

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.

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 A K Sarangi, Chief General Manager – in – Charge is designated as the Transparency Officer.

The details of the Transparency Officer are as under:

Shri A K Sarangi
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 22611954

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 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 (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: <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 Policy

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 [email](#) . 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 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 (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. **Citizen can also lodge request through online portal by accessing the link <https://rtionline.gov.in/> where the RTI fees can be paid online and the requester gets the registration number upon submission of the request and can track the application.**

How do I send my application?

As per the Right to Information act 2005 and the Right to Information rules 2012 **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. **Citizens can also submit request through online portal by accessing the link <https://rtionline.gov.in/> where the RTI fees can be paid online and upon submission of the request the requester gets the registration number and can track the application.**

Where do I send my request?

You can send your request by post/hand delivery along with the requisite RTI application fee in a valid mode of payment to the Central Public Information Officer, Reserve Bank of India, RIA Division, Central Office Building, 21st Floor, Shahid Bhagat Singh Marg, Mumbai – 400 001 or to any of the addresses given below. Citizens can also lodge request through online portal by accessing the link <https://rtionline.gov.in/> where the RTI fees can be paid online and upon submission of the request the

requester gets the registration number and can track the application.

CPIO, Alternate CPIO and Appellate Authority

With effect from November 16, 2009, the furnishing of information under RTI Act in the Reserve Bank of India is done in a decentralised manner with Chief General Managers/ Advisers/General Managers – in –charges of our various Central Office Departments designated 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. The Executive Director has been designated as the Appellate Authority.

Lists of CPIOs

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

List of CPIOs 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	Link for submission of request online
Consumer Education and Protection 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 Arun Pasricha Chief General Manager	https://rtionline.gov.in
Department of Banking Regulation 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 S S Barik, Chief General Manager-in-Charge	https://rtionline.gov.in
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 banks, and monitoring of frauds in banks and NBFCs.	Smt. Parvathy V.Sundaram, Chief General Manager -in – Charge	https://rtionline.gov.in

<p>Department of Communication Reserve Bank of India Central Office 12th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001</p>	<p>Dissemination of information and developing material for financial literacy/education</p>	<p>Alpana Killawala Principal Adviser</p>	<p>https://rtionline.gov.in</p>
<p>Department of Co-operative Bank Regulation Reserve Bank of India Central Office, C-7, 1st and 2nd floor, Bandra-Kurla Complex, Bandra (East) Mumbai – 400 051</p>	<p>Department of Co-operative Bank Regulation is entrusted with the responsibility of regulation of the banking related functions of primary (urban) co-operative banks.</p>	<p>Smt.Suma Varma, Principal Chief General Manager</p>	<p>https://rtionline.gov.in</p>
<p>Department of Co-operative Bank Supervision Reserve Bank of India, Central Office, C-9, 1st floor, Bandra-Kurla Complex, Bandra (East) Mumbai – 400 051</p>	<p>Department of Co-operative Bank Supervision is entrusted with the responsibility of supervision of the banking related functions of primary(urban) cooperative banks</p>	<p>Smt.Malvika Sinha, Chief General Manager</p>	<p>https://rtionline.gov.in</p>
<p>Department of Currency Management Reserve Bank of India Central Office 4th Floor, Amar Building Sir P.M.Road Mumbai – 400 001</p>	<p>Note and coin issue and currency management</p>	<p>Shri P Vijaya Kumar, Chief General Manager</p>	<p>https://rtionline.gov.in</p>
<p>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</p>	<p>Studies and analyses the basic issues and problems (both domestic and international) affecting the Indian economy</p>	<p>Shri B. M. Misra, Officer-in-Charge</p>	<p>https://rtionline.gov.in</p>
<p>Corporate Strategy and Budget Department Reserve Bank of India Central Office 2nd Floor, Main Building Shahid Bhagat Singh Road Mumbai – 400 001</p>	<p>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</p>	<p>Shri Saurav Sinha, Chief General Manager</p>	<p>https://rtionline.gov.in</p>

	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	Shri Rudra Narayan Kar, Chief General Manager (I-C)	https://rtionline.gov.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 Ramaswamy, Principal Chief General Manager	https://rtionline.gov.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.	Shri S. Ganesh Kumar, Chief General Manager	https://rtionline.gov.in
Department of Non-Banking Regulation Reserve Bank of India Central Office Centre 1, World Trade Centre Mumbai – 400 005	Regulation of Non Banking Financial Companies	Shri C.D. Srinivasan, Chief General Manager	https://rtionline.gov.in
Department of Non-Banking Supervision Reserve Bank of India Central Office Centre 1, World Trade Centre Mumbai – 400 005	Supervision of Non Banking Financial Companies	Shri Sathyan David, Chief General Manager	https://rtionline.gov.in
Department of Payment and Settlement Systems Reserve Bank of India Central Office 14th Floor, Central Office	Regulation and oversight on the Payment and Settlement Systems which encompass the cheque based clearing systems managed by the Reserve Bank and other	Smt Nanda Sameer Dave, Chief General Manager	https://rtionline.gov.in

<p>Building Shahid Bhagat Singh Road Mumbai – 400 001</p>	<p>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</p>		
<p>Department of Statistics and Information Management Reserve Bank of India Central Office C-8/9, Bandra-Kurla Complex Bandra (E), Mumbai – 400 051</p>	<p>Collection, processing and dissemination of data on banking, corporate and external sectors</p>	<p>Dr. Goutam Chatterjee, Officer-in-Charge</p>	<p>https://rtionline.gov.in</p>
<p>Financial Markets Operation Department Reserve Bank of India 1st Floor, Main Building, Shahid Bhagat Singh Road, Mumbai – 400 001</p>		<p>Shri M. Rajeshwar Rao, Chief General Manager</p> <p>Shri Anand Prakash, Director</p>	<p>https://rtionline.gov.in</p>
<p>Foreign Exchange Department Reserve Bank of India Central Office 11th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001</p>	<p>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</p>	<p>Shri Shekhar Bhatnagar Chief General Manager-in-Charge</p>	<p>https://rtionline.gov.in</p>
<p>Financial Stability Unit Reserve Bank of India Central Office 3rd Floor, Amar Building Sir P.M.Road Mumbai – 400 001</p>	<p>Conduct of macroprudential surveillance of the financial system on an ongoing basis. Conduct of systemic stress tests, including macro stress tests to assess resilience of the financial system. Preparation and publication of Financial Stability Reports (FSRs) twice a year. Conduct analysis of various industries with specific emphasis on the banking sector’s exposure to these industries and the risks thereof. Provide secretarial</p>	<p>Dr. S. Rajagopal Chief General Manager</p>	<p>https://rtionline.gov.in</p>

	support to the Sub-Committee of the “Financial Stability and Development Council (FSDC)”.		
Human Resource Management Department 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. Developmental aspects of human resources in the Reserve Bank.	Shri Vivek Aggarwal, Chief General Manager Shri M.Nandakumar General Manager	https://rtionline.gov.in
Inspection Department Reserve Bank of India Central Office C-7/8 th Floor, Bandra-Kurla Complex 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 B P Vijayendra , Principal Chief General Manager	https://rtionline.gov.in
Internal Debt Management Department Reserve Bank of India Central Office 23rd Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	Floation 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.	A Mangalagiri, Chief General Manager	https://rtionline.gov.in
Legal Department Reserve Bank of India Central Office Centre 1, World Trade Centre Mumbai – 400 005	Tender legal advice on various matters referred by the operational departments /offices/ associates of the Reserve Bank	Ms.M.Anand, Legal Adviser	https://rtionline.gov.in
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.	Shri B.K. Bhoi, Adviser-in-Charge	https://rtionline.gov.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	Dr. Arvind K. Sharma, CGM-in-Charge	https://rtionline.gov.in
Rajbhasha Vibhag	Oversees implementation of	Dr. Ramakant	https://rtionline.gov.in

Reserve Bank of India Central Office Garment House Dr.A.B.Road, Mumbai – 400 008	Official Language Policy and other developmental activities for promotion of Hindi in the Bank	Gupta, General Manager	
Reserve Bank Services Board Reserve Bank of India Central Office Byculla Office Building Opp.Mumbai Central Station Mumbai – 400 008	Work relating to recruitment of officers and promotion	Shri Shrimohan Yadav, General Manager	https://rtionline.gov.in
Financial Inclusion and Development 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.	Shri A.Udgata, PCGM	https://rtionline.gov.in
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.	Shri S K Maheshwari, Chief General Manager	https://rtionline.gov.in

List of Banking Ombudsmen designated as CPIOs Addresses and Area of Jurisdiction

Name and Address of the Banking Ombudsman	Area of Jurisdiction	Link for submission of request online
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	https://rtionline.gov.in
Ms C R Samyuktha C/o Reserve Bank of India 10/3/8, Nrupathunga Road Bangalore-560 001	Karnataka	https://rtionline.gov.in
Shri P K Arora	Madhya Pradesh and Chattisgarh	https://rtionline.gov.in

C/o Reserve Bank of India Hoshangabad Road, Post Box No.32, Bhopal-462 011		
Shri Shreedhar Behera C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001	Orissa	https://rtionline.gov.in
Shri Sanjay Bhatia C/o Reserve Bank of India 4th Floor, Sector 17, Central Vista Chandigarh – 160 017	Himachal Pradesh, Punjab, Union Territory of Chandigarh and Panchkula, Yamuna Nagar and Ambala Districts of Haryana	https://rtionline.gov.in
Shri S Raja Banking Ombudsman, Reserve Bank of India, No. 16, Rajaji Salai, Chennai - 600 001.	Tamil Nadu, Union Territories of Puducherry (except Mahe Region) and Andaman and Nicobar Islands	https://rtionline.gov.in
Smt Anindita Battacharya C/o Reserve Bank of India Station Road, Pan Bazar Guwahati - 781 001	Assam, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura	https://rtionline.gov.in
Smt Reeny Ajith C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad, Hyderabad-500 004	Andhra Pradesh	https://rtionline.gov.in
Smt Madhavi Sharma C/o Reserve Bank of India, 4th floor Rambagh Circle, Tonk Road Jaipur - 302 004	Rajasthan	https://rtionline.gov.in
Smt Supriya Pattnaik C/o Reserve Bank of India M.G. Road, Post Box No.82 Kanpur-208 001	Uttar Pradesh (excluding Districts of Ghaziabad and Gautam Budh Nagar) and Uttaranchal	https://rtionline.gov.in
Smt. Reena Banerjee C/o Reserve Bank of India 15, Nethaji Subhas Road Kolkata-700 001	West Bengal and Sikkim	https://rtionline.gov.in
Smt. Ranjana Sahajwala Office of the Banking Ombudsman (Maharashtra & Goa), C/o Reserve Bank of India, Fourth Floor, Opp. Mumbai Central Railway Station,	Maharashtra and Goa	https://rtionline.gov.in

Byculla, Mumbai 400 008		
Shri R L Sharma C/o Reserve Bank of India, 6, Sansad Marg, New Delhi - 110001	Delhi, Jammu & Kashmir, Haryana (except the districts of Ambala, Yamuna Nagar and Panchkula), and the districts of Ghaziabad and Gautam Budh Nagar of Uttar Pradesh	https://rtionline.gov.in
Smita Chandramani Kumar C/o Reserve Bank of India, South Gandhi Maidan, Patna - 800 001	Bihar and Jharkhand	https://rtionline.gov.in
Smt. Uma Sankar C/o Reserve Bank of India Bakery Junction Thiruvananthapuram-695 033	Kerala, Union Territory of Lakshadweep and Union Territory of Puducherry (only Mahe Region).	https://rtionline.gov.in

CAPIOs (Nodal Officers) at different Regional Offices

Regional Office	Name	Designation	Address	Telephone & FAX No.
Ahmedabad	Shri Ajay Kumar Misra	GM	Reserve Bank of India Human Resources Management Department, 4 th floor, Nr.Gandhi Bridge, Ahmedabad 380 014	Tel. 079-27582584 Fax: 079- 27541993
Bangalore	Shri V R Venkatesh	DGM	Reserve Bank of India, Human Resources Management Department 10/3/8 Nrupathunga Road Bangalore 560 001	Off.080-22180340 Fax: 080- 27563682
Belapur	Shri R. R. Kamble	DGM	Reserve Bank of India Plot No.3, Sector 10 H.H. Nirmaladevi Marg CBD, Belapur, Navi Mumbai 400 614	022 –27570117 Fax: 022- 27563682
Bhopal	Smt Shakti Dubey	GM	Reserve Bank of India, CAPIO, Hoshangabad Road, Bhopal	Off.0755-2554392 Fax: 0755 – 2551287 Email
Bhubaneswar	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 R S Amar	GM	Reserve Bank of India	0172-2721441

			Issue Department, Central Vista, Sector 17, Chandigarh-160 017	FAX – 0172- 2727981
Chennai	Shri S.Venkatesh	DGM (Admn)	Reserve Bank of India Human Resource Development Department, Rajaji Salai, Chennai-600 001	044-25360823 044-25399203 Fax: 044- 23565220
Guwahati	Shri N R Lamare	GM	Reserve Bank of India, Station Road, Guwahati - 781 001	(0361) 2512804 Fax: 0361- 254 0033 E-mail
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	0141-566272 Fax: 0141- 256 3016
Kochi	Shri U Chiranjeevi	GM	Reserve Bank of India Ernakulam North, Kochi -682 018	0484-2400985 Fax: 0484- 2402715
Kanpur	Shri R Kamalakaran	GM (HRDD)	Reserve Bank of India Human Resource Management Department, Mahatma Gandhi Road, Kanpur 208 001	Tel: 0512 – 2303191 Fax: 0512- 2306105
Kolkata	Shri Suddhasattwa Ghosh	GM	Reserve Bank of India 15, N.S. Road, Kolkata-700 001	Tel: 033- 22624047 Fax: 033- 22312994 E-mail
Lucknow	Shri Sudip Malik	DGM	Reserve Bank of India, 8-9,Vipin Khand Gomti Nagar Lucknow - 226 010	Tel: 0522- 2304868 Fax: 0522- 2393654 E-mail
Mumbai Regional Office	Shri Gautam Prasad Borah	CGM	Reserve Bank of India Mumbai Regional Office,	022-22614652 (Direct)

			Main Building Shahid Bhagat Singh Marg Mumbai 400 001	(PABX Extn. 3249) 022-22626144 (Fax)
Nagpur	Shri Debasis Datta	GM	Reserve Bank of India Human Resource Management Department, Civil lines , Opp Vidhan Bhawan Nagpur 440 001	0712-2806312
New Delhi	Shri Aviral Jain	GM, HRMD	Reserve Bank of India HRMD, 6, Parliament Street, New Delhi-110 001	Ph – 011- 23717554 Fax – 011- 23325272
Patna	Shri Rahul Sinha	DGM, HRMD	Reserve Bank of India Human Resource Management Department, South Gandhi Maidan, Patna 800 001	Fax: 0612 2320901
Thiruvana- nthapuram	Shri V R Praveen Kumar	DGM	Reserve Bank of India, HRMD, Bakery Junction, PB No. 6507 Thiruvananthapuram - 695033	0471-2323481 Fax: 0471- 2330843
Panaji	Shri Jaikish	GM/OIC	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 Venugopal Rao	DGM	Reserve Bank of India, 54/949, Satya Prem Vihar, Mahadev Ghat Road, Raipur Chhattisgarh 492 013	0771-2242331 0771-2242323 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 P N Raghunath	GM/MoF	Reserve Bank of India 359, Anna Salai, Teynampet, Chennai 600 018	Tel: 044-2433 4310 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)
Consumer Education and Protection Department	Shri Devesh Lal	GM	Reserve Bank of India, Customer Service Department 1st Floor, Amar Building Sir P.M.Road Mumbai 400 001	(022)-22630481 FAX-22631744
Department of Communication	Smt. Manjula Rattan	GM	Reserve Bank of India, Department of Communication, 12th Floor, Central Office Building, S.B.Singh Marg, Mumbai 400 001	022 -22703279 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 M K Mall	GM	Reserve Bank of India Department of Currency Management Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022-22610906 FAX-22662442
Department of Government and Bank Accounts	Smt. Priya C Appukkuttan	DGM	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 S Ratho	CGM	Reserve Bank of India Department of External Investments and Operations	022-2262 4423 FAX - 022- 2263 0090

			Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	Email
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 Rajesh Kumar Mahana	GM	Reserve Bank of India Department of Payment and Settlement Systems Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022 – 2261 0381 FAX – 2269 1557
Inspection Department	Shri Sujit Kumar Arvind	GM	Reserve Bank of India Inspection Department, C-7, 8 th floor, Bandra-Kurla Complex Mumbai 400 051	022 - 26571062 FAX – 022 - 26570415
Legal Department	Shri E M Sali	Deputy Legal Adviser	Reserve Bank of India Legal Department 5th Floor, Centre – 1 WTC, Mumbai-400 005	022-22153375 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
Financial Stability Unit	Mrs. Rekha Salilkumar	GM	Reserve Bank of India Financial Stability Unit 3rd Floor, Amar Building Sir P.M.Road Mumbai 400 001	(022)- 2270 5733 FAX-2261 2853
Department of Banking Regulation	Shri Deepak Chikhale	DGM	Reserve Bank of India, Department of Banking Regulation, Central Office Building, Shahid Bhagat Singh Marg, Mumbai 400 001	22705672 Fax-22705691
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 Regulation	Shri G Jagan Mohan	DGM	Reserve Bank of India Dept. of Non-Banking	022 22153426 Fax-022-

			Supervision, World Trade Centre, Centre 1 Mumbai - 400 005	22150540
Internal Debt Management Department	Dr.(Smt.) S. Sagar	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 Email
Human Resource Management Department, Central Office	Shri Chetan Balwir	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	Shri Abhay Nandan	GM	Reserve Bank of India Department of Co-operative Bank Regulation, Garment House, Dr. Annie Besant Road Mumbai 400 018	022 - 26578171 FAX –022- 2497 4040 Email
Department of Co-operative Bank Supervision	Shri Abhay Nandan	GM	Reserve Bank of India Department of Co-operative Bank Regulation, Garment House, Dr. Annie Besant Road Mumbai 400 018	022 - 26578171 FAX –022- 2497 4040 Email
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
Financial Inclusion and Development Department	Smt Uma Narayanan	GM	Reserve Bank of India Financial Inclusion and Development Department	022-22641161 FAX: 022- 2262 1011

			Central Office building Shahid Bhagat Singh Marg Mumbai 400 001	
Corporate Strategy and Budget Department	Shri Gouresh R Kotian	GM	Reserve Bank of India Corporate Strategy and Budget Department, 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 Prodosh Ganguly	DGM	Reserve Bank of India Premises Department 5th floor, Mumbai 400 008	022 -22610970 Ext: 22601000-2203 FAX-022 - 22660807

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) *Dr. (Smt) Deepali Pant Joshi*
(First Appellate Authority)
Executive Director
Reserve Bank of India,
Central Office Building,
Shahid Bhagat Singh Marg,
Mumbai – 400 001.

Tel : 022 - 22630699
Fax : 022 - 22659610

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

Citizens can also submit their First Appeal for RTI requests submitted through online portal by accessing the link <https://rtionline.gov.in/> and upon submission of the First Appeal the requester gets the registration number and can track the status of the appeal.

July 18, 2016