



Ref. No.NB.DoS/ POL/2810 /J-1/2018-19

November 13, 2018

Circular No. 279/DoS- 40/2018

The Chief Executive Officer,  
All State Co-operative Banks  
All District Central Co-operative Banks

Dear Sir

**Depositor Education and Awareness Fund Scheme, 2014 (DEAF) – Reporting in LFAR**

Please refer to the RBI circulars DBOD.No.DEAF Cell.BC.114/30.01.002/2013-14 dated May 24, 2014 and DBR.No.DEA Fund Cell.3044/30.01.002/2017-18 dated September 27, 2017 on DEAF Scheme, 2014.

2. It is observed that aspects relating to DEAF Scheme are not mentioned in the LFAR. We, therefore, advise you to ensure that all aspects relating to DEAF Scheme are covered in LFAR henceforth by the Statutory Auditors of your bank.
3. Among other things, following aspects related to DEAF Scheme may be included in LFAR:
  - a. Transfer of unclaimed deposits to DEAF;
  - b. Submission of various forms/ returns;
  - c. Submission of reconciliation certificates;
  - d. System for addressing customer complaints;
  - e. Refund of deposits to customers/ claimants;
  - f. Audit of the records maintained by the bank.
4. Please acknowledge the receipt of this circular to our Regional Office concerned.

Yours faithfully

(K. R. Rao)  
Chief General Manager

राष्ट्रीय कृषि और ग्रामीण विकास बैंक  
National Bank for Agriculture and Rural Development

पर्यवेक्षण विभाग

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