

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

SECTION	PARTICULARS	INFORMATION
Sec. 4(1)(b)(i)	Particulars of organization, functions and duties	About us- Click Here Board of Directors- Click Here Organizational Chart- Click Here Office/ Branch Locator- Click Here
Sec. 4(1)(b)(ii)	the powers and duties of its officers and employees;	The powers and duties of officers and employees are decided by the Board of Directors and in terms of Service regulations.
Sec. 4(1)(b)(iii)	the procedure followed in the decision making process, including channels of supervision and accountability	Bank has laid down well defined system of decision making process. Financial/ administrative decisions are taken at various levels by different grade of officials depending upon their position/ powers and as well as committee approach. Bank has put in place well defined organizational structure with clear mechanism of accountability and control which has taken into account the RBI guidelines and other statutory requirements including statutory Audits, RBI Audit and various internal Audits. The system of exercising proper delegation of powers and submission of control returns are monitored through various audit checks carried out by Audit, Inspection and Vigilance Department.
Sec. 4(1)(b)(iv)	the norms set by it for the discharge of its functions	Directions received from Ministry of Finance, Government of India, Reserve Bank of India, NABARD and/or approved by the Board of our Bank are the guiding principles for discharging various functions. Regarding sanctioning of loans, officer concerned/ committees of the Bank framed at different levels consider loan proposals and take a decision in terms of the scheme of delegation of powers, on the merits of the proposals.
Sec. 4(1)(b)(v)	the rules, regulations, instructions, manuals and records, held by it or under its control or used by its employees for discharging its functions;	Employees of the Bank while discharging various functions are guided by various policy documents and circulars issued from time to time as per approval of Board, competent authority or regulators. These policies & circulars are all meant for internal circulation and cannot be shared with public. The officers and employees are governed by Service Regulations
Sec. 4(1)(b)(vi)	a statement of the categories of documents that are held by it or under its control;	Documents executed by customers / borrowers / guarantors, contracts with Third parties etc. are all private information and of commercial value and cannot be shared with public. These documents are available at Branches / RO / HO.
Sec. 4(1)(b)(vii)	the particulars of any arrangement that exists for consultation with, or representation by, the members of the public in	As per present arrangement, Bank organizes camps/ Customer meets periodically for valuable suggestion of varied types of customer and on their feedback / suggestions frame/revise policies within the overall frame work of the Bank. 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.

	relation to the formulation of its policy or implementation thereof	
Sec. 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;	Boards of Directors are constituted under the Regional Rural Banks Act, 1976. 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. Public are not entitled to participate on the meetings of the Board / Committees and minutes are not accessible to Public.
Sec. 4(1)(b)(ix)	a directory of its officers and employees;	Click here to view Employee information as on 02.04.2024:
Sec. 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;	<p>Scales of Pay of Officers (as per XI bipartite settlement)</p> <p>Scale I = Rs.36000 - 1490/7 - 46430 - 1740/2 - 49910 - 1990/7 - 63840</p> <p>Scale II =Rs.48170 - 1740/1 - 49910 - 1990/10 - 69810</p> <p>Scale III = Rs.63840 - 1990/5 - 73790 - 2220/2 - 78230</p> <p>Scale IV =Rs.76010 - 2220/4 - 84890 - 2500/2 - 89890</p> <p>Scale V = Rs.89890 - 2500/2 - 94890 - 2730/2 - 100350</p> <p>Clerical Staff : Rs.17900 - 1000/3 - 20900 - 1230/3 - 24590 - 1490/4 - 30550 - 1730/7 - 42660 - 3270/1 - 45930 - 1990/1 - 47920 [20 Years]</p> <p>Subordinate Staff : Rs.14500 - 500/4 - 16500 - 615/5 - 19575 - 740/4 - 22535 - 870/3 - 25145 - 1000/3 - 28145 [20 Years]</p>
Sec. 4(1)(b)(xi)	the budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements	Not applicable to J&K Grameen bank

	made;	
Sec. 4(1)(b)(xii)	the manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes;	Not applicable to J&K Grameen bank
Sec. 4(1)(b)(xiii)	particulars of recipients of concessions, permits or authorisations granted by it;	Not applicable to J&K Grameen bank
Sec. 4(1)(b)(xiv)	details in respect of the information, available to or held by it, reduced in an electronic form;	Detailed information on various products (Deposit and advances) and services/facilities offered by the Bank are already available in the Bank's website.
Sec. 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 click here .
Sec. 4(1)(b)(xvi)	the names, designations and other particulars of the Public Information Officers;	Click here
Sec. 4(1)(b)(xvii)	such other information as may be prescribed; and thereafter update these publications every year;	