

Bank of India: New Website Material

1. About The Act

The Parliament has enacted the Act No. 22 known as the Right to Information Act, 2005 which came into force on 15.06.2005. The RTI Act extends to the whole of India. The Parliament has enacted the said act in order to promote transparency and accountability in the working of every public authority. The entire Act is available on the website of Central Information Commission. The citizens can avail the provisions of the Act to have the information in the control of a public authority.

2. What is Information and How to apply for the Information?

Information has been defined under section 2(f) of the RTI Act subject to the exceptions under section 8 of RTI Act.

The application accompanied by requisite application fee can be sent by post, hand delivery and through online RTI Portal maintained by Department of Personal and Training, Ministry of Personnel, Public Grievances and Pensions of Govt of India. Bank should consider and reply to the applicant within 30 days from the date of receipt of the application.

Central Government has framed the rules, which lays down the fees for the application as also the cost for obtaining the copies of records maintained by Bank. As per the Right to Information (Regulation of Fee and Cost) Rules 2005, a request for obtaining information under Section 6(1) of the Act shall be accompanied by an application fee of Rupees Ten by way of cash against proper receipt or by demand draft or bankers cheque or Indian Postal Order payable to the public authority with additional fees at the following rates:

- a) Rs.2 - for each page in A-3 or smaller size paper;
- b) Actual cost or price of a photocopy in large size paper;
- c) Actual cost or price for samples or models and
- d) Rs.50 per diskette or floppy;
- e) Price fixed for publication or rupees two per page of photocopy for extracts from the publication;
- f) No fee for inspection of records for the first hour of inspection and a fee of rupees 5 for each subsequent hour or fraction thereof; and
- g) So much of postal charge involved in supply of information that exceeds fifty rupees.

No fee shall be charged from any person who is below the poverty line provided a copy of the certificate issued by the appropriate Government in this regard is submitted along with the application.

3. Time Norms for disposal of RTI Applications and Appeals:

Sr. No.	Details	Time limit for disposal of application from date of receipt by CPIO
1.	Supply of information in normal course	30 days
2.	Supply of information if it concerns the life or liberty of a person	48 hrs
3.	Supply of information if the application is received through CPIO	05 days shall be added to the time period indicated at Sr. No.1 and 2
4	Supply of information if application / request is received after transfer from another public authority: (a) In normal course	(a) Within 30 days of the receipt of the application by the concerned public Authority.
	(b) In case the information concerns the life or liberty of a person.	(b) Within 48 hours of receipt of the application by the concerned public authority
5.	Supply of information if it relates to third party and the third party has treated it as confidential.	Should be provided after following the procedure given in Section 11 of the RTI Act.
6.	Supply of information where the applicant is asked to pay additional fee.	The period intervening between informing the applicant about additional fee and the payment of fee by the applicant shall be excluded for calculating the period of reply.

If a public authority fails to provide the reply within the specified time limit, then the information sought by the concerned applicant would have to be provided free of charge.

3.1 Time line for Appeals:

The appeal should be disposed of within 30 days of receipt of the appeal. In exceptional cases, the Appellate Authority may take 45 days for its disposal for which reasons are recorded.

4. Details of Central Public Information Officer (CPIO) and Appellate Authority (AA) for the various offices of the Bank

(i) Head Office:

Presently the Deputy General Manager (Law) is the Central public Information Officer (CPIO) and General Manager (Law) is the Appellate Authority (AA) for matters pertaining to Head office. The contact details are as under:

RTI Cell, Legal Department, 4th Floor, East Wing, Star House, C-5, G-Block, Bandra Kurla Complex, Bandra(EAST), Mumbai 400051.

(ii) National Banking Group (NBG):

The Deputy General Manager/ Assistant General Manager shall act as Central Public Information Officer (CPIO) and General Manager at NBG shall act as Appellate Authority (AA) in all the NBGs

NBG New Delhi	Bank of India Star House, H-2, Connaught Circus Middle Circle, New Delhi-110001	Contact No.: 11-28844089,011-23324655/23310526 email nb.north1@bankofindia.co.in
NBG Uttar Pradesh	Star House, 1, Vibhuti Khand, Gomti Nagar, Lucknow : 226010[U.P.]	Contact No.: 0522-2721713/35/23 email nb.north2@bankofindia.co.in
NBG West I	National Banking Group (West) 2nd Floor, Mumbai (Main) Building, 70-80, M.G. Road, Fort, Mumbai – 400 001.	Contact No.: 022– 22884481/ 61870457 email nb.west1@bankofindia.co.in
NBG West II	National Banking Group (West) II 592, (New) Sadashiv Peth, 4th Floor, Bank of India Building, Laxmi Road, Pune - 411030	Contact No.: 020 24451194 / 24451195 email nb.west2@bankofindia.co.in
NBG Gujarat	1st Floor, Bank of India building Bhadra, Near Italian Bakery, Ahmedabad -380 001	Contact No.: 079- 25380454 079- 25380878 (Direct) 079- 25353118,25352380 (Board) email nb.central@bankofindia.co.in
NBG South I	Spencer Plaza – Phase I, 707 / 708, 7th Floor, 769, Anna Salai, Chennai 600 002	Telephone Nos: 044-66789618/12/9665 email nb.south@bankofindia.co.in
NBG East	Bank Of India National Banking Group(East) BOI Building VI Floor 5, BTM Sarani Kolkata-700001	Contact No.: 033-22485644, 033-22485718 Ph.033-22627100/22485644 email nb.east@bankofindia.co.in

NBG Jharkhand	Ishwari Arcade, 6th Floor, Bank of India, NBG Jharkhand-Chhattisgarh Office, Opposite Hotel Radisson Blue, 5 Main Road, Ranchi, Jharkhand-834001	Contact No.: 0651-2332834,8340280687 email: NB.Jharkhand-Chhattisgarh@bankofindia.co.in
NBG Bihar	3 rd Floor, Uday Bhawan, Fraser Road, Patna, Bihar-800001	email NBG.Bihar@bankofindia.co.in
NBG Madhya Pradesh & Chhattisgarh	Bank Of India Bldg. 2nd Floor, Jail Road, Bhopal(MP)-462011	Contact no. 7552927381/0755-2999983 Email: NBG.MP&CG@bankofindia.co.in
NBG South II	Bank Of India, 10-1-1199/2, A C Guard, PTI Building, Hyderabad, 500004	Contact No.: 040-23310323 Email: nb.south2@bankofindia.co.in
NBG Chandigarh	4th floor , SCO -76-82, Star House, Sector 31, Chandigarh - 160030	Contact No.: 0172-2671601/02 Email: nb.chandigarh@bankofindia.co.in
NBG Orissa	Star House 1/1 D, Jayadev Vihar, Po-Nayapalli, Pin-751015	Contact No.:0674-2362401 Email: NBG.Odisha@bankofindia.co.in

(iii) Zonal Offices:

The Deputy Zonal Manager shall act as Central Public Information Officer (CPIO) and Zonal Manager shall act as Appellate Authority (AA) in all the Zones.

SR NO	ZONE	ADDRESS	EMAIL ID	CONTACT DETAILS
1	Agra	1st Floor LIC Building Sanjay Place Agra, 282002.	ZO.Agra@bankofindia.co.in	0562-2852536
2	Ahmedabad	BOI Building Opp Premabhai Hall, Bhadra Ahmedabad, 380001.	ZO.Ahmedabad@bankofindia.co.in	079-25353188
3	Amritsar	SCO, 102. District shopping Complex, Nagpal Tower 1 Ranjeet Avenue .1st Floor, 143001.	Zo.Amritsar@bankofindia.co.in	0183-5099336

4	Barasat	BOI building , DD2, Sector-1, Salt Lake, Kolkata-700064	zo.barasat@bankofindia.co.in	033-23378998-99
5	Bardhaman	446,N,Aramstrong Avenue Secor .11A Bidhan Nagar,Durgapur,713212.	ZO.Bardhaman@bankofindia.co.in	0342-2533302
6	Baripada	Bank of India, Baripada Zonal Office, At-Lal Bazar, ,PO-Baripada, Dist- Mayurbhanj,Odisha- 757001.	ZO.Baripada@bankofindia.co.in	06792-291360
7	Bengaluru	11-No Kempegowda Road ,Bengaluru,560009.	ZO.Bengaluru@bankofindia.co.in	080-22959400
8	Bhagalpur	Second Floor,Devdoot Complex Radha Rani Sinha Road Bhagalpur,812003.	ZO.Bhagalpur@bankofindia.co.in	0641-2420688
9	Bhopal	Jail Road,Arera Hills, Bhopal,462011.	ZO.Bhopal@bankofindia.co.in	0755-2553354
10	Bhubaneswar	1/1 D,Jayadev Vihar, Nayapalli,Pin Code:751015.	ZO.Bhubaneswar@bankofindia.co.in	0674-2362249
11	Bokaro	E-17 First Floor city centre.Sector 4,Bokaro Steel City bokaro,sector- 4, 827004.	ZO.Bokaro@bankofindia.co.in	06542-231067
12	Chandigarh	Sco-76-82- Sector 31A,Chandigarh,160031.	ZO.Chandigarh@bankofindia.co.in	0172-2704608
13	Chennai	Star house 4th Floor 17/30 Erabalu Street Chennai Tamil Nadu,600001.	ZO.Chennai@bankofindia.co.in	044-66777501
14	Coimbatore	Star house No-324, Oppankara Street Coimbatore Tamil nadu,641001	ZO.Coimbatore@bankofindia.co.in	0422-2397056
15	Dhar	Plot no 58 & 59, Vasant Vihar Colony, Dhar (Madhya Pradesh)-454001	ZO.Dhar@bankofindia.co.in	07292-222501/502
16	Dehradun	Mahavir Towers Near ST Judes ,Shimla Bypass Crossing Rd,248171	ZO.Dehradun@bankofindia.co.in	0135- 2114682/81/84
17	Delhi NCR	Plot no 52,Sector-21, Batra House, Institutional Area, Gurugram, Sector- 45, Gurgaon-122003	Zo.Delhincr@bankofindia.co.in	0124-2388400
18	Dhanbad	S.R.Mansion 2nd Floor, Shastri Nagar ,Dhanbad,826001.	ZO.Dhanbad@bankofindia.co.in	0326-2304012
19	Gandhinagar	1st Floor BOI Building Sector 16 Gandhinagar Gujarat,382016	ZO.Gandhinagar@bankofindia.co.in	079-23222853
20	Gaya	315,Raj Laxmi Complex,Anugrah Puri	ZO.Gaya@bankofindia.co.in	0631-2220129/125

		Colony, Rampur, Gaya (Bihar)-823001		
21	Ghaziabad	B-32, Sector-62, Noida, Pin Code:201307.	ZO.Ghaziabad@bankofindia.co.in	0120-2404030
22	Goa	Star house, plot No 10 EDC Complex, Pao Plaza, Panaji, 403001	ZO.Goa@bankofindia.com	0832-2404404
23	Gorakhpur	HIG-C-227, Siddhartha Enclave, Infront of Ambedkar Park, Near BOI Taramandal Branch, Gorakhpur, (Uttar Pradesh)-273017	Zo.Gorakhpur@bankofindia.co.in	0551-2980277/329
24	Guwahati	Saikia Commercial Complex 1st Floor Sreenagar Christian basti Guwahati, 781005.	ZO.Guwahati@bankofindia.co.in	0361-2347998
25	Hardoi	Awasthi Complex, House no 849, Near DM Chauraha, Shahjanhapur Road, Hardoi-241001	ZO.Hardoi@bankofindia.co.in	05852-297601
26	Hazaribagh	Post Box no 34 Saketpuri Near-Wales ground, Sadanad Marg Hazaribagh, 825301.	ZO.Hazaribagh@bankofindia.co.in	0656-227792, 223983
27	Howrah	4th Floor BOI Building 5 BTM -Sarani Kolkata, 700001.	ZO.Howrah@bankofindia.co.in	033-26665782
28	Hubli-Dharwad	1st Floor Shivnaga Plaza Basweshwar Cross, Gokul Road, Hubballi Karnataka, 580030.	ZO.HubballiDharwad@bankofindia.co.in	0836-2214524,
29	Indore	Scheme No-134 Plot No9/RC Star house Near Star Square Indore, 452010	ZO.Indore@bankofindia.co.in	0731-2445101,
30	Jabalpur	MIG-15, 1st and 2nd Floor Building, Rajeshwar, Shivnagar, Damoh Road, Jabalpur, 482001.	ZO.Jabalpur@bankofindia.co.in	0761-4701021
31	Jaipur	Star house BOI Building Jawahar Nagar Plot no 4 Sector 2 Jaipur Rajasthan, 302004	ZO.Jaipur@bankofindia.co.in	0141-2658002, 2658007
32	Jamshedpur	BOI Building 2nd Floor Main Rd. Bistupur. Jamshedpur, 831001.	ZO.Jamshedpur@bankofindia.co.in	0657-2434285,
33	Jodhpur	2nd&3rd Floor Jashoda Tower Akhliya Circle, Chopsani Road Jodhpur, 342008	ZO.Jodhpur@bankofindia.co.in	0291-2659611,
34	Kanpur	128/24, Block-H, Scheme-II, Kidwai Nagar, Near	ZO.Kanpur@bankofindia.co.in	0512-2304318

		Kesa Chauraha,Kanpur,208011.		
35	Keonjhar	Mining Road,Keonjhar,Pin:75800 1	ZO.Keonjhar@bankofindia.co.in	06766-255261
36	Ernakulam	Kaloor Towers,D.NO , 36/1951, Kaloor Kavanthara Rd, Kaloor,Ernakulam,682017	ZO.Kerala@bankofindia.co.in	0484-2725720/725
37	Khandwa	PT Makhani Chaurvedi Marg Khandwa M.P,450001	ZO.Khandwa@bankofindia.co.in	0733-2248534,
38	Kolhapur	1519C, Jaydhaval Building, 2nd Floor, Laxmipuri, P B No5,Kolhapur 416002	ZO.Kolhapur@bankofindia.co.in	0231-2646373,
39	Kolkata	5 BTM Sarani(Brabourne Road), Kolkata,700001	ZO.Kolkata@bankofindia.co.in	033-2318938
40	Lucknow	Star house 1-Vibhuti Khand, Gomti nagar Lucknow U.P,226010	ZO.Lucknow@bankofindia.co.in	0522-2721541
41	Ludhiana	Surya Kiran Complex, Phase 2 The Mall,Near Rakh Bagh Civil lines Ludhiana,141001	ZO.Ludhiana@bankofindia.co.in	0161-2410775,
42	Mumbai North	Bank of India Buidling, Opposite Natraj Market, S V Road, Malad West,400064.	ZO.MNZ@bankofindia.co.in	022-28824842,
43	Mumbai South	Bank of India, Mumbai (Main) Branch Buidling, 1st Floor,70/80, MG Road, Fort, Mumbai,400001	ZO.Mumbaisouthzone@bankofindia.co.in	022- 22633192/2263319 0,022- 22614995(god)
44	Muzaffarpur	Yamuna complex,Mithanpura,8420 02.	ZO.Muzaffarpur@bankofindia.co.in	0621-02226550,
45	Nagpur	3rd floor,BOI Building ,S.V Patel Marg, Nagpur,440001	ZO.Nagpur@bankofindia.co.in	0712-2532205
46	Nasik	Trimbak Road, Satpur Industrial Area,Satpur,Plot No. G-1,First Floor, Nashik,422007	ZO.Nasik@bankofindia.co.in	0253-2354568
47	Navi Mumbai	Navi Mumbai, Management developmen Institute bldg.Ground floor Plot no 30,Secor 11 CBD Belapur,400614	ZO.Navimumbai@bankofindia.co.in	022-27562957,
48	New Delhi	Star house H2, ConnaughtCircus ,Middle circle New Delhi,110001	ZO.NewDelhi@bankofindia.co.in	011-23312654
49	Madurai	Sri Ram Complex, 4th Floor, Uchaparambu Main Road,625014.	ZO.Madurai@bankofindia.co.in	

50	Patna	1st Floor Chanakya Palace, Birchand Patel Marg ,Patna,800001	ZO.Patna@bankofindia.co.in	0612-2223369
51	Pune	1162/6,Near observaory, Ganesh khind Road, Shivajinagar, Pune,411005.	ZO.Pune@bankofindia.co.in	<u>020-25535408/5421</u>
52	Raigad	2nd Floor,Hotel Meera Madhav Opp.S.T Stand,Alibagh, Raigad,402201.	ZO.Raigad@bankofindia.co.in	02141-223895,228895
53	Raipur	1st Floor.G.D.Sheshnilayam, T atyapara Raipur,492001	ZO.Raipur@bankofindia.co.in	0771-4212401,
54	Rajkot	BOI Building 1st Floor Para Bazar P.B No24 M.G Road Rajkot,360001	ZO.Rajkot@bankofindia.co.in	0281-2233910
55	Ranchi	Pradhan Towers,2ND Floor.Near overbridge, main road, Ranchi,834001,	ZO.Ranchi@bankofindia.co.in	0651-2330520
56	Ratnagiri	Near Arogya Mandir Ratnagiri-Kolhapur Highway Shivaji nagar Ratnagiri,415639	ZO.Ratnagiri@bankofindia.co.in	02352-223155
57	Sambalpur	Near St John School,Vianney Nagar, Dhankauda, 768006.	ZO.Sambalpur@bankofindia.co.in	0663-2999120
58	Siliguri	Bank of India, Siliguri Zonal Office,Goyal Mansion,Pranami Mandir Road, Sevoke,Siliguri,734001.	ZO.Siliguri@bankofindia.co.in	0353-2642221,
59	Siwan	C/O Mr. Manoj Kumar Singh Ghorghahiya Kothi Tarwara More Dist-Siwan,Pin-841226	ZO.Siwan@bankofindia.co.in	0615-4350005/06
60	Solapur	Sahayadri Shopping centre, Railway lines , Solapur,413001.	ZO.Solapur@bankofindia.co.in	0217-2317077,
61	Telangana	10-1-1199/2,PTI Building,2nd Floor,Masab Tank,500004.	ZO.Telangana@bankofindia.co.in	040-23315263
62	Ujjain	C-2 Kshipra Vihar, Phase 2, Dewas Rd Nagziri ,Ujjain M.P,456010.	ZO.Ujjain@bankofindia.co.in	0734-2514800
63	Vadodara	1st Floor ,Building Ellora Park,Subhanpura,390023.	ZO.Vadodara@bankofindia.co.in	0265-2397895
64	Varanasi	C/O AGR Automobiles PVT LTD.H.NO.B-38/2A Mahamoorganj Varanasi,221010	ZO.Varanasi@bankofindia.co.in	0542-2518471,72,73
65	Vidarbha	Plot No 2072,Near Mahavir Udyaan,Opposite	ZO.Vidarbha@bankofindia.co.in	07152-245223

		Ranjan Sabhagruh Rd.Ramnagar Wardha,442001.		
66	Vijayawada	D.No 31-23 -1A, First Floor, PVR Complex Eluru Rd.Chugunta,520004.	ZO.Vijayawada@bankofindia.co.in	0866- 2467764/0866- 2467763,82970 45521
67	Visakhapatnam (Andhra Pradesh)	D NO-28-2-48 1ST Floor.Daspalla Complex Suryabagh,530020.	ZO.AndhraPradesh@bankofindia.co.in	0891- 2718378/2513967/ 2525962
68	Thiruvananthapuram	Sreyas , GPO lane, Near Statue and Pulimoodu JN, Thiruvananthapuram (Kerala)-695001	ZO.Thiruvananthapuram@bankofindia.co.in	0471-2478124
69	Surat	BOI building, 1 st Floor,Ghoddod Complex,Near BSNL Building,Opposite Panjara Pole,Pin-395001	ZO.Surat@bankofindia.co.in	0261- 2722878/2962878

(iv) Large Corporate Branches:

The Assistant General Manager shall act as Central Public Information Officer (CPIO) and Deputy General Manager shall act as Appellate Authority (AA) in all the LCBs.

Ahmedabad Large Corporate	Bank Of India Bldg., 2nd Floor, Bhadra, Near Lal Darwaza, Pin Code: 380001.	E-mail: Ahmdcbb.ahmedabad@bankofindia.co.in Phone: STD: 079 25383654, 25396193 (F), 25395933
Andheri Large Corporate	Bank Of India Bldg., 1St Floor 28, S.V. Road, Andheri (West),Pin Code: 400058.	E-mail: Andhericorp.Mumbainorth@bankofindia.co.in Phone: STD: 022 26702346, 26281681, 26713730, 26719818 / 2936 / 4550 / 8565, 26247655 (F).
Bengaluru Large Corporate	Address: 1st floor,No 11 Kempegowda Road, Bengaluru, Pin Code: 560009	Email: LCB.Bengaluru@bankofindia.co.in Phone: STD:080 22959534 to 537 / 538 (F) / 539, 22959451.
Chennai Large Corporate	Address: 4Th Floor, Tarapore Tower, 826, Anna Salai, P. B. No. 2413,Pin Code: 60002.	Email:Corpbanking.chennai@bankofindia.co.in Phone: STD: 044-28521484 / 698 / 254, 28592416, 28510661.

Hyderabad Large Corporate	Address: House No.1-10-1199/2, Pti Bldg., First Floor, A.C.Guards, Pin Code: 500004.	Email: LCB.Telanganad@bankofindia.co.in Phone: STD:040- 23333390 / 91 / 92 93.
Kolkata Large Corporate	Address: 5, B. T. M. Sarani, Kolkata, Pin Code: 700001	Email: Corporatebanking.kolkata@bankofindia.co.in Phone: STD:033 22211296, 22202997.
Mumbai Large Corporate	Address: Bank of india Building 4 th floor;70-80 M.G. Rd Fort, Mumbai, Pin Code: 400001	E-mail: Mumbai.lcbb@bankofindia.co.in Phone: STD:022- 61870403.
Nariman Point Large Corporate	Address: 92-93, Free Press House, 9th Floor, Free Press Journal Marg, 215, Nariman Point, Pin Code: 400021.	Email: LCB.NarimanPoint.Mumbaisouth@bankofindia.co.in Phone:STD:022
New Delhi Large Corporate Branch	Address: New Delhi Municipal Council 10th Floor Chandralok Building, Connaught Circus NewDelhi, Pin Code: 110001.	E-mail: LargeCorporateBr.NewDelhi@bankofindia.co.in Phone: STD: 011 23461402, 23765124
Pune Large Corporate	Address: SUSHILP BLDG., 1290 SHIVAJINAGAR, OPP.HOTEL SWAN INN, OFF J.M.ROAM, Pin Code: 411 005.	E-Mail: LCB.Pune@bankofindia.co.in Phone: STD:020- 25530316 (DGM) (T/F), 25530318 (CM), 25530319 (FOREX), 25530314 - 317 - 321 - 1005 -1006.

(v) **Central Assistant Public Information Officers (CAPIO)-**

The Branch Managers at the Branches, shall be the CAPIO for the respective branches. The officer in charge of Administration of National Banking Group Offices, Zone, Large Corporate Branches are designated as CAPIOs for the concerned offices/ branches. The Chief Manager (Law) at Head office is designated as CAPIO for Head Office of the Bank.

5. Information Exempted from disclosure

The Act provides under Sections 8 and 9, certain categories of information that are exempt from disclosure to the citizens. The following categories of information are exempt from disclosure under Section 8(1):

- (a) information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence.
- (b) Information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;
- (c) Information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;
- (d) information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information;
- (e) Information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;
- (f) Information received in confidence from foreign Government;
- (g) Information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;
- (h) Information which would impede the process of investigation or apprehension or prosecution of offenders;
- (i) Cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers;
- (j) Information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual;

6. ABOUT US

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".

a. The 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.

b. The procedure followed in the decision making process, including channels of supervision and accountability:

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.

c. 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.

d. The norms set by the Bank for the discharge of its 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.

e. 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.

f. A statement of the categories of documents that are held by the Bank or 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.

g. 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.

h. A directory of its 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. The names and addresses of the Central Public Information Officers and Appellate Authorities under RTI Act are already published on the Bank's website also.

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	Pay Scale WEF 01.11.2017
OFFICER	Scale I- 36000-1490/7-46430-1740/2-49910-1990/7-63840. Scale II- 48170-1740/1-49910-1990/10-69810. Scale III-63840-1990/5-73790-2220/2-78230. Scale IV- 76010-2220/4- 84890-2500/2-89890

	Scale V- 89890-2500/2-94890-2730/2-100350 Scale VI – 104240-2970/4-116120. Scale VII- 116120-3220/4-129000. Scale VIII- 166350-4400/4-183950
CLERK	17900-1000/3-20900-1230/3-24590-1490/4-30550-1730/7-42660-3270/1-45930-1990/1-47920(20Yrs)-1990/9-65830.
SUB STAFF	14500-500/4-16500-615/5-19575-740/4-22535-870/3-25145-1000/3-28145 (20 years)-1000/9-37145

i. Details in respect of the information available to or held by it, reduced in an electronic form:

As has been stated earlier, Bank's website gives a general information on deposits, advances and other services rendered by the Bank. "Bank's website under its separate icons 'Customer Care', 'Investor Care' etc. has elaborately given its various policies, services, and procedure to redress the grievances of the Public for the information of the Public. The address of branches, the particulars of ATMs are also given in the website. Besides the website also provides information on various loans and deposit schemes of the Bank, interest rate, service charge/ fee relating to various facilities offered by the Bank, Information on Tenders and other services like Mobile banking, Internet Banking, Star-e-Remit etc., and various facilities offered to NRIs and also about the information of it's debit card and credit card".

j. The citizens can approach the Central Public Information Officers of the Bank whose names and addresses are given on Bank's website for information permitted by Law on Bank's products, services and other particulars. In the Bank's website the citizens can find the location of its various branches, zonal offices, foreign branches and ATM centres. The addresses of the various offices of the Bank along with phone numbers and e-mail ids etc. are provided under the icon of "Bank's Network. The names and addresses of the Central Public Information Officers and the Appellate Authority designated by the Bank in terms of the Right to Information Act, 2005 is already published on Bank's website www.bankofindia.com.

7. How to access the Bank's Information:

The particulars on corporate profile, Bank's network, products and services, Internet Banking, Multi Branch Banking and other details are provided in our Bank's Web Site. Public can access to the Bank's web site www.bankofindia.com for the details for their information. It may kindly be noted that provisions of the Act stated herein are indicative and meant for general information of the public and hence is not exhaustive.