

CITY UNION BANK LIMITED, ADMINISTRATIVE OFFICE

KUMBAKONAM



SETTLEMENT OF CLAIMS OF DECEASED CONSTITUENTS

&

RETURN OF ARTICLES IN SAFE DEPOSIT LOCKERS / SAFE CUSTODY

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SETTLEMENT OF CLAIMS OF DECEASED DEPOSITORS & RETURN OF ARTICLES IN SAFE DEPOSIT LOCKERS / SAFE CUSTODY

1. ABBREVIATIONS & DEFINITIONS:

- **Bank** : City Union Bank
- **Branch** : Any Branch of City Union Bank
- **RBI** : Reserve Bank of India
- **Policy** : Policy on Settlement of Claims of Deceased Depositors & Return of Articles in Safe Deposit Lockers / Safe Custody
- **Customer** : Any constituent of the Bank with or without a Banking relationship for the purpose of this policy (includes claimants)
- **Non-Resident** : A person defined under FEMA (1999)
- **FEMA** : Foreign Exchange Management Act(1999) and subsequent amendments
- **Employee** : Employee of the Bank
- **Officer** : An employee of the Bank in the scale of I to VII by whatever designation called and who holds a power of attorney issued by the Bank.
- **Depositor** : Any constituent, on the demise of whom or is reported missing as per law of land, a claim is being preferred with Bank
- **EEFC** : Exchange earners Foreign Currency Accounts
- **RFC** : Resident Foreign Currency Accounts
- **FCNR** : Foreign Currency Non Resident accounts
- **E or S** : Either or Survivor (Operational or Payout clauses)
- **F or S** : Former or Survivor (Operational or Payout clauses)
- **A or S** : Anyone or Survivor(Operational or Payout clauses)
- **L or S** : Latter or Survivor (Operational or Payout clauses)

2. OBJECTIVES:

- To facilitate expeditious settlement of claims in respect of deceased customer, including claims of locker / return of articles accepted for safe custody and **jewel loan**.
- To evolve a simplified procedure, for such settlements (wherein nomination is available and not available) in the interest of customer as part of rendering customer service and in compliance to the regulatory requirements.

3. On Demise of - Depositor

- This policy applies to all deposits (both demand and time deposits) including minors who hold such accounts either individually or jointly and includes 'Karta' of HUF.
- It also includes individuals who have availed jewel loans in their individual capacity under any of the Bank's scheme by whatever name called.
- It shall also include "Missing persons presumed dead" as per the applicable laws of the Land (Presently Sec 107, 108 of Indian Evidence Act 1872).

4. NATURE OF DEPOSIT (INCL. LOCKER & SAFE CUSTODY etc. and JEWEL LOAN):

- Demand and Time deposits under any scheme by whatever name called. It also includes EEFC, RFC, and FCNR deposits etc.. In case the scheme is in pursuance of any regulatory requirement (like Tax Saver), the special conditions of the regulator shall also apply.
- Safe Deposit Lockers and Safe Custody articles
- Unpaid Demand Draft purchased by the customer presented for cancellation
- Jewel Loan availed by individual in their individual capacity under any of the schemes of the Bank.

5. PROOF OF DEMISE OF DEPOSITOR:

- a. Death Certificate registered under the Registrar of Births & Death Act 1969
- b. If depositor dies abroad (outside India), Death Certificate / Registration of Death registered with the Indian Embassy

6. NOMINATION & SURVIVORSHIP MANDATE:

A deposit account where a depositor had made nomination in terms of the provisions of the Banking Regulation Act, 1949 or where the account was opened with survivorship clause, the payment of the outstanding balance upon the death of the depositor(s) to the nominee(s)/ survivor(s) shall be considered a valid discharge of a bank's liability, provided:

- The bank has exercised due care and caution in establishing the identity of the nominee(s)/ survivor(s) and the deceased status of the account holder(s) by obtaining appropriate documentary evidence.
- There is no order from the competent court in the knowledge of the bank, as on the date of settlement/ payment, restraining the nominee(s)/ survivor(s) from receiving or the bank from making the payment from the account of the deceased depositor(s); and
- It has been made clear in writing to the nominee(s)/ survivor(s) that they would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor(s), i.e., such payment to them shall not affect the right or claim which any person may have against the nominee(s)/ survivor(s) to the extent of the payment made to them.

In the case of a joint deposit account with or without survivorship clause, the nominee's right arises only after the death of all the depositors.

The right to deposit proceeds does not automatically devolve on the surviving joint deposit account holder/s, unless there is a survivorship clause.

Payment made to the nominee(s)/ survivor(s), subject to the foregoing conditions, shall constitute a full and valid discharge of a bank's liability. Therefore, in such cases, while making payment to the nominee(s)/ survivor(s) of the deceased depositor(s), the bank shall not insist

on production of legal documents such as Succession Certificate, Letter of Administration, Probate of Will, etc., or seek any bond of indemnity/ surety from the nominee(s)/ survivor(s)/ third-party, irrespective of the amount standing to the credit of the deceased account holder(s)

7.0 SETTLEMENT OF CLAIMS FOR DEPOSIT ACCOUNTS:

7.1 SINGLE ACCOUNT WITH OR WITHOUT NOMINATION

	DESCRIPTION	WITH NOMINATION	WITHOUT NOMINATION
7.1.1	CASA account-Individual	The balance outstanding will be paid to the nominee on verification of his/her identity (subject to KYC norms) and proof of death of depositor.	The balance outstanding will be paid to the legal heirs (or any one of them as mandated by all of the legal heirs) on verification of the authority of the legal heirs and proof of death of depositor.
7.1.2	Term Deposit	The balance outstanding will be paid to the nominee on verification of his/her identity (subject to KYC norms) and proof of death of depositor on maturity of deposit.	The balance outstanding will be paid to the legal heirs (or any one of them as mandated by all the legal heirs) on verification of the authority of the legal heirs and proof of death of depositor on maturity of deposit.
7.1.3	Premature termination of Term Deposit Account	Premature termination of term deposit account as per terms of contract will be permitted at the request of the nominee on verification of his/her identity (subject to KYC norms) and proof of death of depositor.	Premature termination will be permitted on joint request by all legal heirs (or any of them as mandated by all the legal heirs) as per the terms of the contract on verification of the authority of the legal heirs and proof of death of depositor
7.1.4	Safe Deposit Locker	The nominee will be allowed to access the locker and remove the contents on identification (subject to KYC norms) and verification of proof of death of locker hirer. Before permitting the nominee to remove contents of the Safe Deposit Locker, the bank will correspond with the nominee(s) in writing and fix a date and time for making an inventory of the contents of the safe deposit locker and the bank would prepare an inventory of the articles in the presence of nominee(s), two	Legal heir(s) of the deceased locker hirer or a person mandated by the legal heir(s) will be allowed to access the locker and remove the contents on verification of proof of death of locker hirer. The legal heir(s) will have to produce documents to establish his / their identity. Before permitting legal heir(s) to remove contents of the Safe Deposit Locker the bank will correspond with the claimant(s) in writing and fix a date and

		<p>independent witnesses(should not be employee or ex-employee of the bank), the safe deposit vault custodian, another one officer of the Bank, preferably who is not associated with locker facility or safe deposit articles.</p> <p>In case of a minor nominee, the bank shall ensure that, the contents of locker, when sought to be removed on behalf of the minor nominee, are handed over to the guardian whose details have been provided in the nomination form. If the details of the guardian have not been provided in the nomination form, the bank shall hand over the contents of the locker to a person who is, as per law, competent to receive the contents of safe deposit locker on behalf of such minor.</p> <p>The Bank will then hand over the possession of the contents of the locker to the nominee(s)/ the person competent to receive the contents on behalf of the minor and shall also obtain a separate statement from the nominee (claimant) or the person competent to receive articles on behalf of the minor, as the case may be, that all the contents in the locker or in the safe custody, as the case may be, are received and the locker is empty and they have no objection to allotment of the locker to any other customer as per norms.</p>	<p>time for making an inventory of the contents of the safe deposit locker and the bank would prepare an inventory of the articles in the presence of all claimant(s) or their duly authorised representatives , two independent witnesses(should not be employee or ex-employee of the bank), the safe deposit vault custodian, another one officer of the Bank, preferably who is not associated with locker facility or safe deposit articles.</p> <p>Valuation of the contents of the safe deposit locker shall be carried out by an independent valuer and recorded in the Bond of Indemnity. The claimant(s) or their duly authorised representative(s) may remove the contents of the locker subsequent to submission of the Bond of Indemnity. Bond of Indemnity shall not be required to be given in cases of claims settled on the basis of legal documents such as Probate of Will or Succession Certificate or Letter of Administration or Court order/ decree, etc.</p>
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7.2 JOINT ACCOUNT WITH OR WITHOUT NOMINATION AND WITHOUT SURVIVORSHIP MANDATE (OPERATED JOINTLY)

	DESCRIPTION	WITH NOMINATION	WITHOUT NOMINATION
7.2.1	CASA account- Joint account	a) In the event of death of one (or more but not all) of the joint account holders, the balance outstanding will be paid jointly to	a) In the event of death of one (or more but not all) of the joint account holders, the amount outstanding will be paid jointly

		<p>survivor(s) and the legal heirs of the deceased joint account holder (or any of them as mandated by all the legal heirs) against their joint claim on verification of the authority of the legal heirs and proof of the death of the depositors.</p> <p>b) In the event of death of both / all joint account holders, the balance outstanding at the time of death of the depositors will be paid to the nominee on verification of his identity (subject to KYC norms.) and proof of death of depositors.</p>	<p>to the survivor(s) and the legal heir(s) of the deceased account holder(s) (or any one of them as mandated by all the legal heirs) against their joint claim on verification of the authority of legal heirs and proof of death of depositor(s).</p> <p>b) In the event of death of both/ all joint account holders, the balance outstanding will be paid jointly to the legal heir(s) of all the deceased depositor(s) (or any of them as mandated by all the legal heirs) on verification of authority of the legal heir(s) and proof of death of the depositor(s).</p>
7.2.2	Term Deposit : Joint Account	<p>a) In the event of death of one (or more but not all) of the joint account holders, the balance outstanding will be paid jointly to survivor(s) and the legal heir(s) of the deceased joint account holder (or any one of them as mandated by all the legal heir(s)) on verification of identity of the legal heir(s) and proof of death of the depositor(s) on maturity of the deposit.</p> <p>b) In the event of death of both / all the joint account holders, the balance outstanding at the time of death of the depositors will be paid to the nominee on verification of his/her identity (subject to KYC norms) and the proof of death of depositors on maturity of the deposit.</p>	<p>a) In the event of death of one (or more but not all) of the joint account holders, the balance outstanding will be paid jointly to the survivor(s) and the legal heir(s) of the deceased joint account holder(s) (or any of them as mandated by all the legal heir(s)) against their joint claim on verification of authority of the legal heirs and proof of death of the depositor(s) on maturity of the deposit.</p> <p>b) In the event of death of both / all the joint account holders, the balance outstanding will be paid jointly to the legal heirs of all the deceased depositors (or any one of them as mandated by all legal heirs) on verification of authority of the legal heirs and proof of death of depositors on the maturity of the deposit.</p>
7.2.3	Premature Termination of Term Deposit – Joint Account	<p>a) In the event of death of one (or more but not all) of the joint account holders, premature termination will be permitted against joint request of the</p>	<p>a) In the event of death of one (or more but not all) of the joint account holders, premature termination will be permitted against joint request by the</p>

		<p>survivor(s) and the legal heir(s) (or any one of them as mandated by all legal heirs) as per the terms of contract on verification of identity of the legal heirs and proof of death of depositor.</p> <p>b) Premature termination of term deposit account as per the terms of contract will be permitted at the request of the nominee on verification of his/her identity (subject to KYC norms) and proof of the death of the depositors.</p>	<p>survivor(s) and the legal heir(s) of all the deceased depositors (or any one of them as mandated by all legal heirs) as per the terms of contract on verification of authority of legal heirs and proof of death of depositor.</p> <p>b) In the event of death of both / all the joint account holders, premature termination will be permitted against joint request by all legal heirs of the deceased depositors (or any one of them as mandated by all legal heirs) as per the terms of contract on verification of authority of legal heirs and proof of death of depositors.</p>
7.2.4	Safe Deposit Lockers	<p>a) In the event of the death of one (or more but not all) of the joint locker hirers the nominee(s) will be jointly allowed to access the locker and remove the contents on identification and verification of proof of death of the locker hirer(s) along with the surviving hirer(s).</p> <p>b) In the event of death of both / all joint locker hirers the nominee(s) will be allowed to access the locker and remove the contents on establishing his/her/their identity and verification of proof of the death of the hirers. Before permitting surviving hirer(s) and/or nominee(s) to remove contents of the Safe Deposit Locker, the bank will correspond with the surviving hirer(s) and/or nominee(s) in writing and fix a date and time for making an inventory of the contents of the safe deposit locker and the bank would prepare an</p>	<p>a) In the event of death of one (or more but not all) of the locker hirers, the surviving hirer(s) and legal heirs of the deceased hirer (or a person mandated by them) would be allowed to access the locker and remove the contents on verification of authority of legal heirs and proof of death of the hirer.</p> <p>b) In the event of death of both / all the joint locker hirers, all the legal heirs (or any one of them as mandated by all legal heirs) would be allowed to access the locker and remove the contents on verification of authority of legal heirs and proof of death of the locker hirers. Before permitting surviving hirers and mandated legal heir(s) to remove contents of a Safe Deposit Locker, the bank will correspond with the surviving hirer(s) and mandated legal heir(s) in writing and fix a date and time for making an</p>

		inventory of the articles in their presence along with two independent witnesses (should not be employee or ex-employee of the bank), the safe deposit vault custodian, and another one officer of the Bank who is not associated with Safe Deposit Lockers or Safe Custody of articles.	inventory of the contents of the safe deposit locker and the bank would prepare an inventory of the articles in the presence of all claimant(s) or their duly authorised representatives and two independent witnesses (should not be employee or ex-employee of the bank), the safe deposit vault custodian, and another officer of the Bank who is not associated with Safe Deposit Lockers or Safe Custody of articles. Valuation of the contents of the safe deposit locker shall be carried out by an independent valuer and recorded in the Bond of Indemnity. The claimant(s) or their duly authorised representative(s) may remove the contents of the locker subsequent to submission of the Bond of Indemnity. Bond of Indemnity shall not be required to be given in cases of claims settled on the basis of legal documents such as Probate of Will or Succession Certificate or Letter of Administration or Court order/ decree, etc.
7.2.5	Safe Custody Article/s	Generally, safe custody articles are not accepted in joint names. Even if accepted in joint names as a special condition approved by Assistant General Manager of Operations and Customer Experience Department	Generally, safe custody articles are not accepted in joint names. Even if accepted in joint names as a special condition under the approval of Assistant General Manager of Operations and Customer Experience Department

7.3. JOINT ACCOUNT WITH MANDATE “EITHER OR SURVIVOR”/“FORMER OR SURVIVOR”/ “ANYONE OR SURVIVORS” / “LATTER OR SURVIVOR” - WITH OR WITHOUT NOMINATION:

	DESCRIPTION	WITH NOMINATION	WITHOUT NOMINATION
7.3.1	CASA account	a) In the event of death of one (or more but not all) of the depositors,	a) In the event of death of one (or more but not all) of the

		<p>the balance outstanding will be paid to survivor (s) on verification of proof of death of the depositor.</p> <p>b) In the event of death of both/all the joint depositors, the balance outstanding will be paid to the nominee on verification of his/her identity (subject to KYC norms) and proof of death of depositors.</p>	<p>depositors, the balance outstanding will be paid to survivor on verification of proof of death of the depositor.</p> <p>b) In the event of death of both/all the joint depositors, the balance outstanding will be paid jointly to the legal heirs (or any one of them as mandated by all the legal heirs) on verification of authority of legal heirs and proof of death of depositors.</p>
7.3.2	Term Deposit Account	<p>a) In the event of death of one (or more but not all) of the depositors, the balance outstanding will be paid to survivor(s) on verification of proof of death of the depositors on maturity of deposit or as agreed at the time of opening of deposit.</p> <p>b) In the event of death of all joint depositors, the balance outstanding will be paid to the nominee on verification of his/her identity (subject to KYC norms) and proof of death of depositors on maturity of deposit or as agreed at the time of opening of deposit.</p>	<p>a) In the event of death of one of the depositors (or more, but not all), the balance outstanding will be paid to the survivors on verification of proof of death of the depositor on maturity of deposit or as agreed at the time of opening of deposit.</p> <p>b) In the event of death of all joint depositors, the balance outstanding will be paid to the legal heir(s) of all the deceased depositors (or any one of them as mandated by all the legal heirs of joint holders) on verification of authority of legal heirs and proof of death of depositors on maturity of deposit.</p>
7.3.3	Premature Termination of Term Deposit Account	<p>a) In the event of death of one (or more but not all) of the depositors, the survivor(s) will have the right to seek premature termination of term deposit account as per the terms of contract on verification of proof of death of the depositor.</p> <p>b) In the event of death of all the joint depositors, the nominee will have right to seek premature termination of term deposit account as per the terms of the contract on verification of his/her</p>	<p>a) In the event of death of one (or more but not all) of the depositors premature termination will be allowed against request from surviving depositor(s) as per the terms of the contract on verification of the proof of the death of the depositor.</p> <p>b) In the event of death of all joint depositors, premature termination will be permitted against joint request by all legal heirs of the deceased depositors (or any one of them</p>

		identity (subject to KYC norms) and proof of death of depositors.	as mandated by all the legal heirs) as per the terms of contract on verification of authority of legal heirs and proof of death of depositors
7.3.4	Safe Deposit Lockers	<p>In case the locker was hired jointly with survivorship clause and the hirers instructed that access of the locker should be given to “Either or Survivor”, or “Anyone or Survivor”, or “Former or Survivor” or according to any survivor clause permissible under the provision of Banking Regulation Act 1949, the bank shall follow the mandate in the event of death of one or more of the locker hirers.</p> <p>Before permitting surviving hirer(s) to remove contents of the Safe Deposit Locker, the bank will correspond with the surviving hirer(s) and in writing and fix a date and time for making an inventory of the contents of the safe deposit locker and the bank would prepare an inventory of the articles in their presence along with two independent witnesses (should not be employee or ex-employee of the bank), the safe deposit vault custodian, and another one officer of the Bank who is not associated with Safe Deposit Lockers or Safe Custody of articles.</p>	

8.0 SETTLEMENT OF CLAIMS IN RESPECT OF DEPOSIT ACCOUNTS OF A SOLE PROPRIETARY CONCERN

Nomination facility is also available in respect of deposits held in the name of a sole proprietary concern. Accordingly, bank will follow the procedure for settlement of claims in respect of such accounts as has been prescribed above for the accounts with/ without nominee/ survivorship clause, as applicable.

9.0 INTEREST ON DECEASED DEPOSITORS' ACCOUNT:

In the case of a term deposit standing in the name/s of a deceased individual depositor, the interest on such deposits shall be paid as follows:

- a. At the contracted rate of the deposit if the deposit shall be paid on the maturity date.
- b. In respect of the deposit of the deceased closed before maturity and repaid to the legal heirs/ representatives of the deceased depositor, interest shall be payable at the rate applicable for the period for which the deposit actually remained with the bank without charging premature closure charges.
- c. In the case of death of depositor before maturity date and amount is claimed after the date of maturity, interest shall be paid at contracted rate till the date of maturity and from the date of maturity to the date of payment, simple interest is paid at the applicable rate operative on the date of maturity, for the period the deposit remained with the bank beyond the date of maturity.
- d. In the case of death of the depositor after the date of maturity of the deposit, interest shall be paid at Savings Bank rate operative on the date of maturity from the date of maturity till date of payment.

No interest shall be paid on deposits held in current accounts. However, in case of death of the Current accountholder, individual depositor or sole proprietorship concern, for the balance lying in his current account interest from the date of death of the depositor till the date of repayment to the claimant/s at the rate of interest applicable to saving deposit as on the date of payment, shall be paid.

In case of term deposits with “Either or Survivor” / “Former or Survivor” mandate or where nomination facility had utilized by the depositor, premature withdrawal will be allowed to the survivor/ nominee at the rate of interest applicable on the date of deposit for the period the deposit remained with the bank and without penalty

This clause is also applicable for Tax Saver deposits.

10.0 HUF ACCOUNTS – DEATH OF KARTA

In the event of death of a Karta, HUF account may be settled as under:

a) Obtaining affidavit cum indemnity from surviving coparceners and legal heirs with two guarantors confirming their acceptance to one of the members as a new Karta. Banks shall allow the new Karta to continue to operate the existing account on the basis of such documents, in HUF accounts having small.

b) Similar procedure to be followed in cases where account is to be closed and balance in the account to be paid to the new Karta.

11.0 SETTLEMENT OF CLAIMS IN RESPECT OF MISSING PERSONS

11.1. Legal Position

The nominee(s)/ legal heir(s) of a missing person shall be required to get an order from the competent court under the provisions of Sections 110 or 111 of the Bharatiya Sakshya Adhinyam, 2023.

The claim in respect of such missing person shall be settled as per the procedure applicable for settlement of claims in respect of a deceased customer.

(a) **Settlement of Claim Upto ₹1 lakh:** To avoid inconvenience and undue hardship to the common person where the aggregate amount payable, including accrued interest, as on the date of the application is upto ₹1 lakh where a person is missing and declaration / certificate from the court is not produced, a copy of the First Information Report (FIR) and non-traceable report issued by police authorities shall be obtained in lieu of death certificate or an order from a competent court declaring the civil death of the account holder for settling the claim.

(b) **Settlement of Claim more than ₹1 lakh:** In case, the balance amount together with interest on the date of submission of application comes more than ₹1 lakh then the claimant must produce declaration / certificate from the competent court for settlement of the claim.

The Bank (in such cases) shall settle the claims on production of the following documents:

- FIR with the Police
- Final / Non traceable Report issued by police authority stating that the persons is not traceable.
- The documents mentioned at Claim Form, duly filled in and signed by the claimant(s) other than those who have signed the letter of disclaimer/no objection.
- Officially Valid Document of the Claimant(s) towards verifying his/her identity and address
- Bond of indemnity signed by the claimant(s)
- Letter of disclaimer/no objection from non-claimant legal heir(s), if applicable.
- Legal Heir Certificate issued by a competent authority

11.2 DISCLAIMER

The survivor(s)/nominee(s) would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor, i.e., such payment to him / them shall not affect the right or claim which any person may have against the survivor(s)/nominee(s) to whom the payment is made.

It may be noted that since payment made to the survivor(s) / nominee(s), subject to the foregoing conditions, would constitute a full discharge of the bank's liability.

12.0 UNPAID DEMAND DRAFTS

The demand drafts purchased by the deceased depositor, if presented by nominee/survivor/legal heir(s), as the case may be, as a part of claim, shall be treated as like a demand deposit. However, if presented by the beneficiary, within the timelines (3 months from the date of instrument) revalidation is not allowed, it shall be paid in the normal course of business.

13.0 JEWEL LOANS

Jewel Loans under any of the schemes of the Bank by whatever name called, are granted against the pledge of jewellery items. In the event of claim arising, the Bank shall consider the jewels / amount after appropriating the amount outstanding to the Bank.

DESCRIPTION	WITH NOMINATION	WITHOUT NOMINATION
JEWEL LOANS	In order to enable the Branches in releasing the pledged gold ornaments to the nominees in the event of death of the borrowers. Nomination facility has been introduced for all Jewel Loan Schemes. The said nomination facility	The Jewels will be handed over to the legal heirs (or any one of them as mandated by all of the legal heirs) on verification of the authority of the legal heirs and proof of death of depositor. 2. If the Jewel has been auctioned, the balance jewels available or the excess

	<p>is purely voluntary and is at the discretion of the borrower.</p> <p>The Jewels pledged by the borrower can be returned to the nominee in the event of his/her death on clearance of all dues due to deceased and legal heirs will be bound by the terms of the contract executed by the deceased borrower.</p>	<p>amount available after adjusting the loan amount shall be payable to the legal heirs (or any one of them as mandated by all of the legal heirs) as mentioned above.</p>
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14.0 TIMELINES FOR SETTLEMENT

Bank will settle the claim in respect of deposit accounts of a deceased customer within a period not exceeding 15 calendar days from the date of receipt of all the required documents associated with the claim.

In case of safe deposit locker/ articles in safe custody, the bank shall, within 15 calendar days of receipt of all the required documents, process the claim and communicate with the claimant(s) for fixing the date for making inventory of the locker/ articles in safe custody.

Please note: For quick disposal of claim, complete and legitimate information is required to be submitted. In case of false and incomplete submission of information claim can be rejected.

15.0 RBI CIRCULARS / COMMUNICATIONS

SLNO.	DESCRIPTION	REFERENCE & DATE
1	Reserve Bank of India (Commercial Banks - Responsible Business Conduct) Directions, 2025	RBI/DOR/2025-26/170 DOR.MCS.REC.No.89/01-01-032/2025-26
2	Model Operational Procedure for Settlement of Claims of Deceased Depositors & Return of Articles in Safe Deposit Lockers / Safe Custody	April 2014