

Settlement of Claims in respect of Deceased Depositors

Check-list of Documents

Claims	Document obtained : Yes/No
1. Accounts with Nomination clause:	
(i) Application for Deceased Claim from Nominee/ Guardian of nominee	(Annexure-3)
(ii) Copy of Death Certificate (Verified with original)	
(iii) Identify proof (as defined in Part- V)	
2. Joint Accounts with Either or Survivor clause:	
(i) Application for Deceased Claim from Survivor(s)	(Annexure-3)
(ii) Copy of Death Certificate (Verified with original)	
3. For cases other than Nomination/Joint Accounts with survivor clause: (For amounts up to threshold limit, i.e. up to Rs. 1 lakh.)	
(i) Application for Deceased Claim	(Annexure –4)
(ii) Copy of Death Certificate	
(iii) Identity Proof of the Claimant, Legal heirs & Sureties	
(iv) Letter of Indemnity signed by claimant(s) & all legal heirs	(Annexure –7)

4. For cases other than Nomination/Joint Accounts with survivor clause: (For amounts above Rs.1 lac to 25 lacs)	
(i) Application for Deceased Claim	(Annexure –4)
(ii) Copy of Death Certificate	
(iii) Identity Proof of the Claimant, Legal heirs & Sureties	
(iv) Consent letter	(Annexure 5)
(v) Affidavit from claimant	(Annexure 6)
(vi) Letter of Indemnity signed by claimant(s) & all legal heirs & two sureties	(Annexure –7)
(vii) Receipt	(Annexure –8)
5. For claim cases above Rs. 25 lakhs	
(i) Certified true copy of Legal Representation	
(ii) Identity proof of holder of Legal Representation	

Application for Deceased claimAnnexure - 4

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

From

To

The Branch Manager,
Bank of Maharashtra,
_____ Branch

Dear Sir,

Re: Deceased Account

Late S hri/S mt.....

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/daug hter of S hri.....
.....residing at
..... am

- (i) the registered nominee in the above account(s).
- (ii) 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 this 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 /deposit in my /our name(s) with same mode of operations or to pay the balance amount /amount of deposits to me/us.

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)

Place:

Yours faithfully,

Date:

(Claimant(s))

Application for Deceased claim Annexure - 4

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

BANK OF MAHARASHTRA

The Branch Manager

Name of the Applicant/s:

Branch

Address: _____

Phone No. _____

Date: _____

Dear Sir,

Ref: Deceased Shri / Smt _____

Date of Death _____

Sub: Claim for payment of amount/s and delivery of securities / articles deposited by the above named deceased with the Bank.

1. I/ we the undersigned, am/are related to the above named deceased account holder (specify relation) as shown below and entitled to receive amount/s due and payable by the Bank to the deceased and securities etc. held by the Bank on behalf of the deceased, as specified below:

Particulars of the accounts of the deceased:

a) Current a/c no.	Branch	Bal. as on dt.	Balance	Latest status of nomination
b) Saving Bank a/c no.	Branch	Bal. as on dt.	Balance	Latest status of nomination
c) Other dues (please specify)	Branch	Bal. as on dt.	Balance	Latest status of nomination

d) Safe Deposit Locker No: _____ Mode of holding _____

Estimated value of Contents Rs. _____

e) Fixed Deposit: RD / Term Deposit

Sr. No.	Receipt No.	Date of Deposit	Amount	Due date	Instruction about payment either or survivor etc.	Latest status of nomination
1.						
2.						
3.						
4.						
5.						
		Total Rs.				

Whether any kind of loan availed by deceased applicant : Yes / No

If Yes, give details

I/We hereby apply for payment of amounts dues to and delivery of securities/articles held by the bank on behalf of the deceased account holder as detailed above. I/We am /are agreeable to (1) comply with the Bank's rules in this behalf from time to time, (2) to prove my/our title in the manner required by the Bank and (3) to offer such security / indemnity to the Bank as may be required by them and to keep the Bank safe and indemnified in respect of delivery to such dues, securities / articles, etc.

2) Personal information in respect of deceased account holder:

- a) Name of the deceased
- b) Age
- c) Married / Unmarried/Widower
- d) Date of Death

Place of death

Taluka

Dist

- e) Usual place of residence immediately prior to death

Copy of death certificate issued by _____ is enclosed

- f) Personal law by which the deceased was governed

- An extract from Death Register issued by the local authority should accompany this application.

3) Information regarding persons (including applicant) entitled to succeed to the estate of deceased according to the personal law by which the deceased was governed.

Sr. No.	Name	Age	Address	Relationship with the deceased

4) I/We hereby declare

- That the deceased has not made any will nor any other deposition in regard to the property to which this claim related / the deceased had made a will on _____ bequeathing the said property to the claimant / has appointed the claimant as executor.
- That neither I nor any other person has applied for probate, letters of administration or succession certificate in regard to the assets left by the deceased.
- That to the best of my knowledge and information the assets left by the deceased is / are not liable for estate duty and I / We have obtained / undertake to obtain requisite certificate from the concerned authorities. I further assure the Bank and declare that in case and estate duty is levied on the assets left by the deceased. I shall be solely responsible for payment of the same.

In case the Bank agrees to pay the dues / deliver the securities, articles, etc. as aforesaid to me without insisting on representation from a competent court we all legal heirs as above agree to execute an indemnity bond signed by us and sureties to be approved by the bank, in that event the names of sureties given below may be considered by the Bank.

This is the state of affairs and the same is true to the best of my belief and information.
You are requested to do the needful as per your rules.

Yours faithfully,

(Signature of the applicant)

Information about two sureties proposed (only in claims above Rs. 1 lakhs.)

1) Full Name: _____

2) Permanent Address _____

3) Occupation _____

4) a) Annual Income from business _____

b) Whether Income Tax Payer Yes/No _____ PAN/GNR No. _____

5) If in Service _____

a) Name of employer _____

b) Post held _____

c) Salary per month Rs. _____

6) Possessing a house _____

a) House No. & address _____

b) Monthly rent, if any, Rs. _____

c) Present market value Rs. _____

7) Other assets held if any value Rs. _____

1) Full Name: _____

2) Permanent Address _____

3) Occupation _____

4) a) Annual Income from business _____

b) Whether Income Tax Payer Yes/No _____ PAN/GNR No. _____

5) If in Service _____

a) Name of employer _____

b) Post held _____

c) Salary per month Rs. _____

6) Possessing a house _____

a) House No. & address _____

b) Monthly rent, if any, Rs. _____

c) Present market value Rs. _____

7) Other assets held if any value Rs. _____

Annexure . 5

Draft of consent letter

I/We (1) Shri/Smt.

Age about years, residing at

(2) Shri/Smt

Age about years, residing at

Do hereby state that my/our

died on at

Leaving behind him the following heirs according to the law by which he was governed.

Sr. No.	Name	Age	Relationship with the Deceased
---------	------	-----	--------------------------------

1

2

3

4

He has died intestate and as per our knowledge and after search of his records we do not find any will left behind by him. So we declare that we are the only legal heirs entitled to inherit his estate

Sh ri/Smt.

one of the heirs / legatees of the deceased has claimed the moneys and securities standing in the accounts of S hri

with Bank of Maharashtra Branch and I / We

the above named heirs hereby accord our consent to the payment of the said moneys / securities to S hri

Signature(s)

To be attested by Gazetted Officer or Executive Magistrate/Notary

Annexure . 6

Affidavit from claimant

(To be stamped as per Stamp Act and to be executed before Executive Magistrate or Notary)

I/We _____
age about _____ years, residing at _____
and Shri/Smt. _____ age about _____
_____ years, residing at _____ do on solemn
affirmation state that my/our _____ expired on
_____ at _____

He has left behind him following heirs including me /us according to the law of succession by which he was governed.

	Name	Age	Relation
1.			
2.			
3.			
4.			

* In case of minor Hindu heirs

* Being the mother/father I am natural guardian of the said minor heirs.

There are no other heirs than those mentioned above. The deceased has left/has not left any other property other than the one claimed from Bank of Maharashtra.

He has died intestate and as per our knowledge and after search of his records we do not find any will left behind by him. So we declare that we are the only legal heirs entitled to inherit his estate

No body has claimed any legal representation from any court regarding the estate of the deceased nor has applied for or is required to apply for the same.

Savings Bank Account No.

FDR No.

Dated

Due Date

Recurring Deposit Account No.

Safe Deposit Locker No.

Maharashtra and the present balance is /are Rs.

As the heirs / sole heir, I am / we are claiming the balance amount in the said account/articles in SDV Locker in the name of the deceased and all other heirs mentioned above have no objection for the same.

This affidavit is made at

_____ the _____ day of _____ 20

Identification

Signature

The contents of this affidavit are explained to the Affiant in the language known to him by me.

***Note: Strike out whatever is not applicable.**

Indemnity format

(To be duly stamped as per the Stamp Act
applicable to the State)

**LETTER OF INDEMNITY WITH RESPECT TO PAYMENT OF BALANCE IN THE
DECEASED CONSTITUENT'S ACCOUNT WITHOUT PRODUCTION OF LEGAL
REPRESENTATION**

To

The Branch Manager,
Bank of Maharashtra,
..... Branch.

IN CONSIDERATION of your paying or agreeing to pay me/us,

Insert here the 1) _____
Name(s) of all 2) _____
Legal heirs 3) _____
 4) _____

The sum of Rupees _____ standing at the credit
of Savings Bank/Current/R.D. Account No. etc. _____ with your bank in the name
of Shri/Smt./Kum. _____

since deceased, without production of Letters of Administration or a Succession
Certificate/or Probate to his/her estate or a Certificate from the Controller of Estate Duly
to the effect that estate duty has been paid or will be paid or none is due I/we do hereby
for myself/ourselves and my/our heirs, legal representatives executors and
administrators, jointly and severally UNDERTAKE AND AGREE to indemnify you and
your successors and assign against all claims, demands, proceedings, losses,
damages, charges and expenses which may be raised against or incurred by you by
reasons or in consequence of your having agreed to pay/or paying me/us the said sum
as aforesaid.

SIGNED AND DELIVERED

By the above named on this _____

Day of _____ two thousand ----

SIGNED AND DELIVERED by
the above named

1. _____ 2. _____ 3. _____
4. _____ 5. _____ 6. _____

(heirs /claimants of the deceased)

* In consideration of aforesaid I/We the undersigned sureties do hereby jointly and severally guarantee and undertake to pay to you and your successors and assigns, all the claims, demands, proceedings, losses, damages, charges and expenses which may be raised against or incurred by you by reasons or in consequence of your having agreed to pay/or paying the said sum as aforesaid to the aforesaid executants/payee/indemnifiers under the aforesaid indemnity.

We agree and confirm that the bank shall have the right to claim the amount from us as sureties before all without claiming the amount from the aforesaid executants/payee/indemnifiers and that the liability of each one of us as the sureties shall be that of principal debtors to the bank.

SIGNED AND DELIVERED

By the above named on this _____

Day of _____ two thousand ----

SIGNED AND DELIVERED by
the above named sureties

1. _____ 2. _____ 3. _____
4. _____ 5. _____ 6. _____

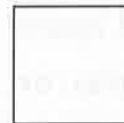
(* Strike out if no sureties are to be taken)

RECEIPT

Received with thanks from Bank of Maharashtra _____ branch, a sum of Rs. _____ (Rupees _____ only) by Banker"s Cheque No. _____ dated _____ in favour of _____ 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:



(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 _____ favoring _____ issued by you in settlement of the balance in account number _____ of Late _____ will be utilized for the benefit of the minor only.

Annexure - 9

Application for claim for Missing depositor

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

From

To

The Branch Manager,

Bank of Maharashtra,

_____ Branch

Dear Sir,

Re: Shri/Smt..... Missing

Account No(s).....

I/We advise that Shri/Smt. _____ is missing since _____ and not heard of for more than years by those who would naturally have heard of him/her if he had been alive. I/We are the Nominee / joint holder to the deposits of the said missing person. I/We have filed FIR with the Police bearing no. _____. On ---I/We have made all efforts to trace the said person however unfortunately he/she could not be found. The Police have also closed the case as not traceable and have issued report to that effect. We enclose the copy of FIR and the report of the Police. I/We therefore claim that he/she is not alive.

He/She holds the above account(s) at your branch. The account(s) is/are in the name of: _____

I/We lodge my/our claim for the balances with accrued interest lying to the credit of the above named missing person. I / we am / are the nominee/joint holder of the above named missing person and lodge my/our claim for payment as per the bank's rules and discretion. The relevant information about the missing person and the nomination joint holders are as under.

C. In case of Nomination

I,son/daughter of S hri.....
.....residing at
..... am

- (iii) the registered nominee in the above account(s).
- (iv) 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 this claim.

I/We submit the following documents.

- 1) FIR filed to Police
- 2) Not traceable report issued by police authorities.
- 3) Letter of indemnity signed by all claimants
- 4) Identity proof of nominee

Please settle the balance in the account in the name of the nominee. I/we receive the payment as trustee(s) of the nominee/joint holder of the Missing person.

D. In the case of joint account

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

I/We submit photocopy of the following document(s)

- 1) FIR filed to Police
- 2) Not traceable report issued by police authorities.
- 3) Letter of indemnity signed by all claimants

Place:

Yours faithfully,

Date:

(Claimant(s))

Annexure - 10

Application for claim for Missing depositor

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

From

To

The Branch Manager,
Bank of Maharashtra,
_____ Branch

Dear Sir,

Re: Shri/Smt..... Missing
Account No(s).....

I/We advise that Shri/Smt. _____ is missing since _____ and not heard of for more than _____ years by those who would naturally have heard of him/her if he had been alive. I/We are the legal heirs of the said missing person. I/We have filed FIR with the Police bearing no On . I/we have made all efforts to trace the said person however unfortunately he/she could not be found. The Police have also closed the case as not traceable and have issued report to that effect. We enclose the copy of FIR and the report of the Police. I/We therefore claim that he/she is not alive.

He/She holds the above account(s) at your branch. The account(s) is/are in the name of:

I/We lodge my/our claim for the balances with accrued interest lying to the credit of the above named missing person who has not left any will. I / we am / are the legal heirs of the above named missing person and lodge my/our claim for payment as per the bank"s rules and discretion. The relevant information about the missing person and the legal heirs are as under.

1 Names in full of the parents of the Missing person

F a t h e r : _____

Mother: _____

2 Religion of the Missing person:

3 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	Age
(i)			
(ii)			
(iii)			
(iv)			
(v)			
(vi)			

4. Name or Names of the :

Guardian/s of the minor

Children of the Depositor

(a) Whether Natural :
Guardian

(b) Whether Guardian :
appointed by a 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)

(v)

(vi)

I/We submit the following documents.

- 1) FIR filed to Police
- 2) Non traceable report issued by police authorities.
- 3) Letter of indemnity signed by all claimants
- 4) Identity proof of Legal heirs & sureties
- 5) Affidavit

We request you to pay the balance amount lying to the credit of the above named missing person toon 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,

Indemnity format

(To be duly stamped as per the Stamp Act
applicable to the State)

**LETTER OF INDEMNITY WITH RESPECT TO PAYMENT OF BALANCE IN THE
MISSING CONSTITUENT'S ACCOUNT WITHOUT PRODUCTION OF LEGAL
REPRESENTATION**

To

The Branch Manager,
Bank of Maharashtra,
..... Branch.

IN CONSIDERATION of your paying or agreeing to pay me/us,

Insert here the 1) _____
Name(s) 2) _____
Claimants 3) _____
 4) _____

The sum of Rupees _____ standing at the credit
of Savings Bank/Current/R.D. Account No. etc. _____ with your bank in the name
of Shri/Smt./Kum.

since Missing & not traceable and presumed to be dead , without production of Court
Order declaring him dead & without production of Letters of Administration or a
Succession Certificate to his/her estate or a Certificate from the Controller of Estate
Duly to the effect that estate duly has been paid or will be paid or none is due I/we do
hereby for myself/ourselves and my/our heirs, legal representatives executors and
administrators, jointly and severally UNDERTAKE AND AGREE to indemnify you and
your successors and assign against all claims, demands, proceedings, losses,
damages, charges and expenses which may be raised against or incurred by you by
reasons or in consequence of your having agreed to pay/or paying me/us the said sum
as aforesaid.

SIGNED AND DELIVERED

By the above named on this _____ Day of _____
_____ two thousand _____

SIGNED AND DELIVERED by
the above named

1. _____ 3. _____
4. _____ 6. _____

(heirs /claimants of the Missing depositor)

* In consideration of aforesaid I/We the undersigned sureties do hereby jointly and severally guarantee and undertake to pay to you and your successors and assigns, all the claims, demands, proceedings, losses, damages, charges and expenses which may be raised against or incurred by you by reasons or in consequence of your having agreed to pay/or paying the said sum as aforesaid to the aforesaid executants/payee/indemnifiers under the aforesaid indemnity.

We agree and confirm that the bank shall have the right to claim the amount from us as sureties before all without claiming the amount from the aforesaid executants/payee/indemnifiers and that the liability of each one of us as the sureties shall be that of principal debtors to the bank.

SIGNED AND DELIVERED

By the above named on this _____
Day of _____ two thousand ----

SIGNED AND DELIVERED by
the above named sureties

1. _____ 2. _____ 3. _____
4. _____ 5. _____ 6. _____

(* Strike out if no sureties are to be taken)

March 29, 1985

DBOD.No.Leg.BC.38/C.233A-85

Notification

In exercise of the powers conferred on the Reserve Bank of India by sub-section (3) of section 45ZC and sub-section (4) of section 45ZE of the Banking Regulation Act, 1949, respectively, the Reserve Bank of India hereby directs that the inventory to be prepared before returning articles left in safe custody and the inventory to be prepared before permitting removal of the contents of a safety locker, shall respectively be in the appropriate Forms as given below.

A. GHOSH
Deputy Governor

Annexure 12

**Form of Inventory of Contents of
Safe Deposit Locker Hired from Bank of Maharashtra**

(Section 45ZE (4) of the Banking Regulation Act, 1949)

The following inventory of contents of Safe Deposit 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____.

Sr. 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 hirers

~~ who produced the key to the locker.

~~ by breaking open the locker under his/her/their instructions.

The above inventory was taken in the presence of:

1. Shri/Smt. _____ (Nominee)

Address _____ (Signature)

or

1. Shri/Smt. _____ (Nominee)

Address _____ (Signature)

and

Shri/Smt. _____

Address _____ (Signature)

Shri/Smt. _____

Address _____ Survivors of
joint hirers

(Signature)

* I, Shri/Smt. _____ (Nominee)

* We, Shri Smt. _____ (Nominee), Shri/Smt. _____ and Shri/Smt. _____ the survivors of the joint hirers, 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. _____ (Nomi nee) Shri/Smt. _____ (Survivor)

Signature _____ Signature _____

Date & Place _____

Shri/Smt. _____ (Survivor)

Signature _____

Date & Place _____

(* Delete whichever is not applicable)

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

Annexure 13

Form of Inventory of articles left in safe custody with banking company

(Section 45ZC (3) of the Banking Regulation Act, 1949)

The following inventory of articles left in safe custody with _____ branch, by
Shri/Smt. _____ (deceased) under an agreement /receipt dated
_____ was taken on this, _____ day of _____ 20 _____.

Sr. No.	Description of Articles in Safe Custody	Other Identifying Particulars, if any

The above inventory was taken in the presence of :1. Shri/Smt.

_____ (Nominee) Shri/Smt. _____

(Appointed on behalf of minor Nominee)

Address _____ OR Address _____

Signature _____ Signature _____

I, Shri/Smt. _____ (Nominee / appointed on behalf of
minor Nominee) hereby acknowledge receipt of the articles comprised and set out in
the above inventory together with a copy of the said inventory.

Shri/Smt. _____ (Nominee)

Signature _____

Date & Place _____
Shri/Smt. _____

(Appointed on behalf of minor Nominee)

Signature _____

Date & Place _____

THE EFFECT OF TEMPERATURE ON THE RATE OF REACTION

Reaction: $2H_2O_2(aq) \rightarrow 2H_2O(l) + O_2(g)$

The following table shows the results of the experiment. The rate of reaction was determined by measuring the volume of oxygen gas produced over a period of 10 minutes.

Temperature (°C)	Volume of O_2 (cm ³)	Rate of Reaction (cm ³ min ⁻¹)
20	10	1.0
30	20	2.0
40	40	4.0
50	80	8.0
60	160	16.0

From the table, it can be seen that the rate of reaction increases with temperature.

Conclusion:

The rate of reaction increases with temperature.

Explanation: As temperature increases, the kinetic energy of the molecules increases, leading to more frequent and more energetic collisions.

Therefore, the rate of reaction increases with temperature.

The following graph shows the relationship between the rate of reaction and temperature.

The graph shows that the rate of reaction increases exponentially with temperature.

This is because the rate of reaction is proportional to the number of molecules that have sufficient energy to overcome the activation energy barrier.

Conclusion:

The rate of reaction increases exponentially with temperature.

This is because the rate of reaction is proportional to the number of molecules that have sufficient energy to overcome the activation energy barrier.