumbai

The BSE Institute BSE Institute Limited (BIL) is a wholly owned subsidiary of BSE Ltd. BIL inherits from BSE the knowledge and insights into the capital markets industry, garnered over the past 143 years. BIL has the advantage of being at the center of the financial hub of India, one of the world's most rapid emerging markets. BIL does considerable work in the field of education, Skills development and fostering Innovation.

Programs at BIL are designed to be at the forefront of the current and evolving practice of business. It offers a bouquet of courses related to financial markets for students interested in achieving and upgrading their skills. The courses range from 1 day programs to full-fledged 2 years post graduate programs in collaboration with reputed national and international universities e.g Mumbai University, Otago University, Western Sydney University etc.

BIL promotes skill development initiatives across the country through various programs that are aimed at social inclusiveness and providing meaningful livelihood to the underprivileged. BSE Institute is the Founder & Promoter of the BFSI Sector Skill Council formed under the PPP model under Ministry of Finance and National Skill Development Corporation (NSDC).

BIL promotes the innovation culture through the Zone Startups, India (ZSI). It is a joint venture between Ryerson University (Toronto), Bombay Stock Exchange (BSE) Institute and Vancouver-based Simon Fraser University, in collaboration with the Government of Ontario, Canada. This is the first accelerator that provides a bridge between Indian and North American start-ups which is physically present in both countries.

The BFSI Sector Skill Council of India (BFSI SSC), Mumbai

BFSI SSC is an industry body set up as a PPP with NSDC to focus on skill development needs for Banking, Financial Services, Insurance, Microfinance, and Capital Markets amongst others. The BFSI Sector Skill Council of India has been set up to bring leading organizations of the BFSI industry together to create strategies and operational plans that will create standardized skill requirements for the various job roles in the industry. The skill council will also accredit well equipped service providers who will partner to disseminate the training. The skill council is seen by its stakeholders and partners as a nation-building activity with far reaching implications for social development and empowerment through financial inclusion.

BFSI SSC addresses the shortages in skill development, known as 'skill gaps' and targets skill development strategies accordingly thereby enhancing skill levels of employees.

The skill council approaches this by defining the standards for skill development for the various job roles of the industry.

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SECTOR IN INDIA

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Meera Shenoy
Founder - CEO

We see everyday businesses benefit when they hire trained youth with disabilities and ensure these youth are given equal opportunities to be productive, be it with technology or otherwise. Including youth with disabilities into the workforce is win-win for all stakeholders. For government,

it helps achieve the SDGs. For companies, it makes business sense and promotes conscious capitalism. For youth, the consistent income pulls him out of poverty in a sustained manner. It makes sense, therefore, to mainstream youth with disabilities into organisations, public or private.



Ambarish Datta
Managing Director & CEO
BSE Institute Limited

Including differently abled people in workplace and encouraging them to have roles similar to their peers is the need of the hour. This involves more than simply encouraging people; it requires making sure that adequate policies and practices are in effect in a community or organization. While some employers have recognized the potential that differently abled people can bring to the table, several others still have concerns and doubts that prevent them from tapping into this vast pool of resources. Lack of sensitivity and awareness has been one of the most significant hurdles in

promoting employment opportunities for differently abled people. A differently abled inclusive approach by Banking, Financial services and Insurance (BFSI) sector can make a huge difference as it is amongst the top employment providers in India. We are focusing on integrating differently abled people and promote the culture of inclusiveness, both internally and externally. We want to build an inclusive environment. We strongly believe that, unless organizations adopt an inclusive approach towards differently abled people we will not be able to build and sustain inclusive growth.

Executive Summary

Estimates of people with disabilities in India range between 2.21% - 7% of the total population. This translates into a range between 26.8 million – 90 million persons. Of these, 64% people are unemployed, translating into potential GDP losses of about 5-7%.

Key Reasons for high unemployment of persons with disability (PwD) include:

- Lack of understanding about disability in corporate India.
- Myths persist that hiring disabled is expensive and PwDs are less productive.
- Reluctance in job identification & job-carving to leverage the full potential of disabled employees.
- Absence of PwD role models

Multiple case studies however show that Persons with Disabilities in the right jobs are more focussed than and at least as productive as regular employees. PwDs also have higher levels of empathy in customer service and typically lower attrition levels. They thus represent a large, attractive and virtually untapped talent pool.

The Banking, Financial Services and Insurance (BFSI) sector contributes 11.5% to India's GDP. A KPMG (2000) report on the Indian banking sector suggests that the Indian banking industry could become the world's fifth largest banking industry by 2020 and the third largest by 2025 due to the country's high GDP growth. Together with other countries in the Asia-Pacific region, India is considered an important player in the insurance industry. The employment growth rate in this sector has been a rapid 30.5% from 2004-2005 to 2009-2010. This is second only to construction and significantly higher than any other sector. These large employment growth numbers, coupled with the widespread adoption of technology in BFSI sector, uniquely positions it to be a sector of choice for India's aspiring PwD employees.

Such high growth numbers, yet the Indian Banks' Association (IBA) data suggests that, as on 31st March 2016, the proportion of disabled employees in Public Sector Banks was less than 0.2%. The numbers in private sector banks are estimated to be even lower.

This study therefore has two goals. One is to address the shortage of persons with disabilities role models in the BFSI sector by showcasing those who have succeeded in making a distinguished career in their organisation. This will motivate young people to equip themselves with the requisite skills and education to join this fast growing and highly remunerative sector.

The other goal is to motivate organisations in BFSI sector to adapt recruitment & training processes and consider work-place adjustments so that they can benefit by tapping into this large, untapped talent pool. Learnings of companies who have done so successfully are therefore included in this study.

Undoubtedly, NGOs and government institutions will need to play significant facilitating roles, both for the potential employees as well as the employing companies. It is beyond doubt that with pertinent education and increased access to jobs, persons with disabilities can help generate higher economic growth benefit not just for them, but for society and the country at large.

Ground Reality

Approximately 2.21% of India's population are disabled in some way. It is important to understand that estimates of disabled people differ quite widely based on the surveying agencies definition of disability.

The primary categories of disability include loss of locomotor skills, vision, hearing speech and mental faculties. Handicaps associated with old age are also included in these statistics. The World Bank places this figure at 8%. This very large group has been marginalized for a very long time causing the country a huge loss in terms of productive work hours and employable workforce.

Most people feel some level of discomfort around disabled employees as they are unsure about how they should treat the disabled person. In India disability is often regarded as some form of abnormality whereby all faculties are questioned. This report focusses on the current status of the differently abled people in India showing statistics from the census data and the work done in the pursuit of increasing inclusiveness of the differently abled in the workplace.

Types of Disabilities

A disability is a functional limitation or restriction of an individual's ability to perform an activity.

The Rights of Persons with Disability (RPwD) Act 2016 recognizes 21 disabilities compared to the earlier 9. These are as follows:

Blindness	Low vision	Leprosy cured persons	Hearing Impairment (Deaf & Hard of Hearing)	Locomotor Disability	Dwarfism	Intellectual Disability
Mental illness	Autism Spectrum Disorder	Cerebral Palsy	Muscular Dystrophy	Chronic Neurological conditions	Specific Learning Disabilities	Multiple Sclerosis
Speech & Language Disability	Thalassemia	Hemophilia	Sickle Cell Disease	Multiple Disabilities Including Deaf-Blindness	Acid Attack Victim	Parkinson's Disease

1. OVERVIEW OF DISABILITIES IN INDIA

According to the World Health Organisation, “Disability is an umbrella term covering impairments (problem in a body function/ structure), activity limitations (difficulty encountered by an individual in executing a task/ action and participation restrictions (problem in involvement in life situations). Therefore,

Disability is not just a health problem. It is a complex phenomenon, reflecting the interaction between features of a person’s body and features of the society in which he or she lives. Therefore, overcoming the difficulties faced by people with disabilities requires interventions to remove environmental and social barriers.”

1.1 Disability prevalence and distribution in India

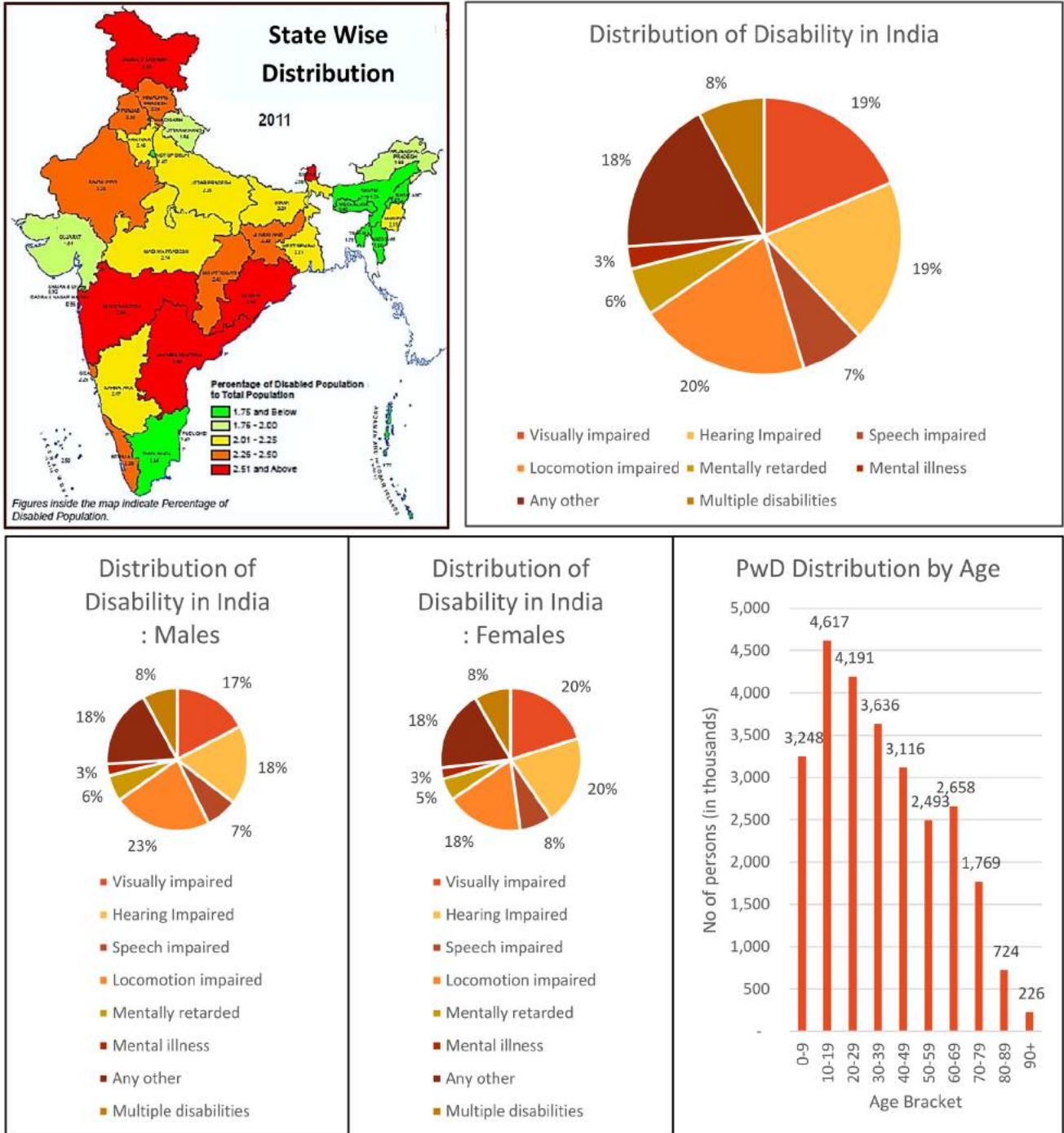
According to the Population Census 2011, 2.2% (26.8 million) of Indian population has one or more kind of disability. Of these more than 50% (1.34 crores) are in the highly employable age bracket of 20-60 yrs. Another 17% (4.6 million) aged 10-20 years shall be entering the workforce within the next 5 years!

However, various other agencies such as World Bank estimate the disabled population to be anywhere between 5%-15%. This would amount to a disabled population of anywhere between 60 – 80 million of which 30-90 million would be in the highly employable age bracket of 20-60 years and another 10-30 million waiting to enter the workforce in the next five years.

During 2001 – 2011, the proportion of disabled persons increased from 2.13% in 2001 to 2.21 % in 2011. With this increasing incidence of disability, it is more important than before that the society at large ensures gainful employment of PwD . Of the total disabled population, 56% (15 million) are males and 44% (11.8 million) are females. The proportion of disability is higher amongst males, but the proportionate increase during the decade from 2001 to 2011 has been higher amongst females.

A majority (69%) of the disabled population resides in rural areas which is similar to the distribution for the total population. More disabled persons reside in rural India, however the decadal increase in proportion is significant in urban India. During 2001 – 2011, an increase in the number of disabled persons was observed with an increase from 2.13% in 2001 to 2.21 % in 2011. In rural areas, the increase was from 2.21% to 2.24% whereas in urban areas it increased from 1.93% to 2.17% during the same decade.

Exhibit 1.1 Prevalence of Disability in India¹



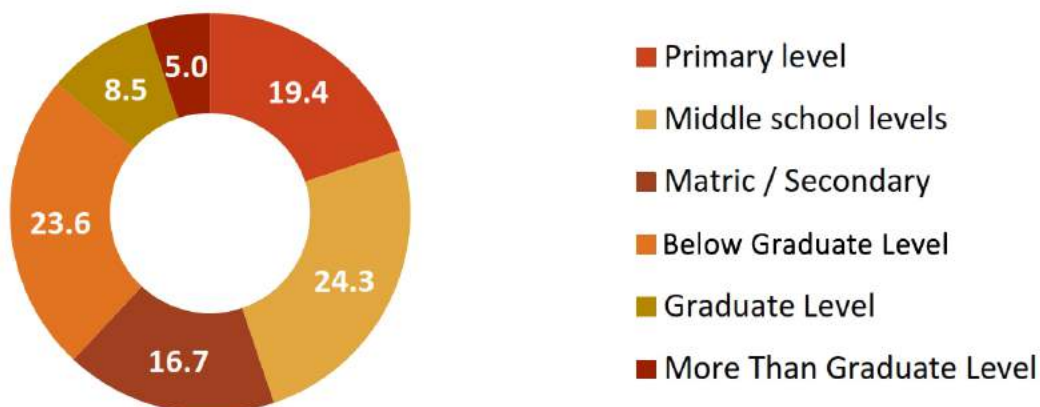
¹ Source For All: Census 2011, Disability Data India - <https://www.censusindia.gov.in>

1.2 Education levels amongst the disabled

Disability may act as a major impediment in formal education. However, the educational attainment of disabled persons is important in ensuring livelihoods and thereby improving their living conditions. 61% of the disabled children aged 5-19 years are attending educational institutions of which 57% are males. The rate of school attendance of disabled children (5-19 years) is higher in urban areas (65%) compared to rural areas (60%). 54% of the disabled children with multiple disabilities and 50% of the children with mental illnesses

have never attended any educational institution. Education Literacy amongst the total disabled population is estimated at 55%; literacy amongst males at 62% and 45 % amongst the female disabled respectively. As maybe expected, the educational level of disabled persons is better in urban areas at 67 % compared to 49 % in rural areas, with illiteracy being high among the female disabled in rural areas.

Exhibit 1.2: Percentage Distribution of Education Levels amongst the Disabled



Source: Census 2011, Disability Data India - <https://www.censusindia.gov.in>

1.3 Employment levels of persons with disabilities

For the empowerment of the disabled population, access to education and sustainable livelihoods is extremely important.

Census 2011 highlighted that only 36% of the total disabled persons are employed. Among the male disabled persons, 47% are working and among female disabled, a low 23% are working; 25 % in rural India and 16 % in urban India. These low numbers lead to high dependency ratios and

adversely impact the financial health of PwD, their households as well as the economy as a whole.

Work participation rate amongst the disabled by disability type and sex is provided in the table below, where work participation rate is calculated as percentage of working PwDs to total number of PwDs.

Broadly, males were twice as likely to be working in comparison with females, irrespective of the type of disability. Among the disabled workers, 31% were agricultural labourers. Among the disabled non-workers, for all type of disability barring mental disability, the largest percent are dependents, followed by students and then those performing household duties. In the case of those with mental disability, more of the non-workers perform household tasks than study.

The International Labour Organization (ILO)'s 2011 report 'Persons with Disability and The India Labour Market: Challenges and Opportunities' states that 73.6% of the disabled in India are still outside the labour force. Of these, those with mental disability, disabled women and those in rural areas are the most neglected.

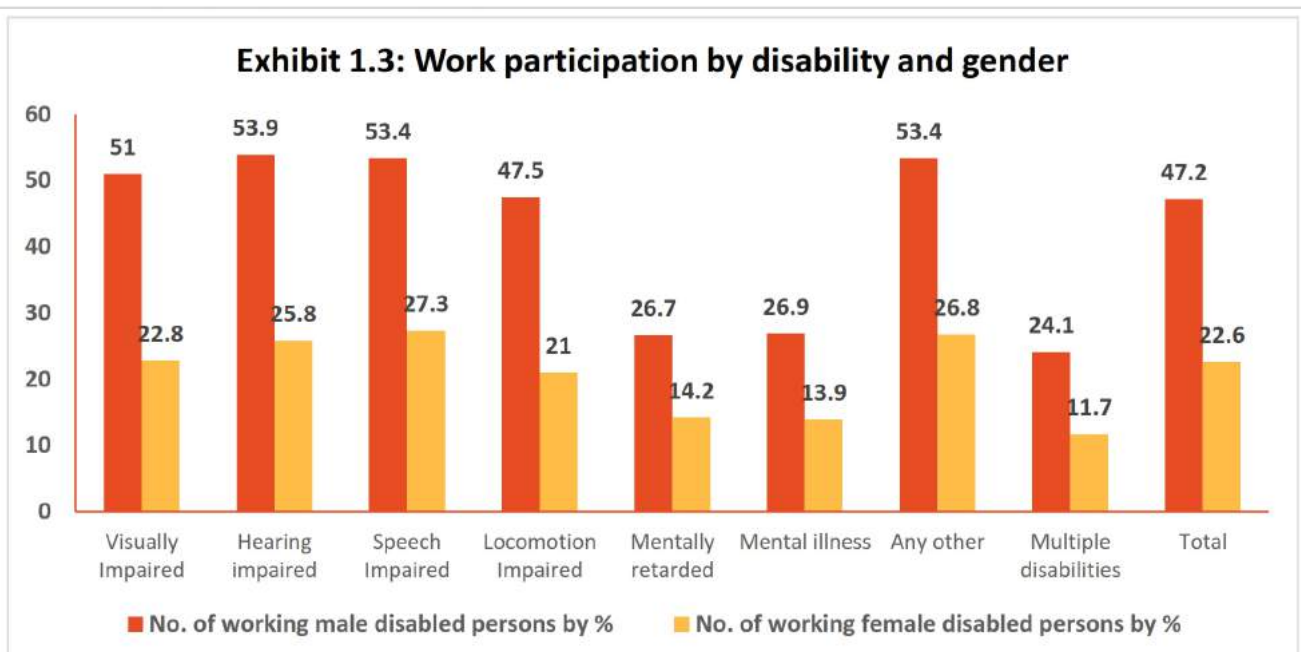
The findings of a survey conducted in 1999 of the Top 100 Companies of India by the National Centre for Promotion of Employment for Disabled People (NCPEDP) showed that the average percentage of employment of people with disabilities was as follows: in the public sector: 0.54%; in the private sector: 0.28%;

and in the multinationals: 0.05 percent. While the situation has improved to some extent in the past decade and a half, we are still not even close to covering half the percentage of persons with disabilities living in the country.

A more recent study conducted by Cyber Media Research Ltd. for NASSCOM in 2013 to understand the employment scenario of persons with disabilities in the IT - BPM Industry, revealed that the percentage of employees with disabilities vis-a-vis total employees was only 0.36%!

It appears for the private sector in India, disability hiring is not part of Board level conversations and wide spread results have been elusive. When one looks at the micro level, it may seem like there has been some progress. There is increased awareness amongst companies about hiring people with disabilities. There has been pressure on the Government to implement the various legislation effectively. Even though there was no law mandating the private sector to employ disabled people till recently, few companies have taken proactive measures to employ the disabled.

² Excerpts from NCPEDP website <http://www.ncpedp.org/Employment>



Source: Census 2011, Disability Data India - <https://www.censusindia.gov.in>

Challenges faced by differently abled people at the workplace

- Limited Participation in labor workforce by differently abled people.
- Various barriers faced by differently abled people for entering the job market.
- Misconceptions about disabled people at workplace.
- Discrimination and unconscious bias towards differently abled at workplace.

Rank	State/UT	% Of workers in the respective disabled population	Rank	State/UT	% Of workers in the respective disabled population
1	Nagaland	51.92	19	Uttar Pradesh	34.79
2	Sikkam	49.04	20	Gujarat	34.79
3	Arunachal Pradesh	44.69	21	Rajasthan	34.65
4	Himachal Pradesh	44.37	22	Odisha	34.32
5	Manipur	43.69	23	West Bengal	33.98
6	Maharashtra	42.13	24	Assam	33.91
7	Madhya Pradesh	39.56	25	Jammu & Kashmir	33.65
8	Andhra Pradesh	38.61	26	Tripura	33.61
9	Chhattisgarh	38.54	27	Punjab	33.07
10	Karnataka	38.05	28	Andaman & Nicobar Islands	31.49
11	Meghalaya	37.74	29	Chandigarh	31.37
12	Jharkhand	37.68	30	Haryana	31.22
13	Tamil Nadu	37.46	31	Puducherry	31
14	Bihar	37.12	32	Goa	28.39
15	Mizoram	36.27	33	Delhi	27.92
16	Daman & Diu	35.25	34	Kerala	23.59
17	Dadra & Nagar Haveli	35.19	35	Lakshadweep	19.88
18	Uttarakhand	35.02	-	-	-

2. BFSI SECTOR EMPLOYMENT IN INDIA

BFSI stands for Banking, Financial Services and Insurance. Banking includes retail banking, private banking, corporate banking, investment banking and debit/credit cards etc. Financial Services include stock-broking, payment gateways, mutual funds, pension funds etc. Insurance covers life insurance (living) and general insurance (non-living).

The BFSI Sector in India is undergoing rapid expansion. New entities are entering the market and existing financial service firms are demonstrating strong growth. The sector is considered to be sufficiently capitalised and well-regulated. Market, credit and liquidity risk studies suggest that Indian banks are generally resilient and have withstood the global downturn well. The industry has recently witnessed the roll out of innovative banking models like payment and small finance banks. ATM penetration is increasing rapidly and the digital payments system in India has evolved exponentially with the Immediate Payment Service (IMPS) and mobile wallets gaining good acceptance amongst consumers. Advancements in technology have brought mobile and internet banking services to the fore. The sector is upgrading its technology infrastructure in order to enhance the customer's overall experience as well as give companies a competitive edge.

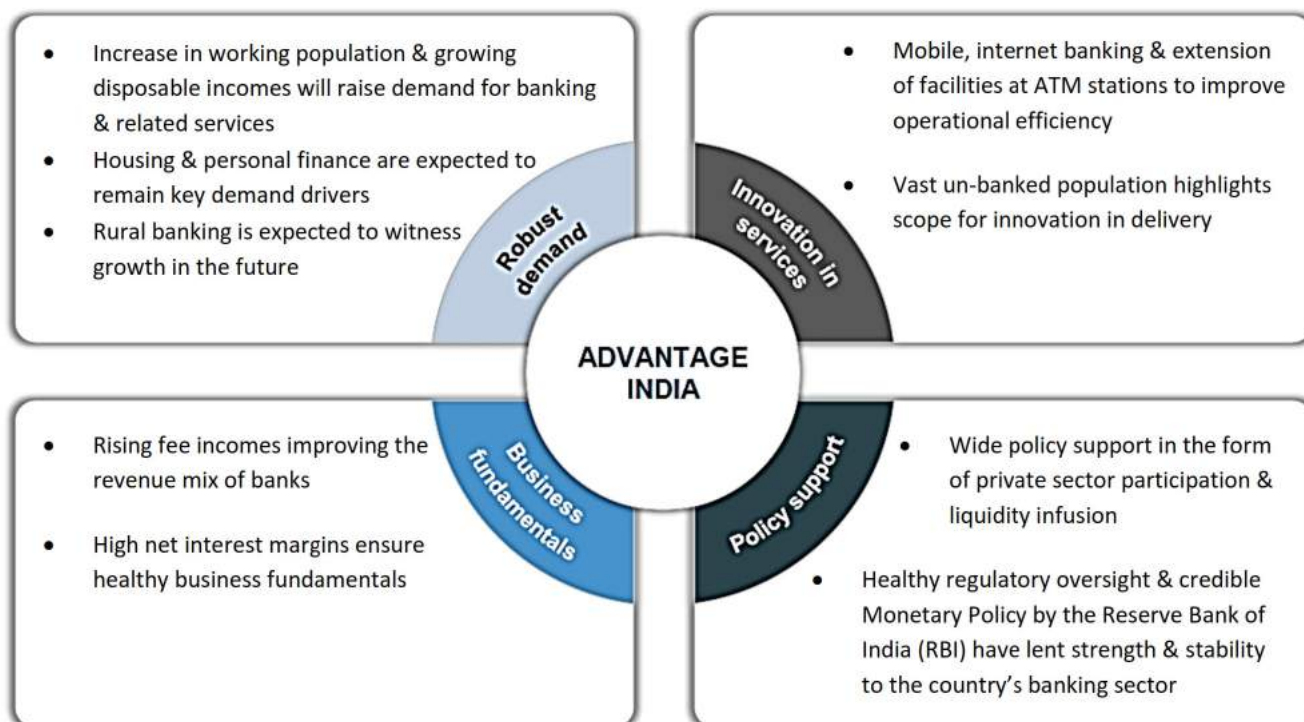
A KPMG (2000) report on the Indian banking sector suggests that the Indian banking industry could become the world's fifth largest banking industry by 2020 and the third largest by 2025 due to the country's high GDP growth. The financial services sector contributes an impressive 11.5% to India's GDP. Together with other countries in the Asia-Pacific region, India is considered as an important global player in the

insurance industry. In 2014, the insurance sector constituted approximately 4% of the country's GDP. According to a report prepared for the ILO, employment in the financial services sector grew rapidly in the past decades. The financial services sector (combined with business services, as desegregated data is unavailable) has been amongst the top 2 sectors by growth. In the period between 1999-2000 to 2004-2005, employment in this sector increased by 90.6%. This growth was 3.5 times higher than the average for all sectors and about 1.5 times higher than the second highest growth sector, construction. From 2004-2005 to 2009-2010, the employment growth rate in this sector was recorded at 30.4%, second only to construction and significantly higher than any other sector.

The insurance sector has been demonstrating good growth with private and public sector players introducing new products and services and improving both coverage and levels of service. The government schemes of Pradhan Mantri Suraksha Bima Yojana, Pradhan Mantri Jeevan Jyoti Bima Yojana, Atal Pension Yojana and Pradhan Mantri Jan Dhan Yojana have all contributed to a good beginning to improving financial inclusion and increasing the penetration of banking and insurance services.

Given that, the financial sector in India is predominantly a banking sector with commercial banks accounting for more than 60 per cent of the total assets held by the financial system, demand for their product offerings is likely to show a healthy upswing on account of multiple factors, as shown in the below:

Exhibit: 2.1: Advantage India



Source: Adapted from India Brand Equity Foundation, Banking – January 2018

Good growth in demand for BFSI services will automatically translate into an upsurge in demand for personnel. With the government's push to improve access to financial services for the hitherto unserved/underserved sections of the population, these employment opportunities will increasingly be available in semi urban and rural areas.

Notably, given the high level of technology adoption in the sector and importance of customer service, these jobs will be well suited to persons with disabilities.

2.1 Present hiring pattern

At present, some banks (particularly public sector banks) have hired persons with disabilities. This has been in a large measure due to the Government's policy of 3 % (now 4 %) reservation for the disabled. Some of the banks that have initiatives in place to facilitate the hiring and career advancement of the disabled, particularly

the visually impaired include State Bank of India, Bank of Baroda, Union Bank. As per data provided by the Research & Statistics division of the IBA, in response to an emailed questionnaire, the current distribution of jobs in the banking sector is as follows:

Exhibit: 2.2: Hiring Pattern of PwDs in Banks

S. no	Type of information	PSU Banks	PSU Banks	Pvt. Sector Banks	Pvt. Sector Banks	Other Banks	Other Banks
		Male	Female	Male	Female	Male	Female
1	Total no. of employees*	6,30,524	1,96,759	2,91,915	71,133	91,597	19,006
2	Total no. of employees in urban branches *	3,24,719	1,29,905	2,06,558	55,552	25,499	10,796
3	Total no. of employees in semi-urban branches *	1,60,401	43,221	60,634	12,229	16,374	3,829
4	Total number of employees in rural branches*	1,54,404	22,633	49,724	3,352	24,723	3,352
5	Total no. of employees in clerical cadre/ grades*	2,21,401	82,354	16,366	9,017	26,048	6,345
6	Total no. of employees in officers/ above grades*	2,82,589	93,611	2,67,916	60,469	55,015	11,464
7	Total no. of disabled employees in clerical cadre/ grades #		7264	NA	NA	NA	NA
8	Total no. of disabled employees in officer/ above cadre/ grades #		7785	NA	NA	NA	NA

* The information provided from Sr.Nos.1 to 6 are as on 31st March 2016

The information provided in Sr.No.7 and 8 pertains to only Public Sector Banks and as on 31.12.2017

Source: Reply to Youth4Jobs Questionnaire by Indian Banks' Association, the Research & Statistics division

As can be seen, of the over 8.3 lakh employees in PSU Banks, only approx. 15,000 (1.8%) had disabilities. This is much lower than the 3% minimum prescribed by the government. Numbers in private sector banks are likely to be low given that activists have maintained that it is the Government's policy of 3% Reservation for the disabled that has facilitated some hiring in the public sector banks. The fact that even broad

level information about disabled employees in private sector banks is unavailable demonstrates the apathy towards inclusion of disabled in the workforce.

In the high growth Insurance sector, there is little or no information available on hiring persons with disabilities.

2.2 Projected employment growth

The projected manpower requirement of the BFSI sector is estimated at 8.5 million persons by 2022 which is an increase of 4-4.5 million from current levels.³

Thus industry leaders agree that there is an urgent need to tap new, as well as unconventional talent pools to meet the manpower requirements of the sector. Qualified disabled persons could very well constitute one of these pools. It must be noted that since the BFSI sector is at the forefront in terms of adoption of emerging and new technologies,

it is likely that about 20 to 25 per cent of jobs as currently practiced will become outdated in the next decade and new job roles will be created. Existing jobs that continue are also likely to need entirely new skill sets and hence it is important that the sector plan for not only new talent pools, but also significant skilling and reskilling initiatives on an ongoing basis.

2.3 The Business Opportunity for Inclusion of PwDs in BFSI Sector: As Customers & Employees

It is the vision of the Government to have an inclusive society in which equal opportunities and access are provided for the growth and development of PwD to lead productive, safe and dignified lives. Ensuring appropriate job opportunities, with suitable career paths needs to be an intrinsic part of this vision.

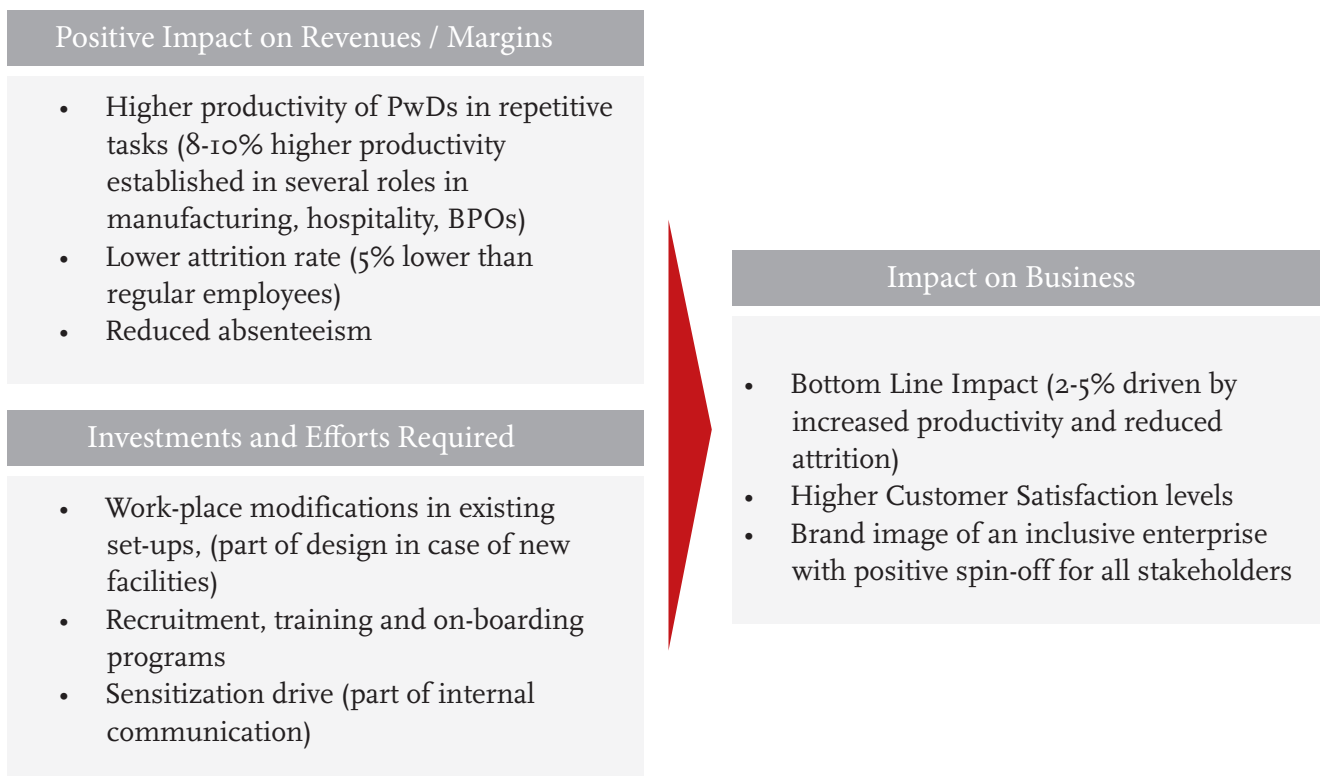
The inclusion of PwD does not carry merit on the grounds of humanitarian equity alone. There is a strong business case as well for their inclusion in the workforce, leveraging their abilities. Belief that hiring the disabled is essential only from a compliance or CSR perspective and entails not just significant effort, but also a compromise on

productivity and quality, is entirely misplaced and must be corrected at the earliest.

Case studies suggest that persons with disabilities (PwDs) in the right jobs are at least as productive, if not more focused than regular employees, have higher levels of empathy in customer service and typically lower attrition levels. They thus represent a large, attractive and virtually untapped talent pool. Training of line managers and sensitisation of teams who work with the disabled employees has often resulted in improved managerial capability, a better organisational culture and an enhanced brand image for the enterprise.

³ Data from BFSI-SSCI Website: <http://www.bfsissc.com>

Exhibit 2.3: Business case for hiring Persons with disability



Source: *The Road to Inclusion Integrating Persons with Disabilities in Organizations*, Youth4Jobs and Boston Consultancy Group | November 2015

Most countries, including India, have seen significant improvements in life expectancy. This coupled with larger percentages of ageing populations, means that the incidence of age related disabilities of vision, hearing and mobility are all increasing. Societies and commercial entities must both learn to cater to the needs of those with disabilities, whether brought on by age, accident/ illness or from birth. For society, it means acknowledging, recognising and then

catering to the needs of the disabled in all walks of life. For the corporates, this means designing and offering new or tweaked products and services to cater to this potentially distinct and profitable customer segment. In addition, the disabled are often the best at designing/ testing and offering products and services that cater to customers with different needs and varying levels of disability.⁴

⁴ Notes for Chapter 2: Media Reports, Press releases, Reserve Bank of India, Press Information Bureau, www.pmjdy.gov.in, Union Budget 2017-18, IRDAI, General Insurance Council.

Notes - \$# - ICRA (Investment Information and Credit Rating Agency of India Limited), =α* - Grant Thornton (India), ^ - As per a report by EY, ## - As per a report by global financial services major Visa, @@ according to the report published in the World Bank's Ease of Doing Business 2018.

Disclaimer: This information has been collected through secondary research and has not been independently verified for any errors in the same.

3. HIRING OF PERSONS WITH DISABILITIES IN BFSI SECTOR

“For India, social and economic progress will not be complete without the inclusion of the differently abled demographic segment. The services sector as a large employer must lead the inclusion efforts & spearhead the change for others to emulate. I am happy that the Banking sector is taking strides to foster this change to mainstream the differently abled.”

Shikha Sharma, Managing Director and CEO of Axis Bank

The BFSI sector, with its large employee base, high employment growth trends and widespread adoption of technology is uniquely positioned to be a sector of choice for India’s aspiring employees with disabilities. Further, given that the sector is a skill-oriented sector (as against a labour

oriented sector like construction), it stands to gain the most by tapping into the pool of trainable youth with disabilities.

Over the last couple of years, the government has created a push to address this situation.

3.1 The Government as an enabler

A key enabler for the hiring of the disabled in the BFSI sector has been at first the 3 % reservation introduced through a government order in 1977 for the Locomotor Impaired, Speech & Hearing Impaired and Visually Impaired in Group C and D government jobs. This was later formalised through Section 33 of The Persons with Disabilities (Equal Opportunities, Protection of

Rights and Full Participation) Act, 1995. The Rights of Persons with Disabilities Act, 2016 is a progressive piece of legislation passed by the Indian Parliament on 16th December 2016. This replaces the existing Persons with Disabilities (Equal Opportunity Protection of Rights and Full Participation) Act, 1995 and came into effect from 15th June, 2017).

The salient features of the Disability Law 2017 are:

1. ‘Disabled persons’ have been categorized as: (i) persons with disability 4; (ii) persons with benchmark disability 5 and (iii) persons with disability having high support needs 6.
2. The definition of ‘person with disability’ is an inclusive definition and includes 21 types of disabilities as ‘specified disabilities’. The Disabilities Act, 1995 covered only 7 types of disabilities.
3. All establishments (including in the private sector) are required to frame and publish an Equal Opportunity Policy.
4. Onus has been placed on the government to facilitate the rights of disabled persons.
5. Additional benefits such as right to free education (between the age group of 6 and 18 years), reservation in education, government jobs, allocation of land, poverty alleviation schemes etc. have been provided for persons with benchmark disabilities.
6. Reservation in vacancies in government establishments 7 has been increased from 3% to 4% for certain persons or classes of persons having benchmark disability.

Besides, the Accessible India campaign or Sugamya Bharat Abhiyan was also launched to help ensure an enabling and barrier free environment, with universal accessibility for all citizens, including PwDs. The goal is to allow all persons with disabilities to participate independently and fully in all aspects of life in an inclusive society

Exhibit 3.1: Reality Check of Public sector

Top Nifty Recruiters of PwD in FY 2015

Nifty Co	No of PwD	% of workforce
SBI	2,692	1.3%
PNB	1,126	1.6%
BOB	988	2.0%
All Nifty Co	8,551	0.4%

Certain key areas of concern that remain around employment for persons with disabilities have been Clearing Backlog Vacancies and Job Identification for PwD. Many jobs remain 'unidentified' for persons with disabilities. The

identification of white-collar jobs is based on physical requirements, such as bending, lifting, walking and pushing/pulling, etc. and not on skills and functions of the job.



3.2 Implications of the Disability Law for the Private Sector⁵

There are a new set of compliances for private employers with the enactment of the disability law.

- 1. Frame an Equal Opportunity Policy:**
Every establishment shall notify an Equal Opportunity Policy. Such policy shall be displayed on the employer's website, failing which, the same shall be displayed at conspicuous places of the establishment premises. A copy of the said policy shall also be registered with the Chief Commissioner or the State Commissioner, as applicable. The Equal Opportunity Policy shall contain details of the facilities and amenities that the employer will be providing to the disabled employees in order to enable them to effectively discharge their duties in the establishment.
- 2. Appoint a Liaison Officer:**
Private establishments having more than 20 employees are required to appoint a liaison officer who shall oversee the recruitment of disabled persons and make the necessary provisions and facilities for such employees in the establishment.
- 3. Identify Posts/Vacancies for Disabled Persons:**
Although the Disability Law does not mandate reservation of the disabled in the private sector, private employers are required to identify posts/vacancies in the establishment that would be suitable for disabled persons and include details of the same in the Equal Opportunity Policy of the establishment. Further, private establishments receiving incentives from the appropriate government may need to ensure that at least 5% of their work force is comprised of persons having benchmark disabilities.
- 4. Prohibit Discrimination:**
The head of the establishment shall ensure that no disabled person is discriminated because of his/her disability, except in cases where such act/omission is a proportionate means of achieving a legitimate aim.
- 5. Provide Additional Facilities/Benefits:**
Private establishments shall take efforts to provide additional facilities to the disabled such as training facilities, assistive devices, barrier free accessibility and formulate additional benefits for the disabled such as preference in transfer, special leave etc.
- 6. Revamp Existing Hiring Practices and Policies:**
Given the above requirements, employers will now need to revamp their existing hiring practices and modify their HR policies.
- 7. Conform with Accessibility Norms:**
All establishments will need to ensure that the building plan/ building structure of the establishment and the physical environment, transport and information and communication technology adheres to the accessibility norms formulated by the government. No establishment shall be issued a certificate of completion or allowed to take occupation of a building unless it has adhered to the accessibility norms formulated by the Central Government.
- 8. Maintenance of Records:** Every private establishment having 20 or more employees shall maintain records containing details of the disabled persons who are employed at the establishment.

⁵ <http://www.nishithdesai.com/information/news-storage/news-details/article/indias-new-law-on-disability-extends-to-private-employers.html>

3.3. Sector Champions

Some organisations in the BFSI sector have discovered that persons with disabilities in the right jobs are more focussed than and at least as productive as regular employees. For example, somebody with a visual impairment generally has an excellent memory and creative problem-

solving skills – which can give a totally different perspective to the workplace. These organisations are profiled below for their leadership in enhancing inclusion of persons with disabilities in their workforce and motivating others with the “You Can” spirit.

J.P. Morgan India

J.P.Morgan

Organization: JP MORGAN

of Employees:
600 +

Functions/ Roles (PwDs):

Technology roles

- J2ee Developer
- Selenium Automation test
- Automation tester
- Mainframe Developer
- Java with Microservices
- Dev ops developer
- C++
- Oracle DBA

Operations roles:

- Core Operations
- Credit card ops
- KYC
- Data Remediation
- Custody Ops
- Banking Ops
- Cash Ops
- Fund Accounting
- Reconciliation
- Loans Ops
- Credit Middle Office Ops
- Payments
- Controls
- Client Data management

For Autism – we have had 2 hires (1 in Tech in testing role and 1 in Operations – Fund accounting/ metrics and reporting role).

Number of PwDs:
130 +

Other Info:

Disability Type:
LI, SHI, VI, Learning
Disability, Autism

Driver/ Genesis:

- Global commitment towards diversity and inclusion.

Challenges

- As part of reasonable accommodations, while the intent is to create a level playing field, there are challenges with respect to available assistive technology solutions in the region (For. E.g. captioned phones for real-time speech to text captioning), while similar solutions are available in North America.
- Availability of qualified talent pool – given the general accessibility of infrastructure and inclusion in the educational institutes, qualified talent pool of PwD is still limited.

Success &
Recognition

- J. P. Morgan India won in the workforce category.
- Renu Muralidharan (India and APAC Access Ability Co-chair) won the Disability Champion award.

Initiatives:

Goal Setting / Vision Statement, if any, with regard to Inclusion / Diversity

- Talent: Strengthen talent pool & pipeline via a continued focus through exclusive hiring drives and mainstream hiring. Develop an internship and leverage NGO. Keep a special focus on those who are on the Autism Spectrum.
- Engagement & Inclusion: Champion the cause of reasonable accommodation. Make information available and facilitate procurement of Assistive Technology. Create inclusive infrastructure, compliant with audit recommendations. Support establishment and implementation of Accessibility policies in line with the Rights of PwD Act) and make our Events / Town Halls inclusive for PwD
- Membership & Community: Leverage Access Ability BRG / Firm Events to grow membership & engage them through volunteering opportunities. Sponsor an industry level event for brand building. Participation at industry level Events / Award functions.
- Augment Sensitization & Awareness

Recruitment

- The disability recruitment drive in partnership with NGOs is done across locations
- Support for People with Disability during recruitment drive with a Sign Language Interpreter and other accommodations as requested.
- Reasonable accommodations extended to newly hired employees at the time of on-boarding.

Training

- The NGOs conduct sensitization trainings for teams that have PwD.
- All our Emergency Rescue teams are trained to attend the employees to disability on priority in case of unforeseen situations.
- Hired Sign Language Interpreters to train newly hired speech and hearing impaired employees about their job-related processes
- Support Staff Training Video Module Rollout (Dining, GRE, Transport, Housekeeping, Security) in 3 languages (Telugu, Kannada & Hindi)

Career Progression

- Has an Equal Opportunity Policy
- Maximize mobility opportunities through career and personality development assistance
- Organize networking and advocacy opportunities with both internal and external partners

Organization / Team Sensitization

- There have been 26 major events during the last 2 years
- “Autism at Work” program works to empower more adults who are neuro-diverse to excel in the workplace, while the Access Ability BRG serves as a ‘voice’ and cater to employees with disabilities, as well as employees who care for family members with disabilities
- As part of Autism Awareness Month, Autism @ Work Team organized an interactive session to discuss and know more about Autism

All Infrastructure modifications have been made for accessibility. Electric Wheelchairs are provided to help employees with mobility challenges on request. Support for pickups and drop-offs is also provided for Standard Wheelchair users.

Bank of Baroda



Organization: Bank of Baroda

of Employees: 55,000 Functions/ Roles (PwDs): Branch Operations incl. Branch Heads, Head cashiers, Credit, IT etc.

Number of PwDs: 1400 (~2.5%) Other Info: Based on 2017 data, it has total assets in excess of 3.58 trillion and is India's second biggest bank by assets with a network of 5,538 branches in India and abroad and 10,441 ATMs.

Disability Type: LI, VI, SHI, CP, Dystrophy Driver/ Genesis:

- BOB strongly believes in cohesive work culture and inclusive growth that advances & creates equitable opportunities for all employees of the organization.

Challenges

- Identification of suitable job roles.

Success & Recognition

- BOB believes that over 950 of these PwD have excelled at the tasks assigned to them, with a performance score of 80 and above as per their internal ratings.

Initiatives:

- Persons with Disability are given reservation of a total of 4% (1% each for Orthopedically Challenged, Visually Impaired, Hearing Impaired, and Intellectual Disability) in recruitment in all cadres i.e. Officer, Clerk and Sub staff.
- Reasonable Accommodation Policies are in place.
- Application: PwD candidates are given a relaxation in upper age limit by 10 years; exempted from payment of application fees; barrier free premises at all examination centres.
- Trainings: Specific trainings are also arranged on assistive technologies like JAWS on FINACLE, PwD policies and entitlements and experience and success story sharing.
- Reimbursement of travel and stay expenses for 1 person accompanying the employee with disability who requires assistance of a person, even on day-to-day basis, for reporting to duties while attending training/ interview and other outstation work.
- PwD are allowed 10 days' special casual leave for attending conferences/ seminars/ trainings related to their disability.
- PwD are given preferential postings; exempt from rural/ semi urban assignments; exempted from Inter zonal/ inter regional transfers or transfers to another city/ place.
- Preference while allotting Bank's residential accommodation and parking space.
- Flexibility of opting for staggered timings for attending office.
- Provided with assistive technology/ software.
- Financial assistance is arranged for purchase of artificial limbs/ hearing aid to differently-abled staff members.
- Four days' special leave for specific requirements related to their disability.
- Conveyance allowance to PwD at 5 % of basic pay (Max Rs. 400/ month).

State Bank of India



Organization: State Bank of India

of Employees: 2,65,000 Functions/ Roles (PwDs): In different job roles.

Number of PwDs: 4,300 Other Info: Hired mostly Visually impaired youth.

Disability Type: LI, VI, HI Driver/ Genesis: • Government's reservation mandate of 3 % of hiring for the disabled was the initial trigger for SBI to begin its work in this field.
 • Commitment and push from the top management.

Challenges • Inexperience over the best way to select and successfully place autistic individuals.

Success & Recognition • SBI Foundation set up the Centre of Excellence (COE) to support banks & other public sector units with their learnings.
 • Won the NCPEDP Shell Helen Keller award Success.
 • A severely Locomotion Impaired young man who had to be brought on his brother's back for the interview. He was placed in the Secretariat and learned typing within three months and went on to become a high performer.

Initiatives:

- Identified suitable posts that can be assigned to youth with disabilities.
- Developed appropriate in-house training for PwDs.
- Relevant sensitization training for managers and supervisors.
- SBI is willing and able to meet the PwDs preference with regard to their place of posting, since they have over 23,000 branches and even the transfer policy of every three years can be complied with without too much difficulty.
- If a PwD is required to travel for training purposes and is unable to do so alone, the bank bears the travelcost of a family member who may accompany him/ her for the same.
- Extra time is also allowed to PwD for the writing of the promotion exam depending on the requirement. All these measures have resulted in promotions being earned by PwD within the bank upto the AGM level even in operations.
- Exemption has been given to the officers recruited under the PwD category from the rural /semi-urban assignment, which is otherwise required to be completed by all the officers of the bank.
- Training centres (state bank institutes of learning & development) are being made accessible.
- Engaging with specialist NGOs who can share their expertise over the best way to select and successfully place autistic individuals.
- The Sanjeevani Contact Center (contactable through SMS/ phone/ email) for employee grievance redressal which resolves issues within a 48-hour turnaround time.
- Designated a single point of contact for addressing any difficulties that the PwD may face on the job.

Synchrony Financial Services, Hyderabad



Organization: Synchrony Financial Services

# of Employees:	Functions/ Roles (PwDs):	Mostly non-voice based roles as speech and hearing impaired youth work here.
Number of PwDs: 175	Other Info:	Hyderabad Centre Head Faisaluddin, "We have challenges around family members too; but we work around them. I would not hire the disabled if it in any way compromised the business performance."
Disability Type: LI, SHI	Driver/ Genesis:	<ul style="list-style-type: none"> The Company places great focus on its diversity and inclusion initiatives. Companywide belief that customers appreciate the hiring of the disabled and that the company's brand value is enhanced because of it. Perception of being a 'caring' organization helps to attract & retain "millennial" talent. Diversity drives innovation in all spheres including product /process design and testing.
Challenges		<ul style="list-style-type: none"> Accessibility issues. Absence of voiceovers in elevators, differences in levels within a floor, need for special toilets for disabled. Sometimes it takes a while to address and resolve these and as a result it took a couple of years to hire the first wheelchair-based employee. Career growth options are often limited despite best efforts of the organization. Terminations are difficult, but sometimes necessary as in case of all employees. Synchrony Financial feels it is best to be realistic in assessments and share feedback honestly with team members. Retaining the momentum for hiring disabled team members and maintaining the motivation levels amongst team members requires frequent reiteration of serious long-term commitment on the part of the management.
Success & Recognition		<ul style="list-style-type: none"> Best places to work award for 2017 by the Disability Equality Index. Won the Mindtree Helen Keller award 2016. Initiative started with a modest goal of hiring 1 PwD a month, but demonstrated success soon led to a rapid increase in numbers. It has even exceeded the 4 % reservation that the Central Government mandates for government and PSU organizations.

Initiatives:

- Leadership commitment, with a willingness to “walk the talk”.
- The disability agenda is managed like a well-run business- driven with passion, but managed by metrics.
- No compromise on the quality front was possible. However, a reduction of upto 20 % on productivity would be acceptable.
- In training modules of about 3 months, an additional 5-6 weeks of training is budgeted and approved for PwD.
- Customized sign language workshops done.
- Job carving” to occasionally remove one element of a job process to enable a disabled person to undertake it. E.g. Taking calls from the Job description of an SHI persons whose work is just computer based.
- Partnering with specialists and leveraging their experience and expertise to reduce efforts required for integration.
- Focusing on initiatives taken by managers in diversity and inclusion in performance appraisals.
- Celebrating individual and team successes. The Synchrony Symposium held in Washington every year, attended by the Board, is focused on diversity and inclusion initiatives.
- Support Network: Synchrony Financial has a global network called Disability Network + of over 2300 members whose focus is on “celebrating people of all abilities”.
- Conveyance allowance to PwD at 5 % of basic pay (Max Rs. 400/ month).

ANZ, Bengaluru

Organization: ANZ Bengaluru

of Employees: 7000 Functions/ Roles (PwDs): Varied roles which service ANZ global technology needs.

Number of PwDs: 200+ Began with 20 PwDs in 2010 Other Info: USP is hiring youth with multiple disabilities and giving them an environment to be productive.

Disability Type: LI, SHI, VI, Cerebral Palsy, Autism, Multiple Disabilities Driver/ Genesis:

- Global Diversity and inclusion policy:
- Strong local leadership: The CEO, Pankajam Sridharan herself leads the diversity and inclusion agenda through her steadfast focus on increasing the hiring of people with disabilities across the ANZ Bengaluru Hub.

Challenges

- Limited “ as it is part of our DNA”.

Success & Recognition

- NASSCOM D&I Award
- Shell Helen Keller award
- ANZ Global awarding ANZ Bengaluru the prestigious CEO Recognition Award
- Recruitment team and 4 Bengaluru champions receiving the ANZ Global ‘Star’ award

Initiatives:

- Adopted a Metric driven approach.
 - Brand ambassadors chosen are youth with multiple disabilities and cerebral palsy.
 - Raised Awareness: ANZ organized the Bengaluru Walk-a-thon for three years; sponsored the Blind Cricket tournament in 2014 and is a key participant in the annual India Inclusion Summit.
 - Partnering with facilitating organizations/ NGOs for facilitating inclusion.
 - Sensitization workshops: All top leaders and 50% of ANZ have gone through these workshops.
 - Beginning small, demonstrating success: ANZ began in 2010 with one department (Corporate banking), learnt its lessons and demonstrated success. This was showcased to other business heads, which helped them overcome their misgivings and realize PwD are a valuable labour pool. Then soft targets given to each business and progress measured.
 - Highlighting the business case: Hiring speech and hearing impaired showed enhanced productivity of between 10-15%. The performance of youth with locomotor disability was on par with the non-disabled and those with Cerebral palsy had high intelligence levels demonstrating high competence in areas like technology. Attrition levels were almost negligible which resulted in lower training costs.
 - Investing on Accessibility The entire facility was made accessible for wheel chair users, visual impaired etc. with ramps, bars etc. after a detailed audit. Budgetary support was made available for assistive devices/tools needed to make the youth productive like JAWS, motorized wheel chairs for use at work etc.
- This included even providing an innovative device for a person with CP to operate the mouse with his legs. A library of finance terminologies in sign language was created to facilitate communication with the SHI. Simultaneously, sign language trainings were organized for managers/ peers.
- Making the hiring/recruitment process inclusive: Hiring processes like traditional tests, interviews were amended to ensure equal opportunity. For example, the focus in some cases was on judging analytic skills rather than their English language skills. Initially, ANZ worked with NGOs to ensure candidates with disability participated in their hiring drives. Today, there is a strong employee referral process in place. And existing employees with disability attend forums to share their experiences resulting in a strong pipeline of qualified youth with disabilities.
 - Investing in career progression: Training workshops are organized at intervals to build capacities. Today 80% of employees with disabilities have progressed in their careers.
 - Rewiring the organization: A SPOC team was built at the operational level to create a buzz around disability. This also helped co-create solutions to ensure youth with severe disabilities were productive.
 - Creating an inclusive culture: Sensitization of all support services like housekeeping and transport was ensured so that disabled are handled with sensitivity. House nurses and assistants were appointed to help with special needs of the persons with disability.
 - Future Plans: virtual interviews; participating in virtual job fairs and leveraging their existing PwD staff to attract diverse talent.
 - Plans to build a more robust plan for career progression.

3.4 The International Experience - Barclays Bank , UK⁶

The Barclays Bank has been included for its work in looking at persons with disabilities as a growing customer base and their work in internship and in mental health. Some work has begun in this space in India but there are lessons to be learnt.

Barclays has a holistic approach towards catering to Persons with Disabilities, whether it's customers or employees, which sets it apart from most other banks, worldwide. It has introduced many innovations for its customers including "talking" cash machines/ ATMs, sign video

services, providing large-print statements and step-free access at most branches, high visibility debit cards for the visually impaired and dyslexic customers, suitable modifications to ensure accessible web sites, mobile chat services and so on. The Bank's global diversity and inclusion strategy is embedded into its journey of being more disability confident and being an inclusive workplace. Including employees is the first step. The next is to use learnings from the inclusion process & PwD employees to inform how they approach their customers' needs.

1) Key Initiatives

- a) Inclusive Language Guidelines: This 'person centred' document outlines how to make language inclusive, free from words, phrases and tones that reflect prejudiced, stereotyped or discriminatory views of particular people or groups.
- b) Workplace Adjustment programme:
 - i) The differentiating element of this programme is that once Workplace Adjustments are in place for an employee, the employee may choose to record the details on the Barclays Workplace Adjustments Passport. This is a record of adjustments that can be retained by the employee and their line manager and reviewed regularly. It can also be referred to when changing roles or reporting lines to help inform the new line manager about what adjustments are in place along with other relevant information. This information is treated as confidential.
- c) Early Careers Programme
 - i) Under this, Barclays offers a variety of apprenticeships and internships to anyone over 16 years of age, including PwD. This helps it reach audiences that would never have considered the Financial Services industry or who may have thought that it might not have employed them.

ii) Able to Enable

- (1) This is a pilot scheme that aims to help people with disabilities gain valuable experience in the workplace, while addressing some of the myths surrounding the accessibility of banking. It gives PwD the opportunity to immerse themselves in the world of Personal Banking for a period of 12 weeks – learning new skills and supporting the business while growing their experience and confidence. Besides other things, one of the key aims is to dispel the myth that banking is an inaccessible career for people with disabilities. To make this work, there are various internal & external teams that work together with the chosen Barclays branches to establish:
 - (i) Workplace adjustments
 - (ii) Risk compliance
 - (iii) Mentoring relationships for apprentices
- (2) In the final week there's a light-touch interview with the intern to assess how they have found the experience. Depending on their experience and performance, interns either receive an apprenticeship, a certificate of completion, or move into a permanent position as a full-time employee.

- d) Enhanced IT Accessibility
- i) The Bank has tried to create a team with diverse abilities with the aim of providing accessible technology to its customers and colleagues. There are three parts to what the team does. The first is governance – to set and promote standards which meet everyone’s needs. The second is training sessions to help inform and support different projects, as well as leveraging opportunities that could make products or services more accessible. And finally, act as a kind of evangelist – elevate agenda within the company and external partners, to help the accessibility industry move forwards.
- e) Employee Resource Group (ERG) - Reach.
- i) The core objectives:
- (1) To support and develop colleagues impacted by disabilities
 - (2) To engage colleagues in the disability agenda
 - (3) To contribute to the wider business diversity and accessibility strategy with an emphasis on collaboration across the organisation
- ii) The network seeks to increase awareness of disabilities and mental health issues across the organisation, provides personal development opportunities to colleagues with disabilities, as well as acts as a conduit for feedback on processes, products and services.
- iii) Since 2014, the network has also been running our ‘This is me’ campaign which started life as a mental health awareness campaign but now also explores different areas of disability. ‘This is me’ has the simple idea of using real colleague stories to tackle the cultural silences and misunderstandings that exist around mental health issues and disabilities in the workplace. Through the campaign, over 160 colleagues have now shared their stories- many through internal social media. The success of the campaign led to it being launched in the US and South Africa.
- f) Partnerships
Since Barclays knows that it is not the experts on disability, it works with those who are. Through partners, the Bank learns and helps to build new best practice across industry. Some of its key partners include the Business Disability Forum (BDF), the Department of Work and Pensions (DWP) and Time to Change.
- g) Collaborative Efforts with other Companies
Barclays Singapore is a founding member of the SBNoD - Singapore Business Network on Disability, which is a community of cross-industry businesses in Singapore which meet regularly to share expertise, experiences, networks and resources to help advance the equitable inclusion of people with disabilities in all aspects of business more widely.
- h) Business gains
Barclays has found that disabled employees bring an extra level of creativity and problem-solving, which they’ve naturally developed to overcome the challenges they face on a daily basis. For example, somebody with a visual impairment generally has an excellent memory and creative problem-solving skills – which can give a totally different perspective to the workplace. Further, the use of a diverse workforce naturally leads to more diverse thinking, which in turn leads to better services especially for a diverse consumer spectrum. To add to it, the insights provided by colleagues with disabilities, or those with experience of disabilities, health conditions and impairment help the Bank to identify new ways of making products, services and facilities better. This constant cycle, ‘listening – learning – improving’, is the basis on which Barclays’ strives for a more inclusive culture.

5 References - Taken from some Barclays Websites:

- <https://www.home.barclays/about-barclays/diversity-and-inclusion/disability.html>
- <https://joinus.barclays/eme/diversity-and-inclusion/disability/>

3.5 Learnings from Sector Champions

There is some evidence from the above organisations that they have put in efforts to build a culture that welcomes, values and leverages the business case of hiring persons with disabilities. Some factors which motivated them and challenges they had to overcome are depicted below:

Exhibit 3.2: Why banks hire persons with disability

	PwD form a hitherto untapped talent pool which is high on mental & emotional abilities. They have excellent focus and passion for work
	Experience of organisations like ANZ have revealed higher productivity levels particularly amongst the SHI by 10-15%
	PwD bring a unique perspective to designing, developing and testing products & services meant for customers with different needs including the disabled and elderly
	PwD have the experience of dealing with the many difficulties presented by their disability everyday. This enhances their determination & strengthens their ability to deal with challenges, thereby making them good managers
	Proven low attrition levels amongst PwD lead to significant savings in cost and & effort saving
	Presence of PwD in the workforce typically leads to enhanced creativity and innovation in the organisation
	Enhancement of the employer's brand amongst customers & employees, especially the millennials
	Personal & financial independence of PwD leads to overall economic & social growth of the country
	Financial benefits due to Government incentives

3.6 Challenges in hiring the disabled

- Employers often have low awareness about availability of assistive technology like OCR, JAWS or NVDA which can make the visually impaired fully productive and contributing employees.
- Unfamiliarity with widespread built-in/ bundled Talk Back and other voice over technology in mobile phones etc. that enhance productivity of PwD at no extra costs to employers.
- Building an inclusive & diverse workforce is often low priority on the agenda of senior management in companies (more so in India).
- Exaggerated apprehension & resistance, particularly at operational levels, to undertake the effort & costs towards creating a more accessible environment for PwD.
- Misconception about the productivity & efficacy of PwD – they often get hired either as an act of kindness or to meet CSR obligations. Systematic career planning for PwD is often not in place. While an increasing number of PwD are entering the BFSI sector, their placement in fulfilling roles with a possibility of genuine career advancement is low. Ignorance and aversion towards “job carving” the job description or adapting the interview process to enable PwD to compete on a level playing field.
- Some PwD fail to demonstrate the initiative & drive to walk the extra mile to succeed at the workplace. These PwD prefer “safe” jobs.
- Scarcity & poor visibility of specialist organisations/ NGOs who can work with PwD to skill & encourage them to undertake gainful employment on the one hand and help organisations feel more confident about recruiting and managing PwD on the other hand.



4. STAR EMPLOYEES WITH DISABILITIES

“The real measure of a person is not so much what they have accomplished as much as what they have overcome to accomplish what they have. People with disabilities are invariably persons of character and therefore an asset to the organizations that they are a part of. ”*

- Ravi Venkatesan

There were interesting perspectives on what being disabled meant to different bankers. G. Padmanabhan, non-executive Chairman, Bank of India, who has locomotor disability, said his disability was not an impediment in any way. “I climbed trees, played street cricket, studied and worked hard like any one else,” he said. Likewise, M. Rajeshwar Rao, Executive Director, Reserve Bank of India says the only discrimination he remembers on account of his locomotor disability, is being rejected for the civil exams in the 80’s. Otherwise, the Reserve Bank of India is, in every way, an equal opportunity employer. However, in meetings across multi-locations with the individuals profiled in this chapter, another narrative emerged. Their life is strewn

with challenges; from having to fight to pursue an education of their choice, to finding a way to access the course material, allaying concerns of recruiters and dealing with sceptics amongst bosses, peers and subordinates alike. Despite this, many Persons with Disabilities have proven to be champions and successfully forged a path not just for themselves, but for many other disabled persons too.

Seven such exceptional individuals have been profiled below to showcase what determined PwDs can achieve for themselves and the BFSI sector, if they work together in a positive and mutually supportive manner.



*Ravi Venkatesan is the Chairman of the Board at Bank of Baroda. He is also the founder Chairman of Social Venture Partners India, a partner at Unitus Seed Fund and a fund advisor at Kalaari Capital. Ravi serves on the boards of Rockefeller Foundation, and several advisory boards. He is the author of an acclaimed book ‘Conquering the Chaos: Win in India, Win Everywhere’ published by Harvard Business Review.

The Individual champions profiled in this study have narrated their inspiring journeys in their own voice. The views expressed are their own and do not necessarily reflect the views of their organizations.



Ashwin Kartik

Star Employee - Ashwin Kartik - ANZ, Bangalore

“At ANZ, I feel we walk the talk. Every day, we live the values of ICARE (Integration, Collaboration, Accountability, Respect and Excellence). I really feel cared for and enjoy working here”

Disability

CP/ Quadriplegia

Employer

ANZ, Bengaluru

Position

Engineer

Early Challenges & Achievements

- Started looking for jobs after graduation. Often cleared all written tests but employers would reject him in the final interview.
- Many years later got a job with a large, progressive IT company.
- After working there for 8 years, he started looking out for a more challenging job.
- He was disappointed to find that despite 8 years of credible work experience, recruiters still carried old prejudices and mindsets and were reluctant to hire him.

Getting Into BFSI

- Met the Head of the ANZ Bangalore centre when he spoke at the India Inclusion Summit.
- Invited for an interview with the Head of IT division @ ANZ Bangalore.
- Received an offer to work in the much sought after Automation team.

On the Job

- On joining, he was pleasantly surprised to see that all necessary arrangements had already been made for him, even before he requested. Among other things, these included the services of a house nurse to assist him with his meals and bio breaks.
- Culture at ANZ was open and accepting of him as an individual with abilities.
- Ashwin feels that the acceptance he received in his earlier workplace over a couple of years, was accomplished at ANZ in a couple of months.
- Now works with multiple teams and participates in conference calls.
- Ashwin has proved to be an outstanding performer - he is amongst the first to qualify for a new program which entails working in squads and uses Agile methodology.



Stalin Pichamani

Star Employee - Stalin Pichamani - Axis Bank

“Life is good now. I have completed my MBA. I have a 5 year old son and I have come a long way from being just a Xerox boy”

Disability

Locomotor Impairment

Employer

Axis Bank

Position

Assistant Vice President

Early Challenges & Achievements

- Afflicted with Polio as a child.
- Father passed away when he was 9 years old.
- Studied in a Tamil medium school till class 7; on his own initiative, met the Principal of an English medium school and requested admission.
- There he met a teacher who encouraged him to study further and gave him free coaching.
- Pursued B. Com from the college of the South Indian Welfare society.
- He faced difficulty in getting a job and suffered from low morale.
- Worked in the Bombay Leprosy project where his primary job was to take Xerox copies.
- Pursued M. Com alongside the job and starting helping in the accounts department.
- Received funding in 2000 for a SQL/ Database/ VB course.
- Recognized for developing an application to track patients across 7 centers
- His next job was at NASEOH.

Getting Into BFSI

- Heard about job opportunities at AXIS Bank in 2004.
- Studied hard to prepare for the entrance exam.
- Joined the Bank at entry level as an Executive in the Central recruitment team.

On the Job

- Stalin admits there were initially some reservations due to his impaired mobility. But the doubts disappeared with his enthusiasm and demonstrated productivity.
- Promoted to the Deputy Manager level in 2007 and moved to Circle HR.
- Developed a computer program to sort employee data in a systematic manner.
- In 2010, promoted to Manager and subsequently to Senior Manager.
- In 2012, he was transferred to the Central office to handle Payroll and tax matters.
- While on the job he completed his MBA.
- Swiftly promoted again in 2015 to AVP and in 2016 transferred on his request to the Compensation team.
- Stalin has become the “GO TO TAX PERSON” in the Bank.



Rahul Kelapure

Star Employee - Rahul Kelapure - Securities and Exchange Board of India (SEBI)

“Gold medal in Law despite study based largely on audio cassettes made by friends”

Disability

Visually Impaired

Employer

Securities and Exchange Board of India

Position

Chief Manager and Learning Head, Mumbai

Early Challenges & Achievements

- Blind from birth he began his education in Chandrapur in a regular school, then transferred to a school for the blind and then moved back into a mainstream school from class 8 till class 12. The years in the 8th and 9th were especially difficult given the attitude of the school and having to learn to use a writer etc. Despite this, he was in the merit list of the 12th standard exams.
- Family, particularly his younger sister, were very supportive through his school years.
- Moved to study law at the Government Law College, Mumbai.
- This move to a hostel in a large city & an English-medium institution was quite challenging.
- Further, studying without a screen reader was difficult. He had to rely on audio cassette recordings made by friends which he usually received just a day or two before the exam dates.
- Nonetheless, he successfully completed his law degree with flying colors.
- After graduation, he attended 15-20 interviews without any success. Interestingly, at one of the BPOs he applied, he successfully completed 8-9 rounds of the selection process, but was mysteriously not invited for the final round nor was offered any explanation.
- He then took up a 6-month internship with a solicitor's firm, under a very hard task master.
- A friend aware of his struggle, offered him a position in his father's taxation law firm in Delhi. The pay was low, there was no formal role, but he received work experience & the friend's family was supportive.
- Subsequently, he found a role in the PR & Media space in the Compliance function. He was based at Gurgaon and worked in this role for 3.5 years.

Getting Into BFSI

- Received information about openings at SEBI.
- Successfully cleared the exam to join SEBI as a Legal Officer in June 2011.

On the Job

- Uses JAWS at work wherever possible. Reads hard copies by scanning & then using OCR. Travels independently to work.
- Promoted to Manager in the Enforcement department in 2015.
- He considers himself fortunate to be at SEBI.
- He feels that the financial sector is attractive and suitable for the VI since there is a high level of computer usage. Also, because integration between JAWS and popular banking packages has already been done and with some effort it can also be done with most other proprietary systems.
- Helped Bank of India in training their 200+ Visually Impaired employees.
- He regularly meets HR personnel to help build awareness & offer them confidence about hiring PwD in general and the VI in particular.



Nikita Vaid

Star Employee: Nikita Vaid - Bank of Baroda

“Why a woman, who is blind and also young, as our HR Manager?”

Disability
Employer
Position

Visually Impaired
Bank of Baroda
Chief Manager and Learning Head,
Mumbai

Early Challenges & Achievements

- Nikita had to fight hard with her college authorities to be allowed to pursue her Bachelors in Management Studies.
- Nikita says, she is the first Visually Impaired person to do so from Mumbai University. Subsequently, going on to top her batch!

Getting Into BFSI

- Hired as a Specialist HR Manager from JBIMS, Mumbai in 2009.
- When she joined the Bank, she had to begin with a request for JAWS as the screen reading software had never been used there earlier.

On the job

- Promoted to Scale 3 in 2012 and to Scale 4 in 2015.
- She's been the bank's youngest Senior Manager & youngest Chief Manager.
- Limitations on relocation appeared to start becoming a challenge in career progression.
- Not someone to lose heart, Nikita expressed her willingness to be transferred and moved to Delhi in August 2015.
- Worked in Delhi for almost a year and was subsequently transferred back to Mumbai in May 2016.
- She is responsible for the employees of about 76 branches from Powai to Alibaug – new hires, retirements, IR issues etc. all fall within her purview.
- She often conducts training sessions to sensitize the non-disabled about working with the disabled and on training the Visually Impaired on JAWS integrated with the core banking application FINACLE.
- Nikita feels that employees at the ground level are neither sensitive nor aware of the needs of PwD and that a push “from the top” is essential. Operational Managers, particularly the older ones, are often negative and disdainful.
- At the same time, she admits that some of the PwD themselves often have a sense of entitlement and are not willing to work extra hard or make some extra effort that maybe needed. She feels that their attitude needs to be changed and their horizons expanded.



Prashant Naik

Star Employee - Prashant Naik - Union Bank of India

“Trained not just himself, but thousands of other visually impaired too”

Disability	Visually Impaired
Employer	Union Bank of India
Position	Manager

Early Challenges & Achievements

- Prashant was born Albinism and has Nystagmus (continuous movement of the eyeballs) leading to low/ impaired vision
- Ignorance about this being a disability led to admission & studies in a regular school in Mumbai.
- Passed class X exams with a very respectable 77% marks despite poor vision.
- Encouraged by his father, Prashant studied wiring & machine drawing to complete a 3-year diploma course at a polytechnic.
- He joined Premier Automobiles Limited (PAL) as an apprentice. Unfortunately, at end of the apprenticeship, the company rejected him for being “medically unfit”.
- This was a huge shock for both Prashant and his family and the first formal recognition of his disability.
- Learnt about PwD job reservations from National Association for the Blind.
- Undertook courses in telephone operating and Materials Management from Welingkar Institute but struggled to find a suitable job. A series of unsatisfactory, short-term jobs followed.
- In 2002, Prashant received an opportunity to run a cyber café started by NAB India and sponsored by Microsoft. He excelled in this role, making the cyber café very popular and earning recognition in the VI community.
- Subsequently, secured a much coveted “permanent Central government job” at the Ordinance Factory in Bhandara. However, returned to his beloved Mumbai owing to job dissatisfaction.
- Received a contractual role at the Xavier’s Resource Centre for the Visually Challenged (XRCVC) in December 2006, where he worked for more than 5 years.
- During this period, he also earned a BCA degree from IGNOU, received Microsoft Certification as a Technical Specialist, Certification in Advanced DAISY production and also became.
- A Master Trainer for teaching computer skills to the blind.
- Prashant was also closely associated in the prototype testing for talking ATMs by XRCVC in 2009-2010.

Getting Into BFSI

- Prashant cleared the Institute of Banking Personnel Selection exam in 2011
- He received 2 job offers and chose to be a probationary officer with the Union Bank of India in April 2012.

On the Job

- Placed in Ahmedabad where UBI was installing its first “talking ATM”.
- In 2014, in his individual capacity, Prashant launched a website (<https://talkingatm.org>) sharing the locations of talking ATMs. He ran it with a friend for 3 years.
- Prashant has significantly contributed to the cause of enhancing accessibility not just at UBI but also at other banks and foundations.
- Conducted training sessions for the visually impaired at UBI as well as SBI Foundation.
- Developed manuals on Talking ATM usage in accessible formats.
- Actively involved in developing manuals on CBS and usage of bank’s packages with JAWS for Union bank staff as well as for Dena Bank & Central Bank of India (as part of SBI Foundation training program).
- Represents his bank in the IBA working group for persons with special needs – the group has published a banker’s guide and recommended that banks have a webpage on “services for customers with disabilities”.
- Member of a team which developed “Mobile accessibility best practices” guidelines for India in 2017.
- Prashant is a mentor for many individuals and a sound resource person for many organizations working in the field of welfare of persons with vision impairment.
- He has won many awards, including.
- Felicitation, silver shield and cash award from the CMD of Union Bank of India in 2012.
- National Award for the empowerment of persons with disabilities in the category of “Role Model” from the President in 2013.
- Universal design award for talking ATMs from NCPEDP in 2014.
- NAB India’s Mrs. P D Khambata award in the category Outstanding Employee 2017 presented by Union Bank’s MD & CEO in March 2018.



Sankareswaran

Star Employee: Sankar - Standard Chartered Bank GBS

“We need to constantly upgrade our skills and not be complacent”

Disability

Speech & Hearing Impairment

Employer

Standard Chartered Bank GBS

Position

Senior Analyst

Early Challenges & Achievements

- Sankar studied in multiple schools across Tamil Nadu with mixed exposure in both Institutes for Deaf as well as regular inclusive institutes offering education in Tamil and English media.
- Earned a B. Com degree from an Institute for deaf in Chennai.
- After graduation, struggled to find a job. Finally, 2 years later, started his career as a Packaging Executive.
- After a year in his role, he enrolled himself in a training academy to upgrade his computing and business communication skills.

Getting Into BFSI

- Six months later, Sankar received an interview call from an MNC bank in Chennai.
- He failed in the written test during the screening process. Not one to lose heart, he strived hard to enhance his technical knowledge and reapplied for the same position.
- He was successful this time and was hired as a temporary Junior Officer.
- He worked hard in the probation period to prove his proficiency in the probation period.
- To his credit, he became a role model for SCB which then included 4 more SHI candidates in less than a year.

On the Job

- Sankar feels proud that today 70 PwD are working in the same branch.
- Once in the role, Sankar was faced with the reality of stunted growth for almost 10 years in his career.
- Taking responsibility of his career, he identified the gaps in his profile and took action on them.
- He gathered his junior colleagues with SHI to share ideas & the importance of effective communication with their peers and superiors for knowledge sharing and skill development.
- This effort led him to scale up as a Senior Officer he was also welcomed to explore possibilities in new projects.
- Sankar’s quick learning ability, maturity and experience encouraged the senior managers to incorporate him at a more technical functionality in the Financial Shared Service Centre.
- Having continuously upgraded his skill set thereafter, today Sankar rose to be a Senior Analyst in a highly networked financial services company where he handles multiple tasks & leads a team of analysts reporting to him.
- “Complacency in one-self once a job is made permanent and/or low risk mentality in an employer once a certain work inclusion is achieved are both enemies for growth”, he emphasizes.



Sujata Burla

Star Employee: Sujata Burla - Stock Market Investor

<p>“Making her money work for her!”</p>	<p>Disability Employer Position</p>	<p>Quadraplegia Self Employed Stock Market Investor</p>
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Early Challenges & Achievements

- Sujata was partially paralyzed following a major road accident in 2001.
- Forced to spend the first year after the accident dealing with health issues.
- Proud that she has never had to be admitted to hospital again in the last 16+ years, despite the seriousness of her injuries and its side effects.
- Sujata had passed her Class XII exams and wanted to be a photographer when fate intervened.

Getting Into BFSI

- Ran a successful business in bed linen & nightwear from 2002 to 2013.
- Faced unfairness from many distributors & stockists due to her disability.
- So she sought an alternate career where she could operate independently.
- After carefully evaluating various options such as investing in real estate, fixed deposits, mutual funds and direct share investing etc. she finally chose stock investing which offered her the right mix of suitability & flexibility.

On the Job

- Sujata began in a small way with day trading in 2006.
- Over the next couple of years, she self-educated herself on the intricacies of the stock market through reading & actual practice.
- By 2013-14 she became a regular investor in stocks. She estimates her earnings give her a healthy return of around 30 % per annum on her portfolio.
- Now a successful investor and a philanthropist too, she runs an NGO called Shraddha which cares for 22 orphans between the age group of 6-14.
- Over the last decade, Sujata has built a home for herself & the orphans and bought herself a car and she has done it all without taking on any debt.
- She gives motivational speeches, counsels individuals affected by spinal cord injury and assists with their rehabilitation costs through an NGO called Challenges on wheels.
- In 2010 she completed 52 episodes of a celebrity talk show and then hosted a phone-in live show for NRI audiences for the channel TV9.
- She has received considerable recognition including:
 - Naveena Neti Mahila Award from TV9.
 - Young Women Achiever Award from Times Foundation.
 - Cavinkare Mastery Award.
 - Batra's Health Award.
 - Bharatha Muni Award.
- Sujata Burla has successfully demonstrated that with hard work & disciplined lifestyle, one can transcend their disability to be successful & happy in a demanding profession.

5. The Way Forward

“Broadening employment opportunities, improving accessibility to offer flexible work space or career advancement prospects – these are the characteristics that are conventionally sought at workplace. As an inclusive organisation, we all have that right intention to extend these mainstream aspects for colleagues with disability”

Pankaj Patharphod, Managing Director, Country Head of Services Royal Bank of Scotland

The myth that hiring persons with disability is expensive and on-boarding them is difficult is contrary to what our Sector champions outlined, in the previous chapter. Challenges exist but can be overcome by simple cost-effective solutions.

From the perspective of persons with disabilities, inspiring real life stories shows these are aspirational jobs.

Additionally, since most of them live in villages, they can be employed near their homes as business correspondents, and work in the smaller rural branches. There are imperatives for banks and financial institutions; youth with disabilities and the government, if seamless hiring has to happen.

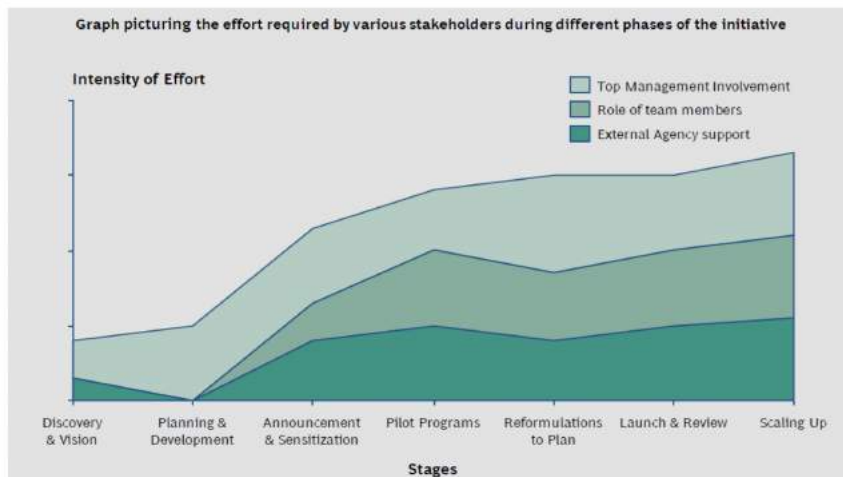


5.1 Imperatives for banks

To make the hiring of persons with disabilities seamless, a common thread seen is the process followed. This includes vision setting, hiring a facilitator to prepare the eco-sphere, learning from the pilot, measuring impact and scaling.

While interviewing and discussing with BFSI heads and managers, nine imperatives emerged to ensure hiring persons with disabilities becomes part of the DNA of the organisations.

Exhibit 5.1: Stages of a company in PwD employment enablement initiative



⁸ Source: *The Road to Inclusion Integrating Persons with Disabilities in Organizations, Youth4Jobs and Boston Consultancy Group | November 2015*

Exhibit 5.2: Imperatives for an Organisation

Vision sponsored by CEO/ Board	<ul style="list-style-type: none"> • Continuous visible thrust by CEO/ Board is imperative • Articulate Value Proposition
Organization Responsibility	<ul style="list-style-type: none"> • Clearly Identified end-to-end • Ownership • Get Businesses on board • Allocation of budget
Clear Program Execution Plans	<ul style="list-style-type: none"> • Detailed work plans with execution & review timelines • Pilot programmes – success stories to be celebrated • Leverage support of specialist facilitators/ NGOs
Organization Sensitization	<ul style="list-style-type: none"> • PwD members should be included in HR teams • Sensitisation training required for HR teams & line managers • Include in KRAs of managers
Specialized Recruitment & Training	<ul style="list-style-type: none"> • Need to be open to alternate methods of selection • Job carving can open up a large number of jobs for PwD
Workplace Adaptations	<ul style="list-style-type: none"> • Most accessibility needs are low-cost & simple • Reasonable accommodation policies have a significant impact
Career Progression & Support Mechanisms	<ul style="list-style-type: none"> • Career mapping & performance management is important • Skill upgradation/ Mentorship programs to help employees continuously grow • Employee Resource Groups for internal support

Recognition, Rewards & Celebration	<ul style="list-style-type: none"> • Metrics and Sharing in internal meetings • Build the Narrative of Talent & Customer retention • Rewards & Recognition
Partnerships	<ul style="list-style-type: none"> • Sharing in conferences to inspire • Cross sectoral partnerships

In all cases, Disability expert facilitators have supported this initiative helping the banks and organisations to build their capacities in this space. Specialists typically carry out these services and simultaneously build the capacity of the bank by investing in one person who carries this inclusion and diversity agenda forward. The broad range of services offered by an expert are outlined here:

Exhibit 5.3: Services given by expert facilitators which help the youth with disability to be productive

Overall Preparedness at Organization	<ul style="list-style-type: none"> • Alignment with organization's Vision, Philosophy towards an inclusive workplace • Bringing on board different operations/functional head • Preparedness and Basic Accessibility at workplace • Perception of existing staff in hiring PwD candidates
Role Mapping	<ul style="list-style-type: none"> • Role Mapping: Analysing Tasks viz-a-viz disability • Developing Role Matrix • Identify 2-3 roles to start the pilot
Workplace Solutions	<ul style="list-style-type: none"> • Suggestions on Recruitment and Training PwD candidates • Provide workplace solutions (if any) • Suggestions on adaptations
Sensitization Workshop	<ul style="list-style-type: none"> • Sensitization Workshop is the key and an enabler to inclusion • Sensitization workshop for Management Team, Operations / Functional heads, HR • Series of workshop for staff at different levels
Safety, Quality & Compliance	<ul style="list-style-type: none"> • Build Safety Environment for emergency evacuation, prevention, etc., • Have Quality Standard Set • As per the Compliance of HSBC develop a handbook
Facilitate hiring of PwD candidate	<ul style="list-style-type: none"> • Pre-hiring selection drives • Identify PwD Candidates • Facilitate recruitment process • Support in Induction Process
Integrated Inclusive HR Policy	<ul style="list-style-type: none"> • Develop an Integrated & Inclusive HR policy with career progression • Capturing best practises • Developing handbooks, manual etc
Accessibility Audit	<ul style="list-style-type: none"> • Perform accessibility audits of infrastructure • Ensure digital accessibility • Help make all tools & platforms accessible

Recommendations

These recommendations can be voluntarily adopted by corporates to foster inclusiveness of persons with disability people at work place:

- Creating a disability management committee at work place.
- Proactively mention “Disabled people encouraged to apply” in job postings.
- Create process of disability infrastructure audit and publish periodic reports.
- Display of notices or visuals stating that the company is disability friendly, in order to let the employees and public at large know the mindset adopted by the management.
- Every digital content must have an alternative disability friendly format for differently abled people, this ensures that a level playing field is created for them.
- Adopt the model of hiring and then finding the right fit job rather than creating meaningless job and then hiring for the same.

5.2 Learning from Cross-Sectoral Partnerships

A common challenge faced by many banks and organisations is career progression. Without this, employees with disabilities lose confidence when they see their colleagues without disabilities moving into better positions. The Information technology sector has been a leader in including PwDs in their workforce with some best practises. Included here is a snapshot of the six pillars of Wipro, which has worked on inclusion of PwDs for a decade. Banks and financial sector can learn and adapt some of these in their work.

WIPRO has **six pillars** which are career, recruitment, engagement, accessibility, talent transformation, and enablement, to support the 415 PwDs currently in the organisation.

The six pillars:

Career: Role rotation and on-site opportunities, career mapping through an individual development plan (IDP) and annual tracking.

Recruitment: Partnership with various NGOs to source candidates, communication about accessibility, information about the modification of policies, accessibility of onboarding halls and sessions, decks and videos as part of the onboarding process. Also includes training for recruiters and alternative methods of assessment, exclusive job fairs and walk-in interviews.

Engagement: Focussed engagement programmes for PwDs which include an annual townhall, leadership connects, panel discussions, YamJams (online collaboration sessions) and knowledge sharing through Yammer (Enterprise 2.0 collaboration tool) and the Winclusive community on Twitter, quarterly newsletter on updates from the diversity sector shared with the organization, and annual celebration of PwD Day across the organisation.

Accessibility: High investment in building the accessibility and infrastructure such as WCAG 2.0 compliance, digital accessibility trainings to make internal platforms accessible, sign language learning portal, updated versions of the JAWS software (for the visually impaired); over 115 applications and tools made accessible

Talent transformation: Internship opportunities to acquaint them with the IT industry, regular sponsorship of events such as the ability fest.

Enablement: Active and targeted communication through sensitisation workshops, opportunities to network and connect beyond their peers at the workplace, the Disability Forum Connect for PwD employees and their managers; special policies to ensure that communications intended for all employees is easy to read and accessible.

5.3 Imperatives for the Youth with disabilities

While we talked to the “stars” in the banking industry, we also met youth with disabilities who had spent several years attempting bank and other government exams. This gave us a glimpse into what is needed for the youth with disability to step into his first job in a financial institution.

Exhibit 5.4: Imperatives for a youth with disability

Initial Preparation	<ul style="list-style-type: none"> • Leverage the support of your friends & family. • Do not be reluctant to seek help either from family or from external institutions. Maintain self-belief in the face of disapproval. Know that disability helps you avoid distractions. • Focus on education. Build proficiency in English & Math. Develop soft skills. • Identify institutions (NGOs etc.) working for the disabled and seek help. • Find out about various schemes for disabled and leverage them.
Getting Into BFSI	<ul style="list-style-type: none"> • Gain additional functional skills beyond formal education. • Once again, leverage the support of NGOs & other institutions to train/prepare. • Utilize all opportunities provided by Govt., NGOs, Recruitment agencies, inclusive organizations. • Assert your strengths. Do not be apologetic about your disability.
On the Job	<ul style="list-style-type: none"> • Identify accessibility support requirement early on in the job and strive to get the same within the organization – ensure that you are performing at your 100%. • Perform with a “can-do” attitude. Do not expect performance relaxations. • Seek support & mentorship from experienced employees in the organization. • Regularly discuss career progression opportunities with line manager & HR. • Offer mentorship & guidance to other PwD for gainful employment.

5.4 Imperatives for the government

Government of India reservation policy has driven the public sector banks to hire persons with disabilities. Recent Triggers have been.

- The Right to PwD Act 2016 & Disability Law 2017 which addresses access to education and employability.
- 4% job reservation in the public sector.
- It has a mandate for the public sector and the private sector.
- Accessible India campaign which also includes an Equality Index for companies to rate themselves.
- Availability of financial benefits from the government for hiring persons with disability.

Exhibit 5.5: Imperatives for the Government

Advocacy by the State Government	Implications of the PwD Act and Disability Law 2017, especially for the private sector
Advocacy by the Government of India	Availability of Equality Index for all organisations
Govt. Skilling Schemes	Align to job related skilling for the BFSI sector
Govt. financial incentives for companies	Simplify processes for BFSI sector companies to Access

What is needed now is for different state governments to disseminate to stakeholders' details and implications about the Disability Law. Since the right to education and employability are emphasised, best practises in Education and Job/Enterprise linked Skilling models need to be highlighted.

Crafting a truly effective strategy for mainstreaming persons with disabilities in the fast growing BFSI needs all key stakeholders like community of disabled, organisations and government to come together. Companies and star employees we spoke to, clearly believe that the potential of stronger business performance are well worth the investments.

List of Acronyms

AGM	Assistant General Manager
AI	Artificial Intelligence
ANZ	Australia and New Zealand Banking Group
ATM	Automated Teller Machine
AVP	Assistant Vice President
B	Blind
BA	Both Arms
BCG	Boston Consulting Group
BDF	Business Disability Forum
BFSI	Banking, Financial Services, Insurance
BIL	BSE Institute Limited
CAGR	Compound Annual Growth Rate (CAGR)
CBS	Core Banking Solution
CIPD	Chartered Institute of Personnel and Development
CMHA	City Mental Health Alliance
CP	Cerebral Palsy
ICRA	Investment Information and Credit Rating Agency of India Limited
CSR	Corporate social responsibility
DAISY	Digital Accessible Information System
DC	District of Columbia
DWP	Department of Work and Pensions
ERG	Employee Resource Group
GM	General Manager
GBS	Global Business Services
HH	Hard of Hearing
HR	Human Resource
HRM	Human Resource Management
HSBC	Hong Kong and Shanghai Banking Corporation
IBA	Indian Banks' Association
IBPS	Institute of Banking Personnel Selection
IGNOU	Indira Gandhi National Open University
ILO	International Labour Organisation
IMPS	Immediate Payment Service
IR	Industrial Relations
IT	Information Technology
BPM	Business Process Management
JAWS	Job Access With Speech
JBIMS	Jamnalal Bajaj Institute of Management Studies
LGBT	Lesbian, Gay, Bisexual, Transgender
LI	Locomotor Impairment
LV	Low Vision
MMER	Management Monitoring Evaluation & Research

MMER	Management Monitoring Evaluation & Research
MMG/s	Middle Management Grade/ Scale
NA	Not Applicable
NAB	National Australia Bank
NAFE	National Association for Female Executives
NASEOH	National Society for Equal Opportunities for the Handicapped
NASSCOM	The National Association of Software and Services Companies
NCPEDP	National Centre for Promotion of Employment for Disabled People
NCR	National Cash Register Corporation
NRI	Non-resident Indian
NSSO	National Sample Survey Office
NVDA	Non Visual Desktop Access
OA	One Arm
OCR	Optical Character Reader
OL	One Leg
ILO	International Labour Organisation
PAL	Premier Automobiles Ltd
PDF	Portable Document Format
PG	Post Graduate
PPT	PowerPoint
PR	Public Relations
PSU	Public Sector Unit
PwD	Persons with Disability
RBI	Reserve Bank of India
RDA	Rupee Drawing Arrangement
RIDI	Recruitment Industry Disability Initiative
SBI	State bank of India
SCB	Standard Chartered Bank
SEBI	Securities and Exchange Board of India
SHI	Speech & Hearing Impairment
SMS	Short Message Service
SPOC	Single Point of Contact
SVP	Senior Vice President
UK	United Kingdom
USA	United States of America
USD	United States Dollar
VB	Visual Basic
VI	Visual Impairment
VIBEWA	Visually Impaired Bank Employee Welfare Association
XRCVC	Xavier's Resource Centre for the Visually Challenged
Y4J	Youth4Jobs Foundation

ANNEXURE 1: ACCESSIBILITY

Indian legislation now mandates that persons with disabilities be provided with equal opportunities and protects their rights to full participation. This, therefore, requires that spaces be designed to suit the needs of all persons with disabilities.

The ministry of Urban Development has brought out the ‘Harmonised Guidelines and Space Standards for Barrier-Free Built Environment for persons with Disability and Elderly Persons⁷ in 2016. These guidelines have been framed to guide design of spaces to ensure equitable, easy access to persons with disabilities. Equitable access would translate into access to the physical environment, to transportation, to information and communications. Universal accessibility leads to increased opportunities for people with disabilities to access employment and to fully participate in the social, cultural, recreational and economic life in India.

While the guidelines are very comprehensive, part of the problem is they appear daunting and organisations may be inclined to give up the fight even before they start. However, it is important to note that not all disabled need all the measures outlined in the document. Some examples of very easy, low-cost tweaks that allows PwD to function at their best are mentioned below:

- 1) A seat closer to the exit and rest room facilities or an adjustment in the work station height for PwD with Locomotor Impairment.
- 2) A seat near the window or in a location with bright lighting for Visually Impaired.
- 3) Moving to a quiet space or allowing them to use headphones to avoid interruptions
- 4) Working from home occasionally, or permanently, to avoid crowded spaces
- 5) Flexible hours to accommodate any medication side effects or complications with travelling
- 6) Time off to see a therapist or counsellor
- 7) A mentor or buddy

Once again, it is important to note that specialist intermediaries & NGOs working in this space have the requisite skill to carry out an Accessibility Audit of the particular building where PwD are to be placed and suggest the required modifications. For reference, the following have been included in the annexure:

- 1) Reasonable Accommodation Measures implemented by organizations in the BFSI sector
- 2) Tips and FAQs on making banks more accessible The reader is encouraged to go through these to gain a realistic understanding of the accessibility requirements.

⁷<https://cpwd.gov.in/Publication/Harmonisedguidelinesreleasedon23rdMarch2016.pdf>

Annexure 1.1: Reasonable Accommodation Measures*

Reasonable accommodation is generally defined to mean necessary and appropriate modification and adjustments, not imposing a disproportionate or undue burden, where needed in a particular case to ensure to PwD the enjoyment or exercise, on an equal basis, with all others of all human rights and fundamental freedom. Here are some examples of Reasonable Accommodation Measures implemented by various organizations in BFSI sector:

- 1) At the time of application:
 - a) PwD candidates are given a relaxation in upper age limit by 10 years in all cadres of officers, clerical and sub staff positions.
 - b) They are also exempted from payment of application fees while applying for a job.
 - c) Due care is also taken to ensure barrier free premises at all examination centres.
- 2) Trainings
 - a) Various training programmes are regularly organised to upgrade and enhance skills of PwD including on banking guidelines, policies, technical trainings on FINACLE 10 and MS Office, soft skills etc.
 - b) In addition, specific trainings are also arranged on assistive technologies like JAWS on FINACLE, PwD policies and entitlements and experience and success story sharing.
 - c) Training centres being made accessible as per government guidelines
- 3) Personal Assistance Reimbursement
 - a) Reimbursement of travel and stay expenses for 1 person accompanying the employee with disability who requires assistance of a person, even on day-to-day basis, for reporting to duties while attending training/ interview and other outstation work, is paid by the Bank.
- 4) Special Leave
 - a) These staff members are allowed 10 days' special casual leave for attending conferences/ seminars/ trainings related to their disability
 - b) They have 4 days' special leave for specific requirements related to their disability
- 5) Location & Housing preferences
 - a) Officers, including promotee officers, recruited under PwD category are exempt from rural/ semi urban assignment as per government guidelines.
 - b) These are given preferential postings near their place of domicile, as far as possible.
 - c) Employees with PwD are also exempted from Inter zonal/ inter regional transfers or transfers to another city/ place.
 - d) Preference is given to employees with disability while allotting Bank's residential accommodation and while allotting parking space too.
- 6) Promotions
 - a) The Bank imparts pre-promotion training to employees with disability through an e-learning module for promotion from Clerical to Officers cadre and within Officers' cadre.
 - b) The Bank also arranges for ramps etc. i.e. barrier-free premises for convenience of PwD candidates while conducting promotion exercises.
 - c) Extra time is also allowed to PwD for the writing of the promotion exam depending on the requirement.

- 7) Other facilities
- a) Employees with disability are provided with the flexibility of opting for staggered timings for attending office.
 - b) They are provided with assistive technology/ software as enablers for optimal utilization of services.
 - c) Financial assistance is arranged for purchase of artificial limbs/ hearing aid to differently-abled staff members.
 - d) Payment of conveyance allowance to PwD at 5 % of basic pay subject to a maximum of Rs 400 per month is provided.
 - e) Necessary instructions have been given to Zones/ Regions highlighting the need for Bank/ branches/ ATMs to be made accessible to persons with disabilities by providing ramps etc.
 - f) Partnership with expert agencies to objectively identify suitable roles for persons with disabilities where they can contribute effectively; provide an enabling environment to rediscover their potential and thrive, create equal opportunities and a level playing field and convert under-performing human assets due to physical challenges into performing ones and promote a cohesive work culture.

* Based on Bank of Baroda response to questionnaire and conversations with senior public sector bank officials

SUGGESTED READINGS

GUIDELINES FOR PROVIDING FACILITIES IN RESPECT TO PERSONS WITH DISABILITIES WHO ARE ALREADY EMPLOYED IN GOVERNMENT FOR EFFICIENT PERFORMANCE OF THEIR DUTIES
<http://financialservices.gov.in/circulars/guidelines-providing-certain-facilities-respect-persons-disabilities-who-are-already>

RPwD Act 2016

<http://www.disabilityaffairs.gov.in/upload/uploadfiles/files/RPWD%20ACT%202016.pdf>

RPwD Act 2016 - IMPLICATIONS FOR THE PRIVATE SECTOR

<http://www.nishithdesai.com/information/news-storage/news-details/article/indias-new-law-on-disability-extends-to-private-employers.html>

IBA - BANKERS' GUIDE FOR CUSTOMERS WITH SPECIAL NEEDS AND PERSONS WITH DISABILITIES, November 2017

<https://www.online.citibank.co.in/portal/pdf/Bankers-Guide.pdf>

ACCESSIBLE INDIA CAMPAIGN LAUNCHED BY THE HON'BLE PRIME MINISTER

http://disabilityaffairs.gov.in/content/accessible_india.php

GUIDE TO ACCESSIBILITY AUDIT

<https://cpwd.gov.in/publication/harmonisedguidelinesreleasedon23rdmarch2016.pdf>

FINANCIAL INCLUSION OF THE DISABLED

www.iimb.ac.in/sites/default/files/research/files/workingpaper/WP%20No.%20556.pdf

NOTE TO THE READER

About the Authors:

This study was anchored by Youth4Jobs Foundation with the BSE Institute and the BFSI Sector Skill foundation with the support of J.P.Morgan.

Various people have helped in different ways to put this report together and need to be thanked for their contribution. Notable amongst these are

- Luis Miranda; Advisor Youth4Jobs Chairman, Centre for Civil Society and Managing Trustee for CollectiveGood Foundation.
- Maneesha Chaddha; Head Philanthropy Initiatives, JP Morgan Chase.
- Renu Muralidharan, JP Morgan Adil Khan and Vinod Kumar Nair, BSE Institute.
- G. Padmanabhan, non-executive Chairman, Bank of India.
- M. Rajeshwar Rao, Executive Director, Reserve Bank of India.
- Harish Solanki; BFSI Sector Skill Council of India.
- Prashant Kumar; Deputy Managing Director (HR) & Corporate Development Officer, SBI.
- M. K. Rekhi; MD & CEO, SBI Foundation.
- L. N. Mohanta; AGM (HRM), Bank of Baroda.
- Anand Bardhan; Senior Manager, Axis Bank.
- Faisal Uddin Khan Centre Head and Mr KM Cherian, SVP, Synchrony Financial, Hyderabad.
- Pankajam Sridevi MD, Sanjay Purandare Senior Counsel Legal & Company Secretary; Swami and Purwa Raman, Communications Manager, ANZ Bangalore.
- Shubendhru Agrawal for helping in the edit.
- Sumant Agnihotri & Shravanthi in Youth4Jobs.
- Also, all the “stars” from the sector who shared their journeys and inspired us with their achievements.
- Ashwin Karthik; Nikita Vaid; Stalin Pichamani; Rahul Kelapure; Prashant Naik; Aparna Agarwal and Sujata Burla.

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