



Settlement of Claims in respect of Deceased Depositors

Check-list of Documents

Claims	Document obtained : Yes/No
1. Accounts with Nomination clause:	
(i) Application form prescribed by Bank for Claim from Nominee/ Guardian of nominee (Annexure-3)	
(ii) Copy of Death Certificate (Verified with original)	
(iii) Identify proof (as defined in Part-IV)	
2. Joint Accounts with Either or Survivor clause:	
(i) Application form prescribed by Bank for 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:	
(i) Application form prescribed by Bank for Claim from Survivor(s) (Annexure-4)	
(ii) Copy of Death Certificate	
(iii) Letter of Indemnity prescribed by Bank and signed by claimant(s) / all legal heirs (Annexure -5)	
4. For cases other than Nomination/Joint Accounts with survivor clause: (For the Claim amount from ₹10,001/- to ₹ 25,000/-)	
(i) Application form prescribed by Bank for Claim from Survivor(s) (Annexure-4)	
(ii) Copy of Death Certificate	
(iii) Letter of Indemnity prescribed by Bank and signed by claimant(s) / all legal heirs. (Annexure -5)	
(iv) Affidavit signed by claimant (s) / all legal heirs.	
5. For cases other than Nomination/Joint Accounts with survivor clause:(For the Claim amount above ₹ 25,000/-)	
(i)Application form prescribed by Bank for Claim from Survivor(s) (Annexure-4)	
(ii) Copy of Death Certificate	
(iii) Letter of Indemnity prescribed by Bank and signed by claimant(s) / all legal heirs with two sureties jointly good for the amount (at least 150% of the total amount claimed) (Annexure -5)	
(iv) Affidavit signed by claimant (s) / all legal heirs.	
6. Receipt (Annexure - 6)	



Annexure - 3

Application for Deceased claim

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

From

To

The Branch Manager,
Dena Bank
_____ Branch

Dear Sir,

Re: **Deceased Account : Late Shri/Smt** _____ **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 : _____.

In case of Nomination

I , _____ son/daughter of Shri _____ 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.

1 In the case of joint account

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

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:
Date:

Yours faithfully,

Claimant(s))



Annexure - 4

Application for Deceased claim

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

From

To

The Branch Manager
Dena Bank
_____ Branch

Dear Sir,

Re: Deceased Account: Late Shri/Smt _____ Account No(s) _____

I/We advise the demise of Shri/Smt. _____ on _____
_____. 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 deceased who died intestate. I / we am / are the legal heirs of the above named deceased and lodge my/our claim for payment as per the Bank's rules and discretion. The relevant information about the deceased and the legal heirs are as under.

1. Names in full of the parents of the deceased:

Father: _____ Mother: _____

2. Religion of the deceased: _____

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 Deceased	Age



4.1 Name or Names of the Guardian/s of the minor Children of the Depositor	
4.2 Whether Natural Guardian	
4.3 Whether Guardian appointed by a Court of Law in India. If so attach a certified copy or duly attested copy of such Order	
4.4 In whose custody the Minor / Minors is / are?	
5. Claimant/s / legal heirs name/s and address in full	

I/We submit the following documents. Please return the original death certificate to us after verification:

Death Certificate (Original + 1 photocopy) issued by: _____
Letter of Indemnity

We request you to pay the balance amount lying to the credit of the above named deceased 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,

Date : Signature of Claimant(s) / legal heirs

Name of Claimant / legal heirs	Address	Signature



LETTER OF INDEMNITY

(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
Dena.Bank

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

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

The sum of ₹ _____
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 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. _____ 2. _____ 3. _____
- 4. _____ 5. _____ 6. _____

(heirs /claimants of the deceased)



Annexure - 6

RECEIPT

Received with thanks from Dena Bank, _____ branch, a sum of
₹ _____ (₹ _____ 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.3

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.

