

From,
Venkatesh Nayak
B-117, Second Floor
Sarvodaya Enclave
New Delhi-110 017

To,
The Central Public Information Officer
Reserve Bank of India (RBI)
DESACS
#6, Sansad Marg
New Delhi- 110 001

Dear sir,

Sub: Request for information under the *Right to Information Act, 2005* (RTI Act)

I would like to obtain the following information under Section 6(1) of the RTI Act:

1. a copy of all correspondence sent out by RBI to all banks, till date, about sharing customer related information with the National Intelligence Grid (NATGRID);
2. the dates on which RBI convened meetings of representatives of all banks to discuss matters relating to NATGRID;
3. the name and designation of all participants who attended such meetings. Please provide the list of participants specific to each meeting separately; and
4. a copy of any document(s) being the record of the decisions, deliberations, minutes, recommendations, suggestions or outcomes of all the meetings referred to at para #2 above.

I am a citizen of India. I have enclosed an IPO (bearing #88E 506010) for Rs. 10/- towards payment of the prescribed application fee. I would like to receive the information requested above in the form of clear photocopies. I would like to receive this information at my postal address mentioned above. Kindly inform me of any additional fee payable for obtaining this information.

Thanking you,
Yours sincerely,

S.S. Venkatesh Nayak
11/5
Venkatesh Nayak

अव्यय COUNTERFOIL
इसे फाड़कर प्रेषक अपने पास रख ले।
To be detached and kept
by the Sender.

पोस्टल आर्डर
रुपए 10.00 Rs.
POSTAL ORDER

कितने अदा करना
To whom payable H/O
Reserve Bank of India
किस डाकघर में
At what Office GPO, N. Delhi
क्या इसे क्रास किया है
Whether crossed No
भेजने की तारीख
Date sent 11/5/11
88E 506010

Date: 11/05/2011



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

DBOD.AML.CO.RIA. 18907 /14.03.006 / 2010-11

June 7, 2011

By Speed Post

Shri Venkatesh Nayak
B-117, Second Floor
Sarvodaya Enclave
New Delhi – 110 017

Dear Sir,

Right to Information Act 2005-
Our Ref. No. RIA 4420

Please refer to your letter dated May 11, 2011.

2. In this connection, we advise as under:

	Query	Reply
1	A copy of all correspondence sent out by RBI to all banks, till date, about sharing customer related information with the National Intelligence Grid (NATGRID).	<ul style="list-style-type: none">• The said information is not held by us.
2	The dates on which RBI convened meetings of representatives of all banks to discuss matters relating to NATGRID	<ul style="list-style-type: none">• An interface of some of the banks and officials of NATGRID was convened by RBI on October 1, 2010 where a presentation on NATGRID was made by NATGRID officials.• A meeting of some bankers was called on December 22, 2010 in connection with banks' exposure to MFIs' and the matter of NATGRID was also briefly discussed therein.
3	The name and designation of all participants who attended such meetings. Please provide the list of participants specific to each meeting separately, and	<ul style="list-style-type: none">• Meeting of October 1, 2010- list of participants enclosed in Annex-I.• Meeting of December 22, 2010- list of participants enclosed in Annex-II.

बैंकिंग परिचालन और विकास विभाग, केन्द्रीय कार्यालय, 13वीं मंजिल, केन्द्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग, मुंबई 400001

Department of Banking Operations and Development, Central Office, C.O. Building, 13th Floor, Fort, Mumbai, 400001
टेलिफोन /Tel No:022-22601000 फैक्स/Fax No:022-22701239 Email ID:cgmicdbodco@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाएँ



4	A copy of any document(s) being the record of the decisions, deliberations, minutes, recommendations, suggestions or outcomes of all the meetings referred to at Para #2 above.	• Extract of minutes of the meeting held on December 22, 2010 as relating to NATGRID is enclosed in Annex-III
---	---	---

3. For your information, the First Appellate Authority in Reserve Bank of India is Shri V. S Das, Executive Director, Reserve Bank of India, Department of Banking Operations and Development, Central Office, Central Office Building, 13th Floor, Shahid Bhagatsingh Road, Fort, Mumbai-400 001. Appeal, if any, in respect of the above reply, should be preferred within 30 days to the First Appellate Authority.

Yours faithfully,

(B. Mahapatra)
Central Public Information Officer

Encl: As above

Annex-1

**NATGRID Meeting, 10 am to 11.15 pm on October 1, 2010 -
Conference Room No.2, 15th floor, Central Office Building, RBI, Mumbai**

Name	Organisation
Public Sector Banks	
01. O.P.Bhatt, Chairman	State Bank of India
02. A.Krishnakumar, DMD (IT)	-do-
03. J.P.Dua, CMD	Allahabad Bank
04. R.Ramachandran, CMD	Andhra Bank
05. M.D.Mallya, CMD	Bank of Baroda
06. B.A.Prabhakar, ED ¹	Bank of India
07. S.Raman, CMD	Canara Bank
08. J.M.Garg, CMD	Corporation Bank
09. T.M.Bhasin, CMD	Indian Bank
10. S.A.Bhat, CMD	Indian Overseas Bank
11. T.Y.Prabhu, CMD	Oriental Bank of Commerce
12. K.R.Kamath, CMD	Punjab National Bank
13. Basanth Seth, CMD	Syndicate Bank
14. S.S.Mundra, ED ²	Union Bank of India
15. R.M.Malla, CMD	IDBI Bank Ltd
Private Sector Banks	
16. Chanda Kochhar, MD & CEO	ICICI Bank Ltd
17. Aditya Puri, MD & CEO	HDFC Bank Ltd
18. Somnath Sengupta ³ , ED & CFO	Axis Bank Ltd
Foreign Banks	
19. Neeraj Swarup	Standard Chartered Bank
20. Davesh Mathur ⁴ , CT & SO	HSBC
21. Pramit Jhaveri, CE	Citi Bank
Co-operative Banks	
22. V.Jaganmohan, MD	AP State Co-op Bk Ltd
23. B.K.Amin, MD & CEO	Bharat Co-op Bk Ltd
24. Joy Thomas, MD & CEO	Punjab & Mah Co-op Bk Ltd
25. S.D.Joshi, MD & CEO	Shamrao Vital Co-op Bk Ltd
MTSS	
26. R.Murali, Dir. (AML Compl.)	Western Union
27. Harsh Lambah, RD, South Asia	MoneyGram
28. George Antony, Country Head	UAE Exchange

¹ Mr. Alope Misra, CMD unable to attend as he is travelling

² Mr.M.V.Nair, CMD, Union Bank of India is not attending.

³ Ms. Shika Sharma, MD & CEO, Axis Bank unable to attend due to other prior commitments

⁴ Mr. Stuart Davis, CEO, HSBC is unable to attend as he would be travelling abroad

IBA

29. K.Ramakrishnan

CEO

30. Umarji

Legal Advisor

NATGRID

31. Raghu Raman

CEO

32. G.S.G.Ayyangar

Jt. Secretary

33. Sumant Narain

Dy. Secretary

34. Barkha Deva

Sr. Consultant

MoF

35. R.Gopalan

Secretary (Fin Services)

RBI

36. Shyamala Gopinath

Dy. Governor

37. Usha Thorat

-do-

38. V.K.Sharma

ED

39. Anand Sinha

-do-

40. G.Gopalakrishna

-do-

41. H.R.Khan

-do-

42. B.Mahapatra

DBOD

43. A.K.Khound

-do-

44. N.Krishnamohan

DBS

45. Deepali Pant Joshi

RPCD

46. A.Udgata

UBD

47. Umasubramanian

DNBS

48. Salim Gangadharan

FED

49. G.Padmanabhan

DPSS

50. K.Ramasastri

DIT

51. Rashmi Fauzdar

DCM

52. G.Hegde

Legal Department

53. Alpana Killawala

DoC

Annex - 11

List of Participants

Sl.	Name and Designation	Bank / Institution
1.	Smt. Shyamala Gopinath, Deputy Governor	RBI
2.	Dr. K. C. Chakrabarty, Deputy Governor	RBI
3.	Shri V. K. Sharma, Executive Director	RBI
4.	Shri Anand Sinha, Executive Director	RBI
5.	Shri G. Gopalakrishna, Executive Director	RBI
6.	Smt. Shikha Sharma, CEO/Managing Director	Axis Bank Ltd.
7.	Shri Rajiv Kumar Bakshi, Executive Director	Bank of Baroda
8.	Shri N.Seshadri, Executive Director	Bank of India
9.	Mr. Kora Ipe - Sr. Advisor to CEO & Country Manager	BNP Paribas
10.	Shri Uday Rebello - AVP - Corporate Banking (MFI)	BNP Paribas
11.	Shri Pramit Jhaveri, Chief Executive Officer	Citibank N.A.
12.	Shri Gunit Chadha, CEO	Deutsche Bank AG
13.	Shri Murali Natrajan, CEO/Managing Director	Development Credit Bank Ltd
14.	Shri Aditya Puri, MD and CEO	HDFC Bank Ltd.
15.	Shri Rajesh Prasad, Senior Vice President, Credit Risk	HSBC Ltd.
16.	Shri Vikram Gokhale, Senior Vice President and Head Mid-market Corporates	HSBC Ltd.
17.	Shri Jayesh Modi, Head Inclusive Banking	HSBC Ltd.
18.	Ms. Chanda Kochhar, CEO/Managing Director	ICICI Bank Ltd.
19.	Shri Rajiv Sabharwal, Executive Director	ICICI Bank Ltd.
20.	Shri Kalpathi Sridhar, Chief Risk Officer	IndusInd Bank Ltd.
21.	Shri Suhail Chander, Head-Corporate & Commercial Banking	IndusInd Bank Ltd.
22.	Shri Dipak Gupta, Executive Director	Kotak Mahindra Bank
23.	Mr. Joseph Silvanus, Regional Head, Development Organisation, South Asia	Standard Chartered Bank
24.	Shri Diwakar Gupta, DMD	State Bank of India
25.	Shri M.I.Dholakia, DGM	State Bank of India
26.	Shri Saurabh Bhat, Group Executive Vice President,	Yes Bank Limited

Sl.	Name and Designation	Bank / Institution
	Development Banking Department	
27.	Shri N.K. Maini, Deputy Managing Director	SIDBI
28.	Dr. K. Ramakrishnan, Chief Executive	IBA
29.	Shri B. Mahapatra, CGM-in-Charge	DBOD
30.	Dr. (Smt.) Deepali Pant Joshi, CGM-in-Charge	RPCD, CO
31.	Dr. N. Krishnamohan, CGM-in-Charge	DBS, CO
32.	Ms. Uma Subramaniam, CGM-in-Charge	DNBS, CO
33.	Shri Vinay Baijal, CGM	DBOD
34.	Shri A.K. Khound, CGM	DBOD
35.	Shri N.P. Topno, GM	DBS, CO
36.	Ms. Archana Mangalagiri, GM	DNBS, CO
37.	Shri Vivek Deep, GM	DBOD
38.	Shri T.V. Rao, DGM	RPCD
39.	Smt. Latha Vishwanath, DGM	DBOD
40.	Smt Surekha A. Mund, DGM	DBOD
41.	Shri R.K. Mahyavanshi, AGM	DBOD

Annex - III

DBOD, Directives-
Bank's exposure to MFIs-
meeting of December 22, 2010-minutes

Providing data to National Intelligence Grid (NATGRID)

CGM(VB),DBOD informed the bankers about the request from the Government of India asking banks to provide customer information like name, address and account number to NATGRID. The banks opined that such sharing of information may not be possible given the extant customer confidentiality clause and the possibility of frauds. However, in case any specific legislation for providing the information is passed, banks would comply with the provisions.