Right to Information Act, 2005

The Government of India has enacted the Right to Information Act, 2005 (<u>http://www.persmin.nic.in</u>) which has come into effect from October 12, 2005. The Right to Information under this Act is meant to give to the citizens of India access to information under control of public authorities to promote transparency and accountability in these organisations. The Act, under Sections 8 and 9, provides for certain categories of information to be exempt from disclosure. The Act also provides for appointment of a Chief Public Information Officer to deal with requests for information.

RBI's Obligation under the Act

The Reserve Bank of India is a public authority as defined in the Right to Information Act, 2005. As such, the Reserve Bank of India is obliged to provide information to members of public.

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Designation of Transparency Officer under the Right to Information Act, 2005 in the Reserve Bank of India.

In pursuance of the Central Information Commission's directive dated November 15, 2010 issued to all Public Authorities under the powers vested in the Central Information Commission under Section 19 (8) (a) of The Right to Information Act, 2005, Shri R.L.Das, Chief General Manager – in – Charge is designated as the Transparency Officer.

The details of the Transparency Officer are as under:

Shri.R.L.Das Chief General Manager in- Charge Human Resources Management Department Reserve Bank of India, Central Office Central Office Building (20th Floor) Shahid Bhagat Singh Marg, Fort Mumbai-400001 Telephone 22610301

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Section 4(1)(b) of the Right to Information Act, 2005

Section 4(1)(b)	Information to be published under the Act
(i)	The particulars of the organisation, functions and duties
(ii)	The powers and duties of its officers and employees
(iii)	The procedure followed in the decision making process, including channels of supervision and accountability
(iv)	Norms set by the Bank for the discharge of its functions
(v)	Rules, regulations, instructions, manuals and records, held by the Bank or under its control or used by its employees for discharging its functions
(vi)	Statement of Categories of Documents that are held by the Reserve Bank or under its Control
(vii)	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

(viii)	List of 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						
(ix)	A directory of its officers and employees						
(x)	Monthly remuneration received by its officers and employees, including the system of compensation as provided in its regulations						
(xi)	The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made						
(xii)	Not applicable						
(xiii)	Particulars of recipients of concessions, permits or authorisations granted						
(xiv)	Details in respect of the information, available to or held by it, reduced in an electronic form						
(xv)	The particulars of facilities available to citizens for obtaining information, including the working hours of a library or reading room, if maintained for public use						
(xvi)	Names, designations and other particulars of Public Information Officers						

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Library Access

The working hours of RBI library at the central office are 9.45 am to 5.45 pm. Though it mainly caters to the RBI staff, it is also open to academics, students and researchers.

Seeking Information from RBI

The Reserve Bank of India has an established communication policy. Under this, the Reserve Bank of India regularly releases information and data on Indian economy, banking and finance. It releases the information and data at regular periodicity – daily, weekly, monthly, quarterly, six monthly and annually. In addition, it also releases information, as and when required, through occasional publications, such as, studies and reports.

The Reserve Bank also places in public domain its instructions relating to banking, finance, foreign exchange and other related subjects. Further, the Reserve Bank also disseminates information, especially of general interest, through daily press releases.

The information and data routinely released by the Reserve Bank are available on its website (<u>www.rbi.org.in</u>)

The details of information that is already available from the Reserve Bank of India are:

Policy Statements of the Governor, RBI

The policy Statements of the Governor, Reserve Bank of India provide a framework for the monetary, structural and prudential measures that are taken from time to time against the background of an assessment of macroeconomic and monetary developments. Up to 2004, the Annual Policy Statement was announced in April/May every year and was followed by a Mid-Term Review in October/November. In order to provide a distinctive focus on monetary policy and developmental policies, the format of presentation of the policy Statement was modified in the Annual Policy Statement of April 2005. The Statement now consists of two parts: Part I. Annual Statement on Monetary Policy for the Year; and Part II Annual Statement on Developmental and Regulatory Policies for the Year. There is a Mid-term Review of the

Annual Policy Statement in October, as in the past, covering both Part I and Part II of the Statement. In addition, a First Quarter Review of Part I of the Statement in July and a Third Quarter Review in January is scheduled every year. The quarterly reviews of monetary policy provide the opportunity for structured communication with markets on a more frequent basis while retaining the flexibility to take specific measures as the evolving circumstances warrant.

Annual Publications

Annual Report

The annual report of the Reserve Bank is the most important document released every year in late August. It is the statement of the Board of Directors on the state of the economy, the working of the Reserve Bank and on the balance sheet of the Reserve Bank. It also presents an assessment and prospects of the Indian economy.

The annual report is a statutory document relating to the financial year of the Reserve Bank (July to June) and is released in August.

Report on Trend and Progress of Banking in India

This is also a statutory publication produced by the central bank. Presented annually, this document is a review of the policies for and performance of the financial sector for the preceding year. The publication, covering period from April to March, is generally released around November/December.

Report on Currency and Finance

This annual document is presented by the staff of the central bank. Since 1998-99 the Report dwells on a particular theme and presents a detailed economic analysis of the issues related to the theme. While the focus of the Report is on the policy approach, issues and challenges relevant to India, the various Chapters present these developments against the recent theoretical developments and the accumulated cross-country empirical evidence. Since the publication is released around December, it also serves the purpose of presenting a mid-year review of the economy.

Handbook of Statistics on the Indian Economy

This publication is a major initiative by the Reserve Bank aimed at improving data dissemination by providing a useful storehouse of statistical information at one place. The publication provides time-series data (annual/quarterly/monthly/fortnightly/daily) pertaining to a broad spectrum of economic variables, including data on national income, output, prices, money, banking, financial markets, public finance, trade and balance of payments. The publication is also available in a hard copy as well as a CD-ROM format.

Database on Indian Economy

Also available on the RBI website is a database on Indian Economy which gives time series data on a wide range of subjects relating to India's economy, banking and finance. This site also allows the visitor to cull out the data and use it for research.

State Finances

A Study of State Budgets, this publication provides a comprehensive analytical assessment of the finances of the State Governments. Consolidated data of all State Governments are analysed in addition to Statewise analysis to draw policy implications.

Statistical Tables relating to Banks in India

This annual publication contains comprehensive data relating to the commercial banking sector. It covers balance sheet information as well as performance indicators of each commercial bank in India including those registered abroad. The data are presented bank group-wise and state-wise.

Basic Statistical Returns

Yet another data-oriented publication, this annual presents comprehensive data on number of offices, employees, deposits and credit as per occupation of scheduled commercial banks. One of the features of this publication is that region-wise, state-wise and district-wise information is made available to the public.

Quarterly Publications

Macroeconomic and Monetary Developments

Issued a day before the Annual Policy Statement of the Governor, Reserve Bank of India and Mid-Term/Quarterly Reviews, this publication provides an analytical review of macroeconomic and monetary developments during the period under review providing the necessary information and technical analysis. Up to 2004, the publication was brought out annually along with the Annual Policy Statement in April/May. However, from 2005, these are published on a quarterly basis a day before the Annual Policy Statement and its Mid-Term/Quarterly Reviews.

Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks

This data-oriented publication gives data on deposits and credit of scheduled commercial banks for each quarter. The data compiled from bank returns are presented center-wise, state-wise, population group-wise and bank group-wise.

The publication is available for the quarters ending March, June, September and December in the month after the end of the quarter.

Monthly Publications

RBI Bulletin

This is a monthly publication released in the first week of every month. The Bulletin publishes analytical articles based on data collected by the Reserve Bank often specifically for the purpose. It carries speeches of the Governor, Deputy Governors and Executive Directors. The speeches are useful in improving the understanding of the central bank's policies. Other useful inclusions in the Bulletin are important press releases and circulars issued by different departments of the Reserve Bank and data relating to economy, finance and banking. Often, significant reports released by the Reserve Bank including the Annual Report and the Report on Trend and Progress of Banking in India are issued as supplements to this monthly publication.

Monetary and Credit Information Review

This is a monthly four-page periodical aimed at operational level bankers. The periodical summarises important circulars issued by the central bank during the month. It is published between 1st and 5th of every month.

Weekly Publications

Weekly Statistical Supplement to the RBI Bulletin

This publication presents the weekly balance sheet of the Reserve Bank and other developments relating

to financial, commodity and bullion markets. This is published on every Friday at 5 pm.

Daily

Press Releases

The Reserve Bank releases through its daily press releases data on money market operations and reference rates for four major currencies, namely, the US Dollar, Euro, Pound Sterling and the Japanese Yen. The press releases are also issued on other issues that may be of general public interest such as important banking regulations, new currency notes, rejection or cancellation of certificate of registration of non-banking finance companies, status of urban cooperative banks, etc.

Occasional Publications

Occasional Papers

This is published once in four months and carries research papers presented by the professional staff of the Reserve Bank. The publication reflects the views of the authors. The Occasional Papers are being published thrice a year from 1999 onwards.

DRG Studies

These are research studies conducted by external experts in India in collaboration with the internal staff members of the Reserve Bank. The Development Research Group is a forum that institutionalises participation of external expertise in in-house research.

Reports

Besides these, the Reserve Bank also publishes reports of committees set up by it for feedback and for wider dissemination of information.

Brochures

The Reserve Bank brings out occasional booklets to familiarise the general public about the facilities available to them mainly in the area of foreign exchange.

Lectures

The Reserve Bank of India has instituted three annual lectures. Two of these commemorate past Governors of the Reserve Bank and one a noted monetary economist.

RBI Website

The Reserve Bank maintains an active website (URL: <u>http://www.rbi.org.in</u>). All the information released by the Reserve Bank is also simultaneously made available on the website in pdf and Word formats. The data are provided in excel format. The site is updated several times a day.

In keeping with its objective of bringing in greater transparency in its decision making process, the Reserve Bank is committed to releasing more and more information in public domain.

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Disclosure Policy

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Disclosure Log

The Reserve Bank of India also places all the information it releases in response to the requests received under the Right to information Act, 2005 on its website, if, in its view, the information could be of general public interest. Such information is furnished in this disclosure log.

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Your suggestions

If you feel that the Reserve Bank of India should release any information in addition to what it already releases, please send us your suggestions by <u>email</u>. If, however, you need any specific information on an ad hoc basis, you may make an application under the Right to information Act, 2005. It needs to be emphasised that this mechanism is only meant for seeking information and NOT for making complaints. The Reserve Bank of India has a separate mechanism for redressal of complaints against banks and its own departments.

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Complaints against Banking Services

The Reserve Bank of India has provided for a separate channel for lodging complaints against poor quality of services rendered by a bank. If you have a complaint/grievance against a bank for poor quality of service rendered by any of its offices/branches, please approach the <u>Nodal Officer</u> of the bank. In case you are not satisfied with the bank's response you can also file a complaint with the Banking Ombudsman in your State. The Banking Ombudsman is an office set up by the Reserve Bank of India to give speedy and cost effective resolution of grievances to the bank customers. For more details on Banking Ombudsman Scheme and their contact numbers, please visit http://www.rbi.org.in/scripts/AboutUsDisplay.aspx?pg=Ombudsmen.htm

Complaints against RBI Services

In case you have a complaint against any department of the Reserve Bank of India for poor quality of services rendered, you may send your complaint to the Complaints Redressal Cell of the respective Regional Office of the Reserve Bank of India. For details of contact, please visit the Regional Offices section of the RBI website (<u>http://www.rbi.org.in/scripts/RegionalOffices.aspx</u>)

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Making an Application under the Right to Information Act, 2005

Citizens of India will have to make the request for information in writing, clearly specifying the information sought under the Right to Information Act, 2005. The application for request should give the contact details (postal address, telephone number, fax number, email address) so that the applicants can be contacted for clarifications or the information. Since as per the Act, information can be furnished only to citizens of India, you will have to give your citizen status as well.

How do I send my application?

As per the Right to Information (Regulation of Fee and Cost) Rules, 2005 prescribed by the Government of India: a request for obtaining information under Section 6(1) of RIA needs to be accompanied by an application fee of Rs.10 by way of cash against proper receipt or by DD or bankers' cheque payable to the

Accounts Officer of the public authority.

You could send your request by post accompanied by the application fee of Rs.10/- payable by demand draft or bankers' cheque or Indian Postal Order **favouring Reserve Bank of India**. The fee can also be paid in cash along with the application. Applications can also be made over fax or email in which case, the Reserve Bank will acknowledge the application and give a serial number to the application and communicate the fees to be paid by the applicant. The applicant will, while quoting the serial number of his application, need to send the application fee. The Reserve Bank will take up the application for consideration, as required under the Act, only after the application fee has been received.

Where do I send my request?

You can send your request to any of the following addresses:

Appellate Authority, CPIO and Alternate CPIO

With effect from November 16, 2009, the delivery of information under RTI Act in the Reserve Bank of India will be in a decentralised manner with Chief General Managers/Advisers/General Managers – in –charges of our various Central Office Departments as Central Public Information Officers (CPIOs) and in their absence, the other Chief General Managers/General Managers of the departments would be designated as CPIOs. Executive Director has been designated as the Appellate Authority. Requests to any of the departments of the Reserve Bank of India under RTI Act could be submitted at the addresses given in the list below or at the RIA Division, Reserve Bank of India, Amar Building, First Floor, Sir P.M.Road, Mumbai – 400 001. Requests can also be submitted by email.

Lists of CPIOs and their Email Ids

- <u>CPIOs and Brief Description of Departments</u>
- Banking Ombudsmen designated as CPIOs and their Area of Jurisdiction
- <u>CAPIOs (Nodal Officers) at different Regional Offices</u>
- <u>CAPIOs (Nodal Officers) at different Departments</u>

List of CPIOs with E-mail ids, Addresses and Brief Description of the Departments

Name and Address of the Department	Brief Description of the Function/Area of Work	Name and Designation of CPIO	E-mail id for Requests under RTI Act	E-mail id for Appeals under RTI Act
Customer Services Department Reserve Bank of India Central Office 1st Floor, Amar Building Sir P.M.Road Mumbai – 400 001	Redressal of complaints against deficiency in services of all scheduled banks and also against different departments of RBI; Administering the Banking Ombudsman (BO) Scheme including processing of appeals against the decisions of BO.	Chief General	Click here to send email	<u>Click here to</u> <u>send email</u>
Department of Communication Reserve Bank of India Central Office 12th Floor, Central Office Building	Dissemination of information and developing material for financial literacy/education	Alpana Killawala Principal Chief General Manager	<u>Click here</u> <u>to send</u> <u>email</u>	<u>Click here to</u> send email

Shahid Bhagat Singh				
Road				
Mumbai – 400 001				
Department of Banking	Regulation of scheduled	Shri Sudarshan		
Operations and Development Reserve Bank of India Central Office 12th Floor, Central Office Building Shahid Bhagat Singh	commercial banks (excluding RRBs)	Sen, Chief General Manager-in- Charge	Click here to send email	<u>Click here to</u> send email
Road				
Mumbai – 400 001 Department of Banking Supervision Reserve Bank of India Central Office Centre 1, World Trade Centre Mumbai – 400 005	Supervision of scheduled commercial banks and financial institutions in terms of the provisions of BR Act 1949 and RBI Act 1934, approval for appointment of statutory auditors in scheduled commercial	Shri. P. R. Ravi Mohan Chief General Manager-in- Charge	Click here to send email	<u>Click here to</u> send email
	banks,and monitoring of frauds in banks and NBFCs.			
Department of Currency Management Reserve Bank of India Central Office 4th Floor, Amar Building Sir P.M.Road Mumbai – 400 001	Note and coin issue and currency management	Shri B.P. Vijayendra, Principal Chief General Manager	<u>Click here</u> <u>to send</u> <u>email</u>	<u>Click here to</u> send email
Department of Economic and Policy Research Reserve Bank of India Central Office 6th to 9th Floors, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Studies and analyses the basic issues and problems (both domestic and international) affecting the Indian economy	Shri B. M. Misra, Officer-in- Charge	<u>Click here</u> <u>to send</u> <u>email</u>	<u>Click here to</u> send email
Department of Expenditure and Budgetary Control Reserve Bank of India Central Office 2nd Floor, Main Building Shahid Bhagat Singh Road Mumbai – 400 001	Preparation of the Budget of the Bank; Administration of Expenditure Rules; Administration and management of Provident Fund, Gratuity & Superannuation Funds, Ambedkar Fund and Leave Encashment Fund ; Administration of Housing Loan Rules; All establishment related payments & pension disbursement etc ; Focal point of establishment related matters for all	Shri Rajesh Verma, Principal Chief General Manager	<u>Click here</u> <u>to send</u> <u>email</u>	<u>Click here to</u> <u>send email</u>

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	Regional Offices and Salary			
	Drawing Units			
Department of External	Management and investment	Shri S.K. Bal,		
Investments and	of foreign exchange reserves	Chief General	Click here	<u>Click here to</u>
Operations	of the Reserve Bank of India	Manager	to send	<u>send email</u>
Reserve Bank of India			<u>email</u>	
Central Office				
22nd Floor, Central				
Office Building				
Shahid Bhagat Singh				
Road				
Mumbai – 400 001				
Department of	Bankers to the banks and	Smt.		
Government and Bank	governments and accounting	Madhumita	Click here	Click here to
Accounts	for public debt of central and	Sarkar Deb,	to send	send email
Reserve Bank of India	state governments. It is also	Chief General	email	
Central Office	responsible for maintenance	Manager-in-		
4th Floor, Byculla Office	of the Reserve Bank's	Charge		
Building	internal accounts and	onaige		
Opp.Mumbai Central	compilation of its weekly			
Station	statement of affairs and			
Byculla, Mumbai – 400	annual balance sheets			
008				
Department of Co-	Department of Co-operative	Smt.Suma		
•			Click hore	Click have to
operative Bank	Bank Regulation is entrusted	Varma,	Click here	Click here to
Regulation	with the responsibility of	Principal Chief	to send	send email
Reserve Bank of India	regulation of the banking	General	<u>email</u>	
1st Floor, Garment	related functions of primary	Manager		
House	(urban) co-operative banks.			
Mumbai – 400 018				
Department of Co-	Department of Co-operative	Smt.Malvika		
operative Bank	Bank Supervision is	Sinha,	Click here	<u>Click here to</u>
Supervision	entrusted with the	Chief General	to send	<u>send email</u>
Reserve Bank of India,	responsibility of supervision	Manager	<u>email</u>	
Central Office	of the banking related			
1st Floor, Garment	functions of primary (urban)			
House	cooperative banks			
Mumbai – 400 018				
Department of	Procurement and	Shri S. Ganesh		
Information	Maintenance of Computer	Kumar,	Click here	Click here to
Technology	Systems and Network	Chief General	to send	send email
Reserve Bank of India	Systems for use in RBI.	Manager	email	
Central Office		-		
14th Floor, Central	Designing, developing and			
Office Building	operationalising major IT			
Shahid Bhagat Singh	projects in RBI.			
Road				
Mumbai – 400 001				
Department of Non-	Regulation of Non Banking	Ms. A.		
Banking Regulation	Financial Companies	Mangalagiri,	Click here	Click here to
Reserve Bank of India		General	to send	send email
Central Office		Manager – In –	email	
Centre 1, World Trade		Charge	<u>unan</u>	
Centre		Juliage		
Mumbai – 400 005				
		Ms C R		
Department of Non-	Supervision of Non Banking			

Banking Supervision Reserve Bank of India Central Office Centre 1, World Trade Centre Mumbai – 400 005	Financial Companies	Samyuktha, Principal Chief General Manager	Click here to send email	Click here to send email
Department of Payment and Settlement Systems Reserve Bank of India Central Office 14th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Regulation and oversight on the Payment and Settlement Systems which encompass the cheque based clearing systems managed by the Reserve Bank and other commercial banks, Electronic Clearing Service (ECS), Electronic Funds Transfer (EFT) System, the inter-institutional Government Securities clearing, NEFT (National Electronic Funds Transfer), Card Payments, Mobile Payments and Authorisation of applications for setting up Payment Systems	Chugh, Chief General Manager	<u>Click here</u> <u>to send</u> <u>email</u>	<u>Click here to</u> <u>send email</u>
Department of Statistics and Information Management Reserve Bank of India Central Office C-8/9, Bandra-Kurla Complex Bandra (E), Mumbai – 400 051	Collection, processing and dissemination of data on banking, corporate and external sectors	Dr. A. K. Srimany, Officer-in- Charge	Click here to send email	<u>Click here to</u> <u>send email</u>
Financial Markets Department Reserve Bank of India Central Office 23rd Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Provides an integrated market interface for the Reserve Bank and to bring about integration in the Reserve Bank's conduct of monetary operations	Mahalingam, Principal Chief General Manager	<u>Click here</u> <u>to send</u> <u>email</u>	<u>Click here to</u> send email
Foreign Exchange Department Reserve Bank of India Central Office 11th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Facilitating both residents and non-residents to undertake foreign exchange transactions within the provisions of the Foreign Exchange Management Act, 1999 and Notifications, Regulations, Rules, Orders, etc made there under	Shri B. P. Kanungo, Principal Chief General Manager	<u>Click here</u> to send email	<u>Click here to</u> send email
Human Resource Management Department Reserve Bank of India	General administration including recruitment, posting, confirmation, promotion and transfer of	Shri A.K. Sarangi, Chief General	<u>Click here</u> to send email	<u>Click here to</u> send email

	1			
Central Office	employees/officers, matters	Manager		
21st Floor, Central	relating to vigilance,			
Office Building	discipline and security of	Shri		
Shahid Bhagat Singh	Bank's premises.	M.Nandakumar		
Road	Developmental aspects of			
Mumbai – 400 001	human resources in the	Manager		
	Reserve Bank.	Manager		
Inspection Department	Carries out inspections to	Shri M.	Click here	
Reserve Bank of India	examine, evaluate and report		to send	Click here to
Central Office	on the adequacy and	Principal Chief	email	send email
C-7/8 th Floor,	reliability of existing systems	General		
Bandra-Kurla Complex	and follow-up by offices of	Manager		
Mumbai – 400 051	the Bank.	Manager		
Internal Debt	Floatation of Central/State	Smt Rekha G		
Management	Government – preparation of	Warriar, Chief	Click here	Click here to
Department	calendar for issuances of	-		send email
Reserve Bank of India	Govt of India dated securities		<u>to send</u> email	<u>Senu emaii</u>
Central Office		Manager	email	
	and Treasury Bills, etc and			
23rd Floor, Central	regulation of the Primary			
Office Building	Dealers.			
Shahid Bhagat Singh				
Road				
Mumbai – 400 001	Tandar lagal advisa an	Ma M Arand		
Legal Department	Tender legal advice on	,		Oliale have to
Reserve Bank of India	various matters referred by	Legal Adviser	Click here	<u>Click here to</u>
Central Office	the operational departments		to send	<u>send email</u>
Centre 1, World Trade	/offices/ associates of the		<u>email</u>	
Centre	Reserve Bank			
Mumbai – 400 005				
Monetary Policy	Formulation, monitoring and	Shri B.K. Bhoi,		
Department	implementation of monetary	Adviser-in-	Click here	<u>Click here to</u>
Reserve Bank of India	policy.	Charge	to send	send email
Central Office			<u>email</u>	
24th Floor, Central				
Office Building				
Shahid Bhagat Singh				
Road				
Mumbai – 400 001				
Premises Department	Construction and	Shri S.	Click here	<u>Click here to</u>
Reserve Bank of India	maintenance of premises of	Venkatachalam,	to send	send email
Central Office	the Bank	CGM-in-Charge	<u>email</u>	
5th Floor, Central Office				
Building				
Shahid Bhagat Singh				
Road				
Mumbai – 400 001				
Rajbhasha Vibhag	Oversees implementation of			
Reserve Bank of India	Official Language Policy and	Gupta,	Click here	<u>Click here to</u>
Central Office	other developmental	General	to send	send email
Garment House	activities for promotion of	Manager	<u>email</u>	
Dr.A.B.Road,	Hindi in the Bank			
Mumbai – 400 008				
Reserve Bank Services	Work relating to recruitment	Shri Shrimohan		
Board	of officers and promotion	Yadav,	Click here	<u>Click here to</u>
Reserve Bank of India		General	to send	send email
Central Office		Manager	email	

Byculla Office Building Opp.Mumbai Central Station Mumbai – 400 008 Rural Planning and Credit Department Reserve Bank of India Central Office 10th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Policy formulation relating to rural credit and priority sector lending; Monitoring the performance of commercial banks in priority sector lending & under Central Government-sponsored poverty alleviation programmes; Implementation and monitoring of Lead Bank Scheme; Regulatory functions over Regional Rural Banks and State/ Central Cooperative Banks; Promoting Financial Inclusion.	Sharma, CGM	Click here to send email Click here to send email	<u>Click here to</u> send email
Secretary's Department Reserve Bank of India Central Office 16th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Work connected with the meetings of the Central Board and its Committee as also the Administrators of the Reserve Bank of India Employees' Provident Fund.	Smt Parvathy V Sundaram, Chief General Manager	<u>Click here</u> <u>to send</u> <u>email</u>	<u>Click here to</u> <u>send email</u>

List of Banking Ombudsmen designated as CPIOs together with their E-mail ids, Addresses and Area of Jurisdiction

Name and Address of the Banking Ombudsman	Area of Jurisdiction	E-mail id for Requests under RTI Act	E-mail id for Appeals under RTI Act
Shri Sunil T S Nair C/o Reserve Bank of India La Gajjar Chambers, Ashram Road, Ahmedabad-380 009	Gujarat, Union Territories of Dadra and Nagar Haveli, Daman and Diu	Click here to send email	Click here to send email
C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bangalore-560 001	Karnataka	Click here to send email	<u>Click here to</u> send email
Shri A.F.Naqvi C/o Reserve Bank of India Hoshangabad Road, Post Box No.32, Bhopal-462 011	Madhya Pradesh and Chattisgarh	Click here to send email	Click here to send email
Shri B K Mishra C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001	Orissa	Click here to send email	Click here to send email

	Himachal Pradesh,	Click have to cond	Click hore to
C/a Decemia Decili of India		Click here to send	<u>Click here to</u>
C/o Reserve Bank of India	Punjab,Union	<u>email</u>	send email
4th Floor, Sector 17,	Territory of Chandigarh and		
Central Vista	Panchkula,		
Chandigarh – 160 017	Yamuna Nagar and Ambala		
	Districts of Haryana		0
Shri U. Chiranjeevi,	Tamil Nadu, Union Territories	Click here to send	Click here to
Banking Ombudsman,	of Puducherry	<u>email</u>	send email
Reserve Bank of India,	(except Mahe Region) and		
No. 16, Rajaji Salai,	Andaman		
Chennai - 600 001.	and Nicobar Islands		
Shri Anand Prakash	Assam, Arunachal Pradesh,	Click here to send	Click here to
C/o Reserve Bank of India	Manipur, Meghalaya,	<u>email</u>	send email
Station Road,	Mizoram, Nagaland and		
Pan Bazar	Tripura		
Guwahati - 781 001			
Dr. N. Krishna Mohan	Andhra Pradesh	Click here to send	<u>Click here to</u>
C/o Reserve Bank of India		<u>email</u>	send email
6-1-56, Secretariat Road			
Saifabad,			
Hyderabad-500 004	_		
Shri N.P.Topno	Rajasthan	Click here to send	<u>Click here to</u>
C/o Reserve Bank of India,		<u>email</u>	send email
4th floor Rambagh Circle,			
Tonk Road Jaipur - 302 004			
Shri A. K. Naskar	Uttar Pradesh (excluding	Click here to send	<u>Click here to</u>
C/o Reserve Bank of India	Districts of Ghaziabad and	<u>email</u>	send email
M.G. Road, Post Box No.82	Gautam Budh Nagar) and		
Kanpur-208 001	Uttaranchal		
Dr. (Smt) S. Chattopadhyay	West Bengal and Sikkim	Click here to send	<u>Click here to</u>
C/o Reserve Bank of India		<u>email</u>	send email
15, Nethaji Subhas Road			
Kolkata-700 001	Maharaahtra and Gaa	Oliely have to ever	Oliala hara ta
Smt. R Sebastian	Maharashtra and Goa	Click here to send	<u>Click here to</u>
C/o Reserve Bank of India		<u>email</u>	send email
Garment House,			
Ground Floor, Dr. Annie Besant Road,			
Worli, Mumbai-400 018			
Shri R. K. Tandon	Delhi, Jammu & Kashmir,	Click here to send	Click here to
C/o Reserve Bank of India,	Haryana (except the districts	email	send email
6, Sansad Marg,	of Ambala, Yamuna Nagar		<u>Schu chiaii</u>
New Delhi – 110001	and Panchkula), and the		
New Denn - 110001	districts of Ghaziabad and		
	Gautam Budh Nagar of Uttar		
	Pradesh		
Shri Patric Barla, General	Bihar and Jharkhand	Click here to send	Click here to
Manager		email	send email
C/o Reserve Bank of India, South			
Gandhi Maidan,			
Patna - 800 001			
Shri A. Madasamy	Kerala, Union Territory of	Click here to send	Click here to
C/o Reserve Bank of India	Lakshadweep and Union	email	send email
Bakery Junction	Territory of Puducherry (only	<u>ernom</u>	
Thiruvananthapuram-695 033	Mahe Region).		
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CAPIOs (Nodal Officers) at different Regional Offices

Regional Office	Name	Designation	Address	Telephone & FAX No.
Ahmedabad	Smt. S Phukan	DGM	Reserve Bank of India Human Resources Management Department, 4 th floor, Nr.Gandhi Bridge, Ahmedabad 380 014	Tel. 079-27582584 Fax: 079-2754 1993
Bangalore	Shri Subodh Kumar	DGM	Reserve Bank of India, Human Resources Management Department 10/3/8 Nrupathunga Road Bangalore 560 001	Off.080-22180340 Fax: 080-2221 0185
Belapur	Shri S. K. Pable	DGM (Bkg)	Reserve Bank of India Plot No.3, Sector 10 H.H. Nirmaladevi Marg CBD, Belapur, Navi Mumbai 400 614	022 – 27560229 Fax: 022-2757 0015
Bhopal	Smt. Veena Srivastava	DGM	Reserve Bank of India Department of Banking Supervision Hoshangabad Road, Bhopal	Off.0755-2552459 Fax: 07552551383 <u>Email</u>
Bhubaneshwar	Shri V Ranga Rao	GM	Reserve Bank of India, Pt. Jawharlal Nehru Marg, Bhubaneswar - 751 001	0674-2395857 Fax: 0674-239 5911
Dehradun	Smt K.S.Jyotsna	DGM	Reserve Bank of India, 74/1, Rajpur Road Dehradun – 248001	0135-2742009 Email
Chandigarh	Shri Rajesh Kumar	GM	Reserve Bank of India Issue Department, Central Vista, Sector 17, Chandigarh-160 017	0172-2784606 FAX – 0172-2721923
Chattisgarh	Shri Anand Upadhyay	AGM	Reserve Bank of India Subhashish Parisar 54/949 Satya Prem Vihar, Mahadev Ghat Road, Sundar Nagar, Raipur 492013 Chattisgarh	Tel. 0771 - 2242330 Fax: 0771 - 2242323
Chennai	Shri S.Venkatesh	DGM (Admn)	Reserve Bank of India Human Resource Development Department, Rajaji Salai,	044-25360823 044-25399203 Fax: 044-23565220

			Chennai-600 001	
Guwahati	Shri J.M.Thotngam	DGM,ADMN	Reserve Bank of India, Station Road, Guwahati - 781 001	(0361) 2512804 Fax: 0361- 254 0033
Hyderabad	Shri P.K.Raut	GM (Admn)	Reserve Bank of India Human Resource Management Department, 6-1-56, Saifabad, Hyderabad 500 004	Off. 040-23234612 Fax: 040-23232766
Jammu	Shri Ramesh Chand	DGM	Reserve Bank of India Dept. of Administration and Personnel Rail Head Complex, Jammu 180 012	0191-247 4891 Fax: 0191-247 3116
Jaipur	Shri Vaibhav Chaturvedi	DGM	Reserve Bank of India Ram Bagh Circle, Tank Road, Jaipur 302 004	0141-56 6272 Fax: 0141- 256 3016
Kochi	Shri. C.V.George	GM(O-i-C)	Reserve Bank of India Ernakulam North, Kochi -682 018	0484-2400985 Fax: 0484-2402715
Kanpur	Shri R Kamalakannan	GM (HRDD)	Reserve Bank of India Human Resource Management Department, Mahatma Gandhi Road, Kanpur 208 001	Tel: 0512 –2303191 Fax: 0512- 2306105
Kolkata	Shri G N Rath	GM	Reserve Bank of India 15, N.S. Road, Kolkata-700 001	Tel: 033-22624047 Fax: 033-22312994
Lucknow	Smt. Shikhi Sharma	GM	Reserve Bank of India, 8-9,Vipin Khand Gomti Nagar Lucknow - 226 010	2304866 Fax: 0522-2393654 <u>E-mail</u>
Mumbai Regional Office	Dr. A K Hirve	CGM	Reserve Bank of India Mumbai Regional Office, Main Building Shahid Bhagat Singh Marg Mumbai 400 001	022-22614652 (Direct) 022-22660500 (Extn. 3249) 022-22626144 (Fax)
Nagpur	Shri V K Nayak	General Manager (HRMD)	Reserve Bank of India Human Resource Management Department, Civil lines, Opp Vidhan Bhawan Nagpur 440 001	0712-2532232(O) Fax No. 0712-2551715
New Delhi	Ms. Indira Nanu	GM, HRMD	Reserve Bank of India HRMD, 6, Parliament Street, New Delhi-110 001	Ph – 011-23717554 Fax – 011-23730631
Patna	Shri Rahul Sinha	DGM, HRMD	Reserve Bank of India Human Resource	Fax: 0612 2320901

Thiruvana- nthapuram	Shri V R Praveen Kumar	DGM	Management Department, South Gandhi Maidan, Patna 800 001 Reserve Bank of India, HRMD, Bakery Junction, PB No. 6507 Thiruvananthapuram -	0471-2323481 Fax: 0471-2330843
Panaji	Shri Jaikish	GM/OIC	695033 Reserve Bank of India Foreign Exchange Department, Gera Imperium II, 7th floor, 20 EDC Complex, Patto Plaza, Panaji 403 001	Tel:EPBX No: 0832- 2904631 & 32 Fax No: 0832-2970056
Raipur	Shri Anand Upadhyay	AGM	Reserve Bank of India Subhashish Parisar 54/949 Satya Prem Vihar Mahadev Ghat Road, Sunder Nagar Raipur Chattisgarh 492 013	0771 2242330 Fax: 0771-2242353
Ranchi	Shri Praveen Ranjan	AGM (HRMD)	Reserve Bank of India R.R.D.A. Building Pragati Sadan (4th Floor) Kutchery Road Ranchi - 834001	0651 - 2210513(O) Fax: 0651-2210515/11
Shimla	Shri Kali Dass	AGM	Reserve Bank of India B-478, Sector IV, New Shimla Himachal Pradesh 171009	0177-2670482 Fax: 0177-2670481
Reserve Bank Staff College	Shri S Venkatesan	GM/Vice - Principal	Reserve Bank of India 359, Anna Salai, Teynampet, Chennai 600 018	Tel: 044 24334310 Fax: 044 2434 6905
College of Agricultural Banking, Pune	Shri Sudhir Kumar Jha	VP/GM	College of Agriculture Banking, University Road, Pune 411 016	020 2552 1436 Fax: 020-2553 7089

CAPIOs (Nodal Officers) at different Departments

Central Office Department	Name of CAPIO	Designation	Address	Telephone No. (STD code - 022)
Customer	Shri S. V. Patil	DGM	Reserve Bank of India,	(022)-22642678
Service			Customer Service Department	FAX-22632480
Department			1st Floor, Amar Building Sir	
			P.M.Road Mumbai 400 001	

Department of	Smt. Manjula	GM	Reserve Bank of India,	022 -22703279
Communication	Rattan		Department of Communication, 12th Floor, Central Office Building, S.B.Singh Marg, Mumbai 400 001	Fax: 022 - 22660358
Rajbhasha, CO	Smt. Savitri Singh	DGM	Reserve Bank of India, Rajbhasha Vibhag, Garment House, Mumbai 400 018	(022) 24824372, 24983356 FAX- 2498 2077
Secretary's Department	Smt. Arti Sinha	GM	Reserve Bank of India Secretary's Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022-2261 0788 FAX –022-2270 1034
Department of Currency Management	Shri P. M. Likhar	GM	Reserve Bank of India Department of Currency Management Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022-22610912 FAX-22662442
Department of Government and Bank Accounts	Smt Monisha Chakraborty	GM	Reserve Bank of India Dept.of Government & Bank Accounts, 4 th floor, Mumbai 400 008	022-23084121 (Extn-2417) FAX-2300 0370
Department of External Investments and Operations	Shri R. Subramanian	GM	Reserve Bank of India Department of External Investments and Operations Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022-22632067 FAX – 2266 4667
Financial Markets Department	Shri Anand Prakash	Director	Reserve Bank of India Financial Markets Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022 - 22610645 FAX - 022 - 22634824
Department of Payment and Settlement Systems	Shri Pankaj Ekka	DGM	Reserve Bank of India Department of Payment and Settlement Systems Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022 - 22610383 FAX- 2269 1557
Inspection Department	Shri D G Kale	GM	Reserve Bank of India Inspection Department, C-7, 8 th floor, Bandra-Kurla Complex Mumbai 400 051	022 - 26572301 FAX – 022 - 26572029
Legal Department	Shri A. Krishna Gopal	Joint Legal Adviser	Reserve Bank of India Legal Department 5th Floor, Centre – 1 WTC, Mumbai-400 005	22153496 FAX – 22153470
Foreign Exchange Department	Smt. Rajani Prasad	GM	Reserve Bank of India Foreign Exchange Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022 – 22610618 FAX – 022- 22610623

Department of Banking Operations and Development	Shri R N Jena	GM	Reserve Bank of India Dept. of Banking Operations and Development, World Trade Centre, Centre 1 Mumbai 400 005	22701205 Fax-22160970
Department of Banking Supervision	Smt. Divya Sood Daur	DGM	Reserve Bank of India Department of Banking Supervision, Central Office, Centre-1, Mumbai 400 005	022-2261 0955 FAX – 022-2261 0932
Department of Non Banking Supervision	Smt. A. Mangalagiri	GM	Reserve Bank of India Dept. of Non-Banking Supervision, World Trade Centre, Centre 1 Mumbai - 400 005	022 2216 1940 (Ext. 226) FAX – 2215 0540
Internal Debt Management Department	Dr.(Smt.) S. Saggar	Director	Reserve Bank of India Internal Debt Management Dept. Central Office Bldg, Shahid Bhagat Singh Marg, Mumbai 400 001	022-22610680 FAX- 2264 4158
Department of Statistics and Information Management	Shri Sneharthi Gayen	Director	Reserve Bank of India Dept.of Statistics and Information Management, C-9, 6 th floor, Bandra-Kurla Complex, Mumbai 400 051	022 - 2657 2513 Fax – 022 - 2657 0848 <u>Email</u>
Human Resource Management Department, Central Office	Smt. Shakti Dubey	DGM	Reserve Bank of India Human Resource Management Department, Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022 - 22632366, ext. 4103 FAX – 022 - 22632480
Monetary Policy Department	Smt. Raksha Devi	GM	Reserve Bank of India Monetary Policy Dept, Central Office building Shahid Bhagat Singh Marg Mumbai 400 001	022 - 22692426 FAX – 022-2265 1685
Department of Co-operative Bank Regulation	Smt. Anita Bhattacharya	GM	Reserve Bank of India Department of Co-operative Bank Regulation, Garment House, Dr. Annie Besant Road Mumbai 400 018	022 - 24920340 FAX –022- 2497 4040
Department of Co-operative Bank Supervision	Smt. Anita Bhattacharya	GM	Reserve Bank of India Department of Co-operative Bank Regulation, Garment House, Dr. Annie Besant Road Mumbai 400 018	022 - 24920340 FAX –022- 2497 4040
Department of Information Technology	Shri P Parthasarathi	CGM	Reserve Bank of India Department of Information Technology Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022- 2270 1292 FAX – 022-2269 1557
Rural Planning	Shri Aridaman	DGM	Reserve Bank of India	022-22610923

and Credit Department	Kumar		Rural Planning and Credit Department Central Office building Shahid Bhagat Singh Marg Mumbai 400 001	FAX: 022- 2262 1011
Department of Expenditure and Budgetary Control	Shri Gouresh R Kotian	DGM	Reserve Bank of India Department Expenditure and Budgetary Control, Main building, Shahid Bhagat Singh Marg Mumbai 400 001	022- 2261 0486 FAX: 022-2261 0535
Department of Economic and Policy Research	Shri. A Karunagaran	Director	Reserve Bank of India, Department of Economic Policy & Research, Division of Non-Bank Financial Studies, Central Office Building, Fort, Mumbai 400 001	022- 2261 0763 FAX: 022-2263 3186
Premises Department	Shri Kausik Chakrabarti	DGM (Admn)	Reserve Bank of India Premises Department 5th floor, Mumbai 400 008	022 -22610927 EPABX : 2202 FAX-022 - 22660807

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How long will the RBI take to provide information?

The Reserve Bank of India will, within 30 days of receipt of the application for information along with the fee, communicate to the requestor whether it can or cannot provide the information.

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Will I have to pay to get the information?

As per the Right to Information (Regulation of Fee and Cost) Rules, 2005, the public authority shall charge:

- Rs.2/- for each page (in A-4 or A-3 size paper) created or copied;
- actual charge or cost price of a copy in larger size paper;
- actual cost or price for samples or models; and
- for inspection of records, no fee for the first hour; and a fee of Rs.5/- for each subsequent hour (or fraction thereof)

Further, to provide information under Section 7(5) of the Right to Information Act, 2005, the public authority shall charge:

- Rs. 50/- per diskette or floppy; and
- for information provided in printed form at the price fixed for such publication or Rs. 2/- per page of
 photocopy for extracts from the publication

At what stage will I have to pay this cost?

If the Reserve Bank of India has the information and can provide it to you it will, within 30 days of its receiving the application along with appropriate fees, communicate to you the cost of providing the information as prescribed under Section 7(1) of Right to Information Act.

When will I get the information?

You will get the information, once the Reserve Bank of India receives the payment towards providing the information.

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Can the Reserve Bank of India refuse to give me information?

The Right to Information Act, 2005 under Sections 8 and 9 exempts certain categories of information from disclosures. These include:

- Information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence.
- Information 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;
- Information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;
- Information including 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;
- Information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;
- Information received in confidence from foreign Government; 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;
- Information which would impede the process of investigation or apprehension or prosecution of offenders;
- Cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers;
- 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.

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Do I have a right to appeal?

Under the Right to Information Act, 2005 you have the right to appeal if you are not satisfied with the information provided by the Reserve Bank or its decision not to provide the information requested.

Who should I address my appeal to?

You can address the appeal to:

1) Dr. (Smt) Deepali Pant Joshi (First Appellate Authority) Executive Director Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Marg, Mumbai – 400 001. Click here to send email. Tel : 022 - 22611083 Fax : 022 - 22632052

2) Shri K K Vohra (Alternate Appellate Authority) Executive Director Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Marg, Mumbai – 400 001.

What if I am not satisfied even with the decision of the appellate authority?

Under the Act, if you are not satisfied with the decision of the appellate authority within the Reserve Bank of India, you can appeal to the Central Information Commission appointed in terms of Chapter 3 of the Right to Information Act, 2005.