

A FRAMEWORK FOR TRANSPARENCY AUDIT

The RTI Act under section 4 provides a comprehensive framework for promoting openness in the functioning of the public authorities.

While Section 4(1) (a) provides a general guideline for record management, so that the information could be easily stored and retained, the sub-sections b, c and d of Section 4 relate to the organizational objects and functions. Sub-sections (b), (c) and (d) of Section 4 of the RTI Act and other related information can be grouped under six categories; namely, 1-organisation and function, 2- Budget and programmes, 3- Publicity and public interface, 4- E. governance, 5- Information as prescribed and 6. Information disclosed on own initiative.

1. Organisation and Function

S. No.	Item	Details of disclosure	
1.1	Particulars of its organisation, functions and duties [Section 4(1)(b)(i)]	(i) Name and address of the Organization	Saurashtra Gramin Bank, Address: Wing-2, First Floor, LIC Jeevan Prakash Building Mahila College Chowk, Rajkot- 360001
		(ii) Head of the organization	Chairman
		(iii) Vision, Mission and Key objectives	<p>Mission: To cater to the banking needs of people of Saurashtra through Ace Products, Delighted Customer Service & Financial Improvement of the targeted mass with a team of Self Motivated Man Power, Advance Technology, Well Defined Systems & Procedures.</p> <p>Vision: Building a professionally sound institution to cater the Banking needs of the People of Saurashtra Inter-alia covering Disadvantaged</p>

			<p>Masses.</p> <p>Key Objectives :- Saurashtra Gramin Bank is incorporated with a view to develop the rural economy by providing, for the purpose of development of agriculture, trade, commerce, industry and other productive activities in the rural areas, credit and other facilities, particularly to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs.</p>
		(iv) Function and duties	People can refer to RRB Act, 1976, regarding relevant information.
		(v) Organization Chart	Saurashtra Gramin Bank operates in 11 districts of Gujarat having Branch network of 258 and Head office at Rajkot. These Branches are managed by efficient work force under the control & supervision of -05 Regional offices & Head Office.
		(vi) Any other details-the genesis, inception, formation of the department and the HoDs from time to time as well as the committees/ Commissions constituted from time to time have been dealt	<p>Board level Committee PDF (Annexure I)</p> <p>Details of Chairman PDF to be uploaded as per (Annexure-II)</p>
1.2	Power and duties of its officers and employees [Section 4(1) (b)(ii)]	(i) Powers and duties of officers (administrative, financial and judicial)	All the officers have certain financial powers and administrative powers depending upon their positions. The delegation of financial powers of various grades of officials is decided by the Central Board which are revised from time to time, depending upon the organization's requirement and also Government / RBI guidelines. The concerned sanctioning authority takes a decision to sanction a loan or otherwise on merits of each proposal.
		(ii) Power and duties of other employees	All the officers have certain financial powers and administrative powers depending upon their positions. The delegation of financial powers of various grades of officials is decided by the Central Board which are revised from time to time, depending upon the organization's requirement and also Government / RBI guidelines. The concerned sanctioning authority takes a decision to sanction a loan or otherwise on merits of each proposal.
		(iii) Rules/ orders under which powers and duty are derived and	The duties and of the officers and employees of Saurashtra Gramin Bank is governed by the Saurashtra Gramin Bank (Officers and Employees) Service Regulations, 2010.

		(iv) Exercised	Please refer to answer in point no. 1.2 (iii)
		(v) Work allocation	Please refer to answer in point no. 1.2 (iii)
1.3	Procedure followed in decision making process [Section 4(1)(b)(iii)]	(i) Process of decision making Identify key decision making points	There is a well-defined system in the Bank regarding the decision making process. Financial decisions are taken at various levels by different officials depending upon their positions and also through committee approach. Further, there is a well-defined organizational structure and a clear system of accountability and control system, which also take into account the RBI / CVC guidelines.
		(ii) Final decision making authority	Board of Directors
		(iii) Related provisions, acts, rules etc.	There is a well-defined system in the Bank regarding the decision making process. Financial decisions are taken at various levels by different officials depending upon their positions and also through committee approach. Further, there is a well-defined organizational structure and a clear system of accountability and control system, which also take into account the RBI / CVC guidelines.
		(iv) Time limit for taking a decisions, if any	Time limit for taking a decision, if any-Credit Decision (Annexure – III) Customer right policy (Annexure - IV) Banking Ombudsman Policy (Annexure - V) Frequent Dishonor of Cheque and Electronic Payment System Policy (Annexure – VI) Compensation Policy (Annexure – VII)
		(v) Channel of supervision and accountability	The channel of supervision and accountability is as per the organizational structure of the Bank and every Officer is accountable towards duties assigned by higher authorities from time to time.
1.4	Norms for discharge of functions [Section 4(1)(b)(iv)]	(i) Nature of functions/ services offered	Head Office decides the rates to be offered by the Bank for the deposits, for different tenures which are displayed in the Bank's website and also at the branches. Regarding the advance, again the Head Office takes a decision on introduction of various loan products and details of which are available in the website as well as at the branches. Head Office also decides about the rates of interest for various advances which again are available on our website and also at the offices / Branches of the Bank. Whether to sanction a loan or not, is the absolute discretion of the concerned sanctioning authority of the Bank and such discretion is exercised, after taking into consideration the relevant facts and
		(ii) Norms/ standards for functions/ service delivery	
		(iii) Process by which these services can be accessed	
		(iv) Time-limit for achieving the targets	

			circumstances of each case.
		(v) Process of redress of grievances	Complaint may be filed online on Bank's website.
1.5	Rules, regulations, instructions manual and records for discharging functions [Section 4(1)(b)(v)]	(i) Title and nature of the record/ manual /instruction.	<u>Rules are regulations of the Officers and employees are governed as per Saurashtra Gramin Bank (Officers and Employees) Service Regulations,2010. (Annexure – VIII)</u>
		(ii) List of Rules, regulations, instructions manuals and records.	There are quite a number of documents like manuals, book of instructions, codified circulars, scheme of delegation of powers, proceedings of the board etc. and also the periodical circulars used by the employees for discharging various functions.
		(iii) Acts/ Rules manuals etc.	There are quite a number of documents like manuals, book of instructions, codified circulars, scheme of delegation of powers, proceedings of the board etc. and also the periodical circulars used by the employees for discharging various functions.
		(iv) Transfer policy and transfer orders	Transfer Policy - https://www.nabard.org/auth/writereaddata/tender/E-20152015_Cir_213_E.pdf Transfer orders are being issued at management call/as per banks requirements under obligation of banks transfer policy and as per CVC guidelines at decentralized structure level. Hence transfer order cannot be uploaded. However same is sent to the staff for compliance.
1.6	Categories of documents held by the authority under its control [Section 4(1)(b)(vi)]	(i) Categories of documents	These are mainly register of Shareholders/Record of the proceedings of the AGM, Board Meeting and various Committee meetings, documents executed by customers/ borrowers/ guarantors, contracts with third parties etc, which are kept in the custody of concerned departments/branches
		(ii) Custodian of documents/categories	These are mainly register of Shareholders/Record of the proceedings of the AGM, Board Meeting and various Committee meetings, documents executed by customers/ borrowers/ guarantors, contracts with third parties etc, which are kept in the custody of concerned departments/branches
1.7	Boards, Councils, Committees and other Bodies constituted as part of the	(i) Name of Boards, Council, Committee etc.	<u>Board level Committee PDF (Annexure - I)</u>
		(ii) Composition	Composition of Board of directors is governed by S.9 of the Regional Rural Bank Act, 1976- https://www.indiacode.nic.in/bitstream/123456789/1492/1/197621.pdf

	Public Authority [Section 4(1)(b)(viii)]	(iii) Dates from which constituted	Board level Committee PDF (Annexure – I)
		(iv) Term/ Tenure	Term & tenure of the Board shall be as per S.10 of the Regional Rural Bank Act, 1976 — https://www.indiacode.nic.in/bitstream/123456789/1492/1/197621.pdf
		(v) Powers and functions	Further, power and functions of the board shall be as laid down under the Regional Rural Bank Act, 1976 - https://www.indiacode.nic.in/bitstream/123456789/1492/1/197621.pdf
		(vi) Whether their meetings are open to the public?	Public are not entitled to participate on the above committee meetings and minutes are not accessible to public. Public can also refer to the Annual report of the Bank available on website of the Bank for more information.
		(vii) Whether the minutes of the meetings are open to the public?	Refer Point No. 1.7 (vi)
		(viii) Place where the minutes if open to the public are available?	Refer Point No. 1.7 (vi)
1.8	Directory of officers and employees [Section 4(1) (b) (ix)]	(i) Name and designation	Annexure - XIII
		(ii) Telephone , fax and email ID	Annexure - XIII
1.9	Monthly Remuneration received by officers & employees including system of compensation [Section 4(1) (b) (x)]	(i) List of employees with Gross monthly remuneration	Annexure - XIII
		(ii) System of compensation as provided in its regulations	Annexure - XIV Annexure - XV

1.10	Name, designation and other particulars of public information officers [Section 4(1) (b) (xvi)]	(i) Name and designation of the public information officer (PIO), Assistant Public Information (s) & Appellate Authority	Annexure - IX
		(ii) Address, telephone numbers and email ID of each designated official.	Annexure – IX
1.11	No. Of employees against whom Disciplinary action has been proposed/ taken (Section 4(2))	No. of employees against whom disciplinary action has been	
		(i) Pending for Minor penalty or major penalty proceedings	0
		(ii) Finalised for Minor penalty or major penalty proceedings	13
1.12	Programmes to advance understanding of RTI (Section 26)	(i) Educational programmes	Saurashtra Gramin Bank organizes sessions on RTI awareness for its employees on regular basis. Last training program conducted on 22-08-2024.
		(ii) Efforts to encourage public authority to participate in these programmes	Bank issues circulars to employees for participating in RTI sessions. Bank also forwards any communications/circulars issued by CIC to its employees.
		(iii) Training of CPIO/APIO	No. of person trained : 1. Date of Training :- 3-4 th February 2017.
		(iv) Update & publish guidelines on RTI by the Public Authorities concerned	The Bank updates guidelines on RTI on regular basis & last update is as on 22-05-2024.

1.13	Transfer policy and transfer orders [F No. 1/6/2011- IR dt. 15.4.2013]		Transfer Policy - https://www.nabard.org/auth/writereaddata/tender/E-20152015_Cir_213_E.pdf Transfer orders are being issued at management call/as per banks requirements under obligation of banks transfer policy and as per CVC guidelines at decentralized structure level. Hence transfer order cannot be uploaded. However same is sent to the staff for compliance.
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2. Budget and Programme

S. No.	Item	Details of disclosure	
2.1	Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc. [Section 4(1)(b)(xi)]	(i) Total Budget for the public authority (ii) Budget for each agency and plan & programmes (iii) Proposed expenditures (iv) Revised budget for each agency, if any (v) Report on disbursements made and place where the related reports are available	Not Applicable
2.2	Foreign and domestic tours	(i) Budget	There is no separate budget for foreign tours. It is met out of the general budget.

	(F. No. 1/8/2012-IR dt. 11.9.2012)	(ii) Foreign and domestic Tours by ministries and officials of the rank of Joint Secretary to the Government and above, as well as the heads of the Department. <ul style="list-style-type: none"> a) Places visited b) The period of visit c) The number of members in the official delegation d) Expenditure on the visit 	No person in the rank of Joint secretary.
		(iii) Information related to procurements <ul style="list-style-type: none"> a) Notice/tender enquires, and corrigenda if any thereon, b) Details of the bids awarded comprising the names of the suppliers of goods/ services being procured, c) The works contracts concluded – in any such combination of the above-and d) The rate /rates and the total amount at which such procurement or works contract is to be executed. 	Annexure - XI
2.3	Manner of execution of subsidy programme [Section 4(i)(b)(xii)]	(i) Name of the programme of activity (ii) Objective of the programme (iii) Procedure to avail benefits (iv) Duration of the programme/ scheme (v) Physical and financial targets of the programme (vi) Nature/ scale of subsidy /amount allotted (vii) Eligibility criteria for grant of subsidy	There are no subsidy programmes or plans for lending activities of the Bank as a whole, except targets for priority sector lending. There are different schemes for advances of the Bank and the terms and conditions are already available in the Bank's website. However all govt. sponsored schemes/ Programmes are being implemented in true spirit by the bank for the public benefit and being monitored by bank's financial inclusion dept. Bank is acting as channel to provide govt. subsidies to the public.

		(viii) Details of beneficiaries of subsidy programme (number, profile etc)	
2.4	Discretionary and non-discretionary grants [F. No. 1/6/2011-IR dt. 15.04.2013]	(i) Discretionary and non-discretionary grants/ allocations to State Govt./ NGOs/other institutions	Not Applicable
		(ii) Annual accounts of all legal entities who are provided grants by public authorities	Not Applicable
2.5	Particulars of recipients of concessions, permits of authorizations granted by the public authority [Section 4(1) (b) (xiii)]	(i) Concessions, permits or authorizations granted by public authority	Not Applicable
		(ii) For each concessions, permit or authorization granted a) Eligibility criteria b) Procedure for getting the concession/ grant and/ or permits of authorizations c) Name and address of the recipients given concessions/permits or authorisations d) Date of award of concessions /permits of authorizations	Not Applicable

2.6	`CAG & PAC paras [F No. 1/6/2011- IR dt. 15.4.2013]	CAG and PAC paras and the action taken reports (ATRs) after these have been laid on the table of both houses of the parliament.	Not Applicable
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3. Publicity Band Public interface

S. No.	Item	Details of disclosure	
3.1	Particulars for any arrangement for consultation with or representation by the members of the public in relation to the formulation of policy or implementation thereof [Section 4(1)(b)(vii)] [F No 1/6/2011- IR dt. 15.04.2013]	Arrangement for consultations with or representation by the members of the public (i) Relevant Acts, Rules, Forms and other documents which are normally accessed by citizens	As per present arrangement Bank organizes Gram Sabha / Customer meets periodically for their valuable suggestion as well as Bank's annual results / reports / policies are published in the Bank's website periodically for information of public which would give an idea about the policies of the bank and implementation thereof. Link -> https://www.indiacode.nic.in/handle/123456789/2065 https://www.indiacode.nic.in/bitstream/123456789/1492/1/197621.pdf
		(ii) Arrangements for consultation with or representation by a) Members of the public in policy formulation/ policy implementation b) Day & time allotted for visitors c) Contact details of Information & Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants	As per present arrangement Bank organizes Gram Sabha / Customer meets periodically for their valuable suggestion as well as Bank's annual results / reports / policies are published in the Bank's website periodically for information of public which would give an idea about the policies of the bank and implementation thereof.
		Public- private partnerships (PPP) (i) Details of Special Purpose Vehicle (SPV), if any	Not Applicable
		(ii) Detailed project reports (DPRs)	Not Applicable
		(iii) Concession agreements.	Not Applicable

		(iv) Operation and maintenance manuals	Not Applicable
		(v) Other documents generated as part of the implementation of the PPP	Not Applicable
		(vi) Information relating to fees, tolls, or the other kinds of revenues that may be collected under authorisation from the government	Not Applicable
		(vii) Information relating to outputs and outcomes	Not Applicable
		(viii) The process of the selection of the private sector party (concessionaire etc.)	Not Applicable
		(ix) All payment made under the PPP project	Not Applicable
3.2	Are the details of policies / decisions, which affect public, informed to them [Section 4(1) (c)]	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive; (i) Policy decisions/ legislations taken in the previous one year	Not Applicable
		(ii) Outline the Public consultation process	Not Applicable
		(iii) Outline the arrangement for consultation before formulation of	Not Applicable

		policy	
3.3	Dissemination of information widely and in such form and manner which is easily accessible to the public [Section 4(3)]	Use of the most effective means of communication (i) Internet (website)	Bank's website Link -> https://www.gujaratgb.in/ (Erstwhile Saurashtra Gramin Bank)
3.4	Form of accessibility of information manual/handbook [Section 4(1)(b)]	Information manual/handbook available in (i) Electronic format	https://www.indiacode.nic.in/bitstream/123456789/2065/5/a2005-22.pdf All the information manual/Handbook related to RTI/CIC/ Sec.4-RTI compliance/service charges/Rate of Interest/Application forms and other relevant information are available on bank website in electronic format, which can be downloaded/printed by any member of public as per his convenience without any charges.
		(ii) Printed format	The print copy of Information manual is available in the office of CPIO.
3.5	Whether information manual/handbook available free of cost or not [Section 4(1)(b)]	List of materials available (i) Free of cost	All the information manual/Handbook related to RTI/CIC/ Sec.4-RTI compliance/service charges/Rate of Interest/Application forms and other relevant information are available on bank website in electronic format, which can be downloaded/printed by any member of public as per his convenience without any charges.
		(ii) At a reasonable cost of the medium	The Hard copy of the above listed material can be made available to citizens as per the fees described under the RTI act or at reasonable cost as per the service charges of the Bank.

4. E. Governance

S.No.	Item	Details of disclosure	
4.1	Language in which Information Manual/Handbook Available [F No. 1/6/2011-IR dt. 15.4.2013]	(i) English	https://cic.gov.in/sites/default/files/RTI-Act_English.pdf
		(ii) Vernacular/ Local Language	https://cic.gov.in/sites/default/files/rti-actinhindi.pdf
4.2	When was the information Manual/Handbook last updated? [F No. 1/6/2011-IR dt 15.4.2013]	Last date of Annual updation	22-05-2024
4.3	Information available in electronic form [Section 4(1)(b)(xiv)]	(i) Details of information available in electronic form	Various kinds of bank's products, services, duties, functions, service charges/Rate of interest/Application forms and other relevant information are available on bank website in electronic format, which can be downloaded /printed by any member of public as per his convenience without any charges.
		(ii) Name/ title of the document/record/ other information	Please refer Point No. 4.3 (i)
		(iii) Location where available	Please refer Point No. 4.3 (i)
4.4	Particulars of facilities available to citizen for obtaining information	(i) Name & location of the faculty	All kind of information related to facilities/services which Bank provides are made available to public at large on Bank's website.
		(ii) Details of information made available	All kind of information related to facilities/services which Bank provides are made available to public at large.
		(iii) Working hours of the facility	Information available through Bank's branches & offices time -10:00 AM to

	[Section 4(1)(b)(xv)]		05:00 PM. And Information available through bank's website is available to public irrespective to any specific time, it is available 24*7*365.
		(iv) Contact person & contact details (Phone, fax email)	Annexure - IX
4.5	Such other information as may be prescribed under section 4(i)(b)(xvii)	(i) Grievance redressal mechanism	Contact us -> Link -> https://www.gujaratgb.in/offices-branches.php Banking Ombudsman Policy (Annexure - V)
		(ii) Details of applications received under RTI and information provided	Details of RTI applications received and disposed. Financial Year: 2024-25 Applications Received: 87; Application Disposed:86
		(iii) List of completed schemes/ projects/ Programmes	Annexure – XI
		(iv) List of schemes/ projects/ programme underway	Annexure – XI All government sponsored schemes/Programmes are being implemented in true spirit by the bank for the public benefit and being monitored by bank's financial inclusion department.
		(v) Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract	Annexure – XI
		(vi) Annual Report	Annexure - XII
		(vii) Frequently Asked Question (FAQs)	Can be found under FAQ section of the Bank's website. Link -> https://cic.gov.in/sites/default/files/RTI-Act_English.pdf

		(viii) Any other information such as a) Citizen's Charter b) Result Framework Document (RFD) c) Six monthly reports on the d) Performance against the benchmarks set in the Citizen's Charter	https://cic.gov.in/sites/default/files/RTI-Act_English.pdf Further information available to citizens on Bank's website.
4.6	Receipt & Disposal of RTI applications & appeals [F.No 1/6/2011-IR dt. 15.04.2013]	(i) Details of applications received and disposed	Details of RTI applications received and disposed. <u>Financial Year: 2024-25</u> Applications Received: 87; Application Disposed:86
		(ii) Details of appeals received and orders issued	Details of RTI Appeals received and disposed. <u>Financial Year: 2024-25</u> Appeals Received: 10; Appeals Disposed:10
4.7	Replies to questions asked in the parliament [Section 4(1)(d)(2)]	Details of questions asked and replies given	For Lok Sabha Questions visit http://loksabha.nic.in/Questions/Qtextsearch.aspx For Rajya Sabha Questions visit https://rajyasabha.nic.in/rsnew/Questions/qsearch.aspx

5. Information as may be prescribed

S. No.	Item	Details of disclosure	
5.1	Such other information as may be prescribed [F.No. 1/2/2016-IR dt. 17.8.2016, F No. 1/6/2011-IR dt. 15.4.2013]	(i) Name & details of (a) Current CPIOs & FAAs (b) Earlier CPIO & FAAs from 1.1.2015	(a) Annexure – IX (b) Annexure – X
		(ii) Details of third party audit of voluntary disclosure (a) Dates of audit carried out (b) Report of the audit carried out	(a) Date of audit carried out:- 03-06-2024 (b) Report of the audit carried out:- Available at CIC website: https://cic.gov.in and on Bank's website.
		(iii) Appointment of Nodal Officers not below the rank of Joint Secretary/ Additional HoD (a) Date of appointment (b) Name & Designation of the officers	(a) Date of appointment :- 02-05-2024 (b) Name & Designation of the officer :- Shri M.D. Patel, Senior Manager, Saurashtra Gramin Bank. Address:- Saurashtra Gramin Bank, Wing-2, First Floor, LIC, Jeevan Prakash Building, Tagore Road, Rajkot – 360001

		(iv) Consultancy committee of key stake holders for advice on suo-motu disclosure (a) Dates from which constituted (b) Name & Designation of the officers	(a) Constituted on which committee constituted -> 27-03-2024 (b) Name & Designation of officers :-		
			1.	General Manager (O) [in case of absence of GM(O) then GM (P&D) to preside]	Head of the committee
			2.	CPIO (H.O.)	Member
			3.	Nodal Officer (H.O.)	Member
			4.	PIO and FAA of Regional Office Rajkot	Member
			5.	PIO and FAA of Regional Office Jamnagar	Member
		(v) Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI (a) Dates from which constituted (b) Name & Designation of the Officers	(a) Constituted on which committee constituted -> 27-03-2024 (b) Name & Designation of officers:-		
			1.	General Manager (O) [in case of absence of GM(O) then GM (P&D) to preside]	Head of the committee
			2.	CPIO (H.O.)	Member
			3.	Nodal Officer (H.O.)	Member
			4.	PIO and FAA of Regional Office Rajkot	Member
			5.	PIO and FAA of Regional Office Jamnagar	Member

6. Information Disclosed on own Initiative

S. No.	Item	Details of disclosure	
6.1	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information		<p>Information as available on Bank's website under various Heads.</p> <ul style="list-style-type: none">• Annexure - XIV• Annexure - XV• RRB Act – https://www.indiacode.nic.in/bitstream/123456789/1492/1/197621.pdf• For Grievance Redressal -> Annexure - V

6.2	Guidelines for Indian Government Websites (GIGW) is followed (released in February 2009 and included in the Central Secretariat Manual of Office Procedures (CSMOP) by Department of Administrative Reforms and Public Grievances, Ministry of Personnel, Public Grievance and Pensions, Govt. Of India)	<p>(i) Whether STQC certification obtained and its validity.</p> <p>(ii) Does the website show the certificate on the Website?</p>	<p>Not Applicable</p> <p>Not Applicable</p> <p>Ans-</p> <p>Bank had initiated the process of getting the certification. However, during the preparation of the documents for the certification, Bank staff got in touch with the STQC officials and they had informed us that this particular certification is for GOI websites only. In other words, the websites with domain names ending with gov.in or nic.in or edu.in or similar domains are eligible for the certification. And since our Bank's website is having .in, .com, .co.in domain names, we are not eligible for the same.</p> <p>The same is mentioned in the Guidelines for Indian Govt Websites – GIGW2018_Releasedversion.pdf under point 2(page no 23 to 31).</p> <p>The document is linked here - https://www.stqc.gov.in/sites/default/files/Guidelines%20for%20Indian%20Govt%20Websites%20-%20GIGW2018_Released%20version.pdf</p>
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