

Self appraisal report for Year (2022-23)

Auditor Agency: Dr Jaya Bhalla

Ministry Name: Ministry of Finance

Department Name: Department of Financial Services

Public Authority Name: Punjab National Bank

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
1	Organisation and Function							
1.1	Particulars of its organisation, functions and duties[Section 4(1)(b)(i)]							
1.1.1	Name and address of the Organization	Fully Met	1.28	1.28	https://www.pnbindia.in/right-to-information.html	Fully Met	1.28	Fully Met https://www.pnbindia.in/right-to-information.html
1.1.2	Head of the organization	Fully Met	1.28	1.28	https://www.pnbindia.in/right-to-information.html	Fully Met	1.28	Fully Met https://www.pnbindia.in/right-to-information.html
1.1.3	Vision, Mission and Key objectives	Fully Met	1.28	1.28	https://www.pnbindia.in/corporate-mission.html	Fully Met	1.28	Fully Met https://www.pnbindia.in/right-to-information.html
1.1.4	Function and duties	Fully Met	1.28	1.28	https://www.pnbindia.in/right-to-information.html	Fully Met	1.28	Fully Met https://www.pnbindia.in/right-to-information.html

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
1.1.5	Organization Chart	Fully Met	1.28	1.28	https://www.pnbindia.in/right-to-information.html	Partially Met	0.64	Partially Met The organisational structure must indicate the channel of supervision and work allocation
1.1.6	Any other details-the genesis, inception, formation of the department and the HoDs from time to time as well as the committees/ Commissions constituted from time to time have been dealt	Fully Met	1.28	1.28	https://www.pnbindia.in/right-to-information.html	Fully Met	1.28	Fully Met https://www.pnbindia.in/right-to-information.html
1.2	Power and duties of its officers and employees[Section 4(1) (b)(ii)]							
1.2.1	Powers and duties of officers (administrative, financial and judicial)	Fully Met	1.54	1.54	https://www.pnbindia.in/right-to-information.html	Fully Met	1.54	Fully Met https://www.pnbindia.in/right-to-information.html
1.2.2	Power and duties of other employees	Fully Met	1.54	1.54	https://www.pnbindia.in/right-to-information.html	Fully Met	1.54	Fully Met If the details regarding power and duties of employees is explained in separate link. It will be more convenient.
1.2.3	Rules/ orders under which powers and duty are derived and	Fully Met	1.54	1.54	https://www.pnbindia.in/right-to-information.html	Fully Met	1.54	Fully Met under

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					t-to-informatio n.html			separate heading the information should be written
1.2.4	Exercised	Fully Met	1.54	1.54	https://www.pnbindia.in/right-to-information.html	Fully Met	1.54	Fully Met https://www.pnbindia.in/right-to-information.html
1.2.5	Work allocation	Fully Met	1.54	1.54	"All officers/workmen are allocated work/duties as per their position in Branches/Circle Offices/Zonal Offices/ Head Offices/Other offices etc. The same is being amended time to time as per administrative requirement.	Fully Met	1.54	Fully Met
1.3	Procedure followed in decision making process [Section 4(1)(b)(iii)]							
1.3.1	Process of decision making Identify key decision making points	Fully Met	1.54	1.54	https://www.pnbindia.in/right-to-information.html	Fully Met	1.54	Fully Met

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1.3.2	Final decision making authority	Fully Met	1.54	1.54	https://www.pnbindia.in/right-to-information.html	Fully Met	1.54	Fully Met
1.3.3	Related provisions, acts, rules etc.	Fully Met	1.54	1.54	https://www.pnbindia.in/right-to-information.html	Fully Met	1.54	Fully Met
1.3.4	Time limit for taking a decisions, if any	Fully Met	1.54	1.54	https://www.pnbindia.in/right-to-information.html	Fully Met	1.54	Fully Met
1.3.5	Channel of supervision and accountability	Fully Met	1.54	1.54	https://www.pnbindia.in/Vigilance.html	Fully Met	1.54	Fully Met
1.4	Norms for discharge of functions[Section 4(1)(b)(iv)]							
1.4.1	Nature of functions/ services offered	Fully Met	1.54	1.54	https://www.pnbindia.in/Vigilance.html	Fully Met	1.54	Fully Met https://www.pnbindia.in/Vigilance.html
1.4.2	Norms/ standards for functions/ service delivery	Fully Met	1.54	1.54	https://www.pnbindia.in/Vigilance.html	Fully Met	1.54	Fully Met https://www.pnbindia.in/Vigilance.html
1.4.3	Process by which these services can be accessed	Fully Met	1.54	1.54	https://www.pnbindia.in/Vigilance.html	Fully Met	1.54	Fully Met https://www.pnbindia.in/Vigilance.html
1.4.4	Time-limit for achieving the targets	Fully Met	1.54	1.54	https://www.pnbindia.in/Vigilance.html	Fully Met	1.54	Fully Met https://www.pnbindia.in/Vigilance.html

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
1.4.5	Process of redress of grievances	Fully Met	1.54	1.54	https://www.pnbindia.in/Vigilance.html	Fully Met	1.54	Fully Met https://www.pnbindia.in/Vigilance.html
1.5	Rules, regulations, instructions manual and records for discharging functions[Section 4(1)(b)(v)]							
1.5.1	Title and nature of the record/ manual /instruction.	Fully Met	1.92	1.92	https://www.pnbindia.in/Vigilance.html	Fully Met	1.92	Fully Met https://www.pnbindia.in/Vigilance.html
1.5.2	List of Rules, regulations, instructions manuals and records.	Fully Met	1.92	1.92	https://www.pnbindia.in/Vigilance.html	Fully Met	1.92	Fully Met https://www.pnbindia.in/Vigilance.html
1.5.3	Acts/ Rules manuals etc.	Fully Met	1.92	1.92	https://www.pnbindia.in/right-to-information.html	Fully Met	1.92	Fully Met https://www.pnbindia.in/Vigilance.html
1.5.4	Transfer policy and transfer orders	Fully Met	1.92	1.92	https://www.pnbindia.in/right-to-information.html https://www.pnbindia.in/downloadprocess.aspx?fid=mOCXwxrsk4HkTHQp+hJ/+w== https://www.pnbindia.in/downloadprocess.aspx?fid=S3JxpeBui1Elqbc1smDA	Fully Met	1.92	Fully Met https://www.pnbindia.in/right-to-information.html https://www.pnbindia.in/downloadprocess.aspx?fid=mOCXwxrsk4HkTHQp+hJ/+w==

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					pg==			
1.6	Categories of documents held by the authority under its control[Section 4(1)(b) (vi)]							
1.6.1	Categories of documents	Fully Met	3.85	3.85	https://www.pnbindia.in/Vigilance.html	Fully Met	3.85	Fully Met It will be better to provide separate hyperlinks for different categories of documents.
1.6.2	Custodian of documents/categories	Fully Met	3.85	3.85	https://www.pnbindia.in/Policies.html	Fully Met	3.85	Fully Met https://www.pnbindia.in/Policies.html
1.7	Boards, Councils, Committees and other Bodies constituted as part of the Public Authority [Section 4(1)(b)(viii)]							
1.7.1	Name of Boards, Council, Committee etc.	Fully Met	0.96	0.96	https://www.pnbindia.in/downloadprocess.aspx?fid=5vdP1KxNvHT47wxT4pkYVw==	Fully Met	0.96	Fully Met https://www.pnbindia.in/downloadprocess.aspx?fid=5vdP1KxNvHT47wxT4pkYVw==
1.7.2	Composition	Fully Met	0.96	0.96	https://www.pnbindia.in/downloadprocess.aspx?fid=5vdP1KxNvHT47wxT4pkYVw==	Fully Met	0.96	Fully Met https://www.pnbindia.in/downloadprocess.aspx?fid=5vdP1KxNvHT47wxT4pkYVw==
1.7.3	Dates from which constituted	Fully Met	0.96	0.96	https://www.pnbindia.in/downloadprocess.aspx?fid=5vdP1KxNvHT47wxT4pkYVw==	Fully Met	0.96	Fully Met https://www.pnbindia.in/downloadprocess.aspx?fid=5vdP1KxNvHT47wxT4pkYVw==

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					aspx?fid=5vdP1KxNvHT47wxT4pkYVw==			dprocess.aspx?fid=5vdP1KxNvHT47wxT4pkYVw==
1.7.4	Term/ Tenure	Fully Met	0.96	0.96	https://www.pnbindia.in/downloadprocess.aspx?fid=5vdP1KxNvHT47wxT4pkYVw==	Fully Met	0.96	Fully Met https://www.pnbindia.in/downloadprocess.aspx?fid=5vdP1KxNvHT47wxT4pkYVw==
1.7.5	Powers and functions	Not Met	0.96	0	empty	Not Met	0	Not Met
1.7.6	Whether their meetings are open to the public?	Fully Met	0.96	0.96	https://www.pnbindia.in/right-to-information.html	Fully Met	0.96	Fully Met https://www.pnbindia.in/right-to-information.html
1.7.7	Whether the minutes of the meetings are open to the public?	Fully Met	0.96	0.96	https://www.pnbindia.in/right-to-information.html	Fully Met	0.96	Fully Met https://www.pnbindia.in/right-to-information.html
1.7.8	Place where the minutes if open to the public are available?	Not Applicable	0	0	empty	Not Applicable	0	NA
1.8	Directory of officers and employees[Section 4(1) (b) (ix)]							
1.8.1	Name and designation	Fully Met	3.85	3.85	https://www.pnbindia.in/right-to-information.html	Fully Met	3.85	Fully Met https://www.pnbindia.in/right-to-information.html
1.8.2	Telephone , fax and email ID	Fully Met	3.85	3.85	https://www.pnbindia.in/right	Fully Met	3.85	Fully Met https://www.pnbin

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					t-to-information.html			dia.in/right-to-information.html
1.9	Monthly Remuneration received by officers & employees including system of compensation[Section 4(1) (b) (x)]							
1.9.1	List of employees with Gross monthly remuneration	Fully Met	3.85	3.85	https://www.pnbindia.in/right-to-information.html	Fully Met	3.85	Fully Met https://www.pnbindia.in/right-to-information.html
1.9.2	System of compensation as provided in its regulations	Fully Met	3.85	3.85	https://www.pnbindia.in/right-to-information.html	Fully Met	3.85	Fully Met https://www.pnbindia.in/right-to-information.html
1.10	Name, designation and other particulars of public information officers[Section 4(1) (b) (xvi)]							
1.10.1	Name and designation of the public information officer (PIO), Assistant Public Information officer (APIO) & Appellate Authority	Fully Met	3.85	3.85	https://www.pnbindia.in/Right-to-Information-Act.html	Fully Met	3.85	Fully Met https://www.pnbindia.in/Right-to-Information-Act.html
1.10.2	Address, telephone numbers and email ID of each designated official.	Fully Met	3.85	3.85	https://www.pnbindia.in/Right-to-Information-Act.html	Fully Met	3.85	Fully Met https://www.pnbindia.in/Right-to-Information-Act.html
1.11	No. Of employees against whom Disciplinary action has been proposed/ taken(Section 4(2))							
1.11.1	No. of employees against whom disciplinary action has been (i) Pending for Minor penalty or major penalty proceedings	Fully Met	3.85	3.85	https://www.pnbindia.in/right-to-information.html	Fully Met	3.85	Fully Met https://www.pnbindia.in/right-to-information.html
1.11.2	(ii) Finalised for Minor penalty or major penalty	Fully Met	3.85	3.85	https://www.pnbindia.in/right-to-information.html	Fully Met	3.85	Fully Met https://www.pnbindia.in/right-to-information.html

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	proceedings				pnbindia.in/right-to-information.html			s://www.pnbindia.in/right-to-information.html
1.12	Programmes to advance understanding of RTI(Section 26)							
1.12.1	Educational programmes	Fully Met	1.92	1.92	https://www.pnbindia.in/right-to-information.html	Fully Met	1.92	Fully Met http s://www.pnbindia.in/right-to-information.html
1.12.2	Efforts to encourage public authority to participate in these programmes	Fully Met	1.92	1.92	https://www.pnbindia.in/right-to-information.html	Fully Met	1.92	Fully Met http s://www.pnbindia.in/right-to-information.html
1.12.3	Training of CPIO/APIO	Fully Met	1.92	1.92	https://www.pnbindia.in/right-to-information.html	Fully Met	1.92	Fully Met http s://www.pnbindia.in/right-to-information.html
1.12.4	Update & publish guidelines on RTI by the Public Authorities concerned	Fully Met	1.92	1.92	https://www.pnbindia.in/Right-to-Information-Act.html	Fully Met	1.92	Fully Met All links should be provided regarding this information. https://www.pnbindia.in/Right-to-Information-Act.html
1.13	Transfer policy and transfer orders[F No. 1/6/2011- IR dt. 15.4.2013]							
1.13.1	Transfer Policy And Transfer Orders[F No. 1/6/2011- IR Dt. 15.4.2013]	Fully Met	7.69	7.69	https://www.pnbindia.in/right-to-information.html	Fully Met	7.69	Fully Met http s://www.pnbindia.in/right-to-information.html

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					t-to-information.html			dia.in/right-to-information.html
Total			99	98		99	97	
2	Budget and Programme							
2.1	Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc.[Section 4(1)(b)(xi)]							
2.1.1	Total Budget for the public authority	Not Applicable	0	0	empty	Not Applicable	0	NA
2.1.2	Budget for each agency and plan & programmes	Not Applicable	0	0	empty	Not Applicable	0	NA
2.1.3	Proposed expenditures	Not Applicable	0	0	empty	Not Applicable	0	NA
2.1.4	Revised budget for each agency, if any	Not Applicable	0	0	empty	Not Applicable	0	NA
2.1.5	Report on disbursements made and place where the related reports are available	Not Applicable	0	0	empty	Not Applicable	0	NA
2.2	Foreign and domestic tours(F.No. 1/8/2012- IR dt. 11.9.2012)							
2.2.1	Budget	Not Applicable	0	0	empty	Not Applicable	0	NA
2.2.2	Foreign and domestic Tours by ministries and officials of the rank of Joint Secretary to the Government and above, as well as the heads of the Department.- (a) Places visited, (b) The period of visit, (c) The number of members in the official delegation, (d) Expenditure on the visit	Not Applicable	0	0	empty	Not Applicable	0	NA
2.2.3	Information related to procurements- (a) Notice/tender enquires, and corrigenda if any thereon, (b) Details of the bids awarded comprising the names of the suppliers of goods/ services being procured, (c) The works contracts concluded – in any such combination of the above-and, (d) The rate/ rates and the total amount at which such procurement or works contract is to be executed.	Fully Met	16.67	16.67	https://www.pnbindia.in/Tender-Summary-Above-Five-LACS.html https://www.pnbindia.in/tender.aspx	Fully Met	16.67	Fully Met https://www.pnbindia.in/Tender-Summary-Above-Five-LACS.html https://www.pnbindia.in/tender.aspx
2.3	Manner of execution of subsidy programme [Section 4(i)(b)(xii)]							
2.3.1	Name of the programme of activity	Not Applicable	0	0	empty	Not Applicable	0	NA

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
2.3.2	Objective of the programme	Not Applicable	0	0	empty	Not Applicable	0	NA
2.3.3	Procedure to avail benefits	Not Applicable	0	0	empty	Not Applicable	0	NA
2.3.4	Duration of the programme/ scheme	Not Applicable	0	0	empty	Not Applicable	0	NA
2.3.5	Physical and financial targets of the programme	Not Applicable	0	0	empty	Not Applicable	0	NA
2.3.6	Nature/ scale of subsidy /amount allotted	Not Applicable	0	0	empty	Not Applicable	0	NA
2.3.7	Eligibility criteria for grant of subsidy	Not Applicable	0	0	empty	Not Applicable	0	NA
2.3.8	Details of beneficiaries of subsidy programme (number, profile etc)	Not Applicable	0	0	empty	Not Applicable	0	NA
2.4	Discretionary and non-discretionary grants [F. No. 1/6/2011-IR dt. 15.04.2013]							
2.4.1	Discretionary and non-discretionary grants/ allocations to State Govt./ NGOs/other institutions	Not Applicable	0	0	empty	Not Applicable	0	NA
2.4.2	Annual accounts of all legal entities who are provided grants by public authorities	Not Applicable	0	0	empty	Not Applicable	0	NA
2.5	Particulars of recipients of concessions, permits of authorizations granted by the public authority[Section 4(1) (b) (xiii)]							
2.5.1	Concessions, permits or authorizations granted by public authority	Not Applicable	0	0	empty	Not Applicable	0	NA
2.5.2	For each concessions, permit or authorization granted - (a) Eligibility criteria, (b) Procedure for getting the concession/ grant and/ or permits of authorizations, (c) Name and address of the recipients given concessions/ permits or authorizations, (d) Date of award of concessions/ permits of authorizations	Not Applicable	0	0	empty	Not Applicable	0	NA
2.6	CAG & PAC paras [F No. 1/6/2011- IR dt. 15.4.2013]							
2.6.1	CAG and PAC paras and the action taken reports (ATRs) after these have been laid on the table of both houses of the parliament.	Not Applicable	0	0	empty	Not Applicable	0	NA
Total			17	17		17	17	
3	Publicity Band Public interface							
3.1	Particulars for any arrangement for consultation with or representation by the members of the public in relation to the formulation of policy or implementation there of [Section 4(1)(b)(vii)] [F No 1/6/2011-IR dt. 15.04.2013]							
3.1.1	Relevant Acts, Rules, Forms and other	Fully Met	12.5	12.50	https://www.p	Fully Met	12.50	Fully Met http

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	documents which are normally accessed by citizens				nbndia.in/Citizen-Charter.html			s://www.pnbndia.in/Citizen-Charter.html
3.1.2	Arrangements for consultation with or representation by - (a) Members of the public in policy formulation/ policy implementation, (b) Day & time allotted for visitors,(c) Contact details of Information & Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants	Fully Met	12.5	12.50	https://www.pnbndia.in/right-to-information.html	Fully Met	12.50	Fully Met https://www.pnbndia.in/Citizen-Charter.html
3.1.3	Public- private partnerships (PPP)- Details of Special Purpose Vehicle (SPV), if any	Not Applicable	0	0	empty	Not Applicable	0	NA
3.1.4	Public- private partnerships (PPP)- Detailed project reports (DPRs)	Not Applicable	0	0	empty	Not Applicable	0	NA
3.1.5	Public- private partnerships (PPP)- Concession agreements.	Not Applicable	0	0	empty	Not Applicable	0	NA
3.1.6	Public- private partnerships (PPP)- Operation and maintenance manuals	Not Applicable	0	0	empty	Not Applicable	0	NA
3.1.7	Public- private partnerships (PPP) - Other documents generated as part of the implementation of the PPP	Not Applicable	0	0	empty	Not Applicable	0	NA
3.1.8	Public- private partnerships (PPP) - Information relating to fees, tolls, or the other kinds of revenues that may be collected under authorisation from the government	Not Applicable	0	0	empty	Not Applicable	0	NA
3.1.9	Public- private partnerships (PPP) -Information relating to outputs and outcomes	Not Applicable	0	0	empty	Not Applicable	0	NA
3.1.10	Public- private partnerships (PPP) - The process of the selection of the private sector party (concessionaire etc.)	Not Applicable	0	0	empty	Not Applicable	0	NA
3.1.11	Public- private partnerships (PPP) - All payment made under the PPP project	Not Applicable	0	0	empty	Not Applicable	0	NA

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3.2	Are the details of policies / decisions, which affect public, informed to them[Section 4(1) (c)]							
3.2.1	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive - Policy decisions/ legislations taken in the previous one year	Fully Met	16.67	16.67	https://www.pnbindia.in/right-to-information.html	Fully Met	16.67	Fully Met https://www.pnbindia.in/Citizen-Charter.html
3.2.2	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive - Outline the Public consultation process	Fully Met	16.67	16.67	https://www.pnbindia.in/right-to-information.html	Fully Met	16.67	Fully Met https://www.pnbindia.in/Citizen-Charter.html
3.2.3	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive- Outline the arrangement for consultation before formulation of policy	Fully Met	16.67	16.67	https://www.pnbindia.in/right-to-information.html	Fully Met	16.67	Fully Met https://www.pnbindia.in/Citizen-Charter.html
3.3	Dissemination of information widely and in such form and manner which is easily accessible to the public [Section 4(3)]							
3.3.1	Use of the most effective means of communication - Internet (website)	Fully Met	50	50.00	https://www.pnbindia.in	Fully Met	50.00	Fully Met https://www.pnbindia.in/Citizen-Charter.html
3.4	Form of accessibility of information manual/ handbook[Section 4(1)(b)]							
3.4.1	Information manual/handbook available in Electronic format	Fully Met	25	25.00	All the general information regarding deposits, advances and other services offered by the Bank are already available at the bottom in	Fully Met	25.00	Fully Met https://www.pnbindia.in/Citizen-Charter.htm

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					the following websites of the Bank- http://www.pnbindia.in/Citizen-Charter.html Public may refer to our above websites regarding necessary information in the form of electronic format.			
3.4.2	Information manual/handbook available in Printed format	Fully Met	25	25.00	All the general information regarding deposits, advances and other services offered by the Bank are already available at the bottom in the following websites of the Bank- http://www.pnbindia.in/Citizen-Charter.htm	Fully Met	25.00	Fully Met http://www.pnbindia.in/Citizen-Charter.htm

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					Charter.html Public may refer to our above websites regarding necessary information in the form of electronic format.			
3.5	Whether information manual/ handbook available free of cost or not [Section 4(1)(b)]							
3.5.1	List of materials available Free of cost	Fully Met	25	25.00	https://www.pnbindia.in/right-to-information.html A huge quantity of Information /materials is available on Bank websites: https://www.pnbindia.in for citizens free of cost.	Fully Met	25.00	Fully Met
3.5.2	List of materials available At a reasonable cost of the medium	Fully Met	25	25.00	https://www.pnbindia.in/right-to-information.html About us, Corporate Mission, origin	Fully Met	25.00	Fully Met

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					of PNB, organisational Structure, Subsidiaries Associates and JVs, CSR Activities, Contact us, Customer Care, Careers, Personal, NRI, Business, Agriculture & Rural, Deposit, Loans- Retail MSME Agriculture, Apply For OTS In NPA Accounts, Insurance, Government Business, Financial Inclusion ,Priority Sector, Corporate Loans, EXIM			

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					finance, Cash Management Services, Gold Card Scheme for Exporters, Doorstep Banking Services, LIBOR TRANSITION, FX RETAIL PLATFORM, Schemes / Products / Services, NRI Services, Help Desk For Forex Services, World Travel Card, Foreign Office Details, Trade Finance Redefined Portal, Depository Services, Mutual Funds, Merchant Banking, ASBA, PNB			

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					ONE, PNB PIHU, PNB VERIFY, OTP Based Aadhaar Seeding, Retail Internet Banking, Corporate Internet Banking, PNB Bharat BillPay, BHIM PNB (UPI), R TGS/NEFT/IM PS/ECS/NAC H, Green PIN - Debit Card, Missed Call Services, E- Statement, SMS Banking, FinTech Initiatives, KYC - AML Policy, Grievance Redressal Policy, Customer Compensation Policy, Model			

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					Policy on Bank Deposits, Cheque Collection Policy, Whistle Blower Policy for Bank, Customer Rights Policy, Policy for Door Step Banking Services, Social Media Policy, Policy for General Management of Branches, Interest Rates - Deposit, Interest Rates - Bulk Deposit, Interest Rates - Loans and Advances, Interest Rates - NRI, Fees and Services, Nomination			

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					Facilities, Deceased Claim cases, Locker Facility, List Of Panel Advocates, Base Branch Services, Right to Information Act, Vigilance, Regulatory Fair practice code, Senior Citizen, Citizen`s Charter, Banking Ombudsman, Unclaimed Accounts, Grievance Redressal related to Amalgamation etc.			
Total			225	225		225	225	
4	E-Governance							
4.1	Language in which Information Manual/Handbook Available [F No. 1/6/2011-IR dt. 15.4.2013]							
4.1.1	English	Fully Met	14.29	14.29	A user can view the	Fully Met	14.29	Fully Met

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					information in English and Hindi language. A person can view the contents of the website in Hindi by clicking option given on top of the website.			
4.1.2	Vernacular/ Local Language	Fully Met	14.29	14.29	A user can view the information in English and Hindi language. A person can view the contents of the website in Hindi by clicking option given on top of the website.	Fully Met	14.29	Fully Met
4.2	When was the information Manual/Handbook last updated?[F No. 1/6/2011-IR dt 15.4.2013]							
4.2.1	Last date of Annual updation	Fully Met	28.57	28.57	On the footer of Corporate Website Home Page. https://www.pnbin dia.in/	Fully Met	28.57	Fully Met https://www.pnbin dia.in/

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					bindia.in/			
4.3	Information available in electronic form[Section 4(1)(b)(xiv)]							
4.3.1	Details of information available in electronic form	Fully Met	9.52	9.52	All the general information regarding deposits, advances and other services offered by the Bank are already available at the bottom in the following websites of the Bank- https://www.pnbindia.in/deposit.html https://www.pnbindia.in/loans.html https://www.pnbindia.in/fixeddeposit.html https://www.pnbindia.in/retail-Internet-banking.html https://www.pnbindia.in/DoorStep-Banking.html	Fully Met	9.52	Fully Met https://www.pnbindia.in/

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					https://www.pnbindia.in/Citizen-Charter.html Public may refer to our above websites regarding necessary information in the form of electronic format.			
4.3.2	Name/ title of the document/record/ other information	Fully Met	9.52	9.52	All the general information regarding deposits, advances and other services offered by the Bank are already available at the bottom in the following websites of the Bank- https://www.pnbindia.in/deposit.html https://www.pnbindia.in	Fully Met	9.52	Fully Met

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					n/loans.html https://www.pnbindia.in/fixeddeposit.html https://www.pnbindia.in/retail-Internet-banking.html https://www.pnbindia.in/DoorStep-Banking.html https://www.pnbindia.in/Citizen-Charter.html Public may refer to our above websites regarding necessary information in the form of electronic format.			
4.3.3	Location where available	Fully Met	9.52	9.52	All the general information regarding deposits, advances and other services	Fully Met	9.52	Fully Met

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					<p>offered by the Bank are already available at the bottom in the following websites of the Bank- https://www.pnbindia.in/deposit.html https://www.pnbindia.in/loans.html https://www.pnbindia.in/fixeddeposit.html https://www.pnbindia.in/retail-Internet-banking.html https://www.pnbindia.in/DoorStep-Banking.html https://www.pnbindia.in/Citizen-Charter.html Public may refer to our above websites</p>			

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					regarding necessary information in the form of electronic format.			
4.4	Particulars of facilities available to citizen for obtaining information[Section 4(1)(b)(xv)]							
4.4.1	Name & location of the faculty	Fully Met	7.14	7.14	The list of toll free numbers / telephone numbers has already been published on the website. https://www.pnb-india.in/contact-us.html Public can also refer to the caption "customer care" in our Bank`s website for getting detailed information regarding helpline / toll free numbers, available in Punjab	Fully Met	7.14	Fully Met

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					National Bank, for public reference 24 hour. https://www.pnbindia.in/contact-us.html			
4.4.2	Details of information made available	Fully Met	7.14	7.14	The list of toll free numbers / telephone numbers has already been published on the website. https://www.pnbindia.in/contact-us.html Public can also refer to the caption "customer care" in our Bank's website for getting detailed information regarding helpline / toll free numbers, available in	Fully Met	7.14	Fully Met

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					Punjab National Bank, for public reference 24 hour. https://www.pnbindia.in/contact-us.html			
4.4.3	Working hours of the facility	Fully Met	7.14	7.14	The list of toll free numbers / telephone numbers has already been published on the website. https://www.pnbindia.in/contact-us.html Public can also refer to the caption "customer care" in our Bank's website for getting detailed information regarding helpline / toll free numbers,	Fully Met	7.14	Fully Met

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					available in Punjab National Bank, for public reference 24 hour. https://www.pnbindia.in/contact-us.html			
4.4.4	Contact person & contact details (Phone, fax email)	Fully Met	7.14	7.14	The list of toll free numbers / telephone numbers has already been published on the website. https://www.pnbindia.in/contact-us.html Public can also refer to the caption "customer care" in our Bank`s website for getting detailed information regarding helpline / toll	Fully Met	7.14	Fully Met

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					free numbers, available in Punjab National Bank, for public reference 24 hour. https://www.pnbindia.in/contact-us.html			
4.5	Such other information as may be prescribed under Section 4(i) (b)(xvii)							
4.5.1	Grievance redressal mechanism	Fully Met	3.57	3.57	https://www.pnbindia.in/downloadprocess.aspx?fid=CeovOOxRFDcDY6pjRj9Ccg==	Fully Met	3.57	Fully Met https://www.pnbindia.in/downloadprocess.aspx?fid=CeovOOxRFDcDY6pjRj9Ccg==
4.5.2	Details of applications received under RTI and information provided	Fully Met	3.57	3.57	https://www.pnbindia.in/Right-to-Information-Act.html	Fully Met	3.57	Fully Met https://www.pnbindia.in/Right-to-Information-Act.html
4.5.3	List of completed schemes/ projects/ Programmes	Not Applicable	0	0	empty	Not Applicable	0	NA
4.5.4	List of schemes/ projects/ programme underway	Not Applicable	0	0	empty	Not Applicable	0	NA
4.5.5	Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract	Not Applicable	0	0	empty	Not Applicable	0	NA
4.5.6	Annual Report	Fully Met	3.57	3.57	https://www.pnbindia.in/ann	Fully Met	3.57	Fully Met https://www.pnbindia.in/ann

[illegible]

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
4.7.1	Details of questions asked and replies given	Fully Met	28.57	28.57	https://sansad.in/ls/questions/questions-and-answers https://rajyasabha.nic.in/Questions/QuestionListStarred	Fully Met	28.57	Fully Met https://sansad.in/ls/questions/questions-and-answers https://rajyasabha.nic.in/Questions/QuestionListStarred
Total			189	189		189	189	
5	Information as may be prescribed							
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]							
5.1.1	Name & details of - (a) Current CPIOs & FAAs, (b) Earlier CPIO & FAAs from 1.1.2015	Fully Met	20	20.00	https://www.pnbindia.in/Right-to-Information-Act.html	Fully Met	20.00	Fully Met https://www.pnbindia.in/Right-to-Information-Act.html
5.1.2	Details of third party audit of voluntary disclosure - (a) Dates of audit carried out , (b) Report of the audit carried out	Fully Met	20	20.00	Available at CIC website: https://cic.gov.in Path: Resources -> Transparency Audit of Disclosures u/s 4 of the Right to Information Act by the Public Authorities.	Fully Met	20.00	Fully Met
5.1.3	Appointment of Nodal Officers not below the rank	Partially Met	20	10.00	https://www.p	Partially Met	10.00	Partially Met h

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
	of Joint Secretary/ Additional HoD - (a) Date of appointment , (b) Name & Designation of the officers				nbIndia.in/Right-to-Information-Act.html			https://www.pnbIndia.in/Right-to-Information-Act.html
5.1.4	Consultancy committee of key stake holders for advice on suo-motu disclosure - (a) Dates from which constituted, (b) Name & Designation of the officers	Fully Met	20	20.00	https://www.pnbIndia.in/right-to-information.html	Fully Met	20.00	Fully Met https://www.pnbIndia.in/right-to-information.html
5.1.5	Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI - (a) Dates from which constituted, (b) Name & Designation of the Officers	Fully Met	20	20.00	https://www.pnbIndia.in/right-to-information.html	Fully Met	20.00	Fully Met https://www.pnbIndia.in/right-to-information.html
Total			100	90		100	90	
6	Information Disclosed on own Initiative							
6.1	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information							
6.1.1	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information	Fully Met	25	25.00	https://www.pnbIndia.in/right-to-information.html	Fully Met	25.00	Fully Met https://www.pnbIndia.in/right-to-information.html
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, Publ							
6.2.1	Whether STQC certification obtained and its validity	Not Applicable	0	0	empty	Not Applicable	0	Not applicable
6.2.2	Does the website show the certificate on the Website?	Not Applicable	0	0	empty	Not Applicable	0	Not applicable
Total			25	25		25	25	
Grand Total			655	644		655	643	