



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 - Haryana, India

Phone: 0124-4126135, E-Mail: rti_ho@obc.co.in / law@obc.co.in

IN PURSUANCE OF SECTION 4 (1) (B) UNDER RIGHT TO INFORMATION ACT, 2005

THE INFORMATION IN RESPECT OF ORIENTAL BANK OF COMMERCE IS GIVEN

HERE UNDER: Section 4 Details of Manuals as per Section 4 (b) (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, 34 Regional offices and More than 2200 Branches/Extension Counters spread all over the country as on 30.11.2015.

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 Regional 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.



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, Phone: 0124-4126135,

E-Mail: rti_ho@obc.co.in / law@obc.co.in

(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 Regional offices comprise General Manager / Dy. General Manager / Asstt. General Manager and at Head Office, General Manager (Cr.) & 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 Regional 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.



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, Phone: 0124-4126135,

E-Mail: rti_ho@obc.co.in / law@obc.co.in

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 again 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



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 Phone: 0124-4126135,

E-Mail: rti_ho@obc.co.in / law@obc.co.in

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 and GMs](#)

[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



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 Phone: 0124-4126135,
E-Mail: rti_ho@obc.co.in / law@obc.co.in

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.

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.obcindian.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.obcindian.co.in).



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 Phone: 0124-
4126135,

E-Mail: rti_ho@obc.co.in / law@obc.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 with Designation	Contact Details
CPIO	Sh. Ashok Kumar Mishra, Assistant General Manager (Law)	Resolution, Recovery and Law Department, Corporate Office, Oriental Bank of Commerce, Plot no. 5 , Institutional Area, Gurugram, Haryana – 122001 Telephone : 0124-4126964 E-mail id : rti_ho@obc.co.in <u>Areas covered: All Departments of Corporate Office.</u>
Appellate Authority	Smt. Shashi Jain, General Manager (R,R &L)	Resolution, Recovery and Law Department, Corporate Office, Oriental Bank of Commerce, Plot no. 5 , Institutional Area, Gurugram, Haryana – 122001 Telephone : 0124-4126135 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 RTI Act, 2005, the Cluster Monitoring Head of every Cluster Monitoring Office - Resolution, Recovery & Law (R, R&L) & Classic Branches has been appointed as Appellate Authority for the appeals under the RTI Act pertaining to their region/area. The list of Appellate Authority and Public Information Officer of every Cluster Monitoring Office - R, R&L and Classic is furnished below: