



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

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विवि.सं.आंसेस.सीओ. DOR0021/04.03.001/2020-21	
April 03, 2021	
NITIN PANDURANG HARGUDE Pin - 416 001	
महोदय/महोदया,	Sir/Madam,
सूचना का अधिकार अधिनियम 2005 के अंतर्गत आवेदन - पंजीकरण संख्या RBIND/R/E/21/02246	Application under Right to Information Act, 2005 - Registration No. RBIND/R/E/21/02246
कृपया सूचना का अधिकार अधिनियम, 2005 के अंतर्गत सूचना प्राप्त करने के लिए अपना दिनांक 06.03.2021 का प्राप्त आवेदन देखें।	Please refer to your application received on 06.03.2021 seeking certain information under the Right to Information Act, 2005.
2. संबंधित जानकारी अनुबंध में प्रस्तुत है।	2. The information is furnished in the Annex.
3. हम सूचित करते हैं कि भारतीय रिज़र्व बैंक में प्रथम अपीलीय प्राधिकारी श्री पी विजयकुमार, कार्यपालक निदेशक, भारतीय रिज़र्व बैंक, विनियमन विभाग, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001 हैं। इस उत्तर के संबंध में आप यदि कोई अपील करना चाहें तो उसे इस पत्र की प्राप्ति के 30 दिनों के भीतर प्रथम अपीलीय प्राधिकारी को भेज सकते हैं।	3. We would like to inform that the First Appellate Authority in Reserve Bank of India is Shri P Vijaya Kumar, Executive Director, Reserve Bank of India, Department of Regulation, Central Office Building, Shahid Bhagat Singh Road, Fort, Mumbai - 400001. Appeal, if any, in respect of the above reply, should be preferred within 30 days to the First Appellate Authority.
भवदीय/ Yours faithfully	
	
(दिपक चिखले) केंद्रीय जन सूचना अधिकारी/ Central Public Information Officer Encl: As above	

विनियमन विभाग, केंद्रीय कार्यालय, केंद्रीय कार्यालय भवन, 12वीं/ 13वीं मंज़िल, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई-  
400001

टेलीफोन/Tel No: 22661602, 22601000 फ़ैक्स/Fax No: 022-2270 5691

Department of Regulation, Central Office, Central Office Building, 12<sup>th</sup>/13<sup>th</sup> Floor, Shahid Bhagat Singh Marg, Fort, Mumbai - 400001

हिंदी आसान है, इसका प्रयोग बढ़ाइए

## Annex

RBIND/R/E/21/02246 – NITIN PANDURANG HARGUDE

Sr. No.	Query	Reply
1	Signing on Project Report for Loan Purposes with seal/UDIN of CA thereon. I wish to ask Reserve Bank of India if there is specific circular/notification issued by them to the commercial banks demanding signing on Project Reports/CMA Report by CAs while advancing New/ Old Loans.	We have not issued any specific instructions in this regard. However, it may be noted that credit related issues are mostly deregulated. The Reserve Bank of India has advised banks to have documents of investment policy, loan policy, loan recovery policy etc. prepared and duly vetted by their Boards of Directors. Banks are required to take credit related decisions based on Board approved policies subject to the instructions contained in our Master Circular on "Loans and Advances – Statutory and Other Restrictions" issued vide DBR. No.Dir.BC.10/13.03.00/2015-16 dated July 1, 2015 which is available on our website <a href="http://www.rbi.org.in">www.rbi.org.in</a> under the head 'Notifications'.
2	Giving certification/ Signing on Unaudited balance sheets and on Income Tax Returns of Clients (for those who dont fall under category of Audit Cases such as Income Tax, Company Act etc) & generating UDIN thereon. I wish to ask Reserve Bank of India if there is specific circular/notification issued by them to all the commercials banks.	We have not issued any specific instructions in this regard.
3	I wish to ask any policy drafted by RBI with such Banks to get Certificate of Know you customer by CA if client is known to him and validity of the same.	What is being sought is not information in terms of Section 2 (f) of RTI Act, 2005. However, you may refer to query 1 and 2 above.
4	Utilisation Certificate from CAs. Few banks before sanctioning of loan demand CA certificate about stating facts that client will not utilise the loan for any unlawful/ illegal/ terrorists activities. I wish to know how CA can give such certificate for loan benefits enjoyed by client and validity of the same. I wish to ask Reserve Bank of India if there is specific circular/notification issued by them to all the commercials banks. All above matters are dealt by the concerned bankers with their own/ potential customers for their respective benefits. I wish to know how come a Professional Chartered Accountant comes into the picture to certify/ validate for the acts performed by independent parties. In connections to this I urge you to please look into this matter on urgent basis and act to issue reply and on my queries which will impact the large community of professionals like us.	