

DOCUMENTATION REQUIRED FOR CLAIM SETTLEMENT – WITH NOMINATION

Type of Holding	Account Type	Account in the name of	Mode of operation	Situation & Outcome (example)	Documents to be collected
Single	Savings Fixed Deposit Recurring Deposit	A	Singly	A is deceased. Nominee will received the outstanding amount.	<ul style="list-style-type: none"> ❖ Copy of death certificate ❖ Request letter from the claimant (Annexure 1) ❖ Identity, signature, and address documents (as per the KYC grid) establishing the identification of the claimant ❖ Relationship proof establishing the relationship of the nominee with the deceased ❖ Receipt from the claimant (Annexure 4)

Type of Holding	Account Type	Account in the name	Mode of operation	Situation & Outcome (example)	Documents to be collected
Joint	Savings Fixed Deposit Recurring Deposit	A, B, C	Either or Survivor	<p>B is deceased.</p> <ul style="list-style-type: none"> - Balance outstanding will be payable to Survivor A and C. - Or, if A and C want to continue the account, B can be deleted and the account can be continued. 	<ul style="list-style-type: none"> ❖ Copy of death certificate ❖ Declaration-cum-request letter from surviving holder to close the account / delete name of the deceased holder (Annexure 2) ❖ Receipt from the claimant (Annexure XX) ❖ Fresh nomination form (DA 1) if the surviving holder wants to continue the same nominee ❖ For premature withdrawal of Fixed Deposit -Duly notarised undertaking-cum-indemnity signed by the claimant and NOC from legal heirs / representatives other than from the claimant (Annexure 6 – Part 1 and Part 2)

Type of Holding	Account Type	Account in the name	Mode of operation	Situation & Outcome (example)	Documents to be collected
Joint	Savings Fixed Deposit Recurring Deposit	A, B	Either or survivor	A, B both are deceased. - Nominee will receive the outstanding amount.	<ul style="list-style-type: none"> ❖ Copy of death certificate ❖ Request letter from the claimant (Annexure 1) ❖ Identity, signature, and address documents of the nominee (as per the KYC grid) establishing identification ❖ Relationship proof that establishes the relationship of the nominee with the deceased ❖ Receipt from the claimant (Annexure 4)
Joint	Savings Fixed Deposit Recurring Deposit	A, B	Jointly	A and B both are deceased. - Nominee will receive the outstanding amount.	<ul style="list-style-type: none"> ❖ Copy of death certificate ❖ Request letter from the claimant (Annexure 3) ❖ Identity, signature, and address documents of the nominee (any document as per KYC grid) ❖ Relationship proof establishing the relationship of the nominee with the deceased ❖ Receipt from the claimant (Annexure 4)

Type of Holding	Account Type	Account in the name	Mode of operation	Situation & Outcome (example)	Documents to be collected
Joint	Savings Fixed Deposit Recurring Deposit	A, B, C	Jointly	<p>B is deceased.</p> <ul style="list-style-type: none"> - Balance outstanding will be payable jointly to survivors A and C and legal heirs of B. - Or, if A and C want to continue the account, B can be deleted and the account can be continued, subject to obtaining NOC from all legal heirs of the deceased holder. 	<ul style="list-style-type: none"> ❖ Copy of death certificate ❖ Declaration-cum-request letter from claimant / surviving holder (Annexure 3) ❖ Undertaking-cum Indemnity from Claimant (Annexure 6) ❖ Letter of No Objection from surviving holders/legal heirs of deceased not making the claim (Annexure 6) ❖ Identity, signature, and address document (as per the KYC grid), establishing the identification and relationship of the claimant with the deceased ❖ Identity, signature, and address documents of legal heirs ❖ Document to ascertain the legal heirs (e.g., ration card, legal heirship certificate) ❖ Cases where claim amount exceeds Rs. 500,000: Succession Certificate / Probate Letter / Letter of Administration needs to be obtained ❖ Receipt from the claimant (Annexure 4)