

### Right to Information Act, 2005

The Government of India has enacted the Right to Information Act, 2005 (<http://www.persmin.nic.in/>) which has come into effect from October 12, 2005. The Right to Information under this Act is meant to give to the citizens of India access to information under control of public authorities to promote transparency and accountability in these organisations. The Act, under Sections 8 and 9, provides for certain categories of information to be exempt from disclosure. The Act also provides for appointment of a Chief Public Information Officer to deal with requests for information.

### RBI's Obligation under the Act

The Reserve Bank of India is a public authority as defined in the Right to Information Act, 2005. As such, the Reserve Bank of India is obliged to provide information to members of public.

### Section 4(1)(b) of the Right to Information Act, 2005

| <b>Section 4(1)(b)</b> | <b>Information to be published under the Act</b>  |
|------------------------|---|
| (i)                    | The particulars of the organisation, functions and duties   |
| (ii)                   | The powers and duties of its officers and employees   |
| (iii)                  | The procedure followed in the decision making process, including channels of supervision and accountability   |
| (iv)                   | Norms set by the Bank for the discharge of its functions  |
| (v)                    | Rules, regulations, instructions, manuals and records, held by the Bank or under its control or used by its employees for discharging its functions   |
| (vi)                   | Statement of Categories of Documents that are held by the Reserve Bank or under its Control   |
| (vii)                  | Particulars of any arrangement that exists for consultation with, or representation by, the members of the public in relation to the formulation of its policy or implementation thereof  |
| (viii)                 | List of Boards, Councils, Committees and other bodies consisting of two or more persons constituted as its part or for the purpose of its advice, and as to whether meetings of those boards, councils, committees and other bodies are open to the public, or the minutes of such meetings are accessible for public |
| (ix)                   | A directory of its officers and employees   |
| (x)                    | Monthly remuneration received by its officers and employees, including the system of compensation as provided in its regulations  |
| (xi)                   | The budget allocated to each of its agency, indicating the particulars of all plans, proposed expenditures and reports on disbursements made  |
| (xii)                  | Not applicable  |

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| (xiii) | Particulars of recipients of concessions, permits or authorisations granted   |
| (xiv)  | Details in respect of the information, available to or held by it, reduced in an electronic form  |
| (xv)   | The particulars of facilities available to citizens for obtaining information, including the working hours of a library or reading room, if maintained for public use |
| (xvi)  | Names, designations and other particulars of Public Information Officers  |
| (xvii) | Other Information   |

## Library Access

The working hours of RBI library at the central office are 9.45 am to 5.45 pm. Though it mainly caters to the RBI staff, it is also open to academics, students and researchers.

## Seeking Information from RBI

The Reserve Bank of India has an established communication policy. Under this, the Reserve Bank of India regularly releases information and data on Indian economy, banking and finance. It releases the information and data at regular periodicity – daily, weekly, monthly, quarterly, six monthly and annually. In addition, it also releases information, as and when required, through occasional publications, such as, studies and reports.

The Reserve Bank also places in public domain its instructions relating to banking, finance, foreign exchange and other related subjects. Further, the Reserve Bank also disseminates information, especially of general interest, through daily press releases.

The information and data routinely released by the Reserve Bank are available on its website ([www.rbi.org.in](http://www.rbi.org.in))

The details of information that is already available from the Reserve Bank of India are:

## Monetary Policy Statements and Monetary Policy Reports

- i) The Monetary Policy Committee (MPC) constituted by the Central Government under Section 45ZB of the Reserve Bank of India Act, 1934 determines the Policy Rate required to achieve the inflation target. The MPC meets every two months. The resolutions adopted by the MPC in its meetings are published after conclusion of the meetings as per Section 45ZK of the RBI Act, 1934. The minutes of the meetings are released on the fourteenth day after the resolutions are published as per Section 45ZL of the RBI Act, 1934.
- ii) A Statement of Developmental and Regulatory Policies is also published on the same day, the resolution of the MPC is released.
- iii) Once in every six-months, a document titled Monetary Policy Report (MPR) is published by the Reserve Bank under Section 45ZM of the RBI Act, 1934.

The above periodical documents are available on the RBI website at <https://www.rbi.org.in/scripts/Annualpolicy.aspx>

## **Annual Publications**

### **Annual Report**

The annual report of the Reserve Bank is the most important document released every year in late August. It is the statement of the Board of Directors on the state of the economy, the working of the Reserve Bank and on the balance sheet of the Reserve Bank. It also presents an assessment and prospects of the Indian economy.

The annual report is a statutory document relating to the financial year of the Reserve Bank (July to June) and is released in August.

### **Annual Report of Ombudsman Schemes**

An Annual Report on the functioning of the Ombudsman Schemes is published every year by the Reserve Bank elucidating the status of complaints received against the RBI regulated entities (REs) at the Offices of the RBI Ombudsman (ORBIOs) and various other developments in the field of consumer education and protection during the year.

### **Report on Trend and Progress of Banking in India**

This is also a statutory publication produced by the central bank. Presented annually, this document is a review of the policies for and performance of the financial sector for the preceding year. The publication, covering period from April to March, is generally released around November/December.

### **Report on Currency and Finance**

This annual document is presented by the staff of the central bank. Since 1998-99 the Report dwells on a particular theme and presents a detailed economic analysis of the issues related to the theme. While the focus of the Report is on the policy approach, issues and challenges relevant to India, the various Chapters present these developments against the recent theoretical developments and the accumulated cross-country empirical evidence. Since the publication is released around December, it also serves the purpose of presenting a mid-year review of the economy.

### **Handbook of Statistics on the Indian Economy**

This publication is a major initiative by the Reserve Bank aimed at improving data dissemination by providing a useful storehouse of statistical information at one place. The publication provides time-series data (annual/quarterly/monthly/fortnightly/daily) pertaining to a broad spectrum of economic variables, including data on national income, output, prices, money, banking, financial markets, public finance, trade and balance of payments. The publication is also available in a hard copy as well as a CD-ROM format.

### **Database on Indian Economy**

Also available on the RBI website is a database on Indian Economy which gives time series data on a wide range of subjects relating to India's economy, banking and finance. This site also allows the visitor to cull out the data and use it for research.

## State Finances

A Study of State Budgets, this publication provides a comprehensive analytical assessment of the finances of the State Governments. Consolidated data of all State Governments are analysed in addition to State-wise analysis to draw policy implications.

## Statistical Tables relating to Banks in India

This annual publication contains comprehensive data relating to the commercial banking sector. It covers balance sheet information as well as performance indicators of each commercial bank in India including those registered abroad. The data are presented bank group-wise and state-wise.

### Basic Statistical Return (BSR)- 1- Credit by Scheduled Commercial Banks (SCBs) including Regional Rural Banks (RRBs) – Annual

Compile annual information on type of account, organisation, occupation /activity and category of the borrower, district, and population group of the place of utilisation of credit, rate of interest, credit limit and outstanding credit amount, based on the credit data received from all SCBs including RRBs.

### Basic Statistical Return (BSR)- 2- Deposits with Scheduled Commercial Banks (SCBs) including Regional Rural Banks (RRBs) – Annual

Collect, compile, analyse and disseminate data on type of deposits, maturity pattern of term deposits, ownership pattern of deposits as well as number of employees based on branch-wise deposits data received from all SCBs including RRBs on annual basis.

### Spatial Distribution Of Deposits And Credit with Scheduled Commercial Banks (SCBs) including Regional Rural Banks (RRBs) - Annual

In order to reduce reporting burden of banks, the quarterly publication (viz. Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks) based on BSR-7 return has been discontinued since March 2023 round. However, such information has been supplemented from annual BSR-1 and BSR-2 returns and presented in the tabular form under captioned title i.e. “*Spatial Distribution Of Deposits And Credit (Annual)*”

These tables provide data on deposits and credit of scheduled commercial banks (including Regional Rural Banks (RRBs)) for end-March and presented in accordance with centre, state, population group, and bank group.

## Quarterly Publications

### Basic Statistical Return (BSR)- 1- Credit by Scheduled Commercial Banks (SCBs) excluding Regional Rural Banks (RRBs) – Quarterly

Compile quarterly information on type of account, organisation, occupation /activity and category of the borrower, district, and population group of the place of utilisation of credit, rate of interest, credit limit and outstanding credit amount, based on the credit data received from all SCBs excluding RRBs.

## **Basic Statistical Return (BSR)- 2- Deposits with Scheduled Commercial Banks (SCBs) excluding Regional Rural Banks (RRBs) – Quarterly**

Collect, compile, analyse and disseminate data on type of deposits, maturity pattern of term deposits, ownership pattern of deposits as well as number of employees based on branch-wise deposits data received from all SCBs excluding RRBs on quarterly basis.

## **Spatial Distribution Of Deposits And Credit with Scheduled Commercial Banks (SCBs) excluding Regional Rural Banks (RRBs) – Quarterly**

In order to reduce reporting burden of banks, the quarterly publication (viz. Quarterly Statistics on Deposits and Credit of Scheduled Commercial Banks) based on BSR-7 return has been discontinued since March 2023 round. However, such information has been supplemented from quarterly BSR-1 and BSR-2 returns and presented in the tabular form under captioned title i.e. *“Spatial Distribution Of Deposits And Credit (Quarterly)”*

These tables provide data on deposits and credit of scheduled commercial banks (excluding Regional Rural Banks (RRBs)) for each quarter ending in March, June, September, and December and presented in accordance with centre, state, population group, and bank group.

### **Monthly Publications**

#### **RBI Bulletin**

This is a monthly publication released in the first week of every month. The Bulletin publishes analytical articles based on data collected by the Reserve Bank often specifically for the purpose. It carries speeches of the Governor, Deputy Governors and Executive Directors. The speeches are useful in improving the understanding of the central bank's policies. Other useful inclusions in the Bulletin are important press releases and circulars issued by different departments of the Reserve Bank and data relating to economy, finance and banking. Often, significant reports released by the Reserve Bank including the Annual Report and the Report on Trend and Progress of Banking in India are issued as supplements to this monthly publication.

#### **Monetary and Credit Information Review**

This is a monthly four-page periodical aimed at operational level bankers. The periodical summarises important circulars issued by the central bank during the month. It is published between 1<sup>st</sup> and 5<sup>th</sup> of every month.

### **Weekly Publications**

#### **Weekly Statistical Supplement to the RBI Bulletin**

This publication presents the weekly balance sheet of the Reserve Bank and other developments relating to financial, commodity and bullion markets. This is published on every Friday at 5 pm.

## **Daily**

### **Press Releases**

The Reserve Bank releases through its daily press releases data on money market operations and reference rates for four major currencies, namely, the US Dollar, Euro, Pound Sterling and the Japanese Yen. The press releases are also issued on other issues that may be of general public interest such as important banking regulations, new currency notes, rejection or cancellation of certificate of registration of non-banking finance companies, status of urban cooperative banks, etc.

## **Occasional Publications**

### **Occasional Papers**

This is published once in four months and carries research papers presented by the professional staff of the Reserve Bank. The publication reflects the views of the authors. The Occasional Papers are being published thrice a year from 1999 onwards.

### **DRG Studies**

These are research studies conducted by external experts in India in collaboration with the internal staff members of the Reserve Bank. The Development Research Group is a forum that institutionalises participation of external expertise in in-house research.

### **Reports**

Besides these, the Reserve Bank also publishes reports of committees set up by it for feedback and for wider dissemination of information.

### **Brochures**

The Reserve Bank brings out occasional booklets to familiarise the general public about the facilities available to them mainly in the area of foreign exchange.

### **Lectures**

The Reserve Bank of India has instituted three annual lectures. Two of these commemorate past Governors of the Reserve Bank and one a noted monetary economist.

## **RBI Website**

The Reserve Bank maintains an active website (URL: <https://www.rbi.org.in>). All the information released by the Reserve Bank is also simultaneously made available on the website in pdf and Word formats. The data are provided in excel format. The site is updated several times a day.

In keeping with its objective of bringing in greater transparency in its decision making process, the Reserve Bank is committed to releasing more and more information in public domain.

## Disclosure Policy

### Disclosure Log

The Reserve Bank of India also places all the information it releases in response to the requests received under the Right to information Act, 2005 on its website, if, in its view, the information could be of general public interest. Such information is furnished in this disclosure log.

### Your suggestions

If you feel that the Reserve Bank of India should release any information in addition to what it already releases, please send us your suggestions by [email](#). If, however, you need any specific information on an ad hoc basis, you may make an application under the Right to information Act, 2005. It needs to be emphasised that **this mechanism is only meant for seeking information and NOT for making complaints. The Reserve Bank of India has a separate mechanism for redressal of complaints against banks and its own departments.**

### Complaints against Services Provided by RBI Regulated Entities (REs)

The Reserve Bank of India has provided for a separate channel for lodging complaints against 'deficiency in services'\* rendered by a Regulated Entity (RE).

For complaints against a specific RE, the complainant may first lodge a written complaint with the RE. If the complaint is rejected wholly or partly by the RE, or the complainant is not satisfied with the RE's response; or, the complainant had not received any reply within 30 days after the RE received the complaint, the complainant can lodge the complaint against the RE online on the Reserve Bank's Complaint Management System (CMS) portal <https://cms.rbi.org.in> or send in physical mode to the 'Centralised Receipt and Processing Centre' (CRPC) set up at RBI, 4th Floor, Sector 17, Chandigarh - 160017. The complaints received are handled by the Offices of the RBI Ombudsman as provided under the [Reserve Bank – Integrated Ombudsman Scheme \(RB-IOS\), 2021](#). Complaints against the REs which do not fall within the purview of the RB-IOS are handled by the Consumer Education and Protection Cells (CEPCs) of RBI.

You may visit the following links for more information:

- i. [The Reserve Bank – Integrated Ombudsman Scheme \(RB-IOS\), 2021](#),
- ii. [Addresses of RBI Ombudsman](#)
- iii. [Address and contact details of CEP Cells](#)

Further, a Contact Centre with Toll-Free number - 14448 has also been operationalized to guide / educate consumers on grievance redressal process at RBI and the process of lodging complaint, as well as guide the complainants regarding the status of their complaints already lodged with RBIOs / CEPCs. The Contact Centre is available between 8:00 a.m. to 10:00 p.m. (weekdays except National Holidays) for English, Hindi and in ten Regional Languages (Assamese, Bengali, Gujarati, Kannada, Marathi, Malayalam, Odia, Punjabi, Telugu and Tamil).

\*\*"Deficiency in service" means a shortcoming or an inadequacy in any financial service, which the Regulated Entity is required to provide statutorily or otherwise, which may or may not result in financial loss or damage to the customer.

## Complaints against RBI Services

Any person who has a grievance against any department of the Reserve Bank may lodge his / her complaint at [crpc@rbi.org.in](mailto:crpc@rbi.org.in). The complaint should contain the name and address of the complainant, the department against which the complaint is being made, and facts of the case supported by documents, if any.

## Making an Application under the Right to Information Act, 2005

Citizens of India will have to make the request for information in writing, clearly specifying the information sought under the Right to Information Act, 2005. The application for request should give the contact details (postal address, telephone number, fax number, email address) so that the applicants can be contacted for clarifications or the information. Since as per the Act, information can be furnished only to citizens of India, you will have to give your citizen status as well. **Citizen can also lodge request through online portal by accessing the link <https://rtionline.gov.in/> where the RTI fees can be paid online and the requester gets the registration number upon submission of the request and can track the application.**

## How do I send my application?

As per the Right to Information act 2005 and the Right to Information rules 2012 **prescribed by the Government of India:** a request for obtaining information under Section 6(1) of RIA needs to be accompanied by an application fee of Rs.10 by way of cash against proper receipt or by DD or bankers' cheque payable to the Accounts Officer of the public authority.

You could send your request by post accompanied by the application fee of Rs.10/- payable by demand draft or bankers' cheque or Indian Postal Order **favouring Reserve Bank of India**. The fee can also be paid in cash along with the application. **Citizens can also submit request through online portal by accessing the link <https://rtionline.gov.in/> where the RTI fees can be paid online and upon submission of the request the requester gets the registration number and can track the application.**

## Where do I send my request?

The details of the Nodal CPIO in the Reserve Bank of India are as under:

Ms. Namrata Shukla  
Central Public Information Officer/General Manager  
Human Resources Management Department  
Reserve Bank of India, Central Office  
Central Office Building (21<sup>st</sup> Floor)  
Shahid Bhagat Singh Marg, Fort  
Mumbai-400001  
Telephone No. 022-22610352

You can send your request by post/hand delivery along with the requisite RTI application fee in a valid mode of payment to the Central Public Information Officer (Nodal CPIO), Reserve Bank of India, RIA Division, Central Office Building, 21<sup>st</sup> Floor, Shahid Bhagat Singh Marg, Mumbai – 400 001 or to any of the addresses given below. Citizens can also lodge request through online portal by accessing the link <https://rtionline.gov.in/> where the RTI fees can be paid online and upon



submission of the request the requester gets the registration number and can track the application.

### **CPIO, Alternate CPIO and Appellate Authority**

With effect from November 16, 2009, the furnishing of information under RTI Act in the Reserve Bank of India is done in a decentralised manner with Chief General Managers/ Advisers/General Managers–in–charges of our various Central Office Departments designated as Central Public Information Officers (CPIOs) and in their absence, the other Chief General Managers/General Managers of the departments would be designated as CPIOs. The Executive Director has been designated as the Appellate Authority.

#### **Lists of CPIOs**

- **CPIOs and Brief Description of Departments**
- **RBI Ombudsman designated as CPIOs and their Addresses**
- **CRPC-in-Charge designated as CPIO and Address**
- **CAPIOs (Nodal Officers) at different Regional Offices**
- **CAPIOs (Nodal Officers) at different Departments**

### **List of CPIOs Addresses and Brief Description of the Departments**

| <b>Name and Address of the Department</b>   | <b>Brief Description of the Function/Area of Work</b>   | <b>Name and Designation of CPIO</b>  | <b>Email id</b>  |
|---|---|--------------------------------------|--|
| <b>Consumer Education and Protection Department</b><br>Reserve Bank of India<br>Central Office<br>1 <sup>st</sup> Floor, Amar Building<br>Sir P.M. Road<br>Mumbai – 400 001<br>Contact No: 022-22630483 | i. Framing policy guidelines on consumer protection and grievance redress for the customers of RBI regulated entities (REs);<br>ii. Administering the Reserve Bank – Integrated Ombudsman Scheme (RB-IOS), 2021;<br>iii. Overseeing the functioning of the Offices of RBI Ombudsman (ORBIOs), Consumer Education and Protection Cells (CEPCs) across the country, Centralised Receipt and Processing Centre (CRPC) and the Contact Centre (14448);<br>iv. Secretariat to the Appellate Authority (AA) under RB-IOS, 2021;<br>v. Handling complaints regarding deficiencies in customer service in banks, received in RBI through the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) portal of Government of India (GoI);<br>vi. Liaising with banks, NBFCs and Payments System Providers, Indian Banks' Association, ORBIOs and the regulatory departments of RBI on matters relating to customer service and grievance redress;<br>vii. Creating consumer awareness and disseminating information relating to customer service, grievance redress by REs and RBI as well as the safeguards | Shri Manoj Kumar,<br>General Manager | <a href="mailto:cpiocepd@rbi.org.in">cpiocepd@rbi.org.in</a> |

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|  | against cyber crime/frauds.  |   |  |
| <b>Department of Regulation</b><br>Reserve Bank of India<br>Central Office<br>12 <sup>th</sup> Floor, Central Office<br>Building Shahid Bhagat<br>Singh Road,<br>Mumbai – 400 001<br>Contact No: 022-22820736  | Regulation of Commercial Banks,<br>Cooperative Banks, NBFCs (including<br>HFCs)  | Dr. Deepak Chikhale,<br>General Manager   | <a href="mailto:cpiodor@rbi.org.in">cpiodor@rbi.org.in</a>   |
| <b>Department of Supervision</b><br>Reserve Bank of India<br>Central Office<br>Centre 1, World Trade<br>Centre<br>Mumbai – 400 005<br>Contact No: 022-22173643   | Supervision of scheduled commercial<br>banks and financial institutions in terms<br>of the provisions of BR Act 1949 and<br>RBI Act 1934, approval for appointment<br>of statutory auditors in scheduled<br>commercial banks, and monitoring of<br>frauds in banks and NBFCs.  | Smt. Nengneikim<br>Guite,<br>General Manager  | <a href="mailto:cpiodos@rbi.org.in">cpiodos@rbi.org.in</a>   |
| <b>Department of Communication</b><br>Reserve Bank of India<br>Central Office<br>9 <sup>th</sup> Floor, Central Office<br>Building Shahid Bhagat<br>Singh Road,<br>Mumbai – 400 001<br>Contact No: 022-22610835  | Dissemination of information and<br>developing material for financial<br>literacy/education  | Smt. Shweta Sharma,<br>General Manager  | <a href="mailto:cpiodoc@rbi.org.in">cpiodoc@rbi.org.in</a>   |
| <b>Department of Currency Management</b><br>Reserve Bank of India<br>Central Office<br>4 <sup>th</sup> Floor, Amar Building<br>Sir P.M.Road<br>Mumbai – 400 001<br>Contact No: 022-22610900  | Note and coin issue and currency<br>management   | Shri Sanjeev Prakash,<br>Chief General<br>Manager-in-Charge<br><br>Smt. Suman Nath,<br>Chief General<br>Manager | <a href="mailto:cpiodcm@rbi.org.in">cpiodcm@rbi.org.in</a>   |
| <b>Department of Economic and Policy Research</b><br>Reserve Bank of India,<br>Department of Economic<br>Policy & Research, 7 <sup>th</sup><br>Floor Central Office<br>Building, Fort,<br>Mumbai 400 001<br>Contact No: 022-22610761<br>Fax No: 022-22630061 | Studies and analyses the basic issues<br>and problems (both domestic and<br>international) affecting the Indian<br>economy   | Smt. Rekha Misra<br>Adviser-in-Charge   | <a href="mailto:cpiodepr@rbi.org.in">cpiodepr@rbi.org.in</a> |
| <b>Corporate Strategy and Budget Department</b><br>Reserve Bank of India<br>Central Office<br>2 <sup>nd</sup> Floor, Main Building<br>Shahid Bhagat Singh Road<br>Mumbai – 400 001<br>Contact No: 022-22610515   | Monitoring implementation of the Bank's<br>medium-term strategy framework;<br>formulation of annual budget of the<br>Bank and enforcement of<br>budgetary discipline; administration of<br>Bank's Expenditure<br>Rules; administration and management<br>of staff superannuation /<br>PF / welfare funds; policy and<br>coordination work relating to business<br>continuity management (BCM)<br>framework of the Bank; being the nodal<br>department for external institutes funded<br>by the Bank. | Smt. Rajani Prasad,<br>Chief General<br>Manager   | <a href="mailto:cpiocsbd@rbi.org.in">cpiocsbd@rbi.org.in</a> |

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| <p><b>Department of External Investments and Operations</b><br/>Reserve Bank of India<br/>Central Office 22<sup>nd</sup> Floor,<br/>Central Office Building<br/>Shahid Bhagat Singh Road<br/>Mumbai – 400 001<br/>Contact No: 022-22631045</p>               | <p>Management and investment of foreign exchange reserves of the Reserve Bank of India</p>  | <p>Shri Sundar Murthi,<br/>Chief General<br/>Manager-in-Charge</p>   | <p><a href="mailto:cpiodeio@rbi.org.in">cpiodeio@rbi.org.in</a></p> |
| <p><b>Department of Government and Bank Accounts</b><br/>Reserve Bank of India<br/>Central Office<br/>4<sup>th</sup> Floor, Byculla Office<br/>Building Opp. Mumbai<br/>Central Station Byculla,<br/>Mumbai – 400 008<br/>Contact No: 022-23001670</p>       | <p>Bankers to the banks and governments and accounting for public debt of central and state governments. It is also responsible for maintenance of the Reserve Bank's internal accounts and compilation of its weekly statement of affairs and annual balance sheets</p>  | <p>Ms. Sangeeta Lalwani,<br/>Chief General<br/>Manager-in-Charge</p>   | <p><a href="mailto:cpiodgba@rbi.org.in">cpiodgba@rbi.org.in</a></p> |
| <p><b>Department of Information Technology</b><br/>Reserve Bank of India,<br/>14<sup>th</sup> Floor, Central Office<br/>Building,<br/>Shahid Bhagat Singh Road<br/>Mumbai – 400 001<br/>Contact No: 022-22624851,<br/>022-22610416<br/>Fax-022-022691557</p> | <p>Procurement and Maintenance of Computer Systems and Network Systems for use in RBI. Designing, developing and operationalising major IT projects in RBI.</p>   | <p>Smt. Sonal Surendra Patel,<br/>General Manager</p> <p>Shri L. Hangmuanthang,<br/>Deputy General<br/>Manager</p> | <p><a href="mailto:cpiodit@rbi.org.in">cpiodit@rbi.org.in</a></p>   |
| <p><b>Department of Payment and Settlement Systems</b><br/>Reserve Bank of India<br/>Central Office<br/>14<sup>th</sup> Floor, Central Office<br/>Building<br/>Shahid Bhagat Singh Marg<br/>Mumbai – 400 001<br/>Contact No: 022- 22610381</p>               | <p>Regulation and oversight on the Payment and Settlement Systems which encompass the cheque based clearing systems managed by the Reserve Bank and other commercial banks, Electronic Clearing Service (ECS), Electronic Funds Transfer (EFT) System, the inter-institutional Government Securities clearing, NEFT (National Electronic Funds Transfer), Card Payments, Mobile Payments and Authorisation of applications for setting up Payment Systems</p> | <p>Shri Sudhanshu Prasad,<br/>Chief General<br/>Manager</p>  | <p><a href="mailto:cpiodpss@rbi.org.in">cpiodpss@rbi.org.in</a></p> |
| <p><b>Department of Statistics and Information Management</b><br/>Reserve Bank of India<br/>Central Office C-8/9,<br/>Bandra- Kurla Complex<br/>Bandra (E),<br/>Mumbai – 400 051<br/>Contact No: +91-22-26571253</p>   | <p>Collection, processing and dissemination of data on banking, corporate and external sectors</p>  | <p>Dr. Ajit Ratnakar Joshi,<br/>Principal Adviser</p>  | <p><a href="mailto:cpiodsim@rbi.org.in">cpiodsim@rbi.org.in</a></p> |
| <p><b>Financial Markets Operation Department</b><br/>Reserve Bank of India<br/>1<sup>st</sup> Floor, Main Building,<br/>Shahid Bhagat Singh<br/>Road, Mumbai – 400 001<br/>Contact No: 022-22630355</p>  | <p>Forex market operations in the onshore/offshore OTC and Exchange Traded Currency Derivatives (ETCD) segments. Liquidity Adjustment Facility (LAF) operations (Repo, Reverse repo, Marginal Standing Facility) including Open Market Operations (Outright</p>   | <p>Shri Kirankumar Tati,<br/>General Manager</p>   | <p><a href="mailto:cpiofmod@rbi.org.in">cpiofmod@rbi.org.in</a></p> |

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|   | <p>sale/purchase of gilts) under the extant liquidity management framework. Special Market Operations (SMO) for specific purposes. Computation of 6-currency Nominal Effective Exchange Rate (NEER) and Real Effective Exchange Rate (REER). Issuance and buyback of dated securities under Market Stabilisation Scheme (MSS). Estimation of liquidity requirement in the banking system. Providing secretarial assistance to the Financial Markets Committee (FMC) of the Reserve Bank. Coordinating meetings of Early Warning Group (EWG) comprising financial sector regulators and Ministry of Finance.</p>   |   |   |
| <p><b>Financial Markets Regulation Department</b><br/>Reserve Bank of India<br/>Central Office<br/>9<sup>th</sup> floor, Central Office Building<br/>Shahid Bhagat Singh Road, Fort Mumbai – 400 001<br/>Contact No: (022) 22676743</p> | <p>Regulation and development of the money, government securities, interest rate, foreign exchange markets and related derivative markets; Regulation and supervision of financial benchmarks for interest rates and foreign exchange markets; Development work related to financial market infrastructure for the money, government securities, interest rate, foreign exchange markets and related derivative markets, including trade repository for over-the-counter (OTC) derivative transactions; Oversight / surveillance of the money, government securities, interest rate, foreign exchange markets and related derivative markets; and. Secretarial support to the Technical Advisory Committee on Money, Government Securities and Foreign Exchange Markets and RBI-SEBI Technical Committee on Interest Rate and Currency Futures.</p> | <p>Ms. Dimple Bhandia,<br/>Chief General Manager</p>  | <p><a href="mailto:cpiofmr@rbi.org.in">cpiofmr@rbi.org.in</a></p> |
| <p><b>Foreign Exchange Department</b><br/>Reserve Bank of India<br/>Central Office<br/>11<sup>th</sup> Floor, Central Office Building<br/>Shahid Bhagat Singh Road<br/>Mumbai – 400 001<br/>Contact No: 022 – 22610628</p>              | <p>Facilitating both residents and non-residents to undertake foreign exchange transactions within the provisions of the Foreign Exchange Management Act, 1999 and Notifications, Regulations, Rules, Orders, etc made there under</p>  | <p>Dr. Aditya Gaiha,<br/>Chief General Manager-in-Charge</p> <p>Shri Senthil Kumar N,<br/>General Manager</p> <p>Ms. Latha Radhakrishnan,<br/>General Manager</p> | <p><a href="mailto:cpiofed@rbi.org.in">cpiofed@rbi.org.in</a></p> |

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| <p><b>Financial Stability Department</b><br/>Reserve Bank of India<br/>Central Office<br/>3<sup>rd</sup> Floor, Amar Building<br/>Sir P.M.Road<br/>Mumbai – 400 001<br/>Contact No: 022-22706475</p>                                 | <p>Conduct of macroprudential surveillance of the financial system on an ongoing basis. Conduct of systemic stress tests, including macro stress tests to assess resilience of the financial system. Preparation and publication of Financial Stability Reports (FSRs) twice a year. Provide secretarial support to the Sub-Committee of the “Financial Stability and Development Council (FSDC)”.</p>  | <p>Smt. Kaya Tripathi,<br/>Chief General<br/>Manager</p>  | <p><a href="mailto:cpiofsd@rbi.org.in">cpiofsd@rbi.org.in</a></p>   |
| <p><b>Human Resource Management Department</b><br/>Reserve Bank of India<br/>Central Office 21<sup>st</sup> Floor,<br/>Central Office Building<br/>Shahid Bhagat Singh Road<br/>Mumbai – 400 001<br/>Contact No: 022-22642678</p>    | <p>General administration including recruitment, posting, confirmation, promotion and transfer of employees/officers, matters relating to vigilance, discipline and security of Bank’s premises. Developmental aspects of human resources in the Reserve Bank.</p>  | <p>Smt. Vandana Khare,<br/>Chief General<br/>Manager-in-Charge</p> <p>Shri Sadagoban<br/>Mugunthan,<br/>General Manager</p> <p>Ms Namrata Shukla,<br/>General Manager</p> | <p><a href="mailto:cpiorbi@rbi.org.in">cpiorbi@rbi.org.in</a></p>   |
| <p><b>Inspection Department</b><br/>Reserve Bank of India<br/>Central Office C7- 8<sup>th</sup> Floor,<br/>Bandra- Kurla Complex<br/>Mumbai-400 051<br/>Contact No: 022 26572308</p>   | <p>Carries out inspections to examine, evaluate and report on the adequacy and reliability of existing systems and follow-up by offices of the Bank.</p>  | <p>Shri Gautam Prasad<br/>Borah,<br/>Principal Chief<br/>General Manager</p>  | <p><a href="mailto:cpioinsp@rbi.org.in">cpioinsp@rbi.org.in</a></p> |
| <p><b>Internal Debt Management Department</b><br/>Reserve Bank of India<br/>Central Office<br/>23<sup>rd</sup> Floor, Central Office<br/>Building Shahid Bhagat<br/>Singh Road<br/>Mumbai – 400 001<br/>Contact No: 022-22705122</p> | <p>(i) Floatation of Central/State Government Loans – preparation of calendar for issuances of Government of India dated securities and Treasury Bills, conduct of market borrowings;<br/>(ii) Fixing of limits on Ways and Means advances (WMA) for both Central and State Governments and monitoring the use of these limits on a daily basis;<br/>(iii) Authorisation, regulation of the Primary Dealer system;<br/>(iv) Market development activities such as introduction of new instruments, widening of investor base and development of secondary market for Government Securities;<br/>(v) Facilitating State Governments' investment of their surplus cash balances in Treasury Bills and dated securities under various funds.</p> | <p>Shri Rakesh Tripathy,<br/>Chief General<br/>Manager</p>  | <p><a href="mailto:cpioidmd@rbi.org.in">cpioidmd@rbi.org.in</a></p> |
| <p><b>Legal Department</b><br/>Reserve Bank of India<br/>Central Office<br/>Centre 1,<br/>World Trade Centre<br/>Mumbai – 400 005<br/>Contact No: 022-22153480</p>   | <p>Tender legal advice on various matters referred by the operational departments /offices/ associates of the Reserve Bank</p>  | <p>Shri Unnikrishnan A,<br/>Principal Legal<br/>Adviser</p>   | <p><a href="mailto:ldcpio@rbi.org.in">ldcpio@rbi.org.in</a></p>     |

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| <b>Monetary Policy Department</b><br>Reserve Bank of India<br>Central Office 24 <sup>th</sup> Floor,<br>Central Office Building<br>Shahid Bhagat Singh Road<br>Mumbai-400 001<br>Contact No: 022-22610431                                     | Formulation, monitoring and implementation of monetary policy.   | Dr. (Smt.) Praggya Das,<br>Adviser-in-Charge  | <a href="mailto:cpioimpd@rbi.org.in">cpioimpd@rbi.org.in</a>               |
| <b>Premises Department</b><br>Reserve Bank of India<br>Central Office 5 <sup>th</sup> Floor,<br>Central Office Building<br>Shahid Bhagat Singh Road<br>Mumbai – 400 001<br>Contact No: 022-22703072   | Construction and maintenance of premises of the Bank   | Smt. K Nikhila,<br>Chief General Manager-in-Charge  | <a href="mailto:cpiopremises@rbi.org.in">cpiopremises@rbi.org.in</a>       |
| <b>Rajbhasha Vibhag</b><br>Reserve Bank of India<br>Central Office<br>C – 9, 8 <sup>th</sup> Floor,<br>Bandra Kurla Complex,<br>Mumbai – 400 051<br>Contact No: 22-26572801   | Oversees implementation of Official Language Policy and other developmental activities for promotion of Hindi in the Bank  | Shri Arvind Kumar Chaturvedi,<br>General Manager  | <a href="mailto:cpiorajbhashaco@rbi.org.in">cpiorajbhashaco@rbi.org.in</a> |
| <b>Reserve Bank of India Services Board</b><br>Reserve Bank of India<br>Central Office<br>Byculla Office Building<br>Opp. Mumbai Central Station<br>Mumbai – 400 008<br>Contact No: 022-23072666  | Work relating to recruitment of officers and promotion   | Dr. Anil Kumar Yadav,<br>General Manager  | <a href="mailto:cpiorbsb@rbi.org.in">cpiorbsb@rbi.org.in</a>               |
| <b>Financial Inclusion and Development Department</b><br>Reserve Bank of India<br>Central Office<br>10 <sup>th</sup> Floor, Central Office Building<br>Shahid Bhagat Singh Road<br>Mumbai – 400 001<br>Contact No: 022-22610586, 022-22610923 | Policy formulation relating to rural credit and priority sector lending; Monitoring the performance of commercial banks in priority sector lending & under Central Government-sponsored poverty alleviation programmes; Implementation and monitoring of Lead Bank Scheme; Regulatory functions over Regional Rural Banks and State/ Central Cooperative Banks; Promoting Financial Inclusion. | Shri R. Giridharan,<br>Chief General Manager<br><br>Dr. Shailaja Singh<br>General Manager | <a href="mailto:cpiofidd@rbi.org.in">cpiofidd@rbi.org.in</a>               |
| <b>Secretary's Department</b><br>Reserve Bank of India<br>Central Office<br>16 <sup>th</sup> Floor, Central Office Building<br>Shahid Bhagat Singh Road<br>Mumbai – 400 001<br>Contact No: 022-22704191                                       | The Secretary's Department primarily deals with the governance matters related to the Central Board, its Committees and sub-Committees and ensures compliance with the statutory provisions and related rules and regulations. The Department acts as the Secretariat to the Central Board. The Chief General Manager of the Department functions as the Secretary to the Central Board.       | Shri Yarasi Jayakumar,<br>Chief General Manager and Secretary                             | <a href="mailto:cpiosd@rbi.org.in">cpiosd@rbi.org.in</a>                   |
| <b>Enforcement Department</b><br>Reserve Bank of India<br>Mezzanine Floor<br>Main Building  | Enforcement Department is created within the Reserve Bank with effect from April 3, 2017 with a view to separate the function of identification of contravention   | Smt. Jayanti Mohapatra,<br>Chief General Manager  | <a href="mailto:cpioefd@rbi.org.in">cpioefd@rbi.org.in</a>                 |

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| <p>Fort, Mumbai - 400 001<br/>Contact No: (022)<br/>22615392</p>   | <p>of respective statutes/guidelines and directives by the regulated entities from imposition of punitive action and to make this process endogenous, formal and structured.</p> <p>The core function of the department is to enforce regulations with the objective of ensuring financial system stability and promoting public interest and consumer protection. The department will, inter alia, (i) develop a sound policy framework for enforcement consistent with international best practices; (ii) identify actionable violations on the basis of inspections /supervisory reports and market intelligence reports received/generated by it, conduct further investigations/verifications, if required, on the actionable violations thus identified and enforce them in an objective, consistent and non-partisan manner; (iii) deal with the complaints referred to it by the Bank's top management for possible enforcement action, and (iv) act as a secretariat to the Executive Directors' Committee constituted for adjudication.</p> |  |   |
| <p><b>International Department</b><br/>8<sup>th</sup> Floor,<br/>Central Office Building<br/>Shahid Bhagat Singh Marg,<br/>Mumbai – 1<br/>Contact No: 022-22630816</p> | <p>The Reserve Bank's relations with international institutions/country groupings, such as, International Monetary Fund (IMF), Bank for International Settlements (BIS), Financial Stability Board (FSB), G20, Brazil, Russia, India, China and South Africa (BRICS), South Asian Association for Regional Cooperation Finance (SAARCFINANCE), Committee on Payments and Market Infrastructures (CPMI), Committee on the Global Financial System (CGFS), World Bank, World Trade Organization(WTO), Asian Development Bank (ADB), etc. Framing the Reserve Bank's views on issues of policy relevance in international economic cooperation, including those on regulatory issues and central bank currency swaps, etc. The Reserve Bank's initiatives at capacity building for officials of other central banks and managing exposure visits for delegates of foreign institutions/market participants/universities, etc. Preparing research notes on current issues in international economic cooperation.</p>                                      | <p>Shri Gopal Prasad,<br/>Director</p> <p>Dr. Arindam Sarkar,<br/>Deputy General<br/>Manager</p> | <p><a href="mailto:cpiointd@rbi.org.in">cpiointd@rbi.org.in</a></p> |

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| <p><b>Risk Monitoring Department</b><br/>Reserve Bank of India<br/>Central Office<br/>Amar Building, 3<sup>rd</sup> Floor<br/>Sir P.M. Road<br/>Fort Mumbai – 400 001<br/>Contact No: 022-22618411</p>       | <p>The Risk Monitoring Department (RMD) has been constituted for implementation of Enterprise-wide Risk Management System in the Reserve Bank. The department has three divisions looking after operational risks, financial risks, and IT and cyber risks. For effective identification, assessment and monitoring of risks uniformly throughout the Reserve Bank, RMD has been mandated:</p> <ul style="list-style-type: none"> <li>• To prepare a broad risk monitoring framework and to formulate and to periodically review the Reserve Bank's policies/ methodologies/ matrices and to interact with functional units to ensure that all significant risks are identified.</li> <li>• To aggregate, monitor and periodically report the risks reported by functional units to the Risk Monitoring Committee (RMC) and Audit and Risk Management Sub-Committee (ARMS).</li> <li>• To assess and report the Economic Capital necessary so as to build provisions for various risks arising out of the Reserve Bank's policy actions.</li> <li>• To undertake some of the mid-office functions for reserve management.</li> <li>• To create institutional memory by building a database of 'loss' and 'near loss' events.</li> <li>• To foster risk culture in the organization.</li> <li>• To implement, review and operate Bank's Information Security Management System; monitor IT/cyber security processes; monitor cyber security events/ incidents; create cyber risk awareness across the organisation; promote IT/cyber security initiatives and to report on IT/cyber risk to the Top Management of the Bank.</li> </ul> | <p>Shri Manoranjan Dash,<br/>Chief General Manager-in-Charge</p> | <p><a href="mailto:cpiornd@rbi.org.in">cpiornd@rbi.org.in</a></p>         |
| <p><b>FinTech Department,</b><br/>Reserve Bank of India<br/>Central Office<br/>12<sup>th</sup> Floor, Central Office Building Shahid Bhagat Singh Road<br/>Mumbai – 400 001<br/>Contact No: 022-22602387</p> | <p>Fostering Innovation in Fin Tech areas, identifying challenges and opportunities relating to FinTech, carrying out Research in the FinTech domain, inter-regulatory coordination and international coordination on FinTech, etc. In particular, it handles the initiatives related to Regulatory Sandbox, CBDC, secretariat support to Reserve Bank Innovation Hub and other fintech related activities.</p>   | <p>Shri Brijesh Baisakhiyar,<br/>Deputy General Manager</p>      | <p><a href="mailto:cpiofintech@rbi.org.in">cpiofintech@rbi.org.in</a></p> |



## List of RBI Ombudsman designated as CPIOs and their Addresses

| Sl.No. | Centre      | Name and Address of the RBI Ombudsman   | Email id   |
|--------|-------------|---|--|
| 1.     | Ahmedabad   | <b>Smt. Kalpana More</b><br>C/o Reserve Bank of India<br>Office of RBI Ombudsman<br>4 <sup>th</sup> Floor, Riverfront House<br>Behind H. K. Arts College<br>Between Gandhi and Nehru Bridge<br>Pujya Pramukh Swami Marg<br>(Riverfront Road-West)<br>Ahmedabad - 380009<br>STD Code: 079<br>Tel. No. 26582357 | <a href="mailto:cpiooahmedabad@rbi.org.in">cpiooahmedabad@rbi.org.in</a>     |
| 2.     | Bengaluru   | <b>Dr. Balu Kenchappa</b><br>C/o Reserve Bank of India<br>10/3/8, Nrupathunga Road<br>Bengaluru -560 001<br>STD Code: 080<br>Tel. No. 22277660/22180221   | <a href="mailto:cpioobengaluru@rbi.org.in">cpioobengaluru@rbi.org.in</a>     |
| 3.     | Bhopal      | <b>Shri Sivakumar Bose</b><br>C/o Reserve Bank of India<br>Hoshangabad Road<br>Post Box No. 32, Bhopal-462 011<br>STD Code: 0755<br>Tel. No. 2573772  | <a href="mailto:cpioobhopal@rbi.org.in">cpioobhopal@rbi.org.in</a>           |
| 4.     | Bhubaneswar | <b>Smt. N. Mohana</b><br>C/o Reserve Bank of India<br>Pt. Jawaharlal Nehru Marg<br>Bhubaneswar-751 001<br>STD Code: 0674<br>Tel. No. 2396207  | <a href="mailto:cpioobhubaneswar@rbi.org.in">cpioobhubaneswar@rbi.org.in</a> |
| 5.     | Chandigarh  | <b>Shri Rajeev Dwivedi</b><br>C/o Reserve Bank of India<br>4 <sup>th</sup> Floor, Sector 17<br>Chandigarh<br>STD Code: 0172<br>Tel. No. - 2721109/2721011/2727118   | <a href="mailto:cpioochandigarh@rbi.org.in">cpioochandigarh@rbi.org.in</a>   |
| 6.     | Chennai (I) | <b>Dr. (Smt.) Tuli Roy</b><br>C/o Reserve Bank of India<br>Fort Glacis, Chennai 600 001<br>STD Code: 044<br>Tel No. 25395964  | <a href="mailto:cpioochennai@rbi.org.in">cpioochennai@rbi.org.in</a>         |

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| 7.  | Chennai (II) | <b>Smt Nandita Singh</b><br>C/o Reserve Bank of India<br>Fort Glacis, Chennai 600 001<br>STD Code: 044<br>Tel No.25383976   | <a href="mailto:cpioorbiochennai2@rbi.org.in">cpioorbiochennai2@rbi.org.in</a> |
| 8.  | Dehradun     | <b>Shri Manish Parashar</b><br>C/o Reserve Bank of India<br>Plot No. 16-17, IT Park,<br>Sahastradhara Road,<br>Dehradun - 248 013<br>STD Code: 0135<br>Tel No.: 2742006 | <a href="mailto:cpioobodehradun@rbi.org.in">cpioobodehradun@rbi.org.in</a>     |
| 9.  | Guwahati     | <b>Shri Bobby Lal Sebastian</b><br>C/o Reserve Bank of India<br>Station Road, Pan Bazar<br>Guwahati-781 001<br>STD Code: 0361<br>Tel.No. 2542556                        | <a href="mailto:cpiooboguwahati@rbi.org.in">cpiooboguwahati@rbi.org.in</a>     |
| 10. | Hyderabad    | <b>Shri Chinmoy Kumar</b><br>C/o Reserve Bank of India<br>6-1-56, Secretariat Road Saifabad,<br>Hyderabad-500 004<br>STD Code: 040<br>Tel. No. 23210013                 | <a href="mailto:cpioobohyderabad@rbi.org.in">cpioobohyderabad@rbi.org.in</a>   |
| 11. | Jaipur       | <b>Smt Baljit Birah</b><br>C/o Reserve Bank of India,<br>4 <sup>th</sup> floor Rambagh Circle,<br>Tonk Road, Jaipur - 302 004<br>STD Code: 0141<br>Tel. No. 2577931     | <a href="mailto:cpioobojaipur@rbi.org.in">cpioobojaipur@rbi.org.in</a>         |
| 12. | Jammu        | <b>Shri Ramesh Chand</b><br>C/o Reserve Bank of India,<br>Rail Head Complex, Jammu- 180012<br>STD Code: 0191<br>Tel No.: 2477905  | <a href="mailto:cpiooboammu@rbi.org.in">cpiooboammu@rbi.org.in</a>             |
| 13. | Kanpur       | <b>Shri P. S. Khual</b><br>C/o Reserve Bank of India<br>Post Box No. 82/142,<br>Mahatma Gandhi Road,<br>Kanpur- 208 001<br>STD Code: 0512<br>Tel. No. 2305174           | <a href="mailto:cpioobokanpur@rbi.org.in">cpioobokanpur@rbi.org.in</a>         |
| 14. | Kolkata (I)  | <b>Shri Rabindra Kishore Panda</b><br>C/o Reserve Bank of India<br>15, Netaji Subhash Road<br>Kolkata-700 001<br>STD Code: 033<br>Tel. No. 22310217                     | <a href="mailto:cpioobokolkata@rbi.org.in">cpioobokolkata@rbi.org.in</a>       |

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| 15. | Kolkata (II)   | <b>Ms. Mary Lianlunkim Deng</b><br>C/o Reserve Bank of India<br>15, Netaji Subhash Road<br>Kolkata-700 001<br>STD Code: 033<br>Tel. No. 22628771  | <a href="mailto:cpioobokolkata2@rbi.org.in">cpioobokolkata2@rbi.org.in</a>   |
| 16. | Mumbai (I)     | <b>Shri Ajay Kumar Misra</b><br>C/o Reserve Bank of India 4 <sup>th</sup> Floor,<br>RBI Byculla Office Building, Opp.<br>Mumbai<br>Central Railway Station, Byculla,<br>Mumbai-400 008<br>STD Code: 022<br>Tel No. 23022028 | <a href="mailto:cpioobomumbai1@rbi.org.in">cpioobomumbai1@rbi.org.in</a>     |
| 17. | Mumbai (II)    | <b>Shri Sanjay Kumar</b><br>C/o Reserve Bank of India,<br>1 <sup>st</sup> Floor, RBI Byculla Office<br>Building, Opp. Mumbai Central<br>Railway Station, Byculla,<br>Mumbai-400 008<br>STD Code: 022<br>Tel No.: 23001285   | <a href="mailto:cpioobomumbai2@rbi.org.in">cpioobomumbai2@rbi.org.in</a>     |
| 18. | Patna          | <b>Shri Kumar Rajesh Ranjan</b><br>C/o Reserve Bank of India<br>Patna-800 001<br>STD Code: 0612<br>Tel. No. 2322569   | <a href="mailto:cpioobopatna@rbi.org.in">cpioobopatna@rbi.org.in</a>         |
| 19. | New Delhi (I)  | <b>Shri Satwant Singh Sahota</b><br>C/o Reserve Bank of India,<br>06, Sansad Marg, New Delhi<br>STD Code: 011<br>Tel. No. 23313359  | <a href="mailto:cpioobonewdelhi1@rbi.org.in">cpioobonewdelhi1@rbi.org.in</a> |
| 20. | New Delhi (II) | <b>Smt. Suchitra Maurya</b><br>C/o Reserve Bank of India,<br>Sansad Marg, New Delhi<br>STD Code: 011<br>Tel. No. 23715393   | <a href="mailto:cpioobonewdelhi2@rbi.org.in">cpioobonewdelhi2@rbi.org.in</a> |
| 21. | Raipur         | <b>Shri J. P. Tirkey</b><br>C/o Reserve Bank of India<br>54/949, Shubhashish Parisar, Satya<br>Prem Vihar<br>Mahadev Ghat Road, Sundar Nagar,<br>Raipur- 492013<br>STD Code: 0771<br>Tel. No: 2244246                       | <a href="mailto:cpiooboraipur@rbi.org.in">cpiooboraipur@rbi.org.in</a>       |
| 22. | Ranchi         | <b>Shri Ranjeev Shanker</b><br>C/o Reserve Bank of India<br>Fourth Floor, Pragati Sadan,  | <a href="mailto:cpiooboranchi@rbi.org.in">cpiooboranchi@rbi.org.in</a>       |

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|     |                    | RRDA Building, Kutchery Chowk,<br>Ranchi – 834001<br>Jharkhand<br>STD Code: 0651<br>Tel No.: 2210512<br>Fax No.: 2210515   |  |
| 23. | Shimla             | <b>Shri Shiv Kumar Yadav</b><br>C/o Reserve Bank of India<br>Main Market, Kasumpti<br>Shimla - 171 009<br>Himachal Pradesh<br>STD Code: 0177<br>Tel. No. 2627320 | <a href="mailto:cpioorbioshimla@rbi.org.in">cpioorbioshimla@rbi.org.in</a>         |
| 24. | Thiruvananthapuram | <b>Shri R. Kamalakannan</b><br>C/o Reserve Bank of India<br>Bakery Junction<br>Thiruvananthapuram-695 033<br>STD Code: 0471<br>Tel. No. 2326769                  | <a href="mailto:cpioobothiruanpuram@rbi.org.in">cpioobothiruanpuram@rbi.org.in</a> |

#### CRPC-in-Charge designated as CPIO and Address

| Name and Address of CRPC  | Name and Designation of CPIO                                  | Email id   |
|---|---|--|
| Centralised Receipt and Processing Centre (CRPC),<br>Reserve Bank of India,<br>4th Floor, Central Vista, Sector -17,<br>Chandigarh – 160017<br>STD Code: 0172<br>Tel. No. 2770062 | Shri Rajeev Dwivedi<br>Chief General Manager / CRPC-in-Charge | <a href="mailto:cpiocrpc@rbi.org.in">cpiocrpc@rbi.org.in</a> |

#### CAPIOs (Nodal Officers) at different Regional Offices

| Regional Office | Name                  | Designation            | Address  | Telephone & Fax No.                       |
|-----------------|-----------------------|------------------------|--|---|
| Agartala        | Shri Surendra Nidar   | GM (Officer-in-charge) | Reserve Bank of India<br>2nd Floor, Jackson Gate<br>Building, Lenin Sarani,<br>Agartala, Tripura - 799001                                  | Tel: 0381-<br>238 9933                    |
| Ahmedabad       | Shri Ashok Parikh     | GM                     | Reserve Bank of India,<br>Human Resource<br>Management Department,<br>4 <sup>th</sup> Floor, Near Gandhi<br>Bridge,<br>Ahmedabad - 380 014 | Tel: 079-<br>27540045                     |
| Bengaluru       | Shri Siladitya Biswas | GM                     | Reserve Bank of India,<br>Human Resource<br>Management Department,<br>10/3/8, Nrupathunga Road,<br>Bengaluru 560 001                       | Tel: 080-<br>22210217<br>080-<br>22180370 |

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|-------------|------------------------------|------------------------|--|--|
| Belapur     | Shri Manoj Ranjan            | GM                     | Reserve Bank of India<br>Human Resource Management Department<br>Plot No.3, Sector 10<br>H.H. Nirmaladevi Marg<br>CBD, Belapur,<br>Navi Mumbai 400 614 | Tel: 022-27560229  |
| Bhopal      | Smt. Jaya P. Naik            | DGM                    | Reserve Bank of India,<br>CAPIO, Hoshangabad<br>Road, Bhopal   | Tel: 0755-2675300  |
| Bhubaneswar | Dr. Devi Prasad Panda        | GM                     | Reserve Bank of India,<br>Pt. Jawharlal Nehru Marg,<br>Bhubaneswar - 751 001   | Tel: 0674-2396464  |
| Chandigarh  | Smt. Varsha Bajpai           | GM                     | Reserve Bank of India,<br>Sector-17,<br>Chandigarh – 160017  | Tel: 0172-2712255  |
| Chennai     | Shri S Elango                | GM                     | Reserve Bank of India<br>Human Resource Management Department,<br>Fort Glacis, Rajaji Salai,<br>Chennai-600 001  | Tel: 044-25360823  |
| Dehradun    | Smt. Neeta Navroj Behramfram | GM                     | Reserve Bank of India,<br>Plot No. 16-17, IT Park,<br>Sahastradhara Road,<br>Dehradun – 248 013  | Tel: 0135-2741407  |
| Gangtok     | Shri Thotngam Jamang         | Regional Director      | Reserve Bank of India,<br>Tseyang Djong Building,<br>National Highway 10,<br>Amdo Golai Tadong,<br>Gangtok, Sikkim-737102                              | Tel: +91 3592-280050<br>+91 3592-281118 (PS)<br>Fax: +91 3592-281113 |
| Guwahati    | Shri Ritesh Kumar            | DGM                    | Reserve Bank of India,<br>Human Resource Management Department,<br>Panbazar,<br>Guwahati - 781001  | Tel: 0361-2512804  |
| Hyderabad   | Shri Anjani Misra            | GM<br>(Administration) | Reserve Bank of India<br>Human Resource Management Department,<br>6-1-56,<br>Secretariat Road, Saifabad,<br>Hyderabad - 500 004                        | Tel: 040-23234612  |
| Imphal      | Shri Neredumalli Sridhar     | GM & O-i-C             | Reserve Bank of India,<br>Opp. Manipur Legislative Assembly, Lilashing<br>Khongnangkhong<br>Imphal (Manipur) – 795 001                                 | Tel: 0385-2411565  |
| Jammu       | Sh. Neeraj Kumar             | GM                     | Reserve Bank of India,<br>Rail Head Complex,<br>Jammu-180012   | Tel: 0191-2474888  |

|                        |                                |                   |   |   |
|------------------------|--------------------------------|-------------------|---|---|
| Jaipur                 | Shri Lal Singh Bhati           | DGM               | Reserve Bank of India<br>Rambagh Circle,<br>Tonk Road,<br>Jaipur 302 004  | Tel: 0141-<br>2573244   |
| Kochi                  | Shri T V Rao                   | GM (O-i-C)        | Reserve Bank of India<br>Ernakulam North,<br>Kochi -682 018   | Tel: 0484-<br>2400985<br>Fax: 0484-<br>2402715                |
| Kanpur                 | Shri Ajay Pratap Singh Sisodia | DGM               | Reserve Bank of India<br>Human Resource<br>Management Department,<br>Mahatma Gandhi Road,<br>Kanpur 208 001               | Tel: 0512-<br>2311485<br>Fax: 0512-<br>2306105                |
| Kolkata                | Ms. Lamneichong Chongloi       | GM                | Reserve Bank of India<br>15, N.S. Road,<br>Kolkata-700 001  | Tel: 033-<br>22624047<br>Fax: 033-<br>22312994                |
| Lucknow                | Smt. Sonali Das                | GM                | Reserve Bank of India<br>8-9, Vipin Khand,<br>Gomti Nagar,<br>Lucknow-226010  | Tel: 0522-<br>2307568   |
| Mumbai Regional Office | Shri Sandeep Kumar             | CGM               | Reserve Bank of India,<br>Mumbai Regional Office,<br>S.B.S. Marg,<br>Mumbai 400 001                                       | Tel: 022-<br>22641033<br>(Extn-3111)<br>Fax: 022-<br>22626144 |
| Nagpur                 | Smt. Swati B Sharma            | DGM               | Reserve Bank of India<br>Human Resource<br>Management Department,<br>Civil lines,<br>Opp Vidhan Bhawan,<br>Nagpur 440 001 | Tel: 0712-<br>2806359   |
| New Delhi              | Shri Ashok Kumar               | GM                | Reserve Bank of India<br>Human Resource<br>Management Department,<br>6, Sansad Marg,<br>New Delhi – 110 001               | Tel: 011-<br>23736285   |
| Patna                  | Shri Prabhat Kumar             | GM                | Reserve Bank of India<br>Human Resource<br>Management Department,<br>South Gandhi Maidan,<br>Patna 800 001                | Tel: 0612-<br>2323291   |
| Panaji                 | Shri Prabhakar Jha             | Regional Director | Reserve Bank of India<br>Gera Imperium II, 7th floor,<br>EDC Complex,<br>Patto Plaza, Panaji 403 001                      | Tel - (0832)<br>-2467888                                      |
| Raipur                 | Shri Mohan Rawat               | GM                | Reserve Bank of India,<br>54/949, Satya Prem Vihar,<br>Mahadev Ghat Road,<br>Raipur Chhattisgarh 492<br>013               | Tel: 0771-<br>2242354   |

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|---------------------------------------|---------------------|------------------------|---|---|
| Ranchi                                | Smt. Anamika Sharma | DGM                    | Reserve Bank of India, First Floor, Zila Parishad Bhawan, Kutchery Chowk, Ranchi – 834001                                       | Tel: 0651-2221155                         |
| Shillong                              | Shri Olden Nongpluh | GM (Officer-in-Charge) | Reserve Bank of India 3rd Floor, BSNL Bhavan Opposite Ka Phan Nonglait Park, Barik, Shillong, East Khasi Hills Meghalaya-793001 | Tel: 0364-2501837                         |
| Shimla                                | Shri Aatish Anant   | DGM                    | Reserve Bank of India Main Market, Kasumpti Shimla - 171 009 Himachal Pradesh   | Tel: 0177-2629480<br>Fax: 0177-2629728    |
| Thiruvananthapuram                    | Smt. Sujatha. J     | GM                     | Reserve Bank of India, HRMD, Bakery Junction, PB No. 6507 Thiruvananthapuram - 695033   | Tel: 0471-2323481<br>Fax: 0471-2330843    |
| Reserve Bank Staff College            | Smt. Mala Sinha     | Principal              | Reserve Bank Staff College 359, Anna Salai, Teynampet, Chennai 600 018  | Tel: 044 - 48659612<br>Fax: 0471-48659640 |
| College of Agricultural Banking, Pune | Shri Jaikish        | Principal              | College of Agricultural Banking, Reserve Bank of India, Shivajinagar, Pune - 411016   | Tel: 020-25537756                         |

### CAPIOs (Nodal Officers) at different Departments

| Central Office Department                    | Name of CAPIO           | Designation | Address  | Telephone No. (STD code - 022) |
|--|-------------------------|-------------|--|--------------------------------|
| Consumer Education and Protection Department | Shri Ashis Kumar Mittra | AGM         | Reserve Bank of India, Consumer Education and Protection Department 1 <sup>st</sup> Floor, Amar Building Sir P.M.Road Mumbai 400 001 | 022-22604136                   |
| Department of Communication                  | Shri Neeraj Kumar       | Director    | Reserve Bank of India, Department of Communication, 9 <sup>th</sup> Floor, Central Office Building, S.B.Singh Marg, Mumbai 400 001   | 022-22703279                   |

|   |                               |          |  |                                |
|---|-------------------------------|----------|--|--------------------------------|
| Rajbhasha Vibhag                                  | Shri Susheel Krishna Gore     | DGM      | Reserve Bank of India,<br>Rajbhasha Vibhag,<br>Central Office C – 9, 8th Floor,<br>Bandra Kurla Complex,<br>Mumbai – 400 051   | 022-<br>26572805               |
| Secretary's Department                            | Smt. Maneesha Thara Rajagopal | GM       | Reserve Bank of India<br>Secretary's Department<br>Central Office Building<br>Shahid Bhagat Singh Marg<br>Mumbai 400 001   | 022-<br>22611110               |
| Department of Currency Management                 | Shri G J Raju                 | GM       | Reserve Bank of India<br>Department of Currency<br>Management<br>Central Office Building<br>Shahid Bhagat Singh Marg<br>Mumbai 400 001                                       | 022-<br>22610938<br>Extn: 4415 |
| Department of Government and Bank Accounts        | Shri Subhash Chand            | GM       | Reserve Bank of India<br>Dept. of Government & Bank<br>Accounts, 4 <sup>th</sup> floor,<br>Mumbai 400 008  | 022-<br>23020986               |
| Department of External Investments and Operations | Shri G Jagan Mohan            | CGM      | Reserve Bank of India<br>Department of External<br>Investments and Operations<br>Central Office Building<br>Shahid Bhagat Singh Marg<br>Mumbai 400 001                       | 022-<br>22618512               |
| Financial Markets Operations Department           | Smt. Sangeeta Das             | Director | Reserve Bank of India<br>Financial Markets Operations<br>Department<br>Main Building, First Floor<br>Shahid Bhagat Singh Marg, Fort<br>Mumbai 400 001                        | 022 -<br>22612695              |
| Financial Markets Regulation Department           | Shri Saswat Mahapatra         | GM       | Reserve Bank of India<br>Central Office<br>9 <sup>th</sup> floor, Central Office<br>Building Shahid Bhagat Singh<br>Road, Fort Mumbai – 400 001                              | 022-2267<br>6743               |
| Department of Payment and Settlement Systems      | Smt. Margarate C. Rawal       | GM       | Reserve Bank of India<br>Department of Payment and<br>Settlement Systems<br>14 <sup>th</sup> floor, Central Office<br>Building<br>Shahid Bhagat Singh Marg<br>Mumbai 400 001 | 022-<br>22618240               |
| Inspection Department                             | Shri Suresh Kumar Kandaswamy  | DGM      | Reserve Bank of India<br>Inspection Department,<br>C-7, 8 <sup>th</sup> floor, Bandra-Kurla<br>Complex Mumbai 400 051  | 022-<br>26571072               |



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|--|-----------------------------|---------------------|--|---|
| Legal Department                                     | Shri E M Sali               | Joint Legal Adviser | Reserve Bank of India<br>Legal Department<br>5 <sup>th</sup> Floor, Centre – 1 WTC,<br>Mumbai-400 005  | 022-<br>22153375<br>Fax –<br>22153470       |
| Foreign Exchange Department                          | Shri Subhash Agarwal        | DGM                 | Reserve Bank of India<br>Foreign Exchange Department<br>Central Office 11 <sup>th</sup> Floor,<br>Central Office Building<br>Shahid Bhagat Singh Road<br>Mumbai – 400 001    | 022-<br>22610611                            |
| Financial Stability Department                       | Shri R Ayyappan Nair        | GM                  | Reserve Bank of India<br>Financial Stability Department<br>3 <sup>rd</sup> Floor, Amar Building<br>Sir P.M.Road<br>Mumbai 400 001  | (022)-<br>22706470                          |
| Department of Regulation                             | Shri Siddhant               | AGM                 | Reserve Bank of India,<br>Department of Regulation,<br>Central Office Building,<br>Shahid Bhagat Singh Marg,<br>Mumbai 400 001   | 022-<br>22820739                            |
| Department of Supervision                            | Shri Vinod Kumar            | GM                  | Reserve Bank of India<br>Department of Supervision,<br>Central Office, Centre-1,<br>World Trade Centre<br>Mumbai 400 005   | 022-<br>22173530                            |
| Internal Debt Management Department                  | Shri S Venkataraman         | GM                  | Reserve Bank of India<br>Internal Debt Management<br>Dept. Central Office Bldg,<br>Shahid Bhagat Singh Marg,<br>Mumbai 400 001   | 022-<br>22632565                            |
| Department of Statistics and Information Management  | Ashish Jaiswal              | Director            | Reserve Bank of India<br>Department of Statistics and<br>Information Management<br>Bandra-Kurla Complex,<br>Mumbai 400 051   | 022-<br>26578358                            |
| Human Resource Management Department, Central Office | Smt. Sneha Sanjay Dudwadkar | Manager             | Reserve Bank of India<br>Human Resource Management<br>Department,<br>Central Office Building<br>Shahid Bhagat Singh Marg<br>Mumbai 400 001                                   | 022-<br>22642678                            |
| Monetary Policy Department                           | Smt. Sharmila Thakur        | GM                  | Reserve Bank of India<br>Monetary Policy Department,<br>Central Office, 24 <sup>th</sup> Floor,<br>Central Office building,<br>Shahid Bhagat Singh Marg,<br>Mumbai – 400 001 | 022 -<br>22610427<br>Fax - 022-<br>22700850 |

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|--|-------------------------|----------|--|--------------------------------------|
| Department of Information Technology           | Smt. Sonal Patel        | GM       | Reserve Bank of India<br>Department of Information Technology<br>Central Office Building<br>Shahid Bhagat Singh Marg<br>Mumbai 400 001   | 022-22624851<br>Fax – 022-022691557  |
| Financial Inclusion and Development Department | Smt. Parul Tarun Mathur | AGM      | Reserve Bank of India<br>Financial Inclusion and Development Department<br>Central Office Building<br>Shahid Bhagat Singh Marg<br>Mumbai 400 001                                   | 022-22610942                         |
| Corporate Strategy and Budget Department       | Smt. M.K. Subhashree    | DGM      | Reserve Bank of India<br>Corporate Strategy and Budget Department, Main building,<br>Shahid Bhagat Singh Marg<br>Mumbai 400 001  | 022-22610515                         |
| Department of Economic and Policy Research     | Dr. Brijesh P           | Director | Reserve Bank of India,<br>Department of Economic and Policy Research,<br>7th Floor, Division of Non-Banking Financial Studies,<br>Central Office Building, Fort,<br>Mumbai 400 001 | 022- 2261 0837<br>Fax: 022-2263 0061 |
| Premises Department                            | Smt Shakti Dubey        | GM       | Reserve Bank of India<br>Premises Department<br>5 <sup>th</sup> floor, Mumbai 400 008  | 022-22610958                         |
| Enforcement Department                         | Smt. Veena Roy Singh    | GM       | Reserve Bank of India<br>Mezzanine Floor, Main Building,<br>Fort, Mumbai – 400001  | 022 - 22603227                       |
| International Department                       |                         |          | 8 <sup>th</sup> Floor, Central Office Building Shahid Bhagat Singh Marg, Mumbai – 1  | 022-22630816                         |
| Risk Monitoring Department                     | Shri Sandeep Mittal     | GM       | Reserve Bank of India,<br>3 <sup>rd</sup> Floor, Amar Building<br>Sir P M Road,<br>Mumbai – 400001   | 022-22618418                         |
| FinTech Department                             | Ms. Uden Sherpa         | AGM      | FinTech Department, Reserve Bank of India<br>Central Office 12th Floor,<br>Central Office Building,<br>Shahid Bhagat Singh Road<br>Mumbai – 400 001                                | 022-22602387                         |

How long will the RBI take to provide information?

The Reserve Bank of India will, within 30 days of receipt of the application for information along with the fee, communicate to the requestor whether it can or cannot provide the information.

### **Will I have to pay to get the information?**

As per the Right to Information (Regulation of Fee and Cost) Rules, 2005, the public authority shall charge:

- Rs.2/- for each page (in A-4 or A-3 size paper) created or copied;
- actual charge or cost price of a copy in larger size paper;
- actual cost or price for samples or models; and
- for inspection of records, no fee for the first hour; and a fee of Rs.5/- for each subsequent hour (or fraction thereof)

Further, to provide information under Section 7(5) of the Right to Information Act, 2005, the public authority shall charge:

- Rs. 50/- per diskette or floppy; and
- for information provided in printed form at the price fixed for such publication or Rs. 2/- per page of photocopy for extracts from the publication

### **At what stage will I have to pay this cost?**

If the Reserve Bank of India has the information and can provide it to you it will, within 30 days of its receiving the application along with appropriate fees, communicate to you the cost of providing the information as prescribed under Section 7(1) of Right to Information Act.

### **When will I get the information?**

You will get the information, once the Reserve Bank of India receives the payment towards providing the information.

### **Can the Reserve Bank of India refuse to give me information?**

The Right to Information Act, 2005 under Sections 8 and 9 exempts certain categories of information from disclosures. These include:

- Information, disclosure of which would prejudicially affect the sovereignty and integrity of India, the security, strategic, scientific or economic interests of the State, relation with foreign State or lead to incitement of an offence.
- Information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court;
- Information, the disclosure of which would cause a breach of privilege of Parliament or the State Legislature;
- Information including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party, unless the competent authority is satisfied that larger public interest warrants the disclosure of such

information;

- Information available to a person in his fiduciary relationship, unless the competent authority is satisfied that the larger public interest warrants the disclosure of such information;
- Information received in confidence from foreign Government; information, the disclosure of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence for law enforcement or security purposes;
- Information which would impede the process of investigation or apprehension or prosecution of offenders;
- Cabinet papers including records of deliberations of the Council of Ministers, Secretaries and other officers;
- Information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual.

### **Do I have a right to appeal?**

Under the Right to Information Act, 2005 you have the right to appeal if you are not satisfied with the information provided by the Reserve Bank or its decision not to provide the information requested.

### **Who should I address my appeal to?**

You can address the appeal to:

1) *Shri Aviral Jain*  
*Executive Director*  
*(First Appellate Authority)*  
*Reserve Bank of India,*  
*20<sup>th</sup> Floor, Central Office Building,*  
*Shahid Bhagat Singh Marg,*  
*Fort, Mumbai – 400001.*  
*Email ID - [aaria@rbi.org.in](mailto:aaria@rbi.org.in)*  
*Phone: 022-2270 2533*

2) *Shri Vivek Deep*  
*Executive Director*  
*(Alternate Appellate Authority)*  
*Reserve Bank of India,*  
*17<sup>th</sup> Floor, Central Office Building,*  
*Shahid Bhagat Singh Marg,*  
*Mumbai – 400 001.*  
*Email ID - [aaria@rbi.org.in](mailto:aaria@rbi.org.in)*  
*Phone: 022-2261 4228*

**Citizens can also submit their First Appeal for RTI requests submitted through online portal by accessing the link <https://rtionline.gov.in/> and upon submission of the First Appeal the requester gets the registration number and can track the status of the appeal.**

**November 19, 2024**