

Frequently Asked Questions on deceased claims

Guidelines for Operational Procedure for Settlement of Claims of Deceased Depositors and Return of Articles in Safe Deposit Lockers/Safe Custody

ACCOUNT / LOCKER STANDING IN SINGLE NAME WITH NOMINATION

(1) Death of Account / Locker holder

Saving Account / Current Account	Term Deposits		Locker
	Before Maturity	After Maturity	
Recipient :			
Nominee(s) will receive the balance amount and close the account(s)	Nominee(s) will receive the balance amount and close FDR(s)	Nominee(s) will receive the balance amount and close FDR(s)	Branch to handover the access of locker liberty to remove the content from locker to Nominee(s) alongwith a copy of Panchnama / Inventory report and close the locker(s)
Documents to be obtained :			
Annexure – 1 (No Stamp and notary)	Annexure – 1 (No Stamp and notary)	Annexure – 1 (No Stamp and notary)	Annexure 1 (No Stamp and notary)
Copy of death Certificate of account holder (to be verified with Original)	Copy of death Certificate of account holder (to be verified with Original)	Copy of death Certificate of account holder (to be verified with Original)	Copy of death Certificate of locker hirer (to be verified with Original)
Identity Proof of Nominee(s) (KYC)	Identity Proof of Nominee(s) (KYC)	Identity Proof of Nominee(s) (KYC)	Identity Proof of Nominee(s) (KYC)
			Annexure 2 (No Stamp and notary)
			Annexure – 4 (No Stamp and notary)
			Power of Attorney (if Applicable)

			KYC of Power of Attorney holder (if applicable)
In case of Locker : In Annexure – 4 , branch shall prepare panchnama / inventory report of the contents/ articles/ valuable which are available or kept in safe deposit locker in the presence of nominee(s) / Lawful competent person / power of attorney holder as the case may be, one officer (who is not associated with locker facility) of the branch and two independent witnesses			

ACCOUNT / LOCKER STANDING IN SINGLE NAME WITHOUT NOMINATION

(1) Death of Account / Locker holder

Saving Account / Current Account	Term Deposits		Locker
	Before Maturity	After Maturity	
Recipient :			
Balance amount will be payable to the Legal heir(s) of account holder as per Bank's Deposit policy and close the account(s)	Balance amount will be payable to the Legal heir(s) of account holder as per Bank's Deposit policy and close FDR(s)	Balance amount will be payable to the Legal heir(s) of account holder as per Bank's Deposit policy and close FDR(s)	Branch to handover the access of locker and liberty to remove the content from locker to all Legal heir(s) of locker holder jointly alongwith copy of Panchnama / Inventory report and close the locker(s).
Documents to be obtained :			
Annexure – 2 (No Stamp and notary)	Annexure – 2 (No Stamp and notary)	Annexure – 2 (No Stamp and notary)	Annexure 1 (No Stamp and notary)
Annexure – 3 (Stamp and notary as per applicable law)	Annexure – 3 (Stamp and notary as per applicable law)	Annexure – 3 (Stamp and notary as per applicable law)	Annexure 2 (No Stamp and notary)
Copy of death Certificate of account holder (to be verified with Original)	Copy of death Certificate of account holder (to be verified with Original)	Copy of death Certificate of account holder (to be verified with Original)	Annexure 3 (Stamp and notary as per applicable law)
Identity Proof of Legal Heir(s) (KYC)	Identity Proof of Legal Heir(s) (KYC)	Identity Proof of Legal Heir(s) (KYC)	KYC Documents of all Legal heir(s)
Pedhinamu / Haq	Pedhinamu / Haq	Pedhinamu / Haq	Annexure – 6 (No Stamp

Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	and notary) Copy of Death Certificate of the deceased locker hirer Pedhinama (Talati) / Notarized Affidavit to Pedhinama of Lt. Locker hirer Power of Attorney (if Applicable) KYC of Power of Attorney holder (if applicable)
In case of Locker : In Annexure – 6 , branch shall prepare panchnama / inventory report of the contents/ articles/ valuable which are available or kept in safe deposit locker in the presence of all Legal heir(s) / Lawful competent person /power of attorney holder as the case may be, one officer (who is not associated with locker facility) of the branch and two independent witnesses			

ACCOUNT / LOCKER JOINTLY STANDING IN THE NAME OF TWO OR MORE PERSONS WITH OPERATIONAL INSTRUCTIONS “EITHER OR SURVIVOR”/“FORMER OR SURVIVOR”/ “ANYONE OR SURVIVORS”/ “LATTER OR SURVIVOR” WITH NOMINATION

(1) Death of any one (or more but not all) of the account / locker holder with nomination

Saving Account / Current Account	Term Deposits		Locker
	Before Maturity	After Maturity	
Recipient :			
Survivor(s) can continue / close the account(s) and balance amount will be payable to survivor(s) if they want to close account(s)	(1) Balance amount will be payable to Survivor(s) if mandate* is taken (2) In case mandate is not taken, balance amount will be payable to Survivor(s) after obtaining concurrence of Legal Heirs of	Balance amount will be payable to the Survivor(s)	Branch to handover the access of locker and liberty to remove the content from locker to all Survivor(s) and Survivor(s) can continue / close the locker

	deceased depositor(s)		
Documents to be obtained :			
Annexure – 4 (No Stamp and notary)	In case of Mandate: Annexure – 5 (No Stamp and notary)	Annexure – 4 (No Stamp and notary)	In case survivor(s) wish to close said locker :
Copy of death Certificate of account holder(s) (to be verified with Original)	In case of no Mandate: Annexure – 5 (No Stamp and notary)	Copy of death Certificate of account holder(s) (to be verified with Original)	Annexure 1 (No Stamp and notary)
Identity Proof of Survivor(s) (KYC)	Annexure - 6 (No Stamp and notary)	Identity Proof of Survivor(s) (KYC)	Annexure 2 (No Stamp and notary)
	<p>* Mandate : It means Account holder(s) have given consent at the time of making FDR(s) or anytime before withdrawal of FDR(s) to allow premature withdrawal or loan / od against deposits to Survivor(s) in case of death of any of joint holder(s). Term Deposit Account Opening / Pay in Slip is attached herewith for your reference.</p> <p>In both cases : Copy of death Certificate of account holder(s) (to be verified with Original)</p> <p>Identity Proof of Survivor(s) (KYC)</p>		<p>Copy of Death Certificate of the deceased locker hirer(s)</p> <p>KYC Documents of survivor(s)</p> <p>Power of Attorney (if Applicable)</p> <p>KYC of Power of Attorney holder (if applicable)</p> <p>In case survivor(s) wish to continue said locker :</p> <p>Annexure 1 (No Stamp and notary)</p> <p>Copy of Death Certificate of the deceased locker hirer(s)</p> <p>KYC Documents of survivor(s)</p>

			<p>Annexure 2 (No Stamp and notary)</p> <p>Application as per bank's norms with KYC</p> <p>Fresh Locker agreement</p> <p>Power of Attorney (if Applicable)</p> <p>KYC of Power of Attorney holder (if applicable)</p>
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(2) Death of all account / locker holder WITH OPERATIONAL INSTRUCTIONS “EITHER OR SURVIVOR”/“FORMER OR SURVIVOR”/ “ANYONE OR SURVIVORS”/ “LATTER OR SURVIVOR” AND “JOINTLY” with nomination

Saving Account / Current Account	Term Deposits		Locker
	Before Maturity	After Maturity	
Recipient :			
Nominee(s) will receive the balance amount and close the account(s)	Nominee(s) will receive the balance amount and close FDR(s)	Nominee(s) will receive the balance amount and close FDR(s)	Branch to handover the access of locker liberty to remove the content from locker to Nominee(s) alongwith a copy of Panchnama / Inventory report and close the locker(s)
Documents to be obtained :			
Annexure – 1 (No Stamp and notary)	Annexure – 1 (No Stamp and notary)	Annexure – 1 (No Stamp and notary)	Annexure 1 (No Stamp and notary)
Copy of death Certificate of account holder(s) (to be verified with Original)	Copy of death Certificate of account holder(s) (to be verified with Original)	Copy of death Certificate of account holder(s) (to be verified with Original)	Copy of Death Certificate of the deceased locker hirer(s) (to be verified with Original).
Identity Proof of Nominee(s) (KYC)	Identity Proof of Nominee(s) (KYC)	Identity Proof of Nominee(s) (KYC)	Annexure 2 (No Stamp and notary)

			Annexure – 4 (No Stamp and notary) KYC Documents of nominee(s) Power of Attorney (if Applicable) KYC of Power of Attorney holder (if applicable)
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In case of locker : In **Annexure – 4**, branch shall prepare panchnama/ inventory report of the contents/ articles / valuable which are available or kept in safe deposit locker in the presence of **nominee(s)** and / or Lawful competent person and / or Power of Attorney holder as the case may be, one officer (who is not associated with locker facility) of the branch and two independent witnesses.

DEATH OF ALL ACCOUNT / LOCKER HOLDER WITH OPERATIONAL INSTRUCTIONS “EITHER OR SURVIVOR”/“FORMER OR SURVIVOR”/ “ANYONE OR SURVIVORS”/ “LATTER OR SURVIVOR” AND “JOINTLY” WITHOUT NOMINATION

Saving Account / Current Account	Term Deposits		Locker
	Before Maturity	After Maturity	
Recipient :			
Balance amount will be payable to the Legal heir(s) of all account holder(s) as per Deposit policy and close the account(s)	Balance amount will be payable to the Legal heir(s) of all account holder(s) as per Deposit policy and close the FDR(s)	Balance amount will be payable to the Legal heir(s) of all account holder(s) as per Deposit policy and close the FDR(s)	Branch to handover the access of locker liberty to remove the content from locker to all Legal heirs jointly of all locker holder(s) alongwith a copy of Panchnama / Inventory report and close the locker(s).
Documents to be obtained :			
Annexure – 2 (No Stamp and notary)	Annexure – 2 (No Stamp and notary)	Annexure – 2 (No Stamp and notary)	Annexure 1 (No Stamp and notary)
Annexure – 3 (Stamp and notary as per	Annexure – 3 (Stamp and notary as per	Annexure – 3 (Stamp and notary as per	Annexure 2 (No Stamp and notary)

applicable law)	applicable law)	applicable law)	
Copy of death Certificate of account holder(s) (to be verified with Original)	Copy of death Certificate of account holder(s) (to be verified with Original)	Copy of death Certificate of account holder(s) (to be verified with Original)	Annexure 3 (Stamp and notary as per applicable law)
Identity Proof of Legal Heir(s) (KYC)	Identity Proof of Legal Heir(s) (KYC)	Identity Proof of Legal Heir(s) (KYC)	KYC Documents of all Legal heir(s)
Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Annexure – 6 (No Stamp and notary) Copy of Death Certificate of the deceased locker hirer(s) Pedhinama (Talati) / Notarized Affidavit to Pedhinama of Lt. Locker hirer(s) Power of Attorney (if Applicable) KYC of Power of Attorney holder (if applicable)
In case of Locker : In Annexure – 6 , branch shall prepare panchnama / inventory report of the contents/ articles/ valuable which are available or kept in safe deposit locker in the presence of all Legal heir(s) / Lawful competent person /power of attorney holder as the case may be, one officer (who is not associated with locker facility) of the branch and two independent witnesses			

ACCOUNT / LOCKER JOINTLY STANDING IN THE NAME OF TWO OR MORE PERSONS WITH OPERATIONAL INSTRUCTIONS “JOINTLY” WITH NOMINATION

(1) Death of any one (or more but not all) of the account / Locker holder – with Nomination

Saving Account / Current Account	Term Deposits		Locker
	Before Maturity	After Maturity	
Recipient :			
Balance amount will be	Balance amount will	Balance amount will be	Branch to handover the

payable to the Survivor(s) and Legal Heir(s) of deceased account holder(s) jointly and close the account(s)	be payable to the Survivor(s) and Legal Heir(s) of deceased account holder(s) jointly and close the account(s)	payable to the Survivor(s) and Legal Heir(s) of deceased account holder(s) jointly and close the account(s)	access of locker liberty to remove the content from locker to Survivor(s) and Nominee(s) jointly alongwith a copy of Panchnama / Inventory report and close the locker(s)
Documents to be obtained :			
Annexure – 7 (No Stamp and notary)	Annexure – 7 (No Stamp and notary)	Annexure – 7 (No Stamp and notary)	Annexure 1 (No Stamp and notary)
Annexure – 8 (Stamp and notary as per law)	Annexure – 8 (Stamp and notary as per law)	Annexure – 8 (Stamp and notary as per law)	Annexure 2 (No Stamp and notary)
Copy of death Certificate of account holder(s) (Verified with Original)	Copy of death Certificate of account holder(s) (Verified with Original)	Copy of death Certificate of account holder(s) (Verified with Original)	Annexure 5 (No Stamp and notary)
Identity Proof of Survivor(s) and Legal Heir(s)(KYC)	Identity Proof of Survivor(s) and Legal Heir(s)(KYC)	Identity Proof of Survivor(s) and Legal Heir(s)(KYC)	KYC Documents of survivor(s) and nominee(s)
Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Copy of Death Certificate of the deceased locker hirer(s). Power of Attorney (if Applicable) KYC of Power of Attorney holder (if applicable)
In case of Locker : In Annexure – 5 , branch shall prepare panchnama / inventory report of the contents/ articles/ valuable which are available or kept in safe deposit locker in the presence of Survivor(s) and Nominee(s) / Lawful competent person /power of attorney holder as the case may be, one officer (who is not associated with locker facility) of the branch and two independent witnesses			

(2) Any one (or more but not all) of the account / Locker holder dies – without Nomination

Saving Account / Current Account	Term Deposits		Locker
	Before Maturity	After Maturity	
Recipient :			
Balance amount will be payable to the Survivor(s) and Legal Heirs of deceased account holder jointly and close the account	Balance amount will be payable to the Survivor(s) and Legal Heirs of deceased account holder jointly and close the account	Balance amount will be payable to the Survivor(s) and Legal Heirs of deceased account holder jointly and close the account	Branch to handover the access of locker liberty to remove the content from locker jointly to Survivor(s) and Legal Heir(s) of locker hirer(s) alongwith a copy of Panchnama / Inventory report and close the locker
Documents to be obtained :			
Annexure – 7 (No Stamp and notary)	Annexure – 7 (No Stamp and notary)	Annexure – 7 (No Stamp and notary)	Annexure 1 (No Stamp and notary)
Annexure – 8 (Stamp and notary as per law)	Annexure – 8 (Stamp and notary as per law)	Annexure – 8 (Stamp and notary as per law)	Annexure 2 (No Stamp and notary)
Copy of death Certificate of account holder(s) (Verified with Original)	Copy of death Certificate of account holder(s) (Verified with Original)	Copy of death Certificate of account holder(s) (Verified with Original)	Copy of Death Certificate of the deceased locker hirer(s).
Identity Proof of Survivor(s) and Legal Heir(s)(KYC)	Identity Proof of Survivor(s) and Legal Heir(s)(KYC)	Identity Proof of Survivor(s) and Legal Heir(s)(KYC)	Annexure 3 (Stamp and notary)
Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)	Annexure – 7 (No Stamp and notary) Pedhinama (Talati) / Affidavit to Pedhinama of Lt. Locker hirer(s) (Notary) KYC Documents of Survivor(s) and / or all Legal heir(s)

			Power of Attorney (if Applicable)
			KYC of Power of Attorney holder (if applicable)
In case of locker : Annexure -7 , branch shall prepare panchnama/ inventory report of the contents/ articles/ valuable which are available or kept in safe deposit locker in the presence of Survivor(s) and / or legal heir(s) and / or Lawful competent person and / or Power of Attorney holder as the case may be, one officer (who is not associated with locker facility) of the branch and two independent witnesses			

The branch may release the money or proceeds lying in such account to the nominee / Survivor(s) :

1. On verification of Nominee/Survivor's identity through documents like Adhar Card, driving license, passport or any other public document/s which sufficiently reveal/s the identity of the Nominee / Survivor and death certificate as a proof of death of depositor;
2. Branch must also make diligent efforts to find out whether there is any order or direction from any court or a forum restraining the branch from giving money or proceeds lying in the account to nominee / survivor; and
3. Make it clear to the nominee or survivor that money or proceeds are released or handed over to him / her only as a trustee of the legal heirs of the deceased account holder i.e., such payment to him / her shall not affect the right or claim which any person may have in the proceeds released to the nominee / survivor.

Authority of Legal Heirs as per deposit policy :

threshold limit	Risk Management Systems
If total deposit amount is <= Rs.500/-	branch to make balance payment to Legal Heirs after obtaining application along with unstamped Indemnity bond signed by legal heirs in presence of two witnesses.
total deposit amount is >=501 and <=5,00,000/-	branch to make balance payment to Legal Heirs after obtaining application along with pedhinama and stamped Indemnity bond signed by legal heirs in presence of two witnesses. In case of production of Succession Certificate, Letter of Administration from the competent authority, there is no need to execute Indemnity bond.
Total deposit amount is >=5,00,001/- to 15,00,000/-	Branch to make balance payment to legal heirs after obtaining application along with pedhinama. Hak release and stamped indemnity bond and in such case, it will be mandatory to open joint account of all the legal heirs. In case if the legal heirs are not inclined to open joint account where hak release document is not given then in such case

	succession certificate or probate shall be compulsory to be obtained and the said approval shall be taken from legal department.
total deposit amount is >=15,00,001/-	branch to make balance payment to Legal Heirs after obtaining application along with Succession Certificate from competent authority or Letter of Administration and copy of Probate.

In case of dispute, the branches are advised to refer the case to legal department for advice. In all other cases except as mentioned above, the branch is advised to ask opinion from Legal Department.

Time limit for settlement of claims

Branches are advised to settle the claims in respect of deceased depositors and release payments to survivor(s) / nominee(s) as the case may be within a period not exceeding **15 days from the date of receipt** of the claim subject to the production of proof of death of the depositor and suitable identification of the claimants and claim(s) to the bank's satisfaction.

**Letter of Request to be obtained from the Nominee(s) for release of proceeds
(to be used when account(s) has nomination clause)**

From,

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To,

The Branch Manager,
The Kalupur Commercial Co. Op. Bank Ltd.
.....Branch

Re: **Account of Deceased Mr. / Mrs. / Ms. And / or Mr. / Mrs. / Ms. And / or Mr. / Mrs. / Ms. And / or Mr. / Mrs. / Ms.**
Account No.(s)

Dear Sir,

1. The undersigned informs the bank that Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ holds the above account(s) in your bank. It is to be noted that Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ passed away intestate on Dtd. _____. Copy of the death certificate(s) is attached herewith for your ready reference.
2. I/we, hereby state that I/we am / are the registered nominee(s) in the above account(s) and / or the person authorized to receive payment on behalf of Mr. / Mrs. / Ms. _____ who is / are the nominee(s) in the above account(s) and is a minor as on the date of claim.
3. I / we hereby state that there is no order or direction from any court or a forum restraining you from giving money or proceeds lying in the account of Depositor(s) to me / us.
4. I /we request you to release the proceeds with accrued interest lying to the credit of the above-named deceased's account to the undersigned, the nominee(s) and close said Account(s). I / we hereby state that I / we am / are aware of the fact that I / we am / are receiving the proceeds as a trustee(s) of the legal heirs of the deceased account holder i.e., such payment to me / us shall not affect the right or claim which any person may have in the proceeds released to me / us.
5. I / we in consideration of Bank agreeing to release the proceeds, agree to keep the bank

harmless or cover from all the consequences, costs, expenses, cases or litigations etc., which bank suffers or cause to suffer on account of the release of the proceeds to me / us at my / our request.

6. I / we am aware that it is on the faith of this Application, Bank has agreed to release the deposit proceeds of the above mentioned account(s) standing in the name of the Account Holder.

I hereby solemnly affirm that the above statement is true and correct to the best of my knowledge and belief.

Place:

Date :

Yours faithfully,

(Claimant)

Witness-1

Name : _____

Signature: _____

Witness-2

Name : _____

Signature : _____

Letter of Request to be obtained from the Legal Heirs for release of proceeds

From

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The Branch Manager,
The Kalupur Commercial Co. Op. Bank Ltd.
Branch :

Re: **Deceased Account of Mr. / Mrs. / Ms.** _____
and / or Mr. / Mrs. / Ms. _____ **and / or Mr. /**
Mrs./ Ms. _____ **and / or Mr. / Mrs. / Ms.**

Account No(s)

Dear Sir,

- a. The undersigned informs the bank that Mr. / Mrs. / Ms. _____
and / or Mr. / Mrs. / Ms. _____ and / or Mr. /
Mrs. / Ms. _____ Mr. / Mrs. / Ms.
_____ and / or Mr. / Mrs. / Ms.
_____ and / or Mr. / Mrs. / Ms.
_____ holds the above account(s) in
your bank. It is to be noted that Account holder(s) passed away intestate on Dtd.
_____. A copy of the death certificate is attached herewith for
your ready reference
- b. I / we lodge my / our claim for the payment of the proceeds with accrued interest lying to the
credit of the above named Account holder(s). I / we am / are the only legal heirs of the above
named Account holder(s) and lodge my / our claim for payment of proceeds of the Account(s)
as per the bank's rules and guidelines. The relevant information about the deceased and the
legal heirs is as under.

c. Details of Legal Heirs is mentioned as below :

Sr. No.	Full Name	Religion	Occupation	Relationship with deceased	Age

Name(s) of the Guardian(s) of the minor children of the Account Holder _____

Whether natural Guardian : _____

Whether Guardian appointed by Court of Law in India. If so, attach a certified copy or duly attested copy of such order _____

In whose custody the minor(s) is / are _____

I / We are lawful claimants. I /we submit the following documents.

1. Death Certificate issued by _____
2. Identity Proof of Claimants
3. Indemnity Cum Undertaking
4. Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)

I / we hereby solemnly affirm that the above statement are true and correct to the best of my / our knowledge and belief.

Place:

Date :

Yours faithfully,

(Claimants)

Witness-1

Name : _____

Signature: _____

Witness-2

Name : _____

Signature : _____

INDEMNITY BOND CUM UNDERTAKING
(To be stamped as an agreement)

THIS INDEMNITY CUM UNDERTAKING is made at _____ on this _____ Day of _____ 20__ by

1. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____, and / or

2. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____ and / or

3. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____ and / or

4. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____ and / or

5. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____ and / or

6. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____

hereinafter referred to as **“The Legal Heirs”** (which expression shall, unless it be repugnant to the meaning or context thereof, mean and include his heirs, executors, administrators, successor & assigns) of the **FIRST PART**,

IN FAVOUR OF

THE KALUPUR COMMERCIAL CO-OPERATIVE BANK LTD., a Multi-State Scheduled Bank registered under the provisions of The Multi-State Co-op. Societies Act, 2002 and having its head office at “Kalupur Bank Bhavan”, Ashram Road, Ahmedabad hereinafter referred to as **“The Bank”** (which expression shall unless it be repugnant to the meaning or context thereof, mean and include its successors in title and assignee).

WHEREAS

- a. The undersigned informs the bank that Mr. / Mrs. / Ms. _____
and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
_____ and / or Mr. / Mrs. / Ms. _____
holds the account No.(s) _____ in your bank. It is to be noted
that Account holder(s) passed away intestate on Dtd. _____. A copy
of the death certificate(s) is attached herewith for your ready reference.
- b. The Party of the said Indemnity Bond are the only legal heirs of Late Mr. / Mrs. /
Ms. _____ and / or Mr. / Mrs. / Ms. _____
and / or Mr. / Mrs. / Ms. _____.

- c. The legal heirs have, under the circumstances, represented, requested the Bank to settle the balance in the account(s) in the name of the Legal heir(s) and close said Account(s).
- d. The legal heirs have submitted Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (tick whichever is applicable) or any other documents required by bank. Based on the same, Bank agreed to make payment of proceeds of the account of Depositor to Legal Heir(s) provided the Legal Heir(s) of the deceased execute this Deed in favour of the Bank, which the Legal Heir(s) have agreed to do.
- e. I/We hereby undertake and confirm that there is no order from the competent Court restraining the Bank from making the payment from the account of the deceased to me / us.
- f. In consideration of Bank agreeing to release the proceeds to me / us, I / we agree to keep the bank harmless or indemnified from all the consequences, costs, expenses, cases or litigations etc., which bank suffers or cause to suffer on account of the release of the proceeds to me / us at my / our request.
- g. I/WE further undertake to submit death certificate with all latest KYCs of all legal heirs to Bank for the said purpose.

NOW THIS DEED WITNESSTH THAT pursuant to this, the Legal Heirs do and each of them doth hereby undertake and agree to indemnify you and your successor and assign against all claims, demands, proceedings, losses, damages, charges, expenses which may be raised against or incurred by you by reasons or in consequence of making payment of balance amount lying in the above-mentioned accounts in place of the said deceased

In Witness Whereof the Legal Heirs has put his hand on _____ Day of _____, 20____ herein above written.

Yours faithfully,

(Claimant)

Witness-1

Name : _____

Signature: _____

Witness-2

Name : _____

Signature : _____

**Letter of Request to be obtained from the Survivor(s) for release of proceeds
(to be used when account has "Either or Survivor"/"Former or Survivor"/ "Anyone or Survivors"/
"Latter or Survivor" and Any one (or more but not all) of the account holder(s) dies**

From,

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.....
.....

To,

The Branch Manager,
The Kalupur Commercial Co. Op. Bank Ltd.
.....Branch

Re: **Account of Deceased Mr. / Mrs. / Ms.** _____ **and / or**
Mr. / Mrs. / Ms. _____ **and / or**
Mr. / Mrs. / Ms. _____ **and / or**
Mr. / Mrs. / Ms. _____
Account No.(s)

Dear Sir,

1. The undersigned informs the bank that Mr. / Mrs. / Ms. _____
and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
_____ and Mr. / Mrs. / Ms. _____
_____ holds the above account(s) in your bank. It is to be noted that
Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
_____ and / or Mr. / Mrs. / Ms. _____
passed away intestate on Dtd. _____, _____, _____. Copy of
the death certificate(s) is / are attached herewith for your ready reference.
2. The undersigned hereby state that I / we am / are the Survivor(s) in the above account(s).
3. I hereby state that there is no order or direction from any court or a forum restraining you
from giving money or proceeds lying in the account of Account holder to me / us.
4. I / we request you to release the proceeds with accrued interest lying to the credit of the
above named deceased's account(s) to the undersigned, the Survivor and close / continue said
Account(s). I / we hereby state that I / we am aware of the fact that I / we am / are receiving
the proceeds as a trustee(s) of the legal heirs of the deceased Account holder(s) i.e., such
payment to me / us shall not affect the right or claim which any person may have in the
proceeds released to me / us.
5. I / we in consideration of Bank agreeing to release the proceeds, agree to keep the bank
harmless or cover from all the consequences, costs, expenses, cases or litigations etc., which
bank suffers or cause to suffer on account of the release of the proceeds to me / us at my / our
request.
6. I / we am / are aware that it is on the faith of this Application, bank has agreed to release or
released the deposit proceeds of the above mentioned account(s) standing in the name of the

depositor(s) to me / us s.

I hereby solemnly affirm that the above statement is true and correct to the best of my / our knowledge and belief.

Place:

Date :

Yours faithfully,

(Claimant)

Witness-1

Name : _____

Signature: _____

Witness-2

Name : _____

Signature : _____

**Letter of Request to be obtained from the Survivor(s) for release of proceeds
(to be used when account has "Either or Survivor"/"Former or Survivor"/ "Anyone or Survivors"/
"Latter or Survivor" and
Any one (or more but not all) of the Deposit holder(s) dies (Pre mature withdrawal of FDR(S)**

From,

.....
.....
.....
.....

To,

The Branch Manager,
The Kalupur Commercial Co. Op. Bank Ltd.
.....Branch

Re: **Account of Deceased Mr. / Mrs. / Ms.** _____ **and / or**
Mr. / Mrs. / Ms. _____ **and / or**
Mr. / Mrs. / Ms. _____ **and / or**
Mr. / Mrs. / Ms. _____
Account No.(s)

Dear Sir,

1. The undersigned informs the bank that Mr. / Mrs. / Ms. _____
and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
_____ and Mr. / Mrs. / Ms. _____
_____ holds the above account(s) in your bank. It is to be noted that
Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
_____ and / or Mr. / Mrs. / Ms. _____
passed away intestate on Dtd. _____, _____, _____. A copy of
the death certificate(s) is / are attached herewith for your ready reference.
2. The undersigned hereby state that I / we am / are the Survivor(s) in the above account(s).
3. I / we hereby state that there is no order or direction from any court or a forum restraining you
from giving money or proceeds lying in the account of Account holder to me / us.
4. I / we hereby state that Account Holder(s) **have / have not (tick whichever is applicable)**
allowed for premature withdrawal to survivor(s) in case of death of any of the joint holder(s)
but not all.
5. I / we request you to release the proceeds with accrued interest lying to the credit of the
above named deceased's account(s) to the undersigned, the Survivor(s) and close said
Account(s). I / we hereby state that I / we am aware of the fact that I / we am / are receiving
the proceeds as a trustee(s) of the legal heirs of the deceased Account holder(s) i.e., such
payment to me / us shall not affect the right or claim which any person may have in the
proceeds released to me / us.
6. I / we in consideration of Bank agreeing to release the proceeds, agree to keep the bank
harmless or cover from all the consequences, costs, expenses, cases or litigations etc., which

bank suffers or cause to suffer on account of the release of the proceeds to me / us at my / our request.

7. I / we am / are aware that it is on the faith of this Application, bank has agreed to release the deposit proceeds of the above mentioned account standing in the name of the depositor to me / us.

I hereby solemnly affirm that the above statement is true and correct to the best of my / our knowledge and belief.

Place:

Date :

Yours faithfully,

(Claimant)

Witness-1

Name : _____

Signature: _____

Witness-2

Name : _____

Signature : _____

Concurrence of Legal Heir(s)

(To be used when account is a joint account with survivorship clause having Premature Termination of term deposit accounts where "Allow premature withdrawal to survivor" clause is not mentioned)

THIS Letter is made at _____ on this _____ Day of _____ 20__ by Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ hereinafter referred to as **"The Legal Heirs"** (which expression shall, unless it be repugnant to the meaning or context thereof, mean and include his heirs, executors, administrators, successor & assigns) of the **FIRST PART**,

IN FAVOUR OF

THE KALUPUR COMMERCIAL CO-OPERATIVE BANK LTD., a Multi-State Scheduled Bank registered under the provisions of The Multi-State Co-op. Societies Act, 2002 and having its head office at "Kalupur Bank Bhavan", Ashram Road, Ahmedabad hereinafter referred to as **"The Bank"** (which expression shall unless it be repugnant to the meaning or context thereof, mean and include its successors in title and assignee).

WHEREAS

- a. The undersigned informs the bank that Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ holds the account No.(s) _____ with operating instructions of "Either or Survivor"/"Former or Survivor"/ "Anyone or Survivors"/ "Latter or Survivor" in your bank. It is to be noted that Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____

passed away intestate on Dtd. _____. Copy of the death certificate(s) is attached herewith for your ready reference.

- b. The Party of the said Letter are the only legal heirs of Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____.
- c. I / we hereby state that Account Holder(s) have not allowed for premature withdrawal to survivor(s) in case of death of any of the joint holder(s) but not all. The Survivors have, under the circumstances, represented and requested the Bank to release or settle the balance in the account(s) in the name of the Survivor(s).
- d. I / we agree and admit that I / we do not have any objections against settling the balance lying in the account(s) in the name of the Survivor(s) and in future I / we shall not raise any dispute regarding the same.
- e. I/We hereby agree and confirm that there is no order from the competent Court restraining the Bank from making the payment from the account of the deceased to Survivor(s).

In Witness Whereof the Legal Heir(s) has / have put his / her / their hand the day ____ of _____, 20____ herein above written.

Signed and delivered by the WITHINNAMED Legal Heirs

Legal Heirs

In the presence of

(1)

(2)

Application for Deceased Claim

From :

(1) Name/s of Survivor

(2) Name(s) of Legal Heirs of Deceased Account holder(s)

The Branch Manager,

The Kalupur Commercial Co. Op. Bank Ltd.

Branch :

Re: Account of Deceased Mr. / Mrs. / Ms. _____ and / or Mr. /
 Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms.
 _____ and / or Mr. / Mrs. / Ms.

Account No.(s)

Dear Sir,

1. The undersigned informs the bank that Mr. / Mrs. / Ms.
 _____ and / or Mr. / Mrs. / Ms.
 _____ and / or Mr. / Mrs. / Ms.
 _____ and / or Mr. / Mrs. / Ms.
 _____ holds the above account(s) in your bank. It

is to be noted that Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms.
 _____ passed away intestate on Dtd.
 _____. Copy of the death certificate(s) is attached
 herewith for your ready reference.

a. I / we lodge my / our claim for the payment of the proceeds with accrued interest lying to the
 credit of the above named Account holder(s). Mr. / Mrs. / Ms.
 _____, Mr. / Mrs. / Ms.
 _____, Mr. / Mrs. / Ms.
 _____, Mr. / Mrs. / Ms.
 _____ are the only legal heirs of the above named
 deceased Account holder(s) and I / we lodge my / our claim for payment of proceeds of the
 Account(s) being Survivor(s) and Legal Heir(s) as per the bank's rules and guidelines. The
 relevant information about the deceased and the legal heir(s) is as under.

b. Details of Legal Heir(s) is mentioned as below :

Sr. No.	Full Name	Religion	Occupation	Relationship with deceased	Age
------------	-----------	----------	------------	----------------------------	-----

Name(s) of the Guardian(s) of the minor children of the Account Holder _____

Whether natural Guardian : _____

Whether Guardian appointed by Court of Law in India. If so, attach a certified copy or duly attested copy of such order _____

In whose custody the minor(s) is / are _____

I / We are lawful claimants. I /we submit the following documents.

1. Death Certificate issued by _____
1. Identity Proof of Claimants
2. Indemnity Cum Undertaking
3. Pedhinamu / Haq Release Deed / Succession Certificate / Probate / Letter of Administration (whichever is applicable)

I / we request you to release the proceeds with accrued interest lying to the credit of the above named deceased's account to the undersigned.

I / we hereby solemnly affirm that the above statement are true and correct to the best of my / our knowledge and belief.

Place:

Date :

Yours faithfully,

(Claimants)

Witness-1

Name : _____

Signature: _____

Witness-2

Name : _____

Signature : _____

INDEMNITY BOND CUM UNDERTAKING

(To be used for Accounts with **operation instructions jointly**)

(To be stamped as an agreement)

THIS INDEMNITY BOND CUM UNDERTAKING is made at _____ on this _____ Day of _____ 20__ by

1. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____, and / or

2. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____ and / or

3. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____ and / or

4. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____ and / or

5. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____ and / or

6. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____

hereinafter referred to as **“Legal Heirs”** (which expression shall, unless it be repugnant to the meaning or context thereof, mean and include his heirs, executors, administrators, successor & assigns) of the

FIRST PART,

AND

1. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____, and / or

2. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____ and / or

3. Mr/Mrs/Ms. _____

Adult by age, Hindu by religion, residing at _____

hereinafter referred to as **“Survivor”** (which expression shall, unless it be repugnant to the meaning or context thereof, mean and include his heirs, executors, administrators, successor & assigns) of the

SECOND PART,

IN FAVOUR OF

THE KALUPUR COMMERCIAL CO-OPERATIVE BANK LTD., a Multi-State Scheduled Bank registered under the provisions of The Multi-State Co-op. Societies Act, 2002 and having its head office at “Kalupur Bank Bhavan”, Ashram Road, Ahmedabad hereinafter referred to as **“The Bank”** (which expression shall unless it be repugnant to the meaning or context thereof, mean and include its successors in title and assignee).

WHEREAS

- (3) The undersigned informs the bank that Mr. / Mrs. / Ms. _____
and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
holds the account No.(s) _____ in your bank. It is to be noted
that Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
and / or Mr. / Mrs. / Ms. _____
passed away intestate on Dtd. _____. Copy of the death certificate(s)
is attached herewith for your ready reference.
- (4) The Party of the First Part are the only legal heirs of Late Mr. / Mrs. /
Ms. _____ and / or
Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
_____.
- (5) The Party of the First Part and Second Part have, under the circumstances represented,
requested the Bank to settle the balance in the account(s) in the name of the undersigned and
close said Account(s).
- (6) The legal heirs have submitted Pedhinamu / Haq Release Deed / Succession Certificate /
Probate / Letter of Administration (tick whichever is applicable) or any other documents
required by bank. Based on the same, Bank agreed to make payment of proceeds of the
account of Depositor to Party of the First Part and Second Part provided the Legal Heir(s) of the
deceased and Survivor(s) execute this Deed in favour of the Bank, which the undersigned have
agreed to do.
- (7) I/We hereby undertake and confirm that there is no order from the competent Court
restraining the Bank from making the payment from the account of the deceased to us.
- (8) In consideration of Bank agreeing to release the proceeds, I / we agree to keep the bank
harmless or indemnified from all the consequences, costs, expenses, cases or litigations etc.,
which bank suffers or cause to suffer on account of the release of the deposit proceeds to us at
our request.
- (9) I/WE further undertake to submit death certificate with all latest KYCs of all legal heirs and
Survivor(s) to Bank for the said purpose.

NOW THIS DEED WITNESSTH THAT pursuant to this, the Survivor(s) and Legal Heir(s) do and each of
them doth hereby undertake and agree to indemnify you and your successor and assign against all
claims, demands, proceedings, losses, damages, charges, expenses which may be raised against or
incurred by you by reasons or in consequence of making payment of balance amount lying in the

above-mentioned accounts in place of the said deceased

In Witness Whereof the Legal Heir(s) and Survivor(s) has put his hand on ____ Day of _____,
20____ herein above written.

Signed and delivered by the WITHINNAMED

(Claimants)

Witness-1

Name : _____

Signature: _____

Witness-2

Name : _____

Signature : _____

Documents for Deceased claim in locker

LETTER OF REQUEST

From the Nominee and / or Surviving hirer(s) and / or Legal Heir(s)

Date : _____

To,
 The Branch Manager
 The Kalupur Commercial Co. Op. Bank Ltd.
 _____ Branch

Dear sir,
 Sub : Locker No. _____ Key No. _____

I / We, Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____ and / or
 Mr. / Mrs. / Ms. _____

(Hereinafter referred as Nominee(s) and / or Surviving Locker Hirer(s) and / or Legal Heir(s)) hereby state that Mr. / Mrs. / Ms. _____

and / or Mr. / Mrs. / Ms. _____ and / or

Mr. / Mrs. / Ms. _____ and / or Mr. /

Mrs. / Ms. _____ (Name of Locker

holder(s)) have been maintaining Locker Account No. _____ in

_____ Branch in your bank. I / we state that Mr. / Mrs. / Ms.

_____ and / or Mr. / Mrs. / Ms.

_____ and / or Mr. / Mrs. / Ms.

_____ and / or Mr. / Mrs. / Ms.

_____ (Name of Locker holder(s))

passed away on _____ (date of death). A copy of the death certificate of his / her / their is attached herewith.

I / We hereby declare and acknowledge that I / We are Nominee(s) and / or Surviving Locker hirer (s) and / or Legal Heirs of deceased Mr. / Mrs. / Ms. _____

and Mr. / Mrs. / Ms. _____ and Mr. / Mrs. / Ms.

_____.

I / we request you to give access of said locker and wish to remove contents / articles from safe deposit locker.

I / we hereby state that there is no order or direction from any court or a forum restraining you from allowing access to me / us.

Nominee / Survivor(s) hereby state that Nominee(s) / Survivor(s) is / are aware of the fact that he / she / they are given access of the locker as a trustee(s) of the legal heirs of the deceased locker hirer(s) i.e., such access of locker and liberty to remove the content to Nominee(s) / Survivor(s) shall not affect the right or claim which any person may have in the particulars lying in the locker.

I / we in consideration of Bank agreeing to give access of locker and liberty to remove the content lying in the locker, agree to keep the bank harmless or cover from all the consequences, costs, expenses, cases or litigations etc., which bank suffers or cause to suffer on account of the access of the locker given to me / us at my / our request.

I / we am / are aware that it is on the faith of this Application, Bank has agreed to allow the access of the locker and liberty to remove the content from said locker standing in the name of the locker hirer(s).

I hereby agree / donot agree to surrender / close the locker hired by Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____ (Name of Locker holder(s)).

(Please strike off agree in case of survivor wished to continue the locker)

Thanking you,
Yours faithfully,

Signature of the Claimant

Name of the Claimant

Signature of the Claimant

Name of the Claimant

Signature of the Claimant

Name of the Claimant

Signature of the Claimant

Name of the Claimant

LETTER OF DISCHARGE

To,
The Branch Manager
The Kalupur Com. Co. Op. Bank Ltd.
_____ Branch

Date : _____

Dear sir,
Sub : Locker No. _____ Key No. _____

I / We, Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____

(Hereinafter referred as Nominee and / or Surviving Hirer(s) and / or Legal Heir(s)) hereby state that
Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ (Name of Locker
holder(s)) have been maintaining Locker Account No. _____ in
_____ Branch in your bank. It is to be noted that access of the locker was given to
undersigned with liberty to remove the contents lying in the said locker on death of
_____ (locker
holders).

In accordance with the same I / We hereby declare and acknowledge that I / We have received all the
articles and valuable kept by me / us / Locker Holder(s) in the locker. I / We assure that no claim lies
against the Bank in respect of the contents of the above locker. Bank is free and stands discharged
from all risk, costs, liabilities and any consequences thereof in respect of access and removal of the
contents of the locker.

I / we hereby agree and confirm that any claim / dispute raised regarding the access of locker given to
me / us and / or articles / valuables of lockers received by me / us in future then I / We shall indemnify
and keep the said Bank indemnified against all such claims and disputes and consequent losses,
damages, costs, charges etc. whatsoever, which the said Bank may suffer or cause to suffer, pay or
incur in connection with the said articles / valuable and failing which the Bank will be entitled to
recover the same from me / us. I / we do hereby acknowledge that said locker is empty and I / we do
not have any objections if the said locker is allotted to any other customer as per norms.

Thanking you,
Yours faithfully,

Signature of the Claimant

Name of the Claimant

Signature of the Claimant

Name of the Claimant

Signature of the Claimant

Name of the Claimant

Signature of the Claimant

Name of the Claimant

INDEMNITY BOND

(To be stamped as an agreement)

THIS INDEMNITY CUM UNDERTAKING is made at _____ on this _____ Day of _____ 20__ by (1) Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or (2) Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or (3) Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or (4) Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ and / or (5) Mr. / Mrs. / Ms. _____ (PAN No. _____), Adult by age, Hindu by religion, residing at _____ hereinafter referred to as "Survivor(s) and / or Legal Heir(s)" (which expression shall, unless it be repugnant to the meaning or context thereof, mean and include his heirs, executors, administrators, successor & assigns) of the FIRST PART,

IN FAVOUR OF

THE KALUPUR COMMERCIAL CO-OPERATIVE BANK LTD., a Multi-State Scheduled Bank registered under the provisions of The Multi-State Co-op. Societies Act, 2002 and having its head office at "Kalupur Bank Bhavan", Ashram Road, Ahmedabad and Branch at _____ hereinafter referred to as "The Bank" (which expression shall unless it be repugnant to the meaning or context thereof, mean and include its successors in title and assignee).

WHEREAS

1. Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ (Name of Locker holder(s))
have been maintaining Locker No. _____ in _____
Branch in your bank
2. I / We hereby declare and acknowledge that I / We are Surviving Hirer(s) and / or Legal Heirs of
deceased Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
_____ and / or Mr. / Mrs. / Ms. _____
_____.
3. I have represented to the Bank that Mr. / Mrs. / Ms. _____ and / or
Mr. / Mrs. / Ms. _____ and / or Mr. / Mrs. / Ms. _____
_____ and / or Mr. / Mrs. / Ms. _____
_____ (Name of Locker holder(s) died (with / without making any
"Will") on _____ day of _____, 20__ leaving the legal heirs and / or Surviving

Hirer(s) as mentioned above. (strike off which is not applicable)

4. I / we have, under the circumstances, represented, requested the Bank to allow the access of the locker and to remove the contents lying in the locker in the name of the locker hirer.
5. The Legal Heir(s) and / or Survivor(s) agree and undertake that they are allowed to have access of the locker and remove the contents of the locker and in future if any dispute arises in the Legal heirs of the deceased locker hirer(s) regarding the same, I / we shall indemnify the bank against all losses, cost, damages, charges, expenses etc. and bank shall not be responsible for the same.
6. I / we further undertake to comply with all formalities as required by the bank intending submission of death certificate, compliance of KYC norms etc.

NOW THIS DEED WITNESSTH THAT pursuant to this, I / we do and doth hereby undertake and agree to indemnify the Bank against all claims, disputes, demands, proceedings, losses, damages, charges, expenses which Bank suffer and cause to suffer / incur by reason or in consequence of permitting access to and remove the contents

In Witness Whereof the I/ we have put our hand severally the day _____ of _____, 20____ herein above written.

Signed and delivered by the WITHINNAMED _____

(Legal Heir(s) and / or Surviving Hirer(s))

Legal Heir(s) and / or Surviving Hirer(s)

(Legal Heir(s) and / or Surviving Hirer(s))

(Legal Heir(s) and / or Surviving Hirer(s))

In the presence of

(1)

(2)



THE KALUPUR COMMERCIAL CO-OP. BANK LTD.
(Multi state Scheduled Bank)
H.O.: "Kalupur Bank Bhavan", Nr. Income Tax Circle, Ashram Road,
Ahmedabad - 14

**FORM OF INVENTORY OF ARTICLES LEFT IN
SAFE CUSTODY WITH BANKING COMPANY
(SECTION 45ZC[3] OF THE BANKING REGULATION ACT, 1949)**

The following inventory of articles left in Safe custody with _____ Branch,
by Shri/Smt _____ (deceased) under an agreement /
receipt dated _____ was taken on this, _____ day of _____ 20_____.

Sr. No.	Description of Article in Safe Custody	Other identifying particulars, if any

The above inventory was taken in the presence of “

1. Shri/Smt. _____ (Nominee) _____
Address _____ (signature)

2. Shri/Smt. _____
(appointed on behalf of minor Nominee) (signature)
Address _____

I, Shri/Smt. _____ (Nominee) /
appointed on behalf of minor nominee) hereby acknowledge the receipt of the articles comprised and
set out in the above inventory together with a copy of the said inventory.

1. Shri / Smt. _____ (Nominee)

2. Shri / Smt. _____

(appointed on behalf of minor Nominee)

Signature _____

Signature _____

Date & Place _____

Date & Place _____

Section 45 ZC(3) state that The banking company shall, before returning any articles under this section to the nominee or the person appointed under Sub-section (2), prepare, in such manner as may be directed by the Reserve Bank from time to time, an inventory of the said articles which shall be signed by such nominee or person and shall deliver a copy of the inventory so prepared to such nominee or person.



THE KALUPUR COMMERCIAL CO-OP. BANK LTD.
(Multi state Scheduled Bank)
H.O.: "Kalupur Bank Bhavan", Nr. Income Tax Circle, Ashram Road,
Ahmedabad - 14

**FORM OF INVENTORY OF CONTENTS OF
SAFE DEPOSIT LOCKER HIRED FROM BANKING COMPANY
(SECTION 45ZE[4] OF THE BANKING REGULATION ACT, 1949)**

The following inventory of contents of Safe Deposit Locker No. _____ located in the Safe Deposit Vault of _____ Branch, at _____.
hired by Shri/Smt. _____ (deceased) in his/her sole name
hired by Shri/Smt. (i) _____ (deceased)

1. _____ jointly
2. _____

was taken on this _____ day of _____ 20 _____

Sr. No.	Description of Article in Safety locker	Other identifying particulars, if any

For the purpose of inventory, access to the Locker was given to the Nominee/and the surviving Hirer(s).

- who produced the key to the Locker
- by breaking open the Locker under his/her/their instructions.

The above inventory was taken in the presence of ;

1. Shri/Smt. _____ (Nominee) _____

Address _____ (signature)

And

2. Shri/Smt. _____ (Nominee) _____

Address _____ (signature)

Or

3. Shri/Smt. _____

Address _____ (signature)

Shri/Smt. _____

Address _____ (signature)

Shri/Smt. _____

Address _____ (signature)

Survivor(s) of joint hirers

Witness(es) with name, address and signature :

I, Shri/Smt. _____ (Nominee)

We, Shri / Smt. _____ (Nominee), Shri /
Smt. _____ and Shri / Smt. _____
_____ the Surviving Locker

Hirer(s) of the joint Hirers, hereby acknowledge the receipt of the contents of the Safe Deposit Locker
comprised in and set out in the above inventory together with a copy of the said inventory.

Shri / Smt. _____ (Nominee) Shri / Smt. _____

Signature _____ Signature _____

Date & Place _____ Shri / Smt. _____ (Survivor)

Signature _____

Date & Place _____

(*Delete whichever is not applicable)

Section 45 ZE(4) state that The banking company shall, before permitting the removal of the contents of any locker by any nominee or jointly by any nominee and survivors as aforesaid, prepare, in such manner as may be directed by the Reserve Bank from time to time, an inventory of the contents of the locker which shall be signed by such nominee or jointly by such nominee and survivors and shall deliver a copy of the inventory so prepared to such nominee or nominee and survivors.



THE KALUPUR COMMERCIAL CO-OP. BANK LTD.
(Multi state Scheduled Bank)
H.O.: "Kalupur Bank Bhavan", Nr. Income Tax Circle, Ashram Road,
Ahmedabad - 14

FORM OF INVENTORY OF CONTENTS OF SAFE DEPOSIT LOCKER

(To be used where there is no nomination or survivorship clause)

The following inventory of contents of Safe Deposit Locker No. _____ located at _____
Branch of The Kalupur Commercial Co. Op. Bank Ltd.

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

*hired by Shri/Smt. (i) _____ (deceased)

3. _____ jointly

4. _____

was taken on this _____ day of _____ 20 _____

Sr. No.	Description of Article in Safe Deposit locker	Other identifying particulars, if any

For the purpose of inventory, access to the Locker at the request of the Legal Heir(s) / a person mandated by the legal heir(s) is provided on producing the key to the Locker.

The above inventory was taken in the presence of :

Legal heirs of deceased lcker hirer(s)/person mandated by legal heirs

1. Shri/Smt. _____

Address _____ (signature)

2. Shri/Smt. _____

Address _____ (signature)

3. Shri/Smt. _____

Address _____ (signature)

4. Shri/Smt. _____

Address _____ (signature)

5. Shri/Smt. _____

Address _____ (signature)

Witness(es) with name, address and signature :

Shri / Smt. _____

Shri / Smt. _____

Address _____

Address _____

Signature _____

Signature _____

Date & Place _____

ACKNOWLEDGEMENT

*I, Shri / Smt. _____ legal heir /

*We, Shri / Smt. _____

_____ legal heirs

Hereby acknowledge the receipt of the contents of the safe deposit locker comprised in as set out in the above inventory togetherwith 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)



THE KALUPUR COMMERCIAL CO-OP. BANK LTD.
(Multi state Scheduled Bank)
H.O.: "Kalupur Bank Bhavan", Nr. Income Tax Circle, Ashram Road,
Ahmedabad - 14

FORM OF INVENTORY OF CONTENTS OF SAFE DEPOSIT LOCKER

(To be used where the access of locker is given to Surviving Hirer(s) and Legal Heir(s))

The following inventory of contents of Safe Deposit Locker No. _____ located at _____
Branch of The Kalupur Commercial Co. Op. Bank Ltd.

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

*hired by Shri/Smt. (i) _____ (deceased)

5. _____ jointly

6. _____

was taken on this _____ day of _____ 20 _____

Sr. No.	Description of Article in Safe Deposit locker	Other identifying particulars, if any

For the purpose of inventory, access to the Locker at the request of the person signed below is provided as Surviving Hirer(s) and Legal Heir(s) / a person mandated by the Surviving Hirer(s) and / or legal heir(s) on producing the key to the Locker.

The above inventory was taken in the presence of :

Surviving Hirer(s) and Legal heirs of deceased joint hirer(s)/person mandated by legal heirs / Surviving Hirer(s)

1. Shri/Smt. _____

Address _____ (signature)

Legal Heirs of deceased locker hirer(s)

2. Shri/Smt. _____
Address _____ (signature)

Legal Heirs of deceased locker hirer(s)

3. Shri/Smt. _____
Address _____ (signature)

Legal Heirs of deceased locker hirer(s)

AND

4. Shri/Smt. _____
Survivors of Joint hirers
Address _____ (signature)

5. Shri/Smt. _____
Address _____ (signature)
Survivors of Joint hirers

Witness(es) with name, address and signature :

Shri / Smt. _____ Shri / Smt. _____

Address _____ Address _____

Signature _____ Signature _____

Date & Place _____

ACKNOWLEDGEMENT

*I, Shri / Smt. _____ legal heir /

*We, Shri / Smt. _____

_____ legal heirs and

Shri / Smt. _____

_____ surviving hirers

Hereby acknowledge the receipt of the contents of the safe deposit locker comprised in as set out in the above inventory togetherwith a copy of the said inventory

1. Shri / Smt. _____ Signature _____

(Legal heir / Surviving Hirer / mandate holder)

2. Shri / Smt. _____

Signature _____

(Legal heir / Surviving Hirer / mandate holder)

3. Shri / Smt. _____

Signature _____

(Legal heir / Surviving Hirer / mandate holder)

4. Shri / Smt. _____

Signature _____

(Legal heir / Surviving Hirer / mandate holder)

5. Shri / Smt. _____

Signature _____

(Legal heir / Surviving Hirer / mandate holder)

Date & Place _____

(*Delete whichever is not applicable)