

ORGANIZATION AND FUNCTION

Sl. No.	POINTS	DETAILS
1	Organisation and Function	
1.1	Particulars of its organization, functions and duties[Section 4(1)(b)(i)]	
1.1.1	Name and address of the Organization	Kerala Gramin Bank KGB Towers,AK Road, Uphill, PB No. 10, Malappuram, Kerala, India, PIN. 676 505.
1.1.2	Head of the organization	CHAIRPERSON Smt. Vimala Vijayabhaskar GENERAL MANAGER Sri. Pradeep Padman Sri. P Rajendran Smt. D Mahalakshmi Sri. Gundekar Harish Sri. Ranjeet Kumar Sri. Chindam Ramesh Please click on the following link to view the Board of Directors: Board of Directors :: KGB :: Kerala's own Bank
1.1.3	Vision, Mission, and Values	Kerala Gramin Bank is a Regional Rural Bank in Kerala with massive rural penetration. Even though the bank is a Regional Rural Bank, KGB delivers all the major functionalities of a PSB. The major focus of the bank is to initiate appropriate intervention for overall economic upliftment and advancement of the people of Kerala by giving financial assistance to the sectors like Agriculture, Micro, Small and Medium Enterprises, education, housing, micro-credit, weaker sections, SC/ST communities etc.
1.1.4	Function and duties	Though the bank is Regional Rural Bank, KGB delivers all the major functionalities of a PSB. Click the below link to view the services offered by KGB: Kerala Gramin Bank :: KGB :: Kerala's own Bank
1.1.5	Organizational Chart	Right to Information Act :: KGB :: Kerala's own Bank [Section 4(1)(b)(i)]
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	KGB has carved a niche for itself through its 40 year old history of dedicated and customized service to the clientele by its predecessor RRBs. With 634 branches as on 30.09.2019, it is the second largest bank in Kerala, in terms of branch network. Its comprehensive branch network spreads into the deepest and farthest corners of Kerala. Further, its CD ratio is the highest among major banks of Kerala. KGB leads other Banks in the state in the number of persons assisted under Kisan Credit Card (KCC) and SME (Priority) schemes.

		For the past 40 years the predecessor RRBs of the bank have succeeded in building warm relationship with its customers. Now KGB's objective is to intensify this relationship and thus emerge as a strong, vibrant and socially committed 'Kerala's Own Bank'. Please click on the following links to view the details regarding Regional Offices, Head Office Wings, Chief Vigilance Officer, NRI Cell, Chief Information Officer, Chief Risk Officer, Chief Compliance Officer, Chief Customer Service Officer/ Nodal Officer, Grievance Redressal Officer (GRO) NPS, Chief Grievance Redressal Officer (CGRO) APY, Chief Technical Officer and SC/ST Cell. Contact Us :: KGB :: Kerala's own Bank SC/ST Cell :: KGB :: Kerala's own Bank																						
1.2	Power and Duties of its Officers and Employees [Section 4(1) (b)(ii)]																							
1.2.1 & 1.2.2	Powers and Duties of Officers and other employees.(administrative, financial and judicial)	The powers and duties of officers and employees are decided by the Board of Directors and in terms of Service regulations etc.																						
1.2.3 & 1.2.4	Rules/ orders under which powers and duty are derived and exercised and Work allocation	<table><tr><td colspan="2">Maximum* Credit sanctioning powers to various authorities</td></tr><tr><td>Authority</td><td>Amt Rs. Lakhs</td></tr><tr><td>Branch Head – Category A</td><td>10</td></tr><tr><td>Branch Head – Category B</td><td>20</td></tr><tr><td>Branch Head – Category C</td><td>30</td></tr><tr><td>Branch Head – Category D&E</td><td>60</td></tr><tr><td>KGB Loan Cell</td><td>100</td></tr><tr><td>RO Head CM Credit Approval Committee</td><td>125</td></tr><tr><td>RO Head AGM Credit Approval Committee</td><td>175</td></tr><tr><td>GM Credit Approval Committee</td><td>200</td></tr><tr><td>Chairman Credit Approval Committee</td><td>500</td></tr></table> (* excluding Loan against Deposits, Gold loan, Education loan, Loans to SHG/JLG, Adhoc limit, Bank Guarantee against 100% deposits)	Maximum* Credit sanctioning powers to various authorities		Authority	Amt Rs. Lakhs	Branch Head – Category A	10	Branch Head – Category B	20	Branch Head – Category C	30	Branch Head – Category D&E	60	KGB Loan Cell	100	RO Head CM Credit Approval Committee	125	RO Head AGM Credit Approval Committee	175	GM Credit Approval Committee	200	Chairman Credit Approval Committee	500
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1.3	Procedure followed in decision-making process [Section 4(1)(b)(iii)]	Different powers have been delegated by the Board of Directors to the officers at various levels for smooth functioning. Branches receive applications for credit facilities and recommend to the appropriate sanctioning authority. All credit decisions approved by any sanctioning authority are reported to the next higher authority for control & review purpose. There is a well defined organizational structure and clear system of accountability based on RBI / CVC guidelines. In order to exercise supervision and																						

		fix accountability / responsibility various control measures have been put in place. The system of exercising proper delegation of power and submission of control reports is in place and they are monitored by control officers and through internal inspection.
1.4	Norms for discharge of functions [Section 4(1)(b)(iv)]	Directions received from Ministry of Finance, Government of India, Reserve Bank of India, NABARD and/or approved by the Board of our Bank are the guiding principles for discharging various functions. Whether to sanction a loan or not, is the absolute discretion of the concerned sanctioning authority of the Bank and such discretion is exercised, after taking into consideration the relevant facts and circumstances of each case.
1.5	Acts, Rules, regulations, instructions manual and records for discharging functions [Section 4(1)(b)(v)]	Best Practice Code (Manual of Instructions) on all our products, periodical circulars, Hand books, Policy Guidelines etc., is made available to all employees for discharging various functions. These are all meant for internal circulation and cannot be shared with public. However, certain information on Deposit, Loan & other Products, scheme guidelines, eligibility etc., are available in websites. Click the below link to view the manuals or instructions: Right to Information Act :: KGB :: Kerala's own Bank
1.6	Categories of documents held by the authority under its control [Section 4(1)(b) (vi)]	
1.6.1 & 1.6.2	Categories of documents and Custodian	Documents, as required under law, rules and regulations, such as, Balance Sheets, record of the staff, licenses obtained from RBI / other competent authorities for opening branches / offices etc., are held by the Bank. Annual Report / Quarterly Reports of our Bank are made available on our website. Documents submitted as security for advances are kept at notified centres i.e., branches and all other documents related to licensing, investment, agreements and documents such as MOU are kept at administrative offices. Click the below link to view the Financial Results: Financial Results :: KGB :: Kerala's own Bank
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.	Boards of Directors are constituted under the Regional Rural Banks Act, 1976. Various committees as per the requirement of the Bank are formed as per the approval of Board or by the top management, as per the powers delegated by the Board. Publics are not entitled to participate on the meetings of the Board / Committees and minutes are not accessible to Public. The various committees of the Board
1.7.2	Composition	Click the below link to view the management and composition Right to Information Act :: KGB :: Kerala's own Bank
1.7.3	Dates from which constituted	Click the below link

		Right to Information Act :: KGB :: Kerala's own Bank
1.7.4	Term/ Tenure	Click the below link Right to Information Act :: KGB :: Kerala's own Bank
1.7.5	Powers and functions	Click the below link Right to Information Act :: KGB :: Kerala's own Bank
1.7.6	Whether their meetings are open to the public?	No
1.7.7	Whether the minutes of the meetings are open to the public?	No
1.7.8	Place where the minutes if open to the public are available?	NA
1.8	Directory of officers and employees [Section 4(1) (b) (ix)]	
1.8.1 & 1.8.2	Name and Designation, Telephone, Fax and Email ID:	A directory of officers and employees with cadre, place of posting may be seen in following link. Efforts are made to keep the same updated from time to time. Right to Information Act :: KGB :: Kerala's own Bank
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	Click the below link Right to Information Act :: KGB :: Kerala's own Bank
1.9.2	System of compensation as provided in its regulations	Click the below link Right to Information Act :: KGB :: Kerala's own Bank
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	All Kerala Gramin Bank Branch Heads are designated as 'Assistant Public Information Officers' to receive the RTI application and to forward the same to the concerned Central Public Information Officers of the Region Office / Head Office as per Section 5(2) of RTI Act, 2005. Central Public Information Officers (CPIOs) are nominated for all the 12 Regional Offices, and for Head Office. One First Appellate Authority (FAA) is nominated for Head office. Hence there are 13 CPIOs & 1 FAA in our Bank to ensure prompt disposal of applications / appeals under RTI Act 2005. Executives of the Rank of Scale-IV or above are nominated CPIOs and the Executives with one Scale above the Rank of CPIO are nominated as FAA for Head Office & all Regional Offices. Region-wise list of Central Public Information Officers & First Appellate Authority along with their Name, Designation, Office Address are published in the link provided hereunder: Right to Information Act :: KGB :: Kerala's own Bank
1.10.2	Address, telephone numbers and email ID of each designated official	Click the below link

		Right to Information Act :: KGB :: Kerala's own Bank
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	Minor Penalty : 2 Major Penalty : 7
1.11.2	(ii) Finalised for Minor penalty or major penalty proceedings	Minor Penalty : 2 Major Penalty : 7
1.12	Programmes to advance understanding of RTI(Section 26)	
1.12.1	Educational programmes	All employees are encouraged to participate in workshops/trainings/seminars/program/webinars etc. to enhance their knowledge and understanding of RTI Act 2005.
1.12.2	Efforts to encourage public authority to participate in these programmes	Yes, workshops/trainings/seminars/program/webinars are regularly attended by CPIOs / FAA
1.12.3	Training of CPIO/APIO	Yes, encouraged periodically to participate and advance their knowledge and understanding of RTI Act 2005.
1.12.4	1.12.4 Update & Publish guidelines on RTI by the public Authorities Concerned	Yes updated as on
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]	Click the below link Right to Information Act :: KGB :: Kerala's own Bank
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	NA
2.1.2	Budget for each agency and plan & programmes	NA
2.1.3	Proposed expenditures	NA
2.1.4	Revised budget for each agency, if any	NA
2.1.5	Report on disbursements made and place where the related reports are available	NA
2.1.6	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.	Click the below link Right to Information Act :: KGB :: Kerala's own Bank
2.2	Foreign and domestic tours(F. No. 1/8/2012-IR dt. 11.9.2012	
2.2.1	Budget	Not Applicable
2.2.2	Foreign and domestic tours by ministries and officials of the rank of	Not Applicable

	Joint Secretary to the Government and above, as well as the Heads of the department – (a) Places	
2.3	Manner of execution of subsidy programme [Section 4(i)(b) (xii)]	
2.3.1	Manner of execution of subsidy programme [Section 4(i)(b) (xii)]	Not Applicable
2.3.2	Objective of the programme	Not Applicable
2.3.3	Procedure to avail benefits	Not Applicable
2.3.4	Duration of the programme/ scheme	Not Applicable
2.3.5	Physical and financial targets of the programme	Not Applicable
2.3.6	Nature/ scale of subsidy /amount allotted	Not Applicable
2.3.7	Eligibility criteria for grant of subsidy	Not Applicable
2.3.8	Details of beneficiaries of subsidy programme (number, profile etc)	Not Applicable
2.4	Discretionary and nondiscretionary grants [F. No. 1/6/2011-IR dt. 15.04.2013]	
2.4.1	Discretionary and nondiscretionary grants/ allocations to State Govt./ NGOs/other institutions	Not Applicable
2.4.2	Annual accounts of all legal entities who are provided grants by public authorities	Not Applicable
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
2.5.2	For each concession, 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
2.6	CAG & PAC Paras [F No. 1/6/2011- Ir Dt. 15.4.2013]	
	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
3	Publicity and 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 thereof [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	Click the below link Right to Information Act :: KGB :: Kerala's own Bank
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	All scheme details are published in social media and inputs given by public are considered while finalizing such schemes. All other information such as contact details etc are available in our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank

	Counter (IFC) to provide publications frequently sought by RTI applicants	
3.1.3	Public- private partnerships (PPP)- Details of Special Purpose Vehicle (SPV), if any	Not Applicable
3.1.4	Public- private partnerships (PPP)- Detailed project reports (DPRs)	Not Applicable
3.1.5	Public- private partnerships (PPP)- Concession agreements	Not Applicable
3.1.6	Public- private partnerships (PPP)- Operation and maintenance manuals	Not Applicable
3.1.7	Public- private partnerships (PPP) - Other documents generated as part of the implementation of the PPP	Not Applicable
3.1.8	Public- private partnerships (PPP) - Information relating to fees, tolls, or the other kinds of revenues that may be collected under authorization from the government	Not Applicable
3.1.9	Public- private partnerships (PPP) - Information relating to outputs and outcomes	Not Applicable
3.1.10	Public- private partnerships (PPP) - The process of the selection of the private sector party (concessionaire etc.)	Not Applicable
3.1.11	Public- private partnerships (PPP) - All payment made under the PPP project	Not Applicable
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	All informations are available on our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank
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	All informations are available on our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank
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.	All informations are available on our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank
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 –	Makes use of all the available means of communication
3.4	Form of Accessibility of Information Manual/ Handbook [Section 4(1)(B)]	

3.4.1	Information manual/handbook available in Electronic format	All information available on our website as follows: Right to Information Act :: KGB :: Kerala's own Bank
3.4.2	Information manual/handbook available in Printed format	Available
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	The Policies and manuals, Annual Report, RTI Information Manual, Rules and other manuals can be downloaded free of cost from our website.
3.5.2	List of materials available at a reasonable cost of the medium	All the information accessible as per RTI Act 2005, is available as per the provisions of RTI Act and its rules.
4.1	E-Governance	
4.1	Language in which information manual/handbook available [F No. 1/6/2011-Ir Dt. 15.4.2013]	
4.1.1	Hindi	Yes, available to public on our website as follows: Right to Information Act :: KGB :: Kerala's own Bank
4.1.2	English	Yes, available to public on our website as follows: Right to Information Act :: KGB :: Kerala's own Bank
4.1.	Vernacular/Local Language	Yes, available to public on our website as follows: Right to Information Act :: KGB :: Kerala's own Bank
4.2	When was the information manual/handbook last updated? [Fno. 1/6/2011-Ir Dt 15.4.2013]	
4.2.1	Last date of Annual updation	Updated as on 31.03.2025
4.3	Information available in electronic form [Section 4(1)(B)(Xiv)]	
4.3.1	Details of information available in electronic form	All the informations are made available in our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank
4.3.2	Name/ title of the document/record/ other information	All the informations are made available in our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank
4.3.3	Location where available	Kerala Gramin Banks Website: Kerala Gramin Bank :: KGB :: Kerala's own Bank
4.4	Particulars of facilities available to citizen for obtaining information [Section 4(1)(B)(Xv)]	
4.4.1	Name & location of the faculty:	Facilities offered by the Bank are made available in our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank You can avail certain facilities as provided in the website 24hrs
4.4.2	Details of information made available	All the informations are made available in our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank
4.4.3	Working hours of the facility	You can avail certain facilities as provided in the website 24hrs Usual Banking Hours: 10AM to 05PM
4.4.4	Contact Person and Contact Details	All these details are available to public on our website as follows: Right to Information Act :: KGB :: Kerala's own Bank
4.5	Such other information as may be prescribed under Section 4(1)(B)(XVII)	
4.5.1	Grievance Redressal Mechanism	Click the below link

		Right to Information Act :: KGB :: Kerala's own Bank																						
4.5.2	List of completed schemes/ projects/ Programmes	Click the below link Right to Information Act :: KGB :: Kerala's own Bank																						
4.5.3	List of schemes/ projects/ programme underway	Click the below link Right to Information Act :: KGB :: Kerala's own Bank																						
4.5.4	Details of all contracts entered into including name of the contractor, amount of contract and period of completion of contract	Click the below link Right to Information Act :: KGB :: Kerala's own Bank																						
4.5.5	Annual Report	It is made available in our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank																						
4.5.6	Frequently Asked Question (FAQs)	Click the below link Right to Information Act :: KGB :: Kerala's own Bank																						
4.5.7	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	All the informations are made available in our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank																						
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.	No. of Applications Received: 109 No. of Applications Disposed: 99																						
	Details of appeals received and orders issued	No. of Appeals Received: 16 No. of Appeals Disposed: 16																						
4.7	Replies to questions asked in the parliament [Section 4(1)(d)(2)]																							
4.7.1	Details of questions asked, and replies given	Questions were asked and replies given accordingly.																						
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	(a) Current CPIOs <table><tr><td>Sri. Krishnakumar A P, Chief Manager</td><td>Head Office, RL & FP Wing</td></tr><tr><td>Sri. Gopakumar K, Regional Manager</td><td>Regional Office: Kasaragod</td></tr><tr><td>Smt. Bindu K R, Regional Manager</td><td>Regional Office: Kannur 1</td></tr><tr><td>Sri. Nandakumar T V, Regional Manager</td><td>Regional Office: Kannur 2</td></tr><tr><td>Smt. Remya A G, Regional Manager</td><td>Regional Office: Ernakulam</td></tr><tr><td>Sri. SurendranT V, Regional Manager</td><td>Regional Office: Wayanad</td></tr><tr><td>Sri. Rahul Kumar K, Regional Manager</td><td>Regional Office: Kozhikode</td></tr><tr><td>Sri. Jayaram P D, Regional Manager</td><td>Regional Office: Malappuram</td></tr><tr><td>Smt. Sreeletha Varma C, Regional Manager</td><td>Regional Office: Thrissur</td></tr><tr><td>Sri.Subrahmanyam Potti M, Regional Manager</td><td>Regional Office: Trivandrum</td></tr><tr><td>Sri. Suresh Kumar G, Regional Manager</td><td>Regional Office: Kottayam</td></tr></table>	Sri. Krishnakumar A P, Chief Manager	Head Office, RL & FP Wing	Sri. Gopakumar K, Regional Manager	Regional Office: Kasaragod	Smt. Bindu K R, Regional Manager	Regional Office: Kannur 1	Sri. Nandakumar T V, Regional Manager	Regional Office: Kannur 2	Smt. Remya A G, Regional Manager	Regional Office: Ernakulam	Sri. SurendranT V, Regional Manager	Regional Office: Wayanad	Sri. Rahul Kumar K, Regional Manager	Regional Office: Kozhikode	Sri. Jayaram P D, Regional Manager	Regional Office: Malappuram	Smt. Sreeletha Varma C, Regional Manager	Regional Office: Thrissur	Sri.Subrahmanyam Potti M, Regional Manager	Regional Office: Trivandrum	Sri. Suresh Kumar G, Regional Manager	Regional Office: Kottayam
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Sri. Jayaram P D, Regional Manager	Regional Office: Malappuram																															
Smt. Shyamala, Regional Manager	Regional Office: Thrissur																															
Sri.Subrahmanyam Potti M, Regional Manager	Regional Office: Trivandrum																															
Sri. Suresh Kumar G, Regional Manager	Regional Office: Kottayam																															
Sri. Unnikrishnan S, Regional Manager	Regional Office: Pathanamthitta																															
Sri. Rajagopalan V K, Regional Manager	Regional Office: Palakkad																															
5.1.2	Details of third-party audit of voluntary disclosure –	Click the below link Right to Information Act :: KGB :: Kerala's own Bank																														
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.	Sri. Pradeep Padman, General Manager, is the Nodal Officer																														
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	It is made available in our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank																														
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	It is made available in our website: Kerala Gramin Bank :: KGB :: Kerala's own Bank																														
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	Click the below link Right to Information Act :: KGB :: Kerala's own Bank																														

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 Personnel, Public Affairs	
6.2.1	Whether STQC certification obtained and its validity.	Not Applicable
6.2.2	Does the website show the certificate on the Website?	Not Applicable