



Annexure 'K'

Documentary Requirement for Claims

Liability / Depositors with Nomination

- a) Claim Form
- b) Death certificate issued by municipal authorities/government department. The photocopy should be original sighted by the Bank officer.
- c) Death Certificate issued in other than English language in India will be translated by the Bank in India.
- d) For Death Certificate (DC) issued outside India, the Death Certificate should be attested by Indian Embassy located in country issuing the DC or embassy of the country issuing DC located in India.
- e) In case the Death Certificate had been not written in English and issued outside India it should be attested by official translator and on letterhead.
- f) Proof of Address and Photo ID of the legal heirs/Survivor/Nominee.
- g) Customer Copy of Nomination if any

Liability/Depositors without Nomination/Survivor clause:

- a) Claim Form
- b) Death Certificate issued by municipal authorities/government department.
- c) Death Certificate issued in other than English language in India will be translated by the Bank in India.
- d) For Death Certificate (DC) issued outside India, the Death Certificate should be attested by Indian Embassy located in country issuing the DC or embassy of the country issuing DC located in India.
- e) In case the Death Certificate had been not written in English and issued outside India it should be attested by official translator and on letterhead.
- f) Proof of Address and Photo ID of the legal heirs/Survivor.
- g) Indemnity cum Affidavit.
- h) Where the claim amount exceeded 5 Lacs, along with the claim form, death certificate and
- i) Proof of Address, Photo ID as mentioned below, Probated Will/Succession Certificate/Letter of Administration issued by competent jurisdiction, in India need to be submitted



Settlement with Legal Representation:

A legal representation is one that is granted by a Court of Law entitling the legal heirs of the deceased to collect the debts/securities or assets of the deceased. Bank may opt for settling the matter through legal representation. The following documents represent different forms of legal representation:

- a) Succession Certificate
- b) Wills and Probate
- c) Letter of Administration
- d) Order of the Administrative General attached to the High Court

Settlement without Legal Representation:

In cases where the total claim amount does not exceed Rs.5 lakhs (rupees five lakhs), the claim will be settled, without production of legal representation, on the basis of Indemnity – cum – Affidavit. This is applicable only when:

- a) The customer has died INTESTATE i.e., without a WILL and
- b) There are no disputes among the legal heirs and all the legal heirs (other than those who have furnished a Letter of Disclaimer) join in indemnifying the Bank and there is no reasonable doubt about the genuineness of the claimant(s) being the only legal heirs.

Documents required for settlement without legal representation:

- a) Death certificate issued by municipal authorities/government department. The photocopy should be original sighted by the Bank officer.
- b) Death Certificate issued in other than English language in India will be translated by the Bank in India.
- c) For Death Certificate issued outside India, the Death Certificate should be attested by Indian Embassy located in country issuing the Death Certificate or embassy of the country issuing Death Certificate located in India.
- d) In case the Death Certificate had been not written in English and issued outside India it should be attested by official translator and on letterhead.
- e) KYC details and proofs of all the legal heir(s).
- f) Account details of the Claimant(s) (If available).
- g) Claim Form duly filled and signed by the Claimant(s), other than those who signed the letter of disclaimer.
- h) Letter of disclaimer.



- i) The Declaration in the Claim Form regarding the Legal Heirs(s) of the deceased is to be signed by-
 - j) One independent person well known to the family of the deceased but unconnected with it and acceptable to the Bank
- OR
- k) By any account holder of the Bank known to the family of the deceased but unconnected with-it
- OR
- l) By any Govt. Official whose signature is verifiable by the Bank.
 - m) Stamped Letter of Indemnity from the Claimant(s).
 - n) One Surety good for the amount or two Sureties jointly good for the amount. Any legal heir(s) who has signed the Letter of Disclaimer in favor of other legal heir(s) may stand as surety if he/she is independently good for the amount of claim.