

**Central Information Commission, New Delhi**  
**File No. CIC/SH/A/2016/000095**  
**Right to Information Act-2005-Under Section (19)**

**Date of hearing** : 20th January 2017

**Date of decision** : 20th January 2017

**Name of the Appellant** : SHRI KULDEEP SINGH PUNDER  
CHAMBER NO -28, CIVIL COURT,  
SAHARANPUR, UP

**Name of the Public Authority/Respondent** : CENTRAL PUBLIC INFORMATION OFFICER,  
SARVA U.P. GRAMIN BANK  
REGIONAL OFFICE: 127/28, ANKIT  
VIHAR, MUZAFFARNAGAR, UP

**RTI Application filed on** : 27/04/2015

**CPIO replied on** : 21/05/2015

**First Appeal filed on** : 03/06/2015

**First Appellate Authority order on** : 22/06/2015

**2<sup>nd</sup> Appeal received on** : 12/08/2015

The Appellant was not present.

On behalf of the Respondents, Shri Rajiv Kumar Verma, Manager was present at the NIC studio, Muzaffarnagar.

**Information Commissioner** : Shri Sharat Sabharwal

**Information sought**

This matter concerns an RTI application filed by the Appellant, seeking information on five points regarding the loan of Shri Deena Nath.

**The CPIO reply**

The CPIO denied the information on point Nos. 1 to 4 under section 8 (1) (d) of the RTI Act. He provided information on point No. 5 in respect of the fund from which the bank sanctions such loans.

**Grounds of the First Appeal**

Not satisfied with the CPIO's reply.

## **Order of the First Appellate Authority**

The FAA upheld the CPIO's reply.

### **Grounds of the Second Appeal**

Information sought not provided.

### **Relevant facts emerging during the Hearing, Discussion and Decision**

The Respondents reiterated their decision to deny the information u/s 8 1) (d) of the RTI Act on the ground that it pertained to the loan account of a third party. The Appellant was not present in spite of a written notice having been sent to him. In his appeal to the Commission, he has stated that in case a loan is given by a bank, it is connected to public money and anyone can seek information about it.

2. We have considered the records and the submissions of the Respondents and note that the bank holds the information concerning the accounts of its customers in a fiduciary capacity and it is exempted from disclosure u/s 8(1) (e) of the RTI Act, in the absence of a finding of larger public interest. The Appellant has not established any larger public interest for disclosure of the information sought by him.

3. In view of the foregoing, we uphold the decision of the Respondents to deny the information in this case.

4. With the above observations, the appeal is disposed of.

5. Copies of this order be given free of cost to the parties.

Sd/-  
**(Sharat Sabharwal)**  
**Information Commissioner**

Authenticated true copy. Additional copies of orders shall be supplied against application and payment of the charges prescribed under the Act to the CPIO of this Commission.

**(Vijay Bhalla)**  
**Deputy Registrar**