

CUSTOMER'S AWARENESS-UNCLAIMED DEPOSITS/INSTRUMENTS

UNCLAIMED DEPOSITS DEFINED

A debt payable in Pakistan currency or any other currency is owing by a banking company by reason of a deposit, not being a deposit in the name of a minor or a Government or a court of law, at a branch of the banking company in respect of which no transaction has taken place and no statement of account has been requested or acknowledged by the creditor during a period of ten years are unclaimed deposits.

As per Section 31 of Banking Company Ordinance 1962, all banks are required to surrender to SBP deposits (fixed deposits, other deposits, CDRs, instruments etc) which have not been operated upon during the period of last 10 years except deposits in the name of minor or government or court of law.

Procedure to view/access Unclaimed Deposits list:

1. Go to ZTBL's official website <https://www.ztbl.com.pk>
2. Go to Media Center menu and click 'Public Awareness & Guides'.
3. Click 'Unclaimed Deposit' Tab on the Webpage to view the required list in Ms.Excel format.
4. Excel sheet will be displayed with all relevant information i.e. Branch Name, Province, Name of Account Holder, CNIC/Passport, Address and Amount; and
5. Search your desired unclaimed deposit details with the help of 'Ctrl+F' tabs on the key board.
6. Such list may also be accessed from SBP's website as follows, Go to:
 - i) <https://www.sbp.org.pk/cpd/cpd-uncl.asp>
 - ii) [Year-wise list of Unclaimed Deposits](#) will appear
 - iii) Select the year then
 - iv) Select the name "Zaria Taraqiati Bank Limited" excel sheet will appear then follow step 4 above.

Procedure for filing unclaimed deposit refund claim:

The account holders/successors of unclaimed deposit(s) can file refund claim of deposits, already surrendered to the State Bank of Pakistan, as under:

1. Visit concerned bank branch where account was opened/instrument was payable;
2. In case where such branches have been closed/shifted, the nearest branch of the same bank can be contacted for initiating refund claim cases. In case of mergers/acquisitions, the nearest branch of the acquirer bank may be contacted for initiating refund. The notifications regarding mergers/acquisitions of the banks issued by SBP may be seen at the link given below:
- <http://www.sbp.org.pk/notifications/bpd/index.htm>
3. File/lodge the refund claim with concerned branch of the bank along with following documents:
 - 3.1 Application in original duly signed by the customer mentioning the detail of the account.
 - 3.2 Copy of valid Computerized National Identity Card (CNIC/SNIC) etc.
 - 3.3 For Deceased cases:
 - Application from all the legal heirs and copies of their CNICs/SNIC and
 - Death certificate of account holder/beneficiary of instrument
 - a) **Unclaimed Deposit valuing Rs.100,000 and above;**
succession certificate from legal heirs, is required.
 - b) **Unclaimed deposit is less than Rs. 100,000**
 - Indemnity bond on Rs. 100/- non judicial stamp paper signed by all the legal heirs
 - Two personal guarantees.

The branch will forward your request with all relevant record to the higher office for onwards submission to SBP for refund of claim. SBP after due verification and process will refund the surrendered amount.

For more details, please contact Branch Manager/Assistant Manager Operations