

# CHAPTER – 1

## INTRODUCTION

### 1.1 Background of this handbook (Right to Information Act – 2005).

Democracy requires an informed citizenry and transparency of information which are vital to its functioning and also to contain corruption and to hold Governments and their instrumentalities accountable to the governed. The revelation of information in actual practice is likely to conflict with other public interests including efficient operation of the governments, optimum use of limited fiscal resources and the preservation of confidentiality of sensitive information. It is thus necessary to harmonize these conflicting interests while preserving the paramountcy of the democratic ideal. Parliament has therefore enacted a legislation namely “The Right to Information Act, 2005” which received the assent of the President of India on 15th June, 2005. This handbook is published in pursuance of the stipulations described under Section 4 of the said Act.

### 1.2 Objective/purpose of this handbook.

The objective of this handbook is to enlighten the general public to know their right to have access to information from the Bihar State Minorities financial Corporation Limited.

### 1.3 Who are the intended users of this handbook?

All citizens of the Republic of India.

### 1.4 Organisation of the information in this handbook.

All information relating to schemes under implementation, organizational set-up, levels of authority, their powers and duties/activities and all other relevant matters related thereto, which a common citizen may be interested in have been incorporated in this handbook.

### 1.5 Definitions (please provide definitions of various terms used in the handbook).

The terms/phrases/expressions used in this handbook are to be construed with reference to the same/similar expressions with their grammatical and cognate variations as used in the “The Right to Information Act, 2005”.

### 1.6 Contact person in case some body wants to get more information on topics covered in the handbook as well as other information also.

1. Sh. Rajeev Ranjan, Public Information Officer
2. Sh. Masoom Iqbal, Assistant Public Information Officer

### 1.7 Procedure and Fee structure for getting information not available in the handbook.

A copy of Govt of India notification dated 16/09/2005 and 27/10/2005 are placed at Annexure „C“: and “D” respectively. Fees and cost of providing information would be as per rates notified by the Central Govt under RTI Act (Regulation of Fees and Cost ) Rules 2005 applicable from time to time. No fees will be charged from the persons who are below poverty line on submission of photocopy of the BPL Card issued by the competent authority.

### Procedure for supplying the information to the public under RTI Act, 2005

The person who wishes to seek the information under RTI Act, 2005 can file an application in Form– A attached herewith to the Public Information Officer of the BSMFC. The application form will be made available free of cost and can also be downloaded from the website of the BSMFC. The officer will endeavour to provide the information in the shortest possible time subject to maximum of 30 days except the information sought for concerns the life or liberty of a person, the information shall be provided in 48 hours of the receipt of the request. In case, any person does not get the response within 30 days of the submission of application and aggrieved within the prescribed period, he / she may file the appeal to the departmental appellate authority Sunil Kumar Jha For further details,

please visit the website at [www.bsmfc.org](http://www.bsmfc.org)

FORM A  
APPLICATION FORM FOR SEEKING INFORMATION

RTI APPLICATION NO. \_\_\_\_\_

(To be filled by the office)

To

Public Information Officer

Bihar State Minorities financial Corporation Limited,

34, Harding Road,

Haj Bhawan,

Patna - 800001

1. Name of the applicant:

2. Postal Address:

3. Tele. No., Fax, E-mail etc.:

4. Particulars of information required:

5. I state that the information sought does not fall within the restrictions contained in Section 8 of the RTI Act and to the best of my knowledge it pertains to your office.

6. A fee of Rs. \_\_\_\_\_ has been deposited in the office vide Receipt No. \_\_\_\_\_ dated \_\_\_\_\_ or the demand draft in favour of BSMFCL, Patna is enclosed.

Place:

(Signature of Applicant)

Date :

## **Chapter-2**

### **CHAPTER – 2 (MANUAL – 1)**

#### **Particulars of organization, functions and duties**

##### **2.1 Objective/purpose of the public authority.**

To promote economic and developmental activities for the benefit of the backward sections amongst the Minorities, preference being given to the occupational groups and women.

##### **2.2 Mission/Vision Statement of the public authority.**

###### **MISSION**

Economic empowerment of weaker sections amongst Minorities.

###### **VISION**

- Promote Economic Activities through provision of Concessional Finance.
- Promote Developmental activities primarily through Vocational Training / Skill Development Programme under MukhyamantriShram shakti Yojna.

##### **2.3 Brief history of the public authority and context of its formation.**

BIHAR STATE MINORITIES FINANCIAL CORPORATION (BSMFC) was incorporated as a Government Company, on 23<sup>rd</sup> March, 1984 under Ministry of Social Justice & Empowerment as a Company not for profit under Section 615 of the Companies Act, 1956. BSMFC is working under the aegis of Ministry of Minority Welfare Government of Bihar.

##### **2.4 Duties of the public authority.**

It is the duty of BSMFC to carry out the objectives mentioned in Memorandum of Association. Apart from this, in the functioning of the Company, it is also the duty of the Company to adhere to regulations contained in Memorandum & Articles of Association of the Company and various norms, policies, guidelines issued by various Statutory Authorities, Ministry of Minority Welfare Government of Bihar.

## **2.5 Main activities/functions of the public authority.**

### **FINANCIAL ASSISTANCE SCHEMES OF NMDFC**

1. Mukhyamantri Rozgar RinnYojna.

### **SKILL DEVELOPMENT SCHEME**

1. Mukhyamantri shram shakti Yojna.

## **2.6 List of services being provided by the public authority with a brief write-up on them**

- i. To promote economic and developmental activities for the benefits of "Backward sections" amongst the minorities, preference being given to occupational groups and women.
- ii. To assist, subject to such income and/or economic criteria as may be prescribed by the Government from time to time, the Minorities individuals or groups of Minorities individuals by way of loans and advances for economically and financially viable schemes and projects.
- iii. To promote self-employment and other ventures for the benefit of minorities.
- iv. To grant loans and advances at such rates of interest as may be determined from time to time in accordance with the guidelines or schemes prescribed by the Minority Welfare Department, Government of Bihar.
- v. To assist in the upgradation of technical and entrepreneurial skills of minorities for proper and efficient management of production units.
- vi. To help in furthering the Government policies and programmes for the development of minorities.

## **2.7 Organizational Structure Diagram at various levels namely State, Directorate, Region, District, Block etc. (whichever is applicable).**

Not Applicable

## **2.8 Expectation of the public authority from the public for enhancing its effectiveness and efficiency.**

Under the various Schemes of lending / promotional schemes, the public namely the beneficiaries should follow all the procedures for availing the same

## **2.9 Arrangements and methods made for seeking public participation/contribution.**

Exhibitions and Fairs, Conferences, Seminars and Workshops being held at various places Bihar.

## **2.10 Mechanism available for monitoring the services delivery and public grievance resolution.**

I. Impact study

## **2.11 Addresses of the main office and other offices at different levels. (Please categorize the addresses district wise for facilitating the understanding by the user).**

### **A. Particulars of Registered Office**

#### **Address of Registered office:**

34, Harding Road,  
Haj Bhawan Campus,  
Patna – 800001  
Ph no. 0612-2204975  
Website: [www.bsmfc.org](http://www.bsmfc.org)

## **2.12 Morning hours of the office: 9.30 am**

Closing hours of the office : 6.00 pm  
(Monday to Friday)

## **CHAPTER – 3 (MANUAL 2)**

The powers & duties of its officers & employees (Section 4(i) (b)(ii) of Right to Information Act, 2005)

1. The Board is empowered to make, vary and repeal By-laws for the regulations of the business of the Company, its officers and servants. Accordingly, from time to time rules and regulations are made by the Board of Directors and delegations are made to the officers of the company.
2. Work allocation is made to the Functional Heads and they are responsible for the assigned duties.

## CHAPTER – 4

Bihar State Minorities financial Corporation adopts all rules & regulations issued by Government of Bihar. Any modification in Government. rules may be adopted by the Board of Directors subject to the approval of Minorities Welfare Department, Government of Bihar.

## CHAPTER – 5 (MANUAL – 4)

Particulars of any arrangement that exists for consultation with, or representation by, the members of the public in relation to the formulation of its policy or implementation thereof.

### Formulation of Policy

5.1 Whether there is any provision to seek consultation/ participation of public or its representatives for formulation of policies? If there is, please provide details of such policy in the following format:-

Sr. no	Subject/ Topic	Is it mandatory to ensure public participation	Arrangements for seeking public participation
		(Yes / No)	
1.	Economic Development of Minorities	No	The Board of Directors of BSMFC includes 2 posts of Non official Directors to be appointed by Government of Bihar Eminent public persons of repute and standing are considered for appointment. The Non official Directors serve as a link with the public in relation to needs and aspirations of the public in formulation of policies or program implementation.



## Implementation of Policy

5.2 Whether there is any provision to seek consultation/ participation of public or its representatives for implementation of policies? If there is, please provide details of provision in following format:-

Sr. no	Subject/ Topic	Is it mandatory to ensure public participation	Arrangements for seeking public participation
		(Yes / No)	
1.	Economic Development of Minorities	No	The Board of Directors of BSMFC includes 2 posts of Non official Directors to be appointed by Government of Bihar Eminent public persons of repute and standing are considered for appointment. The Non official Directors serve as a link with the public in relation to needs and aspirations of the public in formulation of policies or program implementation.