

The Depositor Education and Awareness Fund (DEAF)

Claim procedure

WHAT ARE UNCLAIMED DEPOSITS?

If there has been no customer induced transaction on an account or if a term deposit is not renewed/withdrawn after maturity for 10 years and more, then such accounts are classified as Unclaimed Deposits from the date of last operation. And, as per RBI guidelines, banks are required to transfer credit balance in such accounts to RBI - Depositors Education and Awareness Fund (DEAF).

The depositor would, however, be entitled to claim from the bank their deposit even after such amount has been transferred to the Fund.

HOW TO CHECK IF MY ACCOUNT HAS MOVED TO UNCLAIMED DEPOSITS?

Kindly click on this link to view if your or your family members name appears in the list of unclaimed deposits/inoperative accounts. "[list-of-unclaimed-accounts.pdf \(dbs.com\)](#)"

HOW TO CLAIM MY MONEY FROM DEAF?

Please visit the nearest DBS Bank Branch with your Original ID and Address Proofs and place a request for claiming the Funds.

In case of a minor's accounts(s), kindly submit the documents for the guardian as well.