

DOCUMENTS FOR SETTLEMENT OF CLAIMS

[To be used for cases without Nomination / joint accounts without survivor clause]

CLAIM APPLICATION FORM**DHANLAXMI BANK LIMITED****Branch**

1.	Name of the deceased customer	
2.	Date and Place of Death of the customer	
3.	Details of death certificate of the customer	
4.	Religion of the deceased customer	
5.	Nature of the account and balance in the account as on (i) Whether single or joint? If joint Account, details of operating instructions. (ii) Whether nomination is registered? If yes, details:	
6.	Details of amount, if any, due to the Bank	
7.	In case of Gold Loan Account/s, details of loan, such as date of loan, amount sanctioned , balance outstanding, gross weight & net weight of pledged items and present market value	
8.	Name and address of parents of the deceased (if living)	
9.	Name, age and address of the claimant/s showing relationship with the deceased	

10.	<p>Where the claimant(s) is/are minor,</p> <p>(a) Name and address of the Guardian (b) Whether Natural Guardian</p> <p>(b) Whether guardian appointed by any court, if so, please attach the certified copy of the order of the Court. (Where a guardian is appointed by a Court, age for attaining majority is 21 years. In other cases, persons above 18 years are considered to be major)</p>	
11.	<p>Whether claimants produced Succession Certificate? If so,</p> <p>1. Name of the court issued the Succession Certificate 2. Date of Succession certificate 3. Details of the persons ordered as successors to the deceased</p> <p>(The certified copy of the order to be furnished)</p>	
12.	<p>If the deceased has left a "Will"</p> <p>(a) Date of "Will" . (b) Whether the Will is probated? (c) Date of certificate of probation</p> <p>(d) If the Will is registered, date of registration of the Will</p> <p>€ Name/s of the executors under the will</p> <p>(f) Person(s) to whom the properties of the deceased are allotted?</p> <p>(g) Whether Letters of Administration produced? If so, Name of the Court from where the order obtained</p>	

	<p>Date of the order</p> <p>Details of the Administrators to deal with the assets.</p> <p>(The original ‘Will’ to be furnished for verification by the Bank together with copy of the “Will” and probate order and letter of Administration.)</p>	
13.	<p>Where the deceased died without executing a ”Will”:</p> <p>Details of Legal Heirship Certificate / Relationship certificate or Family-Tree Certificate or Family Membership Certificate or any other Certificate issued by local authority/ Affidavit sworn by the legal heirs duly attested by the Executive/Judicial Magistrate</p> <p>1.Date of Certificate</p> <p>2.Details of Legal heirs/family members described in the Certificate along with their relationship with the deceased and age.</p> <p>3.Authority who issued the certificate /attested the certificate (Original Certificate to be collected along with a copy for verification)</p>	
14.	<p>Details of proposed Sureties,</p> <p>1. Name and address.</p> <p>2. Details of employment</p> <p>3.Networth of the sureties (Sureties should be solvent and worth double the value of the claim amount)</p>	
15.	<p>I/ we submit the following documents</p>	

I/We request you to pay the balance amount lying to the credit of the above named deceased / release the pledged gold jewelry /contents of safe deposit locker to me/us.

I/We hereby declare that the above particulars are true and correct.

Name	Signature

Place:

Date:

Signature/s verified

Branch Manager

<p>BRANCH MANAGER'S REPORT & RECOMMENDATION</p> <p>(Note: This should contain the Manager's confirmation of the correctness of the particulars furnished by the claimants, the result and source of his independent enquiries, credit report of the proposed sureties, his definite recommendations and any other relevant facts.</p> <p>If the claim is in respect of gold loan account, please furnish net weight and market value of the pledged items as the market value determines the Monetary Limits/Discretion of Authorities to settle the claim.</p>	<p>Date : _____</p> <p>Name & Signature of the Branch Manager _____</p>
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ANNEXURE A

//To be stamped as an Indemnity as per respective State Stamp Act//

SPECIMEN INDEMNITY AGREEMENT

[For Deposit Accounts]

THIS DEED OF INDEMNITY EXECUTED BY

1. Sri/Smt _____ aged _____
yrs

So/Do/W/o _____
residing at _____

2. Sri/Smt _____ aged _____ yrs

So/Do/W/o _____
residing at _____

3. Sri/Smt _____ aged _____ yrs

So/Do/W/o _____
residing at _____

4. Sri/Smt _____ aged _____ yrs

So/Do/W/o _____
residing at _____

5. Sri/Smt _____ aged _____ yrs

So/Do/W/o _____
residing at _____

(Hereinafter referred to as the “**Claimants**” which expression shall include his / her / their successors, heirs, legal representatives and assigns from time to time)

AND

i) Sri/Smt _____ aged _____ yrs

So/Do/W/o _____

residing at _____

(ii) Sri/Smt _____ aged _____ yrs

So/Do/W/o _____

residing at _____

(Hereinafter referred to as the “**Sureties**” which term shall include his / her / their successors, heirs, legal representatives and assigns from time to time)

IN FAVOUR OF DHANLAXMI BANK LTD., a duly incorporated scheduled commercial Bank, being governed by the provisions of the Banking Regulation Act 1949, having its Registered Office at “Dhanalakshmi Buildings”, Naikkanal, Thrissur, Kerala and having Branches and offices at various places, one among them at _____ (hereinafter referred to as the “**Bank**” which expression shall, unless repugnant to the subject or context thereof, mean and include its successors and permitted assigns from time to time).

IN CONSIDERATION OF the Bank at the request of the claimants and sureties, having agreed to pay to the claimants, the sum of Rupees _____ (Rupees _____ only) standing at the credit of current /savings/term deposit account No _____ with the Bank in the name of _____, who died intestate on _____ (hereinafter referred to as “deceased”) without producing Letters of Administration or a Succession Certificate to his/her estate, the claimants and sureties jointly and severally UNDERTAKE AND AGREE:-

1. To defend, keep harmless and indemnified the bank at all times and relieve the Bank from all notice/suits, claims and demands (including a claim in respect of payment of estate duty) which may at any time be commenced, made, instituted or prosecuted against the Bank, by any person or persons whomsoever being or claiming to be entitled for the balance outstanding in the aforesaid account of the deceased and from and against all losses, costs, charges, damages, expenses, whatsoever which the Bank,

its successors or its assigns shall sustain or be put to for or by reason of having paid the balance outstanding in the account of the deceased to the claimants.

2. That the claimants are the only legal heir(s) entitled to claim and receive the balance in the aforesaid deposit account in the name of the deceased with the Bank.

IN WITNESS WHEREOF, we the claimants and sureties have hereunto set our hands at _____ on this the _____ Day of _____, 20_____

Name of Claimants

Signature

- 1.
- 2.
- 3.
- 4.
- 5.

Name of Sureties

Signature

- 1.
- 2.

Name of Witness

Signature

- 1.
- 2.

ANNEXURE – B

//To be stamped as an Indemnity as per respective State Stamp Act//

SPECIMEN INDEMNITY AGREEMENT

[For Gold Loan Accounts & Safe Deposit Locker]

THIS DEED OF INDEMNITY EXECUTED BY

1. Sri/Smt _____ aged _____ yrs

So/Do/W/o _____

residing at _____

2. Sri/Smt _____ aged _____ yrs

So/Do/W/o _____

residing at _____

3. Sri/Smt _____ aged _____ yrs

So/Do/W/o _____

residing at _____

4. Sri/Smt _____ aged _____ yrs

So/Do/W/o _____

residing at _____

5. Sri/Smt _____ aged _____ yrs

So/Do/W/o _____

residing at _____

(Hereinafter referred to as the “**Claimants**” which expression shall include his / her / their successors, heirs, legal representatives and assigns from time to time)

AND

(i) Sri/Smt _____ aged _____ yrs

So/Do/W/o _____

residing at _____

(ii) Sri/Smt _____ aged _____ yrs

So/Do/W/o _____

residing at _____

(Hereinafter referred to as the “**Sureties**” which term shall include his / her / their successors, heirs, legal representatives and assigns from time to time)

IN FAVOUR OF DHANLAXMI BANK LTD., a duly incorporated scheduled commercial Bank, being governed by the provisions of the Banking Regulation Act 1949, having its Registered Office at “Dhanalakshmi Buildings”, Naikkanal, Thrissur, Kerala and having Branches and offices at various places, one among them at _____ (hereinafter referred to as the “**Bank**” which expression shall, unless repugnant to the subject or context thereof, mean and include its successors and permitted assigns from time to time).

IN CONSIDERATION OF the Bank at the request of the claimants and sureties having agreed to release the gold ornaments pledged, the particulars of which are furnished in **Schedule – I** hereunder or the contents of the safe deposit locker No _____ hired by Sri/Smt _____

as per the inventory in **Schedule-II** hereunder, who died intestate on _____ (hereinafter referred to as “deceased”) without producing Letters of Administration or a Succession Certificate to his/her estate, or a certificate from the Controller of Estate Duty to the effect that estate duty has been paid or will be paid or none is due, the claimants and sureties jointly and severally UNDERTAKE AND AGREE

1. To defend, keep harmless and indemnified at all times and relieve the bank from all notice/suits, claims and demands (including a claim in respect of payment of estate duty) which may at any time be commenced, made, instituted or prosecuted against the Bank, by any person or persons whomsoever being or claiming to be entitled to the ornaments/contents of safe deposit locker or on account of the delivery of these ornaments/contents of safe deposit locker by the Bank to the Claimants and from and

against all losses, costs, charges, damages, expenses, whatsoever which the Bank, its successors or its assigns shall sustain or be put to, for or by reason of the delivery of the ornaments/contents of safe deposit locker of the deceased with the Bank.

2. That the claimants are the only legal heirs entitled to claim the jewels/ornaments and contents held in the locker.

IN WITNESS WHEREOF, we the claimants and sureties have hereunto set our hands at _____ on this the _____ Day of _____, 20____

Name of Claimants

Signature

1.

2.

3.

4.

5.

Name of Sureties

Signature

1.

2.

Name of Witness

Signature

1.

2.

SCHEDULE - I

Description of the ornaments pledged

Weight

(1)

(2)

(3)

(4)

(5)

(6)

(7)

SCHEDULE - II

Inventory of contents in the safe deposit locker

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

Name of Claimants

Signature

1.

2.

3.

4.

5.

Name of Sureties

Signature

1.

2.

Name of Witness

Signature

1.

2.

ANNEXURE – C

//To be stamped as an Indemnity as per respective State Stamp Act//

LETTER OF INDEMNITY

[In cases where 'Surety' is waived]

To

Dhanlaxmi Bank Ltd

_____.Branch

IN CONSIDERATION OF your paying/agreeing to pay the sum of
Rs _____ (Rupees _____ only)

*or/release the pledged gold ornaments, the particulars of which are described in **Schedule - I**
hereunder / contents in the safe deposit locker, as per the inventory in **Schedule - II**
hereunder, to me/us,

1. _____ aged _____ yrs

So/Do/W/o _____

residing at _____

2. _____ aged _____ yrs

So/Do/W/o _____

residing at _____

3. _____ aged _____ yrs

So/Do/W/o _____

residing at _____

4. _____ aged _____ yrs

So/Do/W/o _____

residing at _____

5. _____ aged _____ yrs

So/Do/W/o _____

residing at _____

(Hereinafter referred to as the “**Claimants**” which expression shall include his / her / their successors, heirs, legal representatives and assigns from time to time) , which are standing in the *credit of/pledged by/ hired by Sri/Smt _____

_____ since deceased, without producing Letters of Administration or a Succession Certificate to his/her estate, or a certificate from the Controller of Estate Duty to the effect that estate duty has been paid or will be paid or none is due , we jointly and severally UNDERTAKE AND AGREE;

1. To defend, keep harmless and indemnify you at all times and relieve you from all notice/suits, claims and demands (including a claim in respect of payment of estate duty) which may at any time be commenced, made, instituted or prosecuted against you, by any person or persons whomsoever being or claiming to be entitled * for the balance outstanding in the aforesaid account of the deceased or by any person or persons whomsoever being or claiming to be entitled to the ornaments / contents of safe deposit locker or on account of the delivery of these ornaments/contents of safe deposit locker to me/us and from and against all losses, costs, charges, damages, expenses whatsoever, which you, your successors or your assigns shall sustain or be put to for or by reason of having * paid the balance outstanding in the account of the deceased or releasing the gold ornaments or the contents in the safe deposit Locker of the deceased to me/us.

2. That I/we am/are the only legal heir(s) of the deceased entitled to claim and receive the * deposit amount and the jewels/ornaments pledged by/ contents of the safe deposit locker hired by the deceased.

SIGNED AND DELIVERED by the above named claimants on this the _____ day of _____ 20_____

Name of the claimant

Signature

1

2

3

4

5

6.

(*strike out whichever is not applicable)

Schedule – 1

SL No.	Description of ornaments	Weight

Schedule- II

Inventory of contents in the safe deposit locker

SL. No.	Description of Articles in Safe Deposit Locker	Other Identifying Particulars, if any

Name of the claimant

Signature

1

2

3

4

5

ANNEXURE- D

//To be stamped as an affidavit as per respective state Stamp Act//

AFFIDAVIT

[In cases where legal heirship certificate is waived]

To

Dhanlaxmi Bank Ltd

_____ Branch

I/We,

(1) _____

Son/daughter/wife of _____ residing
at _____ and

(2) _____

Son/daughter/wife of _____ residing
at _____ and

(3) _____

Son/daughter/wife of _____ residing
at _____ and

(4) _____

Son/daughter/wife of _____ residing
at _____ and

(5) _____

Son/daughter/wife of _____ residing
at _____

do hereby solemnly affirm and states as follows:-

1. That Sri/Smt _____ (hereinafter referred to as “the deceased”) died intestate on _____ at _____.

2. That I/we further state that the deceased was holding an account _____ (hereinafter referred to as “the account”) / Safe Deposit Locker No. _____ / had pledged gold ornaments with _____ branch of DHANLAXMI BANK LTD (herein after referred to as “the Bank”).

3. That I/we further state that the below mentioned are the only legal heirs entitled to succeed to the estate of the deceased by intestate succession and to claim and receive the proceeds in the *deposit/s / pledged ornaments / other valuables contents held in the safe deposit locker in the name of the deceased with the Bank.

No	Name	Age	Relationship with the deceased

4. That I/we further declare that the deceased had not left behind any WILL and that there are no disputes or prohibitory order passed by any Court/ Forum with respect to the estate of the deceased.

5. That I/we further declare that I/we am/are unable to procure a legal heirship certificate/ family membership certificate/family tree certificate/relationship certificate/ any other certificate from local authority concerned evidencing our right to succeed to the estate of the deceased and requested the Bank to settle the claim relying on this affidavit. In consideration of the Bank having agreed to pay *the proceeds in the deposit/ release the pledged items/other valuables contents held in the safe deposit locker in the name of the deceased with the Bank relying on this affidavit, I/We agree to indemnify the Bank and hold the Bank harmless and indemnified at all times hereinafter against all losses,

damages, costs, charges, action, claim, demands, and expenses (including the legal costs) which the Bank may sustain or suffer or be put to or may become liable or incur due to such payment or release to me/us.

6. That I/we are making this solemn declaration sincerely and conscientiously believing the same to be true and with full knowledge that it is on the strength of this declaration that the Bank has agreed at our request, to *make payment of the amounts of the deposit/ release the gold ornaments or deliver the assets including the contents in the safe deposit Locker in the name of the said deceased to us without insisting on production of legal representation or legal heirship certificate or other certificate issued by the competent authority.
7. I/ We further declare and solemnly affirm that this declaration is irrevocable and I/ we may be liable in damages to the Bank in case it turns out that the information given by us as stated above is incorrect or false or both. I/We am/are further aware that if the Bank is making any payment/releasing the assets relying or depending on the information furnished above, I/we am/are liable to reimburse on demand, without demur, all amounts so paid/assets released and also all costs, charges, expenses, claims etc, incurred by the Bank in case it turns out that the information given by me/us as stated above is incorrect or false or both. The liability, if any, arising on account of my/our giving this declaration shall also be binding on our legal heirs, executors, administrators and assigns.

SOLEMNLY AFFIRMED on this the _____ day of _____ 20_____ in the presence of the following witnesses.

Name of the claimant Signature

- 1
- 2
- 3
- 4
- 5

Name of the Witnesses Signature

- 1
- 2

*The parties solemnly affirmed and signed before me on this the _____ day of _____ 20__ at my office at.....
(Seal and signature of Executive/Judicial Magistrate)

(*strike out whichever is not applicable)

ANNEXURE – E

RECEIPT

[In case of deposits]

Received with thanks from Dhanlaxmi Bank Ltd _____ Branch a
sum of Rs _____
Rupees _____ only)
by Demand Draft/Banker's Cheque No _____ dated
_____ drawn in favour of _____/transfer by way of
RTGS/NEFT to A/c No. _____ in the name(s)
of _____
_____ with _____ Bank in
full and final settlement of my/our claim as successor(s)/nominee(s) on the balance in the
deposit account(s) maintained by the deceased
Shri/Smt/Kum _____ with the Bank

Place:

Date:

Signature of all legal heirs/nominee over the revenue stamp with name
--

ANNEXURE – F

ACKNOWLEDGEMENT

[In case of gold ornaments/contents of Safe Deposit Locker]

I/We,

(1) _____

Son/daughter/wife of _____ residing

at _____ and

(2) _____

Son/daughter/wife of _____ residing

at _____ and

(3) _____

Son/daughter/wife of _____ residing

at _____ and

(4) _____

Son/daughter/wife of _____ residing

at _____ and

(4) _____

Son/daughter/wife of _____ residing

at _____

being the surviving legal heir(s)/mandate holder(s) of the deceased Sri _____ hereby acknowledge the receipt of the ornaments held with the Bank, the details of which are set out in the schedule hereunder /contents of the safe deposit locker set out in the inventory dated _____ together with a copy of the said inventory from the Dhanlaxmi Bank Ltd _____ branch on this the _____ day of _____ 20__.

Schedule – 1

SL No.	Description of ornaments	Weight

Place

Date

[Signature of all legal heirs]

ANNEXURE - G

**DECLARATION IN CASE FUNDS ARE SETTLED IN FAVOUR OF A MINOR/
WHERE A MINOR CLAIMANT IS INVOLVED**

I, _____,
S/o/D/o _____,
R/o _____
father/mother and natural guardian/ or the guardian appointed by the court of minor
claimant(s) _____ hereby certify
that the proceeds of settlement of the balance in account number(s)
_____ of
Late _____ in favour of the minor claimant through your
Banker's Cheque / DDNo _____
Dated _____ favoring _____ or / fund transfer by means of
RTGS/NEFT to the A/c No. _____ with _____
bank on _____ / * release of the gold ornaments / contents in the safe deposit
Locker No _____ of Late _____, to the minor
legal heirs will be utilized for the benefit of the minor(s) only.

Place

Date

(signature)

ANNEXURE - H

[To be issued in the letter head of the Juma-at]

Date:-----

The Branch Head
Dhanlaxmi Bank Ltd.
.....

Dear Sir,

Re: Settlement of claim- A/C _____

This is to certify that Sri./Smt _____ [name of the deceased] S/o, W/o, D/o Sri _____ residing at _____ died on _____ .at _____ and his/her body lies buried at _____

The deceased belonged to the SUNNY/SHIA* sub sect and is survived by the following legal heirs only;

SL No.	Name	Age (yrs)	Relationship

This certificate is issued based on proper enquiry and verification of our Juma-at records.

Yours faithfully,

Signature of the issuing Authority with office seal

*as applicable.

ANNEXURE - I

TESTAMENTARY SUCCESSION DECLARATION FORM

[When the claim is supported by a Will]

To

Dhanlaxmi Bank Ltd

_____ Branch

I/we, (1) _____, S/o/D/o _____, aged _____
_____ years, _____ residing _____ at _____

(2) _____, S/o/D/o _____, aged _____
years, _____ residing _____ at _____

(3) _____, S/o/D/o _____, aged _____
years, _____ residing _____ at _____

legal heirs of late _____, do hereby declare, affirm and state as follows:-

1. Sri/Smt. _____ who had executed a Will dated _____ died on _____ at _____.
2. I/We hereby declare that as per the Will dated _____, the said _____ (deceased) has bequeathed his/her bank deposits/gold pledged with the Bank/articles kept in safe deposit lockers in favour of Sri/Smt. _____.
3. I/We further confirm that the Will dated _____ is the last Will executed by the deceased and that no other Will or Codicil or any other documents has been

executed by the deceased account holder/depositor in the matter of his/her assets in the form of Bank Deposits/accounts/assets lying with the Bank to his/her credit.

4. I/we am/are making this solemn declaration sincerely and conscientiously believing the same to be true and with full knowledge that it is on the strength of this declaration that the Bank has agreed at our request, to make payment of the amounts of the *deposit/ release the gold ornaments or deliver the assets including the contents in the safe deposit Locker in the name of the said deceased to _____ without insisting on production of legal representation or legal heirship certificate or other certificate issued by the competent authority. I/We further declare and solemnly affirm that the above information is true and I/we know that I/we may be liable in damages to the Bank in case it turns out that the information given by me/us as stated above is incorrect or false or both.

5. I/We am/are further aware that if the Bank is making any payment/release assets relying or depending on the information furnished above, I/we are liable to reimburse on demand, without demur, all amounts so paid and also all costs, charges, expenses, claims etc. incurred by the Bank in case it turns out that the information given by me/us as stated above is incorrect or false or both . The liability, if any, arising on account of our giving this declaration shall also be binding on my/our legal heirs, executors, administrators and assigns.

Signature

Place:

Date :

ANNEXURE – J

DECLARATION

[In cases where claim is not supported by Legal representation such as Succession Certificate, Letters of administration, Will etc., but supported by Legal Heirship Certificate.]

To

Dhanlaxmi Bank Ltd

_____ Branch

I/We,

(1) _____

Son/daughter/wife of _____ residing
at _____ and

(2) _____

Son/daughter/wife of _____ residing
at _____ and

(3) _____

Son/daughter/wife of _____ residing
at _____ and

(4) _____

Son/daughter/wife of _____ residing
at _____ and

(5) _____

Son/daughter/wife of _____ residing
at _____

do hereby declare as follows:-

1. That Sri/Smt _____ (hereinafter referred to as “the deceased”) died intestate on _____ at _____ without leaving any WILL and there is no pending dispute or prohibitory order issued by any Court/Forum with regard to the estate of the deceased.

2. That I/we am/are the only legal heir(s) of the deceased entitled to succeed to the estate of the deceased by intestate succession and as such I/we am/are entitled to receive the deposit and assets including gold ornaments/jewelries pledged by the deceased with Dhanlaxmi Bank Ltd.....branch (‘Bank”) or the contents in the safe deposit Locker in the name of the deceased with the Bank.

3. That I/we am/are making this solemn declaration sincerely and conscientiously believing the same to be true and with full knowledge that it is on the strength of this declaration that the Bank has agreed to our request, to make payment of the amounts of the deposit/ release the gold ornaments/jewelries or deliver the assets including the contents in the safe deposit Locker in the name of the said deceased to us without insisting on production of legal representation.

4. I/ We further declare and solemnly affirm that the above information is true and I/ we know that I/ we may be liable in damages to the Bank in case it turns out that the information given by us as stated above is incorrect or false or both.

5. I/We am/are further aware that if the Bank is making any payment/release assets relying or depending on the information furnished above, I/we am/are liable to reimburse on demand, without demur, all amounts so paid/assets released and also all costs, charges, expenses, claims etc, incurred by the Bank, in case it turns out that the information given by me/us as stated above is incorrect or false or both. The liability, if any, arising on account of our giving this declaration shall also be binding on our legal heirs, executors, administrators and assigns.

SOLEMNLY AFFIRMED on this the _____day of _____20_____ in the presence of the following witnesses.

Name of the claimant(s)

Signature

- 1
- 2
- 3
- 4

Signed before me on this.....day of20 at my office at.....

Notary Public

(*strike out whichever is not applicable)