

Unclaimed Deposit Accounts Claim

Guidelines on Inoperative Accounts (10 Years & Above) DEAF Accounts:-

Outstanding credit amount of any account in India with any bank which has not been operated upon for a period of ten years or any deposit or any amount remaining unclaimed for more than ten years shall be transferred to the Depositor Education and Awareness (DEA) Fund of RBI, within a period of three months from the expiry of the said period of ten years.

The Customer / Survivor / Legal Heir/Authorized Signatories, as the case may be, may lodge a claim for the unclaimed deposit to activate the account.

Customer may visit branch of Bassein Catholic Co-op Bank Ltd. with all necessary KYC documents. If the customer wants to activate and continue operations in the account, the branch will accept the specific request from the customer and reactivate the account by obtaining proper KYC. In case of final claims and closure of account, branch will accept specific request from the customer to process accordingly.

PROCEDURE FOR CLAIM

Individual claim by customer-

Customer may visit branch of Bassein Catholic Co-op Bank Ltd. with the request letter (in the given format) and submit valid proof of identity, address & latest photograph. On verification of the same, branch will make the account operative and allow transactions in the account.

Claim by Legal Heir / Nominee

The Legal Heir / Nominee may visit Branch of Bassein Catholic Co-op Bank Ltd. and submit the required documents. Customer would be required to comply with the claim settlement process of the Bank.

Claim by Non-Individual

The customer may 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 additional documents as required by the Bank.

Process for Reactivation of Inoperative Accounts

Inoperative Accounts:

A savings or current account is considered inoperative if there are no customer-induced transactions for a period of over two years.

Impact on Inoperative Accounts:

Once an account becomes inoperative, debit transactions will be blocked until the customer submits updated KYC (Know Your Customer) documents.

Steps for Reactivating the Account:

- The account holder must visit any branch with the latest KYC documents.
- Submit the completed KYC Form (attached) along with the required documents.
- A request for activation should be submitted to the branch.
- The branch will process the activation request based on the KYC documents provided by the customer.
- A customer-initiated transaction must be completed to activate the account.
- All activation requests will be processed on the same day, provided the application is complete.

To,

The Manager,

Bassein Catholic Co-operative Bank Ltd.
(Scheduled Bank)

_____ Branch

Dear Sir,

Date :

S. B. A/c. No. _____ RD A/c No. _____

TDR No. _____

I am / We are maintaining the captioned account / accounts with your Branch.

1. I / We shall therefore be glad if you will kindly arrange to issue me / us the Cheque Book for my / our personal use.
2. Kindly close / premature closure my account No. _____ and credit the proceed to my Account No. _____ / Pay Cash / issue Pay Order.
3. Kindly arrange to issue me / us the duplicate Pass Book as the original has been lost. I am / We are prepared to pay the cost thereof, if any.
4. Please add the name of my _____ in the said account make it payable to E or S / both jointly (Identity Documents and photographs enclosed)
5. Please delete the name of Shri. / Mrs. _____ from the said account as Shri. / Mrs. _____ has expired on _____ and relative death certificate is enclosed herewith.
6. Please change my name as Mrs. _____ The relative marriage certificate is enclosed.
7. Please change the status of A/c from minor to major as he / she has attained the major on age _____ certificate enclose.
8. Please note the change of my address as given below (address proof is enclosed)
- 9.
10. My present address is _____

Yours faithfully,

1) _____

2) _____

3) _____

(Signature as per Specimen)



BASSEIN CATHOLIC CO-OPERATIVE BANK LTD.

(SCHEDULED BANK)

Date _____

Subject : Compliance of KYC Norms

With reference to KYC compliance of my account. I am enclosing following documents as per

ANNEXURE-I marked with ☒ as mentioned

Account No.

Full Name of Account holder(s)

Surname

First Name

Middle Name

1) _____

2) _____

3) _____

Residential Address(Individual) _____

Reg. Office Address _____

(Firm/Co.) _____

_____ Pincode Address Proof _____

Corresponding Address(Individual) _____

_____ Address Proof if other than Aadhaar Card _____

Date of Birth Date of Birth Proof _____

Telephone No. _____ Mobile No. _____

Email ID _____

PAN No.

Aadhaar Number

Educational Qualification : ☐ Others / Under Graduate ☐ Graduate ☐ Post Graduate

Income p.a. ☐ Upto ₹ 1,00,000 ☐ ₹ 1,00,000 to ₹ 5,00,000

☐ ₹ 5,00,000 to ₹ 10,00,000 ☐ ₹ 10,00,000 to ₹ 20,00,000 ☐ above ₹ 20,00,000

Occupation / Nature of Activity } **Service :** ☐ Private Sector ☐ Public Sector ☐ Government Sector ☐ Retired
☐ Housewife ☐ Students

Bussiness : ☐ MFG ☐ Wholesale/ Retail ☐ Service ☐ Professional
☐ Self Employed ☐ Real Estate ☐ Jeweller ☐ PEP

Caste : ☐ GEN ☐ SC ☐ ST ☐ OBC ☐ Others

Religion : ☐ Hindu ☐ Christians ☐ Jain ☐ Sikhs ☐ Muslims ☐ Zoroastrians ☐ Buddhists
☐ Others

Signature of Account Holder

Annexure I

☐ **PAN Card / Form No. 60 (Mandatory)**

☐ Self-attested documents which can be produced in support of identity and Address Proof (Any One)

☐ Passport ☐ Driving Licence ☐ PAN Cardport (Permanent Account Number)

☐ Job Card issued by NREGA duly signed by an officer of the State Government

☐ Aadhar Card (letter issued by UIDAI (Aadhaar Number)

☐ Address Proof of if other than Aadhar Card

☐ Other (Specify) _____

(Please ☒ Document)

Office Use :

Customer No.

Modified By :

Checked By :

Date of KYC

Staff No. :

Staff No. :