



# कर सल्लागार असोसिएशन रत्नागिरी जिल्हा (TAX PRACTITIONERS' ASSOCIATION OF RATNAGIRI DISTRICT)

Soc. Reg. No. : Maharashtra / 5799 / Ratnagiri dt 5 - 1 - 2017

Trust Reg. No. : F / 5761 / Ratnagiri dt 11 - 4 - 2017

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Date – 29<sup>th</sup> May 2025

To

The Lead District Manager

Bank of India, Ratnagiri

**Subject: Formal Grievance Regarding Unlawful Request for GST and Income Tax Portal Credentials**

Dear Sir/Madam,

We are writing formally to raise a grievance against most of the bank branches in Ratnagiri District for orally requesting customers' confidential credentials for the **GST Portal** and **Income Tax e-Filing Portal**, including customers' user ID and password, as a precondition for processing banking services such as loan applications or account verifications. Some banks had issued letter requesting user IDs and passwords after strong request by customers.

Such a request are not only **unethical** but also a **violation of data privacy norms** and **against RBI guidelines**, which strictly prohibit banks from demanding customers' login credentials for any purpose. Sharing such sensitive information compromises the security of customers financial and personal data and exposes customer to potential misuse and fraud.

## Committee Members

Adv. Abhijit Berde | Mr. Rajendra Bhawe | Adv. Ravindra Salvi | Mr. Chandrashekhar Sapte  
CA Chaitanya Vaidya | Adv. Ujwal Bapat | CA Hrishikesh Phadke

We, Tax Practitioners Association of Ratnagiri District on behalf of our member's clients, would like to attract your attention at :

- **No financial institution** has the authority to demand login credentials for government portals.
- The **Income Tax Department** and **GSTN** (Goods and Services Tax Network) explicitly caution taxpayers not to share their login details with anyone, including financial institutions.
- This request may constitute a breach under the **Information Technology Act, 2000** and the **RBI Master Directions on Customer Protection**.

*We respectfully suggest as follows –*

- If any bank requires user IDs and passwords, then write letter or send email from register email ID of bank requesting the same to customer.
- Mention purpose in letter or mail for which IDs and passwords are required.
- Mention in letter or mail that the manager or any other employee of the bank will not disclose the password to any other person.
- Letter requesting IDs and password should be signed by branch head only.
- If password is required for due diligence, then mention name of CA to whom bank is going to share these credential.
- Customer will give his credentials to bank after receipt of written letter or mail from registered email id of bank mentioning conditions, validity of password etc.
- Otherwise bank will sent link on customers email ID or email ID given by customer to give access of customers computer and customer will input his user ID and password after opening said link and bank will

verify contents uploaded on Income Tax or GST portal. (At present some financial institutions are following this method for verification (Bajaj Finance, HDFC Bank)

***We respectfully request the following:***

- Convey this grievance to all banks in Ratnagiri Districts.
- Inform all banks in Ratnagiri District to stop unethical process
- Reporting of the same to your bank's grievance redressal cell and compliance officer.

We are enclosing herewith some letters issued by banks asking user IDs and password for reference.

Please do needful in this matter and convey this grievance, request and suggestions to all banks in Ratnagiri District.

Thanking you.

Yours sincerely,

For Tax Practitioners' Association of Ratnagiri District

  
CA Varadraj Pandit  
President

  
Adv Abhijit Berde

Representation Committee Head



Received on 29/5/2017  


