

Date: 01/04/2014

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

To,
The Central Public Information Officer
State Bank of India
Corporate Centre, IV Floor
State Bank Bhawan
Madame Cama Road, Mumbai – 400 021
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 third and fourth 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 April 2013 – 31 March 2014;
- 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 April 2013 – 31 March, 2014 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 069132) 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



भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
State Bank of India

तणावग्रस्त आस्ति व्यवस्थापन समूह, केंद्रीय कार्यालय, पहिला मजला,
स्टेट बैंक भवन, मादाम कामा रोड, नरिमन पॉईंट, मुंबई - 400 021.
तणावग्रस्त आस्ति प्रबंधन समूह, केंद्रीय कार्यालय, पहिली मंजिल,
स्टेट बैंक भवन, मादाम कामा रोड, नरिमन पॉईंट, मुंबई - 400 021.
Stressed Assets Management Group (SAMG), Corporate Centre, 1st Floor,
State Bank Bhavan, Madame Cama Road, Nariman Point, Mumbai- 400021.

Tel.: 022 - 2274 0101 / 2283 1681 | Fax : 022 - 2274 2101/ 283 3099 / 2284 2163 / 2274 2176

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

Date :

Ref. No.

Dated.25.04.2014

Dear Sir,

SAMG/GSB/RTI/ 202

RIGHT TO INFORMATION ACT 2005
YOUR APPLICATION DATED: 01.04.2014

With reference to your application dated 01.04.2014 received by us on 09.04.2014 through RTI Department, Corporate Centre, Mumbai, we append below the information as sought by you under RTI Act 2005.

Information sought	Our reply
1.A list of the top 20 borrowers responsible for the non-performing assets (NPAs) of your Bank at the end of the third and fourth quarters of the financial year 2013-14;	The information can not provided as it is related to third party personal information and held by the Bank in fiduciary relationship and exempted from disclosure under section 8(1)(e) of the RTI Act.
2. A description of the property, both movable and immovable, pledged as security or collateral against loans and advances sanctioned to the aforementioned borrowers;	The information can not provided as it is related to personal information in the nature of commercial confidence and exempted from disclosure under section 8(1)(d,(e)) & (j) of the RTI Act.
3. Estimated value of each property referred to at Para #2 above, on the date of sanctioning the loan or advances and the value as on the date of the most recent appraisal of the said properties undertaken by your Bank;	The information can not provided as it is related to personal information in the nature of commercial confidence and exempted from disclosure under section 8(1)(d,(e)) & (j) of the RTI Act.
4.A list of the top 20 borrowers of your Bank whose non-performing assets have been written off during the period 01April 2013-31 march 2014;	The information can not provided as it is related to third party personal information and held by the Bank in fiduciary relationship and exempted from disclosure under section 8(1)(e) of the RTI Act.
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	The query is not 'information' under Section 2(f) of RTI Act, hence denied.
6.A list of 20 borrowers of your Bank whose debts have been restructured during the period 01 April 2013-31 March 2014 along with a brief description of the terms and conditions of such restructuring for each borrower.	The information is not available.

In case you are not satisfied with the information, you may prefer an appeal, if desired, within 30 days from the date of letter, to the Appellate Authority as per the details given below:

The General Manager and Appellate authority
State Bank of India
Stressed Assets Management Group
Corporate Centre, 1st Floor,
State Bank Bhawan, Madame Cama Road,
Nariman Point, Mumbai-400021

Yours faithfully,

Sayal

Central Public Information Officer &
Dy. General Manager (S&R-CDR)

बैंक ऑफ़ इंडिया
Bank of India

BOI



Ref : HO/RTI/CPIO/HKG/23

Date : 15.04.2014

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

Your Application under the Right to Information Act, 2005

Please refer your application dated 01.04.2014 received at our end on 10.04.2014 wherein you have sought certain information from the Bank under the RTI Act.

Kindly note that the desired information called for in your application includes information related to third parties, the disclosure of which would harm the competitive position of the third parties as well as cause unwarranted invasion of their privacy, and no larger public interest warrants disclosure of such information. Hence it is exempted from disclosure under section 8 (1) (d) and (j) respectively of the RTI Act, as such it cannot be given. Further the Bank has to maintain secrecy regarding affairs of its constituents as per section 13 of the Banking Companies (Acquisition and transfer of undertakings) Act, 1970. In view of the aforesaid reasons, the information sought for cannot be given.

In case you are not satisfied with the above said reply, you may prefer an appeal within 30 days from the date of this letter to the Appellate Authority of Bank whose address is provided herein below:-

The Appellate Authority,
Bank of India, Head Office,
III Floor, Star House, C-5, "G" Block,
Bandra Kurla Complex, Bandra (East),
Mumbai - 400 051.


(Arun Kumar)

Central Public Information Officer



सेंट्रल बँक ऑफ इंडिया
सेन्ट्रल बैंक ऑफ इंडिया
Central Bank of India

1911 से सेन्ट्रल आपके लिए "केंद्रित"

"CENTRAL" TO YOU SINCE 1911



केन्द्रीय कार्यालय

Central Office

CO/OPR/RTI-21/2014-15/131

25.04.2014

NAME OF THE CPIO

B. AKBARALY
DY. GENERALMANAGER-OPR
CPIO UNDER RTI ACT, 2005
Central Bank of India
Central Bank Building
2nd floor, M. G. Road
Fort, Mumbai - 400023
email-dgmoper@centralbank.co.in

Shri Venkatesh Nayak
B/117, 2ND floor,
Sarvodaya Enclave,
NEW DELHI-110017.

I am in receipt of your application dated 01/04/2014 on 15.04.2014 under RTI Act, 2005.

The information sought by you under RTI Act, 2005 cannot be provided as it comes under 'Commercial Confidence and personal information of the borrowers', which is exempted under section 8[1][d]&[j] of RTI Act, 2005.

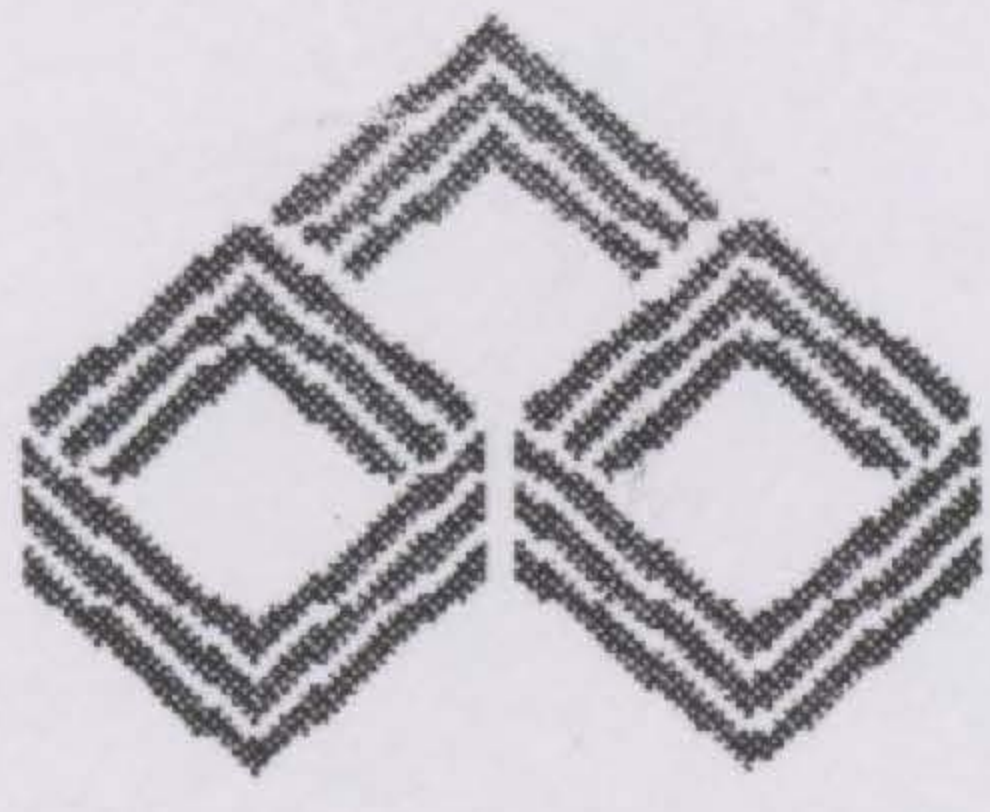
In case, you are not satisfied with the above information, you can make an appeal before the following Appellate Authority within 30 days of receipt of this order.

General Manager (HRD)
Appellate Authority.
Central Bank of India,
Central Office, Chandermukhi,
17th floor, Nariman Point
Mumbai-400021


B.AKBARALY
DY. GEN. MANAGER,[OPER]
CPIO UNDER RTI ACT 2005

चंदर मुखी, नरीमन पॉइंट, मुंबई - 400 021 • दूरध्वनी : 2202 6428, 6638 7777 • फैक्स : (91-22) 2204 4336
Chander Mukhi, Nariman Point, Mumbai - 400 021 • Tel.: 2202 6428, 6638 7777 • Fax : (91-22) 2204 4336

www.centralbankofindia.co.in



इण्डियन ओवरसीज बैंक

Indian Overseas Bank

केन्द्रीय कार्यालय पी बी नं 3765, 763 अण्ण सालै, चेन्नै

Central Office: P.B. No.3765, 763 Anna Salai, Chennai 600 002

आरटीआइ कक्ष RTI CELL विधि विभाग LAW DEPARTMENT

आरटीआइ RTI/136/206/2014-15

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

Date:-12.05.2014

Dear Sir,
Request under RTI Act 2005

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We refer to your application dated 01.04.2014 and received by this office on 07.04.2014 seeking various details of , under RTI Act 2005. We reply as under:

1 to 3) Your information on details of Top 20 NPA borrower accounts with various details relates to the property secured for the loans /credit limits sanctioned and Value of such properties on various periods relevant to the third and fourth quarters of last fiscal 2013-14, formed the commercial confidence and held in fiduciary relationship. The disclosure of the information amounts to invasion of the privacy of the constituents and exempted under Sec 8(1)(d) and also 8(1)(e) of RTI act 2005. Also the information on account details of the customers of the Bank are available to the Public Authority in fiduciary relationship as Bank Vs Client and exempted for disclosure under Sec 8(1)(e) of RTI Act. Further, Banks are required to maintain secrecy about the information relating to its constituents, as per Section 13 Banking Companies Act (Section 13(1) of Banking Companies (Acquisition & Transfer of Undertakings) Act 1970 "bank shall observe, except as otherwise required by law, the practices and usages customary among bankers, and, in particular, it shall not divulge any information relating to or to the affairs of its constituents except in circumstances in which it is, in accordance with law or practices and usages customary among bankers, necessary or appropriate for the corresponding new bank to divulge such information.". As such it is held that the account details of the customers of the Bank cannot be disclosed under Right to Information Act being in the nature of commercial confidence and exempt for disclosure under Sec 8(1)(d) of RTI Act. A citizen cannot seek information from a bank on the account of its customers except in respect of his own accounts.

Also information request on details of borrower accounts, classified as Non performing assets pertaining to third party constituent of the Bank, serve no public interest or public purpose

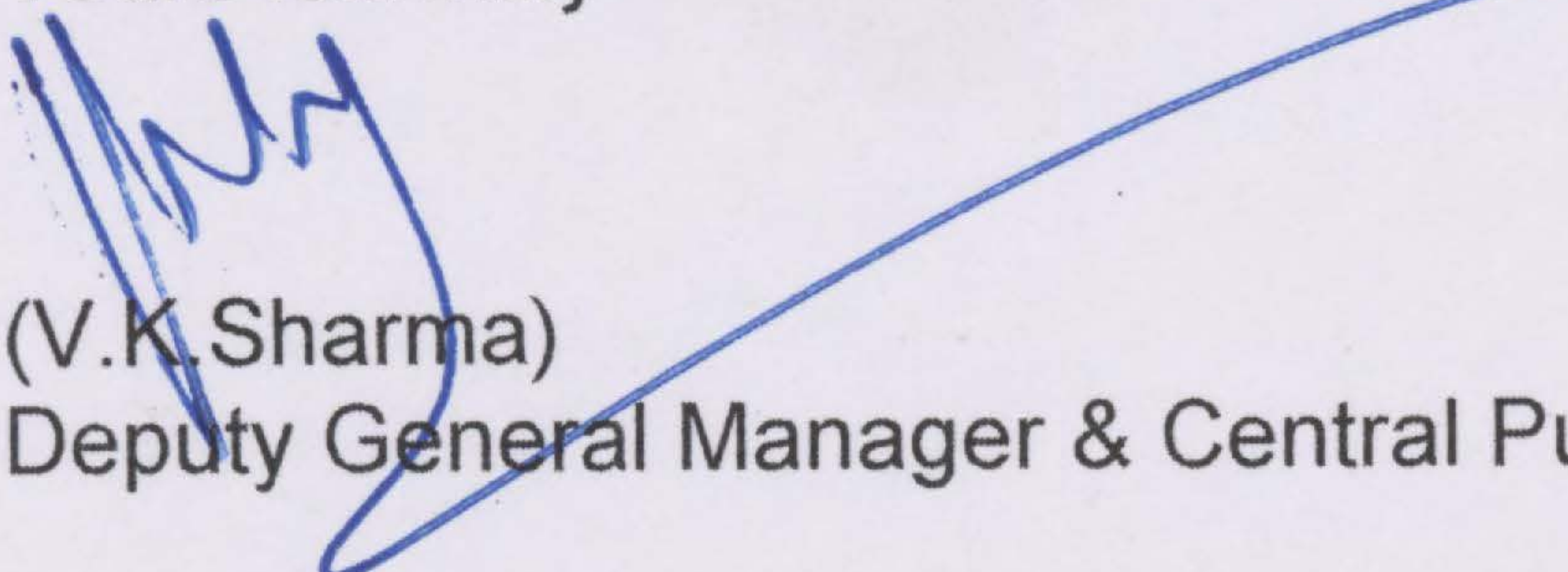
4)Nil.

5)Not applicable in view of above 4.

6) Your voluminous information on details of Top 20 Restructured borrower loans with details of restructuring terms and conditions for respective accounts and relevant to the period 1-4-2013 to 31-3-2011, formed the commercial confidence and held in fiduciary relationship. The disclosure of the information amounts to invasion of the privacy of the constituents and exempted under Sec 8(1)(d) and also 8(1)(e) of RTI act 2005. Also the information on account details of the customers of the Bank are available to the Public Authority in fiduciary relationship as Bank Vs Client and exempted for disclosure under Sec 8(1)(e) of RTI Act. Further, Banks are required to maintain secrecy about the information relating to its constituents, as per Section 13 Banking Companies Act (Section 13(1) of Banking Companies (Acquisition & Transfer of Undertakings) Act 1970 "bank shall observe, except as otherwise required by law, the practices and usages customary among bankers, and, in particular, it shall not divulge any information relating to or to the affairs of its constituents except in circumstances in which it is, in accordance with law or practices and usages customary among bankers, necessary or appropriate for the corresponding new bank to divulge such information.". As such it is held that the account details of the customers of the Bank cannot be disclosed under Right to Information Act being in the nature of commercial confidence and exempt for disclosure under Sec 8(1)(d) of RTI Act. A citizen cannot seek information from a bank on the account of its customers except in respect of his own accounts. Also information request on details of borrower accounts of restructured loans, pertaining to third party constituent of the Bank, serve no public interest or public purpose

In terms of Section 19(1) of the Right to Information Act, 2005 Shri.D.S.Bothyal, General Manager, Law Department , Indian Overseas Bank, Central office, 763 Anna Salai, Chennai 600 002 has been designated as Appellate Authority under the Act

Yours faithfully


(V.K.Sharma)
Deputy General Manager & Central Public Information Officer



केंद्रीय सार्वजनिक सूचना
अधिकारी कार्यालय
Office of the Central Public
Information Officer



OCPIO/CO/110/174/2014
2 May, 2014

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

Dear Sir,

Request for information under Right to Information Act, 2005 (RTIA)

This has reference to your request dated 01.04.2014 under the RTI Act received by our office on 05.04.2014. We have sought the assistance of the concerned Departments and based on the information provided by them, we have to inform you as under:

Sl	Query	Reply
1	List of top 20 borrowers responsible for the non performing assets (NPAs) of your Bank at the end of the third and fourth quarters of the financial year 2013-14	List of the borrowers cannot be provided as they are of commercial confidence and exempted from disclosure under s. 8(1)(d) of the RTI Act. We inform you, however, that the amount involved in top 20 NPA accounts as of 31.12.2013 is Rs. 3350.17 crore.
2	Description of the property, both movable and immovable, pledged as security or collateral against loans and advances sanctioned to the aforementioned borrowers.	The information sought is of commercial confidence and hence exempted from disclosure under s. 8(1)(d) of the RTI Act.
3	Estimated value of each property referred to above at para 2, on the date of sanctioning the loan or advance and the value as on date of the most recent appraisal of the said properties undertaken by your Bank	The information sought is of commercial confidence and hence exempted from disclosure under s. 8(1)(d) of the RTI Act.
4	A list of the top 20 borrowers of your Bank whose non performing asset have been written off during the period 1 April, 2013 to 31 March 2014	The information sought is of commercial confidence and hence exempted from disclosure under s. 8(1)(d) of the RTI Act.
5	Detailed reasons for writing off the non performing asset mentioned at para 4 above and the name and designation of the officer(s) of your Bank responsible for making such decisions	Under the RTI Act, only information can be sought and not the reasons or explanation.

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6	A list of top 20 borrowers of your Bank whose debts have been restructured during the period 1 April, 2013 to 31 March 2014 along with a brief description of the terms and conditions of such restructuring for each borrower	Terms and conditions of restructuring cannot be provided as they are exempted from disclosure under s. 8(1)(d) of the RTI Act. We have to inform you, however, that the amount involved in top 20 restructured during 1 April, 2013 to 31 March 2014 is Rs. 3318.83 crore.
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In case you are aggrieved, you may prefer an appeal before the Appellate Authority, under Section 19 (1) within 30 days from the date of receipt of this letter, whose address is as under:

Shri Ashok Gupta
General Manager (CRLD)
Appellate Authority under RTIA
Union Bank of India
239, Vidhan Bhavan Marg
Nariman Point, Mumbai 400 021

Thanking you,
Yours faithfully,

श्री अशोक गुप्ता

CENTRAL PUBLIC INFORMATION OFFICER

यूनियन बैंक भवन, 14वीं मंजिल

239 विधान भवन मार्ग

नरीमन पॉइंट मुंबई 400 021

Union Bank Bhawan, 14th floor

239 Vidhan Bhawan Marg

Nariman Point Mumbai 400 021

फो T +91 22 2289 6809, फै F + 91 22 2285 6166

वेबसाइट पता Website address <http://www.unionbankofindia.com>