

AUDIT REPORT

on the

PROACTIVE DISCLOSURES MADE UNDER THE RTI ACT

by

CANARA BANK

for the year 2018-19

March 2019

Prepared by



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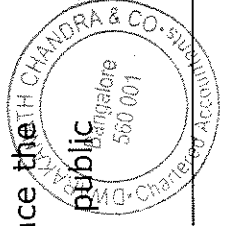
Suo-Moto Disclosure Audit of RTI Package

Background:

" Right to Information" is a part of fundamental rights under Article 19(1) of the Constitution which empowers every citizen with freedom of speech and expression.

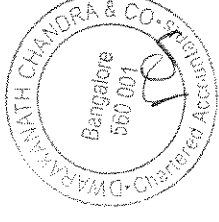
Right to Information (RTI) Act which came into force on 12 October 2005, is an Act of the Parliament of India to provide for setting out the practical regime of right to information for citizens to secure access to information under the control of public authorities in order to promote transparency and accountability in the working of every public authority. Under the provisions of the Act, all public authorities (including bodies owned, controlled or substantially financed by Central/ State Governments such as Nationalized Banks) are expected to provide for furnishing certain information to citizens who desire to have it.

All public authorities have to compulsorily disclose certain information laid down by Section 4 (I)(b) of the Act. Section 4 (2) of the Act provides for disclosure by public authorities on a **Suo Motu** or proactive basis additional information beyond what is expected under Section 4(I)(b) of the Act, in order to place large amount of information in public domain on a proactive basis to make the functioning of the Public Authorities more transparent and also to reduce the need for filing individual RTI applications. Since the implementation of the Act in the year 2005 a large amount of information is being put up in the



domain. However, it was felt by the Government that the quality and quantity of such disclosure is not up to the desired level. To set right the situation, government issued fresh guidelines based on the recommendations of the Task Force constituted to address the issues pertaining to ***Suo Motu*** disclosures.

The guidelines prescribed for Third Party Audit of its proactive disclosure package every year. For assessing and evaluating the implementation of guidelines on suo motu disclosures, under Section 4 of the RTI Act, Canara Bank entrusted the subject Audit for the year 2017-18 and for the year 2018-19 to our firm. The report for the year 2018-19 is given in the following pages.

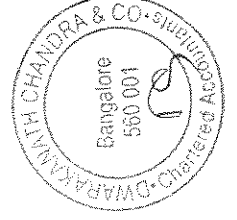


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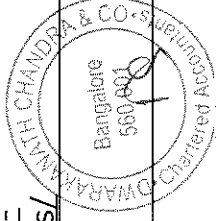
This report is based on the disclosures made by the Bank on its web site and the information provided by way of various documents and orally during the interaction with officials of the Bank during the course of the Audit.

1. *Suo Motu* disclosures of more items under Section 4

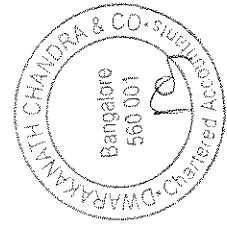
Guide line No	Provision of the Act	Compliance Remark	Our Observation	URL Ref No
1.1	Information related to procurement is to be disclosed on the web site. Information on implementation of comprehensive end to end e-procurement should be disclosed for procurements above Rs 10 lakhs	Complied	Disclosure of information on procurement on the web site is satisfactory. For procurements exceeding Ra 10 lakhs, Bank is utilizing the services of Bank's Service Provider M/s e-Procurement Technologies Limited	https://canarabank.com/english/announcements/enders/ https://canarabank.com/media/7778/rfp-08-2018-19-dated-29-08-2018-for-chat-bot-and-social-media-banking-so.pdf



1.2	If public services are provided through Public Private Partnership (PPP) all information should be disclosed on the website	-Not Applicable-	-Not Applicable-	-Not Applicable-
1.3	Transfer Policy of different grades / cadres of employees should be disclosed and all transfer orders should be publicized through the website or in any other manner listed in Section 4(4)of the Act.	Complied	<p>i. Transfer policy has been disclosed.</p> <p>ii. List of all the employees with present & past placement and gross salary is given</p>	<p>For Officers: https://canarabank.com/media/8000/transfer-policy-officers.pdf</p> <p>For Clerks and Special Assistants: https://canarabank.com/media/7999/transfer-policy-clerks-spl-assts.pdf</p> <p>https://canarabank.com/media/8100/list-of-employees-as-on-22102018.pdf</p>
1.4	All RTI applications, appeals received and their responses should be disclosed on the website	Complied	Complied	<p>I for RTI Applications: https://canarabank.com/english/rti-act/disclosure-under-rti-act-2005/application/</p> <p>ii. for appeals: https://canarabank.com/english/rtiact/disclosure-under-rti-act-2005/appeals/</p>

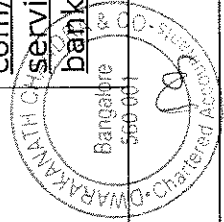


1.5	CAG and PAC paras and the Action Taken Reports (ATR)s should be disclosed on the website.	-Not Applicable-	-Not Applicable-	-Not Applicable-
1.6	Citizen Charter prepared by the Ministry / Department should be disclosed and six-monthly report on the performance against the bench marks set in Citizen Charter shall be displayed on the website	Partially Complied	Citizen Charter has been disclosed on the website. Six monthly report on the performance is yet to be displayed on the website.	http://www.canarabank.com/media/7656/citizen-charter-march-2018.pdf
1.7	All discretionary and non-discretionary grants / allocations should be placed on the web site. Annual accounts of the legal entities who are provided such grants also should be made available through website	-Not Applicable-	-Not Applicable-	-Not Applicable-
1.8	Information regarding Foreign tours of PM / Minsters with expenditure incurred should be disclosed on website.	-Not Applicable-	-Not Applicable-	-Not Applicable-

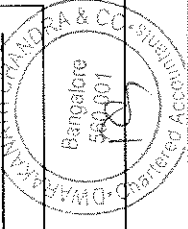


2. Guidelines for digital publication of proactive disclosure under Section 4

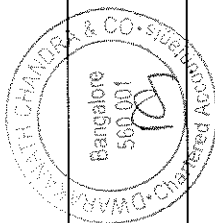
Guide line No	Provision of the Act	Compliance Remark	Our Observation	URL Ref No
2.1	Dept of Administrative Reforms & Public Grievances issued guidelines on designing and disclosure of information on websites of Government Departments – Compliance	Complied	The Department prepared a Compliance Matrix with 115 guidelines to be implemented by the users. Canara Bank website complies with all the guidelines	-Not Applicable-
2.2 a)	The Electronic Services Delivery Bill 2012 envisages that all transactions of citizens with public authorities should be made available through computer interface	Complied	Many services offered by the bank are now available online in the home page of the Bank under the following heads: <ul style="list-style-type: none"> ➤ Customer Services ➤ Online Services ➤ Other services 	<p>i. https://canarabankdigi.in/canaradiya/</p> <p>ii. https://canarabank.com/media/3621/credit-card-application-06-14.pdf</p> <p>iii. https://www.canarabank.com/english/</p> <p>Further, individual links are available under the respective heads.</p>
2.2 b)	Detailed information of services provided	Complied	Complied	<p>For Deposits:</p> <p>https://www.canarabank.com/english/banking/savings-deposits/</p> <p>https://www.canarabank.com/english/personal-banking/savings-deposits/</p>



				For Advances: https://www.canarabank.com/english/bank-services/corporate-banking/loans-advances/
2.2 c)	Uploading of orders immediately after issued by Public Authority	Complied	Information regarding allotment of contracts are uploaded.	https://www.canarabank.com/media/7204/contracts-awarded_cvc.pdf
2.2 d)	All the relevant Acts, Rules, Forms and other documents which are normally accessed by citizens should be available on the website	Complied	Links have been provided for the relevant Acts etc.	Acts: https://www.canarabank.com/english/rtiact/disclosure-under-rti-act-2005/ http://financialservices.gov.in/act-rule/Banking/Banking-Acts Rules, forms etc: https://www.canarabank.com/english/customereducation/
2.2 e)	The website should contain key contacts, details of officials	Complied	Complied	https://canarabank.com/english/customer-services/contact-us/
2.2 f)	Public Authority to disclose information, available by it in an electronic form.	Complied	Complied	https://www.canarabank.com/english

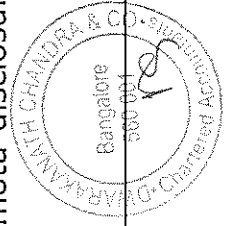


2.2 g)	RTI Act is to be given due importance in the design stage itself	Complied	Complied	-----
2.2 h)	Reliability of information and its real time updation	Complied	Complied	
2.2 i)	Presentation of information from user's perspective	Complied	Complied	https://www.canarabank.com/english
2.2 J)	The schedule given in the National Data Sharing and Accessibility Policy regarding making information available on the website should be adhered to	Under implementation	Under implementation	-----
2.2 k)	Information should be presented in open data formats	Complied	Complied	https://www.canarabank.com/english
2.2 l)	Data last updated should be displayed on the top right corner of every webpage	Partially Complied	A few web pages have Complied (such as RTI page) and other pages have to comply	https://www.canarabank.com/english/rtiact/disclosure-under-rti-act-2005/

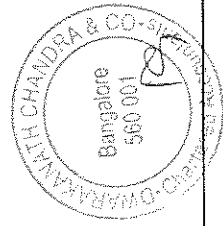


3. Disclosure of information required under Section 4(1)(b) on the web site

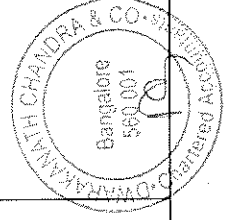
Guide line No	RTI Act Section No	Provision of the Act	Compliance Remark	Our Observation	URL Ref No
	4(1)(b) (i)	The particulars of its organisation, functions and duties	Complied	<p>i. Particulars of organisation are given with a hyper link to 'ABOUT US' page. Functions etc are furnished in the home page itself</p> <p>ii. hyperlink has been provided to the Organisational structure of the Bank</p>	<p>https://canarabank.com/english/rtiact/suo-motu-disclosure/</p> <p>https://canarabank.com/media/7998/organizationalstruc.pdf</p>
	(ii)	The powers and duties of its officers and employees are to be given in the website	Complied	Complied	<p>http://www.canarabank.com/media/7671/cr-edit-sanctioning-powers.pdf</p>
3.3.3.	(iii)	The procedure followed in the decision making process, including channels of supervision and accountability	Complied	Complied	<p>https://canarabank.com/english/rtiact/suo-motu-disclosure/</p>



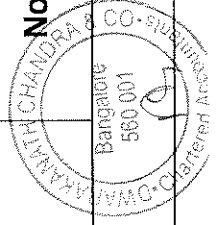
(iv)	The norms set by it for the discharge of its functions	Complied	Complied partially - Time norms for sanction of MSME loans given.	https://canarabank.com/english/rtiact/suo-motu-disclosure/ https://www.canarabank.com/media/7907/shortcuts.docx
(v)	The rules, regulations, instructions, manuals and records, held by it or under its control or used by its employees for discharging its functions	Complied	Complied	https://canarabank.com/english/rtiact/suo-motu-disclosure/
(vi)	A statement of the categories of documents that are held by it or under its control	Complied	Complied	https://canarabank.com/english/rtiact/suo-motu-disclosure/
(vii)	The particulars of any arrangement that exists for consultation with, or representation by, the members of the public in relation to the formulation of its policy or implementation thereof;	Complied	Complied	https://canarabank.com/english/rtiact/suo-motu-disclosure/



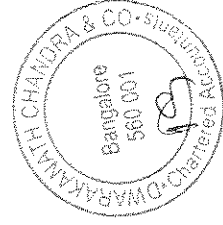
(viii)	A statement of the boards, councils, committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advice, and as to whether meetings of those boards, councils, committees and other bodies are open to the public, or the minutes of such meetings are accessible for public	Complied	Complied	https://canarabank.co/m/english/rtiact/suo-motu-disclosure
(ix)	Directory of its officers and employees	Complied	Complied	https://canarabank.co/m/media/6929/list-of-employees-as-on-23022018.pdf
(x)	The monthly remuneration received by each of its officers and employees, including the system of compensation provided in its regulations	Complied	Complied	https://canarabank.co/m/media/4004/cir-323-2015-1.pd



(xi)	The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made	-Not Applicable-	Not Applicable	Not Applicable
(xii)	The manner of execution of subsidy programmes, including the amounts allocated and the details of beneficiaries of such programmes;	-Not Applicable-	Not Applicable	Not Applicable
(xiii)	Particulars of recipients of concessions, permits or authorisations granted by it;	-Not Applicable-	Not Applicable	Not Applicable
(xiv)	Details in respect of the information, available to or held by it, reduced in an electronic form;	Complied	Complied	https://canarabank.com/english/rtiact/suo-motu-disclosure
(xv)	The particulars of facilities available to citizens for obtaining	Not applicable	Not applicable	Not applicable

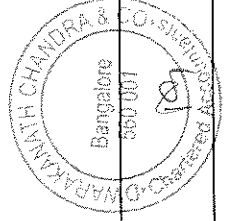


		information, including the working hours of a library or reading room, if maintained for public use				
(xvi)		The names, designations and other particulars of the Public Information Officers	Complied	Complied		https://www.canarabank.com/7)%20List%20of%20CPIOs%20&%20FAAs.docx
(xvii)		Such other information as may be prescribed; and thereafter update these publications every year

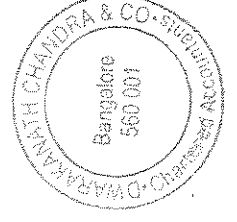


4. Compliance with provisions of *Suo Motu* disclosure.

Guide line No	Provision of the Act	Compliance Remark	Our Observation
4.1	The Public Authority should ensure that these guidelines are fully operationalized within six months	Complied	Complied as on 01-04-2018.
4.2	Proactive disclosures would require collating a large quantum of information and digitizing it. Consultants may be engaged for early compliance.	Under implementation	Ongoing process
4.3	The Action Taken Report on the compliance of these guidelines should be sent along with the URL to the DOPT and Central Information Commission	Complied	Bank has submitted Transparency Audit Report to Central Information Commission for the years 2017-18 and 2018-19 years. Hence it is taken as complied with.
4.4	The proactive disclosure package is to be audited by a third party once in a year, the report along with the name of the auditor is to be published on the website	Complied	Complied



4.5	The Central Information Commission should examine the Audit Report and advice / recommend to the Public Authority	To be carried out	To be carried out
4.6	The Central Information Commission should carry out sample audit with regard to adequacy of the items included and adequacy of the compliance with the guidelines	To be carried out	To be carried out
4.7	Compliance with the proactive disclosure guidelines, its Audit by third party and its communication to the Central Information Commission should be included as RFD target	Not applicable	Not applicable
5	Appointment of Nodal Officer	Complied	An AGM of Recovery wing has been designated as the Nodal Officer -
6	Inclusion of RTI implementation chapter in the annual reports submitted to Parliament	Complied	The Annual Report published by the Bank contains a separate chapter on RTI implementation



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