

Documents Required for Settlement of Deceased Accounts - Bank Deposits

Sr. No.	Scenarios	Documents required
1.	Accounts with Nomination/ Survivorship Clause	(i) Death Claim Form (Annexure V) (ii) Death certificate of the deceased depositor(s) (iii) Officially valid document of the nominee(s)/survivor(s) for identity and address proof
2.	Accounts without Nomination/ Survivorship Clause (for claim amount up to ₹15 lakhs)	(i) Death Claim Form (Annexure VI) (ii) Death certificate of the deceased depositor(s) (iii) Officially valid document of the claimant(s) for identity and address proof (iv) Bond of indemnity from claimant(s)(Annexure VII) (v) Letter of disclaimer/ no objection from non-claimant legal heir(s) (Annexure VIII) (vi) Legal Heir Certificate issued by a competent authority; OR (vi) Declaration regarding the legal heir(s) by an independent person (Annexure IX)
3.	Accounts without Nomination/ Survivorship Clause (for claim amount above ₹15 lakhs)	(i) Death Claim Form (Annexure VI) (ii) Death certificate of the deceased depositor(s) (iii) Officially valid document of the claimant(s) for identity and address proof (iv) Succession Certificate OR (i) Death Claim Form (Annexure VI) (ii) Death certificate of the deceased depositor(s) (iii) Officially valid document of the claimant(s) for identity and address proof (iv) Bond of indemnity from Claimant (s) (Annexure VII) (v) Letter of disclaimer/ no objection from non-claimant legal heir(s), if applicable (Annexure VIII) (vi) Bond of Surety from third party individuals (Annexure VII) (vii) Legal Heir Certificate issued by a competent authority; OR (vii) Affidavit regarding the legal heir(s) by an independent person (Annexure IX) sworn before a Notary Public / Judge / Judicial Magistrate
4.	Accounts without Nomination/ Survivorship Clause -Legal Representation	(i) Death Claim Form (Annexure VI) (ii) Death certificate of the deceased depositor(s) (iii) Officially valid document of the claimant(s) for identity and address proof (iv) Succession Certificate or Probate of Will or Letter of Administration or Court order/ decree (as applicable)

**Please carry the original KYC documents and death certificate of deceased customer for verification at branch.*

**Settlement of claims in respect of missing persons- a copy of the First Information Report (FIR) and non-traceable report issued by police authorities in lieu of death certificate will be required for claim amount below ₹1 lakh. In case of claim amount above ₹1 lakh, order from the competent court will be required in lieu of death certificate.*

Settlement of claims in respect of deposit accounts of a sole proprietary concern

Nomination facility is also available in respect of deposits held in the name of a sole proprietary concern. Accordingly, the procedure for settlement of claims in respect of such accounts as has been prescribed above for the accounts with / without nominee / survivorship clause, as applicable.

Modes for Certification of 'proof of death' document issued outside India

In cases involving death of a customer outside India, 'proof of death' document is issued by an authority outside the country. In such cases, bank shall accept the original certified copy of the document issued for 'proof of death', certified in the country of its issuance in any one of the following modes:

- (1) Authorised officials of overseas branches of Scheduled Commercial Banks registered in India; or
- (2) Branches of overseas banks with whom Indian banks have correspondent banking relationships; or
- (3) Court Magistrate or Judge or Notary Public; or
- (4) Consularised by Indian Embassy/ Consulate General in the country of issuance; or
- (5) Apostilled.

Documents Required for Settlement of Deceased Accounts – Safe Deposit Locker/ Safe Custody

Sr. No.	Scenarios	Documents required
1.	Safe Deposit Locker with Nomination/ Survivorship Clause	(i) Death Claim Form (Annexure V) (ii) Death certificate of safe deposit locker hirer(s) (iii) Officially valid document of the nominee(s)/survivor(s) for identity and address proof (iv) Inventory Form (Annexure X)
2.	Safe Deposit Locker without Nomination /Survivorship Clause	(i) Death Claim Form (Annexure VI) (ii) Death certificate of safe deposit locker hirer(s) (iii) Officially valid document of the claimant(s) for identity and address proof (iv) Inventory Form (Annexure X) (v) Letter of disclaimer / no objection (Annexure VIII) (vi) Legal Heir Certificate OR (vi) Affidavit regarding the legal heir(s) by an independent person (Annexure IX) sworn before a Notary Public / Judge / Judicial Magistrate (vii) Bond of Indemnity (Annexure XII)
3.	Safe Deposit Locker- Legal Representation	(i) Death Claim Form (Annexure VI) (ii) Death certificate of the deceased depositor(s) (iii) Officially valid document of the claimant(s) for identity and address proof (iv) Succession Certificate or Probate of Will or Letter of Administration or Court order/ decree (as applicable) (v) Inventory Form (Annexure X)
4.	Safe Custody with Nomination/ Survivorship Clause	(i) Death Claim Form (Annexure V) (ii) Death certificate of safe custody hirer(s) (iii) Officially valid document of the nominee(s)/survivor(s) for identity and address proof (iv) Inventory Form (Annexure XI)
5.	Safe Custody without Nomination/ Survivorship Clause	(i) Death Claim Form (Annexure VI) (ii) Death certificate of safe custody hirer(s) (iii) Officially valid document of the claimant(s) for identity and address proof (iv) Inventory Form (Annexure XI) (v) Letter of disclaimer / no objection (Annexure VIII) (vi) Legal Heir Certificate OR (vi) Affidavit regarding the legal heir(s) by an independent person (Annexure IX) sworn before a Notary Public / Judge / Judicial Magistrate (vii) Bond of Indemnity (Annexure XII)
6.	Safe Custody- Legal Representation	(i) Death Claim Form (Annexure VI) (ii) Death certificate of the deceased depositor(s) (iii) Officially valid document of the claimant(s) for identity and address proof (iv) Succession Certificate or Probate of Will or Letter of Administration or Court order/ decree (as applicable) (v) Inventory Form (Annexure XI)