

Ref.No. 174059 /RTI/A-14/2019-20

September 23, 2019

APPEAL NO. A-14/2019-20 BEFORE APPELLATE AUTHORITY UNDER RIGHT TO INFORMATION ACT (RTI ACT), 2005

Background:

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The Appellant, Shri Vikas Kaushal, C2/302, BPCL Housing Complex, Sector 56, Noida - 201301, Uttar Pradesh has preferred the present appeal dated August 26, 2019 under section 19(1) of RTI Act and received by office of First Appellate Authority (FAA) on August 26, 2019 against the letter number 171031/ RTI-5 /2705 dated August 26, 2019 passed by CPIO, requesting intervention of FAA in providing information sought by him in the RTI application.

Observations:

. I have gone through the contents of his appeal dated August 26, 2019 as also the letter number 171031/ RTI-5 /2705 dated August 26, 2019 passed by CPIO in the matter. It is observed that vide his RTI application dated July 29, 2019, the appellant has sought information on 1) Does Branch Credit Committee (BCC) sanctions or rejects the loan proposal only on the basis of Detailed Appraisal Note (DAN) or is it also required to consider the loan application and documents submitted along with it by the borrower. 2) Who is responsible (appraising officer/checker/branch Incharge / disbursing authority) for issuing any communication to outside parties including letter to machinery supplier regarding change in scope of machinery to be supplied, if any. (Refer CD Circular No. 10/2007-08 dated July 30, 2007). Not satisfied with the reply given by the CPIO, the Appellant has made his appeal on the grounds that CPIO has provided incomplete, misleading or false information.

बैंक हिन्दी में पत्राचार का स्वागत करता है ।

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The appellant vide his appeal dated August 26, 2019 has indicated that 'Serial No. 1 of this RTI clearly stated while considering a loan application under Direct Credit Scheme (say below Rs. 2 Crore), whether as a part of sanction process Branch Credit Committee (BCC) is required to go through Detailed Appraisal Note only or is it also required to consider the loan application and documents submitted along with it by the borrower Considering that all other extant norms of the scheme and delegation of power are required to be followed by BCC (given), please provide information out of the given two options only: (i) BCC considers a loan proposal (say upto Rs. 2 Cr.) only on the basis of Detailed Appraisal Note (ii) BCC considers a loan proposal (say upto Rs. 2 Cr.) on the basis of Detailed Appraisal Note as well as it also goes through the loan application and other documents submitted along with it by the borrower.'

I observe that CPIO has provided the factual position to Appellant. All the information, which are available, have been provided.

The RTI mechanism is meant for providing available information which is not exempted under the provisions of RTI Act.

In view of the above, I do not find any infirmity in the order of the CPIO.

Order:

The appeal is accordingly disposed of. Copy of this order be sent to the appellant and CPIO.

्री सम्पत कुमार / G. Sampath Kumar) मुख्य महाप्रबंधक तथा प्रथम अपीलीय प्राधिकारी Chief General Manager and First Appellate Authority

