

Process of claiming the unclaimed deposit / activating the inoperative account

Vide the Gazette Notification dated January 7, 2013, a new section 26 (A) was inserted in Banking Regulation Act 1949, wherein Reserve Bank of India (RBI) shall establish a Fund called “Depositor awareness protection Fund” for the credit of any account or unclaimed amount in a banking company which has not been operated for a period of more than 10 years. Pursuant to the amendment, RBI (vide Circular > DBOD. No. DEAF Cell.BC.101/30.01.002/2013-14 dated 21.03.2014) had established the Depositor Education and Awareness Fund (DEAF). As directed by RBI, the Bank will remit to the Depositor Education and Awareness Fund (DEAF), the credit balance in the Deposit accounts which have not been operated or any amount remaining unclaimed for a period of 10 years or more along with interest accrued, on a monthly and the interest accrued thereon up to the date of transfer on the last working day of the subsequent month.

- 1) Identify the branch where your account is based by checking the last account statement/cheque book that you may have. For this information, you can also
 - **Call our Phone Banking**
 Allahabad, Amritsar, Bhopal, Bhubaneshwar, Chandigarh, Cochin / Ernakulam, **3940444 / 6601444**
 Coimbatore, Indore, Jaipur, Jalandhar, Kanpur, Lucknow, Ludhiana, Nagpur, Patna ,
 Rajkot, Surat, Vadodara
 Ahmedabad, Bangalore, Chennai, Delhi, Hyderabad, Kolkata, Mumbai, Pune **39404444 / 66014444**
 Gurgaon, Noida **011 - 39404444 / 011 - 66014444**
 Jalgaon, Guwahati, Cuttack, Mysore, Thiruvananthapuram, Vishakhapatnam **1800 345 1000**
 Proddatur, Dehradun, Mathura, Saharanpur
 Siliguri **1800 345 5000**
 - Write to us: customer.care@sc.com
- 2) If you are unable to locate the base branch you may walk into any of our branches as per your convenience.
- 3) Approach the branch along with 1 passport size photograph and your KYC documents i.e. your latest Identity and Address Proof. In case of joint account, the photographs and documents of all the account holders will need to be provided. The list of acceptable documents are listed down in Annexure II :
- 4) A new account opening form will have to be completed at the branch with latest information of all account holders along with submission of an account reactivation request (Annexure 1) , self attested KYC documents and 1 passport size Photograph of all the account holders including signature card.
- 5) In case you wish to close the account, please submit an account closure request signed by all the account holders along with the documents listed in point 2 above.
 In case you are a legal heir of the account holder, you may visit the branch along with the death certificate of the deceased account holder. We will assist you with the deceased claim process.
- 6) In case of any clarification please contact us on the contact details as mentioned on our website www.standardchartered.co.in

Annexure I

Request Letter format

Date

To

The Branch Manager
Standard Chartered Bank

Dear Sir/ Madam,

Activation of Account number - << quote the account number>>

I/We request you to please activate the above mentioned account number which is in unclaimed status.

Regards,

<< to be signed by all account holders>>

Annexure II

List of Acceptable KYC Documents

| Document | Remarks | Accepted As |
|---|---|---------------------------------|
| Passport | Must be valid as on the date of application | Both Identity and Address Proof |
| Voter ID | Must be valid as on the date of application | Both Identity and Address Proof |
| Driving Licence | Must be valid as on the date of application | Accepted as Identity Proof |
| Photo Pan Card | Must be valid as on the date of application | Accepted as Identity Proof |
| PSU/ PSU bank /Govt ID Card with Photo | Must be valid as on the date of application | Accepted as Identity Proof |
| College ID Card+Mark Sheet for new recruits (Only for Account Opening in the Year of issuance of Mark Sheet) Pan Number to be provided within 3 months of account opening | Valid only for 1 year from date of passing - as evidenced in the mark sheet | Accepted as Identity Proof |
| College/School ID Card with Parent's address proof (ration card/passport where child name is included) – for Minors | | Accepted as Identity Proof |
| Birth certificate for Minors | | Accepted as Identity Proof |
| Arms Licence Issued by State/Central Govt | Must be valid as on the date of application | Accepted as Identity Proof |
| Bhopal Gas Victims Card issued by Govt | Must be valid as on the date of application | Accepted as Identity Proof |
| Household ID Card issued Govt of Andhra Pradesh, J & K | Must be valid as on the date of application | Accepted as Identity Proof |
| Post Office ID Certificate (when not used as CAT C) | Must be valid as on the date of application | Accepted as Identity Proof |
| Photo ID issued by ICAI/ICWAI/ICSI/Bar /stock exchange council to its members | Must be valid as on the date of application | Accepted as Identity Proof |
| Photo Ration Card | Not to be insisted from customer - to be accepted only if customer submits | Accepted as Identity Proof |
| Unique Identification document (UID Adhar) - This can be accepted only as ID proof | Must be valid as on the date of application | Accepted as Identity Proof |

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| ID card/document with address, issued by Scheduled Commercial Banks, Public Financial Institutions & University Affiliated Colleges, central/state govt and its departments, statutory/regulatory authorities, PSU | Must be valid as on the date of application | Accepted as Address Proof |
| Self-declaration by High Court & Supreme Court judges giving the new address in respect of their own accounts | Must be valid as on the date of application | Accepted as Address Proof |
| Latest one Credit Card statement for MNC/PVT /Scheduled Banks (not estatements) | Must be valid as on the date of application | Accepted as Address Proof |
| Post Office ID Certificate (when not used as CAT B) | Must be valid as on the date of application | Accepted as Address Proof |
| Recent Bank Statement. (only 1 statement required) 1st page of statement carrying name and address of customer will do. If it is an over the counter bank statement then for proprietorship (business verification is to be done) and for individuals residence verification. | Must be valid as on the date of application | Accepted as Address Proof |
| Latest Property/ Water /Other tax receipts | Must be valid as on the date of application | Accepted as Address Proof |
| Latest Insurance Policy Premium Receipt (life/health) | Must be valid as on the date of application | Accepted as Address Proof |
| Latest Mobile bill (only 1 bill required) | Must be valid as on the date of application | Accepted as Address Proof |
| Latest Telephone bill (only 1 bill required) | Must be valid as on the date of application | Accepted as Address Proof |
| Latest Electricity Bill | Must be valid as on the date of application | Accepted as Address Proof |
| Telephone Bills issued Bi-monthly (only 1 bill required) | Must be valid as on the date of application | Accepted as Address Proof |
| Latest Mahanagar Gas Bill - for Maharashtra only | Must be valid as on the date of application | Accepted as Address Proof |
| Latest Housing Society Receipts in select States (Maharashtra) | Must be valid as on the date of application | Accepted as Address Proof |
| Employer Certificate for residence address with signature attestation-PSU Banks & Diplomatic Missions | Must be valid as on the date of application | Accepted as Address Proof |
| Pan Intimation Letter | Must be valid as on the date of application | Accepted as Address Proof |
| Income Tax/Wealth Tax Assessment Order | Must be valid as on the date of application | Accepted as Address Proof |
| Arms Licence Issued by State/Central Govt (when not used as CAT B document) | Must be valid as on the date of application | Accepted as Address Proof |

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| Gas Subscription voucher/Gas connection card / LPG bills issued by PSU (HP, BP, IOC) only. | Must be valid as on the date of application | Accepted as Address Proof |
| Singapore National ID Card | Must be valid as on the date of application | Accepted as Address Proof |