What is Right to Information Act? The Government of India enacted "Right of Information Act 2005" for Indian citizen to secure access to information under the control of Public Authorities for the purpose of transparency and accountability in the working of any public authority.

What is Right to Information? "Right of information" means the right of information accessible under this Act which is held by or under the control of any public authority and includes the right to inspection of work, documents, records, taking notes, extracts or certified copies of documents or records; taking certified samples of material; obtaining information in the form of diskettes, floppies, tapes, video cassettes or in any other electronic mode or through printouts where such information is stored in a computer or in any other device.

The Information that is Exempt From Disclosure : Under Section 8 and 9 of the Act certain categories of information is exempted from disclosure to citizens. The members of public are expected to take reference of relative sections of the Act, before submitting any request for information.

Who Can Ask For Information : Any Indian citizen who desire to obtain any information may apply in writing or through electronic means in English or in Hindi or in the official language of the area accompanying such fee as prescribed.

The prescribed fee is as under :

A request for obtaining information under sub-section (1) of Section 6 of the Right to Information Act,2005 [hereinafter referred to as "the Act"] shall be accompanied by an application fee of 10/- [Rupees Ten only] by way of cash against proper receipt or by a Demand Draft or Bankers Cheque or Postal Order payable to the "Rajasthan Marudhara Gramin Bank" .

For providing the information under sub-section (1) of Section 7 of the Act, the fee shall be charged by way of cash against proper receipt of by a Demand Draft of Bankers Cheque or Postal Order payable to the "Rajasthan Marudhara Gramin Bank" at the following rates:

a) 2/- (Rupees Two only) for each page (in A-4 or A-3 size paper) created or copied;
b) actual charge or cost price of a copy in large size paper;
c) actual cost or price for samples or models; and
d) for inspection of records, no fee for the first hour, and a fee of 5/- (rupees five only) for each fifteen minutes (or fraction thereof) thereafter.

For providing the information under sub-section (5) of section 7 of the Act, the fee shall be charged by the Rajasthan Marudhara Gramin Bank at the following rates :-

a) for information providing in diskette or floppy 50/-(Rupees fifty only) per diskette or floppy; and
b) for information provided in printed form at the price fixed for such publication or 2/-(Rupees two) per page of photo copy for extracts from the publication.

However, no fee is to be charged from the person who is below the poverty line as may be determined by the appropriate government.

Who Will Give Information? Assistant Central Public Information Officer (ACPIO) appointed by Public Authority will accept application for information. Any Central Public Information Officer (CPIO) will arrange to collect information from various administrative units for providing to member(s) of public as permitted under the law. A Public Authority required appointing an officer senior in rank to a CPIO, as Appellate Authority, who will entertain and dispose off appeals against the decision of the CPIO, as required under the Act. Any person who does not receive the decision from CPIO whether by way of information of rejection within the time frame, may within 30 days from the expiry of period prescribed for furnishing the information or 30 days from the date of receipt of the decisions, prefer an appeal to the Appellate Authority.

The Main Structure/Role of Public Information Officer :

I. Assistant Central Public Information Officer (ACPIO) : Assistant Central Public Information Officer will receive the application/request for information or the appeals under the Act and the forward the same immediately to the Central Public Information Officer as the case may be.

II. Central Public Information Officer : The Central Public Information Officer is required to process the request for providing the information and dispose of the same; either by providing the information or rejection the request, within a period of 30 days from the date of receipt of request.

III. Appellate Authorities : The Appellate Authority will entertain and dispose off appeals against the decision of the CPIO as required under the Act.

THE STRUCTURE OF PUBLIC INFORMATION OFFICERS

1. Branch Managers of all Branches will be Assistant Public Information Officer under provision of the Act.
2. All the Regional Managers will be Central Public Information Officer for Branches of respective regions.
3. Head of Inspection and Audit Department at Head Office (Chief Manager, Inspection and Audit) will be Central Public Information Officer for All Regional Offices and Head Office.
4. General Manager at Head Office will be Appellate Authority for all matters.

01. Particulars of organisation, functions and duties : In terms of Notification F.No. 7/9/2011- RRB Rajasthan, dated 01st April 2014 issued by Govt. of India, Ministry of Finance, Department of Economic Affairs (Banking Division) u/s 23A of RRB Act 1976, the erstwhile Marudhara Gramin Bank and Mewar Aanchalik Gramin Bank were amalgamated into one entity and a new bank namely Rajasthan Marudhara Gramin Bank sponsored by State Bank of Bikaner and Jaipur having its Head Office at Jodhpur was formed w.e.f. 01.04.2014. The area of operation is fifteen districts of Rajasthan state viz. Jalore, Pali, Sirohi, Jodhpur, Jaipur, Nagaur, Dausa, Jaisalmer, Barmer, Bikaner, Sriganganagar, Hanumangarh, Udaipur, Rajsamand and Pratapgarh.

Institution accepts deposits from public under various deposit schemes and finance in area of operation for the purpose of overall economic development of rural areas with technical development through various loan and advance schemes.

02 Powers and duties of Officers/ Employees : All Officers have certain financial powers and administrative powers depending upon their positions. The delegation of financial powers to various grades of officials is decided by the Board of Directors, and is revised from time to time, depending upon the requirements of the Bank, as also Government/RBI guidelines. 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 proposal(s). All the officers of the Bank are expected to discharge their duties and responsibilities with integrity and due diligence.

03 The procedure followed in the decision making process, including channels of supervision and accountability : There is well-defined system in the Bank regarding the decision making process. Different officials depending upon their positions and through the committee approach take financial decisions at various levels. Branches accept the applications for various loan schemes and regarding their discretionary power it is decided to process it at branch level or forward to higher authority.

04 The norms set for discharge of function : The Bank function with the following core values/norms · Excellence in customer service · Profit orientation · Fairness in all dealing and relations · 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 deposits as well as loan products, are displayed on the Bank's websites 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.

05 Rules, Regulations, Instructions, Manuals & Records held its control for use by employee for discharge their functions : There are quite a number of documents like manuals, book of Instructions, codified circulars, scheme of delegation of powers, proceedings of the board etc. and also periodical circulars used by the employees for discharging various functions.

06 Statement of the categories of documents that are held by the Bank :

- Licence issued by Reserve Bank of India
- Record of the proceedings of Board meetings, meetings of various committees.
- Documents related to opening of accounts by customers.
- Documents executed by customers, borrowers, guarantors & contracts with third parties.

07 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 : In each Branch Complaint/Suggestion Box and Complaint/Suggestion Book is kept through which members of public may register complaint/suggestion. Except of it public members may register their complaint/suggestion through Bank website. Bank's annual results/reports are published in the Bank's website periodically for information of the public which would give an idea about the policies of the Bank and implementation thereof.

08 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 : Bank has appointed various Committees for different purposes. The following are some of the important Committees who are managing the key affairs of the Bank:

1. Executive Committee of the Board
2. Investment Committee.
3. Transfer Committee.
4. Committee for Compromise.
5. Management Committee.
6. Committee for fixation of Branch Premises rent.
7. Purchase Committee.
8. Head Office Credit Committee.

9. ALCO (Assets Liability Management Committee.)

10. Audit Committee.

11. Purchase Committee for I.T.

09. Directory of its Officers & employees : List of all officers and employees is available in each Branch annexed with circular No Personnel/41/14-15 Dated 01.07.2014

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

Salary structure w.e.f. 01.11.2012

Scale of pay for Office Attendant (Award Staff)

9560	325	10860	410	12910	490	14870	570	16580	655	18545
	4		5		5		3		3	

20 Years

Scale of pay for Office Assistant (Clerk-cum-Cashier) Award Staff

11765	655	13730	815	16175	980	20095	1145	28110	2120	30230	1310	31540
	3		3		4		7		1		1	

20 Years

Scale of pay for Supervisory Staff Scale I

23700	980	30560	1145	32850	1310	42020
	7		2		7	

Scale of pay for Supervisory Staff Scale II

31705	1145	32850	1310	45950
	1		10	

Scale of pay for Supervisory Staff Scale III

42020	1310	48570	1460	51490
	5		2	

Scale of pay for Supervisory Staff Scale IV

50030	1460	55870	1650	59170
	4		2	

Scale of pay for Supervisory Staff Scale V

59170	1650	62470	1800	66070
	2		2	

11. Budget allocated to each of its Agency, indicating the particulars of all plans, proposed expenditure 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 "Rajasthan Marudhara Gramin Bank".

12. Manner of execution of subsidy programmes, including amounts allocated and the details of beneficiaries of such programmes : There are no subsidy programmes of plans for lending activities as a whole, except for targets for priority sector lending. There are different schemes for advances of the Bank the terms and conditions are already available on the Bank's website.

13. Particulars of recipients of concessions, permits or authorisations granted by it : There are no programmes in the Bank for grant of concessions, permits, and authorizations etc. and there is no material in the Bank relevant to this provision.

14. Details in respect of information, available to or held by it, in electronic form :

- Organisational structure is available on RMGB website main page.
- List of Regional Offices is available on RMGB website main page.
- List of Board of Directors is available on RMGB website main page under 'about us'
- List of Management Committee is available on RMGB website main page under 'about us'
- List of Branches is available on RMGB website main page under ' Our Network'
- Schemes of Deposits and Loans are available on RMGB website main page under ' Our Product and Services'
- List of Unclaimed Deposits and Inoperative Accounts is available on RMGB website main page.
- Customer's right and duties is available on RMGB website main page

15. Particulars of facilities available to citizens for obtaining information, including the working hours of reading room, if maintained for public use :

All the general information regarding deposits, advances and other services offered by the Bank are already placed on the website of the Bank www.rmgb.in and accessible to all members of the public. Members of the public may approach ACPIO for further detail of any Banking product/service. The Bank does not provide any library/reading room facility to members of the public.