

# Depositor Education and Awareness Fund (DEAF)

## A. What is the Depositor Education and Awareness Fund (DEAF)?

The Reserve Bank of India has mandated banks to identify accounts where there has been no customer-initiated transaction for a period of more than 10 years. As per the local regulation, banks are required to transfer credit balance in such accounts to Depositors Education and Awareness Fund (DEAF).

## B. How to claim the money from DEAF?

Please visit any of our branch which is nearest to your city or email the following documents to our Client Service Team.

**Email ID:** In.clientservices@anz.com / Clientservices9@anz.com

**Contact:** +0008006101008 or +91 22 4112 0235 / +91 22 41120000

Kindly submit signed request letter to refund the balance, mentioning your account number, along with the below supporting documents.

- Signed photocopy of Passport / Pancard.
- Signed photocopy of your mailing address proof.

Following documents can be accepted as mailing address proof, request you to please go through the below list to submit accordingly:

- Valid Passport with address
- Voter's ID card issued by Election Commission of India
- Valid Driving license with Address
- Aadhaar Card / e-Aadhaar\*

In case if you do not have any one of the above documents as proof of mailing address, please submit the following documents.

1. One of the above documents for permanent/non-mailing address.
2. Any one of the below documents as proof of mailing address.

- a) Utility bill which is not more than three months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill).
- b) Property or Municipal Tax receipt.
- c) Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, Bank account statement.
- d) Leave and License agreement.

### **C. What should I expect after submitting the documents?**

As part of our process, we would call you at your registered mobile number for verification purposes. Please note this process would only be applicable if you have submitted the documents via courier to us. In case you have visited any of our branch in India personally for DEAF claim, this process will not apply (No Call Back will be applicable). Upon successful verification of documents and telephonic confirmation (if applicable), the funds would be credited back to your account. In case the account has been closed, either the funds would be transferred to the account mentioned in the request letter or Demand Draft would be sent to your registered mailing address.

### **D. How long would it take to process my request?**

The average turnaround time for handling DEAF claim requests is 7 working days.

### **What is the process in case the account holder is deceased?**

In such an unfortunate situation, kindly reach out to our phone banking team for more assistance.

## Unclaimed Deposits / Inoperative Accounts – Claim Form

**Date:**

The Branch Head  
ANZ Bank

From: \_\_\_\_\_

Dear Sir/Madam

I/We, the undersigned Mr. / Mrs. / Ms. / Dr. \_\_\_\_\_ in the capacity of

Self

Nominee

Legal Heir

Others (please specify)

Request for settlement of claim, for deposit account(s) held with your Bank in the names(s) of Mr. / Mrs. / Ms. / Dr. \_\_\_\_\_

Claim Details:

**Name of the Deposit Holder:** \_\_\_\_\_

**Communication Address:** \_\_\_\_\_

I understand that the claim will be settled post due diligence and authentication of documents as per the Bank's policy and guidelines.

Yours faithfully,

Signature: \_\_\_\_\_

Name & Address:

\_\_\_\_\_

\_\_\_\_\_

Contact No: \_\_\_\_\_

Customer Acknowledgement Slip (to be filled in by Bank official) Date: \_\_/\_\_/\_\_

Received a request form Mr./Mrs. /Ms. /Dr. \_\_\_\_\_, for claiming Unclaimed Deposits / Inoperative Accounts.

ANZ Bank \_\_\_\_\_ Branch Signature of Bank Official with Bank Seal \_\_\_\_\_

**ANZ Bank Ltd, 2101, 21st Floor, Altimus, Pandurang Budhkar Marg, Worli, Mumbai-400018.**