

## **Process for Claiming/Activation of the Unclaimed Deposit and Dormant accounts:**

### **Keep your account in 'Active Status'**

To avail the services of the RBL Bank seamlessly through all the platforms, it is necessary that the saving or current account with us should be in 'Active Status'. Following simple acts shall ensure that your account shall always remain in active status.

1. Give preference to the RBL Bank account for any financial transaction need.
2. Any financial transaction like sending / receiving money through Cheque /UPI /RTGS /NEFT /IMPS or cash deposition or withdrawal shall keep your account in active status.
3. Even non-financial transactions conducted through Internet Banking or Mobile Banking shall keep the account in active status. Few examples
  - Add / Modify payee
  - Add/Modify/Delete beneficiary
  - Schedule Transaction - Through any mode like my account, IMPS, NEFT, and RTGS etc.
  - Upgrade Debit Card
4. Ensure that the time lag between two financial and/ or non-financial transactions never exceeds one year.

## **1. Process for Claiming/Activation of the Unclaimed Deposit**

- Customer to search for the unclaimed deposits/inoperative accounts for period exceeding 10 years using the available search criteria on RBL bank's website [www.rblbank.com](http://www.rblbank.com) or the website of the Reserve Bank of India at [www.rbi.org.in](http://www.rbi.org.in)
- If a match is found, customer to verify the details and on satisfying oneself the appended process to be followed as applicable:

### **Activation of Unclaimed Deposit Accounts:**

#### **Individual Deposit Accounts:**

- Customer to personally visit the nearest RBL Bank Branch or Home Branch and submit a Form A, request letter duly signed as per mode of operation updated in the bank records along with self-attested copies of valid KYC documents for activating the deposit account/s. [Click here](#) to download the Form A.

#### **Non Individual Deposit Account:**

- Customer to personally visit the nearest RBL Bank Branch or Home Branch and submit a Form A, request letter on the firm/company letter head duly signed as per mode of operation updated in the bank records along with self-attested copies of valid KYC documents for activating the deposit account/s. [Click here](#) to download the Form A.

### **Claim Settlement of Unclaimed Deposit Accounts**

- For claims raised by nominee/legal heirs in case the customer is deceased, the deceased claim settlement process of the bank shall be followed.
- Claimant to personally visit the nearest RBL Bank Branch or Home Branch and submit the request for claim settlement along with the required documents including death certificate of the deceased account holder, KYC of the claimant.

## **2. Process for activation of the Dormant Account:**

### **Documentation for activation of Dormant Accounts:**

1. Form B duly signed by the customer. [Click here](#) to download the Form B.
2. Valid KYC Document including ID and Address proof as per KYC policy of bank. Address proof to be taken as per current address on records. Incase not updated Form A to be taken for updating of current address. [Click here](#) to download the Form A.

### **Activation of Dormant Accounts:**

1. Customer to personally visit the nearest RBL Bank Branch or Home Branch and submit a Form B for account activation.
2. Customer can also visit the non-home branch for submitting the request.
3. No charges will be levied for activation of dormant account.

### **Note:**

- Original KYC documents to be produced at the branch for verification
- Any request for demographic changes shall be processed based on the submission of requisite KYC documents.