

## **Process for CLAIMING UNCLAIMED DEPOSIT / INOPERATIVE ACCOUNTS**

The customer / survivor / legal heir/authorised signatories, as the case may be, may lodge a claim for the unclaimed deposit / activate the account, as the case may be. The claim process is as follows:-

1. **Claim by Self:** Customer shall visit the nearest branch submit valid proof of identity and address for claiming the deposit / other accounts as the case may be. On verification of the same branch will process the claim. The documents required other than the identity / address proof shall be submitted by the depositor /claimant along with a request letter as the case may be to process the claim. The documents required may vary depending on the type of the accounts. In the absence of original term deposit receipt /advice /DD/PO the depositor/s has/have to furnish a letter intimating the loss of Term Deposit receipt/DD/PO & an Indemnity Letter as per the prescribed format and any other document/s as may be required by the Bank for claiming the deposit.
2. **Claim by Legal Heir / Nominee:** For the claim process, the Legal Heir / Nominee can visit the branch of the Bank and submit the required documents and has 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 proof. The customer may also be required to submit such other documents as may be requested by the Bank.

**THE KARUR VYSYA BANK LIMITED,**  
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