

## **GUIDELINES**

### **DEFINITIONS**

#### **PUBLIC AUTHORITY**

Any body or institution of self-government established by or under the Constitution or the State or Central Legislatures or by notification issued by the appropriate Government are governed by this Act. It also includes any body owned , controlled or financed by the government or non-Government body which is financed by the government. However, organisations named in the Second Schedule of the Act are exempted from providing information. United India Insurance Co. Ltd., being a public authority, is subject to this statute.

#### **WHO CAN SEEK INFORMATION**

Any Indian citizen, including members of firms, associations or companies, provided they disclose their individual identity (name), any member of the public, including ex-employees as well as present employees of the company can seek information.

The Act confers on the citizen, the right to request public authorities for any information relating to the public authority which is held by it. It also confers the right to inspect the documents of the public authority.

#### **WHAT IS INFORMATION**

Any material in any form including records, documents, memos, e-mails, opinions, advices, press releases, circulars, orders, log books, contracts, reports, papers, samples, models, data material held in any electronic form and information relating to any private body which can be accessed by a public authority under any other law in force.

#### **ROLE OF CPIO/APIO**

Under Sub-section 1 of Section 5 of the Act, every Public Authority shall designate as many Central Public Information Officers in all its administrative units as may be necessary to provide information to the citizens who seek information.

Similarly, the Public Authority shall also designate as many Central Assistant Public Information Officers as may be necessary to receive applications for information or appeals under this act for forwarding them forthwith to the CPIOs.

It may be noted that our company being a Public Authority coming under Central Government Organisation, the PIO/APIO is referred to as Central Public Information Officer/Central Assistant Public Information Officer.

Officials of the Regional office / LCBs are specifically nominated as the CPIO at the Regional Office whereas the Officers In charge of the operating offices are nominated as ACPIO of the respective offices.

## **Deemed CPIO**

The deemed CPIO is any employee who is in the possession of information and required by the CPIO to provide information in process of responding to an application under the Act.

## **RTI PROCEDURES**

### **Invalid applications**

Any application which does not bear the signature of the applicant or is not accompanied by the applicable fee does not constitute a valid application. However, it is our bounden duty to ensure the same is duly returned to the applicant immediately, informing him to submit signed application or furnish the fee as may be applicable. No reasons for seeking information is required.

### **Transfer of application**

If any application is preferred requesting information relating to another Public authority, then the same has to be transferred to the said authority, duly informing the applicant that his application has been transferred to the concerned authority. Such transfer of application should be effected immediately and not later than 5 days. Public authority cannot refuse to receive any application because it was not transferred within 5 days. When the application is transferred from one CPIO of the Public Authority to another as the information rests with the second CPIO, it should be done on the same day.

### **Procedure for filing an application**

The application may be made in writing or electronic means in English, Hindi or any local language along with the applicable fee. Where a person cannot make an application in writing, it is the duty of Information Officers to help the person who is making the request orally by writing the application and getting the application signed by him/her.

### **Fees - Sec 6 (1)**

The fee that is applicable for seeking information under RTI Act 2005 is Rs. 10/- only. The same can be remitted in the form of demand draft, banker's cheque, Indian Postal order in favour of United India Insurance Co. Ltd. or cash (if paid in person). Fees in the form of Court fee stamps or applications on non-judicial stamp paper are not acceptable in organisations coming under the Central Government. If applications of the above nature is received, it is our duty to ensure that the original application with the stamps are returned, duly retaining photocopies of applications and informing the applicant, the

prescribed manner in which the fees are to be remitted. Under no other circumstances can any application be returned.

### **Sec 7 (1)**

- Additional fees for documents

### **(Additional Fees - Refer Annexure A)**

### **No fees is applicable in the following cases**

- No fee is chargeable for persons below poverty line (proof of the same has to be furnished by the applicant).
- Wherever there is delay in furnishing information, additional cost incurred towards photocopying charges cannot be charged to the applicant. The information has to be furnished free of cost.
- No fee is chargeable for appeals. Hence any fee received should be duly returned to the applicant.

### **Request for information may be made at three levels**

- Requests will be submitted to the Information Officers of the Public authority who will provide information within 30 days.
- If the applicant is not satisfied with the reply of CPIO or if the reply is incomplete / incorrect or for non-receipt of information, he/she may approach the Appellate Authority of the Public Authority, who has to give his decision within 30 days.
- For non-satisfaction or non-receipt of reply from the First Appellate Authority, he/she can approach the Central Information Commission within 90 days from the date of receipt of reply from the CPIO.

### **Disposal of application**

Once an application is received, the fee should be receipted and receipt sent to the applicant along with the reply. Information Officer to obtain the information from the concerned department and the holders of information are duty bound to furnish the information to the CPIO within the prescribed time limit. The application has to be disposed by the CPIO within 30 days of receipt of the application in any of the following manner.

- The information should be furnished.

- The request may be rejected duly citing the exemptions under the RTI Act 2005. While doing so, the CPIO shall communicate to the applicant the reasons for such rejection, the period within which an appeal against such rejection may be preferred and the particulars of the Appellate Authority.
- Wherever part of the information can be furnished and the rest of it falls under exemptions, the Act provides that part information may be provided and the balance rejected, duly citing the appropriate exemptions (Severability condition).
- Where additional fees are required to be collected, the applicant is to be informed accordingly and on receipt of the same, the information to be provided.
- Where information is not available, the same may be duly informed to the applicant, explaining the circumstances.
- When a CPIO fails to provide information within the stipulated time, it will be construed as deemed refusal.
- As far as possible, Information may be furnished in the manner requested by the applicant, unless the same would result in disproportionate diversion of resources of the company Sec. (7) (9).

### **Time frame for disposal of application**

**(For details - Refer Annexure B)**

### **An application disposal should contain the following information:**

- Date of the application
- Date of receipt of application
- Receipt to be enclosed if not sent separately
- Queries preferred by the applicant (If they are numerous or lengthy the same is not practicable. However there should be a small para indicating the subject to which the queries relate)
- Reply of the CPIO to the queries
- Cost of additional fee, if any, required, including the break up
- Reasons for delay if any, duly apologizing for the delay
- Name and address of the Appellate Authority indicating the time frame for submitting the appeal.

## First Appeals

The appellant can submit an appeal to the First Appellate Authority for the following reasons.

- Non-receipt of reply from the CPIO within the stipulated time frame.
- Delayed receipt of reply
- The information furnished is incomplete / incorrect or not to the satisfaction of the applicant.

The Appellate Authority has to dispose the appeal within 30 days of receipt, duly recording reasons for delay, if any, in any of the following manner. He may also conduct a personal hearing, if sought by the applicant.

- He may direct the CPIO to furnish information.
- He may uphold the decision of the CPIO.
- He may choose to provide any further additional information as he may deem fit.

**It may be mentioned here that information not forming part of the original request for information (application) cannot be sought in the appeal.** However, he/she can make clarifications on his query or seek clarifications of the reply furnished by the CPIO.

A third party can also prefer an appeal, if he/she is aggrieved by the decision of the CPIO to furnish information against his decision to part with the information sought under Sec. 11 of the RTI Act. CPIO should give a notice to the third party informing of his/her decision to disclose information and also indicating that the third party is entitled to prefer an appeal against this decision, to the Appellate Authority. He/she should be given an opportunity for hearing.

Further, it may be noted that the scope of RTI Act is confined to providing a single disposal for the application or appeal and no further correspondence need to be made unless there are corrections / clarifications / in the disposal already made or where partial information has been provided informing the applicant that the same will be provided on receipt at a later date.

## An appeal disposal should contain the following information:

- Date of appeal
- Date of receipt of the appeal.
- Date of the application and information sought by the applicant.
- Date of reply and the information provided by the CPIO.

- Purpose of the appeal.
- Response of the Appellate Authority.
- Reasons for delay, if any, duly apologizing for the delay.

### Time frame for submitting & disposing First Appeal

(Refer Annexure B)

### Second Appeals

The Central Information Commission (CIC) is a body consisting of several Information Commissioners headed by the Chief Central Information Commissioner, constituted by the Central Government. Its office is located at Delhi and it is the ultimate authority for taking decisions on RTI matters. Persons who are not satisfied with the order of the Appellate Authority can prefer a second appeal to the CIC within 90 days at Central Information Commission, CIC Bhawan, Baba Gangnath Marg, Munirka, New Delhi – 110067.

**It is necessary and mandatory to attend the CIC hearings, failing which show-cause notice will be served seeking explanation.**

CIC orders are akin to the orders of the Court and it has to be strictly complied with. Information has to be furnished as indicated in the order and conforming to any other directions that CIC may issue duly adhering to the timeframe stipulated in the order. In case of non-compliance of CIC orders penalty will be imposed.

### Maintenance of registers

The following registers have to be maintained.

- Application Register
- First Appeal register
- Second Appeal register

The registers have to be maintained as shown in the table below:

SL. NO.	NAME OF THE APPLICANT	DATE OF RECEIPT OF APPLICATION	INFORMATION SOUGHT	DATE OF REPLY	TURN AROUND TIME (TAT)

**Online RTI register has to be updated time to time**

## Exemptions

While providing information, the Act provides for the following exemptions under section 8 (1) of the RTI Act 2005.

- a. information disclosure of which would prejudicially affect the (a) sovereignty and integrity of India, (b) the security, strategic, scientific or economic interests of the State, (c) relation with foreign state or (d) lead to incitement of an offense.
- b. information disclosure of which has been expressly forbidden to be published by any Court of Law or tribunal or the disclosure of which may constitute contempt of Court.
- c. information disclosure of which would cause a breach of privilege of Parliament or the State Legislature.
- d. information including matters of commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information.
- e. information available to a person in his fiduciary relationship, unless the competent authority is satisfied that larger public interest warrants the disclosure of such information.
- f. information received in confidence from foreign government.
- g. information the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes.
- h. information which would impede the process of investigation or apprehension or prosecution of offenders.
- i. Cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other offices.

Provided that the decisions of the Cabinet, the reasons thereof, the material on the basis of which such decisions were taken shall be made public after the matter is complete.

- j. information which relates to personal information the disclosure of which has no relationship to any public activity or interest or which would cause unwarranted invasion of the privacy of the individual unless the CPIO/Appellate Authority is satisfied that large public interest justifies disclosure of the information.

It may be noted that information which cannot be denied to the Parliament or State Legislature cannot be denied to a citizen.

Sec. 8 (2) notwithstanding anything contained in the Official Secrets Act or the exemptions cited in Sec 8 (1) of RTI Act, the public authority may choose to disclose

exempted information, if the larger public interest in disclosing the information outweighs the harm caused to protected interests.

Sec. 8 (2) provides that exempted information can be disclosed if the same is with a view to expose any misdeeds or corruption in the organisation as disclosure of information would lead to rectification of the situation.

Sec. 8 (3) Subject to the provisions of clauses (a), (c) and (i) of sub-section (1) any information relating to any occurrence, event or matter which has taken place, occurred or happened twenty years before the date on which any request is made under section 6 shall be provided to any person making a request under that section.

### **Third Party Information**

Information relating to a third party other than the applicant and the public authority is third party information. Wherever third party information is sought by an applicant, the CPIO has to send a letter in writing to the third party, within 5 days of receipt of the application, informing him that he proposes to furnish the information as sought by the applicant and seek his written consent.

The third party whose permission has been sought has a duty to make a written submission, to the CPIO within 10 days, informing his consent or otherwise to disclose the information. Where no response is received, the CPIO can take independent decisions.

The CPIO will take into account the submission of the third party. However, he can choose to disclose the information even if objected to by the third party, where he feels that larger public interest warrants disclosure of information, unless it relates to trade secrets or matters of commercial confidence. While doing so, the CPIO should give a notice to the third party informing of his decision and also indicating that the third party is entitled to prefer an appeal against this decision, to the Appellate Authority. The CPIO should send his reply within a maximum period of 40 days in the case of third party information.

**Where a third party has preferred an appeal, the information cannot be disclosed till the appeal is decided.**

### **Severability**

Sec. 10 of the Act provides that where part of the information sought by the applicant is confidential in nature, the same may be exempted from disclosure and the balance information be disclosed to the applicant. While doing so the information officer should indicate the following.



- The fact that only part of the information is being furnished after severing the exempted information.
- Reasons for the same.
- The name and designation of the official taking the decision.
- Details of any fee to be paid by the applicant.
- His right to request for a review of the fees charged / or the decision of partial disclosure.

## **PENALTIES**

The Central Information Commission is vested with the powers of a Court and can impose penalties where it is satisfied that the Information Officer/any other officer (deemed CPIO) has without reasonable cause –

- Refused to receive an application.
- not furnished information within the stipulated time
- malafidely denied a request for information
- deliberately furnished incomplete, incorrect information
- destroyed the information which was the subject matter of the RTI application or
- Obstructed provision of the information in any manner.

CIC can impose penalties @ Rs. 250/- per day until the date of disposal, subject to a maximum of Rs. 25,000/- in all. Further, it can also recommend for disciplinary action against the employees as per Service Rules applicable to the Public authority. The CPIO will be given an opportunity of being heard before imposing penalty. The onus of proving that he acted diligently rests with the erring official.

Any officer, whose assistance has been sought for providing information is a deemed CPIO and will be held responsible for any contravention of the provisions of the Act, i.e. any penalties on account of delays/non-response will be applicable to the deemed CPIO, if he is found to be at fault.

Under no circumstances can anyone refuse to receive an application. CIC has the right to penalise any officer who has refused to receive information / or advice the company to take disciplinary action as per service rules of the company.

### **Protection of action taken in good faith**

No person will be liable for any prosecution or suits for the information furnished by him in good faith under this Act or any rules made hereunder, ie Information officers may furnish information as supplied by the information holders, who are the competent authorities for the information relating to their respective portfolios, will not be penalised for any errors.

### **Bar of jurisdiction of Courts**

The decisions of CIC is final. No Civil Court has jurisdiction on RTI matters.

### **PUBLIC DISCLOSURES**

We should disseminate as much information as possible in the company web site [www.uiic.co.in](http://www.uiic.co.in) as per provisions of section 4 (1) (b) of the RTI Act 2005, so that the applicant will have access to information and resort to minimum use of RTI Act 2005. Further, such information has to be updated periodically.

#### **The following procedure should be adopted to facilitate disclosure:**

- All our activities should be duly recorded in the manner required by the company.
- Information such as appointment of surveyors, investigators, advocates should be maintained in such a manner so that it can be disclosed when required.
- Details of claims reported, settled, rejected should be maintained.
- Expenses incurred under different heads also should be maintained in proper fashion for disclosure as we are accountable to the public for the same.
- If records are destroyed in accordance with the company guidelines for maintenance of records, the same should be duly recorded.
- All records should be maintained in electronic form as far as possible to facilitate disclosure.
- All kinds of notings /communications may be called upon to be furnished to the public. Hence it is essential that as a matter of practice, all communications are made in such a manner that it can be disclosed. Further, our observations and notings should not be made on the reports. The same should be made on separate sheets so that in the event of our wanting to withhold our notings, we will be in a position to do so and furnish the reports without reservation.

***Transparency in government organisations makes them function more objectively thereby enhancing predictability. Information about functioning of government also enables citizens to participate in the governance process effectively.***

### **POINTS TO BE REMEMBERED**

- All offices are to put up Name Board indicating the name and designation of the Information Officer of the respective office.
- The online portal to be accessed on a daily basis by the respective CPIOs.
- Offline application register to be maintained and monitored for timely disposal of the replies.
- Applications received by the BO/DO should be sent to the CPIO of the respective region on the same/next day by email as an attachment and thereafter hard copy may be posted.
- Receipts should be furnished to the applicants, without fail.
- Information Officers to forward their request for information on the same day by email with copies of documents as attachments.
- Holders of information, who are the deemed CPIOs, to provide replies at the earliest, preferably by mail duly posting the hard copy. Any penalties for delay will fall on the deemed CPIOs, if the delay has occurred at their end.
- If holders of information have given above information on earlier occasions, they may furnish copies of such letters. Correct, updated and specific information to queries must be furnished. Suppression of information will be viewed seriously.
- If confidentiality has to be maintained, holders of information may specifically record the same, while providing the information to the CPIO.
- Wherever information is sought from information holders, if the information is available it may be provided at the earliest. If not, the same should be informed to the CPIO immediately to avoid any loss of time.
- Even if the applicant is an employee citizen, the reply should be sent on the company letter head only.
- The name and address of the Appellate Authority to be furnished while disposing the applications.
- Any other cost of documents required should be mentioned.
- No reasons should be sought from the applicant.
- While disposing applications / appeals, Information officers to make independent disposals, without drawing reference to the holders of information or enclosing copies of inter office communications furnishing information, as it will give rise to unnecessary queries from the applicant.
- Wherever the applicant makes a request for redressal of grievances, we have to politely inform him that the scope of RTI Act is confined to providing information and

not for resolution of issues or redressal of grievances. While doing so, we may also inform him that we are referring the matter to our Customer Care Department. Accordingly we must also send a letter to the Customer Care Department of the office concerned along with a copy of the application / appeal for necessary action.

- It may be noted that whenever citizens/customers approach the office for any requirement, they should be treated with due respect. Even if their issues cannot be resolved favorably, if they are attended politely, this will go a long way to reduce the number of customer care complaints and RTI applications.
- Holders of information are required to send specific replies / documents in response to the queries preferred by the applicant. The entire claim file/case file or manual should not be forwarded to the information officer as they will not be in a position to certify the correctness of the information pertaining to the various departments. It is for the holder departments to identify the information and send the replies and certified copies of documents to the CPIOs.
- Information available only to be provided. No clarification, interpretations and explanations are required to be given under the RTI Act.
- If the holder departments have any difficulty in the manner in which information has to be provided, the assistance of RO/HO RTI department may be taken.
- In the case of request for information to respond to appeals, we find that information holders furnish us copy of application and reply sent by them. However, it is important that all the information sought in the application (even if they have been refused by the CPIO) should be furnished so that the Appellate Authority will take decisions for providing the same. If this is done, it will help us to avoid delays. Further any specific clarification or points raised in the appeal in respect of the information furnished by us has also to be replied to by the information holders.
- Wherever information sought is not forthcoming from the holders of information, CPIOs to seek the assistance of the CRM/DGM of the concerned Region to obtain information. Even after this if no response is forthcoming, show cause notices will be served by the company for such inaction. Records of the same will also be placed in their personnel files.
- Wherever applications / appeals are received in the local language, it is essential to forward English translations to Head Office so that delays can be minimised.
- The CIC portal to be checked regularly for information about 2<sup>nd</sup> hearing. Do not wait for hard copies for notification of second appeal hearing. The CIC site is [www.cic.gov.in](http://www.cic.gov.in) – for hearings detail you have to click on “CAUSE” list. Similarly, the ‘Order’ pronounced by CIC to be checked in the said site under the head “Decisions”.

- On receipt of the intimation of the second Appeal the replies/ Company's defenses to be uploaded in the CIC site before seven days from the date of hearing.
- For offline applications / appeals, these are to be maintained in our Company's Intranet site under 'Software' => 'Right to Information' => 'Login' providing RO Code with password and on submission, emerges 'Main Menu', wherein Query details are keyed in and reports are generated based on the inputs.

***Transparency and Accountability are the pillars of The RTI Act 2005 which empowers the citizens of India to gain knowledge on the functioning of the Govt bodies. It clearly understands that Democracy without transparency is hypocrisy.***

## **FREQUENTLY ASKED QUESTIONS (FAQs) ON RTI**

### **Q. 1. Is United India Insurance classified as a Public Authority?**

As per Sec. 2(h) of RTI Act, 2005 United India Insurance Company Ltd is classified as a Public Authority.

### **Q.2. Is there any organization(s) exempt from providing information under RTI Act?**

Yes, certain intelligence and security organisations specified in the Second Schedule, are exempted from providing information except the information pertaining to the allegations of corruption and human rights violations..

### **Q.3. what information can a citizen seek from a Public Authority under RTI Act?**

RTI Act provides the right to:

- a) Inspect works, documents, and records.
- b) Seeking notes, extracts or certified copies of documents or records.
- c) Take certified samples of material.
- d) Obtain information in form of printouts, diskettes, floppies, tapes, video cassettes or in any other electronic mode or through printouts.

### **Q.4. Who is a Public Information Officer?**

Public Authority has designated Officers from HO/RO/LCB specifically and they are responsible to give information to a person who seeks information under the RTI Act.

### **Q.5 Who is an Assistant Public Information Officer?**

All DO/BO/MO Heads are nominated as Assistant Public Information Officer.

### **Q.6. What is the Fee for the BPL applicant for Seeking Information?**

If the applicant belongs to below poverty line (BPL) category, he is not required to pay any fee. However, he should submit a proof in support of his claim to belong to the below poverty line.

### **Q.7. Is there any specific Format for Application?**

There is no prescribed format of application for seeking information. The application can be made on plain paper. The application should, however, have the name and complete postal address of the applicant duly signed.

### **Q.8. Is it required to give any reason for seeking information?**

The information seeker is not required to give reasons for seeking information.

**Q.9. Is there any provision for exemption from Disclosure of Information?**

Sub-section (1) of Section 8 and Section 9 of the Act enumerate the types of information which is exempt from disclosure.

**Q.10. Can we extent any assistance to applicants?**

If a person is unable to make a request in writing, he may seek the help of the Public Information Officer to write his application and the Public Information Officer should render him reasonable assistance. Where a decision is taken to give access to a sensorily disabled person to inspect any document, the Public Information Officer, shall provide such assistance to the person as may be appropriate for inspection.

**Q.11. Is there any provision of Appeal under the RTI Act?**

If an applicant is not supplied information within the prescribed time of thirty days or 48 hours, as the case may be, or is not satisfied with the information furnished to him, he may prefer his/her First Appeal to the First Appellate Authority who is an officer senior in rank to the Public Information Officer. Such an appeal, should be filed within a period of thirty days from the date of receipt of reply from Public Information Officer/reply from 30 days from the date on which reply ought to have been received. The Appellate Authority of the public authority shall dispose of the appeal within a period of thirty days or in exceptional cases within 45 days of the receipt of the appeal.

**Q.12. Is there any scope for Second Appeal under the RTI Act?**

If the First Appellate Authority fails to pass an order on the appeal within the prescribed period or if the appellant is not satisfied with the order of the first appellate authority, he may prefer a second appeal with the Central Information Commission within ninety days from the date on which the decision should have been made by the first appellate authority or was actually received by the appellant.

**Q.13. What is Third Party Information?**

Third party in relation to the Act means a person other than the applicant who has made request for information.

**Q.14. What is the procedure to seek information?**

A citizen who desires to obtain any information under the Act, should make an application to the Public Information Officer of the concerned public authority in writing in English or Hindi or in the regional language of the area in which the application is made. The application should be precise and specific. He should make payment of application fee at the time of submitting the application as prescribed in the Fee Rules.

**Q.15. Is partial disclosure allowed?**



Yes. Only that part of the record which does not contain any information which is exempt from disclosure and which can reasonably be severed from any part that contains exempt information (Sec.10), may be provided.

**Q. 16. What is the difference in mode of fees payable to Central Govt. & State Govt.?**

The fee acceptable in Central Govt. is as mentioned in Annexure – A, wherein court fee stamp and money order are not acceptable, whereas the same is allowed in State Govt.

**Q.17. How to respond to multiple questions in one application?**

Furnish available information for the queries which are interrelated.

**Q.18. Is it necessary to provide break up details for charging additional fees for documents.**

Yes. It is necessary to furnish breakup details for cost of documents plus postage charges.

**Q.19. Who should certify documents if certified copy is sought specifically by the applicant?**

The information holder should certify the documents to be provided to applicant.

**Q.20. Is it necessary to give clarifications?**

Information alone comes under purview of RTI Act. No clarification or interpretation of Rules, Circulars, guidelines need to be given.

## **MAINTENANCE AND DESTRUCTION OF OLD RECORDS**

Taking into account the statutory requirements and other factors, the length and time for which the various office records will have to be kept are given here under:

- **To be Kept for an Indefinite Period :**

1. All records relating to purchase and sale of immovable properties.
2. General ledgers / year-end schedules.
3. Register of Shareholders, Share Certificate Books, Minute Books and other connected records.
4. All records, ledgers, registers, files etc., in respect of investment in loans, mortgages, shares etc., and particulars of investments held showing changes occurring therein from time to time (vide Insurance Rules 1939 clause 39(3) vii).
5. Income - Tax and Sur Tax Assessment files.
6. Complete establishment records (viz. Acquittance Registers, Register of Employees, personal Dockets, Confidential Reports, and Provident Fund Registers etc.).
7. Important Circulars lying down or explaining policy matters covering service conditions, perquisites, benefits etc, of the employees.
8. Reinsurance ledgers, treaties, records connected with ceding acceptance of reinsurance and claims thereon.
9. Circulars and notifications received from the Controller of insurance are other authorities of the Central Government.
10. Returns compiled by the company and furnished to the Controller of Insurance, Statistical Data, if any, sent to other Government authorities.
11. Records of legal cases connected with proprieties of the company or other very important matters connected with guarantees issued by the company.
12. Claims paid books.

## **II. To be Kept for Eight Years Immediately Preceding the Current Year (Please refer Section 209 of the Companies' Act 1956) :**

1. Certificate Registers.
2. Policy/Premium/Endorsement Registers.
3. Agency Ledgers.
4. Journal Vouchers/Registers or Journals.
5. Correspondence with Central Government, Company Law Department, Register of Companies etc.

6. Cash Receipt Books/Registers/Journal/Receipt copies.
7. Payment books/Registers/Journals/Vouchers.
8. Register of Agents – Agents index cards/copies of appointment letter issued to agents.

- **To be Kept for Five Years Immediately preceding the current year**

1. Divided warrants counterfoils issued to Shareholders.
2. Claims intimated Registers.
3. All recovery Registers and Salvage Records.
4. Policy bags or dockets or files.
5. Cover note Registers.

- **To be Kept for Three Years Immediately preceding the current year**

1. Unrenewed Agency Cards/Licensees' Records.
2. Records of Bank Guarantee/Deposits held on account of insured.
3. Cover notes/Certificates.
4. Policy/ Endorsement copies.
5. Marine Bill copies/Certificates.
6. Provident Fund Loan applications.
7. Stationery Purchase/Issue/Stock Registers.
8. Attendance Registers.

**V. Claims Records to be kept as Contained in Rule 39(8) of the Insurance Rules 1939, which are reproduced hereunder :**

Documents relating to claims settled, including copies of any survey or loss assessment reports connected herewith.

1. In respect of every loss or damage in which a claim of loss than Rs.5,000/- has been made for a period of three years.
2. In respect of every loss or damage on which a claim of Rs.5,000/- or more but less than Rs.20,000/- has been made for a period of five years.
3. In respect of every loss or damage on which a claim of Rs.20,000/- or more but less than rupees one lakh has been made – for a period of seven years.

4. In respect of every loss or damage on which a claim of rupees one lakh or more has been made – for a period of twelve years; (such period being counted from the date on which the claim is settled).

5. Other records are to be kept for a minimum period of two years immediately preceding the current year.

6. Before destroying old records, an exhaustive list must be prepared and sent to the Central or Controlling Office and written permission obtained from them.

### **MANAGEMENT OF RECORDS**

This throws light on the system of file management the best and the not so good practices.

#### **4.1 best practices:**

- i. Indexing and filing.
- ii. Electronic record keeping
- iii. Separate file for frequent application seekers
- iv. Keeping a master copy for all correspondence.

#### **4.2. practices that need improvement:**

- i. The documents pertaining to a RTI application are arranged haphazardly, leading to confusion. All documents of an RTI should be arranged in a proper order.
- ii. Some CPIO's tend to put all RTI applications in one file. This makes it difficult to locate any particular RTI application, which might be needed.
- iii. Also when all RTI records are filed in folder, sometimes all the documents pertaining to a given RTI record are not stapled together, and are filed as separate sheets. this creates a lot of confusion as the documents of one RTI often get mixed with the documents of another RTI.

**ANNEXURE- A**

**FEES/DOCUMENTATION CHARGES:**

<b>ACTIVITY</b>	<b>CHARGES PAYABLE</b>
Application Fee	Rs. 10/- (No fee for BPL applicants)
Charges for additional page	Rs. 2/- per page A-4 or A-3 Size
Large Size paper	Actual charges
Sample or Model	Actual cost
Inspection of records	- No fee for first hour - Rs. 5/- per 60 minutes or fraction thereof, after first hour
Floppy/Diskette	Rs. 50/-
Appeals	Nil
Below Poverty Line	No fees

**ANNEXURE - B**

**TIME LIMITS:**

<b>SL. NO.</b>	<b>SITUATION</b>	<b>TIME LIMIT FOR DISPOSING OFF APPLICATIONS</b>
1)	For matters involving "Life and Liberty"	Within 48 Hours from receipt of application
2)	For CPIO to reply to application	30 days from date receipt of application
3)	For CPIO to transfer to another Public Authority under Sec 6(3)	5 days from date of receipt of application
4)	For CPIO to issue notice to 3 <sup>rd</sup> party under Sec. 11 (1)	5 days from date of receipt application
5)	For 3 <sup>rd</sup> party to make a representation to CPIO under Sec. 11 (2)	10 days from receipt of application
6)	For CPIO to reply to an application if 3 <sup>rd</sup> party is involved Sec 11 (3)	40 days from date of receipt application
7)	a) For applicant to make First Appeal b) For third party to make First Appeal	a) 30 days from date of receipt of CPIOs reply or from date when reply was to be received b) 30 days from date of receipt of CPIOs letter
8)	For First Appellate Authority to pass an order	30 days from receipt of the First Appeal or maximum 45 days, if reasons for delay are given in writing
9)	For applicant to make second Appeal before CIC	90 days from receipt of First Appeal orders or from the date when orders were to be received
10)	For CIC to decide Second Appeal	No time limit specified

## **SPECIMEN OF INTIMATION / REPLIES OF APPLICATIONS / APPEALS**

### **1) Offline Application – intimation to information holder**

We have received one Offline RTI Application dated 14/01/2025 and received by us on 20/01/2025 from the above subject applicant. Kindly arrange to provide the necessary information / documents regarding .....

Please find the scanned copy of the application as an attachment.

Kindly arrange to provide the necessary information / documents to enable us to dispose it within the stipulated time frame.

### **2) Online Application – intimation to information holder - 1<sup>st</sup> Reminder**

#### **1 REMINDER**

We refer to our earlier mail dated **20/01/2025**. We would request you to let us have your reply at the earliest to enable us to dispose the same within time as per RTI Act, 2005. The **last date** for disposal of the application is **18/02/2025**.

We would like to bring to your kind attention the following provisions of RTI Act, 2005.

**Sec.5.4** The CPIO may seek the assistance of any other officer for the proper discharge of his duties. **Sec.5.5** Any Officer, whose assistance has been sought under sub section(4), shall be treated as a CPIO. **Sec.20.1** Where the Central Information Commission at the time of deciding any complaint is of the opinion that the CPIO has not furnished information in time, or ..... , it shall impose a **penalty** of **Rs.250/- each day**, the total amount of such penalty shall not exceed **Rs.25,000/-**.

### **3) Hearing for 2<sup>nd</sup> Appeal (CIC)**

#### **TOP PRIORITY / MOST URGENT**

We have received one Notice of Hearing for 2nd Appeal with File No. CIC/UIICL/A/2025/..... dated 08/03/2025 from Central Information Commission, New Delhi, for the Appellant / Complainant Shri. .... The **CIC date of hearing is on 28/03/2025 @ 12.00 P.M.**

Kindly arrange to provide the necessary information as sought in the Notice of Hearing to present before the Hon'ble Information Commissioner Shri. Heeralal Samariya, with complete information / files immediately to enable us to reply to the CIC and also to attend the hearing on 28/03/2025 without fail.

#### 4) Letter to Dy. Registrar, CIC – reply to 2<sup>nd</sup> Appeal

Name & address of Dy. Registrar CIC

Dear Sir,

**Re : CIC File No. CIC/UIICL/A/2025/XXXXXX Dated 08/01/2025**  
**APPELLANT – Shri. XXXXXX**

We refer to your notice dated 08/03/2025 with file no. CIC/UIICL/A/2025/XXXXXX directing us to appear for hearing before the Hon'ble Information Commissioner Shri. HEERALAL SAMARIYA on 28/03/2025 at 12:00 p.m. and also directing us to furnish our comments on the subject matter.

We give our written communication on the captioned Appeal as follows:

Shri. XXXXXX preferred RTI application dated 14/01/2024 seeking information with regard to the Right to Information and Obligation of Public Authorities u/s 4 of RTI Act.

We have disposed the application on 10/02/2024 stating the following:

The complaint of Shri. Xxxxx no.: PMOPG/E/2025/xxxxx has been closed after due investigation.

The appellant, filed first appeal dated 18/02/2024 against the information provided by us, for which the reply was furnished vide our letter dated 12/03/2024, as under:

As submitted by the CPIO, the information provided at the application stage was reiterated.

**For the second appeal filed by the appellant, we hereby provide our reply as under:**

(A) The appellant, vide his application ref. no.: 00258 dated 14/01/2024, has sought for the following information. The complaint registered on grievance submitted was forwarded to Vigilance dept vide mail dt 16/01/2024 under intimation to the complainant, since the complaint was not related to policy issues. The applicant had sought complete record of final action, including file noting if any and communication sent to the complainant, if any, taken by Vigilance department on the email dated 16/10/2023. Also to provide complete record received by the Vigilance department with the email dated 16/10/2023.

The reply to the above said application was provided vide letter HO:RTI:xxxx:2024/APPL.REF.xxxx/xx dated 10/02/2024 stating that,

*"We would like to state that the complaint of Shri. Xxxx no.: PMOPG/E/2024/xxxx has been closed after due investigation".*

The appellant filed first appeal against the information provided, for which the reply was furnished vide letter dated 12/03/2024, by reiterating the reply provided at the application stage.

For the second appeal filed by the appellant, we hereby reiterate our reply as provided at the stage of first appeal. It has been closed after due investigation since it was found that there was no substance in the allegations made and it did not attract vigilance angle.

Signature



5) **Reply to Appellant and copy to CIC on Order of Decision (2<sup>nd</sup> Appeal)**

To the Appellant  
communication address

Sir,

**Re : CIC File No. CIC/UIICL/A/2022/xxxxx Dated 08/06/2023**  
**APPELLANT – Shri. xxxxx**

a) We refer to CIC notice dated 08/03/2025 with file no. CIC/UIICL/A/2025/xxxxx directing us to appear for hearing before the Hon'ble Information Commissioner Shri. HEERALAL SAMARIYA on 28/03/2025 at 12:00 p.m. and also directing us to furnish our comments on the subject matter.

b) Order of CIC – Date of Decision 30/03/2023 – directing the Respondent to provide an updated and concise revised reply to the Appellant, along with CPIO's reply dated 23/03/2025.

We give our written communication on the captioned Appeal as follows:

Shri. Xxxxx preferred RTI application dated 14/01/2024 seeking information with regard to the Right to Information and Obligation of Public Authorities u/s 4 of RTI Act.

We have disposed the application on 10/02/2024 stating the following:

The complaint of Shri. Xxxxx no.: PMOPG/E/2024/xxxx has been closed after due investigation.

The appellant, filed first appeal dated 18/02/2024 against the information provided by us, for which the reply was furnished vide our letter dated 12/03/2024, as under:

As submitted by the CPIO, the information provided at the application stage was reiterated.

**For the second appeal filed by the appellant, we have provided our reply as “we hereby reiterate our reply as provided at the stage of first appeal. It has been closed after due investigation since it was found that there was no substance in the allegations made and it did not attract vigilance angle.**

Hon'ble Information Commissioner Shri. HEERALAL SAMARIYA on 28/03/2025 hearing had issued an “Order” directing us to provide an updated and concise revised reply.

Based on the above, we would like to state that the complaint of Shri.xxxxx no.: PMOPG/E/2024/xxxx has been closed after due investigation since it was found that there was no substance in the allegations made and it did not attract vigilance angle.

We are also enclosing the copy of reply dated 28/03/2025 as per the directions of the Hon'ble Information Commissioner.

T/y,  
Y/f,

**(NAME)**  
CENTRAL PUBLIC INFORMATION OFFICER

Encl.: a/a

cc to : Name & Address of Dy Registrar, CIC

## 6) Reply to 1<sup>st</sup> Appeal

Appellant: Name & Address  
Mobile No.: / Email id :

Sir,

### **Re : Information sought under RTI Act, 2005**

Date of Receipt of Application : 06/05/2024	Date of Reply by CPIO : 31/05/2024
Date of Appeal : 04/06/2024	Date of Receipt of Appeal : 04/06/2024

### **Grounds for Appeal :**

The appellant not satisfied with the reply provided by the CPIO had preferred an appeal.

### **ORDER**

We have advised the CPIO to re-examine the RTI application in context of your appeal.

**Reply :** We reiterate the reply provided at the application stage.

This order is in disposal of the above referred appeal.

Your right of second appeal within 90 days lies with the Central Information Commission, CIC Bhawan, Baba Gangnath Marg, Munirka, New Delhi 110 067.

T/y,

Y/f,

(NAME OF APPELLATE AUTHORITY )  
**APPELLATE AUTHORITY**

cc: 1) RTI Appellant 2) CPIO 3) File copy

## 7) Online Application disposal

Applicant: Name & Address  
Mobile No.: / Email id :

Sir,

### **Re : Information sought under RTI Act 2005**

We refer to your RTI online application dated 09/03/2024.

The matter was referred to the concerned department and based on their reply, we respond to you as under:

**Reply to point nos. (1) & (2) :** Please refer Clause 5.10 of the attached policy copy of UB Arogyadaan.

**Reply to point no. (3) :** Please refer Clause 5.8 and Clause 5.10 of the attached policy copy.

**Reply to point nos. (4) & (5) :** The information sought by the applicant is in the nature of commercial confidence, trade secrets the disclosure of which would harm the competitive position and hence claim exemption under Section 8 (1)(d) of the RTI Act, 2005.

This is in disposal of your application.

Your right of appeal lies with Shri. Pranay Kumar, Appellate Authority, United India Insurance Co. Ltd., Head Office, No. 24, Whites Road, Chennai - 600 014, within 30 days.

T/y,

Y/f,

**( NAME of CPIO )**

CENTRAL PUBLIC INFORMATION OFFICER

## 8) Online Application disposal

Applicant: Name & Address  
Mobile No.: / Email id :

Sir,

### **Re : Information sought under RTI Act 2005**

We refer to your RTI online application dated 12/06/2024.

The matter was referred to the concerned department and based on their reply, we respond to you as under:

**Reply to Point No. (1) :** One

**Reply to Point No. (2) :** The information sought by the applicant is in the nature of query which does not fall under the purview of "Information" as per Section 2 (f) of the RTI Act, 2005.

**Reply to Point Nos. (3) & (4) :** Exemption under Section 8 (1) (h) – information which would impede the process of investigation or apprehension or prosecution of offenders.

This is in disposal of your application.

Your right of appeal lies with Shri. N.K. Sidhu, Appellate Authority, United India Insurance Co. Ltd., Head Office, No. 19, 4<sup>th</sup> Lane, Nungambakkam High Road, Chennai - 600 034, within 30 days.

T/y,

Y/f,

**( NAME of CPIO )**

CENTRAL PUBLIC INFORMATION OFFICER