

Claiming Refund for Unclaimed Deposits Transferred to DEAF (Depositor Education and Awareness Fund)

In compliance with Reserve Bank of India (RBI) guidelines, any deposit or account that remains inoperative for 10 years or more is classified as unclaimed and the balance is transferred to the Depositor Education and Awareness Fund (DEAF).

If your funds have been transferred to DEAF, you can still claim them by following the process outlined below

Refund Process for Customers

1. Download the Claim Form
 - Click here to download the official DEAF refund form: [Claim Form - DEAF Refund](#)
2. Fill in Your Details
 - Complete the form with the requested details including your account information, contact details, and signature.
3. Attach Valid KYC Documents
 - Include scanned copies of self-attested KYC Documents:
 - Identity proof (Aadhaar/PAN/Passport)
 - Address proof (if different from ID)
4. Submit Your Request
 - Email the completed form and KYC documents for validations with the bank on the mentioned email id: wecare@airtelbank.com
 - Alternatively, you may also contact our customer care team at 1800-23400 for any assistance.
5. Verification and Refund
 - Once we receive your request, our team will verify the details.
 - Upon successful verification, the amount will be credited back to your account.
 - Refunds are usually processed within 10 to 15 working days.
6. Interest on Refund (If Applicable)

If your original deposit was interest-bearing, you may also be eligible for interest on the refunded amount as per RBI guidelines:

- 4% p.a. – Up to June 30, 2018
 - 3.5% p.a. – July 1, 2018 to May 10, 2021
 - 3% p.a. – From May 11, 2021 onwards
- (Subject to change as per RBI updates)*

Interest is calculated from the date the funds were transferred to DEAF until the date of refund, applicable only on eligible accounts.

*Please ensure to complete your Re-KYC for receiving the funds.

For any queries or support:

- Call Center: 1800-23400
- Email: wecare@airtelbank.com
- Website: www.airtel.in/bank