DOCUMENTATION REQUIRED FOR CLAIM SETTLEMENT – WITHOUT NOMINATION AND SURVIVORSHIP CLAUSE

SR. No.	Type of holding	Account type	Account in the name	Mode of operation	Situation & Outcome (example)	Documents to be collected
1	Single/ Joint	Savings Fixed deposit Recurring deposit Sole Proprietorship	A/ A, B/ A, B, C	Singly/ Either or Survivor/ Anyone or Survivor	• All holders are deceased • Outstanding will be paid to claimant/s authorised by all legal heirs.	**Common documents as applicable** 1) Copy of death certificate 2) Claim form from the claimant **(Annexure 6)** 3) Identity, signature and address proof of the claimant (any document as per KYC grid) 4) Identity, signature and address proof of all legal heirs signing the NOC (if applicable) 5) Notarised & stamped Bond of indemnity signed by Claimants **(Annexure 7)** 6) Notarized Letter of disclaimer / No objection from the non-claimant legal heirs, if applicable **(Annexure 8)** **Additional documents based on claim amount wise:** **For claim amount less than 20 lakhs (along with documents 1-6 mentioned above)** Document to ascertain the legal heirs ❖ Legal heir certificate **or** ❖ Annexure-9, an affidavit signed by independent person made before Notary Public **or** ❖ Ration Card (with necessary due diligence) **For claim amount greater than 20 lakhs and upto 5 crores (along with documents 1-6 mentioned above)** Documents to ascertain the legal heir: ❖ Legal heir certificate (issued by revenue court/ SDM) **or** ❖ Affidavit made before Judge/Judicial Magistrate, signed by an independent* person **(Annexure 9)** along with Bond of surety from independent* person **(Annexure 7)** **For claim amount greater than 5 crores (along with documents 1-3 mentioned above)** ❖ Succession certificate/ Letter of administration or Probate Will or court order/decree
2	Joint	Saving Fixed deposit Recurring deposit	A, B, C	Jointly	• B is deceased. • Balance outstanding will be payable jointly to survivors A and C and legal heirs of B. • Or, if A and C want to continue the account, B	**For Claim settlement: Documents as mentioned above in Sr No. 1** **For Name deletion:** • Claim form from survivor/s/ claimant (Annexure 6) • Copy of death certificate • Notarized Letter of disclaimer / No objection from the non-claimant legal heirs, if applicable **(Annexure 8)**

					can be deleted and the account can be continued, subject to obtaining NOC from all legal heirs of the deceased holder.	• Name deletion form
3	Single/ Joint	Saving Fixed deposit Recurring deposit Sole Proprietorship	A A , B	Singly/ Either or survivor	• A is deceased or • A/B is deceased • Claim settlement as per WILL	**Basis Probated WILL (disputed Will case)** • Copy of death certificate • Claim form from the claimant/beneficiary/ies **(Annexure 6)** • Identity, signature and address proof of the claimant (any document as per KYC grid) • Probate of Will or Letter of Administration or Succession Certificate or Court order / decree **Basis Un-probated WILL (Undisputed WILL)** • Copy of death certificate • Claim form from the claimant/beneficiary/ies (Annexure 6) • Identity, signature and address (ISA) proof of the claimant (any document as per KYC grid) • ISA of all legal heirs/beneficiaries signing the NOC if applicable • Copy of un-probated WILL • Notarised & stamped Bond of indemnity signed by Claimants **(Annexure 7)** • Notarized Letter of disclaimer / No objection from the non-claimant legal heirs/or beneficiaries, if applicable **(Annexure 8)**
4	Single	Saving Fixed deposit Recurring deposit	A	Singly	• A is missing • Outstanding will be paid to claimant/s authorised by all legal heirs.	**For claim amount greater than 100000** • Court Order **For amounts less than or equal to INR. 100000** • Copy of FIR • Non traceable report issued by Police Authorities **Except for death certificate, rest documents as mentioned above in Sr. no. 1**
5	Single/ Joint	Locker	A/ A, B	Singly/ Either or Survivor/ Jointly	• All holders are deceased. • Content will be paid handed over to	• Copy of death certificate of the locker holder • Claim form signed by Claimant **(Annexure 6)** • Identity, signature and address proof of the claimant and legal heirs

					claimant/s authorised by all legal heirs.	• Notarized Letter of disclaimer / No objection from the non-claimant legal heirs, if applicable **(Annexure 8)** • List of Locker Inventory **(Annexure 10)** • Valuation of the contents of the safe deposit locker shall be carried out by an independent valuer and recorded in the Bond of Indemnity **(Annexure 12)** **Document to ascertain the legal heirs** • Legal Heirship Certificate is issued by the revenue Court/ SDM **<u>or</u>** • Affidavit to be signed by an independent person* made before Notary Public / Judge/ Judicial Magistrate **(Annexure 9)** Note: Bond of Indemnity shall not be required to be given in cases of claims settled based on legal documents such as Probate of Will or Succession Certificate or Letter of Administration or Court order / decree
6	Singly / Joint	Locker	A A and B	Singly/ Joint	• A is deceased or • A/B is deceased • Claim settlement as per WILL	**Basis Probated WILL (disputed cases)** ❖ Copy of death certificate ❖ Claim form from the claimant/beneficiary/ies **(Annexure 6)** ❖ Identity, signature and address proof of the claimant (any document as per KYC grid) ❖ Probate of Will or Letter of Administration or Succession Certificate or Court order / decree ❖ List of Locker Inventory **(Annexure 10)** **Basis Un-probated WILL (Undisputed WILL)** ❖ Copy of death certificate ❖ Claim form from the claimant/beneficiary/ies **(Annexure 6)** ❖ Identity, signature and address proof of the claimant (any document as per KYC grid) ❖ Identity, signature and address proof of all legal heirs/beneficiaries signing the NOC if applicable (any document as per KYC grid) ❖ Copy of un-probated WILL ❖ Notarised & stamped Bond of indemnity signed by Claimants (Annexure 7) ❖ Notarized Letter of disclaimer / No objection from the non-claimant legal heirs/or beneficiaries, if applicable **(Annexure 8)** ❖ List of Locker Inventory **(Annexure 10)** ❖ Valuation of the contents of the safe deposit locker shall be carried out by an independent valuer and recorded in the Bond of Indemnity **(Annexure 12)**