Inoperative Accounts/Unclaimed Deposits

We refer to RBI circular vide ref no RBI/2023-24/105 DOR.SOG (LEG).REC/64/09.08.024/2023-24 dated January 01, 2024 and RBI/2013-14/614 DBOD.No.DEAF.Cell.BC.114/30.01.002/2013-14 dated May 27, 2014 in terms of which a deposit shall be treated as inoperative, if there are no 'customer induced transactions' in the account for a period of over two years . The credit balance in any deposit account maintained with banks, which have not been operated upon for ten years or more, or any amount remaining unclaimed for ten years or more, as mentioned in paragraph 3(iii) of the "Depositor Education and Awareness" (DEA) Fund Scheme, 2014, are required to be transferred by banks to DEA Fund maintained by the Reserve Bank of India. Banks are required in terms of the above mentioned circular to provide information on the process for activation of the inoperative account/ unclaimed deposits and claiming the balances therein.

Banks also need to share details of unclaimed deposits which have been transferred to DEA Fund of RBI. Accordingly, you may refer to the list of Name, Address (without PIN code) and Unclaimed Deposit Reference Number (UDRN) against deposits transferred to DEA Fund by Citibank N.A., India Branch (hereinafter referred to as 'Citibank').

To claim your closed account/cards funds, please email the following documents to serviceindia@citi.com

1. A Valid customer instruction with all relevant details duly signed as per the authorized signature list maintained with Citi

2. Officially Valid Document for Identity & Address Proof.

For Enquiries:

Email: serviceindia@citi.com