



# ORIENTAL BANK OF COMMERCE

(A Govt. of India Undertaking)

Right to Information Cell, Head Office

Plot No.5, Ground Floor, Sector-32, Institutional Area,  
Gurugram-122001 Ph: 0124-4126137, E-Mail: [rti\\_ho@obc.co.in](mailto:rti_ho@obc.co.in)

## **IN PERSUANCE OF SECTION 4 (1) (B) UNDER RIGHT TO INFORMATION ACT, 2005**

### **THE INFORMATION IN RESPECT OF ORIENTAL BANK OF COMMERCE IS GIVEN HEREUNDER:**

#### **Section 4 Details of Manuals as per Section 4 (1) (b)**

##### **(i) The particulars of the organization, its functions and duties**

###### **Organizational Set Up:**

The Bank has a three tier organizational set up, comprising its Corporate Office at Gurgaon, 45 Circle Office and More than 2300 Branches/Extension Counters spread all over the country as on 31.12.2018.

Section 6 of Banking Regulation Act covers the activities of the Bank and the directives of RBI issued from time to time.

Managing Director and CEO who is appointed by Central Government in consultation with Reserve Bank of India heads the Board of the Bank.

The name(s) and particular(s) of the Managing Director & Chief Executive Officer and other Directors of the Bank are as under:

###### **[List Board of Directors of our Bank](#)**

##### **(ii) The powers and duties of its officers and employees**

The duties of the officers and employees of the Bank are determined by the Officers' Service Regulations and Bi-partite settlements duly approved by the Board of the Bank.

###### **Delegation of lending powers:**

The Bank has a well laid down system of delegation of lending powers to be exercised by Branch Managers depending upon their scale, officials at various different offices and by Executives at Head Office with operative guidelines governing the exercise of delegated powers. Branch Managers heading the branches inter alia include officials.

As far as award staff employees are concerned, the service conditions are governed by the industry level settlement (Bipartite settlements) entered into by Indian Banks Association with the recognized employee organizations. Public is requested to refer to the above Regulations and Bipartite settlement for details.



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## **(iii) The procedure followed in its decision making process, including channels of supervision and accountability**

JM-I cadre to SM -V cadre, and Officials at Circle / Head offices comprises Asstt. General Manager / Dy. General Manager / General Manager & above Executives.

### **Financial Powers for Revenue and Capital Expenditure:**

To ensure smooth and proper functioning of the branches and other offices, bank has put in place the delegation of financial powers for revenue and capital expenditures, which is within the framework of approved budgets.

### **Duties of the Officers and employees of the Bank:**

The rights and duties of Officer Employees are governed by:

- Oriental Bank of Commerce (Officers) Service Regulations, 1982.
- Oriental Bank of Commerce Officer Employees' (Conduct) Regulations, 1982.
- Oriental Bank of Commerce Officer Employees' (Discipline and Appeal) Regulations, 1982.

The Administrative and credit powers of officers at various levels and of different scales are to be exercised in the process of decision making and the procedural guidelines on the channels of supervision and accountability are as decided by the Board. There is well- defined system in the Bank regarding the decision making process. Financial decisions are taken at various levels from Manager to Assistant General Manager of Branch depending upon their positions and beyond that at Circle offices and Head office as per procedure approved.

Further, there is a well-defined organizational structure and a clear system of accountability which also takes into account the RBI / CVC guidelines. Each officer will have to consider loan proposals and take a decision in terms of the scheme of delegation of powers.

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.

All loans sanctioned by sanctioning authority are periodically reported to next higher authority.

## **(iv) The norms set out by it for the discharge of its functions**

Norms, as are received from the Government of India, Reserve Bank of India and/or approved by the Board are the guiding principles for discharging various functions.

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

#### **(v) Information regarding the rules, regulations, instructions, manuals and records held by the Bank or under its control or used by its employees for the discharge of its functions**

There are quite a number of documents like manuals, codified circulars, book of instructions, scheme of delegations of powers and other instructions etc. used by the employee of the Bank for discharging various functions.

- (A) [OBC Officer Employees Regulations, 1982](#)
  - OBC Officer Service Regulations, 1982
  - OBC Officer Employees (Conduct) Regulations, 1982
  - OBC Officer Employees (Discipline & Appeal) Regulations, 1982
- (B) [OBC Employees Pension Regulations, 1995](#)
- (C) [OBC General \(Shares & Meetings\) Regulations, 1998](#)
- (D) [OBC Officers Employees' \(Acceptance of Jobs in Private Sector Concerns after retirement\) Regulations, 2001](#)

#### **(vi) A statement of the categories of the documents held by it or under its control**

Based on the Central and State Laws, documents as required under these Laws, Rules and Regulations, Licences obtained from RBI for opening Branches/ other offices and other Documents as prescribed by the Head office are held / maintained by the Branches/ other offices.

There are 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.

#### **(vii) Information regarding any arrangement that exists for consultation or representation, by members of the public, in relation to the formulation of policy or implementation thereof**

There is no arrangement for consultation with the members of Public in formulating any of the Policies of the bank. The Board of the Bank includes directors from various disciplines as nominated by the Government of India in consultation with Reserve Bank of India. As per the present arrangement, the shareholders can raise issues concerning policies in Annual General Meetings, which can relate to policy of the bank.

Further the Bank's Quarterly / Half yearly / Annual results are published in leading newspapers as well as putting the same on Bank's web site for information of public as well as the shareholders which would give an idea of the policies of the bank and implementation thereof.

Customers meeting are also conducted at various levels at regular intervals where members of the Public get opportunity to discuss individual issues and get an idea about the policies of the Bank and implementation thereof.

**(viii) 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 to the public**

The Board of the Bank is constituted under the Banking companies (Acquisition and transfer of undertakings) Act, 1980. Various committees as detailed under which are as per the requirement of the Bank, are formed as per the approval of the Board:-

- Management Committee of Board
- Audit Committee of Board
- Shareholders / Investors Grievances Committee
- Special Committee for Monitoring Large Value of Frauds
- Supervisory Committee on Risk Management
- Committee for audit on Customer Service in Bank
- IT Committee

Public are not entitled to participate in the above committee meetings and minutes are not accessible to public. Public may refer to Annual Report for more details.

**(ix) A directory of its officers and employees**

[List of MD & CEO, Executive Directors and General Managers](#)

[List of Officers / Employees](#)

**(x) The monthly remuneration received by each of its officers and employees, including the system of compensation as provided in its regulations**

The Government of India fixes remuneration of the Managing Director and CEO as well as the Executive Director of the Bank.

The Officers are paid salaries and allowances as per the settlements arrived between the IBA and Officer's Association's and is governed by:

- Oriental Bank of Commerce (Officers) Service Regulations, 1982.
- Oriental Bank of Commerce Officer Employees' (Conduct) Regulations, 1982.

As far as award staff employees are concerned, they are paid salaries and allowances as per the industry level settlement (Bipartite settlements) entered into by Indian Banks Association with the recognized employee organizations.

**(xi) The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made**

There are no plans and budgets for expenditure and disbursements and the provision is not applicable to bank.

**(xii) The manner of execution of subsidy programmes, including the amounts allocated and the details and beneficiaries of such programmes**

There are no subsidy programmes or plans for lending activities of the Bank as a whole except for targets for priority sector lending.

**(xiii) Particulars of recipients of concessions, permits or authorizations granted by it**

There are no programmes in the bank for grant of concessions, permits, authorizations and the business activity of the bank has no relationship with any public activity or public interest.

**(xiv) Details 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 are available in the bank's website ([www.obcindia.co.in](http://www.obcindia.co.in)).

**(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**

The public can approach various Branch Managers for information regarding bank's various Products which are also available in the website ([www.obcindia.co.in](http://www.obcindia.co.in)).

**(xvi) The names, designations and other particulars of the Public Information Officers.**

Our Bank has posted one Public Information Officer for each of the Regional Offices besides Central Public Information Officer (CPIO) at Head Office for Head Office Departments.

	Name of the CPIO with Designation	Address, Telephone No, e-Mail Address, Area under his jurisdictions
CPIO	Sh. A. K. Mishra, Deputy General Manager (Recovery & Law)	Oriental Bank Of Commerce, Head Office, Plot no. 5, Sector 32, Institutional Area, Gurugram-122001 Telephone - 0124-4126132 E-Mail ID – rti_ho@obc.co.in  Area covered : Various departments at Head Office
First Appellate Authority at Head Office	Sh. S.K. Dixit General Manager (Recovery & Law)	Oriental Bank Of Commerce, Head Office, Plot no. 5, Sector 32, Institutional Area, Gurugram-122001 Telephone – 0124-4126121 E-Mail ID – rti_ho@obc.co.in

**Online RTI Application Filing:**

Citizens can also submit request through online portal by accessing the link <https://rtionline.gov.in/> where the RTI fees can be paid online and upon submission of the request the requester gets the registration number and can track the application. The application shall be disposed of in accordance with the section 7 of RTI Act

As per provisions of Section 5 (2) of the Act, all Branch Incumbents are designated as Assistant Public Information Officers (APIOs) who shall forward the applications to the concerned PIOs designate within the stipulated time of 5 days under the provisions of the Act.

As per provisions of Section 19 (1) of the Act, the Circle Head of every Circle Office has been appointed as Appellate Authority for the appeals under RTI Act pertaining to their Circle. The list of Appellate Authorities and Public Information Officers (PIO) of 45 Circle Offices are furnished below.

SN	Circle Office	SPIO Name	Designation	First Appellate Authority Name	Designation	Email ID	Address
1	Agra	R.P. Shankwar	Assistant General Manager	Amal Kar	Assistant General Manager	co.agr@obc.co.in	Oriental Bank of Commerce, 2nd Floor Ispat Bhawan 85/4 Sanjay Place, Agra 282002
2	Ahmedabad	Ramesh Chandra	Assistant General Manager	Shankar Iyer	Deputy General Manager	co.ahm@obc.co.in	Oriental Bank of Commerce, Chanakya 4th Floor Near Dinesh Hall, Ashram Road Ahmedabad 380009
3	Amritsar	Sanjeev Malhotra	Assistant General Manager	Brijesh Kumar	Deputy General Manager	co.asr@obc.co.in	Oriental Bank of Commerce, Plot No- 10 Administrative Block, District Shopping Complex, Ranjit Avenue Amritsar 143001
4	Bareilly	Sudhansu Kumar Patra	Assistant General Manager	Navin Chandra Pandey	Deputy General Manager	co.bar@obc.co.in	Oriental Bank of Commerce, C-18/B 1st Floor Deen Dayal Puram, Bareilly 243122
5	Bathinda	Virender Kumar	Assistant General Manager	Raj Kumar Arora	Deputy General Manager	co.bth@obc.co.in	Oriental Bank of Commerce, Phase III Part-2 Model Town, Urban Estate Bathinda 151005
6	Bengaluru	Atul Srivastava	Assistant General Manager	Ravi Mohan Dalela	Assistant General Manager	co.blr@obc.co.in	Oriental Bank of Commerce, 100 Mosque Road Frazer Town, Bangalore 560005
7	Bhopal	Naveen Bundela	Assistant General Manager	Vimal Dhawan	Deputy General Manager	co.bpl@obc.co.in	Oriental Bank of Commerce, Pragati Bhawan Indira Press Complex , Maharana Pratap Nagar Zone 1, Bhopal 462011
8	Bhubaneswar	K.S. Ramakrishna	Chief Manager	P.K. Panda	Deputy General Manager	co.bhu@obc.co.in	Oriental Bank of Commerce, Plot No J-3 REV 1561 Khata No 1152 PO- Khandgiri, Jagmara Bhubaneswar 751030
9	Chennai	A.Ramesh Babu	Chief Manager-Law	Bhuvanewari Venkatraman	Deputy General Manager	co.che@obc.co.in	Oriental Bank of Commerce, 2nd Floor 769 Spencer Plaza Anna Salai, Chennai 600002
10	Dehradun	K. L. Bajwa	Chief Manager	Arpana Sinha	Assistant General Manager	co.ddn@obc.co.in	Oriental Bank of Commerce, 1st Floor Radha Place 78 Rajpur Road, Dehradun 248001
11	Delhi (North & West)	Sunil Singh	Assistant General Manager	Dilip Singh	Deputy General Manager	co.dnw@obc.co.in	Oriental Bank of Commerce, II floor Harsha Bhawan E-Block, Connaught Place New Delhi 110001
12	Delhi (South & East)	Rakesh Kumar Sharma	Assistant General Manager	Ashok Kumar Gupta	Deputy General Manager	co.dse@obc.co.in	Oriental Bank of Commerce, II floor Harsha Bhawan E-Block, Connaught Place New Delhi 110001
13	Durgapur	Anand Kumar	Assistant General Manager	Prem Chandra Choudhary	Assistant General Manager	co.dgp@obc.co.in	Oriental Bank of Commerce, IIInd Floor Galleria Market Nachan Road, Benachity Durgapur 713213
14	Faridabad	Atul Gupta	Chief Manager	Lalit Taneja	Assistant General Manager	co.fbd@obc.co.in	Oriental Bank of Commerce, Neelam Chowk NIT, Faridabad 121002
15	Ghaziabad	Durgesh Kumar Gupta	Assistant General Manager	Manik Kumar	Deputy General Manager	co.gzb@obc.co.in	Oriental Bank of Commerce, 1st Floor PB-107 K J 13 Kavi Nagar, Ghaziabad 201002
16	Gurugram	Anil Sood	Assistant General Manager	Nidhi Bhargava	Assistant General Manager	co.gur@obc.co.in	Oriental Bank of Commerce, Ground Floor Plot No.5 Sector 32, Institutional Area Gurugram 122001
17	Guwahati	Sanjay Mandpe	Chief Manager	Manasij Chakrabarti	Assistant General Manager	co.gwh@obc.co.in	Oriental Bank of Commerce, Club Road M C Road, Guwahati 781003
18	Haldwani	Pankaj Sah	Chief Manager	Giriwar Kumar Agarwal	Assistant General Manager	co.hld@obc.co.in	Oriental Bank of Commerce Nainital Road Church Compound Haldwani 263139

19	Hyderabad	Milind Khandare	Assistant General Manager	Arun Kumar Agarwal	Deputy General Manager	co.hyd@obc.co.in	Oriental Bank of Commerce, 2nd Floor, Maharishi house 103 8-2-248/1 Road No.3, Banjara Hills Hyderabad 500034
20	Indore	R.P.Gahoi	Chief Manager	Sunil Bratt	Assistant General Manager	co.ind@obc.co.in	Oriental Bank of Commerce, 1st Floor, Plot RC 20 Scheme No. 134, Near Star Chauraha Nipania, Vijay Nagar Indore 452010
21	Jaipur	J. S. Banga	Assistant General Manager	Vishnu Kumar Gupta	Deputy General Manager	co.jpr@obc.co.in	Oriental Bank of Commerce, 1st Floor J-2 Jhalana Institutional Area, Jaipur 302004
22	Jalandhar	Hargurmeet Kaur	Assistant General Manager	Mukul Sahay	Assistant General Manager	co.jal@obc.co.in	Oriental Bank of Commerce 1st Floor 922 G T Road Jalandhar 144001
23	Jammu	Rajinder Ganjoo	Chief Manager	Kirti Kumar Khale	Assistant General Manager	co.jmu@obc.co.in	Oriental Bank of Commerce Plot No. 105 Lane No 10 Greater Kailash Jammu 180011
24	Jodhpur	D.K. Garg	Assistant General Manager	Ram Chander Kuhar	Deputy General Manager	co.jod@obc.co.in	Oriental Bank of Commerce, Plot No..43 (A&B) 10E Road Sardarpura, Jodhpur 342003
25	Karnal	O.P.Ojha	Assistant General Manager	Ram Janam Verma	Deputy General Manager	co.kar@obc.co.in	Oriental Bank of Commerce, SCO-2324 Institutional Area Sector-12, Karnal 132001
26	Kolkata	Nisha	Assistant General Manager	Rajesh Bhowmick	Assistant General Manager	co.kol@obc.co.in	Oriental Bank of Commerce, DD 11 Sector 1 Salt Lake, Kolkata 700064
27	Lucknow	Pawan Badhan	Assistant General Manager	Sudhanshu Shekhar Das	Deputy General Manager	co.lko@obc.co.in	Oriental Bank of Commerce, 1st Floor Eldeco Corporate Chamber-1 Vibhuti Khand, Gombi Nagar Lucknow 226010
28	Ludhiana	Anil Kumar Kaul	Assistant General Manager	Surendra Kumar Verma	Deputy General Manager	co.ldh@obc.co.in	Oriental Bank of Commerce, 3rd Floor Dhanraj Singh Complex, Ferozpur Road Ludhiana 141001
29	Meerut	Arun Kumar	Assistant General Manager	Ashutosh Kumar Jha	Deputy General Manager	co.mrt@obc.co.in	Oriental Bank of Commerce, 495/1 RPG Tower Mangal Pandey Nagar, University Road Meerut 250004
30	Mumbai Central	Sushil Shah	Chief Manager	Gopalakrishnan Thiruvapur	Deputy General Manager	co.muc@obc.co.in	Oriental Bank of Commerce, 18th Floor Maker Tower-E Cuffe Parade, Mumbai 400005
31	Mumbai Western	Ashok Kumar Arora	Assistant General Manager	Sushil Kumar Khurana	Assistant General Manager	co.muw@obc.co.in	Oriental Bank of Commerce, 1st Floor Aman Chambers Veer Savakar Marg, Prabha Devi, Mumbai 400025
32	Noida	R B Sagar	Chief Manager	Jagjit Singh	Assistant General Manager	co.nod@obc.co.in	Oriental Bank of Commerce, Shop No 12 Shopping Complex, Gamma Sector, Greater Noida 201308
33	Panchkula	R.S. SALARIA	Assistant General Manager	Subhash Gupta	Deputy General Manager	co.pkl@obc.co.in	Oriental Bank of Commerce, Plot No.1-6 City Centre Sector- 5, Panchkula 134102
34	Patiala	Anil Kumar Mutreja	Assistant General Manager	Ajay Kumar Singh	Deputy General Manager	co.pat@obc.co.in	Oriental Bank of Commerce, 1st Floor, SCO-146 Improvement Trust Complex, Chotti Baradari, The Mall Patiala 147001
35	Patna	Anil Verma	Chief Manager	Radheshyam Lal Das	Assistant General Manager	co.ptn@obc.co.in	Oriental Bank of Commerce, 2nd Floor Chandpura Place West Gandhi Maidan, Bank Road, Patna 800001
36	Pune	DILIP KEDAR	Assistant General Manager	Parveen Goyal	Deputy General Manager	co.pun@obc.co.in	Oriental Bank of Commerce, OBC Tower 1st Floor 20/20A, Fergusson College Road, Pune 411004
37	Raipur	Rajesh Kumar	Chief Manager	Prem Raj Gupta	Assistant General Manager	co.rpr@obc.co.in	Oriental Bank of Commerce, 2nd Floor Jeet Towers Opp. Raj Kumar College, G.E. Road, Raipur 492013



38	Ranchi	Prem Kishan	Chief Manager	Pulin Pattanaik	Assistant General Manager	co.ran@obc.co.in	Oriental Bank of Commerce, 2nd Floor 203 Mangal Murti Heights Harmu Road, Ranchi 834001
39	Rohtak	Rajender Singh	Chief Manager	Ashok Singla	Deputy General Manager	co.roh@obc.co.in	Oriental Bank of Commerce, 1st Floor 97 Sonapat Road, Rohtak 124001
40	Saharanpur	Sandeep Jain	Chief Manager	Om Prakash	Assistant General Manager	co.sah@obc.co.in	Oriental Bank of Commerce Raj Towers Shivaji Nagar Delhi Road Saharanpur 247001
41	Shimla (Panchkula)	Kamaljit Singh Ubee	Chief Manager	Vinish Kumar Chawla	Assistant General Manager	co.sml@obc.co.in	Oriental Bank of Commerce, Plot No.1-6 GF City Centre Sec-5, Panchkula 134102
42	Sriganganagar	Narain Sharma	Assistant General Manager	Shri Datt Sharma	Deputy General Manager	co.sgn@obc.co.in	Oriental Bank of Commerce, 173-174 1st Floor G Block, Sukhadia Circle, Sri Ganganagar 335001
43	Vadodara	Keshar Yadav	Chief Manager	N V S P Reddy	Assistant General Manager	co.vad@obc.co.in	Oriental Bank of Commerce Vadodara Stock Exchange Ground Floor Fortune Tower-A Vadodara 390065
44	Varanasi	Dayanand Kardam	Chief Manager	Taufique Alam	Deputy General Manager	co.vns@obc.co.in	Oriental Bank of Commerce, S-8/107 First Floor Varanasi, Trade Centre Maqbool Alam Road, Varanasi 221002
45	Vijaywada (Hyderabad)	B.V. Chandrasekhar	Assistant General Manager	Sanjeev Kumar Dhupar	Assistant General Manager	co.vij@obc.co.in	Oriental Bank of Commerce, 2nd Floor, Maharishi house 103 8-2-248/1, Road No.3, Banjara Hills, Hyderabad 500034