

RIGHT TO INFORMATION ACT, 2005

1.What is Right to Information?

The Government of India has enacted 'the Right to Information Act 2005' to provide for setting out the practical regime of right to information for citizens to secure access to information under the control of Public Authorities. The basic objective of the Right to Information Act is to empower the citizens, promote transparency and accountability in the working of the Public Authorities, contain corruption, and make our democracy work for the people in real sense.

The right to information includes an access to the information which is held by or under the control of any public authority and includes the right to inspect the work, document, records, taking notes, extracts or certified copies of documents / records and certified samples of the materials and obtaining information which is also stored in electronic form.

2. Public Authority

A "public authority" is any authority or body or institution of self government established or constituted by or under the Constitution; or by any other law made by the Parliament or a State Legislature; or by notification issued or order made by the Central Government or a State Government. The bodies owned, controlled or substantially financed by the Central Government or a State Government and non-Government organizations substantially financed by the Central Government or a State Government also fall within the definition of public authority. Kaveri Grameena Bank is a Public Authority.

3.Who can seek information through RTI?

A citizen has a right to seek such information from a public authority which is held by the public authority or which is held under its control. This right includes inspection of work, documents and records; taking notes, extracts or certified copies of documents or records; and taking certified samples of material held by the public authority or held under the control of the public authority. It is important to note that only such information can be supplied under the Act which already exists and is held by the public authority or held under the control of the public authority.

4.Format of RTI Application & Application fee

There is no prescribed format of application for seeking information. The application can be made on plain paper. The application should, however, have the name and complete postal address of the applicant. Even in cases where the information is sought electronically, the application should contain the name and postal address of the applicant. The application should be made in English or Hindi or in the official language of the area in which the application is being made, accompanied by the prescribed fee and specifying the particulars of the information sought . The RTI application should be submitted enclosing Bankers Cheque/ Demand Draft/Postal order of Rs.10/- in the name of Kaveri Grameena Bank payable at the center where CPIO is located.

The information under section 7(5) of the RTI Act,2005 shall be charged in the following areas:

Rs.50/- (Rupees fifty only) per diskette or floppy if the information is provided in diskette or floppy. If the application is in printed form , the price fixed for such publication or Rs.2/- (Rupees two only) per page of photocopy for extracts from the publication.

Note:

In case the request for information is given by a person who belongs to the category of Below Poverty Line (BPL) , then in such case the information shall be given free of cost and they are also exempted from payment of application fee of Rs.10/-, if they produce BPL Certificate issued by the Competent Authority.

5. Structure of RTI in the Bank

First Appellate Authority (FAA):

- a. General Manager (Admin) – for appeal made to the Head Office under is designated under section 19(1) of RTI Act, 2005
- b. General Manager (Operation I & II) for all the Branches under his control.

1. Central Public Information Officer (CPIO): under section 5 of RTI Act

- a. Chief Manager (Per) for Head Office
- b. Regional Managers (Scale IV cadre) for all the Branches falling under the control of their respective Regional Office.
- c. Chief Manager/Branch Manager (Scale III & IV cadre) – RTI application pertaining to their Branch.

2. Assistant Central Public Information Officer (ACPIO): under section 5 of RTI Act

- a. Branch Managers for Scale I & II Branches
- b. Senior Manager (Accounts) for Scale III & IV Branches
- c. Senior Manager (General Banking) at Regional Offices
- d. Senior Manager (Per) at Head Office.

3. Second Appellate Authority (SAA):

The Central Information Commissioner,
The Central Information commission,
II Floor, August Kranthi Bhavan,
Bhikaji Gama Place, NEW DELHI – 110066

Appeals :

- The appeal should be disposed off within 30 days of receipt of the appeal.
- In exceptional cases, the Appellate Authority may take 45 days for its disposal for which reasons are recorded.

If a public authority fails to comply with the specified time limit, the information to the concerned applicant would have to be provided free of charge.

6. Information which is exempt from Disclosure

The Act provides under Sections 8 and 9, certain categories of information that are exempt from disclosure to the citizens. The following categories of information are exempt from disclosure under Section 8(1)

(a) information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence;

(b) information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;

(c) information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;

(d) information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information;

(e) information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;

(f) information received in confidence from foreign government;

(g) information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;

(h) information which would impede the process of investigation or apprehension or prosecution of offenders;

(i) cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers: Provided that the decisions of Council of Ministers, the reasons thereof, and the material on the basis of which the decisions were taken shall be made public after the decision has been taken, and the matter is complete, or over: Provided further that those matters which come under the exemptions specified in this section shall not be disclosed;

(j) information which relates to personal information the disclosure of which has not relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual unless the Central Public Information Officer or the State Public Information Officer or the appellate authority, as the case may be, is satisfied that the larger public interest justifies the disclosure of such information: Provided that the information, which cannot be denied to the Parliament or a State Legislature shall not be denied to any person