

Suo Motu Disclosures in Pursuance of Section 4 of the Right to Information Act, 2005

1.1	Sec. 4(1)(b)(i)	Particulars of organisation, functions and duties	
(i)		Name and address of the Organisation	UTTARAKHAND GRAMIN BANK , 18 new Road , Dehradun , UTTARAKHAND
(ii)		Head of the organization	https://uttarakhandgraminbank.com/about/board_of_director.html
(iii)		Vision, Mission and Key objectives	https://uttarakhandgraminbank.com/about/vision_mission.html
(iv)		Function and duties	Public can refer to the sections "About us" , "RRB Act" and "Organisational structure" in the Bank's website, regarding relevant information.
(V)		Organization Chart	https://uttarakhandgraminbank.com/about/organisational_structure.html
1.2	Sec. 4(1)(b)(ii)	Power and duties of its officers and employees	All the officers have certain financial powers and administrative powers depending upon their positions. The delegation of financial powers of various grades of officials is decided by the Board which are revised from time to time, depending upon the organization's requirement. The concerned sanctioning authority takes a decision to sanction a loan or otherwise on merits of each proposal.
(i)		Powers and duties of officers (administrative, financial and judicial)	There is a well defined system in the Bank regarding the decision making process. Financial decisions are taken at various levels by different officials depending upon their positions and also through committee approach. CPC/AMH cells are being formed at certain centres for sanction of loans under various segment. Branches will source the applications and forward them to the respective CPC/AMH cells, for their consideration. Further, there is a well defined organisational structure and a clear system of accountability and control system, which also take into account the NABARD/RBI / CVC guidelines.
(ii)		Power and duties of other employees	<p>The Bank functions with the following core values / norms</p> <ul style="list-style-type: none"> • Excellence in customer service • Profit orientation • Fairness in all dealing and relation • Risk taking and innovation • Integrity • Transparency and discipline in policies and systems <p>-->Regarding the core functions of the Bank i.e. accepting deposits and sanction of loans, the interest rates for deposits / advances and different deposit as well as loan products, are displayed in the Bank's website and also made available at all the Branches.</p> <p>-->Regarding sanction of loans, each officer of the Bank will consider loan proposals and take a decision in terms of the scheme of delegation of powers, on the merits of the proposals. All the officers of the Bank are expected to discharge their duties and responsibilities with integrity and due diligence.</p>
1.3	Sec. 4(1)(b)(iii)	Procedure followed in decision making process	There is a well defined system in the Bank regarding the decision making process. Financial decisions are taken at various levels by different officials depending upon their positions and also through committee approach. Centralized credit processing cells are being formed at certain centres for sanctioning of loans. Branches will source the applications and forward them to the respective credit processing cells, for their consideration. Further, there is a well defined organisational structure and a clear system of accountability and control system, which also take into account the RBI / CVC guidelines.
(i)		Process of decision making Identify key decision-making points	
(ii)		Final decision-making authority	
(iii)		Related provisions, acts, rules etc.	There are quite a number of documents like manuals, book of instructions, codified circulars, scheme of delegation of powers, proceedings of the board etc. and also the periodical circulars used by the employees for discharging various functions.
3.3	Sec. 4(3)	Dissemination of information widely and in such form and manner which is easily accessible to the public	
i		Use of the most effective means of communication Internet (website)- https://uttarakhandgraminbank.com/	
3.4	Sec. 4(1)(b)	Form of accessibility of information manual/ handbook	There are quite a number of documents like manuals, book of instructions, codified circulars, scheme of delegation of powers, proceedings of the board etc. and also the periodical circulars used by the employees for discharging various functions.
		Information manual / handbook available in	
		(i) Electronic format/ Printed format	
(i)		Nature of functions/ services offered	https://uttarakhandgraminbank.com/index.html
(ii)		Norms/ standards for functions/ service delivery	The Bank functions with the following core values / norms providing customer oriented services, maintaining transparency & excellence in banking, development oriented approach with innovative concepts and by earning continuous profit. Regarding the core functions of the Bank i.e. accepting deposits and sanction of loans, the interest rates for deposits / advances and different deposit as well as loan products, are displayed in the Bank's website and also made available at all the Branches.
(iii)		Process by which these services can be accessed	

1.6	Sec. 4(1)(b)(vi)	Categories of documents held by the authority under its control	These are mainly register of Record of the proceedings of Board Meeting and various Committee meetings, documents executed by customers/ borrowers/ guarantors, contracts with third parties etc, which are kept in the custody of concerned departments/branches
(vi)		Annual Report	https://uttarakhandgraminbank.com/about/financial_analysis.html
1.7	Sec. 4(1)(b)(viii)	Board and Committees	
		a. Name of Boards, Council, Committee etc.	https://www.uttarakhandgraminbank.com/about/board_of_director.html
		b. Council, Committee etc.	https://uttarakhandgraminbank.com/document/BoardCommitte.pdf
		Composition	https://uttarakhandgraminbank.com/document/BoardCommitte.pdf
1.8	Sec. 4(1)(b)(ix)	Directory of officers and employees	
		Name and designation	https://uttarakhandgraminbank.com/document/All-Emp.pdf
		Telephone, email ID	https://uttarakhandgraminbank.com/document/All-Emp.pdf
1.9	Sec. 4(1)(b)(x)	Monthly Remuneration received by officers & employees including system of compensation	
		List of employees with Gross monthly remuneration	https://uttarakhandgraminbank.com/document/All-Emp.pdf
		System of compensation as provided in its regulation	AS PER IBA 11TH JOINT NOTE APPLICABLE TO RRB
2.1	Sec. 4(1)(b)(xi)	Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc.	There are no plans and budgets for expenditure of public money and disbursements and the provision is not applicable to UGB.
(iii)		Information related to procurements a) Notice/tender enquires, and corrigenda if any thereon, b) Details of the bids awarded comprising the names of the suppliers of goods/ services being procured,	https://uttarakhandgraminbank.com/
(iv)		Information related to procurements c) The works contracts concluded – in any such combination of the above and d) The rate /rates and the total amount at which such procurement or works contract is to be executed.	https://uttarakhandgraminbank.com/
2.3	Sec. 4(1)(b)(xii)	Manner of execution of subsidy programme in different subsidy schemes	
		PMEGP	https://www.uttarakhandgraminbank.com/microgovt/pmegp.html
		NULM	https://www.uttarakhandgraminbank.com/microgovt/nulm.html
(v)		Process of redress of grievances	Upon receiving any RTI application offline or online with required fee (Rs.10/- in form of IPO/DD/court fee stamp, cash or online), the Branch Manager (Assistant CPIO) forwards it to the respective Regional Manager (CPIO). Additionally, RTI applications directly received at the Bank's Head Office may be routed to the relevant Regional Manager if it relates to any branch. Within 30 days or 48 hours, as per the case, the Regional Manager furnishes the available information to the applicant, provided it does not fall under sections 8(1)(a to i) of the RTI Act 2005. The name and address of the first appellate authority (General Manager Administration) are also provided in case of dissatisfaction of the applicant and he wants to appeal further. If the requested information falls within sections 8(1)(a to i), it is withheld. Similarly, when an RTI application pertains to the Bank's Head Office, the Head of the Disciplinary Proceeding Department (CPIO) follows a similar procedure, either disclosing information meeting the criteria or withholding it as per the Act. Complaints are dealt by the Operation department at Head Office. When complaints are received through any Portal, Operation Department sends these complaints to the relevant department within Head Office. The designated department within Head Office sends these complaints to the concerned branches through their Regional Offices. After resolving the complaint RO sends confirmation to the customer and to the concerned department at Head Office, the department gets it approved from the network General Manager and the complaint is closed and informed to the Operation Department, Who updates the complaints status on the concerned portal.
1.1	Sec. 4(1)(b)(xvi)	Name, designation and other particulars of public information officers	
(i)		Name and designation of the public information officer (PIO), Assistant Public Information (s) & Appellate Authority	https://www.uttarakhandgraminbank.com/document/RTI_Act.pdf
(ii)		Address, telephone numbers and email ID of each designated official.	
4.1	Sec. 4(1)(b)(xvii)	Language in which Information Manual / Handbook Available	
(i)		English	Few in Hindi (Policies in English)
(ii)		Vernacular/ Local Language	Few in Hindi (Policies in English)
4.5	Sec.4(i) (b)(xvii)	Such other information as may be prescribed under section	
(i)		Grievance redressal mechanism	
		Year: 2018-19	
		Applications Received: 48 Application Disposed: 48 and appeal recieved 22 disposed 22	
		Year: 2019-20	

		Applications Received:131 Application Disposed: 131 Apeal received 23 disposed 23	
		<u>Year: 2020-21</u>	
		Applications Received: 131 Application Disposed: 131 and appeal received 31 disposed 31	
		<u>Year: 2021-22</u>	
		Applications Received: 131 Application Disposed: 131	
		Applications Received: 157 Application Disposed: 157 Apeal recieved42 disposed 42	
		<u>Year: 2022-23</u>	
		Applications Received: 147 Application Disposed: 147 and appeal received 30 appeal disposed 30	
4.2	Sec. 4(1)(b)(xvii)	Last date of Annual updation	As and when required
4.3	Sec. 4(1)(b)(xiv)	Information available in electronic form	
(i)		Details of information available in electronic form	All the general information regarding deposits, advances and other services offered by the Bank are already available at the bottom in the following websites of the Bank- https://uttarakhandgraminbank.com/ . Public may refer to our above websites regarding necessary information.
(ii)		Name/ title of the document/record/ other information	
(iii)		Location where available	