

JOGINDRACENTRALCOOPERATIVEBANKLTD; HEADOFFICE, RAJGARH ROAD SOLAN



Information Under Right to Information Act, 2005

RTI ACT-2005

In pursuance to the enactment of Right to Information Act, 2005 by the Government of India and subsequent declaration of the H.P. State Cooperative Bank Ltd; as "Public Authority" by the Government of Himachal Pradesh under Section 2 (h), the Management of the Bank has implemented the Right To Information Act, 2005 w.e.f. 19-12-2005 since the decision of its adoption by the Board of Directors of the Bank.

Further, Bank has adopted the procedure laid down by the Govt. of H.P. as notified vide No. PER (AR) F (7)-2/98-Vol.-I dated 21st January 2006 In respect of Rules for carrying out the purpose of the ibid Act in the Bank with the changes of clause 3 of Rule 5 and Rule 6 (3) (ii) of the Govt. of H.P. Notification as referred above, instead of depositing the fee/charges in a Govt. Treasury such fee/charges shall be deposited with the Jogindra Central Cooperative Bank Ltd; in the shape of Bank Draft/IPO's favoring Public Information Officer, Jogindra Central Cooperative Bank Ltd; Head Office, Rajgarh Road Solan-173212 payable at Solan instead of depositing the fee /charges in Govt Treasury.

The fee under the provision of H.P RTI Rules 2006 & Amendment thereof vide : Notification No: (PER(AR)F (7)-2/98/VOL-1 Dated 21 JAN 2006& PER(AR)F (7)-2/98/VOL-1 Dated 22Oct 2008.respectvily is charged as under:

Sr No.	Description of Information	Price/fees in Rupees
1.	Fee along with application	Rs. 10 per application
2	Whether the information is available in the form of a priced publication	On printed price
3	For other than price publication	Rs. 2/- per page of A-4 size or smaller and actual cost subject to minimum of Rs. 20/- per page in case of large size.
4.	Where information is available in electronic form and is to be supplied in electronics form i.e. Floppy, CD etc.	Rs. 50 per floppy and Rs. 100 per CD
5	Fee for inspection of Record/documents	Rs. 10 per 15 minutes or fraction thereof.

The Bank has designated the following Officers as Public Information Officer, Assistant Public Information Officer and Appellate Authority for citizens to secure access to information under the control of Public Authority and also provide the following mechanism as per requirements for the implementation of the Act:-

Sr.No	Name	Designation	Telephone Number	Area of Jurisdiction	Designated As
1	Sh.K.C. Chaman(HAS)	Managing Director	01792-220305	Whole Bank at District Solan	Appellate Authority
2	Sh. M.L.Tanwar	DGM	01792-220305	-do-	Public Information Officer

1. Particulars of the Organization, Functions & Duties: -

The Jogindra Central Co-Operative Bank Ltd. registered on 20th August 1924. The Bank is functioning as Central Co-Operative Bank in the District Solan with its 20 Branches, 3 Pay Offices and 1 Extension Counter. The Bank is running its business directly and through its member Cooperative Societies. The Head Office of the Bank is situated at Priyanka Building near Thodo Ground Rajgarh Road Solan. In other Districts of Himachal Pradesh H.P. State Cooperative Bank Ltd. and Kangra Central Cooperative Bank are functioning independently with their independent Boards and

The General House/BOD takes all policy & strategic decisions within the ambit & regulation & provisions of H.P. Cooperative Societies Act. 1968, H.P. Coop. Societies Rules 1971, and guided by Banking regulation Act, 1949, Bye-Laws framed and registered by RCS H.P. and instructions/guidelines received from the Reserve Bank of India & NABARD from time to time. The Executive Committee and various other Sub-committees of Directors of BOD /officials are constituted for specific purposes by the Board of Directors from time to time. At Head office, the Official hierarchy is headed by the Managing Director, AGM Officers, Grade-I Officer, followed by other officials & subordinates.

Functional allocation at Head Office:-Different functions, duties & responsibilities of the bank are being discharged through different department, sections, cells constituted at Head Office. These Sections are being headed by Sr. Officers and the major functions of these units at Head Office, Solan are as under:-

1. Budget, Statistical, Development and Investment (BSD&I) Section: -

Preparation of draft business strategy, plans & policies in respect of products & services and preparation of Bank's final accounts, provisioning, budgeting, bookkeeping & preparation /submission of statutory returns, Inter-Bank & Intra bank remittances, collection & reconciliation.

2. Establishment and Administration Section: -

I. Internal control & supervision of affiliates & redressed of grievances of customer care and grievances redressal. II. Personnel /establishment matters of all staff & members of Board of Directors / Committees.

III. Purchase & distribution of various consumable & fixed assets for use in and relating to business of the Bank. IV. To facilitate discharge of various duties & responsibilities by the Managing Director.

V. Perusing various Court cases regarding Establishment Section.

VI. Perpetration of Pay Bills, keeping record related to Bank's employees, maintenance of record of EPF, Employees Insurance and Gratuity etc.

3 Recovery and Law Section: -

I. Monitoring of Recovery & Non- Performing Assets (NPA) position & taking/proposing suitable measures to improve it. II. To advise on all legal matter concerning bank's business and pursuing cases in various Courts of law including arbitration, liquidation and execution.

4. Audit and Inspection Section: -

Conducting internal audit and Inspection of branches of the Bank.

5. Loan and PMC Section: -

Appraisal / Sanction of various loans & Advances beyond the delegated competency of field functionaries and keeping share records.

6. Computer Section: -

Facilitating computerization of branches/offices & application of software and hardware and to maintain and update data on computers

7. Vigilance Cell: -

To take cognizance of complaints of misappropriation of funds, frauds and embezzlements in the Bank and to conduct preliminary enquiries.

8. Women Development Cell: -

To pursue formation & credit linkages of Self Help Groups and Micro-Credit to women.

The Branches and Pay Offices of the Bank is headed by the Branch Managers/ Incharge and supporting staff posted there who functions with delegated authority from Head Office.

2. Powers & duties of officers & employees:-All the Officers have certain financial and administrative powers depending upon their position. The delegation of financial powers of various grades of officials is decided by the Board of Directors of the Bank, which is revised from time to time depending upon the organization's requirements.

3. Procedure in decision making process, channels of supervision & accountability:-

A clear and precise system of decision-making has been devised in the bank based on their position and also through Committee approach. The proposals of loan, which are beyond the delegated sanctioning competency of the Branch Managers, are being

processed and considered at the Head Office depending upon amount of loans. A centralized credit processing cells have been formed at Head Office Level. Accountability of each act done by the authorized officers lie on them.

4. Norms set to discharge the functions.

The core function of the bank is accepting deposits and sanction of loans. The rates of interest applicable on different deposits accepted & loans advanced are fixed by the bank from time to time at par with H.P. State Cooperative Bank Ltd. and are displayed prominently at the branches and also put on our Website www.jccb.co.in Regarding sanction of loans, each officer of the bank is required to consider proposal and take a decision in terms of the scheme of delegation_of powers, on merits of the proposals. All the officers of the bank are expected to discharge their duties and responsibilities within integrity & due diligence.

5. Rules, regulations, instructions, manuals & records held by it or under its control.

The Bank carries out its operations within the framework of H.P. Coop. Societies Act. 1968, H.P. Coop. Societies Rules 1971, Registered Bye Laws of the Bank and instructions /guidelines received from the Registrar Coop. Societies H.P., Reserve Bank of India and NAB ARD from time to time.

6. Statement of the categories of the documents that are held by it or under its control.

The general information regarding deposits, advances and other services offered by the Bank and the formats of various documents required to be submitted are available in the website of the Bank i.e. www.jccb.co.in.

7. 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 administration thereof.

The shareholders of the bank are entitled to raise issues concerning policies in the Annual General House of the Bank, which relates to its business. All the Policies relating to businesses of the Bank are framed by the Board of Directors of the Bank, which comprises of six elected Directors from amongst the share holder cooperative societies Further two Directors are nominated by the Govt. and two by the Registrar, Coop. Societies being the specialists of the fields like finance, cooperation & law, agro and also to give due representation to women and weaker section/SC/ST. Besides there are Directors representing HPSC Bank Ltd.

8. Statement of the board, council , committees & other bodies consisting of two or more persons constituted as its part of or for the purpose of its advice & as to whether meetings of those boards , board, council , committees & other

bodies are open to public or the minutes of such meetings are accessible for public.

The Management of the Bank is vested in the BOD. The BOD of the Bank constitutes EC/ Sub-Committees to carry out day to day and other specific functions of the Bank under the bye-laws of the Bank which meets more frequently for this purpose. The BOD and Executive Committee draw its authority from the bye-laws of the Bank where the powers and the authority of the BOD and the Executive Committee are defined and the functions and duties are also detailed. The Sub-Committees constituted by the BOD for specific purposes work under the delegated authority of BOD which decides the nature of duties/ functions of such Sub-Committees. Public is not entitled to participate in the above said meetings and minutes of these meetings are not accessible to public. Public can refer to caption "**Annual Reports**" more particularly the "**Corporate Governance**" in the website. The information about functions and duties, power and authority vested with BOD and other committees and about the annual report of the Bank containing necessary data / figures relating to the business of the Bank can be accessed from Bank's website.

9. A directory of its officers & employees.

The directory of the officers/officials of the Bank containing necessary details of bio-data, service particulars, pay scales etc. is available at Head Office and any details relating these officers/officials can be had from the Public Information Officer at Head Office level.

10. Monthly remuneration received by each of its officers & employees including the system of compensation as provided in its regulation.

The Monthly remuneration received by each of its officers & employees including the system of compensation will be as per Jogindra Central Co-Operative Bank Ltd; cooperative Banks Rules which vary from time to time.

11. The budget allocated to each of its agency indicating the particulars of all plans proposed expenditure & report on disbursement made.

Not Applicable

12. The manner of execution of subsidy programmed including the amount allocated & the details of beneficiary of such programmed.

Not **Applicable**

13. Particulars of recipients of concession permits or authorization granted by it.

Not **Applicable**

14. Details in respect of the information available to or held by it reduced in an electronic form.

All the general information regarding deposits, advances & other services offered by the bank are available in Banks Website www.jccb.co.in

15. The particulars of facilities available to citizens for obtaining information including the working of a library or reading room if maintained for public use.

Not **Applicable**

16. The names, designation & other particulars of the public information officers.

As detailed above

17. Such other information as may be prescribed & thereafter update these publication every year.

The information relating to rates of interest applicable on loans & deposit products as well as charges of various services rendered by the bank are updated from time to time. However financial results of the bank are updated on annual basis which are available on Bank's website www.jccb.co.in

RTI RULES

RULES FOR CARRYING OUT THE PURPOSE OF RIGHT TO INFORMATION ACT, 2005

1. Short title and commencement:

- (1) These rules may be called the "Himachal Pradesh Right to Information Rules, 2006."
- (2) They shall come into force on the date of their publication in the Official Gazette.

2. Definitions

- (1) In these rules unless the context otherwise requires.-
 - (a) 'Act' means the Right to Information Act, 2005 (Central Act No. 22 of 2005);
 - (b) 'Form' means a form appended to these rules;

(c) 'Section' means section of the Act;

(d) "Appendix' means appendix appended to the rules.

(2) Words and expressions used but not defined in these rules, shall have the same meaning as assigned to them in the Act respectively.

3. Application for seeking information: -

1) Any person seeking information under the Act shall make an application in Form 'A' to the Public Information Officer/Assistant Public Information Officer accompanied by fee prescribed in rule 5 and the Public Information Officer/ Assistant Public Information Officer shall duly acknowledge the receipt thereof and shall enter the particulars in Part I of the Application Register maintained for the purpose in Appendix

2. Except in the case of an applicant who is determined by the State Government as being below poverty line, the application shall be accepted only if it is accompanied by a challan in support of payment of the requisite application fees as specified in rule 5. A separate application shall be made in respect of each subject and in respect of each year to which the information relates.

3. When the information sought for is ready and requires payment of additional fee, if any, the Public Information Officer/ Assistant Public Information Officer shall communicate to the applicant the fact in Form 'B' specifying the additional fee to be paid, on his address given in the application. The particulars of information being supplied shall be entered in Part II of the Application Register.

4. When the information is ready the Public Information Officer/ Assistant Public Information Officer will inform the applicant in Form C
5. Any information supplied under sub rule (4) shall be in the language available in the office record.

4. Inspection of record: -

1) Any person who seeks to inspect the record before making an application under Section 4 shall make application in form D for the purpose indicating the record to be inspected.

2) An Inspection Register shall be maintained with the Public Information Officer/Assistant Public Information Officer in form given in Appendix-II and details of the application and inspection shall be recorded therein.

3) During inspection the applicant shall not take photographs etc. of the record/document.

4) Except if inspection of the record is disallowed under section 8 and 9 of the Act, Public Information Officer/Assistant Public Information Officer shall allow the inspection on payment of the requisite fee prescribed in rule 5.

5. Charging of fee:-

(1) Except in the case of persons who are below poverty line as determined by the Government, the Public

Information Officer/ Assistant Public Information Officer shall charge the fee for supply of information at the following rates, namely: -

Description of information Price/Fees in Rupees. The fee under the provision of H.P RTI Rules 2006 & Amendment thereof vide: Notification No: (Ⓒ PER (AR) F (7)-2/98/VOL-1 Dated 21 JAN 2006& PER (AR) F (7)-2/98/VOL-1 Dated 22Oct 2008.

Sr No.	Description of Information	Price/fees in Rupees
1.	Fee along with application	Rs. 10 per application
2	Whether the information is available in the form of a priced publication	On printed price
3	For other than price publication	Rs. 2/- per page of A-4 size or smaller and actual cost subject to minimum of Rs. 20/- per page in case of large size.
4.	Where information is available in electronic form and is to be supplied in electronics form i.e. Floppy, CD etc.	Rs. 50 per floppy and Rs. 100 per CD
5	Fee for inspection of Record/documents	Rs. 10 per 15 minuts or fraction thereof.

2. Every page of information to be supplied shall be duly authenticated giving the name of the Applicant (including below poverty line status if that is the case), and shall bear the dated signatures and seal of the concerned Public Information Officer/ Assistant Public Information Officer supplying the information.

3. Fee/Charges shall be deposited with the Jogindra Central Co-Operative Bank Ltd; in the shape of Bank Draft favoring "Public Information Officer, Jogindra Central Co-Operative Bank Ltd; H.O. Rajgarh Road Solan payable at Solan".

6. Procedure in appeals before the Appellate Authorities._

(1) Contents of appeal.-

i. The Memorandum of appeal to the Appellate Authority/Commission shall contain the following information, namely: -ii. Name and address of the appellant; iii. Name and address of the Public Information Officer against the decision of whom the appeal is preferred; iv. Particulars of the order including number, if any, against which the appeal is preferred; v. Brief facts leading to the appeal vi. If the appeal is preferred against deemed refusal, the particulars of the application, including number and date and name and address of the Public Information Officer to whom the application was made; vii. Prayer or relief sought; viii. Grounds for the prayer or relief; ix. Verification by the appellant; and x. Any other information which the Commission may deem necessary for deciding the appeal.

e appellant shall submit four copies of the memorandum of appeal for official purpose.

2. Th

3. Every appeal made to the Appellate Authority/Commission shall be accompanied by the following documents, namely: -i. self attested copies of the Orders or documents against which the appeal is being preferred; ii. Demand draft or challan in proof of the payment of the prescribed fee; iii. Copies of documents relied upon by the appellant and referred to in the appeal; and iv. An index of the documents referred to in the appeal.

(4) When the Appellate Authority/ Commission may calls for the record, it shall in any case shall return the original record within 10 days after retaining an authenticated copy if required.

5. On the date of hearing or on any other day to which hearing may be adjourned, the parties shall put their appearance before the Appellate Authority/ Commission. If the appellant fails to appear on such date, the Appellate Authority/Commission may in its discretion either dismiss the appeal or decide the matter ex-part on merits.

6. The appellant shall not, except by leave of the Appellate Authority /Commission, urge or be heard in support of any ground of objection which has not been set forth in the memorandum, but the Appellate Authority /Commission, in deciding the appeal, need not confine itself to the grounds of objection set forth in the memorandum:

Provided that the Appellate Authority/ Commission shall not rest its decision on any ground other than those specified in memorandum, unless the party likely to be affected thereby, has been given, an opportunity of being heard by the Appellate Authority/ Commission.

(7) The Commission may frame regulations in respect of its day-to-day proceedings.

**Form "A" [See Rule-3(1)] APPLICATION FOR INFORMATION
UNDER THE RIGHT TO INFORMATION ACT 2005**

To

The Public Information Officer/ Assistant Public
Information Officer, Jogindra Central
Cooperative Bank, Ltd.

(a) Subject matter of the information

(b) Period to which the information relates. Month & year

(c) Description of the information required _____

(d) File No. if available

(e) Whether the applicant claims exemption as below poverty line family, if yes, attach proof _____

(f) Draft No amount and date _____

Applicant Name Address Telephone

Form 'B' [See **rule 3(3)**] From Designation
of the The Public Information
Officer/ Assistant Public Information Officer,
Jogindra Central Cooperative Bank, Ltd.

To
(Name of the applicant)
Address of the applicant.

Reference: Application No _____ Dated _____

Subject:

Sir,

Please refer to your application dated _____ referred to above. The information required by you consists of
_____ pages and
printed publication cost Rs ----- .

1. The additional fee for supplying this information to you is Rs. ____ . In case you desire the information to be sent to you by post, an additional amount of Rs. _____ will need to be deposited.
2. You are required to pay the aforesaid amount of the additional fee by way of demand draft payable to the Jogindra Central Co-Operative Bank Ltd; payable at Solan.
3. If you are not satisfied with the amount of additional fee levied, you have a right to prefer appeal to _____ within a period of 30 days.

Public Information Officer/Assistant Public Information Officer Tel No.

Form 'C'

[See Rule 3(3) &6(i)]

From

Designation of the The Public Information Officer/
Assistant Public Information Officer, Jogindra Central
Cooperative Bank, Ltd.

To
(Name of the applicant) Address of
the applicant.

Reference: Application No. _____ dated _____

Subject:

Sir,

Please refer to your application dated _____ referred to above. The information required by you is ready. You are directed
To collect the information from the office of the undersigned on any working day of the week during 12.00 to 3.30 p.m. and between 12.00 to 1.00 p.m. on
Saturday.

Public Information Officer/ Assistant Public Information Officer Telephone

Form "D" [See rule -4(1)] APPLICATION FOR INSPECTION UNDER THE RIGHT TO INFORMATION ACT 2005

To

The Public Information Officer/

Assistant Public Information Officer,

The Jogindra Central Co-Operative Bank Ltd; H.O. Solan

- a) Subject matter of the information

- b) Period to which the information relates. Month & year

- c) Description of the information required
- d) File No. if available

- e) Whether the applicant claims exemption as below poverty line family, if yes, attach proof

Draft No. amount and date of depositing Applicant

Name _____

Address _____

Telephone No. _____

Appendix-I Register of Application for Information Under the
Right to Information Act 2005

S.No.	Name and Full Postal Address of the applicant	Whether Below Poverty Line	Date of receipt of application	Tentative date on which the record would be ready	Mode by which the information s sent	Draft No. and Date	Signature of PIO/APIO
1	2	3	4	5	6	7	8

Part-II

Actual date when the information is ready	Numbers of Actual Pages	Amount of Additional Fee	Signature of applicant with date in token of receipt if the information is delivered in person or if the information is sent by post its particulars and date	Signature of PIO/APIO
9		10	11	12

S. No.	Name and Full Postal Address of	Whether Below Poverty	Subject Matter of Information	Particular of record to be inspected	Time taken from	Amount of fee charged	Signature of Application	Particular of demand Draft No.	Signature Of PIO/APIO
					TO				
1	2	3	4	5	6	7	8	9	10

Any other information regarding Right to Information Act, 2005 and Rules may be obtained from the Govt. of India's web site

<http://www.persmin.nic.in>.