

**National Bank for  
Agriculture and Rural  
Development**

**Right to Information  
Act, 2005**

**Disclosure Policy**

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**1. Department of Information Technology (DIT)**

| <i>Sr No</i> | <i>Particulars of information that cannot be disclosed</i>  | <i>Enabling provisions under RTI Act</i> |
|--------------|---|--|
| 1            | Details of software developed, implemented and used in the Bank, which is proprietary to the Bank   | Exempt under section 8 (1) d             |
| 2            | location of systems, distribution of systems, architecture of the applications / networks and physical security of computer financial system/ networks        | -do-                                     |
| 3            | backup arrangements at the various data centres<br>Business Continuity Plan   | -do-                                     |
| 4            | Disaster Recovery Management of the Bank for running the various applications.  | -do-                                     |
| 5            | Security- Financial and non-financial classified transactions performed on a computer /computer systems/networks in the data centres                          | -do-                                     |
| 6            | Encrypted Message /data, transactions and system of encryption relating to financial and non-financial transactions flowing in and out of the Bank's systems. | -do-                                     |
| 7            | Audit trails/computer logs and access control systems and data.   | -do-                                     |

## 2. Department of Financial Inclusion and Banking Technology (DFIBT)

| Sr.No. | Particulars of information that cannot be disclosed   | Enabling provision under RTI Act   |
|--------|---|--|
| 1      | <p>The NABARD initiated CBS project for cooperative banks uses the Application Service Provider (ASP) model with two ASP vendors viz. TCS and Wipro are involved in the implementation of CBS. The vendors charge the cooperatives on a per month basis which has been finalized based on a bidding process. This rate governs the agreement between the Vendors and the Banks through a Service Level Agreement valid till 31 December 2017.</p> | <p>As this rate is a commercial information, sharing this in the public domain is exempt from disclosure of information under Sec 8 (1) (d) of the RTI Act, 2005.</p>  |
| 2      | <p>There may be some more rates under the project which will be finalized between the Vendors and the Banks.</p>  | <p>-do-</p>  |
| 3      | <p>Financial Inclusion Fund (FIF)<br/>Details of project proposals from NGOs/Institutes/Agencies etc. considered for funding under FIF/FITF are deemed to be in the nature of intellectual property disclosure of which will harm competitive nature of the third party</p>   | <p>Exempt under section 8(1)(d)</p>  |
| 4      | <p>Financial Inclusion Fund<br/>Information regarding Bank details etc. to whom we extend financial assistance and also other stakeholders.</p>   | <p>Considered personal information and therefore exempt under Section 8 (1) (j)</p>  |
| 5      | <p>Advisory Board – Agenda, minutes, notings etc.</p>   | <p>Keeping in view the settled legal position and orders of CIC regarding such matters* only that information/ portion of the information will be provided that is not exempt under the various provisions of the RTI Act , 2005 (viz. Section 8, 9 and 11 of the Act) and after applying the severability clause under Section 10 of the Act.</p> |

### 3. Dept. of Economic Analysis and Research (DEAR)

| Sr. No | Particulars of information that cannot be disclosed   | Enabling provision under RTI Act   |
|--------|---|--|
| 1.     | <p>Research and Development Fund -</p> <p>i) Personal as well as project/ proposal specific information about the agency seeking financial assistance under R&amp;D Fund/all other information obtained from the institution cannot be disclosed.<br/>(Name &amp; address of the agency sanctioned grants may be disclosed)</p> <p>ii) Reason for sanction and/ or rejection of proposal seeking financial assistance under R&amp;D Fund</p> <p>iii) Under Student internship scheme, reason for selection or non-selection of a student, Interview marks of unsuccessful candidates other than that of requestor</p> | <p>This information relates to Intellectual property &amp; therefore exempt under Section 9, and section 8 (1) (d)</p> <p>May be disclosed to the extent it is not exempt under Section 8 or any other clauses of the Act.<br/>(can be disclosed only to the applicant)</p> <p>Names of candidates exempt under section 8 (1) (j). Can be disclosed to the applicant<br/><br/>(Minimum and maximum marks/ ratings scored can be furnished)</p> |

#### 4. Micro Credit Innovations Department (MCID)

| Sr. No. | <i>Particulars of information that cannot be disclosed</i>   | <i>Enabling provision under RTI Act</i>   |
|---------|--|---|
| 1       | Details of project proposals from NGOs/Institutes/Agencies etc. being in the nature of intellectual property right disclosure of which will harm competitive nature of the third party | As this is deemed as commercial information, sharing this in the public domain is exempt, under Section 8 (1)(d)  |
| 2       | Information regarding Bank details etc. to whom we extend financial assistance and also other stakeholders like SHGs whose bank details are posted on our web-based MIS.               | This is personal information and therefore exempt from disclosure under Section 8(1)(j)   |
| 3       | Rating of NGOs   | This is treated as commercial information, and exempt, from disclosure of information under Sec 8 (1) (d) to third parties.<br><br>Ratings parameters are already in public domain. |
| 4       | Annual reports, financial details, registration details etc. of a third party obtained by us in connection with consideration of a project proposal in our fiduciary capacity.         | This is treated as third party information, and exempt, from disclosure of information under Sec 11 of the RTI Act, 2005. Also exempt under section 8 (1) (e)                       |
| 5       | Specific Terms and conditions pertaining to sanction of particular innovative project sanctioned to a particular agency  | This is treated as commercial information, and exempt, from disclosure of information under Sec 8 (1) (d)   |

## 5. Business Initiatives Department (BID)

| <i>Sl. No.</i> | <i>Particulars of information that cannot be disclosed</i>  | <i>Enabling provisions under the RTI Act</i> |
|----------------|---|--|
| 1              | Third party personal information about individual borrowers that is available with the banks / received from the banks in a fiduciary capacity.   | Section 8 (1) (e) and (j)                    |
| 2              | Correspondence with borrowers   | Section 8 (1) (e)                            |
| 3              | Such Information furnished by borrower entities that have not been disclosed to public by them in Annual Reports, etc.  | Section 8 (1) (e) and (j)                    |
| 4              | Structural plans/ infrastructure systems /Building plans / floor plans and arrangements sensitive from security point of view in the case of infrastructure projects.   | Section 8 (1) (a) and Section 9              |
| 5              | Internal notes including agenda papers of the meetings of the Board /Management Committee pertaining to formulation of policies of BID  | Section 8 (1) (a)                            |
| 6              | Opinions furnished by NABARD Legal Department or any other external agency which will aid in taking a decision about the project.   | Section 8 (1) (e)                            |
| 7              | Information on investment proposals, till the action is complete.   | Section 8 (1) (d)                            |
| 8              | Copy of the loan agreement and other agreements signed by the borrowers / agencies / eligible institutions for obtaining assistance from NABARD under various BID related activities  | Section 8 (1) (d)                            |
| 9              | Information provided to Government / parliament in connection with Parliament questions before it is laid before the Parliament   | Section 8 (1) (c)                            |
| 10             | Information received from institutions of foreign country origin for collaboration with NABARD  | Section 8 (1) (f)                            |
| 11             | Documents related to commercial confidence , trade secrets of the proposals that have been received from third party unless competent authority is satisfied that larger public interest warrants, disclosure of such information | Section 8 (1) (d)                            |

## 6. State Projects Department (SPD)

| Sr.No | Particulars of information that cannot be disclosed  | Enabling provisions under the RTI Act   |
|-------|--|---|
| 1     | Technical Information/ Scrutiny reports of projects together with our comments (as these are received from the respective State Governments)   | Section 8 (1) (d) & (e)   |
| 2     | Complaints which include the name of the complainant, nature of complaint and the individual/authority against which complaint has been made.  | Section 8 (1) (j)   |
| 3     | Information provided to Government / Parliament in connection with Parliamentary Questions prior to it being laid before the Parliament.   | Section 8 (1) (c)   |
| 4     | Office notes including agenda papers of the meetings of the Board/PSC for RIDF, pertaining to formulation of policies and other issues pertaining to RIDF, till a decision is taken. | Section 8 (1) (d) & (e)<br>Also under severability clause information that is not exempt under any clause may be furnished. |
| 5     | Detailed Project Report submitted by State Governments   | Section 8 (1) (d) & (e)   |
| 6     | Legal opinions furnished by Legal Department and notes and papers received from various Regional Offices in connection thereto   | On case to case basis/<br>exempt under section 8 (1) (e)  |
| 7     | Third party personal information appearing in office communication.  | Section 8 (1) (j) & (e)   |



## 7. Farm Sector Policy Department (FSPD)

| Sr. No | <i>Particulars of information that cannot be disclosed</i>  | <i>Enabling provisions under the RTI Act</i>  |
|--------|---|---|
| 1      | Internal notes including agenda papers of the meetings of the Board /Management Committee pertaining to formulation of policies of FSDD   | Exemption claimed under Section 8(1)(d)- information will be disclosed to the extent possible as per severability clause under section 10 |
| 2      | Opinions furnished by NABARD Legal Department or any other external agency which will aid in taking a decision about the project.   | Section 8 (1) (e)   |
| 3      | Any information on data received by the Department in Fiduciary capacity  | Section 8 (1) (e)   |
| 4      | Copy of the agreement signed by NABARD with various agencies / banks/ eligible institutions for FSDD related activities.  | Section 8 (1) (d)   |
| 5      | Information provided to Government / Parliament in connection with Parliamentary questions before it is laid before the Parliament.   | Section 8 (1) (c)   |
| 6      | Progress in / stage of negotiation and the terms and conditions of various Bi-lateral / Externally Aided Projects, in pipeline, affecting confidence of foreign governments and also agencies.                                    | Section 8 (1) (f)   |
| 7      | Information received from institutions of foreign country origin for collaboration with NABARD.   | Section 8 (1) (a) & (f)   |
| 8      | Documents related to commercial confidence, trade secrets of the proposals that have been received from third party unless competent authority is satisfied that larger public interest warrants, disclosure of such information. | Section 8 (1) (d)   |
| 9      | Agreements signed with external and such other agencies which would adversely affect the interest of both the parties.  | Section 8 (1) (a) & (f)   |
| 10     | NABARD as NIE of Adaptation Fund Board (AFB) is involved in implementation of Climate Change adaptation projects  | Section 8 (1) (f)   |

|    |   |                 |
|----|---|-----------------|
|    | <p>funded by AFB under UNFCCC. The project implementation is governed by Operational Policies and Guidelines of AFB. Hence, aspects related to selection of Executing Entities (EEs), proposals received, selection of proposals for scrutiny/appraisal, scrutiny/appraisal reports, proposals submitted to AFB, Clarification Requests (CRs) from AFB, sanction letter, terms &amp; conditions of sanction, proposals rejected, reasons for rejection, disbursements note, monitoring reports, various Agreements, consultants engaged, partnership with other agencies for appraisal/monitoring etc., are exempt from disclosure.</p> <p>Notwithstanding the above, information on various projects funded by AFB is available at <a href="http://www.adaptation-fund.org">www.adaptation-fund.org</a> and details on climate change along-with relevant links are available at <a href="https://www.nabard.org/english/climate_change.aspx">https://www.nabard.org/english/climate_change.aspx</a></p> |                 |
| 11 | <p>NABARD is also entering into specific MoUs with CSR arms/ foundations/ trusts for co-funding / partnership engagement with companies for implementation of development interventions. The selection of partners for collaboration and the contents of MoUs entered with such selected partners should be exempted from disclosure.</p> <p>Notwithstanding the above, the projects and interventions supported with NABARD assistance can be disclosed.</p>   | Section 8(1)(d) |

## 8. Law Dept (LD)

| Sr. No. | <i>Particulars of information that cannot be disclosed</i>  | <i>Enabling provisions under RTI Act, 2005</i>  |
|---------|---|---|
| 1.      | Legal opinion furnished by Law Department and notes and papers, briefs received from various HO Departments and ROs   | Notings/ Legal opinions can be disclosed except those which contain information exempted from disclosure under Section 8 of RTI Act, 2005 |
| 2.      | Pleading, affidavits<br><br>Memorandum and other papers filed before the Judicial/ Quasi -judicial authorities and draft prepared in that regard and correspondence with Bank's advocate/ Senior Counsels                         | Section 8 (1) (e)   |
| 3.      | Correspondence with Govt. or Govt. agencies or Banks or statutory agencies or regulated entities with respect to policy or proposed decision or drafting of a bill/ regulation/ rule, etc. in connection with any proposed action | Section 8 (1) (e)   |

## 9. Corporate Policy Department (CPD)

| Sr. No. | Particulars of information that cannot be disclosed  | Enabling provisions under RTI Act, 2005   |
|---------|--|---|
| 1       | Advice / comments offered to GoI / RBI / State Governments and such institutions on policy matters as also on legal cases so that it does not pre-empt or prejudicially affect the action of the appropriate authority | Section 8 (1) (e). Information will be furnished to the extent possible after exercising the severability clause under section 10 of the Act. |
| 2       | Answers furnished to questions raised by Hon'ble MPs in the Parliament and referred to NABARD which are privileged information   | Section 8 (1) (c)   |
| 3       | Answers given to the various Parliamentary Committees on various subjects which are privileged in nature   | Section 8 (1) (c)   |
| 4       | Business Policy and Budget of NABARD and the process involved, which are commercial in nature  | Section 8 (1) (d)   |
| 5       | Progress in/ stage of negotiation and the terms and conditions of various Bi-lateral / Externally Aided Projects in pipeline, affecting confidence of foreign governments and also agencies.                           | Section 8 (1) (f)   |
| 6       | Performance Evaluation Reports of DDMs.  | Section 8 (1) (j)   |
| 7       | Agreements signed with external and such other agencies which would adversely affect the interest of both the parties.   | Section 8(1) (a) (d) & (f)  |

## 10. Inspection Department (ID)

| <i>Sr.No.</i> | <i>Particulars of information that cannot be disclosed</i>                                    | <i>Enabling provision under RTI Act, 2005</i>   |
|---------------|---|---|
| 1             | Inspection Reports of ROs/TEs/HODs/ Subsidiaries & any information derived from these reports | Section 8(1) (a) & (d)<br>Information will be furnished to the extent possible after exercising the severability clause under section 10 of the Act |
| 2             | Compliance on Inspection Reports  |   |
| 3             | Minutes/ Proceedings of ACB/ RMCB   |   |

## 11. Off Farm Development Department (OFDD)

| Sr No | <i>Particulars of Information that cannot be disclosed</i>  | <i>Enabling Provisions under RTI Act</i>  |
|-------|---|---|
| 1     | Documents related to commercial confidence, trade secrets of the proposal that has been received from third party unless competent authority is satisfied that larger public interest warrants disclosure of such information | Section 8 (1) (d)   |
| 2     | Information received from institutions of Foreign countries origin for collaboration with NABARD  | Section 8 (1) (a) & (f)   |
| 3     | Information provided to Govt./Parliament in connection with Parliament Questions before it is laid before the Parliament  | Section 8 (1) (c)   |
| 4     | Internal notings including agenda papers meant for Management Committee/Board Meetings of NABARD related to formulation of Off Farm Development Policy  | <i>Section 8 (1) (d)</i><br>Information will be furnished to the extent possible after exercising the severability clause under section 10 of the Act |
| 5     | Information available in the Department in a fiduciary capacity like details of legal opinion, scrutiny note given by Law Department and information related to RBI/ Central/ State Govt/ Banks/ other eligible institutions  | Section 8 (1) (e)   |
| 6     | Copy of Agreement signed by NABARD with various agencies/banks/eligible institutions for Off Farm Development activity  | Section 8 (1) (d)<br>Information will be furnished to the extent possible after exercising the severability clause under section 10 of the Act        |

## 12. Farm Sector Development Department (FSDD)

| Sr.No. | <i>Particulars of information that cannot be disclosed</i>   | <i>Enabling provisions under the RTI Act</i>  |
|--------|--|---|
| 1.     | Internal notes including agenda papers of the meetings of the Board /Management Committee pertaining to formulation of policies of FSDD  | Section 8 (1) (a) & (d)   |
| 2.     | Opinions furnished by NABARD Legal Department or any other external agencies which will aid in taking a decision about the project.  | Section 8 (1) (e)   |
| 3.     | Any information on data received by the Department by the third party is considered to be in Fiduciary capacity  | Section 8 (1) (e) Information will be furnished to the extent possible after exercising the severability clause under section 10 of the Act |
| 4.     | Copy of the agreement signed by NABARD with various agencies / banks/ eligible institutions for FSDD related activities  | Section 8 (1) (d)   |
| 5.     | Information provided to Government / parliament in connection with Parliament questions before it is laid before the Parliament  | Section 8 (1) (c)   |
| 6.     | Progress in / stage of negotiation and the terms and conditions of various Bi-lateral / Externally Aided Projects, in pipeline, affecting confidence of foreign governments and also agencies.                                   | Section 8 (1) (f)   |
| 7.     | Information received from institutions of foreign countries origin for collaboration with NABARD   | Section 8 (1) (a) & (f)   |
| 8.     | Documents related to commercial confidence, trade secrets of the proposals that have been received from third party unless competent authority is satisfied that larger public interest warrants, disclosure of such information | Section 8 (1) (d)   |
| 9.     | Agreements signed with external and such other agencies which would adversely affect the interest of both the parties.   | Section 8 (1) (a) & (f)   |

### 13. Department of Refinance (DoR)

| Sr.No | Particulars of information that cannot be disclosed   | Enabling Provisions under RTI Act  |
|-------|---|--|
| 1     | Names of clients and quantum of refinance/credit limit sanctioned by NABARD to any of the eligible financial institutions by way of refinance assistance  | Section 8 (1) (d) (e) as this is in the nature of a lender–borrower relationship   |
| 2     | Names and addresses of clients and the loans sanctioned to them, outstanding status of account, status of the financial position of the client etc. in respect of the co-finance proposals sanctioned by NABARD | Section 8 (1) (d) (e) (g)  |
| 3     | Credit Risk exposure estimated by NABARD in respect of its clients  | Section 8 (1) (d) (e)  |
| 4     | Details of default forecasting exercise carried out by NABARD in respect of its clients   | Section 8 (1) (d) (e)  |
| 5     | Measurement of Risk in respect of client institutions carried out by NABARD   | Section 8 (1) (d) (e)  |
| 6     | Details of client-wise loans converted/ rescheduled/ rephrased and client wise outstanding there against  | Section 8 (1) (d) (e)  |
| 7     | Copy of agreement signed by NABARD with client banks/institutions/State Govt. in connection with NABARD business  | Section 8 (1) (e)  |
| 8     | Matters relating to revealing of commercial information and is financed under consortium arrangement  | Section 8 (1) (d)  |
| 9     | Information provided to Govt./Parliament in connection with Parliament Questions before it is laid before the Parliament  | Section 8 (1) (c)  |
| 10    | Internal notings including agenda papers meant for Management Committee/ Board meetings of NABARD   | Section 8 (1) (d)- Information will be furnished to the extent possible after exercising the severability clause under section 10 of the Act |
| 11    | Information available in the department in a fiduciary capacity like details of legal opinion and information related to RBI/ Central/ State Govt./ Banks/ other eligible institutions                          | Section 8 (1) (d) & (e)  |



#### 14. Finance Department (FD)

| <i>Sr. No</i> | <i>Particulars of information that cannot be disclosed</i>   | <i>Enabling Provisions of the RTI Act, 2005</i> |
|---------------|--|---|
| 1             | Call/Term/Notice Money – Transaction- wise data, except to the extent published  | Section 8 (1) (d) & (e)                         |
| 2             | Market repo-Transaction-wise data, except to the extent published  | -do-  |
| 3             | Collateral Based Lending Operations CBLO- Transaction -wise data, except to the extent published.  | -do-  |
| 4             | Commercial Paper – Data pertaining to primary issuances, except to the extent published  | -do-  |
| 5             | Certificate of Deposit – Data pertaining to primary issuances, except to the extent published.   | -do-  |
| 6             | Liquidity Adjustment Facility (LAF) Transaction-wise data, except to the extent published  | -do-  |
| 7             | Government securities and Treasury Bills Transaction-wise data, except to the extent published   | -do-  |
| 8             | Investment by Foreign Institutional Investors (FII) in G Sec and Corporate bonds- Account -wise data from custodial banks                        | -do-  |
| 9             | Intervention operation – Open Market Operation (OMO), except to the extent published   | Section 8 (1) (a)                               |
| 10            | Intervention operation in forex market, except to the extent published   | -do-  |
| 11            | Interest Rate Swaps (IRS)- Entity-wise data received from Clearing Corporation of India Limited (CCIL) and client level data received from banks | Section 8 (1) (d) & (e)                         |
| 12            | Currency Futures- Limited entity-wise data received from SEBI  | -do-  |

## 15. Central Vigilance Cell (CVC)

| <i>Sr. No</i> | <i>Particulars of information that cannot be disclosed</i>   | <i>Enabling Provisions of the RTI Act, 2005</i> |
|---------------|--|---|
| 1             | Third party personal information appearing in Office Notes   | Section 8 (1) (j)                               |
| 2             | List of employees of doubtful integrity  | Section 8 (1) (e), (h) & (j)                    |
| 3             | Agreed list of employees formulated in consultation with the Central Bureau of Investigation   | Section 8 (1) (j)                               |
| 4             | Complaints which includes the name of the complainant, nature of complaint and the individual/ authority against which complaint has been made   | Section 8 (1) (e), (g), (h) & (j)               |
| 5             | Property statement and particulars of properties of employees to third party   | Section 8 (1) (e) & (j)                         |
| 6             | Information/papers pertaining to departmental enquiries sought by third parties where proceedings are pending before Disciplinary Authorities/ Appellate Authority or any judicial/ quasi-judicial authorities | Section 8 (1) (h)                               |
| 7             | Movement / tour details and TA bills, of the officers/ officials working in the vigilance departments  | Section 8 (1) (g)                               |

## 16. Human Resources Management Department (HRMD)

| Sr.No | Particulars of Information that cannot be disclosed   | Enabling provisions under RTI Act |
|-------|---|-----------------------------------|
| 1     | Copies of representations /information contained in such representations in connection with transfer, promotion, regularization of absence etc.   | Section 8 (1) (j)                 |
| 2     | Transfer Request letters / representations / records and connected notings and correspondence received from officers.   | Section 8 (1) (j)                 |
| 3     | Third party personal information appearing in office notes.   | Section 8 (1) (j)                 |
| 4     | Details of other employee's service details / representations of third parties and connected notings & correspondence.  | Section 8 (1) (j)                 |
| 5     | Details of different nominations made by the employee sought by third party.  | Section 8 (1) (j) & (e)           |
| 6     | List of employees of doubtful integrity.  | Section 8 (1) (e), (h) & (j)      |
| 7     | Agreed list of employees formulated in consultation with the Central Bureau of Investigation.   |                                   |
| 8     | Complaints which includes the name of the complainant, nature of complaint and the individual / authority against which complaint has been made.  | Section 8 (1) (e), (g), (h) & (j) |
| 9     | Property statement and particulars of properties of employees   | Section 8 (1) (e) & (j)           |
| 10    | Information/papers pertaining to departmental enquiries sought by third parties where proceedings are pending before Disciplinary Authorities / Appellate Authority or any judicial / quasi-judicial authorities.   | Section 8 (1) (h)                 |
| 11    | Performance Appraisal Report (PAR) including marks, service file and property folder details of the employees sought by third party.  | Section 8 (1) (e) & (j)           |
| 12    | Personal Details of the employee (other than self) such as <ul style="list-style-type: none"> <li>a Various deduction from salary including quantum</li> <li>b Bank Account Details</li> <li>c Amounts of loans and advances availed</li> <li>d Information relating to movable /immovable</li> </ul> | Section 8 (1) (e) & (j)           |

|    |  |                             |
|----|--|-----------------------------|
|    | <p>properties</p> <p>e The nature of illness</p> <p>f Information relating to LFC except the amount reimbursed.</p> <p>g Names of dependents for claiming various facilities</p>   |                             |
| 13 | <p>Details of Superannuation benefits like Provident Fund, Gratuity, Encashment of leave, commuted value of pension paid to individuals (except to legal heirs in case of death). Also, information on compassionate package paid on behalf of individuals</p> | Section 8 (1) (e) & (j)     |
| 14 | <p>Nominee details of the employees towards Provident Fund, Gratuity, Group Savings Linked Insurance (GSLI) etc. <i>to third parties</i></p>   | Section 8 (1) (e) & (j)     |
| 15 | <p>Information relating to bidder</p> <p>a Information relating to bids till a decision is taken</p> <p>b Information relating to rejected bids</p> <p>c Personal information relating to bidders</p>  | Section 8 (1) (d) (e) & (j) |
| 16 | <p>Any information related to the services /work /products treated as confidential by bidder /service provider /contractor</p>   | Section 8 (1) (d)           |

## 17. Department of Protocol Security and Premises (DPSP)

| <i>Sr. No</i> | <i>Particulars of information that cannot be disclosed</i>  | <i>Enabling Provisions of the RTI Act, 2005</i> |
|---------------|---|---|
| 1             | Information relating to bidders<br><i>(i) Information relating to bids till a decision is taken</i><br><i>(ii) Information relating to rejected bids</i><br><i>(iii) Personal information relating to bidders</i> | Section 8 (1) (d) & (e) & (j)                   |
| 2             | Any information related to the services/work/products treated as confidential by bidder/service provider/contractor in his own business interest.   | Section 8 (1) (d)                               |
| 3             | Committee reports such as Enquiry Report, CVC Report till action is complete  | Section 8 (1) (h)                               |
| 4             | Building plans/floor plans and other infrastructure systems and arrangements sensitive from security point of view  | Section 8 (1) (a) and Section 9                 |
| 5             | Correspondence entered with banks and other entities in fiduciary capacity  | Section 8 (1) (a) and (e)                       |
| 6             | Any information of data received by the Department in Fiduciary capacity  | Section 8 (1) (e)                               |

## 18. Institutional Development Department (IDD)

| <i>Sr. No.</i> | <i>Particulars of information that cannot be disclosed</i>  | <i>Enabling provisions under RTI Act</i>   |
|----------------|---|--|
| 1              | <p>Only Data/ information on performance of client institutions which is available with us and is not very voluminous will be furnished.</p> <p>Other data not maintained with NABARD/ is voluminous and collection of which would disproportionately divert resources may be considered as exempt.</p> | Voluminous information exempt under Section 7 (9)  |
| 2              | Advice / comments offered to GoI / RBI / State Governments and such institutions on policy matters as also on legal cases so that it does not pre-empt or prejudicially affect the action of the appropriate authority.   | Section 8(1)(e). However internal notings to the extent possible will shared after exercising the severability clause. |
| 3              | Answers furnished to questions raised by Hon'ble MPs in the Parliament and referred to NABARD which are privileged in nature  | Section 8(1)(c)  |
| 4              | Answers given to the various Parliamentary Committees on various subjects which are privileged in nature.   | Section 8(1)(c)  |
| 5              | Any issue or matter which is in the process of finalisation, the disclosure of which may impact the scheme or idea.   | Section 8(1)(d)  |

## 19. Department of Supervision (DoS)

| <i>Sr. No.</i> | <i>Particulars of information that cannot be disclosed</i>  | <i>Enabling Provisions under RTI Act</i> |
|----------------|---|--|
| 1              | Inspection Reports of supervised banks (StCBs / DCCBs / RRBs ) as also scrutiny note / study report under provisions of the B R Act., 1949    | Section 8 (1) (a) & (d)                  |
| 2              | Any information derived from these reports or contained in such reports and supervisory action recommended ;                                  | -do-                                     |
| 3              | Supervisory Rating of Banks   | -do-                                     |
| 4              | Agenda and minutes of BOS meetings;   | -do-                                     |
| 5              | Any information obtained from / submitted by banks and held by us in a fiduciary capacity( <i>Audit reports of Banks</i> )                    | Section 8 (1) (e)                        |
| 6              | Inspection Manuals, confidential instructions to Inspecting Officers, other Secret internal guidelines and communications                     | Section 8 (1) (a) & (d)                  |
| 7              | Information in respect of banks obtained in the course of investigation and from other supervisors, law enforcement agencies or other sources | Section 8 (1) (h)                        |

*NB:* DOS, NABARD considers disclosure of information under the Right to Information (RTI) Act, 2005 as a very important responsibility and has a positive bias towards disclosure and increased transparency. DOS has been proactively disseminating information in NABARD website such as Objectives of supervision, supervisory process comprising on – site inspection, supplementary appraisal and off -site supervision and monitoring, CMA, BOS (StCB / CCBs / RRBs), supervisory interventions / initiatives, function of DOS as required under Section 4(1) (b) of RTI Act.

## 20 . Department of Storage and Marketing (DSM)

| Sr. No. | Particulars of information that cannot be disclosed  | Enabling provisions under RTI Act   |
|---------|--|---|
| 1.      | Internal Notes as also agenda papers of meetings of Board/ Management Committee pertaining to formulation of policies of DSM   | Section 8 (1) (d)<br>However papers to the extent will be shared after exercising the severability clause |
| 2.      | Opinions by Legal Department of NABARD or any other external agencies which has aided in taking decision about a project/ scheme   | Section 8 (1) (e)   |
| 3.      | Information on projects proposals  | Section 8 (1) (d)   |
| 4.      | Correspondence with borrowers  | Section 8 (1) (e)   |
| 5.      | Third party personal information about individual borrowers that is available with banks/ received from banks in a fiduciary capacity  | Section 8 (1) (e) & (j)   |
| 6.      | Any information furnished by borrowing entities, but has not been disclosed to public in their published reports, viz. Annual Reports, etc.  | Section 8 (1) (e) & (j)   |
| 7.      | Buildings Plans/ Floor Plans, Structural Drawings/ Plans and other plans submitted by agencies   | Section 8 (1) (d) and Section 9   |
| 8.      | Agreements signed by NABARD with various agencies/ eligible institutions for DSM related activities  | Section 8 (1) (d)   |
| 9.      | Information that is provided to Government / Parliament in connection with questions raised in Parliament, before it is laid before the House(s)   | Section 8 (1) (c)   |
| 10.     | Information/ Documents related to commercial confidence, trade secrets of proposals received from third parties unless Competent Authority is satisfied that larger public interest warrants disclosure of such information. | Section 8 (1) (d)   |
| 11.     | Information from institutions of foreign origin or governments in course of collaboration with NABARD  | Section 8 (1) (f) & (e)   |
| 12.     | Complaints which includes the name of the  | Section 8 (1) (j) & (g)   |



|     |  |                                 |
|-----|--|---------------------------------|
|     | complainant, nature of complaint and the individual/ authority against which the complaint has been made |                                 |
| 13. | Detailed Project Reports submitted by various clients  | Section 8 (1) (d) and Section 9 |

## 21. Department of Subsidiaries and Strategic Investments (DSSI)

| <i>Sr. No.</i> | <i>Particulars of information that cannot be disclosed</i>  | <i>Enabling provisions under RTI Act</i> |
|----------------|---|--|
| 1.             | Policy for investment in Venture Capital Funds;   | Section 8 (1) (d)                        |
| 2.             | Minutes of Screening Committee and Management Committee on VCF;   | Section 8 (1) (d)                        |
| 3.             | E mails, letters, notes, etc. exchanged with the Investment Managers of Venture Capital Funds enquiring about the managerial and business acumen of investment managers/ officials of another prospective Fund, where investment is being contemplated; and | Section 8 (1) (d) & (e)                  |
| 4.             | Office notes indicating reasons for acceptance or rejection of a proposal for investment in VCF   | Section 8(1)(d)                          |

## 22. Account's Department (AD)

| <i>Sr. No.</i> | <i>Particulars of information that cannot be disclosed</i>  | <i>Enabling provisions under RTI Act</i> |
|----------------|---|--|
| 1.             | Client wise information on NPAs and Restructured Advances cannot be disclosed except that is required to be published as per the regulatory norms | Section 8 (1) (d)                        |

**23. Secretary's Department -Board Desk- No negative list.**

Keeping in view the settled legal position and the latest order of CIC, the decision to disclose the documents in the custody of the NABARD, relating to the meetings of the Board, or its Committees would be taken having regard to the contents in those documents and the exemptions available under the RTI Act, 2005.

The details of composition of Board of Directors and profile of Directors are published on the Bank's website under the heading 'About us- Board of Directors- composition of Board of Directors, profile of Directors' The proceedings and minutes of the meetings will be furnished to the requestors *to the extent possible after severing sensitive information exempt under the RTI Act i.e. in view of exemptions as per Section 8 and exercising the severability clause as per Section 10 of the RTI Act, 2005.*

**24-26. Corporate Communication Department, Rajbhasha Prabhag, Risk Management Department** in principle, do not have a negative list of items which cannot be disclosed to the public under the RTI Act, 2005.