

Self appraisal report for Year (2023-24)

Auditor Agency: Sunil Dutt(National Institute of Technical Teachers Training & Research (Ministry of Education, Govt. of India), Sector-26, Chandigarh 160 019 (India).)

Ministry Name: Ministry of Finance

Department Name: Department of Financial Services

Public Authority Name: Kerala Gramin Bank

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
1	Organisation and Function							
1.1	Particulars of its organisation, functions and duties[Section 4(1)(b)(i)]							
1.1.1	Name and address of the Organization	Fully Met	1.28	1.28	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.28	https://keralagbank.com/ ; https://keralagbank.com/customer-relationships/right-to-information-act
1.1.2	Head of the organization	Fully Met	1.28	1.28	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.28	https://keralagbank.com/contactus ; https://keralagbank.com/about-us/board-of-directors
1.1.3	Vision, Mission and Key objectives	Fully Met	1.28	1.28	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	0.64	Kerala Gramin Bank_Malappuramis advised to provide/upload

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL complete detail
1.1.4	Function and duties	Fully Met	1.28	1.28	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.28	https://keralagbank.com/customer-relationships/right-to-information-act
1.1.5	Organization Chart	Fully Met	1.28	1.28	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.28	https://keralagbank.com/public/rightfile/chart.pdf ; https://keralagbank.com/contactus
1.1.6	Any other details-the genesis, inception, formation of the department and the HoDs from time to time as well as the committees/ Commissions constituted from time to time have been dealt	Fully Met	1.28	1.28	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.28	https://keralagbank.com/contactus ; https://keralagbank.com/public/rightfile/ListofBranchHead.pdf ; https://keralagbank.com/public/rightfile/List-of-RMs.pdf
1.2	Power and duties of its officers and employees[Section 4(1) (b)(ii)]							
1.2.1	Powers and duties of officers (administrative, financial and judicial)	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	https://keralagbank.com/customer-relationships/right-to-information-act ; https://keralagbank.com/pub

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
								lic/rightfile/CreditSanctioning Powers.pdf
1.2.2	Power and duties of other employees	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	Same as above
1.2.3	Rules/ orders under which powers and duty are derived and	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	https://keralagbank.com/public/rightfile/PaymentofGratuityAct.pdf ; https://keralagbank.com/public/rightfile/Pension-REGULATION.pdf ; https://keralagbank.com/public/rightfile/SERVICE-REGULATION.pdf ; https://keralagbank.com/public/rightfile/sexual-harassment.pdf
1.2.4	Exercised	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	https://keralagbank.com/public/rightfile/CreditSanctioning Powers.pdf

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1.2.5	Work allocation	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	Same as above
1.3	Procedure followed in decision making process [Section 4(1)(b)(iii)]							
1.3.1	Process of decision making Identify key decision making points	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	https://keralagbank.com/customer-relationships/right-to-information-act
1.3.2	Final decision making authority	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	Same as above
1.3.3	Related provisions, acts, rules etc.	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	https://keralagbank.com/public/rightfile/PaymentofGratuityAct.pdf ; https://keralagbank.com/public/rightfile/Pension-REGULATION.pdf ; https://keralagbank.com/public/rightfile/SERVICE-REGULATION.pdf ; https://keralagbank.com

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
								m/public/rightfile/sexual-harassment.pdf
1.3.4	Time limit for taking a decisions, if any	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	Same as above
1.3.5	Channel of supervision and accountability	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	Same as above
1.4	Norms for discharge of functions[Section 4(1)(b)(iv)]							
1.4.1	Nature of functions/ services offered	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.54	https://keralagbank.com/customer-relationships/right-to-information-act ; https://keralagbank.com/public/rightfile/PaymentofGratuityAct.pdf ; https://keralagbank.com/public/rightfile/Pension-REGULATION.pdf ;

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								REGULATION.pdf; https://keralagbank.com/public/rightfile/sexual-harassment.pdf
1.4.2	Norms/ standards for functions/ service delivery	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationship/right-to-information-act	Fully Met	1.54	Same as above
1.4.3	Process by which these services can be accessed	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationship/right-to-information-act	Fully Met	1.54	Same as above
1.4.4	Time-limit for achieving the targets	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationship/right-to-information-act	Fully Met	1.54	Same as above
1.4.5	Process of redress of grievances	Fully Met	1.54	1.54	https://keralagbank.com/customer-relationship/right-to-information-act	Fully Met	1.54	https://keralagbank.com/customer-relationship/right-to-information-act ; https://keralagbank.com/contactus ; https://connect.keralagbank.com/
1.5	Rules, regulations, instructions manual and records for discharging functions[Section 4(1)(b)(v)]							

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
1.5.1	Title and nature of the record/ manual /instruction.	Fully Met	1.92	1.92	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.92	https://keralagbank.com/customer-relationships/right-to-information-act ; https://keralagbank.com/public/rightfile/PaymentofGratuityAct.pdf ; https://keralagbank.com/public/rightfile/Pension-REGULATION.pdf ; https://keralagbank.com/public/rightfile/SERVICE-REGULATION.pdf ; https://keralagbank.com/public/rightfile/sexual-harassment.pdf
1.5.2	List of Rules, regulations, instructions manuals and records.	Fully Met	1.92	1.92	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.92	Same as above
1.5.3	Acts/ Rules manuals etc.	Fully Met	1.92	1.92	https://keralagbank.com/customer-relationships	Fully Met	1.92	Same as above

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
1.5.4	Transfer policy and transfer orders	Fully Met	1.92	1.92	hip/right-to-information-act https://keralagbank.com/customer-relations-hip/right-to-information-act	Partially Met	0.96	https://keralagbank.com/public/rightfile/Policy-on-Transfers_2024-25.pdf ; It is advised to provide/upload complete detail
1.6	Categories of documents held by the authority under its control[Section 4(1)(b) (vi)]							
1.6.1	Categories of documents	Fully Met	3.85	3.85	https://keralagbank.com/customer-relations-hip/right-to-information-act	Fully Met	3.85	https://keralagbank.com/customer-relations-hip/right-to-information-act
1.6.2	Custodian of documents/categories	Fully Met	3.85	3.85	https://keralagbank.com/customer-relations-hip/right-to-information-act	Partially Met	1.93	Kerala Gramin Bank, Malappuram is advised to provide/upload complete detail
1.7	Boards, Councils, Committees and other Bodies constituted as part of the Public Authority [Section 4(1)(b)(viii)]							
1.7.1	Name of Boards, Council, Committee etc.	Fully Met	0.96	0.96	https://keralagbank.com/customer-relations-hip/right-to-information-act	Fully Met	0.96	https://keralagbank.com/customer-relations-hip/right-to-information-act ; https://keralagbank.com/public

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								lic/rightfile/SERVICE-REGULATION.pdf; https://keralagbank.com/public/rightfile/Details-of-SubCommitteesoftheBoard.pdf; https://keralagbank.com/about-us/board-of-directors
1.7.2	Composition	Fully Met	0.96	0.96	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	0.96	Same as above
1.7.3	Dates from which constituted	Fully Met	0.96	0.96	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	0.96	Same as above
1.7.4	Term/ Tenure	Fully Met	0.96	0.96	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	0.48	Kerala Gramin Bank, Malappuram is advised to provide/upload complete detail
1.7.5	Powers and functions	Fully Met	0.96	0.96	https://keralagbank.com/cust	Partially Met	0.48	Same as above

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					omer-relations hip/right-to-information-act			
1.7.6	Whether their meetings are open to the public?	Fully Met	0.96	0.96	https://keralagbank.com/customer-relations-hip/right-to-information-act	Fully Met	0.96	https://keralagbank.com/customer-relations-hip/right-to-information-act
1.7.7	Whether the minutes of the meetings are open to the public?	Fully Met	0.96	0.96	https://keralagbank.com/customer-relations-hip/right-to-information-act	Fully Met	0.96	Same as above
1.7.8	Place where the minutes if open to the public are available?	Fully Met	0.96	0.96	https://keralagbank.com/customer-relations-hip/right-to-information-act	Partially Met	0.48	Kerala Gramin Bank, Malappuram is advised to provide/upload complete detail
1.8	Directory of officers and employees[Section 4(1) (b) (ix)]							
1.8.1	Name and designation	Partially Met	3.85	1.93	https://keralagbank.com/customer-relations-hip/right-to-information-act	Fully Met	3.85	Now available at: https://keralagbank.com/customer-relationship/right-to-information-act ; https://keralagbank.com/contactus ; https://keralagbank.com/public/

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								rightfile/List-of-RMs.pdf
1.8.2	Telephone , fax and email ID	Fully Met	3.85	3.85	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	3.85	Same as above
1.9	Monthly Remuneration received by officers & employees including system of compensation[Section 4(1) (b) (x)]							
1.9.1	List of employees with Gross monthly remuneration	Fully Met	3.85	3.85	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	3.85	https://keralagbank.com/customer-relationships/right-to-information-act ; https://keralagbank.com/public/rightfile/ListofEmployeesSalary.pdf
1.9.2	System of compensation as provided in its regulations	Fully Met	3.85	3.85	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	1.93	Kerala Gramin Bank, Malappuram is advised to provide/upload complete detail
1.10	Name, designation and other particulars of public information officers[Section 4(1) (b) (xvi)]							
1.10.1	Name and designation of the public information officer (PIO), Assistant Public Information officer (APIO) & Appellate Authority	Fully Met	3.85	3.85	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	3.85	https://keralagbank.com/customer-relationships/right-to-information-act
1.10.2	Address, telephone numbers and email ID of	Fully Met	3.85	3.85	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	1.93	Kerala Gramin

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	each designated official.				bank.com/customer-relationship/right-to-information-act			Bank, Malappuram is advised to provide/upload complete detail
1.11	No. Of employees against whom Disciplinary action has been proposed/ taken(Section 4(2))							
1.11.1	No. of employees against whom disciplinary action has been (i) Pending for Minor penalty or major penalty proceedings	Fully Met	3.85	3.85	https://keralagbank.com/customer-relationship/right-to-information-act	Partially Met	1.93	https://keralagbank.com/customer-relationship/right-to-information-act; Kerala Gramin Bank, Malappuram is advised to provide/upload complete detail
1.11.2	(ii) Finalised for Minor penalty or major penalty proceedings	Fully Met	3.85	3.85	https://keralagbank.com/customer-relationship/right-to-information-act	Partially Met	1.93	Same as above
1.12	Programmes to advance understanding of RTI(Section 26)							
1.12.1	Educational programmes	Partially Met	1.92	0.96	https://keralagbank.com/customer-relationship/right-to-information-act	Partially Met	0.96	https://keralagbank.com/customer-relationship/right-to-information-act; is advised to provide/upload

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								complete detail
1.12.2	Efforts to encourage public authority to participate in these programmes	Partially Met	1.92	0.96	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	0.96	Same as above
1.12.3	Training of CPIO/APIO	Fully Met	1.92	1.92	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	0.96	Same as above
1.12.4	Update & publish guidelines on RTI by the Public Authorities concerned	Fully Met	1.92	1.92	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	1.92	https://keralagbank.com/customer-relationships/right-to-information-act
1.13	Transfer policy and transfer orders[F No. 1/6/2011- IR dt. 15.4.2013]							
1.13.1	Transfer Policy And Transfer Orders[F No. 1/6/2011- IR Dt. 15.4.2013]	Fully Met	7.69	7.69	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	3.85	https://keralagbank.com/customer-relationships/right-to-information-act ; https://keralagbank.com/public/rightfile/Policy-on-Transfers_2024-25.pdf ; It is advised to provide/upload complete detail

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
Total			100	96		100	81	
2	Budget and Programme							
2.1	Budget allocated to each agency including all plans, proposed expenditure and reports on disbursements made etc.[Section 4(1)(b)(xi)]							
2.1.1	Total Budget for the public authority	Not Applicable	0	0	empty	Fully Met	10.00	Now available at: https://keralagbank.com/about-us/financial-results
2.1.2	Budget for each agency and plan & programmes	Not Applicable	0	0	empty	Fully Met	10.00	Same as above
2.1.3	Proposed expenditures	Not Applicable	0	0	empty	Fully Met	10.00	Same as above
2.1.4	Revised budget for each agency, if any	Not Applicable	0	0	empty	Partially Met	5.00	It is advised to provide/upload complete detail
2.1.5	Report on disbursements made and place where the related reports are available	Not Applicable	0	0	empty	Fully Met	10.00	Now available at: https://keralagbank.com/about-us/financial-results
2.2	Foreign and domestic tours(F.No. 1/8/2012- IR dt. 11.9.2012)							
2.2.1	Budget	Not Applicable	0	0	empty	Partially Met	8.34	https://keralagbank.com/about-us/financial-results ; Kerala Gramin Bank, Malappuram is advised to provide/upload complete

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2.2.2	Foreign and domestic Tours by ministries and officials of the rank of Joint Secretary to the Government and above, as well as the heads of the Department.- (a) Places visited, (b) The period of visit, (c) The number of members in the official delegation, (d) Expenditure on the visit	Not Applicable	0	0	empty	Partially Met	8.34	Same as above
2.2.3	Information related to procurements- (a) Notice/tender enquires, and corrigenda if any thereon, (b) Details of the bids awarded comprising the names of the suppliers of goods/ services being procured, (c) The works contracts concluded – in any such combination of the above-and, (d) The rate/ rates and the total amount at which such procurement or works contract is to be executed.	Fully Met	16.67	16.67	https://keralagbank.com/	Partially Met	8.34	https://keralagbank.com/tenders ; Kerala Gramin Bank, Malappuram is advised to provide/upload complete detail
2.3	Manner of execution of subsidy programme [Section 4(i)(b)(xii)]							
2.3.1	Name of the programme of activity	Not Applicable	0	0	empty	Not Applicable	0	As per Directorate of Kerala Gramin Bank, Malappuram, it is NOT applicable
2.3.2	Objective of the programme	Not Applicable	0	0	empty	Not Applicable	0	Same as above
2.3.3	Procedure to avail benefits	Not Applicable	0	0	empty	Not Applicable	0	Same as above
2.3.4	Duration of the programme/ scheme	Not Applicable	0	0	empty	Not Applicable	0	Same as above
2.3.5	Physical and financial targets of the programme	Not Applicable	0	0	empty	Not Applicable	0	Same as above

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2.3.6	Nature/ scale of subsidy /amount allotted	Not Applicable	0	0	empty	Not Applicable	0	Same as above
2.3.7	Eligibility criteria for grant of subsidy	Not Applicable	0	0	empty	Not Applicable	0	Same as above
2.3.8	Details of beneficiaries of subsidy programme (number, profile etc)	Not Applicable	0	0	empty	Not Applicable	0	Same as above
2.4	Discretionary and non-discretionary grants [F. No. 1/6/2011-IR dt. 15.04.2013]							
2.4.1	Discretionary and non-discretionary grants/ allocations to State Govt./ NGOs/other institutions	Not Applicable	0	0	empty	Not Applicable	0	As per Directorate of Kerala Gramin Bank, Malappuram, it is NOT applicable
2.4.2	Annual accounts of all legal entities who are provided grants by public authorities	Not Applicable	0	0	empty	Not Applicable	0	Same as above
2.5	Particulars of recipients of concessions, permits of authorizations granted by the public authority[Section 4(1) (b) (xiii)]							
2.5.1	Concessions, permits or authorizations granted by public authority	Not Applicable	0	0	empty	Not Applicable	0	As per Directorate of Kerala Gramin Bank, Malappuram, it is NOT applicable
2.5.2	For each concessions, permit or authorization granted - (a) Eligibility criteria, (b) Procedure for getting the concession/ grant and/ or permits of authorizations, (c) Name and address of the recipients given concessions/ permits or authorizations, (d) Date of award of concessions/ permits of authorizations	Not Applicable	0	0	empty	Not Applicable	0	Same as above
2.6	CAG & PAC paras [F No. 1/6/2011- IR dt. 15.4.2013]							

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2.6.1	CAG and PAC paras and the action taken reports (ATRs) after these have been laid on the table of both houses of the parliament.	Not Applicable	0	0	empty	Fully Met	50.00	Now available at: https://keralagbank.com/public/tenderfiles/Audited%20Balance%20Sheet.pdf
Total			17	17		150	120	
3	Publicity Band Public interface							
3.1	Particulars for any arrangement for consultation with or representation by the members of the public in relation to the formulation of policy or implementation there of [Section 4(1)(b)(vii)] [F No 1/6/2011-IR dt. 15.04.2013]							
3.1.1	Relevant Acts, Rules, Forms and other documents which are normally accessed by citizens	Fully Met	12.5	12.50	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	12.50	https://keralagbank.com/newupdates ; https://keralagbank.com/public/rightfile/Policy-on-Transfers_2024-25.pdf ; https://keralagbank.com/service_charges ; https://keralagbank.com/public/rightfile/NABARD%20Unit%20cost%202021-22.pdf ; https://keralagbank.com/about-us/financial-results https://

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								keralagbank.com/customer-relationship/bank_policies ; https://keralagbank.com/public/rightfile/PaymentofGratuityAct.pdf ; https://keralagbank.com/public/rightfile/Pension-REGULATION.pdf ; https://keralagbank.com/public/rightfile/SERVICE-REGULATION.pdf ; https://keralagbank.com/public/rightfile/sexual-harassment.pdf
3.1.2	Arrangements for consultation with or representation by - (a) Members of the public in policy formulation/ policy implementation, (b) Day & time allotted for visitors,(c) Contact details of Information & Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants	Fully Met	12.5	12.50	https://keralagbank.com/customer-relationship/right-to-information-act	Fully Met	12.50	Same as above
3.1.3	Public- private partnerships (PPP)- Details of Special Purpose Vehicle (SPV), if any	Not Applicable	0	0	empty	Not Applicable	0	As per Directorate of

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								Kerala Gramin Bank, Malappuram, it is NOT applicable
3.1.4	Public- private partnerships (PPP)- Detailed project reports (DPRs)	Not Applicable	0	0	empty	Not Applicable	0	Same as above
3.1.5	Public- private partnerships (PPP)- Concession agreements.	Not Applicable	0	0	empty	Not Applicable	0	Same as above
3.1.6	Public- private partnerships (PPP)- Operation and maintenance manuals	Not Applicable	0	0	empty	Not Applicable	0	Same as above
3.1.7	Public- private partnerships (PPP) - Other documents generated as part of the implementation of the PPP	Not Applicable	0	0	empty	Not Applicable	0	Same as above
3.1.8	Public- private partnerships (PPP) - Information relating to fees, tolls, or the other kinds of revenues that may be collected under authorisation from the government	Not Applicable	0	0	empty	Not Applicable	0	Same as above
3.1.9	Public- private partnerships (PPP) -Information relating to outputs and outcomes	Not Applicable	0	0	empty	Not Applicable	0	Same as above
3.1.10	Public- private partnerships (PPP) - The process of the selection of the private sector party (concessionaire etc.)	Not Applicable	0	0	empty	Not Applicable	0	Same as above
3.1.11	Public- private partnerships (PPP) - All payment made under the PPP project	Not Applicable	0	0	empty	Not Applicable	0	Same as above
3.2	Are the details of policies / decisions, which affect public, informed to them[Section 4(1) (c)]							
3.2.1	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive - Policy decisions/ legislations taken in the previous one year	Fully Met	16.67	16.67	https://keralagbank.com/customer-relationship/right-to-information-act	Fully Met	16.67	https://keralagbank.com/newupdates ; https://keralagbank.com/public/rightfile/Policy-

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								on-Transfers_2024-25.pdf ; https://keralagbank.com/service_charges ; https://keralagbank.com/public/rightfile/NABARD%20Unit%20cost%202021-22.pdf ; https://keralagbank.com/about-us/financial-results https://keralagbank.com/customer-relationship/bank_policies ; https://keralagbank.com/public/rightfile/PaymentofGratuityAct.pdf ; https://keralagbank.com/public/rightfile/Pension-REGULATION.pdf ;

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
								REGULATION.pdf; https://keralagbank.com/public/rightfile/sexual-harassment.pdf
3.2.2	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive - Outline the Public consultation process	Fully Met	16.67	16.67	https://keralagbank.com/customer-relationship/right-to-information-act	Fully Met	16.67	Same as above
3.2.3	Publish all relevant facts while formulating important policies or announcing decisions which affect public to make the process more interactive- Outline the arrangement for consultation before formulation of policy	Fully Met	16.67	16.67	https://keralagbank.com/customer-relationship/right-to-information-act	Fully Met	16.67	Same as above
3.3	Dissemination of information widely and in such form and manner which is easily accessible to the public [Section 4(3)]							
3.3.1	Use of the most effective means of communication - Internet (website)	Fully Met	50	50.00	https://keralagbank.com/	Fully Met	50.00	https://keralagbank.com/ ; https://keralagbank.com/customer-relationship/right-to-information-act
3.4	Form of accessibility of information manual/ handbook[Section 4(1)(b)]							
3.4.1	Information manual/handbook available in Electronic format	Fully Met	25	25.00	https://keralagbank.com/	Fully Met	25.00	https://keralagbank.com/ ; https://keralagbank.com/customer-relationship/right-to-information-act

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
3.4.2	Information manual/handbook available in Printed format	Fully Met	25	25.00	https://keralagbank.com/	Fully Met	25.00	Same as above
3.5	Whether information manual/ handbook available free of cost or not [Section 4(1)(b)]							
3.5.1	List of materials available Free of cost	Fully Met	25	25.00	https://keralagbank.com/	Fully Met	25.00	Detailed under 3.1.1 above
3.5.2	List of materials available At a reasonable cost of the medium	Fully Met	25	25.00	https://keralagbank.com/	Partially Met	12.50	It is advised to provide/upload complete detail
Total			225	225		225	213	
4	E-Governance							
4.1	Language in which Information Manual/Handbook Available [F No. 1/6/2011-IR dt. 15.4.2013]							
4.1.1	English	Fully Met	14.29	14.29	https://keralagbank.com	Fully Met	14.29	https://keralagbank.com/customer-relationship/right-to-information-act
4.1.2	Vernacular/ Local Language	Partially Met	14.29	7.15	https://keralagbank.com	Partially Met	7.15	It is advised to upload Information Manual/Handbook in Hindi
4.2	When was the information Manual/Handbook last updated?[F No. 1/6/2011-IR dt 15.4.2013]							
4.2.1	Last date of Annual updation	Fully Met	28.57	28.57	https://keralagbank.com	Fully Met	28.57	07.08.2024: https://keralagbank.com/customer-relationship/right-to-information-act
4.3	Information available in electronic form[Section 4(1)(b)(xiv)]							
4.3.1	Details of information available in electronic form	Fully Met	9.52	9.52	https://keralagbank.com	Fully Met	9.52	https://keralagbank.com

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
					bank.com			bank.com/customer-relationship/right-to-information-act
4.3.2	Name/ title of the document/record/ other information	Fully Met	9.52	9.52	https://keralagbank.com	Fully Met	9.52	Same as above
4.3.3	Location where available	Fully Met	9.52	9.52	https://keralagbank.com	Fully Met	9.52	Same as above
4.4	Particulars of facilities available to citizen for obtaining information[Section 4(1)(b)(xv)]							
4.4.1	Name & location of the faculty	Fully Met	7.14	7.14	https://keralagbank.com	Fully Met	7.14	https://keralagbank.com/customer-relationship/right-to-information-act
4.4.2	Details of information made available	Fully Met	7.14	7.14	https://keralagbank.com	Fully Met	7.14	Same as above
4.4.3	Working hours of the facility	Fully Met	7.14	7.14	https://keralagbank.com	Fully Met	7.14	Same as above
4.4.4	Contact person & contact details (Phone, fax email)	Fully Met	7.14	7.14	https://keralagbank.com	Fully Met	7.14	Same as above
4.5	Such other information as may be prescribed under Section 4(i) (b)(xvii)							
4.5.1	Grievance redressal mechanism	Fully Met	3.57	3.57	https://keralagbank.com	Fully Met	3.57	https://keralagbank.com/customer-relationship/right-to-information-act; https://keralagbank.com/contactus; https://connect.keralagbank.com/
4.5.2	Details of applications received under RTI and	Fully Met	3.57	3.57	https://keralag	Partially Met	1.79	It is advised to

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
	information provided				bank.com			provide/upload complete detail
4.5.3	List of completed schemes/ projects/ Programmes	Fully Met	3.57	3.57	https://keralagbank.com	Partially Met	1.79	Same as above
4.5.4	List of schemes/ projects/ programme underway	Fully Met	3.57	3.57	https://keralagbank.com	Partially Met	1.79	Same as above
4.5.5	Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract	Fully Met	3.57	3.57	https://keralagbank.com	Partially Met	1.79	https://keralagbank.com/tenders ; It is advised to provide/upload complete detail
4.5.6	Annual Report	Fully Met	3.57	3.57	https://keralagbank.com	Fully Met	3.57	https://keralagbank.com/about-us/financial-results ; https://keralagbank.com/public/tenderfiles/Audited%20Balance%20Sheet.pdf
4.5.7	Frequently Asked Question (FAQs)	Partially Met	3.57	1.79	https://keralagbank.com	Partially Met	1.79	It is advised to provide/upload complete detail
4.5.8	Any other information such as - (a) Citizen's Charter, (b) Result Framework Document (RFD), (c) Six monthly reports on the , (d) Performance against the benchmarks set in the Citizen's Charter	Fully Met	3.57	3.57	https://keralagbank.com	Partially Met	1.79	Same as above

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
4.6	Receipt & Disposal of RTI applications & appeals [F.No 1/6/2011-IR dt. 15.04.2013]							
4.6.1	Details of applications received and disposed	Not Met	14.29	0	empty	Partially Met	7.15	https://keralagbank.com/customer-relationships/right-to-information-act ; It is advised to provide/upload complete detail
4.6.2	Details of appeals received and orders issued	Not Met	14.29	0	empty	Partially Met	7.15	Same as above
4.7	Replies to questions asked in the parliament[Section 4(1)(d)(2)]							
4.7.1	Details of questions asked and replies given	Not Met	28.57	0	empty	Partially Met	14.29	It is advised to provide/upload complete detail
Total			200	134		200	154	
5	Information as may be prescribed							
5.1	Such other information as may be prescribed [F.No. 1/2/2016-IR dt. 17.8.2016, F No. 1/6/2011-IR dt. 15.4.2013]							
5.1.1	Name & details of - (a) Current CPIOs & FAAs, (b) Earlier CPIO & FAAs from 1.1.2015	Fully Met	20	20.00	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	20.00	https://keralagbank.com/ ; https://keralagbank.com/customer-relationships/right-to-information-act
5.1.2	Details of third party audit of voluntary disclosure - (a) Dates of audit carried out , (b) Report of the audit carried out	Fully Met	20	20.00	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	20.00	https://keralagbank.com/public/rightfile/RTI-Audit%20report.pdf

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
5.1.3	Appointment of Nodal Officers not below the rank of Joint Secretary/ Additional HoD - (a) Date of appointment , (b) Name & Designation of the officers	Fully Met	20	20.00	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	10.00	Kerala Gramin Bank, Malappuram is advised to provide/upload complete detail
5.1.4	Consultancy committee of key stake holders for advice on suo-motu disclosure - (a) Dates from which constituted, (b) Name & Designation of the officers	Fully Met	20	20.00	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	10.00	Same as above
5.1.5	Committee of PIOs/FAAs with rich experience in RTI to identify frequently sought information under RTI - (a) Dates from which constituted, (b) Name & Designation of the Officers	Fully Met	20	20.00	https://keralagbank.com/customer-relationships/right-to-information-act	Partially Met	10.00	Same as above
Total			100	100		100	70	
6	Information Disclosed on own Initiative							
6.1	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information							
6.1.1	Item / information disclosed so that public have minimum resort to use of RTI Act to obtain information	Fully Met	25	25.00	https://keralagbank.com/customer-relationships/right-to-information-act	Fully Met	25.00	https://keralagbank.com/ ; https://keralagbank.com/customer-relationships/right-to-information-act ; https://keralagbank.com/about-us/profile
6.2	Guidelines for Indian Government Websites (GIGW) is followed (released in February, 2009 and included in the Central Secretariat Manual of Office Procedures (CSMOP) by Department of Administrative Reforms and Public Grievances, Ministry of							

Sr. No	Details of disclosure	Category	Marks	Obtained Mark	Remarks	Auditor Category	Auditor Marks	Auditor Remarks/URL
Personnel, Publ								
6.2.1	Whether STQC certification obtained and its validity	Partially Met	12.5	6.25	https://keralagbank.com/customer-relationships/right-to-information-act	Not Met	0	Kerala Gramin Bank, Malappuram is advised to obtain STQC certification and uploading the same
6.2.2	Does the website show the certificate on the Website?	Not Met	12.5	0	empty	Not Met	0	Same as above
Total			50	31		50	25	
Grand Total			692	603		825	662	