

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

Section 4(1)(b)	Information to be published under the Act
(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
(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)

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 1st and 5th 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. (Monday through Saturday, 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. 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:

Shri Abhishek Kumar Sinha
Central Public Information Officer/General Manager
Human Resources Management Department
Reserve Bank of India, Central Office
Central Office Building (21st Floor)
Shahid Bhagat Singh Marg, Fort
Mumbai-400001
Telephone No. 022-022-22611002

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, 21st 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.

List of CPIOs and FAA/AAA

- **List of CPIOs, FAA/AAA and Brief Description of Departments**
- **Deputy Ombudsman designated as CPIOs and their Addresses**
- **CPIO designated for CRPC and Address**
- **CAPIOs (Nodal Officers) at different Regional Offices**
- **CAPIOs (Nodal Officers) at different Departments**
- **CAPIOs (Nodal Officers) at different Offices of RBI Ombudsman (ORBIOs)**
- **CAPIO (Nodal Officer) at Centralised Receipt and Processing Centre (CRPC)**

List of CPIOs, FAAs Addresses and Brief Description of the Departments

Name and Address of the Department	Brief Description of the Function/Area of Work	Name, Designation and contact details of CPIO	Name, Designation and contact details of FAA/AAA
Consumer Education and Protection Department Reserve Bank of India Central Office 1 st Floor, Amar Building Sir P.M. Road Mumbai – 400 001 Contact No: 022-22630483	i. Framing policy guidelines on consumer protection and grievance redress for the customers of RBI regulated entities (REs); ii. Administering the Reserve Bank – Integrated Ombudsman Scheme (RB-IOs), 2021; 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); iv. Secretariat to the Appellate Authority (AA) under RB-IOs, 2021; 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 (Gol); 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; vii. Creating consumer awareness and disseminating information relating to customer service, grievance redress by REs and RBI as well as the safeguards against cyber crime/frauds.	Shri G J Raju, General Manager cpiocepd@rbi.org.in	First Appellate Authority of CEPD, CO. Shri Sanjay Kumar Chief General Manager and RBI Ombudsman-Mumbai-II C/o Reserve Bank of India, 1st Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 First Appellate Authority for ORBIOs in North Zone Smt Nandita Singh Chief General Manager and RBI Ombudsman-New Delhi-II C/o Reserve Bank of India, 6, Sansad Marg, New Delhi 110 001 First Appellate Authority of ORBIOs in South Zone Smt. Jayanti Mohapatra Chief General

			<p>Manager and RBI Ombudsman-Chennai-II C/o Reserve Bank of India 16, Fort Glacis, Rajaji Salai, Chennai - 600001.</p> <p>First Appellate Authority for ORBIOs in East Zone Shri Arun Bhagoliwal Chief General Manager and RBI Ombudsman-Kolkata-II C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001</p> <p>First Appellate Authority of ORBIOs in West Zone Smt. Raksha Mishra Chief General Manager and RBI Ombudsman-Mumbai-I C/o Reserve Bank of India 4th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008</p>
<p>Department of Regulation Reserve Bank of India Central Office 12th Floor, Central Office Building Shahid Bhagat Singh Road, Mumbai – 400 001 Contact No: 022-22820708</p>	<p>Regulation of Commercial Banks, Cooperative Banks, NBFCs (including HFCs)</p>	<p>Shri Manoj Mathur, Deputy General Manager</p> <p>cpiodor@rbi.org.in</p>	<p>Smt. Scenta Joy, Chief General Manager</p> <p>Shri Manoranjan Padhy, Chief General Manager</p>

Department of Supervision Reserve Bank of India Central Office Centre 1, World Trade Centre Mumbai – 400 005 Contact No: 022-6907 2297	Supervision of scheduled commercial banks and financial institutions in terms of the provisions of BR Act 1949 and RBI Act 1934, approval for appointment of statutory auditors in scheduled commercial banks, and monitoring of frauds in banks and NBFCs.	Shri Ravi Shankar Prasad, General Manager cpiodos@rbi.org.in	
Department of Communication Reserve Bank of India Central Office 9 th Floor, Central Office Building Shahid Bhagat Singh Road, Mumbai – 400 001 Contact No: 022-22610835	Dissemination of information and developing material for financial literacy/education	Shri Ajit Prasad, Deputy General Manager (Communications) Shri Neeraj Kumar, Director cpiodoc@rbi.org.in	Shri Brij Raj, Chief General Manager
Department of Currency Management Reserve Bank of India Central Office 4 th Floor, Amar Building Sir P.M.Road Mumbai – 400 001 Contact No: 022-22610900	Note and coin issue and currency management	Smt. Hema Chatterjee, Deputy General Manager Shri Satya Prakash Soni, Deputy General Manager cpiodcm@rbi.org.in	Shri Sanjeev Prakash, Chief General Manager-in-Charge Smt. Suman Nath, Chief General Manager
Department of Economic and Policy Research Reserve Bank of India, Department of Economic Policy & Research, 7 th Floor Central Office Building, Fort, Mumbai 400 001 Contact No: 022-22610837	Studies and analyses the basic issues and problems (both domestic and international) affecting the Indian economy	Dr. Brijesh Pazhayathodi, Director cpiodepr@rbi.org.in	Shri M. Ramaiah, Adviser mramaiah@rbi.org.in

Corporate Strategy and Budget Department Reserve Bank of India Central Office 2 nd Floor, Main Building Shahid Bhagat Singh Road Mumbai – 400 001 Contact No: 022-22610468, 022-22610486	Monitoring implementation of the Bank's medium-term strategy framework; formulation of annual budget of the Bank and enforcement of budgetary discipline; administration of Bank's Expenditure Rules; administration and management of staff superannuation / PF / welfare funds; policy and coordination work relating to business continuity management (BCM) framework of the Bank; being the nodal department for external institutes funded by the Bank.	Shri Niladri B. Panda Deputy General Manager Smt. Jyoti Sayankrit Deputy General Manager cpiocsbd@rbi.org.in	Shri Rajesh Kumar Moria, Chief General Manager
Department of External Investments and Operations Reserve Bank of India Central Office 22 nd Floor, Central Office Building Shahid Bhagat Singh Road, Mumbai – 400 001 Contact No: 022-22631045	Management and investment of foreign exchange reserves of the Reserve Bank of India	Shri Mohit Kumar, Deputy General Manager Smt. Nishi Moudgil, Deputy General Manager cpiodeio@rbi.org.in	Shri Sundar Murthi, Chief General Manager-in-Charge Shri G Jagan Mohan, Chief General Manager
Department of Government and Bank Accounts Reserve Bank of India Central Office 4 th Floor, Byculla Office Building Opp. Mumbai Central Station Byculla, Mumbai – 400 008 Contact No: 022-23020986 022-23028509	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	Shri Subhash Chand, General Manager Shri Sreeni Krishnankutty Nair, Deputy General Manager cpiodgba@rbi.org.in	Ms Sangeeta Lalwani, Chief General Manager-in-Charge Shri Sivakumar Bose, Chief General Manager Reserve Bank of India, Central Office, 4 th Floor, Byculla Office Building, Opp. Mumbai Central Station, Byculla, Mumbai – 400 008 022-23001670 022-23028500 aadgba@rbi.org.in
Department of Information Technology Reserve Bank of India, 14 th Floor, Central Office Building, Shahid Bhagat Singh Road Mumbai – 400 001 Contact No: 022-222610439, 022-22610416 Fax-022-022691557	Procurement and Maintenance of Computer Systems and Network Systems for use in RBI. Designing, developing and operationalising major IT projects in RBI.	Smt. Asha Singh Sharma, Deputy General Manager Shri L. Hangmuanthang, Deputy General Manager cpiodit@rbi.org.in	Shri Shailendra Trivedi, Chief General Manager-in-Charge Shri R. Vanaraja, Chief General Manager Reserve Bank of India, 14 th Floor, Central Office Building, Fort, Mumbai - 400 001 022-22624856 faadit@rbi.org.in

Department of Payment and Settlement Systems Reserve Bank of India Central Office 14 th Floor, Central Office Building Shahid Bhagat Singh Marg Mumbai – 400 001 Contact No: 022-22668601, 022-22610383	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	Smt Gayatri Mathala, Deputy General Manager cpiodpss@rbi.org.in	<u>First Appellate Authority:</u> Shri Gunveer Singh, Chief General Manager-in-Charge <u>Alternate Appellate Authority:</u> Shri Saurabh Nath, Chief General Manager aadpss@rbi.org.in
Department of Statistics and Information Management Reserve Bank of India C-9, 6 th Floor Bandra Kurla Complex Mumbai – 400 051 Contact No: +91-22-26578323	Collection, processing and dissemination of data on banking, corporate and external sectors	Dr. Tarun Kumar Saxena, Director Dr. Pratik Mitra, Director Dr. Dibyendu Bhaumik, Director cpiodsim@rbi.org.in	Dr. Dipika Das, Adviser Reserve Bank of India C-8, 4 th Floor Bandra Kurla Complex Mumbai – 400 051 022-26571268
Financial Markets Operation Department Reserve Bank of India 1 st Floor, Main Building, Shahid Bhagat Singh Road, Mumbai – 400 001 Contact No: 022-22630355	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 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.	Shri Sidharth Prakash, Deputy General Manager cpiofmod@rbi.org.in	Shri Seshsayee G, Chief General Manager
Financial Markets Regulation Department Reserve Bank of India Central Office 9 th floor, Central Office Building Shahid Bhagat Singh Road, Fort Mumbai – 400 001 Contact No: +91-22-22610310	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	Shri Ajay Kumar Sinha, General Manager cpiofmrdr@rbi.org.in	Dimple Bhandia, Chief General Manager aafmrdr@rbi.org.in

	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.		
Foreign Exchange Department Reserve Bank of India Central Office 11th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001 Contact No: 022 – 22610615	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	Shri Kamal Kumar Bhagat, Deputy General Manager Shri Satyapal Unni, Deputy General Manager Shri Ankur Gupta, Deputy General Manager cpiofed@rbi.org.in	Senthil Kumar N, Chief General Manager
Financial Stability Department Reserve Bank of India Central Office 3 rd Floor, Amar Building Sir P.M.Road Mumbai – 400 001 Contact No: 022-22705733	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)”.	Smt. Renu Sahare, Deputy General Manager cpiofsd@rbi.org.in	Shri Indranil Chakraborty, Chief General Manager
Human Resource Management Department Reserve Bank of India Central Office 21 st Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001 Contact No: 022-22642678	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.	Shri Abhishek Kumar Sinha, General Manager Smt. Priya Avinash Rane, Deputy General Manager cpiorbi@rbi.org.in	<u>First Appellate Authority:</u> Smt. Vandana Khare, Chief General Manager-in-Charge <u>Alternate Appellate Authority:</u> Shri Anup Chandran V, Chief General Manager aaria@rbi.org.in
Inspection Department Reserve Bank of India Central Office C7- 8 th Floor, Bandra- Kurla Complex Mumbai-400 051 Contact No: 022 26572308	Carries out inspections to examine, evaluate and report on the adequacy and reliability of existing systems and follow-up by offices of the Bank.	Smt. Yogita Nitin Khobragade, Deputy General Manager Shri Suresh Parewa, General Manager cpioinsp@rbi.org.in	Shri Gautam Prasad Borah, Principal Chief General Manager

Internal Debt Management Department Reserve Bank of India Central Office 23 rd Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001 Contact No: 022-22705122	(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; (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; (iii) Authorisation, regulation of the Primary Dealer system; (iv) Market development activities such as introduction of new instruments, widening of investor base and development of secondary market for Government Securities; (v) Facilitating State Governments' investment of their surplus cash balances in Treasury Bills and dated securities under various funds.	Smt. Saba Shaikh, General Manager Smt. Vijaya Gangadaran, Director cpioidmd@rbi.org.in	Shri Rakesh Tripathy, Chief General Manager Reserve Bank of India 23 rd Floor, Central Office Building, Shahid Bhagat Singh Road, Mumbai-400 001.
Legal Department Reserve Bank of India Central Office Centre 1, World Trade Centre Mumbai – 400 005 Contact No: 022-22153480	Tender legal advice on various matters referred by the operational departments /offices/ associates of the Reserve Bank	Shri Mohan Venkateswaran K, Deputy Legal Adviser ldcpio@rbi.org.in	Shri Unnikrishnan A, Principal Legal Adviser faaldco@rbi.org.in
Monetary Policy Department Reserve Bank of India Central Office 24 th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai-400 001 Contact No: 022-22610427 022-22610407	Formulation, monitoring and implementation of monetary policy.	Shri Uday Babu Sonawane, Deputy General Manager Shri Arvind Kumar Jha, Director cpioimpd@rbi.org.in	Dr. (Smt.) Anupam Prakash, Adviser-in-Charge 022-22631003
Premises Department Reserve Bank of India Central Office 5 th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001 Contact No: 022-22703072	Construction and maintenance of premises of the Bank	Shri Sarath Chand Doma, Deputy General Manager Shri Rajiv Kumar Gupta, Deputy General Manager cpiopremises@rbi.org.in	Smt. K Nikhila, Chief General Manager-in-Charge Shri M V Soma Sundar, Chief General Manager
Rajbhasha Vibhag Reserve Bank of India Central Office C – 9, 8 th Floor, Bandra Kurla Complex, Mumbai – 400 051 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, General Manager Smt. Anjali Abhyankar, Deputy General Manager cpiorajbhashaco@rbi.org.in	Smt. N Sara Rajendra Kumar, Chief General Manager

Reserve Bank of India Services Board Reserve Bank of India Central Office Byculla Office Building Opp. Mumbai Central Station Mumbai – 400 008 Contact No: 022-23072666	Work relating to recruitment of officers and promotion	Dr. Anil Kumar Yadav, General Manager cpiorbsb@rbi.org.in	<u>First Appellate Authority:</u> Smt. Vandana Khare, Chief General Manager-in-Charge <u>Alternate Appellate Authority:</u> Shri Anup Chandran V, Chief General Manager aaria@rbi.org.in
Financial Inclusion and Development Department Reserve Bank of India Central Office 10 th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001 Contact No: 022-22610224, 022-22701305	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. Ramesh H. Iyer, Deputy General Manager Ms. Uden Sherpa, Deputy General Manager cpiofidd@rbi.org.in	Shri R. Giridharan, Chief General Manager 022-22610586 aafidd@rbi.org.in
Secretary's Department Reserve Bank of India Central Office 16 th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001 Contact No: 022-22694486	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 S. Arumugam, Deputy General Manager cpiosd@rbi.org.in	Shri Yarasi Jayakumar, Chief General Manager and Secretary 022-22704191 aasd@rbi.org.in
Enforcement Department Reserve Bank of India Mezzanine Floor Main Building Fort, Mumbai - 400 001 Contact No: (022) 22615392	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 of respective statutes/guidelines and directives by the regulated entities from imposition of punitive action and to make this process endogenous, formal and structured. 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	Shri Sekhar Nath Chattopadhyay, General Manager Shri Aridaman Kumar, General Manager cpioefd@rbi.org.in	Smt. Baljit Birah, Chief General Manager Shri Sandeep Kumar, Chief General Manager 022-22615392 faaefd@rbi.org.in

	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.		
International Department 8 th Floor, Central Office Building Shahid Bhagat Singh Marg, Mumbai – 400 001 Contact No: 022- 22630816	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.	Shri Gopal Prasad, Director cpiointd@rbi.org.in	Shri Yogesh Dayal, Chief General Manager-in-Charge Shri Anand Prakash, Adviser
Risk Monitoring Department Reserve Bank of India Central Office Amar Building, 3 rd Floor Sir P.M. Road Fort Mumbai – 400 001 Contact No: 022-22618418	<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"> • 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. • 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). • To assess and report the Economic Capital necessary so as to build 	Smt. Booma Santhakumari, General Manager cpiormd@rbi.org.in	Dr Ishan Shukla, Chief General Manager

	<p>provisions for various risks arising out of the Reserve Bank's policy actions.</p> <ul style="list-style-type: none"> • To undertake some of the mid- office functions for reserve management. • To create institutional memory by building a database of 'loss' and 'near loss' events. • To foster risk culture in the organization. • 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. 		
FinTech Department, Reserve Bank of India Central Office 12 th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001 Contact No: 022- 22602387	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.	Shri Brijesh Baisakhiyar, Deputy General Manager cpiofintech@rbi.org.in	Shri Suvendu Pati, Chief General Manager aafintech@rbi.org.in

List of Deputy Ombudsman designated as CPIOs and their Addresses

Sl.No.	Centre	Name and Address of the RBI Ombudsman	Email id
1.	Ahmedabad	Smt. Usha Nambeesan C/o Reserve Bank of India Office of RBI Ombudsman 4 th Floor, Riverfront House Behind H. K. Arts College Between Gandhi and Nehru Bridge Puja Pramukh Swami Marg (Riverfront Road-West) Ahmedabad – 380009s STD Code: 079 Tel. No.: 27540994	cpiooboahmedabad@rbi.org.in
2.	Bengaluru	Ms Nidhi Agarwal C/o Reserve Bank of India Post Box No. 5467, 10/3/8, Nrupathunga Road Bengaluru -560 001 STD Code: 080 Tel. No.: 22277660/22180221	cpioobobengaluru@rbi.org.in

3.	Bhopal	Shri Rajul Naithani C/o Reserve Bank of India Hoshangabad Road Post Box No. 32, Bhopal-462 011 STD Code: 0755 Tel. No.: 2573776	cpioobhopal@rbi.org.in
4.	Bhubaneswar	Shri Satyabrata Barua C/o Reserve Bank of India Pt. Jawaharlal Nehru Marg Bhubaneswar-751 001 STD Code: 0674 Tel. No.: 2390090	cpioobobhubaneswar@rbi.org.in
5.	Chandigarh	Shri Navin Kumar Adarsh C/o Reserve Bank of India 4 th Floor, Sector 17 Chandigarh-160 017 STD Code: 0172 Tel. No.: 2721882	cpioobochandigarh@rbi.org.in
6.	Chennai (I)	Smt Girija Sekar Iyer C/o Reserve Bank of India 16, Fort Glacis, Rajaji Salai, Chennai - 600001. STD Code: 044 Tel No.: 25399158	cpioobochennai@rbi.org.in
7.	Chennai (II)	Shri Sumed Devidas Jawade C/o Reserve Bank of India 16, Fort Glacis, Rajaji Salai, Chennai - 600001. STD Code: 044 Tel No.: 25360548	cpioorbiochennai2@rbi.org.in
8.	Dehradun	Shri Amit Rana c/o Reserve Bank of India, Plot No. 16-17, IT Park, Sahastradhara Road, Dehradun- 248013. STD Code: 0135 Tel No.: 2742009	cpioobodehradun@rbi.org.in
9.	Guwahati	Smt. Arpita P. Biswas C/o Reserve Bank of India Third Floor, Reserve Bank of India, Station Road, Pan Bazaar, Guwahati – 781 001. STD Code: 0361 Tel.No.: 2540609	cpiooboguwahati@rbi.org.in
10.	Hyderabad	Shri Kalyan Chakravarthy C/o Reserve Bank of India 6-1-56, Secretariat Road Saifabad Hyderabad-500 004 STD Code: 040 Tel. No.: 23210013	cpioobohyderabad@rbi.org.in

11.	Jaipur	Smt Soumya Sivasankaran C/o Reserve Bank of India, 4 th floor Rambagh Circle, Tonk Road, Jaipur - 302 004 STD Code: 0141 Tel. No.: 2577938	cpioobojaipur@rbi.org.in
12.	Jammu	Shri Manoj Kumar Sharma C/o Reserve Bank of India, Rail Head Complex, Jammu- 180012 STD Code: 0191 Tel No.: 2477905	cpioobojammu@rbi.org.in
13.	Kanpur	Smt Richa Pandey Dwivedi C/o Reserve Bank of India, M.G. Road, P.B.82, Kanpur- 208001. STD Code: 0512 Tel. No.: 2333178	cpioobokanpur@rbi.org.in
14.	Kolkata (I)	Shri Kausik Chakrabarti C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No.: 22305580/22204000	cpioobokolkata@rbi.org.in
15.	Kolkata (II)	Shri Jai Bijay Agarwal C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Tel. No.: 22204000	cpioobokolkata2@rbi.org.in
16.	Mumbai (I)	Smt. Pragya Singh C/o Reserve Bank of India 4 th Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No.: 23022028	cpioobomumbai1@rbi.org.in
17.	Mumbai (II)	Shri Shubham Mukherji C/o Reserve Bank of India, 1 st Floor, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai-400 008 STD Code: 022 Tel No.: 23001285	cpioobomumbai2@rbi.org.in
18.	Patna	Shri Prabhakar Jha C/o Reserve Bank of India Patna-800 001	cpioobopatna@rbi.org.in

		STD Code: 0612 Tel. No.: 2322569	
19.	New Delhi (I)	Shri Vivek Kumar Chaudhary C/o Reserve Bank of India, 6, Sansad Marg, New Delhi 110 001 STD Code: 011 Tel. No.: 23452190	cpioobonewdelhi1@rbi.org.in
20.	New Delhi (II)	Shri Rajendra Singh Rawat C/o Reserve Bank of India, Sansad Marg, New Delhi STD Code: 011 Tel. No.: 23715098	cpioobonewdelhi2@rbi.org.in
21.	Raipur	Shri Gajendra Sahu C/o Reserve Bank of India, Sector 24, Atal Nagar, Nava Raipur - 492101 STD Code: 0771 Tel. No.: 2242360	cpiooboraipur@rbi.org.in
22.	Ranchi	Shri Anand Nandan Prasad C/o Reserve Bank of India, R.R.D.A. Building, 4th Floor, Kutchery Road, Ranchi – 834001 STD Code: 0651 Tel No.: 2210512	cpiooboranchi@rbi.org.in
23.	Shimla	Shri Anil Pandotra C/o Reserve Bank of India, Main Market, Kasumpti Shimla. 171009 STD Code: 0177 Tel. No.: 2627316	cpioorbioshimla@rbi.org.in
24.	Thiruvananthapuram	Shri M J Baskar C/o Reserve Bank of India, Bakery Junction, PB No. 6507 Thiruvananthapuram -695033 STD Code: 0471 Tel. No. 2321326	cpioobothiruanpuram@rbi.org.in

CPIO designated for CRPC and Address

Name and Address of CRPC	Name and Designation of CPIO	Email id
Centralised Receipt and Processing Centre (CRPC), Reserve Bank of India, 4 th Floor, Central Vista, Sector -17, Chandigarh – 160017 STD Code: 0172 Tel. No. 2770062	Shri Vishal Singh Deputy General Manager	cpiorpc@rbi.org.in

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 2 nd Floor, Jackson Gate Building, Lenin Sarani, Agartala, Tripura - 799001	Tel: 0381-2389933
Ahmedabad	Shri T R Mudaliar	AGM	Reserve Bank of India, Central establishment Section, 3 rd Floor, Near Gandhi Bridge, Ahmedabad - 380 014	Tel: 079-27541084
Bengaluru	Shri Avinandan	AGM	Reserve Bank of India, Human Resource Management Department, 10/3/8, Nrupathunga Road, Bengaluru 560 001	Tel: 080-22180341
Belapur	Shri Rakesh Kumar Verma	DGM	Reserve Bank of India Human Resource Management Department Plot No.3, Sector 10 H.H. Nirmaladevi Marg CBD, Belapur, Navi Mumbai 400 614	Tel: 022-27523008
Bhopal	Shri Anil Kumar Mathanker	AGM	Reserve Bank of India, CAPIO, Hoshangabad Road, Bhopal	Tel: 0755-2578299
Bhubaneswar	Shri Santosh Kumar Lenka	AGM	Reserve Bank of India, Pt. Jawharlal Nehru Marg, Bhubaneswar - 751 001	Tel: 0674-2395911
Chandigarh	Sh. Mandeep Singh	DGM	Reserve Bank of India, Sector-17, Chandigarh – 160017	Tel: 0172-2712255
Chennai	Smt. Sheela Baiju	DGM	Reserve Bank of India Human Resource Management Department, Fort Glacis, Rajaji Salai, Chennai-600 001	Tel: 044-25360823

Dehradun	Smt. Madhusmita Dutta Bharali	DGM	Reserve Bank of India, Human Resource Management Department, Plot No. 16-17, I.T. Park, Sahastradhara Road, Dehradun - 248 013	Tel: 0135- 2741407
Gangtok	Shri Thotngam Jamang	Regional Director	Reserve Bank of India, Tseyang Djong Building, National Highway 10, Amdo Golai Tadong, Gangtok, Sikkim-737102	Tel: +91 3592-280050 +91 3592- 281118 (PS) Fax: +91 3592-281113
Guwahati	Shri Nabin Khakhlary	DGM	Reserve Bank of India, Human Resource Management Department, Pan Bazar, Guwahati - 781001	Tel: 0361- 2512804
Hyderabad	Smt.Samruddhi Abhishek Chaudhary	AGM (Administration)	Reserve Bank of India Human Resource Management Department, 6-1-56, Secretariat Road, Saifabad, Hyderabad - 500 004	Tel: 040- 23267305
Imphal	Shri Pranab Pegu	AGM (Administration)	Reserve Bank of India, Opp. Manipur Legislative Assembly, Lilashing Khongnangkhong Imphal Manipur – 795 001	Tel: 0385- 2411240
Jammu	Shri Shubhabrata Ghosh Maulik	Deputy General Manager	Reserve Bank of India, Human Resource Management Department, Rail Head Complex, Jammu-180012	Tel: 0191- 2470137
Jaipur	Shri Govind Singh	Manager	Reserve Bank of India Rambagh Circle, Tonk Road, Jaipur 302004	Tel: 0141- 2577946
Kochi	Shri Pramod Kumar	GM (O-i-C)	Reserve Bank of India Ernakulam North, Kochi -682 018	Tel: 0484- 2400985 Fax: 0484- 2402715
Kanpur	Shri Ajay Pratap Singh Sisodia	DGM	Reserve Bank of India Human Resource Management Department, Mahatma Gandhi Road, Kanpur 208 001	Tel: 0512- 2311485 Fax: 0512- 2306105
Kolkata	Shri Shiv Ashish Bhadwal	Manager	Reserve Bank of India 15, N.S. Road, Kolkata-700 001	Tel: 033- 22204007
Lucknow	Shri Kumar Naveen	Manager	Reserve Bank of India 8-9, Vipin Khand,	Tel: 0522- 4667252

			Gomti Nagar, Lucknow-226010	
Mumbai Regional Office	Shri Harshad Tirodkar	AGM	Reserve Bank of India, Mumbai Regional Office, S.B.S. Marg, Mumbai 400 001	Tel: 022- 22603110 Fax: 022- 22626144
Nagpur	Smt. Swati B Sharma	DGM	Reserve Bank of India Human Resource Management Department, Civil lines, Opp Vidhan Bhawan, Nagpur 440 001	Tel: 0712- 2806359
New Delhi	Shri Avneshwar Singh	AGM	Reserve Bank of India Human Resource Management Department, 6, Sansad Marg, New Delhi – 110 001	Tel: 011- 23452642
Patna	Shri Sandipan Chatterjee	AGM	Reserve Bank of India Human Resource Management Department, South Gandhi Maidan, Patna 800 001	Tel: 0612- 2323282
Panaji	Pulkit Agarwal	AGM	Reserve Bank of India Gera Imperium II, 7th floor, EDC Complex, Patto Plaza, Panaji 403 001	Tel - 0832- 2467840
Raipur	Shri Manish Parashar	GM	Reserve Bank of India Sector 24, Atal Nagar, Nava Raipur, Chhattisgarh, 492101	Tel: 0771- 2242321
Ranchi	Smt. Charu Panwar	Manager	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	Sh. Anurag Bhatia	Manager	Reserve Bank of India Main Market, Kasumpti Shimla - 171 009 Himachal Pradesh	Tel: 0177- 2627305 Fax: 0177- 2629728
Thiruvananthapuram	Shri Shaji Krishnan K	AGM	Reserve Bank of India, HRMD, Bakery Junction, PB No. 6507 Thiruvananthapuram - 695033	Tel: 0471- 2335029 Fax: 0177- 2330843
Vijayawada	Shri S Krishna Kumar	DGM	Reserve Bank of India, Human Resource Management Department,	Tel: 0866 - 2523416

			'Stalin Central', D. No:27-37-158, MG Road, Governorpet, Vijayawada Andhra Pradesh - 520002	
Reserve Bank Staff College	Shri Pradeep Krishnan Madhavu	AGM	Reserve Bank Staff College 359, Anna Salai, Teynampet, Chennai 600 018	Tel: 044 - 48659635 Fax: 0471- 24346905
College of Agricultural Banking, Pune	Shri Narendra Dhone	AGM	College of Agricultural Banking, Reserve Bank of India, Shivajinagar, Pune - 411016	Tel: 020- 25582359

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 st Floor, Amar Building Sir P.M.Road Mumbai 400 001	022- 22604136
Department of Communication	Smt. Neela V Nandoskar	AGM	Reserve Bank of India, Department of Communication, 9 th Floor, Central Office Building, S.B.Singh Marg, Mumbai 400 001	022- 22703279
Rajbhasha Vibhag	Smt. Deepa P S	Manager	Reserve Bank of India, Rajbhasha Vibhag, Central Office C – 9, 8th Floor, Bandra Kurla Complex, Mumbai – 400 051	022- 26572802
Secretary's Department	Shri Kshitij Haldakar	AM	Reserve Bank of India Secretary's Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022- 22601000 Extn: 2660
Department of Currency Management			Reserve Bank of India Department of Currency Management Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022- 22610938 Extn: 4415
Department of Government and Bank Accounts	Smt. Amulya Chenduluru	AGM	Reserve Bank of India Dept.of Government & Bank Accounts, Central Office, 4th Floor, Byculla Office Building, Opp.Mumbai Central Station, Byculla, Mumbai – 400 008	022-2302 8445

Department of External Investments and Operations	Shri G Jagan Mohan	CGM	Reserve Bank of India Department of External Investments and Operations Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022-22618512
Financial Markets Operations Department	Shri Abhinandan Morande	Manager	Reserve Bank of India Financial Markets Operations Department Main Building, First Floor Shahid Bhagat Singh Marg, Fort Mumbai 400 001	022 - 22634824
Financial Markets Regulation Department	Shri Rajeev Kalra	DGM	Reserve Bank of India Central Office 9 th floor, Central Office Building Shahid Bhagat Singh Road, Fort Mumbai – 400 001	022-22610110
Department of Payment and Settlement Systems	Shri V K Niranjana	DGM	Reserve Bank of India Department of Payment and Settlement Systems 14 th floor, Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022-22641610
Inspection Department	Shri Suresh Kumar Kandaswamy	DGM	Reserve Bank of India Inspection Department, C-7, 8 th floor, Bandra-Kurla Complex Mumbai 400 051	022-26571072
Legal Department	Shri Pallav Yadav	Assistant Legal Adviser	Reserve Bank of India Legal Department 5 th Floor, Centre – 1 WTC, Mumbai-400 005	022-22153497
Foreign Exchange Department	Shri Vaibhav Tambe	AGM	Reserve Bank of India Foreign Exchange Department Central Office 11 th Floor, Central Office Building Shahid Bhagat Singh Road Mumbai – 400 001	022-22601000 Extn: 2257
Financial Stability Department	Shri Soumya Prakash Panda	AGM	Reserve Bank of India Financial Stability Department 3 rd Floor, Amar Building Sir P.M.Road Mumbai 400 001	(022)-22706470

Department of Regulation	Shri Siddhant	AGM	Reserve Bank of India, Department of Regulation, Central Office Building, Shahid Bhagat Singh Marg, Mumbai 400 001	022- 22820739
Department of Supervision	Shri Vinod Kumar	GM	Reserve Bank of India Department of Supervision, Central Office, Centre-1, World Trade Centre Mumbai 400 005	022- 22173530
Internal Debt Management Department	Shri Manikanta Guraja	Manager	Reserve Bank of India Internal Debt Management Dept. Central Office Bldg, Shahid Bhagat Singh Marg, Mumbai 400 001	022- 22601000 Extn: 2770
	Shri Sreenivasa Reddy Paidala	Manager		022- 22601000 Extn: 5025
Department of Statistics and Information Management	Shri Sabyasachi Biswas	Assistant Advisor	Reserve Bank of India, Department of Statistics and Information Management C-9, 6th Floor Bandra Kurla Complex, Mumbai 400 051	022- 26578665
Human Resource Management Department, Central Office	Smt. Sneha Sanjay Dudwadkar	AGM	Reserve Bank of India Human Resource Management Department, Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022- 22642678
Monetary Policy Department	Shri Ravindra Gurunath Pednekar	Manager	Reserve Bank of India Monetary Policy Department, Central Office, 24th Floor, Central Office building, Shahid Bhagat Singh Marg, Fort, Mumbai – 400 001	022- 22601000
Department of Information Technology	Afzal Shareef Mohammed	Manager	Reserve Bank of India Department of Information Technology Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022- 22601000 Extn-2810, 2512 Fax – 022- 022691557
	Sh. Abhishek Singh Bhadauria	Manager		
Financial Inclusion and Development Department	Smt. Parul Tarun Mathur	AGM	Reserve Bank of India Financial Inclusion and Development Department Central Office Building Shahid Bhagat Singh Marg Mumbai 400 001	022- 22610942
Corporate Strategy and Budget Department	Shri Vikram Behere	AGM	Reserve Bank of India Corporate Strategy and Budget Department, Main building, Shahid Bhagat Singh Marg Mumbai 400 001	022- 22603294

Department of Economic and Policy Research	S. Chinngaihlian	Assistant Adviser	Reserve Bank of India, Department of Economic and Policy Research, 7th Floor, Division of Non-Banking Financial Studies, Central Office Building, Fort, Mumbai 400 001	022-22621042
Premises Department	Smt. Barkha Gupta	AGM	Reserve Bank of India Premises Department 5 th floor, Mumbai 400 008	022-22610958
	Shri Nitin Samandar	Manager		
Enforcement Department	Ms. Jeeva Jose	Manager	Reserve Bank of India Mezzanine Floor, Main Building, Fort, Mumbai – 400001	022-22650215
	Shri Rakesh Kumar Dhanwant	Manager		
International Department	Smt. Manisha Borse	Manager	8 th Floor, Central Office Building Shahid Bhagat Singh Marg, Mumbai – 400001	022-22604207
Risk Monitoring Department	Shri Sanatan Kachhap	AGM	Reserve Bank of India Central Office Amar Building, 3 rd Floor Sir P.M. Road, Fort, Mumbai – 400 001	022-22603650
FinTech Department	Ms. Uden Sherpa	AGM	FinTech Department, Reserve Bank of India Central Office 12th Floor, Central Office Building, Shahid Bhagat Singh Road Mumbai – 400 001	022-22602387

CAPIOs (Nodal Officers) at different Offices of RBI Ombudsman (ORBIOS)

Centre	Name	Designation	Address	Telephone No.
Ahmedabad	Pranay Jain	Assistant General Manager	Office of RBI Ombudsman, Reserve Bank of India, 4th Floor, Riverfront House, Behind H. K. Arts College, Between Gandhi and Nehru Bridge, Pujya Pramukh Swami Marg (Riverfront Road-West) Ahmedabad - 380009	+91-79-27547515
Bengaluru	J Sujith Chandra	Manager	Office of RBI Ombudsman, Reserve Bank of India, 10/3/8, Nrupathunga Road, Bengaluru - 560 001	+91-80-22180232
Bhopal	Smt. Sonali Morey	Assistant Manager	Office of RBI Ombudsman, Reserve Bank of India Hoshangabad Road, Bhopal, (M.P.) 462011	+91-755-2519404
Bhubaneshwar	Shri P Srinivasa	Assistant	Office of RBI Ombudsman,	+91-674-2393906

	Rao	General Manager	Reserve Bank of India, Pt. Jawaharlal Nehru Marg, Bhubaneswar-751 001	
Chandigarh	Inzar Talib	Assistant General Manager	Office of RBI Ombudsman, Reserve Bank of India, 4th floor, Central Vista, Sector-17, Chandigarh-160017	+91-172-2702339
Chennai I	Shri P Raghavanandham	Assistant General Manager	Office of RBI Ombudsman Chennai I, Reserve Bank of India, 16, Fort Glacis, Rajaji Salai, Chennai – 600001	+91-44-25619799
Chennai II	Umamaheshwaran Narayanan	Manager	Office of RBI Ombudsman Chennai II, Reserve Bank of India, 16, Fort Glacis, Rajaji Salai, Chennai – 600001	+91-44-25399087
Dehradun			Office of RBI Ombudsman, Reserve Bank of India, Plot No. 16-17, IT Park, Sahastradhara Road, Dehradun, Uttarakhand - 248013	
Guwahati	Kimneiniang Tungnung	Manager	Office of RBI Ombudsman, Reserve Bank of India, Station Road, Pan Bazaar, Guwahati – 781 001	+91-361-2542556
Hyderabad	M. Prithvi Phalgun	Assistant General Manager	Office of RBI Ombudsman, Reserve Bank of India, 6-1-56, Secretariat Road, Saifabad, Hyderabad - 500 004	+91-40-23267289
Jammu	Abhishek Prasad	Manager	Office of RBI Ombudsman, Reserve Bank of India, Rail Head Complex, Jammu-180012	+91-191-2477219
Jaipur	Yogesh Choudhary	Assistant General Manager	Office of RBI Ombudsman, Reserve Bank of India, 1 st Floor, Rambagh Circle, Tonk Road, Jaipur - 302 004	+91-141-2578005
Kanpur	Shri Mahesh Singh	Assistant General Manager	Office of RBI Ombudsman, Reserve Bank of India, Pox Box no.- 82/142, Mahatma Gandhi Road, Kanpur-208001	+91-512-2303745
Kolkata I			Office of RBI Ombudsman Kolkata I, Reserve Bank of India, 15, Netaji Subhash Road, Kolkata-700 001	

Kolkata II	Smt Pratibha Narayan	Assistant General Manager	Office of RBI Ombudsman Kolkata II, Reserve Bank of India, 15, N.S. Road, Kolkata-700001	+91-33-22204000
Mumbai I	Arjun Siddhanti	Manager	Office of RBI Ombudsman Mumbai I, Reserve Bank of India, 4th Floor, RBI Byculla Office Building, Opposite Mumbai Central Railway Station, Byculla, Mumbai – 400 008.	+91-22-23022028
Mumbai II	Bhushan Shrikrishna Laghate	Assistant General Manager	Office of RBI Ombudsman Mumbai II, Reserve Bank of India, 1st Floor, RBI Byculla Office Building, Opposite Mumbai Central Railway Station, Byculla, Mumbai-400 008	+91-22-23001284
New Delhi I	Abhinandan Bharti	Assistant Manager	Office of RBI Ombudsman New Delhi I, Reserve Bank of India, 6, Sansad Marg, New Delhi - 110 001	+91-11-23452411
New Delhi II	Lovlesh Arora	Manager	Office of RBI Ombudsman New Delhi II, Reserve Bank of India, 6, Sansad Marg, New Delhi - 110 001	+91-11-23452231
Patna	Smt Susmita Ghosh Sarkar	Assistant General Manager	Office of RBI Ombudsman, Reserve Bank of India, South Gandhi Maidan, Patna, Bihar-800001	+91-612-2323007
Raipur	Bimal Prasad	Manager	Office of RBI Ombudsman, Reserve Bank of India, Sector 24, Atal Nagar, Nava Raipur, Chhattisgarh - 492101	+91-771-2244246
Ranchi	Smt. Rashmi Prabha	Manager	Office of RBI Ombudsman, Reserve Bank of India, Fourth Floor, Pragati Sadan, RRDA Building, Kutchery Chowk, Ranchi, Jharkhand – 834001	+91-651-2210512
Shimla			Office of RBI Ombudsman, Reserve Bank of India, Main Market, Kasumpti, Shimla, Himachal Pradesh - 171 009	

Thiruvananthapuram	Smt. S. Rohini	Assistant General Manager	Office of RBI Ombudsman, Reserve Bank of India, Bakery Junction, Thiruvananthapuram – 695033	+91-471-2321625
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CAPIO (Nodal Officer) at Centralised Receipt and Processing Centre (CRPC)

Address of CRPC	Name and Designation of CAPIO	Telephone No.
Centralised Receipt and Processing Centre (CRPC), Reserve Bank of India, 4th Floor, Central Vista, Sector - 17, Chandigarh – 160017	Shri Raghav Vishal, Assistant General Manager	+91-172-2770062

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:

<https://rbi.org.in/web/rbi/right-to-information-act/application-for-information#CPIOs>

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.

January 22, 2026