

# KARNATAKA GRAMEENA BANK

## HEAD OFFICE: BALLARI

1	Organisation and Function	
1.1	Particulars of its organisation functions and duties[Section 4(1)(b)(i)]	
1.1.1	Name and address of the Organization	<p>Name of Organization: Karnataka Grameena Bank Address Head office, Post Box.No.55, 32, Sanganakal Road, Gandhinagar, Ballari-583103, Karnataka, India. Ownership: Central Government -50% share State Government-15% share , Sponsor Bank-35% share Business. <a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>  <a href="https://karnatakagrameenabank.com/locateus">https://karnatakagrameenabank.com/locateus</a>;</p>
1.1.2	Head of the organization	Chairman

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1.1.3	Vision, Mission and Key objectives	<p>Regional Rural banks (RRBs) in India were established by Government of India, under provisions of RRBs Act 1976, enacted by the Indian Parliament.</p> <p>With a view to develop the rural economy by catering the basic banking needs for the purpose of development of Agriculture, Trade, Commerce, Industry and other productive activities in the rural areas, credit and other facilities, particularly to the small and marginal farmers, Agricultural Labourers, Artisans and small entrepreneurs and for matters connected therewith and individuals thereto.</p> <p>RRBs have now become an Integral part of the Indian banking System. Like other public sector Banks RRBs are established by Govt. of India and are scheduled &amp; notified by Reserve Bank of India.</p> <p>RRBs are jointly owned by Government of India(GOI), Sponsor Bank and the concerned State Government and with share proportion 50%,35% &amp; 15% respectively.</p> <p>Govt.of.India with a view to improve the operational viability and efficiency of RRBs, initiated the process of Structural Consolidation by amalgamating RRBS. The amalgamated RRBs were expected to provide better customer service with improved infrastructure, expanding area of operation with combined network, Improved technology with innovative IT, improvement of combined workforce, strategic marketing efforts. etc.</p> <p>Karnataka Grameena Bank with its Head office at Ballari under the sponsorship of Canara Bank came to existence on 01.05.2025 as per the gazette Notification of Government of India No.1604 dated 07-04-2025 with amalgamation of 2 RRBs i.e Karnataka Vikas Grameena Bank &amp; Karnataka Gramin Bank (Sponsored by Canara Bank).</p> <p><a href="https://karnatakagrameenabank.com/organisational-information/origin">https://karnatakagrameenabank.com/organisational-information/origin</a></p>
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1.1.4	Function and duties	Functions: The primary functioning of the Bank is to Accept Deposits, to Lend for various activities & to do other Business as permitted under BR Act etc.		
		Deposits	Loans	Actitvities
		Savings Account	Agriculture Loans	Banking Products & Service
		Current Account	Retail Loans	Tech Products/Utility Services
		New Nithya Nidhi Deposit	Loan Schemes	Social Securtiy Schemes
		Term Deposits	Loan Interest Rates	Insurance/Other Services
		Tax Saver Deposits		Security Alerts
		Deposit Interest Rates		Empanelment
				SARFAESI
				Tenders/ e-Auctions
				Recruitment Notification
				Commission & Service Charges
				Calender
				Safe Bank Locker
				RTI
				Complaints & Grievances
<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>				
1.1.5	Organization Chart	Available in mentioned link <a href="https://karnatakagrameenabank.com/organisational-information/organisational-structure">https://karnatakagrameenabank.com/organisational-information/organisational-structure</a>		

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1.1.6	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	Available in mentioned link <a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
		<a href="https://karnatakagrameenabank.com/organisational-information/executives">https://karnatakagrameenabank.com/organisational-information/executives</a>
<b>1.2</b>	<b>Power and duties of its officers and employees[Section 4(1) (b)(ii)]</b>	
1.2.1	Powers and duties of officers (administrative, financial and judicial)	The powers and duties of officers and employees are decided by the Board of Directors and in terms of Service Regulations.
		<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
1.2.2	Power and duties of other employees	The powers and duties of officers and employees are decided by the Board of Directors and in terms of Service Regulations.
		<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
1.2.3	Rules/ orders under which powers and duty derived and exercised	Directions received from Ministry of Finance, Government of India, Reserve Bank of India and NABARD and/or approved by the Board of our Bank are the guiding principles for discharging various functions
		<a href="https://karnatakagrameenabank.com/organisational-information/origin">https://karnatakagrameenabank.com/organisational-information/origin</a>

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1.2.4	Work allocation	<p>In a public authority, the competent authority allocates the work as per service regulations and link to organisation structure is</p> <p><a href="https://karnatakagrameenabank.com/organisational-information/organisational-structure">https://karnatakagrameenabank.com/organisational-information/organisational-structure</a></p>
1.3	<b>Procedure followed in decision making process [Section 4(1)(b)(iii)]</b>	
1.3.1	Process of decision making - Identify key decision making points	<p>Different powers have been delegated by the Board of Directors to the officers at various levels for smooth functioning.</p> <p>Branches receive applications for credit facilities and recommend to the appropriate sanctioning authority. All credit decisions approved by any sanctioning authority are reported to the next higher authority for control &amp; review purpose.</p> <p><a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a></p>
1.3.2	Final decision making authority	Board
1.3.3	Related provisions, acts, rules etc.	Policy matters are decided at the level of Board
1.3.4	Time limit for taking a decisions, if any	<p>Decisions are taken as per Citizen Charters</p> <p><a href="https://karnatakagrameenabank.com/public/others/citizen-charter.pdf">https://karnatakagrameenabank.com/public/others/citizen-charter.pdf</a></p>

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1.3.5	Channels of supervision and accountability	There is a well-defined organizational structure and clear system of accountability based on RBI / NABARD/Sponsor Bank/CVC guidelines. In order to exercise supervision and fix accountability / responsibility various control measures have been put in place. The system of exercising proper delegation of power and submission of control reports is in place and they are monitored by control officers and through internal inspection. Organisational Structure - Karnataka Grameena Bank
<b>1.4</b>	<b>Norms for discharge of functions[Section 4(1)(b)(iv)]</b>	
1.4.1	Nature of functions/ services offered	Furnished in Point no.1.1.4 and link for the Nature of functions/ services offered is as below, <a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
1.4.2	Norms/ standards for functions/ service delivery	The primary functioning of the Bank is to Accept Deposits, to Lend for various activities & to do other Business as permitted under BR Act etc.
1.4.3	Process by which these services can be accessed	By visiting Branch or by digital banking
1.4.4	Time-limit for achieving the targets	Not Applicable

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1.4.5	Process of redressal of grievances	<p>Bank is having a nodal department/ official for customer service in HO and in each controlling office (Regional Office), with whom customers with grievances can approach in the first instance and with whom the Banking Ombudsman and RBI can liaise.</p> <p>The General Manager, Credit Wing shall act as the Nodal Officer for monitoring of Credit Related grievances forwarded by the Ministry for taking appropriate action on merits.</p> <p>Any complaint received through legal channel/advocates office will be replied by the recipient Branch/RO/HO after obtaining vetting from Legal Section of RO or Legal Section, R&amp;L Wing at Head office.</p> <p>Link to redressal of grievances <a href="https://karnatakagrameenabank.com/complaintsgrievances">https://karnatakagrameenabank.com/complaintsgrievances</a></p>
<b>1.5</b>	<b>Acts, rules, regulations , instructions, manuals and records for discharging functions[Section 4(1)(b)(v)]</b>	
1.5.1	Title and nature of the record/ manual /instruction.	<p>Acts, rules, regulations, instructions, manuals and records for discharging functions are given below</p> <p><a href="https://karnatakagrameenabank.com/bank-policies">https://karnatakagrameenabank.com/bank-policies</a></p>
1.5.2	List of Acts, rules, regulations, instructions, manuals and records.	<p><a href="https://karnatakagrameenabank.com/bank-policies">https://karnatakagrameenabank.com/bank-policies</a></p>
1.5.3	Acts/ Rules/ manuals, etc.	<p><a href="https://karnatakagrameenabank.com/bank-policies">https://karnatakagrameenabank.com/bank-policies</a></p>
<b>1.6</b>	<b>Categories of documents held by the authority under its control[Section 4(1)(b) (vi)]</b>	
1.6.1	Categories of documents	<p>Bank has various documents relating to Deposits, Lending and Others. Link for the important forms is given below, <a href="https://karnatakagrameenabank.com/downloads">https://karnatakagrameenabank.com/downloads</a></p>
1.6.2	Custodian of documents/categories	<p>Stationary Department</p>

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<b>1.7</b>	<b>Boards, Councils, Committees and other Bodies constituted as part of the Public Authority [Section 4(1)(b)(viii)]</b>	
1.7.1	Name of Boards, Council, Committee etc.	<a href="https://karnatakagrameenabank.com/organisational-information/boardofdirectors">https://karnatakagrameenabank.com/organisational-information/boardofdirectors</a>
1.7.2	Composition	<a href="https://karnatakagrameenabank.com/organisational-information/boardofdirectors">https://karnatakagrameenabank.com/organisational-information/boardofdirectors</a>
1.7.3	Dates from which constituted	03.05..2025
1.7.4	Term/ Tenure	Not exceeding 2 year
1.7.5	Powers and functions	Forming /Adopting the policies, rules and regulations in confirmatory with regulation and supervisory guidelines.
1.7.6	Whether their meetings are open to the public?	Publics are not entitled to participate on the meetings of the Board / Committees and minutes are not accessible to Public.
1.7.7	Whether the minutes of the meetings are open to the public?	Publics are not entitled to participate on the meetings of the Board / Committees and minutes are not accessible to Public.
1.7.8	Place where the minutes if open to the public are available?	Publics are not entitled to participate on the meetings of the Board / Committees and minutes are not accessible to Public.
<b>1.8</b>	<b>Directory of officers and employees[Section 4(1) (b) (ix)]</b>	
1.8.1	Name and designation	<a href="https://karnatakagrameenabank.com/public/others/DIRECTORY-OF-EMPLOYEES-&amp;GROSS-EARNING-FOR-THE-MONTH-OF-JULY2025-120825.pdf">https://karnatakagrameenabank.com/public/others/DIRECTORY-OF-EMPLOYEES-&amp;GROSS-EARNING-FOR-THE-MONTH-OF-JULY2025-120825.pdf</a>
1.8.2	Telephone , fax and email ID	customersupport@kgbk.in



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<b>1.9</b>	<b>Monthly Remuneration received by officers &amp; employees including system of compensation[Section 4(1) (b) (x)]</b>	
1.9.1	List of employees with Gross monthly remuneration	Available in below mentioned link <a href="https://karnatakagrameenabank.com/public/others/DIRECTORY-OF-EMPLOYEES-&amp;-GROSS-EARNING-FOR-THE-MONTH-OF-JULY2025-120825.pdf">https://karnatakagrameenabank.com/public/others/DIRECTORY-OF-EMPLOYEES-&amp;-GROSS-EARNING-FOR-THE-MONTH-OF-JULY2025-120825.pdf</a>
1.9.2	System of compensation as provided in its regulations	Explained in Compensation policy and the link for the policy is given below <a href="https://karnatakagrameenabank.com/bank-policies">https://karnatakagrameenabank.com/bank-policies</a>
<b>1.10</b>	<b>Name, designation and other particulars of Public Information Officers[Section 4(1) (b) (xvi)]</b>	
1.10.1	Name and designation of the Public Information Officers (PIOs), Assistant Public Information Officer(s) & Appellate Authority	Details are provided in below mentioned link
		<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
1.10.2	Address, telephone numbers and email ID of each designated official.	<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
<b>1.11</b>	<b>Number of employees against whom disciplinary action has been proposed/ taken (F No. 1/6/2011- IR dt. 15.4.2013)</b>	
1.11.1	Number of employees against whom disciplinary action has been	No. of Employees against whom disciplinary has been proposed/ taken-121
	(i) Pending for minor penalty or major penalty proceedings	Pending for minor/ major penalty proceedings-69
1.11.2	(ii) Finalised for minor penalty or major penalty proceedings	Finalised for minor penalty or major penalty proceedings-52

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<b>1.12</b>	<b>Programmes to advance understanding of RTI(Section 26)</b>	
1.12.1	Educational programmes	Trainings are conducted time to time
1.12.2	Efforts to encourage public authority to participate in these programmes	Financial Literacy Programmes are conducted cluster-wise.
1.12.3	Training of CPIO/APIO	Trainings are conducted time to time
1.12.4	Update & publish guidelines on RTI by the Public Authorities concerned	<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
<b>1.13</b>	<b>Transfer policy and transfer orders[F No. 1/6/2011- IR dt. 15.4.2013]</b>	
1.13.1	Transfer policy and transfer orders[F No. 1/6/2011- IR Dt. 15.4.2013]	<a href="https://karnatakagrameenabank.com/public/others/Transfer-Policy.pdf">https://karnatakagrameenabank.com/public/others/Transfer-Policy.pdf</a>
<b>2</b>	<b>Budget and Programme</b>	
<b>2.1</b>	<b>Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc.[Section 4(1)(b)(xi)]</b>	
2.1.1	Total Budget for the public authority	Available in mentioned link <a href="https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf">https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf</a>
2.1.2	Budget for each agency and plan & programmes	Available in mentioned link <a href="https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf">https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf</a>
2.1.3	Proposed expenditures	Available in mentioned link <a href="https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf">https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf</a>
2.1.4	Revised budget for each agency, if any	Available in mentioned link <a href="https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf">https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf</a>

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2.1.5	Report on disbursements made and place where the related reports are	Available in mentioned link <a href="https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf">https://karnatakagrameenabank.com/public/others/Budget for 2025-26.pdf</a>
2.1.6	Information related to procurements- (a) Notice/tender enquires, and corrigenda if any thereon, (b) Details of the bids awarded comprising the names of the suppliers of goods/ services being procured, (c) The works contracts concluded - in any such combination of the above-and, (d) The rate/ rates and the total amount at which such procurement or works contract is to be executed.	Details are given in below mentioned link. <a href="https://karnatakagrameenabank.com/tenders">https://karnatakagrameenabank.com/tenders</a>
<b>2.2</b>	<b>Foreign and domestic tours(F.No. 1/8/2012- IR dt. 11.9.2012)</b>	
2.2.1	Budget	No specific Budget

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2.2.2	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.- (a) Places visited, (b) The period of visit, (c) The number of members in the official delegation, (d) Expenditure on the visit	<table border="1"> <thead> <tr> <th data-bbox="846 288 925 363">SN</th><th data-bbox="925 288 1742 363">Purpose of visit</th><th data-bbox="1742 288 2027 363">Total (?)</th></tr> </thead> <tbody> <tr> <td data-bbox="846 363 925 1284">01.</td><td data-bbox="925 363 1742 1284"> <p>12.09.2024 Journey from Ballari to New Delhi to attend "Meeting with Select RRBs" at New Delhi.</p> <p>13.09.2024 Attended "Meeting with Select RRBs organized by SIDBI at New Delhi. Halt at New Delhi.</p> <p>14.09.2024 Return Journey from New Delhi to Ballari.</p> <p>15.09.2024 Sunday-Holiday</p> <p>16.09.2024 Journey from Ballari to Mumbai to attend "Review Meet of RRBs in Focus at NABARD, Head office Mumbai.</p> <p>17.09.2024 1. Attended "Review Meet of RRBs in Focus" organized by NABARD at NABARD, Head office Mumbai. 2. Journey from Mumbai to New Delhi to attend "Launch of NPS VATHSALYA Scheme" meeting to be chaired by Hon'ble Union Home Minister at Vigbyan Bhawan, New Delhi.</p> <p>18.09.2024 1. Attended "Launch of NPS VATHSALYA Scheme" chaired by Hon'ble Union Home Minister at Vigbyan Bhawan, New Delhi. 2. Halt at New Delhi.</p> <p>19.09.2024 Journey from New Delhi to Nagapur to attend "1st Anniversary celebration of PM Vishwakarma at Wardha organized Mission Fi (DFS), meeting is Chaired by Hon'ble Prime Minister of India.</p> </td><td data-bbox="1742 363 2027 1284">62232/-</td></tr> </tbody> </table>	SN	Purpose of visit	Total (?)	01.	<p>12.09.2024 Journey from Ballari to New Delhi to attend "Meeting with Select RRBs" at New Delhi.</p> <p>13.09.2024 Attended "Meeting with Select RRBs organized by SIDBI at New Delhi. Halt at New Delhi.</p> <p>14.09.2024 Return Journey from New Delhi to Ballari.</p> <p>15.09.2024 Sunday-Holiday</p> <p>16.09.2024 Journey from Ballari to Mumbai to attend "Review Meet of RRBs in Focus at NABARD, Head office Mumbai.</p> <p>17.09.2024 1. Attended "Review Meet of RRBs in Focus" organized by NABARD at NABARD, Head office Mumbai. 2. Journey from Mumbai to New Delhi to attend "Launch of NPS VATHSALYA Scheme" meeting to be chaired by Hon'ble Union Home Minister at Vigbyan Bhawan, New Delhi.</p> <p>18.09.2024 1. Attended "Launch of NPS VATHSALYA Scheme" chaired by Hon'ble Union Home Minister at Vigbyan Bhawan, New Delhi. 2. Halt at New Delhi.</p> <p>19.09.2024 Journey from New Delhi to Nagapur to attend "1st Anniversary celebration of PM Vishwakarma at Wardha organized Mission Fi (DFS), meeting is Chaired by Hon'ble Prime Minister of India.</p>	62232/-
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2.3	Manner of execution of subsidy programme [Section 4(i)(b)(xii)]	
2.3.1	Name of the programme of activity	Not Applicable
2.3.2	Objective of the programme	Not Applicable
2.3.3	Procedure to avail benefits	Not Applicable
2.3.4	Duration of the programme/ scheme	Not Applicable
2.3.5	Physical and financial targets of the programme	Not Applicable
2.3.6	Nature/ scale of subsidy /amount allotted	Not Applicable
2.3.7	Eligibility criteria for grant of subsidy	Not Applicable
2.3.8	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]	
2.4.1	Discretionary and nondiscretionary grants/ allocations to State Govt./	Not Applicable
	NGOs/other institutions	Not Applicable
2.4.2	Annual accounts of all legal entities who are provided grants by public authorities	Not Applicable

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<b>2.5</b>	<b>Particulars of recipients of concessions, permits of authorizations granted by the public authority[Section 4(1) (b) (xiii)]</b>	
2.5.1	Concessions, permits or authorizations granted by public authority	Not Applicable
2.5.2	For each concessions, permit or authorization granted - (a) Eligibility criteria, (b) Procedure for getting the concession/ grant and/ or permits of authorizations, (c) Name and address of the recipients given concessions/ permits or authorizations, (d) Date of award of concessions/ permits of authorizations	Not Applicable
<b>2.6</b>	<b>CAG &amp; PAC paras [F No. 1/6/2011- IR dt. 15.4.2013]</b>	
2.6.1	CAG and PAC paras and the action taken reports (ATRs) after these have been laid on the table of both houses of the Parliament.	Not Applicable

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3	Publicity and Public interface	
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 thereof [Section 4(1)(b)(vii)] [F No 1/6/2011-IR dt. 15.04.2013]	
3.1.1	Relevant Acts, Rules, Forms and other documents which are normally accessed by citizens	The detail about various Acts, Rules and other documents is available under 1.5.1 to 1.5.3 and 1.6 above.
3.1.2	a) Arrangements for consultation with or representation by members of the public in policy formulation/ policy implementation, (b) Day & time allotted for visitors, (c) Contact details of Information & Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants	<p>Bank is inviting suggestions from employees. Good suggestions are being taken into consideration while formulating policies.</p> <p>Market studies are being conducted as and when felt necessary and suggestions, opinions of public through survey are also considered while formulating policy.</p> <p>Banks quarterly results and annual results / reports are published in the Banks website periodically for information of public which would give an idea about the policies of the bank and implementation thereof.</p> <p>Board of Directors, which formulates and implements its policy, also includes representatives nominated by Government of India.</p>

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3.1.3	Public- Private Partnerships (PPP)- Details of Special Purpose Vehicle(SPV), if any	Not Applicable
3.1.4	Public- Private Partnerships (PPP)- Detailed project reports (DPRs)	Not Applicable
3.1.5	Public- Private Partnerships (PPP)- Concession agreements.	Not Applicable
3.1.6	Public- Private Partnerships (PPP)- Operation and maintenance manuals	Not Applicable
3.1.7	Public- Private Partnerships (PPP) - Other documents generated as part of the implementation of the PPP	Not Applicable
3.1.8	Public- Private Partnerships (PPP) - Information relating to fees, tolls, or the other kinds of revenues that may be collected under authorisation from the government	Not Applicable
3.1.9	Public- Private Partnerships (PPP) -Information relating to outputs and outcomes	Not Applicable



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3.1.10	Public- Private Partnerships (PPP) - The process of the selection of the private sector party (concessionaire etc.)	Not Applicable
3.1.11	Public- Private Partnerships (PPP) - All payment made under the PPP project	Not Applicable
<b>3.2</b>	<b>Are the details of policies / decisions, which affect public, informed to them[Section 4(1) (c)]</b>	
3.2.1	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive - Policy decisions/ legislations taken in the previous one year	Not Applicable
3.2.2	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive - Outline the Public consultation process	Not Applicable

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3.2.3	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive- Outline the arrangement for consultation before formulation of policy	Not Applicable
<b>3.3</b>	<b>Dissemination of information widely and in such form and manner which is easily accessible to the public [Section 4(3)]</b>	
3.3.1	Use of the most effective means of communication - Internet (website)	<a href="https://karnatakagrameenabank.com/">https://karnatakagrameenabank.com/</a>
<b>3.4</b>	<b>Form of accessibility of information manual/ handbook[Section 4(1)(b)]</b>	
3.4.1	Information manual/handbook available in electronic format	Information manual may excess with link <a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
3.4.2	Information manual/handbook available in printed format	Yes
<b>3.5</b>	<b>Whether information manual/ handbook available free of cost or not [Section 4(1)(b)]</b>	
3.5.1	List of materials available Free of cost	Given in below mentioned link <a href="https://karnatakagrameenabank.com/downloads">https://karnatakagrameenabank.com/downloads</a>
3.5.2	List of materials available at a reasonable cost of the medium	Loan documents

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<b>4</b>	<b>E-Governance</b>	
<b>4.1</b>	<b>Language in which Information Manual/Handbook Available [F No. 1/6/2011-IR dt. 15.4.2013]</b>	
4.1.1	Hindi	Yes
4.1.2	English	Yes
4.1.3	Vernacular/ Local Language	Yes
<b>4.2</b>	<b>When was the information Manual/Handbook last updated?[F No. 1/6/2011-IR dt 15.4.2013]</b>	
4.2.1	Last date of Annual updation	2025
<b>4.3</b>	<b>Information available in electronic form[Section 4(1)(b)(xiv)]</b>	
4.3.1	Details of information available in electronic form	<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
4.3.2	Name/ title of the document/record/ other information	RTI
4.3.3	Location where available	<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
<b>4.4</b>	<b>Particulars of facilities available to citizen for obtaining information[Section 4(1)(b)(xv)]</b>	
4.4.1	Name & location of the facility	Public may contact CPIO and PIO of Bank. List with address given in mentioned link <a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
4.4.2	Details of information made available	<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
4.4.3	Working hours of the facility	Monday to Friday 10.00 am to 5.00 pm, 2 <sup>nd</sup> and 4 <sup>th</sup> Saturday and All Sundays Holiday
4.4.4	Contact person & contact details (Phone, fax, email)	Details mentioned in link given below <a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>

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4.5	Such other information as may be prescribed under Section 4(i) (b)(xvii)	
4.5.1	Grievance redressal mechanism	Public may login to redressal system using link <a href="https://connect.karnatakagrameenabank.com/">https://connect.karnatakagrameenabank.com/</a>
4.5.2	List of completed schemes/ projects/ Programmes	All the schemes related to lending and deposits are mentioned in given link <a href="https://karnatakagrameenabank.com/banking-proserv/loan-schemes">https://karnatakagrameenabank.com/banking-proserv/loan-schemes</a>
4.5.3	List of schemes/ projects/ programme underway	<a href="https://karnatakagrameenabank.com/banking-proserv/loan-schemes">https://karnatakagrameenabank.com/banking-proserv/loan-schemes</a>
4.5.4	Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract	<a href="https://karnatakagrameenabank.com/tenders">https://karnatakagrameenabank.com/tenders</a>
4.5.5	Annual Report	<a href="https://karnatakagrameenabank.com/organisational-information/annual-report">https://karnatakagrameenabank.com/organisational-information/annual-report</a>
4.5.6	Frequently Asked Question (FAQs)	<a href="https://karnatakagrameenabank.com/faq-on-kyc">https://karnatakagrameenabank.com/faq-on-kyc</a>
4.5.7	Any other information such as (a) Citizen's Charter, (b) Six monthly reports on the performance against the benchmarks set in the Citizen's Charter	<a href="https://karnatakagrameenabank.com/public/others/citizen-charter.pdf">https://karnatakagrameenabank.com/public/others/citizen-charter.pdf</a>
4.6	Receipt & Disposal of RTI applications & appeals [F.No 1/6/2011-IR dt. 15.04.2013]	
4.6.1	Details of applications received and disposed	169
4.6.2	Details of appeals received and orders issued	35

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<b>4.7</b>	<b>Replies to questions asked in the Parliament[Section 4(1)(b)(xvii)]</b>	
4.7.1	Details of questions asked and replies given	Not Applicable
<b>5</b>	<b>Information as may be prescribed</b>	
<b>5.1</b>	<b>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]</b>	
5.1.1	Name & details of - (a) Current CPIOs & FAAs, (b) Earlier CPIO & FAAs from 1.1.2015	<a href="https://karnatakagrameenabank.com/rti">https://karnatakagrameenabank.com/rti</a>
5.1.2	Details of third party audit of voluntary disclosure -(a) Dates of audit carried out , (b) Report of the audit carried out	Previous Audit dated 09.09.2024
5.1.3	Appointment of Nodal Officers not below the rank of Joint Secretary/	CPIO and Nodal Officer Date of appointment: 11.06.2025 Name: Krishnaraj Adiga Designation: Assistant General Manager
<b>6</b>	<b>Information Disclosed on own Initiative</b>	
<b>6.1</b>	<b>Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information [Section 4(2)]</b>	
6.1.1	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information	Maximum of information is available in Bank Website <a href="https://karnatakagrameenabank.com/">https://karnatakagrameenabank.com/</a>

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6.2	<b>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)</b>	
6.2.1	Whether STQC certification obtained and its validity	Not Applicable
6.2.2	Does the website show the certificate on the Website?	Not Applicable