

SUE MOTO DISCLOSURE UNDER SECTION 4 (1) of Right to Information Act, 2005.

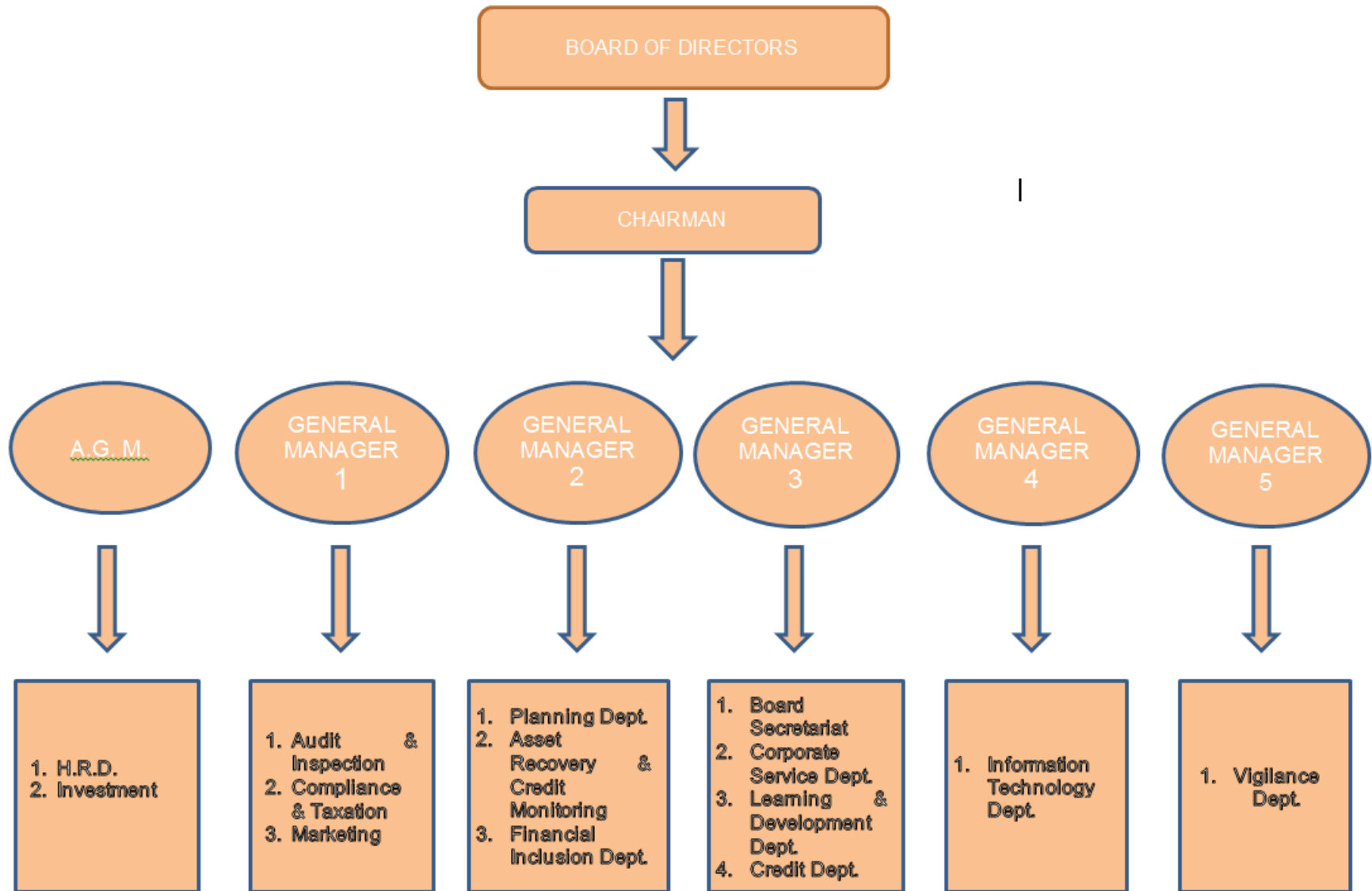
1. ORGANISATION AND FUNCTION

S. NO.	ITEM	DETAILS OF DISCLOSURE	INFORMATION
1.1	Particulars of its organization, functions and duties [Sec 4(1)(b)(i)]	(i) Name and address of the Organization	Madhya Pradesh Gramin Bank, Address: 204, C 21 Business Park, Opp. Hotel Radisson Blu, MR-10, Indore (M.P.) 452010
		(ii) Head of the organization	Chairman.
		(iii) Vision, Mission and Key objectives	Vision: To become the Bank of choice for a Transforming Madhya Pradesh Mission: Committed to providing Superior, Proactive, Innovative and state of the art banking services Values : Sincerity, Transparency, Ethics, Positivity, Sustainability
		(iv) Function and duties	All the officers from JMGS I to SMGS V grade of the bank, working in branches and offices have certain discretionary lending and administrative powers depending upon their positions. These powers are revised periodically, depending upon the organization's requirement and also Government / RBI / NABARD guidelines. Bank being commercial organization, powers and duties vary according to the placement of officers/employees, grade/scale, post held, job assigned and need of organization; in order to achieve business goal and securing satisfactory quality customer service. Whether to sanction a loan or not, is the absolute discretion of the concerned sanctioning authority of the bank and such discretion is exercised, after taking into consideration the relevant facts and circumstances of each case and Bank/ RBI/NABARD guidelines.
		(v) Organization Chart	Madhya Pradesh Gramin Bank operates in 40 districts of Madhya Pradesh having Branch network of 866 and Head office at Indore. These Branches are managed by around 3500+ efficient work force under the control & supervision of 14 Regional offices & Head Office. Organization Chart is as follows,

Head Office → Regional office → Branch



S.No.	Region	No. of Branches
1	BHOPAL	68
2	CHHINDWADA	69
3	DEWAS	72
4	DHAR	72
5	GWALIOR	71
6	JABALPUR	53
7	JHABUA	61
8	KHARGONE	76
9	MANDLA	54
10	MANDSAUR	52
11	NARMADAPURAM	47
12	SEHORE	63
13	SHAHDOL	42
14	UJJAIN	66



			<p>“Madhya Pradesh Gramin Bank” has come into existence on 01.04.2019 with the amalgamation of “Narmada Jhabua Gramin Bank” and “Central Madhya Pradesh Gramin Bank” vide Government of India Notification dated 11.01.2019 with share capital of 50% by Government of India, 15% by Government of Madhya Pradesh and 35% by Bank of India, the Sponsor Bank.</p>																																																																								
		(vi) Any other details- the genesis, inception, formation of the department and the HoDs from time to time as well as the committees /Commissions constituted from time to time have been dealt	<p align="center">Details of Chairman since 01-04-2019:</p> <table border="1"> <thead> <tr> <th>S.No.</th> <th>Name</th> <th>From</th> <th>Till</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Shri Sunil Sharma</td> <td>01.04.2019</td> <td>31.03.2024</td> </tr> <tr> <td>2</td> <td>Shri R. C. Behera</td> <td>01.04.2024</td> <td>Till Date</td> </tr> </tbody> </table> <p align="center">Details of current Regional Managers since 01-04-2019:</p> <table border="1"> <thead> <tr> <th>Region</th> <th>Name</th> <th>From</th> <th>Till</th> </tr> </thead> <tbody> <tr> <td>Bhopal</td> <td>Sanjeev Gadgil</td> <td>21.02.2024</td> <td>Till date</td> </tr> <tr> <td>Ujjain</td> <td>Kavita Chauhan</td> <td>08.07.2022</td> <td>Till date</td> </tr> <tr> <td>Gwalior</td> <td>A.K. S. Chauhan</td> <td>31.10.2023</td> <td>Till date</td> </tr> <tr> <td>Khargone</td> <td>Ghanshyam Mahajan</td> <td>09.10.2023</td> <td>Till date</td> </tr> <tr> <td>Sehore</td> <td>Rekha Tiwari</td> <td>15.07.2023</td> <td>Till date</td> </tr> <tr> <td>Shahdol</td> <td>Rajesh Agrawal</td> <td>17.07.2023</td> <td>Till date</td> </tr> <tr> <td>Chhindwara</td> <td>A.K. Chattar</td> <td>09.10.2023</td> <td>Till date</td> </tr> <tr> <td>Mandla</td> <td>Chetan Jagdale</td> <td>18.04.2023</td> <td>Till date</td> </tr> <tr> <td>Dewas</td> <td>Gopal Jhanwar</td> <td>18.04.2022</td> <td>Till date</td> </tr> <tr> <td>Mandsaur</td> <td>V. S. Thakur</td> <td>20.04.2023</td> <td>Till date</td> </tr> <tr> <td>Jabalpur</td> <td>R. K. Jain</td> <td>18.04.2023</td> <td>Till date</td> </tr> <tr> <td>Narmadapuram</td> <td>M. K. Somani</td> <td>08.08.2022</td> <td>Till date</td> </tr> <tr> <td>Jhabua</td> <td>Raveendra Suthar</td> <td>09.10.2023</td> <td>Till date</td> </tr> <tr> <td>Dhar</td> <td>R. K. Shukla</td> <td>14.12.2023</td> <td>Till date</td> </tr> </tbody> </table>	S.No.	Name	From	Till	1	Shri Sunil Sharma	01.04.2019	31.03.2024	2	Shri R. C. Behera	01.04.2024	Till Date	Region	Name	From	Till	Bhopal	Sanjeev Gadgil	21.02.2024	Till date	Ujjain	Kavita Chauhan	08.07.2022	Till date	Gwalior	A.K. S. Chauhan	31.10.2023	Till date	Khargone	Ghanshyam Mahajan	09.10.2023	Till date	Sehore	Rekha Tiwari	15.07.2023	Till date	Shahdol	Rajesh Agrawal	17.07.2023	Till date	Chhindwara	A.K. Chattar	09.10.2023	Till date	Mandla	Chetan Jagdale	18.04.2023	Till date	Dewas	Gopal Jhanwar	18.04.2022	Till date	Mandsaur	V. S. Thakur	20.04.2023	Till date	Jabalpur	R. K. Jain	18.04.2023	Till date	Narmadapuram	M. K. Somani	08.08.2022	Till date	Jhabua	Raveendra Suthar	09.10.2023	Till date	Dhar	R. K. Shukla	14.12.2023	Till date
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1.2	Power and duties of its officers and employees [Sec 4(1) (b)(ii)]	Powers and duties of officers (administrative, financial and judicial) Power and duties of other employees	<p>All the officers from JMGS I to SMGS V grade of the bank, working in branches and offices have certain discretionary lending and administrative powers depending upon their positions. These powers are revised periodically, depending upon the organization’s requirement and also Government / RBI / NABARD guidelines. Bank being commercial organization, powers and duties vary according to the placement of officers/employees, grade/scale, post held, job</p>																																																																								

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		(iii) Rules/ orders under which powers and duty are derived and	Duties of the Officers and Employee of Madhya Pradesh Gramin Bank is governed by <i>Madhya Pradesh Gramin Bank</i> (Officer's and Employee's) Service Regulation, 2010. https://mpgb.co.in/policies/Service%20Regulation%20English.pdf Duties of Officials on deputation from Sponsor bank, including the Chairman, General Manager etc., is governed by the extant Service Regulation of Sponsor Bank i.e. Bank of India.
		(iv) Exercised	
		(v) Work allocation	
1.3	Procedure followed in decisionmaking process [Sec 4(1)(b)(iii)]	Process of decision making Identify key decision making points	<ul style="list-style-type: none"> ▪ There is a well-defined system in the Bank for decision making process. ▪ Lending and administrative decisions are taken at various levels by the Bank officials based on the powers delegated to them by the Board. ▪ Branches receive applications for credit facilities and as per delegation either dispose the credit proposal at branch level or recommend it to delegated authority for taking decisions regarding disposal of credit proposal. ▪ All credit decisions approved by any sanctioning authority are reported to the next higher authority for noting. ▪ All the functions of the Bank are subjected to periodic/Internal/Concurrent Audit/Statutory Audit as well as supervision of RBI u/s 35 of Banking Regulation Act 1949. There is a well-defined organizational structure and clear system of accountability based on NABARD / RBI / CVC guidelines.

		(ii) Final decision making authority	Board
		(iii) Related provisions, acts, rules etc.	<p>The important policies of the Bank are as follows, which can be viewed on following link https://mpgb.co.in/policies/3.pdf</p> <p>Know Your Customer Policy In-operative/Dormant account policy Deceased Depositor Claim Policy Cheque Collection Policy Grievance Redressal Policy Customer Service Policy Customer Rights Policy Compensation Policy Missing Depositor Claim Policy Deposit Policy Banking Ombudsman Policy Compliance Function Policy</p>
		(iv) Time limit for taking a decisions,if any	Time limit for taking a decisions is as prescribed in the above stated policies beside other available on staff portal.
		(v) Channel of supervision and accountability	The channel of supervision and accountability follows the organizational chart (link to chart).Every officer is accountable for the duties assigned by higher authorities from time to time.
1.4	Norms for discharge of functions [Section 4(1)(b)(iv)]	(i) Nature of functions/services offered	Information is available on home page of the website” https://mpgb.co.in/index.php tab available on Bank’s official website. The Board of Directors take decision on introduction of various loan products.
		(ii) Norms/ standards for functions/ service delivery	Targets are allotted by DFS as per business viability plan. For achieving target as allotted byDFS, norms are set by the Madhya Pradesh Gramin Bank for the discharge of its functions.
		(iii) Process by which these services can be accessed	
		(iv) Time-limit for achieving the targets	
			<p>The Bank functions with the following core values</p> <ol style="list-style-type: none"> a. Sincerity b. Transparency c. Ethics d. Positivity e. Sustainability. <p>Regarding the core functions of the Bank i.e. accepting deposits and sanction of loans, the interest rates for deposits / advances, is displayed on the Bank’s website under “Interest Rate” tab</p>

			<p>https://mpgb.co.in/interest-rate.php and also made available at all the Branches.</p> <p>Regarding sanction of loans, each officer of the Bank will consider loan proposals and take 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.</p>
		(v) Process of redress of grievances	<p>Complaint may be filed online through CUSTOMER GRIEVANCE https://mpgb.co.in/grievance.php tab at Bank's website. Grievance Redressal Policy is available on the bank official web site under "Customer Service Policy" https://mpgb.co.in/policies/3.pdf</p> <p>List of Grievance redressal officers may seen in the below link. https://mpgb.co.in/inner-pages/MPGB%20ALL%20Compliance%20Contact%20Number.pdf</p>
1.5	Rules, regulations, instructions manual and records for discharging functions [Section 4(1)(b)(v)]	<p>Title and nature of therecord/manual/ instruction.</p> <p>List of Rules, regulations, Instructions manualsand records.</p> <p>Acts / Rules manualsetc.</p> <p>Transfer policy and transfer orders</p>	<p>Madhya Pradesh Gramin Bank officers and service regulation. 2010 & Madhya Pradesh Gramin Bank Pension Regulations 2018.</p> <p>Service Regulation English.pdf (mpgb.co.in)</p> <p>Pension regulation</p> <p>Transfer Order</p> <p>Transfer Policy</p>
1.6	Categories of documents held by the authority under its control [Section 4(1)(b)(vi)]	<p>i. Categories of documents</p> <p>ii. Custodian of documents/ categories</p>	<p>Different documents are available at our HO/RO/Branches.</p> <p>Documents executed by customers / borrowers / guarantors, contracts with Third parties / etc. (These are all private information and of commercial value and cannot be shared with public).</p> <p>Custodian of the documents available at the Branch is the Branch Manager of the Branch.</p>
1.7	Boards, Councils, Committees and other Bodies constituted as part ofthe Public Authority [Section	<p>(i) Name ofBoards, Council,Committee etc.</p> <p>(ii) Composition</p> <p>(iii) Dates from which constituted</p> <p>(iv) Term/ Tenure</p> <p>(v) Powers andfunctions</p> <p>(vi) Whether their meetings are open tothe</p>	<p>Details of Board of Directors can be viewed under "Directors" tab https://mpgb.co.in/directors.php Board of the Bank was constituted on 01.04.2019.Tenure of the Board is governed by the RRB ACT, 1976 which may be seen in the following link .</p> <p>RRB ACT</p>

4(1)(b)(viii)]	public?	<p>Compositions of Board is governed by section 09 of THE REGIONAL RURAL BANKS ACT, 1976, which is as follows,</p> <p>9. Board of directors.—(1) The Board of directors shall consist of the Chairman appointed under sub-section (1) of section 11, and the following other members, namely:—</p> <p>(a) two directors, who are not officers of the Central Government, State Government, Reserve Bank, National Bank, Sponsor Bank or any other bank, to be nominated by the Central Government; [Provided that no person shall be nominated as a director, if he is already a director on the Board of any other Regional Rural Bank;]</p> <p>(b) one director, who is an officer of the Reserve Bank, to be nominated by that Bank;</p> <p>(c) one director, who is an officer of the National Bank, to be nominated by that Bank;</p> <p>(d) two directors, who are officers of the Sponsor Bank, to be nominated by that Bank; and</p> <p>(e) two directors, who are officers of the concerned State Government, to be nominated by that Government;</p> <p>(f) such number of directors elected by the shareholders other than the directors nominated by the Central Government, the State Government, the Sponsor Bank and other institutions owned or controlled by the Central Government or the State Government, whose names are entered in the register of shareholders of the Regional Rural Bank at least ninety days before the date of the meeting in which the election of Directors takes place on the following basis, namely:</p> <p>(i) Where the total amount of equity share capital issued to such shareholders is ten per cent. or less of the total issued equity capital, one director shall be elected from such shareholders;</p> <p>(ii) Where the total amount of equity share capital issued to such shareholders is more than ten per cent. But less than twenty-five per cent. of the total issued equity capital, two directors shall be elected from the shareholders including the shareholders referred to in sub-clause (i)</p>
	(vii) Whether the minutes of the meetings are open to the public	
	(viii) Place where the minutes if open to the public are available ?	

(iii)Where the total amount of equity share capital issued to such shareholders is twenty-five per cent. or more of the total issued equity capital, three directors shall be elected from the shareholders including shareholders referred to in sub-clauses (i) and (ii).]

The Central Government may increase the number of members of the Board; so, however, that the number of directors does not exceed fifteen in the aggregate and also prescribe the manner in which the additional number may be filled in.

The Central Government may appoint an officer of the Central Government on the Board of Regional Rural Banks, if it considers necessary for the purposes of effective functioning of the Regional Rural Banks.

As per section 10 of THE REGIONAL RURAL BANKS ACT, 1976, A director nominated under clause (a) of sub-section (1) of section 9 shall hold office during the pleasure of the Central Government and for such term, not exceeding three years, from the date on which he assumes his office, as the Central Government may specify at the time of his nomination and shall be eligible for re-nomination: Provided that no such director shall hold office either continuously or intermittently for a period exceeding six years.]

For further details copy of THE REGIONAL RURAL BANKS ACT, 1976 is enclosed herewith, link to visit the same is <https://lddashboard.legislative.gov.in/sites/default/files/A1976-21.pdf>

Bank functions through various committees and such committees advise the Bank on various issues, The committees includes :

- *Risk management committee of the Board
- *Risk management committee of the Bank,
- *Special committee of the Board on monitoring and review of frauds
- * Grievance Redressal committee of the Board
- * Audit committee of the Board
- * IT sub committee of the Board
- * Asset – Liability Committee of the Bank (ALCO)

			<p>Public is not entitled to participate in the above committee meetings and minutes are not accessible to public. However changes made if any in any product, scheme, ROI etc. is done in any board meeting same is updated on bank's official website under relevant tab.</p> <p>Further Public may also refer to "Annual Report" https://mpgb.co.in/annual.php & "Balance Sheet" https://mpgb.co.in/bsform.php of the Bank for more details</p>																
1.8	Directory of officers and employees [Section 4(1) (b) (ix)]	(i) Name and designation	<p>Details of Board of Directors are available on bank's " Directors" tab, https://mpgb.co.in/directors.php of the Bank's official website.</p> <table border="1"> <tr> <td>Shri R. C. Behera</td> <td>Chairman</td> </tr> <tr> <td>Shri Deepak Singh, IAS</td> <td>Commissioner Indore Division, Indore</td> </tr> <tr> <td>Shri Rajeev Ranjan Meena, IAS</td> <td>OSD-cum-commissioner-cum-Director, Directorate of Institutional Finance, M.P.Govt</td> </tr> <tr> <td>Shri Pramod Kumar Dwibedi</td> <td>Field General Manager, Bank of India, Bhopal</td> </tr> <tr> <td>Smt. Jaya P. Naik</td> <td>Deputy General Manager, Reserve Bank of India</td> </tr> <tr> <td>Shri Rajesh Kumar</td> <td>Zonal Manager, Bank of India, Indore Zone</td> </tr> <tr> <td>C.A. Ramniwas Gurjar</td> <td>Nominee Director, Govt. of India</td> </tr> <tr> <td>Shri Nandu J. Naik</td> <td>D.G.M., NABARD , Bhopal</td> </tr> </table>	Shri R. C. Behera	Chairman	Shri Deepak Singh, IAS	Commissioner Indore Division, Indore	Shri Rajeev Ranjan Meena, IAS	OSD-cum-commissioner-cum-Director, Directorate of Institutional Finance, M.P.Govt	Shri Pramod Kumar Dwibedi	Field General Manager, Bank of India, Bhopal	Smt. Jaya P. Naik	Deputy General Manager, Reserve Bank of India	Shri Rajesh Kumar	Zonal Manager, Bank of India, Indore Zone	C.A. Ramniwas Gurjar	Nominee Director, Govt. of India	Shri Nandu J. Naik	D.G.M., NABARD , Bhopal
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		(ii) Telephone, FAX and Email	<p>Details of Head Office, Regional Office & Branches along with address and contact details are available on the official website of Madhya Pradesh Gramin Bank under about us tab https://mpgb.co.in/rm.php</p>																
1.9	Monthly Remuneration received by officers & employees including system of compensation [Section 4(1) (b) (x)]	List of employees with Gross monthly remuneration	<p>A Directory of Officers and Employees with cadre, place of posting, basic salary may be seen in following link https://mpgb.co.in/inner-pages/HRMS%20Staff%20pos%201%202%2024%20for%20Compliance.pdf</p> <table border="1"> <tr> <td>Scales of Pay of Officers :</td> </tr> <tr> <td>Scale I = Rs.36000 - 1490/7 - 46430 - 1740/2 - 49910 - 1990/7 - 63840</td> </tr> <tr> <td>Scale II = Rs.48170 - 1740/1 - 49910 - 1990/10 - 69810</td> </tr> <tr> <td>Scale III = Rs.63840 - 1990/5 - 73790 - 2220/2 - 78230</td> </tr> <tr> <td>Scale IV = Rs.76010 - 2220/4 - 84890 - 2500/2 - 89890</td> </tr> <tr> <td>Scale V = Rs.89890 - 2500/2 - 94890 - 2730/2 - 100350</td> </tr> <tr> <td>Clerical Staff :</td> </tr> <tr> <td>Rs.17900 - 1000/3 - 20900 - 1230/3 - 24590 - 1490/4 - 30550 - 1730/7 - 42660 - 3270/1 - 45930 - 1990/1 - 47920 [20 Years]</td> </tr> <tr> <td>Subordinate Staff :</td> </tr> </table>	Scales of Pay of Officers :	Scale I = Rs.36000 - 1490/7 - 46430 - 1740/2 - 49910 - 1990/7 - 63840	Scale II = Rs.48170 - 1740/1 - 49910 - 1990/10 - 69810	Scale III = Rs.63840 - 1990/5 - 73790 - 2220/2 - 78230	Scale IV = Rs.76010 - 2220/4 - 84890 - 2500/2 - 89890	Scale V = Rs.89890 - 2500/2 - 94890 - 2730/2 - 100350	Clerical Staff :	Rs.17900 - 1000/3 - 20900 - 1230/3 - 24590 - 1490/4 - 30550 - 1730/7 - 42660 - 3270/1 - 45930 - 1990/1 - 47920 [20 Years]	Subordinate Staff :							
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			Rs.14500 - 500/4 - 16500 - 615/5 - 19575 - 740/4 - 22535 - 870/3 - 25145 - 1000/3 - 28145 [20 Years]
		(ii) System of compensation as provided in its regulations	<p>Statutory Benefits: Pension, Gratuity, Provident Fund (PF), Employee State Insurance (ESI), and Maternity Leave of 06 month: Female employees receive paid leave during pregnancy and childbirth, Paternity Leave of 15 days during 06 months from the date of birth of child, Earned Leave, Medical Leave etc. as prescribed in service regulation.</p> <p>Additional perks provided by employers Health Insurance, Life Insurance: Travelling Allowance, LTC, Transport allowance, Transfer allowances, Earned Leave / Medical Leave , other allowance such as Fuel , Mobile Tariff, Newspaper , entertainment etc. is also paid to staff quarterly</p>
1.10	Name, designation and other particulars of public information officers [Sec4(1) (b) (xvi)]	<p>(i) Name and designation of the public information officer (PIO), Assistant Public Information (s) & Appellate Authority</p> <p>(ii) Address, telephone numbers and email ID of each designated official.</p>	Details of CPIO is available on the official bank website under RTI act tab https://mpgb.co.in/rti-act.php
1.11	No. Of employees against whom Disciplinary action has been proposed/ taken (Section 4(2))	<p>No. of employees against whom disciplinary action has been (i) Pending for Minor penalty or major penalty proceedings</p> <p>(ii) Finalized for Minor penalty or major penalty proceedings</p>	<p>77</p> <p>124</p>
1.12	Programmes to advance understanding of RTI (Section 26)	<p>(i) Educational programs</p> <p>(ii) Efforts to encourage public authority to participate in these programs</p> <p>(iii) Training of CPIO/APIO</p> <p>(iv) Update & publish guidelines on RTI by the Public Authorities concerned</p>	<p>Madhya Pradesh Gramin Bank organizes session on RTI awareness from Time to Time, for proper understanding of RTI act.</p> <p>RTI letters, emails communications are sent to all the Regional offices and circulars are issued from time to time.</p> <p>Bank conduct webinar on every first and third Saturday in which training provided to all APIO's and CPIO's.</p> <p>Madhya Pradesh Gramin Bank updates guidelines on RTI act on regular interval and last update is as on 27-05-2024</p>
1.13	Transfer policy and transfer orders [F No. 1/6/2011- IR dt.		Orders are being issued at management call/ as per banks requirements under obligation of banks transfer policy and as per CVC guidelines at decentralized structure level. Hence transfer order cannot be uploaded.

15.4.2013]	Transfer Order
	Transfer Policy

2. Budget and Programme

S. No.	Item	Details of disclosure	Remarks																																													
2.1	Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc. [Section 4(1)(b)(xi)]	(i) Total Budget for the public authority (ii) Budget for each agency and plan & programmes (iii) Proposed expenditures (iv) Revised budget for each agency, if any (v) Report on disbursements made and place where the related reports are available	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">No.</th> <th style="text-align: center;">ITEM</th> <th style="text-align: center;">Proposed Budget for Year 2023-24*</th> </tr> </thead> <tbody> <tr><td style="text-align: center;">1.</td><td>Rent</td><td style="text-align: right;">1900.00</td></tr> <tr><td style="text-align: center;">2.</td><td>Electric Expenses</td><td style="text-align: right;">950.00</td></tr> <tr><td style="text-align: center;">3.</td><td>Printing And Stationary</td><td style="text-align: right;">500.00</td></tr> <tr><td style="text-align: center;">4.</td><td>Advertisement And Publicity including Rural Publicity</td><td style="text-align: right;">60.00</td></tr> <tr><td style="text-align: center;">5.</td><td>Telephone</td><td style="text-align: right;">150.00</td></tr> <tr><td style="text-align: center;">6.</td><td>Repair And Maintenances (Including Motor Vehicle)</td><td style="text-align: right;">300.00</td></tr> <tr><td style="text-align: center;">7.</td><td>Training Expenses</td><td style="text-align: right;">80.00</td></tr> <tr><td style="text-align: center;">8.</td><td>Misc. Expenses</td><td style="text-align: right;">600.00</td></tr> <tr><td style="text-align: center;">9.</td><td>Travelling Expenses</td><td style="text-align: right;">On Actual Basis</td></tr> <tr><td style="text-align: center;">10.</td><td>Newspaper Expenses Reimbursement To Staff And Bank</td><td style="text-align: right;">On Actual Basis</td></tr> <tr><td style="text-align: center;">11.</td><td>Business Development Expenses</td><td style="text-align: right;">On Actual Basis</td></tr> <tr><td style="text-align: center;">12.</td><td>CBS Expenses</td><td style="text-align: right;">3050.00</td></tr> <tr><td style="text-align: center;">13.</td><td>FI</td><td style="text-align: right;">2500.00</td></tr> <tr><td style="text-align: center;">14.</td><td>ATM Cards</td><td style="text-align: right;">1000.00</td></tr> </tbody> </table>	No.	ITEM	Proposed Budget for Year 2023-24*	1.	Rent	1900.00	2.	Electric Expenses	950.00	3.	Printing And Stationary	500.00	4.	Advertisement And Publicity including Rural Publicity	60.00	5.	Telephone	150.00	6.	Repair And Maintenances (Including Motor Vehicle)	300.00	7.	Training Expenses	80.00	8.	Misc. Expenses	600.00	9.	Travelling Expenses	On Actual Basis	10.	Newspaper Expenses Reimbursement To Staff And Bank	On Actual Basis	11.	Business Development Expenses	On Actual Basis	12.	CBS Expenses	3050.00	13.	FI	2500.00	14.	ATM Cards	1000.00
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2.2	Foreign and domestic tours (F. No.1/8/2012- IR dt. 11.9.2012)	(i) Budget (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.- (a) Places visited, (b) The period of visit, (c) The number of members in the official delegation, (d) Expenditure on the visit (iii) Information related to procurements Notice/tender enquires, and corrigenda if any thereon, Details of the bids awarded comprising the names of the suppliers of goods/ services being procured, The works contracts concluded – in any such combination of the above- and The rate /rates and the total amount at which such procurement or works contract is to be executed.	Not applicable There is no separate budget for foreign and domestic tours same is met out of general budget. Tender tab https://mpgb.co.in/tenderlist.php																																													
2.3	Manner of execution of subsidy programme [Section 4(i)(b)(xii)]	(i) Name of the program of activity	There are no subsidy programs or plans carried out by bank, however government subsidy program / scheme for lending activities are operated through various bank branches, the subsidy amount is																																													

			transferred to the concerned beneficiary through DBT (Direct benefit transfer) of the Bank.
		(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 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	Discretionary and non-discretionary grants [F.No. 1/6/2011-IR dt. 15.04.2013]	(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 authorities	Not applicable
2.5	Particulars of Recipients of concessions, permits or authorizations granted by the public authority [Section 4(1) (b) (xiii)]	(i) Concessions, permits or authorizations granted by public authority	Not applicable
		(ii) For each concessions, permit or authorization granted Eligibility criteria Procedure for getting the concession/ grant and/ or permits of authorizations Name and address of the recipients given concessions/permits or authorizations Date of award of concessions /permits of authorizations	Not applicable
2.6	CAG & PAC paras [F.No.1/6/2011- IR dt. 15.4.2013]	CAG and PAC paras and the action taken reports (ATRs) after these have been laid on the table of both houses of the parliament.	Inspection is carried out by NABARD and inspection report is attached. NABARD INSPECTION REPORT

3. Publicity Band Public interface

S.No.	Item	Details of disclosure	Remarks	
			Following information is easily available for citizens on the Bank website.	
3.1	Particulars for any arrangement for consultation with or representation by the members of the public in relation to the formulation of policy or implementation there of [Section 4(1)(b)(vii)] [F No 1/6/2011- IR dt.15.04.2013]	(i) Relevant Acts, Rules, Forms and other documents which are normally accessed by citizens	Know Your Customer Policy	https://mpgb.co.in/policies/3.pdf
			In-operative/Dormant account policy	https://mpgb.co.in/policies/3.pdf
			Deceased Depositor Claim Policy	https://mpgb.co.in/policies/3.pdf
			Cheque Collection Policy	https://mpgb.co.in/policies/3.pdf
			Grievance Redressal Policy	https://mpgb.co.in/policies/3.pdf
			Customer Service Policy	https://mpgb.co.in/policies/3.pdf
			Customer Rights Policy	https://mpgb.co.in/policies/3.pdf
			Compensation Policy	https://mpgb.co.in/policies/3.pdf
			Missing Depositor Claim Policy	https://mpgb.co.in/policies/3.pdf
			Deposit Policy	https://mpgb.co.in/policies/3.pdf
			Banking Ombudsman Policy	https://mpgb.co.in/policies/3.pdf
			Compliance Function Policy	https://mpgb.co.in/policies/3.pdf
		Arrangements for consultation with or representation by Members of the public in policy formulation/ policy implementation Day & time allotted for visitors Contact details of Information & Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants	<p>There is no arrangement for consultation with the members of Public in formulating any of the Policies of the bank. However the Board of the Bank includes directors from various disciplines as nominated by the Government of India in consultation with Reserve Bank of India/NABARD.</p> <p>As per the present arrangement, the share holders if any can raise issues concerning policies in Board Meetings. Further the Bank's Annual results are published in Newspapers and uploaded on Bank's official website for information of public at a larger scale, as well as the share holders.</p>	

		(i) Public- private partnerships (PPP) Details of Special Purpose Vehicle (SPV), if any	Not applicable
		(ii) Public- private partnerships (PPP) Detailed project reports (DPRs)	Not applicable
		(iii) Public- private partnerships (PPP) Concession agreements.	Not applicable
		(iv) Public- private partnerships (PPP) Operation and maintenance manuals	Not applicable
		(v) Public private partnerships (PPP) Other documents generated as part of the implementation of the PPP	Not applicable
		(vi) Public private partnerships (PPP) Information relating to fees, tolls, or the other kinds of revenues that may be collected under authorization from the government	Not applicable
		(vii) Public private partnerships (PPP) Information relating to outputs and outcomes	Not applicable
		(viii) Public private partnerships (PPP) The process of the selection of the private sector party (concessionaire etc.)	Not applicable
		(ix) Public private partnerships (PPP) All payment made under the PPP project	Not applicable
3.2	Are the details of policies /decisions, which affect public, informed to them [Section 4(1) (c)]	(i) Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive; Policy decisions/ legislations taken in the previous one year	https://mpgb.co.in/interest-rate.php https://mpgb.co.in/policies/3.pdf
		(ii) Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive; Outline the Public consultation process	Not applicable
		(iii) Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive; Outline the arrangement for consultation before formulation of Policy.	Not applicable

3.3	Dissemination of information widely and in such form and manner which is easily accessible to the public [Section 4(3)]	Use of the most effective means of communication (i) Internet (website)	Internet	
3.4	Form of accessibility handbook [Section 4(1)(b)]	Information manual/handbook available in (i) Electronic format	https://mpgb.co.in/rti-act.php	
		(ii) Printed format	Certified copy of above material can be obtained after paying the requisite fees as described under rule 04 and 05 of RTI rules 2005.	
3.5	Whether information manual/ handbook available free of cost or not [Section 4(1)(b)]	List of materials available (i) Free of cost	Know Your Customer Policy	https://mpgb.co.in/policies/3.pdf
			In-operative/Dormant account policy	https://mpgb.co.in/policies/3.pdf
			Deceased Depositor Claim Policy	https://mpgb.co.in/policies/3.pdf
			Cheque Collection Policy	https://mpgb.co.in/policies/3.pdf
			Grievance Redressal Policy	https://mpgb.co.in/policies/3.pdf
			Customer Service Policy	https://mpgb.co.in/policies/3.pdf
			Customer Rights Policy	https://mpgb.co.in/policies/3.pdf
			Compensation Policy	https://mpgb.co.in/policies/3.pdf
			Missing Depositor Claim Policy	https://mpgb.co.in/policies/3.pdf
			Deposit Policy	https://mpgb.co.in/policies/3.pdf
			Banking Ombudsman Policy	https://mpgb.co.in/policies/3.pdf
Compliance Function Policy	https://mpgb.co.in/policies/3.pdf			
		(ii) At a reasonable cost of the medium	Hard copy of the material can be obtained by the citizen by paying reasonable fees as per the RTI act. For materials available at reasonable cost please refer “Service Charge” tab, https://mpgb.co.in/service-charges.php on bank’s official website.	

4 E. Governance

S.No.	Item	Details of Disclosure	Remarks		
4.1	Language in which Information Manual/ Handbook Available [F No. 1/6/2011- IR dt. 15.4.2013]	(i) English	Yes		
		(ii) Vernacular/ Local Language	Vernacular/Local/Bilingual		
4.2	When was the information Manual/Handbook last updated? [F.No. 1/6/2011-IR dt 15.4.2013]	Last date of Annual updation	27-05-2024		
4.3	Information available in electronic form [Section 4(1)(b)(xiv)]	(i) Details of information available in electronic form	Please refer point no 3.5 as mentioned above		
		(ii) Name/ title of the document/record/ other information	Please refer point no 3.5 as mentioned above		
		(iii) Location where available	Online from official website, link to access the same is, https://mpgb.co.in/rti-act.php for details of information please refer		
4.4	Particulars of facilities available to citizen for obtaining information [Section 4(1)(b)(xv)]	(i) Name & location of the faculty	point no 3.5 as mentioned above.		
		(ii) Details of information made available	Online from official website, link to access the same is, https://mpgb.co.in/rti-act.php for details of information please refer point no 3.5 as mentioned above.		
		(iii) Working hours of the facility	10:30 AM to 05:30 PM		
		(iv) Contact person & contact details (Phone, fax email)	Please feel free to Designated CPIO as mentioned in point no 1.10		
4.5	Such other information as may be prescribed under section 4(i) (b)(xvii)	(i) Grievance redressal mechanism	“complaints” Tab, https://mpgb.co.in/grievance.php		
		(ii) Details of applications received under RTI and information provided	Financial Year	Application received	Application Disposed
			2023-24	73	71
		(iii) List of completed schemes/ projects/ Programmes	Not applicable		
(iv) List of schemes/ projects/ programme underway	<ol style="list-style-type: none"> 1. Kisan Credit Card 2. Rural Godown Loan 3. Water Harvesting Loan 				

			4. Dairy 5. Farm Mechanism 6. PM Mudra Scheme 7. PMEGP 8. Housing Loan 9. Star Mortgage Loan 10. Education Loan 11. Vehicle Loan 12. Personal Loan		
		(v) Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract	“Tender Tab” https://mpgb.co.in/tenderlist.php		
		(vi) Annual Report	https://mpgb.co.in/annual.php		
		(vii) Frequently Asked Question (FAQs)	All relevant/Eligible information is already available on public domain/Bank website. CPIO/APIO may be contacted for further clarification. FAQ.		
		(viii) Any other information such as Citizen’s Charter	https://mpgb.co.in/policies/3.pdf https://mpgb.co.in/downloads/RBIOS2021_12112021.pdf https://mpgb.co.in/policies/13.pdf		
		b) Result Framework Document (RFD)	Not applicable		
		c) Six monthly reports on the	Not applicable		
		d) Performance against the benchmarks set in the Citizen’s Charter	The citizens are provided resolutions and services as per citizen charter.		
4.6	Receipt & Disposal of RTI applications & appeals [F.No 1/6/2011-IR dt. 15.04.2013]	(i) Details of applications received and disposed	Financial Year 2023-24	Application received 73	Application Disposed 71
		(ii) Details of appeals received and orders issued	Financial Year 2023-24	Appeal received 42	Appeal Disposed 41
4.7	Replies to questions asked in the parliament [Section 4(1)(d)(2)]	Details of questions asked and replies given	No such question asked.		

5. Information as may be prescribe

S. No.	Item	Details of disclosure	Remarks																														
5.1	Such other information as may be prescribed [F. No. 1/2/2016- IR dt. 17.8.2016, FNo. 1/6/2011- IR dt. 15.4.2013]	Name & details of Current CPIOs & FAAs Earlier CPIO & FAAs from 1.1.2019	<p>Details of CPIO & FAA is available on the official bank website under RTI act tab https://mpgb.co.in/rti-act.php</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">S.No.</th> <th style="text-align: center;">Name of CPIO</th> <th style="text-align: center;">Term</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Vivek Vardhan Mishra</td> <td>01.04.2019 to 31.05.2019</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Rajkumar Jain</td> <td>01.06.2019 to 30.04.2022</td> </tr> <tr> <td style="text-align: center;">3</td> <td>Jagannath Chouhan</td> <td>01.05.2022 to 01.08.2022</td> </tr> <tr> <td style="text-align: center;">4</td> <td>Amit Sharma</td> <td>02.08.2022 to Till date</td> </tr> </tbody> </table> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">S.No.</th> <th style="text-align: center;">Name of FAA</th> <th style="text-align: center;">Term</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td>Uttam Bajpayee</td> <td>01.04.2019 to 20.07.2020</td> </tr> <tr> <td style="text-align: center;">2</td> <td>Archana Verma</td> <td>21.07.2020 to 09.03.2023</td> </tr> <tr> <td style="text-align: center;">3</td> <td>Dinesh Mahajan</td> <td>10.03.2023 to 01.06.2023</td> </tr> <tr> <td style="text-align: center;">4</td> <td>Archana Verma</td> <td>02.06.2023 to Till date</td> </tr> </tbody> </table>	S.No.	Name of CPIO	Term	1	Vivek Vardhan Mishra	01.04.2019 to 31.05.2019	2	Rajkumar Jain	01.06.2019 to 30.04.2022	3	Jagannath Chouhan	01.05.2022 to 01.08.2022	4	Amit Sharma	02.08.2022 to Till date	S.No.	Name of FAA	Term	1	Uttam Bajpayee	01.04.2019 to 20.07.2020	2	Archana Verma	21.07.2020 to 09.03.2023	3	Dinesh Mahajan	10.03.2023 to 01.06.2023	4	Archana Verma	02.06.2023 to Till date
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		Details of third party audit of voluntary disclosure, Dates of audit carried out, Report of the audit carried out	This is the first audit.																														
		Appointment of Nodal Officers not below the rank of Joint Secretary/ Additional HoD Date of appointment Name & Designation of the officers	Smt. Archana Verma General Manager, Madhya Pradesh Gramin Bank, Address: 204, C 21 Business Park, Opp. Hotel Radisson Blu, MR-10, Indore (M.P.) 452010																														
		Consultancy committee of key stake holders for advice on suo-motu disclosure Dates from which constituted																															
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	Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI Dates from which constituted Name & Designation of the Officers	S.No.	Designation	Head/ Members
		1	FAA, Head Office	Chairman
		2	CPIO, Head Office	Convenor
		3	CPIO,Ujjain	Member
		4	CPIO,Dewas	Member

6. Information Disclosed on own Initiative

S. No.	Item	Details of disclosure	Remarks
6.1	Item/information disclosed so that public have minimum resort to use of RTI Act to obtain Information	Item/information disclosed so that public have minimum resort to use of RTI Act to obtain Information	https://mpgb.co.in/index.php https://mpgb.co.in/downloads/RTI%20Act%20Version%20English.pdf
6.2	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) Whether STQC certification obtained and its validity. (ii) Does the website show the certificate on the Website?	Not applicable