

## **WHAT IS RIGHT TO INFORMATION ACT?**

The Government of India has enacted 'Right to Information Act 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 any public authority.

## **WHAT IS RIGHT TO INFORMATION?**

The right to information includes an access to the information which is held by or under the control of any public authority and includes the right to inspect the work, document, records, taking notes, extracts or certified copies of documents / records and certified samples of the materials and obtaining information which is also stored in electronic form.

## **THE INFORMATION WHICH 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 public may also refer to the relative sections of the Act before submitting a request for information.

## **WHO CAN ASK FOR INFORMATION?**

Any citizen can request for information by making an application in writing or through electronic means in English / Hindi / official language of the areas, in which the application is being made together with the prescribed fees.

## **WHO WILL GIVE INFORMATION?**

Any public authority would designate Central Asst. Public Information Officer (CAPIO) at various levels, who will receive the requests for information from the public and necessary number of Central Public Information Officers (CPIO) in all administrative units/ office who will arrange for providing necessary information to the public as permitted under the law. The public authorities are also required to designate authority(ies) senior in rank to CPIO, as Appellate Authorities, who will entertain and dispose off appeals against the decision of the CPIO as required under the Act. Any person who does not receive the decision from CPIO wither by way of information or rejection within the time frame, may within 30 days from the expiry of period prescribed for furnishing the information or 30 days from the date of receipt of the decisions, prefer an appeal to the Appellate Authority.

## **THE MAIN STRUCTURE / ROLE OF PUBLIC INFORMATION OFFICERS**

### **i) Central Asst. Public Information Officers (CAPIO)**

The CAPIO will receive the application / request for information or the appeals under the Act and forward the same immediately to the CPIO or the Appellate Authority as the case may be.

### **ii) Central Public Information Officers (CPIO)**

The CPIO is required to process the request for providing the information and dispose of the same; either by providing the information or rejecting the request, within a period of 30 days from the date of receipt of request

### iii) Appellate Authorities

The Appellate Authority will entertain and dispose off appeals against the decision of the CPIO as required under the Act.

### List of Appellate Authorities, CPIOs & CAPIOs of Uttarakhand Gramin Bank

Name & Address	Designated as	Phone No.
Mr. Ishwar Kumar General Manager Uttarakhand Gramin Bank Head Office 18 New Road, Dehradun	Appellate Authority for entire Bank.	0135 2652682
Mr. Sushil Kumar Sharma Chief Manager Uttarakhand Gramin Bank Head Office, 18 New Road, Dehradun	CPIO, Head Office	0135 2710660 01352710661 Ext. 25
Mr Pramod Joshi Chief Manager - Personnel Uttarakhand Gramin Bank Head Office, 18 New Road, Dehradun	CAPIO, Head Office	0135 -2710660
Mr. Anil Dobhal, Regional Manager, Uttarakhand Gramin Bank Regional Office UGB Tower Ajabpur Kala, Haridwar Road, Dehradun	CPIO Region-1 (Districts of Dehradun, Haridwar, Tehri and Uttarkashi)	0135-2711872
Manager Planning, Uttarakhand Gramin Bank Regional Office UGB Tower, Ajabpur Kala, Haridwar Road Dehradun	CAPIO, Region-1 (Districts of Dehradun, Haridwar,	0135-2711872

	Tehri and Uttarkashi	
Mr. Praveen Kumar Goyal, Regional Manager		
Uttarakhand Gramin Bank Regional	CPIO, Region-2	01368-222351
Office, Agency, Civil Lines, Pauri	(Districts of Pauri and Rudraprayag)	
Senior Manager Planning, Uttarakhand Gramin Bank Regional		
Office.	CAPIO, Region-2	01368-223739
Agency, Civil Lines, Pauri	(Districts of Pauri and Rudraprayag)	
Mr. Deepak Sharma, Regional Manager, Uttarakhand Gramin Bank Regional	CPIO, Region-3	05964- 223551
Office G.I.C. Road, Pithoragarh	(Districts of Champawat and Pithoragarh)	
Senior Manager Planning, Uttarakhand Gramin Bank Regional		
Office G.I.C. Road, Pithoragarh	CAPIO, Region-3	05964- 225470
	(Districts of Champawat and Pithoragarh)	
Mr. Krishna Mohan Sharma, Regional Manager, Uttarakhand Gramin Bank		
	CPIO ,Region 4	
Regional Office-IV		05946-311655
	( Districts of Nainital, U.S. Nagar )	
Uttarayan Prakashan Bhawan,		
Senior Manager Planning	CAPIO ,Region -4	05946-284784
Uttarakhand Gramin Bank	(District Nainital, U.S. Nagar)	

Regional Office,Haldwani, Nainital	,Bageshwar, U.S. Nagar Regional Office, Almora	
Shri Krishna Kumar Regional Manager, Uttarakhand Gramin Bank Regional Office V –Almora Malla Joshikahola Near SSP Office, Almora	CPIO-Region 5  District : Almora, Bageshwar, Chamoli  Phone no. 05946-284782	
Senior Manager Planning Uttarakhand Gramin Bank Regional Office V –Almora	CAPIO ,Region -5 District : Almora, Bageshwar, Chamoli	
All Branch Managers	CAPIO for their branch	Address & Phone numbers available on website

### **Right to Information Act 2005 - Publication of Information**

The Government of India, in order to ensure greater and more effective access to the information to the citizens has enacted 'Right to Information Act, 2005' [hereinafter called RTI Act]. The main object of the Act is to provide right to information and to secure access to information under the control of the Public Authorities to the citizens in order to promote transparency and accountability in the working of Public Authority. The right to information includes an access to the information which is held by or under the control of any public authority and includes the right to inspect the work, document, records, taking notes, extracts or certified copies of documents / records and obtaining information which is also stored in electronic form. The Act provides under Sections 8 and 9, certain categories of information that are exempt from disclosure to the citizens. -The public may also refer to the relative sections of the Act before submitting a request for information. A representative list of the information in Uttarakhand Gramin Bank that is exempt from disclosure is given in Annexure-I([click to download](#)). Any citizen can request for information by making an application in writing or through electronic means in English / Hindi together with the prescribed fees, to the concerned Public Information Officer. Keeping in view provisions of the RTI Act, we hereby provide the information as per terms of Sec. 4[1] of the RTI Act.

DISPLAY OF INFORMATION AS PER THE REQUIREMENT OF SECTION 4(1) (B) OF THE RIGHT TO INFORMATION ACT, 2005. IS FURNISHED HEREUNDER

Section No	Provision Requirement	Information
4 .1.b.i	Particulars of its Organization, function's and duties	Uttarakhand Gramin Bank is a Regional Rural Bank (as per the Regional Rural Bank Act 1976) In terms of this Act the share capital is held by the Central Government 50%, State Bank of India as the sponsor bank 35% and Uttarakhand Government 15%.  Uttarakhand Gramin Bank, sponsored by the State

		<p>Bank of India established under the RRBs Act 1976, came into existence on 1st Nov. 2012, after the amalgamation of the 2 RRBs viz. Uttaranchal Gramin Bank, Dehradun (Sponsored by SBI) &amp; Nainital Almora Kshetriya Gramin Bank, Haldwani (Sponsored by Bank of Baroda) in Uttarakhand state.</p> <p>It has its Head Office at Dehradun. Bank is having 4 Regional Offices at Dehradun, Pauri, Pithoragarh and Haldwani and 286 branches as on 31.03.2015 in 13 districts of Uttarakhand state viz.- Almora, Bageshwar, Dehradun, Chamoli, Champawat, Haridwar, Haldwani, Nainital, Pauri, Pithoragarh, Rudrapur, Tehri Uttarkashi, U.S. Nagar.</p>
		<p>As per Clause 18, Chapter IV of The Regional Rural Banks Act 1976 Uttarakhand Gramin Bank does banking business as defined under Banking Regulation Act, 1949.</p> <p>Very briefly put these are -</p> <ol style="list-style-type: none"> <li>Acceptance of deposits from the public</li> <li>Deployment of funds by lending</li> <li>Ancillary and incidental business such as remittances, collection, Bank Guarantees, Letters of Credit., ATM cards, locker business, etc.</li> <li>Agency Business such as distribution of Insurance Policies (SBI Life), SBI Mutual Funds.</li> </ol>
4.1.b.ii	The powers and duties of its officers and employees	

		<p>organization's requirement and also Government/ Reserve Bank of India (RBI) / National Bank of Agriculture and Development (NABARD) guidelines.</p> <p>The delegation of financial powers to sanction loans is given in Annexure-II <a href="#">click to download</a>.</p> <p>The duties of the officers and employees are laid down by the Board of Directors and are also embodied in Uttarakhand Gramin Bank (Officers and Employees) Service Regulations 2010.</p>
4.1.b.iii	<p>The procedure followed in the decision making process, including Each officer will have to consider loan accountability</p>	<p>Different powers have been delegated by the Board of Directors to the officers at various levels for smooth functioning. In order to exercise supervision and fix accountability / responsibility various control measures have been put in place.</p> <p>There is a well defined organizational structure and a clear system of accountability which also take into account the RBI/CVC/ NABARD guidelines.</p> <p>proposals and channels of supervision and take a decision in terms of the scheme of delegation of</p> <p>All loans sanctioned have to be reported to the higher</p> <p>The system of exercising proper delegation of powers and submission of control returns are monitored by the controllers and through audits</p>
4.1.b.iv	The norms set by it for the discharge of its functions	<p>Directions received from NABARD, Central and Uttarakhand state governments, Reserve Bank of India, State Bank of India (sponsor bank) and /or approved by the Board of our Bank are the guiding principles for discharging various functions.</p>





	<p>other bodies are open to the public, or the minutes of such meetings are accessible for public:</p>	<p>Central Government, State Government, Reserve Bank, NABARD, SBI or any other bank, nominated by the Central Government.</p> <ul style="list-style-type: none"> <li>• one director, who is an officer of the Reserve Bank, nominated by them (normally a Deputy General Manager from RBI, Dehradun.</li> <li>• one director, who is an officer of .NABARD nominated by them (normally an Assistant General Manager from NABARD. Dehradun)</li> <li>• two directors, who are officers of the State Bank of India, nominated by them (normally the Deputy General Manager for Uttarakhand and the Regional Manager for Dehradun )</li> <li>• and two directors, who are officers of the Uttarakhand Government nominated by state government.(normally Additional Secretary Rural Development and Additional Secretary Finance).</li> </ul> <p>Details of the Board of Directors is displayed on Bank's website <a href="http://www.uttarakhandgraminbank.com">www.uttarakhandgraminbank.com</a></p> <p>Various committees as per the requirement of the Bank are formed as per the approval of Board or by the top management, as per the powers delegated by the Board.</p> <p>The list and composition of the committees is as per Annexure - III <a href="#">click to download</a></p>
4.1.b.ix	<p>A directory of its officers and employees:</p>	<p>Members of public are not entitled to participate on the meetings of the Board / Committees and minutes are not accessible to public.</p> <p>Directory of senior and key employees is displayed on Bank's website.</p> <p>Since the number of employees is quite large and they</p>

		are subject to transfers, it is not possible for the Bank to publish the list of officers/employees and keep the same updated from time to time.
		Any person interested in seeking the information about any officer or employee of the Bank can approach the Public Information Officers of the respective Region.
		Remuneration to officers/employees of the Bank is as per pay scales fixed by the Central Government from time to time under Section 17.1 of the RRB Act 1976.
4.1.b.x	The monthly remuneration received by each of its officers and employees, including the system of compensation as provided in its regulations:	At present the pay scales are as per Annexure-IV <a href="#">click to download</a> .
		Remuneration to the officers on deputation from State Bank of India is as per pay scales of SBI.
4.1.b.xi	The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursement made:	This is not applicable to Uttarakhand Gramin Bank as there are no plans and budgets for expenditure of public money and its disbursements.
		There are no subsidy programs or plans for lending activities of the Bank as a whole except for targets for priority sector lending.
4.1.b.xii	The manner of execution of subsidy programs, including the amounts allocated and the details of beneficiaries of such programmes	Subsidies from Central, State Government or their agencies/ NABARD can be routed through the Bank. However, their formulation/ execution/ allocation/ disbursal/ authorization for disbursal remains with them.
		There are different schemes for advances of the Bank and the terms and conditions are available at all offices of the Bank and on the Bank's website.

4.1.b.xiii		There were no programs in the Bank for grant of concessions/ permits.
	Particulars of recipients of concessions, permits or authorizations granted by it:	The Bank authorizes Business Correspondents and Business Facilitators to extend banking services to persons for whom it is not convenient to go to a branch.
		Each Business Correspondent and Business Facilitators is attached to a particular branch. Their details and details of their functions / authority is available at each branch. Brief details as per Annexure - <a href="#">click to download</a> .
4.1.b.xiv	Details in respect of the information available to or held by it reduced in an electronic form:	All the general information regarding deposits, advances, and other services offered by the Bank and Service charges are available on the Bank's website.
4.1.b.xv	The particulars of facilities available to citizens for obtaining information, including the working hours of a library or reading room, if maintained for public use:	Public can obtain information on our various products from any of the Bank branches. The information is also made available on Bank's website.
		Uttarakhand Gramin Bank is not maintaining any Library / Reading Room for Public.
4.1.b.xvi	The names, designations and other Particulars of the Public Information Officers.	Contacts of Public Information Officers placed at the Regional Offices/ Head Office and Appellate Authority placed at Branches, Regional Offices and Head Office are as per Annexure-VI <a href="#">click to download</a> and also available on Bank's website.
4.1.b.xvii	Such other information as may be prescribed:	--