

Right to Information Act, 2005

The Government of India has enacted the Right to Information Act, 2005 (<http://www.persmin.nic.in>) 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
(ii)	The powers and duties of its officers and employees
(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
(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
(xiii)	Particulars of recipients of concessions, permits or authorisations granted
(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

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 Saturday at 12 noon.

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: <http://www.rbi.org.in>). 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 will also place 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.

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 at helpprd@rbi.org.in. 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 Nodal Officer 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 (<http://www.rbi.org.in/scripts/RegionalOffices.aspx>)

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 **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

SI.No.	Designation	Name and address	Telephone number	FAX number	Email id
1	Chief Public Information Officer (CPIO)	Shri V.S.Das Executive Director Reserve Bank of India Central Office, Mumbai – 400 01	022-2262 1382	022 – 2267 9095	cpiorbi@rbi.org.in
2	Alternate CPIO	Shri H.N.Prasad Principal Chief General Manager Reserve Bank of India Central Office, Mumbai – 400 01	022-2266 0854	022-2265 8934	cgmincdapm@rbi.org.in

CAPIOs (Nodal Officers) at different Regional Offices

Regional Office	Name	Designation	Address	Telephone & FAX No.	E-mail ID
Ahmedabad	Shri V. Ranga Rao	DGM	Reserve Bank of India Dept.of Administration & Personnel Management, 4 th floor, Nr.Gandhi Bridge, Ahmedabad 380 014	079-27542507 Fax: 079-2754 1993	vrangarao@rbi.org.in
Bangalore	Shri C.R. G. Nair	DGM	Reserve Bank of India, Urban Banks Dept. Bangalore 560 001	Off.080- 22291696 Fax: 080-2221 0185	crgnair@rbi.org.in
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	jmishra@rbi.org.in
Bhopal	Ms. Ira Gupta	DGM	Reserve Bank of India Dept. of Administration & Personnel Management, Hoshangabad Road, Bhopal	Off.0755- 2551592 Fax: 0755-255 2283	iragupta@rbi.org.in
Bhubaneshwar	Shri Radha Shyam Ratho	DGM	Reserve Bank of India, Pt. Jawharlal Nehru	0674-2394226 0674- 2544181 Fax:	rsratho@rbi.org.in

			Marg, Bhubaneswar	0674-239 5911	
Chandigarh	Shri M. S. Johar	DGM	Reserve Bank of India Dept. of Administration & Personnel Management, Central Vista, Sector 17, Chandigarh-160 017	0172-2721410 FAX – 0172-270 1252	msjauhar@rbi.org.in
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	rkchari@rbi.org.in
Guwahati	Shri K.P. John Kutty	DGM	Reserve Bank of India, Station Road, Guwahati - 781 001	0361-2512804 Fax: 0361- 254 0033	kpjohnkutty@rbi.org.in
Hyderabad	Shri N.K. Sahu	DGM	Reserve Bank of India Dept. of Administration and Personnel Management, 6-1-56, Saifabad, Hyderabad 500 004	Off. 040- 23234612 Fax: 040-23230299	nksahu@rbi.org.in
Jammu	Shri M.R. Garg	DGM	Reserve Bank of India Dept. of Administration and Personnel Rail Head Complex, Jammu 180 012	0191-2475166 Fax: 0191-247 0576	mrgarg@rbi.org.in
Jaipur	Shri Neeraj Nigam	DGM	Reserve Bank of India Ram Bagh Circle, Tank Road, Jaipur 302 004	0141-5107967 Fax: 0141- 256 3016	neerajnigam@rbi.org.in
Kochi	Shri P.Arvindakshan	GM	Reserve Bank of India Ernakulam North, Kochi -682 018	0484-2400985 Fax: 0484-240 2715	arvindmenon@rbi.org.in
Kanpur	Shri R.L. Das	GM(Banking)	Reserve Bank of India Dept. of Administration and Personnel Management,	0512-2305917 Fax: 0512- 2306105	rldas@rbi.org.in

			The Mall, Kanpur 208 001		
Kolkata	Shri A.B.Mahapatra	DGM (P)	Reserve Bank of India Dept. of Administration & Personnel Management 6 th floor 15, N.S. Road, Kolkata-700 001	033-2230-8341 / 2230 0470 Fax: 033- 2230 9589	asitbmahapatra@rbi.org.in
Lucknow	Shri A.K. Naskar	DGM	Reserve Bank of India Dept. of Administration and Personnel Management 2, M.G. Marg, Lucknow - 226 001	0522-2620822 Fax: 0522-2620890	aknaskar@rbi.org.in
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	rcdas@rbi.org.in
Nagpur	Shri Shreedhar Behera	DGM	Reserve Bank of India Dept. of Administration and Personnel Management, Civil lines , Opp Vidhan Bhawan Nagpur 440 001	0712- 2532232 0712- 2546319 Fax: 0712- 253 6756	sbehera@rbi.org.in
New Delhi	Shri B. Karjee	GM	Reserve Bank of India Rural Planning & Credit Dept., 6, Parliament Street, New Delhi- 110 001	011-23715393 Fax: 011-2371 1250	bkarjee@rbi.org.in
Patna	Shri P.K. Raut	DGM	Reserve Bank of India Dept. of Administration & Personnel Management, Dakshini Gandhi Maidan, Patna 800 001	0612-2320929 Fax: 0612- 268 5765	pkraut@rbi.org.in
Thiruvana- nthapuram	Shri R.N.Panigrahi	DGM	Reserve Bank of India DIT Cell, Thiruvananthapura m -695 033	0471-2324456 Fax: 0471-233 0843	rnpnigrahi@rbi.org.in

Panaji	Smt. Doris D'Souza	DGM/OIC	Reserve Bank of India Foreign Exchange Dept., 3A/B, Sesa Ghor, Patto Panaji, Goa 403 001	0832 -2438656-60 0832- 2438657	dgmpanaji@rbi.org.in doridsouza@rbi.org.in
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	pkkrishnan@rbi.org.in
Bankers Training College	Shri M.P.Baliga	DGM	Bankers' Training College, V.S.Marg, Mumbai 400 18	022 24368973 Fax: 022-2430 3882	mprakashbliga@rbi.org.in
College of Agricultural Banking, Pune	Kum.J.M.Jivani	GM	College of Agriculture Banking, University Road, Pune 411 016	020 2551 3181 Fax: 020-2553 7089	jmjivani@rbi.org.in

CAPIOs (Nodal Officers) at different Departments

Central Office Department	Name of CAPIO	Designation	Address	Telephone No. (STD code – 022)	E-mail ID
Rajbhasha	Dr. Ramakant Sharma	DGM	Reserve Bank of India, Rajbhasha Vibhag, Garment House, Mumbai 400 018	24982076 FAX- 2498 2077	rsharma@rbi.org.in
Secretary's Department	Shri Ajay Kumar	DGM	Reserve Bank of India Secretary's Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	22675266 FAX – 2266 2105	akumar@rbi.org.in
Department of Currency Management	Shri R Muralidharan	GM	Reserve Bank of India Department of Currency Management Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	2265 8955 FAX-22662442	muralidharan@rbi.org.in
Department of Government	Shri B.B. Sangma	GM	Reserve Bank of India	23001590 FAX-2300 0370	bbsangma@rbi.org.in

and Bank Accounts			Dept.of Government & Bank Accounts, 4 th floor, Mumbai 400 008		
Department of External Investments and Operations	Shri E. T. Rajendran	GM	Reserve Bank of India Department of External Investments and Operations Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	22664604 FAX – 2266 4667	etrajendran@rbi.org.in
Financial Markets Department	Dr. Mridul K. Saggar	Director	Reserve Bank of India Financial Markets Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	22664701 FAX – 22693204	mksaggar@rbi.org.in
Department of Payment and Settlement Systems	Shri Ajaya Gopal Ray	DGM	Reserve Bank of India Department of Payment and Settlement Systems Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	22663766 FAX- 2269 1557	agraj@rbi.org.in
Inspection Department	Shri D.P. Sudhaker	GM	Reserve Bank of India Inspection Department, C-7, 7 th floor, Bandra-Kurla Complex Mumbai 400 051	26572301 FAX – 2657 2029	dpsudhaker@rbi.org.in
Legal Department	Shri A. Krishna Gopal	Deputy Legal Adviser	Reserve Bank of India Legal Department Central Office Bldg. Shahid Bhagat Singh Marg Mumbai-400 001	22677599 FAX – 2265 7602	akgopal@rbi.org.in
Foreign Exchange Department	Shri Deepak Kumar	DGM	Reserve Bank of India Foreign Exchange Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	22660791 FAX – 2266 5330	dkumar@rbi.org.in

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	asreekumaran@rbi.org.in
Department of Banking Supervision	Shri N.P. Topno	GM	Reserve Bank of India Department of Banking Supervision, Central Office, Centre-1, Mumbai 400 005	22153878 FAX – 2218 0157	nptopno@rbi.org.in
Department of Non Banking Supervision	Shri K.R. Krishna Kumar	DGM	Reserve Bank of India Dept. of Non-Banking Supervision, World Trade Centre, Centre 1 Mumbai - 400 005	22166128 FAX – 2215 0540	krkrishnakumar@rbi.org.in
Internal Debt Management Department	Shri Sanjoy Bose	Director	Reserve Bank of India Internal Debt Management Dept. Central Office Bldg, Shahid Bhagat Singh Marg, Mumbai 400 001	022-22671482 FAX- 2264 4158	sbose@rbi.org.in
Department of Statistical Analysis and Computer Services	Shri Agam Prakash Gaur	Director	Reserve Bank of India Dept. of Statistical Analysis & Computer Services, C-9, 6 th floor, Bandra-Kurla Complex, Mumbai 400 051	022 - 2657 1176 Fax – 022 - 2657 0847	apgaur@rbi.org.in
Department of Administration and Personnel Management	Shri Ajay Misra	DGM	Reserve Bank of India Dept. of Administration & Personnel Management, Central Office building Shahid Bhagat Singh Marg Mumbai 400 001	022 - 22673998 FAX – 022 - 2267 1415	ajaykumarmisra@rbi.org.in
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	sumitrasarangi@rbi.org.in

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	kpvtkarunakaran@rbi.org.in
Department of Information Technology	Kum Kamala Rajan	GM	Reserve Bank of India Department of Information Technology Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022- 22668271 FAX – 022-2269 1557	kamalarajan@rbi.org.in
Human Resources Development Department	Shri V.P.Arya	GM	Reserve Bank of India Human Resources Development Department Central Office building Shahid Bhagat Singh Marg Mumbai 400 001	022- 2265 9127 FAX –022 - 2270 2524	vedprakasharya@rbi.org.in
Rural Planning and Credit Department	Smt Sujatha Elizabeth Prasad	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	sujathaprasad@rbi.org.in
Department of Expenditure and Budgetary Control	Smt Sonali Sengupta	DGM	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	ssengupta@rbi.org.in

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 15 minutes (or fraction thereof thereafter)

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:

*Dr. Rakesh Mohan
Deputy Governor
Reserve Bank of India,
Central Office Building,
Shahid Bhagat Singh Marg,
Mumbai – 400 001.
email : aaria@rbi.org.in
Tel : 022 - 22663155
Fax : 022-2267 5831*

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 Commissioner appointed in terms of Chapter 3 of the Right to Information Act, 2005.