



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA

[www.rbi.org.in](http://www.rbi.org.in)

RBI/2016-17/251

IDMD.CDD.No. 2347/14.04.051/2016-17

March 16, 2017

The Chairman/CEO/ Managing Director,  
All Authorised Banks,  
(All Banks to which Banking Regulation Act, 1949 applies)

Dear Sir/Madam,

**Pradhan Mantri Garib Kalyan Deposit Scheme (PMGKDS), 2016 - Clarification**

Please refer to our letter IDMD.No.1451/08.03.016/2016-17 dated December 16, 2016 and [Notification No. S.O.4061\(E\) dated December 16, 2016](#) issued by the Government of India about announcement of "[Pradhan Mantri Garib Kalyan Deposit Scheme \(PMGKDS\), 2016](#)". It has been brought to our notice that there is lack of clarity amongst investors on the reference number that needs to be quoted on [Form V](#) while uploading the same to the Income tax Authorities.

Currently, banks are issuing an acknowledgement for having received the amounts under PMGKDS. The details of the deposit are then entered in the Bank's e-kuber application which generates a "Subscription Receipt". The "Subscription Receipt" which is a system generated receipt, has an "Issue Reference No". This reference number will need to be quoted by the investor in the [Form V](#) of Income Tax Authorities, prior to uploading the same.

In order to bring in greater clarity, the nomenclature of "Issue Reference No" generated by e-kuber is being renamed as "Deposit Reference No". Necessary changes have been made in RBI's e-Kuber application to reflect this change. The staff of receiving banks under PMGKDS may be sensitized to take note of above changes and advise the depositors of PMGKDS, 2016 accordingly.

Yours faithfully,

(A. Mangalagiri)  
Chief General Manager

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हिन्दी आसान हेडसका प्रयोग बढ़ाए। ,

चेतावनी : रिज़र्व बैंक द्वारा ईमेल, डाक, एसएमएस या फोन काल के जोरिये किसी को भी व्याक्तिगत जानकारी जैसे बैंक 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 दीजिये।

**Caution:** RBI never sends emails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or