



निक्षेप बीमा और प्रत्यय गारंटी निगम
DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION
(भारतीय रिज़र्व बैंक के संपूर्ण स्वामित्व वाली सहयोगी) Wholly owned subsidiary of the Reserve Bank of India



www.dicgc.org.in

CO.DICG.IOD.No.S1051/05-60-999/2025-2026

October 01, 2025

All Insured Banks registered with DICGC

Dear Sir / Madam,

DICGC (Payment of Deposit Insurance Premium and Submission of Returns by Insured Banks) Master Directions, 2025

Deposit Insurance and Credit Guarantee Corporation has, from time to time, issued several circulars/guidelines/instructions/directives to the insured banks with regards to their submission of Deposit Insurance (DI) Returns, Statutory Auditor Certificate (SAC) (both, hereinafter, may be referred to as returns) and payment of DI Premiums.

2. This Master Direction supersedes all circulars/instructions/directives issued on the subject till date, as indicated in the Annexure II. All insured banks are directed to ensure compliance with the Master Directions, from the date of their coming into effect.

3. The Master Directions is issued in exercise of powers conferred under sub-section (1) of section 34 of the Deposit Insurance and Credit Guarantee Corporation Act, 1961.

Yours sincerely,

(Anup Kumar)
Chief General Manager

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Master Directions - DICGC (Payment of Deposit Insurance Premium and Submission of Returns by Insured Banks) Directions, 2025

In exercise of the powers conferred by Section 34(1) of the DICGC Act, 1961, the Corporation being satisfied that it is necessary and expedient for the purposes of this Act to do so, hereby, issues the Directions hereinafter specified. These directions may be read along with other provisions under the Deposit Insurance and Credit Guarantee Corporation Act, 1961 (hereinafter referred to as the Act) and the Deposit Insurance and Credit Guarantee Corporation General Regulations, 1962 (hereinafter referred to as the Regulation), as applicable.

Objective: These directions are issued to consolidate and update the instructions related to **payment of DI premium and submission of returns by insured banks** issued so far by the Corporation. These Master Directions shall supersede all the previous instructions related to DICGC Returns.

CHAPTER - I

PRELIMINARY

1. Short Title and Commencement

These directions shall be called the **DICGC (Payment of Deposit Insurance Premium and Submission of Returns by Insured Banks) Directions, 2025**.

These Directions shall come into effect from October 01, 2025.

2. Applicability

The provisions of these directions shall apply to all Commercial Banks including branches of Foreign Banks functioning in India, Local Area Banks, Regional Rural Banks, Small Finance Banks, Payment Banks and Cooperative Banks *viz.* State Cooperative Banks, District Central Cooperative Banks and Urban Cooperative Banks in all States and Union Territories (UTs) of India.

3. Definitions

Please refer to Section 2 of the DICGC Act, 1961 for definitions. An illustrative list of items that banks may misconstrue as exclusions but instead are required to be considered as deposits for the purposes of assessable deposits is furnished in Annexure-I.

CHAPTER – II

GUIDELINES FOR REGISTRATION AND DEREGISTRATION OF BANKS

4. Registration of Bank as an Insured Bank

4.1. As soon as a New Banking Company or Co-operative Bank receives licence from the Reserve Bank of India (RBI) or an RRB gets established, it is required to apply for registration to the Corporation.

4.2. **Information required from banks for Registration:** For the purpose of registration, the bank will be required to furnish information to the Corporation, which, *inter alia*, includes the following:

Field	Details
Basic details of Bank	Name, address, contact details, nodal officer details, GSTIN details, etc.
Details of two Authorised Signatories (AS1 & AS2)	Basic details, Email ID, Mobile number, etc. as per Aadhar database (the number will be used to generate OTP for e-signature)
Details of Payment Initiator	Basic details, Email ID, Mobile number, etc.
Details of Statutory Auditors, as and when available	Firm name, membership number and Firm Registration Number (FRN)

4.3. **Documents to be submitted by banks for Registration:** The following documents are **mandatorily** required to be submitted by the banks for the purposes of registration of a bank as an insured bank:

- a) Names of Authorised Signatories and address of the Registered Office.
- b) A letter requesting registration signed by Authorised Signatory.
- c) Copy of licence issued by RBI under Section 22 of the Banking Regulation Act, 1949 or copy of application for licence, pending approval from RBI, as the case maybe.
- d) Copy of document showing date of commencement of banking business.
- e) Copy of document showing estimated deposits as per the application for banking licence submitted to RBI.

- f) Copy of document showing BSR Code issued by the Department of Statistics and Information Management (DSIM), RBI.
- g) Copy of Certificate of Incorporation.
- h) Copy of GSTIN Certificate. [It may be ensured that the Place of Supply mentioned therein is the same as that in the document submitted under para 4.3(g).]
- i) Copy of PAN Card.
- j) Copy of the bye laws of the Society, if applicable.
- k) Copy of certificate issued by the Registrar, Co-operative Societies of the State/UT or Central Registrar of Cooperative Societies (CRCS), as applicable.

4.4. Registration of New Banking Company: Every new banking company shall be registered as an insured bank by the Corporation as soon as may be after it is granted a licence under section 22 of the Banking Regulation Act, 1949.

4.5. Registration of Regional Rural Bank (RRB): The Corporation shall register every RRB before the expiry of 30 days from the date of its establishment.

4.6. Registration of Eligible Co-operative Bank: No co-operative bank shall be registered under section 13A of the Act, unless it is an eligible co-operative bank as defined under Section 2(gg) of the Act.

- a) Every new eligible co-operative bank shall be registered by the Corporation as soon as may be after it is granted a licence under section 22 of the Banking Regulation Act, 1949;
- b) A primary credit society becoming a primary co-operative bank shall be registered by the Corporation after such commencement within three months of its having made an application for a licence under the said section.
- c) Every eligible co-operative bank which has come into existence after the commencement of the Act, as a result of the division of any other cooperative society carrying on business as a co-operative bank, or the amalgamation of two or more co-operative societies carrying on banking business, at the commencement of the Banking Laws (Application to Co-operative Societies) Act, 1965, or at any time thereafter, shall be registered

by the Corporation as an insured bank within three months of its having made an application for a licence under the applicable section.

4.7. Registration of Defunct Bank: A defunct bank shall be registered by the Corporation as an insured bank after the termination of the order of moratorium or the rejection of the application for its winding up, as the case may be. For a defunct co-operative bank to get registered, it must be an eligible co-operative bank and should either hold a licence under Section 22 of the Banking Regulation Act, 1949 or having applied for such a licence, has not been informed by notice in writing by RBI that such a licence cannot be granted to such bank.

For more details on registration of the bank as an insured bank by the Corporation, please refer to Sections 10, 11, 11A, 12, 13, 13A and 13B of the Act. No bank shall be registered by the Corporation as an insured bank if it has been informed by notice in writing by the Reserve Bank of India that such a licence cannot be granted to such bank.

4.8. Intimation of Registration: Where the Corporation has registered any banking company or eligible co-operative bank as an insured bank, it shall, within thirty days of its registration, send an intimation in writing to such bank that it has been registered as an insured bank.

4.9. Onboarding onto New Integrated Application System (NIAS or Samyak): Every bank registered with DICGC is required to submit Deposit Insurance (DI) Returns along with DI Premium payment and arrange for a certification by bank's Statutory Auditor through the online portal called *Samyak*. For registration of the banks in *Samyak*, they will be required to submit information as per para 4.2 and 4.3 above. The following may be noted with respect to the portal:

- a) For facilitation of requisite statutory compliances, every registered insured bank will be granted access to the Bank Registration Module, the User

Access Management (UAM) Module, and the Insurance Operations Department (IOD) Module.

Module	Function
Bank Registration Module	Access and review bank details as per DICGC records in Bank Registration Module, and request updates in case of any discrepancy.
User Access Management (UAM) module	View, assign, or edit details of key user roles viz. authorised signatories and Statutory Auditors
Insurance Operations Department (IOD) module	File/ revise DI Returns, generate premium payment challans and filing Statutory Auditor Certificate

- b) Four distinct users as defined under UAM module shall have following roles:

Role	Description
Authorised Signatory 1 (AS1)/ Bank Maker	The bank official authorised to initiate and populate the Deposit Insurance (DI) Return with relevant data
Authorised Signatory 2 (AS2)/ Bank Checker	The bank official authorised to verify and approve the DI Return submitted by the Bank Maker(AS1)
Payment Initiator	The bank official who generates the premium challan for premium payment. Either of AS1 or AS2 may also become payment initiator.
Statutory Auditor	The bank's appointed statutory auditor, required to submit their certification attesting the accuracy of submitted DI Returns.

- c) All the users (as tabulated above) shall be intimated about their login credentials (through an auto-generated email) as soon as the registration

process is complete, and the bank is onboarded onto Samyak. Thereafter, the bank shall be able to access Samyak.

- d) Banks are advised to refer to the comprehensive user manual available on the Samyak portal for detailed understanding of the process flows under the Bank Registration Module and the UAM Module.

5. Cancellation of Registration

5.1. Cancellation of Registration of Banking Company: The registration of a banking company as an insured bank shall stand cancelled on the occurrence of any of the events enlisted under Section 13 of the Act.

5.2. Cancellation of Registration of Cooperative Banks: The registration of a co-operative bank as an insured bank shall stand cancelled on the occurrence of any of the events enlisted under Section 13C of the Act.

5.3. Cancellation of Registration for Non-payment of Premium: As per Section 15A (1) of the Act, the Corporation may cancel the registration of an insured bank if it fails to pay the premium for three consecutive periods after giving one month's notice to such bank. The Corporation may restore the registration of such bank if the concerned bank requests the Corporation to restore the registration and pays all the amounts due by way of premia from the date of default till the date of payment together with interest due thereon, on the date of payment. However, unless the Corporation is satisfied, on an inspection of the concerned bank or otherwise that it is eligible to be registered as an insured bank it shall not restore the registration.

CHAPTER III
GUIDELINES FOR COMPUTATION OF DEPOSIT INSURANCE PREMIUM

6. Computation of Deposit Insurance Premium

6.1. Calculation of Premium for Insured Banks:

- a) **Rate of Premium:** Every insured bank shall, so long as it continues to be registered, is liable to pay the premium to the Corporation, at such rate as notified by the Corporation, as per Section 15 of the Act. Currently, the applicable rate of premium is 12 paise per ₹ 100 of Assessable Deposits per annum, to be paid in two instalments at half-yearly intervals. It may be noted that Section 15 (1) the Act vests the Corporation with the powers to increase this premium up to a ceiling of fifteen paise per ₹ hundred of Assessable Deposits per annum. This ceiling may be increased beyond fifteen paise per annum, with the prior approval of the Reserve Bank of India.
- b) **Periodicity, Timelines and Due Date for Payment of Premium:** The insured banks shall compute and pay deposit insurance premiums for each of the half-yearly periods ending on the last day of March and September in every year. The premium shall be paid in advance on the basis of the Assessable Deposits as at the close of the business on the last day of the preceding half-year or if that day is a public holiday under the Negotiable Instruments Act, 1881, the preceding working day. The advance payment towards the premium due in respect of each half-year shall be made as soon as possible after the commencement of the half-year but in any event not later than the last day of the second month of that half-year (i.e. not later than the last day of May for first half-year or November for second half-year).
- c) If any insured bank is not able, on account of circumstances beyond its control, to determine the figure of its Assessable Deposits, it may provisionally calculate the amount of premium payable by it to the Corporation on the basis of its Assessable Deposits as at the close of business on the penultimate day of the preceding half-year or if that day is a public holiday under the Negotiable Instruments Act, 1881, the preceding

working day and pay the half-yearly premium payable by it accordingly subject to adjustment, if any, being made on the figure of its Assessable Deposits as soon as possible thereafter but in any event not later than such date as may be specified by the Corporation.

- d) If at any time after payment of the premium payable to the Corporation for any period it is found that the insured bank has paid a sum less than the sum payable by it either on account of an error in the calculation made by it or on account of an error in the figures furnished by it or otherwise, the insured bank shall be liable to pay immediately to the Corporation such additional sum as may be due on account of the error in calculation or in the figures or otherwise, with interest on the amount of premium payable by it or on the unpaid portion thereof, as the case may be, at 8 per cent above the Bank Rate from the beginning of the financial half-year till the date of payment. The insured banks shall be able to do such revisions of their already submitted DI Returns on Samyak itself.

6.2. Calculation of Premium payable by the Newly Registered Insured Bank for the first half-year: In the case of a new banking company, the premium payable by it in respect of the first half-year shall be arrived at on the basis of one half of the maximum estimated deposits mentioned by such new banking company in its application to the RBI for a licence to commence banking business under Section 22 of the Banking Regulation Act, 1949.

Where a bank is registered as an insured bank after first day of a half-year, the premium shall be calculated from the date of start of business, which will be deemed as the date of registration and such premium shall be paid within thirty days of the receipt by that bank of the intimation under section 14 of the Act.

6.3. Calculation of Premium in case of banks de-registered during the premium cycle: Where the registration of any insured bank is cancelled under Section 13 or 13C of the Act, such cancellation shall not affect the liability of that bank for payment of premium for the period before such cancellation and of any interest due under the provisions of this section.

When the registration of an insured bank has been cancelled during the ongoing premium cycle, the actual premium payable by such bank in respect of the period in a half-year up to the date of such cancellation shall be determined on the basis of the deposits outstanding on the date of cancellation of its registration as an insured bank.

6.4. Calculation of premium in case of Amalgamation of an Insured Bank: The target bank (the bank that is being merged into the acquirer bank) is liable to pay the premium till the date of deregistration and the acquirer bank would be liable to pay the premium from the effective date of amalgamation, for the remaining period of the respective half-year, with taxes as applicable for the assessable deposits acquired from the target bank.

6.5. Submission of documents in case of Amalgamation of an Insured Bank
In case of amalgamation, the acquirer bank is required to submit the following documents to the Corporation:

- a) Copy of Order of amalgamation issued by the respective Registrar of Co-operative Societies and intimation from RBI, clearly indicating the effective date of amalgamation.
- b) DI Return as on cut-off date in the name of the target bank. (This will be used to arrive at the premium payable by the target bank for the period starting from the beginning of the premium cycle to the date of deregistration).
- c) DI Return for the broken period in the name of the acquirer bank, for the deposits acquired from the target bank, as on the date of deregistration of the target bank. (This will be used to arrive at the premium payable by the acquirer bank for the period from the date of acquisition to the date of the end of the premium cycle for respective half year).
- d) Statutory Auditor Certificates by Acquirer Bank in prescribed format certifying the deposits transferred from target bank to acquirer bank and the deposits acquired by the acquirer bank from target bank.

6.6. Penal interest: In terms of Section 15 of the Act, if an insured bank does not pay on or before the stipulated date the premium payable by it, or any portion

thereof it shall be liable to pay interest on the amount of premium payable by it or on the unpaid portion thereof, as the case may be. The bank is required to pay the same at 8 per cent above the applicable Bank Rate from the beginning of the respective half-year till the date of payment. Also, in case of a shortfall in premium payment for a particular half year, the bank is required to pay penal interest at 8 per cent above the applicable Bank Rate on the same.

6.7. Applicable GST: The insured banks are liable to pay GST on the following items:

- a) Premium payable, if any
- b) Applicable penal interest on delay of premium payment including debit adjustments, if any
- c) Penalty for late submission of DI return, if any.

Presently, the insured banks having their Head Office within the state of Maharashtra are liable to pay 9% SGST + 9% CGST, whereas the remaining insured banks are liable to pay 18% IGST. These applicable GST rates are as per the notifications issued by GST Authorities (Ministry of Finance).

6.8. Net Amount Payable: The insured banks are liable to pay a sum inclusive of all the items indicated from Para 6.7(a) to (c) plus applicable GST, net of credit adjustment, if any.

7. Payment of Premium

7.1. Previously, insured banks remitted premiums directly (via NEFT/RTGS) to DICGC's current account and submitted the Returns separately on the erstwhile portal hosted on the DICGC website. To streamline the process and align with GST timelines, a new integrated workflow has been introduced under Samyak. Under this process, the first authorized signatory of the bank (AS1) will log onto Samyak, furnish the DI Return details and e-sign the submission, which will then be routed to the second authorized signatory (AS2) for verification and e-signing. Once approved, the bank's payment initiator shall be able to generate a payment challan reflecting the net payable amount, as calculated under the approved DI Return. Insured banks shall be required to

pay the net amount payable exclusively through the challan generated from the Samyak portal.

7.2. The premium challan can be generated between 12:00 AM to 4:00 PM every day. Each challan generated on Samyak shall bear a unique beneficiary account number and shall be valid till 4:30 PM on the same day. Further, it is important to note that this beneficiary account number will change with every new instance of challan generation. In case of expiry of challan, a new challan can be generated only on the following day. Insured banks must remit the exact payable amount, specific to two decimal places (via NEFT/ RTGS/ IMPS only) as reflected in the Samyak-generated challan to such beneficiary account number and IFSC code (as specified in such a challan) before the expiry of the challan's validity.

7.3. Payments made directly to DICGC's current account without following the prescribed challan mode or through any mode outside of Samyak will be considered invalid

CHAPTER IV

GUIDELINES FOR SUBMISSION OF RETURNS

8. Submission of DI Return

- 8.1. In terms of Section 19(3) of the Regulations, every insured bank shall, as soon as possible after the commencement of each calendar half-year, but in any event not later than the last day of the second month of that half-year, furnish to the Corporation a statement, in duplicate, duly certified as correct by two officials authorized by it, in such form as may be specified by the Corporation showing the basis on which the premium payable by that bank has been calculated and the amount of premium payable by that bank to the Corporation for that half year.
- 8.2. Accordingly, under the previous practice, banks were required to furnish the DI Return and its detailed information on the erstwhile portal, accessible via the Corporation's website (<https://www.dicgc.org.in>), for each half-year. Henceforth, the earlier requirement to submit scanned copies of the DI Return on the portal has been discontinued. Instead, the insured banks must now provide the information outlined in the proforma of DI Return through Samyak. This must be done as soon as possible after the commencement of each calendar half-year but not later than the last day of the second month of that half-year.
- 8.3. As outlined in para 7.1, the first authorized signatory of the bank (AS1) shall input the necessary DI Return details into the relevant fields under Samyak, e-sign, and submit the information. This submission shall then be verified and e-signed by the bank's second authorized signatory (bank-checker). Once approved, the bank's payment initiator can generate a payment challan (with limited validity) reflecting the net payable premium amount, as calculated under the approved DI Return. The e-signed DI Return will be automatically submitted to the Corporation only after the exact net payable premium amount has been successfully remitted by the bank as per para 7.2 to DICGC via NEFT/RTGS/ IMPS, exclusively against such Samyak-generated challan.

8.4. It is hereby emphasized that, in contrast to the erstwhile process, the successful payment against the Samyak-generated challan and the submission of the e-signed DI Return are interlinked. In other words, after the payment is made, the said DI return will be deemed to be submitted. Furthermore, any submission of DI Returns through modes other than Samyak shall be deemed invalid.

9. Submission of Statutory Auditor Certificate (SAC)

9.1. The Statutory Auditors appointed by banks are required to certify the Premium paid and the Assessable Deposits of both half years i.e. Half year ending September (April-September), deposit base for which is 31st March and half year ending March (October-March), deposit base for which is 30th September of the previous year, by June 30th of the next calendar year.

9.2. Previously, insured banks submitted scanned copies of the Statutory Auditor Certificate (SAC) through various mediums, including the upload facility on the erstwhile portal, emails, or physical submissions. This practice has now been discontinued. Henceforth, once banks successfully submit their DI Returns, the statutory auditors appointed by banks will be required to certify the DI Return within the Samyak. Following the successful submission of DI Return by insured banks, the statutory auditors will have to log in with their credentials received from DICGC vide auto-generated email, review the submitted DI Returns, record their observations in the designated fields, and electronically sign and submit their certification. It may be noted that only the process of submitting SAC is being facilitated through Samyak. The process of verification of data by the statutory auditor will remain unchanged.

9.3. In case of mismatch/ adverse opinion by the Statutory Auditor for any DI Return, the insured banks shall be required to submit the revised DI Return for such half-year on Samyak.

9.4. It is important to note that the submission of certifications by Statutory Auditors of insured banks through any mode outside of Samyak will be deemed invalid. All certifications must be recorded, e-signed, and submitted exclusively through the Samyak application to ensure compliance and validity.

10. User- Manual

10.1 Banks are advised to refer to the comprehensive user manual available on the Samyak portal.

11. Penalties

11.1. Willful Misstatement: In terms of Section 47(1) of the Act, whoever in the DI return and/or Statutory Auditor Certificate, willfully makes a statement which is false in any material particular, knowing it to be false, or willfully omits to make a material statement, shall be punishable with imprisonment for a term which may extend to three years and shall also be liable to fine.

11.2. Non-compliance with submission timelines or Misreporting of data: In terms of Section 47(2) of the DICGC Act, 1961 (amended as per Gazette notification dated August 11, 2023), any delay in the submission of any returns / failure in submission of any returns / misreporting in returns shall invite penal action against such insured bank. In such cases, the banks shall be liable to penalty which may extend to One Lakh Fifty Thousand Rupees in respect of each delay/failure/misreporting, and in the case of a continuing delay/failure/misreporting, with an additional penalty which may extend to seven thousand five hundred rupees for every day during which the delay/ failure/ misreporting continues after the first such delay/ failure/ misreporting.

CLARIFICATION OF THE TERM 'DEPOSIT'

- I. Items which banks may misconstrue as exclusions but instead are required to be included within the category of "deposits" as defined in the Act
 1. Credit balances in cash-credit accounts
 2. Margins held against letters of credit, guarantees, bills purchased etc., if these amounts are held in an account of the depositor marking merely a lien or instructions as to disposal.
 3. Deposits held as security for advances or employees security deposits or staff cash Security.
 4. Accrued interest on fixed and other term deposits.
 5. Mail and telegraphic transfers from one deposit account to another.
 6. Amount received for credit of deposit account but held in "suspense" pending receipt of full particulars or compliance with some formalities.
 7. Overdue term deposits and unclaimed deposits/balances.
 8. Provident Fund balances relating to the bank's own staff.
 9. Deposits of local authorities and quasi-Government bodies like Municipal corporations, district Boards, housing and Electricity Boards etc., which are separate legal entities.
 10. Deposits of autonomous or statutory bodies, Government owned Corporations, Government companies, life Insurance Corporation, Industrial and State Financial Corporation etc.
 11. Security deposits and earnest monies held in the name of Government departments on account of constituents which are payable to the constituents, if not claimed by Government.
 12. Deposits held in the individual names of Government and Embassy officials, Regimental officers etc.
 13. Unpresented drafts and pay-orders held in the depositors' accounts.
 14. Staff Security Deposits deposited in a scheduled bank as per provisions of Companies Act, 1956.

15. Balances held in “Sundry Creditors” for the purpose of credit to depositors’ accounts.
16. Recurring deposits, which have ceased to be deposits due to non-payment by clients, pending refund.
17. Deposits of Non-Resident Rupee Accounts.
18. Provident Fund balances relating to bank’s staff held by bank before they are transferred to provident Fund Commissioner.
19. Balances of small Farmers Development Agency (SFDA) Fish Farmers Development Agency (FFDA), District Rural Development Agency (DRDA).
20. Reserve fund of societies held with District/Central Co-operative Banks.
21. Daily collections of “pigmy Deposits” credited to “Sundry Creditors” Account.
22. Surplus credited to “Sundry Creditors” Account after appropriating loan due from the proceeds of Term Deposits.
23. Balance held in FCNR Account.
24. Amount representing pay orders/bankers cheque/demand drafts issued by closing of deposit accounts with or without reference to the depositors but remaining unpaid.

II - Items which do not fall within the scope of the definition of “deposit” given in the Act.

- (1) Deposits received outside India
- (2) Monies belonging to and deposits in the names of foreign Government, Central Government, State Governments, banking companies and co-operative banks (inter- bank deposits), deposits of State Land Development Banks held with State Co-operative Banks.
- (3) Outstanding Demand Drafts and telegraphic remittances other than transfers from one deposit account to another.
- (4) Proceeds of bills received for collection held in suspense pending remittance or compliance with certain formalities connected with the remittance.

- (5) Amounts held in suspense for appropriation towards any amount due to the bank. When payment has been received in respect of an advance and the same is held in suspense on account of some dispute or compliance with certain formalities, such amount would not be “deposit” as it is definitely meant to be appropriated towards the amount due.
- (6) Collection account balance held for purposes of remittances.
- (7) Taxes collected and held in suspense account for payment to competent authorities.
- (8) Security Deposits (Earnest Money) held in the name of Government or banking company
- (9) Share call money, deposit for godown locks, staff Guarantee Fund, Share Suspense Account.
- (10) Margins held separately for the specific purpose of appropriation in a contingency.
- (11) The amounts credited to the Depositor Education and Awareness Fund (DEAF) established by the Reserve Bank of India.

List of Circulars superseded

1. [DICGC/DID/704/05.03.01.01/2005-06 dated May 03, 2005: *Maintenance of Separate Data for Insured Deposits*](#)
2. [DICGC: 3121/05.03.01/2010-11 August 30, 2010: *Rationalisation of Deposit Insurance \(DI\) Returns*](#)
3. [DICGC: 9943/05.60.999/2011-2012 dated September 21, 2011: *Rationalisation of Deposit Insurance \(DI\) Returns -Submission of Certificate by Statutory Auditors*](#)
4. [DICGC/IOD/1421/05.90.200/2014-15 dated June 20, 2014: *Exemption of deposits credited to Deposit Education and Awareness Fund*](#)
5. [DICGC/IOD: 2133/05.90.200/2014-2015 July 31, 2014: *Penalty on delayed submission of DI Statement*](#)
6. [DICGC/IOD/2777/05.60.999/2014-15 dated September 11, 2014: *Penalty on delayed submission of DI Statement revised on Sep 11, 2014*](#)
7. [DICGC/IOD: 4803/05.60.999/2015-2016 March 8, 2016: *Premium payment, submission of Deposit Insurance returns and mode of payment*](#)
8. [DICGC/IOD: 4413/05.60.999/2017-2018 dated June 02, 2017: *Submission of Statutory Auditor Certificate*](#)
9. [DICGC.RPIC.No. 2676/02.01.003/2019-20 dated February 05,2020: *Increase in DI Premium from 10 Paise to 12 Paise per Rs 100 of Assessable Deposits*](#)
10. [Format of DI Return applicable w.e.f. April 1, 2020](#)
11. [DICGC/IOD: S1563/05.60.999/2022-23 dated November 28, 2022: *Submission of Statutory Auditor Certificate for Premium paid to DICGC*](#)
12. [CO.DICG.IOD.No.S52/04-01-046/2025-2026 dated April 11, 2025: *Revised Procedure of Submission of Deposit Insurance \(DI\) Returns, Computation and Remittance of DI Premium and Certification by Statutory Auditor to DICGC*](#)