

## SUO-MOTU DISCLOSURE



### RIGHT TO INFORMATION ACT

*Date of last Updation: 27.01.2023*

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Keeping in view provisions of the RTI Act, we hereby provide the information as per terms of Sec. 4 of the RTI Act.

### DISPLAY OF INFORMATION AS PER THE REQUIREMENT OF SECTION 4(1) (B) OF THE RIGHT TO INFORMATION ACT, 2005 IS FURNISHED HEREUNDER

Section Nos.	Provision requirement	Information									
4 .1.b.i	Particulars of its Organization, functions and duties	<p>Name of Organization: KARNATAKA VIKAS GRAMEENA BANK</p> <p>Head Office: P B No 111, BELAGAVI ROAD, DHARWAD, KARNATAKA – 580008. Date of Establishment: 12<sup>TH</sup> SEPTEMBER 2005 Ownership: Central Government -50% share State Government-15% share , Sponsor Bank-35% share Business: <a href="#">Click Here</a> Functions: The primary functioning of the Bank is to Accept Deposits, to Lend for various activities &amp; to do other Business as permitted under BR Act etc. Few of the scheme guidelines are as follows: <b>HEAD OFFICE ORGANISATIONAL STRUCTURE –</b> <a href="#">Click Here</a></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">Deposits</th> <th style="text-align: center;">Loans</th> <th style="text-align: center;">Other Activities</th> </tr> </thead> <tbody> <tr> <td style="vertical-align: top;"><a href="#">Deposit Schemes</a></td> <td style="vertical-align: top;"><a href="#">Loan Products</a></td> <td style="vertical-align: top;"><a href="#">Financial Inclusion Tenders</a></td> </tr> <tr> <td style="vertical-align: top;"><a href="#">Deposit Interest Rates</a></td> <td style="vertical-align: top;"><a href="#">Loan Interest Rates</a></td> <td style="vertical-align: top;">Sale/auction of mortgaged, hypothecated and pledged assets <a href="#">Concurrent Auditors</a> <a href="#">Valuers</a> <a href="#">Panel Advocates</a> <a href="#">Service Charges</a> <a href="#">Policies of Bank</a> <a href="#">Citizen's Charter</a> <a href="#">Careers &amp; Recruitment</a></td> </tr> </tbody> </table>	Deposits	Loans	Other Activities	<a href="#">Deposit Schemes</a>	<a href="#">Loan Products</a>	<a href="#">Financial Inclusion Tenders</a>	<a href="#">Deposit Interest Rates</a>	<a href="#">Loan Interest Rates</a>	Sale/auction of mortgaged, hypothecated and pledged assets <a href="#">Concurrent Auditors</a> <a href="#">Valuers</a> <a href="#">Panel Advocates</a> <a href="#">Service Charges</a> <a href="#">Policies of Bank</a> <a href="#">Citizen's Charter</a> <a href="#">Careers &amp; Recruitment</a>
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			<a href="#">Complaints</a>
4.1.b.ii	The powers and duties of its officers and employees	The powers and duties of officers and employees are decided by the Board of Directors and in terms of Service Regulations.	
4.1.b.iii	The procedure followed in the decision making process, including channels of supervision and accountability	<p>Different powers have been delegated by the Board of Directors to the officers at various levels for smooth functioning.</p> <p>Branches receive applications for credit facilities and recommend to the appropriate sanctioning authority. All credit decisions approved by any sanctioning authority are reported to the next higher authority for control &amp; review purpose.</p> <p>There is a well-defined organizational structure and clear system of accountability based on RBI / NABARD/Sponsor Bank/CVC guidelines. In order to exercise supervision and fix accountability / responsibility various control measures have been put in place. The system of exercising proper delegation of power and submission of control reports is in place and they are monitored by control officers and through internal inspection.</p>	
4.1.b.iv	The norms set by it for the discharge of its functions	<p>Directions received from Ministry of Finance, Government of India, and Reserve Bank of India and/or approved by the Board of our Bank are the guiding principles for discharging various functions.</p> <p>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.</p>	
4.1.b.v	The rules, regulations, instructions, manuals records, held by it or under its control or used by its employees for discharging its functions:	<p>Manual of Instructions on all our products, periodical circulars, Hand books, Policy Guidelines etc., is made available to all employees for discharging various functions.</p> <p>These are all meant for internal circulation and cannot be shared with public.</p> <p>However, certain information on Deposit, Loan &amp; other Products, scheme guidelines, eligibility etc., are available in our websites.</p>	
4.1.b.vi	A statement of the categories of documents that are held by it or under its control:	<p>Documents, as required under law, rules and regulations, such as, Balance Sheets, record of the staff, licenses obtained from RBI / other competent authorities for opening branches / offices etc., are held by the Bank. Annual Report / Quarterly Reports of our Bank are made available on our website:</p> <p><a href="#">Financial Statements</a>  <a href="#">Annual Reports</a>  <a href="#">News &amp; Events</a></p> <p>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).</p>	
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	<p>Bank is inviting suggestions from employees. Good suggestions are being taken into consideration while formulating policies.</p> <p>Customer meetings are being conducted at regular intervals and suggestions, opinions of public are also considered while formulating policy.</p>	

	of its policy or implementation thereof.	Banks quarterly results and annual results / reports are published in the Banks website periodically. for information of public as well as shareholders which would give an idea about the policies of the bank and implementation thereof. Board of Directors, which formulates and implements its policy, also includes representatives nominated by Government of India. As per present arrangement the Board of Directors can raise issues concerning policies & give suggestions in the Board Meetings.
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:	Boards of Directors are constituted under The REGIONAL RURAL BANKS Act 1976.  Various committees as per the requirement of the Bank are formed as per the approval of Board or as per the powers delegated by the Board.  Publics are not entitled to participate on the meetings of the Board / Committees and minutes are not accessible to Public.
4.1.b.ix	A directory of its officers and employees: A directory of officers and employees with cadre, place of posting may be seen in following link. Efforts are made to keep the same updated from time to time. <a href="#">List of Employees</a> <a href="#">Reservation Roster</a> <a href="#">Service Regulation</a> <a href="#">Pension Regulation</a>	
4.1.b.x	The monthly remuneration received by each of its officers and employees, including the system of compensation as provided in its regulations:	Remuneration of the Chairman & other deputed staff from sponsor Bank are fixed by the Sponsor Bank.  As regards the remuneration of other officers / employees, the same is fixed by the Government of India.  <a href="#">Scale of Pay</a>
4.1.b.xi	The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursement made:	Not applicable to KVG Bank
4.1.b.xii	The manner of execution of subsidy programs, including the amounts allocated and the details of beneficiaries of such programs.	Not applicable to KVG Bank
4.1.b.xiii	Particulars of recipients of concessions, permits or authorizations granted by it:	Not applicable to KVG Bank

4.1.b.xiv	Details in respect of the information available to or held by it reduced in an electronic form:	Details of products and services offered by the Bank are made available on our website: <a href="http://www.kvgbank.com">www.kvgbank.com</a>
4.1.b.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:	KVG Bank is not maintaining any Library/Reading Room for Public.
4.1.b.xvi	The names, designations and other Particulars of the Public Information Officers.	<p><b>Public Information Officer (PIO):</b>  <b>At Head office:</b>  <b>Chief Manager Planning and Development Division at Head Office</b> has been designated as <b>Public Information Officer (PIO)</b> for the RTI requests being received at Head Office.</p> <p>At Regional Offices:</p> <p><b>Regional Managers</b> have been designated as <b>Public Information Officer (PIO)</b> at their respective Regional Offices.</p> <p><b>Assistant Public Information Officers (APIOs):</b></p> <p>All the <b>Senior Managers</b> in Regional Offices and <b>Branch Managers</b> at branch level have been designated as <b>Assistant Public Information Officers (APIOs)</b> for receiving and forwarding the applications to PIOs/FAA.</p> <p><b>Appellate Authority / Chief Public Information Officer (CPIO):</b></p> <p>The <b>General Manager PDD</b> at Head Office has been designated as <b>Chief Public Information Officer (CPIO) / First Appellate Authority</b> for all matters connected with RTI Act-2005.</p> <p>List of Public Information Officers at RO and HO &amp; First Appellate Authority along with their Name, Designation, Office Address, Telephone number, e-mail Id are published in Bank's website at the following link:</p> <p><a href="#">Details of PIOs and FAAs</a></p>
4.1.b.xvii	Transfer Policy of Staff	<a href="#">STAFF TRANSFER POLICY</a>
4.1.b.xviii	Such other information as may be prescribed:	-----