

ANNEXURE A

Suo Motu Disclosures in Pursuance of Section 4 (1) (b) of the Right to Information Act, 2005

Section 4(1)(b)(i) : Particulars of its organisation, functions and duties

The Bank was founded in September 1906 as a private entity and was nationalised in July 1969. Now, Bank of India, is a Body Corporate constituted under The Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970, with its Head Office at Star House, Plot No.C-5, G Block, Bandra-Kurla Complex, Bandra East), Mumbai 400 051. The Bank is doing the business of banking which means the accepting of deposits for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise, and withdrawal by cheque, draft, order or otherwise. In additions to the business of banking Bank is also engaged in other forms of business as contemplated under Sec. 6(1) of the Banking Regulation Act, 1949. The information about Bank's subsidiary, joint venture and associates etc. can be viewed by the public in the Bank's website www.bankofindia.com under the icon of "Bank's Network.

Public can also refer to <https://bankofindia.co.in/about-us>, in the Bank's website for relevant information.

Section 4(1)(b)(ii): Powers and duties of its officers and employees

The officers from Scale JMGS I to TEGS VIII of the bank, have certain discretionary lending and administrative powers depending upon their positions. The delegation of such powers of various grades of officials is decided by Board of Directors of the Bank. These powers are revised periodically, depending upon the organization's requirement and also Government / RBI guidelines. Whether to sanction a loan or not, is within the absolute discretion of the concerned sanctioning authority of the bank and such discretion is exercised, after taking into consideration the relevant facts, circumstances and on merits of each case.

Section 4(1)(b)(iii) : Procedure followed in decision making process

There is a well-defined system in the Bank for decision making process. Lending and administrative decisions are taken at various levels and committees based on the powers delegated to them by the Board. Branches receive applications for credit facilities and recommend to the appropriate sanctioning authority. There is a well-defined organizational structure and clear system of accountability based on RBI / CVC guidelines. The system of exercising proper delegation of

power and submission of control reports is in place and they are monitored internal processes and through internal inspection.

All the functions of the Bank are subject to Internal/Concurrent Audit/Statutory Audit as well as supervision of RBI u/s 35 of Banking Regulation Act 1949. The important policies of the Bank i.e. (a) Fair Lending Practices Code, b) Code of Bank's Commitments to Micro & Small Enterprises, (c) Fair Practices Code, (d) Saving Bank & Current Deposit Rules, (e) Term Deposit Rules, (f) Cheque Collection Policy, (g) Compensation Policy, (h) Grievances Redressal Policy, (i) Policy on Collection of dues and repossession of security, Bank's various schemes on priority sector/ Social Banking etc. can be viewed from the Bank's website under the icon of 'Customer Corner'. Under the icon of 'Investor's Corner' of Bank's website, the shareholding pattern of the Bank, financial results, annual reports, Annual General Meeting, Auditors of the Bank etc. are available.

Section 4(1)(b)(iv): Norms for discharge of functions

Head Office decides the rates 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 advance, again the Head Office takes a decision on introduction of various loan products and details of which are also available in the website as well as at the branches. Head Office also decides about the rates of interest for various advances which again are available on our website and also at the offices / Branches of the Bank.

Section 4(1)(b)(v): Rules, regulations, instructions manual and records for discharging functions

Bank has its own internal rules and regulations and scheme of delegation that are decided at appropriate level for the smooth functioning of the Bank. Head office also through its internal circulars periodically inform the branches of its new schemes, procedures for implementation, changes occurring in the banking scenario and steps to be taken to move with the developments in the Banking Industry. These are all meant only for internal circulation of Bank.

Section 4(1)(b) (vi) : Categories of documents held by the authority under its control

The documents being obtained at the time of lending are available with branches of Bank. A brief description of Bank's procedure of lending is already on its website. Bank otherwise maintains register of shareholders and record of proceedings of the Board meeting. Bank also publishes its quarterly and annual results/reports in the Bank's

website and in the news-papers at the relevant period which would give a general idea about the Bank.

Section 4(1)(b)(viii) : Boards, Councils, Committees and other Bodies constituted as part of the Public Authority

Bank also functions through various committees and such committees advise Bank on the various issues. Bank has the following mainly among other committees:

- Management Committee of the Board,
- Audit Committee of the Board,
- Risk Management Committee,
- Share Holders'/Investor's Grievances Committee,
- Committee for Customer Service.

The Public cannot participate in these Committees and the Minutes of the meetings are not accessible to Public since these are confidential in nature.

Section 4(1) (b) (ix): Directory of officers and employees

The list of Branches are available with the respective Zones and the names and contact details of Branches are also available on our website at <https://bankofindia.co.in/customer-care#locateUsSection> .

Section 26: Programmes to advance understanding of RTI

Bank arranges programmes for educating the staff about the RTI and its importance and efforts are made by nominating their names to attend the programmes. Further, CPIO/APIO are also sensitized of the provisions of RTI Act and Rules and the need to attend the same time bound.

Section 4(1)(b)(xv): Particulars of facilities available to citizen for obtaining information

Name & location of the faculty	Reception/Board Line. Address: Bank of India, Head Office, Star House-1, Ground Floor, C-5, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai, Maharashtra 400051
Details of information made available	Connecting calls to the concerned Department/Zones/Branches etc
Working hours of the faculty	10:00 AM – 5:00 PM
Contact person & contact details (Phone, fax email)	Mr. Prashant Nikam 022 6668 4444

Section 4(1) (b) (x): Monthly Remuneration received by officers & employees including system of compensation

The pay scales of employees of the Bank are fixed by IBA, in terms of Bipartite Settlements, in consultation with Government of India. The scale of pay of its employees as of now is given below:

Grade	Scale	Pay Scale w.e.f 01.11.2022
Officer	Scale-I	48480-2000/7-62480-2340/2-67160-2680/7-85920
	Scale-II	64820-2340/1-67160-2680/10-93960
	Scale-III	85920-2680/5-99320-2980/2-105280
	Scale-IV	102300-2980/4-114220-3360/2-120940
	Scale-V	120940-3360/2-127660-3680/2-135020
	Scale-VI	140500-4000/4-156500
	Scale-VII	156500-4340/4-173860
	Scale-VIII	166350-4400/4-183950 (Revised Pay-Scale as per 9th Joint Note yet to be received)
Clerk	Clerk	24050-1340/3-28070-1650/3-33020-2000/4-41020-2340/7-57400-4400/1-61800-2680/1-64480 (20 years)
Sub-Staff	Sub-Staff	19500-665/4-22160-830/5-26310-990/4-30270-1170/3-33780-1345/3-37815 (20 years)

Receipt & Disposal of RTI applications & appeals [F.No 1/6/2011-IR dt. 15.04.2013]

<u>4.6.1</u>	Details of applications received and disposed	<u>2023-2024</u> RTI Applications received: 3968 RTI applications disposed: 3819 RTI transferred to other PIO: 141 RTI transferred to next quarter: 8 <u>2022-2023</u> RTI Applications received: 4557 RTI applications disposed: 4127 RTI transferred to other PIO: 430 <u>2021-2022</u> RTI Applications received: 4685 RTI Applications disposed: 4084 RTI Transferred to other PIO:601
<u>4.6.2</u>	Details of appeals received and orders issued	<u>2023-2024</u> RTI Appeals received: 669 RTI Appeals disposed:661

		<p>RTI Appeal transferred to next quarter: 8</p> <p><u>2022-2023</u> RTI Appeals received: 893 RTI Appeals disposed:893</p> <p><u>2021-2022</u> RTI Appeals received: 873 RTI Appeals disposed:873</p>
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