



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

DBR.No.DEA Fund Cell.3044/ 30.01.002/2017-18

September 27, 2017

The Managing Director & CEO/
Chief Executive Officers
All Scheduled Commercial Banks (including RRBs) and LABs /
Urban Co-operative Banks / State Co-operative Banks /
District Central Co-operative Banks

Dear Sir/Madam,

**The Depositor Education and Awareness Fund Scheme, 2014 – Section 26A of the
Banking Regulation Act, 1949- Operational Guidelines**

Please refer to our circular DBOD.No.DEA Fund Cell.BC.114 /30.01.002/2013-14 dated May 27, 2014 regarding operating procedure to be followed by banks for crediting the Fund and submission of returns duly audited by the auditors. Subsequently vide circular DBR.No.DEA Fund Cell.BC.105/30.01.002/2014-15 dated June 18, 2015, we had advised about clubbing of Form I and Form II as 'Form I & II'.

2. With a view to further streamlining the operations of the Depositor Education and Awareness Fund (hereinafter referred to as the Fund), the Reserve Bank has developed a separate dedicated module named "DEA Fund Services" under its E-Kuber portal. The said module envisages, *inter alia*, proper system based validation and controls on funds transfer and claim reimbursement procedures with regard to the Fund.

3. The key features of the procedure for transferring funds and claiming reimbursement under the revised module are detailed in Annex 1.

4. A user manual, designed by the Reserve Bank in this regard, covering step by step procedure for providing necessary guidance to banks on the use of DEA Fund module under E-kuber portal is given in Annex 2.

बैंकिंग विनियमन विभाग, केंद्रीय कार्यालय, 12वीं और 13वीं मंज़िल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, मुंबई 400001

टेलीफोन /Tel No: 022- 22700773 फैक्स/Fax No: 022- 22700773

Department of Banking Regulation, Central Office, 12th & 13th Floor, Central Office Bhavan, Shahid Bhagat Singh Marg, Mumbai -

400001 email: dboddeafcell@rbi.org.in

tel No:022- 22700773 Fax No: 022- 22700773

हिंदी आसान है, इसका प्रयोग बढ़ाएँ

5. Banks are advised to make all efforts to ensure correctness of the amount transferred to and subsequently claimed from the Fund. Persistent errors in transfer of funds and filing refund claims will be viewed seriously and may invite penal action from RBI.

6. All other instructions on the subject issued vide RBI circulars DBOD.No.DEA Fund Cell.BC.114 /30.01.002/2013-14 dated May 27, 2014 and DBR.No.DEA Fund Cell.BC.105/30.01.002/2014-15 dated June 18, 2015 remain unchanged.

Yours faithfully

(Prakash Baliarsingh)
Chief General Manager

Encls: – as above

Key features

1. Procedure for crediting the Fund and submission of Form I¹ online

1.1 In order to access the new system, all member banks (sponsor banks) are required to first register themselves under the DEA Fund module on E-Kuber portal. For this purpose, sponsor banks were advised vide our letter DBR.DEA Fund Cell. No. 13322/30.01.002/2016-17 dated May 11, 2017 to forward us two e-mail ids to complete the registration process. Those sponsor banks that may not have completed the registration process are advised to do so immediately. Any communication from RBI will be sent to those e-mail ids only.

1.2 Banks which do not have access to E-Kuber portal (non-member banks) have also been separately advised vide our letter DBR.DEA Fund Cell No. 13323/30.01.002/2016-17 dated May 11, 2017 to forward two e-mail ids to their respective sponsor banks to enable them to complete the registration process. Those non-member banks that may not have completed the registration process with their sponsor banks are advised to do so immediately. Any communication from RBI will be sent to those e-mail ids only.

1.3 The window for transferring the unclaimed deposits to the Fund shall continue to be kept open during the last two working days of every month, as hitherto. Only one deposit will be allowed by a member/non member bank per month.

1.4 Non-member banks are advised to transfer the unclaimed deposits to their sponsor banks (through normal banking channel), sufficiently in advance of the due date of the transfer of such deposits to RBI by the sponsor bank through E-Kuber portal. On receipt of the amount transferred by sponsor banks to the Fund, an

¹ 'Form I & II' have been modified and merged into new 'Form I'. The revised format of Form I is enclosed as Annex 3.

autogenerated acknowledgement receipt will be sent to the concerned banks on their registered e-mail ids.

1.5 At the end of every month, the system will auto generate **Form I** and send it to the registered e-mail ids of the banks, including those banks which have not transferred any deposits. Banks (or sponsor banks on behalf of their member banks), after verifying the correctness of Form I, are required to submit the same online through the Portal.

1.6 The auto generated Form I is confirmed only if the bank agrees with the balances in Form I by ticking "I Agree" and "Form has been duly audited by concurrent auditor" check-boxes on the portal screen. If bank does not agree then it must fill the rectification form duly audited by concurrent auditor and send it to RBI, in original, by post.

1.7 The bank should immediately bring to the notice of the Reserve Bank any discrepancy observed by them in Form I with regard to the details of transfers made, including non-receipt of confirmation messages.

2. Procedure for claim refund – Form II

2.1 The banks should submit refund claims to RBI through E-Kuber portal by filling up **Form II**².

2.2 After submission of the claim, a printout of the auto generated Form II, duly signed by the authorized officials and certified by the concurrent auditors of the bank, shall be sent by the concerned bank to RBI, in original, by post.

2.3 The refund claim will be examined by RBI and, if found in order, the amount claimed will be credited to the account of member bank maintained with RBI. The claim authorization / rejection receipt will be sent to concerned bank on their registered e-mail ids.

² Since there was considerable overlap between Form III and Form IV, both have been merged into a new form, "Form II". The revised format of Form II is enclosed as Annex 4.

2.4 Non-member banks will submit their claim details to their sponsor banks which, in turn, will submit the same on the E-Kuber portal on behalf of the concerned non-member banks.

2.5 The refund claims of banks will be settled by RBI only after receipt of true copy of the Resolution of the Board of Directors (in Hindi or English only) authorizing two officials designated as authorized signatories who would operate the account jointly, specimen signature card in prescribed formats and all previous **Form I** of the concerned bank.

2.6 The banks shall lodge only one refund claim in a month through the portal. Banks shall not include the outstanding refund claims in the following month's refund claim. In other words, under no circumstances, shall a refund claim for an unclaimed deposit paid by the bank appear in more than one refund claim.

2.7 The refund claims made by the banks will be processed by the Reserve Bank purely based on the information provided by the banks in **Form II**. Therefore, the onus of making correct refund claims from the Fund in all respects will lie solely on the banks concerned. In case, any discrepancy at any time is observed by RBI or auditors in any refund claim made by a bank, appropriate action under the relevant provisions of the Banking Regulation Act, 1949 would be taken against the bank concerned.

2.8 While banks would not be required to provide the customer-wise details in case of refund claims in **Form II** banks would, however, be required to maintain the customer-wise details of claims at their end, duly certified by their concurrent auditors, which Reserve Bank may seek at a later stage/during supervisory review process.

3. Submission of reconciliation certificate – Form III

3.1 Banks shall also submit a reconciliation certificate **Form III** (Annex 5) signed by two senior officers, other than those involved in transfer and refund claims for unclaimed deposits, and the concurrent auditors of the bank, certifying agreement of the balances of the banks as shown in their general ledger with the amount reflected in the DEA Fund account of RBI at the end of June and December every

year. This certificate must reach RBI, in original, not later than July 31 and January 31 respectively. The banks for which reconciliation certificate is not received by due dates, further settlement of claims will be withheld until receipt of the reconciliation certificates.

3.2 Submission of Yearly return on the position of unclaimed deposits (**Form V**) of the banks has been discontinued.

4. The revised returns shall be submitted by banks from the date of issuance of this letter. However, the banks shall ensure that all returns as stipulated earlier and as applicable to the period prior to the issuance of this letter have been submitted to the Reserve Bank.

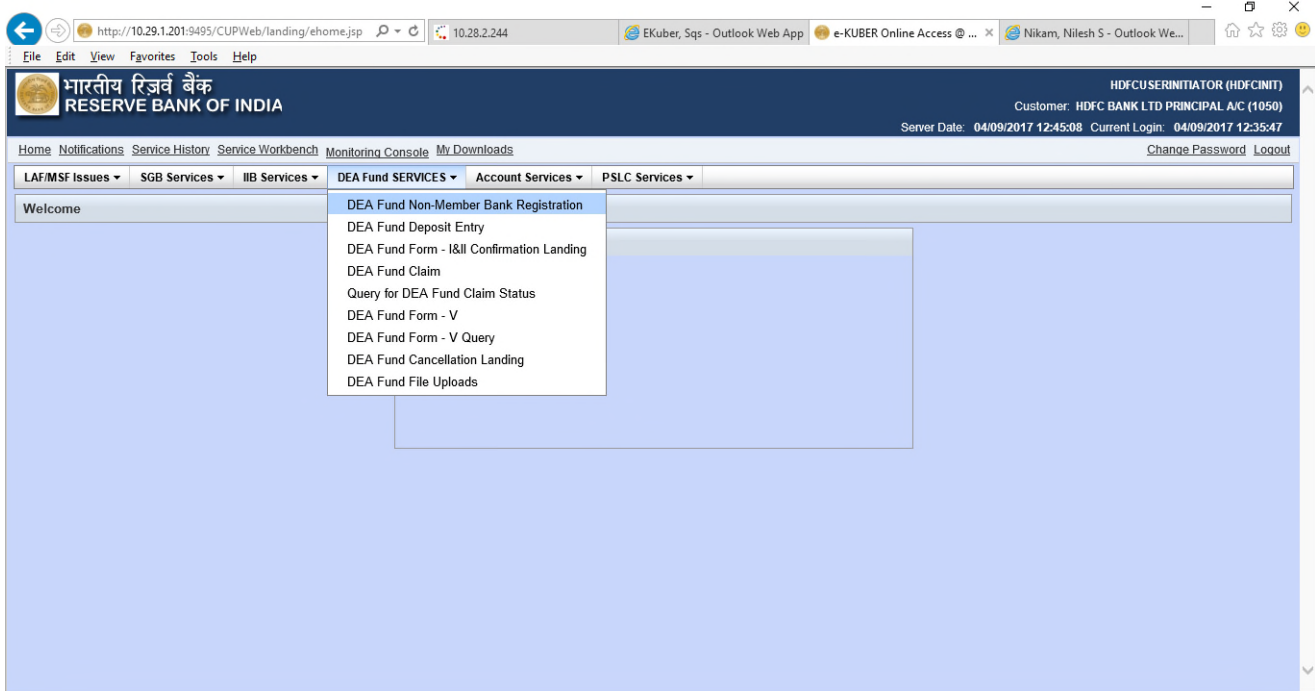
**Depositor Education and Awareness Fund Cell
Department of Banking Regulation
Reserve Bank of India, Mumbai**

DEA Fund FLOW THROUGH PORTAL-USER GUIDE FOR BANKS

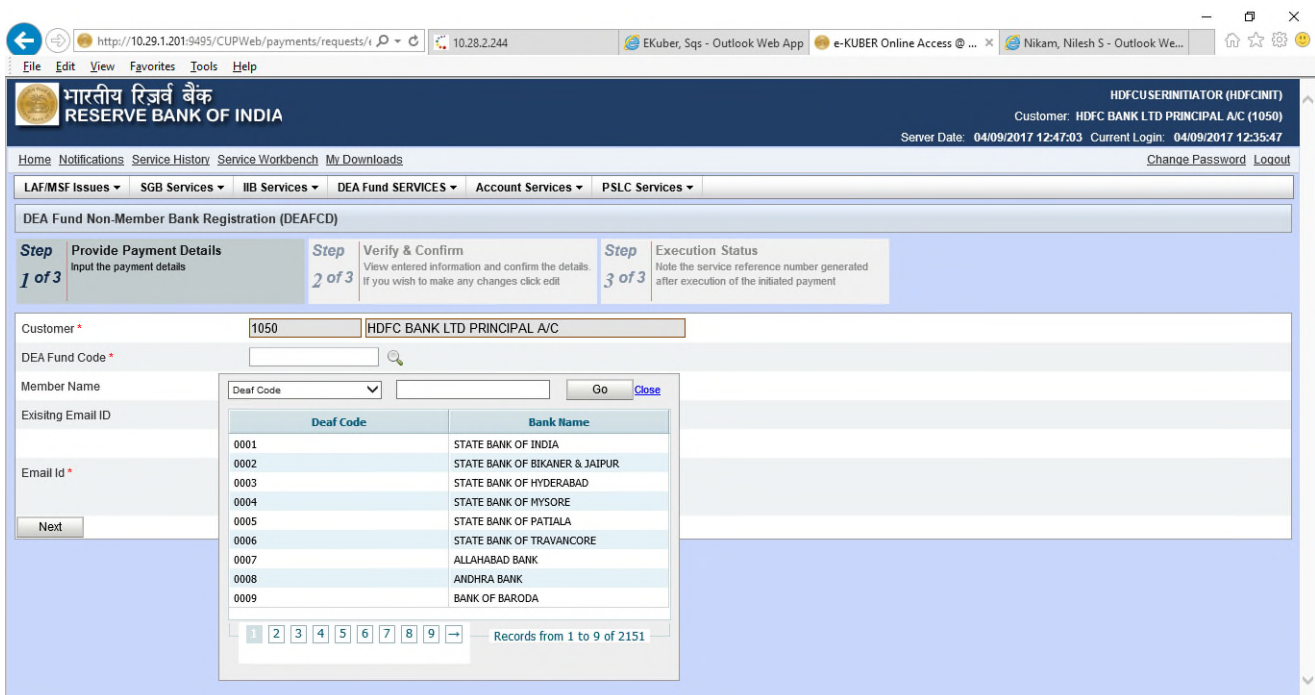
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1. Non-member bank registration

- Member banks (i.e. banks having current account with RBI) will be able to login to E-Kuber portal through “maker”.
- Go to “DEA Fund Services” then click “DEA Fund Non-member bank registration”



- Following window will appear



- Under “DEA Fund code”, enter the particular bank’s DEA Fund code (or search DEA Fund code from the Lookup i.e. magnifying glass)

- Enter e-mail ids of the non-member banks (more than two e-mail ids may be separated by comma) as given below:

The screenshot shows the RBI website interface for the 'DEA Fund Non-Member Bank Registration (DEAFCD)' process. The user is at Step 1 of 3, 'Provide Payment Details'. The form fields are as follows:

Customer *	1050	HDFC BANK LTD PRINCIPAL A/C
DEA Fund Code *	0251	Hisar District Central Co-op Bank Ltd., Hisar
Member Name	Hisar District Central Co-op Bank Ltd., H	
Existing Email ID		
Email Id *	nnsnikam@rbi.org.in dboddeafcell@rbi.org.in	

Buttons: Next, Reset

- Click on “next” button

The screenshot shows the RBI website interface for the 'DEA Fund Non-Member Bank Registration (DEAFCD)' process. The user is at Step 2 of 3, 'Verify & Confirm'. The form fields are as follows:

Customer *	1050	HDFC BANK LTD PRINCIPAL A/C
DEA Fund Code *	0251	
Member Name	Hisar District Central Co-op Bank Ltd.,	
Existing Email ID		
Email Id *	nnsnikam@rbi.org.in dboddeafcell@rbi.org.in	

Buttons: Edit, Confirm

- Edit e-mail ids, if required else click on “confirm”
- After clicking on “confirm” button, service reference number will be generated as given below

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RESERVE BANK OF INDIA

HDFCUSERINITIATOR (HDFCINIT)
Customer: HDFC BANK LTD PRINCIPAL A/C (1050)
Server Date: 04/09/2017 12:50:44 Current Login: 04/09/2017 12:35:47

Home Notifications Service History Service Workbench My Downloads

LAF/MSF Issues SGB Services IIB Services DEA Fund SERVICES Account Services PSLC Services

Service request has been forwarded successfully for processing

DEA Fund Non-Member Bank Registration (DEAFCD)

Step 1 of 3 Provide Payment Details
Input the payment details

Step 2 of 3 Verify & Confirm
View entered information and confirm the details.
If you wish to make any changes click edit

Step 3 of 3 Execution Status
Note the service reference number generated
after execution of the initiated payment

Execution Status: Successful

Service Reference Number: 2017090400793083

Iteration Serial: 1

Initiate new request

- Go to “Service History” (Top bar) -> to check status of registration by selecting the “Service” in drop down

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

HDFCUSERINITIATOR (HDFCINIT)
Customer: HDFC BANK LTD PRINCIPAL A/C (1050)
Server Date: 04/09/2017 12:51:05 Current Login: 04/09/2017 12:35:47

Home Notifications Service History Service Workbench My Downloads

LAF/MSF Issues SGB Services IIB Services DEA Fund SERVICES Account Services PSLC Services

Service History

Service * DEA Fund Non-Member Bank Registration Service Reference Number

Start Date End Date

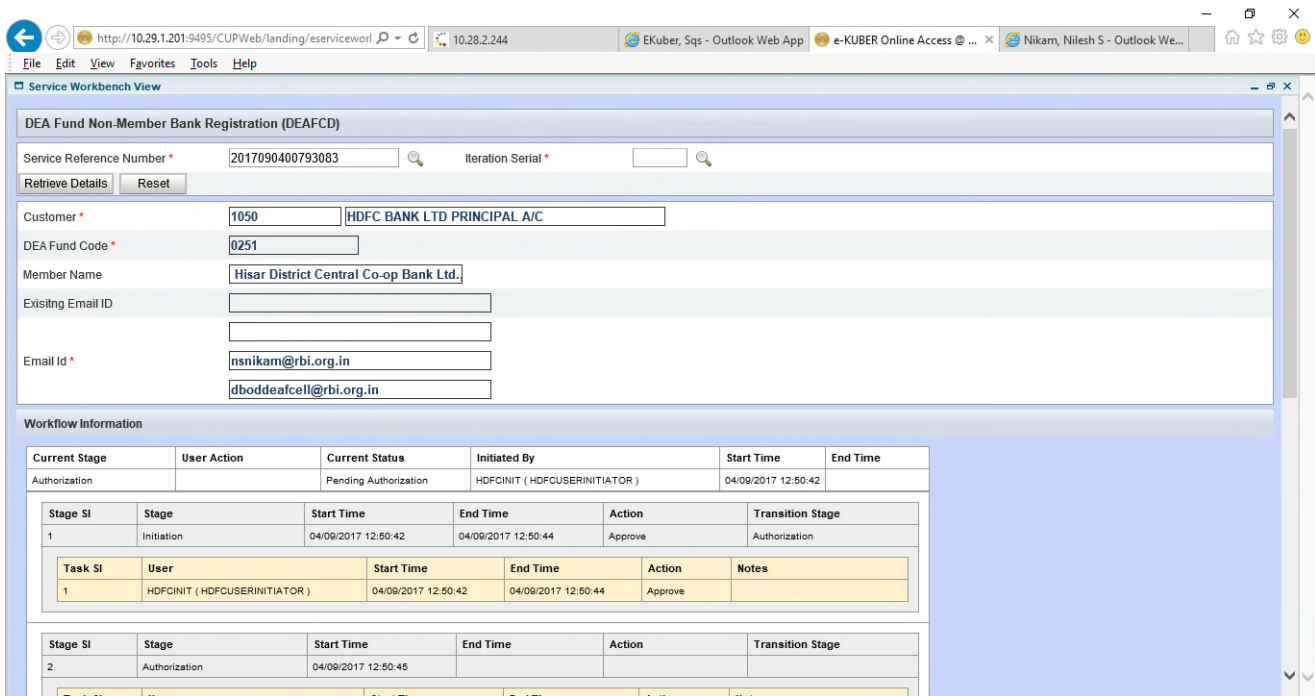
Minimum Amount Maximum Amount

Submit Reset View

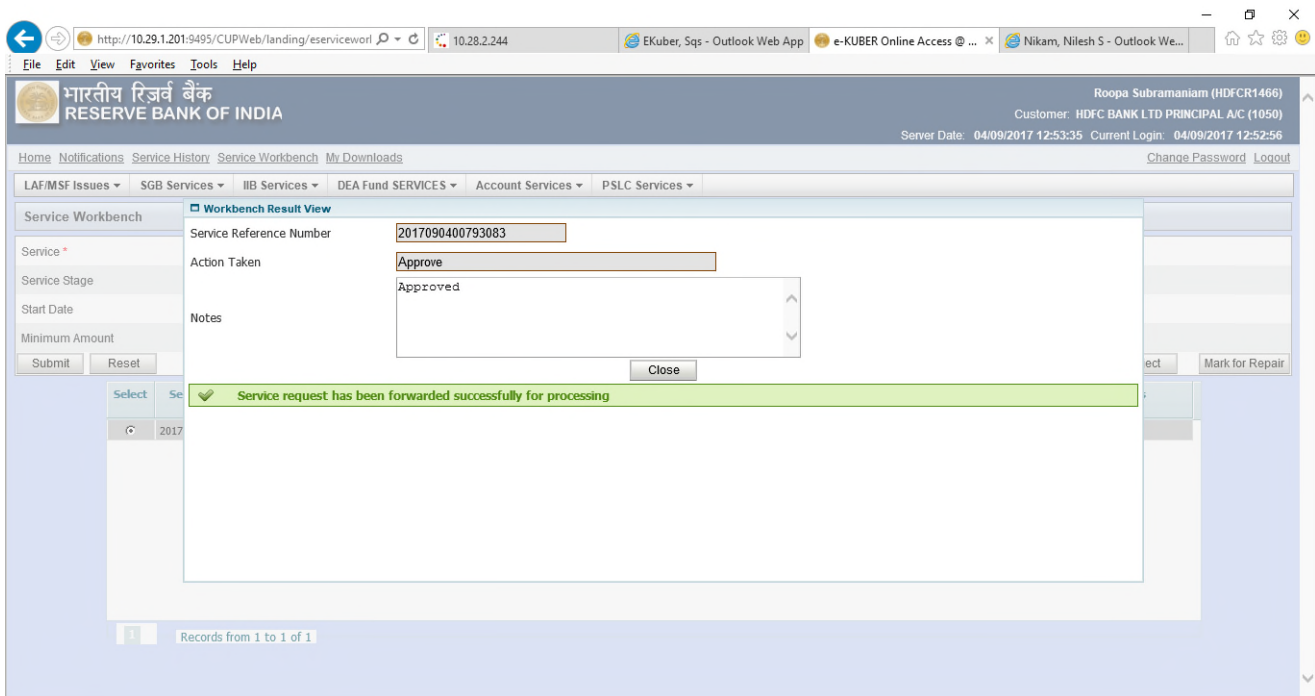
Select	Service Reference Number	Account Number	Transaction Amount	Request Date	Current Stage	Current Status
<input checked="" type="radio"/>	2017090400793083		0	27/07/2017	Authorization	Pending Authorization
<input type="radio"/>	2017072100793065		0	21/07/2017	Completion	Executed Successfully
<input type="radio"/>	2017072100793064		0	21/07/2017	Completion	Executed Successfully
<input type="radio"/>	2017053000792979		0	12/04/2017	Completion	Executed Successfully
<input type="radio"/>	2017053000792978		0	12/04/2017	Completion	Executed Successfully
<input type="radio"/>	2017053000792976		0	12/04/2017	Completion	Executed Successfully
<input type="radio"/>	2017052900792974		0	12/04/2017	Completion	Executed Successfully
<input type="radio"/>	2017052600792967		0	12/04/2017	Completion	Executed Successfully
<input type="radio"/>	2017052500792966		0	12/04/2017	Error	Expired

Records from 1 to 9 of 101

- Now Checker (authoriser from the member bank) will login to the portal and will be required to authorize the registration of the Non-member bank as under:
- Go to “Service Workbench” (top bar) -> Select “DEA Fund Non-Member Bank Registration” from the drop down under “Service” and then click on “View”.



- If the details are correct close the view window.
- Click on “Approve” and then “Process”.



- Go to service history -> to check status as “Executed successfully”

The screenshot shows the Reserve Bank of India e-Kuber portal. The user is logged in as Roopa Subramaniam (HDFCR1466). The page displays the Service History for 'DEAF Fund Non-Member Bank Registration'. The table below shows the details of the registrations.

Select	Service Reference Number	Account Number	Transaction Amount	Request Date	Current Stage	Current Status
<input type="checkbox"/>	2017090400793083		0	27/07/2017	Completion	Executed Successfully
<input type="checkbox"/>	2017072100793065		0	21/07/2017	Completion	Executed Successfully
<input type="checkbox"/>	2017072100793064		0	21/07/2017	Completion	Executed Successfully
<input type="checkbox"/>	2017053000792979		0	12/04/2017	Completion	Executed Successfully
<input type="checkbox"/>	2017053000792978		0	12/04/2017	Completion	Executed Successfully
<input type="checkbox"/>	2017053000792976		0	12/04/2017	Completion	Executed Successfully
<input type="checkbox"/>	2017052900792974		0	12/04/2017	Completion	Executed Successfully
<input type="checkbox"/>	2017052600792967		0	12/04/2017	Completion	Executed Successfully
<input type="checkbox"/>	2017052500792966		0	12/04/2017	Error	Expired

Records from 1 to 9 of 101

1.1 Email Alert - Non Member Bank registration

- An auto-generated email will be sent to the bank on their registered e-mail ids

The screenshot shows an email received from EKUBER HELPDESK. The subject is 'Non Member Bank 2216 has been Registered'. The email is dated Thursday, 13-04-2017 14:52.

From: EKUBER HELPDESK <ekuberhelpdesk@rbi.org.in>
To: padmanaban.k@intellectdesign.com;
Cc: EKuber Portal; EKuber, Sqs; Tripathi, Debadatta

Madam/Dear Sir, Non member bank - 2216 (User Manual Bank Ltd) successfully registered for DEAF scheme under member bank - 0042 (HDFC Bank Ltd) e-Mail ids registered as :ekubersqs@rbi.org.in,cbusatdeb@rbi.org.in

This is an auto generated mail

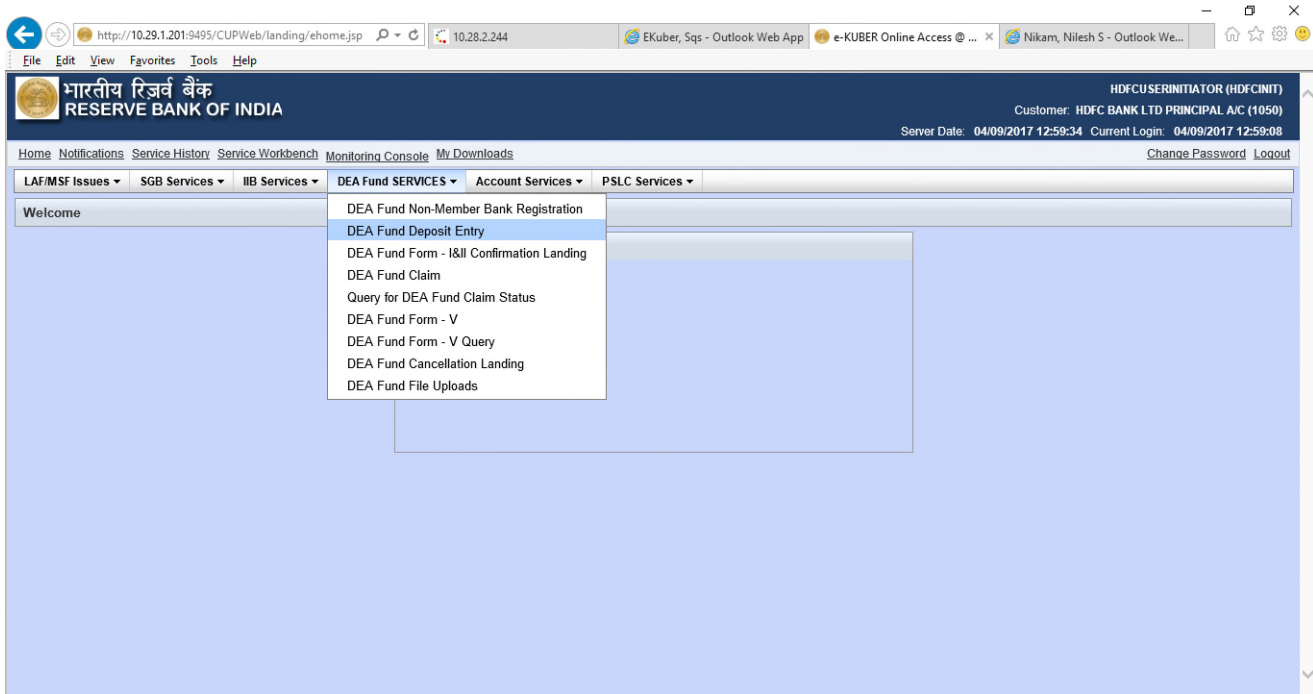
Thanks and Regards
Reserve Bank Of India .

Caution: The Reserve Bank of India never sends mails, SMSs or makes calls asking for personal information such as your bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers, however official or attractive they may look.

Notice: This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this e-mail message and/or attachments to it are strictly prohibited. If you have received this email by error, please notify us by return e-mail or telephone and immediately and permanently delete the message and any attachments. The recipient should check this email and any attachments for the presence of viruses. The Reserve Bank of India accepts no liability for any damage caused by any virus transmitted by this email.

2. DEA Fund Deposit

- Member banks can go to “DEA Fund deposit entry” window in DEA Fund Services on the portal to enter the details of deposits being transferred to DEA Fund Cell in that particular month
(Member banks can do deposit for Non-member banks using the latter’s DEA Fund code)



- Enter the DEA Fund code of the bank
- Enter the total amount and total accounts to be transferred for the particular bank in that month.
- Bifurcate these accounts and amount by selecting the deposit category i.e. IB, NIB and OTH (enter in Capital letters only in the box as shown below) and then clicking on ‘ADD’ button.

DEA Fund Deposit Entry (DEAFTRFNEW)

Step 1 of 3 Provide Payment Details Input the payment details

Step 2 of 3 Verify & Confirm View entered information and confirm the details. If you wish to make any changes click edit

Step 3 of 3 Execution Status Note the service reference number generated after execution of the initiated payment

Initiate Repair Initiation Mode

Funding Account * 1053001/32105001001(HDFC BANK LTD PRINCIPAL A/C)

Office Code 4 Mumbai Regional Office

Available Balance NR 1,21,80,28,55,808.21

Transaction Date * 27/07/2017

Successful execution of the transaction is subject to availability of funds on release of the transaction

Bank DEA Fund code * 0251

Bank Name * Hisar District Central Co-op. Bank Ltd., H

Total Amount 10000

Total Accounts 10

Account Details

Deposit Category Deposit Category Description

Number Of Accounts

Amount

Add Edit Delete

Select	Deposit Category	Deposit Category Description	Number Of Accounts	Amount
<input type="checkbox"/>	IB	Interest Bearing	5	5000
<input type="checkbox"/>	NIB	Non Interest Bearing	3	3000
<input type="checkbox"/>	OTH	Others	2	2000

Total Grid Accounts 10

Total Grid Amount 10,000.00

Reason *

Next Reset

- Click on “next” button
- Click on “Edit”, if required, else “confirm” button

LAF/MSF Issues ▾ SGB Services ▾ IB Services ▾ DEA Fund SERVICES ▾ Account Services ▾ PSLC Services ▾

DEA Fund Deposit Entry (DEAFTRFNEW)

Step 1 of 3 Provide Payment Details
Input the payment details

Step 2 of 3 Verify & Confirm
View entered information and confirm the details. If you wish to make any changes click edit

Step 3 of 3 Execution Status
Note the service reference number generated after execution of the initiated payment

Initiation Mode

Funding Account * 105309132105001001 (HDFC BANK LTD PRINCIPAL A/C) ▾

Office Code 4 Mumbai Regional Office

Available Balance INR 1,21,80,28,55,806.21

Transaction Date * 27/07/2017

Successful execution of the transaction is subject to availability of funds on release of the transaction

Bank DEAFund code * 0251

Bank Name * Hissar District Central Co-op Bank Ltd.

Total Amount 10000

Total Accounts 10

Account Details

Select	Deposit Category	Deposit Category Description	Number Of Accounts	Amount
<input type="checkbox"/>	IB	Interest Bearing	5	5000
<input type="checkbox"/>	NIB	Non Interest Bearing	3	3000
<input type="checkbox"/>	OTH	Others	2	2000

Total Grid Accounts 10

Total Grid Amount 10,000.00

Reason * Demo

Edit Confirm

- On clicking the “Confirm” button, service reference number will be generated.

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RESERVE BANK OF INDIA

HDFCUSERINITIATOR (HDFCINIT)

Customer: HDFC BANK LTD PRINCIPAL A/C (1050)

Server Date: 04/09/2017 13:05:57 Current Login: 04/09/2017 12:59:08

Home Notifications Service History Service Workbench My Downloads Change Password Logout

LAF/MSF Issues ▾ SGB Services ▾ IB Services ▾ DEA Fund SERVICES ▾ Account Services ▾ PSLC Services ▾

Service request has been forwarded successfully for processing

DEA Fund Deposit Entry (DEAFTRFNEW)

Step 1 of 3 Provide Payment Details
Input the payment details

Step 2 of 3 Verify & Confirm
View entered information and confirm the details. If you wish to make any changes click edit

Step 3 of 3 Execution Status
Note the service reference number generated after execution of the initiated payment

Execution Status Successful

Service Reference Number 2017090400793084

Iteration Serial 1

Initiate new request

- “Checker” (from the member bank) will be required to authorize the deposit entry made by the “maker”.
- Go to “Service Workbench” -> Select “DEA Fund Deposit Entry” from the drop down under “Service” and then click on “View” and close the View window. If the details entered are correct, then click on “Approve” and then “Process”.

The screenshot shows the Reserve Bank of India Service Workbench interface. The user is logged in as Roopa Subramaniam (HDFCR1468). The interface displays a list of DEA Fund Deposit Entries with the following data:

Select	Service Reference Number	Account Number	Transaction Amount	Request Date	Current Stage	Current Status
<input checked="" type="checkbox"/>	2017090400793084	32105001001	10,000.00	27/07/2017	Authorization	Pending Authorization

Records from 1 to 1 of 1

The screenshot shows the Service Workbench View interface for a specific DEA Fund Deposit Entry (DEAFTRFNEW). The details are as follows:

Service Reference Number: 2017090400793084
 Iteration Serial:
 Funding Account: 32105001001/1053091[HDFC BANK LTD PRINCIPAL A/C]
 Office Code: 4 (Mumbai Regional Office)
 Available Balance: INR 121,802,855,806.21
 Transaction Date: 27/07/2017

Successful execution of the transaction is subject to availability of funds on release of the transaction

Bank DEA Fund code: 0251
 Bank Name: Hisar District Central Co-op Bank Ltd.
 Total Amount: 10,000.00
 Total Accounts: 10

Account Details

Select	Deposit Category	Deposit Category Description	Number Of Accounts	Amount
<input checked="" type="checkbox"/>	IB	Interest Bearing	5	5000
<input checked="" type="checkbox"/>	NIB	Non Interest Bearing	3	3000
<input checked="" type="checkbox"/>	OTH	Others	2	2000

भारतीय रिज़र्व बैंक
 RESERVE BANK OF INDIA

Roopa Subramaniam (HDFCR1466)
 Customer: HDFC BANK LTD PRINCIPAL A/C (1050)
 Server Date: 04/09/2017 13:07:34 Current Login: 04/09/2017 13:07:18

Home Notifications Service History Service Workbench My Downloads

LAFMSF Issues SGB Services IIB Services DEA Fund SERVICES Account Services PSLC Services

Service Workbench

Workbench Result View

Service Reference Number: 2017090400793084
 Action Taken: Approve
 Notes: Approved

Service request has been forwarded successfully for processing

Records from 1 to 1 of 1

- Go to service history -> to check status of authorization

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 RESERVE BANK OF INDIA

Roopa Subramaniam (HDFCR1466)
 Customer: HDFC BANK LTD PRINCIPAL A/C (1050)
 Server Date: 04/09/2017 13:10:11 Current Login: 04/09/2017 13:07:18

Home Notifications Service History Service Workbench My Downloads

LAFMSF Issues SGB Services IIB Services DEA Fund SERVICES Account Services PSLC Services

Service History

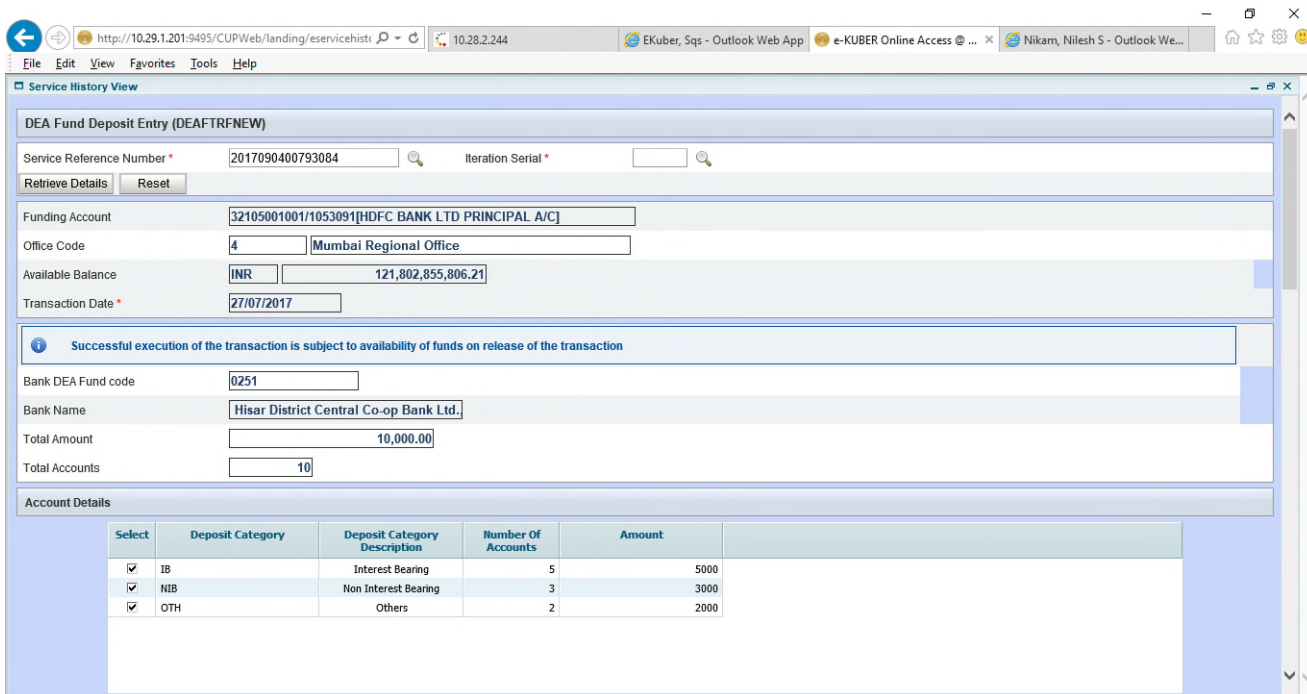
Service: DEA Fund Deposit Entry Service Reference Number: [Search]
 Start Date: [Calendar] End Date: [Calendar]
 Minimum Amount: [Input] Maximum Amount: [Input]

Submit Reset View

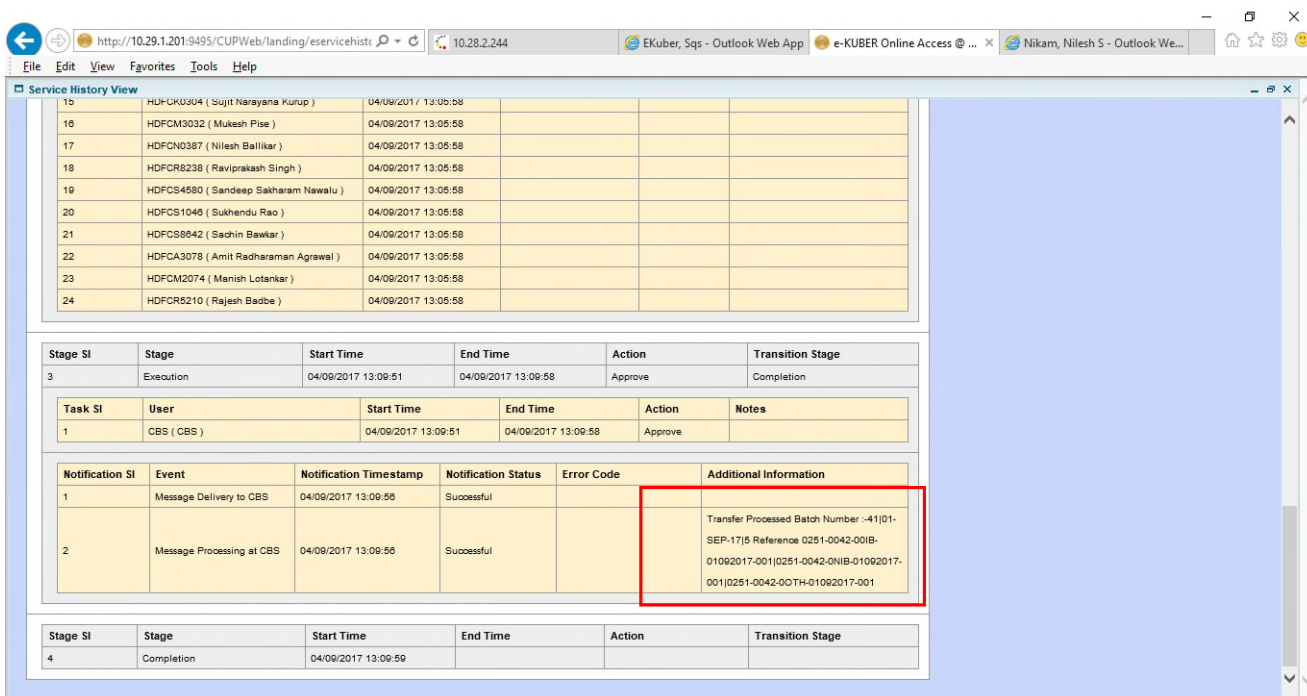
Select	Service Reference Number	Account Number	Transaction Amount	Request Date	Current Stage	Current Status
<input checked="" type="radio"/>	2017090400793084	32105001001	10,000.00	27/07/2017	Completion	Executed Successfully
<input type="radio"/>	2017072100793066	32105001001	10,000.00	21/07/2017	Error	Execution Failure
<input type="radio"/>	2017062900793049	32105001001	11,39,241.15	23/06/2017	Error	Expired
<input type="radio"/>	2017062900793048	32105001001	11,39,241.15	23/06/2017	Error	Expired
<input type="radio"/>	2017053100792985	32105001001	3,01,81,733.26	12/04/2017	Error	Expired
<input type="radio"/>	2017053100792984	32105001001	23,559.06	12/04/2017	Completion	Executed Successfully
<input type="radio"/>	2017053100792983	32105001001	23,559.06	12/04/2017	Error	Expired
<input type="radio"/>	2017053100792982	32105001001	23,559.06	12/04/2017	Completion	Executed Successfully
<input type="radio"/>	2017053100792981	32105001001	23,559.06	12/04/2017	Completion	Executed Successfully

Records from 1 to 9 of 99

- Click on "View" option to see the details entered

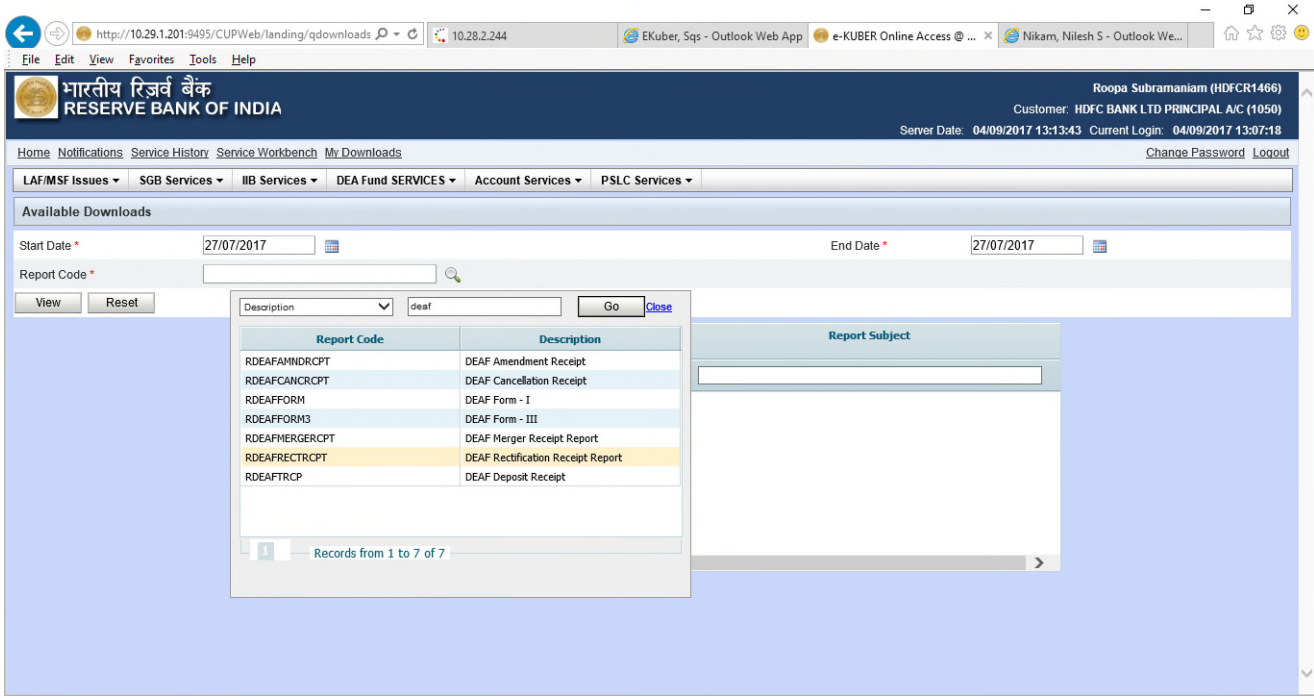


- Batch number can be seen at bottom of screen.

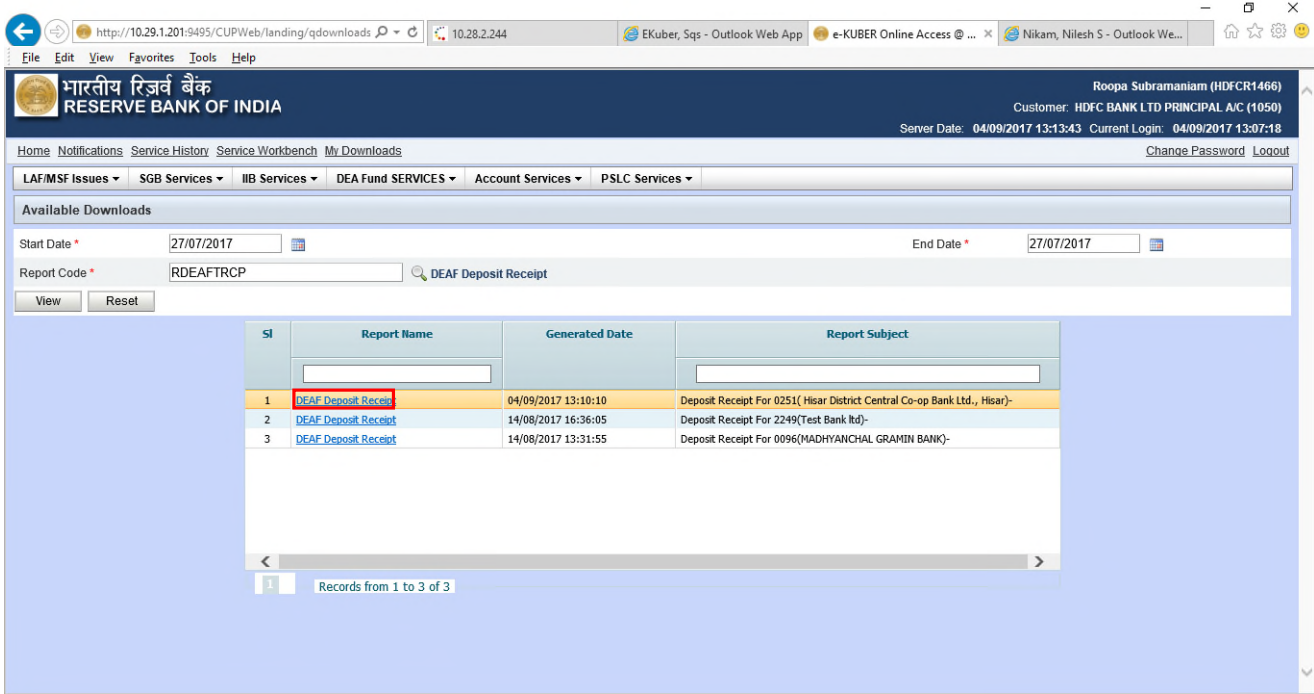


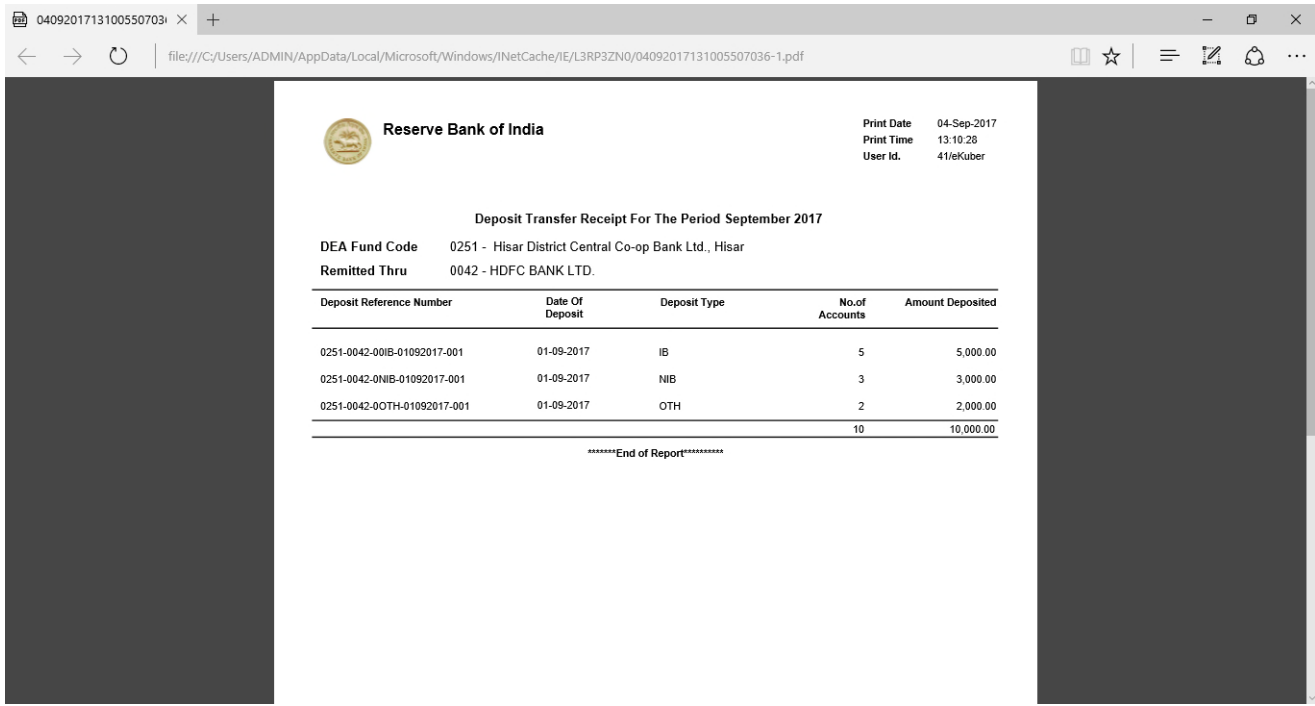
2.1 My downloads - Deposit Receipt

- Banks would be able to see the deposit receipt for a particular month by going under “My Downloads” and then selecting the “DEA Fund deposit receipt” under “Report code”.
- Click on lookup (Magnifying glass) and type DEA Fund in textbox and then click on “Go”.



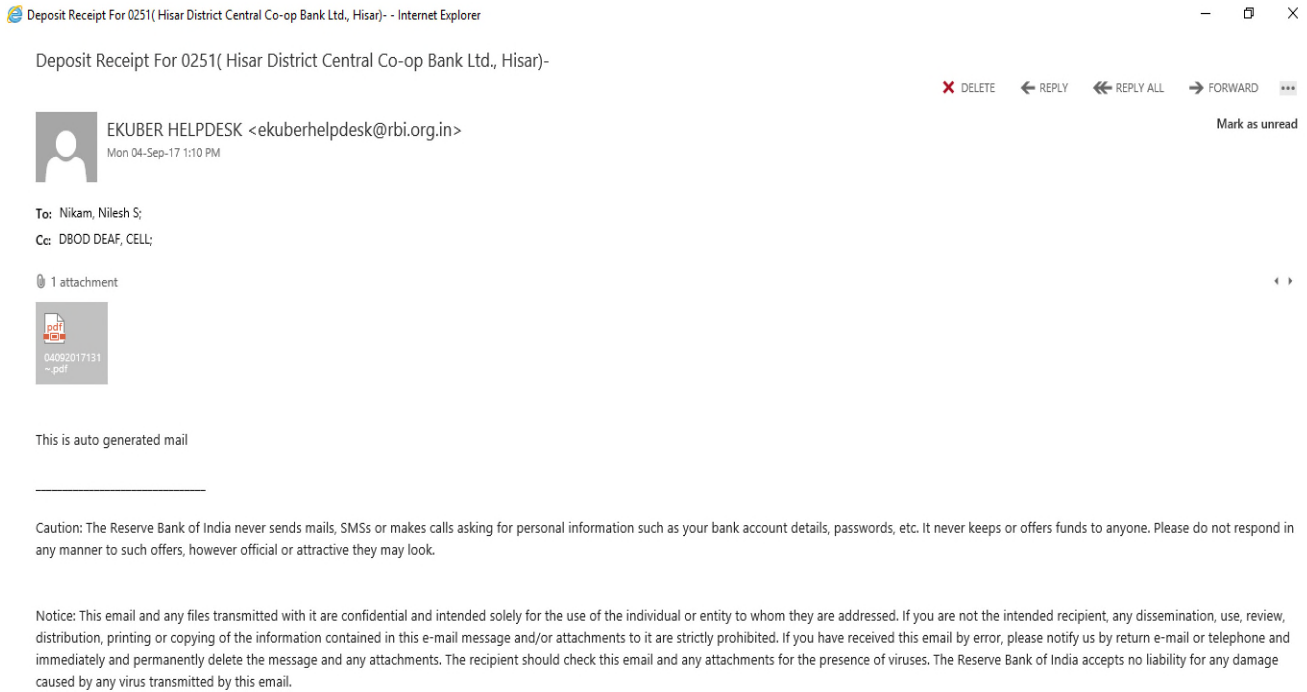
- Select “DEA Fund deposit receipt” from the displayed list. Then click on “View” and select the particular entry. Click on the required report name to download the receipt





2.2 Deposit receipt – Email notification

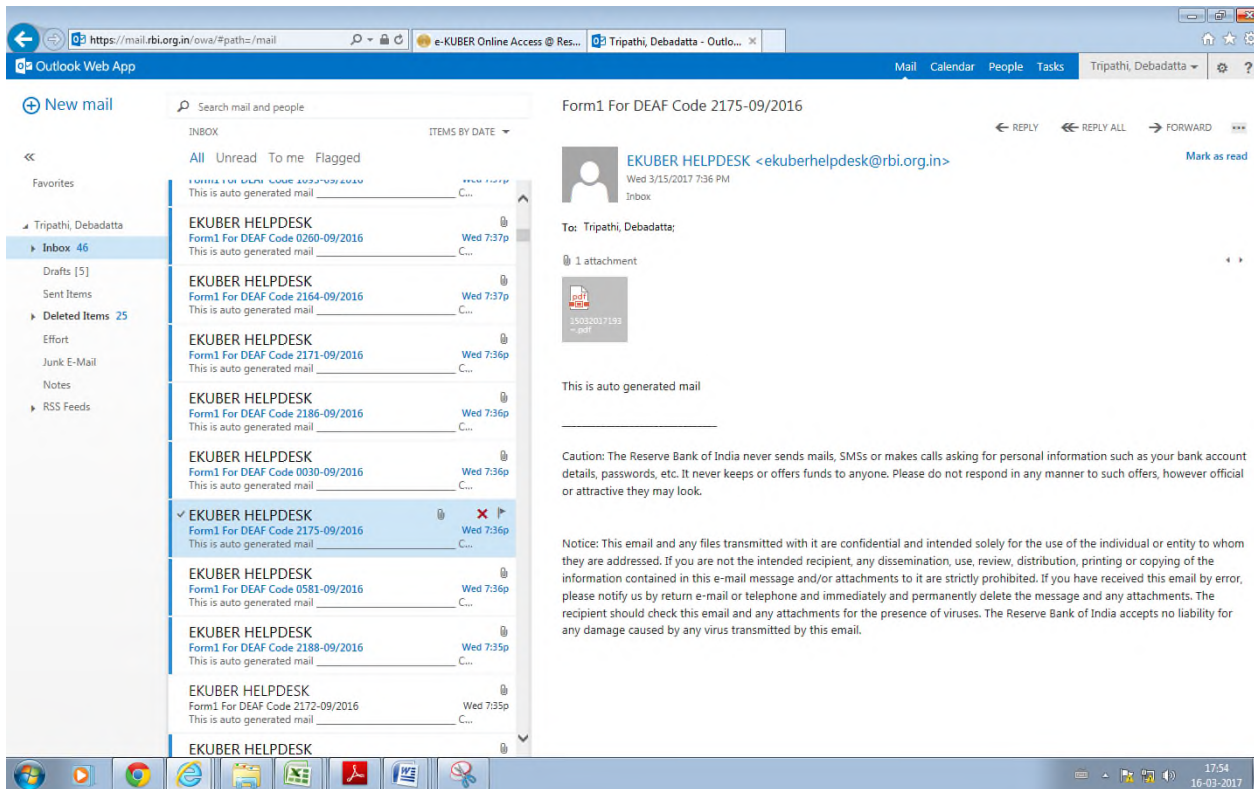
- Banks will also receive the auto generated deposit receipt, for the transfers made in a particular month, on their registered email ids



3. Form I Generation & Confirmation

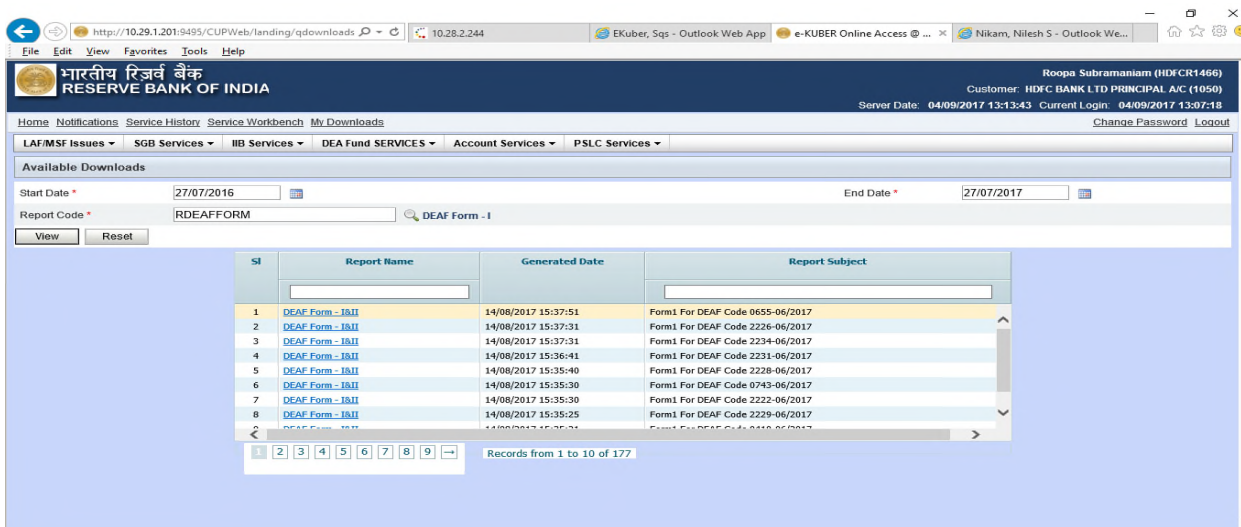
Form I via e-mail

- Form I will get auto generated every month-end and will be sent to the respective banks on their registered email ids.



3.1 Form I generation (download) from Portal

- Member banks would also be able to see Form I every month-end for their bank on the portal under “My Downloads”:
Go to “My Downloads” and select the “DEA Fund Form I” under “Report code”. Click on lookup (Magnifying glass) and type “DEA Fund” in textbox then click on “Go”. Select “DEA Fund Form I” from the displayed list. Then click on “View” and select the particular entry.
- Click on the required report name to download the Form I



Screen shot of Form I is as under:

Form I

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

Name of the Bank THE IDAR NAGRIK SAHKARI BANK LTD.
Bank DEA Fund Code allotted by RBI 0655
If remitted through Sponsor Bank 0042
Name of the Sponsor Bank HDFC BANK LTD.
Month/Year 06 / 2017
Date of Transfer to the Fund

(Amount in Rupees)

Sr.No	Particulars	Interest Bearing Deposits		Non-Interest Bearing Deposits		Other Credits		Total	
		(a)		(b)		(c)		(d)=(a)+(b)+(c)	
		No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Total Amount
1	Opening balance of accounts transferred to the Fund at the beginning of the month	3079	19,70,127.00	448	3,02,394.00	0	0.00	3527	22,72,521.00
2	Accounts if any wrongly reported in past and rectified during this month								
3	Accounts transferred to the DEA Fund during this month. (Including if any accounts inadvertently omitted in previous month)								
4	Claims settled and refund received from the DEA Fund during this month (only the principal amount to be mentioned)								
5	Net amount transferred to the Fund during the month (2 +3 -4)								
6	Total amount with the Fund at the end of the 06/2017 (1+5)	3079	19,70,127.00	448	3,02,394.00	0	0.00	3527	22,72,521.00

3.2 DEA Fund Form I confirmation

- Member banks can download Form I and verify the details
- Member banks can confirm Form I through portal as per steps mentioned below:
 - i. Go to “DEA Fund Services” -> DEA Fund Form I Confirmation landing
 - ii. Select the DEA Fund code and click on submit and Select the month for which Form I needs to be confirmed
 - iii. Select DEA Fund Form I confirmation under “Select Service” dropdown as shown in box

The screenshot shows the Reserve Bank of India's e-KUBER Online Access portal. The page title is "DEAF FORM I Confirmation Landing (DEAFCLND)". The user is logged in as "UTIBUSERINITIATOR (UTIBINIT)" with customer "AXIS BANK LIMITED (222)". The server date is 13/04/2017 16:58:10 and the current login is 13/04/2017 16:56:34.

The page features a navigation menu with options like "Home", "Notifications", "Service History", "Service Workbench", and "My Downloads". Below the menu, there are several service categories: "Constituent Services", "File Upload", "Primary Auctions/OMO Issues", "LAF/MSF Issues", "Security Services", "DEAF SERVICES", "SGB Services", "IIB Services", "Underwriter Issues", and "Account Services".

The "DEAF SERVICES" dropdown is expanded, showing "Select Service" and "DEAF FORM I Confirmation". The "DEAF FORM I Confirmation" option is highlighted with a red box.

Below the dropdown, there is a search bar for "DEAF CODE" with the value "DECA BANK" entered. There are "Submit" and "Reset" buttons.

The "DEAF Deposit Details" table is displayed below the search bar. It has columns for "Select", "Deposit Month And Year", "Interest Bearing", "Non-Interest Bearing", and "Others". Each of these columns has sub-columns for "No. of Accounts" and "Amount Deposited".

Select	Deposit Month And Year	Interest Bearing		Non-Interest Bearing		Others	
		No. of Accounts	Amount Deposited	No. of Accounts	Amount Deposited	No. of Accounts	Amount Deposited
<input checked="" type="checkbox"/>	DEC-2016	5037	3,02,91,596.13	41	21,53,782.68	44	19,46,493.33

At the bottom of the table, it says "Records from 1 to 1 of 1".

- Click on 'Download' to verify Form I details, if correct.
- Tick mark "I agree" and "Form has been duly audited by concurrent auditor" options.

- Click on “Next” and then click on “Confirm”

http://10.29.1.201:9495/CUPWeb/payments/requests/ideal e-KUBER Online Access

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

UTIBUSERINITIATOR (UTIBINIT)
Customer: AXIS BANK LIMITED (222)
Server Date: 13/04/2017 16:58:51 Current Login: 13/04/2017 16:56:34

Home Notifications Service History Service Workbench My Downloads Change Password Logout

Constituent Services File Upload Primary Auctions/OMO Issues LAF/MSF Issues Security Services DEAF SERVICES SGB Services IIB Services Underwriter Issues Account Services

Payment Services PSLC Services
DEAF FORM 1 Confirmation (DEAFTRFAC)

Step 1 of 3 Provide Payment Details
Input the payment details

Step 2 of 3 Verify & Confirm
View entered information and confirm the details.
If you wish to make any changes click edit

Step 3 of 3 Execution Status
Note the service reference number generated
after execution of the initiated payment

Initiate Repair Initiation Mode

Your report has been generated. Please click [here](#) to download

Please check individual head wise details before submission. Data change will not be allowed once form 1 cofirmation is done

DEAF Code: 0015

Transfer Month & Year: DEC-2016

Click Button to view Form1 * Download

	Amount	Number Of Accounts
Interest Bearing *	3,02,91,596.13	5037
Non Interest Bearing *	21,53,782.68	41
Others *	19,46,493.33	44

I Agree *

Form has been duly audited by concurrent auditor *

Notes *
Form 1 confirmation from portal

Next Reset

16:59
13-04-2017

- After confirmation, a reference number will be generated

http://10.29.1.201:9495/CUPWeb/common/results/esciss e-KUBER Online Access

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

UTIBUSERINITIATOR (UTIBINIT)
Customer: AXIS BANK LIMITED (222)
Server Date: 13/04/2017 17:00:03 Current Login: 13/04/2017 16:56:34

Home Notifications Service History Service Workbench My Downloads Change Password Logout

Constituent Services File Upload Primary Auctions/OMO Issues LAF/MSF Issues Security Services DEAF SERVICES SGB Services IIB Services Underwriter Issues Account Services

Payment Services PSLC Services
Service Request has been forwarded successfully for processing

DEAF FORM 1 Confirmation (DEAFTRFAC)

Step 1 of 3 Provide Payment Details
Input the payment details

Step 2 of 3 Verify & Confirm
View entered information and confirm the details.
If you wish to make any changes click edit

Step 3 of 3 Execution Status
Note the service reference number generated
after execution of the initiated payment

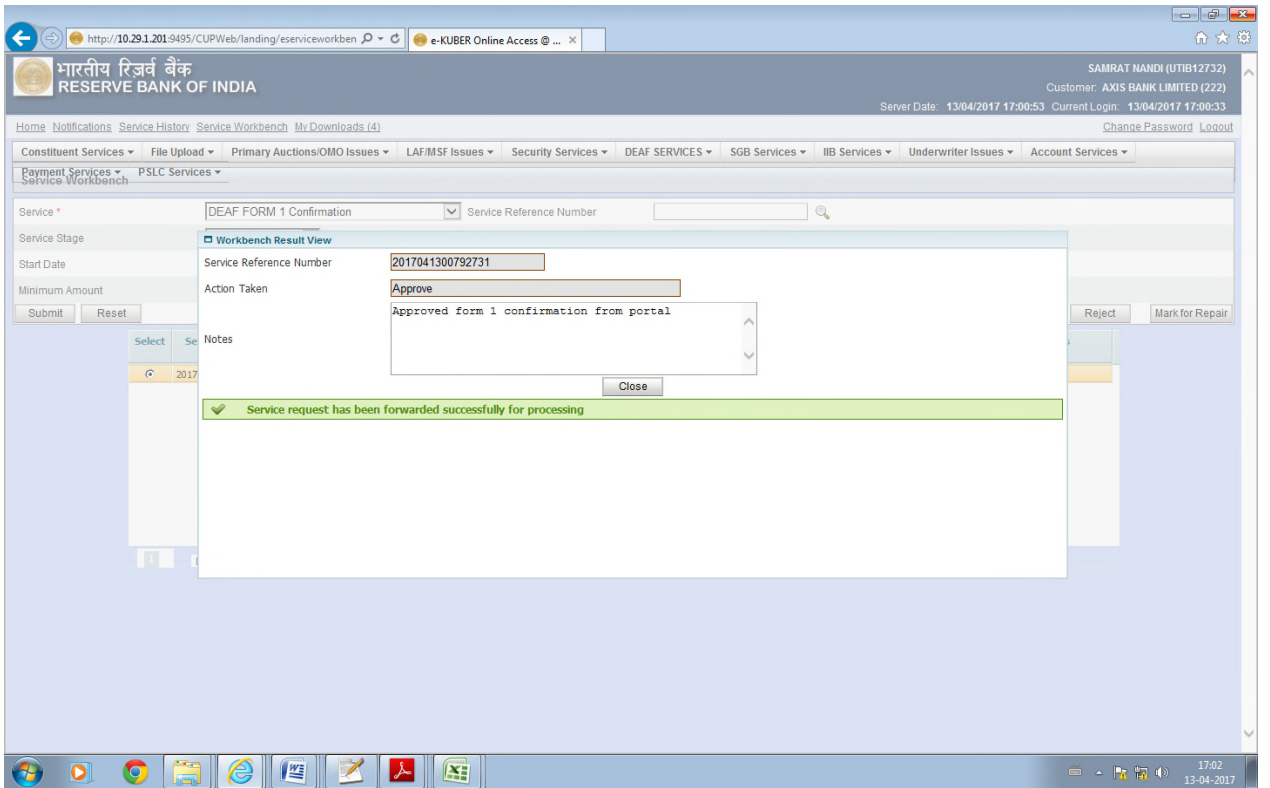
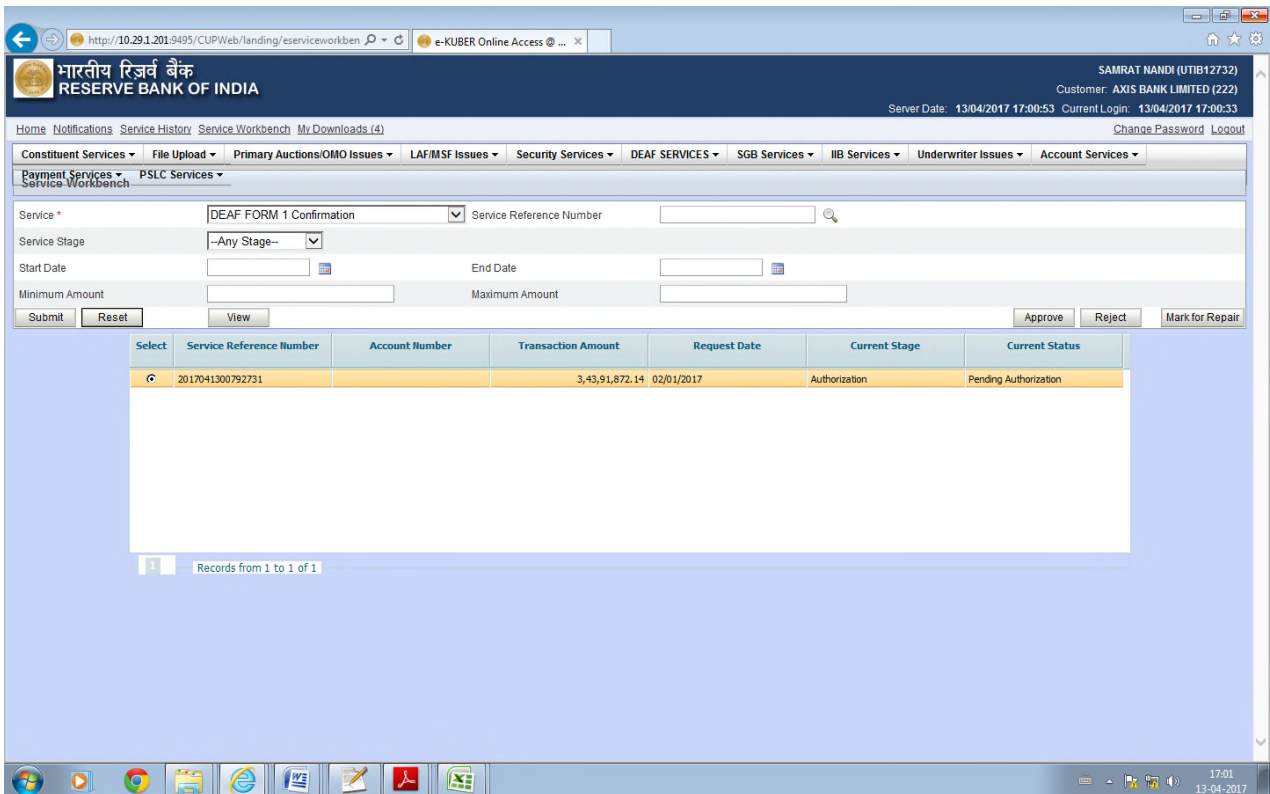
Execution Status: Successful

Service Reference Number: 2017041300792731

Iteration Serial: 1

17:00
13-04-2017

- Checker (from the member bank) will be required to authorize the Form I confirmation.
- Go to “Service Workbench” -> select “DEA Fund Form I confirmation” from the drop down under “Service” and then click on “View”. If the details are correct, then click on “Approve” and then “Process”.



4. DEA Fund Refund Claim through Portal:

(Member bank can raise refund claim request through portal. Bank will be able to raise claim in the portal only if the latest Board resolution and all previous correct Form I (erstwhile Form I&II) for the particular bank have been received by the DEA Fund Cell. System will not allow to raise the claim beyond the outstanding balance under each deposit head i.e. IB, NIB & OTH.)

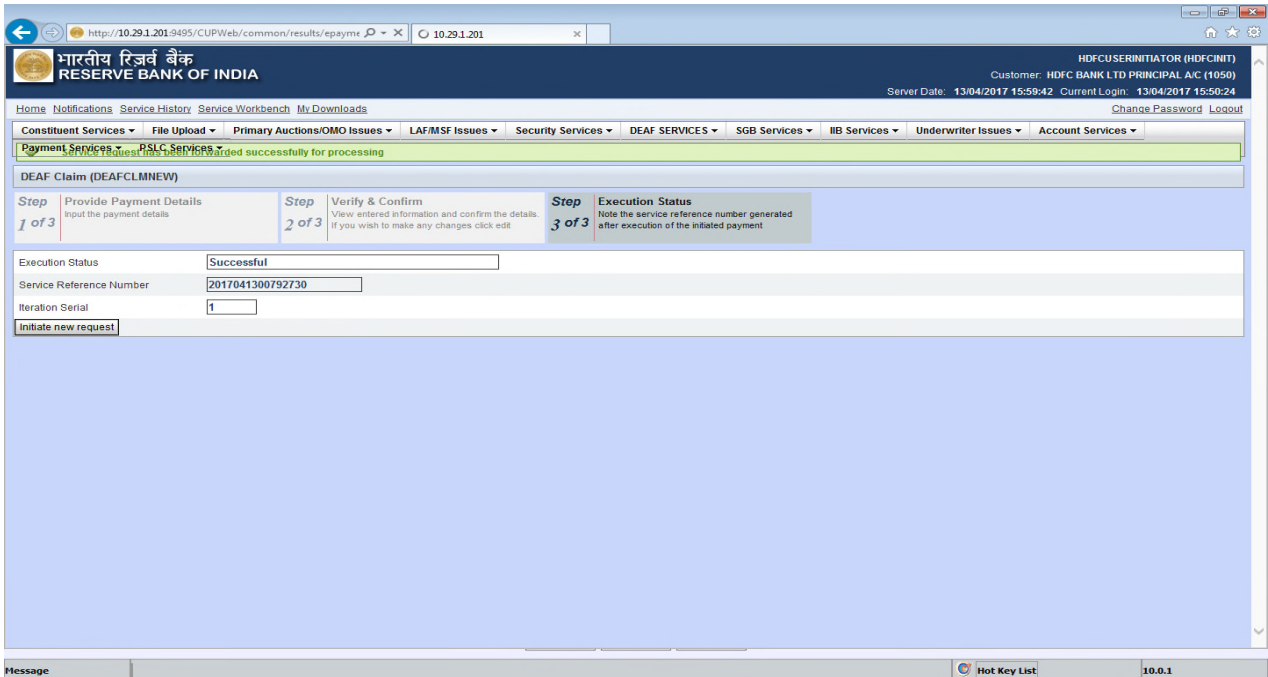
- Go to “DEA Fund claim” in ‘DEA Fund Services’ on the portal
- Enter the DEA Fund Code.
- Enter appropriate deposit category (IB/NIB/OTH – in capital letters). Then enter the Principal claim amount (and interest, in case of IB) and number of accounts and click on ‘Add’.

The screenshot displays the 'DEA Fund Refund Claim' portal interface. At the top, there are navigation tabs for various services: Constituent Services, File Upload, Primary Auctions/OMO Issues, LAF/MSF Issues, Security Services, DEAF SERVICES, SGB Services, IIB Services, Underwriter Issues, and Account Services. Below this, a breadcrumb trail shows 'Payment Services > DEAF Services > DEAF Claim (DEAF-CLMNEW)'. The main area is divided into three steps: Step 1 of 3 'Provide Payment Details' (active), Step 2 of 3 'Verify & Confirm', and Step 3 of 3 'Execution Status'. The 'Provide Payment Details' step includes fields for 'Deaf Code' (0035), 'Bank Name' (LAKSHMI VILAS BANK LTD), and 'Claim Request Date' (02/01/2017). Below this is the 'Claim Details' section with fields for 'Deposit Category', 'Principal Claim Amount', 'Interest Claimed', and 'Total Amount Claimed'. A table below the form lists the claim details:

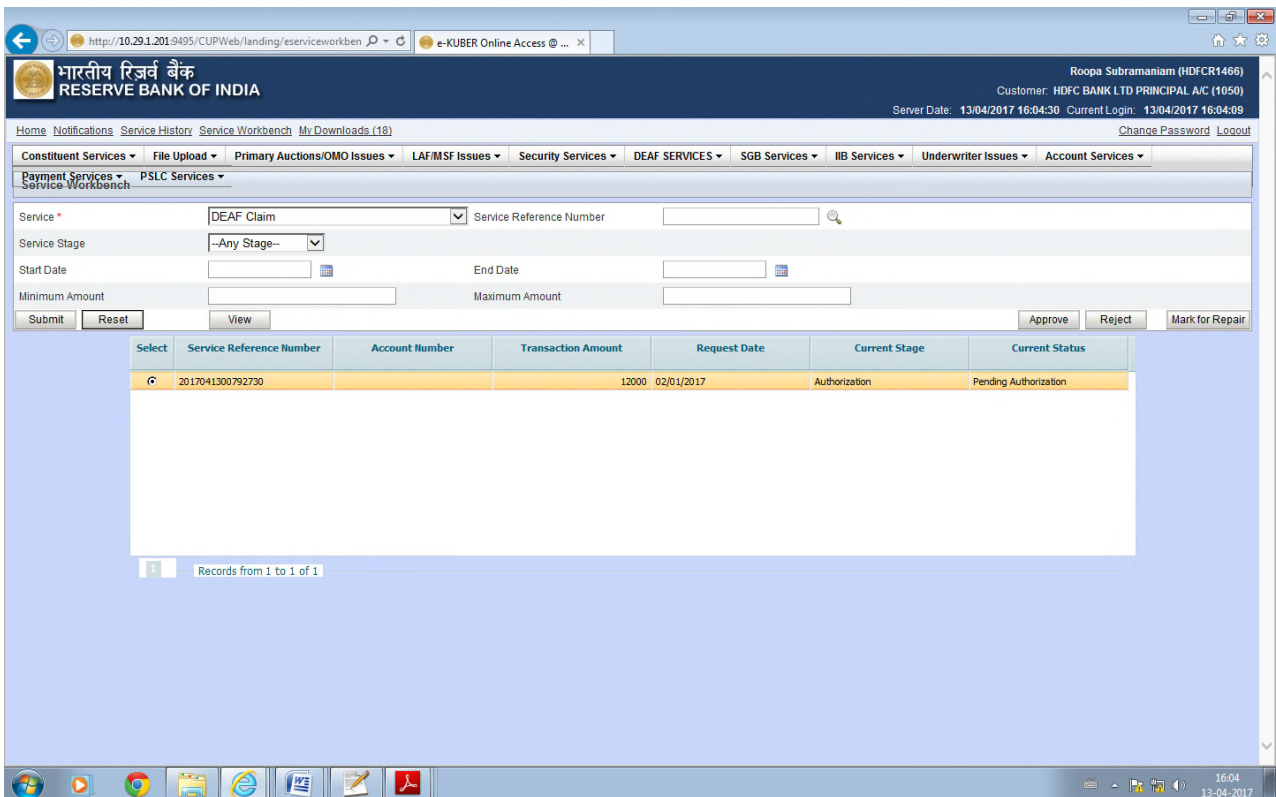
Select	Deposit Category	Claim No. of A/c	Principal Claim	Interest Claim	Total Claim Amount
<input type="radio"/>	IB	100	10,000.00	100.00	10,100.00
<input type="radio"/>	NIB	10	1,000.00		1,000.00
<input type="radio"/>	OTH	10	1,000.00		1,000.00

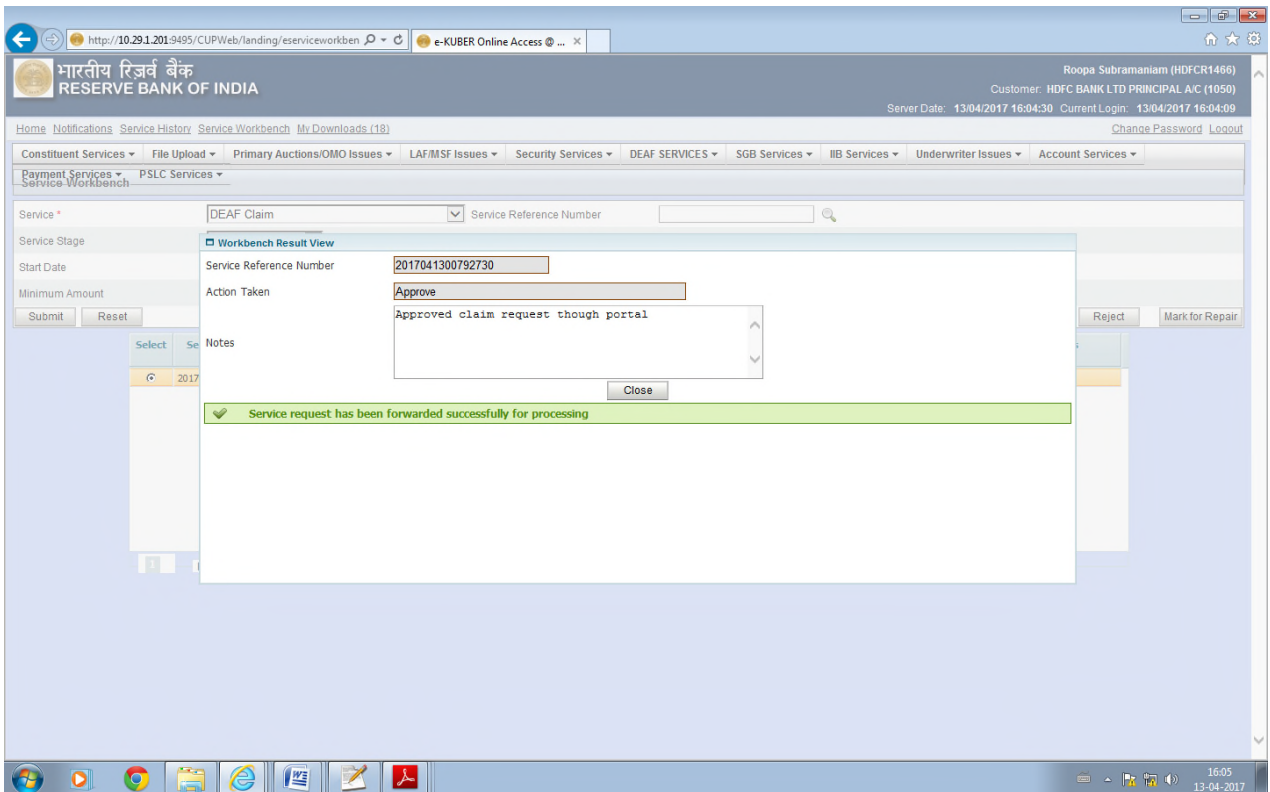
At the bottom, there is a 'Settlement Mode' dropdown set to '1-Transfer to Requesting Bank Current Account' and a 'Remarks' field containing 'Claim from portal'. Navigation buttons for 'Initiate', 'Repair', 'Add', 'Edit', 'Delete', 'Next', and 'Reset' are also visible.

- Click on "Next" and then "Confirm", a reference number will be generated

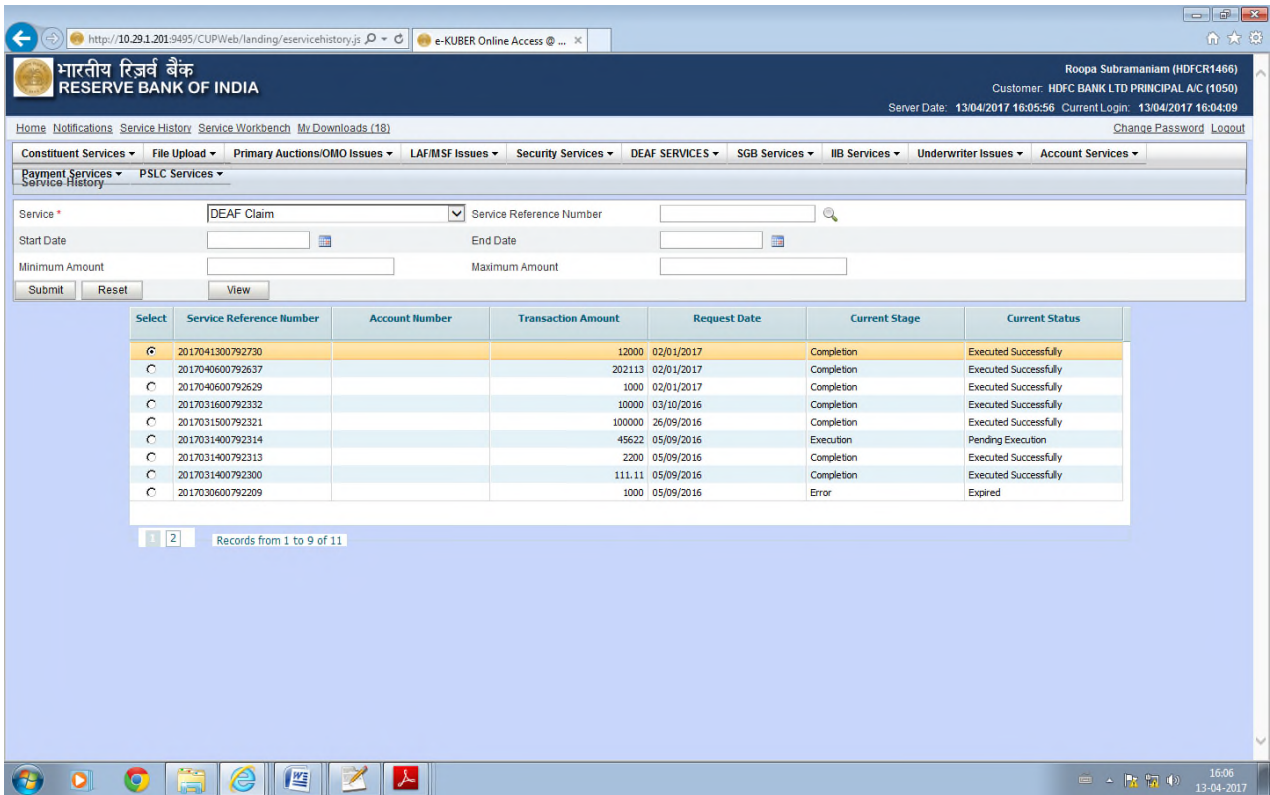


- Checker (from the member bank) will be required to authorize the DEA Fund Claim.
- Go to "Service Workbench" -> Select "DEA Fund Claim" from the drop down under "Service" and then click on "View". If the details entered are correct, then close the view and click on "Approve" and then "Process".





- Go to service history -> to check the status of authorization



4.2 My Downloads – Generation of Form II

- Go to “My Downloads” and select the “DEA Fund Form II” under “Report code”. Click on lookup (Magnifying glass) and type DEA Fund in textbox and then click on “Go”. Select DEA Fund Form II (Erstwhile Form-III) from the list displayed. Then click on “View” and select the particular entry.

The screenshot shows the 'Available Downloads' section of the Reserve Bank of India portal. The search criteria are Start Date: 03/01/2017 and End Date: 03/01/2017. The Report Code is set to 'DEAF'. A search modal is open, displaying a list of reports:

Report Code	Description
RDEAFAMNDRCP	DEAF Amendment Receipt
RDEAFANCRCPT	DEAF Cancellation Receipt
RDEAFCLMARRCPT	Claim Authorization / Rejection Receipt
RDEAFFORM	DEAF form 1
RDEAFFORM3	DEAF form 3
RDEAFRECTRCPT	DEAF Rectification Receipt Report
RDEAFTRCP	DEAF Dep...

The 'DEAF form 3' entry is highlighted in yellow. The modal also shows 'Records from 1 to 7 of 7'.

The screenshot shows the 'Available Downloads' section of the Reserve Bank of India portal. The search criteria are Start Date: 03/01/2017 and End Date: 03/01/2017. The Report Code is set to 'RDEAFFORM3'. A list of reports is displayed:


SI	Report Name	Generated Date	Report Subject
1	DEAF form 3	05/04/2017 12:36:30	Form3 For DEAF Code 0079-02-01-2017
2	DEAF form 3	03/04/2017 16:13:25	Form3 For DEAF Code 0030-02-01-2017
3	DEAF form 3		http://10.29.1.201:9495/CUPWeb/service/ReportDownloadProcessor?inventoryNumber=20170405120436857965&attachmentSI=1
4	DEAF form 3	03/04/2017 15:32:51	Form3 For DEAF Code 0040-02-01-2017
5	DEAF form 3	31/03/2017 11:33:00	Form3 For DEAF Code 2175-15-12-2016
6	DEAF form 3	31/03/2017 11:16:35	Form3 For DEAF Code 2174-15-12-2016
7	DEAF form 3	31/03/2017 10:15:55	Form3 For DEAF Code 2172-15-12-2016
8	DEAF form 3	29/03/2017 19:51:55	Form3 For DEAF Code 0040-15-12-2016
9	DEAF form 3	29/03/2017 19:40:35	Form3 For DEAF Code 2153-15-12-2016
10	DEAF form 3	29/03/2017 14:46:06	Form3 For DEAF Code 2187-15-12-2016

The list shows 'Records from 1 to 10 of 29'.

1.R0420171005806184-1.pdf - Adobe Reader

File Edit View Window Help

Open Print Save Undo Redo 1 / 2 105% Tools Fill & Sign Comment

 **Reserve Bank of India**

Print Date 13-Apr-2017
Print Time 16:06:00
User ID: 41eKuber

FORM II
Monthly return claiming refund from DEAF
(Original hardcopy to be submitted by 15th of the succeeding month to which the claim pertains)

1. Name of the Bank: LAKSHMI VILAS BANK LTD

2. Bank DEAF Code allotted by RBI 0035

3. Current A/c maintained with RBI @ 32105001001

4. Details of claims made during the month JAN 2017 (Amount in Rupees)

Interest Bearing Deposits				Non-Interest Bearing Deposits		Other Credits		Grand Total	
No of Accounts	Principal Amount	Interest Amount	Total Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
(1)	(2)	(3)	(4=2+3)	(5)	(6)	(7)	(8)	(9=1+5+7)	(10=4+6+8)
100	10,000.00	100.00	10,100.00	10	1,000.00	10	1,000.00	120	12,100.00

© Please mention the A/c Number of your Current A/c or the Current A/c of your sponsor bank, maintained with RBI, through which you would desire to receive the above refund claim.

Note: No individual customer/depositor wise details should be furnished. In case of any claim for refund of part amount by the depositor whose unclaimed amount/operative deposit had been transferred to the Fund 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.

16/07 13-04-2017

4.3 Form II - Email Notification

- An email notification will be sent to all banks on their registered email ids, once the Form II is generated.

https://mail.rbi.org.in/owa/#path=/mail 10.29.1.201 EKuber, Sqs - Outlook Web ...

Outlook Web App Mail Calendar People Tasks EKuber, Sqs

New mail Search mail and people

Form3 For DEAF Code 0035-02-01-2017

INBOX ITEMS BY DATE

All Unread To me Flagged

EKuber Portal
 DEAF Claim Authorization/Rejecti
 Dear Team, FYI Thanks & Regards, Portal... 16:21

✓ EKuber Portal
 Form3 For DEAF Code 0035-02-01-
 Dear Team, FYI Thanks & Regards, Portal... 16:20

Pattnayak, N C
 RE: PFX file
 Thanks Shubham. From: EKuber, QPX Sup... 14:36

EKuber, Release Coordina
 FW: FW: CBS UAT 9763: Defect Trac
 Hi Team Pls share the screenshots for DE... 11:38

YESTERDAY

EKuber Portal
 Re: Attn: Nagesh & Kasturi / DEAF C Wed 18:18
 Dear Sir, There is blank line after 2 record...

padmanaban.k@intellect
 Attn: Nagesh & Kasturi / DEAF Depi Wed 18:12
 Hi, Done 1 deposit file upload with 2 rec...

EKuber, QPX Support
 RE: QPX dashboard as on 11-04-20 Wed 18:00
 Dear sir, Please find the updated Dashbo...

EKuber
 CBS UAT 9763: Defect Tracker for BI Wed 15:06
 Dear Team, Kindly let us know the status...

padmanaban.k@intellect
 Re: DEAF UAT status as on 11-04-20 Wed 12:16
 Dear SQS Team, Below Defect Id's can be...

Tuesday

EKuber Portal
 Thu 13-04-2017 16:20
 Inbox

To: EKuber, Sqs;
Cc: padmanaban.k@intellectdesign.com;

1 attachment

13042017160 - pdf

Dear Team,

FYI

Thanks & Regards,
Portal Team,
RBI- PDC Mumbai

From: EKUBER HELPDESK <ekuberhelpdesk@rbi.org.in>
Sent: Thursday, April 13, 2017 4:03 PM
To: EKuber Portal
Subject: Form3 For DEAF Code 0035-02-01-2017

This is auto generated mail

Caution: The Reserve Bank of India never sends mails, SMSs or makes calls asking for personal information such as your bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers, however official or attractive they may look.

16:21 13-04-2017

4.4 Claim Authorization / Rejection Receipt

- Go to “My Downloads” and select the “Claim Authorization / Rejection receipt” under “Report code”. Click on lookup (Magnifying glass) and type DEA Fund in textbox and then click on “Go”. A list will be displayed. Select Claim Authorization / Rejection receipt from the displayed list. Then click on view and select the particular entry. (A receipt will be generated depending on whether the claim has been accepted or rejected by the DEA Fund Cell for that particular entry)

Reserve Bank of India

Print Date: 13-Apr-2017
Print Time: 16:11:15
User Id: 41/eKuber

Claim Authorization / Rejection Receipt for the period January - 2017

Scheme Code : DEAF - DEAF
Member Code : 0035 - LAKSHMI VILAS BANK LTD
Remitted thru : 0042 - HDFC BANK LTD.

Summary

Claim Request Date	Claim Status	Claim Action Date	Claim Approved Amount	DBR Comments
02-01-2017	Authorized	02-01-2017	12,100.00	Accepted

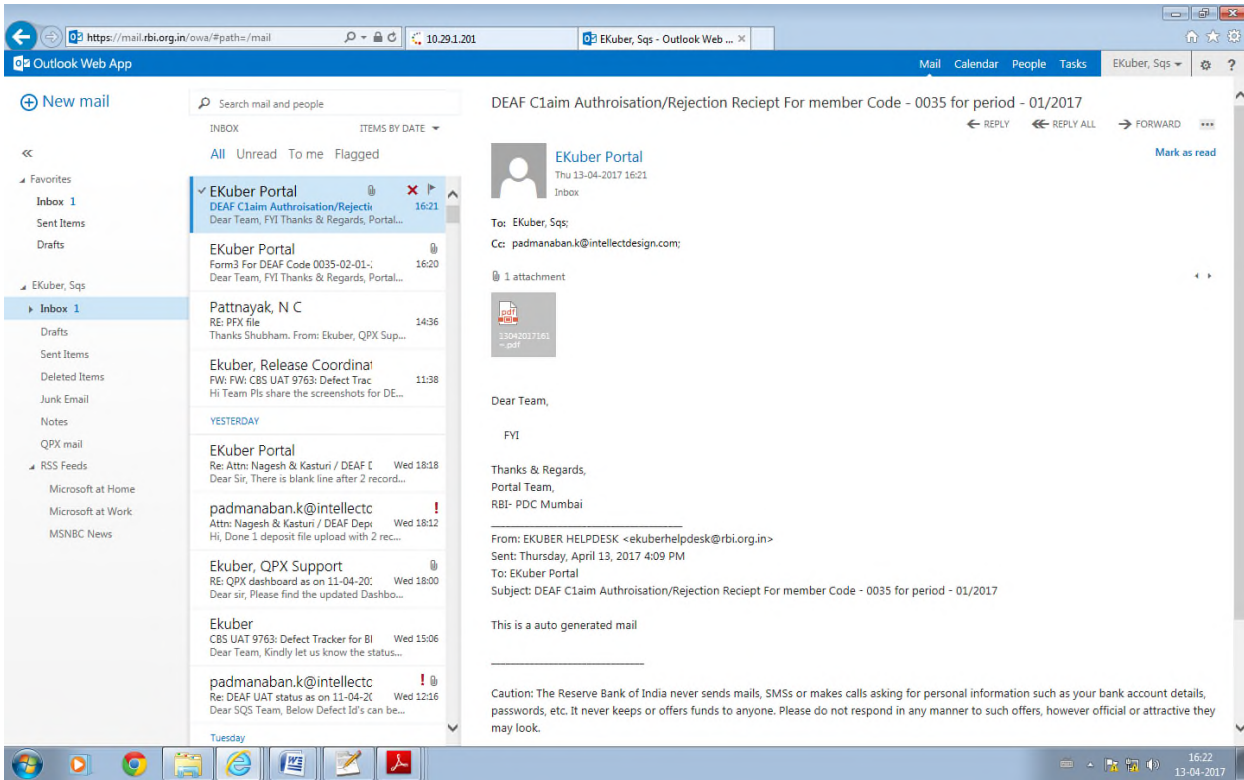
Detailed

Claim Action Date	Claim Reference Number	Deposit Category	Claim Details				
			No. Of Accounts	Principal Claimed	Interest Claimed	Interest Authorized	Total Settlement Amount
02-01-2017	0035-0042-00IB-20170102-001	IB	100	10,000.00	100.00	100.00	10,100.00
02-01-2017	0035-0042-0NIB-20170102-001	NIB	10	1,000.00	0.00	0.00	1,000.00
02-01-2017	0035-0042-0OTH-20170102-001	OTH	10	1,000.00	0.00	0.00	1,000.00

*****End of Report*****

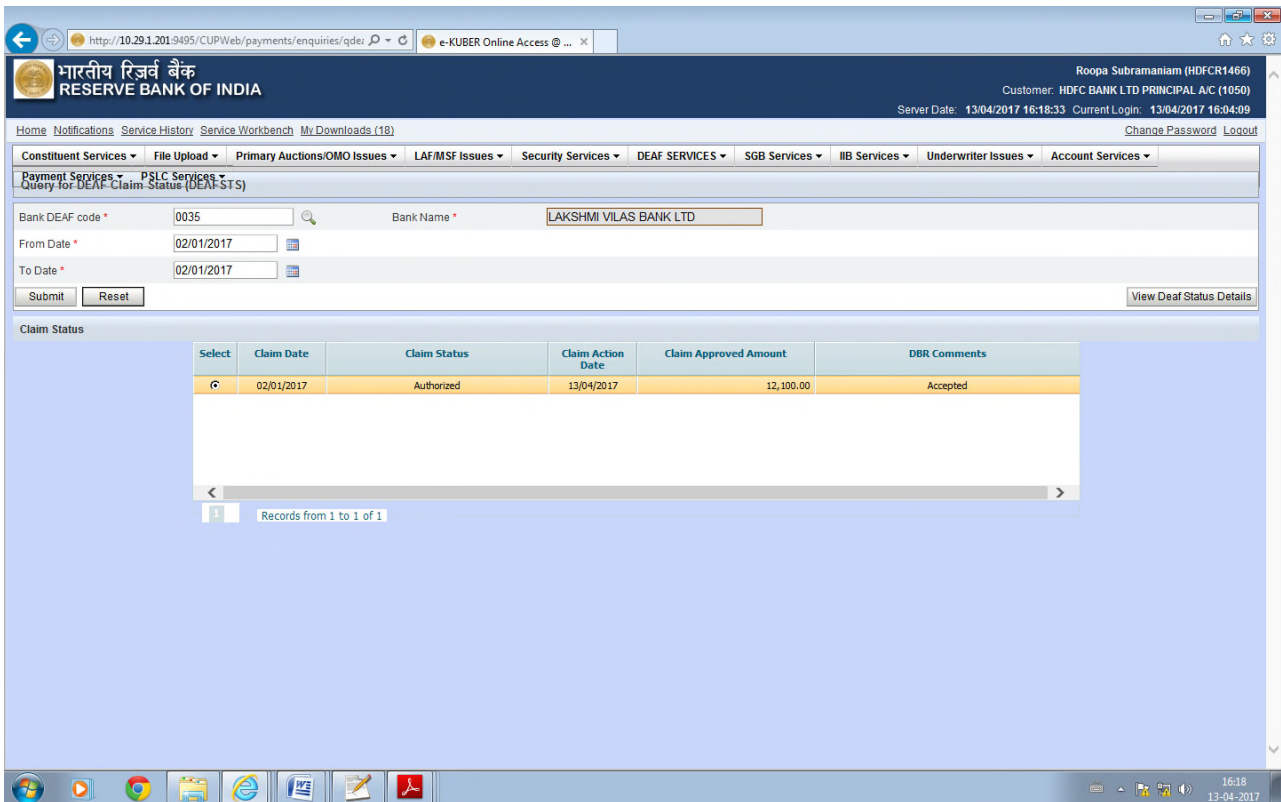
4.5 Claim Authorization/Rejection Receipt – Email Notification

- An email notification will be sent to all banks for “Claim authorization/rejection receipt” on their registered e-mail ids.



4.6 Query for DEA Fund claim status

- To track the status of claim request, member banks can go to “DEA Fund Services” and choose “Query for DEA Fund claim status” from the dropdown
- Select the bank’s DEA Fund Code and the date range for which the query pertains to and then select the entry and click on View DEA Fund status details



Browser window showing "DEAF Claim Status Details". The address bar contains "http://10.29.1.201:9495/CUPWeb/payments/enquiries/qdet" and "e-KUBER Online Access".

Query for DEAF Claim Status (DEAFSTS)

SI	Claim Action Date	Claim Reference Number	Deposit Category	Claimed No. of Accounts	Principal Claimed	Interest Claimed	Interest Authorised	
1	13/04/2017	0035-0042-00IB-20170102-001	IB	100	10,000.00	100.00	100.00	
2	13/04/2017	0035-0042-0NIB-20170102-001	NIB	10	1,000.00	0.00	0.00	
3	13/04/2017	0035-0042-0OTH-20170102-001	OTH	10	1,000.00	0.00	0.00	

Windows taskbar at the bottom shows the time as 16:20 on 13-04-2017.

6	Total amount with the Fund at the end of the(month) 20.....(1+5)								
---	--	--	--	--	--	--	--	--	--

Signature:

Name:

Designation of the Officer (With Stamp):

Telephone Number:

Place:

Date:

Certificate - Details given above are true as per the records of the bank and verified by me and found to be correct.

Signature:

Name of Concurrent Auditor (With Stamp):

Address:

Form II

Monthly return claiming refund from the DEA Fund

(Original hardcopy to be submitted by 15th of the succeeding month to which the claim pertains)

1. Name of the Bank:

2. Bank DEA Fund Code allotted by RBI----- 3. Current A/c maintained with RBI @ -----

4. Details of claims made during the month 20 (Amount in Rupees)

Interest Bearing Deposits				Non-Interest Bearing Deposits		Other Credits		Grand Total	
No of Accounts	Principal Amount	Interest Amount	Total Amount	No of Accounts	Amount	No of Accounts	Amount	No of Accounts	Amount
(1)	(2)	(3)	(4=2+3)	(5)	(6)	(7)	(8)	(9=1+5+7)	(10=4+6+8)
Total	Total	Total	Total	Total	Total	Total	Total	Total	Total

@ Please mention the A/c Number of your Current A/c or the Current A/c of your sponsor bank, maintained with RBI, through which you would desire to receive the above refund claim.

Note- No individual customer/depositor wise details should be furnished. In the case of any claim for refund of part amount by the depositor whose unclaimed amount/inoperative deposit had been transferred to the Fund, 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.

Certified that the above claims have not earlier been made or received from the DEA Fund.

Signature:

Name of the First Authorized Signatory:

Designation of Officer (With Stamp):

Signature:

Name of the Second Authorized Signatory:

Designation of Officer (With Stamp):

Place:

Date:

Certificate -Details given above are true as per the records of the bank and verified by me and found to be correct.

Signature:

Name of Concurrent Auditor (With Stamp):

Address:

Place:

Date:

Form III

Certificate of reconciliation of balances for the Half Year ended June/December

(Please certify either A.1 or A.2 and strike out whichever is not applicable)

Name of the Bank _____

Bank DEA Fund Code allotted by RBI _____

A. Certificate by the officers of the bank

1. If the balances tally

We certify that balances of unclaimed deposits transferred by the bank to the DEA Fund under various heads as shown in the General Ledger of the bank, tally with the balances maintained with the DEA Fund Cell as reflected in Form I generated from the DEA Fund module of RBI, as on 30-06-..... or 31-12-.....

2 If the balances do not tally

We observe that while balance of unclaimed deposits as shown in the General Ledger of the bank as on 30-06-...../ 31-12-..... is Rs....., balance of unclaimed deposits as shown in the balances maintained with the DEA Fund Cell as reflected in Form I generated from the DEA Fund module of RBI, as on 30-06-..... / 31-12-..... is Rs

We have initiated steps to reconcile the difference and shall update RBI soon.

Signature
Name
Designation
Place
Date

Signature
Name
Designation
Place
Date

B. Certificate by Concurrent Auditor of the bank:

Details given above have been verified by me and found to be correct are true as per the records of the bank.

Signature:
Name of Concurrent Auditor (With Stamp):
Address:

Place:
Date: