

Claim Process:

I) **Claim from Customer**--Customer may visit the nearest branch and submit the Unclaimed Deposit claim form (As per annexure 1 below) duly filled and signed , along with the valid Identity proof documents.

II) **Claim from legal heir / Nominee**---Legal heir(s) / Nominee may visit the nearest branch and submit the claim form (As per annexure 1 below) duly filled and signed along with the following documents.

-- Valid Identity proof of the claimant

--Copy of Death Certificate of Deposit holder

II) **Claim from other entities**—For claim of other accounts (non-individual accounts) the customer needs to submit the Claim Form on the company's/firm's/institutions letterhead duly signed by the authorizes signatories along with valid identity and address proofs.

At the time of submission of claims the original documents have to be produced for purpose of verification at the branch.

Activation of Inoperative accounts

The account holders may contact branch at which accounts are maintained with the following documents for activation of inoperative accounts:-

I) Original SB or CD Pass Book

ii) Two Recent Passport size photographs of Account holder(s) / Authorized signatories

iii) Any of the KYC documents for identity proof like iv) Any of the KYC documents for address proof like

a) Passport

a) Telephone (Landline) bill--Latest

b) Pan Card

b) Bank Account statement with at least one transaction in the last three months

c) Voters' I-Card

c) Electricity bill (Latest)

d) Driving License

d) Ration Card

e) Identity Card (subject to bank's satisfaction)

e) Letter from Employer (subject to bank's satisfaction)

No charges shall be collected for activation of an inoperative account.

Annexure 1

Unclaimed Deposits / Inoperative Accounts – Claim Form

Date-----

The Business Unit Head

From-----

The Jammu & Kashmir Bank Ltd.

-----Business Unit

Dear Sir / Madam,

I/We, the undersigned Mr./Mrs./Ms./Dr.-----

-----in the capacity of

- Self

- Nominee

- Legal Heir

- Others (please specify)-----

request for settlement of claim, for Deposit account(s) held with your Bank in the name(s) of Mr. /

Mrs. / Ms. / Dr.-----

Claim Details-

Name of Deposit Holder:-----Account No.-----

Communication Address:-----

I 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 & Address-----

Contact No.:-----

Customer Acknowledgement slip (to be filled in by Bank official)

Date-----

Received a request from Mr. /Mrs. / Ms. / Dr.-----for claiming

Unclaimed Deposit(s) / Inoperative Account(s)

J & K Bank-----Business Unit

Signature of bank Official with Bank Seal-----
