

### **Process for claiming the unclaimed deposit/ activating the inoperative account**

- As per DEA FUND guidelines, 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.

A search may be conducted with the name of the account holder(s) (individual/entity) on Bank's website. If a match is found, the customer/ survivor/ legal heir/ authorised signatories, as the case may be, may lodge a claim for the Unclaimed deposits/ activate the account.

The claim process is as follows:

**1. Claim by Self:**

Customer may visit the base branch of the Bank and submit the Claim form (as per Annexure I) duly filled and signed along with a 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.

**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 as advised by the Branch and has also to comply with the claim settlement process 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.

Note: Please carry original documents for verification.

For any further clarifications/ details on the procedure, you may visit the nearest Unity Bank Branch.

**Unclaimed Deposits/ Inoperative Accounts - Claim Form**

Date: \_\_\_\_\_

From:

Mr /Ms \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

To

The Branch In-Charge

Unity Small Finance Bank Limited

\_\_\_\_\_ Branch

**Sub:** To allow operation in my/our \_\_\_\_\_ Account no. \_\_\_\_\_.

I/We hereby state that the account/s is /are unclaimed / inoperative due to \_\_\_\_\_.

I/We, the undersigned Mr. / Mrs./ Ms./ Dr. \_\_\_\_\_ in the capacity of

☐ Self☐ Nominee☐ Legal Heir☐ Others (please specify)

Request for settlement of claim, for deposit account(s) held with your Bank in the name(s) of Mr. / Mrs. / Ms. / Dr. \_\_\_\_\_

**Claim details:**

Name of the Deposit Holder: \_\_\_\_\_

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

I/We further assure you that henceforth I/We will regularly operate the account/s &amp; always maintain minimum balance as per the bank's norms.

I/We hereby submit the KYC updation form alongwith KYC documents / latest photograph.

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

**Yours truly,****(Sign of all account A/c Holder(s))**

Contact details:

Customer Acknowledgement slip (to be filled in by Bank official)

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

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

Unity Bank \_\_\_\_\_ Branch

Signature of Bank Official with Bank Seal \_\_\_\_\_