

STATE BANK OF PATIALA

RIGHT TO INFORMATION ACT 2005

WHAT IS RIGHT TO INFORMATION ACT?

The Government of India has enacted "Right to Information Act 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 any public authority.

WHAT IS RIGHT TO INFORMATION?

The right to information includes an access to the information which is held by or under the control of any 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.

THE INFORMATION WHICH 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 public may also refer to the relative sections of the Act before submitting a request for information.

WHO CAN ASK FOR INFORMATION?

Any citizen can request for information by making an application in writing or through electronic means in English / Hindi / Official language of the areas, in which the application is being made together with the prescribed fees. For the applicants below Poverty line, no fee is payable.

WHO WILL GIVE INFORMATION?

Any public authority would designate Asstt. Central Public Information Officer (ACPIO) at various levels, who will receive the requests for information from the public and necessary number of Central Public Information Officers (CPIO) in all administrative units/ office who will arrange for providing necessary information to the public permitted under the law. The public authorities are also required to designate authority(ies) senior in rank to CPIO, as Appellate Authorities, who will entertain and dispose off appeals against the decision of the CPIO as required under the Act. Any person who does not receive the decision from CPIO whether by way of information or rejection within the time frame, say within 30 days from the expiry of period prescribed for furnishing the information or 30 days from the date of receipt of the decisions, prefer an appeal to the Appellate Authority.

Details of Appellate Authority, CPIOs & ACPIOs

THE MAIN STRUCTURE / ROLE OF PUBLIC INFORMATION OFFICERS

- i) **Asstt. Central Public Information Officers (ACPIO)**
The ACPIO will receive the application / request for information or the appeals under the Act and will also give acknowledgement. Thereafter will forward the same immediately to the CPIO or the Appellate Authority as the case may be.
- ii) **Central Public Information Officers (CPIO)**
The CPIO is required to process the request for providing the information and dispose of the same, either by providing the information or rejecting the request, within a period of 30 days from the date of receipt of request.
- iii) **Appellate Authority**
The Appellate Authority will entertain and dispose off appeals against the decision of the CPIO as required under the Act.

THE STRUCTURE OF PUBLIC INFORMATION OFFICERS IN STATE BANK OF PATIALA

- a) Asstt. Central Public Information Officers (ACPIO) designated in the SBoP (who will receive request for information from public and forward to CPIO)
 - i) For all Branches (except Commercial Brs; Mall Road Patiala and Shastri Bhawan Delhi Branches) Branch Heads
 - ii) For Mall Road, Patiala Branch Chief Manager (Accounts)
 - iii) For Shastri Bhawan Delhi Branch Chief Manager (C&I)
 - iv) For Commercial Branches Chief Manager SMGS-IV
 - v) For Zonal Offices/Regional Offices Chief Manager (Admn)
 - vi) For Head Office and its establishments Chief Manager, Public Relations Deptt
- b) Central Public Information Officers (CPIO) designated in SBoP (who will take decisions for giving the information or rejecting the request)
 - i) For Branches under the Control of concerned Zone Dy.General Manager of Zonal Offices
 - ii) For Mall Road, Patiala & Shastri Bhawan Delhi Dy.General Manager of the Branch
 - iii) For Commercial Branches Dy.General Manager (Credit)
 - iv) For Branches under Mid Corporate Group Dy.General Manager (MCG) H.O. Patiala

iv) For Head Office and its establishments

Dy.General Manager
(Credit Audit)

c) First Appellate Authority designated in SBoP

For the entire Bank

General Manager (Tech. & Insp),
State Bank of Patiala, H.O. The Mall,
PATIALA.

Public can obtain the details/ addresses of ACPIO / CPIO from the captions
“Branch locator” / Customer Care” in the bank’s website www.sbp.co.in

HOW TO LOCATE A PUBLIC INFORMATION OFFICER IN SBoP?

The public can submit their request / application for information to the Branch Head /Branch Manager of a nearest branch, designated as Asstt. Central Public Information Officers (ACPIO) by the Bank, the address of which is available in the Branch Locator of the Bank’s website.

FUNCTIONS AND DUTIES

STATE BANK OF PATIALA- FUNCTIONS AND DUTIES

Public can refer to the sections about us, The State Bank of India (Subsidiaries Banks) Act 1959 and “Organizational structure” in the Bank’s website, regarding relevant information.

STATE BANK OF PATIALA-FUNCTIONS AND DUTIES

STATE BANK OF PATIALA - POWERS AND DUTIES OF ITS OFFICERS AND EMPLOYEES

All the officers have certain financial powers and administrative powers depending upon their positions. The delegations of financial powers of various grades of officials is decided by the Executive Committee 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.

THE PROCEDURE FOLLOWED IN THE DECISION MAKING PROCESS, INCLUDING CHANNELS OF SUPERVISION AND ACCOUNTABILITY IN STATE BANK OF PATIALA.

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. Centralized credit processing cells are being formed at certain centres for sanctions of personal segment loans and loans under SIB segment. Branches will source the applications and forward them to the respective credit processing cells, for their consideration. 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.

THE NORMS SET BY THE STATE BANK OF PATIALA FOR THE DISCHARGE OF ITS FUNCTIONS

The Bank functions with the following core values/norms

- Excellence in customer service.
- Profit orientation
- Fairness in all dealing and relations
- Risk taking and innovation
- Integrity
- Transparency and discipline in policies and systems.

Regarding the core functions of the Bank i.e. accepting deposits and sanction of loans, the interest rates for deposits/advances and different deposit as well as loan products, are displayed in the Bank's website and also made available at all the branches.

Regarding sanction of loans, each officers of the Bank will consider loan proposals and take a decision in terms of the scheme of delegation of powers, on the merits of the proposals. All the officers of the Bank are expected to discharge their duties and responsibilities with integrity and due diligence.

Public can also refer to the captions "**Rates at a quick glance**", '**Best Practice Codes**' & '**Citizens charter**' of the Bank's website for any further information. They can also refer to the following captions of the Bank's website, for detailed information on related products.

- i) Personal Banking
- ii) Agricultural /Rural
- iii) NRI Services
- iv) Internet Banking
- v) E-Products
- vi) Government Business
- vii) SME & Corporate

The rules and regulations, instructions, manuals and records held by the Bank/used by its employees for discharging its functions.

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.

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

These are mainly register to record the proceedings of the Board Meetings and various Committee meetings, documents executed by customers/borrowers/guarantors, contracts with third parties etc.

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 in State Bank of Patiala.

As per the present arrangement, the Banks quarterly results and annual results/reports 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.

Further, the Board of Directors the apex management body of the Bank is constituted with members who are leaders from different interest groups and professions such as Industrialists, Bankers from Apex Institutions, Chartered Accountants, Economists and Workmen representatives. Public can also refer to the captions **financial results/ Balance Sheet** of the Bank's website, for further information.

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) Credit Risk Management Committee
- c) Asset Liability Management Committee
- d) Operational Risk Management Committee
- e) Audit Committee
- f) Central Management Committee
- g) Board of Directors

Public are not entitled to participate on the above committee meetings and minutes are not accessible to public.

Public can also refer to the caption Annual report for various committees more particularly the “ corporate governance” link under the Annual report for more information about the committees.

A DIRECTORY OF SBOP OFFICERS AND EMPLOYEES

Since the number of employees is quite large and they are subject to transfers, it is not possible for the Bank to publish the list of officers/employees and keep the same updated from time to time. Any person interested in seeking the information about any officer or employee of the Bank can approach the ACPIOs in that behalf.

The list of offices/ branches is already available in the website for reference by public.

Public can refer to the caption of the Bank’s website for information regarding the nearest ACPIO.

THE MONTHLY REMUNERATION RECEIVED BY EACH OF ITS OFFICERS AND EMPLOYEES, INCLUDING THE SYSTEM OF COMPENSATION AS PROVIDED IN ITS REGULATIONS OF STATE BANK OF PATIALA.

Public can refer to the caption “pay scales of officers/employees” published in the Bank’s website, under the “Right to Information Act.”

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 and disbursements and the provision is not applicable to SBoP.

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 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 already available in the Bank’s website.

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

There are no programmes in the Bank for grant of concessions/permits/ authorization etc. and there is no material in the Bank relevant to this provision.

DETAILS IN RESPECT OF THE INFORMATION, AVAILABLE TO OR HELD BY SBoP REDUCED IN AN ELECTRONIC FORM.

All the general information regarding deposits, advances and other services offered by the Bank are already available in the websites of the Bank www.sbp.co.in. public may refer to our above websites regarding necesasary information.

THE PARTICULARS OF FACILITIES AVAILALE TO CITIZENS FOR OBTAINING INFORMATION, INCLUDING THE WORKING HOURS OF A LIBRARY OR READING ROOM, IF MAINTAINED FOR PUBLIC USE IN SBoP

The list of toll free numbers/telephone numbers has already been published on the website of the Bank www.sbp.co.in. The public may approach the nearest ACPIOs for any further information.