

Scheme for Facilitating Accelerated Payout - Inoperative Accounts and Unclaimed Deposits

Objective

The objective is to encourage banks to actively pursue customers/ depositors for re-activation of their inoperative accounts and return of their unclaimed amounts lying with Depositors Education Awareness (DEA) Fund to the rightful claimant in a timely and efficient manner. It aims to reduce both the stock of existing unclaimed deposits and fresh accretion of flows to the DEA Fund by encouraging return to the rightful claimants.

2. Scope and Coverage

It would be applicable to all the banks registered under the DEA Fund Scheme. All inoperative accounts at banks¹ and unclaimed deposits transferred to DEA Fund² which remain unsettled, are covered under the Scheme.

3. Duration of the Scheme

It would be open for a period of one year, i.e., from October 01, 2025 to September 30, 2026.

4. Eligibility for Payout

Inoperative accounts reactivated and the unclaimed deposits settled by the banks to rightful claimant during the period of the Scheme.

5. Payout Structure

A differential payout will be given to banks based on a) the period the account remained inoperative and b) the amount of deposits in such accounts. The payout structure is as under:

Ageing Category#	Payout to bank
Up to 4 years*	5% of amount or ₹5,000, whichever is less
4-8 years*	6% of amount or ₹10,000, whichever is less
8-10 years*	7% of amount or ₹15,000, whichever is less
10 years and above^	7.5% of amount or ₹25,000, whichever is less

The period would be reckoned from the date on which the account became inoperative.

* Inoperative Accounts

^ Unclaimed Deposits

6. Submission of Claims

Banks are required to submit their claim for payouts on quarterly basis in the prescribed format within one month from the end of each quarter to Reserve Bank. The claim made shall be duly signed by a Senior Executive identified by the Top Management of the bank. The claim forms submitted by e-mail to dea.fund@rbi.org.in shall also be forwarded by post. The claims made to Reserve Bank may be subjected to internal audit / inspection, as per the bank's extant internal guidelines. The claim shall be settled by Reserve Bank within 30 days from its submission.

¹ As specified in para 1 (iv) of [RBI Circular on Inoperative Accounts /Unclaimed Deposits in Banks- Revised Instructions dated January 01, 2024](#)

² In terms of para 3(iii) of [DEA Fund Scheme 2014](#), any deposit account which has not been operated upon for ten years or more, or any amount remaining unclaimed for ten years or more.