



Instructions to Claimants for filling the application form

1. Select the appropriate Application form (Annexure A – for Nominees/Survivors; Annexure B – for claimant other than nominee / survivors).
2. All columns of the Application & Annexures to be filled in appropriately.
3. The Declaration to be signed by an independent person well known to the family of the deceased by unconnected with it and acceptable to the Bank.
4. Death Claim Settlement Portal at present is for lodging claims **with respect to Deposit Accounts** with or without Nomination. Other claims related to Locker, release of title deed / release of jewels in closed loan accounts are to be submitted manually to branch.
5. A claimant can lodge the claim in Death Claim Settlement Portal from their own place or can submit the claim with any of the branches against acknowledgment.
6. In case all required documents for processing of the claim have been submitted by the claimant physically at branch, the branch receiving the documents shall issue a confirmation to the claimant in this regard.
7. However, in case of any pending or incomplete / incorrect documents, the branch shall intimate the claimant about the list of such documents while acknowledging the receipt of claim. On subsequent submission of all the required documents, the branch shall issue a confirmation to the claimant that all required documents have been received for processing of the claim.
8. Upon a claimant uploading the claim form along with the required documents in Death Claim Settlement Portal, an acknowledgement / confirmation message will be sent and there is the provision for online tracking of the status of the claim with the Ref No. generated.
9. The claimant has to produce original documents for submission / verification at the initiating branch or any of the nearby branches.
10. Bank shall settle a claim in respect of deposit accounts of a deceased customer **within a period not exceeding 15 calendar days from the date of receipt of all the required documents associated with the claim**

With respect to settlement of claim in safe deposit locker/ articles in safe custody, after receipt of the required documents and being satisfied to the genuineness of the claim and settled by the Competent Authority, bank shall correspond with the claimant(s) in writing and fix a date and time for making an inventory of the contents of the safe deposit locker, as given in form prescribed in Annex F, in the presence of all claimant(s) or their duly authorised representatives, two independent witnesses (should not be employee or ex-employee of the bank), the safe deposit vault custodian and another employee of the bank not associated with locker operations. Valuation of the contents of the safe deposit locker shall be carried out by an independent valuer and recorded in the Bond of Indemnity as given in Annex H. The claimant(s) or their duly authorised representative(s) may remove the contents of the locker subsequent to submission of the Bond of Indemnity. Bond of Indemnity shall not be required to be given in cases of claims settled on the basis of legal documents such as Probate of Will or Succession Certificate or Letter of Administration or Court order / decree, etc.

In case of safe deposit locker / articles in safe custody, the bank shall, **within 15 calendar days of receipt of all the required documents**, process the claim and communicate with the claimant(s) for fixing the date for making inventory of the locker / articles in safe custody.

DOCUMENT CHART IN DEATH CLAIM SETTLEMENT

Accounts with Nominee / Survivorship in Deposit Accounts and in Safe Deposit Locker & Articles in Safe Custody by Deceased Customer

DEPOSIT ACCOUNTS	
Conditions	Documents to submitted
1) The identity of the nominee(s) / survivor(s) and the deceased status of the account holder(s) with supporting documents are to be verified; 2) No order from the competent court as on the date of settlement / payment, restraining the nominee(s) / survivor(s) from receiving or the bank from making the payment from the account of the deceased depositor(s) exists; and 3) The nominee(s) / survivor(s) would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor(s) In the case of a joint deposit account with or without survivorship clause, the nominee's right arises only after the death of all the depositors.	1) Claim form, as given in Annex A, duly signed by the nominee(s) / survivor(s); 2) Death certificate of the deceased depositor(s); and 3) Officially Valid Document of the nominee / survivor towards verifying her / his identity and address. Irrespective of the amount standing to the credit of the deceased account holder(s), no legal documents such as Succession Certificate, Letter of Administration, Probate of Will, etc., or any bond of indemnity / surety from the nominee(s) / survivor(s) / third-party shall be insisted.
SAFE DEPOSIT LOCKER & ARTICLES IN SAFE CUSTODY BY DECEASED CUSTOMER	
(1) If a sole locker hirer nominates an individual(s) to receive the contents in the locker in case of her / his death, bank shall give access of the locker to such nominee(s) with liberty to remove the contents of the locker. (2) In case the locker was hired jointly with the instructions to operate it under joint signatures, and the locker hirers nominate any other individual(s), in the event of death of any of the locker hirers, bank shall give access of the locker and the liberty to remove the contents jointly to the nominee(s) and the survivor(s). (3) In case the locker was hired jointly with survivorship clause and the hirers instructed that the access of the locker should be given to "either or survivor", "anyone or survivor" or "former or survivor" or according to any other survivorship clause permissible under the provisions of the Banking Regulation Act, 1949, bank shall follow the mandate in the event of death of one or more of the joint locker hirers.	1) Claim form, as given in Annex A, duly signed by the nominee(s) / survivor(s); 2) Death certificate of the deceased depositor(s); and 3) Officially Valid Document of the nominee / survivor towards verifying her / his identity and address. On obtaining the documents mentioned above and being satisfied to the genuineness of the claim, bank shall correspond with the nominee(s) / survivor(s) in writing and fix a date and time for making an inventory of the contents of the safe deposit locker. The same shall be undertaken in the presence of the nominee(s) and / or survivor(s) and / or their authorised representatives, two independent witnesses (should not be employee or ex-employee of the bank), the safe deposit vault custodian and another employee of the bank not associated

(4) In case of a minor nominee, bank shall ensure that, the contents of locker, when sought to be removed on behalf of the minor nominee, are handed over to the guardian whose details have been provided in the nomination form. If the details of the guardian have not been provided in the nomination form, bank shall hand over the contents of the locker to a person who is, in law, competent to receive the contents of safe deposit locker on behalf of such minor. Further, a) The identity of the nominee(s)/ survivor(s) and deceased status of the locker hirer(s) to be established through submission of appropriate documentary evidence (physical or equivalent e-document); b) There is no order or direction as on date from a Court / Forum in the knowledge of the bank, restraining the nominee(s) / survivor(s) from having access or the bank from giving access to the locker of the deceased hirer(s) and liberty to remove the contents of such locker exists; and c) The nominee(s)/ survivor(s) access and liberty to remove the contents of the locker is given to them only as a trustee of the legal heir(s) of the deceased locker hirer(s), i.e., such access and liberty to remove the contents given to them shall not affect the right or claim which any person may have against the nominee(s) / survivor(s) to whom the access is given. In the case of a joint deposit account with or without survivorship clause, the nominee's right arises only after the death of all the depositors.	with locker operations, and recorded as per the inventory form given in Annex F. The bank shall then hand over the possession of the contents of the locker to the nominee(s) / survivor(s) / the person competent to receive the contents on behalf of the minor, as the case may be, and obtain an acknowledgment, as given in Annex F, that all the contents in the locker of the deceased hirer(s) have been removed and the locker is empty, and they have no objection to allotment of the locker to any other locker hirer as per norms of the bank. Production of legal documents, viz., Succession Certificate, Letter of Administration, Probate of Will, court order etc., or Bond of indemnity from the nominee(s)/ survivor(s) shall not be required unless there is any discrepancy in nomination. Procedure, as prescribed above, shall be followed <i>mutatis mutandis</i> for return of articles kept by the deceased customer in the safe custody of the bank. However, inventory form given in Annex G shall be used in such cases.
---	---

Accounts without Nominee / Survivorship

Procedure	Category	Conditions / Scenario	Documents to be submitted
Simplified Procedure	Amount less than threshold limit of 15 Lakh	✓ No nomination / survivorship ✓ No Will ✓ No contesting claim ✓ No Court order restraining claimants from receiving / bank from payment	1) Claim form (Annex B) - filled and signed by claimants other than those who has given Letter of disclaimer / No objection. 2) Death certificate 3) OVD of claimants for identity and address 4) Bond of Indemnity (Annex C) signed by the claimants 5) Letter of Disclaimer / No objection (Annex D) 6) Legal Heirship certificate OR Declaration by an Independent Person well known to the family and not a claimant acceptable to Bank (Annex E). * (No bond of surety from third party required)
	Amount greater than threshold limit of 15 Lakh		1) Succession Certificate and documents (1) to (3) mentioned above OR 2) documents (1) to (5) mentioned above (Annex C - Bond of surety from third-party individuals (which may include non-claimant legal heir(s)) who are acceptable to the bank and good for the claim amount; & 3) Legal Heir Certificate or Affidavit in Annex E, sworn before a Notary Public / Judge / Judicial Magistrate regarding the legal heir(s) of the deceased depositor, by an independent person who is well known to the family of the deceased, is not a party to the claim and is acceptable to the bank
Not falling under Simplified procedure	Claim involving Will without any dispute	✓ Will executed by the deceased ✓ No dispute among the legal heirs / or beneficiaries named in the Will	1) Documents (1) to (3) mentioned above + Probate of Will / Letter of Administration as applicable. OR 2) Will (no dispute regarding the Will amongst the legal heir(s) and / or beneficiaries named in the Will and the bank is otherwise satisfied as to the genuineness of the Will) + Documents (1) to (5) mentioned above * (No bond of surety from third party required)
Not falling under	Cases involving contesting	✓ Dispute among the legal heirs ✓ Dispute on the beneficiaries named in	1) Probate of Will or Letter of Administration or Succession Certificate or Court order / decree, as applicable, and the

Procedure	Category	Conditions / Scenario	Documents to be submitted
Simplified procedure	claims / dispute	the Will of the deceased depositor ✓ Restraining order from a court of competent jurisdiction with respect of the proceeds in the deceased's account	documents mentioned at (1) to (3) above. 2) Further, where there is an order from a Court restraining a bank from making the payment, the claim shall not be entertained during the period the order is in force. The settlement of claim shall be considered based on subsequent Court order to that effect. * (No bond of surety from third party required)
Settlement of claims in respect of missing persons		The account holder is missing / not traceable	➤ The nominee(s) / legal heir(s) of a missing person shall be required to get an order from the competent court under the provisions of Sections 110 or 111 of the Bharatiya Sakshya Adhiniyam, 2023. ➤ A copy of the such Court Order declaring the civil death of the account holder shall be obtained in lieu of the death certificate. ➤ The claim in respect of such missing person shall be settled as per the procedure applicable for settlement of claim in respect of a deceased customer. ➤ To avoid inconvenience and undue hardship to the common person where the aggregate amount payable, including accrued interest, as on the date of the application is less than ₹1 lakh, a copy of the First Information Report (FIR) and non-traceable report issued by police authorities shall be obtained in lieu of death certificate or an order from a competent court declaring the civil death of the account holder for settling the claim.

ANNEXURE A

Application Form for Settlement of Claim in Deposit Accounts/ Release of Contents of Safe Deposit Lockers/ Return of Articles in Safe Custody kept by Deceased Customer

(CASES WITH NOMINATION OR JOINT ACCOUNT WITH SURVIVORSHIP CLAUSE)

The Branch Manager
Indian Bank
Name of Branch : _____

Date:

Madam/ Dear Sir,

Claim as *Nominee/ Survivor for Payment of Balances in the *Deposit Accounts/ Release of Contents of Safe Deposit Lockers/
Return of Articles in Safe Custody kept by

Shri / Smt / Kum. (Name of *Deceased/ Missing Customer) _____

I / we

(Nominee(s)/ Survivor(s)) hereby declare that I am/ we are the *Nominee(s)/ Survivor(s)/ appointed as Guardian of a Minor
Nominee / Survivor in the *Deposit Accounts/ Safe Deposit Lockers/ Articles in Safe Custody kept by Shri. Smt. Kum. (Name
of Deceased/ Missing Customer) who *expired on _____/ is missing/ not traceable since

2. I/ We furnish below the required information about the deceased customer:

(a)	Date and Place of Death	
(b)	Details of Death Certificate (copy enclosed). (Original to be produced for verification)	
	Certificate No.	
	Date of Certificate	
	Authority issued the Certificate	
(c)	Age	
(d)	Marital Status:	Married / Unmarried/ Widow(er)
(e)	Address	City/ District:
		Pin Code:
		State:
		Country:

3. I/ We, therefore, submit my/ our Claim as Nominee(s)/ Survivor(s)/ Guardian on behalf of Minor Nominee/ Survivor for
*payment of the balance with accrued interest in deposit accounts/ release of contents of safe deposit lockers/ return of
articles in safe custody kept by deceased customer as per details given below:

a. Deposit Accounts

Sr. No.	Nature of Deposits (SB / CA / TD etc.)	Account No.	Amount	Date of Maturity (in case of TD)
1.				
2.				
3.				

4.				
Total				

b. Safe Deposit Locker No.

Mode of Holding:

Details of Articles (if known):

c. Safe Custody Article Receipt No.

Details of Articles (if known):

4. Details of Nominee/ Survivor:

4.1 I / We request the bank to transfer the balance payable (after making the required adjustments, set-off, if any) in deposit accounts of the deceased to the account(s) given below•

Sr. No.	Detail of nominee(s)/ survivor(s)		Mobile Number	Email Address	Bank Name, Account Type & Number, and IF-SC details
	Name	Address			

4.2 I / We request the bank to *release the contents of safe deposit lockers/ return the articles in safe custody to the following persons:

Sr. No.	Detail of nominee(s)/ survivor(s)		Mobile Number	Email Address
	Name	Address		
1				
2				
3				
4				

4.3 For the minor nominee/ survivor, name of such nominee/ survivor and his/ her natural/ legal guardian are given below:

Sr. No	Name of the Minor Nominee / Survivor	Date of Birth	Name of the Guardian	Relationship with Minor	Address of the Guardian	Mobile Number and Email address of the Guardian

5. I/ We undertake that

(i) I/ We shall hold/ receive the aforesaid amount/ articles in a fiduciary capacity as a trustee of the rightful beneficiary(ies) and any settlement made to me/ us shall not affect their rights.

(ii) The aforesaid *accounts/ safe deposit locker/ safe custody articles are not the subject matter of any dispute and that there is no Court order restraining me/ us or the bank from settling the claim in my/ our favour or otherwise.

(iii) I/ We authorise the bank to exercise its right to lien and set-off and accordingly, to deduct the outstanding dues which are payable to the bank in relation to credit facilities availed by the Deceased or any other dues payable to the bank, from the balance held by the Deceased in the aforementioned account(s).

6. I / We have attached the following documents for the purpose of settlement of my/ our claim:

- ☐ *Death certificate (of deceased customer)/ First Information Report (FIR) and the non-traceable report issued by police authorities (in case of missing person)
- ☐ Officially Valid Document in support of the identity and address of the Nominee(s)/ Survivor(s) making the claim.

"Officially Valid Document" (OVD) means the passport, the driving licence, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.

7. The facts stated above are true and correct to the best of my/ our knowledge and belief.

8. Name and signature of the *nominees/ survivors who will receive the balance payable/ articles in safe deposit locker/ safe custody:

Sr. No.	Name of nominee(s)/ survivor(s)/ Guardian of Minor Nominee	Signature/ Thumb impression ²

Name and address of witness (in case of claimant(s) placing the thumb impression):	
Signature of witness:	

In case a claimant is unable to sign, he/ she may place the thumb impression in the presence of a witness known to the bank.

*(Delete whichever is not applicable)

FOR OFFICE USE

ANNEXURE B

Application Form for Settlement of Claim in Deposit Accounts/ Release of Contents of Safe Deposit Lockers/ Return of Articles in Safe Custody kept by Deceased Customer

(CASES OTHER THAN NOMINATION OR JOINT ACCOUNT WITH SURVIVORSHIP CLAUSE)

The Branch Manager

Date:

Indian Bank

Name of Branch : _____

Madam/ Dear Sir,

Claim for Payment of Balances in the *Deposit Accounts/ Release of Contents of Safe Deposit Locker / Return of Articles in Safe Custody kept by Shri / Smt / Kum. (Name of *Deceased/ Missing Customer) _____ (Name of Deceased/ Missing Customer)

I / We (Claimant(s)) _____ hereby declare that I am/ we are the claimant(s) in the *Deposit Accounts/ Safe Deposit Locker / Articles in Safe Custody kept by Shri/ Smt/ Kum. _____ (Name of Deceased/ Missing Customer) who *expired on _____ / is missing/ not traceable since _____.

2. I/ We furnish below the required information about the deceased customer:

(a)	Date and Place of Death	
(b)	Details of Death Certificate (copy enclosed). (Original to be produced for verification)	
	Certificate No.	
	Date of Certificate	
	Authority issued the Certificate	
(c)	Age	
(d)	Marital Status:	Married / Unmarried/ Widow(er)
(e)	Address	City/District:
		Pin Code:
		State:
		Country:
(f)	Religion	
	Mention which law of succession is applicable (Hindu, Mohammedan, etc)	

g) Name, Relation & Age of the legal heirs of the deceased:

Sr. No.	Name & Address	Age	Relation	Mobile Number & Email Address	Whether signing Letter of Disclaimer Yes / No
1					
2					

3					
4					
5					

(h) In case of minor legal heirs, details of Natural Guardian/ Legal Guardian:

Sr. No.	Name of the Minor Legal Heir	Date of Birth	Name of the Guardian	Relationship with Minor	Address of the Guardian	Mobile Number and Email address of the Guardian
1						

3. I/ We, therefore, submit my/ our Claim for *payment of the balance with accrued interest in deposit accounts/ release of contents of safe deposit lockers/ return of articles in safe custody kept by deceased customer as per details given below:

a. Deposit Accounts

Sr. No.	Nature of Deposits (SB / CA / TD, etc.)	Account No.	Amount	Date of Maturity (in case of TD)
Total				

b. Safe Deposit Locker No. _____

Mode of Holding: _____

Details of Articles (if known): _____

c. Safe Custody Article Receipt No. _____

Details of Articles (if known): _____

4.1 I/ We undertake that

- (i) I/ We shall hold/ receive the aforesaid amount/ payment in a fiduciary capacity as a trustee of the rightful beneficiary(ies) and any settlement made to me/ us shall not affect their rights.
- (ii) The aforesaid *accounts/ safe deposit lockers/ safe custody articles are not the subject matter of any dispute and that there is no Court order restraining me/ us or the bank from settling the claim in my/ our favour or otherwise.
- (iii) I/ We authorise the bank to exercise its right to lien and set-off and accordingly, to deduct the outstanding dues which are payable to the bank in relation to credit facilities availed by the Deceased customer or any other dues payable to the bank, from the balance held by the Deceased customer in the aforementioned account(s).
- (iv) To indemnify and hold the bank harmless against any claims, suits, legal proceedings by any legal heirs, executors, administrators, legal representatives, arising out of/ in connection with the settlement of this deceased claim in accordance to this request letter.

4.2 I/ We declare that:

(Select the appropriate option)

- ☐ There is no Will left behind by the Deceased to the best of my / our knowledge and belief.

☐ The Will submitted by me / us is the last Will left behind by the Deceased and the same is not the subject matter of any dispute.

4.3 I / we lodge my / our claim for the above balance with accrued interest / safe deposit locker / article in safe custody of the above-named deceased in terms of:

(Select the appropriate option)

☐ Will of Late Sri / Smt / Kum _____ dated _____ (copy enclosed). The Will has neither been Probated nor has any Letter of Administration been obtained with respect to the same.

☐ Will of Late Sri / Smt / Kum _____ dated _____ and a Probate granted by the Court of _____ located at _____ vide order dated _____ (copy enclosed).

☐ Letter of Administration No _____ dated _____ issued by _____ at _____ (copy enclosed).

☐ Succession Certificate dated _____ granted by Court of _____ located vide order dated _____ (copy enclosed).

☐ Court decree dated _____ issued by the Court of _____ located at _____ (copy enclosed).

☐ Legal Heir Certificate granted by _____ at _____ vide order dated _____ (copy enclosed).

☐ Declaration / Affidavit from an independent person regarding the legal heir(s) of deceased depositor (copy enclosed).

5.1 I / We request the Bank to transfer the balance payable (after making the required adjustments, set-off, if any) to the account of claimant(s) given below:

No	Name of Claimant/s	Bank name and A/c No	IFSC	Branch details

For the minor claimant(s), name of such claimant(s) and his / her natural / legal guardian are given below:

No.	Name of the Minor claimants	Date of Birth	Name of the Guardian	Relationship with Minor

5.2 I / we request the bank to release the contents of safe deposit lockers / return the articles in safe custody to the following persons:

Sr. No.	Name of Claimant
1	
2	
3	
4	

6. I / We have attached the following documents for the purpose of settlement of my / our claim (select the applicable documents):

☐ Death Certificate (of the deceased customer) / First Information Report (FIR) and the non-traceable report issued by police authorities (in case of missing person).

☐ # Officially Valid Document in support of the identity and address of the Claimant(s) making the claim.

- ☐ Will / Probate of Will.
- ☐ Letter of Administration.
- ☐ Succession Certificate.
- ☐ Court Decree / Order
- ☐ Legal Heir Certificate.
- ☐ Declaration/Affidavit from an independent person regarding the legal heir(s) of the deceased customer [Annexure E]
- ☐ Bond of Indemnity signed by Claimant(s) [Annexure C]
- ☐ Bond of Indemnity / surety signed by Third Party(ies) [Annexure C]
- ☐ Letter of Disclaimer / no objection from non-claimant legal heir(s) [Annexure D]
- ☐ Form of Inventory of contents of safe deposit locker [Annexure F]
- ☐ Form of Inventory of Articles left in Safe Custody [Annexure G]
- ☐ Bond of Indemnity with respect to delivery of contents of safe deposit locker / articles kept in safe custody by the deceased customer [Annexure H]

Officially Valid Document (OVD) means the passport, the driving licence, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register containing details of name and address.

7. The facts stated above are true and correct to the best of my/our knowledge and belief.

8. Name and signature of the claimant(s) who will receive the balance payable/ articles in safe deposit locker/ safe custody:

Sr. No.	Name of the Claimant/ Guardian of Minor Claimant	Signature/Thumb impression
1		
2		
3		
4		

In case a claimant is unable to sign, he/ she may place the thumb impression in the presence of a witness known to the bank

Name and address of witness (in case of claimant(s) placing the thumb impression):

Signature of witness:

*(Delete whichever is not applicable)

Note :

1. Bank is not responsible for any delay in disposal of the claim due to lack of full particulars furnished in this application and may insist on calling for a Legal Document in case there are disputes among legal heirs and all of them do not join in indemnifying the bank, or give Letter of Disclaimer / No Objection, or where the bank has reasonable doubt about the genuineness of the claimants being the only heirs of the deceased customer. The Bank shall duly advise the claimants in such cases.
2. In case the bank received multiple claims from legal heirs of the deceased or in cases where there are inter se disputes amongst the legal heirs or a third party produces Will of the deceased, the bank shall not settle the claim unless the concerned party produces an Order / Decree from Competent Court or Probate of the Will (as may be applicable), till such time the claim shall be kept on hold / pending.

FOR OFFICE USE

ANNEXURE C

BOND OF INDEMNITY/ SURETY*

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

(For Settlement of Claim in Deposit Accounts of Deceased Customer without production of Legal Documents)

The Branch Manager

Date:

Indian Bank

Name of Branch : _____

IN CONSIDERATION of your paying or agreeing to pay us, (Mention here the name of the claimant/s)

1. _____
2. _____
3. _____
4. _____

the sum of Rupees _____ standing at the

**credit of following deposit accounts with your bank in the name of Shri/ Smt/ Kum.

_____ since deceased, **without production of Probate of Will or Letter of**

Administration or a Succession Certificate to his/her estate:

Sr. No.	Nature of Deposits (SB / CA / TD, etc.)	Account No.	Amount	Date of Maturity (in case of TD)
1.				
2.				
3.				
4.				
Total				

We, _____

_____ (Mention here the Name of claimants/sureties) do hereby for ourselves and 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 the said sum to the claimants as aforesaid.

SIGNED AND DELIVERED by the above named

1. _____
2. _____
3. _____
4. _____

(Heirs/ claimants of the deceased customer)

Signed and delivered by the above named on this _____ day of two thousand _____

***SIGNED AND DELIVERED by the above named Sureties**

1. _____
2. _____

Signed and delivered by the above named on this _____ day of two thousand _____

*Surety is applicable only in case of claims above the threshold limit of ₹.15 Lakhs.

** (Delete whichever is not applicable)

Opinion Report on Surety

A. Details to be furnished by the surety.

1.	Name in Full	
2.	Address	
3.	Academic Qualification	
4.	Age	
5.	Occupation (If employed, please state the name of the employer and since when employed).	
6.	Present Monthly Income/ Salary	
7.	Total earl income from all sources	
8.	No. of dependents	
9.	Personal Assets	
a.	Immoveable Property, viz., land/ Building, etc. (please give details of acquisition, present value, etc.)	
b.	Investments (Term Deposits, Shares, etc., if any)	
c.	Life Insurance Policy	
d.	Other Assets	
	Details of Bank Accounts, if any (Name and address of Bank with Account No. (Savings bank/ Current) to be furnished.	
10.	Personal Liability, if any	
11.	Please indicate whether surety is related to claimants Yes/No	
12.	Period for which claimants are known	_____ Years.

I confirm that all the statements made by me in this application are true and correct to the best of my knowledge and belief.

Place:

Date:

Signature of Surety

B. Remarks of the Bank Official

ANNEXURE D

LETTER OF DISCLAIMER

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

The Branch Manager

Indian Bank

Name of Branch : _____

Madam / Dear Sir,

1.Details of deposit account(s)/ safe custody articles/ safe deposit locker in the name of Shri/ Smt/ Kum. _____ since deceased are as follows:

a. Deposit Accounts

Sr. No.	Nature of Deposits (SB / CA / TD, etc.)	Account No.	Amount	Date of Maturity (in case of TD)
1.				
2.				
3.				
4.				
Total				

b. Safe Deposit Locker No. _____ Mode of Holding: _____

c. Safe Custody Article Receipt No. _____

Details of Articles (if known): _____

2.With reference to the above account(s)/ safe deposit locker/ safe custody articles, I/ We, the legal heirs of Shri/ Smt./ Kum. _____ (Name of deceased customer), have to advise that we have no interest in the above deposits/ assets and as such we have no objection to your paying the *balance amount in the above account(s)/ releasing the contents in safe deposit locker/ returning the safe custody articles lying with you in the name of the aforesaid deceased customer to Shri/Smt/ Kum.:

1. _____
2. _____
3. _____
4. _____

Such payment of the *balance in the above account(s)/ release of the contents in safe deposit locker/ return of the safe custody articles would be completely binding on us and we will not question the bank's action in doing so. I/ We undertake to bind ourselves, our heirs and legal representatives not to revoke the declaration made herein.

Sr. No.	Name of the Non-Claimant Legal Heir(s) (who relinquish their rights)	Age (yrs)	Signature
1			
2			
3			
4			

Signed on this _____ day of _____ two thousand _____

*(Delete whichever is not applicable)

ANNEXURE E

DECLARATION / AFFIDAVIT

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

(If the claim amount is more than threshold limit of ₹.15 Lakhs, the Declaration to be sworn as an Affidavit before a Notary Public / Judge/Magistrate)

I, _____ S/D/O _____

residing at _____ do hereby make
oath*/solemnly affirm and say as follows:

1. That Shri/ Smt /Kum. _____ (Name of the deceased customer) hereinafter, referred to as "the deceased" died intestate on _____ at _____
2. That I know the deceased and his/ her family since the last _____ years.
3. That at the time of his/ her death, the deceased left surviving him/ her the following persons who according to the law by which they are governed, are the only legal heirs of the deceased entitled to succeed to the estate of the deceased on an intestate succession:

Sr. No	Name	Age (yrs.)	Relationship with the deceased
1			
2			
3			
4			

4. That I am not related in any manner whatsoever to the deceased or any of the above-mentioned persons nor have I any claim or interest of whatsoever nature in the estate of the deceased.
5. That I am informed, and I verily believe that the deceased has left certain *deposits/safe deposit locker/ articles in safe custody with the Indian Bank, _____ branch, to which the above-mentioned persons are entitled to claim.
6. That I am making this solemn declaration sincerely and conscientiously believing the same to be true and with full knowledge that it is on the strength of this declaration that the Indian Bank _____ branch, has agreed at my request to make payment of the amount of the deposits and *deliver the articles in safe deposit locker/ safe custody to the above mentioned persons without requiring production of a grant of legal document to the estate of the deceased from a competent Court by them.

**Sworn / solemnly affirmed at this _____ day of _____ two thousand _____

(Signature of Declarant) in the presence of _____ before me

Notary Public / Judge/ Magistrate

*(Delete whichever is not applicable)

**The declaration is required to be sworn as an affidavit before a Notary Public/Judge/Magistrate only if the claim amount is above the threshold limit of ₹.15 Lakhs.

ANNEXURE F
INVENTORY FORM AND ACKNOWLEDGEMENT FOR SAFE DEPOSIT LOCKERS

1. The following inventory of contents of Safe Deposit Locker No. _____ located at _____ Branch of Indian Bank,

*hired in her/his sole name by Shri / Smt./ Kum. _____ (deceased),

*hired jointly by Shri / Smt./ Kum. (i) _____ (deceased)

(ii) _____

(iii) _____

was taken on this _____ day of _____ two thousand _____

Sr. No.	Description of Articles in Safe Deposit Locker	Other identifying particulars, if any
1		
2		
3		
4		
5		
6		
7		
8		

2. For the purpose of inventory, access to the locker was given to the nominee/ survivor/ legal heirs/ beneficiary named in the Will or their duly authorised representative/s:

- *By breaking open the locker under her/ his/ their instructions.
- *Who produced the key to the locker

3. The above inventory was taken in the presence of:

(i) Nominee/ Legal heir/Beneficiary named in the Will of deceased hirer(s) or their duly authorised representative

Shri/ Smt./ Kum. _____
Address : _____ (Signature) _____

Shri/ Smt./ Kum. _____
Address : _____ (Signature) _____

And

(ii) Survivors in case of Joint hirers (if applicable)

Shri/ Smt./ Kum. _____
Address : _____ (Signature) _____

Shri/ Smt./ Kum. _____
Address : _____ (Signature) _____

(iii) Witness(es)

Shri/ Smt./ Kum. _____
Address : _____ (Signature) _____

Shri/ Smt./ Kum. _____
Address : _____

(Signature)

(iv) On behalf of Bank

Custodian

Shri/ Smt./ Kum. _____
Address : _____

(Signature)

Bank employee other than Custodian

Shri/ Smt./ Kum. _____
Address : _____

(Signature)

*(Delete whichever is not applicable)

ACKNOWLEDGEMENT

*I/We, Shri / Smt./ Kum. _____

(Name of the Nominee(s) / legal heir(s) / beneficiary named in the Will or their duly authorised representative and

Shri/ Smt./ Kum. _____

(Surviving hirers, if applicable)

hereby acknowledge the receipt of the contents of the safe deposit locker comprised in as set out in the above inventory.

Further, all the contents in the locker have been removed and the locker is empty, and I/we have no further claim or no objection to allotment of the locker to any other locker hirer as per norms of the Bank.

Shri/ Smt./ Kum. _____
_____ (Signature)

Shri/ Smt./ Kum. _____
_____ (Signature)

Shri/ Smt./ Kum. _____
_____ (Signature)

Date:

Place:

*(Delete whichever is not applicable)

ANNEXURE G
INVENTORY FORM FOR ARTICLES IN SAFE CUSTODY

1. The following inventory of articles left in safe custody with _____ Branch of Indian Bank, by Shri. / Smt. / Kum. _____ (deceased), under an agreement / receipt number _____ dated _____ was taken on this _____ day of _____ two thousand _____

Sr. No.	Description of Articles in Safe Custody	Other identifying particulars, if any
1		
2		
3		
4		
5		
6		
7		
8		

2. The above inventory was taken in the presence of:

(i) Nominee/ Legal heir or Person mandated by Nominee (including Minor Nominee) / Legal Heir

Shri/ Smt./ Kum. _____
Address : _____ (Signature)

Shri/ Smt./ Kum. _____
Address : _____ (Signature)

(ii) Witness(es)

Shri/ Smt./ Kum. _____
Address : _____ (Signature)

Shri/ Smt./ Kum. _____
Address : _____ (Signature)

(iii) On behalf of Bank

Custodian

Shri/ Smt./ Kum. _____
Address : _____ (Signature)

Bank employee other than Custodian

Shri/ Smt./ Kum. _____
Address : _____ (Signature)

*(Delete whichever is not applicable)

ACKNOWLEDGEMENT

*I, Shri / Smt./ Kum. _____
_____ nominee / Legal heir / mandate holder

We Shri/ Smt./ Kum. _____
_____ legal heir, and

We Shri/ Smt./ Kum. _____
_____ surviving heirs

Hereby, acknowledge the receipt of the articles kept in the safe custody comprised in as set out in the above inventory with no further claim against the Bank.

Shri/ Smt./ Kum. _____
(Legal heirs/ Mandate holder) (Signature)

Shri/ Smt./ Kum. _____
_____ (Signature)

Shri/ Smt./ Kum. _____
_____ (Signature)

Date:

Place:

*(Delete whichever is not applicable)

ANNEXURE H

BOND OF INDEMNITY WITH RESPECT TO DELIVERY OF CONTENTS OF SAFE DEPOSIT LOCKER / ARTICLES KEPT IN SAFE CUSTODY.

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

(To be submitted in case of claims settled without production of Legal Documents)

The Branch Manager

Date:

Indian Bank

Name of Branch : _____

IN CONSIDERATION of your delivering or agreeing to deliver to me / us, (claimant/s)

1. _____
2. _____
3. _____
4. _____

the articles mentioned hereunder:

Safe Deposit Locker No./ Safe Custody Article Receipt No.	Details of the articles	Description	Weight	Valuation (to be filled in by the Bank)

and held in the name of Shri / Smt/ Kum. _____ since deceased, without production of any Probate of Will / succession certificate/ letters of administration/ court order.

I/ We _____ and _____ (Claimants)

do hereby for ourselves and our heirs, legal representatives, executors and administrators, jointly and severally undertake and agree to indemnify you, the Bank, and its Officers / Directors and successors and assignees against all claims, demands, proceedings, losses, damages, charges and expenses which may be raised against you or incurred by you by reason or in consequence of having delivered or agreed to have deliver to me/ us the above mentioned articles of the deceased from the safe deposit locker/ sealed boxes in safe custody.

Signed and delivered by the above named on this _____ day of _____ two thousand _____

SIGNED AND DELIVERED by the above named (claimants)

(1) _____ (signature)
