

Date: DD/MM/YY

To,

The Branch Manager  
The Federal Bank Ltd

Branch: .....

**Dear Sir / Madam,**

I/We acknowledge/understand that my/ our below mentioned account with your bank is in inoperative/ dormant/ unclaimed status.

**Account Number:**

I/We request you to activate/revive the Account on the basis of following documents enclosed. Please tick as applicable:

1. Enclosed: \*Recent Passport Size photograph, Self-attested copy of my ID Proof & Address Proof, Pan Card/ Form 60 (if not available with the Bank), NRI Documents (Visa/Resident Permit etc. Applicable only for NR Accounts) (\*mandatory)
2. Enclosed: A cheque for \_\_\_\_\_/- drawn on \_\_\_\_\_ Bank to be deposited in my dormant account.
3. Enclosed: Cash for \_\_\_\_\_/- to be deposited in my dormant account.
4. Enclosed: Original Deposit Receipt (in the case of Term Deposit)

I/ We hereby acknowledge/accept the Terms and Conditions of revival of the Account mentioned overleaf.

**\*Name/s and Signature/s of all the account holder/s**

**Terms & Conditions for Activation/ Revival of Dormant/Inactive/ Unclaimed deposit account/s:**

1. Financial Transactions: For activation of the Account, Financial Transactions [as defined in RBI's Circular No. DOR.SOG (LEG).REC/64/09.08.024/2023-24 dated January 1, 2024, and amended from time to time], is mandatory.
2. Cooling off Period and Transaction restrictions during the Cooling off Period: From the date of account activation, a mandatory cooling off period of one month shall apply. During this period, an aggregate transaction cap shall be applicable, restricting the transaction amount and number of transactions as mentioned below:

The maximum debit transaction limit will be Rs. 2,00,000/- (Rupees Two Lakhs only) for all Resident accounts, except Celesta and Imperio accounts.

For Non Resident accounts, Celesta & Imperio accounts (both Resident & NR), the maximum debit transaction limit will be Rs. 5,00,000/- (Rupees Five Lakhs only).

Total number of debit transactions permissible will be capped at 20 (twenty) transactions, applicable to all account categories.

- (i) The aforementioned transaction limits and restrictions shall cease to apply automatically upon the completion of the cooling period, following which the account shall be governed by the standard transaction limits and policies of the Bank, as may be applicable from time to time.
  - (ii) Notwithstanding the restrictions set forth herein, the Bank shall at its sole and absolute discretion, review, relax or withdraw such restrictions, either partially or in full, at any time prior to the expiry of the cooling period, if it deems fit. Such relaxation shall be subject to the Bank's internal policies, risk assessment procedures, due diligence and any other processes the Bank considers necessary.
3. Activation/ Revival shall be at the sole discretion of the Bank, based on the KYC documents submitted by Account holders.

Accepted the Terms and Conditions

Name and Signature of all the Account Holders