

Exemption from Disclosure of Information u/s 8 & 9 of the RTI Act.

Sr. No.	Information exempt from disclosure	Under RTI Section
1	Copies of the account opening forms and other details obtained from customers while opening the accounts and the statements of accounts.	8 (1) (j)
2	Details of Deposits / Bonds / other investor services or facilities availed from Bank as the same amounts to invasion of privacy of the depositor / investor.	8 (1) (d) and 8 (1) (j)
3	Details of correspondence with depositors / investors	8 (1) (j)
4	Information relating to the deposit accounts of the deceased customer unless the information seeker is legal heir/s of the deceased depositor for which he has to show proper evidence to the satisfaction of the Bank.	8 (1) (j)
5	Information relating to any deposit / loan account where criminal investigations/proceedings are pending before the competent court/forum/authority.	8 (1) (h)
6	Letters / Requests / Loan applications received from existing / prospective customers seeking financial assistance from the Bank including information submitted for processing of such request / application / proposal etc.	8 (1) (d) & 8 (1) (j)
7	Inspection of the records pertaining to the documents submitted by the borrowers / depositors / customers of the Bank as allowing such inspection may amount to invasion of privacy.	8 (1) (j)
8	Details of Process notes / Appraisal memorandum prepared and put up for obtaining financial assistance including annexures, financial analysis, business projections etc.	8 (1) (d)

9	Copies of Sanction Letter/LOI, Loan/Facility Agreements, documents entered into for creation of security such as pledge, hypothecation, mortgage, guarantees, Lien etc. and other documents submitted by the borrower like title deeds, board resolution etc.	8 (1) (d) & 8 (1) (e)
10	All correspondence with the borrower, operational instructions & other requests from the borrowers for utilisation/ operationalisation of sanctioned facilities.	8 (1) (e) and 8 (1) (j)
11	Information/reports/documents submitted by third parties such as Research Reports/ Rating Reports etc.	8 (1) (e) and 8 (1) (j)
12	Internal notes / process notes / approvals for operationalisation of sanctioned facilities.	8 (1) (d)
13	Details of payment received by IDBI from borrowers like upfront fees, processing fees, interest payment, principal payment etc.	8 (1) (d) & 8 (1) (e)
14	Copy of valuation report, title investigation report obtained by the Bank in respect of any property whether movable or immovable offered as security for any loan extended by the Bank.	8 (1) (d) & 8 (1) (j)
15	Confidential reports obtained from other Banks relating to borrowers / guarantors / depositors of the Bank.	8 (1) (d)
16	Copies of inspection / visit reports.	8 (1) (d)
17	Reports submitted by Lenders Engineer/ Lenders Counsel regarding the working of various units financed by the Bank.	8 (1) (d)
18	Details of Stock Audit, Receivable Audit, Investigative Audit on the working of various units assisted by the Bank.	8 (1) (d) & 8 (1) (e)
19	Contact details of Directors nominated by the Bank on Boards of various companies and reports submitted by such Directors including the details submitted by observers nominated in the absence of Nominee Directors on the working of the company on which they are Directors.	8 (1) (d) & 8 (1) (e)

20	Details / proceedings / minutes of the consortium meetings / Banker's meetings / joint meetings etc. held to review performance of various companies.	8 (1) (d) & 8 (1) (e)
21	Details of loans downsold / assigned by the Bank.	8 (1) (d)
22	Particulars of the guarantors / mortgagors/ pledgors.	8 (1) (j)
23	Details relating to individual NPA accounts.	8 (1) (d) & 8(1)(j)
24	Details of Recall notices issued, recovery proceedings initiated by the Bank against borrowers.	8 (1) (d)
25	Restructuring packages sanctioned in respect of accounts, which are treated as NPA.	8 (1) (d)
26	Details of One Time Settlement (OTS) and Negotiated Settlement (NS) in respect of any loan account entered into with the borrowers.	8 (1) (e)
27	Copy of the preliminary/final investigation report, special investigation report pertaining to any deposit / loan account maintained with the Bank.	8 (1)(d) and 8(1) (j)
28	Legal opinion / legal advice obtained from advocates, solicitors, counsel as well as inhouse counsel of the Bank on any matter pertaining to the business of the Bank.	8 (1) (d) and 8(1)(j)
29	Details on the functioning / other operational aspects of the Bank's Subsidiaries / Joint Ventures / Associates / Affiliates etc.	8 (1) (d) & 8 (1) (e)
30	Agenda papers, Memoranda, Proceedings, Minutes and decisions of the Board of Directors, Committees of the Board such as Executive Committee, Audit Committee etc. and various other Management / Officer Level Committees and other Sub-Committees constituted by the Bank.	8 (1) (d)

31	Contact details/ Personal details of the Board of Directors, Board Committees and Management / Officer Level Committees and other Sub-Committees.	8 (1) (j)
32	Details sought by Shareholders of the Bank regarding the working /functioning of the Bank other than what is published in the Annual Report.	8 (1) (d)
33	Details of the Business Plans, Budgets, Targets allocated to various Departments / Zones / Branches / Offices and other operational units.	8 (1) (d)
34	Proceedings and Minutes of internal Performance Review Meetings	8 (1) (d)
35	Reports of various consultants appointed by the Bank for examining various Policies / Operational aspects of the Bank.	8 (1) (d) & 8 (1) (e)
36	Research Papers, Studies Undertaken by Academic Research Institutes, Scholars, etc. unless the same are specifically intended for public dissemination.	8 (1) (d)
37	Delegation of Powers (DOP) for exercise of powers for decision making by the delegated committees / officers of the bank as amended from time to time.	8 (1) (d)
38	RBI Inspection Report and reports of other Statutory/ Regulatory authorities on the working of the Bank.	8 (1) (d) & 8 (1) (e)
39	Internal Policies / Circulars / Office Orders / Manuals/ Instructions etc. issued by the Bank for internal use.	8 (1) (d)
40	Details of Agreements / MOUs / Contracts entered into with Overseas investors/lenders, Multilateral or Bilateral agencies and other information on quantum of funds, amount drawn, interest rate and other conditions stipulated.	8 (1) (d) and 8 (1) (e)
41	Correspondent Banking Relationship details, Agreements/ MOUs with partner Banks	8 (1) (d) & 8 (1) (e)

42	Copies of building plan, branch layout, architectural designs relating to the branch premises, whether owned or otherwise.	8 (1) (d)
43	Security arrangement of the premises of the Bank	8 (1) (g)
44	Details of contractors engaged by the Bank for any work relating to its premises.	8 (1)(d) & 8 (1) (j)
45	Name and particulars of service providers, details of arrangements/agreements entered into with the Service Providers for providing Outsourcing / other services to the Bank	8 (1) (d) & 8 (1) (j)
46	Details of Fixed Assets / Furniture / Fixtures / Plant & Machinery / Other Dead Stock items and details of purchases made on Books / Magazines / Newspapers / Audio-Video etc. by the Bank.	8 (1) (d)
47	Personal information pertaining to employees	8(1) (e) & (j)
48	The views recorded in the matter of performance of a subordinate as it may lead to personal acrimony.	8 (1) (e)
49	Copies of the Personal Appraisal Reports submitted by the employees of the Bank to the competent authorities of the Bank as it is in fiduciary relationship.	8 (1) (e)
50	All document/information pertaining to disciplinary action, which is pending or in process.	8 (1) (e) (h) (j)
51	Reports on staff accountability or fraud matters.	8 (1) (d), (e), (j)
52	Documents/information, which is sub-judice or pertaining to a matter pending with any of the enforcement authorities of the government.	8(1) (d) & (h)
53	Correspondence with GOI on business/customers/personnel etc.	8(1)(d), (h) & (j)
54	Interview marks of internal promotions	8 (1)(e) & (j)

55	Written test and interview marks of external recruitment (other than the applicant).	8(1)(e) & (j)
56	Personal details relating to shareholders of the bank.	8 (1) (j)
57	Information pertaining to Parliamentary questions/ replies.	8(1)(c)
58	Information pertaining to litigations/complaints.	8(1)(d)

In addition to the above, information which would disproportionately divert the resources of the public authority for compilation / collating or would detrimental to the safety or preservation of the record in question shall be exempt from disclosure.