

STRESSED ASSETS STABILIZATION FUND

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

Sr. No.	Information exempt from disclosure	Under RTI Section
1	Inspection of the records pertaining to the documents submitted by the borrowers / depositors / customers of the SASF as allowing such inspection may amount to invasion of privacy.	8 (1) (j)
2	Details of Process notes / Appraisal memorandum prepared and put up for obtaining financial assistance including annexures, financial analysis, business projections etc.	8 (1) (d)
3	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)
4	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)
5	Information/reports/documents submitted by third parties such as Research Reports/ Rating Reports etc.	8 (1) (e) and 8 (1) (j)
6	Details of payment received by SASF from borrowers like upfront fees, processing fees, interest payment, principal payment etc.	8 (1) (d) & 8 (1) (e)
7	Copy of valuation report, title investigation report obtained by the SASF in respect of any property whether movable or immovable offered as security for any loan extended by the SASF.	8 (1) (d) & 8 (1) (j)
8	Confidential reports obtained from other Banks relating to borrowers / guarantors / depositors of the SASF.	8 (1) (d)
9	Copies of inspection / visit reports.	8 (1) (d)

10	Reports submitted by Lenders Engineer/ Lenders Counsel regarding the working of various units financed by the SASF.	8 (1) (d)
11	Details of Stock Audit, Receivable Audit, Investigative Audit on the working of various units assisted by the SASF.	8 (1) (d) & 8 (1) (e)
12	Contact details of Directors nominated by the SASF 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)
13	Details / proceedings / minutes of the consortium meetings / SASF's meetings / joint meetings etc. held to review performance of various companies.	8 (1) (d) & 8 (1) (e)
14	Details of loans downsold / assigned by the SASF.	8 (1) (d)
15	Particulars of the guarantors / mortgagors/ pledgors.	8 (1) (j)
16	Details relating to individual NPA accounts.	8 (1) (d) & 8(1)(j)
17	Details of Recall notices issued, recovery proceedings initiated by the SASF against borrowers.	8 (1) (d)
18	Restructuring packages sanctioned in respect of accounts, which are treated as NPA.	8 (1) (d)
19	Details of One Time Settlement (OTS) and Negotiated Settlement (NS) in respect of any loan account entered into with the borrowers of SASF.	8 (1) (e)
20	Copy of the preliminary/final investigation report, special investigation report pertaining to any deposit / loan account maintained with the SASF.	8 (1)(d) and 8(1) (j)
21		8 (1) (d)

	Legal opinion / legal advice obtained from advocates, solicitors, counsel as well as in-house counsel of the SASF on any matter pertaining to the business of the SASF.	and 8(1)(j)
22	Agenda papers, Memoranda, Proceedings, Minutes and decisions of the Board of Trustees, 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 SASF.	8 (1) (d)
23	Contact details/ Personal details of the Board of Trustees, Board Committees and Management / Officer Level Committees and other Sub-Committees.	8 (1) (j)
24	Details sought by Shareholders of the SASF regarding the working /functioning of the SASF other than what is published in the Annual Report.	8 (1) (d)
25	Details of the Business Plans, Budgets, Targets allocated to various Departments / Zones / Branches / Offices and other operational units.	8 (1) (d)
26	Delegation of Powers (DOP) for exercise of powers for decision making by the delegated committees / officers of the SASF as amended from time to time.	8 (1) (d)
27	Reports of other Statutory/ Regulatory authorities on the working of the SASF.	8 (1) (d) & 8 (1) (e)
28	Internal Policies / Circulars / Office Orders / Manuals/ Instructions etc. issued by the SASF for internal use.	8 (1) (d)
29	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)
30		8(1) (e) & (j)

	Personal information pertaining to employees.	
31	The views recorded in the matter of performance of a subordinate as it may lead to personal acrimony.	8 (1) (e)
32	Copies of the Performance Appraisal Reports submitted by the employees of the SASF to the competent authorities of the SASF as it is in fiduciary relationship.	8 (1) (e)
33	All document/information pertaining to disciplinary action, which is pending or in process.	8 (1) (e) (h) (i)
34	Reports on staff accountability or fraud matters.	8 (1) (d), (e), (i)
35	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)
36	Correspondence with GOI on business/customers/personnel etc.	8(1)(d), (h) & (i)
37	Information pertaining to Parliamentary questions/ replies.	8(1)(c)
38	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.