

Application for Deceased Claim

**(To be used when account has nomination or is a joint account with survivor clause
i.e. for sr. nos. 1 and 2 in Annexure 2)**

From

To

The Branch Manager,
The Kalyan Janata Sahakari Bank Ltd. _____ Branch

Dear Sir,

Re: Account of Deceased, Late Shri. / Smt.

I/We advise the demise of Shri/Smt. _____ on _____. He / She holds the account(s) at your branch as detailed below.

Sr. No.	Account in the Name/s of	Type & No. of account	Amount (In Rs.)	Maturity Date In case of TDR

(Use separate sheet if necessary)

A. 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 the 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.

B. In the case of joint account (with survivor clause)

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

Or

I/We request you to close the account and pay the amount to me / us.

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 as per
Prevailing KYC policy)

Place:
Date:

Yours faithfully,

{Claimant(s)}

Application for Deceased Claim
{To be used for cases, (a) Other than Nomination, (b) Joint Accounts with joint operation without Nomination}

From,

To,
 The Branch Manager
 The Kalyan Janata Sahakari Bank Ltd.
 _____ Branch

Dear Sir,

Re: Account of Deceased Late Shri/Smt.

I/We advise the demise of Shri/Smt. _____ on _____.

He / She holds the account(s) at your branch as detailed below.

Sr. No.	Name/s of A/C Holder	Nature & No. of account	Amount outstanding	Maturity Date In case of FDR

(Use separate sheet if necessary)

I/We lodge my/our claim for the balances with accrued interest lying to the credit of the above named deceased who died in testate. 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) Grandchildren. In case of Hindu Joint Family, the name and address of the Karta and Coparceners with their respective ages.

Full Name/Address	Occupation	Relationship with Deceased	Age
1. _____	_____	_____	_____
2. _____	_____	_____	_____
3. _____	_____	_____	_____
4. _____	_____	_____	_____
5. _____	_____	_____	_____
6. _____	_____	_____	_____

4. Name or names of the Guardian/s

- of the minor, Children of the depositor _____
- (a) Whether Natural Guardian _____
- (b) Whether Guardian appointed by Court of Law in India. If so, attach a Certified copy or duly attested copy of such order _____
- (c) In whose custody the Minor/Minors is/are? _____

5. Claimant/s name/s and address in full & relation with deceased.

Sr. No.	Name	Address	Relation

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

1. Death Certificate (Original + 1 photocopy) issued by -----
2. Letter of indemnity
3. KYC documents of Claimants

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

Name of Claimant

Address

Signature

(To be stamped as per the duty payable for affidavit & Indemnity Bond, at present Rs.600 in state of Maharashtra)

Affidavit cum Indemnity Letter

(In respect of payment of balance in deposit accounts in cases under sr. no. 3 & 4 in Annexure 2 / contents of safe deposit locker/ safe custody articles of deceased person)

I/We

Title	Name	S/O,W/O,D/O	Age	Address

do hereby solemnly affirm and state as follows.

- I/We am/are the legal heirs of Mr./Ms./Miss (name of deceased account holder) and the deceased is my/our (father/mother/wife/husband/son/daughter/other [specify])
- I/We further state that I/We the following legal heirs are the only legal heirs entitled to claim the balance deposit / amount / jewels / ornaments and other valuable contents held in the locker/safe custody: -

No.	Name	Age	Relationship to the deceased
1.			
2.			
3.			
4.			
5.			

- I/We further state that the deceased Mr./Mrs. _____ - ___ was holding following account/s (hereinafter referred to as "the account") in The Kalyan Janata Sahakari Bank Ltd. (herein after referred to as "the Bank").

Sr. No.	Name of the Branch	Nature & No. of account	Amount outstanding	Maturity Date In case of TDR
Total				

At the time of the death of the deceased, the account/s was/were having a credit of Rs _____(total balance amount in the account/s) and interest thereon up to date of claim payment.

4. I/We affirm that I/We am/are the sole legal heirs of the deceased who are entitled to receive the amount standing in the credit of the account belonging to the deceased.
5. I/We have requested the bank to make the payment of the amount standing to the credit of the account belonging to the deceased, together with interest thereon as applicable to Shri/Smt _____ being one of the legal heirs for and on behalf of all the legal heirs.

OR

I/We have requested the bank to hand-over contents of the safe deposit locker/items held in safe custody to Shri/Smt. _____ being one of the legal heirs for and on behalf of all the legal heirs.

6. I/We are aware that the Bank has agreed to settle our claims relying on this affidavit and I/We agree to indemnify the bank in respect of such payment or delivery of the contents of items in safe deposit locker or held in safe custody, against any claim made by any person for the amount standing to the credit of the account of the deceased and or value of the safe deposit locker / safe custody articles.
7. I/We for ourselves and my/our respective heirs, executors and administrators jointly and severally agree, affirm and undertake that the bank, its successors and assigns and its managers, agents, officers and servants and their respective estates and effects are and shall from time to time and at all times hereafter be kept safe and saved harmless and indemnified for and in respect of such payment and against all actions, losses, cost, charges, expenses and demands whatsoever in respect of the said payment or delivery of the contents of items in safe deposit locker or held in safe custody.

All the averments made herein before are true and correct and I/We put my/our signature/mark on this _____ Day of _____ 20__ at _____ in the presence of _____.

Signatures(s) of deponents. (Claimants)

Signature of Witness

This Affidavit is to be attested by Notary Public.

RECEIPT

Received with thanks from The Kalyan Janata Sahakari Bank Ltd. _____ branch
a sum of Rs. _____ (Rupees _____ only)
paid by Banker's Cheque No. _____ dated _____ in favor
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.

Place:



Date:

(Signatures of the claimant/s over a revenue stamp)

Declaration in case funds are settled in favor 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.

Place: -

Date: -

(Signatures of the person receiving payment on behalf of
the minor claimant, over a revenue stamp)

**Form of Inventory of Contents of
Safety Locker Hired from Banking Company
(Section 45ZE (4) of the Banking Regulation Act, 1949)
(To be used where there is nomination or survivorship clause)**

The following is inventory of contents of Safety Locker No. _____ located in the Safe Deposit Vault of The Kalyan Janata Sahakari Bank Ltd. _____ Branch,

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

* hired by Shri/Smt. (i) _____ (deceased)
(ii) _____ (Joint Hirer)
(iii) _____ (Joint Hirer)

was taken on this _____ day of _____ 20____.

Sr. No.	Description of Articles in Safety Locker	Other Identifying Particulars, if any

(Attach separate sheet if necessary)

For the purpose of the inventory, access to the locker was given to the Nominee/and the surviving hirers

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

(Delete whichever is not applicable)

The above inventory was taken in the presence of:

1. Shri/Smt. _____ (Nominee) _____

Address _____ (Signature)

Shri/Smt. _____ (Nominee) _____

Address _____ (Signature)

and survivors out of joint hirers

Shri/Smt. _____ _____

Address _____ (Signature)

Shri/Smt. _____ _____

Address _____ (Signature)

2. Witness/es with name, address and signature:

1. Name _____ Signature _____

Address _____

2. Name _____ Signature _____

Address _____

* I, Shri/Smt. _____(Nominee)

* We, Shri/Smt. _____(Nominee),

Shri/Smt. _____ and Shri/Smt. _____ the survivors of the joint hirers, hereby acknowledge the receipt of the contents of the safety locker comprised in and set out in the above inventory together with a copy of the said inventory.

Shri/Smt. _____ (Nominee) Signature _____

Shri/Smt. _____ (Nominee) Signature _____

Shri/Smt. _____(Survivor) Signature _____

Shri/Smt. _____(Survivor) Signature _____

Date & Place _____

NOTE:

It is made clear that access to locker is given to survivor(s) / nominee(s) only as a trustee of the legal heirs of the deceased locker hirer on the condition that such access if given to survivor(s) / nominee(s) shall not affect the right or claim which any person may have against the survivor(s) / nominee(s) to whom the access is given.

**Form of Inventory of Contents of
Safety Locker Hired from Banking Company
(To be used where there is no nomination or survivorship clause)**

The following is inventory of contents of Safety Locker No. _____ located in the Safe Deposit Vault of The Kalyan Janata Sahakari Bank Ltd. _____ Branch,

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

* hired by Shri/Smt. (i) _____ (deceased)
(ii) _____ (Joint Hirer)
(iii) _____ (Joint Hirer)

was taken on this _____ day of _____ 20_____

Sr. No	Description of Articles in Safety Locker	Other identifying particulars, if any

(Attach separate if necessary)

For the purpose of inventory, access to the locker was given to the legal heir(s) / a person mandated by the legal heir(s) and surviving hirers,

- By breaking open the locker under his/her/their instructions.
- Who produced and used the key to the locker.
(Delete whichever is not applicable)

The above inventory was taken in the presence of
Legal heirs of deceased joint hirer(s) / person mandated by legal heirs

1. Shri/Smt. _____
_____ (Signature)

Address _____

Shri/Smt. _____
_____ (Signature)

Address _____

And Surviving Joint hirers

Shri/Smt. _____
_____ (Signature)

Address _____

Shri/Smt. _____

(Signature)

Address _____

2. Witness (es) with name, address and signature:

Shri/Smt. _____

(Signature)

Address _____

Shri/Smt. _____

(Signature)

Address _____

ACKNOWLEDGEMENT

* I, Shri/Smt. _____ legal heir/mandate holder

* We, Shri/Smt. _____

_____ Legal heirs

and

Shri/Smt. _____

_____ surviving hirers

hereby acknowledge the receipt of the contents of the safety locker comprised in and set out in the above inventory together with a copy of the said inventory.

Shri/Smt. _____
(Legal Heir/Mandate Holder)

Shri/Smt. _____ Signature _____

Shri/Smt. _____ Signature _____

Shri/Smt. _____ Signature _____

Date & Place _____

(* Delete whichever is not applicable)

Application for Deceased Claim**(To be used for claim of articles in safe deposit lockers of deceased locker hirer.)**

From

To

The Branch Manager,
The Kalyan Janata Sahakari Bank Ltd. _____ Branch

Dear Sir,

Re: Safe Deposit Locker of Deceased, Late Shri. / Smt.

I/We advise the demise of Shri/Smt. _____ on _____. He / She holds the safe deposit locker at your branch singly / jointly with, as detailed below.

Sr. No.	Name/s of Locker Hirers	Type & No. of Locker	Key No.	Type of operation

A. In case of single hirer (with or without nomination)

I son/daughter of Shri
..... Residing at.....
....., am

- (i) legal heir
- (ii) the registered nominee in the above safe deposit locker
- (iii) the person authorized to receive articles in safe deposit locker, on behalf of Master/ Miss who is the nominee in the above locker and is a minor as on the date of the claim.

Please release the articles in the safe deposit locker to me as the legal heir / nominee / representative of the nominee. I/We are aware that the articles received by us will be in the capacity of trustee(s) of the legal heirs of the deceased.

B. In the case of joint account (joint operation / with nomination)

I/We request you to delete the name of deceased person and add name of the nominee as joint holder along with me/us, the surviving hirer/s, and continue the safe deposit locker in my/our name(s). I / We shall enter into fresh agreement for hiring the locker.

Or

Continue the safe deposit locker in my i.e. nominee's name(s) & delete the name/s of deceased hirer/s. I shall enter into fresh agreement for hiring the locker.

Or

I/We request you to close the safe deposit locker and release the articles therein to me / us.

I/We submit photocopy of the following document(s) together with originals. Please return the original to us after verification.

C. In the case of joint account (joint operation / without nomination)

I/We request you to delete the name of deceased person and add name of the legal heir as joint holder, along with the surviving hirer/s, and continue the safe deposit locker in our name(s). I / We shall enter into fresh agreement for hiring the locker.

Or

Continue the safe deposit locker in my i.e. legal heir's name) & delete the name/s of deceased hirer/s. I shall enter into fresh agreement for hiring the locker.

Or

I/We request you to close the safe deposit locker and release the articles therein to me / us.

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/s of the claimants
(Required as per Prevailing KYC policy)

Place:
Date:

Yours faithfully,

Claimant(s) i.e. Legal Heirs / Nominee / Surviving Hirers

(Undertaking to be obtained at the time of repayment of loan from the relative/s of the deceased borrower who offers to repay the loan - Stamp Duty as per agreement - Rs. 100 at present in Maharashtra)

From

To

The Branch Manager
The Kalyan Janata Sahakari Bank Ltd
_____ Branch

Dear Sir,

Re: Loan Account of Late Shri/Smt.....
Account No..... O/s Bal. Rs. as on

I/We the undersigned

1) Shri/Smt _____

2) Shri/Smt _____

3) Shri/Smt _____,

am/are the legal heirs of the aforesaid deceased borrower

Shri/Smt _____.

I/We understand that captioned deceased Shri/Smt _____
had borrowed a sum of Rs. _____/- from your bank against the security
of the pledge of gold ornaments / securities viz -----
property/ies -----.

I/We hereby pay Rs. _____ (In words Rs. _____)
towards the closure of the said loan account .You are requested to kindly accept the
said amount and close the said loan account.

I/We are aware that the acceptance of the amount from us by the bank does not ipso
facto imply recognition on the part of the Bank, of my/our title to the security held by
the bank against the advance.

I/We also undertake that in the event of I/we being unable to prove my/our title to the
security to the bank's satisfaction, the bank is under no obligation to refund the
amount paid by me/us in the above said loan account.

I/We am/are aware and accept that the bank is entitled to reserve the right to deliver
the subject security to the person establishing his/her title thereto in a manner
acceptable to the bank. I/We shall not have any objection for the bank delivering the
subject security to such person.

Yours faithfully,

(Shri/Smt. _____)

Application for claiming Ornaments/ documents of Loan accounts of Deceased Borrower**From**

To

The Branch Manager
 The Kalyan Janata Sahakari Bank Ltd
 _____ Branch

Dear Sir,

Re: **Loan Account of Late Shri/Smt.....**
Account No..... O/s balance Rs ----- which has since
been repaid along with interest thereon.

I/We advise the demise of Shri/Smt. _____ on _____
 He / She holds the above account at your branch. The account(s) is/are in the name of _____.

I/We lodge my/our claim for delivering the gold ornaments* / securities pledged* / Title Documents of property mortgaged, * by the above named deceased who died intestate. I/we am/are the legal heirs of the above named deceased person and lodge my/our claim for delivering the gold ornaments*/securities*/title documents of security property*, 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
(i)	_____	_____	_____	_____
(ii)	_____	_____	_____	_____
(iii)	_____	_____	_____	_____
(iv)	_____	_____	_____	_____
(v)	_____	_____	_____	_____
(vi)	_____	_____	_____	_____

4. Name or Names of the: _____

Guardian/s of the minor

Children of the Depositor

(a) Whether Natural Guardian: Yes / No

(b) Whether Guardian appointed by a Court of Law in India: Yes / No

If so, attach a certified copy or duly attested copy of such Order
(c) In whose custody the Minor/Minors is / are? (give name & address)

5. Claimant/s name/s and address in full:

- (i) _____
- (ii) _____
- (iii) _____

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

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

We request you to deliver the gold ornaments pledged/securities/title documents to security property, given as security by the above named deceased, to Shri/Smt.....on 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)

(i) Name of Claimant	Address	Signature
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**Strike out which is not applicable.*

Indicative list of Legal heirs under various personal laws

i) Hindus

a) Primary heirs of a Hindu male are:

- i. Son(s)
- ii. Daughter(s)
- iii. Wife
- iv. Mother
- v. Children of Predeceased children
- vi. Widow of predeceased son
- vii. Children of predeceased grand children

b) Primary heir(s) of a Hindu female are:

- i. Son(s)
- ii. Daughter(s)
- iii. Husband
- iv. Children of predeceased children

ii) Muslims

a) Primary heirs of a Sunni Muslim are:

- i. Son(s)
- ii. Daughter(s)
- iii. Father
- iv. Mother
- v. Spouse (Husband/Wife)

b) Primary heirs of a Shia Muslim are:

- i. Spouse (Husband/Wife)
- ii. Mother
- iii. Father
- iv. Son(s)
- v. Daughter(s)

iii) Christians

a) Primary heirs of a Christian are:

- i. Spouse (Husband/Wife)
- ii. Son(s)
- iii. Daughter(s)

iv) Parsis

a) Primary heirs of a Parsi male are:

- i. Wife (Widow)
- ii. Son(s)
- iii. Daughter(s)
- iv. Mother
- v. Father
- vi. Children of predeceased children

b) Primary heirs of a Parsi female are:

- i. Husband
- ii. Son(s)
- iii. Daughter(s)
- iv. Children of predeceased children

LETTER OF DISCLAIMER/NO OBJECTION (To be notarized)*(To be furnished by legal heirs other than the claimant)*

Date.....20.....

The Branch Manager,
The Kalyan Janata Sahakari Bank Ltd
..... Branch.

Dear Sir,

Loan Account No.....

In the name of

Balance Rs.....

With reference to the above account(s), I / we the following legal heirs of the late Shri/Smt. (Name of the deceased account holder) have to advise that we have no interest in the above asset(s) and as such we have no objection to your delivering gold ornaments pledged / securities / title documents to security property, in possession of the bank as a security for captioned loan availed from the bank by the aforesaid Shri/Smt. (name of the deceased account holder) to Shri/Smt. (name of person taking the delivery). Such delivery of the gold ornaments / securities / title documents to security property, to Shri/Smt.....would be completely binding on us and we will not contest / question the Banks' action of so doing, in any proceedings or otherwise in any manner. I / We also undertake to bind ourselves, our heirs and legal representatives undertake not to revoke the declaration made herein.

Sr. No.	Name of Legal Heirs	Age	Relationship	Signature
1				
2				
3				
4				
5				

Signed before me

Thisday of

Notary Public /Magistrate

Indemnity format

(To be duly stamped as per the Stamp Act applicable to the State - Rs.200 at present)

LETTER OF INDEMNITY WITH RESPECT TO DELIVER THE ASSETS OF THE DECEASED BORROWER WITHOUT PRODUCTION OF LEGAL REPRESENTATION

To
The Branch Manager
The Kalyan Janata Sahakari Bank Ltd.
-----Branch.

IN CONSIDERATION of your delivering the gold ornaments / securities / title documents to the security property to me / us,

- Insert here 1) _____
- Name(s) of 2) _____
- the Claimant/s 3) _____
- 4) _____

As the outstanding amount of Loan Account No _____ with your bank in the name of Shri/Smt./Kum. _____ since deceased, has been fully repaid and the said borrower has died intestate, hence the gold ornaments pledged / securities / title documents of security property given to the bank as security for the said loan account is being claimed by the undersigned without production of Letters of Administration or a Succession Certificate to his/her estate. 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 deliver the said gold ornaments pledged / securities / title documents of security property given to the bank as security to me/us 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)

RECEIPT

I hereby confirm that the gold ornament/s which was/were kept in a packet under proper seal with the signature of the deceased Shri/Smt. _____ thereon on the sealed packet was intact. The signature of the deceased Shri/Smt. _____ on the seal is hereby identified and confirmed as correct as that of the deceased Shri/Smt. _____, by me. I also confirm that the said properly sealed packet was opened before me and the gold ornament/s contained therein have been found in proper condition and have been delivered to me to my full satisfaction.

I hereby further acknowledge that I have received from The Kalyan Janata Sahakari Bank Ltd _____ branch, all gold ornaments kept as security *under* pledge for loan of Rs. _____ /- granted to deceased Shri _____ in full and final settlement of my/our claim as successor/heir of the said gold ornaments pledged by my----- (relationship with deceased) Shri I/We do not have any claim receivable in this respect from the Bank henceforth.

Place:

Date:



*(Signature of all the Claimants
Over a revenue stamp)*

RECEIPT

I hereby confirm that the securities/title documents which was/were kept in a packet under proper seal with the signature of the deceased Shri/Smt. _____ thereon on the sealed packet was intact. The signature of the deceased Shri/Smt. on the seal is hereby identified and confirmed as correct as that of the deceased Shri/Smt. _____, by me. I also confirm that the said properly sealed packet was opened before me and the securities/title documents contained therein have been found in proper condition and have been delivered to me to my full satisfaction.

I hereby further acknowledge that I have received from The Kalyan Janata Sahakari Bank Ltd _____ Branch, all securities/title documents kept as security for loan of Rs. _____ /- granted to deceased Shri _____ in full and final settlement of my/our claim as successor/heir of the said securities/title documents by my ----- (relationship with deceased) Shri _____ . I/We do not have any claim receivable in this respect from the Bank henceforth.

Place:

Date:



*(Signature of all the Claimants
Over a revenue stamp)*