

**POLICY GUIDELINES ON INOPERATIVE ACCOUNTS (10 YEARS & ABOVE)/ UNCLAIMED DEPOSITS:**

1. An account shall be classified as Inoperative Accounts (10 years and above) / unclaimed deposits if the same is not operated (other than interest credits and service charge debits) for 10 years and more from the date of last operation.

2. In term of directions of RBI, bank display the name and address of such depositors on bank's website.

Procedure for search

- Search Account by name only.
- If the name is accepted in search query, detail would be emerged in following format.

Name of	Address	City	State

3. The customer / survivor / legal heir/authorized signatories, as the case may be, may lodge a claim for the unclaimed deposit / activate the account, as the case may be. The claim process is as follows:-

- Claim by Self: Customer can visit the branch of the Bank with the request letter (**Annexure-I**) and submit valid proof of identity, address & latest photograph. On verification of the same branch shall convert account into Operative category and allow transactions in the account.
- Claim by Legal Heir / Nominee: For the claim process, the Legal Heir / Nominee can visit the branch of the Bank and submit the required documents and has to comply with the claim settlement process of the Bank.
- Claim by Non-Individual: For claim of Non-Individual accounts, the customer needs to submit the Claim Form on the Company's/ Firm's / Institution's letterhead duly signed by the authorized signatories along with their valid identity and address proofs. The customer may also be required to submit such other documents as may be requested by the Bank.

**Format for claiming amount available under Unclaimed Deposit  
/Inoperative Accounts (10 years & above)**

To  
The Branch Manager  
Branch  
-----

Sir

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

- i. Name of the customer
- ii. Account Particulars
- iii. Documents enclosed (**Pass Book/TDR Receipt**)
- iv. Identification Proof (**PAN Card/Aadhar Card/ Passport/Driving License**)
- v. Address proof (**Aadhar Card/Electricity Bill/Water bill/House Tax etc**)

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 from the account.

I/we also understand that I/we will be required to submit all documents desired to establish my/our claim till settlement.

Signature  
Name & Address  
Phone No/mobile  
E-mail ID