

THE RIGHT TO INFORMATION ACT – 2005

1. WHAT IS RIGHT TO INFORMATION ACT 2005 ?

The Government of India has enacted "The Right to Information Act 2005" which has come into effect w.e.f. 12.10.2005 to provide for setting out the practical regime of right to information for citizens to secure access to information under the control of Public Authorities in order to promote transparency and accountability in the working of Public authorities.

2. WHAT DOES RIGHT TO INFORMATION MEAN ?

It includes the right to access to the information which is held by or under the control of any public authority and includes the right to inspect the works, documents, records, take notes, extracts or certified copies of documents or records and take certified samples of the materials and obtain information in the form of printouts diskettes, floppies, tapes, video cassettes or in any other electronic mode or through printouts.

3. WHO CAN ASK FOR INFORMATION ?

Subject to the provisions of the Act, all citizens have the right to information. Since as per the Act information can be furnished only to citizens of India , the applicant for request will have to give citizen status. The applicant for request should also give contact details (postal address, telephone number, Fax number, e-mail address)

4. WHICH INFORMATION IS EXEMPT FROM DISCLOSURE ?

The Act provides under Sections 8 and 9, certain categories of information that are exempt from disclosure to the citizens. The citizens may therefore, refer to the aforesaid sections of the Act before submitting a request for information.

5. PROCEDURE FOR REQUEST FOR INFORMATION:

A request seeking information shall be made to Central Public Information Officer in writing or through electronic means in English or Hindi or in the Official Language of the area in which application is made, specifying the particulars of information sought for along with the prescribed fee. Reasonable assistance shall be rendered to reduce the oral request to writing.

6. PAYMENT OF PRESCRIBED FEE:

6.1 A request for obtaining information under sub-section (1) of Section 6 shall be accompanied by an application fee of rupees ten by way of cash against proper receipt or by demand draft or bankers cheque payable to the Bank. 6.2 For providing the information under sub-section (1) of Section 7, the fee shall be charged by way of cash against proper receipt or by demand draft or bankers cheque payable to the Bank at the following rates :-

- ◆ rupees two for each page (in A4 or A3 size paper) created or copied :
- ◆ actual charge or cost price of a copy in larger size paper
- ◆ actual cost or price for samples or models; and
- ◆ for inspection of records, no fee for the first hour and a fee of rupees five for each subsequent hour (or fraction thereof)

6.2 For providing the information under sub-section (5) of Section 7 the fee shall be charged by way of cash against proper receipt or by demand draft or bankers cheque payable to the Bank at the following rates :-

- ◆ For information provided in diskette or floppy rupees fifty per diskette or floppy : and
- ◆ For information provided in printed form at the price fixed for such publication or rupees two per page of photocopy for extracts from the publication.

6.3 If further fees representing the cost of providing information is determined, then the same will be intimated in writing with calculation details of how the amount has been arrived at.

6.4 Exemption for payment of Application Fee and cost of expenditure incurred in providing the information, in certain cases.

- ◆ Applicants who are below poverty line are exempted.
- ◆ The information shall be provided free of charge, if the PIO fails to comply with the specified time limit

7. TIME TO PROVIDE THE INFORMATION:

7.1 Within 48 hours from the receipt of request where the information concerns the life or liberty of a person.

7.2 Within 30 days from the receipt of request.

7.3 Within 40 days if the interest of a third party is involved.

8. PROCESSING OF REQUEST AND GROUNDS FOR REJECTION IN CERTAIN CASES :

8.1 The CPIO shall process the request for providing the information and dispose of the same either by providing the information or rejecting the request within the time.

8.2 Central Public Information Officer may reject a Request for information where such a request for providing access would involve an infringement of copyright subsisting in a person other than the State.

8.3 PARTIAL DISCLOSURE OF INFORMATION:

Access may be provided to that part of the record, which does not contain any information, which is exempt from disclosure, and which can reasonably be severed from any part that contains exempt information.

9. THE STRUCTURE OF CENTRAL PUBLIC INFORMATION OFFICERS IN BANK

9.1 The following Official is designated as Central Public Information Officer:



Shri K. D. Joshi, Chief Manager

Maharashtra Gramin Bank, Head Office, CIDCO, Aurangabad

9.2 The following Official is designated as Appellate Authority:



Shri G.G. Wakde, Chief. General Manager

Maharashtra Gramin Bank, Head Office, CIDCO, Aurangabad

10. WHAT IF NOT SATISFIED WITH THE DECISION OF THE CPIO OR APPELLATE AUTHORITY ?

10.1 First appeal to the Appellate Authority of the Bank against orders of CPIO.

10.2 Second Appeal to Central Information commission appointed in terms of chapter 3 of the Act against the orders of appellate authority.



RIGHT TO INFORMATION ACT

Section 4 (1) (b) (i) :

The particulars of organization, functions and duties

Maharashtra Gramin Bank is established under Regional Rural Bank Act 1976 (21st of 1976) passed by Parliament.

The Bank has its Head Office at CIDCO, Aurangabad-431003 and Regional Offices at Nanded, Parbhani, Beed, Latur, Aurangabad and Thane with Two General Manager Office at Aurangabad.



Recent Historical Background of the Bank :

Maharashtra Gramin Bank came in to existence on 20th July 2009 after amalgamation of erstwhile Marathwada Gramin Bank and Maharashtra Godavari Gramin Bank as per Government of India Notification.

The area of operation allotted by Government of India contains 17 districts Viz, Nanded, Parbhani, Hingoli, Latur, Osmanabad, Beed, Jalna, Aurangabad, Jalgaon, Nandurbar, Dhule, Nashik, Ahmednagar, Pune, Thane, Palghar, Raigad

The erstwhile Marathwada Gramin Bank was established on 26th August 1976 having area of operation of 07 districts viz. Nanded, Parbhani, Hingoli, Latur, Beed, Osmanabad and Pune.

The erstwhile Maharashtra Godavari Gramin Bank was amalgamated entity (as on 25.03.2008) of erstwhile Aurangabad Jalna Gramin Bank and erstwhile Thane Gramin Bank having area of operation of 9 districts viz. Aurangabad, Jalna, Thane, Ahmednagar, Jalgaon, Dhule, Nandurbar, Raigad & Nasik. The erstwhile Aurangabad Jalna Gramin Bank was established on 07.12.1982 having area of operation of Aurangabad and Jalna district whereas erstwhile Thane Gramin Bank was established on 30.03.1986 having area of operation of Thane district.

The broad function of the Bank are acceptance of deposits from public as per the norms prescribed by the RBI, Government of India for lending and investment and rendering of services to customers such as collection of cheques, issue of Demand Drafts, Mail Transfer, Lockers, ATMs, etc. i.e. all banking facilities. Maharashtra Gramin Bank is established with a view to developing the rural economy by providing; for the purpose of development of Agriculture, Trade, Commerce, Industry and other productive activity in rural area, credit and other facilities particularly to Small Farmers/ Medium Farmers/ Allied Activity/ Rural Artisans and Small Entrepreneurs for the matter connected these with and incidental there to



OWNERSHIP OF MAHARASHTRA GRAMIN BANK:

In term of Section 6 of RRB Act 1976, the Central Government, Sponsor Bank and State Government have subscribed to Share Capital of the Bank in the ratio 50:35:15. The Act has spelt out roles of different owners.



GOVERNMENT OF INDIA :

As per RRB Act 1976 Central Government subscribe to share capital of 50% has absolute powers, right from incorporation of Maharashtra Gramin Bank. Two directors appointed by Government of India on the Board of RRB. Notifying various rules and regulations for board meeting, appointment and promotions, staff regulations, determining remuneration and service condition of the staff and officers, appointing auditors and fixation of their remuneration, giving direction to Bank on policy matters involving public interest amalgamation of RRBs and notification thereof and placing the working results/ activities of RRBs both Houses of Parliament.

As per the provisions of the RRB Act 1976, RBI represents the Government of India on the Board of Maharashtra Gramin Bank.

SPONSOR BANK (BANK OF MAHARASHTRA) :

As per section 2 (9) of RRB Act 1976, the Sponsor Bank of Maharashtra Gramin Bank is Bank of Maharashtra. Bank of Maharashtra subscribe to 35% of the equity. The Bank of Maharashtra has to aid Maharashtra Gramin Bank by providing management and financial assistance. Bank of Maharashtra also appoint Chairman from among their own Officers and nominate two directors to the Board of Maharashtra Gramin Bank and depute such number of Officers and employees as may be necessary for smooth functioning of Gramin Bank. The Sponsor Bank provided refinance support to Gramin Bank and help in maintaining liquidity

Section 4 (1) (b) II.

The Powers and Duties of its Officers & Employees

DELEGATION OF LENDING POWERS :

The Bank has a well laid-down system of delegation of lending powers to be exercised by various functionaries depending upon their scale, with operative guidelines given to exercise the delegated powers. Branch Managers heading the branches including Officers of Scale I to Scale IV and at Regional Office headed by Regional Manager Scale IV. At Head Office level powers are given to Chief Manager Advances, General Manager and Chairman.



FINANCIAL POWERS FOR REVENUE & CAPITAL EXPENDITURE :

To ensure smooth and proper functioning of the branches and other offices, the delegation of financial powers for revenue and capital expenditure are delegated within the framework of approved budgets. After completion of financial years; the revenue and capital expenditure incurred by the Bank during the previous year is being reviewed.



DUTIES OF OFFICERS AND EMPLOYEES OF THE BANK :

The duties of Officers and Employees of the Bank are governed by Maharashtra Gramin Bank Officer and Employees Service Regulations 2009.

For Clerical and Messenger employees; the service conditions are governed by above Maharashtra Gramin Bank Officers and Employees Service Regulations 2009 and memorandum of understanding entered in to by Bank Association with the recognized / majority employee union.



Section 4 (1) b (iii) :

THE PROCEDURE FOLLOWED IN THE DECISION MAKING PROCESS, INCLUDING CHANNELS OF SUPERVISION AND ACCOUNTABILITY.

There is well defined system in the Bank regarding the decision making process. The decisions are taken at various levels from Officer/ Branch Manager to Chairman level depending upon their powers and also through committee approach. Further there is well defined organizational structure and clear system of accountability which takes into account the NABARD/ RBI / CVC guidelines. Each Officer considers and takes decisions as per delegation of powers.

All loans are sanctioned are reported to higher authorities for control purpose. The exercise of proper delegation of powers is monitored by control returns. Grids have been formed at various levels to take credit decisions.

In order to exercise supervision and fix accountability, various measures have been put in place.



Section 4 (1) b (iv):

THE NORMS FOR DISCHARGE OF FUNCTIONS.

The Head Office declares the rates of interest to be offered by the Bank for the different tenures and rate of interest in respect of advance. The Head Office takes decision on introduction of various new products.

The norms are received from Government of India, NABARD & Sponsor Bank and approved by Board of Directors which are guiding principles for discharging various functions.

To sanction a loan or not, is discretion of the concerned sanctioning authority of the Bank and such discretion is exercised after taking in to consideration the relevant circumstances of each case.



Section 4 (1) (b) (v) :

THE RULES, REGULATION, INSTRUCTIONS, MANUALS & RECORDS HELD BY OR UNDER ITS CONTROL AND USED BY ITS EMPLOYEES FOR DISCHARGING ITS FUNCTIONS:

These are manuals, office procedure books, circulars, booklet of delegation of various powers with periodical instructions which are used by Officers/ Employees for discharging various function and theses are meant for internal use.



Section 4 (1) (b) (vi) :

A STATEMENT OF THE CATEGORIES OF DOCUMENTS THAT ARE HELD BY THE BY IT OR UNDER ITS CONTROL:

Documents are required by law rules and regulations such as Balance sheets, information of staff, licences obtained from RBI for opening of branches/ offices etc. are held by the Banks. The loan documents executed by various borrowers and guarantors for credit facility are kept with concern branches. These are also minutes of various committee meeting contracts with parties etc. which are however private information and of commercial value and cannot be shared with public.



Section 4 (1) (b) (vii) :

THE PARTICULARS OF ANY ARRANGEMENT THAT EXIST FOR CONSULTATION WITH, REPRESENTATION BY THE MEMBERS OF PUBLIC IN RELATION TO THE FORMULATION OF POLICY AND IMPLEMENTATION THERE OF.

The Hon'ble Board of Directors can raise matter concerning policies or its implementation in Board of Directors meeting of the Bank.

The Bank's annual results are published in leading news-papers as well as published in Annual Reports of the Bank for information of public.

Board of the Bank includes Directors from Public of various disciplines by Government of India in consultation with NABARD.

Customer service meeting are also conducted at various level in form of Farmers' club, SHG gathering at regular intervals, the members of public get idea about policies of the

Bank and implementation. The Bank has grievance redressal arrangement at various levels in the Bank and with these methods the public is consulted and their opinion is considered in formulating policies of the Bank.



Section 4 (1) (b) (viii) :

A STATEMENT OF THE CATEGORIES OF DOCUMENTS THAT ARE HELD BY THE BY IT OR UNDER ITS CONTROL:

A statement of Board , convents, committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advice and as to whether meeting of those boards, convents, committees and other bodies are open to the public or in the minutes of such meeting are accessible for public.

The Board of the Bank is constituted under section 8 of RRB Act 1976. The various committees as per the requirement of the Bank and as per approval of the Board or top management are constituted. At present the Bank has constituted various committees as detailed under;

Sr.	Name of Committee	Agenda Item
1	Purchase Committee	Furniture, Capital items, Printing & Stationary above Rs. 50,000/-
2	Premises Rent Renewal/ enhancement and rent for new premises Committee	Rent of new premises, Rent Renewal & enhancement
3	Investment Committee	New investment, Position of investment, sale/ purchase of investment etc.
4	Asset Liability Management Committee {ALCO}	Fixation of interest rate on deposit/ advances. Liquidity risk, currency risk & interest risk.
5	Committee for Write Off and Waiver of Bad Debts	Proposal for Write Off / Waiver of Bad Debts.



Section 4 (1) (b) (ix) :

A DIRECTORY OF ITS OFFICERS AND EMPLOYEES :

As the number of staff is quite large and are subject to transfer from place to place, the list of Officers and Employees is regularly published and kept the same upto date from time to time. Therefore any person interested in seeking any information about any Officer/ Employee can approach the designated Central Public Information Offices of the Bank.



Section 4 (1) (b) (x) :

THE MONTHLY REMUNERATION RECEIVED BY EACH OF ITS OFFICER AND EMPLOYEES INCLUDING SYSTEM OF COMPENSATION AS PROVIDED IN ITS REGULATION:

The remuneration of Chairman, General Manager, on deputation from Bank of Maharashtra is fixed by government of India as per their service regulation/ settlement arrived between IBA & Bank.

The remuneration of Maharashtra Gramin Bank Officers and Employees is fixed as per the guidelines of Government of India as per RRB Act 1976.



Section 4 (1) (b) (xi) :

THE BUDGET ALLOCATED TO EACH OF ITS AGENCY, INDICATING THE PARTICULARS OF PROPOSED EXPENDITURE AND REPORT ON DISBURSEMENT MADE

There is no plans and budget for expenditure and disbursement at through the targets are furnished to various Branches, Regional Offices for mobilizing deposits and advances.



Section 4 (1) (b) (xii) :

THE MANNER OF EXECUTION OF SUBSIDY PROGRAMME INCLUDING THE AMOUNT AND DETAILS OF BENEFICIARIES OF SUCH PROGRAMMES:

There are no subsidy programme plans for lending activities of the Bank. These are different schemes of advances of the Bank and the terms and conditions are available at Bank Record.



Section 4 (1) (b) (xiii) :

PARTICULARS OF RECIPIENTS FO CONCESSIONS PERMITS AND AUTHORIZATIONS GRANTED BY IT :

There are no programmes for grant of concessions, permits, authorization of the same and its provision is not applicable to Bank.



Section 4 (1) (b) (xiv) :

DETAILS IN RESPECT OF THE INFORMATION AVAILABLE TO OR HELD BY IT, REDUCED TO AN ELECTRONIC FORM :

All general information regarding deposits, advances and other services of the Bank are available in electronic form in the Bank's website www.mahagramin.in



Section 4 (1) (b) (xv) :

THE PARTICULARS OF FACILITIES TO CITIZEN FOR OBTAINING INFORMATION INCLUDING WORKING HOURS OF A LIBRARY OR READING ROOM,; IF MAINTAINED FOR PUBLIC USE.

The public can approach CPIOS for information regarding Bank's various lending products and schemes which are available on website. www.mahagramin.in



Section 4 (1) (b) (xvi) :

THE NAMES, DESIGNATION AND OTHER PARTICULARS OF CENTRAL PUBLIC INFORMATION OFFICER:

Sr. No.	Name	CPIO	Tel. No.	Address	E mail
1	Shri. K.D.Joshi	Chief Manager	0240-2476140	Jivanshree, Plot no.35, Sector, Aurangabad	mgbhostaff@gmail.com



Section 4 (1) (b) (xviii) :

SUCH OTHER INFORMATION AS MAY BE PRESCRIBED AND THEREAFTER UPDATE THESE PUBLICATION EVERY YEAR.

The information given under section 4 (1) (b) of Right to Information Act 2005 will be updated every year.



STATE GOVERNMENT: GOVERNMENT OF MAHARASHTRA

The Government of Maharashtra have holding of 15% and greater stake in the Maharashtra Gramin Bank as these Banks play a significant role in implementing various Credit linked developmental schemes.

The Government of Maharashtra nominate two directors each to the Board of Maharashtra Gramin Bank.

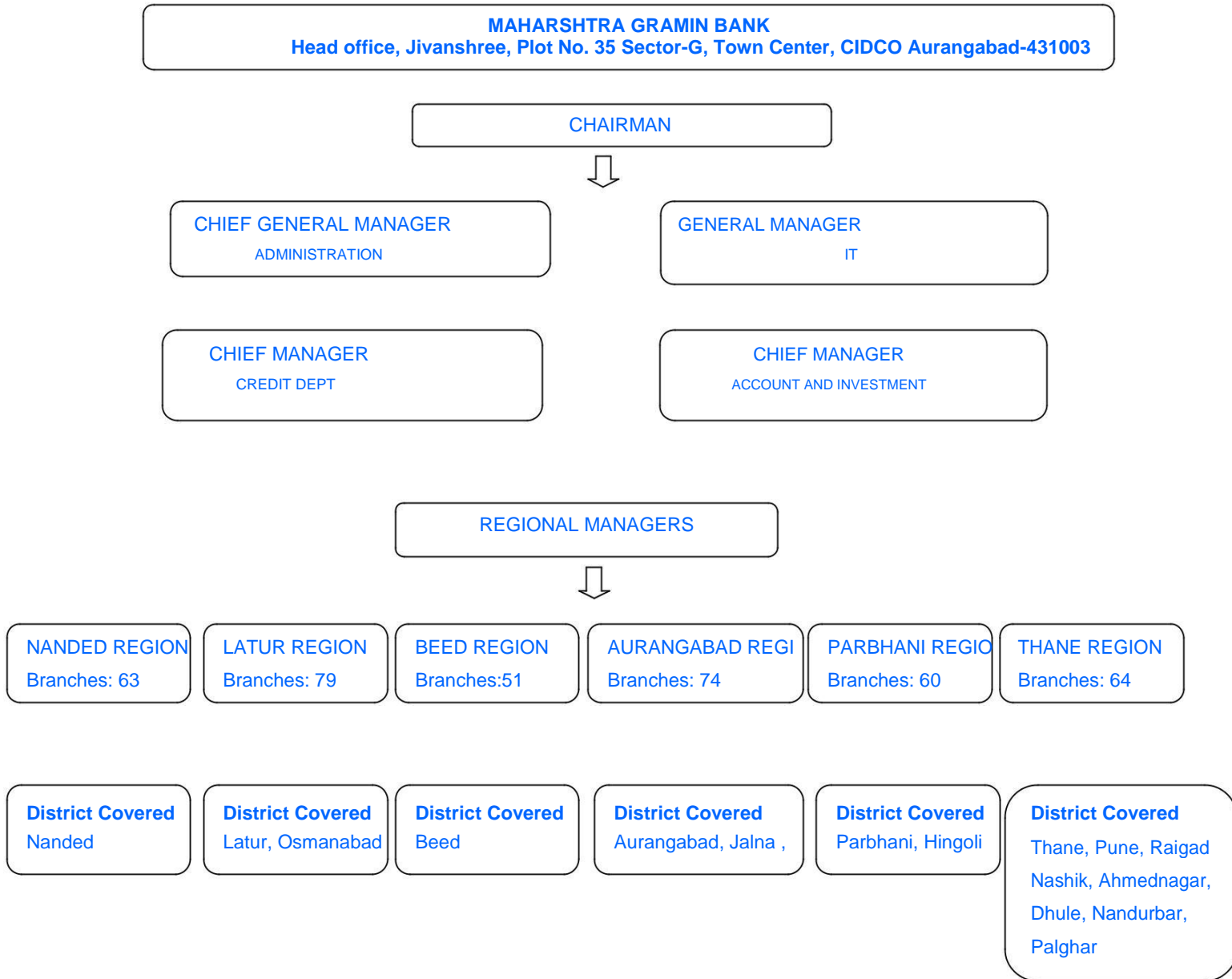
BOARD OF DIRECTORS

In terms of section 8 of RRB Act 1976 " the General superintendence, direction and management of the affairs and business of RRBs vests in a Board of Directors who may exercise all powers and discharge all the function which may be exercised or discharged by the RRBs.

Following are Hon'ble Board of Directors of Maharashtra Gramin Bank;

Sr.	Name	
1	Shri. Unnam R.V Chairman, Maharashtra Gramin Bank, Ho, Aurangabad	Chairman
2	Shri. S.P. Sathaye Deputy General Manager, NABARD, MRO, Pune	Member
3	Shri. R.W. Salunke AGM, RPCD, RBI, Mumbai	Member
4	Shri P.M. Karne AGM, ARD, Bank of Maharashtra, Lokmangal, Pune	Member
5	Shri Mahesh Banswani Zonal Manager, Bank of Maharashtra Latur Zone	Member
6	Shri J.T.Patil Additional Commissioner, Nashik	Member
7	Shri. G.M. Bodke Additional Commissioner, Aurangabad	Member

ORGANIZATIONAL STRUCTURE OF MAHARASHTRA GRAMIN BANK



Administrative Set-up :

**Shri. Unnam R V
CHAIRMAN**

GENERAL MANAGER

Shri. Wakde G.G

Shri. Dharam S.V

Chief Managers

Regional Managers

Shri. K.D.Joshi
Credit Dept

Shri U.R. Kulkarni
Aurangabad Region

Shri. C.M.Gaikwad
Account & Investment

**Shri
M.G.Kesralikar**
Nanded Region

Senior managers

Shri Y.B. Kawade
Parbhani Region

Shri.D.D.Bhise
Personnel & HRD

Shri H.V. Kulkarni
Thane Region

Shri.B.S.Ghogare
Recovery

Shri A.P.Muley
Beed Region

Shri. G. P. Kulkarni
Inspection & Audit

Shri A.R. Shreshtha
Latur Region

Shri.Patil S.J.
Planning and Development

Shri. G.R. Shinde
IT & MIS

Shri.S. S. Yeotikar
IT & Hardworking, Networking

Shri.C.M.Ratnakar
GAD

Shri. B. S. Patil
Credit Department

Shri.P.P.Shastr
Vigilance & Legal Dept.

Shri.S.R.Wankhede
Investment

