



**DISCLOSURE OF INFORMATION UNDER SECTION 4(1)(b) OF THE
RIGHT TO INFORMATION ACT, 2005**

Section	Provision	Required Information to be published under the Act
4(1)(b)(i)	The particulars of organization functions and duties.	<p>UTTAR BIHAR GRAMIN BANK, a Regional Rural Bank constituted under Section 3 of The Regional Rural Banks Act, 1976, sponsored by Uttar Bihar Gramin Bank and having its head office at Sharma Complex, Kalambagh Chowk, Muzaffarpur, Bihar - 842001. Its organizational structure are as follows: -</p> <p>Details attached herewith</p>
4(1)(b)(ii)	The powers and duties of its offices and employees.	<p>All the officers of the bank working in branches have certain financial powers depending upon their position. Further the Senior Officers working in administrative offices viz. RO and Head office also have certain financial powers depending upon their position. The delegation of financial powers to various grades of officials is decided by the Board of Director of the Bank. These powers are revised periodically, depending upon the organization's requirement and also Government/RBI guidelines.</p> <p>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 circumstances of each case.</p>
4(1)(b)(iii)	The procedure followed in the decision making process, including channels of supervision and accountability.	<p>There is a well-defined system in the Bank regarding the decision making process. Financial decisions are taken at various levels by the lending authorities of the Bank. The various lending authorities of the Bank are-</p> <ol style="list-style-type: none"> i. Branch Managers in different categories of branch. ii. Regional Manager in Regional Offices. iii. Chief Manager in Head Office. iv. General Manager in Head Office v. Chairman in Head Office. vi. Board of Directors. <p>Within the overall lending powers, there are specific ceiling for non-fund based facilities. Specific ceiling on lending powers are also fixed. In case of Retail Lending Schemes, the lending powers of the delegates are scheme specific. The list of Retail Lending Schemes and Terms and Conditions of such schemes are available at the branches</p> <p>Further, there is a well-defined organizational structure and a clear system of accountability which also take into account the RBI/CVC guidelines. Each officer will</p>



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		have to consider loan proposals and take a decision in terms of the scheme of delegation of powers. The system of exercising proper delegation of powers and submission of control returns are monitored by the controllers and through audits.
4(1)(b)(iv)	The norms set by the Bank for the discharge of its functions.	Head Office of the Bank decides the rate 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 advances, again Head Office takes a decision on introduction of various loan products and details of which are available at all the branches. Head Office also decides about the rates of interest for various advances which again are available on Bank 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 circumstances of each case.
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 quite a number of documents like manuals 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. These documents and policies are available at bottom of website Home Page under Download .
4(1)(b)(vi)	A statement of the categories of documents that are held by the Bank or under its control.	These are mainly documents executed by customers/borrowers/guarantors and Contracts with Third Parties etc. (These are all information related to third parties and can't be shared with public).
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 Board of Director while formulating the policies of the Bank keep in mind the state of the economy, the Govt. policies and the issues concerning the public. Further the Bank's annual results/ annual reports are published in the bank's website for information of public as well as all stakeholders which would give an idea about the policies of the bank and implementation thereof.
4(1)(b)(viii)	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 for public	Bank has appointed various committees for different purposes. Following are some of the important Committees managing the key affairs of the Bank: a. Risk Management Committee. b. Asset Liability Committee c. Audit Committee. d. Investment Committee e. Board of Directors. Public are not entitled to participate on the above committee meetings and minutes are not accessible to public.



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4(1)(b)(ix)	A directory of its officers and employees.	Staff Directory of UBGB
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.	Monthly remuneration of employees/officers of UBGB. Pay scale of officer and award staff of UBGB
4(1)(b)(xi)	The budget allocated to each of its agency indicating the particulars of all the plans, proposed expenditures and reports on disbursements made.	There are no plans and budgets for expenditure of public money and disbursements and the provision is not applicable to Uttar Bihar Gramin Bank.
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 as a whole except for targets for priority sector lending. There are different schemes for advances of the Bank and the terms and conditions are available under Loan Scheme Section on the Home Page of Bank's Website.
4(1)(b)(xiii)	Particulars of recipients of concession, permits or authorizations granted by it.	There was no programmes in the Bank for grant of concessions, authorization etc., and there is no material in the Bank relevant to this provision.
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 already available in the bank's website.
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 list of toll free numbers/telephone numbers has already been published on the website. Public can approach the CPIOs for information regarding banking products for details of which are not available in the website. Further, Most of the information, like Banking Codes & Standards, Banking Code MSE, Death Claim Format, Deceased Claim Format, Indemnity Format for Payment of Balance in the Deceased Constituent Account, Indemnity for Legal Heirs, MSE Policy & Rehabilitation of MSE, Loan policy, Cheque Collection Policy, Compensation Policy, Customer Service Policy, Customer Grievance Redressal Policy, Policy on Bank Deposits, DEAF Account List, Cyber Security Policy, KYC AML Policy 2021, Social Media Policy, Service Charges 2021, COMPLIANCE POLICY- 2020, etc. are available under Downloads Section on the Home Page of Bank's Website.
4(1)(b)(xvi)	The names, designation and other particulars of the Public Information Officers.	Central Public Information Officers under RTI Act 2005 , annexed herewith
4(1)(b)(xvii)	Such other information as may be prescribed.	Such other information as may be prescribed and Disclosure under Section 4(1)(b)(xvii)

उत्तर बिहार ग्रामीण बैंक
प्रधान कार्यालय, कलमबाग चौक
मुजफ्फरपुर, बिहार - 842001



UTTAR BIHAR GRAMIN BANK
HEAD OFFICE, KALAMBAGH CHOWK
MUZAFFARPUR, BIHAR - 842001

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		<ul style="list-style-type: none">➤ Name, address of the First Appellate Authority of the Uttar Bihar Gramin Bank, under Right to Information Act, 2005 is annexed herewith➤ Name, address of the Transparency/Compliance Officer of the Uttar Bihar Gramin Bank, under Right to Information Act, 2005 is annexed herewith➤ Rules Published Under the Provisions of Right to Information Act 2005 (Act) is annexed herewith
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