

# BARODA GUJARAT GRAMIN BANK SUO MOTU DISCLOSURE UNDER

## SECTION 4 OF THE RTI ACT,2005

### 1. ORGANISATION AND FUNCTION

S. NO.	ITEM	DETAILS OF DISCLOSURE	INFORMATION
1.1	<b>Particulars of its organization, functions and duties [Sec 4(1)(b)(i)]</b>	<b>Name and address of the Organization</b>	BARODA GUJARAT GRAMIN BANK, Address: 3 <sup>rd</sup> & 4 <sup>th</sup> Floor, Suraj Plaza-1, Sayajiganjim VADODARA : 390 005
		<b>(ii) Head of the organization</b>	Chairman.
		<b>(iii) Vision, Mission and Key objectives</b>	<b>Vision:</b> To become Top Ranking Regional Bank through excellence in all areas of Banking and Financial Services with Best Practices.  <b>Mission:</b> Inclusive economic growth through rural development with service envisioned to put a smile on each of the customer's face.  <b>Key objectives :</b> "Reaching out to the unreached"

		<p><b>(iv) Function and duties</b></p>	<p>All the officers from JMGS I to SMGS V grade of the bank, working in branches and offices have certain discretionary lending and administrative powers depending upon their positions. The Board decides the delegation of such powers of various grades of officials. These powers are revised periodically, depending upon the organization's requirement and also Government / RBI / NABARD guidelines. Bank being commercial organization, powers and duties vary according to the placement of officers/employees, grade/scale, post held, job assigned and need of organization; in order to achieve business goal and securing satisfactory quality customer service. 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 and Bank/ RBI/NABARD guidelines.</p> <ul style="list-style-type: none"> <li>1. <a href="#">Discretionary Lending Power of Credit Committees</a></li> <li>2. <a href="#">Duties of clerical and subordinate staff</a></li> </ul>
		<p><b>(v) Organization Chart</b></p>	<p>Baroda Gujarat Gramin Bank operates in 22 districts of Gujarat having Branch network of 486 and Head office at Vadodara. These Branches are managed by efficient work force under the control &amp; supervision of -08- Regional offices &amp; Head Office.</p> <p><a href="#">Address of Head office</a> <a href="#">Organization Structure</a></p> <hr/> <p>“Baroda Gujarat Gramin Bank” has come into existence on 01.04.2019 with the amalgamation of “Baroda Gujarat Gramin Bank ” and “ Dena Gujarat Gramin Bank ” vide Government of India Notification dated 22.02.2019 with share capital of 50% by Government of India, 15% by Government of Gujarat and 35% by Bank of Baroda, the Sponsor Bank.</p>

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

**Details of Chairman since 01-04-2019:**

S. NO.	NAME	FROM	TILL
1	Shri. Vineet K Dudeja	01-04-2019	23-07-2020
2	Shri.Prabhat K Sharma	24-07-2020	10-06-2024
3	Shri Yogeshkumar Agrawal	11-06-2024	Till date

**Details of Regional Managers since 01-04-2019:**

Region	Name of the Regional Manager	From	TO
Vadodara	Shri B. Rajagopal	05-07-2018	26-06-2020
	Shri S.C.Khandelwal	26-06-2020	30-09-2021
	Shri.L.S.Patel (Incharge)	01-10-2021	01-04-2022
	Shri Rajesh Tiwari	02-04-2022	04-05-2024
	Shri Netra Mani	16-05-2024	Till Date
Godhra	Shri.M.S.Rathore	16.08.2016	28.11.2019
	Shri.C.M Saini	29.11.2019	12.09.2023
	Shri.L.S Patel	13.09.2023	Till Date
Surat	Shri.J.H.Saravya	01-04-2020	27-08-2020
	Shri.Anupam Bhadra	13-08-2020	28-12-2022
	Shri. V.M.Bordia	04-10-2022	Till Date
Valsad	Shri L.K.Sipani	23-11-2018	18-02-2022
	Shri P. Mohan Raju	14-02-2022	11-09-2023

				Shri C.M.Saini	12-09-2023	Till Date
			Himatnagar	Shri.H.L.Bairwa	03-07-2015	26-07-2019
				Shri.Lakhvir Singh	17-06-2019	07-10-2019
				Shri.Sanjay M.Kabad	16-10-2019	23-12-2022
				Shri.Maruti Ranjan Tiwari	23-12-2022	Till Date
			Mehsana	Mr.Vijaykumar P Parmar	01-08-2018	26-07-2019
				Mr.Natvarsinh L Vaghela	27-07-2019	31-03-2023
				Mr.Debiprasad Mohanty	01-04-2023	09-05-2024
				Mr. Tushar Maniyar (Incharge)	10-05-2024	23-06-2024
				Mr. Madan Gopal Prasad	24-06-2024	Till Date
			Patan	Ashok L Goswami	05-07-2018	26-07-2019
				Krishna Prashad A.	17-06-2019	06-07-2022
				Ranjeet Singh Meena	20-09-2022	Till Date
			Bhuj	Vrajesh Dave	26-06-2016	26-07-2019
				Sanjay Kabad,	17-06-2019	14-10-2019
				Jayraj P Rathod,	11-10-2019	26-01-2021
				Pradip Nanalal Joshi (Incharge),	27-01-2021	23-08-2021
				Maruti Ranjan Tiwari,	24-08-2021	22-12-2022
				Dineshkumar S Parmar,	21-12-2022	to till date.

For more details please visit <https://bggb.in/ebggb-offices-branches.php>

1.2	<b>Power and duties of its officers and employees [Sec 4(1) (b)(ii)]</b>	<b>Powers and duties of officers (administrative, financial and judicial) Power and duties of other employees</b>	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 Board of Directors of the Bank, which is revised from time to time, depending upon the organization's requirement and also Government / RBI / NABARD guidelines. The concerned sanctioning authority takes decision to sanction a loan or otherwise on merits of each proposal.
-----	--	---	--

		(iii) Rules/ orders under which powers and duty are derived and	<p>Duties of the Officers and Employee of Baroda Gujarat Gramin Bank is governed by <a href="#">Baroda Gujarat Gramin Bank (Officers and Employees) Service Regulation, 2019</a></p> <p>Duties of Executives on deputation from Sponsor bank, including the Chairman, General Manager etc., is governed by the extant Service Regulations of Sponsor Bank i.e. Bank of Baroda.</p>
		(iv) Exercised	
		(v) Work allocation	
1.3	Procedure followed in decision making process [Sec 4(1)(b)(iii)]	<b>Process of decision making</b> <b>Identify key decision making points</b>	<p>❖ There is a well-defined system in the Bank regarding decision making process. Lending and administrative decisions are taken at various levels from JMGS I to Top Executive Grade Scale V and also by Administrative Head and General Manager &amp; Chairman depending upon their positions as per the discretionary lending powers delegated to them by the Board. Branches receive applications for credit facilities and recommend to the appropriate sanctioning authority. In the case of major retail loan products, applications are processed at branches and Centralized Credit Processing Cells (RLF) at select centers. There is a well-defined organizational structure and clear system of accountability based on RBI / CVC guidelines. All credit decisions approved by any sanctioning authority are reported to the next higher authority for control purpose. 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>
		(ii) Final decision making authority	Board of Directors
		(iii) Related provisions, acts, rules etc.	<p>The important policies of the Bank are as follows, which can be viewed on following link</p> <p><a href="#">Banking Ombudsman Policy</a></p> <p><a href="#">Cheque collection Policy</a></p> <p><a href="#">Comprehensive Compensation Policy</a></p> <p><a href="#">Customer Protection Policy</a></p> <p><a href="#">Grievance Redressal Policy</a></p> <p><a href="#">Policy on Insurance business and soliciting</a></p>

		<b>(iv) Time limit for taking a decisions, if any</b>	Time limit for taking a decision is as prescribed in the above stated policies. However, decisions are taken on time bound manner
		<b>(v) Channel of supervision and accountability</b>	The channel of supervision and accountability is as per the organizational structure of the Bank and every Officer is accountable towards duties assigned by higher authorities from time to time.
1.4	<b>Norms for discharge of functions[Section 4(1)(b)(iv)]</b>	<b>(i)Nature of functions/ services offered</b>	Head Office decides the rates to be offered by the Bank for the deposits, for different tenures which are displayed in the Bank's website and also at the branches. Regarding the advance, again the Head Office takes a decision on introduction of various loan products and details of which are available in the website as well as at the branches. Head Office also decides about the rates of interest for various advances which again are available on our website and also at the offices / Branches of the Bank. 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..
		<b>(ii) Norms/ standards for functions/ service delivery</b>	
		<b>(iii) Process by which these services can be accessed</b>	
		<b>(iv) Time-limit for achieving the targets</b>	

		<b>(v) Process of redress of grievances</b>	Complaint may be filed online through “Complaints” <a href="https://bggb.in/ebggb-complaints.php">https://bggb.in/ebggb-complaints.php</a> tab at Bank’s website. Grievance Redressal Policy is available on above link.
1.5	<b>Rules, regulations, instructions manual and records for discharging functions [Section 4(1)(b)(v)]</b>	<b>i. Title and nature of the record/ manual/instruction.</b>  <b>ii. List of Rules, regulations, Instructions manuals and records.</b>  <b>iii. Acts / Rules manuals etc.</b>	<p>Baroda Gujarat Gramin Bank (Officers and Employees) Service Regulations, 2019, Baroda Gujarat Gramin Bank (Employees) Pension Regulations, 2018 and other circulars related to Pensioners is available on bank official website.</p> <p><a href="#">Baroda Gujarat Gramin Bank (Officers and Employees) Service Regulation, 2019</a></p> <p><a href="#">Baroda Gujarat Gramin Bank Bank Employee’s Pension Regulations-2018</a></p> <p><a href="#">Baroda Gujarat Gramin Bank Bank Employee’s Provident Fund Trust Rules</a></p> <p><a href="#">Guidelines on Sexual Harassment of Women at Workplace (Prevention, prohibition and Redressal) COMMITTEE TO LOOK INTO COMPLAINT REGARDING SEXUAL HARASSMENT OF WOMEN AT WORKPLA</a></p> <p>Apart from the above the manuals, circulars and policies of the Bank used by the Officers/Employees for discharging various functions are available at Bank’s intranet. These are meant for Bank’s internal circulation.</p>
1.6	<b>Categories of documents held by the authority under its</b>	<b>i. Categories of documents</b>	The documents obtained/executed at the time of lending by the customers / borrowers / guarantors etc for availing Bank’s services are available with branches/ offices of Bank.

	<b>control [Section 4(1)(b) (vi)]</b>	<b>ii. Custodian of documents/ categories</b>	<p>Documents such as account opening form, safe locker agreement, KYC and other documents of Bank’s costumers, which are of commercial value is available with the Branch/offices, under fiduciary relationship and can be shared with the concerned costumer.</p> <p>Custodian of documents for loan documents, account opening form, safe locker agreement, KYC and other documents of Bank’s costumers is Branch.</p> <p>Custodian of documents for other documents such as staff related Circular policies etc. is, Regional Office &amp; Head Office.</p>
1.7		<b>(i) Name of Boards, Council, Committee etc.</b>	Details of Board of Directors can be viewed by clicking on the link <a href="https://bggb.in/board-of-directors.php">https://bggb.in/board-of-directors.php</a> of the Bank’s official website.
	<b>Boards, Councils, Committees and other Bodies constituted as part of the Public Authority [Section 4(1)(b)(viii)]</b>	<b>(ii) Composition</b>	<p>Compositions of Board is governed by section 09 of THE REGIONAL RURAL BANKS ACT, 1976, which is as follows,</p> <p>9. Board of Directors.—(1) The Board of directors shall consist of the Chairman appointed under sub-section (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;</p>
		<b>(iii) Dates from which constituted</b>	
		<b>(iv) Term/ Tenure</b>	



**(v) Powers and functions**

[Provided that no person shall be nominated as a director, if he is already a director on the Board of any other Regional Rural Bank;]

(b) one director, who is an officer of the Reserve Bank, to be nominated by that Bank;

(c) one director, who is an officer of the National Bank, to be nominated by that Bank;

(d) two directors, who are officers of the Sponsor Bank, to be nominated by that Bank;

and

(e) two directors, who are officers of the concerned State Government, to be nominated by that Government:

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.]

For further details copy of THE REGIONAL RURAL BANKS ACT, 1976 is enclosed herewith , link to visit the same is <https://lddashboard.legislative.gov.in/sites/default/files/A1976-21.pdf>

Bank functions through various committees and such committees advise the Bank on various issues,

			<p>The committees includes :</p> <ul style="list-style-type: none"> <li>• Tender Committee,</li> <li>• Premises Committee,</li> <li>• Investment Committee,</li> <li>• Fraud detection Committee,</li> <li>• Asset Liability Committee,</li> <li>• HOCC committee for credit,</li> <li>• Audit Committee of the Board,</li> <li>• Risk Management Committee,</li> </ul>
		<b>(vi) Whether their meetings are open to the public?</b>	<p>The Public are not entitled to participate on the above committees and minutes are not accessible to public</p> <p>Further Public may also refer to "Annual Report" <a href="http://www.bgggb.in">www.bgggb.in</a> &amp; "Balance Sheet" <a href="http://www.bgggb.in">www.bgggb.in</a> of the Bank for more details.</p>
		<b>(vii) Whether the minutes of the meetings are open to the public?</b>	
		<b>(viii) Place where the minutes if open to the public are available?</b>	
1.8	<b>Directory of officers and employees [Section 4(1) (b) (ix)]</b>	<b>(i) Name and designation</b>	<p>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.</p> <p><a href="#">Directory of officers and employees</a></p>

		(ii) Telephone , fax and email ID	Details of Head Office, Regional Office & Branches along with address and contact details are available on the official web site of the bank <a href="https://www.bgggb.in/ebgggb-offices-branches.php">https://www.bgggb.in/ebgggb-offices-branches.php</a>
Monthly Remuneration received by officers & employees including system of compensation [Section 4(1) (b) (x)]		(i) List of employees with Gross monthly remuneration	A directory of officers and employees with cadre, place of posting, gross monthly emoluments may be seen in following link. Efforts are made to keep the same updated from time to time. <a href="#">Directory of officers and employees</a>
			Scales of Pay of Officers :
			Scale I = Rs.48480 - 2000/7 - 62480 - 2340/2 - 67160 - 2680/7 - 85920
			Scale II =Rs.64820 - 2340/1 - 67160 - 2680/10 - 93960
			Scale III = Rs.85920 - 2680/5 - 99320 - 2980/2 - 105280
			Scale IV =Rs.102300 - 2980/4 - 114220 - 3360/2 - 120940
			Scale V = Rs.120940 - 3360/2 - 127660 - 3680/2 - 135020
			Scale VI = Rs.140500 - 4000/4 - 156500
			Scale VII = Rs.156500 - 4340/4 - 173860
			Clerical Staff :
	Rs.24050 - 1340/3 - 28070 - 1650/3 - 33020 - 2000/4 - 41020 - 2340/7 - 57400 - 4400/1 - 61800 - 2680/1 - 64480 [20 Years]		
	Subordinate Staff :		
	Rs.19500 - 665/4 - 22160 - 830/5 - 26310 – 990/4 - 30270 - 1170/3 - 33780 - 1345/3 - 37815 [20 Years]		

		(ii) System of compensation as provided in its regulations	<p>Statutory Benefits:</p> <p>Pension, Gratuity, Provident Fund (PF), NPS and Maternity Leave of 06 months: Female employees receive paid leave during pregnancy and childbirth, Paternity Leave of 15 days during 06 months from the date of birth of child, Privilege Leave, Sick Leave etc. as prescribed in service regulation.</p> <p>Additional perks provided by employers:</p> <p>Group Medical Insurance, Personal Accident Insurance, Travelling Allowance, LTC, Transport allowance, Transfer allowances, Petrol Allowances, Newspaper , Entertainment etc. is also paid to staff members.</p>
--	--	--	---

		(ii) Address, telephone numbers and email ID of each designated official.				
			<b>Office</b>	<b>Name &amp; Address of CPIO</b>	<b>Telephone No.</b>	<b>e-mail ID</b>
			Head Office:Vadodara	Mr.Surendra Prasad Singh Assistant General Manager Head Office : Vadodara	0265-2361210	ho@barodagujaratrrb.co.in
			BHUJ Region	Mr.D.S.Parmar Regional Manager Baroda Gujarat Gramin Bank Regional Office : Bhuj Region Near Shiv Krupa Nagar Gate College Road, BHUJ-KUTCH : 370 001	02832-225137	robnuj@barodagujaratrrb.co.in
			GODHRA Region	Mr.L.S.Patel Regional Manager Baroda Gujarat Gramin Bank Regional Office : Godhra Region Mahavir Jain Society, GODHRA:389001	02672-244834	rogodh@barodagujaratrrb.co.in
			HIMATNAGAR Region	Mr.Maruti Ranjan Tiwari Regional Manager Baroda Gujarat Gramin Bank Regional Office : Himatnagar Region Opp : Civil Hospital HIMATNAGAR :383 001 Dist : Sabarkantha	02772-240240	rohima@barodagujaratrrb.co.in
			MEHSANA Region	Mr.Madan Gopal Prasad Regional Manager Baroda Gujarat Gramin Bank Regional Office : Mehsana Region First Floor, Shop 124-A,B.C &125 to 131 Avsar Plaza Building, Radhanpur Road MEHSANA :384205	9512014549	romehs@barodagujaratrrb.co.in
			PATAN Region	Mr.Ranjeet Singh Meena Regional Manager Baroda Gujarat Gramin Bank Regional Office : Patan Region 2 <sup>nd</sup> Floor, Sardar Complex, Opp : B Division Police Station B/h New S.T Stand, Nr. Sidhpur Char Rasta PATAN : 384265	02766-230915	ropata@barodagujaratrrb.co.in
			SURAT Region	Mr.Vishnu Mohan Bordia Regional Manager Baroda Gujarat Gramin Bank Regional Office : Surat Region 308, City Centre,Yogi Chowk Varachha, SURAT : 395006	0261-3512967	rosura@barodagujaratrrb.co.in

			VADODARA Region	Mr.Netra Mani Regional Manager Baroda Gujarat Gramin Bank Regional Office : Vadodara Region 101/A, B.N Chambers 1 <sup>st</sup> Floor, Opp : Welcome Hotel, R.C.Dutt Road, Alkapuri VADODARA : 390005	0265- 2310940	rovado@barodagujaratrrb.co.in
			VALSAD Region	Mr.C.M.Saini Regional Manager Baroda Gujarat Gramin Bank 3 <sup>rd</sup> Floor, Aditya Chamber, Station Road, Valsad : 396001	02632- 253790	rovals@barodagujaratrrb.co.in

1.11	No. Of employees against whom Disciplinary action has been proposed/ taken (Section 4(2))	No. of employees against whom disciplinary action has been (i) Pending for Minor penalty or major penalty proceedings	-00-
		(ii) Finalized for Minor penalty or major penalty proceedings	-00-
1.12	Programmes to advance understanding of RTI (Section 26)	(i) Educational programs	Baroda Gujarat Gramin Bank organizes session on RTI awareness at regular interval for proper understanding / awareness of RTI act.
		(ii) Efforts to encourage public authority to participate in these programs	RTI letters, emails communications are sent to all the Regional offices and circulars are issued from time to time.
		(iii) Training of CPIO /APIO	NIL
		(iv) Update & publish guidelines on RTI by the Public Authorities concerned	Bank updates and publishes guidelines on RTI on regular intervals. Last updated on 13.05.2025
1.13	Transfer policy and transfer orders[F No. 1/6/2011- IR dt. 15.4.2013]		Orders are being issued at management call/ as per banks requirements under obligation of banks transfer policy and as per CVC guidelines at decentralized structure level. Copies of the same is uploaded on the website ( <a href="#">Click Here to Download</a> )

## 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)]	(i) Total Budget for the public authority	43,70,549 (FY 2024-25) amount in Thousand (‘000)			
		(ii) Budget for each agency and plan & programmes	Particulars F.Y 2024-25 (Amt.in ‘000)			
			i.	Payment to and provisions for employees	3324848	
			ii.	Rent, Taxes and Lighting	137895	
			iii.	Priniting and Stationery	15171	
			iv.	Advertisement and Publicity	1817	
			v.	Depreciation on Bank's property	97232	
			vi.	Directors fees, allowances & expenses	48	
			vii.	Auditors' fees and expenses (including Branch Auditors' fees and expenses)	11883	
			(iii) Proposed expenditures	viii.	Law Charges	14853
				ix.	Postage,Telegrams, Telephone etc.	9399
				x.	Repairs and maintenance	9832
				xi.	Insurance	223999
		(iv) Revised budget for each agency, if any	xii.	Other Expenditure	523572	
			TOTAL		4370549	
			(v) Report on disbursements made and place where the related reports are available	Please refer Annual Audit Report, <a href="https://bggb.in/ebggb-index.php">https://bggb.in/ebggb-index.php</a>		



2.2	<b>Foreign and domestic tours (F. No. 1/8/2012- IR dt. 11.9.2012)</b>	<b>(i) Budget</b>	<div>There is no separate Budget for Foreign tours. This is met out of the General Budget</div> <div><div>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.</div><div>Places visited The period of visit</div><div><div>Visits of Chairman (Last Quarter 2024-25)</div><div><div>1. New Delhi</div><div>04.01.2025</div></div><div><div>2. Mumbai</div><div>24.01.2025</div></div><div><div>3. Mehsana</div><div>27.01.2025</div></div><div><div>4. Ahmedabad</div><div>29.01.2025</div></div><div><div>5. Gandhinagar</div><div>12.02.2025</div></div><div><div>6. Ahmedabad</div><div>24.02.2025</div></div><div><div>7. Ahmedabad</div><div>13.03.2025</div></div><div><div>8. Mumbai</div><div>18.03.2025</div></div><div><div>9. New Delhi</div><div>19.03.2025</div></div></div></div> <div><div>The number of members in the official delegation Expenditure on the visit</div><div><div>Visits of General Manager (Last Quarter 2024-25)</div><div><div>1. New Delhi</div><div>04.01.2025</div></div><div><div>2. Surat</div><div>18.01.2025</div></div><div><div>3. Gandhinagar</div><div>10.03.2025</div></div><div><div>4. Himatnagar</div><div>19.03.2025</div></div><div><div>5. Patan</div><div>21.03.2025</div></div></div></div>
-----	---	-------------------	---

**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.**

“Tender” Tab <https://bggb.in/ebggb-tenders.php>

2.3	<b>Manner of execution of subsidy programme [Section 4(i)(b)(xii)]</b>	<b>(i) Name of the programme of activity</b>	There are no subsidy programmes or plans for lending activities of the Bank as a whole, except 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. However all govt. sponsored schemes/ Programmes are being implemented in true spirit by the bank for the public benefit and being monitored by bank's financial inclusion dept. Bank is acting as channel to provide govt. subsidies to the public.
		<b>(ii) Objective of the programme</b>	Not applicable
		<b>(iii) Procedure to avail benefits</b>	Not applicable
		<b>(iv) Duration of the programme/ scheme</b>	Not applicable
		<b>(v) Physical and financial targets of programme</b>	Not applicable
		<b>(vi) Nature/scale of subsidy/amount allotted</b>	Not applicable
		<b>(vii) Eligibility criteria for grant of subsidy</b>	Not applicable
		<b>(viii) Details of beneficiaries of subsidy programme (number, profile etc)</b>	Not applicable
2.4	<b>Discretionary and non- discretionary</b>	<b>(i) Discretionary and non-discretionary grants/allocations</b>	Not applicable

	grants [F.No. 1/6/2011-IR dt. 15.04.2013]	to State Govt./ NGOs/other institutions	
		(ii)Annual accounts of all legal entities who are provided grants by public authorities	Not applicable
2.5	Particulars of Recipients of concessions, permits or authorizations granted by the public authority [Section 4(1) (b) (xiii)]	Concessions, permits or authorizations granted by public authority	Not applicable
		<p>For each concessions, permit or authorization granted Eligibility criteria Procedure for getting the concession/ grant and/ or permits of authorizations</p> <p>Name and address of the recipients given concessions/ permits or authorizations Date of award of concessions /permits of authorizations</p>	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.	Audited Report 2023-24, <a href="https://www.bggg.in/">https://www.bggg.in/</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	<u>Following information is easily accessible by Citizen:</u>	
			Home	<a href="https://bggb.in/ebggb-index.php">https://bggb.in/ebggb-index.php</a>
			About us	<a href="https://bggb.in/ebggb-about.php">https://bggb.in/ebggb-about.php</a>
			Our Schemes	<a href="https://bggb.in/ebggb-loan-schemes.php">https://bggb.in/ebggb-loan-schemes.php</a>
			Recruitment	<a href="https://bggb.in/ebggb-recru.php">https://bggb.in/ebggb-recru.php</a>
			Photo Gallery	<a href="https://bggb.in/ebggb-events.php">https://bggb.in/ebggb-events.php</a>
			RTI	<a href="https://bggb.in/ebggb-rti-act-2.php">https://bggb.in/ebggb-rti-act-2.php</a>
			Interest Rates	<a href="https://bggb.in/ebggb-interest-rate.php">https://bggb.in/ebggb-interest-rate.php</a>
			DEAF List	<a href="https://bggb.in/ebggb-unclaimed-deposits.php">https://bggb.in/ebggb-unclaimed-deposits.php</a>
			Contact Us	<a href="https://bggb.in/ebggb-offices-branches.php">https://bggb.in/ebggb-offices-branches.php</a>
			Annual Report	<a href="https://www.gujaratgb.in/webdata/pdf/BGGB_ANNUAL%20REPORT-2024.pdf">https://www.gujaratgb.in/webdata/pdf/BGGB_ANNUAL%20REPORT-2024.pdf</a>
			Complaints	<a href="https://bggb.in/ebggb-complaints.php">https://bggb.in/ebggb-complaints.php</a>
			Board of Directors	<a href="https://bggb.in/ebggb-board-of-directors.php">https://bggb.in/ebggb-board-of-directors.php</a>
			Bank's Commitment to Customers	<a href="https://bggb.in/webdata/pdf/bank-commitment-to-customers.pdf">https://bggb.in/webdata/pdf/bank-commitment-to-customers.pdf</a>
			Tender	<a href="https://bggb.in/ebggb-tenders.php">https://bggb.in/ebggb-tenders.php</a>
			News & Events	<a href="https://bggb.in/ebggb-announcements.php">https://bggb.in/ebggb-announcements.php</a>
			Grievance Redressal Policy	<a href="https://bggb.in/ebggb-complaints.php">https://bggb.in/ebggb-complaints.php</a>
			Service Charge	<a href="https://bggb.in/ebggb-servicecharges.pdf">https://bggb.in/ebggb-servicecharges.pdf</a>
ATM Card	<a href="https://bggb.in/ebggb-rupay-card.php">https://bggb.in/ebggb-rupay-card.php</a>			

		<b>Arrangements for consultation with or representation by Members of the public in policy formulation/ policy implementation Day &amp; time allotted for visitors Contact details of Information &amp; Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants</b>	<p>There is no arrangement for consultation with the members of Public in formulating any of the Policies of the bank. However the Board of the Bank includes directors from various disciplines as nominated by the Government of India in consultation with Reserve Bank of India/NABARD.</p> <p>As per the present arrangement, the shareholders if any can raise issues concerning policies in Board Meetings. Further the Bank's Annual results is published in Newspapers and uploaded on Bank's official website for information of public at a larger, as well as the shareholders</p>
		<b>Public- private partnerships (PPP)</b>  <b>(i) Details of Special Purpose Vehicle (SPV), if any</b>	Not applicable
		<b>(ii) Detailed project reports (DPRs)</b>	Not applicable
		<b>(iii) Concession agreements.</b>	Not applicable
		<b>(iv) Operation and maintenance manuals</b>	Not applicable
		<b>(v) Other documents generated as part of the implementation of the PPP</b>	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	Publish all relevant facts while formulating important policies or announcing decisions which affect	Not applicable
	public, informed to them [Section 4(1) (c)]	public to make the process more interactive;  (i) Policy decisions/ legislations taken in the previous one year	
		(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		
3.4	Form of accessibility of information manual/ handbook [Section 4(1)(b)]	Information manual / handbook available in  (i) Electronic format	<a href="https://bggb.in/ebggb-rti-act-2.php">https://bggb.in/ebggb-rti-act-2.php</a>		
		(ii) Printed format	Certified 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	List of materials available	Home	<a href="https://bggb.in/ebggb-index.php">https://bggb.in/ebggb-index.php</a>	
			About us	<a href="https://bggb.in/ebggb-about.php">https://bggb.in/ebggb-about.php</a>	
			Our Schemes	<a href="https://bggb.in/ebggb-loan-schemes.php">https://bggb.in/ebggb-loan-schemes.php</a>	
	free of cost or not [Section 4(1)(b)]	(i) Free of cost	Recruitment	<a href="https://bggb.in/ebggb-recru.php">https://bggb.in/ebggb-recru.php</a>	
			Photo Gallery	<a href="https://bggb.in/ebggb-events.php">https://bggb.in/ebggb-events.php</a>	
			RTI	<a href="https://bggb.in/ebggb-rti-act-2.php">https://bggb.in/ebggb-rti-act-2.php</a>	
			Interest Rates	<a href="https://bggb.in/ebggb-interest-rate.php">https://bggb.in/ebggb-interest-rate.php</a>	
			DEAF List	<a href="https://bggb.in/ebggb-unclaimed-deposits.php">https://bggb.in/ebggb-unclaimed-deposits.php</a>	
			Contact Us	<a href="https://bggb.in/ebggb-offices-branches.php">https://bggb.in/ebggb-offices-branches.php</a>	
			Annual Report	<a href="https://www.gujaratgb.in/webdata/pdf/BGGB_ANNUAL%20REPORT-2024.pdf">https://www.gujaratgb.in/webdata/pdf/BGGB_ANNUAL%20REPORT-2024.pdf</a>	
			Complaints	<a href="https://bggb.in/ebggb-complaints.php">https://bggb.in/ebggb-complaints.php</a>	



			Board of Directors	<a href="https://bggb.in/ebggb-board-of-directors.php">https://bggb.in/ebggb-board-of-directors.php</a>
			Bank's Commitment to Customers	<a href="https://bggb.in/webdata/pdf/bank-commitment-to-customers.pdf">https://bggb.in/webdata/pdf/bank-commitment-to-customers.pdf</a>
			Tender	<a href="https://bggb.in/ebggb-tenders.php">https://bggb.in/ebggb-tenders.php</a>
			News & Events	<a href="https://bggb.in/ebggb-announcements.php">https://bggb.in/ebggb-announcements.php</a>
			Grievance Redressal Policy	<a href="https://bggb.in/ebggb-complaints.php">https://bggb.in/ebggb-complaints.php</a>
			Service Charge	<a href="https://bggb.in/ebggb-servicecharges.pdf">https://bggb.in/ebggb-servicecharges.pdf</a>
			ATM Card	<a href="https://bggb.in/ebggb-rupay-card.php">https://bggb.in/ebggb-rupay-card.php</a>
		(ii) At a reasonable cost of the medium	For materials available at reasonable cost please refer <a href="https://bggb.in/ebggb-servicecharges.pdf">https://bggb.in/ebggb-servicecharges.pdf</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	Yes
		(ii) Vernacular/ Local Language	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	13-05-2025
4.3	Information available in electronic form [Section 4(1)(b)(xiv)]	(i) Details of information available in electronic form	Please refer point no 3.5 as mentioned above
		(ii) Name/ title of the document/record/ other information	
		(iii) Location where available	
4.4	Particulars of facilities available to citizen for obtaining information [Section 4(1)(b)(xv)]	(i) Name & location of the faculty	Online from official website, link to access the same is, <a href="https://bggb.in/ebggb-index.php">https://bggb.in/ebggb-index.php</a> for details of information please refer point no 3.5 as mentioned above.
		(ii) Details of information made available	
		(iii) Working hours of the facility	10:00 AM to 05:00PM

		(iv) Contact person & contact details (Phone, fax email)	Office	Name & Address of CPIO	Telepho ne No.	e-mail ID
			Head Office:Vadod ara	Mr.Surendra Prasad Singh Assistant General Manager Head Office : Vadodara	0265- 2361210	ho@barodagujatrrb.co.in
			BHUJ Region	Mr.D.S.Parmar Regional Manager Baroda Gujarat Gramin Bank Regional Office : Bhuj Region Near Shiv Krupa Nagar Gate College Road, BHUJ-KUTCH : 370 001	02832- 225137	robhuj@barodagujatrrb.co.in
			GODHRA Region	Mr.L.S.Patel Regional Manager Baroda Gujarat Gramin Bank Regional Office : Godhra Region Mahavir Jain Society GODHRA : 389 001	02672- 244834	rogodh@barodagujatrrb.co.in
			HIMATNAGAR Region	Mr.Maruti Ranjan Tiwari Regional Manager Baroda Gujarat Gramin Bank Regional Office : Himatnagar Region Opp : Civil Hospital HIMATNAGAR : 383 001 Dist : Sabarkantha	02772- 240240	rohima@barodagujatrrb.co.in
			MEHSANA Region	Mr.Madan Gopal Prasad Regional Manager Baroda Gujarat Gramin Bank Regional Office : Mehsana Region First Floor, Shop 124-A,B.C &125 to 131 Avsar Plaza Building, Radhanpur Road MEHSANA :384205	9512014 549	romehs@barodagujatrrb.co.in
			PATAN Region	Mr.Ranjeet Singh Meena Regional Manager Baroda Gujarat Gramin Bank Regional Office : Patan Region 2 <sup>nd</sup> Floor, Sardar Complex, Opp : B Division Police Station B/h New S.T Stand, Nr. Sidhpur Char Rasta PATAN : 384265	02766- 230915	ropata@barodagujatrrb.co.in
			SURAT Region	Mr.Vishnu Mohan Bordia Regional Manager Baroda Gujarat Gramin Bank Regional Office : Surat Region 308, City Centre,Yogi Chowk Varachha, SURAT : 395006	0261- 3512967	rosura@barodagujatrrb.co.in
			VADODARA Region	Mr.Netra Mani Regional Manager Baroda Gujarat Gramin Bank Regional Office : Vadodara Region 101/A, B.N Chambers 1 <sup>st</sup> Floor, Opp : Welcome Hotel, R.C.Dutt Road, Alkapuri VADODARA : 390005	0265- 2310940	rovado@barodagujatrrb.co.in

			VALSAD Region	Mr.C.M.Saini Regional Manager Baroda Gujarat Gramin Bank Regional Office : Valsad Region 3 <sup>rd</sup> Floor, Aditya Chambers Station Road,VALSAD : 396 001	02632- 253790	rovals@barodagujaratrrb.co.in				
4.5	Such other information as may be prescribed under section 4(i)(b)(xvii)	(i) Grievance redressal mechanism	<a href="https://bggb.in/ebggb-complaints.php">https://bggb.in/ebggb-complaints.php</a>							
		(ii) Details of applications received under RTI and information provided	Particular	01.01.2025 to 31.03.2025 (Last Quarter)			01.04.2024 to 31.12.2024			
				Received	Disposed	Pending	Received	Disposed	Pending	
				RTI Application	62	41	21	236	209	27
				Appeal	05	05	00	25	21	04
				(iii) List of completed schemes/ projects/ Programmes	Baroda Gujarat Kisan Credit Card Loan for Agriculture Machinery / Equipment Loans for Food Processing and Agro Products Baroda Gujarat SRT0 Loan Scheme Baroda Gujarat Car Loan to Farmers/ Public Baroda Gujarat Traders Loan Baroda Gujarat Advance against Property Baroda Gujarat Arogyadham Loan Scheme Baroda Gujarat Housing Loan for Public Baroda Gujarat Loan against Future Rent Receivables Baroda Gujarat Education Loan Baroda Gujarat Personal Loan Baroda Gujarat SME loan pack Financing under MUDRA Loan scheme Credit Linkage scheme for SHGs Baroda Gujarat Term Loan scheme for Solar Rooftop Financing under PM KUSUM scheme Financing under Agriculture Infrastructure Fund					
(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	<a href="#">Tender – Baroda Gujarat Gramin Bank(bgggb.in)</a> “Tender Tab”							
		(vi) Annual Report	<a href="#">Annual Report – Baroda Gujarat Gramin Bank(bgggb.in)</a> “Publications Tab”							
		(vii) Frequently Asked Question (FAQs)	<a href="https://bggb.in/webdata/RTI/FAQ_RT1.pdf">https://bggb.in/webdata/RTI/FAQ_RT1.pdf</a>							
		Any other information such as Citizen’s Charter	Under process							
		b) Result Framework Document (RFD)	Not applicable							
		c) Six monthly reports on the	Not applicable							
		d) Performance against the benchmarks set in the Citizen’s Charter	Not applicable							
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	Particular	01.01.2025 to 31.03.2025 (Last Quarter)			01.04.2024 to 31.12.2024			
Received	Disposed	Pending		Received	Disposed	Pending				
RTI Application	62	41		21	236	209	27			

		(ii) Details of appeals received and orders issued		01.01.2025 to 31.03.2025			01.04.2024 to 31.12.2024			
				(Last Quarter)						
				Received	Disposed	Pending	Received	Disposed	Pending	
			Appeal	05	05	00	25	21	04	
4.7	Replies to questions asked in the parliament [Section 4(1)(d)(2)]	Details of questions asked and replies given	No such question asked during 2024-25.							

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 1.4.2019	Details of CPIO at Head Office Since 01-04-2019 i.e. from the date of existence of Baroda Gujarat Gramin Bank is as follows:																					
			<table><tr><th>CPIO</th><th>FROM</th><th>TILL</th></tr><tr><td>Shri Samira Ranjan Panda</td><td>01-04-2019</td><td>13-03-2020</td></tr><tr><td>Shri Anil Kumar Singh</td><td>14-3-2020</td><td>28-06-2021</td></tr><tr><td>Shri R.L.Chauhan</td><td>26-07-2001</td><td>18-01-2023</td></tr><tr><td>Shri M.A.Gadiwala</td><td>19-01-2023</td><td>29-2-2024</td></tr><tr><td>Shri Arvind Kumar Sharma</td><td>16-03-2024</td><td>31-3-2024</td></tr><tr><td>Shri Surendra Prasad Singh</td><td>01-04-2024</td><td>Till date</td></tr></table>	CPIO	FROM	TILL	Shri Samira Ranjan Panda	01-04-2019	13-03-2020	Shri Anil Kumar Singh	14-3-2020	28-06-2021	Shri R.L.Chauhan	26-07-2001	18-01-2023	Shri M.A.Gadiwala	19-01-2023	29-2-2024	Shri Arvind Kumar Sharma	16-03-2024	31-3-2024	Shri Surendra Prasad Singh	01-04-2024	Till date
			CPIO	FROM	TILL																			
			Shri Samira Ranjan Panda	01-04-2019	13-03-2020																			
			Shri Anil Kumar Singh	14-3-2020	28-06-2021																			
			Shri R.L.Chauhan	26-07-2001	18-01-2023																			
			Shri M.A.Gadiwala	19-01-2023	29-2-2024																			
			Shri Arvind Kumar Sharma	16-03-2024	31-3-2024																			
			Shri Surendra Prasad Singh	01-04-2024	Till date																			
			<table><tr><th>FAA</th><th>FROM</th><th>TILL</th></tr><tr><td>Shri.Vineet K Dudeja</td><td>01-04-2019</td><td>23-07-2020</td></tr><tr><td>Shri Prabhat K Sharma</td><td>24-07-2020</td><td>18-01-2023</td></tr><tr><td>Shri R.L.Chauhan</td><td>19-01-2023</td><td>31-07-2023</td></tr><tr><td>Shri Rajesh Kumar Arora</td><td>17-08-2023</td><td>Till date</td></tr></table>	FAA	FROM	TILL	Shri.Vineet K Dudeja	01-04-2019	23-07-2020	Shri Prabhat K Sharma	24-07-2020	18-01-2023	Shri R.L.Chauhan	19-01-2023	31-07-2023	Shri Rajesh Kumar Arora	17-08-2023	Till date						
			FAA	FROM	TILL																			
			Shri.Vineet K Dudeja	01-04-2019	23-07-2020																			
			Shri Prabhat K Sharma	24-07-2020	18-01-2023																			
			Shri R.L.Chauhan	19-01-2023	31-07-2023																			
			Shri Rajesh Kumar Arora	17-08-2023	Till date																			

		<p><b>Appointment of Nodal Officers not below the rank of Joint Secretary/ Additional HoD Date of appointment</b></p> <p><b>Name &amp; Designation of the officers</b></p>	<p>Shri Sudarshan Ganji Senior Manager, Head Office Address: Baroda Gujarat Gramin Bank, Head Office, 3<sup>rd</sup> &amp; 4<sup>th</sup> Floor,, Suraj Plaza-1, Sayajiganj, VADODARA : 390 005.</p>
		<p><b>Consultancy committee of key stake holders for advice on suo-motu disclosure Dates from which constituted</b></p> <p><b>Name &amp; Designation of the officers</b></p>	<p>We are in process of formation of Consultancy committee of key stake holders for advice on suo-motu disclosure.</p>
		<p><b>Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI</b></p> <p><b>Dates from which constituted</b></p> <p><b>Name &amp; Designation of the Officers</b></p>	<p>We are in process of formation of Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI.</p>



## 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		Please refer point no 3.5
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?	We are in process of obtaining STQC certificate.  Bank had initiated the process of getting the certification. However, during the preparation of the documents for the certification, Bank staff got in touch with the STQC officials and they had informed us that this particular certification is for GOI websites only. In other words, the websites with domain names ending with gov.in or nic.in or edu.in or similar domains are eligible for the certification. And since our Bank's website is having .in, .com, .co.in domain names, we are not eligible for the same. The same is mentioned in the Guidelines for Indian Govt Websites - GIGW2018_Rel eased version.pdf under point 2

			(page no 23 to 31). The document is linked here - <a href="https://www.stqc.gov.in/sites/default/files/Guidelines%20for%20Indian%20Govt%20Websites%20-%20GIGW2018_Released%20version.pdf">https://www.stqc.gov.in/sites/default/files/Guidelines%20for%20Indian%20Govt%20Websites%20-%20GIGW2018_Released%20version.pdf</a>
--	--	--	--