

BANK OF MAHARASHTRA

THE RIGHT TO INFORMATION ACT - 2005

1. WHAT IS RIGHT TO INFORMATION ACT 2005 ?

1 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 ?

1 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 ?

1 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 ?

1 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:

1 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)

6.3 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.

6.4 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.

6.5 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.

1

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.

1 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 Regional Heads for respective Regions

All AGMs in the Circle Office for respective Circle Office

— AGM, Planning Dept.at C.O. for Central Office, Pune

9.2 The following Officials are designated as Appellate Authority:

- Head of the Circle Office in respect of Circle Office and Regions under the Circle in respect of appeals against order of 1(a) and 1(b) above.

- General Manager (Planning) Central Office Pune in respect of appeals against order of 1(c) above.

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.

2

RIGHT TO INFORMATION ACT 2005

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 Nationalised Banks (Management and Miscellaneous Provisions) Scheme 1970. The Board of Directors is headed by the Chairman and Managing Director who is appointed by Central Government in consultation with Reserve Bank of India . The Chairman & Managing Director is appointed in exercise of powers conferred by clause (a) of sub-section 3 of Section 9 of Banking Companies (Acquisition & Transfer of Undertakings) Act 1970 read with sub clause (1) of clause 3, clause 5, clause 6, clause 7 and sub-clause (1) of clause 8 of Nationalised Banks (Management and Miscellaneous Provisions) Scheme 1970. A whole time Director (Executive Director) of the bank appointed by Central Government in consultation with Reserve Bank Of India is also member of the Board. The Executive Director of the bank is appointed in exercise of powers conferred by clause (a) of sub-section 3, of Section 9 of

the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970 read with sub-clause (1) of clause 3 and subclause (1) of clause 8 of Nationalised Banks (Management and Miscellaneous Provisions) Scheme 1970. The Bank has its Head Office at "LOKMANGAL" 1501 Shivajinagar, Pune 411 005 . It has 32 Regional Offices , 5 Circle Offices and over 1350 Branches all over India. 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 collection of Cheques, issue of Demand Drafts Traveler's Cheques etc., Names, addresses, contact numbers of Chairman & Managing

Director, Executive Director and all Directors of the Bank are as under:-

DETAILS OF THE BOARD OF DIRECTORS
Position as on – 01.10.2010

Sr. No.	Name (S/Shri. / Ms.)	Address		Telephone Nos.	
		Office	Residence	Office	Resi.
01.	A.S. Bhattacharya Chairman & Managing Director	Bank of Maharashtra 'Lokmangal' 1501, Shivajinagar Pune : 411 005	'Mahabank House' Lane No.09 Prabhat Road Pune 411 004.	(020) 2553 6533 Fax (020) 2553 3246	(020) 2542 5168
02.	M.G. Sanghvi Executive Director	Bank of Maharashtra 'Lokmangal', 1501, Shivajinagar, Pune 411 005	House No. 443/6, Ganesh Khind, 'Saptashrunji', Gokhale Cross Road, Pune 411 007	(020) 25535572	(020) 2566 1601
03.	V.P. Bhardwaj Government representative Director	Ministry of Finance, Deptt. of Financial Services, 3 rd Floor, Jeevan Deep Building, Sansad Marg, New Delhi – 110 001		(011) 2374 8729 Fax no. (011) 2374 2207	(011) 2588 9898
04.	Kamala Rajan RBI representative Director	Reserve Bank of India, College of Agricultural Banking, RBI Campus, Ganesh Khind	Principal's Bungalow, Reserve Bank of India, College of Agricultural Banking, Ganesh Khind Road,	(020) 2553 7756	(020) 2553 8534

		Road, Pune 411 016	Pune 411 016		
05.	T. Parameswara Rao Director	Head of Polics Dept. C.S.R.Sarma College, Ongole	Il. No. 7-5-34, M.M.Road, Lawyer Pet, Ongole-523 002 Prakasam District. (A.P.)	Fax 08592 228999	
06.	Chittaranjan Patwari Director		Vivekananda Path, Ulubari G.S. Road, Guwahati – 781 007		0361 2602719
07.	AK Pandit Shareholder Director	Lotus Tower 1, Jaihind Society, N.S.Road No. 12 A Juhu Scheme Mumbai 400 049	Lotus Tower 1, Jaihind Society, N.S.Road No. 12 A Juhu Scheme Mumbai 400 049	(022) 2628 3200 2628 3500 Fax: (022) 2628 9998	(022) 2671 4246

8.	Dr. D. S. Patel Shareholder Director	Managing Director & CEO, Themis Medicare Ltd. Corporate Office, 11/12, Udyog Nagar, S.V. Road, Goregaon (W), Mumbai 400 104	'Chhaya', 67, Swastik Society, North South Road No. 5, J.V.P.D. Scheme, Vile Parle (West), Mumbai 400 056	022 2874 7184	
09.	Dr. S.U. Deshpande Officer Director	Rural Development Centre, Bank of Maharashtra 'Janamangal', S.No. 7A/2, Hadapsar Ind. Estate, Pune 411 013	03, Nakshatra Aprt. Plot no. 22, Shri Ram Coop. Hsg. Society, Warje, Pune 411 052	(020) 2545 8298 2545 7240	(020) 2523 0157
10.	Sunil H. Kocheta Director	H.No. R-6-501, Darda Complex, Subhash Chowk, Latur 413 512	"Vardhaman', Ram Nagar, AUSA Road, Latur 413 531	(02382) 244503 Fax (02382) 245503	(02382) 226503
11.	Shirish Dattatraya Dhanak	Bank of Maharashtra Nasik Road Branch, Nasik	Plot no. 17, Satbhai Nagar, Jail Road, Dasak, Nasik Road 422 101 Dist. Nasik		

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, and at Regional Offices

comprise of

General Manager / Dy. General Manager / Asst. General Manager / Regional Manager.

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.

Duties of the Officers and employees of the Bank:

The duties 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) (ii)

The powers and duties of its officers and employees:

Delegation of Lending Powers:

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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, and at Regional Offices comprise of General Manager / Dy. General Manager / Asst. General Manager / Regional Manager.

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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.

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decisions are taken at various levels from Asst. Manager to General Manager 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 are received from Govt.of India / Reserve Bank of India and approved by the Board of Directors which 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, 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.

Section 4 (1) (b) (vi)

Astatement 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 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 and of

commercial value and 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 . Board of the Bank includes Directors from the public of various disciplines as nominated by Govt.of India in consultation with Reserve Bank of India . 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.

As the Banks have grievance redressal arrangements there is no need to consult members of public in formulating policies of the Bank.

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 Ac 1970) Various committees as per the requirements of the Bank are formed as per approval of Board or top management.

At present the Bank has constituted various committees as detailed under:-
Management Committee of Board (MC)

Audit Committee of Board (ACB)

Shareholders / Investors Grievances Committee (SIGC)

Special Committee for Monitoring Large Value of Frauds

Director's Promotion Committee (DPC)

Risk Management Committee of Board (RMC)

Customer Service Committee of Board (CSC)

Share Transfer Committee --Members (STC)

Recovery Committee of Board (RCB)

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)

Adirectory of its officers and employees: As the number of staff is quite large and are subject to transfer from place to place, it is not possible to publish the list of officers / employees and keep the same updated from time to time. Therefore any person interested in seeking any information about any officer or employee can approach the designated Central Public Information Officers of the bankin that behalf.

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 Chairman and Managing Director aswell 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.

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 and disbursements and although there are targets furnished to the various functionaries for mobilizing deposits and advances etc.

Section 4 (1) (b) (xii)

The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes There are no subsidy programmes 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 in the Bank's website.

Section 4 (1) (b) (xiii)

Particulars of recipients of concessions, permits or authorizations granted by it There are no programmes 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 are available in 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.
The public can approach the CPIOS for information regarding bank's various Deposits / lending Products and Schemes which are also available in the website (www.bankofmaharashtra.in)

Section 4 (1)(b) (xvi)

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

