Annexure-1

**Settlement of Claims in respect of Deceased Depositors**

**Check-list of Documents**

|  |  |
| --- | --- |
| Claims | Documents obtained :Yes/ No |
| **Accounts with Nomination clause:** |
| Application for Deceased Claim from Nominee/ Guardian of nominee **(Annexure-2)** |  |
| Copy of Death Certificate (Verified with original) |  |
|  Identify proof (as defined in Part-IV) |  |
| **Joint Accounts with Either or Survivor clause:** |
| Application for Deceased Claim from Survivor(s) **(Annexure-2)** |  |
| Copy of Death Certificate (Verified with original) |  |
|  **3. For cases other than Nomination/Joint**  **Accounts with survivor clause:** **(For amounts up to Rs 25,000.00)** |
| (i) Application for Deceased Claim **(Annexure –3)** |  |
|  (ii) Copy of Death Certificate  |  |
|  (iii) Letter of Indemnity signed by claimant(s) **(Annexure –4)**  |  |
| 4. **For cases other than Nomination/Joint**  **Accounts with survivor clause:** **(For amounts above Rs 25,000.00)** |
| (i) Application for Deceased Claim (**Annexure –3)** |  |
|  (ii) Copy of Death Certificate  |  |
| (iii) Letter of Indemnity signed by claimant(s) (**Annexure –4)** |  |
| (iv) Two sureties (account holder of branch) / (**Annexure 6)** Legal heir Certificate from Local Panchayet / Municipality |   |
| **4. RECEIPT (Annexure –5)** |  |

Annexure - 2

Application for Deceased claim

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

From

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**To**

The Branch Manager,

Tamluk Ghatal Central Co-operative Bank Ltd

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 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 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

1. **In case of Nomination**

I,…………………………………………………son/daughter of Shri \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ residing at ………………………………………………….……… am

1. the registered nominee in the above account(s).
2. 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: Yours faithfully,

Date:

 (Claimant(s))

Annexure - 3

Application for Deceased claim

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

**From**

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

To

The Branch Manager

Tamluk Ghatal Central Co-operative Bank Ltd

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 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:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Religion of the deceased: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. 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.

**Sl no Full Name/Address Occupation Relationship with Age**

 Deceased

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_
3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_
4. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_

**(Annexure – 3: Page2)**

(4) Name or Names of the : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Guardian/s of the minor

 Children of the Depositor

(a) Whether Natural :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Guardian

 (b) Whether Guardian :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 appointed by a 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:

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

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 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)

 (i) Name of Claimant Address Signature

**Annexure –4**

**Indemnity format**

**(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

Tamluk Ghatal Central Co-operative Bank Ltd

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch

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

Insert here the 1) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name(s) 2) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Claimants 3) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 4) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

The sum of Rupees\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 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 - 5**

**RECEIPT**

Received with thanks from Tamluk Ghatal Central Co-operativeBank Ltd \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ branch, a sum of Rs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 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.

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.

Annexure 6

**SURETY BOND**

KNOW ALL MEN BY THESE PRESENTS THAT I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ son/ daughter /wife of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_resident of \_\_\_\_\_\_\_\_\_\_\_\_\_, in the District of \_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_(hereinafter called "**the Surety**") am held and firmly bound to Tamluk Ghatal Central Co-operative Bank Ltd, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch (hereinafter called "**the bank**" which expression shall unless excluded by or repugnant to the subject or context include his successors in office and assigns) in the sum of Rs.\_\_\_\_\_\_\_\_\_\_\_ (Rupees\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_only) to be paid to the bank FOR WHICH PAYMENT TO be well and truly made I hereby bind myself, my heirs, executors, administrators and representatives firmly by these presents. As witness my hand this \_\_\_\_day of\_\_\_\_\_\_\_\_\_\_\_Two thousand and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

WHEREAS 1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, son/ daughter/ wife of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ resident of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in District of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, son/ daughter/ wife of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, resident of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in District of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 3. son/ daughter/ wife of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, resident of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in District of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ 4. son/ daughter/ wife of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, resident of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in District of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (hereinafter called "**the legal hiers**") applied to the bank for the balances with accrued interest lying with to the credit of Sri / Smt. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ deceased on \_\_\_\_\_\_\_\_\_\_\_\_\_who died intestate.

AND WHEREAS the bank has settled the claim of Rs.\_\_\_\_\_\_\_\_\_\_ (Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_only) in favour of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in full and final settlement of their claim as successor on the balance in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Account(s) no(s) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ standing in the name/s of the deceased Sri / Smt. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ .

AND WHEREAS the legal heirs have /has undertaken to indemnify the bank and assign against all claims, demands., proceeding, losses, damages, charges and expenses which may be raised against or incurred by the bank by reasons or in consequences of your having agreed to pay repay the said amount.

 AND WHEREAS the Surety has agreed to execute the above bond with such conditions as hereunder is written.

NOW THE CONDITION OF THE OBLIGATION is such that if the said legal heirs shall die or become

Insolvent, the whole or so much of sum of Rs.\_\_\_\_\_\_\_ (Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_only)

together with the interest as shall then remain unpaid shall immediately become due and payable to the bank and recoverable from the Surety in one instalment by virtue of this Bond.

The obligation undertaken by the Surety shall not be discharged or in any way affected by an extension of time or any other indulgence granted by the Government to the said Borrower.

Signed and delivered by the said \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Signature of Surety \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Address \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 (for Official use only)

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Signed by Shri\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch Manager

 Tamluk Ghatal Central Co-operative Bank Ltd\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch