



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

RBI/2017-2018/191

DBR.DEA Fund Cell.BCNo.110/30.01.002/2017-18

June 07, 2018

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

Dear Sir/Madam,

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

Please refer to the [circular DBOD.No.DEA Fund Cell.BC.126/30.01.002/2013-14 dated June 26, 2014](#) on the captioned subject, wherein Reserve Bank had specified that the rate of interest payable by banks to the depositors/claimants on the unclaimed interest bearing deposit amount transferred to the DEA Fund shall be 4% simple interest per annum until further notice.

2. The rate of interest has since been reviewed and it has been decided that the rate of interest payable by banks to the depositors/claimants on the unclaimed interest bearing deposit amount transferred to the Fund shall be **3.5%** simple interest per annum with effect from July 01, 2018. The settlement of all claims received by the banks on or after July 01, 2018 will be at this rate, until further notice.

3. The other contents of the circular dated June 26, 2014 remain unchanged.

Yours faithfully,

(Prakash Baliarsingh)  
Chief General Manager

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हिंदी आसान है, इसका प्रयोग बढ़ाइए