



The Depositor Education and Awareness Fund Policy

**Version NO: 11.0
2024-2025**

IBAR, DDR & GLs Oversight Section,
Reconciliation Vertical, Operations Wing,
Head Office - annex,
Naveen Complex, 14, M G Road,
Bengaluru, 560001

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CHAPTER 1 – INTRODUCTION AND OBJECTIVE

- 1.1 While announcing the Monetary Policy Statement 2013-14, on 03-05-2013, the Governor of The Reserve Bank of India (RBI) made a mention about creation of “The Depositor Education and Awareness Fund Scheme”. Subsequently, to implement the announcement made, the Banking Regulation Act, 1949 has been amended and Section 26A has been inserted in the Act empowering RBI to establish the Depositor Education and Awareness Fund. The Scheme has been notified in the Official Gazette on May 24, 2014.
- 1.2 Under the provisions of this Section, the amounts to the credit of any account in India with any 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 shall be credited to the Fund, on the last working day of the subsequent month.
- 1.3 The Fund shall be utilized for promotion of depositors’ interest and for such other purposes which may be necessary for the promotion of depositors’ interests as specified by RBI from time to time.
- 1.4 The Reserve Bank of India had advised all the Banks to put in place a suitable system to facilitate smooth transfer of such identified amounts to the Fund on a monthly basis.
- 1.5 This policy has been framed to ensure compliance with the RBI instructions.

CHAPTER 2 – DEFINITIONS

- 2.1 'Act' means the 'Banking Regulation Act, 1949 (10 of 1949)
- 2.2 'RBI' means 'The Reserve Bank of India'
- 2.3 'Fund' means 'The Depositor Education and Awareness Fund' established under Para 3, Chapter II of the Depositor Education and Awareness Fund Scheme, 2014 notified in the Official Gazette on May 24, 2014.
- 2.4 'Committee' means the Committee constituted under The Depositor Education and Awareness Fund Scheme, to administer and manager the Fund in accordance with the Scheme.
- 2.5 'Policy' means ' The Depositor Education and Awareness Fund Policy'
- 2.6 'Bank' means 'Canara Bank'
- 2.7 'Board' means The Board of Directors' of Canara Bank
- 2.8 'Section' means 'IBAR, DDR & GLs Oversight Section', Reconciliation Vertical, Operations Wing, HO
- 2.9 'Amount Due' means any credit balance in any account or any deposit in a Bank remaining unclaimed or inoperative for ten years or more
- 2.10 'Principal Amount' means the balance amount liable to be transferred to the Fund along with the interest payable on the account as on the date of transfer the amount.
- 2.11 'Effective Date' means the day 'The Depositor Education and Awareness Fund Scheme', was notified in the Official Gazette, i.e. 24-05-2014
- 2.12 'Specified Date' means the last day of the month subsequent to the month in which the 'Amount Due' becomes eligible for transfer.
- 2.13 'Bank induced transaction' means transactions in the account initiated by the bank as per its extant policy such as charges, fees, interest payments, penalties, taxes. Illustrative examples are as below
- a) All types of charges levied by banks including taxes deducted

b) Savings Bank account interests

2.14 'Customer induced transaction' means the transactions in account which are in the nature of:

a) A financial transaction initiated by or done at the behest of the account holder by the bank/ third party. Illustrative examples are as below

1. ATM/ Cash withdrawal/deposit
2. RTGS / NEFT/ IMPS /UPI/ AePS/ ABPS Transactions
3. Internet Banking Transactions d) Debit Card Transactions
4. Transfer of funds from / to the linked CBDC(e-Rupee) account
5. Cheque Clearing g) Remittance of funds by way of demand drafts
6. Cash withdrawal by third party through cheque
7. Standing Instructions issued by the customer
8. NACH Debit / Credits
9. Term Deposit Interest / proceeds
10. Dividend on shares/Interest on Debentures or any other investment proceeds
11. Direct Benefit Transfer (DBT) credits
12. Refunds like refunds related to e-commerce payments, Income Tax Returns, etc.
13. National Electronic Toll Collection (NETC) debits

b) A non-financial transaction, or;

c) KYC updation done in face-to-face physical mode or through digital channels such as internet banking or mobile banking application of the bank.

2.15 'Financial transaction' means a monetary transaction in the savings/ current account of the customer with the bank either by way of a credit or debit transaction.

2.16 'Inoperative Account' means a savings/ current account shall be treated as inoperative, if there are no 'customer induced transactions' in the account for a period of over two years.

2.17 'Non-financial transaction' means an enquiry or request for any product/ service initiated by the account holder through any ATM or internet banking or mobile banking application of the bank or through Third Party Application Providers, which requires two-factor authentication (2FA) and leaves a trail for audit purposes or successful log-in to the internet banking/ mobile banking application. Illustratively, this includes transactions such as change in transaction limit, request for issue of cheque book/ credit card/ debit card, nomination facility, balance enquiry, etc.

2.18 'Unclaimed Deposits' means the credit balance in any deposit account maintained with banks, which have not been operated upon for ten years or more, or any amount remaining unclaimed for ten years or more as mentioned in paragraph 3(iii) of the "Depositor Education and Awareness" (DEA) Fund Scheme, 2014.

CHAPTER 3 –ROLES AND RESPONSIBILITIES

- 3.1. The Bank shall deposit the amounts mentioned in the Chapter 4 of this Policy in the specified account of the Fund maintained with the RBI on specified dates subject to the exceptions mentioned therein.
- 3.2. In the event of receipt of any claim from the depositors for the amounts already transferred to the Fund, Bank shall claim the amount from the Fund as per chapter 5 of this Policy.
- 3.3. The records pertaining to the amounts transferred to the Fund and claims made shall be maintained by the authorities at the respective source points as per chapter 6 of this Policy.

CHAPTER 4 – STRATEGIES FOR MEETING OBJECTIVES & EXCEPTION

- 4.1 The Bank shall deposit into the designated account of the 'Fund' created for the Scheme with RBI the 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, which include:-
 - (a) Savings bank deposit accounts;
 - (b) Fixed or term deposit accounts;
 - (c) Cumulative/recurring deposit accounts;
 - (d) Current deposit accounts;
 - (e) Other deposit accounts in any form or with any name;
 - (f) Cash credit accounts;
 - (g) Loan accounts after due appropriation by the banks;

- (h) Margin money against issue of Letter of Credit/Guarantee etc., or any security deposit;
- (i) Outstanding telegraphic transfers, mail transfers, demand drafts, pay orders, bankers 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.;
- (j) Undrawn balance amounts remaining in any prepaid card issued by banks but not amounts outstanding against traveler's cheques or other similar instruments, which have no maturity period;
- (k) Rupee proceeds of foreign currency deposits held by banks after conversion of foreign currency to rupees in accordance with extant foreign exchange regulations;
- (l) Such other amounts as may be specified by the Reserve Bank from time to time.
- (m) 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.

4.2. Bank shall transfer to the designated account of the Fund with RBI by quoting the DEA FUND code of our Bank viz., 0012, the entire amount as specified in sub-paras 4.1.(a) to 4.1.(l) above, including the accrued interest that the bank would have been required to pay to the customer/ depositor as on the date of transfer to the Fund.

4.3. Bank shall calculate the cumulative balances in all such accounts as specified in sub-para 4.1.(a) to 4.1.(m) above, as on the day prior to the effective date and transfer the amount to the Fund on the specified date along with the interest accrued as specified in sub-paragraph 4.2. above.

4.4. The Department of Information Technology (DIT) Wing shall provide the required software support for automatic seamless transfer of the Amount Due covered under paras 4.1 to 4.3 above on a monthly basis along with interest accrued thereon to Section for onward transfer of the same to the Fund.

4.4.1. Interest shall be paid on the unclaimed deposit and other credits as per details given below by the branch where the deposit was maintained till the date of transfer to Section and thereafter by the Section at HO till the date of actual remittance to the Fund.

Sl No	Nature of Deposit / Credit	Rate of Interest
1	Savings bank deposit accounts; Fixed or term deposit accounts; Cumulative / recurring deposit accounts Other deposit accounts in any form or with any name	As applicable to SB accounts in terms of RBI's communication DBOD.No.Leg.BC34 / 09.07.005/2008-09 dt August 22, 2008
2	Current Accounts	Nil
3	Loan accounts after due appropriation by the banks; Margin money against issue of Letter of Credit / Guarantee etc., or any security deposit; other types of amounts covered in para 4.1.(i) & (j) and balances available in Sundry Liabilities, Suspense Account etc.	Nil
4	Rupee proceeds of foreign currency deposits held by banks after conversion of foreign currency to rupees	Refer sl no 1 above
5	Any amount payable in foreign currency under an instrument or a transaction, that has remained unclaimed for ten years or more	Nil

In respect of Savings Bank accounts, the branch where the account was maintained shall pay interest till the date of transfer to 'Section'

4.4.2. In case a customer is maintaining multiple accounts/deposits with a bank, all such accounts/deposits shall be assessed individually for the purpose of classifying them as unclaimed deposit, as the case may be.

4.5. EXCEPTIONS:

Bank shall not transfer the amounts mentioned below, though they were not operated / claimed for ten years and above:

- 4.5.1. Deposits opened for periods exceeding ten years under court orders (such as till the completion of minority etc)
- 4.5.2. Deposits under the attachment orders of Court, IT authorities, any Regulatory authorities etc.
- 4.5.3. Unreconciled Nostro account credit balances lying in blocked accounts need not be transferred to DEA Fund as per RBI's clarification letter dated 09.06.2015.
- 4.5.4. The bank opens zero balance accounts for beneficiaries of Central/State government schemes and for students who receive scholarship. Central and State governments have been expressing difficulty in crediting cheques/Direct Benefit Transfer/ Electronic Benefit Transfer/ scholarship amount in these accounts as they are also classified as inoperative due to non-operation for two years. The banks shall, based on the purpose of opening of the account, segregate the aforementioned accounts in their CBS, so that the stipulation of 'inoperative' account is not applicable to these accounts due to their non-operation for a period of more than two years. Thus such zero balance accounts shall not be transferred to DEA Fund.

CHAPTER 5 - CLAIMS FROM THE DEPOSITORS / CUSTOMERS

- 5.1. In case of demand from a customer / depositor whose unclaimed amount / deposit had been transferred to Fund, Bank shall repay the customer / depositor, along with interest if applicable, and lodge a claim for refund from the Fund for an equivalent amount paid to the customer / depositor.
 - 5.1.1. The Bank/ Branches shall contact the holder(s) of the unclaimed deposit through letters, email or SMS (if the email and mobile number are registered with the bank). The email/ SMS shall be sent on a quarterly basis.
 - 5.1.2. In case the whereabouts of the holder(s) of the unclaimed deposit are not traceable, the Bank/ Branches shall contact the introducer, if any, who had introduced the account holder to the bank at the time of opening of the account. The Bank/ Branches shall also contact the nominee, if registered, for tracing the customer. The Bank branches shall undertake special drives periodically as and when launched by Head Office, to find out the whereabouts of the customers, their nominees or legal heirs in respect of unclaimed deposits. Such drives shall be utilized for financial literacy to create public awareness, about activation of unclaimed deposits.

- 5.1.3. The Bank/ branches/ offices during regular customer meet/s shall include points for discussion to create public awareness about the activation of unclaimed deposits and the prescribed procedure to claim amounts lying therein by a depositor or his/her nominee/ legal heir in case of deceased depositor.
- 5.2. 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, in respect of which no interest was payable by the Bank to its customer / depositor.
- 5.3. Rate of interest, if any; payable on the principal amount transferred to the Fund shall be as specified by Reserve Bank from time to time.
- 5.4. In the case of a claim for refund of foreign currency denominated deposit accounts, instruments or transactions specified in paragraphs 4.1. (m) and 4.2., irrespective of whether the banks have paid the depositor / customer in Indian rupees or foreign currency, the Banks shall be entitled to claim refund of the eligible amount from the Fund, in Indian rupees only.
- 5.5. In case of any claim for refund of part amount by the depositor whose unclaimed amount / inoperative deposit had been transferred to the Fund, the account shall be revived and shall become operative. The Bank shall claim the entire amount transferred to the Fund in respect of such depositor along with interest payable, if any, from the Fund. The activation of unclaimed deposits shall be done with maintaining two level authorization i.e., through maker and checker.
- 5.5.1. The bank shall intimate the unclaimed deposit holders through SMS/ registered email (if email is registered with us) stating that on the basis of the KYC documents and claim submitted by them, the unclaimed status of the account has been removed. The intimation shall also mention the remedial measures available to them to report unauthorized access, if any. This would alert the account/ unclaimed deposit holder against any possible fraudulent activity in his/her account.
- 5.5.2. The banks shall process requests for activation of unclaimed deposits within three working days from the receipt of the complete application.
- 5.6. 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 (on the Specified Date).

- 5.7. In the case of Bank under liquidation, during the pendency of the liquidation proceedings, if any claim is received from depositors whose deposits were covered by DICGC insurance at the time of transfer to the Fund, the Fund shall pay to the liquidator, an amount equal to the amount that could have been claimed from DICGC with respect to such deposits, and with respect to all other amounts paid by the liquidator towards the amounts transferred to the Fund, whether insured by DICGC or not, the Fund shall reimburse the liquidator.
- 5.8. The claims / refunds shall be submitted jointly by two Authorized Signatories of the Bank designated for this purpose by the appropriate authorities.
- 5.9. RBI has clarified that where amounts lying in unclaimed deposit accounts have been transferred to the Depositor Education and Awareness Fund could be revived only if such accounts become KYC compliant. Hence an unclaimed deposit account can be operated only if it becomes KYC compliant and the amount has been claimed back from Reconciliation Vertical, Operations Wing, Head Office.

CHAPTER 6 - MAINTENANCE OF RECORDS

- 6.1. For each tranche transferred to the Fund, bank shall maintain complete details viz., name of customer, account number, amount, including interest accrued, transferred to the Fund, date of transfer to the Fund and other related documents, etc. These details/documents shall be maintained by the banks separately tranche-wise permanently notwithstanding anything contained in the Banking Companies (Period of Preservation of Records) Rules, 1985.
- 6.1.1 Records pertaining to the amounts transferred to the Fund included under the category of Deposits and listed in Paras 4.1.(a) to (h) shall be preserved and maintained at the respective branches where the deposits were held before transfer to Reconciliation Vertical, Operations Wing, Head Office.
- 6.1.2. The Bank shall display the list of accounts transferred to the Fund in the website on monthly basis. The list displayed on the website must contain only the names of the account holder(s) and his/her address.
- 6.1.3. The Bank shall provide on their website as well as at branches, the information on the process for activation of the unclaimed deposits and claiming the balances therein. Claims submitted by depositor shall be accepted by

Branches/Offices in plain paper application / prescribed claim form for the benefit of customers.

6.1.4. The following authorities shall preserve and maintain the records pertaining to the items covered under paras 4.1.(i) to 4.1. (m)

Sl no	Nature of the Amount Due	The Authority to preserve and maintain the records
a	Outstanding telegraphic transfers, mail transfers, demand drafts, pay orders, bankers cheques, sundry deposit accounts	Respective branch / Reconciliation Wing
b	Vostro accounts	Integrated Treasury, Mumbai
c	Inter-bank clearing adjustments, unadjusted National Electronic Funds Transfer (NEFT) credit balances and other such transitory accounts, Sundry Liabilities, Suspense Accounts etc	Respective Branch/ Reconciliation Wing
d	Unreconciled credit balances on account of Automated Teller Machine (ATM) transactions	DBS Wing
e	Undrawn balance amounts remaining in any prepaid card issued by the Bank	DBS Wing
f	Rupee proceeds of foreign currency deposits held by branches after conversion of foreign currency to rupees in accordance with extant foreign exchange regulations	Respective branch

6.2. Wherever refund has been claimed from the Fund, the Branch / Office concerned from where the claim originated shall preserve records / documents in respect of such accounts and transactions, for a period as mentioned in Document handling, digitization of records & retention policy of the Bank.

6.2.1. System logs shall be maintained at Reconciliation Vertical, Operations Wing, Head Office in case of any activation of unclaimed deposits for concurrent audit purpose.

6.3. Bank shall submit to 'Fund' whenever called for, all relevant information in respect of an account or deposit or transaction for which a claim for refund has been submitted by a bank.

CHAPTER 7 – SUPREMACY OF THE POLICY

7.1. In case of any contradictory guidelines in any of the policies mentioned below about any of the provisions covered in this Policy, the provisions of this Policy shall supersede the guidelines given in other policies.

- A. Deposits Policy
- B. Unclaimed Deposits Policy
- C. Credit Policy
- D. Credit / Debit Card Policy
- E. Non Credit Assets & Liabilities (Accounts) Elimination Policy
- F. Remittance Policy
- G. Nostro / Vostro Reconciliation Policy
- H. Foreign exchange transactions policy
- I. Any other Policy

CHAPTER 8 – COMPLIANCE / MONITORING OF IMPLEMENTATION (AUDIT)

- 8.1. On the date of transferring the amount to the Fund, bank shall maintain customer-wise details verified by the concurrent auditors, 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.
- 8.2. With respect to non-interest bearing deposits and other credits transferred to the Fund, customer-wise details, duly verified by the concurrent auditor, shall be maintained with the bank.
- 8.3. The concurrent auditors 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. Bank shall ensure that amount lying in unclaimed deposit and reactivated unclaimed deposits are subjected to concurrent audit.
- 8.4. The returns prescribed by RBI Form I to Form III shall also be verified by the statutory auditors at the time of annual audit and the Annual Certificate certifying that the returns have been correctly compiled by the bank shall be obtained from statutory auditors and forwarded to RBI.

CHAPTER 9 – REPORTING STRUCTURE – I (DISCLOSURES)

9.1. All such unclaimed liabilities (where amount due has been transferred to the 'Fund' shall be reflected as "Contingent Liability – Others, items for which the bank is contingently liable" under Schedule 12 of the annual financial statements.

9.2. Bank shall disclose the amounts transferred to 'Fund' under the notes to accounts as per the format given below.

Amount in Rupees Crores

	Current Year	Previous Year
Opening balance of amounts transferred to DEA FUND		
Add: Amounts transferred to DEA FUND during the year		
Less: Amounts reimbursed by DEA FUND towards claims		
Closing balance of amounts transferred to DEA FUND		

CHAPTER 10 - REPORTING STRUCTURE – II (SUBMISSION OF RETURNS TO RBI)

- 10.1. Bank shall furnish the following returns duly certified by Concurrent auditors/Authorized Signatories to RBI.
- 10.1.1. Form I-** With effect from 27.09.2017 Revised Form I was introduced. Consolidated return on the date of transferring the amount to the Fund furnishing the total amount credited (indicating separately the amount of interest bearing deposits, non-interest bearing deposits and other credits transferred). The revised return "Form I" to be submitted before 15th of the succeeding month.
- 10.1.2. Form II-** Monthly consolidated return for claims made by the bank with details of Interest Bearing Deposits, Non Interest Bearing Deposits and Other Credits are furnished in the Form II to be submitted to the Fund before 15th of the succeeding month.
- 10.1.3. Form III-** A Certificate at the end of Half Years ending September and March of every year certifying the Balances in the Books of the Bank with that of balances maintained at DEA Fund Cell as reflected Form I to be submitted on before 30th April and 31st October respectively.
- 10.1.4. Form IX-** A return, within thirty days after the close of each calendar year, in the prescribed form to be submitted to the Fund.
- 10.1.5.** Bank shall necessarily furnish the above returns, even if it is a nil return, to the RBI at the periodicity indicated above.
- 10.2. Bank shall furnish any other information sought by Reserve Bank in the form and manner as prescribed by RBI from time to time.
- 10.3. Bank shall furnish any information sought by the Committee relating to unclaimed amounts and the inoperative accounts from time to time.
- 10.4. The above returns in the prescribed format duly certified by the auditors and Statutory Auditor's Annual Certificate (para 8.4) shall be forwarded in original, to Chief General Manager, Reserve Bank of India, Department of Banking Regulations, Central Office, DEA FUND Cell, 12th Floor, Shahid Bhagat Singh Road, Fort, Mumbai – 400001, as also scanned copy in PDF format by email.

CHAPTER 11 – VALIDITY OF THE POLICY

11.1. The Board of Directors approved Policy Version: 11.0 (2024-25) shall be valid until the next review.

CHAPTER 12– REGULATORY PRESCRIPTION (REVIEW OF THE POLICY)

12.1. The Policy shall be reviewed annually. Any changes in the guidelines pertaining to 'The Depositor Education and Awareness Fund Scheme, 2014' introduced by RBI shall automatically form part of the Policy for implementation with effect from the effective date of such guideline. Such changes shall be incorporated in the Policy at the time of the subsequent review.

All regulatory guidelines have been included and complied in the policy

REFERENCES

S. No.	Reference	Description/ Remarks
1	RBI/2013-14/527 DBOD.No.DEA FUND Cell.BC.101/30.01.002/2013-14 DATED 21.03.2014	The Depositor Education and Awareness Fund Scheme, 2014 - Section 26A of Banking Regulation Act, 1949
2	RBI/2013-14/614 DBOD.No.DEA FUND Cell.BC.114/30.01.002/2013-14 DATED 27.05.2014	The Depositor Education and Awareness Fund Scheme, 2014 –Section 26A of Banking Regulation Act, 1949- Operational guidelines
3	RBI/2013-14/656 DBOD NO.DEA FUND CELL BC 123/30.01.002/2013-14 dated 25.06.2014	The Depositor Education and Awareness Fund Scheme, 2014 –Section 26A of Banking Regulation Act, 1949- Clarifications on Operational guidelines
4	RBI/2013-14/665 DBOD NO.DEA FUND CELL BC 126/30.01.002/2013-14 dated 26.06.2014	Banking Regulation Act, 1949 – Section 26A Depositor Education and Awareness Fund Scheme, 2014 – Operational Guidelines – Payment of interest
5	RBI/2014-15/442 DBR.No.DEA Fund Cell.BC.67/30.01.002/2014-15 dated 02.02.2015	The Depositor Education and Awareness Fund Scheme, 2014 –Section 26A of Banking Regulation Act, 1949- Unclaimed Deposits/ Inoperative Accounts in Banks- Updation of list of inoperative accounts on their website
6	FE CO FID / 14464/11.01020/2014-15 dated 11.03.2015	Transfer of balances to DEA FUND account
7	DBR NO DEA Fund Cell.18552/30.01.002/2014-15 dated 05.06.2015	The Depositor Education and Awareness Fund Scheme, 2014 –Section 26A of Banking Regulation Act, 1949
8	RBI/2014-15/645 DBR NO DEA FUND CELL BC 105/30.01.002/2014-15 dated 18.06.2015	The Depositor Education and Awareness Fund Scheme, 2014 –Section 26A of Banking Regulation Act, 1949- Operational guidelines
9	DEA Fund Cell 30441 30.01.002/2017-18 dated 27.09.2017	The Depositor Education and Awareness Fund Scheme, 2014 –Section 26A of Banking Regulation Act, 1949- Operational guidelines
10	DEA Fund Cell 1642 30.01.002/2018-19 dated 27.08.2018	The Depositor Education and Awareness Fund Scheme, 2014 – Revised timeline for submission of Reconciliation certificate (Form III)
11	RBI/2021-22/37DoR.DEA. REC.No.16/30.01.002/2021-22 dated 11-05-2021	Banking Regulation Act, 1949 – Section 26A Depositor Education and Awareness Fund Scheme, 2014 – Interest rates payable on unclaimed interest bearing deposit
12	RBI/2023-24/105DOR.SOG (LEG).REC/64/09.08.024/2023- 24 dated 01-01-2024	Inoperative Accounts/Unclaimed Deposits in Banks- Revised Instructions