



Ref.No.191120 /RTI/A-20/2019-20

February 17, 2020

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

Background:

The Appellant, Shri Satish Vora, 403, Ratnaraj Apartment No.1, Adajan Patia, Surat, Pin-395009, Gujarat has preferred the present appeal dated January 27, 2020 under section 19(1) of RTI Act and received by office of First Appellate Authority (FAA) on January 27, 2020 against the letter number 187951/ RTI-5 /2819-2824 & 2829 dated January 22, 2020 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 January 27, 2020 as also the letter number 187951/ RTI-5 /2819-2824 & 2829 dated January 22, 2020 passed by CPIO in the matter. It is observed that vide his RTI application dated January 13, 2020, the appellant has sought information on 1) Is there any OTS policy is in existence for the customers of SIDBI. If yes, please provide copy of detailed policy guidelines on Banks OTS policy issued vide ARD circular No. 1/2003-04 dated December 10, 2003 or latest one which is in force & applicable today, 2) Is there any Loan Recovery Policy is in existence for the customers of SIDBI. If yes, please provide copy of Loan Recovery Policy Circular issued latest one which is in force & applicable today, 3) Is there any Model OTS Scheme for MSMEs has been prepared, issued & is in existence to deal with MSME customers of SIDBI. If yes, please provide copy of Model OTS Scheme for MSMEs issued vide ARD circular No. 15/2011-12 dated November 19, 2007 or latest one which is in force & applicable today, 4) Is there any

बैंक हिन्दी में पत्राचार का स्वागत करता है।

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Guidelines on OTS in respect of willful default cases has been prepared, issued & is in existence to deal with SIDBI customers. If yes, please provide copy of Guidelines on OTS in respect of willful default / suspect fraud cases, issued vide ARD circular No. 15/2007-08 dated August 09, 2007 or latest one which is in force & applicable today, 5) Is there any Guidelines on OTS of Bank dues-Calculation of Net Present Value have been prepared, issued & is in existence to deal with SIDBI customers. If yes, please provide copy of Guidelines on OTS of Bank dues-Calculation of Net Present Value, issued vide ARD circular No. 25/2007-08 dated November 19, 2007 or latest one which is in force & applicable today, 6) Is there any Guidelines on Settlement of Non-Performing Assets-Obtaining Consent Decree from Court, has been prepared, issued & is in existence to deal with SIDBI customers. If yes, please provide copy of Guidelines on Settlement of Non-Performing Assets-Obtaining Consent Decree from Court, issued vide ARD circular No. 28/2007-08 dated January 02, 2008 or latest one which is in force & applicable today, 7) Is there any Policy guidelines for One Time Settlement (OTS)- change in calculation of minimum OTS amount and method of calculation of sacrifice prepared, issued & is in existence to deal with SIDBI customers. If yes, please provide copy of Policy guidelines for One time Settlement (OTS)-change in calculation of minimum OTS amount and method of calculation of sacrifice- Revised Rating Module Workbook, issued vide ARD circular No. 7/2009-10 dated August 17, 2009 or latest one which is in force & applicable today and 8) Is there any guidelines conformity with RBI on the matter Compromise / Negotiated / One Time Settlement of Non Performing Assets – has been prepared, issued & is in existence to deal with SIDBI customers. If yes, please provide copy of Compromise / Negotiated / One Time Settlement of Non Performing Assets- conformity with RBI guidelines, issued vide ARD circular No. 3/2010-11 dated June 28, 2010 or latest one which is in force & applicable today. Not satisfied with the reply given by the CPIO, the Appellant has made his appeal on the grounds that CPIO has refused access to information requested.

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I observe that CPIO has provided the factual position to Appellant. I find that CPIO has rightfully stated that the requested information is exempted under section 8(1)(d) of the RTI Act.

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.

जी. सम्पत कुमार

(जी सम्पत कुमार / G. Sampath Kumar)

मुख्य महाप्रबंधक तथा प्रथम अपीलीय प्राधिकारी
Chief General Manager and First Appellate Authority