

ANDHRA PRADESH GRAMEENA VIKAS BANK
Head Office: WARANGAL

DISCLOSURES UNDER RIGHT TO INFORMATION ACT- 2005

INTRODUCTION

The Government of India resolved that in order to ensure greater and more effective access to information, the Freedom of Information Act, 2002 must be made more progressive, participatory and meaningful. On this issue National Advisory Council suggested certain important changes. In view of the significant changes proposed by the National Advisory Council and others, it was decided to repeal the freedom of information Act 2002 and enact law for an effective frame work effectuating the right of information recognized under Article 19 of the Constitution of India. To achieve this objective The Right to information Act 2005 was enacted by the Parliament which received the President's assent on 15th June 2005.

All Public Sector Banks are "Public Authorities" for the purpose of the Act and are governed by the provisions of the Act Keeping in view the provisions of the Right to information Act. And also our image as an organization, which is working in a transparent manner. Observing good corporate governance principles, we disclose in the following pages the information regarding working of our organization for the benefit of our customer and general public as also staff members.

ANDHRA PRADESH GRAMENA VIKAS BANK

1.0 The particulars of the Organization, functions and duties: Sec.4 (1)(i)

The APGVB came into existence with effect from 31-03-2006 by amalgamation of 5 Regional Rural Banks namely Sri Vishakha Grameena Bank, Nagarjuna Grameena Bank, Kakatiya Grameena Bank, Manjeera Grameena Bank and Sangamswara Grameena Bank operating in 8 Districts covering a geographical area of 94,700sq.kms in Srikakulam, Vizianagaram, Vishakapatnam, Khammam, Nalgonda, Medak, Mahaboobnagar and Warangal districts in Andhra Pradesh.

The bank has a paid up capital of Rs 5.00 crores contributed by Government of India, State Bank of India and Government of Andhra Pradesh in the ratio of 50:35:15 with authorized share capital of Rs 5.00 crores.

The Bank has a Three Tier Organizational structure consisting of Head Office at Warangal, 10 Regional Offices and the Branches Headed by a Chairman on deputation from Sponsor bank, i.e. State Bank of India. The bank carries on the business of banking as envisaged under the provisions of the Banking Regulation Act 1949. Being a Regional Rural Bank it functions under the overall guidance of NABARD, Sponsor Bank (SBI) and the Board of Directors of the Bank

The Main functions of the Bank are as under:

1. Acceptance of Deposits from the public.
2. Deployment of funds by lending / investing in high yielding securities etc.
3. Ancillary business such as remittances, collection, locker business etc.
4. Agency Business such as Marketing SBI life Insurance etc.

2.0 The Powers and duties of Officers and Employees: Sec.4(1)(ii)

The powers and duties of the Officers and employees are incorporated in the policies laid down by the bank with the approval of the Board. The top management, Executives and other officials discharge their duties in furtherance of the business plan objectives framed by the bank from time to time. The delegated powers are periodically reviewed by the Board and necessary revision is made for effective functioning of the Bank.

3.0 The Procedure followed in the decision making process including channels of supervision and accountability: Sec.4(1)(iii)

The bank has a three-tier organizational set up consisting of branches, Regional Offices and Head Office. The decision making process is based on the delegated power to each unit. The Board of Directors of the Bank are empowered to formulate policies regarding the delegation of powers to various functional heads. The Board of Directors, in turn, are guided by the policies of Government of India, Reserve Bank of India, NABARD and SBI in formulating policies for implementation by the Bank.

4.0 The norms set by the bank for the discharge of its functions: Sec .4(1)(iv)

The bank believes that sound principles of corporate governance are important keys to success, as these enhance the ability to secure the confidence of its stakeholders. Good Corporate Governance starts at the top, both with the Board of Directors and the Management who take appropriate steps in meeting highest standards of excellence. The ethos of the bank aims at:

- a) Maximizing long-term shareholders value in a legal and ethical manner.
- b) Ensuring fairness, courtesy and dignity in all transactions with in and outside the bank with customers, employees, investors, partners, competitors, the Government and the society.
- c) Open, transparent and merit-based management.

5.0 The Rules, regulation, instructions, manuals and records held by it or under its control are used by its employees for discharging its functions : Sec.4(1)(v)

The bank is guided by the circulars/instructions issued by Ministry of Finance, Reserve Bank of India, NABARD and State Bank of India from time to time. However these circulars /instructions

are voluminous and it is difficult to incorporate the same here and they may be obtained from the public information officers on request. The Bank is issuing circular instructions on various issues, which are required to be followed by our branches/offices. As these circulars are voluminous, it may not be possible to publish the same here. However specific request, if any in this regard will be considered by public information officers.

6.0 A statement of the categories of documents that are held by it are under its control: Sec.4 (1)(vi)

In view of multitude of functions and geographical spread of branches/ Offices, it is impractical to publish the statement of the categories of Documents held by us. However, specific request, if any, in this regard will be considered by the public information Officers with in the scope of RTI Act.

7.0 The particulars of any arrangements that exists for consultation with, or representation by the members of the public in relation to the formulation of its policy or implementation thereof: Sec.4 (1)(vii)

There is no arrangement for consultation with the members of the public in formulation of policies by the bank. However, the general Public aggrieved by the policies of the bank may air their grievances through the various channels available to them and as indicated in the subsequent paragraphs.

8.0 A Statement of the board, councils, Committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advise and as to whether meetings of these boards, councils, committees and other bodies are open to the public, or the minutes of such meetings are accessible for public: Sec.4 (1)(viii)

The Board meets at frequent intervals and guide the bank to achieve its objectives in a prudent and efficient manner and to ensure high standard of customer service, ethical practice and professional management of the bank. The responsibilities such as policy formulation, performance review analysis and controls are discharged by the board.

The Particulars of Board of Directors on the Board are as under:

Sl.No	Name of the Director	Representing office and designation
1	Shri.T.Hanumantha Rao	Chairman Andhra Pradesh Grameena Vikas Bank Head Office, Warangal

Nominee Directors of Central Government:

2	Shri.B.Raja Rao	Non Official Director
3	Shri.B.Radha Krishna Murthy	Non Official Director

- Nominee Directors of Reserve Bank India:**
- 4 Shri. K.N. Singh Sardar Asst General Manager,
Non Banking Finance Dept,
Reserve Bank of India, Hyderabad
- Nominee Director of NABARD:**
- 5 Shri.D.Hari Deputy General Manager,
National Bank for Agriculture and Rural
Development, Regional Office, Hyderabad
- Nominee Directors of Sponsor Bank (State Bank of India)**
- 6 Shri.Manoj Khattar Deputy General Manager (RBU),
State Bank of India, LHO. Hyderabad
- 7 Shri.K.T.Ajit Deputy General Manager (PBU),
State Bank of India, LHO. Hyderabad
- Nominee Directors of Government of Andhra Pradesh:**
- 8 Smt.Vasudha Mishra, IAS Commissioner for Institutional Finance
Finance Department
A.P.State Secretariat, Hyderabad
- 9 Shri.N.Sridhar,IAS Collector & District Magistrate
Warangal District.

The Board has two sub committees, They are

1. Audit Committee

The formation and functioning of Audit Committee is governed by the directions of the NABARD. The Audit Committee provides directions as also oversees the operation of the total audit functions in the Bank and follow up the statutory / external audit of the Bank , Inspection of NABARD, Management Audit of SBI, Internal Auditors of Banks various Regional Offices and Branches from time to time.

2. Committee to monitor frauds:

With a view to provide focused attention on monitoring frauds this committee has been formed.

It may be noted that the meetings of the Boards or Committees are not open to the public and the minutes of such meetings are also not accessible to public.

9.0 A directory of Officers and employees of the bank: Sec .4(1)(ix)

As the number of employees is quite large and they are liable to transfers, it is not possible to publish the list of Officers and keep the same update from time to time. Any person interested in seeking information about any Officer or employee of the bank can Approach the public information Officer in that behalf.

10.0 The monthly remuneration received by each of the officers and employees including the system of compensation as provided in the regulations of the bank: Sec.4(1)(x)

The information about the salary and remuneration paid to officers and employees can be obtained from the public information officer.

11.0 The budget allocated to each of its agencies indicating the particulars of all plans, proposed expenditure and reports on disbursement made: Sec.4 (1)(xii)

Any person requiring information on Budgets allotted to branches / ROs in respect of Deposits, Advances, disbursements expenditure, non interest income etc. may approach the Public Information Officer.

12.0 The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such progarmmes: Sec.4(1)(xii)

Subsidy plans for lending activity of the bank are as per Govt of AP guidelines from time to time. However, the bank has various lending schemes to cater to the different section of the society and details are available in our Website www.apgvb.com.

13.0 The Particulars of recipients of concession, permits, authorizations granted by the bank: Sec.4(1)(xiii)

The Bank has not granted any concession, permits or authorization.

14.0 Details in respect of the information available to or held by it reduced_in an electronic form Sec.4.(1).(xiv)

Any person requiring information in this regard may approach the public information officer.

15.0 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 Sec.4.(1)(xv)

The following documents are available in all our branches/officers, which provide the details of the facilities available to customers and the grievance redressal mechanisms.

- ❖ Deposit policy
- ❖ Citizen Character.
- ❖ Fair Practice code
- ❖ Fair practice code for lenders

16.0 The names, designation and other particulars of the public information officer: Sec.4(1)(xvi) Please refer item no 18

17.0 Such other information as may be prescribed and there after update these publication every year : Sec.4(1)(xvii)

Any person interested to know more about our bank, may visit our website www.apgvb.com. Further, any suggestion complaints etc., , may be sent to public information officer for necessary action

18.0 Public information's Officers & appellate Authorities at head office & Regional Offices of the bank.

As per Section 5(1) of the act, we here by designate the following as Public Information Officers for providing information to persons requesting for the information & Appellate Authorities under the act

List of public information officers & appellate authorities

Sl. No.	Offices	Asst. Central Public Information Officers (ACPIOS)	CPIOS	Appellate Authority
01	Branches	Branch Manager	Regional Officer (controlling the branch)	General Manager (Operations)
02	Regional Office/ Head Office	Board Secretary	Chief Manager (I&A)	-- do --

19.0 Procedure for obtaining information

19.1 Any person who desires to obtain any information under this Act, shall make a request in writing or through electronic means in English or in Hindi or in the official language of the area in which the application is being made accompanying such fee as may be prescribed to Public Information Officer, specifying the particulars of information sought by him or her.

19.2 An Applicant making request for information shall not be required to give any reason for requesting the same or any other personal details except those that may be necessary for contacting him.

19.3 The public information officer, on receipt of a request shall as expeditiously as possible and in any case within 30 days of receipt of the request either provide the information on payment of prescribed fee or reject the request for specified regions.

19.4 when the information sought for concerns the life or liberty of a person, the same shall be provided within 48 hours of the receipt of the request .

19.5 If the Public Information Officer fails to give decision on the request for information within the period specified, shall be deemed to have refused the request.

19.6 No fee shall be charged from the persons who are below the poverty line as per state government.

19.7 The person making request for the information shall be provided the information free of cost if the bank fails to comply with the time limits specified above

19.8 when a request as been rejected the public information officer shall communicate to the person making the request

- a. Reason for such rejection
- b. The period within which an appeal against such rejection may be preferred and
- c. The particulars of the appellate authority.

19.9 Any person who does not receive a decision within the time stipulated above or is aggrieved by the decision, may within 30 days from the expiry of such period, can prefer an appeal to such officer who is senior in rank

19.10 Exemption from disclosure

Notwithstanding the above, the bank may not disclose information about the affairs of the customer as it causes unwarranted invasion of privacy of the customer or such information has no relationship with any public activity or interest as envisaged by section 8(i) (J) of the act

20.0 Schedule of fee / Charges

As per the right to information (regulation of fee & cost) rules 2005, the following schedule of fee/ charges has been prescribed

- a. Application fee - Rs .10 /-.
- b. Charges for each page (A4, A3 size paper)- created or copied – Rs. 2/- per page
- c. In case of larges size paper- Actual charges incurred.
- d. For information provided in printed form – at the price fixed for such publication or Rs.2/- per page.
- e. For information provided in printed from- at the price fixed for such publication or Rs 2/- per page of photo copy for extracts from the publication.
- f. For inspection of records – no fee for the first one hour and a fee of Rs 5/- per each hour/fraction there of.
- g. The application fee/other charges should be paid by cash, pay order, money order, postal order or DDS drawn on APGVB and they should be made payable at the centers where the office of the public information officer is located.

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