

INOPERATIVE ACCOUNT & DEA FUND CLAIM PROCESS

A. ACTIVATION OF AN INOPERATIVE ACCOUNT

STEP 1 Customer Request	♦ Submit : • Application form for activation of the account • Relevant KYC documents, wherever necessary • PAN, where applicable • Account details • Deposit receipt, if applicable
STEP 2 Branch Verification	♦ The branch will : • Verify the account holder's identity through KYC records and signature verification • Conduct due diligence to prevent fraud • Update KYC, if due • Verify the status of the deposit in CBS, if applicable
STEP 3 Reactivation	♦ Upon satisfactory verification : • The account will be reactivated. • The customer may thereafter operate the account normally

B. CLAIMING BALANCE AFTER TRANSFER TO THE DEA FUND (10 YEARS OR MORE)

When it applies	A credit balance in any deposit account maintained with banks, which have not been operated upon for ten years or more, or any amount remaining unclaimed for ten years or more is transferred to the Depositor Education and Awareness (DEA) Fund maintained by RBI.
Claim Process	1. Approach the bank branch with the prescribed DEAF form (available at Bank branch as well as on Bank's website) and the necessary KYC documents. 2. The branch will verify the claim and supporting documents. 3. Upon satisfactory verification, the bank will pay the claim amount.

FOR ASSISTANCE, PLEASE CONTACT THE BRANCH MANAGER.