

Central Information Commission  
File No.CIC/SM/A/2009/000961 dated 13-02-2009  
Right to Information Act-2005-Under Section (19)

Dated: 7 April 2010

Name of the Appellant : Shri Rajinder Chabra  
Station Road Kharsiya,  
Tehsil Kharsia, Distt - Raigarh,  
Chattisgarh.

Name of the Public Authority : CPIO, Central Bank of India,  
Kharsia Branch,  
Distt Raigarh,  
Chattisgarh.

The Appellant was present in person.

On behalf of the Respondent, Shri S.K. Chatterjee was present.

2. In this case, the Appellant had, in his application dated 13 February 2009, requested the CPIO for some information about the loan sanctioned to Cheeman Boot House. In his reply dated 27 February 2009, the CPIO refused to part with the information claiming exemption under Section 8(1) (d), (e) and (j) of the Right to Information (RTI) Act. Not satisfied with this reply, the Appellant preferred an appeal on 14 March 2009. The Appellate Authority, in his order dated 3 April 2009, rejected the appeal by endorsing the decision of the CPIO. The Appellant has now challenged that order before the CIC in second appeal.

3. We heard this case through videoconferencing. Both the parties were present in the Raigarh studio of the NIC. We heard their submissions. It is a fact that the Appellant had sought certain details about the loan account of a third-party customer of the Bank and such information, held in commercial confidence, could not have been disclosed as exempt under the provisions cited by the CPIO in his order. However, there is one item of information, namely, the list of defaulters of this Branch which the CPIO could have easily provided. We now direct the CPIO to provide to the

Appellant within 10 working days from the receipt of this order the latest list of the defaulters of this particular Branch as published/prepared by them.

4. With the above direction, the appeal is disposed off.
5. Copies of this order be given free of cost to the parties.

**(Satyananda Mishra)**  
**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)**  
**Assistant Registrar**