

Application Form for Settlement of Claim of Deceased Constituents (Applicable for Resident/Non-Resident)

Instructions for filling the Application form for payment of balances in accounts, articles in safe deposit locker and safe custody in cases other than Nomination or Joint Account with survivor clause

- 1. Mention name of the deceased and date of expiry. In case person is missing/not traceable (i.e., whereabouts of person is unknown for more than 7 years an order/certificate of legal death/presumption of death may be issued by Court) mention date since missing.
- 2. Mention all deposit as well as loan/overdraft accounts of the deceased. The actual amount of claim with accrued interest will be worked out on the date of payment. Similarly, give detail of safe custody locker and safe custody account/receipt no. of the deceased.
- 3. Select whether claim is made without legal representation (person died intestate) or with legal representation (i.e. Will/Succession certificate/ Letter of administration). Copy of the same to be enclosed. In case of legal representation, no declaration from independent person mentioned at point 5 is required, except for KYC/proper identification of beneficiaries.
- 4. (a) to (f) -Detail of the deceased to be provided. Submit copy of Death certificate and Original for verification. The assets of deceased shall be settled to the legal heirs as per the Personal Law of succession (Hindu, Muslim, Christian or any other community) applicable to the depositor.
- (g) Mention particulars of all legal heirs along with age and address. In the last column, mention 'Yes' for heirs who are executing Letter of Disclaimer (As per Annexure-A) duly stamped and executed. Otherwise, mention 'No'.
- (h) Mention name of legal heirs, who are minors along with Natural/ Legal Guardian. If Legal Guardian is appointed, a copy of the order must be enclosed.
- 5. Declaration to be signed by an independent person well known to the family of the deceased but unconnected with it and acceptable to the Bank, or any account holder of the Bank known to the family of the deceased but unconnected with it, or Any Govt. Official whose signature is verifiable by the Bank. Where the amount of the claim for balances exceeds threshold limit, the person furnishing the declaration will have to execute an affidavit as per the format. (Annexure B) before a "Judge / Magistrate / Notary". The a davit will be stamped according to the Stamp Act in force in the respective State. This declaration is not required in case of legal representation.

- 6. The detailed information on the sureties, to arrive at their worth, is to be furnished in a separate form (Annexure-D). Sureties, who are the relatives of the deceased, may be accepted, provided they are not directly involved as claimants and are considered individually or jointly good for the amount involved. If one surety is considered good for the amount by the Bank, second surety is not necessary. The sureties have to sign the Letter of Indemnity along with Claimants as per format enclosed (Annexure C). The Letter of Indemnity will be stamped according to the Stamp Act in force in the respective State.
- 7. To be signed by all the claimants other than those who have relinquished their right in the property by furnishing a "Letter of Disclaimer" as per the format enclosed (Annexure A) and will be stamped according to the Stamp Act in force in the respective State. (Please note that the claimants will have to sign the receipt for having received the claim amount where proceeds are paid by way of Bankers Cheque).

8. For Non-Resident Depositor/Claimant

- A) In case the Depositor is Non-Resident, and has passed away abroad, the death certicate which is attested /certified by any of the following shall be accepted for processing the claim:
- i) Notary Public in that country.
- ii) Indian Embassy / High Commission in that country.
- iii) Bank's Foreign Office. (wherever it is possible/permissible to do attestation as per local regulations)
- iv) Embassy/High Commission of that Country in India.

A death certificate accompanied by any of the following document as a corroboratory evidence, confirming incidence of death shall be accepted as such:

- i. Evidence of settlement of an insurance claim at foreign centre on account of death of the account holder.
- ii. Evidence of settlement of proceeds of bank accounts at foreign centre on account of death of the account holder.
- iii. Evidence of settlement of terminal benefits by the employer at foreign centre on account of death of the account holder. However, the employer would have to be a government/multilateral organisation only.
- iv. Evidence of death as provided by a hospital or local police authorities at the foreign centre.

However, it may be ensured that any of these documents are issued from the same country as the death certificate.

B) In case Claimants (NRIs or Foreign Nationals) stay abroad and it is not possible for them to come to India for completion of formalities)

Execute the documents abroad in the presence of officials of Bank's foreign offices

ii) Execute the documents in the presence of Indian Embassy officials. The said document shall be submitted to the Stamp authorities for payment of stamp duty after it reaches India.

- iii) The claimant can appoint his attorney for obtaining proper legal representation and obtain payment against affidavit, indemnity, surety etc. The procedure for the same is that the claimant should execute valid Power of Attorney (POA) which is attested by the Indian Embassy officials.
- **C)** The assets of deceased NRI account holder should be settled to the legal heirs as per the Personal Law of succession (Hindu, Muslim, Christian or any other community) applicable to the depositor. This is irrespective of whether the claimants happen to be a resident Indian, NRI, PIO or a foreign national. (However, if any court order/legal representation is obtained, the proceeds should be settled as ordered by Court. In the case of a foreign court order, ancillary orders/resealing should be obtained from Indian Court u/s 228 of the Indian Succession Act.)
- **D)** Foreign nationals cannot be accepted as sureties while obtaining Letter of Indemnity as he / she will not be governed by Indian law.

E) In case of legal representation-

Will probated by Indian Court- Same as in resident case.

- ii) Will probated by Foreign Court- properly authenticated copy of the will issued by Foreign Court is to be produced in the Courts of India who can then grant Letters of Administration.
- iii) Succession Certificate / Certificate of inheritance / Letter of Administration by Indian Court- No additional due diligence except for KYC/proper identification of beneficiaries
- iv) Succession Certificate/ Certificate of inheritance / Letter of Administration by Foreign Court
 - a) If issued by a Superior Court of a Reciprocating Territory (as notified by Central Govt. in Official Gazette) Claimants to obtain a grant from competent District Court in India for executing the certificate.
 - b) In case, where such certificate is not issued by a Superior Court of Reciprocating Territory, Claimant may be advised to file an application before appropriate District Court in India for issuing a separate Certificate (afresh) by producing the Certificate issued by the Foreign Court.
- v) If Succession Certificate does not mention the Bank account for which claim is being made- It will be treated as claim without legal representation and to be acted upon accordingly.
- 9. Classification of claim based on amount of claim: The documents to be submitted is different for claim amount (Principal + Interest) up to threshold limit and for claim amount above threshold limit. The threshold limit will be advised by the concerned Bank. The claim amount will be reckoned on the date of payment, for obtaining required documents.
- 10. **Missing Person:** Claims up to a threshold limit (to be advised by the concerned Bank) will be entertained without insisting for valid death certificate. All such claims in respect of missing persons, reported missing for a minimum period of one year, shall be settled on production of the following documents.
- 1. FIR 2. Non-traceable report issued by the police authorities. 3. Indemnity from the claimant.

The claims in respect of missing person above threshold limit will be settled as per the existing instructions i.e. after getting court order from the competent court.

11. Safe Deposit Locker:

Access may be given to the legal representative of the deceased. In such cases death certificate and proof of the legal representation shall be obtained. The legal representation would be in the form of Probate or Letters of Administration.

12. List of documents to be submitted with Claim Form: For claim up to threshold limit

Copy of Death Certificate Photograph & KYC of all claimant(s)/legal heirs, Person furnishing declaration or Affidavit & Surety(ies).

Letter of Disclaimer (Duly stamped & Notarised) Annexure-A, Letter of Indemnity (Duly stamped) Annexure-C Receipt from claimants (payment made by issuing a Banker's Cheque)

13. Additional Documents for claim above threshold limit

A davit (Duly stamped & Notarised)- Annexure-B Opinion Report of Surety(ies) -Annexure-D

14. For Safe Deposit Locker/Safe custody

Form of Inventory of Contents of Safety Locker (Annexure-E)

Form of Inventory of articles left in safe custody (Annexure-F)

Letter of indemnity with respect to delivery of articles kept in Safe Deposit Locker/Safe Custody/Sealed Boxes

(Annexure-G)



Application Form for Settlement of Claim of Deceased Constituents for payment of balances in accounts, articles in safe deposit locker and safe custody in cases other than Nomination or Joint Account with survivor clause)

(Applicable for Resident/Non-Resident)

Bank:			Branch:				
To, The Branch Manager,				Address	for correspondence		
	· a			Shri / Sm	nt / Kum		
				Contact	No		
Madar	m / Dear Sir,						
	•		,		livery of articles in saf	•	
I / We	advise that Shri / Sn	nt / Kum			expired on/ is		
missin	g/ not traceable since _		·				
2. Late	e Shri / Smt / Kum.				was maintainin	a followina	
	nts / safe deposit locke					99	
No. Nature of Deposit							
1							
2							
3							
4							
	Total Amt.		1		Total Amt.		

^{*(}the actual amount of claim with accrued interest will be worked out on the date of payment.)

b. Safe Deposit Locker No	Mod	de of Holding	
c. Safe Custody Article Receipt	No	-	
Details of Articles:			
3. I/We lodge my / our claim for	the above balances wit	h accrued interest/ artic	eles in safe deposit locke
/safe custody of the above-nam	ed deceased in terms o	of:	
		(Sel	ect which is applicable
Will of the late Shri / Smt / Kur	m	dated	and a probate
granted by the court of	at	date	ed
(Copies enclosed).			
Succession Certificate dated	g	ranted by the Court of	at
	(Copy Enclosed)).	
Letter of Administration No		dated	issued by
	(0		
the Bank's rules & discretion. 4. I/We furnish below the require	ed information about th	e deceased & the lega	heirs in this regard: -
(a) Date & Place of Death			
(b) Details of Death Certification (copy enclosed). (Original to be			prity
(c) Age Yrs.		,	
(d) Marital Status- Married / Ur	nmarried/ Widow(er)		
(e) Permanent Address –			
H.No./Flat No.	Street Name		Locality/Village
	City/District		
State	PIN		
(f) Religion	_ Which law of succes	ssion is applicable	
		(I	Hindu, Mohamedan etc

(g) Name (s), Relation (s) & age (s) of the legal heirs of the deceased:

SI.No.	Name	Age	Relation	Address	Whether executing Letter of Disclaimer (Yes/No)

(h) Name (s) of the Minor (s) & Natural Guardian (s) / Legal Guardian (s) of minors amongst the claimants.

SI.No.	Name of the Minor Claimant(s)	D.O.B.	Name of the Guardian	Relationship with Minor	Whether executing Letter of Disclaimer (Yes/No)

5. Shri / Smt / Kum i.e. the person furnishing the declaration below / the affidavit (Annexure "B") knows our family for last years and is unconnected with our family.						
unconnected with our rainily.						
I know the deceased and his/her family since last years. The person(s) named above is/are the only legal heir(s) of the deceased entitled to succeed to the estate of the deceased. I am not related in any manner whatsoever to the deceased or any of the above-mentioned persons mentioned at 4(g) to (h) above, nor have I any claim or interest of whatsoever nature in the estate of the deceased.						
Thatare in the estate of the descaped.						
Certified that to the best of my knowledge & belief the facts stated above are true & correct						
Name in full & Address of the person signing the declaration						
Place:						
Date: Signature						

We propose the following s	surety(ies): {No surety	required for amounts	up to threshold limit}
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SI.No.	Name of the Surety	Address	Net Worth (As per Annexure-D)

7. I / We	declare that the facts stated	above are true and correct to the best of	f my/our knowledge
and beli	ef.		
The amo	ount of claim settled including	g up to date applicable interest may kindly	be issued Banker's
cheque/	credited to the account stand	ling in the name of	S/o/D/o
	maintair	ned with	Bank
		Branch in India through transfer/RTGS/NI	EFT.
Signature	e (s) of the claimant (s) who wil	Il receive the amount/ articles of safe deposit	locker/safe custody
SI.No.	Name of Claimant	Address	
Place : _			
Encl: As			

Note :The Bank is not responsible for any delay in disposal of the claim due to lack of full particulars furnished in this application and may insist on calling for a Legal Representation in case there are disputes among legal heirs & all of them do not join in indemnifying the Bank (Or give letter of disclaimer) or where the Bank has reasonable doubt about the genuineness of the claimant(s) being the only heir(s) of the deceased customer.

(If the space provided is insufficient, please use additional sheet)

FOR OFFICE USE

Recommendation:

I have made necessary inquiries about the claim made by the claimants & satisfied that the claim can be settled. The sureties are waived (Amounts up-to `5,00,000/-)* / Surety/ ies offered are acceptable as per Bank's extant instructions.* All the necessary documents have been obtained. The claim may be paid to the claimants.

*(Strike out if not applicable)	
Any other remarks:	
Place:	Signature
	Name :
Date	Designation : (Recommending Authority)
Sanction:	
Sanctioned payment of Rs.	Rs)
in accounts/ handing over of contents/articles in	,
Place:	Signature
	Name :
Date	Designation : (Sanctioning Authority)
Disbursement & Record:	
) paid by way of
Banker's cheque No Dated	and receipt obtained.

Credited to claimant's Account No	maintained with	_Branch			
and copy of statement of account of	carrying the relevant entry maintained on record as part of	the claim			
settlement.					
Credited to claimant's Account No	maintained in India with	Bank,			
	_ Branch through RTGS / NEFT vide UTR No				
Dated and					
copy of acknowledgement of electrosettlement.	ronic transfer credit maintained on record as part of the cla	im			
Handed over contents/articles of safe deposit Locker/safe custody account/receipt to claimant and acknowledgement kept on record as part of the claim settlement.					
All the documents pertain to this cl	aim settlement have been kept on Branch record.				
Place:	Signatu	ure			
	Name:				
Date	Designation :				
	(Disbursing Au	thority)			

LETTER OF DISCLAIMER

(To be stamped as per the Stamp Act applicable to the State)

The Brand	ch Manager			
Dear Sir,				
		_*Account No		_in the name of
Shri/Smt./	Kum			
Balance F	Rs			
With refer	ence to the above acc	ount, I/We, the follow	ving legal heirs of the	late Shri/Smt./Kum
and as su		on to your paying the esaid Shri/Smt./Kum	e balance amount lyir	
			ceased account holde	
	very of the navment of			ld be completely binding on
			` '	gs. I/We undertake to bind
	, our heirs and legal re			
Our serves	Name(s) of the	•	TOVORO THE GEORIAI	I I I I I I I I I I I I I I I I I I I
SI.No.	relinquish t	•	Age (yrs)	Signature
Cianad ba	fore me this	dovist	00	
Signed be	fore me this	uay oi	20	
				Notary
				Public/Magistrate

*Fill in here the type of account viz. SB/R.D/Term Deposit, Current etc.

AFFIDAVIT

(To be stamped as per the Stamp Act applicable to the State)

/We		S/D/O		
esiding	at	and		
S/D/O		residing at	do	
nereby m	nake oath*/solemnly a rm and say as follo	ows:		
Γhat Shr	i/Smt./Kum.	(N	lame of the deceased)	
	er, referred to as "the deceased" died inte			
2. That w	ve know the deceased and his/her family s	ince the last	years.	
3. That a	It the time of his death the deceased left si	urviving him/her the f	ollowing persons who	
	g to the law by which they are governed, a	-	•	
succeed	to the estate of the deceased on an intest	ate succession:		
SI.No.	Name	Age (yrs)	Relationship with the	
J 11 0.	Name	Age (yrs)	deceased	
	am not related in any manner whatsoever nor have we any claim or interest of whats			
	ve are informed, and we verily believe that Bank		·	
	entioned persons are entitled to claim.			
	we are making this solemn declaration sinc with full knowledge that it is on the strengt branch, has agreed at o	th of this declaration		
	to deliver the assets to the above mention a grant of legal representation to the estate			
Sworn*/	solemnly affirmed at this			
day of		1		
		2		
n the pre	esence of		before me	
(Delete	whichever is inapplicable)	Jı	udge / Magistrate / Notary	

LETTER OF INDEMNITY

(To be duly stamped as per the Stamp Act applicable to the State)

(Letter of Indemnity with respect to payment of Balance in the Deceased Constituents

Account without production of Legal representation)

To,			
The Branch Manager			
			
IN CONCIDED ATION of your poving or agree	oing to povillo		
IN CONSIDERATION of your paying or agre Insert here the names	eing to pay us,		
of the claimants			
1			
2			
3			
4			
5			
The sum of Rupees		standing	at the credit of
Saving Bank / Current / R.D Account No. etc			
si	•		
without production of Letter of Administration		Certifcate to his/her	estate, we
			,
Insert here the Names of the suret(y/ies _			· · · · · · · · · · · · · · · · · · ·
do hereby for ourselves and our heirs, legal i	renresentatives e	xecutors and admin	istrators jointly and
severally UNDERTAKE AND AGREE to inde	·		
claims, demands, proceedings, losses, dama			
or incurred by you by reasons or in conseque		·	
said sum as aforesaid.			
Signed, Sealed and delivered by the above r	named on this	day of	two
thousand			
SIGNED AND DELIVERED by the above na	med		
1	2		3.
4	_ 5		
(Heirs/claimants of the deceased)			
SIGNED AND DELIVERED by the above na	med		
1	_ 2		
(Sureties)			

Opinion Report on Surety

1	Name in Full	
2	Address	
3	Academic Qualification	
4	Age	
5	Occupation	
	(If employed, please state the name of the employer and since when Employed).	
6	Present Monthly Income / Salary (Attach a Salary Certificate, if income is by way of	
	salary)	
7	Total yearly income from all sources	
8	No. of dependents	
9	Personal Assets	
a.	Immoveable Property viz. land / Building / flat etc. give details acquisitions, present value	
	etc.	
b.	Investments(Fixed Deposits, Shares etc. if any)	
C.	Life Insurance Policy	
d.	Other Assets	
e.	Details of Bank Accounts, if any (Name and address of Bankers with Account No (Current /Savings) to be furnished).	
15	Personal Liability if any	
16	Please indicate whether surety is related to claimants	
	Yes/No	
17	Period for which claimants are known	Yrs

I confirm that all the statements made by me in this application are true and correct and have been made by me.

Place:	
Date:	
	Signature
	(Surety)
Remarks of the Divisional Manager/ Branch Manager	

Divisional Manager/ Branch Manager

Form of Inventory of Contents of Safe Deposit Locker (To be used where there is no nomination or survivorship clause)

The follo	wing inventory of c	ontents of Safe Deposit Lock	er No	
located a	ıt	Branch of	 	Bank.
* hired by	y Shri/Smt		(deceased)	in his/her sole name.
*hired by	Shri/Smt. (i)		(decea	sed)
	(ii)		jointly	
	(iii)			
was take	n on this	day of	20	
SI.No.	Description of A	Articles in Safe Deposit Loc	kers Other ide	ntifying particulars if any
By breaWho poThe above	gal heir(s) and survaking open the lock roduced the key to we inventory was ta	y, access to the locker was giviving hirers ker under his/her/their instruct the locker (Delete whichever tken in the presence of: ht hirer(s)/person mandated b	tions. is not applicable	
Logarno	ins of decedace join	it illier(3)/person mandated b	y logal field	
1. Shri/S	mt			
Address				(Signature)
Shri/Smt	·			
Address				(Signature)
Obs.:/Oss.:		And		
	of laint hivava			(Ciaratana)
	s of Joint hirers			(Signature)
Address				

Shri/Smt.	
Address	(Signature)
2. Witness (es) with name, address and signature:	
Shri/Smt	
Address	(Signature)
Shri/Smt	
Address	(Signature)

ACKNOWLEDGEMENT

*I, Shri/Smt.	legal heir/mandate holder
*We, Shri/Smt	
	Legal heirs and
Shri/Smt.	
Hereby, acknowledge the receipt of the conte	nts of the safe Deposit locker comprised in as set out in
the above inventory together with a copy of th	ne said inventory.
Shri/Smt.	
(Legal Heir/Mandate Holder)	
Shri/Smt.	Signature
Shri/Smt	Signature
Shri/Smt	Signature
Date & Place	
(*Delete whichever is not applicable)	

Form of Inventory of articles left in Safe Custody

(To be used where there is no nomination or survivorship clause)

The follow	ring inventory of articles is	ett in safe custo	ody with		branch of
Bank by Shri/Smt		_ (deceased) u	nder an agreement/receipt		
dated	was taken on this,	day of	20	_•	
					No Other identifying
SI.No.	Description of A	rticles in Safe	Custody		particulars, if any
					, , ,
The above	e inventory was taken in t	he presence of	,		
Legal heir	s or a person mandated b	y legal heirs			
1. Shri/Sm	nt	 			
Address					(Signature)
_					,
2. Shri/Sm	nt				
Address					(Signature)
_					(0.9.1)
		4.01/11011/1			
		ACKNOWL	.EDGEM	ENT	
*I, Shri/Sn	nt			legal hei	r/mandate holder
*We Shri	/Smt				
110, 01111					_
					Legal heirs and
Shri/Smt.					
				S	urviving hirers
Hereby a	cknowledge the receipt of	the contents o	of the cafe l	Denosit locker	comprised in as set out in
	inventory together with a				comprised in as set out in
Shri/Smt.					
(Legal He	ir/Mandate Holder)				
Shri/Smt.				Signa	ture
				Signa	ture
	•			Signa	ture
Date & Pla	ace				
	whichever is not applicable				
,		•			

Annexure – G

LETTER OF INDEMNITY WITH RESPECT TO DELIVERY OF ARTICLES KEPT IN BANK'S SAFE DEPOSIT VAULT /SEALED BOXES ETC. OF THE DECEASED WITHOUT PRODUCTION OF LEGAL REPRESENTATION

(To be stamped as an agreement)

To,				
In consideration of your del	 ivering or agreeing to	deliver to me/us		
(Insert here the names of the articles/properties men	` '	ased)		
Safe Deposit Locker No./ Sealed Box in Safe Deposit Account No.	Details of the articles/proper	Description	Weight	Value
any succession certificate/	letters of administration	since decease on to his / her / their estate o tate duty has been paid or v	or a certific	cate from the
		andased).		
and we	and_			_
(State here the name of the	,			
		resentatives, executors and		
		the Bank, and its successo		-
		s, charges and expenses wl		
	•	ence of having delivered or a	_	
	a articles/property of t	the deceased from the safe	aeposit io	cker/sealed
boxes in safe deposit.				
Signed sealed and delivered by the above named on this day of Two thousand and				
SIGNED AND DELIVERED by the above named				
(1)				
(2)		_		
(Heirs of the deceased)				
SIGNED AND DELIVERED	by the above named	d		
(1)		-		
(2) (Sureties)				

RECEIPT

Received from	Bank	Branch Rs
(Rupees		
	only) by Banl	ker's Cheque No
datedin	favour of	being
the balance standing at the	credit of Saving Bank Account/	Current Account/ TDR/ STDR No.
in the	name of	·
The balance has been paid	to me as per Bank rules.	
Date:		Signature of Claimant
Place:		Name:
Declaration in case funds	are settled in favour of Minor	
I,	, 1	father/mother and natural guardian of
		hereby certify that the proceeds of your
Banker's cheque No	dated	favouring
issued by you in full and fina	I settlement of the balance in A	Account No of Late
	will be utilize	d for the benefit of the minor only.
Place:		
Date:		·
		(Signature of Guardian)