



निक्षेप बीमा और प्रत्यय गारंटी निगम

DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION

(भारतीय रिज़र्व बैंक की संपूर्ण स्वामित्ववाली संस्थापिका) Wholly owned subsidiary of the Reserve Bank of India)

www.dicgc.org.in

Ref.No.DICGC/IOD/ 2777 /मु.निबीप्रगनि.बीपवि.सं. 05.60.999/2014-15

September 11, 2014

अध्यक्ष/प्रबंध निदेशक/मुख्य कार्यपालक अधिकारी  
सभी बीमाकृत बैंक

महोदय

**डीआई विवरण विलंब से प्रस्तुत करने पर दण्ड**

कृपया आप 31 जुलाई 2014 का हमारा पत्र सं.डीआईसीजीसी.आईओडी/2133 देखें।

2. इस संबंध में कृपया आप यह सुनिश्चित करें कि डीआई विवरण 21 सितंबर 2011 के डीआईसीजीसी परिपत्र के साथ संलग्न फॉर्मेट में ही छमाही के लिए निर्धारणीय जमाराशियों की शुद्धता को प्रमाणित करनेवाले सांविधिक लेखापरीक्षकों के प्रमाणपत्र के साथ प्रस्तुत किया जाए। बैंकों को यह भी सुनिश्चित करना चाहिए कि पंक्ति 3 में दर्शायी गयी निर्धारणीय जमाराशि की रकम डीआई विवरण की पंक्ति 10 में दर्शायी गयी राशि से मेल खाती है (अर्थात् दोनों राशि एक समान हो)।

3. अतः कृपया लेखापरीक्षकों के प्रमाण-पत्र सहित सभी प्रकार से सही डीआई विवरण हमें देय तारीख को अथवा उससे पूर्व प्रस्तुत करें। लेखापरीक्षक के प्रमाण-पत्र के बिना भेजे गए डीआई विवरण को स्वीकार नहीं किया जाएगा और 31 जुलाई 2014 के हमारे पत्र में सूचित किए गए अनुसार दण्ड के पात्र होगा।

The Chairman/Managing Director/Chief  
Executive Officer  
Insured banks

Dear Sir

**Penalty on delayed submission of DI  
Statement**

Please refer to our letter DICGC/IOD/2133 dated July 31, 2014 on the captioned subject.

2. In this connection, you are advised to ensure that the DI statement is submitted with the certificate from Statutory Auditors certifying the accuracy of the assessable deposits computed for the Half Year in the endorsed format. It is also advised that bank's should ensure that assessable deposits appearing in row 3 and row 10 of the DI statement is the same.

3. You are therefore, advised to submit the DI statement correct in all respect along with the Auditors Certificate on or before the due date. Submission of DI statement without the Auditors Certificate will be deemed as non submission of the statement and will be liable for penalty if submitted after the due date as advised in

प्रधान कार्यालय : भारतीय रिज़र्व बैंक बिल्डिंग, दूसरी मंजिल, मुंबई सेंट्रल रेलवे स्टेशन के सामने, पोस्ट बॉक्स सं.4571 मुंबई सेंट्रल, मुंबई- 400 008

दूरभाष : 022-2306 2161 फैक्स: 022-2301 8165, 2301 5662, 2302 1131, ई-मेल : dicgc@rbi.org.in

HEAD OFFICE : Reserve Bank of India Building, Second Floor, Opp. Mumbai Central Railway Station, Post Box No.4571Mumbai Central, Mumbai-400 008

Tel: 022-2306 2161 Fax: 022-2301 8165, 2301 5662, 2302 1131, mail: dicgc@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

आपके सुलभ संदर्भ के लिए इसके साथ डीआई विवरण (अनुबंध 1) और सांविधिक लेखापरीक्षकों द्वारा दिए जानेवाले प्रमाण-पत्र (अनुबंध 2) का फॉर्मट संलग्न है। आपको यह भी सूचित किया जाता है कि संशोधित डीआई विवरण प्रस्तुत करने वाली बैंकों को अनुबंध 3 के फॉर्मट में अनुपूरक विवरण अनिवार्य रूप से प्रस्तुत करना होगा।

our letter dated July 31, 2014. Format of the DI statement (Annex 1) and Certificate by statutory Auditor's certificate (Annex 2) is enclosed for your ready reference. It is also advised that banks submitting revised DI statement should invariably include supplementary statement in the format in annex 3.

भवदीय



श्री डी पानमेई  
उप महाप्रबंधक

Yours faithfully



(D. Panmel)  
Deputy General Manager

<b>Deposit Insurance (DI) Return (Half Yearly)</b>		<i>(to be submitted in duplicate)</i>									
<b>Deposit Insurance and Credit Guarantee Corporation</b>											
										Original	Revised
Return for the assessment of Premium for the Half Year ending : _____ (Premium payable in advance within 2 months of beginning of each financial Half Year)											
Insured Bank Code / Registration No :											
Insured Bank Name and Address:											
Last Date for Payment of above premium is											
If the date of premium payment is later than last date, enter the date of payment of premium (DD/MM/YY)											
1.	Total Deposits (in ₹ '000) in India as at close of business as on _____ of which										
(a)	Deposits of Foreign Governments (in ₹ '000)										
(b)	Deposits of Central Government (in ₹ '000)										
(c)	Deposits of State Governments (in ₹ '000)										
(d)	Inter Bank Deposits (in ₹ '000)										
(e)	Any other deposits specifically exempted by DICGC (in ₹ '000)										
2.	Any other balance due to a depositor not clubbed under 'Deposits' at 1 above (in ₹ '000)										
3.	Assessable Deposits [1-(a+b+c+d+e)+2] (in ₹ '000)										
4.	Current Premium Payable @ 5 paise per half year per ₹ 100 deposits (in Rupees) #	₹									
5.	Details of Service Tax :\$										
a)	Service Tax on amount @ item no. 4 above (in Rupees)	₹									
b)	Education Cess on Service Tax@5(a) above(in Rupees)	₹									
c)	Secondary and Higher Education Cess on Service Tax @5(a) above (in Rupees)	₹									
d)	Total Service Tax (in Rupees)	₹									
6.	Penal Interest on delay in payment of current Premium (item 4) & total Service tax (item 5d) (Penal interest @ Bank Rate + 8%) (in Rupees) *	₹									

7.	DICGC Credit Adjustment (in Rupees)		₹																
8.(a)	DICGC Debit Adjustment (in Rupees)		₹																
8.(b)	Debit Adjustment Date																		
8.(c)	Penal interest on delay in payment of Debit Adjustment		₹																
9.	Net Amount Payable (in Rupees) [4+5(d)+6-7+8(a)+8(c)]		₹																
10.	Break-up of Assessable Deposits at Item No.3.																		
	Size of Deposits			Number of Accounts				Assessable Deposits(in ₹ ' 000)											
(i)	Up to & inclusive of ₹ 1,00,000/-																		
(ii)	Over ₹ 1,00,000/- & up to ₹ 2,00,000/-																		
(iii)	Over ₹ 2,00,000/- & up to ₹ 3,00,000/-																		
(iv)	Over ₹ 3,00,000/-																		
	Total @																		
Payment Details :																			
Payment Mode		Cheque			DD/BC			RTGS			Direct Transfer								
Remarks																			
Remittance Date (DD/MM/YY)					Remittance Reference														
We hereby certify that to the best of our knowledge, the above particulars are correct and agree with the books and records of the bank. We also confirm that <b>DI Return</b> for the previous assessment period has been prepared and sent to DICGC.																			
Place :				Name & Designation of First Authorised Official				Name & Designation of Second Authorised Official											
Date :																			
Particulars																			
Signature of the Authorised Officials																			

#As per Section 15(1) of DICGC Act, 1961 the maximum premium that can be levied is 15 paise p.a. for every ₹100/-deposit.

\*In terms of Regulation 20 of the DICGC General Regulations, 1961, penal interest is chargeable on the amount of premium payable or on the unpaid portion thereof, as the case may be @ Bank Rate + 8% P.A. from the beginning of the half year till the date of receipt of payment at DICGC, Mumbai

@ Total of assessable deposits at item No.9 should tally with total of assessable deposits at item No. 3 \$ Please note that Service tax payable at the rates prevailing at the time of payment of Premium of r/o half years.

**निबीप्रगानि, मुंबई को प्रस्तुत करने हेतु सांविधिक लेखापरीक्षक का प्रमाणपत्र**  
**Certificate by Statutory Auditors to DICGC, Mumbai**

प्रमाणित किया जाता है कि सितंबर 20\_\_ ( ₹ \_\_\_\_\_ लाख) तथा मार्च 20\_\_ ( ₹ \_\_\_\_\_ लाख) को समाप्त छमाही की निर्धारणीय जमा राशियों के आधार पर \_\_\_\_\_ (बैंक का नाम) द्वारा निक्षेप बीमा प्रीमियम के रूप में अदा की गई क्रमशः ₹ \_\_\_\_\_ तथा ₹ \_\_\_\_\_ की राशि की गणना सत्यापित की जाती है तथा यह 30 अगस्त 2010 के निबीप्रगानि के परिपत्र निबीप्रगानि.डीआईडी.सं. 3121/05.03.01/2010-11 में दिए गए दिशानिर्देशों तथा समय-समय पर जारी अनुदेशों के अनुसार सही है।

It is certified that, the computation of deposit insurance premium of ₹ \_\_\_\_\_ and ₹ \_\_\_\_\_ paid by (Name of the bank) based on its Assessable Deposits for the half-years ended September 20\_\_ (₹ \_\_\_\_\_ in lacs) and March 20\_\_ (₹ \_\_\_\_\_ in lacs) respectively has been verified and found to be correct as per the guidelines issued by DICGC vide Circular DICGC.DID.No.3121/05.03.01/2010-11 dated August 30, 2010 and amendments issued from time to time.

वास्ते / For \_\_\_\_\_ (पंजीकरण सं. सहित लेखापरीक्षक फर्म का नाम)  
 (Name of the Audit Firm with Reg. No)

प्रधिकृत हस्ताक्षरकर्ता / Authorised Signatory

हस्ताक्षर / Signature :

नाम / Name :

पदनाम / Designation :

सदस्यता सं. / Membership No:

कार्यालय की मुहर  
 OFFICIAL SEAL

**DICGC -DI REVISION FORM (Supplementary)**

Insured Bank Name :  
 Registration No. :  
 ACTUAL HALF YEAR ENDING :  
 HALF YEAR ENDING (ADVANCE HALF YEAR) :

		(All amounts are in Thousands)		
	Main Head	Original Figures vide Letter Date 1	Revised Figures vide Letter Date 2	Difference of Original and Revised figures (1-2) 3
<b>1</b>	<b>Total Deposits in India as appearing in the Balance Sheet</b>			
	(a) Deposits of Foreign Governments			
	(b) Deposits of Central Government			
	(c) Deposits of State Governments			
	(d) Interbank Deposits			
	(e) Any other Deposits Exempted by DICGC			
<b>2</b>	<b>Any other balance due to a depositor but not clubbed under 1.</b>			
<b>3</b>	<b>Assessable Deposits Computed = 1 - (a+b+c+d+e) + 2</b>			
<b>4</b>	<b>Total premium payable</b>			
	<b>SERVICE TAX</b>			
<b>5</b>	Service Tax @ 12% on amount of point 4			
<b>6</b>	Education cess @ 2 % on amount of point 5			
<b>7</b>	Higher Education cess @ 1 % on amount of point 6			
<b>8</b>	<b>Total Service Tax</b>			
<b>9</b>	<b>Interest on delayed premium at applicable rate</b>			
<b>10</b>	<b>Interst on Delayed Service Tax at applicable rate</b>			
<b>11</b>	<b>Total = premium + Service Tax</b>			
		Reasons of Revision		
		Authorised Official -1	Authorised Official 2	Auditors validation
		Signature / Stamp / Date		