

## भारतीय रिज़र्व बैंक

----- RESERVE BANK OF INDIA -----

www.rbi.org.in

RBI/2012-13/542

RPCD.CO.RRB.BC.No.78/03.05.33/2012-13

June 24, 2013

All Regional Rural Banks

Dear Sir/Madam.

Acknowledgement by RRBs at the time of submission of Form 15-G / 15-H

As you are aware RRBs are not required to deduct TDS from depositors who submit declaration in Form 15-G/15-H under Income Tax Rules, 1962. However, it has been brought to our notice that despite submission of Form 15-G/15-H by customers, RRBs are deducting tax at source, at times, causing inconvenience to customers resulting in a number of complaints. Such instances arise because either the forms are misplaced or a track is not kept of forms received in the branches.

2. The matter has been examined. With a view to protect interest of the depositors and for rendering better customer service, RRBs are advised to give an acknowledgment at the time of receipt of Form 15-G/15-H. This will help in building a system of accountability and customers will not be put to inconvenience due to any omission on part of the banks.

Yours faithfully,

(A. Udgata)

Principal Chief General Manager

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हिंदी आसान है,इसका प्रयोग बढ़ाइए।

"चेतावनी : -मेल रिज़र्व बैंक द्वारा डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

**Caution:** RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.