



Head Office

**BANK'S POLICY ON INOPERATIVE / DORMANT ACCOUNTS
&
UNCLAIMED DEPOSIT**

GENERAL OPERATIONS DEPARTMENT

Document Information

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BANK'S POLICY ON INOPERATIVE / DORMANT ACCOUNTS AND UNCLAIMED DEPOSIT

1. INTRODUCTION:

Accepting of deposits from the public is an important function of the Bank. It is quite possible that some of the accounts are not operated upon by the customers for quite a long period under circumstantial compulsions and become oblivious of their deposits.

Accounts which are not operated for a continuous period of two years by the customers are required to be classified as inoperative / dormant accounts as per the guidelines of Reserve Bank of India. Such inoperative / dormant accounts attract inherent risk and also pose difficulties to the Bank, Customers and / or to their legal heirs in tracing the account to make it operative and /or for making payment to the customers / legal heirs.

In view of increasing volume of inoperative accounts in the banking sector & amount of unclaimed deposit i.e. deposit accounts which are not operated since last 10 years and the inherent risk associated with such deposits, RBI has directed banks to put in place a policy and should play a more pro-active role in strengthening the regulatory frame work for inoperative/dormant accounts i.e. accounts which are not operated for the last two years and unclaimed deposits. Accordingly, this policy document on inoperative / dormant accounts has formulated to outline the principles of various safeguards and obligations on the part of the bank to fulfil its commitments towards the customers and recognizing the rights of the customers.

2. OBJECTIVE OF THE POLICY:

The objective of the policy is to put in place a framework for classification of inoperative / dormant accounts & unclaimed deposits and efforts for activation, grievance redressal mechanism for quick resolution of complaints related to inoperative account, record keeping and periodic review of these accounts.

3. SCOPE OF THE POLICY:

The policy covers guidelines and procedures for dealing with potential dormant accounts, inoperative accounts and unclaimed deposits

4. CLASSIFICATION OF INOPERATIVE / DORMANT ACCOUNTS:

4.1 Potential Dormant Accounts: Accounts in which there are no customer induced operations (i.e. no credit or debit other than crediting of periodic interest or debiting of service charges) for more than one year. Though such accounts are in active status, it is called potentially dormant account. If such accounts are operated in time, it will not turn into dormant accounts.

4.2 Inoperative / Dormant Accounts: A savings as well as current account shall be treated as inoperative / dormant if there are no transactions in the account for over a period of two years. In case of term deposits, the 2-year period shall be reckoned after the date of maturity. For the purpose of classifying an account as "inoperative" both the type of transactions i.e. debit as well as credit transactions induced at the instance of customers as well as third party will be considered. However, the service charges levied by the bank or interest credited by the bank will not be considered.

There may be instances where the customer has given a mandate for crediting the interest on term deposit account and / or crediting dividend on shares to the savings bank account and there are no other operations in the savings bank account. Since the interest on term deposit account and / or dividend on shares is credited to the savings bank accounts as per the mandate of the customer, the same shall be treated as a customer induced transaction. As such, the account should be treated as operative account as long as the interest on term deposit account and /or dividend on shares is credited to the savings bank account. The savings bank account can be treated as inoperative account only after two years from the date of the last credit entry of the interest on term deposit account.

4.2 Unclaimed Deposits:

Current and Savings account where no customer induced transactions has taken place for last 10 years and Time Deposit or Other Credits which is not withdrawn in 10 years after its maturity date are classified as unclaimed deposits.

5. ANNUAL REVIEW AND STEPS TO BE TAKEN IN ACCOUNTS WHICH ARE NOT OPERATED FOR MORE THAN ONE YEAR:

5.1 Branches shall make an annual review of accounts in which there are no operations (i.e., no credit or debit other than crediting of periodic interest or debiting of service charges) for more than one year. The branches may approach customers and advise them in writing that there has been no operation in their accounts and ascertain the reasons for the same. In case the non-operation in the account is due to shifting of the customer from the locality, they may be asked to provide the details of the new bank account to which the balance in the existing account could be transferred.

5.2 If the letters are returned undelivered, the customers shall immediately be put on enquiry to find out their whereabouts or their legal heirs in case they are deceased.

5.3 In case the whereabouts of the customers are not traceable, branches will consider contacting the persons who had introduced the account holder. Branches may also consider contacting the employer / or any other person whose details are available with bank's record. Branches may also consider contacting the account holder telephonically in case his telephone number / cell number has been furnished to the bank. In case of Non-Resident accounts, the branches may also contact the account holders through email and obtain their confirmation of the details of the account.

5.4 In case, any reply is received from the account holder giving the reasons for not operating the account, bank / branch may continue classifying the same as an operative account for one more year within which period the account holder shall be requested to operate the account. However, in case the account holder still does not operate the same during the extended period, bank / branch shall classify the same as inoperative account after the expiry of the extended period.

5.5 Bank / branches will also communicate the account holders through SMS / e-mail / letter on their registered contact details with the Bank, three months prior to categorization of such accounts as Inoperative / Dormant. In case of joint accounts, joint holders will also be communicated as per time stipulated above i.e., three months prior to categorization as Inoperative / Dormant Account.

6. IDENTIFICATION OF THE INOPERATIVE / DORMANT ACCOUNTS:

6.1 The Identification of the inoperative accounts is from the point of view of reducing risk of frauds, etc. in such accounts. However, the customers should not be inconvenienced in any way, just because his / her account has been rendered inoperative. The classification is there only to bring to the attention of dealing staff, the increased risk in the account. The transaction may be monitored at a higher level both from the point of view of preventing fraud and making a Suspicious Transactions Report. However, the entire process should remain un-noticeable by the customer.

6.2 Interest on savings bank accounts shall be credited on regular basis whether the account is operative or not. If a Term Deposit Receipt matures and proceeds are unpaid, the amount left unclaimed with the bank will attract savings bank rate of interest if auto renewal facility at the time of placing the deposit was specifically refused by the customer.

6.3 Amounts lying in inoperative accounts shall be properly audited by the Internal / Statutory Auditor of the bank.

7. BANK'S EFFORTS FOR ACTIVATION OF INOPERATIVE ACCOUNTS:

7.1 Campaigns focusing on activation of inoperative accounts will be launched twice during a year in the month of May and November to upgrade the accounts to operative status.

7.2 All inoperative accounts, which are not operated for more than 2 years with a balance above Rs.1,000 /- will be identified through the system every half year and suitable communication exhorting the customers to activate their accounts or to get the account transferred to a branch nearer to them without changing the number (account number portability) or to indicate their other bank account number, in case they cannot continue banking relationship with our Bank for any reason.

7.3 In all such cases, where the accounts continue to be inoperative even after sending a written reminder, the customers will be contacted over phone or in person for getting the accounts activated and a record thereof shall be maintained at the branch. In cases where the letters sent by the Bank are returned undelivered, the branch should make efforts to contact the customer immediately thereafter by approaching the introducer or the neighbours in the vicinity and getting information on his present whereabouts.

7.4 In all other cases, i.e. accounts with balances up to Rs. 1,000/-, system generated reminders will be sent every year from the date of categorization of accounts as inoperative and necessary follow-up through phone calls / personal visits to the address given at the time of account opening / modification for getting the account activated. Help of the introducer or the neighbours will also be taken to contact the customer for activation of the account or to get the details of legal heirs in case the account holder is deceased.

8. OPERATIONS IN INOPERATIVE / DORMANT ACCOUNT:

8.1 Operations in inoperative / dormant accounts may be allowed after due diligence as per risk category of the customer. Due diligence would mean ensuring genuineness of the transaction, verification of the signature and identity etc. However, it has to be ensured that the customer is not inconvenienced as a result of extra care taken by the bank.

8.2 When a request for activation of a dormant account is received, approval for activation should be accorded by a designated officer at the branch. He / she will verify and satisfy himself / herself that the account was opened in a KYC compliant manner and the reasons adduced by the account holder for not operating the account are genuine. Documentary evidence of new residential proof shall be obtained, if the depositor could not be contacted at the last address furnished to the Bank. Further, the amount of deposit available in the account should commensurate with the occupation level of the customer, as declared in the account opening form.

Note: As the account turns to dormant since no customer induced transactions are done in the account for last two years, branches should invariably advise the customer to do the at least one transaction after activation of account else account will continue to be classified as dormant

8.3 Charges for account activation and penal charges for non-maintenance of minimum balances are **not applicable** in inoperative / dormant accounts.

9. DEPOSITOR EDUCATION AND AWARENESS FUND SCHEME (DEAF) - 2014:

9.1 In terms of announcement of Monetary Policy 2013-14 and pursuant to the enactment of the Banking Laws (Amendment) act , 2012, Section 26A has been inserted in the Banking Regulation Act, 1949, which inter alia empowered Reserve Bank of India to establish **The Depositor Education and Awareness Fund (the Fund)**. The same is notified by Government of India on May 24, 2014 and the scheme is operationalized from 24th May 2014.

9.2 Under the provisions of this section, the credit amount of any accounts with bank which has not been operated upon for a period of ten years or any deposit or any amount remaining unclaimed for more than ten years, including the accrued interest that the bank would have been required to pay to the customer / depositor as on the date of transfer shall be credited / transferred to the Fund maintained with RBI on monthly basis. Bank has carried out first transfer to the Fund on 30th June 2014. Since onwards, Bank is needed to transfer / credit the fund to RBI on monthly basis. Monthly statement on the amount transferred / credited in the fund shall be submitted to RBI, after duly certified by concurrent auditor.

9.3 The credit balances of following (**Interest bearing Deposit, Non-Interest bearing Deposit & Other Credit items**) accounts including customer accounts shall be credited / transferred to the fund.

- ❖ saving bank deposit accounts;
- ❖ fixed or term deposit accounts;
- ❖ recurring deposit accounts;
- ❖ current deposit accounts;
- ❖ other deposit accounts in any form or with any name;
- ❖ cash credit accounts;
- ❖ loan accounts after appropriation by the banks;
- ❖ margin money against issue of Letter of Credit / Guarantee etc., or any security deposit;
- ❖ outstanding telegraphic transfers, mail transfers, demand drafts, pay orders, banker cheques, sundry deposit accounts, Vostro accounts, inter-bank clearing adjustments, unadjusted National Electronic Funds Transfer (NEFT) credit balances and other such transitory accounts, unreconciled credit balances on account of Automated teller Machine (ATM) transactions, etc.;

- ❖ undrawn balance amounts remaining in any prepaid card issued by banks but not amounts outstanding against travellers cheques or other similar instruments, which have no maturity period;
- ❖ rupee proceeds of foreign currency deposits held by banks after conversion of foreign currency to rupees in accordance with extant foreign exchange regulations; and
- ❖ such other amounts as may be specified by the reserve Bank from time to time.

9.4 Any amount payable in foreign currency under an instrument or a transaction, that has remained unclaimed for ten years or more, shall at the time of transfer to the Fund be converted into Indian Rupees at the exchange rate prevailing on that date and in the event of a claim, the Fund shall be liable to refund only the Indian Rupees received by the Fund with respect to such instrument or transaction.

10. PROCEDURE FOR TRANSFERRING / CREDITING THE AMOUNT TO THE DEAF.

10.1 Own Account

Bank shall transfer the eligible amount to the Fund in electronic form through portal facility of the E-Kuber (CBS portal of RBI) by furnishing Bank's DEAF Code and detailed break up (number of accounts and amount) of the deposits viz. Interest bearing, non-interest bearing deposits and other credits on the last working day of the month.

10.2 Members' Account (RRBs - Sponsored by BOI)

Same procedure as above shall be adopted while transferring the amount dues of each member bank to DEA Fund without consolidating the amounts of all member banks.

11. RETURNS PRESCRIBED FOR SUBMISSION TO RESERVE BANK OF INDIA (RBI)

Bank shall furnish different returns as below to Reserve Bank of India, even if it is nil return at the periodicity indicated by RBI in the form and manner as prescribed by Reserve Bank of India (RBI) from time to time certified by Concurrent Auditor.

FORM I- Monthly return of unclaimed deposits/credits/accounts/in India which have not been operated upon/remained unclaimed for 10 years or more as on the date of return and transferred to DEA Fund Account. (to be submitted online to the Reserve Bank of India by 15th of the succeeding month).

FORM II- Monthly return claiming refund from the DEA Fund. (to be submitted online on or before 10th of the succeeding month to which the claim pertains and original hard copy duly signed by Board Approved authorized signatories and audited by Concurrent Auditor, to be submitted by 25th of the succeeding month to which the claim pertains.

FORM III- Certificate of Reconciliation of balances for the half year ended September/March, original hardcopy duly signed by 2 executives other than the authorized signatories and audited by the Concurrent Auditor (to be submitted in of the succeeding).

12. GUIDELINES & PROCEDURE FOR CLAIM OF UNCLAIMED DEPOSITS TRANSFERRED TO DEAF

Interest Bearing Deposit, Non-Interest Bearing Deposit

12.1 In respect of unclaimed amount transferred to the Depositor Education and Awareness Fund (DEAF), Bank shall be liable to repay a depositor or any other claimant (Nominee / Legal Heir(s) , claiming his deposit or unclaimed amount along with interest payable, if any, at such rate of interest as may be specified by the Reserve Bank of India in this behalf.

Interest payable on interest bearing deposits transferred to RBI DEA Fund in the table below:

Period	Rate of Interest p.a
Up to June 30,2018	4%
July 1, 2018 up to May 10, 2021	3.5%
From May 11, 2021 till the time of payment to the depositor/ claimant	3%

Where Bank has paid such amount or allowed operation of such account or deposit, bank will lodge a claim for refund of such amount from the DEA fund.

Branches shall take prescribed Unclaimed Deposits / Inoperative Accounts- Claim Form (Annexure-1) along with following documents from claimants before crediting the unclaimed deposits transferred to DEAF by using FINACLE menu: **BRDEAF**.

- Pass Book / Account Statement / TDR receipt
- Official Valid Doc (OVD)
- Death Certificate of deceased depositor (if claimant is Nominee / Legal heir(s))

12.2 Claim Process:

The customer / survivor / legal heir / authorised signatories, as the case may be lodge a claim for the unclaimed deposit. The claim process is as follows:

- **Claim by Self:** Depositors can visit the branch of the bank and submit the unclaimed deposits claim form (Annexure-1) duly filled and signed, along with any other required documents as may be requested by the bank for identity of claimant.
- **Claim by Legal Heir / Nominee:** For the claim process, the Legal heir / Nominee can visit the branch of the Bank and submit the unclaimed deposits claim form (Annexure-1) duly filled and signed, along with copy of death certificate of deposit holder and any other required documents as may be requested by the bank for identity of claimant.

Note: Bank has to comply with claim settlement process as per Bank’s Policy on Model Operational Procedure for Settlement of Claims in Deceased Depositors Account’s.

- **Claim by Non-Individual:** For the claim of Non-Individual accounts, the customer needs to submit the unclaimed deposits claim form (Annexure-1) on the Company’s / Firms/ Institution’s letterhead duly signed by the authorised signatories along with any other required documents as may be requested by the bank for identity of claimants.

At the time of submission of claims the original documents have to be produced for the purpose of verification at the branch.

Other Credit Items (Amount in Internal Office Accounts etc.)

12.3 In respect of unclaimed amount (other credit items like amount in Internal Office accounts etc.) transferred to the Depositor Education and Awareness Fund (DEAF), Zones/NBGs /Department at Head Office shall follow below guidelines for claiming the amount:-

- All claim initiated from Zonal Offices shall be routed through their respective NBGs with recommendation in the prescribed claim application (Annexure-II) and duly signed by ZM/DZM.
- NBGs/ Department at HO shall forward the claim application directly to HO-General Operations Department with their approval.

On receipt of the approved application from Department at HO / NBGs, HO- General Operations Dept. shall instruct the BKC branch (as 01220GENUS596 account maintained with them) to transfer the claimed funds to the respective Zones/NBGs/Department at HO.

12.4 The interest payable, if any, from the Fund on a claim shall accrue only from the date on which the balance in an account was transferred to the Fund to the date of payment to the customer / depositor. No interest shall be payable in respect of amounts refunded from the Fund, where no interest was payable by the bank to customer / depositor.

12.5 In the case of a claim for refund of foreign currency denominated deposit accounts, instruments or transactions specified in paragraphs 9.3 above, the bank shall be entitled to claim refund of the eligible amount from the Fund, in Indian rupees only.

12.6 As per Reserve Bank of India (RBI) direction, Bank has authorized any two (jointly) out of the designated officials as authorised signatories to operate the account for the claims / refund on behalf of the bank from the Fund. Accordingly refunds made by the bank in each calendar month shall be claimed for reimbursement from the Fund on the last working day of the subsequent month by authorised signatories.

12.7 Claim from DEA Fund: HO- General Operations Dept. shall claim the amount (on monthly basis, 10th of succeeding month) transferred to DEA fund and credit the G/L suspense account 01220GENUS596 upon receipt of the funds from RBI to reconcile the account.

13. AUDIT

13.1 The accounting year for the Fund shall be from April 1 to March 31 of the subsequent year.

13.2 On the date of transferring the amount to the Fund, the bank shall maintain customer-wise details verified by the concurrent auditor, including payment of up-to-date interest accrued, that has been credited to the deposit account till the date of transfer to the Fund, with respect to interest bearing deposits.

13.3 With respect to non-interest bearing deposits and other credits transferred to the Fund, customer-wise details, duly audited, shall be maintained with the bank.

13.4 The concurrent auditor shall also verify and certify that, as per the banks' books, the returns have been correctly compiled by the bank in the monthly and yearly returns submitted to RBI.

13.5 All the returns shall be verified by the statutory auditors at the time of annual audit and an Annual Certificate shall be obtained from statutory auditors and shall be forwarded to RBI, certifying that the returns have been correctly compiled by the bank.

14. DISCLOSURE IN NOTES TO ACCOUNTS

As per the Reserve Bank of India's direction, Bank shall reflect all unclaimed liabilities (where amount due has been transferred to DEAF) as "Contingent Liability – Others, items for which the bank is contingently liable" under Schedule 12 of the annual financial statements.

15. DISPLAY OF LIST OF INOPERATIVE / UNCLAIMED ACCOUNTS ON BANK'S WEBSITE:

15.1 As per the RBI Notification No. RBI /2011-12/389 DBOD. No. Leg. BC. 81 / 09.07.005 /2011-12 dated 07.02.2012 and RBI /2014-15/442 DBR. No. DEA Fund Cell.BC.67/30.01.002/2014-15 dated 02.02.2015 regarding display of list of unclaimed/inoperative accounts, Bank shall display the name and address of account holders of unclaimed deposit accounts, which are inactive / inoperative for ten years or more on Bank's Website with find option. In case such accounts are not in the name of individuals, the name of individuals authorized to operate the accounts should be indicated.

15.2 Bank shall also display the information on the process of claiming the unclaimed deposit/activating the inoperative account and necessary forms and documents for claiming the same on the Bank's Website.

15.3 Depending on the concentration of unclaimed deposits, zonal offices have a designated cell to provide focused attention for claim of amount transferred to DEAF. Branch has to be ensured that the claimant (Nominee/ Survivor) is not inconvenienced at the time of claim of fund transferred to DEAF.

16. TREATMENT OF CERTAIN SAVINGS BANK ACCOUNTS OPENED FOR CREDIT OF SCHOLARSHIP AMOUNTS AND CREDIT OF DIRECT BENEFIT TRANSFER UNDER GOVERNMENT SCHEMES:

16.1 In view of difficulties faced by State / Central Government in crediting Cheques / Direct Benefit Transfer / Electronic Benefit Transfer / Scholarships for students, etc. into accounts / accounts opened with zero balance for the beneficiaries under various Central / State Government schemes due to non-operation of such accounts over two years and thereafter classification of such account as dormant / inoperative, RBI had advised not to classify all such accounts as Inoperative / Dormant by allotting a different "product code" in Bank's Core Banking System.

16.2 In order to reduce the risk of fraud etc., in such accounts, while allowing operations in these accounts, due diligence should be exercised by the branches to ensure genuineness of transactions, verification of signature and identity, etc. However, it has to be ensured that the customer is not inconvenienced in any manner.

17. REPORTING TO RBI:

Section 26 of the Banking Regulation Act, 1949 provides, inter alia, that every banking company shall, within 30 days after close of each calendar year submit a return in the prescribed form and manner to the Reserve Bank of India as at the end of each calendar year (i.e., 31st December) of all accounts in India which have not been operated upon for 10 years.

18. PRESERVATION OF RECORDS:

Notwithstanding anything contained in the Banking Companies (Period of Preservation of Records) Rules, 1985, bank shall preserve records / documents containing details of all accounts and transactions, including deposit accounts in respect of which amounts are required to be credited to the Fund permanently; and where refund has been claimed from the Fund, bank shall preserve records / documents in respect of such accounts and transactions, for a period of at least five years from the date of refund from the Fund.

19. COMPLAINTS AND GRIEVANCE REDRESSAL:

Complaints and Grievances received if any from the customers / legal heirs will be addressed as per the existing complaints and Grievance Redressal mechanism of the Bank.

20. SUNSET CLAUSE

The above Bank's Policy on Inoperative / Dormant Accounts & Unclaimed Deposits will be in force until the next review. The policy will be reviewed annually or at an earlier date, as may be required by the Bank.

“Post the approval of the Policy, any changes made by the RBI on the rules and regulations in respect of Inoperative Accounts and Unclaimed Deposits shall form an integral part of the Policy, pending their formal inclusion at the time of the next renewal of the Policy.”

UNCLAIMED DEPOSITS / INOPERATIVE ACCOUNTS- CLAIM FORM

To, The Branch Manager, Bank of India _____ Branch	Address for correspondence
	Name:
	Address:
	Contact No.
	Email ID.
	Date.

Dear Madam / Sir,

I / We the undersigned Mr. /Mrs. / Ms. _____ in the capacity of self / Nominee / Legal Heir / Others (please specify) request for the activating / payment of the balance amount from my / our / deceased account held with your bank in the name of Mr. / Mrs. /Ms. _____.

No.	Nature of Deposits	Account No.	Nature of Liability to the Bank, if any	Amount
1.				
2.				
3.				
4.				
Total Amt.				

Document Submitted: Pass Book / Account Statement / TDR receipt / Official Valid Doc (OVD)
/ Death Certificate of deceased depositor (if claimant is Nominee / Legal heir(s))

Type of Document	Name of Official Valid Doc. (OVD)	Reference no.
Identification Proof		
Address Proof		
Death Certificate of Deceased Depositor		

Declaration:

Classification: **Internal**

Bank's Policy on Inoperative / Dormant and Unclaimed Deposit

- I / We declare that the facts stated above are true and correct to the best of my/our knowledge and belief.
- I / We certify that the unclaimed account as per details displayed on the website of the bank belongs to me / us and as owners of the account i/we claim the amount from the account.
- I / We also understand that i/we will be required to procure all documents desired to establish my/our claim till settlement and agree to execute the required documents to settle the claim
- I / We understand that claim will be settled post due diligence and authentication of documents and in subject to bank's process & policy.

Signature (s) of the claimant (s):

S. No.	Name of the Claimant	Signature

Place: _____

Date: _____

Encl: As above.

(Two Bank acceptable witness is required in case of claimants(s) are illiterate)

Note :The Bank is not responsible for any delay in disposal of the claim due to lack of full particulars furnished in this application **(If the space provided is insufficient, please use additional sheet)**

Customer Acknowledgment slip (to be filled in by Bank official)

Date:

Received a request from Mr./Mrs./Ms. _____ for claiming Unclaimed Deposits/Inoperative Accounts.

Bank of India
_____ Branch

Signature of Bank Official with Bank seal

FOR OFFICE USE

I have made necessary inquiries / verification about the claim made by the self / nominee / survivor(s) & satisfied that the claim can be settled. All the necessary documents have been obtained. The claim may be paid to the self / nominee / survivor(s).

Any other remarks:

Place:

Date:

<p>Signature</p> <p>Name Designation: (Recommending Authority)</p>	<p>Signature</p> <p>Name Designation: (Verifying Authority)</p>
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Note: Branches are advised to use **BRDEAF** menu for claim of unclaimed deposits of depositor/s.

CLAIM FORM
FOR AMOUNT TRANSFERRED TO DEA FUND UNDER OTHER CREDIT ITEMS

Subject: Claim of amount transferred to DEA Fund from GL/PL account no. _____

Synopsis/Summary:

With reference to above we would like to inform you that as per RBI DEAF Guidelines following amount was transferred to DEA fund from GL/PL account no. _____ of branch/office _____.

S.N	Date	GL/PL account no	Amount

Now, we request you to claim back the above amount from DEA Fund.

Reason / Justification and Recommendation for seeking refund:

In this regard, you undertake that:-

- Claim back of fund is as per RBI DEAF guidelines.
- The said claim has not been made earlier or received from the DEA Fund.

Signature of Recommending Authority at Zones / NBGs/ Owner Department at Head Office	Signature of Approving Authority at NBGs/ Owner Department at Head Office