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.

## 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

# Library Acess

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 (www.rbi.org.in)

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 State-wise 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.

## **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.

## 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.

## **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 <u>http://www.rbi.org.in/scripts/AboutUsDisplay.aspx?pg=Ombudsmen.htm</u>

## **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>)

## 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

# List of CPIOs together 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.	Shri Kaza Sudhakar, Chief General Manager	<u>cpiocsd@rbi.org.in</u>	aacsd@rbi.org.in	
Department of Administration and Personnel Management Reserve Bank of India Central Office 21st Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	General administration including recruitment, posting, confirmation, promotion and transfer of employees/officers, matters relating to vigilance, discipline and security of Bank's premises	Shri Prabal Sen, Principal Chief General Manager	<u>cpiodapm@rbi.org.in</u>	aadapm@rbi.org.in	
Department of Banking Operations and Development Reserve Bank of India Central Office 12th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Regulation of scheduled commercial banks (excluding RRBs)	Shri B Mahapatra, Chief General Manager –in- Charge	cpiodbod@rbi.org.in	aadbod@rbi.org.in	
Department of Banking Supervision	Supervision of scheduled commercial banks and financial institutions in terms of	Shri S.Karuppasamy Chief General	cpiodbs@rbi.org.in	aadbs@rbi.org.in	

Reserve Bank of India Central Office Centre 1, World Trade Centre Cuffe Parade, Colaba Mumbai – 400 005	the provisions of BR Act 1949 and RBI Act 1934, approval for appointment of statutory auditors in scheduled commercial banks,and monitoring of frauds in banks and NBFCs.			
Department of Communication Reserve Bank of India Central Office 12th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Dissemination of information and developing material for financial literacy/education	Alpana Killawala Chief General Manager	<u>cpiodoc@rbi.org.in</u>	aadoc@rbi.org.in
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 R.Gandhi, Chief General Manager	cpiodcm@rbi.org.in	aadcm@rbi.org.in
Department of Economic Analysis and Policy 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 K.U.B.Rao, Officer-in-Charge	<u>cpiodeap@rbi.org.in</u>	aadeap@rbi.org.in
Department of Expenditure and Budgetary Control Reserve Bank of India Central Office 2nd Floor, Main Building	Preparation of the Budget of the Bank; Administration of Expenditure Rules; Administration and management of Provident Fund, Gratuity & Superannuation Funds, Ambedkar	Smt. Deepa Srivastava, Chief General Manager-in-Charge	cpiodebc@rbi.org.in	aadebc@rbi.org.in

Shahid Bhagat Singh Road Mumbai – 400 001	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 Regional Offices and Salary Drawing Units			
Department of External Investments and Operations Reserve Bank of India Central Office 22nd Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Management and investment of foreign exchange reserves of the Reserve Bank of India	Smt Meena Hemachandra, Chief General Manager-in-Charge	<u>cpiodeio@rbi.org.in</u>	aadeio@rbi.org.in
Department of Government and Bank Accounts Reserve Bank of India Central Office 4th Floor, Byculla Office Building Opp.Mumbai Central Station Byculla, Mumbai – 400 008	Bankers to the banks and governments and accounting for public debt of central and state governments. It is also responsible for maintenance of the Reserve Bank's internal accounts and compilation of its weekly statement of affairs and annual balance sheets	Shri S.V.Raghavan, Chief General Manager –in-Charge	<u>cpiodgba@rbi.org.in</u>	aadgba@rbi.org.in
Department of Information Technology Reserve Bank of India Central Office 14th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Procurement and Maintenance of Computer Systems and Network Systems for use in RBI. Designing, developing and operationalising major IT projects in RBI.	Dr. A.S.Ramasastri Chief General Manager	<u>cpiodit@rbi.org.in</u>	aadit@rbi.org.in

Department of Non-Banking Supervision Reserve Bank of India Central Office Centre 1, World Trade Centre Cuffe Parade, Colaba Mumbai – 400 005	Regulation and Supervision of Non Banking Financial Companies	Shri A.N.Rao, Chief General Manager –in-Charge	<u>cpiodnbs@rbi.org.in</u>	aadnbs@rbi.org.in
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	Shri G.Padmanabhan, Chief General Manager	cpiodpss@rbi.org.in	aadpss@rbi.org.in
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.M. Pedgaonkar, Principal Adviser	<u>cpiodsim@rbi.org.in</u>	aadsim@rbi.org.in
Financial Markets Department Reserve Bank of India Central Office 23rd Floor, Central Office Building Shahid Bhagat Singh Road	Provides an integrated market interface for the Reserve Bank and to bring about integration in the Reserve Bank's conduct of monetary operations	Shri P.Krishnamurthy, Chief General Manager	<u>cpiofmd@rbi.org.in</u>	aafmd@rbi.org.in

Mumbai – 400 001				
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 Salim Gangadharan, Chief General Manager-in-Charge	<u>cpiofed@rbi.org.in</u>	aafed@rbi.org.in
Human Resource Development Department Reserve Bank of India Central Office 20th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Developmental aspects of human resources in the Reserve Bank.	Shri Deepak Singhal, Chief General Manager	<u>cpiohrdd@rbi.org.in</u>	aahrdd@rbi.org.in
Inspection Department Reserve Bank of India Central Office C-7/8 th Floor, Bandra-Kurla Complex Bandra (E), Mumbai – 400 051	Carries out inspections to examine, evaluate and report on the adequacy and reliability of existing systems and follow-up by offices of the Bank.	Shri Karunasagar, Chief General Manager	<u>cpioinsp@rbi.org.in</u>	aainsp@rbi.org.in
Internal Debt Management Department Reserve Bank of India Central Office 23rd Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Floatation of Central/State Government – preparation of calendar for issuances of Govt of India dated securities and Treasury Bills, etc and regulation of the Primary Dealers.	Chief General Manager	<u>cpioidmd@rbi.org.in</u>	aaidmd@rbi.org.in
Legal Department Reserve Bank of India Central Office Centre 1, World Trade Centre Cuffe Parade, Colaba	Tender legal advice on various matters referred by the operational departments/offices/associates of the Reserve Bank	Shri K.D.Zacharias, Principal Legal Adviser	cpiold@rbi.org.in	aald@rbi.org.in

Mumbai – 400 005				
Monetary Policy Department Reserve Bank of India Central Office 24th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Formulation, monitoring and implementation of monetary policy.	Dr.Janak Raj, Adviser-in- Charge	cpiompd@rbi.org.in	aampd@rbi.org.in
Premises Department Reserve Bank of India Central Office 5th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Construction and maintenance of premises of the Bank	Shri S.Venkatachalam, Chief General Manager	cpioprem@rbi.org.in	aaprem@rbi.org.in
Rajbhasha Vibhag Reserve Bank of India Central Office Garment House Dr.A.B.Road, Worli Mumbai – 400 008	Oversees implementation of Official Language Policy and other developmental activities for promotion of Hindi in the Bank	Kum, Roopam Mishra, General Manager – in-Charge	<u>cpiorajbhasha@rbi.or</u> g.in	<u>aarajbhasha@rbi.or</u> g.in
Reserve Bank Services Board Reserve Bank of India Central Office Byculla Office Building Opp.Mumbai Central Station Byculla, Mumbai – 400 008	Work relating to recruitment of officers and promotion	Shri T.B. Satyanarayan, General Manager	<u>cpiorbsb@rbi.org.in</u>	<u>aarbsb@rbi.org.in</u>
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	Shri B.P.Vijayendra, Chief General Manager	cpiorpcd@rbi.org.in	aarpcd@rbi.org.in

	monitoring of Lead Bank Scheme; Regulatory functions over Regional Rural Banks and State/ Central Cooperative Banks; Promoting Financial Inclusion.			
16th Floor, Central Office Building	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. Grace Koshie, Chief General Manager and Secretary	cpiosecy@rbi.org.in	aasecy@rbi.org.in
1st Floor, Garment House	Urban Banks Department is entrusted with the responsibility of regulation and supervision of the banking related functions of primary(urban) cooperative banks	Shri A.K.Khound, Chief General Manager	<u>cpioubd@rbi.org.in</u>	<u>aaubd@rbi.org.in</u>

# **CAPIOs (Nodal Officers) at different Regional Offices**

Regional Office	Name	Designation	Address	Telephone
				& FAX No.
Ahmedabad	Smt. Raji Subramanian	DGM	Reserve Bank of India Dept.of Administration & Personnel Management, 4 <sup>th</sup> floor, Nr.Gandhi Bridge, Ahmedabad 380 014	Tel. 079-27582584 Fax: 079-2754 1993
Bangalore	Shri Alok Chaterjee	DGM	Reserve Bank of India, Department of Administration and Personnel Management 10/3/8 Nrupathunga Road Bangalore 560 001	Off.080-22212027 Fax: 080-2221 0185
Belapur	Shri Jatadhari Mishra	DGM	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	Shri S.M.Toora	DGM	Reserve Bank of India Department of Banking Supervision Hoshangabad Road, Bhopal	Off.0755-2675300 Fax: 0755-255 5072
Bhubaneshwar	Shri T. Srinivas Rao	DGM	Reserve Bank of India, Pt. Jawharlal Nehru Marg, Bhubaneswar - 751 001	0674-2396204 094370 16914 Fax: 0674-239 5911
Chandigarh	Smt. Anitha Srinivasan	DGM	Reserve Bank of India Rural Planning & Credit Department, Central Vista, Sector 17,	0172-2721410 FAX – 0172-270 1252

			Chandigarh-160 017	
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 R.K. Chari	DGM	Reserve Bank of India Dept.of Administration & Personnel Management, Rajaji Salai, Chennai-600 001	044-25363445 25399203 Fax: 044-23565220
Guwahati	Shri J.M.Thotngam	DGM,ADMN	Reserve Bank of India, Station Road, Guwahati - 781 001	(0361) 2512804 09435117610 Fax: 0361- 254 0033
Hyderabad	Shri T.S.Sankhla	DGM (Admn)	Reserve Bank of India Dept. of Administration and Personnel Management, 6-1-56, Saifabad, Hyderabad 500 004	Off. 040-23234612 Fax: 040-23230299
Jammu	Shri N.K.Sahu	DGM	Reserve Bank of India Dept. of Administration and Personnel Rail Head Complex, Jammu 180 012	0191-2474888 Fax: 0191-247 0576
Jaipur	Smt Sunita S. Ratanpal	DGM	Reserve Bank of India Ram Bagh Circle, Tank Road, Jaipur 302 004	0141-5107967 Fax: 0141- 256 3016 097992 96670
Kochi	Shri. E. Madhavan	O-in-C	Reserve Bank of India Ernakulam North, Kochi -682 018	0484-2400985 Fax: 0484-240 0985

Kanpur	Shri N.K.Sethi	Manager	Reserve Bank of India Department of Non-Banking Supervision, Mahatma Gandhi Road, Kanpur 208 001	0512 –2305972 9450939980 Fax: 0512-2306246
Kolkata	Smt. Sujata Lal	DGM	Reserve Bank of India Human Resources Department 15, N.S. Road, Kolkata-700 001	033-2230-8341 / 2230 0470 Fax: 033- 2230 9589
Lucknow	Shri Anurag Awasthi	DGM	Reserve Bank of India 8-9,Vipin Khand Gomti Nagar Lucknow - 226 010	0522-2393407 Fax: 0522-2393066
Mumbai Regional Office	Shri R.C.Das	GM	Reserve Bank of India Mumbai Regional Office, Main building Shahid Bhagat Singh Marg Mumbai 400 001	022-22665754 Fax: 022-22660817
Nagpur	Shri Vijay Kumar Nayak	DGM, Bkg and Admn	Reserve Bank of India Dept. of Administration and Personnel Management, Civil lines , Opp Vidhan Bhawan Nagpur 440 001	(0712) 2558967 09860193306 Fax: 0712- 253 6756
New Delhi	Shri S.K.Misra	DGM, HRD	Reserve Bank of India DESACS, 6, Parliament Street, New Delhi-110 001	(011) 23716289 Fax: 011-2371 1250
Patna	Shri Shrimohan Yadav	DGM, ADMN	Reserve Bank of India Dept. of Administration & Personnel Management, Dakshini Gandhi Maidan, Patna 800 001	(0612) 2320929 Fax: 0612 2320901
Thiruvana-nthapuram	Shri R Vasan	GM	Reserve Bank of India DIT Cell, Thiruvananthapuram -695 033	0471-2323481 Fax: 0471-233 0843
Panaji	Shri M.A.R.Prabhu	DGM/OIC	Reserve Bank of India Foreign Exchange Dept., 3A/B, Sesa Ghor, Patto Panaji,	Tel: 0832 -2438656- 60 Fax: 0832- 2438657

			Goa 403 001	
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 Chandan Kumar	AGM	Reserve Bank of India R.R.D.A. Building Pragati Sadan (4th Floor) Kutchery Road Ranchi - 834001	0651 - 2210517 Fax: 0651 - 2210515
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 P.K.K.Krishnan	GM	Reserve Bank of India A-4, RBSC Campus, 359, Anna Salai, Teynampet, Chennai 600 018	044 24334309 Fax: 044-2434 6905
Bankers Training College				
College of Agricultural Banking, Pune	Shri R.L.Sharma	VP	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 Service Department	Shri K.P.John.Kutty	DGM	Reserve Bank of India, Customer Service Department 1st Floor, Amar Building Sir P.M.Road Mumbai 400 001	(022)-22642678 FAX-22632480
Department of Communication		AGM	Reserve Bank of India, Department of Communication, 12th Floor, Central Office Building, S.B.Singh Marg, Mumbai 400 001	022 -22601000 (ext. 2581) Fax: 022 – 22660358/22703279
Rajbhasha , CO	Smt Roopam Mishra	GM	Reserve Bank of India, Rajbhasha Vibhag, Garment House, Mumbai 400 018	(022) 24948263 09820758540 FAX- 2498 2077
Secretary's Department	Shri Narayan Amasi	DGM	Reserve Bank of India Secretary's Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	22610788 FAX – 2266 2105
Department of Currency Management	Smt Raka Verma	GM	Reserve Bank of India Department of Currency Management Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022-22610904 FAX-22662442
Department of Government and Bank Accounts	Ms Indira Nanu	GM	Reserve Bank of India Dept.of Government & Bank Accounts, 4 <sup>th</sup> floor, Mumbai 400 008	23001590 FAX-2300 0370
Department of External Investments and Operations	Shri Rajendra Kumar	DGM	Reserve Bank of India Department of External Investments and Operations Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	22664604 FAX – 2266 4667
Financial Markets Department	Smt. Nishita Raje	Director	Reserve Bank of India	022 - 22610645

			Financial Markets Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	FAX - 022 - 22634824
Department of Payment and Settlement Systems	Shri A.G.Ray	DGM	Reserve Bank of India Department of Payment and Settlement Systems Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022 - 22610404 FAX- 2269 1557
Inspection Department	Shri P.K.Bahinipati	GM	Reserve Bank of India Inspection Department, C-7, 8 <sup>th</sup> floor, Bandra-Kurla Complex Mumbai 400 051	022 - 26572330 FAX – 022 - 26572029
Legal Department	Shri A. Krishna Gopal	Deputy Legal Adviser	Reserve Bank of India Legal Department 5th Floor, Centre – 1 WTC, Cuffe Parade Colaba Mumbai-400 005	22153496 FAX – 22153470
Foreign Exchange Department	Shri S.Harikrishnan	DGM	Reserve Bank of India Foreign Exchange Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022-22610620 FAX – 022 - 22610623
Department of Banking Operations and Development	Shri A. Sreekumaran	GM	Reserve Bank of India Dept. of Banking Operations and Development, World Trade Centre, Centre 1 Mumbai 400 005	22155489 Fax-22160970
Department of Banking Supervision	Smt. Theresa Karunakaran	GM	Reserve Bank of India Department of Banking Supervision, Central Office,Centre-1, Mumbai 400 005	22184936 FAX – 2218 0157
Department of Non Banking Supervision	Shri K.R. Krishna Kumar	DGM	Reserve Bank of India Dept. of Non-Banking Supervision, World Trade Centre,	22166128 FAX – 2215 0540

			Centre 1 Mumbai - 400 005	
Internal Debt Management Department	Shri A.R.Dani	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 Anil Kumar Sharma	Director	Reserve Bank of India Dept.of Statistics and Information Management, C-9, 6 <sup>th</sup> floor, Bandra-Kurla Complex, Mumbai 400 051	022 - 2657 1075 Fax – 022 - 2657 0847
Department of Administration and Personnel Management, CO	Shri H.M.Dash	DGM	Reserve Bank of India Dept.of Administration & Personnel Management, Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022 - 22601000 ext.2475 FAX – 022 - 2267 1415
Monetary Policy Department	Smt Sumitra Sarangi	GM	Reserve Bank of India Monetary Policy Dept, Central Office building Shahid Bhagat Singh Marg Mumbai 400 001	022 - 22692426 FAX – 022-2265 1685
Urban Banks Department	Shri K.P.V.Karunakaran	GM	Reserve Bank of India Urban Banks Department, Garment House, Dr. Annie Besant Road Mumbai 400 018	022 - 24930084 FAX –022- 2497 4040
Department of Information Technology	Smt Sadhana Verma	DGM	Reserve Bank of India Department of Information Technology Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022- 22668271 FAX – 022-2269 1557
Human Resources Development Department	Shri Ved Prakash Arya	GM	Reserve Bank of India Human Resources Development Department Central Office building	022- 22610327 FAX –022 - 2270 2524

			Shahid Bhagat Singh Marg Mumbai 400 001	
Rural Planning and Credit Department	Shri K. Bhattacharya	GM	Reserve Bank of India Rural Planning and Credit Department Central Office building Shahid Bhagat Singh Marg Mumbai 400 001	022- 22662102 FAX: 022- 2262 1011
Department of Expenditure and Budgetary Control	Shri. P.J. Thomas	GM	Reserve Bank of India Department Expenditure and Budgetary Control, Main building, Shahid Bhagat Singh Marg Mumbai 400 001	022- 226 71228 FAX: 022-2266 6660
Department of Economic Analysis & Policy	Shri. Ashok Sahoo	Director	Reserve Bank of India Department of Economic Analysis& Policy, Amar Building, 6th Floor, Sir P.M.Road, Fort Mumbai 400 001	022- 22700696 FAX: 022-22700674

# 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.

# 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.

# 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.

## 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) Shri C.Krishnan (Appellate Authority) Executive Director Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Marg, Mumbai – 400 001. <u>Click here to send email.</u> Tel : 022 - 22611080 Fax : 022 - 22675094

2)Shri D.K.Mohanty (Alternate Appellate Authority) Executive Director Reserve Bank of India, Central Office Building, Shahid Bhagat Singh Marg, Mumbai – 400 001. <u>Click here to send email</u>. Tel : 022 – 22633146 Fax : 022 - 22633145

## 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.