Process for Claiming the unclaimed deposit / inoperative accounts.

As per RBI Circular No. RBI/2011-12/389 DBOD No. Leg. BC. 81/09.07.005/2011-12 dated February 7, 2012, the list of unclaimed deposits / inoperative accounts which are inactive / inoperative for ten years or more has been displayed on the Bank's website. The list contains only the names and the addresses of the accountholder(s) in respect of unclaimed deposits / inoperative accounts.

A search may thus be conducted with the name of the accountholder(s) (Individual / Entity). Account holders can verify their name and address displayed on the list of unclaimed deposit / inoperative accounts. Accordingly, the customer / survivor / legal heir/ authorised signatories, as the case may be, may lodge a claim for the unclaimed deposit / inoperative accounts.

Account holders name if displayed on the website, to visit the branch where they are maintaining their account and submit the "Claim Form" duly filled in and signed, along with the available details of the account viz., Passbook/Statement of account, Term Deposit Receipt, recent photographs, valid Identity, and address proof documents (KYC documents) with originals for verification.

The claim process is as follows: -

Claim by self

Customer can visit the nearest branch of the Bank and submit the unclaimed deposit claim form duly filled and signed. For an unclaimed deposit (fixed deposit account), the customer can visit the nearest branch of the Bank with the original fixed deposit receipt. In the absence of the original fixed deposit receipt, the customer may contact the branch officials. The aforesaid have to be submitted along with a valid proof of identity and address in the name of the account holder(s)

Claim by the legal heir/nominee

Legal heir/Nominee (s) to visit the branch and submit the Unclaimed Deposits Claim Form duly filled in and signed, along with the documents/other documents as required by branch.

Claim of Non-individuals accounts

For claim of non-individual accounts including proprietorship and HUF, the Claim forms to be submitted on Company's/firm's letter head duly signed by authorized signatories along with valid identity proof.

Note: - The customer may also be required to submit additional documents as required by the Bank.

For any further clarifications on the procedure, you may visit the nearest BNP Paribas Branch.

To Date:
The Branch Manager,
BNP Paribas
_____________ Branch.

Dear Sir/Madam

Subject: Claiming of Unclaimed Deposits/Inoperative Account/DEAF account – Claim Form

I/We the undersigned Mr./Mrs./Ms/ ____ in the capacity of Self / Nominee / Legal Heir / Others (please specify) request for settlement of claim, for Deposits account(s) held with your Bank in the name(s) of

Claim Details:

UDRN No. (if available) :
1) Name :
2) Account/Deposit No. :
3) Type of Account :
4) Name of Claimant(s) :
5) Communication Address/ Mob No/ Email id:

I/we hereby request your bank to kindly credit the proceeds to our following bank account:

Bank Name & Address :
IFSC :
Beneficiary Name :
Account No. :

Also, we hereby confirm that:

a) I/We do not hold any cheque book/s of the said accounts with me/us.
b) I/We have not closed our said account on any occasion earlier.
c) All the information and confirmations given herein are true.
d) I/We confirm that there is no bar in law for making payment of the amount to me/us and that I/we will be liable for any loss or damage caused to the bank, in agreeing to my above-mentioned request.

The necessary documents relating to my Identity and Address proof have been enclosed herewith.

a) Photograph of all the account holders.
b) Identity Proof (anyone: PAN Card, Aadhar Card, Passport)
c) Proof of Address (anyone: Aadhar Card, Passport, Driving License, Election Card, Job card by NREGA, Letter issued by National Population Register containing name and address).
d) Cancelled Cheque of bank detail provided above for the claim.
e) In case, non-individual current account, then
    a. Claim letter should be in letter head of company.
    b. Certified Board Resolution
    c. Constitution Documents (Trust deed/MOA/AOA/COI)
    d. PAN & Recent Address Proof
    e. Ownership structure /control structure information
    f. Pan, Photograph and KYC documents of signatory and beneficial owner
    g. Any additional documents as required bank time to time

I/We 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: