

Process for Claiming/Activation of the Unclaimed Deposit Accounts

I. Claim by the customer himself-

- a) Account holders after checking their name and address on the List of Unclaimed Deposits displayed on this website will visit the branch maintaining his/her account and submit the "Claim Form" duly filled in and signed, along with the available details of the account (Pass book/Statements of account, Term Deposit/Special Term Deposit Receipts or advices), recent photographs, valid Identity and address proof documents (KYC documents) with originals for verification.
- b) Branches will directly process the application for payment of unclaimed deposit and pay the amount after due diligence and KYC compliance up to Rs 1,00,000/- (Rupees one lac). For balance amount over Rs. one lac, the branches will obtain sanction from their Controllers before activation of the amount or payment of balance.

II. Claim by the legal heir / nominee :-

- a) For claim process, the legal heir/ Nominee (s) can visit the branch and submit the Unclaimed Deposits Claim Form duly filled in and signed, along with the following documents.
 - i. Passbook/Term Deposit/Special Term Deposit Receipts (advices)
 - ii. Valid Identity proof of the claimant(s)
 - iii. Copy of death Certificate of the account holder.
- b) Branches while processing the applications will meticulously follow the Bank's policy for claim settlement of deceased and missing persons.

III. Claim of Non-individuals accounts: –

- ❖ For claim of non-individual accounts including proprietorship and HUF, the Claim forms will be submitted on Company's/firm's letter head duly signed by authorized signatories along with valid identity proof.