

**Q.1. What is Information?**

Information is any material in any form. It includes records, documents, memos, e-mails, opinions, advices, press releases, circulars, orders, logbooks, contracts, reports, papers, samples, models, data material held in any electronic form. It also includes information relating to any private body which can be accessed by the public authority under any law for the time being in force.

**Q.2 What is a Public Authority?**

A "public authority" is any authority or body or institution of self-government established or constituted by or under the Constitution; or by any other law made by the Parliament or a State Legislature; or by notification issued or order made by the Central Government or a State Government. The bodies owned, controlled or substantially financed by the Central Government or a State Government and non-Government organisations substantially financed by the Central Government or a State Government also fall within the definition of public authority. The financing of the body or the NGO by the Government may be direct or indirect.

**Q.3. Who is a Public Information Officer?**

Public authorities have designated some of its officers as Public Information Officer. They are responsible to give information to a person who seeks information under the RTI Act.

**Q.4. What is the Fee for Seeking Information from Central Government Public Authorities?**

A person who desires to seek some information from a Central Government Public Authority is required to send, along with the application, a demand draft or a banker's cheque or an Indian Postal Order of Rs.10/- (Rupees ten), payable to the Accounts Officer of the public authority as fee prescribed for seeking information. The payment of fee can also be made by way of cash to the Accounts Officer of the public authority or to the Assistant Public Information Officer against proper receipt. However, the RTI Fee and the mode of payment may vary as under Section 27 and Section 28, of the RTI Act, 2005 the appropriate Government and the competent authority, respectively, by notification in the Official Gazette, make rules to carry out the provisions of this Act.

**Q.5. What is the Fee for the BPL applicant for Seeking Information?**

If the applicant belongs to below poverty line (BPL) category, he is not required to pay any fee. However, he should submit a proof in support of his claim to belong to the below poverty line.

**Q.6. Is there any specific Format of Application?**

There is no prescribed format of application for seeking information. The application can be made on plain paper. The application should, however, have the name and complete postal address of the applicant.

**Q.7. Is it required to give any reason for seeking information?**

The information seeker is not required to give reasons for seeking information.

**Q.8. Is there any provision for exemption from Disclosure of Information?**

Sub-section (1) of section 8 and section 9 of the Act enumerate the types of information which is exempt from disclosure. Sub-section (2) of section 8, however, provides that information exempted under sub-section 3 (1) or exempted under the Official Secrets Act, 1923 can be disclosed if public interest in disclosure overweighs the harm to the protected interest.

**Q.9. What is the Time Period for Supply of Information?**

In normal course, information to an applicant shall be supplied within 30 days from the receipt of application by the public authority. If information sought concerns the life or liberty of a person, it shall be supplied within 48 hours. In case the application is sent through the Assistant Public Information Officer or it is sent to a wrong public authority, five days shall be added to the period of thirty days or 48 hours, as the case may be.

**Q.10. Is there any provision of Appeal under the RTI Act?**

If an applicant is not supplied information within the prescribed time of thirty days or 48 hours, as the case may be, or is not satisfied with the information furnished to him, he may prefer an appeal to the first appellate authority who is an officer senior in rank to the Public Information Officer. Such an appeal, should be filed within a period of thirty days from the date on which the limit of 30 days of supply of information is expired or from the date on which the information or decision of the Public Information Officer is received. The appellate authority of the public authority shall dispose of the appeal within a period of thirty days or in exceptional cases within 45 days of the receipt of the appeal.

**Q.11. Is there any provision for second appeal under the RTI Act?**

If the first appellate authority fails to pass an order on the appeal within the prescribed period or if the appellant is not satisfied with the order of the first appellate authority, he may prefer a second appeal with the Central Information Commission within ninety days from the date on which the decision should have been made by the first appellate authority or was actually received by the appellant.

**Q.12. What is Third Party Information?**

Third party in relation to the Act means a person other than the citizen who has made request for information. The definition of third party includes a public authority other than the public authority to whom the request has been made.

**Q.13. What is the Method of Seeking Information?**

A citizen who desires to obtain any information under the Act, should make an application to the Public Information Officer of the concerned public authority in writing in English or Hindi or in the official language of the area in which the application is made. The application should be precise and specific. He should make payment of application fee at the time of submitting the application as prescribed in the Fee Rules.

**Q.14. Whether Public Sector banks/Public Sector Insurance Companies/Public Sector Financial Institutions are covered under RTI?**

Yes, these are covered under RTI Act. The RTI application may be addressed directly to them, in order to save the time and double exercise.

**Q.15. Whether regulators of Public Sector banks/Public Sector Insurance Companies/Public Sector Financial Institutions such as Reserve Bank of India, Insurance Regulatory & Development Authority of India, Pension Fund Regulatory & Development Authority PFRDA are covered under RTI?**

Yes, these regulators are covered under RTI Act. The RTI application may be addressed directly to them, in order to save the time and double exercise.

**Q.16. How many Public Sector Banks are in India?**

List of Public Sector Banks is already available in public domain accessible on <https://financialservices.gov.in/banking-divisions/public-sector-banks>

**Q.17. Details/list of organizations which fall under DFS but are not public authorities; like NPCI etc.**

<https://financialservices.gov.in/psbs-psics-dfis>

**Q.18. What are the guidelines on One Time Settlement?**

As per Reserve Bank of India (RBI) instructions, banks are required to have a Board-approved loan recovery policy, which may cover, *inter alia*, negotiated settlements through compromise, including one-time settlements, under which recovery in non-performing asset (NPA) loan accounts are to be affected to the maximum extent possible at minimum expense, with a view to help banks promptly recycle their funds with advantage. All nationalised banks have Board-approved loan recovery policy in place.

**Q.19. What are the recovery mechanisms available with banks for recovery from written-off accounts?**

Recovery mechanisms available with banks are same as in case of non-performing assets, which includes, *inter alia*, filing of suits in civil courts or in Debt Recovery Tribunals, action under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and filing of cases in the National Company Law Tribunal under the Insolvency and Bankruptcy Code, 2016.

**Q.20. Please furnish information related to examinations conducted by the Institute of Banking Personnel Selection (IBPS) for recruitment in Public Sector banks under RTI Act, 2005.**

All Public Sector Banks (PSBs) have managerial autonomy in deciding all human resources issues related to the banks and they are independent public authorities under RTI Act.



Recruitment for PSBs is being done at the level of respective PSB. Examinations are conducted by IBPS. Relevant information concerning recruitment in PSB(s) and examination(s) conducted by IBPS are available with respective PSB and IBPS respectively. The desired information concerning recruitment in PSBs can be obtained from PIOs of the concerned PSB(s) directly. For grievance concerning examinations conducted by IBPS, the applicant can lodge their complaints on IBPS website at <https://cgrs.ibps.in>.

**Q.21. Please provide information concerning compassionate appointment scheme/criteria/eligibility and service matters of Public Sector banks under RTI Act, 2005.**

These details are available with the respective PSBs, and are not maintained in this Department. All Public Sector banks (PSBs) have managerial autonomy in deciding all human resources issues related to the banks and they are independent public authorities under RTI Act. Applicant may approach PIO of concerned PSB directly for information concerning PSB or refer to their website.

**Q.22. Please provide information regarding examination conducted by IBPS for recruitment in RRBs.**

RRBs have managerial autonomy in deciding all human resources issues related to the banks and are independent public authorities under RTI Act. Recruitment for RRBs is being done at the level of respective RRB. Examinations are conducted by Institute of Banking Personnel Selection (IBPS). Relevant information concerning recruitment in RRBs and examination conducted by IBPS are available with respective RRB and IBPS respectively. The desired information concerning recruitment can be obtained from respective RRBs. For grievance concerning examinations conducted by IBPS, the applicant can lodge their complaints on IBPS website at <https://cgrs.ibps.in>.

**Q.23. Details about major schemes i.e. PMJDY, PMMY, PMJJBY, PMSBY, APY & Stand Up India and progress on different benchmarks (gender/state-wise or district-wise/opening of accounts etc./year-wise comparison statement/etc.)**

The details are available on links provided below:

<https://financialservices.gov.in/banking-divisions/Important-Schemes>

**Q.24. What are the amount sanctioned and disbursed by PSUs under Emergency Credit Line Guarantee Scheme (ECLGS)?**

The Emergency Credit Line Guarantee Scheme (ECLGS) is under the trusteeship management of National Credit Guarantee Trustee Company Ltd (NCGTC). Hence, CPIO, NCGTC may be contacted to furnish requisite information. For more details it is also requested to visit <https://www.eclgs.com>.

**Q.25. Kindly provide the educational loan scheme guidelines.**

Bank follows IBA Model Education loan scheme for study in India and abroad, 2021. The scheme guidelines are accessible on web link [https://www.iba.org.in/circulars/iba-model-educational-loan-scheme-for-pursuing-higher-education-in-india-and-abroad-2021\\_1399.html](https://www.iba.org.in/circulars/iba-model-educational-loan-scheme-for-pursuing-higher-education-in-india-and-abroad-2021_1399.html)

**Q.26. What is the eligibility for taking an education loan?**

Student should be Indian National (including Non-Resident Indian [NRI])/Persons of Indian Origin (PIO)/ Overseas Citizens in India (OCI), and students who are born abroad (overseas citizenship by birth, when parents were on deputation with Foreign Government/Government agencies or International / Regional Agencies etc.) and are now studying in India after repatriation of their parents, loans can be considered for studies in India only.

Further, students who have secured admission to a higher education course in recognized institutions in India or Abroad through Entrance Test/ Merit Based Selection process after completion of HSC (10 plus 2 or equivalent). For studies abroad, banks may at their discretion consider granting loans on the basis of invite / conditional offer letter, if demanded by the Educational Institution.

**Q.27. What is Kisan Credit Card Scheme, how can a customer avail a KCC, what is scale of finance?**

KCC scheme is implemented for meeting the short-term credit requirement of farmers for cultivation of crops; post-harvest expenses, working capital for maintenance of farm assets and activities allied to agriculture; and investment credit for agriculture and allied activities. Further, since 04 February 2019 the KCC facility has been extended to Animal Husbandry farmers and Fisheries for their working capital requirement. Also, the limit for collateral-free agricultural loans has been raised from Rs. 1 lakh to Rs. 1.6 lakh. Up to 31st March 2014, there were 7.00 crore farmers having KCC with outstanding amount of Rs. 4.26 lakh crore. As on 31st March 2022, there are about 7.14 crore farmers are having operative KCC with a total outstanding loan of Rs. 9.39 lakh crore. Detailed information is available on RBI web portal <https://www.rbi.org.in>.

**Q.28. Please furnish action taken report, copies of note sheets of the file regarding online grievance petition forwarded by the PMO/ President Secretariat etc. to this Department.**

Processing of grievances received online is fully computerized and the software does not have any provision for separate file noting as well as daily progress report concerning this Department. The information with regard to action taken is available on pg. portal and can be accessed by the applicant.



**Q.29. What is National Pension System (NPS) and Features and Benefits of NPS?**

All the features and details of NPS are available on the website of PFRDA and DFS.

- PFRDA i.e. <https://www.pfrda.org.in/index1.cshhtml?lsid=85>
- DFS i.e. <https://financialservices.gov.in/pension-reforms-divisions/National-Pension-System>

**Q.30. What is Atal Pension Yojana and Features of APY?**

Atal Pension Yojana (APY), a pension scheme launched by Government of India is focused on the unorganized sector workers. Under the APY, minimum guaranteed pension of Rs. 1,000/- or 2,000/- or 3,000/- or 4,000 or 5,000/- per month will start after attaining the age of 60 years depending on the contributions by the subscribers for their chosen pension amount.

Details related to APY can be accessed from the website of PFRDA i.e.

<https://www.pfrda.org.in/myauth/admin/showimg.cshhtml?ID=1789>

**Q.31. How the Pay of Ex-Servicemen is fixed on re-employment in PSBs/PSICs/PFIs?**

Pay fixation of ex-servicemen re-employed in public sector banks (PSBs) is guided by IBA's guidelines issued vide their letter No. HR&IR/CIR/2013-14/589/8764 dated 30.01.2014 (circulated by this Department to other Financial organization viz. PSICs, PFIs etc. vide letter no, 4/3/2012- welfare dated 17.02.2014). This Department has also circulated clarifications of Department of Personnel & Training (DOPT) and Ministry of Defence (MOD) to all the PSBs/PSICs/PFIs etc. on the subject matter, vide letter No. 4/4/2021-Welfare dated 03.11.2021 (Copies attached).

**Q.32. Are PwD employees and employees who are care givers for PwDs, exempted from transfer/posting to remote areas in PSBs/PSICs/PFIs?**

This Department has circulated letter No. 3/13/2014-Welfare dated 18.11.2014 and letter No. 3/4/2017-Welfare dated 31.01.2019 on the subject matter to all PSBs/PSICs/PFIs etc. Further, as per statutory provisions, the general superintendence, direction and management of PSBs/PSICs/PFIs etc. vests with the Board of Directors. Hence, they function as autonomous entities under the broad framework of Government guidelines and are responsible for carrying out the implementation of the same including those relating to protection/ representation of various categories of employees (Copy attached).

**Q.33. Is reservation available to PwDs in PSBs/PSICs/PFIs in promotion?**

Reservation for PwDs is guided by DoP&T's O.M. No. 36035/3/2004-Estt(Res) dated 29.12.2005, O.M. No. 36035/4/2013-Estt.(Res) dated 07.01.2015, O.M. No. 36012/1/2020-Estt.(Res.-II) dated 17.05.2022 and the Rights of Persons with Disabilities Act, 2016 which were circulated to all PSBs/PSICs/PFIs etc. for compliance vide this Department's letter No. 3/11/2013-Welfare dated 11.01.2016, No. 3/1/2021-Welfare

dated 06.06.2022 and No. 3/4/2017-Welfare dated 23.05.2017 respectively (copy attached).

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