

Procedure for settlement of Claims in Unclaimed Deposits



1. As per Depositor Awareness and Education (DEA) Fund guidelines, credit balance in any of the deposit account maintained with the bank which have not been operated upon for ten years or more, or any amount remaining unclaimed for ten years or more shall be credited to DEA Fund.
2. The customer/nominee/legal heir/Authorised signatory, as the case may be, may lodge a claim for the unclaimed deposit amount.
3. Customers must submit the claim form (will be available in Bank's website) along with valid proof of identity & address (original for Bank's verification & copy of the same for Bank's records) for verification and further processing of the claim.
4. In case of non-individual customers, claim form must be signed by the authorised signatories.
5. In case of claim for deceased customer account, settlement process will be done as per Banks's Death Claim Policy.
6. In order to process the claim, customer must submit the requisite documents. Upon submission of the required documents, claim will be processed.
7. For further details/assistance/claim process, customers must visit the Base-Branch/ nearest branch.