



सूचना का
अधिकार
अधिनियम 2005

**Banking
Awareness**

**JAIIB / CAIIB
Examination**



RIGHT TO INFORMATION ACT 2005

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INTRODUCTION

- ❖ Right to Information (RTI) is an act of the Parliament of India which sets out the rules and procedures regarding citizens' right to information.
- ❖ Government of India there upon passed RTI Act 2005, which Came into force on 12 October 2005 which extends to the whole of India.
- ❖ It provides right to all the citizens to have access to information under the control of public authorities with a view to promoting transparency and accountability. This helps in reducing corruption and inefficiency in public administration.



DEFINITION OF PUBLIC AUTHORITY

The expression, public authority means that any authority or body or institution of self-Government established/constituted :

- a) By or under the Constitution,
- b) By any other Law made by the Parliament,
- c) By any other Law made by the State Legislature,
- d) By notification issued/order made by appropriate Government authority etc.



OBLIGATIONS OF BANK

Banks of India is a public authority as per the definition given in the RTI Act, 2005.

So, Banks of India is obliged to provide, information to the general public to the extent permitted by the Act.



WHAT IS INFORMATION

Information includes records, documents, memos. E-mails, opinions, advices, press releases, circulars, orders, log books, contracts, reports, data materials held in any electronic form and information relating to any private body which can be accessed by a public authority.



WHO CAN REQUEST FOR INFORMATION ?

- ❖ Every citizen of the country, who desires, can make a request, subject to payment of the fee prescribed by Government of India after 12.10.2005. Companies/ Corporate /Firms are not being the citizen of country are not eligible.
- ❖ Request should be in writing/electronic media.
- ❖ Request should be in English/Hindi/Official Language of the Area.
- ❖ Request should be made to Central Public Information Officer of the organisation.
- ❖ Gives full particulars of the Information sought.
- ❖ Person made request should give his contact address in full.
- ❖ Person making a request should enclose the proof of his Indian Citizenship.

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AUTHORITY / TIME LIMIT / PENALTY

- ❖ **Authority to provide information:-** Each public authority is to appoint Public Information Officer (PIO) to provide information.
- ❖ **Time Limit:-** Information must come within 30 days. (for life and liberty cases- 48 hours)
- ❖ **Penalty for failure to provide information:-** PIO to pay Rs. 250/- per day, maximum Rs. 25000/-



DETAILS OF FEES

- The fees shall be charged by way of Cash against proper receipt or by DD/Bankers' Cheque/ Indian Postal Orders payable to the public authority at the following rates :
- Application Fee of Rs. 10.00/-, Nil in case of BPL Citizen;
- Rs. 2.00 for each page of photocopy of A4/A3 size paper;
- Actual charge/cost price of a copy in larger size paper;
- For information provided in CD/Floppy, Rs. 50.00 per CD/Floppy.



WHOM TO APPROACH IN BANKS OF INDIA

Our Bank has designated officers as Central Public Information Officers (CPIOs) and Appellate Authorities (AAs) at our following offices :

- ❖ Head Office/ Local Head Office of the bank
- ❖ Any Zonal Offices of the bank
- ❖ Divisional/Regional Offices of the bank
- ❖ Branches



EXEMPTIONS

- ✓ Section 8 & 9 of the Act prohibits PIO to pass Information affecting the sovereignty and integrity of India, the security, strategic, scientific/economic trade of the State.
- ✓ Information which has been expressly forbidden to be published by any Court of Law or disclosure of which may constitute Contempt of Court.
- ✓ Information received, in confidence, from Foreign Government.
- ✓ Information, the disclosure of which could cause a breach of Parliament or State Legislature.



For more details, you may visit the website

<https://www.rtionline.gov.in/>

Thanks

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