

## **Process for claiming Unclaimed deposits:**

- As per DEA FUND guidelines, an account shall be classified as 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 and the same will be transferred to RBI DEA Fund.
- The Customer / Survivor / Legal Heir/Authorized Signatories, as the case may be, may lodge a claim for the unclaimed deposit to activate the account, as the case may be.

## **The claim process is as follows:**

### **1. Claim by Self:**

Customer may visit the base branch of the Bank, submit valid proof of identity, address & latest photograph along with form(Annexure-I) for claiming the unclaimed amount. On verification of the same branch shall settle the claim.

### **2. Claim by Legal Heir/Nominee:**

For the claim process, the Legal Heir / Nominee can visit the base branch of the Bank and submit the required documents and has to comply with the claim settlement process (Death claim policy) of the Bank.

### **3. 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.

**Annexure-I:**

**Form for Claiming the Unclaimed amount**

To  
The Branch Manager  
DCCBankLtd.Eluru  
\_\_\_\_\_Branch

From:

Sir/Madam,

Sub: Deposit Account No. \_\_\_\_\_ in the name of \_\_\_\_\_

Please refer to the list of Unclaimed Deposits/Inoperative Accounts available on Your Bank’s Website wherein the information of the account in the name of \_\_\_\_\_ with your \_\_\_\_\_ Branch is listed. The said account was not operated due to the reason \_\_\_\_\_.

I/We, in the capacity of Self / Legal Heir / Nominee / Other (Please Specify)

\_\_\_\_\_ request for settlement of claim. For deposit account(s) held with your Bank.

Claim Details:

Name of Deposit Holder:

\_\_\_\_\_

Communication Address: \_\_\_\_\_

I understand that the claim will be settled post due diligence and authentication of documents as per the Bank’s policy and Guidelines.

Yours faithfully

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

\_\_\_\_\_ Address: \_\_\_\_\_

\_\_\_\_\_ Contact No.: \_\_\_\_\_

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**Customer Acknowledgment Slip (to be filled in by Bank Official)**

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Received a request from Mr. / Mrs. / Ms. / Dr. \_\_\_\_\_, for claiming Unclaimed Deposits/Inoperative Accounts

DCCBankLtd.Eluru

\_\_\_\_\_ Branch

Signature of Bank Official with Bank Seal