

## **RIGHT TO INFORMATION ACT**

The Government of India has enacted the 'Right to Information Act 2005' replacing the Freedom of Information Act. In order to promote transparency and Accountability in the working of any Public Authority, the Act provides the right to citizens to secure access to information of general nature. The Public Sector Banks are "Public Authorities" for the purposes of this Act.

## **INFORMATION AVAILABLE UNDER THE ACT**

As far as the Banks are concerned the relevant provision that have already come into force are Sections 4(1), 5(1) & 5(2). The right to information includes an access to the information which is held by or under the control of the Bank which comes under 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 EXEMPTED FROM DISCLOSURE**

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

### **HOW TO GET THE INFORMATION?**

Any citizen can request for information by making an application in writing or through electronic means to Head Office.

### **Central Public Information Office**

**Sri. Kumar A**  
**General Manager & CPIO**  
**Head Office**  
**Tamil Nadu Grama Bank**  
**No.6 Yercaud Road**  
**Hasthampatti**  
**Salem - 636007**

**First Appellate Authority**

**Sri.Mani Subramanian  
Chairman & First Appellate Authority  
Head Office  
Tamil Nadu Grama Bank  
No.6 Yercaud Road  
Hasthampatti,  
Salem- 636007**

**Annexure 1**

<b><u>Mandatory Disclosure by the Bank under section 4 (1)(b) of RTI Act</u></b>		
<b>S.No.</b>	<b>Mandatory obligation.</b>	<b>Information Disclosed</b>
i	The particulars of its organisation, functions and duties	<p>Tamil Nadu Grama Bank, sponsored by Indian Bank was formed on 01-04-2019 by amalgamation of erstwhile Pallavan Grama Bank, &amp; Pandyan Grama Bank, as per GOI Gazette Notification No. 363 dated 28-01-2019.</p> <p>The Head Office is situated at Salem. The stake holders of the Bank are Government of India, Indian Bank (Sponsor Bank) and Government of Tamil Nadu in the ratio of 50:35:15 respectively.</p> <p>The Bank has a three tier organizational set up comprising its Head Office at Salem, 11 Regional Offices and 663 branches as on 31.03.2024.</p> <p>The activities of the Bank are covered by the Banking Regulation Act and also by the directives of Indian Bank (Sponsor Bank), NABARD &amp; RBI issued from time to time.</p> <p>For location of branches, their addresses =&gt;click on <a href="#">Branch</a></p>
ii	The powers and duties of its Officers and employees	<p>For powers and duties of the Officers and Employees of the Bank click <a href="#">Job roles/duties of Employees and Officers</a></p>

iii	The procedure followed in the decision making process, including channels of supervision and accountability	<p>The Administrative and Credit powers of Officers at various levels and of different scales to be exercised in the process of decision making and the procedural guidelines for the channels of supervision and accountability are decided by the Board and kept as a confidential document.</p> <p>The credit decisions at Branch level are taken by Branch Managers at various levels from Asst. Manager to Chief Manager of Branch depending upon their positions.</p> <p>Credit decisions at Regional level are taken by the Regional Office Level Credit Committee (RMLCC).</p> <p>Credit decisions at Head Office level are taken by General Manager Level Credit Committee (GMLCC) or Chairman Level Credit Committee (CLCC) based upon their discretionary powers.</p>
iv	The norms set by Bank for the discharge of its functions	<p>The norms for discharge of the functions of the Bank are based on Indian Bank (Sponsor Bank), NABARD and RBI directives and Board's directives. In case of 'Time Norms' for certain services <a href="#">click&gt;&gt;&gt; Time Norms for certain services in normal circumstances.</a></p>
v	The rules, regulations, instructions, manuals and records, held by it or under its control or used by its employees for discharging its functions.	<p>All branches and offices of the Bank are provided with the copies of Manuals of Instructions and Circulars for discharging their functions effectively. The details of such manuals being voluminous, covering several thousand pages are not ported in the Bank's web site.</p> <p>Whenever any specific detail on such list is sought for, it could be provided for inspection subject to provisions of RTI Act.</p>
vi	A statement of the categories of documents that are held by it or under its control	<p>Based on the Central and State Laws, Sponsor Bank has prescribed the list of various documents to be held/maintained by the branches/offices of the Bank.</p> <p><b>Branches hold the documents relating to customers (such private information cannot be shared with public being third party information and held under commercial confidence)</b></p>

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	There is no arrangement for consultation with the members of public in formulating any of the policies of the Bank. However, as directed by RBI, the Standing Committee on Customer Service at Head Office includes five customers of the Bank representing the Public.
viii	A statement of the Board Council, 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	The details ported in Bank's website <a href="https://www.tamilnadugramabank.com/">https://www.tamilnadugramabank.com/</a> For details of About Us =>click <a href="#">Board of Directors</a>  For Annual reports click <a href="#">Balance Sheet</a>  The meetings of the Board, Councils and Committees are not open to the public information. Thus the minutes of such meetings are not accessible to the public.
ix	A directory of its Officers and employees	For the directory of Officers and employees viz. SR No., name, Branch, Region/Head Office, designation and Pay scales as on 31.03.2024 click <a href="#">*Directory of Officers, employees 31.03.2024</a> <a href="#">*Pay Scales</a>
x	The monthly remuneration received by each of its Officers and employees, including the system of compensation as provided in its regulations	The data in the website is updated annually in the month of February as the data keeps changing from month to month due to transfers/ placements retirements. The gross salary keeps changing due to arrears of various allowances/annual increments/ change in DA/HRA etc.  Regarding the system of compensation in the Bank, it is informed that for Officers, it is fixed as per Officers Service Regulations and for employees it is based on Bi-Partite settlement.

xi	The budget allocated to each of its agencies, indicating the particulars of all plans, proposed expenditures and reports on disbursements made	There is no provision of budget allocation in Banks for proposed expenditure and disbursements. This provision is not applicable to Banks. There are targets furnished to the various functionaries at Regional level for mobilizing the business.
xii	The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes	<p>Our Bank implements certain subsidy linked loan schemes of Central/State government besides other schemes targeting the marginalized sections of the society like SC/ST etc. Bank also participates in entrepreneur development along with Mudra Yojana, PMEGP, AIF, Stand Up India scheme etc.</p> <p>Sponsoring departments of Central and State Government shortlist the beneficiaries of such programmes and allocate among the Banks in the respective area of operation. The subsidy is managed by the respective sponsoring departments of Central and State government.</p> <p>There are different loan products of the Bank offered to the public. For details click <b>Loans</b> in <a href="https://www.tamilnadugramabank.com/">https://www.tamilnadugramabank.com/</a></p> <p>The public is informed that the sanctioning authorities shall decide to sanction a loan exercising the powers conferred by the Bank after taking into consideration the facts, figures and merits of every loan proposal.</p>

xiii	Particulars of recipients of concessions, permits or authorisations granted by it	<p>In respect of Demand and Term Deposits, there are no programmes of the Bank granting concessions, permits, authorizations except the following:</p> <p>For Savings Bank Deposit, additional interest of 1.00% p.a. is offered to Staff/eligible retired staff members.</p> <p>For Domestic Term Deposit of Senior Citizens additional rate of interest would be 0.50% for amount up to 3.00 crores. The additional rate would be offered on deposits of 7 days to 10 years over the card rate in respect of Short Term Deposits and Fixed Deposits. Similarly, for Recurring Deposit Accounts, additional interest rate would be eligible for the period from 6 months to 120 months. The above ceiling is applicable to all types of term deposits standing in the name of the Senior Citizen as the principal account holder at one or more branches put together.</p> <p>Similarly in the case of term deposits standing in the name of an HUF, the karta of the HUF is not eligible for higher rate of interest, even if he is a senior citizen, as the beneficial owner of the deposit is the HUF and not the Karta in his individual capacity.</p>
xiv	Details in respect of the information, available to or held by it, reduced in an electronic form	Information which has public/customer's interest is ported in our web site <a href="https://www.tamilnadugramabank.com/">https://www.tamilnadugramabank.com/</a> for the benefit of our customers and public in general.
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	<p>All the branches of the Bank subscribe for one vernacular and one English daily newspapers for the use of Public.</p> <p>The working hours of the branches are displayed in the branch premises in bold letters for the information of the public.</p>
xvi	The names, designations and other particulars of the Public Information Officers, Asst Public Information Officers and First Appellate Authority	<p>Under section 19(1) of RTI Act, Chairman is designated as the First Appellate Authority (FAA) and General Manager is designated as Central Public Information Officer (CPIO) for the Bank.</p> <p>Application fee of Rs.10/- in cash is accepted by all our branches. The applicant is required to enclose proof of such cash remittance with his application.</p> <p><b>Applications with Court fee stamp are not being entertained.</b></p>

xvii	Such other information as may be prescribed and thereafter update these publications every year	The information relating to public is ported in the Bank's web site from time to time. For details of financial results click: <a href="#">Annual Reports</a>
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**Note to Public: Redressal of Grievances is outside the ambit of RTI Act.**

As per section 4 (2) of RTI Act, Bank disclosed the information suo motu as under:

[\\*Know Your Customer \(KYC\) Documents](#), [\\*Deposit Rates](#) , [\\*Banking Ombudsman scheme](#)