

RTI requests received and replies in general	
Information Sought	Reply
Inform the requirement of payment of fee for seeking information under RTI Act	“A request for obtaining information under RTI Act shall be accompanied by an application fee of rupee ten by way of cash against proper receipt or by demand draft or Indian postal order payable to the “Accounts Officer, Indian Bank”
The information sought by an Advocate on behalf of client.	In this regard, we inform you that Citizen can directly file application under RTI Act.  Hence, the information sought is exempted from disclosure under Section 8(1)(e) and 8(1)(j) of the RTI Act, 2005.
The RTI application received from the applicant seeking account statement where signature / address is not tallying with branch records.	It is observed that the Authorization letter submitted by you is not matching as per our Bank records and we request you to update the signature/credentials with branch. You may also collect eligible documents from the concerned branch against due acknowledgement.
The RTI application filed through seeking account related information.	For seeking account related information from CPIO under RTI Act, the account holder to upload/send duly signed RTI application to Central Public Information Officer by clearly mentioning account number and valid ID proof of the applicant.
The information sought in connection with deceased account without submission of supporting document to establish the right of the applicant as legal heir.	We inform you that only borrowers/ co-borrowers/ mortgagors/ guarantors (or their legal heirs in the instance of their demise) are eligible to receive the loan account related details from us. On the instance of demise of the account holder, the legal heirs shall submit the written request along with Death certificate, self-attested KYC documents/Valid ID proof and sufficient documentary evidence to establish themselves as the legal heir of the deceased account holder to receive the account related information. In the absence of the above, the information sought is exempted from disclosure under Section 8 (1) (e) and 8 (1) (j) of the RTI Act.

<p>Please provide the charges applicable for Fresh BG and BG Cancellation charges as given by the Indian Bank</p>	<p>The information sought is available in our bank's website <a href="http://www.indianbank.in">www.indianbank.in</a> in the following navigation and please be guided accordingly.</p> <p>Home -&gt; Rates -&gt; Service Charges / Forex Rates -&gt; Service charges w.e.f 18.11.2022.</p>
<p>Certified copy of Indian Bank Officer Regulation 1979 (as amended up to date)</p>	<p>The information sought is available in the public domain of our Banks' website under the following link:  <a href="https://www.indianbank.in/wp-content/uploads/2019/04/Indian-Bank-Officers-Service-Regulation-Amended-1979-2.pdf">https://www.indianbank.in/wp-content/uploads/2019/04/Indian-Bank-Officers-Service-Regulation-Amended-1979-2.pdf</a></p>
<p>Application Process for PMEGP Loan</p>	<p>The information sought is available in the following website and please be guided accordingly.</p> <p><a href="http://www.kviconline.gov.in">www.kviconline.gov.in</a></p>
<p>Application Process for PM Mudra Loan:</p>	<p>The information sought is available in the following website and please be guided accordingly.</p> <p><a href="http://www.mudra.org.in">www.mudra.org.in</a></p>
<p>Meaning of PPS</p>	<p>The information sought is available in our bank's website <a href="http://www.indianbank.in">www.indianbank.in</a> in the following navigation and please be guided accordingly:</p> <p>Home -&gt; Useful Links -&gt; Positive Pay System (PPS).</p>
<p>the provision of deducting minimum charge amount from Jan Dhan account.</p>	<p>the information related to Jan Dhan account is available in our Bank's website in the following link and please be guided accordingly.</p> <p><a href="https://www.indianbank.in/departments/financial-inclusion/">https://www.indianbank.in/departments/financial-inclusion/</a>.</p>
<p>The details guidelines of the bank in connection with grievance redressal mechanism of the Bank may kindly furnish.</p>	<p>We inform you that the grievance redressal mechanism is available in public domain in the following link and be guided accordingly.</p> <p><a href="https://www.indianbank.in/departments/customer-centric-services/">https://www.indianbank.in/departments/customer-centric-services/</a></p>
<p>Kindly furnish year wise information regarding how many complaints</p>	<p>The information sought is available in public domain in our Bank's website <a href="http://www.indianbank.in">www.indianbank.in</a> in the following</p>

received and action taken during last 3 years.	navigation and please be guided accordingly.  Home => Investors =>Annual Reports.
The policy/guidelines to be followed by the bank to classify savings bank/current account as inoperative?	the account will be classified as inoperative, when there is no customer induced transactions for more than two years.
Reporting of cyber frauds	Call 1930 or visit our website, <a href="http://www.indianbank.in">www.indianbank.in</a>
Information sought in connection with pension account migrated to SPARSH	As per the directions of Government of India, pension has already been migrated to SPARSH under Ministry of Defence and Bank is not authorized to perform any pension related activity in SPARSH migrated account. You may contact Principal Controller of Defence Accounts (PCDA) in this regard.

Details of designated First Appellate Authority (FAA) and Central Public Information Officer (CPIO) of Indian Bank under RTI Act from 01.01.2015 onwards		
designated from	FAA	CPIO
05.06.2014	Shri P Dharmaraj	Shri Hanumanthu Sanyasi
12.06.2015	Shri R Manimaran	Shri Hanumanthu Sanyasi
06.02.2016	Shri M Nagarajan	Shri P A Krishnan
18.07.2017	Shri M Nagarajan	Shri P Vijayakumar
01.02.2019	Shri M Nagarajan	Shri. Praveen Kumar Dangi
05.02.2020	Shri Sudhakara Rao K S	Shri Praveen Kumar Dangi & Shri Reghunathan A
22.04.2020	Shri Sudhakara Rao K S	Shri Tamil Selvan K & Shri Palaniappan S
06.01.2021	Shri Venkatesa Perumal P	Shri Sunil Kumar Jha & Shri Sudesh Kumar Singhal
12.10.2022	Shri Venkatesa Perumal P	Shri Sandeep Kumar Ghosal & Shri Sridhar Suresh Kumar S
01.04.2023	Shri Venkatesan M	Shri Sandeep Kumar Ghosal & Shri Sridhar Suresh Kumar S
02.06.2023	Shri Sandeep Kumar Ghosal & Shri Venkatesan M	Shri Rama Rao Bhogaraju & Shri Sachikanta Das
03.11.2023	Shri Sandeep Kumar Ghosal & Shri Venkatesan M	Shri Rama Rao Bhogaraju & Shri Shashikar Dayal
03.05.2024	Shri Amit Chaudhari & Shri V Chandrasekaran	Shri Rama Rao Bhogaraju & Shri Shashikar Dayal