

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

द्वितीयअपीलसंख्या / Second Appeal No. CIC/SBIND/A/2017/162722

Shir Gopal Kumar Jha,

... अपीलकर्ता/Appellant

VERSUS

बनाम

CPIO, State Bank of India,
Patna.

...प्रतिवादीगण /Respondents

Relevant dates emerging from the appeal:

RTI : 30.04.2017	FA : 09.06.2017	SA : 28.08.2017
CPIO : 02.06.2017	FAO : 21.08.2017	Hearing: 14.05.2019

ORDER
(17.05.2019)

1. The issues under consideration arising out of the **second appeal dated 28.08.2017** include non-receipt of the following information raised by the appellant through his RTI application dated 30.04.2017 and first appeal dated 09.06.2017:

- (i) In the appellant's account, whether simple interest was applied or compound interest during moratorium period.
- (ii) what is the total amount of interest applied during moratorium period.

(iii) If simple interest will be applied in the appellant's account during moratorium period then provide the total amount of interest during moratorium period.

- (4) As per simple rate of interest tell me total outstanding as on 31-August-2012.
- (5) Is there any extra interest has been charged in my account during moratorium period?
- (6) Give me xerox copy of an order passed by APPELLATE AUTHORITY local head office patna as on 17-Sep-2015.
- (7) Give me xerox copy of a report submitted to BANKING OMBUDSMAN by local head office patna in December 2016 regarding interest subsidy scheme.
- (8) Xerox attested copy of email sent by RACPC on 27-April-2017
- (9) What was the total interest component outstanding as on 31-December-2013?
- (10) What was total outstanding as on 31-December-2013?
- (11) What was the loan amount taken by me?
- (12) What was overdue amount as on 1-June-2015?
- (13) If simple interest is applied in my account during moratorium period then is there any overdue amount as on 1-June-2015?
- (14) Give me attested copy of all email transferred by Chairman, SBI to your office regarding my education loan.
- (15) Give me attested copy of all email sent by me to your office.
- (16) Give me copy of action taken report on all mail received from Chairman office.
- (17) Give me copy of all complaints filed by me through CMS, Helpline.
- (18) Give me name and designation of all person who have recommended to write of my loan account without readdressing my grievances.
- (19) Give me xerox copy of all complaints and RTI application which I have submitted till now.

2. Succinctly facts of the case are that the appellant filed an application dated 30.04.2017 under the Right to Information Act, 2005 (RTI Act) before the Central Public Information Officer (CPIO), State bank of India, RACPC Branch, Patna seeking aforesaid information. The CPIO replied on 02.06.2017. Dissatisfied with the response of the CPIO, the appellant has filed first appeal dated 09.06.2017. The First Appellate Authority disposed of the first appeal vide order dated 21.08.2017. Aggrieved by this, the appellant has filed a second appeal dated 28.08.2017 before this Commission which is under consideration.

3. The appellant has filed the instant appeal dated 28.08.2017 *inter alia* on the grounds that the reply given by the CPIO is unsatisfactory and misleading. The appellant requested the Commission to direct the CPIO to provide the correct information immediately, compensate him as per Section 19 (8)(b) of the RTI Act, and take necessary action as per section 20 (1) of the RTI Act.

4. The CPIO vide letter dated 02.06.2017 gave a point wise reply. The FAA vide his order dated 21.08.2017 has directed the CPIO to examine the matter in view of the facts raised in the appeal and advise the appellant accordingly.

5. The appellant and the respondent Mr. N.K. Sinha, Chief Manager, State Bank of India, Patna attended the hearing through video conferencing.

5.1. The appellant submitted that the information which was provided by the CPIO was unsatisfactory and misleading as there were different statements of the said loan account given to him on the same date. He added that all four statements which were different could not have been correct. He has stated that an inquiry should be made in this regard.

5.2. The respondent submitted that the statements given are system generated and there is no possibility of manipulation. The respondent further submitted that at times the statements may be different if these are taken at different intervals of time. The respondent further submitted that as the appellant was feeling aggrieved with the computer generated statement and was trying to bring out discrepancy hence, for his satisfaction, separate calculation sheets were prepared for satisfying him.

6. The Commission after adverting to the facts and circumstances of the case, hearing both the parties and perusal of records, feels that the due reply has already been given by the respondent. This forum is not a grievance redressal forum. Moreover, the Commission is not satisfied with the arguments of the appellant that

an inquiry under section 18 of the RTI Act is required in this matter. The Commission feels that ends of justice would be met if the appeal is dismissed. Accordingly the appeal is dismissed.

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

Sd/-
(Suresh Chandra) (सुरेश चंद्रा)
Information Commissioner (सूचना आयुक्त)
दिनांक/ Date:17.05.2019

