

Disclosure Policy

TABLE OF CONTENTS	
Policy Statement	
Department-wise Negative Lists	
1	Department of Administration and Personnel Management
2	Department of Banking Operations and Development
3	Department of Banking Supervision
4	Department of Communication
5	Department of Currency Management
6	Department of Economic and Policy Research
7	Department of Expenditure and Budgetary Control
8	Department of External Investments and Operations
9	Department of Government and Bank Accounts
10	Department of Information Technology
11	Department of Non-Banking Supervision
12	Department of Payment and Settlement Systems
13	Department of Statistics and Information Management
14	Financial Markets Department
15	Foreign Exchange Department
16	Internal Debt Management Department
17	Legal Department
18	Monetary Policy Department
19	Premises Department
20	Rajbhasha Vibhag
21	Reserve Bank Services Board
22	Rural Planning and Credit Department
23	Secretary's Department
24	Urban Banks Department

DISCLOSURE POLICY OF RESERVE BANK OF INDIA

The Reserve Bank of India (RBI) 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. The Bank has been proactively disseminating information, not only in compliance with the requirements of the Act, but also with the objective of achieving better corporate governance through greater transparency and accountability. It may, however, be stated that being the Central Bank of the country, in its roles as banker to the Government and banker to the banks, the RBI receives and holds a lot of sensitive information, the disclosure of which may not, at all times, be in the interest of the nation or serve public interest. Similarly, the RBI is also privy to personal information pertaining to its employees as well as other stake holders such as whistleblowers, complainants, etc., and disclosure of such personal information would not only compromise the privacy of the concerned individuals, but also, in some extreme cases may endanger their life/security. Such information is considered as exempt from disclosure under the provisions of RTI Act. A list of such information which cannot be disclosed either wholly or partially is furnished below. While compiling the list, it has been the Bank's endeavour to attain the objectives of the RTI Act, without jeopardizing the financial stability and economic interests of the State. It may also be noted that the list is only indicative

and not exhaustive and is subject to review / revision. Each application received under the Act would be examined in the light of the provisions of the Act and any decision with respect to non-disclosure by the Bank will be supported by the relevant exemption provisions thereunder. The policy will be reviewed by the Bank by April 30, 2013.

1. DEPARTMENT OF ADMINISTRATION AND PERSONNEL MANAGEMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i.	Copies of representations /information contained in such representations, in connection with transfer, promotion, regularization of absence etc.	Section 8(1)(j)
ii.	Transfer Request letters / representations / records and connected notings and correspondence received from officers.	Section 8(1)(j)
iii.	Third party personal information appearing in office notes.	Section 8(1)(j)
iv.	PAR marks of third party.	Section 8(1)(e) and (j)
v.	Interview marks of unsuccessful candidates other than that of requestor.	Section 8(1)(j)
vi.	Details of other employee's service details / representations of third parties and connected notings & correspondence.	Section 8(1)(j)
vii.	Personal details of leave application such as nature of sickness etc. of the employee sought by third party.	Section 8(1)(j) and (e)
viii.	Details of different nominations made by the employee sought by third party.	
ix.	List of employees of doubtful integrity.	Section 8(1)(e), (h) & (j)
x.	Agreed list of employees formulated in consultation with the Central Bureau of Investigation.	
xi.	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)
xii.	Vigilance Audit Report	Section 8(1)(a)
xiii.	Property statement and particulars of properties of employees.	Section 8(1)(e) & 8(1)(j)
xiv.	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)
xv.	The information in respect of crimes against banks on the basis of data received from the banks. a) The information as regards State Level Security Committee meetings. b) The general guidelines given to commercial banks as regards security arrangements, through Indian Banks' Association (IBA).	Section 8(1)(a)
xvi.	Performance Appraisal Report (PAR), service file and property folder details of the employees sought by third party.	Section 8(1)(e) and (j)
xvii.	Residential addresses of our staff.	Section 8(1)(j)

2. DEPARTMENT OF BANKING OPERATIONS AND DEVELOPMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i.	Information regarding proposals to raise capital of banks till the action is complete.	Section 8(1) (a)
ii.	Information regarding merger/ amalgamation proposal of banks.	Section 8(1) (d) and (e)
iii.	Policy notes relating to prudential measures for banks, till the policy is finalized and information connected therewith.	Section 8(1) (a) and (e)
iv.	Notes related to sharing of information with foreign governments and supra national authorities like World Bank/ IMF, etc.	Section 8(1) (f)
v.	Information relating to specific supervisory issues emanating from Inspection or Scrutiny reports received from other supervisory departments. Information shared with other regulators in India.	Section 8(1) (a) & (e)
vi.	Information about annual branch expansion plan of banks during the currency of plan.	Section 8(1) (d)
vii.	Correspondence with Government relating to proposed amendments to various Acts	Section 8(1) (a) (c)& (e)
viii.	Letters containing cabinet papers including record of deliberations of the council of ministers, received from the Government.	Section 8(1) (i)
ix.	Information provided to Government / Parliament in connection with Parliamentary Questions prior to its being laid before the Parliament.	Section 8(1) (c)
x.	Office notes including agenda papers of the meetings of the Central Board/Committee of the Central Board/Board for Financial Supervision, pertaining to formulation of policies, till a decision is taken.	Section 8(1) (a)
xi.	Opinions furnished by Legal Department.	Section 8(1)(e)
xii.	Any sensitive information on Money Laundering / Terrorist Financing.	Section 8(1) (a)
xiii.	Information shared with / by other investigating agencies regarding cases of Money Laundering/ Terrorist Financing under investigation.	Section 8(1) h)
xiv.	Personal and bank account information relating to account holders of banks.	Section 8(1) (j)
xv.	Information on investment proposals, till the action is complete.	Section 8(1) (d)
xvi.	Information relating to appointment of directors on the boards of banks/ financial institutions, if it involves third party personal information.	Section 8(1) (e) (j)

3. DEPARTMENT OF BANKING SUPERVISION

Information that cannot be disclosed		Enabling provision under RTI Act
i.	Reports on Annual Financial Inspection of banks / Financial Institutions (FIs) as also scrutiny under the provisions of the Banking Regulation Act (B.R Act), 1949 and RBI Act, 1934.	Section 8(1) (a), (d) & (e)
ii.	Any information derived from these reports or contained in such reports, and supervisory action taken thereon (excluding imposition of penalty as per existing disclosure requirement).	
iii.	Supervisory rating of banks.	
iv.	Memoranda on Annual Financial Inspection of banks/FIs and information notes on supervisory matters, submitted to the Board for Financial Supervision (BFS).	Section 8(1) (a), (d) & (e)
v.	Nominee Director's reports on banks/FIs	
vi.	Agenda and minutes of the meetings of the BFS and its Audit Sub-Committee to the extent relating to any specific bank/FI or entity and projections on any sector of economy till the same is published.	
vii.	Any information obtained from/submitted by banks/FIs and held by us in a fiduciary capacity.	
viii.	Inspection manuals, confidential instructions to Inspecting Officers, other secret internal guidelines and communications	Section 8 (1) (a) and (d)
ix.	Information in respect of banks/FIs obtained in the course of investigation and from other supervisors, law enforcement agencies or other sources till finalisation of action thereon.	Section 8 (1) (h)

4. DEPARTMENT OF COMMUNICATION

No Negative list. The role of Department of Communication (DoC) is to disseminate information meant for markets, banks and public in general. It receives information from Departments that is meant for dissemination. As such, in principle, DoC does not have any information that cannot be disclosed under the RTI Act.

5. DEPARTMENT OF CURRENCY MANAGEMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i	Specific technical information on material, design and security features of currency notes.	Section 8(1) (a)
ii	Confidential correspondence relating to security or integrity of the currency (material, design and features).	
iii	Future indents.	

iv	Technical information on indent methodology.	
v	Third party information involving commercial confidence.	Section 8(1)(d)
vi	Contract information on supply of material, design and security features including price, technical specifications, patents and names of vendors.	Section 8(1) (a)
vii	Information which is secret / sensitive and confidential (in terms of Section 8 of the Act) in nature.	
viii	Information about future projects (having financial and other implications) which are at planning stage.	
ix	Information about tenders during the course of tendering process, final accepted price, payment terms, name of L 1 bidder and other general information.	Section 8(1) (d) and (e)
x	Critical information relating to technical specifications, operations including movement of treasure, cash balances and security arrangements of currency chests, the disclosure of which is likely to have adverse implications for the security of treasure held by currency chests.	Section 8(1) (a)
xi	Information contained in currency chest inspection reports, information on financials and supervisory assessment of banks obtained from other departments of the Bank and any information, the disclosure of which is likely to have adverse implications for the security of treasure held by currency chest.	
xii	Information relating to shortage / fraud and investigation where proceedings are pending before any judicial / quasi-judicial authorities.	Section 8(1) (a) & (h)
xiii	Security arrangements, recordings of CCTV and security area related critical documents / information.	Section 8(1) (a)
xiv	Office-wise / currency chest-wise information about supplies of notes and stock position with respect to a reasonable period prior to the date of receipt of request.	
xv	Detection data for individual bank branches / currency chests.	
xvi	Current data pending final reconciliation\Information pertaining to forensic report on forged notes.	Section 8(1) (a)
xvii	Information of security / design features of currency notes.	
xviii	Information on proposed changes in design and security features.	
xix	Systems specifications such as Currency Verification and Processing System etc., and data pending reconciliation.	Section 8(1) (a) and (d) read with Section 9

6. DEPARTMENT OF ECONOMIC POLICY AND RESEARCH

Information that cannot be disclosed		Enabling provision under RTI Act
i	Sensitive projections on balance of payments.	Section 8 (1) (a)
ii	Institution specific information that is not divulged by that institution to others.	Section 8 (1) (d) & (e)

7. DEPARTMENT OF EXPENDITURE AND BUDGETARY CONTROL

Information that cannot be disclosed		Enabling provision under RTI Act
i	<p>i) Personal details of the employee (other than self) such as</p> <p>a. Various deductions from salary including quantum</p> <p>b. Bank Account Details;</p> <p>c. Amounts of loans and advances availed</p> <p>d. Information relating to movable /immovable properties;</p> <p>e. The nature of illness.</p> <p>f. Information relating to LFC except the amount reimbursed.</p> <p>g. Names of dependants for claiming various facilities.</p>	<p>Section 8(1)(e) and (j)</p> <p>Section 8(1)(e) and (j)</p>
ii	<p>ii) 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) and (j)
iii	<p>Nominee Details of the employees towards Provident Fund, Gratuity, Group Savings Linked Insurance (GSLI), etc.</p>	

8. DEPARTMENT OF EXTERNAL INVESTMENTS AND OPERATIONS

Information that cannot be disclosed		Enabling provision under RTI Act
i.	<p>Information relating to decision making of investment strategy, reserve management operations, risk management activities, activities undertaken on behalf of the Government of India, interactions with international institutions/organizations and formulation of gold policy.</p>	Section 8(1) (a), (d), (e) and (f)

9. DEPARTMENT OF GOVERNMENT AND BANK ACCOUNTS

Information that cannot be disclosed		Enabling provision under RTI Act
i.	<p>Any information maintained by the department in a fiduciary capacity like details and operations of accounts maintained with RBI by Central / State Governments /banks /other eligible Institutions, any information relating to treasure and inspection reports.</p>	Section 8(1) (a) (d) and (e)
ii.	<p>Critical, confidential and market sensitive unpublished information pertaining to RBI's activities like transfer of surplus to Government, details of earnings/monthly profit and loss, gains/losses from various activities, valuation details, details of liabilities and assets / securities held and correspondence with the Government which are sensitive in nature.</p>	
iii.	<p>Any third party information, (except for legal heirs with supporting evidence) seeking information about investment detail in securities, bonds, etc.</p>	Section 8(1) (e)
iv.	<p>Inputs for arriving at a major policy decision such as</p>	Section 8(1)(a)

	monetary policy, transfer of profits to Government, etc.	
v.	Copy of agreement signed by RBI with various State Governments and agency banks as also the amount of agency commission paid to individual banks and the business wise details of such agency commission.	Section 8(1) (e)

10. DEPARTMENT OF INFORMATION TECHNOLOGY

Information that cannot be disclosed		Enabling provision under RTI Act
i	Information relating to location / distribution of systems, architecture of the applications / networks and physical security of computer financial system/ networks.	Section 8(1) (a)
ii	Information in respect of backup arrangements at the various data centres and the IT installations of the Bank and also the Business Continuity Plan and Disaster Recovery Management of the Bank for running the various application.	
iii	Financial and non-financial classified transactions performed on a computer /computer systems/networks in the data centres.	
iv	Encrypted Message /data, transactions and system of encryption relating to financial and non-financial transactions flowing in and out of the Bank's systems.	
v	Details of software developed, implemented and used in the Bank, which is proprietary to the Bank as it is considered that the revealing of the same would be detrimental to the security of the Bank's operations	
vi	Audit trails/computer logs and access control systems and data.	
vii	Information relating to development / implementation of software.	Section 8(1) (d)

11. DEPARTMENT OF NON-BANKING SUPERVISION

Information that cannot be disclosed		Enabling provision under RTI Act
i	Company specific details of public deposits, advances etc., except to the extent consolidated figures published by the Bank.	Section 8(1)(d) & (e)
ii	Company's specific information after any decision is taken, to the extent not published.	Section 8 (1)(d), (e) & (h)
iii	Copy of the application by the Non-Banking Financial Company (NBFC) for Certificate of Registration sought by third parties.	Section 8 (1)(d)
iv	Inspection/ Scrutiny Reports	Section 8(1)(a), (d) & (e)
v	Returns filed by the NBFCs	Section 8(1) (e)

12. DEPARTMENT OF PAYMENT AND SETTLEMENT SYSTEMS

Information that cannot be disclosed		Enabling provision under RTI Act
i	Documents related to Board for Payment and Settlement Systems (BPSS) connected with the appointment of BPSS members, agenda notes submitted to and the minutes of the meetings of BPSS.	Section 8 (1) (a) & (d)
ii	Information received from entities in connection with authorization of a payment system under the Payment and Settlement Systems Act.	Section 8 (1) (d) and (e)
iii	Inspection reports of authorized entities	Section 8 (1) (a), (d) and (e)
iv	The notes put up to Inter Departmental Group (IDG)/BPSS in connection with cases for authorization (both new and renewal cases) of payment systems.	Section 8 (1) (d) Section (10) where applicable.
v	Policy formulation inputs received / collected from market participants / public.	Section 8 (1) (d)
vi	Information received in pursuance of the provisions of the PSS Act other than what is being disclosed and published and available in the public domain.	Section 8(1)(a) / (d) and (e)
vii	Correspondence entered with banks and other entities in fiduciary capacity.	Section 8(1) (a) / 8(1) (d) / 8(1) (e)
viii	Information received from the Bank for International Settlement (BIS), other international bodies and Central Banks.	Section 8(1)(a) / 8(1)(e) / 8(1)(f) Section 11 where applicable
ix	Technical details of payment system applications.	Section 8(1) (d) and (e)

13. DEPARTMENT OF STATISTICS AND INFORMATION MANAGEMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i	Entity-wise information on banking, corporate and external sector statistics to the extent it affects the competitiveness of the entity concerned.	Section 8(1)(d) & e)
ii	Entity-wise data relating to non-financial private limited companies to the extent not published.	Section 8(1)(d) & e)

14. FINANCIAL MARKETS DEPARTMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i	Call / Term / Notice Money - Transaction-wise data, except to the extent published.	Section 8(1)(d)& (e)
ii	Market repo- Transaction-wise data, except to the extent published.	Section 8(1)(d)& (e)
iii	Collateral Based Lending Operations CBLO – Transaction-wise data, except to the extent published.	

iv	Commercial Paper- Data pertaining to primary issuances, except to the extent published.	
v	Certificate of Deposit- Data pertaining to primary issuances, except to the extent published.	
vi	Liquidity Adjustment Facility (LAF) Transaction-wise data, except to the extent published.	Section 8(1)(d)& (e)
vii	Government securities and Treasury Bills Transaction-wise data, except to the extent published.	
viii	Investment by Foreign Institutional Investors (FII) in G-Sec and Corporate bonds- Account-wise data from custodial banks	
ix	Intervention operations-(Open Market Operations (OMO), except to the extent published.	Section 8(1)(a)
x	Intervention operations in forex market, except to the extent published.	
xi	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)
xii	Currency Futures - Limited entity-wise data received from SEBI.	

15. FOREIGN EXCHANGE DEPARTMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i	References under Foreign Exchange Management Act (FEMA) from / to Government of India, which are of secret / confidential in nature.	Section 8(1) (a)
ii	Material related to policy formulations on Current Account and Capital Account transaction.	
iii	References made to Government of India or its agencies which are pending for decision.	
iv	Matters referred to investigating agencies such as DoE, DRI, CBI, etc.	Section 8(1) (h)
v	The copy of applications, data, reporting, etc. received and kept with the Department in fiduciary capacity unless such disclosures serve larger public interest.	Section 8(1) (d) (e) & (j)
vi	Documents submitted by third parties such as Certificate from a Chartered Accountant, etc. for approval or reporting purpose.	8 (1) (d) and (j)

16. INTERNAL DEBT MANAGEMENT DEPARTMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i	Individual party-wise auction information.	Section 8(1) (a)(d)&(e)
ii	Government of India Cash balance/ Ways and Means	

	Advances (WMA)/ Over Draft (OD)* except to the extent published in the weekly statement.	
iii	States Investments/ WMA/OD except to the extent consolidated figures are published in the weekly statement or elsewhere.	
iv	Market transactions by RBI on behalf of the State Governments and others Individual party-wise transactions Market monitoring – internal notes.	Section 8(1)(d) & (e)
v	Individual Primary Dealer (PD)-wise underwriting auction bids and/or results.	Section 8(1)(d)& (e)
vi	Individual PD-wise/ PD system details of the financial and other data other than that published by RBI.	
vii	Inspection Reports of individual PDs.	Section 8(1) (a)(d)&(e)
viii	Information received under regulatory / supervisory returns/reports.	
ix	Review of requests for PD authorization.	Section 8(1)(d)& (e)

17. LEGAL DEPARTMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i	Legal Opinions furnished by Legal Department and notes and papers received from various Central Office Departments and Regional Offices in connection thereto.	Section 8(1)(e)
ii	Pleadings, affidavits, memoranda and other papers filed before Judicial / Quasi-Judicial authorities and drafts prepared in that regard and correspondence with Bank's Advocates/Senior Counsels.	Section 8(1)(e)
iii	Correspondence with Government or Governmental Agencies or Banks 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) (a) and (e)
iv	v) Fee structure, bio-data and other details of advocates, solicitors & senior counsel and other professionals and professional bodies engaged by the Bank if consented to by the concerned under Section 11 of the Right to Information Act, 2005.	Section 8(1) (d) and (e)

18. MONETARY POLICY DEPARTMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i	Bank-wise data on sectoral deployment of credit.	Section 8(1)(a)
ii	Bank-wise data submitted by banks in compliance with maintenance of statutory requirements including cash reserve ratio and statutory liquidity ratio.	Section 8(1)(e)
iii	Bank-wise data on advances against select sensitive	Section 8(1)(a) & (e)

	commodities collected under monthly BSR-3 return from all scheduled commercial banks except in consolidated form.	
iv	Data on food credit / Bank-wise data on food credit till it is published.	Section 8(1)(e)
v	Reports of Committees where the Department had a direct role to play till the same is published.	Section 8(1)(e) The provisions of Section 10 where applicable.
vi	Summary records of discussions of Monetary Policy Strategy meetings.	Section 8(1)(a) Section 10 where applicable
vii	Minutes of the meetings of Inter-Departmental Group on Growth and Inflation Projections.	Section 8(1)(a),(d) & (e)
viii	Minutes of pre-policy consultative meetings with the concerned stakeholders.	Section 8(1)(a)
ix	Policy related internal notes and notings of the Top Management and decisions taken thereupon.	
x	Agenda and minutes of the meetings of the Central Board and its Audit Sub-Committee to the extent relating to any specific bank / FI or entity and projections on any sector of economy till the same is published.	Section 8(1)(a)(d) & (e)
xi	Proceedings of the Technical Advisory Committee (TAC) on Monetary Policy, till it is published.	Section 8(1)(a)

19. PREMISES DEPARTMENT

	Information that cannot be disclosed	Enabling provision under RTI Act
i	Building plans / floor plans and other infrastructure systems and arrangements sensitive from security point of view.	Section 8 (1) (a) and Section 9
ii	Information relating to bidders a) Information relating to bids till a decision is taken b) Information relating to rejected bids c) Personal information relating to bidders.	Section 8 (1) (d), (e) & (j)
iii	Any information related to the services / work / products treated as confidential by bidder / service provider / contractor in his own business interests.	Section 8 (1) (d)
iv	Committee Reports such as CTEO Reports, CVC Report till decision / action is complete.	Section 8 (1) h)
v	Any information or data received by the Department in fiduciary capacity.	Section 8 (1)(e)

20. RAJBHASHA DEPARTMENT

No Negative list. All information, subject to the provisions contained in Section 8 of the RTI Act, will be furnished.

21. RESERVE BANK OF INDIA SERVICES BOARD

Information that cannot be disclosed	Enabling provision under RTI Act
i. Information sought by candidates regarding a) The marks obtained by third party candidates other than successful candidates in the written test and /or interview in market recruitments. In case of internal promotions, where the promotion is based on both Performance Appraisal Review (PAR) and interview marks, marks obtained in interview. b) Procedure established for evaluation of exam papers. c) Information regarding institutions/ personnel and other details of examiners/ paper setters/paper evaluators/members of the interview Boards/personnel involved in conducting/supervising the written examinations at various examination centres and external institutions which conduct such examinations on our behalf (both in respect of internal promotions as well as market recruitment).	Section 8(1) (e) / (j)/ (g)
d) Instructions issued to the examiners and moderators oral as well as written, if any e) Model answers, if any, given to the examiners.	Section 8(1) (e) / (j)/ (g)
ii. Marks obtained by a candidate in the written examination and/or interview (in the case of internal promotion as well as market recruitment) as also cut-off marks for selection of candidates till the selection process is completed.	Section 8(1) (d)

22. RURAL PLANNING AND CREDIT DEPARTMENT

No Negative list. All information, subject to the provisions contained in Section 8 of the RTI Act, will be furnished

23. SECRETARY'S DEPARTMENT

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 Reserve Bank, including documents relating to the meetings of the Central Board, Local Boards or its Committees as well as other internal Committees / Groups would be taken having regard to the contents in those documents and the exemptions available under the RTI Act, 2005. Some of the routine items presented to the Central Board and its Committee like weekly accounts of the Issue and Banking Departments, decisions on Bank Rate, etc are subsequently published on the Bank's website under the heading database\ Weekly Statistical Supplement (WSS). The minutes of the meetings will be furnished to the requestors after severing sensitive information exempt under the RTI Act.

24. URBAN BANKS DEPARTMENT

Information that cannot be disclosed		Enabling provision under RTI Act
i	Inspection Reports / Scrutiny Reports of Urban Co-operative Banks (UCBs).	Section 8(1)(a), (d) & (e)
ii	Correspondence with UCBs.	Section 8(1)(e)
iii	Bank's specific instructions after any decision is taken to the extent not published with regard to Speaking Orders issued to UCBs/ requisition to Registrar of Co-operative Societies for superseding the Board of Directors.	Section 8 (1) (d) and (e)
iv	Such Information furnished by UCBs in various statutory and other Returns, which have not been disclosed to public by them in Annual Reports, etc.	
v	Third party personal information about individual depositors / borrowers of the bank that is available with the banks / received from the banks in a fiduciary capacity.	Section 8 (1) (e) and (j)
vi	Third parties seeking information about complaints received against UCBs.	Section 8(1)(e)