



सत्यमेव जयते

DEPARTMENT OF FINANCIAL SERVICES
MINISTRY OF FINANCE

GOVERNMENT OF INDIA

Campaign for efficient and quick settlement of unclaimed assets in the financial sector

October - December 2025

Covering all the States and UTs



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DEPARTMENT OF FINANCIAL SERVICES
MINISTRY OF FINANCE

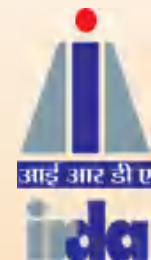
GOVERNMENT OF INDIA

“आपकी पूँजी
आपका अधिकार”

“आपकी पूँजी, आपका अधिकार”
Your Money, Your Right

“आपकी पूँजी
आपका अधिकार”

Awareness Access and Action





DEPARTMENT OF FINANCIAL SERVICES
MINISTRY OF FINANCE
GOVERNMENT OF INDIA



आपकी पूँजी, आपका अधिकार

Your Money, Your Right



Now Claim Your Unclaimed Financial Assets - Quick & Simple.

Financial Awareness Initiative

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INTRODUCTION

We build financial assets by way of placing deposits with banks, investing in Shares/ Mutual Funds/ other financial instruments and securing our family by taking insurance policies. Sometimes, at the time of maturity these assets do not reach back to the beneficiaries or their legal heirs due to various reasons like—forgotten bank accounts, discontinued insurance policies etc. Though, Financial Institutions make all efforts to reach the beneficiaries/nominees/legal heirs at the maturity of such assets, to pass on the benefits, in some cases they are unable to do so.

These funds are the rightful property of depositors, their nominees, or legal heirs and can provide critical financial support in times of need, such as medical emergencies, educational expenses or the fulfillment of personal financial goals.

This booklet is designed to communicate established procedures including grievance redressal mechanism to facilitate easy process of settlement for such unclaimed money from different financial institutions.



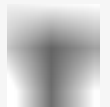
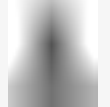

Take a few minutes to check if any unclaimed funds are waiting for you. The process is simple and the difference it can make to your life—or your family’s financial future could be substantial.

Don’t miss out: act now to claim what’s yours and convert a forgotten financial asset into a new opportunity.

Your money is yours—let’s make sure it finds its way back to you.

Your Money, Your Right

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Depositor Education and Awareness Fund (DEA Fund) Unclaimed Bank Deposits



Frequently Asked Questions (FAQs)

Q1. What is The Depositor Education and Awareness (DEA) Fund Scheme, 2014, the Depositor Education and Awareness (DEA) Fund and when did this Scheme come into effect?

“The Depositor Education and Awareness Fund (DEA Fund) Scheme, 2014” was formulated by the Reserve Bank of India in exercise of the powers conferred upon it under Section 26A of the Banking Regulation (BR) Act, 1949 and all the powers enabling it in this behalf. Under the provisions of this Section, RBI has established the Depositor Education and Awareness Fund (Fund). The Scheme has come into effect from May 24, 2014, i.e., the date of notification of the Scheme in the Official Gazette of India.

Q2. Which are the amounts credited to DEA Fund?

The amounts credited to the DEA Fund are the credit balances in any deposit account maintained with banks (Commercial Banks, Co-operative Banks), which have not been operated upon for 10 years or more by the depositor or any amount remaining unclaimed for 10 years or more and includes the following:

- (a) savings bank deposit accounts;
- (b) fixed or term deposit accounts;
- (c) cumulative/recurring deposit accounts;
- (d) current deposit accounts;
- (e) other deposit accounts in any form or with any name;
- (f) cash credit accounts;
- (g) loan accounts after due appropriation by the banks;
- (h) margin money against issue of Letter of Credit/Guarantee etc., or any security deposit;
- (i) outstanding telegraphic transfers, mail

transfers, demand drafts, pay orders, bankers cheques, sundry deposit accounts, vostro accounts, inter-bank clearing adjustments, unadjusted National Electronic Funds Transfer (NEFT) credit balances and other such transitory accounts, unreconciled credit balances on account of Automated Teller Machine (ATM) transactions, etc.;

- (j) undrawn balance amounts remaining in any prepaid card issued by banks but not amounts outstanding against travellers cheques or other similar instruments, which have no maturity period;
- (k) rupee proceeds of foreign currency deposits held by banks after conversion of foreign currency to rupees in accordance with extant foreign exchange regulations and
- (l) such other amounts as may be specified by the Reserve Bank from time to time.

Q3. When are the above specified amounts credited to the DEA Fund?

The banks are required to transfer the credit balance in the accounts referred in Q No. 2 above, to the DEA Fund on the last working day of the month subsequent to the month of completing 10 years of its continuous inoperative or unclaimed status.

For example, the deposits becoming due to be transferred to DEA Fund (i.e., unclaimed for 10 years), in the month of April shall be transferred to the DEA Fund on the last working day in the month of May.

Q4. Is interest accrued on such amounts as described in Q No: 2 also transferred to the DEA Fund?

Yes. The banks are required to transfer the entire amount, including the accrued interest, as on the date of transfer to the DEA Fund.



Q5. Whether customer/depositor can claim a refund of their unclaimed amounts from the DEA Fund?

Yes, customer/depositor can claim a refund of their unclaimed amounts from their banks. Based on the request of claim made by customer/depositor or legal heirs (in case of deceased depositors), the banks shall repay the customer/depositor along with interest (applicable only in case of Interest-Bearing deposit accounts) and then lodge a claim for a refund from the DEA Fund maintained by the RBI for an equivalent amount paid to the customer/depositor.

Q6. Is there a time limit for the customer/depositor for claiming the amount from the DEA Fund?

There is no specific time limit prescribed in the Scheme for claiming a refund from the DEA Fund by the customer/depositor. However, customer/ depositor or the legal heirs (in case of deceased depositor) are encouraged to claim such amounts as soon as they become aware of unclaimed amounts.

Q7. What is the procedure to claim from DEA Fund, if a bank is under liquidation?

In the case of a bank under liquidation, the depositor has to approach the Liquidator of the bank for claim.

Q8. Is there a Search Facility for Unclaimed Deposits?

Yes, the details of unclaimed deposits {only name, address (without pin code)}, which have been transferred to DEA Fund of RBI may be searched on respective banks' websites.

Q9. What is UDGAM portal?

UDGAM refers to Unclaimed Deposits-Gateway to Access information, which is an online portal

developed by RBI. It facilitates the registered users to search unclaimed deposits/accounts across multiple banks at one place in a centralised manner.

Q10. Are all banks part of the UDGAM portal? What percentage of the unclaimed deposits they represent?

No, there are 30 banks, which are part of UDGAM portal, and they cover around 90% of unclaimed deposits (in value terms) in Depositor Education and Awareness (DEA) Fund of RBI. The list of these banks is available on home page of UDGAM <https://udgam.rbi.org.in/unclaimed-deposits/#/login>

Q11. Whether user can settle/claim his/her unclaimed deposits through UDGAM portal or from RBI?

No, the UDGAM portal facilitates only (a) the search of unclaimed deposits/accounts across multiple banks at one place and (b) provides information on claim/settlement process of each bank (which will be available in the search result). The unclaimed deposits can be claimed only from the respective bank.

Q12. Is there a Grievance Redressal Mechanism available?

Yes, Reserve Bank has put in place a Grievance Redressal Mechanism viz., Reserve Bank - Integrated Ombudsman Scheme, 2021. For redress of his grievance, the complainant must first approach the concerned bank. If the bank does not respond within a period of 30 days after lodgement of the complaint or rejects the complaint wholly/partly or if the complainant is not satisfied with the response/ resolution given by the bank, the complainant can lodge his complaint under the Scheme at <https://cms.rbi.org.in/cms/indexpage.html#eng>



Standard Operating Procedure (SOP)

- A Customer seeking to lodge a claim for his/her unclaimed deposits can visit a bank branch (including non-home branch), to submit claim request along with necessary KYC/OVD documents.
- On successful verification of necessary documents, the bank shall repay the customer/depositor, along with interest if applicable.
- A Common Application Form (Annex-1) for lodging claim request has been put in place by Indian Banks' Association. The list of KYC documents/OVDs as prescribed in Common Application Form is as under:

- o OVDs: Proof of Identity: Passport/Voter ID Card/Driving Licence/Proof of possession of (Aadhaar)/NREGA Job Card/Letter issued National POPulation Register (NPR) (any one of the documents).
- o Proof of Address: Same OVDs as above or deemed OVD for the limited purpose of proof of address.
- A customer may also lodge his/her claim online through Unclaimed Deposit portal of banks (if available).

Annex-1

Unclaimed Deposits: Common Claim Application Form (Self)

The Branch Manager	UDRN No. (if available):	
Bank:	Address:	
Branch:	Pin:	
	Mob. No.	Email:
	Date:	

Dear Sir/Madam,

I furnish the following details/documents for activating the account/payment of the balance amount from my account.

- Name of the Customer (s):
 - Type of Account: Savings Bank/Current account/Term Deposits/Others
 - Account No.:
2. I/we could not operate account due to
 3. I/We am/are submitting herewith my/our KYC documents (original documents for Bank's verification and copy of the same for Bank's record) mentioned as under along with my recent photograph and request to claim the balance in my account.



S. No.	Name of the Account Holder (s)	KYC Document (s) (OVDs*) with details
1.		
2.		

***OVDs: Proof of Identity:** Passport/Voter ID Card/Driving Licence/Proof of possession of (Aadhaar)/NREGA Job Card/Letter issued National POPulation Register (NPR) (any one of the documents).

Proof of Address: Same OVDs as above or deemed OVD for the limited purpose of proof of address.

Declaration:

- I/We declare that the facts stated above are true and correct to the best of my/our knowledge and belief.
- I/We certify that the unclaimed account as per details displayed on the website of the bank belongs to me/us and as owners of the account I/we claim the amount.
- I/We also understand that I/we will be required to procure and submit documents necessary to establish my/our claim till final settlement and also agree to execute the required documents to settle the claim.
- I/We understand that claim will be settled post due diligence and authentication of documents and in subject to bank's process & policy.

Name of the Claimant (s)	Signature (s)

(Two witnesses acceptable to Bank are required in case claimant (s) are illiterate)

Name and Address of Witness	Signature (s)

Customer Acknowledgment slip (to be filled in by Bank official)

Received a request from for claiming balance outstanding in Unclaimed Deposits/(A/c No).

Bank:

Signature of Bank Official with Bank seal

Branch:

Date:



भारतीय प्रतिभूति और विनिमय बोर्ड
Securities and Exchange Board of India

Unclaimed Mutual Funds



Frequently Asked Questions (FAQs)

Q1. What is an Unclaimed amount?

Mutual Funds make payments to the investors on account of Redemptions, Maturity proceeds or Dividend. These payments are issued to the investors either electronically to the registered bank account or through physical cheque despatched to the registered address of the investor as per available records.

Whenever the payments issued by Mutual Funds are not credited to the bank account or realized by the investor due to reasons such as change in bank account, bank account closure, incomplete bank account in records, cheque not received or encashed by the investor, address not updated in the records etc, such amounts are treated as unclaimed amounts.

If the investors are not KYC compliant, the payments cannot be made to them. Hence, such payments are directly credited to unclaimed scheme on the date of payment.

Q2. How will investors come to know if they have any unclaimed amounts lying with Mutual Funds?

The information of unclaimed amount is made available to the investor on the websites of Asset Management Company (AMC) and Registrar & Transfer Agent (RTA).

Investors can also logon to MF Central at www.mfcentral.com The investor has to log-in with user ID, password or OTP and provide required details for viewing the unclaimed amount.

Information on unpaid/unclaimed amount is also included as part of Consolidated Account Statements (CAS) sent to investors.

Mutual Funds also send periodic reminders/communications to investors informing them about unclaimed amount.

Q3. What is Mutual Fund Investment Tracing and Retrieval Assistant (MITRA) and how it can help in identifying unclaimed amounts?

MITRA is a Service Platform for investors to trace inactive as well as unclaimed mutual fund investments. An inactive folio is where no investor initiated transaction (financial or non-financial) has taken place in last 10 years but unit balance is available in the folio.

MITRA can be accessed by visiting MF Central website www.mfcentral.com and clicking on the link of "MITRA" available on the home page. Here, the investors can search for their unclaimed or inactive investment by providing input of various search parameters. If the search inputs matches with the inactive and unclaimed records, investors will be shown the name of Mutual Fund in which they have such investments. Thereafter, the investors can contact the respective Mutual Fund or the RTA in order to claim the unclaimed amounts. The claim process and FAQs are also available on MITRA.

Q4. What is the process of claiming unclaimed amount by the investor?

The investor can download the form available on AMC's website and submit the duly signed

form to the AMC/RTA's office. After verification of records and matching of signature, the unclaimed amount is paid from the Unclaimed Dividend and Redemption Scheme (UDRS) along with the applicable appreciation.

Investor can reach out to RTA (of relevant AMC where investor has unclaimed amount) for queries in the claim process. Contact details of both RTAs are available on their website under "Contact Us" section.

KFIN: <https://www.kfintech.com/contact-us/>

CAMS: <https://www.camsonline.com/contactus>

Q5. In case of non-receipt of unclaimed amount, where can the investor lodge the complaint?

The investor can contact the respective AMC/RTA's office or the AMC's contact centre and lodge the complaint, in case the payment/rejection communication is not received within 7 working days. The details of contact centre and email ID of AMC where the complaint can be lodged is available on AMC's website under "Contact us". In case the complaint is not solved by the AMC/RTA within the stipulated time or to the satisfaction of the investor, the same can be escalated to SEBI's SCORES portal.

Q6. Where do Mutual Funds invest the unclaimed amounts till it is claimed by the investor?

Mutual Funds are permitted to invest the unclaimed amounts in call money market, money market instruments or in a separate plan of Overnight scheme/Liquid scheme/Money Market Mutual Funds which generally carry much reduced

capital risk and also provide returns. The separate plan specifically floated by Mutual Funds for deployment of unclaimed amounts is known as Unclaimed Dividend/Redemption Scheme (UDRS).

Q7. How is the appreciation in unclaimed amounts passed on to the investors?

As the investments are in Liquid/Overnight schemes, appreciation is in the form of daily NAV declared by the AMC. While such appreciations are passed on to investors for a period of 3 years from the date of unit creation, beyond 3 years, these appreciations are passed on to investor education fund.

Q8. How often is the allotment done in UDRS?

Allotment is done on a weekly or fortnightly basis depending on bank's providing information on unpaid instruments.

Q9. How can the investors avoid their dues becoming unclaimed?

The investors should keep their records such as PAN/KYC, address, bank account details etc. updated with the RTA/AMC in which they have investment, all the time. Whenever they apply for redemption of units, investors should check their bank account for credit of amount. In case the amount is not received within 3 working days in case of electronic credit (where complete bank account details including CBS A/c number and IFS code) and through cheque within 5-7 working days, investors should contact the nearest office of RTA/AMC or their distributor.

Standard Operating Procedure (SOP)

1. In order to claim the unclaimed amount, the investor can contact respective Asset Management Company (AMC) or Registrar and Transfer Agent (RTA) office or visit their website and download the form. The form can be submitted to the respective RTA's/AMC's office. The RTA will verify the signature and other details and will process the application if everything is in order. In case of deficiency in the form/signature mismatch, RTA will issue communication to the investor informing the reason for rejection and the action to be taken by the investor.
2. The payment from unclaimed scheme is treated similar to redemption hence the applicable Net Asset Value (NAV) is applied based on the date and time of receipt of form. The pay-outs are also made within 2-5 days.
3. **Redemption payments – Methodology of valuation:**
 - a. **Scenario A** – For the payments released

within 3 years: Redemption processed from Unclaimed Dividend and Redemption Scheme (UDRS) as per applicable NAV of the Unclaimed scheme, including the appreciation received by the scheme.

- b. **Scenario B** – For the payments released after 3 years: Appreciations are passed on to investor education fund and redemption is processed basis value as at the end of 3 years from date of unit creation in unclaimed scheme.
- c. **Scenario C** – Subsequent transaction or update on the folio: Subject to receipt of any additional information that could help clear unclaimed amount, redemption is auto-processed from unclaimed schemes and proceeds are passed on to investor.



Investor Education Protection
Fund Authority (IEPFA)

Unclaimed Dividend & Shares





Frequently Asked Questions (FAQs)

Q1. Can the IEPFA help in tracing unclaimed shares or dividends?

IEPFA provides a facility to search for unclaimed shares, dividends or deposits on its website by entering the PAN, name, or company name.

You can check by visiting the IEPFA portal (www.iepfa.gov.in) and click on "Click here for login and registration to "IEPF Search Facility" section and create an account if not already registered or login using your credentials.

You can search using any of the following three methods:

- **By PAN**
- **By Basic Information** (Name, DOB, etc.)
- **By Company Name & Demat ID/Folio Number**

The system will check its database and list any entries that match your details.

Q2. Who is eligible to claim refund from IEPF?

Shareholders, deposit holders or their legal heirs who have unclaimed dividends, deposits, debentures or shares for a continuous period of 7 years are transferred by the company to the Investor Education and Protection Fund (IEPF). These individuals remain eligible to claim a refund by applying to the IEPF Authority through the filing of **webform IEPF-5** along with the necessary documents.

Q3. When is unclaimed dividend transferred to IEPF ?

Section 124(5) of Companies Act, 2013 – Unclaimed Dividend.

If any money transferred to the Unpaid Dividend Account of a company (under section 124(1)) remains unclaimed or unpaid for a period of 7 years from the date of such transfer, then the company shall transfer the amount along with interest accrued, if any, to the Investor Education and Protection Fund (IEPF), which is established under Section 125 of the Companies Act, 2013.

Q4. What are unclaimed shares?

As per Section 124(6) of Companies Act 2013 – Transfer of Unclaimed Shares to IEPF:

All shares in respect of which dividend has not been paid or claimed for seven consecutive years or more shall be transferred by the company in the name of Investor Education and Protection Fund.

Q5. Are there any charges for filing a claim in IEPFA?

No, there are no charges for filing a claim with the IEPFA.

Q6. How can I avoid my dividend and shares from being transferred to IEPF?

- Please check your dividend payments in your bank account on regular intervals.
- Update active bank account details (Account No., MICR & IFSC) with your Depository Participant (DP).
- Ensure that your KYC is updated with your bank.

Q7. Are original share certificates required for the IEPF claim process?

Yes, submission of original share certificates is mandatory. In case the original certificates are lost,



the claimant must follow the procedure outlined in **Schedule III of the IEPF (AATR) Rules, 2016** as below:

1. **Self-attested copy of FIR or police complaint** containing the details of the security holder, security holdings, folio number and distinctive share certificate numbers – **mandatory only if the market value exceeds ₹5,00,000.**
2. Indemnity bond by security holder on a non-judicial stamp paper of requisite value duly attested by Notary Public by the person, in whose name the original share certificate are being issued that he has not sold/disposed off the involved [securities] or acted in any manner by which any interest of third party would have been created.
3. **Copy of a public notice/advertisement** published in a widely circulated newspaper about the loss of securities – **required if the market value of the securities exceeds ₹ 5,00,000.**

Documents required for NRIs

- In the case of foreign nationals or non-resident Indians, instead of the FIR/police complaint (point 1), **a notarized, apostilled, or consularised self-declaration** regarding the loss, theft or misplacement of securities can be submitted. This must be accompanied by:
 - **A self-attested copy of a valid passport** and
 - **Proof of overseas address.**

The **value of the lost securities** should be determined as follows:

- For **listed securities**: based on the **closing price at any recognized stock exchange** on the day **before the application date.**
- For **unlisted securities**: based on the face value or maturity value, whichever is higher.

Q8. What is a Client Master List?

Client Master List is the document provided by the depository, which contains all information pertaining to a demat account holder such as DP ID, name, contact details, address, bank linked with DP profile.

Q9. Mismatch in name?

Minor Mismatch

In cases of minor name mismatches between documents (such as abbreviations or spelling variations), you are required to submit an Affidavit along with a self-attested copy of any identity proof. These documents must be submitted along with your service request to the Registrar and Transfer Agent (RTA). Please ensure that the supporting document adequately clarifies the name variation to enable smooth processing of your request.

Major Mismatch

For a major name mismatch or a formal name change, the following documents are Required:

In case of name change due to marriage:

- Marriage certificate or
- Copy of valid passport showing Spouse's name.

In case of name change for other reasons:

Publication of name change in the official gazette



Q10. Transmission of shares

Please follow the process laid down in **Schedule II of IEPF Rules (AATR) 2016** as below:

A. For Securities Held in Physical Form and dematerialized mode:

1. If held singly with nomination:

- Transmission request form (signed by claimant).
- Copy of death certificate (attested by claimant).
- Self-attested PAN card.
- Original share certificate (sent to company), scanned copy attached with form or Transaction statement (certified by Depository Participant) in case of dematerialized shares.
- Government-issued ID of the nominee.

2. If held singly without nomination:

- All documents under point 1 plus:
 - o Affidavit from all the legal heirs made on appropriate non-judicial stamp paper to the effect of identification and claim of legal ownership to the securities.

Provided that in case the legal heir(s) or claimant(s) is named in the succession certificate or probate of will or Letter of Administration, an Affidavit from such legal heir(s) or claimant(s) alone would be sufficient.

If value ≤ ₹5,00,000 per issuer for securities as on date of application held in physical form and ≤ ₹15,00,000 securities held in dematerialised mode:

- Either:
 - o Succession certificate/probate of will/will/letter of administration/legal heir certificate not

below the rank of Tahsildar having jurisdiction/ or Decree, as may be applicable in terms of Indian Succession Act, 1925 or any other Decree or Order of any Court or Tribunal issued by competent authority.

- OR, if the aforesaid documents are not available,
 - o NOC from all legal heirs or notarized Family Settlement Deed.
 - o Indemnity bond indemnifying the STA or Issuer Company.

If value > ₹5,00,000 per issuer for securities as on date of application held in physical form and > ₹15,00,000 securities held in dematerialised mode:

- o Succession certificate/probate of will/will/letter of administration Decree, as may be applicable in terms of Indian Succession Act, 1925 or any other Decree or Order of any Court or Tribunal/legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction is mandatory.

3. If held jointly with nomination:

- Same as Point 1 (transmission request, death certificate, PAN, share certificate, nominee's ID).

4. If held jointly without nomination:

- Same as point 3 plus
 - o Affidavit from all the legal heirs made on appropriate non-judicial stamp paper to the effect of identification and claim of legal ownership to the securities.

If value ≤ ₹5,00,000 per issuer for securities as on date of application held in physical form and ≤ ₹15,00,000 securities held in dematerialised mode:



- Either:
 - o Succession certificate/probate of will/will/letter of administration/legal heir certificate not below the rank of Tahsildar having jurisdiction/ or Decree, as may be applicable in terms of Indian Succession Act, 1925 or any other Decree or Order of any Court or Tribunal issued by competent authority.
- OR:
 - o NOC from all legal heirs or notarized Family Settlement Deed.
 - o Indemnity bond indemnifying the STA or Issuer Company.

If value > ₹5,00,000 per issuer for securities held in physical form and > ₹15,00,000 securities held in dematerialised mode

- o Succession certificate/probate of will/will/letter of administration Decree, as may be applicable in terms of Indian Succession Act, 1925 or any other Decree or Order of any Court or Tribunal/legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction is mandatory.
- o Other documents same as point 2.

In cases where a copy of Will is submitted as may be applicable in terms of the Indian Succession Act, 1925 (39 of 1925), the same shall be accompanied with a notarised indemnity bond from the claimant to whom the securities are transmitted.

(3) In cases where a copy of legal heir certificate issued by the revenue authority not below the rank of Tahsildar having jurisdiction is submitted, the same shall be accompanied with—

(a) a notarized indemnity bond from the legal heir or claimant to whom the securities are transmitted; and (b) a no objection certificate from all legal heirs other than claimants, stating that they have relinquished their rights to the claim for transmission of securities, duly attested by a notary public or by a gazetted officer.

The value of the securities as on the date of application shall be quantified by the applicant on the basis of the closing price of such securities at any one of the recognised stock exchange a day prior to the date of such submission in the application, for listed securities and for unlisted securities, the value shall be quantified basis on the face value or the maturity value of the security, whichever is more.

Q11. Is physical submission of documents required after online filing?

Yes, physical submission of original documents is required. After filing Form IEPF-5, the signed copy of IEPFA along with other documents must be sent to the company's Nodal Officer and postal receipt of the same must be uploaded on the IEPFA portal. Check list of Nodal Officers at www.iepf.gov.in

Q12. Do I need professional help to file IEPF-5?

No, the form is self-explanatory. Further, there is an instruction kit available on IEPF website at www.iepf.gov.in Also, assistance is provided by IEPFA in filing of IEPF-5 forms. Claimants can visit IEPFA office for this purpose.

Q13. Is there any time limit to claim amounts transferred to IEPF?

There is no specific time limit to claim the amount



transferred to the IEPF. The rightful claimant can apply for a refund at any point after the transfer has been made.

Q14. Can IEPFA be contacted for grievances related to investor complaints?

Yes, the IEPFA has a dedicated grievance redressal mechanism available on its website. Investors can register their complaints online for resolution.

To raise a service-related complaint:

- Visit www.iepf.gov.in
- Click on **'Services' > 'Raise Ticket'**
- Select **'Create Service Related Complaints'** and fill in the required details

You can directly click on the link here:

<https://www.mca.gov.in/content/mca/global/en/mca/complaints/create-service-related-complaint.html>

Q15. Can I raise a query or complaint through email?

No. Email-based complaint submissions have been discontinued. Please use the online ticketing system on the IEPFA portal.

Q16. Is there a helpline number for IEPFA?

Yes. You can call the IEPFA toll-free helpline at **14453**. The helpline is available from **9:30 am to 5:30 pm, Monday to Friday** (excluding public holidays).

Q17. Can I Visit IEPFA office for Assistance?

Yes, you can visit the office from **9:30 am to 3:30 pm, Monday to Friday** and visit the Public Relation Officer (PRO) for any assistance.

Q18. Where can I get more information about IEPFA?

More information is available on the official IEPFA website: <https://www.iepf.gov.in>



Standard Operating Procedure (SOP)

Accessing the Form

1. Visit the MCA website: www.mca.gov.in
2. Navigate to:
 - o **MCA Services > IEPF-related Services > IEPF-5 Web Form**

Before Filling the Form

- **Read carefully:** Go through the **instruction kit** provided on the website along with the IEPF-5 web form.
- Ensure you have all **accurate details** regarding your **unclaimed shares/dividend**, such as:
 - o Folio/DP ID-Client ID
 - o Company name/Company's Identification Number(CIN)
 - o Number of shares/unclaimed dividend
 - o Claimant details (PAN, Aadhaar, bank account details, demat account details)

Filing the IEPF-5 Form

- Fill out the form **online** with correct and complete details.
- Upon **successful submission**, a unique SRN (**Service Request Number**) will be generated.
 - o **Important:** Keep this SRN safe for all future correspondence.

Post Submission Actions

1. **Print the following documents:**
 - o Duly filled **IEPF-5 form** (signed and attested).
 - o **Acknowledgement** issued after uploading the form.
 - o **Auto-generated Indemnity Bond** (pre-filled

with claimant's name, number of shares, and dividend amount).

2. **Prepare and send** the physical documents to the **Nodal Officer (IEPF)** of the **company** at its **registered office**, including:
 - o Copy of IEPF-5 form
 - o Signed Indemnity Bond
 - o Acknowledgement
 - o Other required documents (e.g., original share certificates, identity proof, etc.)
3. **Mark the envelope clearly:**
"Claim for refund from IEPF Authority"
4. **Important - Obtain and upload the Postal Dispatch Receipt as proof of sending the documents on the MCA portal.**

What Happens Next?

- Your claim will appear on the **Company's Nodal Officer Dashboard** under **"Pending Action"**.
- The **company** will **verify** the claim and submit a verification report.
- Based on the company's report, the IEPF Authority will process the claim.
- If approved, the refund will be credited electronically to the claimant's bank account/ shares to demat account.

Key Reminders:

- Ensure **all documents are accurate, complete, and signed.**
- Keep a **copy of all submitted documents and the SRN** for records.
- Follow up with the company's Nodal Officer, if needed, for verification status.



Rejection of claim

Timeline for Verification Report Submission

- The **company** must:
 - **Verify the claim** and **Send an online verification report** to the **IEPF Authority** Within **30 days** of **receipt of the claim** from the claimant.
 - If the company fails to submit the verification report within 30 days, it may still submit it later by Paying a late fee of ₹50 per day, up to a maximum of ₹2,500.

Risk of Claim Rejection

- As per Rule 7(3) of the IEPF (AATR) Rules 2016, If the **verification report and documents are not received** by the IEPF Authority **within 60 days** of IEPF, the authority may reject the claim after sending communication to both the claimant and the company on the registered email address. to furnish response within a period of fifteen days.
- Failure to submit verification report of the claim in accordance with these rules, the company and its Nodal Officer shall be punishable as per the provisions of the Act.
- As per Rule 7(7) of IEPF (AATR) Rules, 2016, if the Authority finds any claim incomplete or defective, it will notify the claimant and company by email to provide missing information or corrections within 15 days. Failure to comply may result in claim rejection.

◦ If information is requested from the claimant, they must send signed documents to the nodal officer of the company for re-verification and company shall send a revised verification report:

◦ If information is requested from the company, they must provide a revised report within 30 days.

Note:

- Claimants may file only one consolidated claim per company in a financial year.
- As per Rule 7 (11a) of the IEPF (AATR) Rules, 2016, the company shall be liable under all circumstances whatsoever to indemnify the Authority in case of any dispute or lawsuit that may be initiated due to any incongruity or inconsistency or disparity in the verification report or otherwise and the Authority shall not be liable to indemnify the security holder or Company for any liability arising out of any discrepancy in verification report submitted etc., leading to any litigation or complaint arising thereof..

(b) Any fraudulent claim by the claimant shall be deemed to be fraud within the meaning of section 447 of the Act and the claimant shall be liable accordingly.

(c) If any person deceitfully personates an owner of any security or of any share warrant or coupon issued in pursuance of this Act and thereby files any claim to obtain or attempts to obtain any such security or interest or any such warrant or coupon due to the lawful owner, he shall be punishable under sections 57, 447 and 448 of the Act.

Mandatory Documents required

- Original Indemnity Bond on non-judicial stamp paper duly signed by all claimants and witnesses.
- KYC Documents
- Original share certificates (if shares are held in



physical form) or Transaction statement (if shares are held in demat form).

- Original cancelled cheque leaf or copy of first page of passbook.
- Copy of Client Master List (CML) of demat account of claimant, attested by all the claimants (in case of joint holding) and by the Depository Participant.
- Affidavit and other supporting documents for name change.
- In case of change in order of name of claimant with other joint holders, transposition form is required.

Additional documents:

- Claimants may refer Schedule II of IEPF (AATR) Rules 2016 in case of transmission of securities.
- Claimants may refer Schedule III of IEPF (AATR) Rules 2016 in case of loss of securities.

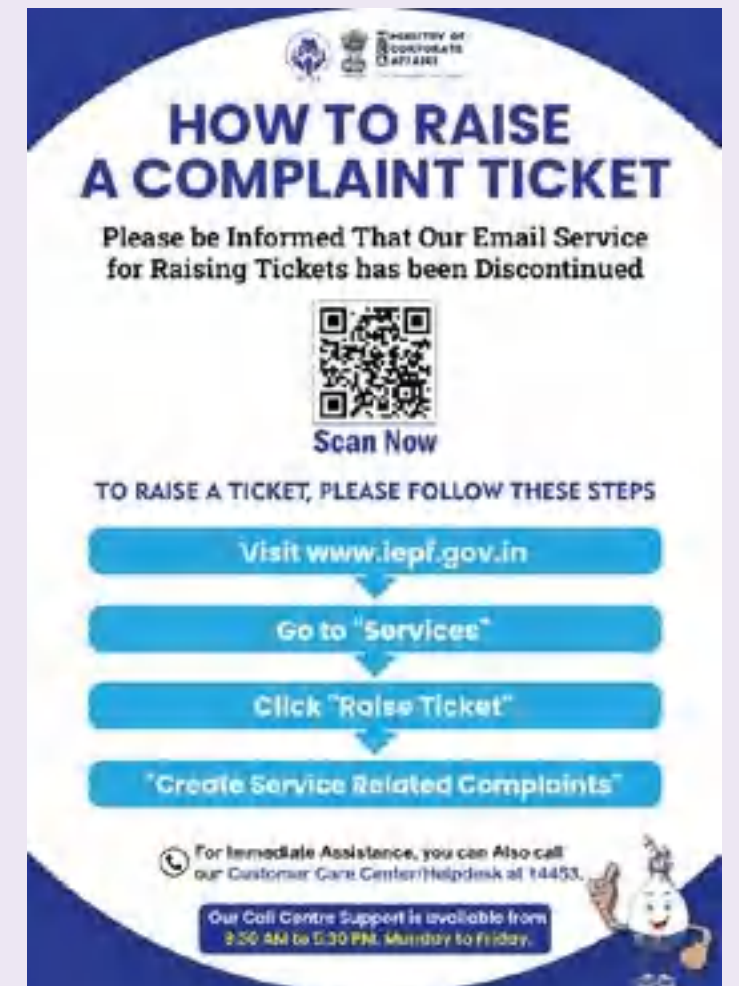
Grievance Redressal Mechanism Of IEPFA

- PRO Help Desk
 - Ticketing System
 - IVRS Call Centre
 - Personalized Outreach Programmes
 - Niveshak Panchayat
 - Niveshak Sunwai /Niveshak Shivir
 - Social Media Platforms.
 - Centralized Public Grievance Redress and Monitoring System (CPGRAMS).
- ### 1. PRO Helpdesk
- A **dedicated Public Relation Officer** along with supporting staff sits at IEPFA Headquarters at New Delhi.
 - Timing: 9:30 am to 3:30 pm on every working day.

2. Ticketing System

- **One Stop Solution**
- **Established: September 6, 2024**

A flow chart of How to Register Grievances



3. IVRS Call Centre

- A Multilingual Helpline through **Short code 14453**
- **Operational since September 1, 2024**
- Support **11 languages** (Hindi, English, Tamil, Telugu, Kannada, Malayalam, Gujarati, Assamese, Marathi, Oriya and Bengali)
- Available during working hours 9:00 am to 5:30 pm



4. Personalized Outreach Programmes

➤ Niveshak Panchayat

- **Launched on January 8, 2024**
- **Aim:** addressing claimant grievances and ensuring their financial security.
- A Direct communication line between Claimants and senior IEPFA Officers.
- **Held every working Monday from 4.00 pm to 6.00 pm at IEPFA Head Office in New Delhi.**
- Led by the CEO of IEPFA and other senior officers, it bridges the gap between IEPFA and Claimants.

➤ Niveshak Sunwai

- **Government at the doorstep of claimants.**
- Directly address investors grievances by organizing a series of “Niveshak Sunwai” workshop sessions across key cities in India.
- **Aim: Reducing the gap between the IEPFA and its stakeholders as IEPFA operates solely from its Delhi office, with no regional branches.**

➤ Niveshak Shivir

- IEPFA in collaboration with SEBI, has moved one step forward from **Niveshak Sunwai to Niveshak Shivir-Ek Kadam Niveshak Ki Aor**, to make the event more comprehensive through eliminating intermediaries by fostering direct interactions between investors, companies and Registrars and Transfer Agents (RTAs), while also providing an immediate redressal mechanism for investor grievances. This initiative aims to serve as a one-stop solution for investors to resolve issues related to unclaimed dividends and shares and offer direct access to investor services.

5. Social Media Platforms

- X (earlier called Twitter), Facebook, Instagram and LinkedIn
- Promoting financial education and raising awareness about frauds.
- Also address claimants’ concerns.

6. Centralised Public Grievance Redress and Monitoring System (CPGRAMS)

Complaints are also handled through CPGRAMS, i.e. Centralised Public Grievance Redress and Monitoring System, which is an Indian online platform that allows citizens to file grievances against any central or state government department or authority. Citizens can file complaints via the web portal (<https://pgportal.gov.in/>).



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA

Senior Citizens Welfare Fund (SCWF) Unclaimed Insurance Amount



Frequently Asked Questions (FAQs)

Q1. What is an unclaimed insurance amount?

An unclaimed insurance amount refers to the amount held by an insurer, but payable to consumers, including income accrued thereon, on account of their non-contactability through any means and remaining unpaid beyond twelve months from the due date of such payment.

Q2. How the policyholders/beneficiaries can know if any amounts are due to them?

Policyholders/beneficiaries can visit the website of concerned insurer(s) and make online enquiry using the following details:

- i) Policy Number
- ii) PAN of the Policyholder
- iii) Name of the Policyholder (Mandatory)
- iv) Date of Birth of the Policyholder (Mandatory)

Insurers' website Links to enquire about unclaimed amounts are also published in the IRDAI's Bima Bharosa portal. This portal can be accessed from the following link: <https://bimabharosa.irdai.gov.in/Home/Unclaimed Amount>

Q3. What is the process for claiming the amounts once the policyholders/beneficiaries identify the amounts due to them?

Policyholders/beneficiaries can contact nearest branch of the concerned insurer or online (through portal/email) with the details/documents mentioned in point 13 below.

Q4. What happens if the policyholder has died, while the policy is in-force or in paid-up status and no one has claimed the insurance?

If the nominee or legal heir does not claim the benefits, the amount remains unclaimed. However, they can still file a claim by submitting the required documents stated in the policy document to the insurer.

Q5. What is the procedure for claiming unclaimed amount if the nominee mentioned in the life insurance policy is also not alive?

In case the nominee mentioned in the policy document is also not alive, the legal heirs can contact the insurer and submit the required documents as stated in the policy documents for claim settlement.

Q6. What happens to the unclaimed amount after 10 years?

If an amount remains unclaimed for more than **10 years**, it is transferred by the insurer to the **Senior Citizens' Welfare Fund (SCWF)** maintained by the Government of India. **However**, the rightful claimant can still approach the insurer and claim the amount, even after it has been transferred, upto 25 years from the date of transfer.

Q7. How the policyholders/beneficiaries can claim their unclaimed amounts after they are transferred to Senior Citizens' Welfare Fund (SCWF)?

Policyholders/beneficiaries shall be eligible to claim the dues under their policies up to 25 years from the date of transfer of the same to Senior Citizens' Welfare Fund (SCWF). If not claimed within 25 years, such amounts shall escheat to the Central Government in terms of Section 126 of the Finance Act 2015.

Q8. Is there any fee or time limit to claim unclaimed insurance money?

No, there is no fee to claim your unclaimed insurance amount. You can claim the amount even if it is transferred to SCWF, upto 25 years from the date of transfer.

Q9. How can I prevent my insurance money from becoming unclaimed in the future?

- ◆ Always update your contact details with the insurer.
- ◆ Register a nominee and keep the information updated.
- ◆ Inform your family about your policies.
- ◆ Keep physical and digital records of your insurance policies.
- ◆ You can also store soft copies of the policy document in Digilocker.
- ◆ Link your policies to your Aadhaar and PAN, for easy identification.

Q10. Where can I get help if I have difficulty in claiming my money?

You can:

- ◆ Contact the **Grievance Redressal Officer (GRO)** of the respective insurance company. Details of GROs can be obtained from the Insurer's website and also from the IRDAI website at www.irdai.gov.in (Home>Consumer Affairs>Grievance Redressal>List of GROs) or from the link: <https://irdai.gov.in/list-of-gros>
- ◆ Use the IRDAI Bima Bharosa Grievance Redressal Portal – <https://bimabharosa.irdai.gov.in/>
- ◆ Call the IRDAI **toll-free helpline: 155255 / 1800 4254 732**

Q11. Are the insurers required to pay any interest on the unclaimed amounts lying with them?

Insurers are required to pay unclaimed amount along with investment income earned thereon.

Q12. What are instructions / guidelines applicable in respect of unclaimed amounts?

Policyholder/beneficiary may refer to the provisions of the following circulars issued by the IRDAI:

- i) Master Circular on Protection of Interests of Policyholders through ref no. IRDAI/PP&GR/CIR/MISC/117/9/2024, dated 05.09.2024 which can be accessed from the link: <https://irdai.gov.in/document-detail?documentId=5625747>
- ii) Master Circular on Operations and Allied Matters of Insurers, through Ref: IRDAI/PPGR/Cir/Misc/97/06/2024 dated 19.06.2024 which can be accessed from the link: <https://irdai.gov.in/document-detail?documentId=5083599>

Q13. How do I claim an unclaimed insurance amount?

You need to contact the insurance company with the following details and submit the documents required for submitting the claims:

- i) Policy details/document
- ii) Bank Account details
- iii) Claimant's Photo ID and Cancelled cheque with name and account number printed or cancelled cheque with copy of Bank Passbook/ Bank Statement.
- iv) KYC documents to prove identity
- v) Valid ID, address and relationship proof (if the claim is made by a beneficiary/nominee, other than the policyholder).

- vi) Duly completed Claim form
- vii) Succession certificate, in case legal heir is making a claim.
- viii) Documents required to evidence a claim as per the policy document like Death Certificate, Hospital records, police reports/complaints, FIR reports.

If the original policy document is lost, you may need to file an indemnity bond depending on the company's policy.

Nominees or legal heirs must provide additional documents like death certificate and succession proof.

Q14. Where can I enquire information about my unclaimed amounts, online?

Insurers' website links to enquire about unclaimed amounts are given below:

Sl. No.	Name of the Life Insurer	Link to unclaimed amounts enquiry
1	Aditya Birla SunLife Insurance Company Ltd.	https://lifeinsuranceservicing.adityabirlacapital.com/pre-unclaim
2	Bandhan Life Insurance Ltd.	https://www.bandhanlife.com/unclaimed-amount-status
3	Ageas Federal Life Insurance Company Ltd.	https://www.ageasfederal.com/unclaimed-payouts-form
4	Aviva Life Insurance Company India Ltd.	https://online.avivaindia.com/econnect/Pages/IRDA_Claims.aspx
5	Bajaj Allianz Life Insurance Company Ltd.	https://life.bajajallianz.com/lifeinsurance/lifeProds/unclaimed.jsp
6	Bharti AXA Life Insurance Company Ltd.	https://www.bharti-axa.com/unclaimed-amount
7	Canara HSBC Life Insurance Company Ltd.	https://www.canarahsbclife.com/customer-service/claims/unclaimed-amount
8	Edelweiss Life Insurance Company Ltd.	https://www.edelweisslife.in/unclaimedamount
9	Exide Life Insurance Co. Ltd. (Merged with HDFC Life Insurance Company Ltd.)	https://www.hdfclife.com/customer-service/claims/unclaimed-policyholder-payment-dues-amount-disclosure/eli
10	Generali India Life Insurance Company Ltd.	https://www.generalicentrallife.com/customer-service/unclaimed-amount
11	HDFC Life Insurance Company Ltd.	https://www.hdfclife.com/customer-service/claims/unclaimed-policyholder-payment-dues-amount-disclosure
12	ICICI Prudential Life Insurance Company Ltd.	https://customer.iciciprulife.com/csr/unclaimedAmountAuthentication.htm?execution=e1s1
13	India First Life Insurance Company Ltd.	https://www.indiafirstlife.com/unclaimed-amount
14	Kotak Mahindra Life Insurance Company Ltd.	https://customer.kotaklifeinsurance.com/CP/customerunclaimamount.aspx

Sl. No.	Name of the Life Insurer	Link to unclaimed amounts enquiry
15	Life Insurance Corporation of India	https://merchant.licindia.in/LICEPS/portlets/visitor/unclaimedPolicyDues/UnclaimedPolicyDuesController.jspf
16	Axis Max Life Insurance Company Ltd.	https://www.axismaxlife.com/cs/unclaimed-amount
17	PNB Met Life India Insurance Company Ltd.	https://www.pnbmetlife.com/wps/portal/Home/unclaimedform/
18	Pramerica Life Insurance Company Ltd.	https://pramericalife.in/unclaimed-amount
19	Reliance Nippon Life Insurance Company Ltd.	https://www.reliancenipponlife.com/public-disclosures/unclaimed-amount-of-policy-holders
20	SBI Life Insurance Company Ltd.	https://www.sbilife.co.in/unclaimed-amount-disclosure
21	Shriram Life Insurance Company Ltd.	https://shriramlife.in/SLP/unclaimedamount
22	Star Union Dai-ichi Life Insurance Company Ltd.	https://www.sudlife.in/public-disclosures/unclaimed-amount
23	TATA AIA Life Insurance Company Ltd.	https://www.tataaia.com/premium-payment/unclaimed-fund.html

Sl. No.	Name of the General Insurer	Link to unclaimed amounts enquiry
1	Acko General Insurance Ltd.	https://www.acko.com/gi/unclaimed-amount/
2	Agriculture Insurance Company of India Ltd.	https://www.aicofindia.com/regulatory-compliance
3	Bajaj Allianz General Insurance Co. Ltd	https://general.bajajallianz.com/BagicNxt/unClaimedData/searchDetails.do
4	Cholamandalam MS General Insurance Co. Ltd.	https://www.cholainsurance.com/unclaimed-amount
5	Navi General Insurance Ltd.	https://navi.com/insurance/unclaimed-claims
6	Zuno General Insurance Co. Ltd	https://www.hizuno.com/unclaimed-amount
7	Future Generali India Insurance Co. Ltd.	https://www.generalicentralinsurance.com//customer-service/unclaimed-amount
8	Go Digit General Insurance Ltd	https://www.godigit.com/claim/check-unclaimed-amount
9	HDFC ERGO General Insurance Co. Ltd.	https://www.hdfcergo.com/claim/trackclaim_refund_payment_status
10	ICICI LOMBARD General Insurance Co. Ltd.	https://ilhc.icicilombard.com/Home/UnclaimedAmount
11	IFFCO TOKIO General Insurance Co. Ltd.	https://www.iffcotokio.co.in/claims/unclaimed-amount-policy-holders

Sl. No.	Name of the General Insurer	Link to unclaimed amounts enquiry
12	Kshema General Insurance Co Limited	https://kshema.co/unclaimed-amount/
13	Zurich Kotak General Insurance Co. Ltd.	https://www.zurichkotak.com/journey/index.html#/claims/unclaimed-amount
14	Liberty General Insurance Ltd.	https://www.libertyinsurance.in/products/irdai/irdaiindex
15	Magma General Insurance Ltd.	https://www.magmainurance.com/unclaimed-amount
16	National Insurance Co. Ltd.	https://payments.nic.co.in:8443/StatusChecker/
17	Raheja QBE General Insurance Co. Ltd.	https://www.rahejaqbe.com/unclaimed-amount
18	Reliance General Insurance Co.Ltd	https://www.reliancegeneral.co.in/Insurance/About-Us/Unclaimed-Amount.aspx?type=Unclaimedamount
19	Royal Sundaram General Insurance Co. Ltd.	https://www.royalsundaram.in/unclaimed
20	SBI General Insurance Co. Ltd.	https://www.sbigeneral.in/unclaimed-policy-details
21	Shriram General Insurance Co. Ltd	https://serviceapi.shriramgi.net/cloud/?module=ucasearch
22	Tata AIG General Insurance Co. Ltd.	https://www.tataaig.com/service/unclaimed-amount
23	The New India Assurance Co. Ltd	https://www.newindia.co.in/portal/unclaimedPolHolAmt
24	The Oriental Insurance Co. Ltd.	https://orientalinsurance.org.in/unclaimed-amount
25	United India Insurance Co. Ltd.	https://portal.uiic.in/CUSTOMERPORTAL/unclaimed_query.jsp
26	Universal Sompo General Insurance Co. Ltd.	https://www.usgi.co.in/usgi/claim_refund.aspx

Sl. No.	Name of the Health Insurer	Link to unclaimed amounts enquiry
1	Aditya Birla Health Insurance Co. Ltd.	https://www.adityabirlacapital.com/healthinsurance/unclaimed-amount
2	Manipal Cigna Health Insurance Company Limited	https://www.manipalcigna.com/disclosures/unclaimed-amount
3	Niva Bupa Health Insurance Co Ltd.	https://transactions.nivabupa.com/unclaimed/unclaimedamount.aspx
4	Care Health Insurance Ltd	https://www.careinsurance.com/unclaimed-amount.php
5	Star Health & Allied Insurance Co.Ltd.	https://www.starhealth.in/claim-proposal/
6	Galaxy Health Insurance	https://www.galaxyhealth.com/public-disclosures
7	Narayana Hrudalaya Health Insurance	Newly registered insurance company. Hence unclaimed amounts not applicable

Standard Operating Procedure (SOP)

1. If the Policyholder knows that he/she had taken a policy, he/she does not know/have the policy number, he/she can go the Official website of the Insurer and get his/her Policy details by following the process given below:

Step 1: Go to the Official Website of the Insurer.

Websites of insurers can also be accessed through the link: <https://bimabharosa.irdai.gov.in/Home/Unclaimed Amount>

Step 2: Select the link pertaining to Unclaimed amounts of Policyholders.

Step 3: Enter your Basic details such as:

- Policy no (*)
- PAN
- Name of the policyholder (Mandatory),
- DOB of the policyholder(mandatory)

(*) If policy number is not known, please visit the Insurer's office

Step 4: Get details of Servicing Branch

Step 5: Provide the requirements as stated below and get the claim amount to the Bank account of the Policyholder/claimant/nominee by NEFT.

If the nominee/legal heir of a policyholder finds a policy where claim is pending under the policy, he/she can visit/contact the Branch submitting claim under his/her policy by submitting the following details/documents.

- i) Policy details/document
- ii) Bank Account details
- iii) Claimant's Photo ID and Cancelled cheque with name and account number printed or

cancelled cheque with copy of Bank Passbook/ Bank Statement.

- iv) KYC documents to prove identity.
 - v) Valid ID, address and relationship proof (if the claim is made by a beneficiary/nominee, other than the policyholder).
 - vi) Duly completed Claim form.
 - vii) Succession certificate, in case legal heir is making a claim.
 - viii) Documents required to evidence a claim as per the policy document like Death Certificate, Hospital records, police reports/complaints, FIR reports.
2. If the policyholder knows the Policy number however he does not know the Servicing Branch can get the address and email of the servicing Branch by visiting Official website of the Insurer and or by clicking the following link, available in the IRDAI Bhima Bharosa portal:

<https://bimabharosa.irdai.gov.in/Home/Unclaimed Amount>

3. If the Policyholder has the Policy number but does not have the policy bond, he/she can contact the Servicing Branch Office and by following the claim settlement procedure prescribed by the insurer.
4. If a Policyholder is having policy details where the claim is outstanding, she/he can contact the servicing Branch Office with the Original Policy Bond, Discharge form, KYC and NEFT (Bank) Particulars. On submission of the above documents, claim payment will be made to the policyholder.



Subscribers' Pension Contribution Protection Account (SPCPA)



Frequently Asked Questions (FAQs)

Q1. Who can apply for a refund from Subscribers' Pension Contribution Protection Account (SPCPA)?

Any NPS/NPS Lite subscriber associated with POPs as per the list at point no. 6 below, who had deposited contribution amount with POP can apply for a refund, if:

- ◆ Subscriber's contributions were deposited with Points of Presence under NPS (POPs-NPS) or Points of Presence under NPS-Lite (POPs-NPS-Lite, erstwhile 'Aggregators') as listed below (Point No. – 6).
- AND
- ◆ Contributions were not uploaded/credited to subscriber's PRAN due to non-availability of PRAN or Subscriber PRAN was never generated.

Q2. Where can I submit my claim?

The subscriber/claimant/depositor may approach PFRDA directly or through the intermediary to submit their claim for refund as per the prescribed format, along with necessary supporting documents.

Q3. When such unclaimed contributions are transferred by POPs to subscriber's Pension Contribution Protection Account (SPCPA) maintained at PFRDA?

The Unclaimed/reconciled contributions which have remained unclaimed for over seven (7) years, or earlier, if the registration of the intermediary has been cancelled or has expired, are deposited by POPs into the SPCPA account.

Q4. What is the time limit for filing a claim?

You must submit your claim within 25 years from the date the unclaimed deposit was

transferred by your POP-NPS or POP-NPS-Lite to PFRDA's account.

Q5. What is the claim process?

- (i) The subscriber/claimant/depositor may approach PFRDA directly or through the intermediary to submit their claim for refund as per the prescribed format, along with necessary supporting documents within twenty-five (25) years from the date of transfer of unclaimed deposits to the Account by the intermediary.
- (ii) Post receipt of the claim by PFRDA, PFRDA shall scrutinize the documents and legitimacy of the claim as per the available records in the custody of PFRDA. However, in case of any discrepancy in the documents, PFRDA may refer the claim to the intermediary for verification.
- (iii) In case the claim request is received by the POP-NPS/POP-NPS-Lite, the POP shall forward the claim to PFRDA, along with the supporting documents.
- (iv) Post scrutiny of the subscriber's/claimant's/depositor's claim, PFRDA may accord the necessary approval for a refund from the Account.
- (v) The subscriber/claimant/depositor shall be refunded the deposited contribution plus the compensation recovered from the intermediary if any. Further, interest shall be paid at the rate determined by the Authority, for the period in which the funds are lying in the Account.
- (vi) The refund amount shall be directly credited to the subscriber's/claimant's/depositor's saving bank account.

Claim Format for claiming contributions from

Subscribers' Pension Contribution Protection Account is available at PFRDA website www.pfrda.org.in. The detailed process for claim is given separately in SOP section.

Q6. Which POPs-NPS or POPs-NPS-Lite have reported such amounts to PFRDA?

You can apply for a refund if you deposited money with any of the following POPs-NPS or POPs-NPS-Lite (erstwhile Aggregators) (As on 18.09.2025):

NPS		
Sl. No.	Name of the POP-NPS/Entity	Date of credit
1	IL&FS Securities Services Ltd	19 January 2024
2	Reliance Capital Limited	21 April 2023
NPS-Lite		
Sl. No.	Name of the POP-NPS-Lite/Entity	Date of credit
1	LIC of India (LICHFL business merged with LIC of India)	21 June 2025
2	UTI Infrastructure Technology and Services Limited	20 December 2022 and 23 December 2022
3	IL&FS Limited	16 September 2022
4	Saptrishi Consultancy Services Limited	23 December 2022
5	India Infoline Limited	21 October 2022

Q7. Where I can find the claim format?

Subscriber can visit the PFRDA website and download the claim format

Q8. What happens after I submit my claim?

I. If claim form received by the PFRDA:

- ♦ PFRDA will scrutinize your claim and check available records.
- ♦ In case of any discrepancy in the documents, PFRDA may refer the claim to the intermediary for verification.

II. If claim form is submitted to the POP-NPS or POP-NPS-Lite:

- ♦ If claim form is submitted to the POP-NPS or POP-NPS-Lite, they will forward the claim and its supporting documents to PFRDA for processing.

III. Approval & Refund:

- ♦ After verification and on satisfaction on the part of due diligence, PFRDA will approve and process the refund.

Q9. Do I get any compensation on the original amount which was deposited with POP- NPS or POP-NPS Lite?

Yes, you may get the following:

- ♦ The original contribution deposited,
- ♦ Any compensation amount recovered from the intermediary (if applicable),
- ♦ Interest at a rate determined by PFRDA for the period funds remained unclaimed.

Q10. How will the refund be paid?

The refund amount will be directly credited to the beneficiary savings bank account.

Q11. What is grievance redressal mechanism?

Claimant can write to unclaimed.deposits@pfrda.org.in to report any grievance related to unclaimed deposits to PFRDA, the same is addressed by the concerned department in time bound manner.

Q12. Where can I file a complaint regarding my unclaimed deposits?

You can report any grievance related to unclaimed deposits to PFRDA at unclaimed.deposits@pfrda.org.in. PFRDA will address the grievances in time bound manner.

Standard Operating Procedure (SOP)

Process of Refund from (SPCPA)-NPS

In cases wherever subscribers under NPS have deposited in the past the contribution to their respective Points of Presence under NPS (POPs-NPS) as per following list:

Sl. No.	Name of the POP-NPS/ Entity	Date of credit
1	IL&FS Securities Services Ltd	19 January 2024
2	Reliance Capital Limited	21 April 2023

However the said contribution was not uploaded/ credited to their respective PRAN or PRAN was not generated, then in such cases the subscriber/claimant/ depositors may approach PFRDA directly or through these POPs-NPS to submit their claim for refund.

The detailed process of claiming refund along with the claim format is as under:

- The subscriber/claimant/depositor may approach PFRDA directly or through the intermediary to submit their claim for refund as per the prescribed format, along with necessary supporting documents within twenty-five (25) years from the date of transfer of unclaimed deposits to the Account by the intermediary.
- Post receipt of the claim by PFRDA, PFRDA shall scrutinize the documents and legitimacy of the claim as per the available records in the custody of PFRDA. However, in case of any discrepancy in the documents, PFRDA may refer the claim to the intermediary for verification.

(iii) In case the claim request is received by the POP-NPS, the POP-NPS shall forward the claim to PFRDA, along with the supporting documents.

(iv) Post scrutiny of the subscriber's/claimant's/ depositor's claim, PFRDA may accord the necessary approval for a refund from the Account.

(v) The subscriber/claimant/depositor shall be refunded the deposited contribution plus the compensation recovered from the intermediary if any. Further, interest shall be paid at the rate determined by the Authority, for the period in which the funds are lying in the Account.

(vi) The refund amount shall be directly credited to the subscriber's/claimant's/depositor's saving bank account.

(vii) The claim format is enclosed as **Annexure I:**

Process of Refund from (SPCPA)-NPS Lite

List of POPs-NPS-Lite (erstwhile 'Aggregator') who have transferred the unreconciled amount along with applicable compensation amount to SPCPA is as under:

Sl. No.	Name of the POP-NPS-Lite/Entity	Date of credit
1	LIC of India (LICHFL business merged with LIC of India)	21 June 2025
2	UTI Infrastructure Technology and Services Limited	20 December 2022 and 23 December 2022
3	IL&FS Limited	16 September 2022
4	Saptrishi Consultancy Services Limited	23 December 2022
5	India Infoline Limited	21 October 2022

However the said contribution was not uploaded/credited to their respective PRAN or PRAN was not generated, then in such cases the subscriber/claimant/depositor may approach PFRDA directly or through these POPs-NPS-Lite to submit their claim for refund. The detailed process of claiming refund along with the claim format is as under:

- (i) The subscriber/claimant/depositor may approach PFRDA directly or through the intermediary to submit their claim for refund as per the prescribed format, along with necessary supporting documents within twenty-five (25) years from the date of transfer of unclaimed deposits to the Account by the intermediary.
- (ii) Post receipt of the claim by PFRDA, PFRDA shall scrutinize the documents and legitimacy of the claim as per the available records in the custody of PFRDA. However, in case of any discrepancy in the documents, PFRDA may refer the claim to the intermediary for verification.
- (iii) In case the claim request is received by the POP-NPS-Lite, the POP-NPS-Lite shall forward the claim to PFRDA, along with the supporting documents.
- (iv) Post scrutiny of the subscriber's/claimant's/depositor's claim, PFRDA may accord the necessary approval for a refund from the Account.
- (v) The subscriber/claimant/depositor shall be refunded the deposited contribution plus the compensation recovered from the intermediary if any. Further, interest shall be paid at the rate determined by the Authority, for the period in which the funds are lying in the Account.
- (vi) The refund amount shall be directly credited to the subscriber's/claimant's/depositor's saving bank account.
- (vii) The claim format is enclosed as **Annexure II**:

Process of Refund from (SPCPA)- Where amount not uploaded/credited in respective PRAN/PRAN not generated

In cases wherever subscribers under NPS/NPS Lite schemes have deposited in the past the contribution to their respective Points of Presence as per following list:

NPS		
Sl. No.	Name of the POP-NPS/Entity	Date of credit in SPCPA account
1	IL&FS Securities Services Ltd	19 January 2024
2	Reliance Capital Limited	21 April 2023
NPS-Lite		
Sl. No.	Name of the POP-NPS-Lite/Entity	Date of credit in SPCPA account
1	LIC of India (LICHFL business merged with LIC of India)	21 June 2025
2	UTI Infrastructure Technology and Services Limited	20 December 2022 and 23 December 2022
3	IL&FS Limited	16 September 2022
4	Saptrishi Consultancy Services Limited	23 December 2022
5	India Infoline Limited	21 October 2022

However, the said contribution was not uploaded/credited to their respective PRAN or PRAN was not generated, then in such cases the subscriber/claimant/depositor may approach PFRDA directly or through their POPs to submit their claim for refund.

The detailed process of claiming refund along with the claim format is as under:

- (i) The subscriber/claimant/depositor may approach PFRDA directly or through the intermediary to submit their claim for refund as per the prescribed format, along with necessary supporting documents within twenty-five (25) years from the date of transfer of unclaimed deposits to the Account by the intermediary.
 - (ii) Post receipt of the claim by PFRDA, PFRDA shall scrutinize the documents and legitimacy of the claim as per the available records in the custody of PFRDA. However, in case of any discrepancy in the documents, PFRDA may refer the claim to the intermediary for verification.
 - (iii) In case the claim request is received by the POP-NPS /POP-NPS-Lite, the POP shall forward the claim to PFRDA, along with the supporting documents.
 - (iv) Post scrutiny of the subscriber's/claimant's/depositor's claim, PFRDA may accord the necessary approval for a refund from the Account.
 - (v) The subscriber/claimant/depositor shall be refunded the deposited contribution plus the compensation recovered from the intermediary if any. Further, interest shall be paid at the rate determined by the Authority, for the period in which the funds are lying in the Account.
 - (vi) The refund amount shall be directly credited to the subscriber's/claimant's/depositor's saving bank account.
- The claim formats are enclosed as **Annexure I & II**.

Claim Format

Annexure I

(for claiming contributions from Subscribers' Pension Contribution Protection Account)

To
The Head of the Department
Supervision - Contribution Management - Non-Govt. (POPs & RAs)
Pension Fund Regulatory and Development Authority (PFRDA)
E-500, Tower E, 5th Floor, World Trade Center,
Nauroji Nagar, New Delhi - 110 029.

Subject: Request for refund of contributions under National Pension System (NPS)

I hereby confirm that I have deposited the contributions under NPS on<dd/mm/yyyy>..... to<Name of the POP-NPS>..... and no PRAN has been generated by the POP.

or

I hereby confirm that I have deposited the contributions under NPS on<dd/mm/yyyy>..... to< Name of the POP-NPS>..... and the same was not deposited into my PRAN.

(strike through whichever is not applicable)

In this regard, I am providing the following information and enclosing the copies of the documents required to enable the refund:

1	Name of the Subscriber/Claimant/Depositor	
2	PRAN number (self-attested copy)/PRAN not available (If PRAN not available, the self-attested Identity and address proof to be enclosed)	
3	Name of the POP-NPS	
4	Amount of contribution (in Rs.)	
5	Acknowledgment receipt (self-attested copy)	
6	Mobile number	
7	Email ID of subscriber/Claimant/Depositor	
8	Copy of the cancelled cheque leaf of the bank with Subscriber's/ claimant's/depositor's Name, Account number and IFSC code where the claim amount shall be credited through electronic mode.	

Signature of the subscriber/claimant/depositor

Claim Format

Annexure II

(for claiming contributions from Subscribers' Pension Contribution Protection Account)

To
The Head of the Department
Supervision - Contribution Management - Non-Govt. (POPs & RAs)
Pension Fund Regulatory and Development Authority (PFRDA)
E-500, Tower E, 5th Floor, World Trade Center,
Nauroji Nagar, New Delhi - 110 029.

Subject: Request for refund of contributions under NPS-Lite-Swavalamban Scheme

I hereby confirm that I have deposited the contributions under NPS-Lite-Swavalamban Scheme on <dd/mm/yyyy> to <Name of the POP-NPS-Lite> and no PRAN has been generated by the POP-NPS-Lite.

or

I hereby confirm that I have deposited the contributions under NPS-Lite-Swavalamban Scheme on<dd/mm/yyyy>..... to< Name of the POP-NPS-Lite>..... and the same was not deposited into my PRAN.

(strike through whichever is not applicable)

In this regard, I am providing the following information and enclosing the copies of the documents required to enable the refund:

1	Name of the Subscriber/Claimant/Depositor	
2	PRAN number (self-attested copy)/PRAN not available (If PRAN not available, the self-attested Identity and address proof to be enclosed)	
3	Name of the POP-NPS-Lite (erstwhile 'Aggregator')	
4	Amount of contribution (in Rs.)	
5	Acknowledgment receipt (self-attested copy)	
6	Mobile number	
7	Email ID of subscriber/Claimant/Depositor	
8	Copy of the cancelled cheque leaf of the bank with Subscriber's/ claimant's/depositor's Name, Account number and IFSC code where the claim amount shall be credited through electronic mode.	

Signature of the subscriber/claimant/depositor



**Depositor Education & Awareness
(DEA) Fund Scheme**

<https://www.rbi.org.in>



Mutual Funds

<https://www.sebi.gov.in>



**Investor Education and Protection Fund Authority
Ministry of Corporate Affairs, Government of India**

<https://www.iepf.gov.in>



**Senior Citizens Welfare Fund (SCWF)
– Insurance**

<https://www.irdai.gov.in>



**National Pension System
National Pension System Lite**

<https://www.pfrda.org.in>