

## **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 affidavit 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 certificate 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-**
- i) 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-**
- i) 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**  
Affidavit (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:  
To,  
The Branch Manager,

Branch:  
Address for correspondence  
Shri / Smt / Kum \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
Contact No. \_\_\_\_\_  
Email ID \_\_\_\_\_  
Date: \_\_\_\_\_

Madam / Dear Sir,

**Claim for Payment of Balances in the account (s) and delivery of articles in safe deposit locker/safe custody of Late Shri / Smt / Kum. \_\_\_\_\_ expired on \_\_\_\_\_**

I / We advise that Shri / Smt / Kum \_\_\_\_\_ expired on \_\_\_\_\_ / is missing/ not traceable since \_\_\_\_\_.

2. Late Shri / Smt / Kum. \_\_\_\_\_ was maintaining following Accounts / safe deposit locker /safe custody articles in your Branch:

No.	Nature of Deposits	Account No.	Amount *	Date of Maturity	Nature of Liability to the Bank, if any	Amount
1.						
2.						
3.						
4.						
	<b>Total Amt.</b>				<b>Total Amt.</b>	

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

b. Safe Deposit Locker No. \_\_\_\_\_ mode of Holding \_\_\_\_\_

c. Safe Custody Article Receipt No. \_\_\_\_\_

Details of Articles: \_\_\_\_\_

3. I/We lodge my / our claim for the above balances with accrued interest/ articles in safe deposit locker /safe custody of the above-named deceased in terms of: **(Select which is applicable)**

Will of the late Shri / Smt / Kum \_\_\_\_\_ dated \_\_\_\_\_ and a probate granted by the court of \_\_\_\_\_ at \_\_\_\_\_ dated \_\_\_\_\_ **(Copies enclosed).**

Succession Certificate dated \_\_\_\_\_ granted by the Court of \_\_\_\_\_ at \_\_\_\_\_ **(Copy Enclosed).**

Letter of Administration No \_\_\_\_\_ dated \_\_\_\_\_ issued by \_\_\_\_\_  
at \_\_\_\_\_ (Copy enclosed).

The deceased died intestate. I/We lodge our claim without a legal representation for payment as per the Bank's rules & discretion.

4. I/We furnish below the required information about the deceased & the legal heirs in this regard: -

(a) **Date & Place of Death** \_\_\_\_\_

(b) **Details of Death Certificate No.** \_\_\_\_\_ dated \_\_\_\_\_ Authority \_\_\_\_\_ (copy enclosed).  
(Original to be produced for verification.)

(c) Age \_\_\_\_\_ Yrs.

(d) **Marital Status-** Married / Unmarried/ Widow(er)

(e) **Permanent Address -**

H No. /Flat No. \_\_\_\_\_ Street Name \_\_\_\_\_ Locality/Village \_\_\_\_\_

City/District \_\_\_\_\_ State \_\_\_\_\_ PIN \_\_\_\_\_

(f) **Religion** \_\_\_\_\_ **Which law of succession is applicable** \_\_\_\_\_  
(Hindu, Mohamedan etc)

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

S 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.**

S No.	Name of the Minor Claimant(s)	Date of Birth	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.

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.

**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 \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_

6. We propose the following surety(ies): {No surety required for amounts up to threshold limit}

S 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 my/our knowledge and belief.

The amount of claim settled including up to date applicable interest may kindly be issued Banker's cheque/ credited to the account standing in the name of \_\_\_\_\_ /D/O \_\_\_\_\_ maintained with \_\_\_\_\_ Bank \_\_\_\_\_ Branch in India through transfer/ RTGS/NEFT.

**Signature (s) of the claimant (s) who will receive the amount/ articles of safe deposit locker/safe custody**

S No.	Name of the Claimant	Signature

Place : \_\_\_\_\_

Date : \_\_\_\_\_

Encl: As above.

**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)

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**Sanction:**

Sanctioned payment of Rs. \_\_\_\_\_ (Rs. \_\_\_\_\_) in accounts/ handing over of contents/articles in Safe Deposit Locker/Safe Custody of Late \_\_\_\_\_ to claimant(s).

Place: \_\_\_\_\_

Signature

Name :

Date : \_\_\_\_\_

Designation :

(Sanctioning Authority)

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**Disbursement & Record:**

Amount of Rs \_\_\_\_\_ (Rupees \_\_\_\_\_) 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 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 electronic transfer credit maintained on record as part of the claim settlement.
- 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 claim settlement have been kept on Branch record.

Place: \_\_\_\_\_

Signature

Name :

Date : \_\_\_\_\_

Designation :

(Disbursing Authority)