



बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
ONE FAMILY ONE BANK

BANK OF MAHARASHTRA

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, email 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 Fee for providing the information under sub-section (4) of Section 4 and sub-section (1) and (5) of section 7 of the Act, shall be charged at the following rates, namely: -

- a. rupees two for each page in A-3 or smaller size paper;
- b. actual cost or price of a photo copy in large size paper;
- c. actual cost or price for samples or models;
- d. rupees fifty per diskette or floppy;



- e. price fix for a publication or rupees two per page of photo copy for extract from the publication; (no fee for inspection of records for the first hour of inspection and a fee of rupees five for each subsequent hour or fraction thereof; and
- f. so much of postal charge involved in supply of information that exceeds fifty rupees.

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 fees 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:

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. 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.

PARTIALDISCLOSURE 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 officials are designated as Central Public Information Officers:

All Deputy Zonal Managers for respective zones.

DGM (Law) and Chief Law Officer, Legal Services Department at H.O for Head Office, Pune

9.2 the following officials are designated as Appellate Authority:

All Zonal Managers for respective zones.

General Manager, HRM, for the Head Office Pune.

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

The applicant has the right to prefer first appeal to the appellate authority of the bank against orders of the CPIO.

The applicant further has the right to prefer second appeal to Central Information Commission appointed in terms of Chapter III of the Act against the orders of Appellate Authority.



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Section 4 (1) (b) (i)

The particulars of organization, functions and duties

Bank of Maharashtra is constituted as corresponding new bank under Banking Companies (Acquisition & Transfer of Undertakings) Act 1970. The Bank's Board is constituted in accordance with the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970 and Nationalized Banks (Management and Miscellaneous Provisions) Scheme 1970. The Board of Directors is presently headed by the Managing Director who is appointed by Central Government in consultation with Reserve Bank of India. The Managing Director also functions as Chief Executive Officer of the Bank. Whole time Directors (Executive Directors) of the bank appointed by Central Government in consultation with Reserve Bank of India are also members of the Board. The Bank has its Head Office at "LOKMANGAL" 1501 Shivaji Nagar, Pune 411 005. The Bank is in the banking business stated under Section 6 of the Banking Regulation Act.

The broad functions of the Bank are acceptance of deposits from the Public and lending to the public as per the norms prescribed by the RBI/ Government of India from time to time and rendering of services to customers such as collection of Cheques, Mobile banking, Internet banking, Remittance through NEFT/RTGS, ATM services, other value added services etc.

At present the Board of Directors comprises of the following:

MEMBERS OF THE BOARD OF DIRECTORS

For other details such as addresses, contact numbers of Managing Director, Executive Director and all other Directors of the Bank [CLICK HERE](#)

Section 4 (1) (b) (ii)

The powers and duties of its officers and 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 governing the exercise of delegated powers. Branch Managers heading the branches inter alia include officials of JM-I Scale to SM-V Scale. Zonal Offices at various locations are headed by General Manager/ Dy. General Manager / Asst. General Manager as Zonal Managers.

Financial Powers for Revenue and Capital Expenditure:

To ensure smooth and proper functioning of the branches and other offices, bank has put in place the delegation of financial powers for revenue and capital expenditures, which are within the framework of approved budgets. After completion of financial year, the expenditure incurred by the bank during the previous year is being reviewed.



The Board decides the delegation of such powers of various grades of officials. These powers are revised periodically, depending upon the organization's requirement and also Government / RBI guidelines.

Duties of the Officers and employees of the Bank:

Bank being commercial organization, powers and duties vary according to the placement of officers/employees, grade/scale, post held, job assigned and need of organization; in order to achieve business goal and securing satisfactory quality customer service.

The service conditions and conduct of Officer Employees are governed by:

- Bank of Maharashtra (Officers) Service Regulations 1979.
- Bank of Maharashtra (Officers) Employees' (Conduct) Regulations, 1976

For award staff employees, the service conditions are governed by the industry level settlement/ Bipartite settlements / Memorandum of Understanding entered into by Indian Banks Association with the recognized / majority employee unions.

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 JMGS I to Top Executive Grade Scale VII and also by Executive Director and Managing Director & CEO of Bank depending upon their powers and also through committee approach. Further, there is a well-defined organizational structure and a clear system of accountability which also takes into account the RBI / CVC guidelines. Each officer considers and takes decision in terms of the delegation of powers. All loans sanctioned are reported to the higher authority for control purpose. The exercise of proper delegation of powers is monitored by submission of control returns. In order to exercise supervision and fix accountability, various control measures have been put in place.

Section 4(1) (b) (iv)

The norms set for the discharge of functions:

The Head Office decides the rates of interest to be offered by the Bank for the deposits of different tenures and the rate of interest in respect of advances. The Head Office takes decisions on introduction of various new products. The norms received from Govt. of India / Reserve Bank of India and norms approved by the Board of Directors are the guiding principles for discharging various functions. To sanction a loan or not, is the discretion of the concerned sanctioning authority of the Bank and such discretion is exercised judiciously after taking into consideration the relevant facts and circumstances of each case.



Section 4 (1) (b)(v)

The rules, regulations, instructions, manuals and records, held by the Bank or under its control or used by its employees for discharging its functions:

There are Manuals, Office Procedure Books, Circulars, Booklet of delegations of powers and periodical instructions which are used by the employees for discharging various functions and these are meant for internal use/ circulation.

Section 4 (1) (b) (vi)

A statement of the categories of documents that are held by the Bank or under its control:

Documents as required by law, rules and regulations such as Balance sheets, record of staff, licences obtained from RBI for opening branches / offices, Register of Shareholders, Record of the proceedings of the General Meetings, etc. are held by Bank. The documents executed by various borrowers and guarantors for credit facilities are held by Bank. There are also minutes of various Committee Meetings, Contracts with Third Parties / etc. which are however private information of commercial value and thus cannot be shared with public.

Section 4 (1) (b) (vii)

The 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.

The shareholders can raise matters concerning policies or its implementation in Annual General Meetings of the bank. The Bank's Quarterly / Half yearly / Annual results are published in leading newspapers as well as put on Bank's web site for information of public as well as the shareholders. Customer Service meetings are also conducted at various levels at regular intervals where members of public get idea about the policies of the Bank and implementation thereof.

Section 4 (1) (b) (viii)

A statement of 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 for public.

Board of the Bank is constituted under the Banking Companies (Acquisition and Transfer of Undertaking) Act 1970. Various committees as per the requirement of the Bank are formed as per approval of the Board



At present the Bank has constituted various committees as detailed under: -

1. Management Committee of Board (MC)
2. Audit Committee of Board (ACB)
3. Stake Holders' relationship committee
4. Special Committee for Monitoring Large Value of Frauds
5. Directors' Promotion Committee (DPC)
6. Risk Management Committee of Board (RMC)
7. Customer Service Committee of Board (CSC)
8. Share Transfer Committee --Members (STC)
9. Committee for monitoring NPA recovery
10. Remuneration Committee
11. Technology Committee
12. Credit Approval Committee
13. Committee for monitoring of slippages and stressed accounts
14. Steering committee on HR
15. Committee for considering the appeals and reviews under Regulations 17 and 18 of Bank of Maharashtra Officers' Service Regulation.
16. Committee for review of identification of Willful Defaulters
17. Nomination Committee

None of the meetings of Board / Committees are open to public and minutes of the meetings are not accessible to public.

Section 4 (1) (b) (ix)

A Directory of all officers and employees.

A Directory of all officers and employees is available on website of the Bank. **CLICK HERE.**

Section 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.

Remuneration of the Managing Director & Chief Executive Officer as well as Executive Director of the Bank is fixed by the Government of India. The remuneration of officers and employees is fixed as per service regulations / settlements arrived between IBA and Bank's Unions. [CLICK HERE.](#)



Section 4 (1) (b) (xi)

The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made.

There are no plans and budgets for expenditure of public money disbursements.

Section 4 (1) (b) (xii)

The manner of execution of subsidy programs, including the amounts allocated and the details of beneficiaries of such programs.

There are no subsidy programs or plans for lending activities of the Bank. There are different schemes for advances of the Bank and the terms and conditions are already available on the Bank's website.

Section 4 (1) (b) (xiii)

Particulars of recipients of concessions, permits or authorizations granted by it.

There are no programs for grant of concessions, permits, authorizations and the provision is not applicable to Bank.

Section 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 other customer service related information are available on the bank's website www.bankofmaharashtra.in

Section 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.

For information regarding bank's various Deposits / lending Products and Schemes which are also available on the Bank website www.bankofmaharashtra.in

Section 4 (1)(b) (xvi)

The names, designations and other particulars of the Public Information Officers.

For names, designations and other particulars of the Central Public Information Officers and Appellate Authorities [CLICK HERE](#).