

Death Claim Process

Action to be taken on the death of an account holder:

Our deepest condolences on your loss. We know this is a challenging time, and we are here to assist you. We will support you through the claim process to make it seamless.

- To ensure quick processing of claim, complete and accurate information must be provided.
- The bank may request additional documentation if needed.

Claim may be rejected if the information is false or incomplete.

Time Norms:

The bank will settle claim within 15 days upon receipt of the complete submission of documents at the branch.

Contact us:

For any further clarification / queries, we request you to reach out the branch or contact our toll free # 1800 103 1222

A) With Nominee:

Scenario	Name of A/C Holder	Mode of operation	Nominee Name	Situation	Settlement Criteria	Documents to be submitted	Forms Required
1	A	Self	C	A is deceased	C will receive claim settlement	<ol style="list-style-type: none"> Deceased Certificate of A. Proof of relationship of c with A, if available Proof of Identity of the Nominee / Appointee of the Minor Nominee. Claim Application from the Nominee (Annexure – as per bank format) If Nominee is a Minor, Declaration from the Appointee of a Minor Nominee (Annexure – as per bank format). Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts. 	<p>Annexure 13 Claim Application from Nominee</p> <p>Annexure 14 Declaration in case funds are settled in favour of a Minor</p>
2	A,B	Either or Survivor	C	A is deceased	Claim settlement will be payable to B	<ol style="list-style-type: none"> Deceased Certificate of A. Proof of Identity of the Surviving Holders (B) Claim Application from Surviving Account Holders - Annexure – as per the Bank format. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts. 	<p>ANNEXURE - 13 A Claim Application of Surviving Account holder</p>
3	A,B	Either or Survivor	C	B is deceased	Claim settlement will be payable to A	<ol style="list-style-type: none"> Deceased Certificate of B. Proof of Identity of the Surviving Holders (B) Claim Application from Surviving Account Holders - Annexure – as per the Bank format. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount 	<p>ANNEXURE - 13 A Claim Application of Surviving Account holder</p>

						through RTGS/NEFT to other bank accounts.	
4	A,B	Either or Survivor	C	A & B are deceased	C will receive claim settlement	<ol style="list-style-type: none"> 1. Deceased Certificate of A & B. 2. Proof of relationship of c with A & B, if available 3. Proof of Identity of the Nominee / Appointee of the Minor Nominee. 4. Claim Application from the Nominee (Annexure – as per bank format) 5.If Nominee is a Minor, Declaration from the Appointee of a Minor Nominee (Annexure – as per bank format). 6. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts. 	<p>Annexure 13 Claim Application from Nominee</p> <p>Annexure 14 Declaration in case funds are settled in favour of a Minor</p>
5	A,B	Jointly	C	A is deceased	Claim settlement will be payable to B along with legal heirs of A	<ol style="list-style-type: none"> 1. Deceased Certificate of A. 2. Legal Heirship Certificate 3. Identity & Address proof of all legal heirs/claimants. 4. Application from other legal heirs (Annexure – as per bank format) 5. Letter of Indemnity (Annexure – as per bank format) . 6. Letter of Disclaimer (Annexure – Form A – as per bank format) . 7. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format) 8. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts. 	<p>Annexure 15 from Claim Application from Legal Heirs</p> <p>Annexure 18 - Letter of Indemnity</p> <p>Annexure 16 - Form 'A' Letter of Disclaimer</p> <p>Annexure 17 Form D</p>
6	A,B	Jointly	C	B is deceased	Claim settlement will be payable to	<ol style="list-style-type: none"> 1. Deceased Certificate of B. 2. Legal Heirship Certificate . 3. Identity & Address proof of all legal heirs/claimants. 	

					A along with legal heirs of B	<p>4. Application from other legal heirs (Annexure – as per bank format)</p> <p>5. Letter of Indemnity (Annexure – as per bank format) .</p> <p>6. Letter of Disclaimer (Annexure – Form A – as per bank format) .</p> <p>7. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format)</p> <p>8. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts.</p>	<p>Annexure 15 from Claim Application from Legal Heirs</p> <p>Annexure 18 - Letter of Indemnity</p> <p>Annexure 16 - Form 'A' Letter of Disclaimer</p> <p>Annexure 17 Form D</p>
7	A,B	Jointly	C	A & B are deceased	C will receive claim settlement	<p>1. Deceased Certificate of A & B.</p> <p>2. Proof of relationship of C with A & B, if available</p> <p>3. Proof of Identity of the Nominee / Appointee of the Minor Nominee.</p> <p>4. Claim Application from the Nominee (Annexure – as per bank format)</p> <p>5.If Nominee is a Minor, Declaration from the Appointee of a Minor Nominee (Annexure – as per bank format).</p> <p>6. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts.</p>	<p>Annexure 13 Claim Application from Nominee</p> <p>Annexure 14 Declaration in case funds are settled in favour of a Minor</p>

B) Without Nominee:

Scenario	Name of A/C Holder	Mode of operation	Situation	Settlement Criteria	Documents to be submitted	Forms Required
1	A	Self	A is deceased	Claim settlement will be payable to the legal heirs of A or any one of them as mandated by all of the legal heirs	<ol style="list-style-type: none"> 1. Deceased Certificate of A. 2. Legal Heirship Certificate 3. Identity & Address proof of all legal heirs/claimants. 4. Application from other legal heirs (Annexure – as per bank format) 5. Letter of Indemnity (Annexure – as per bank format) . 6. Letter of Disclaimer (Annexure – Form A – as per bank format) . 7. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format) 8. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts. 	<p>Annexure 15 from Claim Application from Legal Heirs</p> <p>Annexure 18 - Letter of Indemnity</p> <p>Annexure 16 - Form 'A' Letter of Disclaimer</p> <p>Annexure 17 Form D</p>
2	A,B	Either or Survivor	A is deceased	Claim Settlement will be payable to B	<ol style="list-style-type: none"> 1. Deceased Certificate of A. 2. Proof of Identity of the Surviving Holders (B) 3. Claim Application from Surviving Account Holders - Annexure – as per the Bank format. 4. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts. 	ANNEXURE - 13 A Claim Application of Surviving Account holder
3	A,B	Either or Survivor	B is deceased	Claim Settlement	<ol style="list-style-type: none"> 1. Deceased Certificate of B. 	

				will be payable to A	<p>2. Proof of Identity of the Surviving Holders (A)</p> <p>3. Claim Application from Surviving Account Holders - Annexure – as per the Bank format.</p> <p>4. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts.</p>	ANNEXURE - 13 A Claim Application of Surviving Account holder
4	A,B	Either or Survivor	A & B are deceased	Jointly payable to legal heirs of A & B (or any of them as mandated by all the legal heirs of A & B)	<p>1. Deceased Certificate of A & B.</p> <p>2. Legal Heirship Certificate A & B</p> <p>3. Identity & Address proof of all legal heirs/claimants.</p> <p>4. Application from other legal heirs of A & B (Annexure – as per bank format)</p> <p>5. Letter of Indemnity from Legal Heirs of A & B (Annexure – as per bank format) .</p> <p>6. Letter of Disclaimer from Legal Heirs of A & B (Annexure – Form A – as per bank format) .</p> <p>7. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format)</p> <p>8. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts.</p>	<p>Annexure 15 from Claim Application from Legal Heirs</p> <p>Annexure 18 - Letter of Indemnity</p> <p>Annexure 16 - Form 'A' Letter of Disclaimer</p> <p>Annexure 17 Form D</p>
5	A,B	Jointly	A is deceased	Jointly payable to B and legal heirs of A (or any one of them as mandated by all the legal heirs of A)	<p>1. Deceased Certificate of A.</p> <p>2. Legal Heirship Certificate of A</p> <p>3. Proof of Identity of the Surviving Holders (B)</p> <p>4. Claim Application from Surviving Account Holders - Annexure – as per the Bank format.</p> <p>5. Identity & Address proof of all legal heirs/claimants.</p> <p>6. Application from other legal heirs (Annexure – as per bank format)</p> <p>7. Letter of Indemnity (Annexure – as per bank format) .</p>	<p>ANNEXURE - 13 A Claim Application of Surviving Account holder</p> <p>Annexure 15 from Claim Application from Legal Heirs</p> <p>Annexure 18 - Letter of Indemnity</p>

					<p>8. Letter of Disclaimer (Annexure – Form A – as per bank format) .</p> <p>9. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format)</p> <p>10. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts.</p>	<p>Annexure 16 - Form 'A' Letter of Disclaimer</p> <p>Annexure 17 Form D</p>
6	A,B	Jointly	B is deceased	<p>Jointly payable to A and legal heirs of B (or any one of them as mandated by all the legal heirs of A)</p>	<p>1. Deceased Certificate of B.</p> <p>2. Legal Heirship Certificate of B</p> <p>3. Proof of Identity of the Surviving Holders (A)</p> <p>4. Claim Application from Surviving Account Holders - Annexure – as per the Bank format.</p> <p>5. Identity & Address proof of all legal heirs/claimants of A.</p> <p>6. Application from other legal heirs (Annexure – as per bank format)</p> <p>7. Letter of Indemnity (Annexure – as per bank format) .</p> <p>8. Letter of Disclaimer (Annexure – Form A – as per bank format) .</p> <p>9. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format)</p> <p>10. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts.</p>	<p>ANNEXURE - 13 A Claim Application of Surviving Account holder</p> <p>Annexure 15 from Claim Application from Legal Heirs</p> <p>Annexure 18 - Letter of Indemnity</p> <p>Annexure 16 - Form 'A' Letter of Disclaimer</p> <p>Annexure 17 Form D</p>
7	A,B	Jointly	A & B are deceased	<p>Jointly payable to legal heirs of A & B (or any of them as mandated by all the</p>	<p>1. Deceased Certificate of A & B.</p> <p>2. Legal Heirship Certificate A & B</p> <p>3. Identity & Address proof of all legal heirs/claimants.</p> <p>4. Application from other legal heirs of A & B (Annexure – as per bank format)</p>	<p>Annexure 15 from Claim Application from Legal Heirs</p>

				<p>legal heirs of A & B)</p> <p>5. Letter of Indemnity from Legal Heirs of A & B (Annexure – as per bank format) .</p> <p>6. Letter of Disclaimer from Legal Heirs of A & B (Annexure – Form A – as per bank format) .</p> <p>7. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format)</p> <p>8. Cancelled cheque or bank passbook of claimant along with IFSC details, if claimant wants to settle the amount through RTGS/NEFT to other bank accounts.</p>	<p>Annexure 18 - Letter of Indemnity</p> <p>Annexure 16 - Form 'A' Letter of Disclaimer</p> <p>Annexure 17 Form D</p>
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C) Legal Representation based claims

Type	Documents Required	Required form	Forms Required
Legal Representation based claims	1. Death Certificate	Application from the claimants in the prescribed format / claim form (Annexure 19 – Claim Application from Legal Claimant) Claim confirmation (as per slabs detailed below)	Annexure 19 - Claim Application from the Holder of Succession Certificate or Letters of Administration, or Probate of Will

D) Surviving account holders claim in the case of joint account (Savings account and Deposit account)

Type	Documents Required	Required form	Forms Required
Surviving account holders claim in the case of joint account	1. Death Certificate	1. Claim application from the Surviving account holders (Annexure 13A)	ANNEXURE - 13 A Claim Application of Surviving Account holder

E) For locker accounts with Nominee

Scenario	Name of A/C Holder	Mode of operation	Nominee Name	Situation	Settlement Criteria	Documents to be submitted	Forms Required
1	A	Self	C	A is deceased	C will be given access to the locker and liberty to remove contents	1. Deceased Certificate of A. 2. Proof of relationship of c with A, if available 3. Claim Application for Nomination & Survivorship(Annexure – as per bank format)	Annexure 8
2	A,B	Either or Survivor	C	A is deceased	B will be given access to the locker and liberty to remove contents	1. Deceased Certificate of A. 2. Proof of Identity of the Surviving Holders (B) 3. Claim Application for Nomination & Survivorship(Annexure – as per bank format)	Annexure 8
3	A,B	Either or Survivor	C	B is deceased	A will be given access to the locker and liberty to remove contents	1. Deceased Certificate of B. 2. Proof of Identity of the Surviving Holders (A) 3. Claim Application for Nomination & Survivorship(Annexure – as per bank format)	Annexure 8
4	A,B	Either or Survivor	C	A & B are deceased	C will be given access to	1. Deceased Certificate of A & B. 2. Proof of relationship of c with A & B, if available	

					the locker and liberty to remove contents	3. Claim Application for Nomination & Survivorship(Annexure – as per bank format)	Annexure 8
5	A,B	Jointly	C	A is deceased	B & C will be given access to the locker and liberty to remove contents	1. Deceased Certificate of A. 2. Proof of Identity of the Surviving Holders (B) 3. Proof of relationship of c with A, if available 4. Claim Application for Nomination & Survivorship(Annexure – as per bank format)	Annexure 8
6	A,B	Jointly	C	B is deceased	A & C will be given access to the locker and liberty to remove contents	1. Deceased Certificate of B. 2. Proof of Identity of the Surviving Holders (A) 3. Proof of relationship of c with A, if available 4. Claim Application for Nomination & Survivorship(Annexure – as per bank format)	Annexure 8
7	A,B	Jointly	C	A & B are deceased	C will be given access to the locker and liberty to remove contents	1. Deceased Certificate of A & B. 2. Proof of relationship of c with A & B, if available. 3. Claim Application for Nomination & Survivorship(Annexure – as per bank format)	Annexure 8

F) For locker accounts without Nominee

Scenario	Name of A/C Holder	Mode of operation	Situation	Settlement Criteria	Documents to be submitted	Forms Required
1	A	Self	A is deceased	Legal heirs of A or any of them as mandated by legal heirs of A	1. Deceased Certificate of A. 2. Legal Heirship Certificate 3. Identity & Address proof of all legal heirs/claimants. 4. Claim Application without Nomination & Survivorship (Annexure – as per bank format) 5. Letter of Indemnity (Annexure – as per bank format) . 6. Letter of Disclaimer (Annexure – Form A – as per bank format) . 7. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format)	Annexure 7(a) Form of Inventory of contents of Safety Locker hired from Banking Company Annexure 18 - Letter of Indemnity Annexure 16 - Form 'A' Letter of Disclaimer Annexure 17 Form D
2	A,B	Either or Survivor	A is deceased	B will be given access to the locker	1. Deceased Certificate of A. 2. Proof of Identity of the Surviving Holders (B)	

				and liberty to remove contents	3. Claim Application for Nomination & Survivorship(Annexure – as per bank format)	Annexure 7(a) Form of Inventory of contents of Safety Locker hired from Banking Company
3	A,B	Either or Survivor	B is deceased	A will be given access to the locker and liberty to remove contents	1. Deceased Certificate of B. 2. Proof of Identity of the Surviving Holders (A) 3. Claim Application for Nomination & Survivorship(Annexure – as per bank format)	Annexure 7(a) Form of Inventory of contents of Safety Locker hired from Banking Company
4	A,B	Either or Survivor	A & B are deceased	Legal heirs of A and B(or any one of them mandated by legal heirs) will be given access to the locker and liberty	1. Deceased Certificate of A & B. 2. Legal Heirship Certificate from legal heirs of A & B. 3. Identity & Address proof of all legal heirs/claimants. 4. Claim Application without Nomination & Survivorship (Annexure – as per bank format) 5. Letter of Indemnity (Annexure – as per bank format) . 6. Letter of Disclaimer (Annexure – Form A – as per bank format) . 7. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format)	Annexure 7(a) Form of Inventory of contents of Safety Locker hired from Banking Company Annexure 18 - Letter of Indemnity Annexure 16 - Form 'A' Letter of Disclaimer Annexure 17 Form D
5	A,B	Jointly	A is deceased	B and legal heirs of A (or any of them mandated by legal heirs of A) will be given access to locker and liberty to remove the contents jointly	1. Deceased Certificate of A. 2. Legal Heirship Certificate of A 3. Proof of Identity of the Surviving Holders (B) 4. Claim Application without Nomination & Survivorship - Annexure – as per the Bank format. 5. Identity & Address proof of all legal heirs/claimants. 6. Application from other legal heirs (Annexure – as per bank format) 7. Letter of Indemnity (Annexure – as per bank format) . 8. Letter of Disclaimer (Annexure – Form A – as per bank format) . 9. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format)	Annexure 7(a) Form of Inventory of contents of Safety Locker hired from Banking Company Annexure 18 - Letter of Indemnity Annexure 16 - Form 'A' Letter of Disclaimer Annexure 17 Form D

6	A,B	Jointly	B is deceased	A and legal heirs of B (or any of them mandated by legal heirs of B) will be given access to locker and liberty to remove the contents jointly	<ol style="list-style-type: none"> 1. Deceased Certificate of B. 2. Legal Heirship Certificate of B 3. Proof of Identity of the Surviving Holders (A) 4. Claim Application without Nomination & Survivorship - Annexure – as per the Bank format. 5. Identity & Address proof of all legal heirs/claimants of A. 6. Application from other legal heirs (Annexure – as per bank format) 7. Letter of Indemnity (Annexure – as per bank format) . 8. Letter of Disclaimer (Annexure – Form A – as per bank format) . 9. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format) 	<p>Annexure 7(a) Form of Inventory of contents of Safety Locker hired from Banking Company</p> <p>Annexure 18 - Letter of Indemnity</p> <p>Annexure 16 - Form 'A' Letter of Disclaimer</p> <p>Annexure 17 Form D</p>
7	A,B	Jointly	A & B are deceased	Legal heirs of A & B (or any of them mandated by all legal heirs) will be given access to locker and liberty to remove the contents	<ol style="list-style-type: none"> 1. Deceased Certificate of A & B. 2. Legal Heirship Certificate A & B 3. Identity & Address proof of all legal heirs/claimants. 4. Application from other legal heirs of A & B (Annexure – as per bank format) 5. Claim Application without Nomination & Survivorship (Annexure – as per bank format) 6. Letter of Indemnity (Annexure – as per bank format) . 7. Letter of Disclaimer (Annexure – Form A – as per bank format) . 8. Information about the Co-heirs of the deceased duly signed by the Co-heirs (Annexure-Form D - as per bank format) 	<p>Annexure 7(a) Form of Inventory of contents of Safety Locker hired from Banking Company</p> <p>Annexure 18 - Letter of Indemnity</p> <p>Annexure 16 - Form 'A' Letter of Disclaimer</p> <p>Annexure 17 Form D</p>

G) Settlement of claims in respect of Missing Persons:

The settlement of claims in respect of missing persons shall be governed by the provisions of Section 107/108 of the Indian Evidence Act, 1872. Section 107 deals with presumption of continuance and Section 108 deals with presumption of Deceased.

The court order confirming the account holder as missing in lieu of Deceased certificate. A person is presumed dead when he/she had not been heard of for seven years. Therefore, a court order to this effect shall be considered in the absence of a Deceased certificate.

The settlement of deceased claim remains the same as covered in this process with an additional document - Letter of Indemnity.

Forms Required: Annexure 18 - Letter of Indemnity

The Annexures can be downloaded from the Equitas Small finance Bank website by accessing to the link - [Equitas - Form Centre \(equitasbank.com\) or click the document](http://Equitas-Form-Centre(equitasbank.com)orclickthedocument)

Forms Required: Deceased holders & Missing Persons Settlement Scenarios & Claim Application forms