Committees at Board Level (Rajasthan Marudhara Gramin Bank)

Sr. No.	Committee Name	Number of members	Designation of each member	Date of Formation	Periodicity	Powers & Purpose of Formation
1	Audit Committee	4	1.Nominee Director RBI 2. Nominee Director NABARD 3. Nominee Director SBI LHO Jaipur 4. Nominee Director GoR	09.04.2023	Quarterly	Effectiveness & Quality of the Internal Audit Committee. Inspection as Management tool. Oversee and provide direction to the Internal Audit and Inspection.
2	Risk Management Committee	4	1. Nominee Director SBI Corporate Centre 2. Nominee Director RBI 3.Nominee Director NABARD 4.Nominee Director GoR	23.09.2019	Quarterly	Risk Management Committee's lays down the Bank's approach to the management of Risks and provides a comprehensive framework for identification, assessment, monitoring, management and reporting of risks in a timely and efficient manner.
3	NPA Monitoring Committee	5	1. Nominee Director SBI Corporate Centre 2. Nominee Director NABARD 3.Nominee Director RBI 4.Nominee Director SBI LHO Jaipur 5.Either of The Nominee Director From GoR	17.03.2020	Quarterly	For specific Focus on NPA Recovery & Monitoring of stressed accounts.
4	Special Review Committee Fraud above 20 Lakh	6	1.Nominee Director NABARD 2.Nominee Director RBI 3.Nominee Director SBI Corporate Centre 4.Nominee Director SBI LHO Jaipur 5.Nominee Director GoR (Joint Sec. Institutional Finance) 6. Nominee Director GoR (Treasury Officer Sahar)	27.06.2019	Quarterly	For monitoring and follow-up of fraud cases of Rs. 20 lakh and above

| 5 | Special Review Committee (Staff above 55 years) | 3 | 1. Nominee Director GoR (Treasury Officer Sahar)
2. Nominee Director GoR (Joint Sec. Institutional Finance)
3.Nominee Director SBI, LHO Jaipur | 25.09.2018 | Quarterly | Reviewing cases of officers and employees at any time after completion of 55 years of age or 30 years of total service in the bank by them, whichever is earlier, and recommend to the chairman for retiring an officer/employee. |
| 6 | Customer Service Committee | 2 | 1.Chairman RMGB
2.Nominee Director GoR | 13.07.2021 | Quarterly | In Compliance to RBI instructions to monitor any awards instituted by Banking Ombudsman etc. |

Committees at Management Level (Rajasthan Marudhara Gramin Bank)

Sr. No.	Committee Name	Number of members	Designation of each member	Date of Formation	Periodicity	Powers & Purpose of Formation
1	ALM Committee (ALCO COMMITTEE)	9	1. General Manager 2. General Manager 3. General Manager 4. Assistant General Manager & Chief Compliance Officer 5. Chief Manager ITSD 6. Chief Manager Loans & Advances 7. Chief Manager P&D 8. Chief Manager Accounts & Compliance 9. Senior Manager Treasury	01.04.2014	Quarterly	Fixing rate of interest on Deposit and Advances as well as monitoring Liquidity Position of the Bank.
2	Investment Committee (Present on Demand)	10	1. Chairman RMGB 2. General Manager 3. General Manager 4. General Manager 5. Assistant General Manager & Chief Compliance Officer 6. Chief Manager ITSD 7. Chief Manager Loans & Advances 8. Chief Manager P&D 9. Chief Manager Accounts & Compliance 10. Senior Manager Treasury	01.04.2014	Adhoc	Bank Invest Surplus fund in Short, Medium and Long Term avenues available in the market looking to Liquidity, Yield and Risk.
3	Cash Management Committee	6	1. General Manager 2. General Manager 3. Chief Manager Accounts & Compliance 4. Chief Manager ITSD 5. Chief Manager Loans & Advances 6. Chief Manager P&D	15.03.2021	Quarterly	Monitoring and reviewing Cash in hand position of the Branches

4	Credit Committee (Present on demand)					
	Network Credit Committee	3	1.CHAIRMAN OF COMMITTEE – (General Manager-Senior most in committee) 2. Members- General Manager/ AGM (any two)	22.10.2019	Adhoc	NWCC sanctions loan proposals and such deviations which are above the delegation of ROCC.
	Head Office Credit Committee	3	1.CHAIRMAN OF COMMITTEE – Chairman of Bank 2. Members- Any two General Manager	25.04.2013	Adhoc	HOCC sanctions loan proposals and such deviations which are above the delegation of NWCC.
5	Compliance & Risk Management Committee	7	1.GM-Risk Management (ex officio) 2.GM-Admin (ex officio) 3. Chief Risk Officer (GM-Risk) to Chair the proceedings. (in the absence of GM-Admin, GM-Audit who is a permanent invitee will act as a member for that meeting.) 4. Quorum : 2 GMs (out of which GM-Risk Management should necessarily be present) and 2 Chief Managers (from permanent invitees). 5.Convener : Chief Manager (Risk Management) ex-officio Permanent Invitees 1) GM (Acts) 2) CM: Audit & Inspection 3) CM : Accounts 4) CM : Loans & Credit 5) CM : Information Technology 6.Special Invitees : GM (Vigilance)	23.09.2019	Quarterly	Risk Management Committee's lays down the Bank's approach to the management of Risks and provides a comprehensive framework for identification, assessment, monitoring, management and reporting of risks in a timely and efficient manner.

6	IT & IS Committee – (i)IT Sub Committee	5	1. Chairman RMGB 2. General Manager, HR/Accounts 3. General Manager, Advances 4. General Manager, IT 4. CISO, Chief Manager-IT	25-04-2022	Half yearly	Develop and facilitate IT policies, standards and procedures to ensure that all identified risks are managed within the Bank's risk appetite. Review the position of security incident and various information security assessments and monitoring activities across the bank.
	(ii) Information Security Committee	4	1. General Manager, IT 2. General Manager, HR/ Accounts 3. General Manager, Advances 4. CISO, Chief Manager-IT	25-04-2022	Quarterly	The implementation of information security policies, standards and procedures across the bank. Supporting the development and implementation of an RRB-wide information security management programme.
7	Preventive Vigilance Committee	19	1.General Manager 2.General Manager 3.General Manager 4.General Manager 5.General Manager 6.Chief Development Officer 7.Chief Compliance Officer 8.Chief Manager- HRD 9.Executive Sec - CM 10.Chief Manager- I&A 11.Chief Manager- FI	15.03.2019	Quarterly	With a view to augmenting the support and involvement of staff at operating unit level in curbing irregularities by creating all round awareness. It will endeavour to properly educate the staff on preventive measures and also identify the weak spots to plug the loopholes, if any, in the functioning of the operating unit.

			12.Incharge - Legal Cell 13.Chief Manager- Loans & Advances 14.Incharge - Security 15.Chief Manager - Vigilance & DAD 16.Chief Manager - ITSD 17.Chief Manager- FAC 18.Chief Manager- Planning & Development 19.Chief Manager- OAD			
8	CSR Committee	7	1.GM Planning 2.GM Admin 3.Chief Manager Accounts 4.Chief Manager Loans 5.Chief Manager ITSD 6.Chief Manager HRD 7.Chief Manager P&D	19.05.2021	Quarterly	To provide Corporate Social Services in Rural Areas, Priority Sectors Areas and enhancing Social Development & Financial Inclusion
9	Employees Grievance Redressal Committee	3	1.General Manager, Vigilance (Committee Chairman) 2.Chief Manager, Loans (Committee Member) 3.Incharge, Legal (Committee Member)	24.02.2021	Quarterly	Redress the grievances of staff members
10	Prevention of Sexual Harassment (POSH) Committee	4	1.Assistant Manager (Committee Head) 2.Manager (Committee Member, SC/ST Representative) 3.Chief Manager (Committee Member) 4.Office Assistant (Committee Member, Female & Minority Representative)	10.01.2018	Quarterly	Handle and examine the complaints received from female staff regarding Sexual Harassment
11	Purchase Committee	5	1. General Manager 2. Chief Development Officer 3. Chief Manager (OAD) 4. Chief Manager (Related Department) 5. Chief Manager (Any one from -FI/ ITSD/ FAC/ ADVANCE)"+	15.12.2022	Quarterly	To Purchase Goods / Services

12	Premises Committee	4	1. Chief Manager (Related Department) 2. Chief Manager (any other Department) 3. Regional Manager/ Chief Manager (Nominated by General Manager) 4. General Manager (Nominated by Chairman)"	29.05.2021	Quarterly	For selection of Premises of Branches / Administrative Offices
13	Marketing Committee / Advertisement Committee	3	1.Chief Manager Planning & Development 2.Chief Manager Advances 3.Chief Manager FI	29.11.2019	Adhoc	Advertisement of All products of the Banks.
14	Procurement Committee (ITSD)	5	1. General Manager, IT 2. Chief Manager, Office Administration 3. Chief Manager, Financial Inclusion 4. Chief Manager, IT 5. Manager, IT (Technical)	29-09-2021	Adhoc	Procurement of IT hardware, software and services
15	Procurement Committee (OAD)		1. General Manager 2. Chief Development Officer 3. Chief Manager (OAD) 4. Chief Manager (Related Department) 5. Chief Manager (Any one from -FI/ ITSD/ FAC/ ADVANCE)"	15.12.2022	Adhoc	To purchase Goods / Services
16	Product development committee	5	(see sub-table below)	04.05.2016	Adhoc	For introduction and implementation of New loan or deposit product and changes in existing products as available in Bank.

Sub-table for row 16:

For loans	For deposit
Chairman – GM (Credit) Members- 1. Chief Compliance officer 2. Chief Manager- Advances 3. Chief Manager-IT 4. Chief Manager- Accounts 5. Chief Manager-Risk	Chairman – GM (Planning) Members- 1. Chief Compliance officer 2. Chief Manager- Planning 3. Chief Manager-IT 4. Chief Manager- Accounts 5. Chief Manager-Risk

17	Internal advisory committee	3	General Manager - NW1 General Manager - NW2 General Manager - NW3	15.03.2019	Adhoc	To determine the existence of vigilance angle or not in cases.
18	NPA Management Committee (Risk)	7	1.General manager Risk 2.General manager Credit 3.Senior Manager Recovery 4.Chief Manager, Credit 5.Chief Manager Advances 6.Chief Manager IT 7.Chief Manager, Planning & Development and Risk Management	17.03.2020	Monthly	To monitor and review progress of NPA of the Bank.