

## J&K GRAMEEN BANK SUO MOTO DISCLOSURE UNDER SECTION 4 of RTI ACT 2005 updated as on 15.06.2024

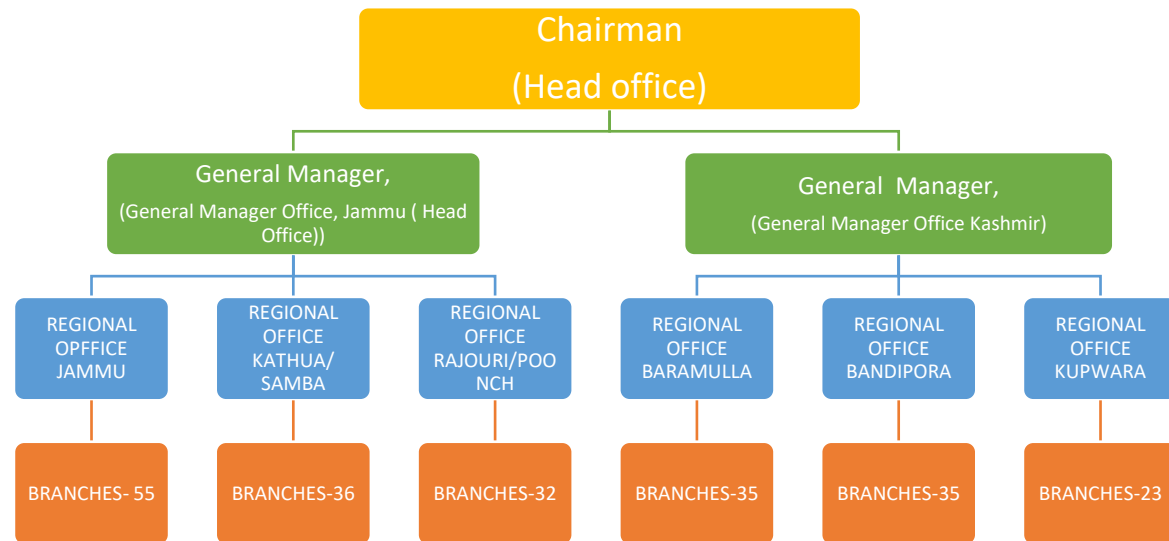
### 1. ORGANISATION AND FUNCTION

S. NO	ITEM	DETAILS OF DISCLOSURE	INFORMATION
1.1	Particulars of its organization, functions and duties [Sec 4(1)(b)(i)]	Name and address of the Organization	J&K GRAMEEN BANK Address: Head Office, J&K GRAMEEN BANK, Near Fruit Complex, Narwal, Jammu (J&K).
(ii) Head of the organization		Chairman Chairman's message- <a href="#">click here</a>	
(iii) Vision, Mission and Key objectives		<p>Vision: With a prime focus on customer needs along with quality service and areas like Credit Off-take, NPA Management, Enhancing checks and balances system, Business productivity, technology upgradation, J&amp;K Grameen Bank aims to continue the growing trajectory of the bank with a view to increase outreach to unbanked areas and to provide dedicated services for overall development of rural masses of J&amp;K &amp; Ladakh.</p> <p>Mission: To serve the rural masses and to play a vital role in the socio economic development of them. J&amp;K Grameen Bank with its advanced schemes in all the priority sectors especially in agriculture sector is focusing for the upliftment of all the section of societies.</p> <p>Key objectives : Contributing to socio-economic development of rural India with further headway toward micro finance and financial inclusion.</p> <p>About us- <a href="#">Click Here</a></p>	
(iv)Function and duties		<p>Bank has laid down well defined system of decision making process. Financial/ administrative decisions are taken at various levels by different grade of officials depending upon their position/ powers and as well as committee approach.</p> <p>The powers and duties of officers and employees are decided by the Board of Directors and in terms of <a href="#">Service regulations</a>.</p>	

(v)Organization Chart

J&K Grameen Bank (JKGB) was established on 30th June 2009 under sub-section (1) of Section 23-A of the RRB Act, 1976 (21 of 1976) and is functioning in 11 Districts in the Union Territory (UT) of Jammu & Kashmir and 2 Districts in UT of Ladakh. The network of the Bank consists of Six Regional Offices and 216 branches i.e. 212 branches in the UT of Jammu & Kashmir and 4 branches in the UT of Ladakh, which are engaged in providing all kind of financial services in both the Union Territories.  
Board of Directors- [Click Here](#)

## ORGANTISATION STRUCTURE OF J&K GRAMEEN BANK



\*Regional offices are headed by Regional Managers & the Branches are headed by Branch Heads

## HEAD OFFICE STRUCTURE

# CHAIRMAN

**GENERAL MANAGER, JAMMU**

## **DEPARTMENTS**

- 1. AUDIT , INSPECTION & VIGILANCE DEPARTMENT**
- 2. INFORMATION TECHNOLOGY DEPARTMENT**
- 3. CREDIT ADMINISTRATIVE DEPARTMENT**
- 4. CENTRAL ACCOUNTS & INVESTMENT MANAGEMENT DEPARTMENT**
- 5. GENERAL ADMINISTRATIVE DEPARTMENT**
- 6. HUMAN RESOURCE DEVELOPMENT DEPARTMENT**
- 7. IMPAIRED ASSET AND PORTFOLIO MANAGEMENT DEPARTMENT**
- 8. FINANCIAL INCLUSION & INSURANCE DEPRATMENT**

FOR COMPLETE DETAILS REFER BELOW LINKS

Organizational Chart- [Click Here](#)  
Office/ Branch Locator- [Click Here](#)

(vi) Any other details- the genesis, inception,

J&K Grameen Bank came into existence on 30th June, 2009, after amalgamation of two Regional Rural Banks, viz. Jammu Rural Bank & Kamraz Rural Bank, both sponsored by J&K Bank, with its Head Office at

formation of the department and the HODs from time to time as well as the committees /Commissions constituted from time to time have been dealt

NARWAL, Jammu, vide Gol notification under Sub section (i) of Section 23-A of the RRB Act 1976 (21 of 1976) and commenced its business from 01.07.2009. Bank is having share holding of 50% by Govt. of India, 35% from the Sponsor Bank (J&K Bank) & 15% from Govt. of J&K (Union Territory).

**Details of Chairman since 30<sup>th</sup> June, 2009**

S.NO	NAME	FROM	TILL
1	Sh. Raja Abdul Lateef	10.08.2009	31.03.2013
2	Sh. Vagish Chander	01.04.2013	04.07.2015
3	Sh. R. K Chhibber	26.08.2015	06.06.2018
4	Sh. Janak Raj Angural	06.06.2018	31.07.2020
5	Sh. Sudhir Gupta	03.08.2020	22.07.2022
6	Sh. Sanjay Gupta	25.07.2022	Till date

For details visit <https://jkqb.in/index.aspx>

For details of Branches refer: [Details of Branches- Click Here](#)  
<https://www.jkqb.in/organisation.aspx>

1.2 Power and duties of its officers and employees [Sec 4(1) (b)(ii)]

- (i) Powers and duties of officers (administrative, financial and judicial)
- (ii) Power and duties of other employees
- (iii) Rules/ orders under which powers and duty are derived and
- (iv) Exercised
- (v) Work allocation

Bank has laid down well defined system of decision making process. Financial/ administrative decisions are taken at various levels by different grade of officials depending upon their position/ powers and as well as committee approach.

The powers and duties of officers and employees are decided by the Board of Directors and in terms of [Service regulations](#).

1.3 Procedure followed in decision making process [Sec 4(1)(b)(iii)]

- (i) Process of decision making Identify key decision making points
- (ii) Final decision making authority

Bank has laid down well defined system of decision making process. Financial/ administrative decisions are taken at various levels by different grade of officials depending upon their position/ powers and as well as committee approach. Directions received from Ministry of Finance, Government of India, Reserve Bank of India, NABARD and/or approved by the Board of our Bank are the guiding principles for discharging various functions.

As per delegation of powers as per Board approved policies.

		(iii) Related provisions, acts, rules etc.	Employees of the Bank while discharging various functions are guided by various policy documents and circulars issued from time to time as per approval of Board, competent authority and regulators. These policies & circulars are all meant for internal circulation and cannot be shared with public. The officers and employees are governed by Service Regulations ( <a href="#">click here</a> )
		(iv) Time limit for taking a decisions, if any	Bank has put in place well defined organizational structure with clear mechanism of accountability and control which has taken into account the RBI guidelines and other statutory requirements including statutory Audits, RBI Audit and various internal Audits. Time limit for taking a decisions is as prescribed in the policies besides all the decisions are taken in time bound manner and routine matters are decided in prescribed time.
		(v) Channel of supervision and accountability	The system of exercising proper delegation of powers and submission of control returns are monitored through various audit checks carried out by Audit, Inspection and Vigilance Department. The channel of supervision and accountability is as per organizational chart. Every officer is accountable for the duties assigned by higher authorities from time to time.
1.4	Norms for discharge of functions[Section 4(1)(b)(iv)]	(i)Nature of functions/ services offered	For products/ services offered by the bank the Directions received from Ministry of Finance, Government of India, Reserve Bank of India, NABARD and/or approved by the Board of our Bank are the guiding principles for discharging various functions/ offering of services.  Regarding sanctioning of loans, officer concerned/ committees of the Bank framed at different levels consider loan proposals and take a decision in terms of the scheme of delegation of powers, on the merits of the proposals.  Detailed information on various products (Deposit and advances) and services/facilities offered by the Bank are already available in the Bank's website <a href="https://jkqb.in/index.aspx">https://jkqb.in/index.aspx</a>  Targets are allotted as per business targets set every year in consultation with NABARD & Sponsor Bank and accordingly schedules are set by the J&K Grameen Bank for the discharge of its functions to achieve the targets.
		(ii) Norms/ standards for functions/ service delivery	
		(iii) Process by which these services can be accessed	
		(iv)Time-limit for achieving the targets	
		(v) Process of redress of grievances	
1.5	Rules, regulations, instructions manual and records for	i)Title and nature of the record/ manual/ instruction.	Employees of the Bank while discharging various functions are guided by various policy documents and

	discharging functions [Section 4(1)(b)(v)]	<p>ii) List of Rules, regulations, Instructions manuals and records.</p> <p>iii) Acts / Rules manuals etc.</p> <p>iv) Transfer policy and transfer orders</p>	<p>circulars issued from time to time as per approval of Board, competent authority or regulators.</p> <p>These policies &amp; circulars are all meant for internal circulation and cannot be shared with public.</p> <p>The officers and employees are governed by Service Regulations (<a href="#">click here</a>) and THE REGIONAL RURAL BANKS ACT, 1976 <a href="#">click here</a></p> <p>Bank is in the final stage formulating a transfer policy &amp; same shall be uploaded on its approval. As os now transfer orders are being issued at management call/ as per banks requirements of the Bank. Accordingly transfer orders are uploaded on the bank's staff portal for information.</p>
1.6	Categories of documents held by the authority under its control [Section 4(1)(b) (vi)]	<p>i) Categories of documents held by the authority under its control [Section 4(1)(b) (vi)]</p> <p>ii) Custodian of documents/ categories</p>	<p>Documents executed by customers / borrowers / guarantors, contracts with Third parties etc. are all private information and of commercial value and cannot be shared with public. These documents are available at Branches ( under the custody of Branch Heads/ Incharges) / RO / HO.</p> <p>As per present arrangement, Bank organizes camps/ Customer meets periodically for valuable suggestion of varied types of customer and on their feedback / suggestions frame/revise policies within the overall frame work of the Bank. Annual results / reports are published in the Bank's website periodically for information of public, which would give an idea about the policies of the bank and implementation thereof.</p>
	Sec. 4(1)(b)(vii)	<p>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>	
1.7	Boards, Councils, Committees and other Bodies constituted as part of the Public Authority [Section 4(1)(b)(viii)]	(i) Name of Boards, Council, Committee etc.	<p>Boards of Directors are constituted under the Regional Rural Banks Act, 1976 &amp; have been constituted since inception of the Bank. Various committees as per the requirement of the Bank are formed as per the approval of Board or by the top management, as per the powers delegated by the Board. Public are not entitled to participate on the meetings of the Board / Committees and minutes are not accessible to Public. The term of Board of Directors is as per their tenure or as per directions of the government.</p> <p>The details of Board of Directors is available at <a href="https://www.jkqb.in/bod.aspx">https://www.jkqb.in/bod.aspx</a></p> <p>Compositions of Board is governed by section 09 of THE REGIONAL RURAL BANKS ACT, 1976, which is as follows, Board of directors.—</p> <p>(1) The Board of directors shall consist of the Chairman appointed under subsection (1) of section 11, and the following other members, namely:—</p> <p>(a) two directors, who are not officers of the Central Government, State Government, Reserve Bank, National Bank, Sponsor Bank or any other bank, to be nominated by the Central Government; [Provided</p>
		(ii) Composition	
		(iii) Dates from which constituted	
		(iv) Term/ Tenure	
		(v) Powers and functions	
		(vi) Whether their meetings are open to the public?	
		(vii) Whether the minutes of the meetings are open to the public?	
		(viii) Place where the	

		<p>minutes if open to the public are available?</p>	<p>that no person shall be nominated as a director, if he is already a director on the Board of any other Regional Rural Bank;]</p> <p>(b) one director, who is an officer of the Reserve Bank, to be nominated by that Bank;</p> <p>(c) one director, who is an officer of the National Bank, to be nominated by that Bank;</p> <p>(d) two directors, who are officers of the Sponsor Bank, to be nominated by that Bank; and</p> <p>(e) two directors, who are officers of the concerned State Government, to be nominated by that Government:</p> <p>(f) such number of directors elected by the shareholders other than the directors nominated by the Central Government, the State Government, the Sponsor Bank and other institutions owned or controlled by the Central Government or the State Government, whose names are entered in the register of shareholders of the Regional Rural Bank at least ninety days before the date of the meeting in which the election of Directors takes place on the following basis, namely:</p> <p>(i) Where the total amount of equity share capital issued to such shareholders is ten per cent. or less of the total issued equity capital, one director shall be elected from such shareholders;</p> <p>(ii) Where the total amount of equity share capital issued to such shareholders is more than ten per cent but less than twenty-five per cent. of the total issued equity capital, two directors shall be elected from the shareholders including the shareholders referred to in sub-clause (i)</p> <p>(iii) Where the total amount of equity share capital issued to such shareholders is twenty-five per cent or more of the total issued equity capital, three directors shall be elected from the shareholders including shareholders referred to in sub-clauses (i) and (ii).</p> <p>(2) The Central Government may increase the number of members of the Board; so, however, that the number of directors does not exceed fifteen in the aggregate and also prescribe the manner in which the additional number may be filled in.</p> <p>(3) The Central Government may appoint an officer of the Central Government on the Board of Regional Rural Banks, if it considers necessary for the purposes of effective functioning of the Regional Rural Banks. As per section 10 of THE REGIONAL RURAL BANKS ACT, 1976, A director nominated under clause (a) of sub-section (1) of section 9 shall hold office during the pleasure of the Central Government and for such term, not exceeding three years, from the date on which he assumes his office, as the Central Government may specify at the time of his nomination and shall be eligible for re nomination: Provided that no such director shall hold office either continuously or intermittently for a period exceeding six years.]</p> <p>For further details please refer THE REGIONAL RURAL BANKS ACT, 1976 <a href="#">click here</a></p> <p>Various committees as per the requirement of the Bank are formed as per the approval of Board or by the top management, as per the powers delegated by the Board.</p>
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			<p>The Bank has following Sub Committees of the Board:</p> <ul style="list-style-type: none"> <li>• <b>Risk management committee of the Board</b></li> <li>• <b>Audit Committee of the Bank (ACB)</b></li> <li>• <b>Special Committee of Board for Frauds</b></li> </ul> <p>Public are not entitled to participate on the above committee meetings and minutes are not accessible to public.</p>
1.8	Directory of officers and employees [Section 4(1) (b) (ix)]	(i) Name and designation (ii) Telephone , fax and email ID	<p>Directory of officers and employees are available on Bank's official website on the following links:  Organizational Chart- <a href="#">Click Here</a>  Office/ Branch Locator- <a href="#">Click Here</a>  Details of Branches- <a href="#">Click Here</a></p>
1.9	Monthly Remuneration received by officers & employees including system of compensation [Section 4(1) (b) (x)]	i) List of employees with Gross monthly remuneration (ii) System of compensation as provided in its regulations	<p><b>Scales of Pay of Officers ( as per XI bipartite settlement)</b>  Scale I = Rs.36000 - 1490/7 - 46430 - 1740/2 - 49910 - 1990/7 - 63840  Scale II =Rs.48170 - 1740/1 - 49910 - 1990/10 - 69810  Scale III = Rs.63840 - 1990/5 - 73790 - 2220/2 - 78230  Scale IV =Rs.76010 - 2220/4 - 84890 - 2500/2 - 89890  Scale V = Rs.89890 - 2500/2 - 94890 - 2730/2 - 100350</p> <p><b>Clerical Staff :</b>  Rs.17900 - 1000/3 - 20900 - 1230/3 - 24590 - 1490/4 - 30550 - 1730/7 - 42660 - 3270/1 - 45930 - 1990/1 - 47920 [20 Years]</p> <p><b>Subordinate Staff :</b>  Rs.14500 - 500/4 - 16500 - 615/5 - 19575 - 740/4 - 22535 - 870/3 - 25145 - 1000/3 - 28145 [20 Years]</p> <p><a href="#">List of employees with their Scales</a></p> <p style="text-align: center;"><u>Statutory Benefits:</u>  Pension/ NPS, Gratuity, Provident Fund (PF), and Maternity Leave, Paternity Leave, Leave encashment etc. as prescribed in service regulation.</p> <p style="text-align: center;"><u>Additional perks provided by employers:</u></p>



			Medical reimbursement, Life Insurance, Travelling Allowance, LFC, Transport allowance, Transfer allowances, Leave encashment / Medical Leave , other allowance such as Fuel , Mobile Tariff etc. is also paid to staff .
1.10	Name, designation and other particulars of public information officers [Sec4(1) (b) (xvi)]	i)Name and designation of the public information officer (PIO), Assistant Public Information (s) & Appellate Authority ii) Address, telephone numbers and email ID of each designated official.	<a href="#">Click here</a>
1.11	No. Of employees against whom Disciplinary action has been proposed/ taken (Section 4(2))	I).No. of employees against whom disciplinary action has been (i) Pending for Minor penalty or major penalty proceedings ii) Finalized for Minor penalty or major penalty proceedings	FY 2023-24 18 38
1.12	Programmes to advance understanding of RTI (Section 26)	(i) Educational programs (ii)Efforts to encourage public authority to participate in these programs (iii)Training of CPIO /APIO (iv) Update & publish guidelines on RTI by the Public Authorities concerned	Educational programs are carried out from time to time for staff for understanding of RTI. An Online workshop on RTI act held on 18 <sup>th</sup> May ,2023 to 19 <sup>th</sup> May, 2023 conducted NAHRD for staff. Circulars / emails are issued to operative levels from time to time for imparting information/ knowledge on rti. Further the RTI act is also available on the RTI link. No such training have been done . Information relating to RTI is updated from time to time on Bank's website. It was last updated 15.06.2024
1.13	Transfer policy and transfer orders[F No. 1/6/2011- IR dt.		Bank is in the final stage formulating a transfer policy & same shall be uploaded on its approval. As os now transfer orders are being issued at management call/ as per banks requirements of the Bank. Accordingly transfer orders are uploaded on the bank's staff portal for information.

15.4.2013]

## 2. Budget and Programme

S. No.	Item	Details of disclosure	Remarks
2.1	Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc. [Section 4(1)(b)(xi)]	1) Total Budget for the public authority	FY 2023-2024 - Rs. 2384807172 /-
		(ii) Budget for each agency and plan & programmes	<b>Particulars</b> (in 000)
		(iii) Proposed expenditures	I. Payments to and provisions for Employees 1705119
		(iv) Revised budget for each agency, if any	II. Rent Taxes and Lighting 45356
			III. Printing and Stationery 9848
			IV. Advertisement and Publicity 1352
			V. Depreciation on Bank's Property 61331
			VI. Directors Fees Allowances and Expenses 0
			VII. Auditors Fees & Expenses (Including Branch Auditor's fees & Expenses) 14903
			VIII. Law Charges 3212
			IX. Postage Telegrams Telephones etc. 757
			X. Repairs and Maintenance 5086
			XI. Insurance 72027
			XII. Other Expenditure 465816
			<b>TOTAL (I to XII)</b> 2384807
		(v) Report on disbursements made and place where the related reports are available	Please refer annual report <a href="https://www.jkqb.in/reports.aspx">https://www.jkqb.in/reports.aspx</a>
2.2	Foreign and domestic	(i) Budget	No separate Budget for this purpose, met out of the general budget.

	tours (F. No. 1/8/2012-IR dt. 11.9.2012)	Foreign and domestic Tours by ministries and officials of the rank of Joint Secretary to the Government and above, as well as the heads of the Department. Places visited The period of visit The number of members in the official delegation Expenditure on the visit	As on date no employee is equivalent to the rank of Joint Secretary to the Government
		Information related to procurements Notice/tender enquires, and corrigenda if any thereon, Details of the bids awarded comprising the names of the suppliers of goods/ services being procured, The works contracts concluded – in any such combination of the above- and The rate /rates and the total amount at which such procurement or works contract is to be executed.	Information related to “Tenders” is available at <a href="https://www.jkqb.in/tenders.aspx">https://www.jkqb.in/tenders.aspx</a> For Details of tenders allotted <a href="#">click here</a>
2.3	Manner of execution of subsidy programme [Section 4(i)(b)(xii)]	(i)Name of the programme of activity	Not applicable
		(ii) Objective of the programme	Not applicable
		(iii)Procedure to avail benefits	Not applicable
		(iv)Duration of the programme/ scheme	Not applicable
		(v) Physical and financial targets of programme	Not applicable
		(vi)Nature/scale of subsidy/amount allotted	Not applicable
		(vii)Eligibility criteria for grant of subsidy	Not applicable
		(viii) Details of beneficiaries of subsidy programme (number, profile etc)	Not applicable
2.4	Discretionary and non- discretionary grants [F.No. 1/6/2011-IR dt. 15.04.2013]	(i)Discretionary and non-discretionary grants/allocations to State Govt./ NGOs/other institutions	Not applicable
		(ii)Annual accounts of all legal entities who are provided grants by public authorities	Not applicable

2.5	Particulars of Recipients of concessions, permits of authorizations granted by the public authority [Section 4(1) (b) (xiii)]	Concessions, permits or authorizations granted by public authority	Not applicable
		For each concessions, permit or authorization granted Eligibility criteria Procedure for getting the concession/ grant and/ or permits of authorizations Name and address of the recipients given concessions/ permits or authorizations Date of award of concessions /permits of authorizations	Not applicable
2.6	CAG &PAC paras [F.No. 1/6/2011- IR dt. 15.4.2013]	CAG and PAC paras and the action taken reports (ATRs) after these have been laid on the table of both houses of the parliament.	Please refer annual report <a href="https://www.jkgb.in/reports.aspx">https://www.jkgb.in/reports.aspx</a>

### 3. Publicity Band Public interface

S.No.	Item	Details of disclosure	Remarks														
3.1	Particulars for any arrangement for consultation with or representation by the members of the public in relation to the formulation of policy or implementation there of [Section 4(1)(b)(vii)] [F No 1/6/2011- IR dt. 15.04.2013]	Arrangement for consultations with or representation by the members of the public (i) Relevant Acts, Rules, Forms and other documents which are normally accessed by citizens	<p>Following information is easily accessible by Citizen:</p> <table border="1"> <tr> <td>Home</td> <td><a href="https://www.jkgb.in/index.aspx">https://www.jkgb.in/index.aspx</a></td> </tr> <tr> <td>About us</td> <td><a href="https://www.jkgb.in/about.aspx">https://www.jkgb.in/about.aspx</a></td> </tr> <tr> <td>Our Schemes</td> <td> <a href="https://www.jkgb.in/depositsschemes.aspx">https://www.jkgb.in/depositsschemes.aspx</a>  <a href="https://www.jkgb.in/loanschemes.aspx">https://www.jkgb.in/loanschemes.aspx</a>  <a href="https://www.jkgb.in/insurance.aspx">https://www.jkgb.in/insurance.aspx</a>  <a href="https://www.jkgb.in/digitalbanking.aspx">https://www.jkgb.in/digitalbanking.aspx</a>  <a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a> </td> </tr> <tr> <td>Recruitment</td> <td><a href="https://www.jkgb.in/career.aspx">https://www.jkgb.in/career.aspx</a></td> </tr> <tr> <td>RTI</td> <td><a href="https://www.jkgb.in/rti.aspx">https://www.jkgb.in/rti.aspx</a></td> </tr> <tr> <td>Financial Inclusion</td> <td><a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a></td> </tr> <tr> <td>Interest Rates</td> <td> <a href="https://www.jkgb.in/interestrates.aspx">https://www.jkgb.in/interestrates.aspx</a>  <a href="https://www.jkgb.in/loansrates.aspx">https://www.jkgb.in/loansrates.aspx</a> </td> </tr> </table>	Home	<a href="https://www.jkgb.in/index.aspx">https://www.jkgb.in/index.aspx</a>	About us	<a href="https://www.jkgb.in/about.aspx">https://www.jkgb.in/about.aspx</a>	Our Schemes	<a href="https://www.jkgb.in/depositsschemes.aspx">https://www.jkgb.in/depositsschemes.aspx</a> <a href="https://www.jkgb.in/loanschemes.aspx">https://www.jkgb.in/loanschemes.aspx</a> <a href="https://www.jkgb.in/insurance.aspx">https://www.jkgb.in/insurance.aspx</a> <a href="https://www.jkgb.in/digitalbanking.aspx">https://www.jkgb.in/digitalbanking.aspx</a> <a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a>	Recruitment	<a href="https://www.jkgb.in/career.aspx">https://www.jkgb.in/career.aspx</a>	RTI	<a href="https://www.jkgb.in/rti.aspx">https://www.jkgb.in/rti.aspx</a>	Financial Inclusion	<a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a>	Interest Rates	<a href="https://www.jkgb.in/interestrates.aspx">https://www.jkgb.in/interestrates.aspx</a> <a href="https://www.jkgb.in/loansrates.aspx">https://www.jkgb.in/loansrates.aspx</a>
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			DEAF List	<a href="https://www.jkgb.in/pdfs/Unclaimed_Deposits.pdf">https://www.jkgb.in/pdfs/Unclaimed_Deposits.pdf</a>	
			Contact Us	<a href="https://www.jkgb.in/contact.aspx">https://www.jkgb.in/contact.aspx</a>	
			Annual Report	<a href="https://www.jkgb.in/reports.aspx">https://www.jkgb.in/reports.aspx</a>	
			Complaints	<a href="https://www.jkgb.in/grievance.aspx">https://www.jkgb.in/grievance.aspx</a>	
			Board of Directors	<a href="https://www.jkgb.in/bod.aspx">https://www.jkgb.in/bod.aspx</a>	
			Tender	<a href="https://www.jkgb.in/tenders.aspx">https://www.jkgb.in/tenders.aspx</a>	
			News & Events	<a href="https://www.jkgb.in/news.aspx">https://www.jkgb.in/news.aspx</a>	
			Banking Ombudsman Policy	<a href="https://www.jkgb.in/pdfs/OMBUDSMAN_SCHEME.pdf">https://www.jkgb.in/pdfs/OMBUDSMAN_SCHEME.pdf</a>	
			Customer information	<a href="https://www.jkgb.in/pdfs/ConsumerEducation_Literature(SM A_NPA).pdf">https://www.jkgb.in/pdfs/ConsumerEducation_Literature(SM A_NPA).pdf</a> <a href="https://www.jkgb.in/pdfs/CBCC2018.pdf">https://www.jkgb.in/pdfs/CBCC2018.pdf</a> <a href="https://www.jkgb.in/pdfs/ResponsibleLendingConduct.pdf">https://www.jkgb.in/pdfs/ResponsibleLendingConduct.pdf</a>	
			Grievance Redressal Policy	<a href="https://www.jkgb.in/pdfs/GrievancePolicy.pdf">https://www.jkgb.in/pdfs/GrievancePolicy.pdf</a>	
			Service Charge	<a href="https://www.jkgb.in/servicecharges.aspx">https://www.jkgb.in/servicecharges.aspx</a>	
			RRB act	<a href="#">Regional Rural Banks ACT 1956</a>	
		Arrangements for consultation with or representation by Members of the public in policy formulation/ policy implementation Day & time allotted for visitors Contact details of Information & Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants	As per present arrangement, Bank organizes camps/ Customer meets periodically for valuable suggestion of varied types of customer and on their feedback / suggestions frame/revise policies within the overall frame work of the Bank. Annual results / reports are published in the Bank's website periodically for information of public, which would give an idea about the policies of the bank and implementation thereof.		
		Public- private partnerships (PPP)	Not applicable		
		(i) Details of Special Purpose Vehicle (SPV), if any			
		(ii) Detailed project reports	Not applicable		

		(DPRs)	
		(iii) Concession agreements.	Not applicable
		(iv) Operation and maintenance manuals	Not applicable
		(v) Other documents generated as part of the implementation of the PPP	Not applicable
		(vi) Information relating to fees, tolls, or the other kinds of revenues that may be collected under authorization from the government	Not applicable
		(vii) Information relating to outputs and outcomes	Not applicable
		(viii) The process of the selection of the private sector party (concessionaire etc.)	Not applicable
		(ix) All payment made under the PPP project	Not applicable
3.2	Are the details of policies / decisions, which affect public, informed to them [Section 4(1) (c)]	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive; (i) Policy decisions/ legislations taken in the previous one year	Please refer point no 3.1 as mentioned above
		(ii) Outline the Public consultation process	Not applicable
		(iii) Outline the arrangement for consultation before formulation of Policy.	Not applicable
3.3	Dissemination of information widely and in such form and manner which is easily accessible to the public [Section 4(3)]	Use of the most effective means of communication (i) Internet (website)	Internet Bank's website <a href="https://jkgb.in/index.aspx">https://jkgb.in/index.aspx</a>

3.4	Form of accessibility of information manual/ handbook [Section 4(1)(b)]	Information manual / handbook available in (i) Electronic format (ii) Printed format	Yes, it is available at the office of CPIO. <a href="https://www.jkgb.in/rti.aspx">https://www.jkgb.in/rti.aspx</a>  Hard Copy of above material can be obtained by citizen after payment of requisite fee as prescribed under rule 04 and 05 of RTI rules 2005, from the office of CPIO																														
3.5	Whether information manual/ handbook available free of cost or not [Section 4(1)(b)]	List of materials available (i) Free of cost	<p>Following information is easily accessible by Citizen free of cost:</p> <table border="1"> <tr> <td>Home</td> <td><a href="https://www.jkgb.in/index.aspx">https://www.jkgb.in/index.aspx</a></td> </tr> <tr> <td>About us</td> <td><a href="https://www.jkgb.in/about.aspx">https://www.jkgb.in/about.aspx</a></td> </tr> <tr> <td>Our Schemes</td> <td> <a href="https://www.jkgb.in/depositsschemes.aspx">https://www.jkgb.in/depositsschemes.aspx</a>  <a href="https://www.jkgb.in/loanschemes.aspx">https://www.jkgb.in/loanschemes.aspx</a>  <a href="https://www.jkgb.in/insurance.aspx">https://www.jkgb.in/insurance.aspx</a>  <a href="https://www.jkgb.in/digitalbanking.aspx">https://www.jkgb.in/digitalbanking.aspx</a>  <a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a> </td> </tr> <tr> <td>Recruitment</td> <td><a href="https://www.jkgb.in/career.aspx">https://www.jkgb.in/career.aspx</a></td> </tr> <tr> <td>RTI</td> <td><a href="https://www.jkgb.in/rti.aspx">https://www.jkgb.in/rti.aspx</a></td> </tr> <tr> <td>Financial Inclusion</td> <td><a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a></td> </tr> <tr> <td>Interest Rates</td> <td> <a href="https://www.jkgb.in/interestrates.aspx">https://www.jkgb.in/interestrates.aspx</a>  <a href="https://www.jkgb.in/loansrates.aspx">https://www.jkgb.in/loansrates.aspx</a> </td> </tr> <tr> <td>DEAF List</td> <td><a href="https://www.jkgb.in/pdfs/Unclaimed_Deposits.pdf">https://www.jkgb.in/pdfs/Unclaimed_Deposits.pdf</a></td> </tr> <tr> <td>Contact Us</td> <td><a href="https://www.jkgb.in/contact.aspx">https://www.jkgb.in/contact.aspx</a></td> </tr> <tr> <td>Annual Report</td> <td><a href="https://www.jkgb.in/reports.aspx">https://www.jkgb.in/reports.aspx</a></td> </tr> <tr> <td>Complaints</td> <td><a href="https://www.jkgb.in/grievance.aspx">https://www.jkgb.in/grievance.aspx</a></td> </tr> <tr> <td>Board of Directors</td> <td><a href="https://www.jkgb.in/bod.aspx">https://www.jkgb.in/bod.aspx</a></td> </tr> <tr> <td>Tender</td> <td><a href="https://www.jkgb.in/tenders.aspx">https://www.jkgb.in/tenders.aspx</a></td> </tr> <tr> <td>News &amp; Events</td> <td><a href="https://www.jkgb.in/news.aspx">https://www.jkgb.in/news.aspx</a></td> </tr> <tr> <td>Banking Ombudsman Policy</td> <td><a href="https://www.jkgb.in/pdfs/OMBUDSMAN_SCHEME.pdf">https://www.jkgb.in/pdfs/OMBUDSMAN_SCHEME.pdf</a></td> </tr> </table>	Home	<a href="https://www.jkgb.in/index.aspx">https://www.jkgb.in/index.aspx</a>	About us	<a href="https://www.jkgb.in/about.aspx">https://www.jkgb.in/about.aspx</a>	Our Schemes	<a href="https://www.jkgb.in/depositsschemes.aspx">https://www.jkgb.in/depositsschemes.aspx</a> <a href="https://www.jkgb.in/loanschemes.aspx">https://www.jkgb.in/loanschemes.aspx</a> <a href="https://www.jkgb.in/insurance.aspx">https://www.jkgb.in/insurance.aspx</a> <a href="https://www.jkgb.in/digitalbanking.aspx">https://www.jkgb.in/digitalbanking.aspx</a> <a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a>	Recruitment	<a href="https://www.jkgb.in/career.aspx">https://www.jkgb.in/career.aspx</a>	RTI	<a href="https://www.jkgb.in/rti.aspx">https://www.jkgb.in/rti.aspx</a>	Financial Inclusion	<a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a>	Interest Rates	<a href="https://www.jkgb.in/interestrates.aspx">https://www.jkgb.in/interestrates.aspx</a> <a href="https://www.jkgb.in/loansrates.aspx">https://www.jkgb.in/loansrates.aspx</a>	DEAF List	<a href="https://www.jkgb.in/pdfs/Unclaimed_Deposits.pdf">https://www.jkgb.in/pdfs/Unclaimed_Deposits.pdf</a>	Contact Us	<a href="https://www.jkgb.in/contact.aspx">https://www.jkgb.in/contact.aspx</a>	Annual Report	<a href="https://www.jkgb.in/reports.aspx">https://www.jkgb.in/reports.aspx</a>	Complaints	<a href="https://www.jkgb.in/grievance.aspx">https://www.jkgb.in/grievance.aspx</a>	Board of Directors	<a href="https://www.jkgb.in/bod.aspx">https://www.jkgb.in/bod.aspx</a>	Tender	<a href="https://www.jkgb.in/tenders.aspx">https://www.jkgb.in/tenders.aspx</a>	News & Events	<a href="https://www.jkgb.in/news.aspx">https://www.jkgb.in/news.aspx</a>	Banking Ombudsman Policy	<a href="https://www.jkgb.in/pdfs/OMBUDSMAN_SCHEME.pdf">https://www.jkgb.in/pdfs/OMBUDSMAN_SCHEME.pdf</a>
Home	<a href="https://www.jkgb.in/index.aspx">https://www.jkgb.in/index.aspx</a>																																
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Our Schemes	<a href="https://www.jkgb.in/depositsschemes.aspx">https://www.jkgb.in/depositsschemes.aspx</a> <a href="https://www.jkgb.in/loanschemes.aspx">https://www.jkgb.in/loanschemes.aspx</a> <a href="https://www.jkgb.in/insurance.aspx">https://www.jkgb.in/insurance.aspx</a> <a href="https://www.jkgb.in/digitalbanking.aspx">https://www.jkgb.in/digitalbanking.aspx</a> <a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a>																																
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			Grievance Redressal Policy	<a href="https://www.jkqb.in/pdfs/GrievancePolicy.pdf">https://www.jkqb.in/pdfs/GrievancePolicy.pdf</a>	
			Service Charge	<a href="https://www.jkqb.in/servicecharges.aspx">https://www.jkqb.in/servicecharges.aspx</a>	
		(ii) At a reasonable cost of the medium	Hard Copy of above material can be obtained by citizen after payment of requisite fee as prescribed under rule 04 and 05 of RTI rules 2005.  For materials available at reasonable cost please refer "Service Charge" tab, <a href="https://www.jkqb.in/servicecharges.aspx">https://www.jkqb.in/servicecharges.aspx</a> on bank's official website.		

#### 4. E. Governance

S.No.	Item	Details of disclosure	Remarks
4.1	Language in which Information Manual/ Handbook Available [F No. 1/6/2011- IR dt. 15.4.2013]	(i) English (ii) Vernacular/ Local Language	Yes In process of updating manual in Hindi.
4.2	When was the information Manual/Handbook last updated? [F.No. 1/6/2011-IR dt 15.4.2013]	Last date of Annual updation	The information is updated on real time basis. Last updated on 15.06.2024
4.3	Information available in electronic form [Section 4(1)(b)(xiv)]	(i) Details of information available in electronic form (ii) Name/ title of the document/record/ other information (iii) Location where available	Please refer point no 3.5 as mentioned above
4.4	Particulars of facilities available to citizen for obtaining information [Section 4(1)(b)(xv)]	(i) Name & location of the faculty (ii) Details of information made available (iii) Working hours of the facility	Online from official website, link to access the same is, <a href="https://www.jkqb.in/rti.aspx">https://www.jkqb.in/rti.aspx</a> details of information please refer point no 3.5 as mentioned above.  <a href="https://www.jkqb.in/workinghours.aspx">https://www.jkqb.in/workinghours.aspx</a>



		(iv) Contact person & contact details (Phone, fax email)	<a href="https://www.jkgb.in/rti.aspx">https://www.jkgb.in/rti.aspx</a>			
4.5	Such other information as may be prescribed under section 4(i) (b)(xvii)	(i) Grievance redressal mechanism	<a href="https://www.jkgb.in/grievance.aspx">https://www.jkgb.in/grievance.aspx</a>			
		(ii)Details of applications received under RTI and information provided	RTI applications FY 2023-2024			
			Openin g Balance	Applications received	applications disposed/ rejected	closing Balance
			3	61	63	1
			RTI appeals FY 2023-2024			
			Openin g Balance	Appeals received	Appeals disposed/ rejected	closing Balance
0	5	4	1			
		(iii) List of completed schemes/ projects/ Programmes	<a href="https://www.jkgb.in/loanschemes.aspx">https://www.jkgb.in/loanschemes.aspx</a> <a href="https://www.jkgb.in/financialinclusion.aspx">https://www.jkgb.in/financialinclusion.aspx</a>			
		(iv) List of schemes/ projects/ programme underway				
		(v) Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract	Information related to "Tenders" is available at <a href="https://www.jkgb.in/tenders.aspx">https://www.jkgb.in/tenders.aspx</a>  For Details of tenders allotted <a href="#">click here</a>			
		(vi)Annual Report	<a href="https://www.jkgb.in/reports.aspx">https://www.jkgb.in/reports.aspx</a>			
		(vii)Frequently asked Question (FAQs)	<a href="#">Click here for FAQs</a>			
		Any other information such as Citizen's Charter	Bank is in the process formulating the citizen charter and the same shall be displayed on the on the Bank's website			
		b) Result Framework	Not applicable			

		Document (RFD)																									
		c) Six monthly reports on the	Not applicable																								
		d) Performance against the benchmarks set in the Citizen's Charter	The citizens are provided resolutions and services as per above codes & bank policies.																								
4.6	Receipt& Disposal of RTI applications & appeals [F.No 1/6/2011-IR dt. 15.04.2013]	(i) Details of applications received and disposed	<table border="1"> <thead> <tr> <th colspan="4">RTI applications FY 2023-2024</th> </tr> <tr> <th>Opening Balance</th> <th>Applications received</th> <th>applications disposed/ rejected</th> <th>closing Balance</th> </tr> </thead> <tbody> <tr> <td>3</td> <td>61</td> <td>63</td> <td>1</td> </tr> <tr> <th colspan="4">RTI appeals FY 2023-2024</th> </tr> <tr> <th>Opening Balance</th> <th>Appeals received</th> <th>Appeals disposed/ rejected</th> <th>closing Balance</th> </tr> <tr> <td>0</td> <td>5</td> <td>4</td> <td>1</td> </tr> </tbody> </table>	RTI applications FY 2023-2024				Opening Balance	Applications received	applications disposed/ rejected	closing Balance	3	61	63	1	RTI appeals FY 2023-2024				Opening Balance	Appeals received	Appeals disposed/ rejected	closing Balance	0	5	4	1
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0	5	4	1																								
4.7	Replies to questions asked in the parliament [Section 4(1)(d)(2)]	Details of questions asked and replies given	For details of parliament questions <a href="#">Click here</a>																								

### 5. Information as may be prescribed

S. No.	Item	Details of disclosure	Remarks																				
5.1	Such other information as may be prescribed [F. No. 1/2/2016- IR dt. 17.8.2016, F No. 1/6/2011- IR dt. 15.4.2013]	Name & details of Current CPIOs & FAAs Earlier CPIO & FAAs from 1.1.2019	<table border="1"> <thead> <tr> <th colspan="4">Details of FAAs</th> </tr> <tr> <th>S.NO</th> <th>NAME</th> <th>FROM</th> <th>TILL</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Sh. Janak Raj Angural</td> <td>06.06.2018</td> <td>31.07.2020</td> </tr> <tr> <td>2</td> <td>Sh. Sudhir Gupta</td> <td>03.08.2020</td> <td>22.07.2022</td> </tr> <tr> <td>3</td> <td>Sh. Sanjay Gupta</td> <td>25.07.2022</td> <td>Till date</td> </tr> </tbody> </table>	Details of FAAs				S.NO	NAME	FROM	TILL	1	Sh. Janak Raj Angural	06.06.2018	31.07.2020	2	Sh. Sudhir Gupta	03.08.2020	22.07.2022	3	Sh. Sanjay Gupta	25.07.2022	Till date
Details of FAAs																							
S.NO	NAME	FROM	TILL																				
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2	Sh. Sudhir Gupta	03.08.2020	22.07.2022																				
3	Sh. Sanjay Gupta	25.07.2022	Till date																				

**Details of CPIOs**

S.NO	NAME	FROM	TILL
1	Sh. Jitander Bhardwaj	02.02.2019	30.06.2019
2	Sh. Davinder Kumar Bali	28.06.2019	31.07.2020
3	Sh. Ajay Kohli	03.08.2020	25.02.2022
4	Sh. Sanjay Gupta	16.02.2022	22.07.2022
5	Sh. Suresh Chander Sharma	29.07.2022	Till Date

Details of third party audit of voluntary disclosure, Dates of audit carried out, Report of the audit carried out

This is the first audit.

Appointment of Nodal Officers not below the rank of Joint Secretary/ Additional HoD Date of appointment  
Name & Designation of the officers

NIL

Consultancy committee of key stake holders for advice on suo-motu disclosure Dates from which constituted  
Name & Designation of the officers

The following RTI committee was constituted on 18.05.2023 for consultation on all RTI matters

S. No	Designation	Role
1	General Manager, Head Office	Head Of Committee
2	Chief of AI&VD	Member
3	HOD, HRDD	Member
4	HOD, CAD	Member
5	HOD, GAD	Member
6	In-Charge, Legal Cell	Nodal Officer / Convener

Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI Dates from which constituted Name & Designation of the Officers

### 6. Information Disclosed on own Initiative

S. No.	Item	Details of disclosure	Remarks
6.1	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information		<a href="https://www.jkqb.in/rti.aspx">https://www.jkqb.in/rti.aspx</a>
6.2	Guidelines for Indian Government Websites (GIGW) is followed (released in February 2009 and included in the Central Secretariat Manual of Office Procedures(CSMOP) by Department of Administrative Reforms and Public Grievances, Ministry of Personnel, Public Grievance and Pensions, Govt. Of India)	Whether STQC certification obtained and its validity. Does the website show the certificate on the Website?	Bank is in the process of upgrading the Website as per GIGW Norms