

WHAT IS RIGHT TO INFORMATION ACT?

The Government of India has enacted "Right to Information Act 2005" 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 access to 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.

INFORMATION THAT IS EXEMPT FROM DISCLOSURE

The Act provides under Sections 8 and 9, certain categories of information that are exempt from disclosure to citizens. The members of the public may also refer to the relative sections of the Act, before submitting any 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 area, in which the application is being made, together with the prescribed fees.

WHO WILL GIVE INFORMATION?

Any public authority would designate Central Assistant Public Information Officer (C.A.P.I.O.) [\[\[Click here for list\]\]](#) 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/offices who will arrange for providing the necessary information to member(s) of the public as permitted under the law. The public authorities are also required to designate authority senior in rank to a 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 whether 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 Assistant 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 Authority

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

THE STRUCTURE OF PUBLIC INFORMATION OFFICERS IN STATE BANK OF INDORE:

a) Central Assistant Public Information Officer (CAPIO) designated in our Bank

i) Branch Managers of all branches (upto Scale IV incumbency) have been designated as CAPIOs, who will receive the request for information from members of the public and forward to the CPIO for necessary action.

ii) In respect of AGM headed branches, AGM of the respective branch has been designated as CAPIO, who will receive the request for information from members of the public and forward to the CPIO for necessary action.

iii) In respect of DGM headed branches, Branch Head at the branch has been designated as CAPIO, who will receive the request for information from members of the public and forward to the CPIO for necessary action.

iv) In respect of Staff Academy, the Head of the Staff Academy has been designated as CAPIO, who will receive the request for information from members of the public and forward to the CPIO for necessary action.

v) In respect of Regional Offices, the A.O. (G.B.) of the region has been designated as CAPIO, who will receive the request for information from members of the public and forward to the CPIO for necessary action.

vi) In respect of Zonal Offices, Manager (Office Administration) of the zone has been designated as CAPIO, who will receive the request for information from members of the public and forward to the CPIO for necessary action.

vii) In respect of Head Office, Chief Manager (Office Administration) has been designated as CAPIO, who will receive the request for information from members of the public and forward to the CPIO for necessary action.

viii) In respect of Integrated Treasury, Mumbai; AGM (Domestic Treasury)/ AGM (Forex Treasury) will receive the request for information from members of the public and forward to the CPIO for necessary action.

b) Central Public Information Officers (CPIO) designated in our Bank

i) Each Branch (upto Scale IV incumbency) has a controller who is normally the Assistant General Manager of the region to which the Branch belongs. All controllers of such branches will act as CPIO.

ii) All AGM headed branches have a DGM of a Zone as controller. All controllers of such branches will act as CPIO.

iii) For DGM headed branches, respective General Manager (controlling Authority) will act as CPIO for their respective branches.

iv) DGM (HR) at Head Office will be the CPIO for Staff Academy.

v) AGMs of regions will be the CPIO for their respective region.

vi) DGMs of zones will be the CPIO for their respective zone.

vii) DGM (Compliance) at Head Office will be the CPIO for matters related to Head Office.

viii) DGM (Treasury) at Mumbai will be the CPIO for Treasury-related matters.

c) Appellate Authorities designated in our Bank

The Appellate Authority for all the matters will be GM (P&D) at Head Office.

01. 'Organisational Structure' is available on the Home Page under "Overview".

Functions of the Bank:

- Established to do banking and other forms of business mentioned under the Banking Regulations Act, 1949.
- Acts as agent of State Bank of India.
- Acts as agent of Reserve Bank of India.

02. Powers and duties of Officers/ Employees:

All Officers have certain financial powers and administrative powers depending upon their positions. The delegation of financial powers to various grades of officials is decided by the Board of Directors, and is revised from time to time, depending upon the requirements of the Bank, as also Government/RBI guidelines. 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 proposal(s). All the officers of the Bank are expected to discharge their duties and responsibilities with integrity and due diligence.

03. Procedure followed in the decision-making process, including channels of supervision and accountability:

There is a well-defined system in the Bank regarding the decision making process. Different officials depending upon their positions and through the committee approach take financial decisions at various levels. Centralised credit-processing cells are in existence at certain centres for sanction of personal segment loans and loans under SME segment. Branches source 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 takes into account RBI/CVC guidelines.

04. The norms set for discharge of functions:

The Bank functions with the following core values/norms:

- Excellence in customer service
- Profit orientation
- Fairness in all dealing and relations
- Risk taking and innovation
- Integrity
- Transparency and discipline in policies and systems

05. Rules, Regulations, Instructions, Manuals & Records held under its control for use by employees for discharging their functions:

- Bank's Book of Instructions
- Circulars issued from time to time
- Job Cards, detailing work procedure

06. Statement of the categories of documents that are held by the Bank:

- Licence issued by Reserve Bank of India
- Register of Share-holders
- Record of the proceedings of Annual General Meetings, Board meetings, meetings of various committees
- Documents related to opening of accounts by customers
- Documents executed by customers, borrowers, guarantors & contracts with third parties

07. Particulars of any arrangement that exists for consultation with, or representation by, the members of the public in relation to the formulation of its policy or implementation thereof:

- Shareholders of the Bank may raise issues concerning policies relating to the Bank at its Annual General Meeting. The Annual report of the Bank may contain the policies of the Bank.
- A Committee on Procedures and Performance Audit on Public Services (C.P.P.A.P.S.) has been formed for the purpose of formulating policy for better customer service / satisfaction.

08. A Statement of the Boards, Councils, 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 meetings of those boards, councils, committees and other bodies are open to the public, or the minutes of such meetings are accessible to members of the public:

Bank has formed various Committees for different purposes. The following are some of the important Committees who are managing the key affairs of the Bank.

- Management Committee
- Asset Liability Management Committee
- Audit Committee
- Executive Committee of the Board

Members of the public are not entitled to participate on these Committee meetings and minutes are not accessible to members of the public. However, representatives of shareholders are nominated to the Board of Directors & Executive Committee of the Bank. They are also members of various committees of the Board mentioned above. Further, the Director representing the shareholders is a member of the Customer Service Committee of the Board.

09. Directory of its officers & employees:

A list of supervisory staff is published every year and is available at all branches / offices of the Bank. The Bank on 01.04.2003 has published a list of employees.

10. Monthly remuneration received by each of its officers & employees, including the system of compensation as provided in its regulations:

Salary structure: Scale of pay for Supervisory Staff:

Scale I Rs.10000-470/6-12820-500/3-14320-560/7-18240
Scale II Rs.13820-500/1-14320-560/10-19920
Scale III Rs.18240-560/5-21040-620/2-22280
Scale IV Rs.20480-560/1-21040-620/5-24140
Scale V Rs.24140-620/4-26620
Scale VI Rs.26620-680/4-29340
Scale VII Rs.29340-680/2-30700-900/1-31600-1000/1-32600

Scale of pay for workmen staff:

Clerical: Rs.4410-215/3-5055-335/3-6060-470/4-7940-500/3-9440-560/4-11680-970/1-12650-560/1-13210.

Sub-ordinate Staff: Rs.4060-105/2-4270-115/2-4500-135/2-4770-165/3-5265-195/4-6045-235/3-6750-270/3-7560.

Salary & allowances is paid to officers & employees of the Bank as defined in the different "settlements" with the Officers' Association & Employees' Union.

11. Budget allocated to each of its Agency, indicating the particulars of all plans, proposed expenditure and reports on disbursements made:

The Government does not allocate any budget to the Bank and the Bank is not subject to any 'plan.'

This provision is not applicable to State Bank of Indore.

12. Manner of execution of subsidy programmes, including amounts allocated and the details of beneficiaries of such programmes:

The Bank does not have a subsidy scheme of its own. However, Bank provides finance under Government sponsored programmes, involving subsidy payment by various Government Departments.

13. Particulars of recipients of concessions, permits or authorisations granted by it:

There are no programmes in the Bank for grant of concessions, permits, and authorisations to any person and/or group.

14. Details in respect of information, available to or held by it, in electronic form:

- 'Organisational Structure' is available on the Home Page under "Overview".
- List of Regional/ Zonal offices are available on the Home Page under "Network".
- List of Board of Directors are available on the Home Page under "Overview".
- Composition of Management Committee is available on the Home Page under "Overview".
- Other Committees is available on the Home Page under "Organisational Structure".

- 'Citizen's Charter' is available on the Home Page under "Overview > Corporate Governance >"
- Fair Practice Code adopted by the Bank is available on the Home Page under "Overview > Corporate Governance >"
- Fair Lending Practice Code adopted by the Bank is available on the Home Page under "Overview > Corporate Governance >"
- Model Policy on Deposit is available on the Home Page under "Deposit Schemes."
- Service Charges for various services offered is available on the Home Page.
- Interest Rates on various loan schemes is available on the Home Page under "Products."
- Services to SSI, NRI, Corporate, etc. are available on the Home Page under "Products."
- Details of loan schemes offered to the Public are available on the Home Page under "Products."
- Special Services, Internet Banking, etc. are available on the Home Page.

15. Particulars of facilities available to citizens for obtaining information, including the working hours of a library or reading room, if maintained for public use:

Information on the Bank, as also its various activities is placed on the website of the Bank at <http://www.indorebank.org> and is accessible to all members of the public. Members of the public may approach any C.A.P.I.O. for further details as to any Banking product / service. The Bank does not provide any library/ reading room facility to members of the public.

16. Particulars of Central Public Information Officers (C.P.I.O.):

[\[\[Click here for C.P.I.O. list\]\]](#)