

Checklist of Deceased claim documents

<u>Operative Account with Nomination</u>				
Mode of Operation	Death Of	Whom to Pay	Annexure to be filled	Additional Documents
Single	Account Holder	Nominee	2, 3, 12	ISA of Nominee
Jointly	One or More but not all account holders	Survivor along with Legal Heirs of Deceased Depositor	2, 5, 12	ISA of Legal Heirs and Other Documents as per Table A below
Jointly	All Account Holder	Nominee	2, 3,12	ISA of Nominee
E or S/ F or S/ A or S/ L or S	One or More but not all account holders	Survivor	2,4,12	
E or S/ F or S/ A or S/ L or S	All Account Holder	Nominee	2,3,12	ISA of Nominee
<u>Operative Account Without Nomination</u>				
Mode of Operation	Death Of	Whom to Pay	Annexure to be filled	Additional Documents
Single	Account Holder	Legal Heirs of deceased Depositor	2,5,12	ISA of Legal Heirs and Other Documents as per Table A below
Jointly	One or More but not all account holders	Survivor along with Legal Heirs of Deceased Depositor	2, 5, 12	ISA of Legal Heirs and Other Documents as per Table A below
Jointly	All Account Holders	Legal Heirs of all the deceased Depositors	2,5,12	ISA of Legal Heirs and Other Documents as per Table A below
E or S/ F or S/ A or S/ L or S	One or More but not all account holders	Survivor	2,4,12	
E or S/ F or S/ A or S/ L or S	All Account Holder	Legal Heirs of all the deceased Depositors	2.5,12	ISA of Legal Heirs and Other Documents as per Table A below

<u>Term Deposit Account with Nomination</u>					
Mode of Operation	Death Of	Mandate Available?	Whom to Pay	Annexure to be filled	Additional Documents
Single	Account Holder	NA	Nominee	2,3,12,18*	ISA of Nominee
Jointly	One or More but not all account holders	NA	Survivor along with Legal Heirs of Deceased Depositor	2,5,12	ISA of Legal Heirs and Other Documents as per Table A below
Jointly	All Account Holders	NA	Nominee	2,3,12,18*	ISA of Nominee
E or S/ F or S/ A or S/ L or S	One or More but not all account holders	Yes	Survivors (as per Mandate)	2,4,12	
E or S/ F or S/ A or S/ L or S	One or More but not all account holders	No	Survivor along with Legal Heirs of Deceased Depositor	2,5,7,12	ISA of Legal Heirs and Other Documents as per Table A below. Bank shall not insist on Surety / Guarantor in such cases.
E or S/ F or S/ A or S/ L or S	All Account Holder	Yes / No	Nominee	2, 3, 12,18*	ISA of Nominee
* To be obtained for Premature Termination of Term Deposit where nominee is minor at the time of claim.					
<u>Term Deposit Account without Nomination</u>					
Mode of Operation	Death Of	Mandate Available?	Whom to Pay	Annexure to be filled	Additional Documents
Single	Account Holder	NA	Legal Heirs of deceased Depositor	2,5,12	ISA of Legal Heirs and Other Documents as per Table A below
Jointly	One or More but not all account holders	NA	Survivor along with Legal Heirs of Deceased Depositor	2,5,12	ISA of Legal Heirs and Other Documents as per Table A below

Jointly	All Account Holders	NA	Legal Heirs of all the deceased Depositors	2,5,12	ISA of Legal Heirs and Other Documents as per Table A below
E or S/ F or S/ A or S/ L or S	One or More but not all account holders	Yes	Survivors (as per Mandate)	2,4,12	
E or S/ F or S/ A or S/ L or S	One or More but not all account holders	No	Survivor along with Legal Heirs of Deceased Depositor	2,5,7,12	ISA of Legal Heirs and Bank shall not insist on Surety / Guarantor in such cases.
E or S/ F or S/ A or S/ L or S	All Account Holder	Yes / No	Legal Heirs of all the deceased Depositors	2,5,12	ISA of Legal Heirs and Other Documents as per Table A below.

<u>Lockers with Nomination</u>				
Mode of Operation	Death Of	Whom to give access to locker	Annexure to be filled	Additional Documents
Single	Locker Hirer	Nominee	2,8,9	ISA of Nominee
Jointly	One or More but not all Locker Hirers	Survivor along with all the Nominees Jointly	2,8,9	ISA of Nominee
Jointly	All Locker Hirers	All Nominees Jointly	2,8,9	ISA of Nominee
<u>Lockers without Nomination</u>				
Mode of Operation	Death Of	Whom to give access to locker	Annexure to be filled	Additional Documents
Single	Locker Hirer	Legal Heirs of deceased Locker Hirer	2,5,6 [@] ,7,10	<ul style="list-style-type: none"> • ISA of Legal Heirs • Succession Certificate (SC)/ Letter of Administration (LA)(where applicable) • Opinion of Bank's empanelled lawyer on SC/LA
Single	Locker Hirer	Legal Heirs of deceased Locker	2, 5,7,10	ISA of Legal Heirs

		Hirer - where SC / LA is waived of		
Jointly	One or More but not all Locker Hirers	Survivor along with Legal Heirs of all the deceased Locker Hirer	2,5,10	ISA of Legal Heirs
Jointly	All Locker Hirers	Legal Heirs of all the deceased Locker Hirer	2,5,6 [®] ,10	<ul style="list-style-type: none"> • ISA of Legal Heirs • Succession Certificate (SC)/ Letter of Administration (LA)(where applicable) • Opinion of Bank's empanelled lawyer on SC/LA
Jointly	All Locker Hirers	Legal Heirs of all the deceased Locker Hirer where SC / LA is waived of	2,5,10	ISA of Legal Heirs
E or S/ F or S/ A or S/ L or S	One or More but not all Locker Hirers	Survivor	2,4,9	
E or S/ F or S/ A or S/ L or S	All Locker Hirers	Legal Heirs of all the deceased Locker Hirer	2,5,6 [®] ,10	<ul style="list-style-type: none"> • ISA of Legal Heirs • Succession Certificate (SC)/ Letter of Administration (LA)(where applicable) • Opinion of Bank's empanelled lawyer on SC/LA
E or S/ F or S/ A or S/ L or S	All Locker Hirers	Legal Heirs of all the deceased Locker Hirer where SC / LA is waived of	2,5,10	<ul style="list-style-type: none"> • ISA of Legal Heirs

[®] Where SC/ LA is applicable

Table – A : List of Documents to be submitted by the Claimant where Payment is made with Legal Representation		
Claim Amount	Documents	Annexure
UptoRs. 10,000/-	Affidavit cum Indemnity (unstamped)	11
	No Objection From Legal Heir	7
Above Rs 10,000/- and UptoRs. 50,000/-	Affidavit cum Indemnity (Stamped)	11/16 [§] /17 [§]
	No Objection From Legal Heir	7
Above Rs. 50,000/- and Upto Rs.5,00,000/-	Affidavit cum Indemnity (Stamped)	11/17 [§] /18 [§]
	No Objection From Legal Heir	7
	Asset and Liability Statement of Sureties / Guarantors	13
	Documentary Proof of the worth of Sureties / Guarantors	
	ISA of Sureties / Guarantors	
Balance above Rs.5,00,000/- waived Succession Certificate	Affidavit cum Indemnity (Stamped)	11/16 [§] /17 [§]
	No Objection From Legal Heir	7
	Asset and Liability Statement of Sureties / Guarantors	13
	Documentary Proof of the worth of Sureties / Guarantors	
	ISA of Sureties / Guarantors	
Balance above Rs.5,00,000/- with Succession Certificate	Succession Certificate (SC)	6
	ISA of Claimant as per succession Certificate	
	Opinion of Bank's empanelled Lawyer on Succession Certificate	
	No Objection From Legal Heir (if the succession certificate is in favor of more than one legal heirs)	7
§ In case of Missing Person as applicable		