

## DOCUMENTATION REQUIRED FOR CLAIM SETTLEMENT – WITHOUT 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. - Outstanding will be paid to legal heirs or any one of them mandated by all the legal heirs.	<ul style="list-style-type: none"> <li>❖ Copy of death certificate</li> <li>❖ Request letter from the claimant (Annexure 1)</li> <li>❖ 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)</li> <li>❖ Identity, signature and address documents of the claimant (any document as per KYC grid)</li> <li>❖ Identity, signature and address documents of all legal heirs (any document as per KYC grid) signing the NOC</li> <li>❖ Document to ascertain the legal heirs (e.g., ration card of the deceased, legal heir-ship certificate). Receipt from the claimant (Annexure 4).</li> <li>❖ Probate or Letters of Administration or Succession Certificate - if total claim amount exceeds Rs. 10 lakh</li> </ul>

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 is deceased. - Balance outstanding will be payable to Survivor B. - Or, if B wants to continue the account, A can be deleted and account can be continued.	<ul style="list-style-type: none"> <li>❖ Copy of death certificate</li> <li>❖ Declaration-cum-request letter from surviving holder to close the account / for deletion of deceased holder (Annexure 2)</li> <li>❖ Receipt from the claimant (Annexure 4)</li> <li>❖ Fresh nomination (DA 1) Form if the surviving holder wants to continue the same nominee</li> <li>❖ For premature withdrawal of FD without surviving mandate - Letter of No Objection from legal heirs of deceased (Annexure 15)</li> </ul>
Joint	Savings Fixed Deposit Recurring Deposit	A, B, C	Either or Survivor	B is deceased. - Balance outstanding will be payable to Survivor A & C. - Or, if A & C want to continue the account B can be deleted and account can be continued.	<ul style="list-style-type: none"> <li>❖ Copy of death certificate</li> <li>❖ Declaration-cum-request letter from surviving holder to close the account / for deletion of deceased holder (Annexure 2)</li> <li>❖ Receipt from the claimant (Annexure 4).</li> <li>❖ Fresh nomination (DA 1) form if the surviving holder wants to continue the same nominee</li> <li>❖ For premature withdrawal of FD without surviving mandate - Letter of No Objection from legal heirs of deceased (Annexure 15)</li> </ul>

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 and B, both are deceased. - Jointly payable to legal heirs of both A and B.	<ul style="list-style-type: none"> <li>❖ Copy of death certificate</li> <li>❖ Request letter from the claimant (Annexure 1)</li> <li>❖ 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)</li> <li>❖ Identity, signature, and address documents of the claimant (any document as per KYC grid)</li> <li>❖ Identity, signature, and address documents of all legal heirs (any document as per KYC grid) signing the NOC</li> <li>❖ Document to ascertain the legal heirs (e.g., ration card of the deceased, Probate or Letters of Administration or Succession Certificate - if total claim amount exceeds Rs. 10 lakh)</li> <li>❖ For premature withdrawal of FD without surviving mandate - Letter of No Objection from legal heirs of deceased (Annexure 15)</li> </ul>

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	Jointly	A is deceased. - Funds will be paid to B and legal heirs of A jointly.	<ul style="list-style-type: none"> <li>❖ Copy of death certificate</li> <li>❖ Declaration-cum-request letter from claimant / surviving holder (Annexure 3)</li> <li>❖ Undertaking-cum-indemnity from claimant (Annexure 6)</li> <li>❖ Letter of No Objection from surviving holders/legal heirs of deceased not making the claim (Annexure 6)</li> <li>❖ Identity, signature and address documents (as per the KYC grid) establishing the identification and relationship of the claimant with the deceased</li> <li>❖ Identity, signature and address documents of legal heirs.</li> <li>❖ Document to ascertain legal heirs (e.g., ration card, legal heir-ship certificate)</li> <li>❖ For cases where the claim amount exceeds Rs. 10 Lakh, Succession Certificate / Probate Letter / Letter of Administration needs to be obtained</li> <li>❖ Receipt from the claimant (Annexure 4).</li> <li>❖ For premature withdrawal of FD without surviving mandate - Letter of No Objection from legal heirs of deceased (Annexure 15)</li> </ul>

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	B is deceased. - Balance outstanding will be jointly payable to Survivor A and C, and the legal heirs of B, subject to obtaining NOC from all legal heirs of deceased holder.	<ul style="list-style-type: none"> <li>❖ Copy of death certificate</li> <li>❖ Declaration-cum-request letter from claimant / surviving holder (Annexure 3)</li> <li>❖ Undertaking-cum-indemnity from claimant (Annexure 6)</li> <li>❖ Letter of No Objection from surviving holders/legal heirs of deceased not making the claim (Annexure 6)</li> <li>❖ Identity, signature, and address documents (as per the KYC grid) establishing the identification and relationship of the claimant with the deceased</li> <li>❖ Identity, signature, and address documents of legal heirs</li> <li>❖ Document to ascertain legal heirs (e.g., ration card, legal heir-ship certificate)</li> <li>❖ For cases where the claim amount exceeds Rs. 10 lakh, Succession Certificate / Probate Letter / Letter of Administration needs to be obtained</li> <li>❖ Receipt from the claimant (Annexure 4)</li> <li>❖ For premature withdrawal of FD without surviving mandate - Letter of No Objection from legal heirs of deceased (Annexure 15)</li> </ul>

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	Jointly	A and B both are deceased. - Jointly payable to legal heirs of both A and B, or to any of them as mandated by all the legal heirs.	<ul style="list-style-type: none"> <li>❖ Copy of death certificate</li> <li>❖ Request letter from the claimant (Annexure 1)</li> <li>❖ AOF (FULL FORM) to be retrieved from RMU to confirm that customer has not submitted nominee details</li> <li>❖ 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)</li> <li>❖ Identity, signature and address documents of the claimant (any document as per KYC grid)</li> <li>❖ Identity, signature and address documents of all legal heirs (any document as per KYC grid) signing the NOC</li> <li>❖ Document to ascertain the legal heirs (e.g., ration card of the deceased, legal heir-ship certificate)</li> <li>❖ Receipt from the claimant (Annexure 4)</li> <li>❖ For premature withdrawal of FD without surviving mandate - Letter of No Objection from legal heirs of deceased (Annexure 15)</li> </ul>