



# 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](mailto:rti_ho@obc.co.in) / [law@obc.co.in](mailto:law@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 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.



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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 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.



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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**



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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**



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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)).



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## (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.

	<b>Name of the CPIO with Designation</b>	<b>Address, Telephone No, e-Mail Address, Area under his jurisdictions</b>
<b>CPIO</b>	Sh. Ashok Kumar Mishra, Assistant General Manager (Law)	Oriental Bank Of Commerce, Head Office, Plot no. 5, Sector 32, Institutional Area, Gurugram-122001  Telephone: 0124-4126133  E-Mail ID: <a href="mailto:rti_ho@obc.co.in">rti_ho@obc.co.in</a> , <a href="mailto:law@obc.co.in">law@obc.co.in</a>  <b>Area covered</b> : Various departments at Head Office
<b>Appellate Authority at Head Office</b>	Sh. B.G. Sandhibigraha General Manager (Resolution, Recovery and Law)	Oriental Bank Of Commerce, Head Office, Plot no. 5, Sector 32, Institutional Area, Gurugram-122001  Telephone: 0124-4126136  E-Mail ID: <a href="mailto:rti_ho@obc.co.in">rti_ho@obc.co.in</a>

### **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 Regional Head of every Regional Office has been appointed as Appellate Authority for the appeals under RTI Act pertaining to their Region. The list of Appellate Authorities and Public Information Officers (PIO) of 21 Cluster Monitoring Offices / Cluster Monitoring Offices of Classic Branches are furnished below.





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S. No.	Name of the CMO RRL/Classic	Name of PIO	Designation	Contact Details	Name of Appellate Authority	Designation	E-Mail Id	Address
1	Classic CMO Ahmedabad	Sh. KC Lnani	Chief Mgr.	079-26585830	Sh. V.K Gupta	DGM	cmoclassic_ahm@obc.co.in	CMO Classic,Chankya, 4th floor, Near Dinesh hall, Off. Ashram Road, Ahmedabad-380009
2	Classic CMO Bangalore	Sh. V Rama Rao	Chief Mgr.	080-25808915	Sh. Dinesh Vishnoi	DGM	cmoclassic_blr@obc.co.in	CMO Classic, 100, Mosque Road, Frazer Town, Bangalore-560005
3	Classic CMO Bareilly	Sh. Hari Mohan Tiwari	Chief Mgr.	0581-2302473	Sh. Surendra Kumar Verma	DGM	cmoclassic_bar@obc.co.in	CMO Classic CMO,C-18/B, 1st floor, Deen Dayal Puram, Bareilly -243122 UP)
4	Classic CMO Chandigarh	Sh. Vinay Dadwal	Chief Mgr.	0172-5171402, 8295958871	Sh. Subhash Gupta	DGM	cmoclassic_chd@obc.co.in	CMO Classic,Plot No.1-6, City Centre, Sector-5, Panchkula-134102
5	Classic CMO Hyderabad	Sh. B.S. Rao	Chief Mgr.	040-23147022	Sh. Joginder Singh	DGM	cmoclassic_hyd@obc.co.in	CMO Classic, 2nd Floor, Maharishi House 103, 8-2-248/A, Road No.3, Banjara Hills, Hyderabad-500034-A.P.
6	Classic CMO Jaipur	Dr. Kuldip Singh	Chief Mgr.	0141-4149938	Sh. Jagat Bisht	DGM	cmoclassic_jpr@obc.co.in	Oriental Bank of Commerce, CMO Classic Branches Office,2nd Floor, Anand Bhawan, Sansar Chandra Road, Jaipur-302001 Rajasthan
7	Classic CMO Kolkata	Sh. Sanjay Mandpe	Chief Mgr.	033-23375844	Sh. Rajendra Kumar Saboo	DGM	cmoclassic_kol@obc.co.in	CMO Classic, DD-II, Sector1, Salt Lake, Kolkata-700064
8	Classic CMO Lucknow	Sh. Naveen Prakash	Chief Mgr.	0522-4948457	Sh. Sushanta Bhattacharjee	DGM	cmoclassic_lko@obc.co.in	CMO Classic CMO, 2nd Floor, Eldeco Corporate Chamber-I Vibhuti Khand, Gomti Nagar, Lucknow-226010, Uttar Pradesh
9	Classic CMO Patna	Ms. Sarita Singh	Chief Mgr.	0612-2219122	Sh. Rajendra Rastogi	DGM	cmoclassic_ptn@obc.co.in	CMO Classic,2nd Floor, Chandpura Place, West Gandhi Madan, Bank Road,Patna-800001

10	Classic CMO Pune	Sh. Praveen Chandra Potdar	Chief Mgr.	020-25803030	Ms. Neelam Tike	DGM	cmoclassic_pun@obc.co.in	CMO Classic CMO,917-20/20A, Ferguson College Road, Pune 411004
11	Classic CMO Raipur	Sh. Saleem Khan	Chief Mgr.	0771-2252850	Sh. Binay Gupta	DGM	cmoclassic_rpr@obc.co.in	CMO Classic,Mahadev Ghat Road, Sunder Nagar, Raipur
12	RRL CMO Eastern and Central Uttar Pradesh (ECUP)	Sh. Gurinder Singh Brar	Chief Mgr.	0562-4018954	Sh. Ram Prakash Sankhwar	AGM	cmo_rrl_ecup@obc.co.in	Oriental Bank of Commerce, RRL CMO, II Floor, Ispat Bhawan, 85/4 Sanjay Place, Agra-282002
13	RRL CMO Eastern India	Sh. Shambhu Gupta	Manager	033-23218201	Sh. Praphull Kumar	AGM	cmo_rrl_east@obc.co.in	Oriental Bank of Commerce, RRL CMO, DD-II, Sector1, Salt Lake, Kolkata-700064
14	RRL CMO Haryana	Sh. Shamsher Singh Narwal	Chief Mgr.	01262-245236	Sh. Rajbir Singh Dhankar	AGM	cmo_rrl_hyn@obc.co.in	Oriental Bank Of Commerce, RRL CMO, 97, Sonapat Road, Rohtak-124001 Haryana
15	RRL CMO-NCR	Sh. Swaroop Singh	Chief Mgr.	011-49270965	Sh. R.K. Juneja	AGM	cmo_rrl_ncr@obc.co.in	Oriental Bank Of Commerce, CMO Office NCR, 4 <sup>th</sup> Floor, E-Block, Harsha Bhawan Connaught Place, New Delhi-110001
16	RRL CMO-Punjab and Jammu and Kashmir (PJK)	Sh. H.S. Saini	Chief Mgr.	0183-5030001	Sh. B.K. Dobhal	AGM	cmo_rrl_pjk@obc.co.in	Oriental Bank Of Commerce, RRL CMO, SCO.10, District Shopping Complex, Ranjit Avenue, Amritsar-143001 (Punjab)
17	RRL CMO-Punjab and Haryana (PHP)	Sh. Prem Bhushan Garg	Chief Mgr.	0164-5002476, 5002482	Sh. Vinder Ganeti	AGM	cmo_rrl_php@obc.co.in	Oriental Bank Of Commerce , RRL CMO, F-77, 1st floor, Main Road, Civil Lines, Bathinda-151001 (Punjab)
18	RRL CMO Rajasthan and Madhya Pradesh (RAJMP)	Sh. Hari Kesh Meena	Chief Mgr.	0141-2575809	Sh. Sanjeev Sachdeva	AGM	cmo_rrl_rajmp@obc.co.in	Oriental Bank of Commerce, CMO RRL RAJMP (8352), Jaipur, Ramlalla Ji ka Rasta, Johari Bazar, Jaipur-302003
19	RRL CMO Southern India	Ms.Poornima G.B.	Manager	044-24998113, 24998114	Sh. Atul Srivastava	AGM	cmo_rrl_south@obc.co.in	Oriental Bank of Commerce, RRL CMO, NO.63, RADHAKRISHNAN SALAI, MYLAPORE, CHENNAI-600004
20	RRL CMO Western India	Sh. D.V Gupta	Chief Mgr.	022-43434631	Sh. D.V Malhotra	AGM	cmo_rrl_west@obc.co.in	Oriental Bank of Commerce, RRL CMO, 1st floor, Veer Savarkar Marg, Opp. New Passport Office, Prabha Devi,Mumbai

21	RRL CMO Western Uttar Pradesh and Uttrakhand (WUPUK)	Sh. Peri Ramakrishna	Chief Mgr.	0121- 4011921	Sh. Manohar Dhingra	AGM	cmo_rrl_wupuk@obc.co.in	Oriental Bank of Commerce, RRL CMO, 495/1 RPG Tower, Mangal Pandey Nagar, University Road, Meerut-250003
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