



**इण्डियन ओवरसीज़ बैंक**

**Indian Overseas Bank**

Constituted under the Banking Companies (Acquisition & Transfer of Undertakings) Act 1970

केन्द्रीय कार्यालय पी बी नं३७६५, ७६३ अण्णन सालैचेन्नेऱ

Central Office: P.B. No.3765, 763 Anna Salai, Chennai 600 002

Tel No : 044 2888 9306 / 2852 4212

**Publication of information under Sec 4(1) (b) of Right to Information Act, 2005**

The Right to Information Act, 2005 confers the Right to Information for Citizens to secure access to information under the control of public authorities in order to promote transparency and accountability in the working of every public authority. It has been made obligatory for every public authority to publish the following information besides maintaining all its records computerized and connected through a network all over the country on different systems so that access to such records is facilitated.

***Particulars of organisation, functions and duties***

The Bank was founded on 10.02.1937, simultaneously setting up domestic and overseas branches on the same day: a befitting description of the name of the Bank. Shri. M.Ct.M. Chidambaram Chettiar, a pioneer in industry, banking and insurance was the founder of the Bank.

At the time of India's independence, the Bank had 38 branches in India and 7 branches abroad. Deposits amounted to Rs 6.64 crores and Advances Rs 3.23 crores. During the 1960s Indian Banking witnessed strong wave of mergers of weak private sector banks with stronger institutions. IOB itself took five banks into its fold, which helped the Bank widen its reach.

The Bank has been attending to the needs of small industry and agriculture since long. Personal loans were given by the Bank right in the early 1950s when the concept was new to the banking industry. Customer service was given top priority by the Bank ever since inception. The Bank also gave importance to mechanization for improving customer service as early as in the 1960s.

For 32 years, the Bank grew globally and by the end of 1969 it had Rs 146 crores of business transacted through 213 branches. The Bank was nationalized under the Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970. After nationalization, the Bank witnesses rapid growth and the volume of business grew manifold.

During post nationalization period, the Bank's branch at Bangkok had separated from IOB under a new name, Bharat Overseas Bank Limited. In March 2007, with the merger of Bharat Overseas Bank Limited, with Indian Overseas Bank, the Bangkok branch has come to be known as IOB again.

**As on 31.03.2017, we have following number of branches, in India**

Category	No of branches
Rural	922
Semi – Urban	1001
Urban	692
Metropolitan	758
<b>Total</b>	<b>3373</b>

**Indian Overseas Bank has Seven branches in other countries as detailed below:**

Hong Kong – 2 branches, Singapore, Srilanka, , South Korea and Thailand – 2 branches

**We have three representative offices in the following countries:**

China, Dubai and Vietnam

The Bank has sponsored two Regional Rural Banks, one viz. Pandyan Grama Bank in Tamil Nadu State and Oddisa Gramya Bank in Orissa State. It also has a wholly owned subsidiary by the name of IOB Properties Pte., Singapore.

**With the change in the Banking scenario in the country, IOB had adopted technology based services, details of which are furnished below in brief:**

- Bank has undertaken major technological transformation by adopting latest version of Core Banking Solution, Finacle and replaced legacy in-house developed CBS Software Crown with aim to improve operational efficiency and improving customer service. Overseas Branches are also being brought under Single CBS-Platform, Finacle. New customer centric products are being introduced.
- A number of digital initiatives such as enhancing Mobile Banking, introducing IOB Connect, UPI, IOB \*99# USSD, M-Passbook, pre paid cards have been taken by the bank.
- Host of other services through alternate channels Viz., Self Pass Book Printers and Bulk Note Acceptors and increased number of POS Terminals were introduced.
- Besides, Bank has launched Twitter Account '@iobindia' and Face Book Account 'IOB-My-Pride' for employees.
- We have about 3775 ATMs stationed at important locations for the convenience of customers. We offer International debit cards which double up as an ATM card. Our debit cards /credit cards form part of major ATM sharing arrangements /consortiums like '**Cash Tree**', '**National Financial Switch**', and '**VISA**' which throws open accessibility to all bank's ATMs, having arrangements with '**VISA**'
- At the time of opening of the account in Metropolitan Branches, 'Welcome Kit', is given to the customers, which includes Welcome Address letter, Pocket Calendar, Pamphlet, Non-Personalized debit card with Pin, Cheque Book, Pass Book etc.

- Facilities like Account / deposit/ Loan ledger view, Balance enquiry, statement of account, cheque book request, provision for hot listing of debit cards, funds transfer to accounts held with the Bank, Inter Bank transfers of funds through NEFT, including bulk remittances through NEFT, are made available in our Internet banking. Scheduling of future payments is made available to the customers through our Internet Banking channel. Besides payment of utility bills like electricity bills, insurance payments, payments towards purchase of Bus/Train /Air tickets, movie tickets, Mobile Top-ups, provision for payments of post-paid bills, Online payment of Select College fees, Maharashtra Sales Tax payments, Cochin Port Trust Payments etc is enabled.
- In all, we provide e-commerce facility to our customers, to transact business with 4000 merchants, with whom we have tie up agreements. Provision to pay various types of taxes, i.e. Income tax, service tax, customs tax, e-payment of Tamil Nadu Commercial Tax etc is also provided.
- Similar facilities are also provided through Mobile banking, with a limit of Rs 50000/- per transaction as stipulated by RBI.
- The bank's Mobile banking is 3G Mobile and 3G SIM compliant and offers in addition to an entire gamut of banking activities, M-Commerce services like air/movie ticketing, Demat services, facility to suspend ATM debit card, ATM locator, Branch locator etc.

Any Banks Credit/Debit card can be used in our Payment Gateway for e-Commerce / m-Commerce transactions. Payment of utility bills like Tamil Nadu Electricity Board energy bills can also be made using any bank Credit/Debit card by using our Payment Gateway.

Facilities like Electronic Clearing System(**ECS**), Electronic Fund Transfer (EFT), National Electronic Fund Transfer (**NEFT**), Real Time Gross Settlement Systems (**RTGS**), Online Tax Collection System for Direct and Indirect Taxes are available in all networked branches cross the country.

**Overseas Travel Cards**, a more secure option to travellers' cheque is made available, in addition to Foreign Currency Travellers Cheque. The Bank has facilities for online remittance of money from abroad to India.

The Bank's network has strong redundancy in the form of multiple back-up links for ensuring Business Continuity and extension of banking services on a 24 x 7 basis.

## **CAPITAL**

- ❖ The Authorised Capital of the Bank is increased from Rs 3,000 Crore to Rs 10,000 Crore vide Government of India, Ministry of Finance Notification dated 27.02.2017 confirmation with Sec 3 of Banking Companies (Acquisition and Transfer of Undertakings) Act 1970.
- ❖ In the Financial year ended 31.03.2017, Bank has allotted 9,17,48,448 Equity Shares of RS 10/= each at a Premium of RS 18.55 per Equity share to Qualified Institutional Buyers (QIBs) on 23.05.2016. Further on 30.09.2016, Bank has allotted 55,57,14,797 equity shares of Rs 10/= each at a premium of Rs 17.91 per equity share on preferential basis to Government of India.
- ❖ During the FY 2016-17, Bank has raised capital funds by way of issue of Basel III Compliant – Tier II Bonds for RS 800 Crore on 03.11.2016 at a coupon rate of 9.24% per annum.
- ❖ During the year ended 31.03.2017, Government of India, as part of turnaround linked capital infusion plan on 16.03.2017 has allotted Rs 1100 Crore in our Bank's Equity Share capital. This capital infusion has been pored in Share Application Money Account, pending allotment, the same is to be treated as Common Equity Tier I (CET-1) Ratio for the Financial year 31.03.2017 as permitted by RBI & GOI vide approval dated 30.03.2017.
- ❖ The shares of the Bank have been listed on the Madras Stock Exchange (Regional), Stock Exchange at Mumbai and the National Stock Exchange of India Ltd.

### ❖ **Financial Results**

Being a listed company, bank displays it's financial results (soon after approval by Board) in the public domain for information to the public Bank's latest annual report is available for public at the following link [www.iob.in](http://www.iob.in).

## **Board Of Directors**

The Composition of the Board of Directors of a Bank is governed by "The Nationalized Banks (Management and Miscellaneous Provisions) Scheme 1970" read with "The Banking Companies (Acquisition and Transfer of Undertakings) and Financial Institutions Laws (Amendment) Act 2006" and amendment vide Extraordinary Gazette Notification dated 19.02.2007 of the Central Government.

In terms of The Banking Companies (Acquisition and Transfer of Undertakings) Act 1970, the General Superintendence, Direction and Management of the affairs and business of the Bank vests in the Board of Directors which is entitled to exercise all such powers and do all such acts and things as the Bank is authorized to exercise and do.

The Board is represented by persons with diversified professional experience in various fields. The Directors bring in wide range of expertise and experience to the Board, facilitating proficient, professional, informed and unbiased direction and control to the Bank.

The Board and its Committees meet at frequent intervals and guide the Bank to achieve its objectives in a prudent and efficient manner and to ensure high standards of customer service, ethical practice and professional management of the Bank. The responsibilities such as policy formulation, performance review analysis and controls are discharged by the Board and its Committees.

Presently, there are Nine Directors on the Board of the Bank. The members of the Board as on 08.05.2017 are :

S No	Name	Designation
1	Shri T C A Ranganathan	Non Executive Chairman
2	Shri R Subramaniakumar	MD & CEO
3	Shri K Swaminathan	Executive Director
4	Ms Annie George Mathew	Govt Nominee Director
5	Shri Nirmal Chand	RBI Nominee Director
6	Shri Niranjana Kumar Agarwal	Shareholder Director
7	Shri Sanjay Rungta	Shareholder Director
8	Shri K Raghu	Part time Non Official Director under Chartered Accountant Category
9	Shri Vishnu Kumar Bansal	Additional Director

Brief Particulars of each of the directors *are available in the weblink*

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### **Meetings of the Board:**

Meetings of the Board shall ordinarily be held at least 6 times in a year and at least once in a quarter in accordance with Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970. The date and place of the meeting as well as the agenda papers are advised to all Directors in advance. The Directors have access to all available additional information on the agenda. Executives of the Bank are also invited to attend the Board meetings to provide necessary clarifications.

### **COMMITTEES OF THE BOARD:**

The Board, in order to facilitate the decision-making process and to provide specific and focused governance in the important functional areas and effective control of the affairs of the Bank, has constituted the following committees and delegated specific powers to them.

The minutes of each meeting are subsequently placed before the next meeting of the committee for its confirmation and the minutes thus approved by the committee, are then placed before the Board Meeting for their information. The Committees of the Board are :

01	<b>Management Committee of the Board (MCB)</b>
02	<b>Credit Approval Committee of the Board (CAC)</b>
03	<b>Audit Committee of the Board (ACB)</b>
04	<b>Risk Management Committee of the Board (RMCB)</b>
05	<b>Committee for monitoring large value frauds (CMLVF)</b>
06	<b>Customer Service Committee (CSC)</b>
07	<b>Committee for review of disciplinary cases(CRDC)</b>
08	<b>Remuneration Committee(RC)</b>
09	<b>Nomination Committee(NC)</b>
10	<b>Information Technology Strategy Committee (ITSC)</b>
11	<b>Steering Committee on Human Resources (SCHR)</b>
12	<b>Committee to monitor Recovery in NPAs (CMRNPA)</b>
13	<b>Stakeholders Relationship Committee(SRC)</b>
14	<b>Share Transfer Committee (STC)</b>

**Apart from the above Committees of Board, we have the following Committees with their functions :**

❖ **Settlement Advisory Committee**

There is a Settlement Advisory Committee comprising of a retired High Court Judge, retired Bank Executive and GM, Law Department for recommending out-of Court and one time settlement / write-off proposals to be placed before the MCB for sanction.

❖ **Central Office SARFAESI Committee**

There is a SARFAESI Committee at Central Office comprising of General Managers of Law Department and the territories and Deputy General Manager or Assistant General Manager, Law Department to accord permission for all further actions under Sec.13(4) of the SARFAESI Act in respect of NPAs under the follow-up of Central Office.

❖ **Regional Office SARFAESI Committee**

There is a SARFAESI Committee comprising of the Regional Head, Chief Manager/s, and Chief/Senior Manager of the nearest branch to accord permission for all further actions under Sec.13 (4) of the SARFAESI Act in respect of NPAs under the follow-up of the Regional Office and to recommend to C.O SARFAESI Committee for sanction to take action under Sec.13 (4) of the Act in respect of NPAs under the follow-up of Central Office.

**EXEMPTION**

Neither the meetings of the Board or any of the committees mentioned above are open to the neither public nor are the minutes of such meetings accessible to public

**Name of the Executives at Central Office as on 12.04.2017**

<b>General Manager (Sarvashree)</b>	<b>Deputy General Managers (Sarvashree)</b>
Y C Jain	Devdutt Padhi
G S Rana	Yeshwanti A
M Xavier Thilagaraj	S Venkateswara Prasad
Radha Venkatakrishnan	Umesh S K
R K Shetty	Sunil Kumar Mohapatra
K Parthasaraty	Karthikeyan A
S Raghy Vatsa Chari	R Raja
Hariram K R	Seshadri G
M M Sarangi	G K Srivastava
S Umapathi	
V Kandasamy	
Dhruba Charan Kar	
Prasanta Kumar Mohanty	
Vairam Somasundaram	

**DEPARTMENTS AT IOB, CENTRAL OFFICE, CHENNAI**

For operational convenience, we have the following Departments:

01. ASSETS RECONSTRUCTION DEPARTMENT
02. BALANCE SHEET MANAGEMENT DEPARTMENT
03. BANKING OPERATIONS DEPARTMENT
04. BOARD SERVICES DEPARTMENT
05. CENTRALIZED PENSION PROCESSING CENTRE
06. COMPLIANCE DEPARTMENT
07. CONDUCT & DISCIPLINARY ACTION CELL
08. LARGE CORPORATE
09. MID CORPORATE
10. MICRO, SMALL AND MEDIUM ENTERPRISES
11. COSTING & PROFITABILITY CELL
12. CREDIT CARD DIVISION
13. CREDIT MONITORING DEPARTMENT
14. CREDIT SUPPORT SERVICES DEPARTMENT
15. CUSTOMER SERVICE DEPARTMENT
16. GENERAL ADMINISTRATION DEPARTMENT
17. HUMAN RESOURCES DEVELOPMENT DEPARTMENT
18. INDUSTRIAL ADVISORY & REHABILITATION DEPARTMENT
19. INDUSTRIAL RELATIONS DEPARTMENT
20. INFORMATION TECHNOLOGY DEPARTMENT
21. INSPECTION DEPARTMENT
22. INTER BRANCH RECONCILIATION DIVISION
23. INTERNATIONAL DEPARTMENT
24. INVESTORS RELATIONS CELL
25. LAW / RECOVERY DEPARTMENT
26. LEAD BANK DEPARTMENT
27. MANAGEMENT INFORMATION SYSTEM DEPARTMENT
28. MANAGEMENT SERVICES DEPARTMENT
29. MARKETING AND DEVELOPMENT DEPARTMENT
30. MERCHANT BANKING DEPARTMENT
31. OFFICIAL LANGUAGE DEPARTMENT
32. PERSONNEL ADMINISTRATION DEPARTMENT
33. PLANNING DEPARTMENT
34. PRINTING AND STATIONARY DEPARTMENT
35. AGRICULTURE AND RURAL INITIATIVES DEPARTMENT
36. PUBLIC RELATIONS DEPARTMENT
37. RISK MANAGEMENT DEPARTMENT
38. SECURITY DEPARTMENT
39. STAFF COLLEGE
40. TRANSACTION BANKING DEPARTMENT.
41. TREASURY (DOMESTIC)
42. TREASURY (FOREIGN)
43. VIGILANCE DEPARTMENT



**DETAILS OF REGIONAL OFFICES AND REGIONAL HEADS**

At present, we are having 49 Regional Offices headed by Chief Regional Manager or Senior Regional Manager. The Name of the CRMs / SRMs of all the Regions with contact numbers **as on 14.03.2017** are as follows

S.No	Name of Regional Manager	Region Name	Designation	STD Code	Phone Number
1	NARESH KUMAR PARIHAR	AHMEDABAD	CRM	079	26589868
2	P V VENKATESWARAN	BANGALORE	CRM	080	22950189
3	ANBARASAN K V	BARODA	CRM	0265	2357788/2331554
4	M S HARIHARAN	BERHAMPUR	SRM	0680	2290404
5	BALAKRISHNAN J	BHOPAL	CRM	0755	2570202
6	SHANKARA RAO R	BHUBANESWAR	CRM	0674	2544171
7	DHULIPALA VENKATARAMANA	CHANDIGARH	CRM	0172	2792548/ 2795335
8	SURAJ NATH	CHENNAI - I	CRM	044	28520107/ 1800
9	SADANANDA MURTHY U.	CHENNAI - II	CRM	044	28521129
10	R DURAI RAJU	COIMBATORE	CRM	0422	2497173 /175/171
11	SUDHIR KUMAR PRADHAN	DEHRADUN	SRM	0135	
12	PARTHASARATHY K	DELHI	CRM	011	25730568
13	B.A.R.PATRO	ERNAKULAM	CRM	0484	2375896
14	DEEPAK KUMAR NAIK	ERODE	CRM	0424	2212429
15	SUSIL KUMAR GHOSH	GUWAHATI	CRM	0361	2465145/2464394
16	SHIV KUMAR CHATURVEDI	HYDERABAD	CRM	040	23468869/23468870
17	JAIN ARUN	JAIPUR	CRM	0141	4032708
18	RAJESWARI S	KANCHEEPURA M	CRM	044	27223260
19	RUKMANI LAKSHMANAN	KARAIKUDI	CRM	04565	226801
20	TAMILARASAN V	KOLKATA I	CRM	033	22266553
21	BHUWAN CHANDRA SHARMA	KOLKATA II	CRM	033	22175819/20
22	SAJAL KUMAR SINHA	LUCKNOW	SRM	0522	2287165
23	RAJBIR	LUDHIANA	CRM	0161	2445000
24	KEDARNATH S	MADURAI	CRM	0452	2532854
25	SENTHIL KUMAR A	MANGALORE	CRM	0824	2450510
26	CHAKRAPANI	MEERUT	CRM	0121	2761656/ 2767260
27	D. PALANISAMY	MUMBAI	CRM	022	22174120
28	S. MURUGAN	NAGERCOIL	CRM	04652	230107
29	E. RAJAKUMAR	NAGPUR	CRM	0712	2522323
30	RAMESH CHANDRA PATNAIK	NCR - DELHI	CRM	011	23416618
31	ANAND BHANDIWAD	PANJIM GOA	CRM	0832	2430642
32	ANIL KUMAR	PATNA	CRM	0612	2219025/ 2232663
33	MOHAN J	PONDICHERRY	SRM	0413	2207850
34	SUSHIL KUMAR SHRIVASTAVA	PUNE	CRM	020	25674730

35	HARI BABU	RANCHI	CRM	0651	2361086
S.No	Name of Regional Manager	Region Name	Designation	STD Code	Phone Number
36	R MATHISELVAN	RAIPUR	SRM	0771	2583914
37	SANTOSH K	SALEM	CRM	0427	2443911
38	MAHENDER SINGH YADEV	SILIGURI	CRM	0353	2502177
39	N. MURUGAN	TANJORE	CRM	04362	231945
40	SUSIL CHANDRA MOHANTA	TIRUNELVELI	CRM	0462	2322030
41	K.JEEVANANDAM	TRICHY	CRM	0431	2410744
42	RAJESH KUMAR MATHUR	TRIVANDRUM	CRM	0471	2463383
43	B.UMA MAHESWARI	TUTICORIN	CRM	0461	2325367
44	MAHESH KUMAR GUPTA	VARANASI	SRM	0542	2220625
45	SIVAKUMAR P	VELLORE	SRM	0416	2223846
46	ANURAG SHANKAR	VIJAYAWADA	CRM	0866	2474820
47	MANORAMA K N	VISAKAPATNAM	CRM	0891	2728729
48	J RAM SATYANARAYHANA	WARANGAL	CRM	0870	2559055

Public may get the Branch details viz Address, Contact numbers etc in State wise, District Wise and City wise is available in IOB website / weblink I.e., [www.iob.in](http://www.iob.in)>>Home>>About us or click the URL <https://www.iob.in/BranchSearch.aspx?SearchText=>

### **ZONAL OFFICE**

For easy reference of branches / Regional Offices, we have opened Seven Zonal Offices in 2012 head by General Manager and covered the following regions :

S No	Zonal Office (ZO)	Regions Covered
1	Bangalore ZO	Bangalore, Ernakulam, Mangalore, Panjim Goa, Trivandrum
2	Chennai ZO	Chennai I, Chennai II, Erode, Kancheepuram, Puducherry, Salem, Vellore
3	Coimbatore ZO	Coimbatore, Karaikudi, Madurai, Nagercoil, Thanjavur, Trichy, Tuticorin
4	Delhi ZO	Dehradun, Delhi, Chandigarh, Lucknow, Ludhiana, Meerut, NCR Delhi, Varanasi,
5	Hyderabad ZO	Bhopal, Hyderabad, Raipur, Vijayawada, Warangal
6	Kolkatta ZO	Berhampur, Bhubaneshwar, Guwai, Kokatta I, Kolkatta II,, Patna, Ranchi, Siliguri
7	Mumbai ZO	Ahmedabad, Baroda, Jaipur, Mumbai, Nagpur, Pune

### Details of Officers and Employees of our Bank

The names of Executives at Central Office and the Regional Heads are mentioned above. The Directory of Officers and employees, monthly remuneration received by each of its officers and employees will be published shortly. Information about any officer or employee of the Bank, salary details and other remuneration can be obtained from the Central Public Information Officers of the bank.

As on 02.05.2017, the staff strength in India stood at 29,654 comprising 15,419 Officers, 11,122 Clerks, 2,167 Sub-staffs and 946 Sweepers in our Bank.

### Scale of Pay (w.e.f. 01.11.2012) for Officer Employees:

The present scales of pay for officer employees are given below: -

CATEGORY	Scale of Pay						
JMG Scale -I	23700/-	980/7	30560/-	1145/2	32850/-	1310/7	42020/-
MMG Scale-II	31705/-	1145/1	32850/-	1310/10	45950		
MMG Scale-III	42020/-	1310/5	48570/-	1460/2	51490/-	--	--
SMG Scale IV	Rs. 50030– 1460 – 51490 – 1460- 52950 – 1460 -54410– 1460 - 55870 – 1650 - 57520 –1650 -59170 (Max)						
SMG Scale V	Rs. 59170 -1650 -60820 - 1650-62470 -1800 – 64270 – 1800 - 66070 (Max)						
TEG Scale VI	Rs.68680 – 1960 –70640 -1960 – 72600 -1960 -74560 -1960 – 76520 (Max.)						
TEG Scale VII	Rs.76520 – 2120 – 78640 – 2120 – 80760 – 2120 - 82880 – 2120-85000						

Revised Dearness Allowance, House Rent Allowance, City Compensatory Allowance and other allowances are calculated on month to month basis as per the Officers', Service Regulations. Pending amendment to Officers' Service Regulations, an adhoc amount equal approximately to the increase in emoluments is being paid from July 2010.

### Scales of pay for employees

The present scales of pay for the clerical and subordinate staff with effect from 1<sup>st</sup> November 2012, are asunder as per the ninth Bipartite settlement.

CATEGORY	SCALE OF PAY						
Clerical	11765/-	655/3	13730/-	815/3	16175/-	980/4	20095/-
	1145/7	28110	2120/1	30230	1310/1	31540	(20 years)
Sub-Staff	9560/-	325/4	10860/-	410/5	12910	490/4	14870/-
	570/3	16580/-	655/3	18545/-	(20 years)	--	--

Revised Dearness Allowance, House Rent Allowance, City Compensatory Allowance and other allowances are being paid as per the ninth bipartite settlement.

## **POWERS AND DUTIES OF OFFICERS AND EMPLOYEES**

All the officers from Assistant Managers to AGM Grade of the Bank working in branches have certain financial powers depending upon their positions. The delegation of financial powers of various grades of officials is decided by the Board. These powers are revised from time to time depending upon the organisation's requirement and also as per Government/RBI guidelines.

### **EXEMPTION**

**Whether to sanction a loan or not, is in the absolute discretion of concerned sanctioning authority of the Bank and such discretion is exercised after taking into consideration the relevant facts and circumstances of each case. Information relating to sanction of loans particulars of loan accounts and related information is exempted from disclosure.**

The powers and duties of officers and employees working in branches are mentioned hereunder for the information of the public.

### **ASSISTANT MANAGERS**

#### **POWERS:**

1. To conduct transactions as per guidelines by the management from time to time.
2. To allocate/re-allocate/distribute work related to the department(s) among the clerical staff assigned to him.
3. To report on the subordinate attached to him in the periodical performance appraisal reports.
4. To sanction permission for late attendance or early leaving to his subordinate as per rules in force.
5. Any other authority delegated by branch management from time to time.

#### **DUTIES:**

1. To ensure neatness, accuracy and technical correctness of the transactions conducted by his department(s).
2. Obtention of correct documents relating to his department(s) and ensuring that they are in force.
3. Ensuring that all books of accounts relating to his department(s) is balanced upto date.
4. To ensure timeliness, neatness and accuracy of statements, reminders, returns, statistics etc. submitted by his department.
5. Ensuring that customers have no occasion to complain regarding his department/function.
6. Bringing any shortcoming/irregularity/discrepancy relating to his department, branch or the bank in general to the notice of the branch management.
7. Observing absolute discipline and maintaining discipline in the department under him.
8. Keeping a record of and bringing acts of indiscipline/misbehaviour, non-performance/under performance as also good behaviour, superior performance, evidence of potential, etc., of staff working under him to the notice of branch management with a view to taking suitable action.

## **DEPUTY MANAGERS**

### **POWERS:**

1. To conduct transactions as per guidelines by the management from time to time.
2. To allocate/re-allocate/distribute work among the staff members from time to time.
3. To report on the staff members attached to him in the periodical Performance Appraisal Reports.
4. To sanction/recommend leave or permission to all Assistant Managers and other subordinates, as per rules in force and in consultation with Departmental Officer, wherever applicable.
5. To recommend to the Manager, disciplinary action in respect of any subordinate in the branch, as and when necessary.
6. Any other authority delegated by branch management from time to time.
7. Signing routine letters and returns (where another Deputy Manager is posted, this function will be taken up by the Deputy Manager who is senior).

### **DUTIES:**

1. To ensure through Assistant Managers and other subordinates (wherever applicable) and also through direct periodic checks that -
  - (a) all transactions in the branch are conducted as per rules in force, and that all books of accounts are maintained and balanced upto date;
  - (b) all staff perform their duties entrusted to them and are offered ample opportunities for career development;
  - (c) that all correspondence, returns, statistics etc., relating to the branch are dispatched within the prescribed time schedule;
  - (d) a high level of customer service is maintained in the branch.
2. To ensure a cordial industrial relations climate in the branch.
3. To ensure observance of security regulations / guidelines in the branch.
4. Keeping a record and bringing any shortcoming, irregularity, discrepancies relating to the branch of the Bank in general to the notice of the Branch Manager or through him the Regional Manager.
5. Proper custody, security and upkeep of premises, stationery items and old records and to dispose off old records in accordance with the prescribed procedure.
6. Ensure that the clean cash book is balanced, checked and signed everyday.
7. Safe keeping of branch keys entrusted to him, either jointly or individually.
8. To ensure attendance and punctuality in the branch (wherever more than one Deputy Manager is provided, responsibilities will relate to the respective area of jurisdiction).

### **MANAGERS - POWERS :**

1. Financial and administrative powers as vested by the Management from time to time.
2. Reporting authority / reviewing authority, as appropriate, for performance appraisal.
3. Sanctioning Casual Leave / Permission to Deputy Manager / other Deputy Manager as per rules in force and to recommend to Regional Office for other types of leave.
4. Signing Special Letters, letters to Controlling Offices and important correspondence of non-routine nature and signing on returns and business proposals.
5. To release or withhold, for valid reasons, credit facilities sanctioned at any level.
6. To take disciplinary action within vested powers or to recommend to the Regional Manager, in consultation with the Manager (II Line) / Deputy Manager.
7. To recommend to the Regional Manager, in branch interest, transfer of any staff member attached to the branch.

## **DUTIES:**

1. Ensuring that all advances outstanding in the books of the branch are as per norms/terms of sanction.
2. Ensuring recovery of the Bank's dues.
3. Ensuring that house-keeping and customer service and security are maintained by the Deputy Manager at the full expected level.
4. Ensuring that branch staff perform their duties and are offered ample opportunities for career development.
5. To recommend to Manager, any disciplinary action against any subordinate in the branch, in consultation with the Deputy Manager.

❖ **As far as the Award staff concerned, their duties and responsibilities are governed by the Bipartite Settlement.**

❖ **Best Practice Code (Manual of Instructions) on all our products, periodical circulars, Hand books etc., is made available to all employees for discharging various functions.**

## **OPENING OF ACCOUNTS**

**OPENING OF VARIOUS TYPE OF ACCOUNTS VIZ., SAVINGS BANK, CURRENT ACCOUNT, TERM DEPOSITS ETC.,**

Details of products and services offered by the Bank are made available on our website: [www.iob.in](http://www.iob.in) or Login the URL <https://www.iob.in/PersonalBanking.aspx>

## **Major Documents Required for Opening of Accounts**

- ❖ **PROOF OF IDENTITY** - Copy of applicant's valid Passport / Voter Id / Driving License / PAN card with photograph to be enclosed as proof of identity of applicant/s (original will be returned immediately on verification) – attestation can be done by Officers of IOB with their SS Number and name under branch seal)
- ❖ **PROOF OF RESIDENCE** - Copy of Ration Card / Passport / Voter Id / PAN card with address / Driving License / Bank Pass Book also to be enclosed as proof of residence of the applicant/s (original will be returned immediately on verification) - attestation can be done by Officers of IOB with their SS Number and name under branch seal
- ❖ Photo of the applicant/s to be affixed in the application
- ❖ Applicant/s should sign the application
- ❖ Two witnesses to sign in the Agreement with their full address

## **NOMINATION IS OPTIONAL**

- ✓ If applicant/s opt for nomination, photograph of the nominee has to be affixed in page No.4 of the application form. If the nominee is a minor, photograph of the nominee and guardian of the minor to be affixed in page 4 of the application.
- ✓ If applicant/s opt for nomination, nominee has to sign in page 4 of the application. If nominee is a minor, the guardian of the minor should sign in page 4 of the application.
- ✓ If applicant/s opt for nomination, applicant/s to sign in page 4 of the application and two witnesses should also sign in the same page along with their full address.

## Loans

Loan Policy is the embodiment of various aspects viz., to comply with Govt / RBI Regulations on Capital Adequacy, Credit Deposit Ratio, Prudential Norms, Asset Classification Guidelines, Risk Management Guidelines, to achieve targets fixed for Priority Sector Advances, Deploying funds in a profitably manner, to reduce NPA Portfolio etc.,

Public can obtain information on our various Loan products from any of the Bank branches. Further the information is also made available on our website: [www.iob.in](http://www.iob.in) (or) Login to URL [https://www.iob.in/Retail\\_Loans.aspx](https://www.iob.in/Retail_Loans.aspx)

Timelines for Credit Decision is available in our website [www.iob.in](http://www.iob.in) under the head of Customer Corner – Time Lines for Credit decision (or) login to URL [https://www.iob.in/uploads/CEDocuments/Timelines\\_For\\_Credit\\_Decisions\\_26082015.pdf](https://www.iob.in/uploads/CEDocuments/Timelines_For_Credit_Decisions_26082015.pdf)

## RIGHT TO INFORMATION ACT 2005

### Obligation under the Act

**Indian Overseas Bank is a Public Authority**, as per definition of Public Authority in the Right to Information Act, 2005, and thus is under obligation to provide the information to members of public.

### How to apply for information under the RTI Act?

Only Citizens of India are eligible for making a request under the RTI Act, 2005. Thus applicant has to give his/her citizen status along with the application.

The request for information has to be made in writing, clearly specifying the information sought under the RTI Act. The application should contain the contact details (postal address, telephone number, fax number, email address) for contacting back either for clarifications/advice or for providing information.

### Gist of Fee Structure

#### **What is the effective date for the Right To Information (Regulation of Fee and Cost) Rules, 2005?**

The Rules shall come into force on the date of its publication in the Official Gazette.

#### **Whether any amount is to be given along with the application for information U/S 6 (1) of the RTI Act?**

Yes, the request for information under Section 6 (1) of the RTI Act, shall be accompanied by an application fee of Rs. 10/- (Rupees Ten Only).

#### **What is the rate of application fee to be accompanied along with the request for information U/S 7 (1) of the RTI Act?**

The information under Section 7 (1) of the RTI Act, shall be charged in the following rates:

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

#### **What is the rate of application fee to be accompanied along with the request for information U/S 7 (5) of the RTI Act?**

- a. The information under Section 7 (5) of the RTI Act, shall be charged in the following rates:
- b. Rs. 50/- (Rupees Fifty only) per diskette or floppy if the information is provided in diskette or floppy;
- c. If information is provided in printed form at the price fixed for such publication or Rs. 2/- (Rupees Two only) per page of photocopy for extracts from the publication.



### **Whether any fee can be collected from the persons categorized as below poverty line?**

No. In case the request for information is given by a person belongs the category below poverty line, then in such case the information shall be given free of cost.

### **How the application fee can be paid by the person seeking information?**

The application fee may be remitted by way of cash against proper receipt or by way of DD or Bankers Cheque.

#### **INSTRUCTION TO APPLICANTS**

An application under RTI Act, 2005 should contain the following:

- Name and address of the applicant for communication.
- Nature of request should be specific.
- Application fee can be remitted by way of DD/PO/IPO, made payable to the Public Information Officer, Indian Overseas Bank at the place of PIO or at Chennai. Application fee, can also be remitted by way of cash against receipt at the concerned branches along with their RTI application.
- Persons living below poverty line are exempted from payment of application fee of Rs. 10/-, if they produce BPL Certificate issued by the Competent Authority.
- Applicants should submit their RTI application to the concerned Public Information Officer of the Region or to the Branch Head of the concerned Indian Overseas Bank branches. The name and address of the PIO is made available above under Part A & B.

#### **RIGHT TO APPEAL**

If the applicant is not satisfied with the reply/information provided by the Public Information Officer Indian Overseas Bank, Applicant can file the First Appeal before the concerned First Appellate Authority, against the decision of the Public Information Officer.

- The Applicant still has right to Second Appeal before the Central Information Commissioner, Central Information Commission, New Delhi against the decision of the First Appellate Authority.

***For further information/details visit website of Central Information Commission : [www.cic.gov.in](http://www.cic.gov.in)***

### **Exemption from disclosure of Information (Sec.8 of the RTI Act)**

Notwithstanding anything contained in this Act, there shall be no obligation to give any citizen:

- a. information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence;
- b. information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;
- c. information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;

d. information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information;

e. information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;

f. information received in confidence from foreign government;

g. information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;

h. information which would impede the process of investigation or apprehension or prosecution of offenders;

i. cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers;

Provided that the decisions of Council of Ministers, the reasons thereof, and the material on the basis of which the decisions were taken shall be made public after the decision has been taken, and the matter is complete, or over;

Provided further that those matters which come under the exemptions specified in this section shall not be disclosed;

j. information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual unless the Central Public Information Officer or the State Public Information Officer or the appellate authority, as the case may be, is satisfied that the larger public interest justifies the disclosure of such information;

Provided that the information, which cannot be denied to the Parliament or a State Legislature, shall not be denied to any person

2. Notwithstanding anything in the Official Secrets Act, 1923 (19 of 1923) nor any of the exemptions permissible in accordance with sub-section (1), a public authority may allow access to information, if public interest in disclosure outweighs the harm to the protected interests

3. Subject to the provisions of clauses (a), (c) and (l) of sub-section (1), any information relating to any occurrence, event or matter which has taken place, occurred or happened twenty years before the date on which any request is made under section 6 shall be provided to any person making a request under that section;

Provided that where any question arises as to the date from which the said period of twenty years has to be computed, the decision of the Central Government shall be final, subject to the usual appeals provided for in this Act.

Grounds for rejection to access in certain cases (Section 9 of the Act) Without prejudice to the provisions of section 8, a Central Public Information Officer or State Public Information Officer, as the case may be, may reject a request for information where such a request for providing access would involve an infringement of copyright subsisting in a person other than the State.

**Note to Public: Redressal of Grievances is outside the ambit of RTI Act.**

## Structure of RTI in the Bank

### Central Assistant Public Information Officer (CAPIO)

The Bank has designated **48 Regional Manager and Asst General Manager, Law Dept, Central Office, Chennai** as Central Assistant Public Information Officer (CAPIO) in the Bank. These officers send the application or appeal to the Central Public Information Officer or the concerned Appellate Authority for disposal.

### Central Public Information Officer (CPIO)

Central Public Information Officer is responsible for giving information to a person who seeks information under the RTI Act. The Bank has designated **DGM, Law Dept, Central Office, Chennai as Central Public Information Officer (CPIO)** in the Bank.

### First Appellate Authority (F A A)

If an applicant is not supplied information within the prescribed time of thirty days or 48 hours, as the case may be, or is not satisfied with the information furnished to him, he may prefer an appeal to the First Appellate Authority who is an officer senior in rank to the Central Public Information Officer. The Bank has designated **General Manger, Law Dept, Central Office, Chennai** as First Appellate Authority.

#### Details of the FAA/CPIO/CAPIOs

#### Appellate Authority

<p><b>Shri. Haridas C</b> General Manager Law Department, Central Office Indian Overseas Bank 763, Anna Salai, Chennai 600 002 Telephone: 044 – 2851 9598 e-mail - rticell@iobnet.co.in</p>
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#### CPIO

<p><b>Shri. S K Umesh</b> Dy General Manager Law Department, Central Office Indian Overseas Bank 763, Anna Salai, Chennai 600 002 Telephone: 044 – 2851 9586 e-mail - rticell@iobnet.co.in</p>
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**List of Names and Addresses of Central Assistant Public Information Officers  
at Regional Offices**

Region	Designation & Present incumbent	Address	Phone Number	E-mail id
AHMEDABAD	CHIEF REGIONAL MANAGER	401-403, SIGMA LEGACY BUILDING, NEAR PANJRAPOLE CROSS ROAD, AMBAVADI, AHMEDABAD - 380009	079-26587568	regmgr@ahmsco.iobnet.co.in.
BANGALORE	CHIEF REGIONAL MANAGER	10/1, PALACE ROAD LAKSHMINARAYAN COMPLEX VASANTH NAGAR BANGALORE. PIN: 560052	080 - 22250258	regmgr@bansco.iobnet.co.in
BARODA	CHIEF REGIONAL MANAGER	III FLOOR, ARIES COMPLEX, B P C ROAD, ALKAPURI BARODA. PIN: 390005	0265 - 2331554	<a href="mailto:regmgr@barsco.iobnet.co.in">regmgr@barsco.iobnet.co.in</a>
BERHAMPUR	SENIOR REGIONAL MANGER	VOS CAMPUS, II FLOOR, VIJAY BHAWAN, ENGG. SCHOOL ROAD BERHAMPUR. PIN: 760010	0680 - 2290404	<a href="mailto:regmgr@bersco.iobnet.co.in">regmgr@bersco.iobnet.co.in</a>
BHOPAL	SENIOR REGIONAL MANAGER	2 C P SQUARE MALVIYA NAGAR BHOPAL PIN 462003	0755-2570212	<a href="mailto:bhoregmr@jaisco.iobnet.co.in">bhoregmr@jaisco.iobnet.co.in</a>
BHUBANESHWAR	CHIEF REGIONAL MANAGER	B/2, WEST SAHID NAGAR BHUBANESHWAR. PIN: 751007	0674 - 2544171	<a href="mailto:regmgr@bhusco.iobnet.co.in">regmgr@bhusco.iobnet.co.in</a>
CHANDIGARH	CHIEF REGIONAL MANAGER	SCO-11, MADHYA MARG, SECTOR 7 C CHANDIGARH. PIN: 160019	0172 - 2795129	<a href="mailto:regmgr@chasco.iobnet.co.in">regmgr@chasco.iobnet.co.in</a>
CHENNAI (I)	CHIEF REGIONAL MANAGER	III FLOOR, IOB CENTRAL OFFICE BLDG (ANNEXE) 763, ANNA SALAI CHENNAI-600002	044 - 28521800	<a href="mailto:regmgr@chemrc01.iobnet.co.in">regmgr@chemrc01.iobnet.co.in</a>
CHENNAI (II)	CHIEF REGIONAL MANAGER	III FLOOR, IOB CENTRAL OFFICE BLDG (ANNEXE) 763, ANNA SALAI, CHENNAI-600002	044 - 28521129	<a href="mailto:regmgr@chenrc01.iobnet.co.in">regmgr@chenrc01.iobnet.co.in</a>
COIMBATORE	CHIEF REGIONAL MANAGER	11/952, CROSS CUT ROAD GANDHIPURAM COIMBATORE. Pin: 641012	0422 - 2497171	<a href="mailto:regmgr@coisico.iobnet.co.in">regmgr@coisico.iobnet.co.in</a>
DEHRADUN	SENIOR REGIONAL MANAGER PATEL	595, INDIRA NAGAR, MALIK CHOWK, DEHRADUN PIN 248 006		<a href="mailto:dehradunro@iobnet.co.in">dehradunro@iobnet.co.in</a>
DELHI	CHIEF REGIONAL MANAGER	2, III FLR, RACHNA BLDG, RAJENDRA PLACE, PUSA ROAD PATEL NAGAR POST, NEW DELHI Pin: 110008	011 - 25730568	<a href="mailto:regmgr@delsco.iobnet.co.in">regmgr@delsco.iobnet.co.in</a>
ERNAKULAM	CHIEF REGIONAL MANAGER	VETTUKATTIL BUILDINGS JOS JUNCTION, MGRD, ERNAKULAM, KOCHI- 682016	0484 - 2375896	<a href="mailto:regmgr@ernsco.iobnet.co.in">regmgr@ernsco.iobnet.co.in</a>
ERODE	SENIOR REGIONAL MANAGER	12/1, IOB TOWERS, A P T ROAD, I FLOOR, PARK ROAD, SATHY ROAD JUNCTION ERODE PIN 638003	0424 - 2220756	<a href="mailto:regmgr@erosco.iobnet.co.in">regmgr@erosco.iobnet.co.in</a>

GUWAHATI	SENIOR REGIONAL MANAGER	2nd Floor, JUPITARA PALACE, ABC POLICE POINT, G.S.ROAD, Opp.Dona Planet, GUWAHATI 781 005	0361 - 2464495	<a href="mailto:guregmr@calnsco.io">guregmr@calnsco.io</a> <a href="http://bnet.co.in">bnet.co.in</a>
HYDERABAD	CHIEF REGIONAL MANAGER	5-1-664,665,679 SURABHI ARCADE, GROUND FLOOR BANK STREET, KOTI HYDERABAD. Pin: 500001	040 - 23468881	<a href="mailto:regmgr@hydsco.jobnet.co.in">regmgr@hydsco.jobnet.co.in</a>
JAIPUR	CHIEF REGIONAL MANAGER	SB-57, RIDHI TOWER, Opp SMS Stadium I Floor, Bapu Nagar, Tonk Road, JAIPUR 302 015	0141 - 4032708	<a href="mailto:regmgr@jaisco.jobnet.co.in">regmgr@jaisco.jobnet.co.in</a>
KANCHEEPURAM	CHIEF REGIONAL MANAGER	69-70, SHEIKPET NADU STREET KANCHEEPURAM Pin: 631501	044- 27223131	<a href="mailto:regmgr@kansco.jobnet.co.in">regmgr@kansco.jobnet.co.in</a>
KARAIKUDI	CHIEF REGIONAL MANAGER	26/7, COLLEGE ROAD I FLOOR SUBRAMANIAPURAM KARAIKUDI Pin: 630002	04565 - 226801	<a href="mailto:regmgr@karsco.jobnet.co.in">regmgr@karsco.jobnet.co.in</a>
KOLKATA (I)	CHIEF REGIONAL MANAGER	119, 1ST FLOOR PARK STREET KOLKATA Pin: 700016	033 - 22299702	<a href="mailto:regmgr@calmsco.jobnet.co.in">regmgr@calmsco.jobnet.co.in</a>
KOLKATA (II)	SENIOR REGIONAL MANGER	119, WHITE HOUSE PARK STREET KOLKATA Pin: 700016	033 - 22175819	<a href="mailto:regmgr@calnsco.jobnet.co.in">regmgr@calnsco.jobnet.co.in</a>
LUCKNOW	CHIEF REGIONAL MANAGER	10, NAV CHETNA KENDRA, III FLR, ASHOK MARGLUCKNOW Pin: 226001	0522 - 2287165	<a href="mailto:regmgr@lucsko.jobnet.co.in">regmgr@lucsko.jobnet.co.in</a>
LUDHIANA	CHIEF REGIONAL MANGER	550/1, FOUNTAIN CHOWK COLLEGE RD CIVIL LINES LUDHIANA Pin: 141001	0161 - 2445000	<a href="mailto:regmgr@ludsko.jobnet.co.in">regmgr@ludsko.jobnet.co.in</a>
MADURAI	CHIEF REGIONAL MANAGER	PLOT NO40, 80 FEET ROAD ARIGNAR ANNA NAGAR, MADURAI. Pin: 625020	0452 - 2532849	<a href="mailto:regmgr@madsko.jobnet.co.in">regmgr@madsko.jobnet.co.in</a>
MANGALORE	CHIEF REGIONAL MANAGER	KAYAR MANCH BUILDING M G ROAD, BALLAL BAGH MANGALORE Pin 575 003	0827- 2450510	<a href="mailto:regmgr1@goasco.jobnet.co.in">regmgr1@goasco.jobnet.co.in</a>
MEERUT	CHIEF REGIONAL MANAGER	LIC BLDG, MANGAL PANDE OPP CHAUDHARY CHARAN SINGH UNIVERSITY, MEERUT -250005	0121 - 2761656	<a href="mailto:regmgr@meesco.jobnet.co.in">regmgr@meesco.jobnet.co.in</a>
MUMBAI	CHIEF REGIONAL MANAGER	MAKER TOWER 'E', V FLOOR, CUFFE PARADE, MUMBAI. Pin: 400005	022 - 22183837	<a href="mailto:regmgr@mummsco.io">regmgr@mummsco.io</a> <a href="http://bnet.co.in">bnet.co.in</a>
NAGERCOIL	CHIEF REGIONAL MANAGER	552/1, 1 <sup>ST</sup> FLOOR, M S ROAD VETTURANIMADAM NAGERCOIL- 629003	04652 - 231916	<a href="mailto:regmgr@nagesco.jobnet.co.in">regmgr@nagesco.jobnet.co.in</a>
NAGPUR	SENIOR REGIONAL MANAGER	4 C, NIRMALA APARTMENT, GF, TILAK NAGAR, NAWAB LAYOUT, AMRAVATI ROAD, NAGPUR 440 033.	0712- 2522322	<a href="mailto:nagroplan@jaisco.io">nagroplan@jaisco.io</a> <a href="http://bnet.co.in">bnet.co.in</a>
NCR DELHI	CHIEF REGIONAL MANAGER	M-13, IV FLOOR MIDDLE CIRCLE CONNAUGHT PLACE NEW DELHI - 110001	011- 23417503 011- 23417504	<a href="mailto:regmgr2@delsco.jobnet.co.in">regmgr2@delsco.jobnet.co.in</a>

PANJIM GOA	SENIOR REGIONAL MANAGER	II FLOOR SALGAOCAR CENTRE RUA-DE-OUREM PANAJI- 403001	0832 - 2430642	<a href="mailto:regmgr@goasco.iobnet.co.in">regmgr@goasco.iobnet.co.in</a>
PATNA	SENIOR REGIONAL MANAGER	II & III F, NASIMA HOUSE, WEST OF GANDHI MAIDAN, PATNA - 800001	0612 - 2219025	<a href="mailto:regmgr@patsco.iobnet.co.in">regmgr@patsco.iobnet.co.in</a>
PONDICHERRY	CHIEF REGIONAL MANAGER	9-11, ECR 100 FEET ROAD, JANSI NAGAR CORNER PONDICHERRY Pin: 605004	0413 - 2207806	<a href="mailto:regmgr@pondrc01.iobnet.co.in">regmgr@pondrc01.iobnet.co.in</a>
PUNE	CHIEF REGIONAL MANGER	759/51 DECAN GYMKHANA, FERGUSON COLLEGE ROAD, PUNE 411 004	020- 25665823	<a href="mailto:regmgr@mumnsco.iobnet.co.in">regmgr@mumnsco.iobnet.co.in</a>
RAIPUR	CHIEF REGIONAL MANAGER	PHASE 2, INVESTMENT BUILDING, JEEVAN BIMA MARG, PANDRI, RAIPUR PIN 492004.	0771- 2583916	<a href="mailto:raipurro@iobnet.co.in">raipurro@iobnet.co.in</a>
SALEM	CHIEF REGIONAL MANAGER	7/54, II F IDEAL GARDEN COMPLX JUNCTION ROAD, NEAR FIVE ROADS SALEM -636004	0427 - 2443911	<a href="mailto:regmgr@salsco.iobnet.co.in">regmgr@salsco.iobnet.co.in</a>
SILIGURI	SENIOR REGIONAL MANAGER	OJAS MALL, 1st & 2 <sup>nd</sup> FLOOR, STATION FEEDER ROAD, SILIGURI 734 005	0353- 2502178	<a href="mailto:siliguirro@iobnet.co.in">siliguirro@iobnet.co.in</a>
THANJAVUR	SENIOR REGIONAL MANAGER	85 P, MARKET ROAD EXTN. THANJAVUR. Pin: 613001	04362 - 231945	<a href="mailto:regmgr@tansco.iobnet.co.in">regmgr@tansco.iobnet.co.in</a>
TIRUCHIRAPALLI	CHIEF REGIONAL MANAGER	4, BHARATHIDASAN SALAI, CANTONMENT TIRUCHIRAPALLI. Pin: 620001	0431 - 2410744	<a href="mailto:regmgr@tri1sco.iobnet.co.in">regmgr@tri1sco.iobnet.co.in</a>
TIRUNELVELI	SENIOR REGIONAL MANAGER	131, EAST CAR STREET TIRUNELVELI TOWN TIRUNELVELI - 627 006	0462 - 2322030	<a href="mailto:regmgr@tirSCO.iobnet.co.in">regmgr@tirSCO.iobnet.co.in</a>
THIRUVANANTHAPURAM	CHIEF REGIONAL MANAGER	IOB BUILDINGS 26/170 M.G.ROAD THIRUVANANTHAPURAM- 695001	0471 - 2463383	<a href="mailto:regmgr@trisco.iobnet.co.in">regmgr@trisco.iobnet.co.in</a>
TUTICORIN	CHIEF REGIONAL MANAGER	65/A, I & II FLOOR SHANMUGHAM COMPLEX, IOB BUILDINGS, EAST CAR ST, TUTICORIN- 628002	0461 - 2325367	<a href="mailto:regmgr@tutsco.iobnet.co.in">regmgr@tutsco.iobnet.co.in</a>
VARANASI	CHIEF REGIONAL MANAGER	C-33/2, II FLOOR, SRI PREM COMPLED, KASI VIDYA PEET ROAD, CHANDUA SIGRA, VARANASI-221 002	0542- 2220625	<a href="mailto:varroplan@lucSCO.iobnet.co.in">varroplan@lucSCO.iobnet.co.in</a>
VELLORE	CHIEF REGIONAL MANAGER	13/25REGISTRAR PERIASAMY ST, VERASAMY NAGAR, SANKARANPALAYAM, VELLORE- 632 001	0416- 2223846	<a href="mailto:velregmgr@iobnet.co.in">velregmgr@iobnet.co.in</a>
VIJAYAWADA	CHIEF REGIONAL MANAGER	40-9-27, RING ROAD I & II FLOORS, ADJ TO TELCO YARD, VIJAYAWADA- 520008	0866 - 2474820	<a href="mailto:regmgr@vijsco.iobnet.co.in">regmgr@vijsco.iobnet.co.in</a>
VISAKHAPATNAM	CHIEF REGIONAL MANAGER	1-14-1, SHIVAJI PALEM VISAKHAPATNAM. Pin: 530017	0891 - 2567547	<a href="mailto:regmgr@vizSCO.iobnet.co.in">regmgr@vizSCO.iobnet.co.in</a>
WARRANGAL	SENIOR REGIONAL MANAGER	DOOR NO.1-1-3 & 4, HYDERABAD TO HANAMKONDA ROAD, CHAITHANYAPURI, WARRANGAL 506 002.	0870- 2559055	<a href="mailto:warangalro@iobnet.co.in">warangalro@iobnet.co.in</a>

## GENERAL

➤ Indian Overseas Bank is not maintaining any Library/Reading Room for Public

➤ **Lending Bench Mark Interest Rate :**

The details are readily available in our Website [www.iob.in](http://www.iob.in)  
or Login URL [https://www.iob.in/Lending\\_Benchmark\\_Rate.aspx](https://www.iob.in/Lending_Benchmark_Rate.aspx)

➤ **Forex Rate :**

The details in respect of Buying Rate / Selling Rate of various Currencies are available in our website [www.iob.in](http://www.iob.in) or login URL <https://www.iob.in/ForexRate.aspx>

➤ **Service Charges :**

Service Charges for various Loan / Advances / Safe Custody Charges and other Miscellaneous Charges etc., are available in Bank's website : [www.iob.in](http://www.iob.in) or login URL <https://www.iob.in/uploads/CEDocuments/IOBPORTALservicechargesEFFECTIVEFROM01092015.pdf>

➤ **DNCR :**







As a business promotion we may be contacting you over phone on the latest products and services. We think that these products and services are beneficial and interesting to you. However, some of you may not want to be contacted over phone in this regard. In these cases, you may inform the same to our officers noted in the **LIST**.

To ensure that you may not receive any unsolicited calls please contact your Telecom service provider for registration in the National Do Not Call Register of Telecom Regulatory Authority of India ( TRAI)

Please note that you will continue to receive calls relating to repayment of dues and other regular banking transactions, even after registering with DNCR. Incase, you want to prefer a complaint, you may **email to [csd@iobnet.co.in](mailto:csd@iobnet.co.in)** OR Make use of complaint form available in contact us link of this website OR dial to our Toll Free Line 1800-425-4445.

**The following RELATED LINKS ARE READILY AVAILABLE IN OUR WEBSITE : [www.iob.in](http://www.iob.in) under the Head of CUSTOMER CORNER**

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- [BCSBI](#)



**SYSTEMS AND PROCEDURES**  
**RECORD MAINTENANCE POLICY ( REVISED 2003)**

Reserve Bank of India (Department of Banking Supervision, Central office, Mumbai : Ref: / DBS/CO.OSMOS.BC.14 / 34.02.831 / 2001.02 dated 27<sup>th</sup> June 2002 ) has directed all banks to review their Record Maintenance Policy in the light of the provisions of the Information Technology (IT) Act 2002, Policy guidelines on IT related records (Internet Banking, MIS, Information System Audit / Security, Data Warehouse etc.) as also the requirements of RBI while inspecting branches/banks. The Records Retention period obtaining as of now in our bank was critically reviewed and a fresh set of guidelines to meet the requirements of Information Technology Act and computer - environ of branches / Regional Offices prepared. The new package of guidelines known as Record Maintenance Policy (Revised 2003)" was cleared by our Bank's Board at its meeting on 25<sup>th</sup> April and by RBI (Ref : DBS.CO.OSMOS.19 / 31.21.01/2003-04dated 30<sup>th</sup> July 2003.

**OPERATIONAL INSTRUCTIONS**

We have advised Branches/Regional Offices/Other Offices that as envisaged in the Right to Information Act 2005, **Records and Documents are to be preserved for 20 years.** All existing records, that are not yet destroyed and do not find place in the existing list of records that are to be preserved permanently/preserved up to 25 years/ records relating to Government Transactions are also to be preserved for a minimum period of 20 years are summarized below:

**A. Upkeep and Protection of Bank Records**

Branches / Regional Offices /Departments at Central Offices are advised to be guided by the instructions provided in Book of Instructions (2000 Edition Volume : IV Chapter : A.4 para 8 page : 249 regarding maintenance of "Record Register" and Safe upkeep " of Registers / Ledgers /Files / Vouchers and other records.

**B. Preservation of Records Relating to Cases under Investigation / Litigation**

Branches and Regional Offices are advised to note that all Records, Books and Files shall be destroyed after the expiry of the respective retention period mentioned in the above schedule provided they are NOT required for any special reason. Wherever Investigations / Litigations are pending, records to the same such as Registers Vouchers etc should be preserved beyond the stipulated period, till such time the investigation/ litigation is over and the destruction of records is approved by the Regional Office/ Central Office.

**C. Preservation of Records Relating to Government Transactions**

The records pertaining to Government transactions should be destroyed only after getting prior permission from Government Accounts and Currency Chest Department, Central Office.

#### **D. Legal and Regulatory Requirements:**

In order to meet the legal and regulatory requirements in the context of amendments to Negotiable Instruments Act 1881, Bankers Books Evidence Act 1891 and Information Technology Act 2000 additional instructions were issued for the observance of branches / Regional Office / Departments at Central Office.

Utmost care should be exercised by branches / Regional Office / Departments at Central Office to guard against disposal of any record before the completion of its stipulated retention -period,

#### **LIST OF BOOKS AND FILES INDICATING THEM PERIOD UPTO WHICH THEY SHOULD BE PRESERVED BY BRANCHES**

##### **Section : B BRANCHES**

I.a. Branches: To be preserved for TWO years

I.a.(I) BOOKS :

1. Pass Books Dispatched Register
2. Progressive Balance Books
3. Pass Book Due Register
4. Bills Realized /Returned Register
5. Steamer Arrival Diary
6. Stationery Requisition Book
7. Returns Register
8. Pending Letters Register
9. Stationery Card Book
10. Local Delivery Book

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##### **I.b. Branches : To be preserved for THREE YEARS**

I.b. (I) Books :

1. Statements Dispatched Register
2. Currency Notes (High Denomination) Register
3. Outward Cash Remittance Register (through staff)
4. Outward Cash Remittance Register (through post)
5. Inward Cash Remittance Register
6. Business Referred Register
7. Post Parcel Register
8. GR/PP Forms Dispatched Register
9. DP Register for Advances against Bills for collection
10. Stationery Stock Register
11. MO Received Register
12. Tokens issued Register
13. Petty Cash Book
14. Staff Attendance Register
15. Leave Register
16. Daily Lists

**I.b.(ii) FILES :**

1. Leave Application and other General Correspondence of Staff who are no longer in service
  2. Stationery indent and Invoices
  3. Closed Jewel Loan Applications (From date of closure of Account)
  4. Compulsory Deposit Scheme (ITP) Scheme 1974 : All primary records relating to closed accounts wherever payment has been made to the Depositor/Nominee
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**I.c. Branches ;: : To be preserved for FIVE Years**

**I.c. (I) BOOKS:**

1. Standing Instructions Daily List
2. Stopped Cheque Register
3. Cheque Book Register
4. Cheque Referred Register
5. Cheque Returned Register
6. Payment Order/BC Register
7. Receiving Counter Cash Book
8. Paying Counter Cash Book
9. Cash Balance Book
10. Vault Register
11. Shares and Securities ex-custody Register
12. Business Proposal Register
13. Padlock Register
14. Delivery Order Book
15. Bills Acceptance Register
16. Letter Received Register
17. Letter Dispatched Register
18. Letters received and dispatched to Central Office
19. OBT Suspense Account
20. Clearing House Register
21. Currency Account Register
22. Register of DAILY Outstanding under advances to Directors
23. Balance Books
24. Telegrams and telegram Confirmations
25. Pass Books Register

**I.c. (ii) FILES**

1. Remittance Schedules
2. Telegrams Outward
3. TT Duplicate receipts
4. Cheque Book acknowledgement
5. Insurance Policies lapsed

6. Returns (Office copies)
7. Weekly Statement Abstracts
8. Reports to Regional Manager
9. Miscellaneous Returns by branches to RO/CO
10. Cheque Cypher File (Obsolete and not in use)
11. Proposal Files from the date of closure of borrowal accounts
12. Telegram Receipts
13. Cheques Requisition Letters
14. Correspondence of Complaints
15. Managers Certificate
16. Correspondence of Loss of Keys,Cash Shortage,Loss of Tokens etc
17. Compulsory Deposit (ITP)Scheme; All Primary Records where payment has been made to the Legal heirs

I.d. Branches : : To be preserved for SIX YEARS

I.d.(I) Files ;

1. Periodical Progress Reports received from Branches of RBI Inspection Reports
2. Miscellaneous correspondence (Procedure and Routine)

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1.e. Branches : To be preserved for EIGHT YEARS

I.e.(I) BOOKS

1. Cash Scroll
2. Transfer Scroll
3. Interest Realized on Securities Register
4. Local Cheques Received for collection Register
5. FD Interest Register
6. Drafts and MT Advices Dispatched Register (Pre-revision)
7. Drafts and MT Advices Received Register (Pre-revision)
8. Loans and Advances Registers/Ledgers (If all the Loan Accounts recorded therein are not closed, it has to be preserved till closure of all accounts)
9. Remittance Register
10. Bills Register
11. Demand Liability Register
12. DD,MT AND TT Register (Pre-revision)
13. DDs Payable Register (Pre-revision)
14. Drawing Power Register
15. Stock Register
16. STOCKS AND shares Register
17. Overdrafts/Loan Register
18. Safe Custody Register
19. Clean Cash Books
20. Debit Schedules Responding Register(Pre-revision)
21. Credit Schedules Responding Register (Pre-revision)
22. Credit Schedules Office copies (Pre-revision)

I.e(ii) FILES

1. Application for overdrafts/Loans and advances
2. Remittance Schedules
3. TT Confirmation (Outward)
4. Vouchers and paid cheques
5. Account opening forms of closed accounts from the date of closure of the account  
(If no litigation or investigation is pending)
6. Standing instructions regarding Current Deposits
7. Relieving Officers Certificate
8. Other closed documents (from the date of closure)

-----I.e.(iii)

OTHER RECORDS

1. Paid cheques
2. Vouchers

-----I.f.

BRANCHES : : To be preserved for TEN YEARS

I.f.(I) BOOKS

1. Accounts opened and closed Register
2. Keys Register
3. Locker Due Date Diary
4. Locker Rent due Notice Register
5. Limits Book
6. Insurance Policy
7. Godown Register
8. Godown Inspection Register
9. Bills Purchased and Discounted Register
10. LC Bills Receivable Register
11. Letters of Credit Opened Register
12. Letters of Credit Inward Register
13. Bills for Collection Register
14. Forward Sales Contract Register
15. Forward Purchase Contract Register
16. Forward Sales Register
17. Forward Purchase Register
18. Tokens Record Book
19. Supplementary Cash Book

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I.f.(ii) FILES

1. Confidential opinions
  2. Documents relating to closed advances
  3. Half-yearly Balance Statements
  4. Central Office Statements to RBI and Registrar of Joint Stock Companies
  5. Companies Balance Sheets
  6. Closed Account papers under ARDRS 1990
  7. All Inspection Reports (in case when an investigation is ending, the reports shall be preserved till the Investigation is complete /the Vigilance Department permits destruction in writing)
  8. Stock Statements relating to Advances
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I.g. BRANCHES: : To be preserved for TWENTY YEARS

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I.g.(I) BOOKS

1. Standing Instructions Register
  2. Locker Rent Register
  3. Documents Execution Register
  4. Profit and loss Supplementary(Pre-revision)
  5. Clean Cash Books
  6. Suspense Account Register
  7. Sundry Creditors Account Register
  8. Banker Ledger
  9. Charges Register(Pre-revision)
- 

I.h.(ii) FILES

1. All files relating to Merchant Banking activities
  2. Indemnities executed by constituents
  3. Special letters file
  4. Specimen Signature Cards of Closed Accounts
  5. Surrendered Safe Custody Receipts
  6. Surrendered Safe Deposit Receipts
  7. Safe Vault and Safe custody Application
  8. Disciplinary Proceedings taken against Bank Award Staff/Officers
  9. Claim papers and Documents of deceased constituents
  10. Files containing Permanent Circulars and RBI circulars
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