

ALLAHABAD BANK

MANDATORY DISCLOSURES U/S 4(1)(b) of the RTI Act, 2005

Section	Disclosure Obligation	Details of Information
4(1)(b)(i)	the particulars of its organization, functions and duties;	<p>Allahabad Bank is a Public Sector Bank (Nationalised Bank).The Bank was established on 24th April 1865 and was nationalized in 1969, as per the provisions of the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970.</p> <p>The Bank has a four tier organizational structure comprising its Head Office at Kolkata, 7 Field General Managers Offices, 49 Zonal Offices and 3050 plus Branches and other offices, all over the country & abroad.</p> <p>The Bank is managed by a duly constituted Board of Directors headed by the Chairman & Managing Director, who is appointed by the Central Government. The Board of Directors includes Executive Directors and other nominees from the Govt. of India, Reserve Bank of India, representatives from Officers and employees and directors elected by Shareholders.</p> <p>The Bank carries on the Banking Business and its functions & duties are commensurate with the provisions of the Banking Regulation Act, 1949 and the directives issued by the Govt. /RBI from time to time.</p> <p>Other information about the organization, general share holder information, shareholding pattern etc. are available on Bank's website at www.allahabadbank.in</p> <p>Click here for –</p> <p>Board of Directors</p> <p>Top Executives</p>

4(1)(b)(ii)	the powers and duties of its officers and employees;	<p>The authorities and duties of the Officers and Employees are incorporated in the policies laid down by the bank with the approval of the Board. The top management, executives and other officials discharge their duties in furtherance of the business plan objectives framed by the Bank from time to time. The delegated powers are periodically reviewed by the Board and necessary revision is made, as and when required, for effective functioning of the Bank.</p>
4(1)(b)(iii)	the procedure followed in the decision making process, including channels of supervision and accountability;	<p>There is a well defined system in the Bank regarding the decision making process based on the organizational structure. A robust system of control and accountability based on Govt./ RBI / CVC guidelines is also in place.</p> <p>Decisions are taken at various levels by different officials from JMGS I to Top Executive grade Scale VII and also by Executive Director and Chairman & Managing Director as per the discretionary powers delegated to them by the Board. Decisions are also taken through Committee approach, where required.</p>
4(1)(b)(iv)	the norms set by it for the discharge of its functions;	<p>Directions received from the Ministry of Finance, Government of India, Reserve Bank of India and other market driven formulations approved by the Board of the Bank are the guiding "Norms" for discharging various functions.</p> <p>The Bank has put in place well defined internal rules and guidelines for various business / activities in the form of policy documents, instruction manuals, circulars etc.</p> <p>Various prudential norms / exposure limits, stipulations of RBI & other authorities, as applicable, are considered at the time of conduct of lending business of the Bank. As regards deposits, the Bank follows the norms laid down by RBI, which include amongst others, Know-Your-Customer (KYC) and Anti-Money Laundering (AML) Norms.</p> <p>The Bank also adheres to applicable norms & guidelines issued by the Ministry of Finance, Reserve bank of India, Indian Banks' Association, Central Vigilance Commission,</p>

		<p>and Central Information Commission and other regulatory authorities in all other matters. The Bank also follows the guidelines of the Banking Codes and Standards Board of India.</p> <p>The Bank believes that sound principles of corporate governance are important keys to success, as these enhance the ability to secure the confidence of its stake holders.</p>
4(1)(b)(v)	<p>the rules, regulations, instructions, manuals and records, held by it or under its control or used by its employees for discharging its functions;</p>	<p>The Employees are guided by the Instruction manuals /periodical circulars, issued by the Bank, as internal guidelines on various functional areas.</p> <p>These include quite a number of documents like Books of Instructions, Manuals, Codified circulars, Periodical Circulars, Handbooks, Job cards etc.</p> <p>However, these are issued “For internal circulation only”. Detailed information about the schemes / products & services offered by the Bank, the interest rates and service charges, various policies affecting public including the Fair Practices code & the citizen’s charter, as also all other information that needs to be shared with the public is posted on Bank’s website . Citizens are requested to visit our website (<i>click on link</i>) www.allahabadbank.in for such information.</p> <p>Nevertheless specific requests for information, if any in this regard will be considered by Central Public Information Officers within the framework of the Right to Information Act.</p>
4(1)(b)(vi)	<p>a statement of the categories of documents that are held by it or under its control;</p>	<p>Various documents are held by the Bank, as required for day-to-day Business Operations and Statutory & Regulatory Provisions. These include Policies, Rules & Regulations, Circulars, Office Orders, and Internal Manuals etc. These also include papers & documents submitted by customers, agreements executed with third parties, correspondence with Ministry / RBI & various other entities, Legal matter correspondence & files etc.</p> <p>In view of the multitude of functions and geographical spread of branches / offices, it is impractical to publish an exhaustive statement of the categories of documents held by us. However specific requests for information, if any in this regard, will be considered by the Central</p>

		Public Information Officers, in terms of the provisions of the Act.
4(1)(b)(vii)	the particulars of any arrangement that exists for consultation with, or representation by, the members of the public in relation to the formulation of its policy or implementation thereof;	<p>The apex management i.e. the Board of the Bank constitutes members from different interest groups & professions such as Industrialists, Bankers, Chartered accounts, Economists, as also representatives of the Govt., RBI, Officer / workmen and shareholders, who keep in mind varied interests of the public while formulating / approving policies & their implementation.</p> <p>The shareholders can raise issues concerning policies of the Bank during Annual General Meetings.</p> <p>The Customers / General Public are free to write to the Bank about issues, concerning policies & their implementation. A Well defined Grievance Redressal mechanism also exists in the Bank.</p> <p>Customer meetings are conducted at various levels, where public can directly discuss individual issues & provide inputs on the products / services / policies of the Bank.</p>
4(1)(b)(viii)	a 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 for public;	<p>The Bank is managed by a duly constituted Board of Directors headed by the Chairman & Managing Director, who is appointed by the Central Government. The Board of Directors includes Executive Directors and other nominees from the Govt. of India, Reserve Bank of India, representatives from Officers and employees and directors elected by Shareholders.</p> <p>The Board has constituted various committees as mentioned here under, which provide specific and focused governance in the important functional areas and controls the affairs of the Bank -</p> <ul style="list-style-type: none"> • Management Committee of the Board (MCBOD) • Audit Committee of the Board (ACB) • Risk Management Committee (RMC) • Directors' Promotion Committee (DPC) • Shareholders'/ Investors' Grievances Committee (SIGC) • Information Technology Committee (ITC) • Fraud Monitoring Committee (FMC) • Customer Service Committee (CSC) • Remuneration Committee (Remu. Comm) • Nomination Committee (Nom. Com)

		<ul style="list-style-type: none"> • Share Transfer Committee (STC) • Flat Purchase Committee((FPC) • Share Allotment Committee(SAC) <p>Board has delegated powers to the committees for different functional areas. The committees meet at periodic intervals. The Public are not entitled to participate on the above Committee meetings & minutes of such meetings are not accessible to public, in general.</p> <p>Apart from this there are other committees formed at various levels for Risk management, Preventive Vigilance etc.</p> <p>More information about the above committees, its members and meetings is published in the Annual Report of the Bank, which is also available in the “Investor Relations” section on Bank’s website at www.allahabadbank.in</p>
4(1)(b)(ix)	a directory of its officers and employees;	<p>A directory of officers and employees with cadre, place of posting, gross monthly emoluments may be seen in following link. Efforts are made to keep the same updated from time to time.</p> <p>Directory of officers and employees</p>
4(1)(b)(x)	monthly remuneration received by each of its officers and employees, including the system of compensation as provided in its regulations;	<p>The Govt. of India fixes the remuneration for the Chairman & Managing director as well as the Executive Directors of the Bank. The remuneration paid to them is published in the annual report of the Bank.</p> <p>The Officers are paid salaries and allowances as per the settlements arrived between the IBA and Officer’s Association’s and governed by the Officers’ Service Regulations.</p> <p>The award staff employees are paid salaries and allowances as per the industry level settlement (Bipartite settlements) entered into by Indian Banks Association with the recognized employee organizations.</p> <p>Click here for – Scales of Pay of Officers, Clerical Staff and Subordinate Staff Monthly emoluments of officers and employees</p>
4(1)(b)(xi)	the budget allocated to each of its agency, indicating the	<p>Bank is a commercial organization, engaged in Banking Business & generates its own income. Bank prepares budget for expenditure for meeting expenses of various functionaries at branches / zonal offices.</p>

	particulars of all plans, proposed expenditures and reports on disbursements made;	
4(1)(b)(xii)	the manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes;	The Bank does not have any direct "Subsidy Programme". It is merely one of the various agents / nodal agencies of the government to implement their schemes / programs. The subsidy is made available by the government and the same is disbursed to the beneficiaries according to the schemes framed by the Government.
4(1)(b)(xiii)	particulars of recipients of concession, permits or authorizations granted by it;	Bank has no programmes for grant of concessions, permits, and authorization etc. to the general public. Permits / authorizations are not related to Banking Business. However, as a part of its business operations, bank allows concession in interest rates on loans & advances and service charges to valued customers, strictly on merit of individual cases, but within the framework of the policies / guidelines of the Bank.
4(1)(b)(xiv)	details in respect of the information, available to or held by it, reduced in an electronic form;	Information available in electronic form has already been published on Bank's website at www.allahabadbank.in . Such Information includes – Overview of the organization, brief history, heritage, structure, branch / office network with addresses, telephone no(s) IFSC codes etc., details of the Apex Management , Zonal Heads, Branch Heads. • Policies & guidelines of the Bank in brief. • Products & Services offered by the Bank, interest rates & service charges etc. • Financial results, Regulatory disclosures, annual reports, shareholder information, Press releases, Announcements, Tender notices, reports etc.
4(1)(b)(xv)	the particulars of facilities available to citizens for obtaining information,	Citizens can obtain information from the concerned branch / office of the bank by contacting them during working hours. They can obtain information by participation in Customer meetings and other product

	<p>including the working hours of a library or reading room, if maintained for public use;</p>	<p>awareness campaigns. Shareholders can interact in Annual General Meetings.</p> <p>Citizens can visit Bank's website www.allahabadbank.in. The website is replete with useful information for the public. Bank has endeavored to publish a variety of information so that citizens do not have to resort to the RTI Act, 2005.</p> <p>In case, citizens still require specific information from the Bank, they can approach the Central Public Information officers of the Bank, within the framework of the Right to Information Act, 2005.</p> <p>The Bank does not maintain any library or reading room for public use.</p>
4(1)(b)(xvi)	<p>the names, designations and other particulars of the public Information officers;</p>	<p>Presently, all the 49 Zonal Heads (& their successors) are designated as Central Public Information Officers at Zonal Offices & the Dy. General Manager (Law) is designated as the CPIO of the Bank, at Head Office.</p> <p>Our General Manager (Recovery & Law), at Head Office, has been designated as the Appellate Authority, of the Bank, under the RTI Act, 2005.</p> <p>All the Branch Managers, have been asked to perform the duties of the CAPIO. At Head Office, the Chief Manager (RTI) is designated to act as CAPIO.</p> <p>Click here for –</p> <p>Details of the Appellate Authority of the Bank Details of the Central Public Information Officers Details of the CAPIOs</p>