

**KERALA GRAMIN BANK
HEAD OFFICE : MALAPPURAM**

VIGILANCE DEPARTMENT

WHISTLE BLOWER POLICY OF THE BANK 2025-26

VERSION 3

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WHISTLE BLOWER POLICY OF THE BANK

REPORTING IRREGULAR PRACTICES IN ANY OPERATIONAL AREAS INCLUDING

FRAUDS & MALPRACTICES AT BRANCHES/ OFFICES BASED ON “PUBLIC INTEREST DISCLOSURES & PROTECTION OF INFORMER (PIDPI) RESOLUTION”

PREAMBLE

The Government of India, Ministry of Personnel, Public Grievances and Pensions, Department of Personnel and Training published in the Gazette on 21st April, 2004 the “Resolution” viz. GOI Resolution on the Public Interest Disclosure & Protection of Informers (PIDPI) and issued guidelines thereon authorizing the Central Vigilance Commission (CVC), as the Designated Agency to receive written complaints for disclosure on any allegation of corruption or of misuse of office and recommend appropriate action. Our Bank, being a Bank established under the Regional Rural Banks Act, is coming under the jurisdiction of the CVC for the said purpose. In accordance with the aforesaid resolution of the Government of India, the CVC has formulated norms for acceptance of complaints under the PIDPI Resolution and for

keeping identity of the complainant secret. As a Public Sector Bank coming under the purview of PIDPI Resolution as modified vide OM No.371/4/2013 AVD-III dated 14.08.2013,

03.09.2013, Gazette Notification dated 29.08.2013 and OMNO.371/4/2013-AVD-III dated 16.06.2014, our Bank is required to give wide publicity to the procedure for handling complaints under PIDPI Resolution to the Employees, Officers and general public the norms thus laid down by the CVC and this Policy is intended to provide for the s

1. PURPOSE & OBJECTIVE

- 1.1. This Whistle Blower Policy is based on the Government of India Resolution on “Public Interest Disclosures & Protection of Informer” (PIDPI) in the Bank as communicated by CVC
- 1.2. Objective: As a part of handling complaints, maintenance of Corporate Governance and towards achieving greater transparency, 'Whistle Blower Mechanism' is being put in place to enable the various stake holders/ persons to report unethical practice, frauds, if they observe in any operational area. The policy has been put in place to provide a framework to persons to act as whistle blowers. It aims to protect such whistle blowers wishing to raise a concern about any allegations of corruption or of misuse of office that could jeopardize the interest of the Bank.

2. PROCEDURE TO BE FOLLOWED BY WHISTLEBLOWERS:

- 2.1. Notwithstanding anything contained in the Official Secrets Act, 1923, any public servant other than those referred to clause (a) to (d) of Article 33 of the Constitution or any other person including any non –governmental organization, may make a written disclosure to the Designated Authority.
- 2.2. The complaint should be in a closed/secured envelope and should be addressed to the General Manager/Vigilance Officer (VO), Vigilance Department of the Bank who is the “**Designated Authority**” at the following address:

General Manager/ Vigilance Officer, Kerala Gramin Bank,
Vigilance Department, Head Office, A K Road, Malappuram 676505.

- 2.3. The envelope should be super scribed with “**Complaint under The Public Interest Disclosure**”. If the envelope is not super scribed as mentioned above and closed, it will not be possible to protect the complainant under the above

resolution and the complaint will be dealt with as a normal complaint. The complainant should give his/her name and address, telephone number, email id, in the beginning or end of the complaint or in an attached letter. The disclosure or complaint contain as full particulars as possible and shall be accompanied by supporting documents or other materials.

- 2.4. All such envelopes will be opened by an authorized officer, Vigilance Department in the presence of General Manager/ Vigilance Officer. The identity of the complainant would be confirmed by the authorized officer in the Vigilance Department by writing a letter to him/ her (on the lines of sample letter given in PIDPI Resolution). The Whistle Blower/ Complainant will be required to confirm within 30 days of receipt of letter that he had sent the complaint and also confirm / certify that he had not made similar / identical allegations of corruption/ misuse of office to any other authority to qualify as a "Whistle Blower" complainant. After the identity is confirmed, both General Manager/ Vigilance Officer and Authorized Officer, of Vigilance Department will ensure that the identity of the complainant is removed from the body of the complaint and further action on complaint will be initiated by following the procedure as laid down in PIDPI Resolution / Guidelines issued by Government /CVC from time to time. Also adequate safeguards against victimization of whistle blowers shall be provided in tune with the guidelines of PIDPI.
- 2.5. While considering the complaints the "Designated Authority" would take no action on Complaints relating to administrative matters like recruitment, promotion, transfers and other related issues. However, in case of serious complaints of irregularities in these matters, the same shall be brought to the notice of Chairman of the Bank for taking appropriate action.
- 2.6. Anonymous/ pseudonymous complaints will not be entertained.
- 2.7. The text of the complaint should be carefully drafted so as not to give any details or clue as to the identity of the whistleblower. However, the details of the complaint should be specific and verifiable.
- 2.8. The identity of the complainant will not be revealed unless the complainant himself/ herself has made the details of the complaint either public or disclosed his/ her identity to any other office or authority.
- 2.9. The Designated Authority shall not entertain or inquire into any disclosure in respect of which a formal inquiry has been ordered under Kerala Gramin Bank (Officers & Employees) Service Regulation any such disclosure which is sub-judice or being enquired by law enforcing agencies.

3. DISQUALIFICATIONS

- 3.1. While it will be ensured that genuine Whistle Blowers are accorded complete protection from any kind of unfair treatment, any abuse of this protection will

warrant appropriate action/ disciplinary action. Protection under this policy would not mean protection from disciplinary action arising out of allegations made by the Whistle Blower which are found to be false or bogus or done with a malafide intention.

- 3.2. Pursuant to a complaint, if the investigation reveals the involvement of the Whistle Blower himself/ herself in the act and /or irregularity, no protection including that of nondisclosure under this policy shall be available to the Whistle Blower under any circumstances and he/she shall be liable to be proceeded against as per norms, for his/her involvement in the act and / or irregularity.

4. REVIEW OF FUNCTIONING OF THE WHISTLE BLOWER MECHANISM

A quarterly report with the number of complaints received under this Policy by the General Manager/ Vigilance Officer along with the outcome shall be placed before the Board of Directors of the Bank by Vigilance Department.

5. PUBLICATION

The Policy will be posted on the Bank's website and KGB Insight and a copy of the Policy shall be displayed by all Branches / Offices of the Bank at a prominent place inside the Bank's premises, where customers / general public frequent.

6. ORDER OF PREVALENCE:

This shall be in supersession of all earlier Circulars, instructions issued on the subject matter.

7. OPERATION:

This policy shall be in force till such time it is repealed.

8. MAKING MODIFICATIONS / ISSUING CLARIFICATIONS:

The Chairman shall be competent to make any changes, issue clarification with respect to the policy in tune with the Government Guidelines/ Central Vigilance Commission Guidelines issued from time to time.
