

Mandatory Disclosures – RTI Act 2005 under Section 4(1)(b)

(i) The particulars of its organization, functions and duties:

- a) Name and address : Telangana Grameena Bank,
No 2-1-520, 2nd Floor,
Vijaya Sri Sai Celestia,
Street No.9,Nallakunta,
Shankermutt Road,Hyderabad - 500044.
- b) Head of the organization – “[Board to Directors](#)”
- c) Vision, Mission and Organizational structure – “[overview](#)”
- d) Function and duties – Public can refer to [RRB Act](#) and [Organizational structure](#) (Point-c as above) in the Bank’s web site regarding relevant information.

The duties of the officers and employees are laid down by the Board of Directors and are also embodied in TGB (Officers and Employees) Service Regulations 2010 notified vide e-gazette No 261 (previously known as Deccan Grameena Bank service regulations) issued on 16.10.2010. Different powers have been delegated by the Board of Directors to the officers at various levels for smooth functioning. In order to exercise supervision and fix accountability / responsibility various control measures have been put in place.

(ii) The powers and duties of its officers and employees:

All the officers have certain financial powers and administrative powers depending upon their positions. The delegation of financial powers of various grades of officials is decided by the Central Board which is revised from time to time, depending upon the organization's requirement and also Government / RBI guidelines. The concerned sanctioning authority takes a decision to sanction a loan or otherwise on merits of each proposal.

(iii) The procedure followed in the decision making process, including channels of supervision and accountability

There is a well defined system in the Bank regarding the decision making process. Financial decisions are taken at various levels by different officials depending upon their positions and also through committee approach. Asset Management Hubs have been formed at certain centers to ensure to meet the growing customer expectations in credit delivery mechanism. Branches will source the applications and forward them to the respective Hubs, for their consideration. Further, there is a well defined organizational structure and a clear system of accountability and control system, which also took into account the RBI / CVC guidelines.

(iv) The norms set by it for the discharge of its functions:

The Bank functions with the following core values / norms

- Excellence in customer service
- Profit orientation
- Fairness in all dealing and relation
- Risk taking and innovation
- Integrity
- Transparency and discipline in policies and systems

Regarding the core functions of the Bank i.e. accepting deposits and sanction of loans, the interest rates for deposits / advances and different deposit as well as loan products, are displayed in the Bank's website and also made available at all the Branches.

Regarding sanction of loans, each officer of the Bank will consider loan proposals and take a decision in terms of the scheme of delegation of powers, on the merits of the proposals. All the officers of the Bank are expected to discharge their duties and responsibilities with integrity and due diligence.

Public can also refer to the following captions in the Bank's website for any further information.

- Loan interest rates – <https://tgbhyd.in/loan-interest-rates>
- Deposit interest rates – <https://tgbhyd.in/deposit-interest-rates>
- Code of Bank's commitment to customers in Telugu- <https://tgbhyd.in/public/files/bank-policies/form15.pdf>

- Customer rights policy - <https://tgbhyd.in/public/files/bank-policies/form22.pdf>

They can also refer to the following captions of the Bank's website, for detailed information on related products.

- Loans – HL, Agri loans, Gold loans and other loans
- Deposits – SB , Current, BSBD, Term Deposit etc
- Digital Banking – Mobile Banking, UPI,VKYC – DISA etc
- Financial Inclusion – PMJDY, Social Security schemes etc

- (v) The rules, regulations, instructions, manuals and records, held by it or under its control or used by its employees for discharging its functions:

There are quite a number of documents like manuals, standard operating procedures, circulars, schemes of delegation of powers, proceedings of the board etc. and also the periodical circulars used by the employees for discharging various functions.

- (vi) A statement of the categories of documents that are held by it or under its control:

These are mainly record of the proceedings of the Board Meetings and various Committee meetings, documents executed by customers/ borrowers/ guarantors, Annual maintenance contracts between the Bank and various vendors, contracts with third parties etc, which are kept in the custody of concerned departments/branches

- (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:

The Bank's annual results / reports are published in the bank's website periodically for information of public as well as customers which would give an idea about the policies of the bank and implementation thereof. Further, various policies of the Bank viz. Code of Bank's commitment to customers, Bank MSME policy, Deposit policy, Compensation policy, Cheque collection policy etc have been placed in the Bank's website for easy access to all.

Public can also refer to the annual reports and customer rights in the Bank's website, for further information.

(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:

- NPA monitoring committee
- Risk Management Committee
- Special review committee
- Asset Liability Management committee
- Cash Management committee
- Audit Committee
- Purchase Committee
- Investment Committee

Public are not entitled to participate on the above committee meetings and minutes are not accessible to public.

(ix) A directory of its officers and employees:

Since the number of employees is quite large and they are subject to transfers, it is not possible for the Bank to publish the list of officers / employees and keep the same updated from time to time. Any person interested in seeking the information about any officer or employee of the Bank can approach the CAPIOs in that behalf.

All the Branch Managers heading the branches are designated as CAPIOs. The list of offices / branches is already available in the Bank's website for reference by public.

Public can refer to the caption "[Branch locator](#)" in the Bank's website for information regarding the nearest CAPIO.

(x) The monthly remuneration received by each of its officers and employees, including the system of compensation as provided in its regulations:
[Monthly remuneration of officers and employees](#)

(xi) The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made:

There are no plans and budgets for expenditure of public money and disbursements and the provision is not applicable to TGB.

- (xii) The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes:

There are no subsidy programmes or plans for lending activities as a whole, except for targets for priority sector lending. There are different schemes for advances of the Bank and the terms and conditions are already available in the Bank's website.

- (xiii) Particulars of recipients of concessions, permits or authorisations granted by it:

There are no programmes in the Bank for grant of concessions/ permits/ authorization etc. and there is no material in the Bank relevant to this provision.

- (xiv) Details in respect of the information, available to or held by it, reduced in an electronic form:

All the general information regarding deposits, advances and other services offered by the Bank are already available in the websites of the Bank – www.tgbhyd.in.

Public may refer to our website regarding necessary information.

- (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:

The details of toll free numbers have been displayed in our website for information of customers. Further all the Branch Managers of the Bank have been designated as CAPIOs of the Bank and public can approach their nearest branch for any information under RTI act during the business hours of the Bank. The official numbers of all the branches (district wise) can be accessed in the Bank's web site under "[branch locator](#)" tool.

- (xvi) The names, designations and other particulars of the Public Information Officers:

Public can refer to the Annexure –I provided under "[RTI Act](#)" in the home page of the Bank's website. The annexure contains details of all the CPIOs of the Bank at various regions and at the Head Office, details of the appellate authority with full address particulars.

- (xvii) Such other information as may be prescribed:

Public can access the following information available for free in the Bank's web site.

- Particulars of e-Auction related to sale of various immovable properties by the Bank pertinent to SARFAESI action.
- Unclaimed deposits information.
- Careers section for all the aspirants who wish to join the Bank.
- Tenders section which highlights various tenders floated by the Bank on subjects like premises requirement, Micro ATM supply, various interior work of the Bank etc.,