

Information on the process of claiming the DEAF Scheme unclaimed deposit accounts.

1. As per Reserve Bank of India (RBI) guidelines, an account / deposit would be treated as unclaimed if there is no Customer induced transaction /demand has occurred / taken place for a period of ten years or more.

2. **Claim by Individual:** Customer claiming the amount can visit the concern branch and submit KYC details and Form for Claiming the Unclaimed amount duly filled and signed, along with valid identity proof documents.

3. **Claim by Legal Heir / Nominee:** For claim process, legal heir / nominee can visit the nearest branch of the Bank and submit the Form for Claiming the Unclaimed amount duly filled and signed, and other documents as required by the branch for settling the deceased claim to comply with the legal requirements.

4. **Claim by Non - Individual:** For claims on non - individual accounts, the customer should submit the Form for Claiming the Unclaimed amount 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 required by the Bank.