

Date: 02/01/2014

From,
Venkatesh Nayak
B-117, 2nd Floor
Sarvodaya Enclave
New Delhi- 110 017

To,
The Central Public Information Officer
Bank of Baroda, Head Office,
Suraj Plaza-1, Sayajiganj
Vadodara
Gujarat – 390 005

Dear sir,

Sub: Submission of request for information under the *Right to Information Act, 2005*

I would like to obtain the following information from your records under the RTI Act:

- 1) A list of the top 20 borrowers responsible for the non-performing assets (NPAs) of your Bank at the end of the second and third quarters of the financial year 2013-2014;
- 2) A description of the property, both movable and immovable, pledged as security or collateral against loans and advances sanctioned to the aforementioned borrowers;
- 3) Estimated value of each property referred to at para #2 above, on the date of sanctioning the loan or advance and the value as on the date of the most recent appraisal of the said properties undertaken by your Bank;
- 4) A list of the top 20 borrowers of your Bank whose non-performing assets have been written off during the period 01 January – 31 December 2013;
- 5) The detailed reasons for writing off the non-performing assets mentioned at para #4 above and the name and designation of the officer(s) of your Bank responsible for making such decisions; and
- 6) A list of top 20 borrowers of your Bank whose debts have been restructured during the period 01 January – 31 December, 2013 along with a brief description of the terms and conditions of such restructuring for each borrower.

I am a citizen of India. I have enclosed an IPO for Rs. 10/- (bearing # 11F 108856) towards payment of the prescribed application fee. I would like to obtain the information requested above on a CD. I would like to receive the information described above at my postal address mentioned above. Please inform me of the additional fee payable for obtaining this information.

Thanking you,
Yours sincerely,

Venkatesh Nayak



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

HO:CS:106:RTI:243 / 454

06.01.2014

BY REGISTERED POST

Shri Venkatesh Nayak,
B-117, 2nd Floor,
Sarvodaya Enclave,
New Delhi-110017

Dear Sir,

Re: Your application under Right to Information Act, 2005

We acknowledge receipt of your application dated 02.01.2014, addressed to the Public Information Officer, Bank of Baroda, Head Office, Baroda, which is received in our office on 04.01.2014.

In the said application, you have sought list of top 20 borrowers whose A/c became NPA at the end of the Second and third quarters of financial year 2013-14 and security or collateral against such loans/Advances, along with other informations pertaining to these NPAs .

We have transferred your aforesaid RTI application to the Deputy General Manager (Recovery & PIO), BCC, Mumbai, who has been nominated as Public Information Officer (PIO) by the Bank for providing information under RTI Act for such matters.

The address / contact details are given below:

The Deputy General Manager
(Recovery & PIO)
Bank of Baroda
Baroda Corporate Centre,
Bandra Kurla Complex,
MUMBAI – 400 051

E-mail I.D dgm.recovery.bcc@bankofbaroda.com
Telephone No. 022-66985111

Yours faithfully,


(Rajeev K Garg)
Deputy General Manager
(Operations & Services)&
Public Information Officer

OK A.

प्रधान कार्यालय : परि. एवं सेवाएं विभाग, सुरज प्लाजा-1, सायजीगंज, बड़ौदा - 390 005, भारत E : gm.ops.ho@bankofbaroda.com
फ़ोन : 91 265 2361724, 2361852 Ext. 204, फ़ै : 91 265 2362914, 2361724 E : operations.ho@bankofbaroda.com

Head Office : Operation & Services Dept., Suraj Plaza-I, Sayajigunj, Baroda-390 005, India. E : gm.ops.ho@bankofbaroda.com
T : 91 265 2361724, 2361852 Ext. 204, F : 91 265 2362914, 2361724 E : operations.ho@bankofbaroda.com



बैंक ऑफ़ बड़ौदा **Bank of Baroda**

BCC: RTI: PIO: 106/ 71

31/01/2014

Mr. Venkatesh Nayak
B- 117, 2nd Floor
Sarvodaya Enclave
New Delhi – 110017

Dear Sir,

Re: **Your application dated 02.01.2014 under RTI Act, 2005.**

We refer to your above application received on 07.01.2014 through HO Baroda seeking information regarding list of top 20 borrowers whose account became NPA at the end of the second and third quarters of financial year 2013-2014 and other related queries.

Query No. (1) to (3) & (6) :- List of top 20 borrowers and other related information cannot be given as information of our customers is held by the Bank in a fiduciary capacity. Further we do not see any larger public interest for seeking this information. The information held in fiduciary capacity is exempted under Section 8 (1) (e) of the RTI Act, 2005. Hence, denied.

The same view is also held by Hon'ble CIC in the matter of Mr. Sandeep Godika Vs. UCO Bank Decision No. CIC/SG/A/2012/000471 That the names and detail of NPA borrowers is held by the Bank under fiduciary capacity. Hence, denied under Section 8 (1) (e).

Query No. (4) :- At corporate level we have not written off any account during the period 01.01.2013 to 31.12.2013. Information of write-off accounts is available with various regions/zones. Collecting and compiling such Information will disproportionately divert the resources of the public authority without serving any larger public interest. The same view is held by Supreme Court in the matter of Central Board of Secondary Education & Anrs V/s Aditya Bandopadhyay & Other. They have observed 'The nation does not want a scenario where 75% of the staff of public authorities spend 75% of their time in collecting and furnishing information to applicants instead of discharging their regular duties. The threat of penalties under RTI Act should not lead to employees of a public authorities prioritizing 'information furnishing', at the cost of their normal and regular duties'. Hence, the information sought by you is denied under Sec. 7(9) of RTI Act 2005.

Query No. (5) :- Not applicable.

In case you are aggrieved by the reply, the first appeal lies before the General Manager (NPA Recovery, Legal) and First Appellate Authority, Bank of Baroda, Baroda Corporate Centre, C-26, G Block, Bandra Kurla Complex, Bandra (E), Mumbai-400051 within 30 days of the receipt of the reply.

Yours faithfully


J. P. Mandpe.
Dy. General Manager (Legal).
& I/C PUBLIC INFORMATION OFFICER.

SP
SW

यूको बैंक UCO BANK

सम्मान आपके विश्वास का HONOURS YOUR TRUST
(Government of India Undertaking)

HO प्रका/OSD पसेवि/ RTI -239/39/2013-14/५६६७

Date : 08.01.2014

To
Sri Venkatesh Nayak
B- 117, 2nd Floor,
Sarvodaya Enclave,
New Delhi – 110-017.

Sir,

**Re: Request for Information under RTI Act 2005 – application dated. 02.01.2014,
received on 06.01.2014.**

We acknowledge receipt of your above application on 07.01.2014.

We are in the process of disposing the same after collecting required data /information from the concerned department / office.

Your application has been registered in our records at Reference No. **RTI-239/39** which may please be quoted in future correspondence on the matter, if required.

Thanking you,

Sincerely yours,


(D. R. Sharma)

Assistant General Manager & CPIO

सहायक महाप्रबंधक एवं केंद्रीय लोक सूचना पदाधिकारी

Operations & Services Dept. /परिचालन एवं सेवा विभाग

यूको बैंक UCO BANK

सम्मान आपके विश्वास का HONOURS YOUR TRUST
(Government of India Undertaking)

HO प्रका/OSD पसेवि/ RTI -239/39/2013-14/5152-

Date : 13.02.2014

To
Sri Venkatesh Nayak
B- 117, 2nd Floor,
Sarvodaya Enclave,
New Delhi – 110 017.

Sir,

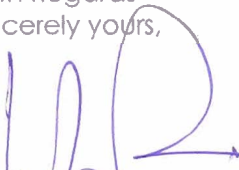
Re: Request for Information under RTI Act 2005 – application dated. 02.01.2014.

We refer to your application dated 02.01.2014. Accordingly, we have taken up the matter with the department concerned and on the basis of their communication the subject information sought by you falls within section 8 of RTI Act,2005 i.e exemption from disclosure of information of RTI Act sub section (d): information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of the third parties....., hence denied to furnish.

As such, your application as stated above stands **disposed off**. However, in case you are not satisfied with the reply as above, you may file an appeal before the 1st Appellate Authority of the Bank at the following Address within 30 days from the date of receipt of this letter:

**Mr. C. Srinivasa Swamy
Dy. General Manager & Appellate Authority,
Operations & Services,
UCO Bank Head Office – II
3 & 4, DD Block, Sector – I,
Salt Lake,
Kolkata – 700064,**

With Regards
Sincerely yours,



(V.C.Mahajan)

सहायक महा प्रबंधक एवं केंद्रीय लोक सूचना पदाधिकारी
Assistant General Manager & CPIO
परिचालन एवं सेवा बिभाग/Operations & Services Department

REF : RW/RIA/1228-543/2014

Date: 07/01/2014

Mr Venkatesh Nayak,
B-117, 2nd Floor,
Sarvodaya Enclave,
New Delhi-110 017.

Dear Sir,

Sub: Information sought by you under RTI Act, 2005

This has reference to your letter dated-02.01.2014 received at our office on 04.01.2014.

In your above application, you have sought for certain information regarding the list of top 20 borrowers responsible for the NPAs of our bank at the end of the second & third quarters of the Financial year 2013-14 and other details, under RTI Act, 2005.

In this regard, we wish to inform you as under:

The requested information relates to personal information of the concerned borrowers 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 unless the Central Public Information Officer or the State Public Information Officer or the appellate Authority, as the case may be, is satisfied that the larger public interest justifies the disclosure of such information.

As the information sought by you falls under the exempted category under Section 8(1)(j) of RTI Act, 2005 and no larger public interest is involved, we are unable to provide the requested information.

In this regard, you may refer to the decision of Central Information Commission in the case of - Mr. P.P. Kapoor Vs RBI CIC/SM/A/2011/001376/SG/15684 dated 15.11.2011 held:

"...Information till date regarding total amount of loan taken but not repaid by industrialists from Indian nationalized banks and the total amount of interest accumulating on such unpaid loans; and

(b) Details of default in loans taken from public sector banks by industrialists. Out of above list of defaulters, top 100 defaulters, name of the businessman, address, firm name, principal amount, interest amount, date of default and date of availing loan.

Contd...2

सूचना का अधिकार अधिनियम अनुभाग

वेसूली विभाग

प्रधान कार्यालय

नं. 112, जे सी रोड

बेंगलूर 560 002

Right to Information Act Section

Recovery Wing

Head Office,

112, J C Road

Bangalore - 560 002

T +91 80 22116378

F +91 80 22237831

E horia@canarabank.com

Website: www.canarabank.com



REF : RW/RIA/1228-543/2014 dated-07.01.2014- Mr Venkatesh Nayak.

(c) Steps being taken for putting information sought in query 2(a) and list of defaulters on the website of the Respondent – public authority

.....
In view of the arguments given above, the Commission is of the considered view that the details of defaulters of public sector banks should be revealed since it would be in larger public interest. Revealing these would serve the object of reining in such defaulters, warning Citizens about those who they should stay away from in terms of investments and perhaps shaming such persons/entities. This could lead to safeguarding the economic and moral interests of the Nation. The Commission is convinced that the benefits accruing to the economic and moral fibre of the Country, far outweigh any damage to the fiduciary relationship of bankers and their customers if the details of the top defaulters are disclosed.

The Appeal is allowed. The PIO shall provide the complete information as per records on queries 2(b) and 2(c) to the Appellant before 10 December 2011.....”

Against the above decision of the Central Information Commission, New Delhi, Reserve Bank of India, filed an Writ Petition before the Hon'ble High Court of New Delhi under W.P. (C) 8605/2011 and C.M. No. 19444/2011 (for Stay). The Hon'ble High Court has given the **STAY ORDER** and the case is posted to 31.03.2014.

In the light of the above stay order, at this juncture, we are unable to provide the requested information.

It is brought to your notice that if you are not satisfied with this reply, you may prefer an appeal before the Appellate Authority within thirty days from the date of receipt of this letter. The address of the Appellate Authority is mentioned as under:

The Appellate Authority, Canara Bank,
Right to Information Act Section, Recovery Wing,
Head Office, No. 112, J. C. Road, Bangalore – 560 002

Yours faithfully,



T. N. Jayaprakash
Public Information Officer
Divisional Manager

सूचना का अधिकार अधिनियम अनुभाग

वेसूली विभाग
प्रधान कार्यालय
नं. 112, जे सी रोड
बेंगलूर 560 002

Right to Information Act Section

Recovery Wing
Head Office,
112, J C Road
Bangalore - 560 002

T +91 80 22116378

F +91 80 22237831

E horia@canarabank.com

Website: www.canarabank.com





MANAGEMENT AUDIT & REVIEW DIVISION
(RIGHT TO INFORMATION CELL)
RAJENDRA BHAWAN, RAJENDRA PLACE
HO: NEW DELHI

MARD/RTI/861/2013
DATE: 05.02.2014

627 ✓ Shri Venkatesh Nayak,
B-117, 2nd floor,
Sarvodaya Enclave,
New Delhi – 110017.

Sir,

REG: THE RIGHT TO INFORMATION ACT, 2005- YOUR APPLICATION DATED
02.01.2014

This has reference to your aforesaid application under Right to Information Act, 2005.

The information sought in your aforesaid application is third party information and available with the bank in fiduciary capacity and is of commercial confidence. The same is exempted from disclosure under section 8(1) (j), (e) & (d) of Right to Information Act, 2005.

Kindly acknowledge.

Please note that if not satisfied with the information provided, as above, you may file appeal within 30 days under the provisions of Right to Information Act, 2005 before the Appellate Authority Shri Avinash C. Chugh, General Manager, Punjab National Bank, HO: Rajendra Bhawan, Rajendra Place, New Delhi - 110008.

Thanking you,

Yours faithfully,


(A. K. CHUGH)
CENTRAL PUBLIC INFORMATION OFFICER



ಸ್ವೇಚ್ಛಾ ಬ್ಯಾಂಕ್ ಆಫ್ ಮೈಸೂರು

स्टेट बैंक ऑफ़ मैसूर

State Bank of Mysore

ಪ್ರಧಾನ ಕಛಾಲ್ಯ :
HO/RIGHT TO INFORMATION CELL
ಮೈಸೂರು ಬ್ಯಾಂಕ್ ಸರ್ಕಲ್, ಕೆಪಗೊಡಾ ರೊಡ್ಡು,
ಬೆಂಗಳೂರು - 560 254.

प्रधान कार्यालय :
मैसूर बैंक सर्कल, केंपेगौडा रोड,
बेंगलूर - 560 254

Head Office :
Mysore Bank Circle, Kempgowda Road,
Bangalore - 560 254.

Shri. Venkatesh Nayak to 909 (9 Lines)
B-117, Second Floor,
Sarvodaya Enclave,
New Delhi- 110 017

Website : www.statebankofmysore.co.in

Sir,

INFORMATION UNDER RIGHT TO INFORMATION ACT-2005

We refer to your letter dated 02/09/2010 received by us on 23/09/2010 wherein you have requested for the following information:

Sl No	Information sought	Information furnished
01	A list of the top 20 borrowers responsible for the non-performing assets (NPAs) of your bank at the end of the second and third quarters of the financial year 2013-14	The information is sought in the nature of commercial confidence, the disclosure of which would harm the competitive position. Therefore we claim exemption claimed under section 8 (i) (d) of the RTI Act. (d) <i>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:</i>
02	A description of the property, both movable and removable, pledged as security or collateral against loans and advances sanctioned to the aforementioned borrowers;	
03	Estimated value of each property referred to at para #2 above on the date of sanctioning the loan or advance and the value as on the date of the most recent appraisal of the said properties undertaken by your bank;	
04	A list of the top 20 borrowers of your Bank whose non-performing assets have been written off during the period 01/01/2014 – 31/12/2013	
05	The detailed reasons for writing off the non-performing assets mentioned at para #4 above and the name and designation of the Officer(s) of your Bank responsible for making such decisions and	
06	A list of top 20 borrowers of your Bank whose debts have been restructured during the period 01 January – 31 December 2013 along with a brief description of the terms and conditions of such restructuring for each borrower.	

However, if you are not satisfied with the information herein furnished, you may prefer an appeal to the Appellate Authority within 30 days of the receipt of this letter. The details of the Appellate Authority are given below.

- 1) Name of the Appellate Authority:
- 2) Address of the Appellate Authority:

Shri: JOGINDER PAI.
Deputy General Manager
State Bank Mysore
Inspection Department
Head Office, K.G. Road
Bangalore-560009.

Yours faithfully,

Asst. General Manager &
Central Public Information Officer.

