

PAL CHOUDHURI & CO.,
Advocates, -Law Firm.

1
10, Kiran Shankar Roy Road,
Ground Floor, Kolkata – 700 001
Phone : 2248-3966, 2221-7332, 2236-2397,
2225-9270, 2231-6942, 2236-5046
E. Mail : palchou@vsnl.com
Website : palchoudhurilawfirm.com

Our Ref : ALB-Legal Vetting / RTI

Date : 31.10.2018

To,
The Chief Manager,
Allahabad Bank,
Head Office:- RTI Cell,
2, Netaji Subhas Road,
Kolkata – 700001

Re. : Audit of Mandatory and Suo Motu Disclosures
under Section 4 of the Right to Information Act, 2005

Dear Sir,

1. Our attention has been drawn to Section 4(1)(b) of the Right to Information Act, 2005 (Act No. 22 of 2005) as amended by Notification No G.S.R. 442 (E), dated 9.6.2011 that provides that every public authority shall published within the specified time form the enactment the following information :-
- i. the particulars of its organization, functions and duties;
 - ii. the powers and duties of its officers and employees;
 - iii. the procedure followed in the decision making process, including channels of supervision and accountability;
 - iv. the norms set by it for the discharge of its functions;
 - v. the rules, regulations, instructions, manuals and records, held by it or under its control or used by its employees for discharging its functions;
 - vi. a statement of the categories of documents that are held by it or under its control;



- 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;
- 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;
- ix. a directory of its officers and employees;
- x. the monthly remuneration received by each of its officers and employees, including the system of compensation as provided in its regulations;
- xi. the budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made;
- xii. the manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes;
- xiii.) particulars of recipients of concessions, permits or authorisations granted by it;
- xiv. details in respect of the information, available to or held by it, reduced in an electronic form;
- 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;



xvi. the names, designations and other particulars of the Public Information Officers;

xvii. such other information as may be prescribed and thereafter update these publications every year; (c) publish all relevant facts while formulating i

- Pursuant to the assignment from Allahabad Bank, we have perused the contents of Allahabad Bank internet site being <https://www.allahabadbankin> that appears to have been lastly updated on 20.09.2018.
2. We have verified the Contents of the aforesaid internet site being <https://www.allahabadbankin> and have found the information pertaining to Mandatory and Suo Motu disclosures made public by the Bank through the aforesaid internet website.
 3. Further, our attention has been drawn to Section 4 (b) of the said Act that reads as follows.-

4(2) It shall be a constant endeavour of every public authority to take steps in accordance with the requirements of clause (b) of sub-section (1) to provide as much information suo motu to the public at regular intervals through various means of communications, including internet, so that the public have minimum resort to the use of this Act to obtain information.
 4. And such suo motu disclosures pursuant to the aforesaid Section 4(b) have been disclosed in the aforesaid internet website <https://www.allahabadbankin> structures in the manner as follows :-

Under the public Notice chapter



Right To Information

- [Valuation of Assets](#)
- [Fair Practices Code](#)
- [Deposit Policy](#)
- [Citizen Charter](#)
- [Whistle Blower Policy](#)
- [AML & KYC Policy 2015-16](#)
- [Compensation Policy](#)
- [Clean Note Policy](#)
- [Redressal of Customers' Grievance](#)
- [Policy on collection of dues](#)
- [Project VIGEYE](#)
- [Safe Online Banking](#)
- [Code of Conduct](#)
- [Policy on Collection of Cheques](#)
- [Policy for Appointment of Statutory Auditors](#)
- [Code of Conduct for Prevention of insider Trading](#)
- [Customer Rights Policy](#)
- [Tender and SARFAESI Notices](#)
- [Service Charges and Fees](#)
- [Investor Relation](#)
- [Recruitment](#)
- [Financial Result](#)
- [PMRY Subsidy Data](#)
- [PMJDY website](#)

And under Right to Information head followings are available on site :-

The Right to Information Act, 2005

It is an Act to provide for setting out the practical regime of right to information for citizens to secure access to information under the control of Public authorities, in order to promote transparency and accountability



in the working of every public authority. The Act extends to the whole of India except the state of Jammu & Kashmir.

Right to information means bringing information to the Citizen.

[Click here for Online RTI Application](#)

[Click here for the Right to Information Act, 2005](#)

[Click here for the Right to Information Rules, 2012](#)

[Click here for details of Transparency Officer](#)

[Transfer & Placement Policy Officer](#)

[Transfer & Placement Policy Award Staff](#)

[Details of Pay scales](#)

[Details of Category wise Man power](#)

[Reservation Policy](#)

IMPORTANT

Under the RTI Act, information (as defined under the Act) can be sought. Complaints & Grievances against the Public Authority should not be lodged under RTI Act, but should be submitted separately through Bank's "Customer Grievances Redressal Mechanism".

OBLIGATION UNDER THE ACT

Allahabad Bank is a Public Authority, as per the definition of 'Public Authority', provided under the Act and is therefore under obligation to provide information to members of public while adhering to the various provisions of the Act.

HOW TO APPLY FOR INFORMATION

Only the Citizens of India (citizen status to be given in the application) can seek information under the Act. The request for information must be made in writing, in English or Hindi or in the official language of the area in which the application is being made, clearly specifying the information sought and the contact details / postal address / Telephone number of the applicant. There is no prescribed format for seeking information.

Applications can be sent through electronic means, but must be followed by hard Copies, duly "signed" by appellants, accompanied with prescribed fees in the prescribed manner. The application will be considered for processing only upon receipt of appropriate application fees. The period of



30 days shall commence from the date of receipt of fee / proof of payment of fee.

WHERE TO SEND / SUBMIT RTI REQUEST

RTI requests must be addressed to the CPIO concerned, within whose jurisdiction the information pertains would be available. The requests for information can be submitted to the concerned CPIOs or CAPIOs.

Citizens should not address & send applications/requests for information to the Appellate Authority or the Transparency officer of the Bank.

Citizens can also apply online through <https://rtionline.gov.in>

Details of the CAPIOs.

Details of CPIO and First Appellate Authority

APPLICATION FEES FOR MAKING RTI REQUEST

A request for information should be accompanied with the prescribed fees of Rs 10/- by way of cash against proper receipt or by Demand Draft or Banker's Cheque or by Indian Postal Order favoring the CPIO, Allahabad Bank. Fee instruments should be payable at the place of the CPIO & should not be stale / outdated. If fee has been paid by way of cash, proper original receipt as proof of evidence must be enclosed, photocopy / scanned copy of the original receipt is not acceptable.

Cheques drawn on personal accounts of citizens, Adhesive Court Fee stamps and Non-Judicial stamp papers are not acceptable modes of payment of fee.

For making an RTI request, a fee of Rs 10/- only is prescribed. Arbitrary payment of a higher amount of fee at the application stage is undesirable.

No Fee is charged from citizens Below Poverty Line for seeking information under the Act. However, they should submit adequate proof of their BPL status to the CPIO along with RTI request.

ADDITIONAL CHARGES FOR RECEIVING INFORMATION

The CPIO may, if necessary, advise details of further fees, as determined by him, representing cost of providing the information as under –

- Rs.2/- for each page in A-3 or smaller paper size
- actual cost or price of a photocopy in large size paper
- Rs. 50/- per diskette or floppy
- actual cost or price for samples or models



- price fixed for a publication or rupees two per page of photocopy for extracts from the publication
- no fee for inspection of records for the first hour; and a fee of Rs.5/- for each subsequent hour or fraction thereof
- so much of postal charge involved in supply of information that exceeds fifty rupees.

APPEAL BEFORE THE "FIRST APPELLATE AUTHORITY"

If RTI applicant desires to prefer an appeal under the Act, in case of non-receipt of a reply or dissatisfaction with the reply / information provided by the CPIO, he may prefer an appeal U/S 19 of the Act, within the prescribed time, before the concerned "First Appellate Authority" of the Bank (having jurisdiction over the CPIO)

The Appeal should be properly addressed and sent to the appellate authority under copy to the concerned CPIO and accompanied with –

- Copy of the RTI request, whereby information was sought
- Copy of the reply of the CPIO, against which appeal is made
- Grounds for appeal / reasons / arguments / submissions / Prayer

Incomplete appeals will not be registered. Appeals sent by emails will not be entertained. Hard Copies, duly signed by appellants must be submitted with all necessary documents.

No fee is prescribed for preferring an appeal.

APPEAL BEFORE THE CENTRAL INFORMATION COMMISSION (CIC)

If the applicant is not satisfied with the decision of the First Appellate Authority of the Bank, he/she can appeal to the Central Information Commission as per the provisions of the Act & the relevant rules of the Hon'ble Commission

SUO MOTU DISSEMINATION OF INFORMATION

Allahabad Bank has suo motu, placed a variety of information about the Bank viz. History, Board of Directors, Executives, Branch and Office Network with contact details, Bank's Policies & Guidelines, Citizen Charter & Code of Banking Standards, Bank's Products & Services, Interest & Services Charges, Facilities available to public, Press releases, Tenders, Annual reports, Financial Results, Other regulatory disclosures and hosts of other information in public domain.

Citizens can access the same at Bank's Website www.allahabadbank.in



Thus the Public should have minimum resort to the RTI Act to obtain information.

The Right to Information Act, 2005

The RTI Act, 2005 -

[English Language](#)

[Hindi Language](#)

[The Right To Information Rules, 2012,](#)

[Frequently asked questions \(FAQ\)](#)

[Guide for Information Seeker](#)

[Mandatory Disclosures Under Sec 4\(1\)\(b\)](#)

[Other Suo-motu disclosure \(Bank's website\)](#)

External Links –

- [Central Information Commission](#)

RTI Information Service Portal

The right to information Rules, 2012 :-

Notification dated 31st July 2012 is available

Certificate:

We have chalked and verified that all the aforesaid mandatory information in terms of the section 4(1)(b) as also suo motu disclosures in terms of section 4(2) of the aforesaid Act No. 22 of 2005 is readily available to the public in general by way of easy-to-handle use of computer reaching to the internet site <https://www.allahabadbank.in>. We also verified that bank has complied with the guidelines as mentioned in the Office Memorandum No.1/6/2011-IR dated 15.04.2013 issued by Ministry of Personnel, Public Grievances & Pensions, Department and Letter F.No. 10/47/2015-Coord. Dated 18.07.2017 from Ministry of Finance, Department of Financial Services (Coordination Section)

PAL CHOUDHURI & CO

Advocates.

