

# BARODA U. P. BANK SUE MOTO DISCLOSURE UNDER SECTION 4

## 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 U. P. Bank,  Address: Baroda U. P. Bank, Head Office, Buddh Vihar Commercial Scheme, New Shivpuri Colony,Taramandal,Gorakhpur-273016.
		<b>(ii) Head of the organization</b>	<b>Chairman.</b>
		<b>(iii) Vision, Mission and Key objectives</b>	<b>Vision:</b> To stage a turn around in profitability and NPA reduction, to double the flow of credit to agriculture, to achieve a quantum jump in savings bank deposit mobilisation, to ensure saturation of villages in our service area, to prepare a committed and knowledgeable workforce with a view to transforming the Bank into the most preferred banking outlet in rural areas.  <b>Mission:</b> To transform into a Bank with sound financials committed to overall economic development of rural areas with care, competence and compassion towards its customers.  <b>Key objectives :</b> Contributing to socio-economic development of rural India

		<b>(iv) Function and duties</b>	<p>All the Officers of the Bank have certain discretionary lending and administrative powers depending upon their positions. The delegation of such powers of various grades of officials is decided by Board of Directors of the Bank. These powers are revised periodically, depending upon the organization's requirement and also as per Government/NABARD/RBI guidelines. The concerned sanctioning authority takes decision to sanction a loan or otherwise on merits of each proposal.</p> <p>Duties of the Officers and Employee up to scale V is governed by Baroda U. P. Bank (Officers and Employees) service Regulations, 2020. <a href="https://barodaupbank.in/pdf/BUPB%20SERVICE%20REGULATIONS.pdf">https://barodaupbank.in/pdf/BUPB%20SERVICE%20REGULATIONS.pdf</a></p> <p>Duties of Officials on deputation from Sponsor Bank, including the Chairman, General Manager etc., is governed as per the extant Service Regulation of Sponsor Bank i.e. Bank of Baroda.</p>
		<b>(v) Organization Chart</b>	<p>Baroda U. P. Bank operates in 31 districts of Uttar Pradesh having Branch network of 1983 and Head office at Gorakhpur. These Branches are managed by around 7700+ efficient work force under the control &amp; supervision of 30 Regional offices &amp; Head Office.</p> <p>Organization Chart is as follows, <a href="https://barodaupbank.in/">https://barodaupbank.in/</a></p>

			<p>As per Govt of India notification no 3837 dated 26.11.2019, Baroda Uttar Pradesh Gramin Bank, Purvanchal Bank and Kashi Gomti Samyut Gramin Bank has been amalgamated in to Baroda U.P. Bank under sponsorship of Bank of Baroda with its Head Office at Gorakhpur w.e.f. 01.04.2020</p> <p style="text-align: center;"><b><u>Details of Chairman since 01-04-2020:</u></b></p> <table> <tr> <th>S.NO</th><th>NAME</th><th>FROM</th><th>TILL</th></tr> <tr> <td>1</td><td>SHRI D. P. GUPTA</td><td>01-04-2020</td><td>16-07-2020</td></tr> <tr> <td>2</td><td>SHRI D. P. GROVER</td><td>17-07-2020</td><td>TILL DATE</td></tr> </table>	S.NO	NAME	FROM	TILL	1	SHRI D. P. GUPTA	01-04-2020	16-07-2020	2	SHRI D. P. GROVER	17-07-2020	TILL DATE
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1	SHRI D. P. GUPTA	01-04-2020	16-07-2020												
2	SHRI D. P. GROVER	17-07-2020	TILL DATE												
1.2	<b>Power and duties of its officers and employees [Sec 4(1) (b)(ii)]</b>	<p><b>Powers and duties of officers (administrative, financial and judicial)</b> <b>Power and duties of other employees</b></p> <p><b>(iii) Rules/ orders under which powers and duty are derived and</b></p> <p><b>(iv) Exercised</b></p>	<p>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.</p> <p>Duties of the Officers and Employee of Baroda U. P. Bank is governed by Baroda U. P. Bank (Officers and Employees) Service Regulations, 2020.</p> <p>Duties of Officials on deputation from Sponsor bank, including the Chairman, General Manager etc., is governed by the extant Service Regulation of Sponsor Bank i.e. Bank of Baroda.</p>												

		(v) Work allocation	<a href="https://barodaupbank.in/pdf/BUPB%20SERVICE%20REGULATIONS.pdf">https://barodaupbank.in/pdf/BUPB%20SERVICE%20REGULATIONS.pdf</a>
1.3	<b>Procedure followed in decision making process [Sec 4(1)(b)(iii)]</b>	<b>Process of decision making Identify key decision making points</b>	<ul style="list-style-type: none"> <li>There is a well-defined system in the Bank for decision making process.</li> <li>Lending and administrative decisions are taken at various levels by the Bank officials based on the powers delegated to them by the Board of Directors.</li> <li>Branches receive applications for credit facilities and as per delegation either dispose the credit proposal at branch level or recommend it to delegated authority for taking decision regarding disposal of credit proposal.</li> <li>All credit decisions approved by any sanctioning authority are reported to the next higher authority for noting.</li> <li>All the functions of the Bank are subjected to periodic/Internal/Concurrent Audit/Statutory Audit as well as supervision of RBI u/s 35 of Banking Regulation Act 1949. There is a well-defined organizational structure and clear system of accountability based on NABARD / RBI / CVC guidelines.</li> </ul>
		<b>(ii) Final decision making authority</b>	Board of Directors
		<b>(iii) Related provisions, acts, rules etc.</b>	<p>The important policies of the Bank are as follows, which can be view on following link</p> <p><u>CODE OF BANK'S COMMITMENT TO CUSTOMERS - ग्राहक के लिये बैंक की प्रतिबद्धता</u></p> <p><u>BANKING CODES AND STANDARDS BOARD OF INDIA</u></p> <p><u>CODE OF BANK'S COMMITMENT TO MICRO AND SMALL ENTERPRISES</u></p> <p><u>CHEQUE COLLECTION POLICY</u></p> <p><u>GRIEVANCES REDRESSAL POLICY</u></p> <p><u>SECURITY AND REPOSSESSION POLICY</u></p> <p><u>Customer Service Information</u></p>

		<b>(iv) Time limit for taking a decisions, if any</b>	Time limit for taking a decisions is as prescribed in the above stated policies beside other available on staff portal.
		<b>(v) Channel of supervision and accountability</b>	The channel of supervision and accountability follows the organizational chart. Every officer is accountable for the 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>	Information is available under “Schemes” <a href="https://barodaupbank.in/services.php">https://barodaupbank.in/services.php</a> tab available on Bank’s official website. The Board of Directors take decision on introduction of various Deposit/loan products, details of various loan products is available on the Bank’s website under “Our Schemes” <a href="https://barodaupbank.in/services.php">https://barodaupbank.in/services.php</a> .
		<b>(ii) Norms/ standards for functions/ service delivery</b>	<b>Targets are allotted by DFS as per business viability plan.</b> For achieving target as allotted by DFS, norms are set by the Baroda U. P. Bank for the discharge of its functions.  The Bank functions with the following core values / norms
		<b>(iii) Process by which these services can be accessed</b>	<ul style="list-style-type: none"> <li>a. Excellence in customer service</li> <li>b. Fairness in all dealing and relation</li> <li>c. Risk taking and innovation</li> <li>d. Integrity</li> <li>e. Transparency and discipline in policies and systems.</li> </ul>
		<b>(iv) Time-limit for achieving the targets</b>	
			<p>Regarding the core functions of the Bank i.e. accepting deposits and sanction of loans, the interest rates for loans <a href="https://barodaupbank.in/rate-of-interest-loans.php">https://barodaupbank.in/rate-of-interest-loans.php</a> and deposits <a href="https://barodaupbank.in/rate-of-interest-deposit.php">https://barodaupbank.in/rate-of-interest-deposit.php</a> are displayed on the Bank’s website and also made available at all the Branches.</p> <p>Regarding sanction of loans, each officer of the Bank will consider loan proposals and take decision in terms of the scheme of delegation of powers, on the merits of the proposals. All the officers of</p>

			<p>the Bank are expected to discharge their duties and responsibilities with integrity and due diligence.</p> <p><a href="https://barodaupbank.com/cms/complaint.php">https://barodaupbank.com/cms/complaint.php</a></p>
		<b>(v) Process of redress of grievances</b>	<p>Complaint may be filed online through “Complaints” <a href="https://barodaupbank.com/cms/complaint.php">https://barodaupbank.com/cms/complaint.php</a> tab at Bank’s website. Grievance Redressal Policy is available on the bank official web site under “Grievance Redressal Policy” <a href="https://barodaupbank.in/customer.php">https://barodaupbank.in/customer.php</a></p>
1.5	<b>Rules, regulations, instructions manual and records for discharging functions [Section 4(1)(b)(v)]</b>	<p><b>i. Title and nature of the record/ manual/instruction.</b></p> <p><b>ii. List of Rules, regulations, Instructions manuals and records.</b></p> <p><b>iii. Acts / Rules manuals etc.</b></p>	<p>Baroda U. P. Bank (Officers and Employees) service Regulations, 2020, Baroda U. P. Bank (Employees) Pension Regulation, 2018 &amp; Baroda U. P. Bank (Employees’) Pension (Amendment) Regulation, 2024 and others are available on bank official website under “RTI Act” tab</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 staff portal. These are meant for Bank’s internal circulation.</p>
		<b>i. Categories of documents</b>	<p>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.</p>

1.6	<b>Categories of documents held by the authority under its 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>Boards, Councils, Committees and other Bodies constituted as part of the Public Authority</b>  <b>[Section 4(1)(b)(viii)]</b>	<b>(i) Name of Boards, Council, Committee etc.</b>	<p>Details of Board of Directors can be viewed under “<b>Board of Directors</b>” tab <a href="https://barodaupbank.in/board_of_directors.php">https://barodaupbank.in/board_of_directors.php</a> of the Bank's official website.</p>
		<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>
		<b>(iii) Dates from which constituted</b>	<p>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>
		<b>(iv) Term/ Tenure</b>	<p>(a) two directors, who are not officers of the Central Government, State Government, Reserve Bank, National Bank, Sponsor Bank or any other bank, to be nominated by the Central Government; [Provided that no person shall be nominated as a director, if he is already a director on the Board of any other Regional Rural Bank;]</p>
		<b>(v) Powers and functions</b>	<p>(b) one director, who is an officer of the Reserve Bank, to be nominated by that Bank;</p> <p>(c) one director, who is an officer of the National Bank, to be nominated by that Bank;</p> <p>(d) two directors, who are officers of the Sponsor Bank, to be nominated by that Bank;</p> <p style="text-align: center;">and</p> <p>(e) two directors, who are officers of the concerned State Government, to be nominated by that</p>

			<p>Government:</p> <p>(f) such number of directors elected by the shareholders other than the directors nominated by the Central Government, the State Government, the Sponsor Bank and other institutions owned or controlled by the Central Government or the State Government, whose names are entered in the register of shareholders of the Regional Rural Bank at least ninety days before the date of the meeting in which the election of Directors takes place on the following basis, namely:</p> <p>(i) Where the total amount of equity share capital issued to such shareholders is ten per cent. or less of the total issued equity capital, one director shall be elected from such shareholders;</p> <p>(ii) Where the total amount of equity share capital issued to such shareholders is more than ten per cent but less than twenty-five per cent. of the total issued equity capital, two directors shall be elected from the shareholders including the shareholders referred to in sub-clause (i)</p> <p>(iii) Where the total amount of equity share capital issued to such shareholders is twenty-five per cent or more of the total issued equity capital, three directors shall be elected from the shareholders including shareholders referred to in sub-clauses (i) and (ii).</p> <p>(2) The Central Government may increase the number of members of the Board; so, however, that the number of directors does not exceed fifteen in the aggregate and also prescribe the manner in which the additional number may be filled in.</p> <p>(3) The Central Government may appoint an officer of the Central Government on the Board of Regional Rural Banks, if it considers necessary for the purposes of effective functioning of the Regional Rural Banks.</p> <p>As per section 10 of THE REGIONAL RURAL BANKS ACT, 1976, A director nominated under clause (a) of sub-section (1) of section 9 shall hold office during the pleasure of the Central Government and for such term, not exceeding three years, from the date on which he assumes his office, as the Central Government may specify at the time of his nomination and shall be eligible for re nomination: Provided that no such director shall hold office either continuously or intermittently for a period exceeding six years.]</p>
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			<p>For further details copy of THE REGIONAL RURAL BANKS ACT, 1976 is enclosed herewith , link to visit the same is <a href="https://ltdashboard.legislative.gov.in/sites/default/files/A1976-21.pdf">https://ltdashboard.legislative.gov.in/sites/default/files/A1976-21.pdf</a></p> <p>Bank functions through various committees and such committees advise the Bank on various issues, The committees includes :</p> <ul style="list-style-type: none"> <li>• <b>Audit Committee of the Board</b></li> <li>• <b>Special Committee of Board on Frauds</b></li> <li>• <b>Risk Management Committee of the Board</b></li> <li>• <b>Sub-Committee of the Board for ALM</b></li> <li>• <b>Special Review Committee (under Regulation(11,3) of BUPB Service Regulations,2020)</b></li> <li>• ग्राहक सेवा समिति</li> <li>• <b>IT Strategy Committee</b></li> <li>• <b>Special Committee of Board for monitoring and follow-up Cases of Fraud (SCBMF)</b></li> </ul>
		<b>(vi) Whether their meetings are open to the public?</b>	<p>Public is not entitled to participate in the above committee meetings and minutes are not accessible to public. However changes made if any in any product, scheme, ROI etc. is done in any board meeting same is updated on bank's official website under relevant tab.</p> <p>Further Public may also refer to "Annual Report" <a href="https://barodaupbank.in/glance.php">https://barodaupbank.in/glance.php</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	Directory of officers and employees [Section 4(1) (b) (ix)]	(i) Name and designation	Details of Board of Directors are available on bank’s “Board of Directors” tab, <a href="https://barodaupbank.in/board_of_directors.php">https://barodaupbank.in/board_of_directors.php</a> of the Bank’s official website.																										
		(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 Baroda U. P. Bank under “contact us” tab, <a href="https://barodaupbank.in/contact.php">https://barodaupbank.in/contact.php</a> and “Branch Locator” tab, <a href="https://barodaupbank.in/branch-locator.php">https://barodaupbank.in/branch-locator.php</a>																										
			The details of designated Central Public Information Officers and First Appellate Authorities is available on the official web site of Baroda U. P. Bank under “RTI Act” tab , <a href="https://barodaupbank.in/rti.php">https://barodaupbank.in/rti.php</a>																										
			List of Bank Mitra is available on the official web site of Baroda U. P. Bank under “BC Locator” tab, <a href="https://barodaupbank.in/bc-locator.php">https://barodaupbank.in/bc-locator.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	<u>As on 31-03-2025 number of employee working under various cadre is as follows</u>																										
			<table><tr><th>S.no</th><th>Cadre (officer)</th><th>Staff strength</th></tr><tr><td>1</td><td>Officer Scale V</td><td>10</td></tr><tr><td>2</td><td>Officer Scale IV</td><td>109</td></tr><tr><td>3</td><td>Officer Scale III</td><td>261</td></tr><tr><td>4</td><td>Officer Scale II</td><td>1385</td></tr><tr><td>5</td><td>Officer Scale I</td><td>3034</td></tr><tr><td>6</td><td>Office Assistant</td><td>2733</td></tr><tr><td>7</td><td>Office Attendant</td><td>233</td></tr><tr><td></td><td>Total</td><td>7765</td></tr></table> <p><u>Scales of Pay of Officer</u></p>		S.no	Cadre (officer)	Staff strength	1	Officer Scale V	10	2	Officer Scale IV	109	3	Officer Scale III	261	4	Officer Scale II	1385	5	Officer Scale I	3034	6	Office Assistant	2733	7	Office Attendant	233	
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		Grade Pay	Grade Pay Scale W.E.F 01.11.2022																										

			OFFICER	Scale I- 48480-2000/7-62480-2340/2-67160-2680/7-85920. Scale II- 64820-2340/1-67160-2680/10-93960. Scale III- 85920-2680/5-99320-2980/2-105280. Scale IV-102300-2980/4-114220-3360/2-120940 Scale V- 120940-3360/2-127660-3680/2-135020
			OFFICE ASSISTANT	24050-1340/3-28070-1650/3-23020-2000/4-41020-2340/7-57400-4400/1-61800-2680/1-64480(20Yrs)
			OFFICE ATTENDANT	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><u>Statutory Benefits:</u></p> <p>Pension, Gratuity, Provident Fund (PF), Employee State Insurance (ESI), and Maternity Leave of 06 month: Female employees receive paid leave during pregnancy and childbirth, Paternity Leave of 15 days during 06 months from the date of birth of child, Earned Leave, Medical Leave etc. as prescribed in service regulation.</p> <p><u>Additional perks provided by employers:</u></p> <p>Health Insurance, Life Insurance: Travelling Allowance, LTC, Transport allowance, Transfer allowances, Earned Leave / Medical Leave, other allowance such as Fuel, Mobile Tariff, Newspaper, entertainment etc. is also paid to staff as per entitlement.</p>	
1.10	Name, designation and other particulars of public information officers [Sec4(1) (b) (xvi)]	Name and designation of the public information officer (PIO), Assistant Public Information (s) & Appellate Authority (ii) Address, telephone numbers and email ID of each designated official.	Available at <a href="https://barodaupbank.in/rti.php">https://barodaupbank.in/rti.php</a>	

**Name and designation of the public information officer (PIO), with respective Regional Office.**

<b>Amethi</b>	<b>Sri Naveen Mehrotra</b>
<b>Ayodhya</b>	<b>Sri Avinash Palod</b>
<b>Azamgarh</b>	<b>Sri G K Srivastava</b>
<b>Ballia I</b>	<b>Md. Rafi Haider</b>
<b>Ballia II</b>	<b>Sri G C Chaurasiya</b>
<b>Bareilly</b>	<b>Sri B K Thakur</b>
<b>Basti</b>	<b>Sri Arun Kumar Mishra</b>
<b>Bhadohi</b>	<b>Sri Sharat Chandra</b>
<b>Chandauli</b>	<b>Sri Prem Kumar Singh</b>
<b>Deoria</b>	<b>Sri Dharambir Raghuvanshi</b>
<b>Etawah</b>	<b>Sri Rakesh Kumar Tiwari</b>
<b>Fatehpur</b>	<b>Sri Pradeep Kumar Ekka</b>
<b>Ghazipur</b>	<b>Sri Aniruddh Singh</b>
<b>Gorakhpur I</b>	<b>Sri Uttam Kumar Mishra</b>
<b>Gorakhpur II</b>	<b>Sri Manoj Kumar Tiwari</b>
<b>Jaunpur</b>	<b>Sri R Kapilesh K</b>
<b>Kanpur</b>	<b>Sri Sanjeev Kumar</b>
<b>Kanpur Dehat</b>	<b>Sri Tej Pal</b>
<b>Kaushambi</b>	<b>Sri Sanjeev Kumar Kanchan</b>
<b>Khalilabad</b>	<b>Sri C D Pandey</b>
<b>Maharajganj</b>	<b>Sri Mahesh Kumar Jain</b>
<b>Mau</b>	<b>Sri Umashankar Singh</b>
<b>Naugarh</b>	<b>Sri Brajendra Nagrajan</b>
<b>Padrauna</b>	<b>Sri Pradeep Kumar Barik</b>
<b>Pratapgarh</b>	<b>Sri Ram Lal Bunkar</b>
<b>Prayagraj</b>	<b>Sri Santosh Kumar Pandey</b>
<b>Raebareli</b>	<b>Sri Praveen Kumar</b>
<b>Shahjahanpur</b>	<b>Sri Lakhvir Singh Sheehmar</b>
<b>Sultanpur</b>	<b>Sri Mahesh Kumar Jha</b>
<b>Varanasi</b>	<b>Sri Rajesh Ranjan Thakur</b>
<b>Head Office</b>	<b>Sri Rajnish Kumar Pandey</b>

1.11	<b>No. Of employees against whom Disciplinary action has been proposed/ taken (Section 4(2))</b>	<b>No. of employees against whom disciplinary action has been (i) Pending for Minor penalty or major penalty proceedings</b>	The information is confidential, therefore, the same is not uploaded on Bank's Website for public access.
		<b>(ii) Finalized for Minor penalty or major penalty proceedings</b>	The information is confidential, therefore, the same is not uploaded on Bank's Website for public access.
1.12	<b>Programmes to advance understanding of RTI (Section 26)</b>	<b>(i) Educational programs</b>	Baroda U. P. Bank organizes session on RTI awareness from Time to Time, for proper understanding of RTI act.
		<b>(ii) Efforts to encourage public authority to participate in these programs</b>	RTI letters, emails communications are sent to all the Regional offices and circulars are issued from time to time.
		<b>(iii) Training of CPIO /APIO</b>	Bank is regularly conducting online webinars to train the PIO's working in Regions.
		<b>(iv) Update &amp; publish guidelines on RTI by the Public Authorities concerned</b>	Baroda U. P. Bank updates guidelines on RTI act on regular interval and last update is as on 15-04-2025
1.13	<b>Transfer policy and transfer orders[F No. 1/6/2011- IR dt. 15.4.2013]</b>		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. Hence transfer order cannot be uploaded, however same is sent to the staff for compliance.

## 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	(FY 2023-24) Amount (in RS.) 27,420,880,180.59		
		(ii) Budget for each agency and plan & programmes	Particulars		
			For the Period ended March 2024		
			i.	Payment to and provisions for employees	20,257,305,177.46
			ii.	Rent, Taxes and Lighting	701,017,693.51
			iii.	Printing and Stationery	103,486,480.32
			iv.	Advertisement and Publicity	10,006,963.79
			v.	Depreciation on Bank's property	324,487,242.06
		(iii) Proposed expenditures	vi.	Directors fees, allowances & expenses	-
			vii.	Auditors' fees and expenses (including Branch Auditors' fees and expenses)	100,775,353.31
		(iv) Revised budget for each agency, if any	viii.	Law Charges	8,364,874.07
			ix.	Postage, Telegrams, Telephone etc.	47,434,488.93
			x.	Repairs and maintenance	47,510,897.72
			xi.	Insurance	1,017,358,214.43
			xii.	Other Expenditure	4,444,065,669.36
			TOTAL		27,061,813,054.96
		(v) Report on disbursements made and place where the related reports are available	Please refer Annual Report, <a href="https://barodaupbank.in/glance.php">https://barodaupbank.in/glance.php</a>		

2.2	<b>Foreign and domestic tours (F. No. 1/8/2012- IR dt. 11.9.2012)</b>	<b>(i) Budget</b>	Not applicable
		<b>Foreign and domestic Tours by ministries and officials of the rank of Joint Secretary to the Government and above, as well as the heads of the Department. Places visited The period of visit</b>  <b>The number of members in the official delegation Expenditure on the visit</b>	Met out of General Budget.
		<b>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.</b>	“Tender” Tab <a href="https://barodaupbank.in/tender.php">https://barodaupbank.in/tender.php</a>

2.3	<b>Manner of execution of subsidy programme</b> <b>[Section 4(i)(b)(xii)]</b>	<b>(i)Name of the programme of activity</b>	There are no subsidy programs or plans carried out by bank, however government subsidy program / scheme for lending activities are operated through the bank account maintained with various branches, the subsidy amount is transferred to the concerned beneficiary through DBT (Direct benefit transfer) of the Bank.
		<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
		For each concessions, permit or authorization granted Eligibility criteria Procedure for getting the concession/ grant and/ or permits of authorizations  Name and address of the recipients given concessions/ permits or authorizations Date of award of concessions /permits of authorizations	Not applicable
2.6	CAG &PAC paras [F.No. 1/6/2011- IR dt. 15.4.2013]	CAG and PAC paras and the action taken reports (ATRs) after these have been laid on the table of both houses of the parliament.	Audited Report 2023-24, <a href="https://barodaupbank.in/glance.php">https://barodaupbank.in/glance.php</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	Following information is easily accessible by Citizen:	
			Home	<a href="https://barodaupbank.in/">https://barodaupbank.in/</a>
			About us	<a href="https://barodaupbank.in/">https://barodaupbank.in/</a>
			Our Schemes	<a href="https://barodaupbank.in/schemes.php">https://barodaupbank.in/schemes.php</a>
			Recruitment	<a href="https://barodaupbank.in/career.php">https://barodaupbank.in/career.php</a>
			RTI	<a href="https://barodaupbank.in/rti.php">https://barodaupbank.in/rti.php</a>
			Financial Inclusion	<a href="https://barodaupbank.in/Social-Security-Scheme.php">https://barodaupbank.in/Social-Security-Scheme.php</a>
			Interest Rates	<a href="https://barodaupbank.in/rate-of-interest-loans.php">https://barodaupbank.in/rate-of-interest-loans.php</a> <a href="https://barodaupbank.in/rate-of-interest-deposit.php">https://barodaupbank.in/rate-of-interest-deposit.php</a>
			DEAF List	<a href="https://barodaupbank.in/">https://barodaupbank.in/</a>
			Contact Us	<a href="https://barodaupbank.in/contact.php">https://barodaupbank.in/contact.php</a>
			Annual Report	<a href="https://barodaupbank.in/glance.php">https://barodaupbank.in/glance.php</a>
			Complaints	<a href="https://barodaupbank.in/complaint.php">https://barodaupbank.in/complaint.php</a>
			Board of Directors	<a href="https://barodaupbank.in/board of directors.php">https://barodaupbank.in/board of directors.php</a>
			BCSBI	<a href="https://barodaupbank.in/customer.php">https://barodaupbank.in/customer.php</a>
			Tender	<a href="https://barodaupbank.in/tender.php">https://barodaupbank.in/tender.php</a>
			Banking Ombudsman Policy	<a href="https://barodaupbank.in/customer.php">https://barodaupbank.in/customer.php</a>
			Cheque collection Policy	<a href="https://barodaupbank.in/customer.php">https://barodaupbank.in/customer.php</a>
			Customer Data Privacy Policy	<a href="https://barodaupbank.in/customer-data-privacy-policy.php">https://barodaupbank.in/customer-data-privacy-policy.php</a>
			Grievance Redressal Policy	<a href="https://barodaupbank.in/customer.php">https://barodaupbank.in/customer.php</a>
			Service Charge	<a href="https://barodaupbank.in/services-charge.php">https://barodaupbank.in/services-charge.php</a>
Digital	<a href="https://barodaupbank.in/digital.php">https://barodaupbank.in/digital.php</a>			

			Sarfaesi Notice	<a href="https://barodaupbank.in/sarfaesinotice.php">https://barodaupbank.in/sarfaesinotice.php</a>
			Insurance Partner	<a href="https://barodaupbank.in/Insurance.php">https://barodaupbank.in/Insurance.php</a>
			ATM Card	<a href="https://barodaupbank.in/card.php">https://barodaupbank.in/card.php</a>
			Download form	<a href="https://barodaupbank.in/customer.php">https://barodaupbank.in/customer.php</a>
			Ex Staff Corner	<a href="https://barodaupbank.in/retirees-corner.php">https://barodaupbank.in/retirees-corner.php</a>
			Loan Lead	<a href="https://barodaupbank.in/loanlead.php">https://barodaupbank.in/loanlead.php</a>
			Notification	<a href="https://barodaupbank.in/notification.php">https://barodaupbank.in/notification.php</a>
			FAQ	<a href="https://barodaupbank.in/FAQ.php">https://barodaupbank.in/FAQ.php</a>
		Arrangements for consultation with or representation by Members of the public in policy formulation/ policy implementation Day & time allotted for visitors Contact details of Information & Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants	<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>	
		Public- private partnerships (PPP)	Not applicable	
		(i) Details of Special Purpose Vehicle (SPV), if any		
		(ii) Detailed project reports (DPRs)	Not applicable	
		(iii) Concession agreements.	Not applicable	
		(iv) Operation and maintenance manuals	Not applicable	

		(v) Other documents generated as part of the implementation of the PPP	Not applicable
		(vi) Information relating to fees, tolls, or the other kinds of revenues that may be collected under authorization from the government	Not applicable
		(vii) Information relating to outputs and outcomes	Not applicable
		(viii) The process of the selection of the private sector party (concessionaire etc.)	Not applicable
		(ix) All payment made under the PPP project	Not applicable
3.2	Are the details of policies / decisions, which affect public, informed to them [Section 4(1) (c)]	<p>Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive;</p> <p>(i) Policy decisions/ legislations taken in the previous one year</p>	Not applicable

		(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	Yes, it is available at the office of CPIO.  <a href="https://barodaupbank.in/rti.php">https://barodaupbank.in/rti.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 free of cost or not [Section 4(1)(b)]	List of materials available  (i) Free of cost	Home	<a href="https://barodaupbank.in/">https://barodaupbank.in/</a>	
			About us	<a href="https://barodaupbank.in/">https://barodaupbank.in/</a>	
			Our Schemes	<a href="https://barodaupbank.in/schemes.php">https://barodaupbank.in/schemes.php</a>	
			Recruitment	<a href="https://barodaupbank.in/career.php">https://barodaupbank.in/career.php</a>	
			RTI	<a href="https://barodaupbank.in/rti.php">https://barodaupbank.in/rti.php</a>	
			Financial Inclusion	<a href="https://barodaupbank.in/Social-Security-Scheme.php">https://barodaupbank.in/Social-Security-Scheme.php</a>	
			Interest Rates	<a href="https://barodaupbank.in/rate-of-interest-loans.php">https://barodaupbank.in/rate-of-interest-loans.php</a> <a href="https://barodaupbank.in/rate-of-interest-deposit.php">https://barodaupbank.in/rate-of-interest-deposit.php</a>	

			DEAF List	<a href="https://barodaupbank.in/">https://barodaupbank.in/</a>	
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			Annual Report	<a href="https://barodaupbank.in/glance.php">https://barodaupbank.in/glance.php</a>	
			Complaints	<a href="https://barodaupbank.com/cms/complaint.php">https://barodaupbank.com/cms/complaint.php</a>	
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			Notification	<a href="https://barodaupbank.in/notification.php">https://barodaupbank.in/notification.php</a>	
			FAQ	<a href="https://barodaupbank.in/FAQ.php">https://barodaupbank.in/FAQ.php</a>	
	(ii) At a reasonable cost of the medium	For materials available at reasonable cost please refer “Service Charges” tab, <a href="https://barodaupbank.in/services-charge.php">https://barodaupbank.in/services-charge.php</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	15-04-2024
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://barodaupbank.in/rti.php">https://barodaupbank.in/rti.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)	
4.5	Such other information as may be prescribed under section 4(i)(b)(xvii)	(i) Grievance redressal mechanism	“complaint” Tab, <a href="https://barodaupbank.com/cms/complaint.php">https://barodaupbank.com/cms/complaint.php</a>
		(ii) Details of applications received under RTI and information provided	<a href="https://barodaupbank.in/rti.php">https://barodaupbank.in/rti.php</a>
		(iii) List of completed schemes/ projects/ Programmes	<a href="https://barodaupbank.in/services.php">https://barodaupbank.in/services.php</a>
		(iv) List of schemes/ projects/ programme underway	
		(v) Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract	“Tender Tab” <a href="https://barodaupbank.in/tender.php">https://barodaupbank.in/tender.php</a>
		(vi) Annual Report	<a href="https://barodaupbank.in/glance.php">https://barodaupbank.in/glance.php</a>
		(vii) Frequently Asked Question (FAQs)	<a href="https://barodaupbank.in/FAQ.php">https://barodaupbank.in/FAQ.php</a>



		<b>Any other information such as Citizen’s Charter</b>	https://barodaupbank.in/customer.php
		<b>b) Result Framework Document (RFD)</b>	Not applicable
		<b>c) Six monthly reports on the</b>	Not applicable
		<b>d) Performance against the benchmarks set in the Citizen’s Charter</b>	The citizens are provided resolutions and services as per citizen charter.
4.6	<b>Receipt &amp; Disposal of RTI applications &amp; appeals [F.No 1/6/2011-IR dt. 15.04.2013]</b>	<b>(i) Details of applications received and disposed</b>	<a href="https://barodaupbank.in/rti.php">https://barodaupbank.in/rti.php</a>
		<b>(ii) Details of appeals received and orders issued</b>	<a href="https://barodaupbank.in/rti.php">https://barodaupbank.in/rti.php</a>
4.7	<b>Replies to questions asked in the parliament [Section 4(1)(d)(2)]</b>	<b>Details of questions asked and replies given</b>	No such question asked.

## 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]	<b>Name &amp; details of Current CPIOs &amp; FAAs</b>  <b>Earlier CPIO &amp; FAAs from 01.04.2020</b>	Details of CPIO at Head office Since 01-04-2020 i.e. from the date of existence of Baroda U. P. Bank is as follows: <table><tr><th>CPIO</th><th>FROM</th><th>TILL</th></tr><tr><td>Shri Arjun Prasad</td><td>01.04.2020</td><td>06.09.2020</td></tr><tr><td>Shri R. K. Gupta</td><td>07.09.2020</td><td>22.05.2022</td></tr><tr><td>Shri D. S. Pandey</td><td>23.05.2022</td><td>27.02.2023</td></tr><tr><td>Shri Pankaj Lal</td><td>28.02.2023</td><td>09.07.2023</td></tr><tr><td>Shri Rajnish Kumar Pandey</td><td>10-07-2023</td><td>Till date</td></tr></table> <table><tr><th>FAA</th><th>FROM</th><th>TILL</th></tr><tr><td>Shri Jitendra Kumar</td><td>01.04.2020</td><td>12.10.2020</td></tr><tr><td>Shri A. P. Singh</td><td>13.10.2020</td><td>30.03.2022</td></tr><tr><td>Shri Debashis Bakshi</td><td>31.03.2022</td><td>10.07.2022</td></tr><tr><td>Shri Alok Kumar Sinha</td><td>11.07.2022</td><td>04.08.2022</td></tr><tr><td>Shri Sarvesh Kumar Sinha</td><td>05.08.2022</td><td>Till date</td></tr></table>	CPIO	FROM	TILL	Shri Arjun Prasad	01.04.2020	06.09.2020	Shri R. K. Gupta	07.09.2020	22.05.2022	Shri D. S. Pandey	23.05.2022	27.02.2023	Shri Pankaj Lal	28.02.2023	09.07.2023	Shri Rajnish Kumar Pandey	10-07-2023	Till date	FAA	FROM	TILL	Shri Jitendra Kumar	01.04.2020	12.10.2020	Shri A. P. Singh	13.10.2020	30.03.2022	Shri Debashis Bakshi	31.03.2022	10.07.2022	Shri Alok Kumar Sinha	11.07.2022	04.08.2022	Shri Sarvesh Kumar Sinha	05.08.2022	Till date
		CPIO	FROM	TILL																																			
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Shri Sarvesh Kumar Sinha	05.08.2022	Till date																																					
		<b>Details of third party audit of voluntary disclosure, Dates of audit carried out, Report of the audit carried out</b>	This is the first audit.																																				

Appointment of Nodal Officers not below the rank of Joint Secretary/ Additional HoD Date of appointment	Shri Sarvesh Kumar Sinha General Manager BARODA U. P. Bank, Head Office, Buddh Vihar Commercial Scheme, New Shivpuri Colony, Taramandal, Gorakhpur - 273016. Email – <a href="mailto:gm@barodauprb.co.in">gm@barodauprb.co.in</a>		
Name & Designation of the officers			
Consultancy committee of key stake holders for advice on suo-motu disclosure Dates from which constituted	• Consultancy committee of key stake holders for advice on suo-motu disclosure		
	Sl. No.	Designation	Head/ Members
	01	General Manager (FAA)	Head of the Committee
	02	CPIO (Nodal Officer)	Member
	03	CPIO (GKP-1)	Member
	04	CPIO (GKP-2)	Member
	05	Senior Manager / Manager (Legal)	Convener
Name & Designation of the officers			
Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI	• Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI		
	Sl. No.	Designation	Head/ Members
	01	General Manager (FAA)	Chairman of the Committee
	02	CPIO (Nodal Officer)	Member
	03	HOD (IT)	Member
	04	HOD (HR)	Member
	05	HOD (Credit)	Member
	06	HOD (Operations)	Member
	07	Senior Manager (Legal)	Member
	08	Manager (Legal)	Convener
Dates from which constituted			
Name & Designation of the Officers			

## 6. Information Disclosed on own Initiative

S. No.	Item	Details of disclosure	Remarks
6.1	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information		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.