

## **Depositor Education and Awareness Fund (DEA Fund):**

Bank shall deposit the credit balance in any deposit account maintained with the Bank which have not been operated upon for ten years or more, or any amount remaining unclaimed for ten years or more to the DEA Fund, within a period of three months from the expiry of the said period of ten years.

### **Procedure for Claim of Fund from RBI:**

Note: As per RBI notification DBOD.No.DEAF Cell.BC.101/30.01.002/2013-14 dated 21/03/2014; it is stated that "The depositor would, however, be entitled to claim from the bank, his/her deposit or any other unclaimed amount or operate his/her account after the expiry of ten years, even after such amount has been transferred to the Fund".

- Account holders after checking their name and address on the List of Unclaimed Deposits displayed on the website or recovery of their old documents, they will visit the branch maintaining his/her account and submit the "Claim Form" duly filled in and signed, along with the available details of the account (Pass book/Statements of account, Term Deposit/Special Term Deposit Receipts or advices), recent photographs, valid Identity and address proof documents (KYC documents) with originals for verification.
- For claim process with respect to deceased depositors, the legal heir/Nominee(s) can visit the branch and submit the Unclaimed Deposits Claim Form duly filled in and signed, along with the following documents.
  - ❖ Passbook / Term Deposit / Special Term Deposit Receipts
  - ❖ Valid Identity proof of the claimant(s)
  - ❖ Copy of death Certificate of the account holder.
  - ❖ Legal Heir Certificate of the account holder.
- For claim of non-individual accounts including proprietorship and HUF, the Claim forms will be submitted on Company's/firm's letter head duly signed by authorized signatories along with valid identity proof.
- Claim form is annexed for reference.