

APPLICATION FOR DECEASED CLAIM

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

To
The Branch Manager,
Bangiya Gramin Vikash Bank,
.....Branch

Dear Sir,

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

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

A. In case of Nomination

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

- (i) the registered nominee in the above account(s).
- (ii) the person authorized to receive payment on behalf of Master / Miss
who is the nominee in the above account(s) and is a minor as on the date of 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.

B. 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)

Yours faithfully,

(Claimant(s))

Place:.....

Full Postal address with phone No. (if any)

Date:.....

The Branch Manager
Bangiya Gramin Vikash Bank

-----Branch

Dear Sir,

Claim for payment of the balance in the account of/ delivery of the assets deposited by Late _____ .

Late _____ was maintaining deposit account with your branch, He expired on/is not traceable since* _____.

I/We lodge my/our claim to the assets of Late _____ in terms of:

- a) Succession Certificate dated _____ issued by the court of _____ at _____ dated _____ .(#)
- b) Will of Late _____ and a probate issued by the court of _____ at _____ dated _____ .(#)
- c) Letter of Administration no _____ dated _____ issued by the court of _____ at _____ .(#)
- d) Kindly exercise the discretion of the Bank waiving submission of Succession Certificate/ Probated Will/ Letter of Administration on the basis of the following documents.
 - i. Copy of the death certificate
 - ii. Affidavit in standard format
 - iii. Heirship Certificate
 - iv. Assets and Liabilities statement(s) of one surety/two sureties.
 - v. Letter of Disclaimer
 - vi. Letter of Relinquishment

(Strike off the item that is not applicable)

[* In case the depositor is not traceable, an appropriate declaration i.e. civil death certificate, is to be obtained from the competent court.]

Contd.....P/2

1. Particulars of the deceased depositor:

Name: _____
Religion: _____ Nationality: _____
Address: _____
Last residence if other than address above : _____
Sex: _____ Occupation at the time of death _____

2 Date of death: _____

3 Particulars of deposit:

Account Type	Account Number	In case of SB/CD Outstanding Balance	In case of Term Deposit		
			Date of Deposit	Due date	Amount

4 Particulars of Safe Deposit Locker/Safe Custody

Locker Number	Key Number	Rent paid upto	Safe Custody Receipt Number	Date of Deposit	Description of Items

5 Particulars of legal Heirs left behind by the deceased:

SI No	Name	Father's /Husband's name	Address	Age	Occupation	Net Worth

6. (a) Is mother of the deceased is alive? YES/NO

(b) If yes, her name, age, and address to be mentioned:

7. Particulars of the Sureties

SI No	Name	Address	Age	Occupation	Net worth

8. Has the depositor left any will: YES/NO

9. Has any Executor been appointed under the same: YES/NO

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

Yours faithfully,

1. _____
2. _____
3. _____

[Signature(s) of the claimants]

Date:

Place:

We declare that the information given above are true and correct to the best of our knowledge and belief and the signature(s) of the claimants is/are attested

.Signature of the witnesses:

1. Name: _____
Address: _____

Phone: _____
Occupation _____

1. Name: _____
Address: _____

Phone: _____
Occupation _____

(LETTER OF INDEMNITY)
(To be duly stamped as per the Stamp Act applicable to the State)
(In respect of payment of **balance in the account of the deceased** constituent without production of legal representation)

The Branch Manager,
Bangiya Gramin Vikash Bank

_____ Branch

IN CONSIDERATION OF your agreeing to pay me/us (insert the names of the heirs of the deceased) _____ the sum of Rs. _____ (Rupees _____ only) standing at the credit of(Insert type of account) _____ account number _____ with your branch in the name of (insert the name of the deceased) _____ since deceased without production of

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.

I/We (insert the names of the heirs of the deceased) _____ and I/We (insert the names of the sureties) _____

_____ do hereby for ourselves and our heirs, legal representatives, executors and administrators jointly and severally UNDERTAKE AND AGREE to indemnify you and your successors and assigns against all claims, demands, proceedings, losses, damages, charges and expenses which may be raised against or incurred by you by reason 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 heirs

- 1. _____
- 2. _____
- 3. _____
- 4. _____

on the _____ day of _____ two thousand and _____

Signed and delivered in the above named sureties

- 1.....
- 2.....

on the _____ day of _____ two thousand and _____

LETTER OF INDEMNITY
(To be duly stamped as per the Stamp Act applicable to the State
 (In respect to delivery of articles of the deceased kept in the
safe custody of the Bank without legal representation)

The Branch Manager,
 Bangiya Gramin Vikash Bank
 Branch

Dear Sir,

IN CONSIDERATION OF your agreeing to deliver to me/us (insert the names of the heirs)
 _____ the properties mentioned hereunder and
 lying in the safe custody account no _____ with you in the
 name of _____ since deceased, without production of
 any succession certificate/letters of administration to his estate.

Deposited on	Receipt Number	Particulars of the articles	Description of the items	Value

I/We (insert the names of the legal heirs)
 And I/we (insert the names of the sureties).....
 do hereby for ourselves and our heirs,
 legal representatives, executors and administrators, jointly and severally undertake and agree
 to indemnify you and your successors and assigns against all claims, demands, proceedings,
 losses, damage charges and expenses which may be raised against you or incurred by you
 by reason or in" consequence of having delivered or agreed to deliver to me/us the above
 mentioned assets of the deceased from the safe custody of the Bank.

We have hereunto set our hands at _____ this _____ day of
 _____ two thousand and _____

SIGNED AND DELIVERED by the above named

1..... 2.....
 3..... 4.....
 5..... 6.....
(Heirs of the deceased)

SIGNED AND DELIVERED by the above named

1..... 2.....
(Sureties)

LETTER OF INDEMNITY

(To be duly stamped as per the Stamp Act applicable to the State
[In respect to delivery of articles kept in the Bank's safe deposit locker
of the deceased lying with the Bank without production of legal representation)

The Branch Manager,
 Bangiya Gramin Vikash Bank
Branch

Dear Sir,

IN CONSIDERATION OF your agreeing to deliver to me/us (insert the names of the heirs) _____ the articles / properties mentioned here-under and lying in the safe deposit locker account no. _____ with you in the name of _____ since deceased, without production of any succession certificate/letters of administration to his estate.

Safe deposit locker no	Details of the articles	Description	Weight	Value

I/We (insert the names of the legal heirs) _____ (insert the names of the sureties) _____ and we do hereby for ourselves and our heirs, legal representatives, executors and 'administrators, assigns jointly and severally undertake and agree to indemnify you and your successors and assigns against all claims, demands, proceedings, losses, damage charges and expenses which may be raised against you or incurred by you by reason or in consequence of having delivered or agreed to deliver to me/us the above mentioned assets of the deceased from the safe deposit locker of the Bank.

We have hereunto set our hands at _____ this _____ day of _____ two thousand and _____

SIGNED AND DELIVERED by the above named

1..... 2.....
 3..... 4.....
 (heirs of the deceased)

SIGNED AND DELIVERED by the above named

1..... 2.....
 (Sureties)

Format of statement of assets and liabilities of the sureties

Name of the Surety:
 Father's/Husband's Name:
 Address: Office / Business:
 Residence:
 Phone No.:
 Age:
 Occupation:

ASSETS		LIABILITIES	
Particulars	Amount	Particulars	Amount
Cash Balance		Loan with employer	
Bank Balance		Loan with Banks	
Shares & Debentures		Other liabilities	
Units of Mutual Fund			
Other Investments			
Provident Fund (if any)			
Other Movable assets			
Immovable assets (Please give particulars)			
TOTAL		TOTAL	

I do hereby declare that the above information are correct to the best of my knowledge and belief and furnished in connection with my standing as surety for payment of balance in deposit account/delivery of articles kept in safe deposit locker/safe custody of the deceased (name of deceased) with the bank.

Signature of the Surety

CLAIM FORM FOR NOMINEES

I Shri / Smt/ Kum Nominee/appointed on behalf of the minor nominee hereby declare that I am the nominee/appointed on behalf of the minor nominee of the deceased Shri/ Smt I further declare that I am nominated to claim the deposit monies/ articles held in safe custody/safe deposit locker with.....Branch by Shri/ Smt. deceased. The deposit monies/articles held in safe custody/safe deposit locker are held in Account..... /Locker No.....safe custody receipt no..... of Shri/Smt.....deceased.

Shri/Smt Signature (Nominee/appointed on behalf of minor nominee) Address:..... Phone No.(if any).....

Date:

Witnesses

1. Name : 2. Name : Address : Address :

Signature : Signature :

AFFIDAVIT BY THE CLAIMANTS

Affidavit of (1)..... (2)..... (3)
 by occupation (1).....
 (2)..... (3) by caste
 residing at (1).....
 (2)..... (3) respectively solemnly
 affirmed and state that (herein after referred as the deceased)
 died intestate at on vide death certificate dated
 Issued by (name of the authority) leaving behind

- (1)
- (2)
- (3)

[Names of all the survivors, including widow and unmarried daughters, if any; the ages of the minors, to be given as his sole heirs and legal representatives.]

I/We solemnly affirm and state that the sum of Rs.....(Rupees.....
) only in deposit with Bangiya Gramin Vikash
 Bank,..... Branch in the name of the said deceased in respect of
 (nature of account and account No.) have devolved upon the
 aforesaid heirs and legal representatives upon the death of the said deceased and I/We solemnly affirm
 and state that there is none else besides me/us who is/are entitled to the aforesaid sum of Rs.
 now held in the said account with Bangiya Gramin Vikash Bank
 Branch.

I/We solemnly affirm and state that all the facts given by me/us in the Claim Form to Bangiya Gramin
 Vikash Bank Branch and signed by me/us on are true and
 correct.

The above deponent(s) duly identified by me solemnly state and affirm that this declaration made by
 me/us is/are true and that I/We have not concealed anything and no part of it is false.

Identified by me (Advocate)

Deponent(s)

ANNEXURE —VI

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 datedwas taken on this day
of.....,200.....

SLNo.	Description of article	Other identifying particulars, if any

The above inventory was taken in the presence of:

1. Shri/Smt Shri/Smt
(nominee) (Appointed on behalf of minor nominee)
Address..... Address
.....
Signature Signature

Witnesses with name, address, and signature

1. Name..... 2.Name
Address Address
.....
Signature Signature.....

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

Shri/Smt Shri/Smt
(nominee) (appointed on behalf of minor nominee)

Signature Signature
Date Date
Place Place

ANNEXURE — VII

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 safety locker no located in the safe deposit vault of Bangiya Gramin Vikash Bank.....Branch at..... hired by..... (deceased) in his/her sole name / hired by Shri/Smt (i)(deceased) ii) (iii) jointly, was taken on this day of200.....

Sl. No.	Description of Article in Safe Deposit Locker	Other identifying particulars if any

for the purpose of inventory access to the locker was given to the nominee/and the surviving hirers 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:

Shri/Smt..... (Nominee) Signature
Address.....

OR

Shri/Smt..... (Nominee) Signature
Address.....

AND

Shri/Smt..... (Survivor) Signature
Address.....

Shri/Smt..... (Survivor) Signature
Address.....

Witnesses with name, address and signature

1. Name.....	2. Name
Address	Address
Signature	Signature

LETTER OF DISCLAIMER

The Branch Manager
Bangiya Gramin Vikash Bank

Date:.....

.....Branch

Dear Sir,

Account Type
Number.....
In the name of..... (deceased)
due on.....

With reference to the above mentioned account, I/We, the following legal heirs of Late Shri/Smt (insert name of the deceased), have to advise that I/We have no interest in the above asset and I/we have no objection to your paying the balance amount lying in the above account in the name of the aforesaid Late Shri/Smt..... (insert the name of the deceased) to Shri/Smt..... It will be completely binding on me/us and I/We will never raise any question on the Bank's action on payment of the proceeds of the above mentioned account in terms of this letter. I/ We also undertake to bind ourselves, our legal heirs and legal representatives not to revoke the declaration made therein.

<u>Sl. No.</u>	<u>Name of the claimant</u>	<u>Age</u>	<u>Signature</u>
1			
2.			
3.			
4.			
5.			

Signed before me this day of 200.....

Notary Public/Magistrate (with seal)

(Legal heirs who execute this letter should join the Indemnity Bond if they do not relinquish the right to receive the assets of the deceased).

LETTER OF RELINQUISHMENT

The Branch Manager
Bangiya Gramin Vikash Bank

Date:.....

.....Branch

Dear Sir,

Account Type
Number.....
In the name of..... (deceased)
due on.....

With reference to the above account, I (name) (relationship) of Late Shri/Smt..... (insert the name of the deceased) have to advise that I/We have no interest in the assets and as such I/We have no objection to your paying the balance lying in the account type number for Rs..... due on (in case of term deposit) in the name of Late Shri/Smt(insert the name of the deceased) my (relationship) to Shri/Smt such payment of the balance in the current /savings/Recurring Deposit/Reinvestment Plan/Fixed Deposit/ (mention type of deposit) account would be completely binding on me and I will not question the Bank's action in so doing in any proceedings. I/We also undertake to bind myself, my heirs and legal representatives not to revoke the declarations made therein.

<u>Sl. No.</u>	<u>Name of the claimant</u>	<u>Age</u>	<u>Signature</u>
1			
2.			
3.			
4.			
5.			

Signed before me this day of 200.....

Notary Public/Magistrate (with seal)

NOTE: Letter of relinquishment to be executed by legal heirs who relinquish their claims to the Assets of deceased, in favour of one legal heir or more.

Please note that only one letter of relinquishment signed by the concerned legal heirs be obtained and not individual letters, to avoid expenditures to claimants.

This letter will be executed by the heirs who have relinquished the right to the property of the

deceased. It will be stamped as an affidavit. The heirs signing this letter of relinquishment will not be required to join in signing the bond of indemnity.

ANNEXURE – XIII

HEIRSHIP CERTIFICATE

This is to certify that son / daughter / wife of
.....of village P.O.
..... Dist died on
intestate leaving behind him / her following legal heirs only.

Sl. No.	Name of heirs	Relation with the deceased	Age	Signature / LTI

Date:.....

Signature of the Competent Authority
(with Rubber Stamp)

VERNACULAR CERTIFICATE

This is to keep on record that on thisday of of the year 200..... I have explained the contents of the following documents [as marked with (✓) against them] to

Shri / SmtS/O:D/O

..... of village

PO..... PS Dist

.....of West Bengal in connection with his/her claimed amount towards disposal of assets of deceased customer settled by

Branch of BANGIYA GRAMIN VIKASH BANK and he/she put his/her LTI/signature in vernacular on the said documents of the Bank after knowing the contents of the documents in full.

- 1) Application form to claim the amount Annexure-I(A)/I(B)
- 2) Statement of Assets & Liabilities of the Sureties - Annexure- III B
- 3) Letter of Disclaimer—Annexure-VIII (in case of multiple claimers)
- 4) Letter of Relinquishment — Annexure- IX
- 5) Letter of Indemnity — Annexure- IIA / IIB / IIC
- 6) Affidavit — Annexure- V
- 7)
- 8)

Name

Address

.....
A/c No. if any

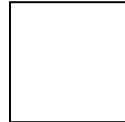
ANNEXURE – 2

RECEIPT

Received with thanks from Bangiya Gramin Vikash Bank, Branch, a sum of
Rs..... (Rupees
.....Only) by Banker's Cheque
No..... Dated..... Favouring issued by you
in settlement of my / our account number standing in the name of
..... as successor on the balance in the
deceased Sri/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/mother and natural guardian of
..... hereby certify that the proceeds of your Banker's Cheque
No..... dated..... favouring issued by you in
settlement of the balance in account number of late
..... will be utilised for the benefit of the minor only.

(Signature)

Settlement of Claims in respect of Deceased Depositors**Check-list of Documents**

Claims	Document obtained : Yes/No
1. Accounts with Nomination clause:	
(i) Application for Deceased Claim from Nominee/ Guardian of nominee [Annexure-I(A)]	Yes / No
(ii) Copy of Death Certificate (Verified with original)	Yes / No
(iii) Identify proof	Yes / No

Claims	Document obtained : Yes/No
2. Joint Accounts with Either or Survivor clause:	
(i) Application for Deceased Claim from Survivor(s) [Annexure- I(A)]	Yes / No
(ii) Copy of Death Certificate (Verified with original)	Yes / No

Claims	Document obtained : Yes/No
3. For cases <i>other than</i> Nomination/Joint Accounts with survivor clause: (For amounts up to threshold limit)	Upto Rs.25000.00
(i) Application for Deceased Claim [Annexure –I(B)]	Yes / No
(ii) Copy of Death Certificate (Verified with original)	Yes / No
(iii) Letter of Indemnity signed by claimant(s) [Annexure – II(A)]	Yes / No (without sureties)
(iv) Copy of Heirship Certificate in the Bank format (Annexure – XIII)	Yes / No
v) Opinion sheet of the deceased customer [Annexure – III(A)]	Yes / No
vi) Assets & Liabilities of the sureties [Annexure – III(B)]	Yes / No
vii) Affidavit by the claimant(s) (Annexure – V)	Yes / No

viii) Letter of Disclaimer (Annexure – VIII)	Yes / No
ix) Letter of Relinquishment (Annexure – IX)	Yes / No

Contd...P/2

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Claims	Document obtained : Yes/No
4. For cases <u>other than</u> Nomination/Joint Accounts with survivor clause: (For amounts up to threshold limit)	Above Rs.25000.00
(i) Application for Deceased Claim [Annexure –I(B)]	Yes / No
(ii) Copy of Death Certificate (Verified with original)	Yes / No
(iii) Letter of Indemnity signed by claimant(s) [Annexure – II(A)]	Yes / No (with sureties)
(iv) Copy of Heirship Certificate in the Bank format (Annexure – XIII)	Yes / No
v) Opinion sheet of the deceased customer [Annexure – III(A)]	Yes / No
vi) Assets & Liabilities of the sureties [Annexure – III(B)]	Yes / No
vii) Affidavit by the claimant(s) (Annexure – V)	Yes / No
viii) Letter of Disclaimer (Annexure – VIII)	Yes / No
ix) Letter of Relinquishment (Annexure – IX)	Yes / No

Claims	Document obtained : Yes/No	
5. RECEIPT (Annexure -2)	Yes / No	Yes / No

Annexure- 4

**Requisite Stamp Duty in vogue in the State of West Bengal
for execution of Document**

The requisite stamp duty in West Bengal for an instrument regarding Affidavit, Letter of Indemnity, Letter of Disclaimer and Letter of Relinquishment are as follows:

Sl.No.	Items	Amount
1.	Affidavit (Sc.1A, Item No.4)	Rupees Ten
2.	Letter of Indemnity (Sch.1A, Item No.34):	
a.	Where the amount or value accrued does not exceed Rs.50/-	Rupees Two
	Where it exceeds Rs.50/- and does not exceed Rs.100/-	Rupees Four
	Where it exceeds Rs.100/- and does not exceed Rs.200/-	Rupees Eight
	Where it exceeds Rs.200/- and does not exceed Rs.300/-	Rupees Twelve
	Where it exceeds Rs.300/- and does not exceed Rs.400/-	Rupees Sixteen
	Where it exceeds Rs.400/- and does not exceed Rs.500/-	Rupees Twenty
	Where it exceeds Rs.500/- and does not exceed Rs.600/-	Rupees Twenty four
	Where it exceeds Rs.600/- and does not exceed Rs.700/-	Rupees Twenty eight
	Where it exceeds Rs.700/- and does not exceed Rs.800/-	Rupees Thirty Two
	Where it exceeds Rs.800/- and does not exceed Rs.900/-	Rupees Thirty Six
	Where it exceeds Rs.900/- and does not exceed Rs.1000/-	Rupees Forty
b.	In any other cases	Rupees Fifty
3.	Letter of Disclaimer or Letter of Relinquishment (Sch.1A, Item No.55):	Same as Letter of Indemnity (Sch.1A, Item No.34)