

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.

WHO WILL GIVE INFORMATION?

Any public authority would designate Central Asst. Public Information Officer (CAPIO) 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 as 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 wither by way of information or rejection within the time frame, may 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.

THE MAIN STRUCTURE / ROLE OF PUBLIC INFORMATION OFFICERS

i) Central Asst. Public Information Officers (CAPIO)

The CAPIO will receive the application / request for information or the appeals under the Act and 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 Authorities

The Appellate Authority will entertain and dispose off appeals against the decision of the CPIO as required under the Act.

List of Appellate Authorities, CPIOs & CAPIOs of Uttarakhand Gramin Bank

Name & Address	Designated as	Phone No.
Mrs. Amita Raturi General Manager Uttarakhand Gramin Bank Head Office 18 New Road, Dehradun	Appellate Authority for entire Bank.	0135 2652682
Mr. Anurag Pundir Chief Manager Uttarakhand Gramin Bank Head Office, 18 New Road, Dehradun	CPIO/Nodal Officer, Head Office	0135 2710660 01352710661 Ext. 25
Mr Kapil Pundir Sr. Manager - Personnel Uttarakhand Gramin Bank Head Office, 18 New Road, Dehradun	CAPIO, Head Office	0135 -2710660
Mr. Krishna Mohan Sharma, Regional Manager, Uttarakhand Gramin Bank Regional Office UGB Tower Ajabpur Kala, Haridwar Road, Dehradun	CPIO Region-1 (Districts of Dehradun, Haridwar, Tehri and Uttarkashi)	0135-2711872
Manager Planning, Uttarakhand Gramin Bank Regional Office UGB Tower, Ajabpur Kala, Haridwar Road Dehradun	CAPIO, Region-1 (Districts of Dehradun, Haridwar,	0135-2711872

	Tehri and Uttarkashi	
Mr. Devesh Joshi, Regional Manager Uttarakhand Gramin Bank Regional Office, Agency, Civil Lines, Pauri	CPIO, Region-2 (Districts of Pauri and Rudraprayag)	01368-222351
Senior Manager Planning, Uttarakhand Gramin Bank Regional Office. Agency, Civil Lines, Pauri	CAPIO, Region-2 (Districts of Pauri and Rudraprayag)	01368-223739
Mr. Vishal Khatri, Regional Manager, Uttarakhand Gramin Bank Regional Office G.I.C. Road, Pithoragarh	CPIO, Region-3 (Districts of Champawat and Pithoragarh)	05964- 223551
Senior Manager Planning, Uttarakhand Gramin Bank Regional Office G.I.C. Road, Pithoragarh	CAPIO, Region-3 (Districts of Champawat and Pithoragarh)	05964- 225470
Mr. Krishna Kumar, Regional Manager, Uttarakhand Gramin Bank Regional Office-IV Uttarayan Prakashan Bhawan,	CPIO ,Region 4 (Districts of Nainital, U.S. Nagar)	05946-311655
Senior Manager Planning Uttarakhand Gramin Bank	CAPIO ,Region -4 (District Nainital, U.S. Nagar)	05946-284784

Regional Office,Haldwani, Nainital	,Bageshwar, U.S. Nagar Regional Office, Almora	
Shri Kamal Verma Regional Manager, Uttarakhand Gramin Bank Regional Office V –Almora Malla Joshikahola Near SSP Office, Almora	CPIO-Region 5 District : Almora, Bageshwar, Chamoli Phone no. 05946-284782	
Senior Manager Planning Uttarakhand Gramin Bank Regional Office V –Almora	CAPIO ,Region -5 District : Almora, Bageshwar, Chamoli	
All Branch Managers	CAPIO for their branch	Address & Phone numbers available on website

Right to Information Act 2005 - Publication of Information

The Government of India, in order to ensure greater and more effective access to the information to the citizens has enacted 'Right to Information Act, 2005' [hereinafter called RTI Act]. The main object of the Act is to provide right to information and to secure access to information under the control of the Public Authorities to the citizens in order to promote transparency and accountability in the working of Public Authority. 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 obtaining information which is also stored in electronic form. 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. A representative list of the information in Uttarakhand Gramin Bank that is exempt from disclosure is given in Annexure-I([click to download](#)). Any citizen can request for information by making an application in writing or through electronic means in English / Hindi together with the prescribed fees, to the concerned Public Information Officer. Keeping in view provisions of the RTI Act, we hereby provide the information as per terms of Sec. 4[1] of the RTI Act.

DISPLAY OF INFORMATION AS PER THE REQUIREMENT OF SECTION 4(1) (B) OF THE RIGHT TO INFORMATION ACT, 2005. IS FURNISHED HEREUNDER

Section No.	Provision Requirement	Information
4 .1.b.i	Particulars of its Organization, function's and duties	<p>Uttarakhand Gramin Bank is a Regional Rural Bank (as per the Regional Rural Bank Act 1976) In terms of this Act the share capital is held by the Central Government 50%, State Bank of India as the sponsor bank 35% and Uttarakhand Government 15%.</p> <p>Uttarakhand Gramin Bank, sponsored by the State Bank of India established under the RRBs Act 1976, came into existence on 1st Nov. 2012, after the amalgamation of the 2 RRBs viz. Uttaranchal Gramin Bank, Dehradun (Sponsored by SBI) & Nainital Almora Kshetriya Gramin Bank, Haldwani (Sponsored by Bank of Baroda) in Uttarakhand state.</p> <p>It has its Head Office at Dehradun. Bank is having 5 Regional Offices at Dehradun, Pauri, Pithoragarh, Almora and Haldwani and 291 branches as on 31.03.2025 in 13 districts of Uttarakhand state viz.- Almora, Bageshwar, Dehradun, Chamoli. Champawat, Haridwar, Haldwani, Nainital, Pauri, Pithoragarh, Rudraprayag, Tehri Uttarkashi, U.S. Nagar.</p> <p>As per Clause 18, Chapter IV of The Regional Rural Banks Act 1976 Uttarakhand Gramin Bank does banking business as defined under Banking Regulation Act, 1949.</p> <p>Very briefly put these are -</p> <ol style="list-style-type: none"> a. Acceptance of deposits from the public b. Deployment of funds by lending c. Ancillary and incidental business such as remittances, collection, Bank Guarantees, Letters of Credit., ATM cards, locker business, etc. d. Agency Business such as distribution of Insurance Policies (SBI Life), SBI Mutual Funds.
4.1.b.ii	The powers and duties of its officers and employees	<p>Organization's requirement and also Government/ Reserve Bank of India (RBI) / National Bank of Agriculture and Development (NABARD) guidelines.</p> <p>The duties of the officers and employees are laid down by the Board of Directors and are also embodied in Uttarakhand Gramin Bank (Officers and Employees) Service Regulations 2012.</p> <p>Different powers have been delegated by the Board of Directors to the officers at various levels for smooth functioning. In order to exercise supervision and fix accountability / responsibility various control measures have been put in place.</p>
4.1.b.iii	The procedure followed in the decision making process, including Each officer will have to consider loan proposals	<p>There is a well defined organizational structure and a clear system of accountability which also take into account the RBI/CVC/ NABARD guidelines.</p>

	and channels of supervision and take a decision in terms of the scheme of delegation of accountability	All loans sanctioned have to be reported to the higher 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 it for the discharge of its functions	Directions received from NABARD, Central and Uttarakhand state governments, Reserve Bank of India, State Bank of India (sponsor bank) and /or approved by the Board of our Bank are the guiding principles for discharging various functions. Suggestions from public are welcome in writing or by e mail to ugb_dun@rediffmail.com
4.1.b.v	Rules, regulations, instructions manual and records for discharging functions	There are quite a number of documents like manuals, circulars, schemes of delgation of powers, proceedings of the Board and also the circulars used by employees for discharging various fubctions.
4.1.b.vi	Categories of documents held by authority under its control	There are quite a number of documents like manuals, circulars, schemes of delgation of powers, proceedings of the Board and also the circulars used by employees for discharging various fubctions.
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:	(sponsor bank) in consultation with NABARD and the following other members, <ul style="list-style-type: none"> • two directors, who are not officers of the Central Government, State Government, Reserve Bank, NABARD, SBI or any other bank, nominated by the Central Government. • one director, who is an officer of the Reserve Bank, nominated by them (normally a Deputy General Manager from RBI, Dehradun. • one director, who is an officer of .NABARD nominated by them (normally an Assistant General Manager from NABARD. Dehradun) • two directors, who are officers of the State Bank of India, nominated by them (normally the Deputy General Manager for Uttarakhand and the Regional Manager for Dehradun) • and two directors, who are officers of the Uttarakhand Government nominated by state government.(normally Additional Secretary Rural Development and Additional Secretary Finance). Details of the Board of Directors is displayed on Bank's website www.uttarakhandgraminbank.com Various committees as per the requirement of the Bank are formed as per the approval of Board or by the top management, as per the powers delegated by the Board. Members of public are not entitled to participate on the meetings of the Board / Committees and minutes are not accessible to public.
4.1.b.ix	A directory of its officers and employees:	Directory of senior and key employees is displayed on Bank's website. 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 Public Information Officers of

		the respective Region.
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 to officers/employees of the Bank is as per pay scales fixed by the Central Government from time to time under Section 17.1 of the RRB Act 1976. Remuneration to the officers on deputation from State Bank of India is as per pay scales of SBI.
4.1.b.xi	The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursement made:	This is not applicable to Uttarakhand Gramin Bank as there are no plans and budgets for expenditure of public money and its disbursements.
4.1.b.xii	The manner of execution of subsidy programs, including the amounts allocated and the details of beneficiaries of such programmes	There are no subsidy programs or plans for lending activities of the Bank as a whole except for targets for priority sector lending. Subsidies from Central, State Government or their agencies/ NABARD can be routed through the Bank. However, their formulation/ execution/ allocation/ disbursal/ authorization for disbursal remains with them. There are different schemes for advances of the Bank and the terms and conditions are available at all offices of the Bank and on the Bank's website.
4.1.b.xiii	Particulars of recipients of concessions, permits or authorizations granted by it:	There were no programs in the Bank for grant of concessions/ permits. The Bank authorizes Business Correspondents and Business Facilitators to extend banking services to persons for whom it is not convenient to go to a branch. Each Business Correspondent and Business Facilitators is attached to a particular branch. Their details and details of their functions / authority is available at each branch. Brief details available to download here < https://www.uttarakhandgraminbank.com/document/CSPDETAILS.pdf >.
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 and Service charges are available on 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:	Public can obtain information on our various products from any of the Bank branches. The information is also made available on Bank's website. Uttarakhand Gramin Bank is not maintaining any Library / Reading Room for Public.
4.1.b.xvi	The names, designations	Contacts of Public Information Officers placed at the Regional Offices/

	and other Particulars of the Public Information Officers.	Head Office and Appellate Authority placed at Branches, Regional Offices and Head Office and also available on Bank's website.
4.1.b.xvii	Such other information as may be prescribed:	

Suo Motu Disclosures in Pursuance of Section 4 of the Right to Information Act, 2005

1.1	Sec. 4(1)(b)(i)	Particulars of organisation, functions and duties	
(i)		Name and address of the Organisation	UTTARAKHAND GRAMIN BANK , 18 new Road , Dehradun , UTTARAKHAND
(ii)		Head of the organization	Chairman, https://uttarakhandgraminbank.com/about/board_of_director.html
(iii)		Vision, Mission and Key objectives	https://uttarakhandgraminbank.com/about/vision_mission.html
(iv)		Function and duties	Public can refer to the sections "About us" and "Organisational structure" in the Bank's website, regarding relevant information. RRB Act
(v)		Organization Chart	https://uttarakhandgraminbank.com/about/organisational_structure.html
(vi)		(a) Any other details-the genesis, inception etc.	https://uttarakhandgraminbank.com/about/history.html
1.2	Sec. 4(1)(b)(ii)	Power and duties of its officers and employees	
(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 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 within their vested power. Public can refer to the caption 'Important Links' - https://uttarakhandgraminbank.com/
(ii)		Power and duties of other employees	The Bank functions with the following core values / norms <ul style="list-style-type: none"> • Excellence in customer service • Profit orientation • Fairness in all dealing and relation • 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 officer 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.
(iii)		Rules/ orders under which powers and duty are derived and exercised.	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 . CPC/AMH cells are being formed at certain centres for sanction of loans under various segment . Branches will source the applications and forward them to the respective CPC/AMH 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 NABARD/RBI/CVC guidelines . UGB Pension Notification 2018 and REVISED PENSION REGULATION GAZETTE2024 (https://www.uttarakhandgraminbank.com/document/pensionregulation.pdf)
(iv)		Exercised	Through circulars SOPs and letters of the bank
(v)		Work allocation	Work is allocated to an employee by an office order by their controllers .
1.3	Sec. 4(1)(b)(iii)	Procedure followed in decision making process	
(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,delegation of which is finally approved by board of directors. Centralized credit processing cells are being formed at certain centres for sanctioning of loans. Branches will source the applications and forward them to the respective credit processing cells, for their consideration. Further, there is a well defined
(ii)		Final decision-making authority	
(iii)		Related provisions, acts, rules 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. https://uttarakhandgraminbank.com/document/grivance_redressal_policy.pdf
(iv)		Time limit for taking a decision	
(v)		channel of supervision and accountability	Channel of supervision is as per the organization structure of the bank and every officer is accountable towards the duties assigned by authority time to time https://uttarakhandgraminbank.com/index.html
1.4	Sec. 4(1)(b)(iv)	Norms for discharge of functions	
(i)		Nature of functions/ services offered	https://uttarakhandgraminbank.com/index.html https://www.uttarakhandgraminbank.com/document/RTI_Act-Suo-Motu.pdf
(ii)		Norms/ standards for functions/ service delivery	The bank functions with the following core value /norms providing customer oriented services,maintaining transparency & excellence in banking,development oriented approach with innovative concepts and by earning continuous profit.Regarding the core functions of the bank i.e. accepting deposits ,sanctioning advances and interest rates of different depositschemes as well as loan products . are displayed in the bank.s website and also

(iii)		Process by which these services can be accessed	made available at all the Branches. https://uttarakhandgraminbank.com
(iv)		Time-limit for achieving the targets	Time limit for achieving the targets for financial year, is formulated by the bank every year. Refer https://uttarakhandgraminbank.com
v)		Process of redress of grievances	https://uttarakhandgraminbank.com/document/grivance_redressal_policy.pdf
1.5	Sec. 4(1)(b)(v)	Rules, regulations, instructions manual and records for discharging functions	
(i)		Title and nature of the record/ manual /instruction.	There are quite a number of documents like manuals,circulars, schemes of delgation of powers,proceedings of the Board etc. visit we care & important link section of https://uttarakhandgraminbank.com
(ii)		List of Rules, regulations, instructions manuals and records.	There are quite a number of documents like manuals,circulars, schemes of delgation of powers,proceedings of the Board and also the circulars used by employees for discharging various fubctions. visit we care & important link section of https://uttarakhandgraminbank.com
(iii)		Acts/ Rules manuals etc.	There are quite a number of documents like manuals,circulars, schemes of delgation of powers,proceedings of the Board and also the circulars used by employees for discharging various fubctions. visit we care & important link section of https://uttarakhandgraminbank.com
(iv)		Transfer policy and transfer order	Transfer Policy exists in the Bank and transfers are done as per banks policy and administrative needs (https://www.uttarakhandgraminbank.com/document/Transfer_policy.pdf)
1.6	Sec. 4(1)(b)(vi)	Categories of documents held by the authority under its control	
(i)		Categories of documents	These are mainly register of Record of the proceedings of 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	At Head Office and Regional Offices documents are kept in the custody of concern departments and at Branches documents are kept in the custody of Branch Manager.
1.7	Sec. 4(1)(b)(viii)	Boards, Councils, Committees and other Bodies constituted as part of Public Authority	
(i)		a. Name of Boards, Council, Committee etc.	https://www.uttarakhandgraminbank.com/about/board_of_director.html
		b. Council, Committee etc.	https://uttarakhandgraminbank.com/document/BoardCommitte.pdf
(ii)		Composition	https://uttarakhandgraminbank.com/document/BoardCommitte.pdf
(iii)		Dates from which constituted	Board of the Bank was constituted on 01/11/2012
(iv)		Term/Tenure	Board of directors are generally appointed for a period of 2 Years
(v)		Powers and functions	https://uttarakhandgraminbank.com/document/BoardCommitte.pdf
(vi)		Whether their meetings are open to the public?	meetings are open to public like customer service committee
(vii)		Whether the minutes of the meetings are open to the public?	minutes of the meetings are open to public like customer service committee
(viii)		Place where the minutes if open to the public are available?	not met
1.8	Sec. 4(1)(b)(ix)	Directory of officers and employees	
		Name and designation	https://uttarakhandgraminbank.com/document/All-Emp.pdf
		Telephone, email ID	https://uttarakhandgraminbank.com/document/Employee_contact_e-mail.pdf
1.9	Sec. 4(1)(b)(x)	Monthly Remuneration received by officers & employees including system of compensation	
		List of employees with Gross monthly remuneration	https://uttarakhandgraminbank.com/document/All-Emp.pdf
		System of compensation as provided in its regulation	AS PER IBA 12TH JOINT NOTE APPLICABLE TO RRB
1.10	Sec. 4(1)(b)(xvi)	Name, designation and other particulars of public information officers	
(i)		Name and designation of the public information officer (PIO), Assistant Public Information (s) & Appellate Authority	https://www.uttarakhandgraminbank.com/document/RTI_Act-Suo-Motu.pdf
(ii)		Address, telephone numbers and email ID of each designated official.	https://www.uttarakhandgraminbank.com/document/RTI_Act-Suo-Motu.pdf
1.11	Sec. 4(2)	No. of employees against whom Disciplinary action has been proposed/taken	
(i)		No. of employees against whom disciplinary action has been pending for Minor is encouraged penalty proceedings	2
(ii)		Finalized for Minor penalty or major penalty proceedings	18
1.12	Sec. 26	Programmes to advance understanding of RTI	
(i)		Educational programmes	Uttarakhand Gramin Bank Organize Educational programs for the employee on regular intervals ,29 Offline training programmes were organized,attended by 733 candidates during 2024-25 .
(ii)		Efforts to encourage public authority to participate in these programmes	Public Authority are encouraged through emails ,circulars,meetings and notifications, to participate in these programmes
(iii)		Training of CPIO/APIO-	Training of All CPIOs and CAPIOs conducted at Head Office, Visit (https://www.uttarakhandgraminbank.com/document/CPIOCAPIO_TRAINING.pdf)
(iv)		Update & publish guidelines on RTI by the Public Authorities concerned	The Bank updates and publishes the Guidelines on RTI on regular intervals and last updated on 22/04/2025
1.13		Transfer policy and transfer orders	

		Transfer policy and transfer orders	Transfer Policy exists in the Bank and transfers are done as per banks policy and administrative needs. (https://www.uttarakhandgraminbank.com/document/Transfer_policy.pdf)
2.1	Sec. 4(1)(b)(xi)	Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc.	
(i)		Total Budget for the public authority	https://www.uttarakhandgraminbank.com/document/Total-Budget.pdf
(ii)		Budget for each agency and plan & programmes	https://www.uttarakhandgraminbank.com/document/Total-Budget.pdf
(iii)		Proposed expenditures	https://www.uttarakhandgraminbank.com/document/Total-Budget.pdf
(iv)		Revised budget for each agency, if any	https://www.uttarakhandgraminbank.com/document/Total-Budget.pdf
(v)		Report on disbursements made and place where the related reports are available	https://www.uttarakhandgraminbank.com/document/Total-Budget.pdf
2.2	Sec. 4(1)(b)(xvii)	Foreign and domestic tours	
(i)		Budget	Not applicable
(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.	Not applicable
(iii)		Information related to procurements	https://www.uttarakhandgraminbank.com/document/TenderDetails.pdf
		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,	
(iv)		Information related to procurements	https://www.uttarakhandgraminbank.com/document/TenderDetails.pdf
		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.	
2.3	Sec. 4(1)(b)(xii)	Manner of execution of subsidy programme in different subsidy schemes	
(i)		PMEGP	https://www.uttarakhandgraminbank.com/microgovt/pmegp.html
		NULM	https://www.uttarakhandgraminbank.com/microgovt/nulm.html
(ii)		Objective of the programme	Not applicable
(iii)		Procedure to avail benefits	Not applicable
(iv)		Duration of the programme/ scheme	Not applicable
(v)		Physical and financial targets of the programme	Not applicable
(vi)		Nature/ scale of subsidy /amount allotted	Not applicable
(vii)		Eligibility criteria for grant of subsidy	Not applicable
(viii)		Details of beneficiaries of subsidy programme (number, profile etc.)	Not applicable
2.4	Sec. 4(1)(b)(xvii)	Discretionary and non-discretionary grants	
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 authority	Not applicable
2.5	Sec. 4(1)(b)(xiii)	Particulars of recipients of concessions, permits or authorizations granted by the public authority	
(i)		Concessions, permits or authorizations granted by public authority.	Not applicable
(ii)		For each concessions, permit or authorization granted	Not applicable
		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 authorizations	
		d) Date of award of concessions /permits of authorizations	
2.6	Sec. 4(1)(b)(xvii)	CAG & PAC paras	
(i)		CAG and PAC paras and the action taken reports (ATRs) after these have been laid on the table of both houses of the parliament.	https://uttarakhandgraminbank.com/about/financial_analysis.html , no ATR report was generated for FY 2023-24
3	Publicity and Public interface		
3.1	Sec. 4(1)(b)(xvii)	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	
(i)		Arrangement for consultations with or representation by the members of the public Relevant Acts, Rules, Forms and other documents which are normally accessed by citizens	Bank's annual reports /Results are published in the Bank' website for information of public which gives an idea of relevant acts ,rules Forms and other documents normally accessed by citizens.
(ii)		Arrangements for consultation with or representation by	Bank's Policies are published in the Bank' website which are open to public , if they have an idea about formulation or implementation of policies they can represent /suggest it to the Bank .
		a) Members of the public in policy formulation/ policy implementation	https://www.uttarakhandgraminbank.com/document/CUSTOMER_SERVICE_COMMITTEE.pdf

iii)		Public- private partnerships (PPP)	(Not applicable 3.1.3 to 3.1.11)
3.2	Sec. 4(1)I	Are the details of policies / decisions, which affect public, informed to them?	
(i)		Publish all relevant facts while formulating important policies or announcing decisions which affect public.	Feed back is taken in customer service committees while formulating Policies or announcing decisions which affect public https://www.uttarakhandgraminbank.com/
(ii)		Outline the Public consultation process.	https://www.uttarakhandgraminbank.com/
(iii)		Outline the arrangement for consultation before formulation of policy.	https://www.uttarakhandgraminbank.com/
3.3	Sec. 4(3)	Dissemination of information widely and in such form and manner which is easily accessible to the public	
i		Use of the most effective means of communication Internet (website https://uttarakhandgraminbank.com/)	https://www.uttarakhandgraminbank.com/
3.4	Sec. 4(1)(b)	Form of accessibility of information manual/ handbook	
		Information manual / handbook available in	https://www.uttarakhandgraminbank.com/
		(i) Electronic format	https://www.uttarakhandgraminbank.com/
		ii) Printed format	At Bank,s Headoffice and with all CPIOs office
3.5	Sec. 4(1)(b)	Whether information manual/ handbook available free of cost or not	
(i)		List of materials available	
		(i) Free of cost.	A huge quantity of information / material is available on Bank websites- https://www.uttarakhandgraminbank.com/ for citizens free of cost.
		(ii) At a reasonable cost of the medium.	The hard copies of above printed material is available on payment of fee prescribed as per RTI Act
4. E. Governance			
4.1	Sec. 4(1)(b)(xvii)	Language in which Information Manual / Handbook Available	
(i)		English	yes
ii)		Vernacular/ Local Language	Under process of updating manuals in hindi (https://www.uttarakhandgraminbank.com/document/Training_policy.pdf)
4.2	Sec. 4(1)(b)(xvii)	Last date of Annual updation	
		Last date of Annual updation	23.05.2025
4.3	Sec. 4(1)(b)(xiv)	Information available in electronic form	
(i)		Details of information available in electronic form	fully met Please refer point no 3.5 as above
(ii)		Name/ title of the document/record/ other information	fully met Please refer point no 3.5 as above
(iii)		Location where available	Please refer point no 3.5 as above
4.4	Sec. 4(1)(b)(xv)	Particulars of facilities available to citizen for obtaining information	
(i)		Name & location of the facility	https://www.uttarakhandgraminbank.com/document/RTI_Act.pdf
(ii)		Details of information made available	Please refer point no 3.5 as above , the list of telephone numbers has already publishedon the website.the public can approach nearest CAPIOs for any further information
(iii)		Working hours of the facility	10.00am to 05.00 pm
(iv)		Contact person & contact details (Phone, fax email)	https://www.uttarakhandgraminbank.com/document/RTI_Act-Suo-Motu.pdf The list of telephone numbers has already publishedon the website.the public can approach nearest CAPIOs for any further information
4.5	Sec.4(i) (b)(xvii)	Such other information as may be prescribed under section	
(i)		Grievance redressal mechanism	https://uttarakhandgraminbank.com/document/grivance_redressal_policy.pdf
		Year: 2018-19	Applications Received: 48 Application Disposed: 48 and appeal recieved 22 disposed 22
		Year: 2019-20	Applications Received:131 Application Disposed: 131 Apeal received 23 disposed 23
		Year: 2020-21	Applications Received: 131 Application Disposed: 131 and appeal received 31 disposed 31
		Year: 2021-22	Applications Received: 157 Application Disposed: 157 Apeal recieved42 disposed 42
		Year: 2022-23	Applications Received: 147 Application Disposed: 147 and appeal received 30 appeal disposed 30
		Year: 2023-24	Applications Received: 129 Application Disposed: 129 and appeal received 18 appeal disposed 18
		Year: 2024-25	Applications Received: 132 Application Disposed: 129 remaining 3 wil be disposed within time and appeal received 28 appeal disposed 27 remaining 1 will be disposed in time
(iii)		List of completed schemes/ projects/ programmes	VIKSIT BHARAT SANKAL YATRA ,DFLP CAMP 428
(iv)		List of schemes/ projects/ programme underway	PMJDY,PMSBY,PMJJY AND APY
v)		Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract	https://www.uttarakhandgraminbank.com/document/TenderDetails.pdf
(vi)		Annual Report	https://uttarakhandgraminbank.com/about/financial_analysis.html
vii)		Frequently Asked Question (FAQs)	https://uttarakhandgraminbank.com/document/faq.pdf
(viii)		Any other information such as	
		a) Citizen's Charter	UGB Home (uttarakhandgraminbank.com)
		b) Result Framework Document (RFD) .	not applicable
		c) Six monthly reports on the Performance against the benchmarks set in the Citize	not applicable
4.6	Sec. 4(1)(b)(xvii)	Receipt & Disposal of RTI applications & appeals	

		<u>Year: 2018-19</u>	Applications Received: 48 Application Disposed: 48 and appeal received 22 disposed 22
		<u>Year: 2019-20</u>	Applications Received:131 Application Disposed: 131 Appeal received 23 disposed 23
		<u>Year: 2020-21</u>	Applications Received: 131 Application Disposed: 131 and appeal received 31 disposed 31
		<u>Year: 2021-22</u>	Applications Received: 157 Application Disposed: 157 Appeal received 42 disposed 42
		<u>Year: 2022-23</u>	Applications Received: 147 Application Disposed: 147 and appeal received 30 appeal disposed 30
		<u>Year: 2023-24</u>	Applications Received: 129 Application Disposed: 129 and appeal received 18 appeal disposed 18
		<u>Year: 2024-25</u>	Applications Received: 132 Application Disposed: 129 remaining 3 will be disposed within time and appeal received 28 appeal disposed 27 remaining 1 will be disposed in time. https://www.uttarakhandgraminbank.com/document/RTI_Q1_2024-25.pdf https://www.uttarakhandgraminbank.com/document/RTI_Q2_2024-25.pdf https://www.uttarakhandgraminbank.com/document/RTI_Q3_2024-25.pdf https://www.uttarakhandgraminbank.com/document/RTI_Q4_2024-25.pdf
4.7	Section 4(1)(d)	Replies to questions asked in the parliament	
		Details of questions asked, and replies given For Rajya Sabha Questions visit https://rajyasabha.nic.in/rsnew/Questions/qsearch.aspx	https://www.uttarakhandgraminbank.com/document/quesAns.pdf
5.1	Sec. 4(1)(b)(xvii)	Such other information as may be prescribed	
		Name & details of	https://www.uttarakhandgraminbank.com/document/RTI_Act.pdf
i)		(a) Current CPIOs & FAAs	https://www.uttarakhandgraminbank.com/document/CPIODetails.pdf
		(b) Earlier CPIO & FAAs from 1.1.2015	https://www.uttarakhandgraminbank.com/document/CPIODetails.pdf
(ii)		Details of third-party audit of voluntary disclosure	25.05.2024 (https://www.uttarakhandgraminbank.com/document/TpAuditedReport.pdf)
(iii)		Appointment of Nodal Officers (a) Date of Appointment (b) Name and designation of the officer	https://www.uttarakhandgraminbank.com/document/RTI_Act-Suo-Motu.pdf DoA- 11.01.2024
(iv)		Consultancy committee of key stake holder for advice on suo-motu disclosure - (a) Date from which constituted , (b) Name and Designation of the officer	Fully Met (a) May-2024 (b) Mrs. Bharti Naudiyal (GM) (Chairman of committee) , Members - Mr. M.S. Dasila, HOD (Accounts) , Mr. P.D.Joshi HOD(HR) , Mr. Harish Kandari, HOD (Planning) and Mr. S K Sharma, HOD(DPD)
(v)		Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI- (a) Dates from which constituted, (b) Name and Designation of the officer	Fully Met , (a) 20-05-2024 , (b) Chairman Committee- Mrs. Amita Raturi . Members- Mr. K.M. Sharma , Sushil Kumar Sharma https://www.uttarakhandgraminbank.com/document/PIOData.pdf
6	Information Disclosed on own Initiative		
6.1	Sec. 4(1)(b)(xvii)	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information	
(i)		Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information-	Please refer 3.5 All the general information regarding deposits, advances and other services offered by the Bank are already available at the bottom in the following websites of the Bank- https://uttarakhandgraminbank.com/ . Public may refer to our above websites regarding necessary information.
6.2	Sec. 4(1)(b)(xvii)	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	
(i)		Does the website show the certificate on the Website? .	Not Applicable
(ii)		Whether STQC certification obtained and its validity.	
(ii)		Name/ title of the document/record/ other information	