

Format of Claim Application from Legal Heirs

(Death Certificate & Proof of ID and Address of Legal heirs to be submitted at Bank Branch)

The Branch Manager,
HDFC Bank
_____ Branch

Dear Sir,

Re: Claim for Balances and Other Assets

I/We, the undersigned, hereby declare that I/We am/are the rightful legal heir(s) of the deceased _____, entitled to –

- a) receive the amount due on the deposit(s) detailed below,
- b) receive the contents of safe deposit locker(s)/articles in safe custody,
- c) shares/securities held in safe custody.

Accordingly, I/We hereby submit my/our claim and furnish the requisite particulars/ documents/indemnities, etc. as prescribed by the bank.

1.	Full name of the deceased account holder	
2.	Details of Deposit Account(s)	Account Number, Balance
3.	Details of Safe Deposit Locker(s)	
4.	Details of Articles in Safe Custody	
5.	Details of Shares & Securities in Safe Custody	
6.	Details of Overdrafts, if any	
7.	Particulars of all the legal heir(s) (other details for each legal heir are given in enclosed Form 'D')	Name, Age, Relation to the Deceased
8.	Are there any other claimant(s)/heir(s) other than those mentioned above and joining in the Indemnity Bond who are also entitled to the share	

	in the property left by the deceased as per the Personal Laws applicable to the deceased?	
9.	Has the deceased left a Will? Who are the executors named in such will and whether probate is obtained? If not, why Probate has not been obtained?	
10.	If the deceased has not left a Will, has any legal representation been obtained to his estate, such as Succession Certificate, Letters of Administration, Administrator General Certificate? If so, by whom?	
11.	If the deceased was married, did he/ she leave a widow/widower and/or a child or children of a predeceased child? Any minors? If so, is there a legal or natural guardian?	
12.	'If the deceased did not leave a Widow/Widower and a child or children or issue, did he/she leave him/her surviving any parent, "brother, sister or children of a predeceased brother, or sister ?	
13.	Is the property left by the deceased a part of the Joint Hindu Undivided Family property? If yes, who was and is the Karta of HUF ?	
14.	Are there any unsatisfied creditors? If so, state the names with amount claimed. If not, state accordingly.	
15.	What is the position regarding liability to and payment of Estate Duty, Income-tax, Sales tax and other Government dues?	
16.	Has the deceased-left any other assets? If so, who is/are the claimants having acquired title to such assets?	
17.	Was the deceased doing any business or was he in service? If the service, was he entitled to any provident Fund? If he was whom did he nominate to receive such Provident Fund? Have Provident Fund dues been paid? If so, to whom?	
18.	Was the life of the deceased insured? If so, to whom have the moneys been paid? Was there a nomination or assignment in respect of the assurance moneys? If so, to whom?	
19.	Proof of claimant(s)' right to claim the amount lying to the credit of the deceased and other assets with the bank, in the absence of the representations to the estate of the deceased	
20.	Name of sureties offered (Particulars of sureties and Declarations from them are furnished in the enclosed formats 'B' & 'C')	1. 2.

21.	Whether the claimant(s) has/have any liability (for advance raised from the Bank) or indirect liability (for advance raised by others), If so, please state the amount and name of the borrowers. If not, state accordingly.	
22.	Whether the claimant(s) is/are in possession of Cheque Book(s) / ATM Card / Deposit Advice/Locker Key/Safe Custody Receipt, etc. Furnish details and enclose these	
23.	If not, the reasons why the claimant(s) is/are not in possession of these items	—
24.	How did the claimant(s) come to know the details of above referred accounts and other banking relationships of the deceased	
25.	Any other facts which the applicant(s) want(s) to state in support of his/her/ their claim	

I/We hereby declare that the above statements and answers are true. I/We enclose an Indemnity Agreement signed by me/all of us along with our sureties. I/We request that bank to –

- pay the balances, and/or
- deliver the contents of safe deposit locker, and/or
- articles in safe custody, and/or
- shares & securities in safe custody,

to

- 1)
- 2)
- 2)

who is/are hereby irrevocably authorized by me/us to receive the above stated sums/other assets and give a valid discharge/receipt (binding me/all of us) to the bank. I/We also enclose a separate Letter of Disclaimer in Form 'A' prescribed by the bank.

I/We hereby authorize the bank to recover the outstanding, together with interest thereon, any overdraft/loan account standing in the name of the deceased. The bank may also recover the outstanding service charges, or any other dues payable by the deceased. I/We request the bank to kindly sanction my/our claim made above.

	Name of Claimant(s)	Signature of Claimant(s)
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____

Thumb Impression of claimant (if illiterate)

Name of the Claimant(s) _____

Witness for Thumb Impression

Name _____

Address _____

Note:

In case the claimant is illiterate, he/she should affix his/her Thumb impression in the specimen for signature of the claimant, which should be witnessed by a person known to the Bank. (Following declaration to be given by the claimant who is illiterate or who does not understand English)

"I declare that above questions were explained to me and the answers thereto have been recorded at my instance as per my instructions and the same have been read over to and understood by me and that I have affixed my signature/thumb impression hereinabove after satisfying myself that they been correctly recorded".

Witness _____

Signature of the Claimant(s)

Format of Form 'A' – Letter of Disclaimer

The Branch Manager,
HDFC Bank
_____ Branch

Dear Sir,

Re: Refund/Delivery of Balance and Other Assets belonging to the Deceased

Our _____ Shri/Smt. _____ who holds the following accounts/assets with you died on _____.

Account No./Locker No./ Safe Custody No., etc.	Balance

I/We, the undersigned, along with Shri/Smt. _____ and Shri/Smt. _____ has/have applied to you for refund/delivery of the amount(s) outstanding in the above account(s) and delivery of the contents of locker(s), articles in safe custody, shares & securities in safe custody.

I/We hereby authorise Shri/Smt. _____ and Shri/Smt. _____ to receive the claim money/assets detailed above on our and their own behalf. I/We declare that the claimant Shri/Smt. _____ and Shri/Smt. _____ is/are the legal representative entitled to receive the amount of deposit/other assets in the name of the deceased and that I/We have no objection, if the Bank in pursuance of the request by me/us, refunds/delivers the amount/assets to him/her/them.

Thanking you,
Yours faithfully,

Name	Age	Signature	Address
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Format of Form 'D' – Information about Co-heirs of the Deceased

1.	Name of the Co-heir	
2.	Occupation	
3.	Office Address	
4.	Home Address	
5.	Income (per month)	Rs.
6.	Relation with Deceased	
7.	Banking Relations	Type of Account: Account No. : Since : Branch : Present Balance : Rs.

Date:

Signature:

Format of Letter of Indemnity

HDFC Bank Ltd.

IN CONSIDERATION OF your paying or agreeing to pay the balances, delivering or agreeing to deliver contents of safe deposit locker, articles kept in safe custody, shares & securities in safe custody held at the credit of and/or in the name of _____, the deceased as mentioned hereunder:

Account No.	Nature of Deposit	Balance/Principal Amount
Safe Deposit Locker No./Sealed Box in Safe Custody Account No.	Details of the Inventory of the Locker/Articles in Safe Custody	
	Description Weight Value	
Shares/ Securities Custody A/c. No.	Details of Shares & Securities	
	Date of Issue, Name of the Company, Distinctive Nos./ Folio No., No. of Shares/ Securities, Face Value, Total Face Value, Total Market Value as on _____	

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 of the Ist Part –

- 1)
- 2)
- 3)
- 4)
- 5)

being the claimant(s) of the deceased, and

I/We of the IInd Part –

- 1)
- 2)

being the witness(s) for the claimant(s) of the Ist Part

Signed, sealed and delivered by the above named on this _____ day of _____ Two thousand _____ at _____.

Signed and Delivered

1. _____
2. _____
3. _____
4. _____
5. _____

(Heirs of the Deceased)

Signed and Delivered
by the above named

1. _____
2. _____

(witness)