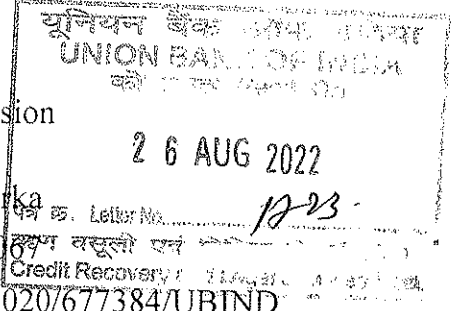


MS. Udit
26/08/22

केन्द्रीय सूचना आयोग
Central Information Commission
बाबा गंगनाथ मार्ग, मुनिरका
Baba Gangnath Marg, Munirka
नई दिल्ली, New Delhi - 110067



द्वितीय अपील संख्या / Second Appeal No. CIC/CORPB/A/2020/677384/UBIND

Sanjiv Surendra Dalmia

... अपीलकर्ता/Appellant

VERSUS

बनाम

CPIO: Union Bank of India
(erstwhile Corporation Bank)
Mumbai

... प्रतिवादीगण Respondents

Relevant dates emerging from the appeal:

RTI : 07.01.2020	FA : 14.02.2020	SA : 08.07.2020
CPIO : 10.02.2020	FAO : No Order	Hearing : 28.07.2022

CORAM:

Hon'ble Commissioner

SHRI SURESH CHANDRA

ORDER

(18.08.2022)

1. The issue under consideration arising out of the **second appeal dated 08.07.2020** include non-receipt of the following information sought by the appellant through the RTI application dated 07.01.2020 and first appeal dated 14.02.2020 :-

1. Copies/manuals/records/rules/Master Circular/Circular/Guidelines for sanction Cash Credit Loans and Term Loans to MSME and large borrower from 01.01.2013 to up to date.
2. Copies/manuals/records/rules/Master Circular/Circular/Guidelines for concession to any Cash Credit Loans and Term Loans to MSME and large borrower from 01.01.2013 to up to date.
3. Copies of circulars, clarifications circulars, rules from 01.01.2013 to up to date relating to Cash Credit Loans and Term Loans to MSME and large borrower regarding.

MSME - Products
&
Scheme

Rates + charges - Int. Rate loans & Adv.

- (e) Changes in interest rates
 - (f) Changes in service charges and fees
 - (g) Changes in lead bank / processing charges along with other charges if any (applicable at the time of sanction/disbursement/mortgage and renewal of any fund/non fund advances)
 - (h) Changes in your Bank Base Rate, BPLR and MCLR
4. Circulars and/or cases/situation when MCLR for Overnight, MCLR for one month, MCLR for three month, MCLR for six month and MCLR for one year used in your Bank.
 5. Circulars and /or cases/situation when MCLR for Overnight, MCLR for one month, MCLR for three month, MCLR for six month and MCLR for one year can be opt/choose by the borrower
 6. Please provide following details/information relating to Krifor Industries Pvt. Ltd. having account at Surat Main Branch, Surat and having account no. 38500401130014, 18500401140007 and 18500401130008
 - a) Copies of Processing notes, Review notes and/or Appraisal notes, Board meeting notes and decision, Competent Authority meeting notes and decision, Branch Meeting notes and decision, rating chart from account open date to up to date.
 - b) Copies of product sheet of Interest charged and debited in Cash Credit account and Term Loans account from account start date to up to date.
 - c) Copies of calculation of processing fees/charges and any other charges charged in Cash Credit account and Term Loans account from account start date to up to date and relevant circulars refer for computing the same.
 - d) Copies of papers/documents relating to concessions demanded by the company and processed by the bank including all meeting notes, income and fiscal decision.

2. Succinctly facts of the case are that the appellant filed an application dated 07.01.2020 under the Right to Information Act, 2005 (RTI Act) before the Central Public Information Officer (CPIO), Union Bank of India (erstwhile Corporation Bank), Mumbai seeking aforesaid information. The CPIO vide letter dated 10.02.2020 replied to the appellant. Aggrieved by the same, the appellant filed first appeal dated 14.02.2020. The First Appellate Authority (FAA) did not pass any order. Aggrieved by that, the appellant filed second appeal dated 08.07.2020 before the Commission which is under consideration.

3. The appellant has filed the instant appeal dated 08.07.2020 *inter alia* on the grounds that reply given by the CPIO was not satisfactory. The appellant requested the Commission to direct the CPIO to provide the complete information and take necessary action as per Section 20 (1) of the RTI Act.

4. The CPIO replied vide letter dated 10.02.2020 and the same is reproduced as under :-

"Collecting information in the form you have sought for, will disproportionately divert the resources of the public authority or would be detrimental to the safety or

See

preservation of the record in question and hence the same is denied under section 7(9) of the RTI Act.”

The FAA did not pass any order.

5. The appellant represented by Shri Mukesh Kumar Jhanwar, and the respondent remained absent despite notice.

5.1. The appellant *inter alia* submitted that he had sought copies of circulars, guidelines regarding term loans, cash credit loans, etc. which were not available on their official website. The respondent had denied the information on the ground that the same was voluminous in nature. However, the circulars, guidelines, etc. were meant for the customers' benefits and were ought to have been placed in the public domain.

6. The Commission after adverting to the facts and circumstances of the case, hearing the appellant and perusal of records, observed that the reply given by the respondent was perfunctory. The respondent being a public authority was under an obligation to update all circulars, guidelines, etc. followed by them in compliance of section 4 (1) (b) of the RTI Act and could have provided the relevant web link to the appellant in response to the RTI application. In view of the above, the respondent is directed that the information be uploaded on the official website and the hyperlink of all web pages containing the information sought in the RTI application be made available to the appellant within two weeks from the date of receipt of this order. With these observations and directions, the appeal is disposed of.

Copy of the decision be provided free of cost to the parties.

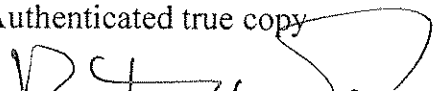

(Suresh Chandra) (सुरेश चंद्रा)

Information Commissioner (सूचना आयुक्त)

दिनांक/Date: 18.08.2022



Authenticated true copy


R. Sitarama Murthy (आर. सीताराम मूर्ती)

Dy. Registrar (उप पंजीयक)

011-26181927(०११-२६१८१९२७)

Addresses of the parties:

The CP10
Union Bank of India (Erstwhile
Corporation Bank) Union Bank
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Marg, Nariman Point,
Mumbai - 400021

✓ First Appellate Authority
Union Bank of India
(Erstwhile Corporation Bank)
Union Bank Bhavan,
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