BEFORE THE GENERAL MANAGER AND FIRST APPELLATE AUTHORITY
INSOLVENCY AND BANKRUPTCY BOARD OF INDIA

7th Floor, Mayur Bhawan, Shankar Market,
Connaught Circus, New Delhi -110001
Dated: 10th November 2026

Order under section 19 of the Right to Information Act, 2005 (RTI Act) in respect of RTI Appeal Registration No. ISBBI/A/E/26/00051

IN THE MATTER OF

Anthony Henry Dmello … Appellant

Vs.

Central Public Information Officer
The Insolvency and Bankruptcy Board of India
7th Floor, Mayur Bhawan, Shankar Market,
Connaught Circus, New Delhi -110001 … Respondent

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1. The Appellant has filed the present Appeal dated 30th October 2026, under the Right to Information Act (RTI Act). Due to administrative workload arising from unforeseen circumstances, same is disposed of within 45 days of receipt as enshrined under Section 19(6) of the RTI Act.

2. In the impugned RTI Application, the Appellant had sought the following information: -
"I request the following information under the RTI Act, 2005, regarding Pancard Clubs Limited (CIN U91900MH1997PLC105363), which underwent CIRP under IBC, 2016, with the Resolution Plan approved by NCLT Mumbai on 25.04.2024.
(i) Whether the claim of Ms. Evelyn Dmello, Folio No. 1001-01-206645, Certificate No. 2928120 (Delight Holiday Plan), was admitted during claim verification in this CIRP.
(ii) The Claim ID assigned to this claim, if admitted.
(iii) The amount of claim admitted against this Folio/Certificate No. Current payment/disbursement status of this claim.
(iv) If paid, the date, amount and mode of payment. If unpaid, the specific reason for non payment.
(v) Name, designation and contact details of the officer/authority presently responsible for claim wise disbursement under the approved Resolution Plan.
(vi) Certified copies of any records held by IBBI showing claim status against the above Folio/Certificate No."

   In its reply dated 25.09.2026, the CPIO has, *inter-alia,* replied that the information pertaining to the impugned claim has been uploaded and updated by the RP from time to time at *https://ibbi.gov.in/claims/claimprocess/U91900MH1997PLC105363*. Aggrieved with the reply, the Appellant has filed the instant Appeal

3. I have carefully examined the application, the response of the Respondent and the Appeal and find that the matter can be decided based on the material available on record. In terms of section 2(f) of the RTI Act '*information'* means "*any material in any form, including records, documents, memos e-mails, opinions, advices, press releases, circulars, orders, logbooks, contracts, reports,*

papers, samples, models, data material held in any electronic form and information relating to any private body which can be accessed by a public authority under any other law for the time being in force." It is pertinent to mention here that the Appellant's "*right to information'* flows from section 3 of the RTI Act and the said right is subject to the provisions of the Act. Section 2(j) of the RTI Act defines the "*right to information*" in term of *information* accessible under the Act which is held by or is under the control of a public authority. Thus, if the public authority holds any information in the form of data, statistics, abstracts, etc. an applicant can have access to the same under the RTI Act subject to exemptions under section 8.

4. It is pertinent to note that the CPIO has provided reference to documents hosted on its website. Since the information, as *"held by or under the control of any public authority"* under Section 2(j) of the RTI Act is available in the public domain, the CPIO is not obligated to maintain and furnish information in the manner as sought by the Appellant. It is relevant to refer to the decision of Hon'ble CIC in *Shri Girish Prasad Gupta vs. CPIO, Indian Oil Corporation (decided on March 30, 2015*), wherein it has held that: -

   "…we note that the information that is placed by a public authority on its website is already available in the public domain and is, therefore, not under the control of the public authority. It can be obtained by any interested person by consulting the relevant website. If public authorities are required to provide hard copies of the information, already available on their website as part of suo motu disclosure, such suo motu disclosure will become futile, because the very purpose of such disclosure is to ensure that applicants do not have to approach public authorities to get a good deal of information already placed by them on their website."

5. Moreover, the instant Appeal is in the nature of seeking redressal of his grievance concerning admission of his claim and the consequent release of amount. The CPIO is not obligated to resolve queries, interpret information or redress grievance under the RTI Act. The Hon'ble CIC in *M Jameel Basha Vs. CPIO, Ministry of Personnel Public Grievances & Pension, Department of Personnel & Training, North Block, New Delhi -110001, File No: CIC/MPERS/A/2017/158527/SD* (Decision dated 06.05.2019), has observed the following:

   "Commission concedes with the submission of the CPIO as no information has been sought as per Section 2(f) of the RTI Act. It may be noted that under RTI Act, CPIO is not supposed to create information or interpret/clarify/deduct information in respect of queries/clarifications. Similarly, redressal of grievance, non-compliance of rules, contesting the actions of respondent public authority and suggesting correction in government policies are outside the purview of the RTI Act."

6. In view of the aforesaid, the reply of the CPIO does not merit any interference. The Appeal is, accordingly, disposed of.

Sd/-
(Sanjay Manocha)
First Appellate Authority

Copy to:

1. Appellant, Anthony Henry Dmello
2. CPIO, The Insolvency and Bankruptcy Board of India, 7th Floor, Mayur Bhawan, Shankar Market, Connaught Circus, New Delhi -110001.