

| DECEASED ACCOUNT - CHECKLIST OF DOCUMENTS TO BE OBTAINED | | | | |
|--|--------------------------------------|--------------------------------------|--|--|
| WITH NOMINATION | | | | |
| Claim Form | | ✓ | | |
| Death certificate | | ✓ | | |
| KYC of the Nominee | | ✓ | | |
| WITHOUT NOMINATION | | | | |
| DOCUMENTS REQUIRED | PARAMETER | | | |
| | SETTLEMENT AMOUNT UP TO Rs. 5.00 LAC | SETTLEMENT AMOUNT ABOVE Rs. 5.00 LAC | | |
| Death Certificate | ✓ | ✓ | | |
| KYC of legal heirs | ✓ | ✓ | | |
| Account Details of Claimants (if available) | ✓ | ✓ | | |
| Revised claim form signed by claimant(s) other than those who have signed the letter of disclaimer | ✓ | ✓ | | |
| Declaration in claim form to be signed by:- (i) One independent person well known to family of deceased but unconnected with it OR (ii) By any KYC complied account holder of Bank known to the family of deceased but unconnected with it OR (iii) By any Govt official whose signature can be verified by the Bank Official. | ✓ | ✗ | | |
| Declaration in the claim form has to be sworn as an affidavit before the Judicial Magistrate or Notary Public as per format COS-539 (Annexure - B) by :- (i) One independent person well known to family of deceased but unconnected with it. OR (ii) By any KYC complied account holder of Bank known to the family of deceased but unconnected with it. OR (iii) By any Govt official whose signature can be verified by the Bank official. | ✗ | ✓ | | |
| Stamped Letter of Indemnity from the claimant(s) | ✓ | ✓ | | |
| Surety as under:- (i) One Surety good for the amount. OR (ii) Two sureties jointly good for the amount. OR (iii) Any Legal heir(s) who has signed the letter of disclaimer in favour of other legal heir(s) may stand as surety if independently good for the amount of claim. | ✗ | ✓ | | |
| Details of sureties with proof for compilation of opinion report of sureties (Annexure - I) | ✗ | ✓ | | |
| Letter of Disclaimer (if applicable) | ✓ | ✓ | | |
| ✓ - Required | ✗ - Not Required | | | |
| Please refer to e-circular no. NBG/S&P-SP/10/2014-15 dated 17/11/2014 & NBG/S&P/5/2017-18 dated 02/11/2017 for instructions/claim format/annexures. | | | | |
| Innovation & Collaboration Hub, L.H.O Chandigarh | | | | |