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## 1. OBJECTIVE

This document describes the process that will be followed by the Bank for payment of the balance (to the clear credit of the deceased account holder/missing person) to the claimant/legal heirs/nominee/survivor (shortly referred as 'Claimant(s)') or releasing of contents in the locker or treatment of pipeline flows (i.e. flows after the death of account holder and before the account is normalized) upon receipt of information of death of an account holder or that the account holder is missing, in line with RBI Circular RBI/2015-16/59 DBR No.Leg.BC. 21/09.07.006/2015-16 dated July 01, 2015 as amended from time to time.

## 2. SETTLEMENT OF CLAIMS IN VARIOUS TYPES OF OPERATIONAL INSTRUCTION

### For Savings and Deposit Accounts With Nomination

Scenario	Account in the Name of	MOP of Account	Nominee	Situation	What is to be done
1	A	Self	C	C deceased	A can change the nomination
2	A	Self	C	A deceased	C will receive the outstanding amount
3	A, B	Either or Survivor / Former or Survivor		A deceased	Balance outstanding will be payable to B or if B wishes to continue the account A can be deleted and account can be continued
4	A, B	Either or Survivor / Former or Survivor	C	B deceased	Balance outstanding will be payable to A or if A wishes to continue the account B can be deleted and account can be continued. In case of Former or Survivor A can delete B and continue with account or close the account
5	A, B	Either or Survivor / Former or Survivor	C	A & B deceased	C will receive the outstanding amount
6	A,B	Jointly	C	A deceased	Payable to B and legal heirs of A jointly, as per declaration in Form 3
7	A,B	Jointly	C	B deceased	Payable to A and legal heirs of B jointly, as per declaration in Form 3
8	A, B	Jointly	C	A & B deceased	Payable to C

### For Savings and Deposit Accounts Without Nomination

Scenario	Account in the Name of	MOP of Account	Situation	What is to be done?
1	A	Self	A deceased	Outstanding will be payable to the legal heirs or any one of them mandated by all of the legal heirs as per Form 3
2	A, B	Either or Survivor	A deceased	Balance outstanding will be payable to B
3	A, B	Either or Survivor	B deceased	Balance outstanding will be payable to A
4	A, B	Either or Survivor	A & B deceased	Jointly payable to legal heirs of both A & B or any one of them as mandated by all the legal heirs as per Form 3
5	A,B	Jointly	A deceased	Jointly payable to B and legal heirs of A or any of them as mandated by all the legal heirs as per Form 3
6	A,B	Jointly	B deceased	Jointly payable to A and legal heirs of B or any of them as mandated by all the legal heirs as per Form 3
7	A, B	Jointly	A & B deceased	Jointly payable to legal heirs on both A & B or any of them as mandated by all the legal heirs as per Form 3

**For Current Accounts of Individuals / Sole Proprietors**

Account in the name of	Customer Type	MOP	Nomination	Situation	What all is possible?
A <b>OR</b> In the name of the firm where A is proprietor	Individual / Sole proprietor	Self	X	A dies	Balance outstanding will be paid out to X; with interest from the date of death of A till the claim settlement date.
A <b>OR</b> In the name of the firm where A is proprietor	Individual / Sole proprietor	Self	NO nomination	A dies	Outstanding will be payable to the legal heirs or any one of them mandated by all of the legal heirs; with interest from the date of death of A till the claim settlement date.

**For Locker Accounts With Nomination**

Scenario	Locker in the Name of	MOP of Account	Nominee	Situation	What is to be done?
1	A	Self	C	C deceased	A can change the nomination
2	A	Self	C	A deceased	C will be given access to the locker and liberty to remove contents
3	A,B	Jointly	C	A deceased	B and C will be given access to the locker and liberty to remove contents
4	A,B	Jointly	C	B deceased	A and C will be given access to the locker and liberty to remove contents
5	A, B	Jointly	C	A & B deceased	C will be given access to the locker and liberty to remove contents
6	A,B	Jointly	C, D	A deceased	B along with C & D will be given access to the locker and liberty to remove contents
7	A,B	Jointly	C, D	B deceased	A along with C & D will be given access to the locker and liberty to remove contents
8	A, B	Jointly	C, D	A & B deceased	C & D jointly will be given access to the locker and liberty to remove contents

**For Locker Accounts Without Nomination**

Scenario	Account in the Name of	MOP of Account	Situation	What is to be done?
1	A	Self	A deceased	Legal heir of A or any one of them mandated by any of them
2	A, B	Either or Survivor	A deceased	B will be given access to the locker and liberty to remove contents
3	A, B	Either or Survivor	B deceased	A will be given access to the locker and liberty to remove contents
4	A, B	Either or Survivor	A & B deceased	Legal heirs of A & B will be given access to the locker and liberty to remove contents
5	A,B	Jointly	A deceased	B and legal heirs of A jointly or any one of them as mandated by legal heirs will be given access to the locker and liberty to remove contents
6	A,B	Jointly	B deceased	A and legal heirs of B jointly or any one of them as mandated by legal heirs will be given access to the locker and liberty to remove contents
7	A, B	Jointly	A & B deceased	Legal heirs of A & B or any one of them as mandated by legal heirs will be given access to the locker and liberty to remove contents

**FORM 1 - APPLICATION FOR DECEASED CLAIM**

(To be used when account has nomination or is a joint account with survivor clause)

From,  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

To  
 The Branch Manager,  
 IDFC Bank \_\_\_\_\_ Branch

Dear Sir,

**Re: Deceased Account**

**Type of Account Held**

<input type="checkbox"/> Savings	Account No 1	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
	Account No 2	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
	Account No 3	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
<input type="checkbox"/> Current	Account No 1	<input type="text"/>						
	Account No 2	<input type="text"/>						
	Account No 3	<input type="text"/>						
<input type="checkbox"/> Deposit	Account No 1	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
	Account No 2	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
	Account No 3	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
<input type="checkbox"/> Locker	Account No 1	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Jointly		
	Account No 2	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Jointly		
	Account No 3	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Jointly		

(If there are more than 3 account under any of the types above, pl mention separately)

Late Shri/Smt \_\_\_\_\_ Account No (s) \_\_\_\_\_  
 I/We advise, the demise of Shri/Smt. \_\_\_\_\_ on \_\_\_\_\_  
 He/She holds the above account(s) at your branch. The account is in the name(s) of: \_\_\_\_\_  
 \_\_\_\_\_

**A. In case of Nomination**

I, \_\_\_\_\_ son/daughter of Shri \_\_\_\_\_  
 \_\_\_\_\_ residing at \_\_\_\_\_ am  
 the registered nominee in the above account (s)  
 the person authorized to receive payment on behalf of Master/Miss \_\_\_\_\_  
 \_\_\_\_\_ who is the nominee in the above account(s) and is a minor as on the date of the claim. Please settle the balance in the account in the name of the nominee. I/We receive the payment as trustee(s) of the legal heirs of the deceased.

**B. In the case of joint account**

I/We request you to delete the name of deceased person and continue the account in my/our name(s) with same mode of operations.

I/We submit photocopy of the following document(s) together with originals. Please return the original to us after verification.

Death Certificate issued by \_\_\_\_\_

Identity proof (required in nomination cases) \_\_\_\_\_

Yours faithfully,

Place \_\_\_\_\_

\_\_\_\_\_

Claimant(s) \_\_\_\_\_

Date          
D D M M Y Y Y Y

**FOR BANK USE ONLY**

Service Request No.

Employee ID

Name of the Branch official

Sourcing Branch Code

Signature of the Branch Official

Survivor(s) / Nominee / Legal Heir(s) signed in my presence

Documentation reviewed by as per below grid:

Deceased Claim Settlement Amount (Includes Balance in SA and Deposits, where deceased is a holder)	Documents to be reviewed by
< 5 Lakhs	Branch Manager
>=5Lakhs to <20Lakhs	Cluster Head or Region Head
>=20 Lakhs	Region Head

Reviewer Employee ID -

Name of the Reviewer-

Signature of the Reviewer-

**FORM 2 - APPLICATION FOR DECEASED CLAIM**

(To be used for cases other than nomination/joint account with survivor clause)

**To**  
**The Branch Manager,**  
**IDFC Bank \_\_\_\_\_ Branch**

**From,**  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Dear Sir,

**Re: Deceased Account**

**Type of Account Held**

<input type="checkbox"/> Savings	Account No 1	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
	Account No 2	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
	Account No 3	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
<input type="checkbox"/> Current	Account No 1	<input type="text"/>						
	Account No 2	<input type="text"/>						
	Account No 3	<input type="text"/>						
<input type="checkbox"/> Deposit	Account No 1	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
	Account No 2	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
	Account No 3	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor	<input type="checkbox"/> Jointly	<input type="checkbox"/> Minor Under Guardian
<input type="checkbox"/> Locker	Account No 1	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Jointly		
	Account No 2	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Jointly		
	Account No 3	<input type="text"/>	MOP	<input type="checkbox"/> Singly	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Jointly		

(If there are more than 3 account under any of the types above, pl mention separately)

Late Shri/Smt \_\_\_\_\_ Account No (s) \_\_\_\_\_  
 I/We advise, the demise of Shri/Smt. \_\_\_\_\_ on \_\_\_\_\_

He/She holds the above account(s) at your branch. The account is in the name(s) of: \_\_\_\_\_  
 I/We lodge my/our claim for the balances with accrued interest lying to the credit of the above named deceased who died in testate.  
 I/We am/are the legal heirs of the above named deceased and lodge my/our claim for payment as per the bank's rules and discretion.  
 The relevant information about the deceased and the legal heirs are as under:

- Names in full of the parents of the deceased:  
 Father \_\_\_\_\_ Mother \_\_\_\_\_
- Religion of the deceased: \_\_\_\_\_
- Details of living (i) Husband (ii) Wife (iii) Children (iv) Father (v) Mother (vi) Brothers (vii) Sisters (viii) Grand children. If Hindu Joint Family, the name and address of the Karta and Co-parceners with their respective ages.

Full Name/Address	Occupation	Relationship with Deceased	Age

4. Name or names of the Guardian/s of the minor, Children of the depositors \_\_\_\_\_

(a) Whether Natural Guardian (b) Whether Guardian appointed by Court of Law in India. If so, attach a Certified copy or duly attested copy of such order \_\_\_\_\_  
 (c) In whose custody the Minor/Minors is/are?

5. Claimant/s name/s and address in full  
 i) \_\_\_\_\_ ii) \_\_\_\_\_  
 iii) \_\_\_\_\_

I/We submit the following documents. Please return the original death certificate to us after verification.

1. Death Certificate (Original + 1 photocopy) issued by \_\_\_\_\_ 2. Letter of indemnity \_\_\_\_\_

We request you to pay the balance amount lying to the credit of the above named deceased to \_\_\_\_\_ On my/our behalf. I/We hereby solemnly affirm that the above statements are true and correct to the best of my/our knowledge and belief.

Place \_\_\_\_\_

**Yours faithfully,**

**Name of Claimant** \_\_\_\_\_

**Signature of Claimant (s)**

**Address** \_\_\_\_\_

**Signature**

Date        
D D M M Y Y Y Y

**FOR BANK USE ONLY**

Service Request No.   
 Employee ID   
 Name of the Branch official   
 Sourcing Branch Code

Signature of the Branch Official

Survivor(s) / Nominee / Legal Heir(s) signed in my presence

Documentation reviewed by as per below grid:

Deceased Claim Settlement Amount (Includes Balance in SA and Deposits, where deceased is a holder)	Documents to be reviewed by
< 5 Lakhs	Branch Manager
>=5Lakhs to <20Lakhs	Cluster Head or Region Head
>=20 Lakhs	Region Head

Reviewer Employee ID -   
 Name of the Reviewer-   
 Signature of the Reviewer-

**FORM 3 - AFFIDAVIT CUM INDEMNITY LETTER**

In respect of payment of balance in accounts/contents of safe locker of deceased person;  
(To be stamped with the duty payable for affidavit & Indemnity bond)

I/We Mr/Ms/Miss (name/names of the claimants), \_\_\_\_\_ (s/o, w/o, d/o), \_\_\_\_\_  
aged \_\_\_\_\_ living at \_\_\_\_\_ do hereby solemnly affirm and state as follows.

1. I/We am/are the legal heirs of Joint holder/ nominee Mr/Ms/Miss \_\_\_\_\_ (name of deceased account holder)

and the deceased is my/our \_\_\_\_\_ (father/mother/wife/husband/son/daughter etc.)

2. I/We further state that I/we the following legal heirs are the only legal heirs entitled to claim the balance deposit/amount/ jewels/ ornaments and other valuables the contents held in the locker/safe custody:

S. No.	Name	Age (years)	Relationship with Deceased

3. I/We further state that the deceased was holding an account (hereinafter referred to as "the account") (specify the account details) \_\_\_\_\_ in \_\_\_\_\_ branch of \_\_\_\_\_ bank (herein after referred to as "the Bank"). At the time of the death of the deceased the account was having a credit of Rs \_\_\_\_\_ (balance amount in the account) which includes interest upto \_\_\_\_\_ (date of payment) amount to Rs \_\_\_\_\_ (amount being now paid).

4. I/We affirm that I/We am/are the sole legal heirs of the deceased who are entitled to receive the amount standing in the credit of the account belonging to the deceased.

5. I/We have requested the bank to make the payment of the amount standing in the credit of the account belonging to the deceased together with interest thereon as applicable to Shri/Smt. \_\_\_\_\_ being one of the legal heirs for and on behalf of all the legal heirs.

OR

I/We have requested the bank to hand-over contents of the safe deposit locker/items held in safe custody to

Shri/Smt. \_\_\_\_\_ being one of the legal heirs for and on behalf of all the legal heirs.

6. I/We are aware that the Bank has agreed to settle our claims relying on this affidavit and I/we agree to indemnify the bank in respect of such payment or delivery of the contents of items in safe deposit locker or held in safe custody against any claim made by any person for the amount standing to the credit of the account of the deceased.

7. I/We for ourselves and my/our respective heirs, executors and administrators jointly and severally agree, affirm and undertake that the bank, its successors and assigns and its managers, agents, officers and servants and their respective estates and effects are and shall from time to time and at all times hereafter be kept safe and saved harmless and indemnified for and in respect of such payment and against all actions, losses, cost, charges, expenses and demands whatsoever in respect of the said payment or delivery of the contents of items in safe deposit locker or held in safe custody.

All the averments made herein before are true and correct and I/we put my/our signature/mark on this \_\_\_\_\_ day of

\_\_\_\_\_ 200\_\_\_\_\_ at \_\_\_\_\_ in the presence of \_\_\_\_\_

**Signatures(s) of Deponents. (Claimants)**

**Signature of Witness**

**Affidavit to be attested by Notary Public.**



**FOR BANK USE ONLY**

Service Request No.

Employee ID

Name of the Branch official

Sourcing Branch Code

Signature of the Branch Official

Survivor(s) / Nominee / Legal Heir(s) signed in my presence

Documentation reviewed by as per below grid:

Deceased Claim Settlement Amount (Includes Balance in SA and Deposits, where deceased is a holder)	Documents to be reviewed by
< 5 Lakhs	Branch Manager
>=5Lakhs to <20Lakhs	Cluster Head or Region Head
>=20 Lakhs	Region Head

Reviewer Employee ID -

Name of the Reviewer-

Signature of the Reviewer-

**FORM 4 - RECEIPT**

Select the mode through which the funds needs to be remitted to survivor(s) / nominee / legal heir(s)

**Transfer to Existing IDFC Bank Account**

Account Holder Name:

Account Number:

**Transfer to other Bank Account through NEFT / RTGS**

Beneficiary Name:

Beneficiary Account Number:

IFSC Code:

**Demand Draft**

DD Number:

Date        
D D M M Y Y Y Y

Issued in favour of name:

Received with thanks from IDFC Bank,  branch, a sum of Rs.

(Rupees  only) in full and final settlement of my/our claim as successor on the balance in  Account(s) No(s)  standing in the name of the deceased Shri/Smt./Kum.  I/we do not have any other claim from the Bank henceforth.

Place

Date        
D D M M Y Y Y Y

(Signature of all the legal heirs over a revenue stamp)

**Declaration in case funds are settled in favour of a Minor**

I,  father and natural guardian of  hereby certify that the proceeds of your Banker's Cheque No.  dated  favouring  issued by you in settlement of the balance in account number  of Late  will be utilized for the benefit of the minor only.

**FOR BANK USE ONLY**

Service Request No.

Employee ID

Name of the Branch official

Sourcing Branch Code

Signature of the Branch Official

Survivor(s) / Nominee / Legal Heir(s) signed in my presence

Documentation reviewed by as per below grid:

Deceased Claim Settlement Amount (Includes Balance in SA and Deposits, where deceased is a holder)	Documents to be reviewed by
< 5 Lakhs	Branch Manager
>=5Lakhs to <20Lakhs	Cluster Head or Region Head
>=20 Lakhs	Region Head

Reviewer Employee ID -

Name of the Reviewer-

Signature of the Reviewer-

**FORM 5 - FORM OF INVENTORY OF CONTENTS OF SAFETY LOCKER HIRED FROM BANKING COMPANY**

(Section 45ZE (4) of the Banking Regulation Act, 1949)  
 (To be used where there is nomination or survivorship clause)

The following inventory of contents of Safety Locker No. \_\_\_\_\_ located in the Safe Deposit Vault of \_\_\_\_\_ Branch at \_\_\_\_\_

\*hired by Shri/Smt. \_\_\_\_\_ (deceased) in his/her sole name.

\*hired by Shri/Smt. (i) \_\_\_\_\_ (deceased)

(ii) \_\_\_\_\_ Jointly (iii) \_\_\_\_\_

was taken on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

S. No.	Description of Articles in Safety Locker	Other Identifying Particulars, if any

For the purpose of inventory, access to the locker was given to the Nominee/and the surviving heirs

- By breaking open the locker under his/her/their instructions.
- Who produced the key to the locker. (Delete whichever is not applicable)

The above inventory was taken in the presence of:

1. Shri/Smt. \_\_\_\_\_ (Nominee) \_\_\_\_\_

Address \_\_\_\_\_ (Signature)

Shri/Smt. \_\_\_\_\_ (Nominee) \_\_\_\_\_

Address \_\_\_\_\_ (Signature)

and

Shri/Smt. \_\_\_\_\_ Survivors of joint heirs (Signature)

Address \_\_\_\_\_

Shri/Smt. \_\_\_\_\_

Address \_\_\_\_\_ (Signature)

2. Witness (es) with name, address and signature:

\*I, Shri/Smt. \_\_\_\_\_ (Nominee) \_\_\_\_\_

\*We, Shri/Smt. \_\_\_\_\_ (Nominee),

Shri/Smt. \_\_\_\_\_ and Shri/Smt. \_\_\_\_\_ the survivors of the joint heirs, hereby acknowledge the receipt of the contents of the safety locker comprised in and set out in the above inventory together with a copy of the said inventory.

Shri/Smt. \_\_\_\_\_ (Nominee) \_\_\_\_\_

Shri/Smt. \_\_\_\_\_ (Survivor) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ & Place \_\_\_\_\_

Shri/Smt. \_\_\_\_\_ (Survivor) \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ & Place \_\_\_\_\_

**NOTE:** It is made clear that access to locker is given to survivor(s)/nominee(s) only as a trustee of the legal heirs of the deceased locker hirer on the condition that such access if given to survivor(s)/nominee(s) shall not affect the right or claim which any person may have against the survivor(s)/nominee(s) to whom the access is given.

**ACKNOWLEDGEMENT**

\*I, Shri/Smt. \_\_\_\_\_ legal heir/mandate holder

\*We, Shri/Smt. \_\_\_\_\_ legal heirs and

Shri/Smt. \_\_\_\_\_

\_\_\_\_\_ surviving heirs hereby acknowledge the receipt of the contents of the safety locker comprised in ad set out in the above inventory together with a copy of the said inventory.

Shri/Smt. \_\_\_\_\_ (Legal Heir/Mandate Holder)

Shri/Smt. \_\_\_\_\_ Signature \_\_\_\_\_

Shri/Smt. \_\_\_\_\_ Signature \_\_\_\_\_

Shri/Smt. \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Place \_\_\_\_\_ (\*Delete whichever is not applicable)

**FOR BANK USE ONLY**

Service Request No.

Employee ID

Name of the Branch official

Sourcing Branch Code

Signature of the Branch Official

Survivor(s) / Nominee / Legal Heir(s) signed in my presence

Documentation reviewed by as per below grid:

Deceased Claim Settlement Amount (Includes Balance in SA and Deposits, where deceased is a holder)	Documents to be reviewed by
< 5 Lakhs	Branch Manager
>=5Lakhs to <20Lakhs	Cluster Head or Region Head
>=20 Lakhs	Region Head

Reviewer Employee ID -

Name of the Reviewer-

Signature of the Reviewer-

**FORM 6 - FORM OF INVENTORY OF CONTENTS OF SAFETY LOCKER HIRED FROM BANKING COMPANY**

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

The following inventory of contents of Safety Locker No. \_\_\_\_\_ located in the Safe Deposit Vault of \_\_\_\_\_ Branch at \_\_\_\_\_

\*hired by Shri/Smt. \_\_\_\_\_ (deceased) in his/her sole name.

\*hired by Shri/Smt. (i) \_\_\_\_\_ (deceased)

(ii) \_\_\_\_\_ Jointly (iii) \_\_\_\_\_

was taken on this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

S. No.	Description of Articles in Safety Locker	Other Identifying Particulars, if any

For the purpose of inventory, access to the locker was given to the Nominee/and the surviving heirs

- By breaking open the locker under his/her/their instructions.
- Who produced the key to the locker. (Delete whichever is not applicable)

The above inventory was taken in the presence of:

1. Shri/Smt. \_\_\_\_\_ (Nominee) \_\_\_\_\_

Address \_\_\_\_\_ (Signature)

Shri/Smt. \_\_\_\_\_ (Nominee) \_\_\_\_\_

Address \_\_\_\_\_ (Signature)

and

Shri/Smt. \_\_\_\_\_ Survivors of joint heirs (Signature)

Address \_\_\_\_\_

Shri/Smt. \_\_\_\_\_

Address \_\_\_\_\_ (Signature)

2. Witness (es) with name, address and signature:

\*I, Shri/Smt. \_\_\_\_\_ (Nominee) \_\_\_\_\_

\*We, Shri/Smt. \_\_\_\_\_ (Nominee),

Shri/Smt. \_\_\_\_\_ and Shri/Smt. \_\_\_\_\_ the survivors of the joint heirs, hereby acknowledge the receipt of the contents of the safety locker comprised in and set out in the above inventory together with a copy of the said inventory.

**ACKNOWLEDGEMENT**

\*I, Shri/Smt. \_\_\_\_\_ legal heir/mandate holder  
 \*We, Shri/Smt. \_\_\_\_\_ legal heirs and  
 Shri/Smt. \_\_\_\_\_  
 \_\_\_\_\_ surviving heirs hereby acknowledge the receipt of the contents of the safety locker  
 comprised in ad set out in the above inventory together with a copy of the said inventory.

Shri/Smt. \_\_\_\_\_ (Legal Heir/Mandate Holder)

Shri/Smt. \_\_\_\_\_ Signature \_\_\_\_\_

Shri/Smt. \_\_\_\_\_ Signature \_\_\_\_\_

Shri/Smt. \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Place \_\_\_\_\_ (\*Delete whichever is not applicable)

**FOR BANK USE ONLY**

Service Request No.

Employee ID

Name of the Branch official

Sourcing Branch Code

Signature of the Branch Official

Survivor(s) / Nominee / Legal Heir(s) signed in my presence

Documentation reviewed by as per below grid:

Deceased Claim Settlement Amount (Includes Balance in SA and Deposits, where deceased is a holder)	Documents to be reviewed by
< 5 Lakhs	Branch Manager
>=5Lakhs to <20Lakhs	Cluster Head or Region Head
>=20 Lakhs	Region Head

Reviewer Employee ID -

Name of the Reviewer-

Signature of the Reviewer-

**FORM 7 - HUF Affidavit cum Idemnity Letter**

**Affidavit cum Indemnity**

(For allowing operation in HUF accounts in case of death of Karta)

We,

- 1) Sh/Smt\* \_\_\_\_\_ Son/daughter/husband/ wife of/widow of Sh \_\_\_\_\_ R/O \_\_\_\_\_ ;
- 2) Sh/Smt\* \_\_\_\_\_ Son/daughter/husband/ wife of/widow of Sh \_\_\_\_\_ R/O \_\_\_\_\_ ;
- 3) Sh/Smt\* \_\_\_\_\_ Son/daughter/husband/wife of/widow of Sh \_\_\_\_\_ R/O \_\_\_\_\_
- 4) Sh/Smt. \_\_\_\_\_ son/daughter/widow of Sh \_\_\_\_\_ R/O \_\_\_\_\_ and
- 5) Sh/Smt. \_\_\_\_\_ son/daughter/widow of Sh \_\_\_\_\_ R/O \_\_\_\_\_ (hereinafter called as `the Coparceners`)

hereby state, declare, confirm and undertake as under:

- a) That Late Sh \_\_\_\_\_ son of Shri \_\_\_\_\_ resident of \_\_\_\_\_ was the Karta of \_\_\_\_\_ {hereinafter called as "HUF"} and was operating bank account of HUF bearing No. \_\_\_\_\_ with the bank at branch Office \_\_\_\_\_
- b) That Shri \_\_\_\_\_ i.e. said Karta of said HUF expired on \_\_\_\_\_ and the said coparceners are the only surviving members/coparceners of said HUF  
A copy of the death certificate has since been submitted to the Bank.
- c) That Mr./Ms. \_\_\_\_\_ is a coparcener of the said HUF and he/she has been unanimously appointed as the new Karta of the said HUF to take care of the day to day affairs of the said HUF including but not limited to the banking operations of the said HUF;
- d) That the coparceners have requested the Bank to delete the name of the deceased Karta of the said HUF and replace the same with the name of newly appointed Karta Mr./Ms. \_\_\_\_\_ and (i) to allow operation in the above said bank account or (ii) to close the said bank account and remit the proceeds of the said bank account in favour of the said newly appointed Karta.
- e) That in pursuance to the request of the coparceners the bank has updated its records with the name of the newly appointed karta allowing to operate the above said bank account. ,
- f) That the Bank has agreed to settle the claims relying on this affidavit and the said coparceners agree to indemnify the bank in respect of such settlement, payment or delivery of the contents of items in safe deposit locker or held in safe custody against any claim made by any person for the amount standing to the credit of the account of the deceased.
- g) That the bank, its successors and assigns and its managers, agents, officers and servants and their respective estates and effects are and shall from time to time and at all times hereafter be kept safe and saved harmless and indemnified for and in respect of such payment and against all actions, losses, cost, charges, expenses and demands whatsoever in respect of the said payment or delivery of the contents of items in safe deposit locker or held in safe custody.

All the averments made herein before are true and correct and I/We put my/our signature/mark on this \_\_\_\_\_ Day of \_\_\_\_\_ 200\_\_\_\_\_ at \_\_\_\_\_ in the presence of \_\_\_\_\_.

\_\_\_\_\_  
Signatures(s) of deponents. (Coparceners)

\_\_\_\_\_  
Signature of Witness

Affidavit to be attested by Notary Public.

**FOR BANK USE ONLY**

Service Request No.

Employee ID

Name of the Branch official

Sourcing Branch Code

Signature of the Branch Official

Survivor(s) / Nominee / Legal Heir(s) signed in my presence

Documentation reviewed by as per below grid:

Deceased Claim Settlement Amount (Includes Balance in SA and Deposits, where deceased is a holder)	Documents to be reviewed by
< 5 Lakhs	Branch Manager
>=5Lakhs to <20Lakhs	Cluster Head or Region Head
>=20 Lakhs	Region Head

Reviewer Employee ID -

Name of the Reviewer-

Signature of the Reviewer-