

UTTARAKHAND GRAMIN BANK
Head Office, Dehradun

Exemption from Disclosure of Information under Section 8 and 9 of RTI Act

Sr. No.	Information exempt from disclosure	Under RTI Act Section
1.	Copies of the Account Opening Forms and other details obtained from customers while opening the accounts and statements of accounts.	8 (1)(j)
2.	Details of deposits or facilities obtained from Bank (as the same amounts to invasion of privacy of the customer.	8 (1)(d) and 8 (1) (j)
3.	Details of correspondence with customers (depositors and borrowers)	8 (1)(j)
4.	Information relating to the deposit accounts of a deceased customer (unless the information is sought by legal heir(s) of the deceased customer for which proper evidence is to be produced to the satisfaction of the Bank)	8 (1)(j)
5.	Information relating to any deposit/ loan account where criminal investigations/ proceedings are pending before competent authority/ forum/ court.	8 (1)(h)
6.	Letters, requests, applications or financial and other information received from existing/ prospective customers seeking financial assistance from the Bank.	8 (1)(d) and 8 (1) (j)
7.	Copies or inspection of records pertaining to the documents submitted by borrowers/ depositors/	8 (1)(j)
8.	Details of Appraisal/ Process notes/ memoranda/ agenda including business projections/ financial / analysis or other annexures/ prepared and put up for sanction of credit limits	8 (1)(d)
9.	Copies of sanction letters/ letters of arrangement/ other security documents/	8 (1)(d) and 8 (1) (e)
10.	All correspondence with borrowers, operational instructions.	
11.	Details of charges like processing/ upfront fees or interest/ principal payments received by Bank from borrowers	8 (1)(d) and 8 (1) (e)
12.	Copy of Valuation Reports, Title Investigation Reports obtained by the Bank in respect of any property offered as security for any loan extended by the Bank	8 (1)(d) and 8 (1) (j)
13.	Confidential Reports obtained from other Banks relating to borrowers/ guarantors/ depositors of the Bank.	8 (1)(d)
14.	Copies of Inspection/ Visit reports	8 (1)(d)
15.	Details relating to individual accounts including those which	

	are NPA	8 (1)(d) and 8 (1) (j)
16.	Details of Recall Notices/ Recovery proceedings initiated by the Bank against borrowers	8 (1)(d)
17.	Details of any Negotiated settlement/ One Time Settlement in respect of any loan entered into with any borrower	8 (1)(e)
18.	Copy of any investigation report preliminary or final pertaining to any deposit/ loan account	8 (1)(d) and 8 (1) (j)
19.	Legal opinion/ advice obtained from advocates on any matter pertaining to business of the Bank	8 (1)(d) and 8 (1) (j)
20.	Agenda papers, memoranda, proceedings, minutes and decisions of the Board of Directors, committees of the board and officer level committees/ sub committees	8 (1)(d)
21.	Contact details/ Personal details of the members of Board of Directors or committees of the Board/ officer level committees.	8 (1)(j)
22.	Details of business plans, business targets/ budgets allocated to various departments/ branches/ regions.	8 (1)(d)
23.	Proceedings/ minutes of Structured Meeting	8 (1)(d)
24.	NABARD Inspection Reports and reports of other statutory/ regulatory authorities on the working of the Bank.	8 (1)(d) and 8 (1) (e)
25.	Internal Policies/ Circulars/ Office Orders/ Manuals/ instructions etc. issued for internal use/	8 (1)(d)
26.	Copies of premises plan/ lay out/	8 (1)(d)
27.	Security Arrangements at any premises of any office/ branch of the Bank.	8 (1)(g)