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20	Annexure - U	Letter of Authorization to return the amount to remitter
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Delegated Authority

(Rs.in Lakhs)

MD/ED	GM	VI	V	IV	III	II	I
No ceiling	100	50	25	15	3	2	0.50

Settlement of Claims in respect of Safe Deposit Locker	Decided based on value of the articles
Delivery of Pledged Goods	Value of pledged goods is to be considered
Delivery of Title Deeds on death of Mortgagor	Latest value of the property is to be considered.

Settlement of Claims in Various types of Operational Instructions-Annexure-A

Deposits with Nomination:

Account in the Name of	Operational Instructions	Nominee	Situation	What is to be done
A	Self	X	X dies	A can change the nomination
A	Self	X	A dies	X will receive the outstanding
A, B	Either or Survivor	X	A dies	Balance outstanding will be payable to Bafter maturity. Before maturity the amount may be paid to legal heir of A and B.
A, B	Either or Survivor	X	B dies	Balance outstanding will be payable to Aafter maturity. Before maturity the amount may be paid to legal heir of B and A.
A,B	Either or Survivor	X	A & B dies	X will receive the outstanding
A,B	Jointly	X	A dies	Payable to B and legal heirs of A jointly
A,B	Jointly	X	B dies	Payable to A and legal heirs of B jointly
A,B	Jointly	X	A & B dies	Payable to X

Deposits without Nomination

Account in the Name of	Operational Instructions	Situation	What is to be done
A	Self	A dies	Outstanding will be payable to the legal heirs or any one of them mandated by all of the legal heirs
A, B	Either or Survivor	A dies	Outstanding will be payable to B (before maturity legal heir of A & B and after maturity payable to B)
A,B	Either or Survivor	B dies	Outstanding will be payable to A (before maturity legal heir of A & B and after maturity payable to A)
A,B	Either or Survivor	A & B dies	Jointly payable to legal heirs of A & B (or any of them mandated by all the legal heirs)
A,B	Jointly	A dies	Jointly payable to B and legal heirs of the A (or any one of them mandated by all the legal heirs).
A,B	Jointly	B dies	Jointly payable to A and legal heirs of the
			B (or any one of them mandated by all the legal heirs)
A,B	Jointly	A & B dies	Jointly payable to legal heirs of A & B (or any of them mandated by all the

Safe Deposit lockers with Nomination:

Locker in the Name of	Operational Instructions	Nominee	Situation	What is to be done
A	Self	X	X dies	A can change the nomination
A	Self	X	A dies	X will be given access to the locker and liberty to remove contents
A,B	Jointly	X	A dies	B and X will be given access to the locker and liberty to remove contents jointly.
A,B	Jointly	X	B dies	A and X will be given access to the locker and liberty to remove contents jointly
A, B	Jointly	X	A & B dies	X will be given access to the locker and liberty to remove contents.
A,B	Jointly	X & Y	A dies	B along with X and Y will be given access to the locker and liberty to remove contents jointly
A, B	Jointly	X & Y	B dies	A along with X and Y will be given access to the locker and liberty to remove contents jointly.
A,B	Jointly	X & Y	A & B dies	X and Y jointly will be given access to the locker and liberty to remove the contents

Safe Deposit lockers without Nomination:

Locker in the Name of	Operational Instructions	Situation	What is to be done
A	Self	A dies	Legal heirs of A or any of them mandated by any of them.
A, B	Either or Survivor	A dies	B will be given access to the locker and liberty to remove the contents.
A, B	Either or Survivor	B dies	A will be given access to the locker and liberty to remove the contents.
A,B	Either or Survivor	A & B dies	Legal heirs of A and B (or any one of them mandated by all legal heirs) will be given access to the locker and liberty to remove the contents.
A,B	Jointly	A dies	B and legal heirs of A (or any of them mandated by all legal heirs) will be given access to locker and liberty to remove the contents jointly.
A,B	Jointly	B dies	A and legal heirs of B (or any one of them mandate by all legal heirs) will be given access to locker and liberty to remove the
			B (or any one of them mandated by all the legal heirs)
A,B	Jointly	A & B dies	Jointly payable to legal heirs of A & B (or any of them mandated by all the contents jointly
A, B	Jointly	A & B dies	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

Documents and Precautions to be taken for settlement of claim (Without Legal Representation/Court Order).

Sl. No.	Nature of Claim	Documents/Precautions to be taken
1	Claim up to and inclusive of Rs.5000	1. Estate Claim Form-Annexure-E
		2. Death Certificate issued by appropriate authority (Gram Panchayat/Municipality/Corporation as per State Acts)
		3. Declaration in Annexure-H
2	Claim Above Rs.5000 & below Rs.25000	1. Estate Claim form-ANNEXURE-E
		2. Original death Certificate issued by appropriate authority.
		3. Legal Heir ship Certificate (not mandatory)*
		4. Affidavit stating that the deceased died intestate and there are no other legal heirs other than the one mentioned therein (to be stamped as per local Law). Affidavit to be executed before a Notary/Magistrate/other Officer authorized by State Government (as per ANNEXURE „F“).
		5. Letter of Indemnity-ANNEXURE-I
		*If it is not possible to obtain Legal Heir ship Certificate, a declaration should be obtained from the respectable person/s well known to the deceased family and the bank (an existing customer is preferable) stating that the claimants are the only legal heirs of the deceased (ANNEXURE J,,)
2	Claim Rs.25000 and above	1. Estate Claim form-ANNEXURE-E
		2. Original death Certificate issued by appropriate authority.
		3. Legal Heir ship Certificate (not mandatory)*
		4. Affidavit stating that the deceased died intestate and there are no other legal heirs other than the one mentioned therein (to be stamped as per local Law). Affidavit to be executed before a Notary/Magistrate/other Officer authorized by State Government (as per ANNEXURE „F“).
		5. Indemnity Bond signed by all legal heirs and two sureties having means double than the claim amount. (Credit information to be obtained & credit report to be compiled). Indemnity Bond to be stamped as per the local laws (as per ANNEXURE „G“).
		*If it is not possible to obtain Legal Heir ship Certificate, a declaration should be obtained from the respectable person/s well known to the deceased family and the bank (an existing customer is preferable) stating that the claimants are the only legal heirs of the deceased (ANNEXURE „J,,)
3	Partnership	1. Death Certificate
		2. Letter of Declaration cum undertaking
4	Safe Deposit Lockers	1. Death Certificate
		2. Affidavit of Legal Heirs
		3. Preparation of Joint Inventory after taking written request from legal heirs after payment of all arrears of rent
		4. Drilling open the locker if the locker key is missing
		5. Letter of Indemnity
5	Delivery of Pledged Goods	1. Death Certificate
		2. Declaration/Letter of Authority
6	Delivery of Articles kept in Safe Custody, etc	1. Death Certificate
		2. Letter of Indemnity
7	Non Resident Accounts	Appropriate guidelines may be followed subject to RBI guidelines if any on the subject
8	Account of Army Personnel	Payment of such amount may be made to the Commanding Officer in the case of deceased army persons other than the Officers and to the Committee of Adjustments in the case of Officers, after obtaining a written request from them.

Interest Payable on Term Deposit in Deceased Depositor's Account

- In the event of the death of the depositor before the date of maturity of the deposit and amount of the deposit is claimed after the date of maturity, the Bank shall pay interest at the contracted rate till the date of maturity. From the date of maturity to the date of payment, the Bank shall pay simple interest at the applicable rate operating on the date of maturity, for the period for which the deposit remained with the Bank beyond the date of maturity as per the Bank's policy in this regard.
- If the amount of deposit is claimed before the date of maturity, interest at the rate applicable to the period for which the deposit has remained with the bank will be paid.
- However, in the case of death of the depositor after the date of maturity of the deposit, interest shall be paid at the contracted rate till the date of maturity and the bank shall pay interest at savings deposit rate operative on the date of maturity, from the date of maturity till the date of payment.

Sureties:

- The means of the sureties should not be less than double the claim amount (**credit information to be obtained & credit report to be compiled**).

Payment

- Amount to be paid through "Account Payee Only" Pay Order/DD drawn on the major claimants jointly. In case legal heirs desire that payment be made favouring any one of the legal heirs, they should give a consent letter to the Bank. While making payment to the authorized person, branch should, in the covering letter, mention about the fact that payment is made as per the authority given by all the legal heirs.

Application for Deceased Claim

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

From

To
The Branch Manager,
Union Bank of India

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:

I,_____.

In case of Nomination:

_____ son/daughter of Shri_____ residing at_____

_____ am the registered nominee in the above account (s)

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 the 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.

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) _____.

Place:

Yours faithfully,

Date :

{Claimant(s)}

Estate Claim Form

ESTATE OF THE LATE _____

I/We give hereunder the necessary particulars concerning my/our claim against the Bank in respect of the estate of the above named deceased. I/We shall furnish any further information that the Bank may desire in this regard. I/We declare that the under-mentioned particulars furnished by me/us are true to my/our knowledge and belief and agree that I/We shall be jointly and severally liable to you for any misrepresentation or suppression of material fact and indemnify you against any demand made on you by any other person claiming under or in the right of the above named deceased for or in respect of monies/shares claimed by me/us herein.

Yours Faithfully

1	Full Name of the Deceased					
2	Permanent address (Last)					
3	Date of Death					
4	Evidence of death					
	Particulars of A/c to which claim refers		Savings/current/FD/lockers/immovable properties/gold ornaments.			
5	Type of Account		As mentioned hereunder in column 09			
6	Address registered with Bank					
7	Value of claim with Bank (state balance in the a/c or No. of shares held)		As mentioned hereunder in column 09			
8	Particulars of claimants / heirs		Mentioned hereunder:			
Sl No	Name in Full	Age	Occupation	Relationship with Deceased	Address	Signature
	Mobile No					
1						
2						
3						
4						

09	Accounts/other assets left by the deceased			
Accounts/Items	Description		Value	
Payment of balance in a Deposit account/ Handing over of articles kept in safe custody/ articles in Safe Deposit Lockers/Immovable properties/Gold ornaments/shares & securities/investment in business.				
Total Value:				
10	a)Has the deceased left any will?			
	b)Has Estate Duty Discharge Certificate been obtained?			
	c) Has any Probate/letters of Administration or Succession Certificate to the estate of the deceased been obtained			
	d) Executers/Successors/Administrators of/to the estate of the deceased			
	Sl No	Names	Occupation	Address
	1			
	2			
11.Documents enclosed for registration and return (Please furnish originals)				
i)	Municipal Death Certificate			
ii)	Estate Duty Discharges Certificate			
iii)	Legal Representation to the estate of the deceased (see item 10© above)			
iv)				

12. If claimants desire payment against an indemnity Bond, please give following particulars regarding proposed sureties (two)

Sureties	Name	Address	Occupation	Banker name
Surety-1				
Surety-2				

FOR OFFICE USE ONLY (not to be filled in by the claimants)

A	Title of Account																	
B	Name of Account CD/SB/FDR/SDV LOCKERS/Gold ornaments/immovable properties/Individuals/Jt.Account Holder																	
C	Status of Deceased HUF/Proprietor/Partner/Trustee																	
D	Mandate for operation of account. (Reproduce verbatim from A.O.F.)																	
E	<table border="1"> <thead> <tr> <th>Date of account opened</th> <th>AB(Average Balance)</th> <th>PB(Present Balance)</th> </tr> </thead> <tbody> <tr> <td>Acct Id:</td> <td></td> <td></td> </tr> <tr> <td>Deposit acct id:</td> <td></td> <td></td> </tr> <tr> <td>Other accts:</td> <td></td> <td></td> </tr> <tr> <td>Other assets of deceased customer:Ornaments/Immovable properties/assets/Lockers etc.,,</td> <td colspan="2"></td> </tr> </tbody> </table>			Date of account opened	AB(Average Balance)	PB(Present Balance)	Acct Id:			Deposit acct id:			Other accts:			Other assets of deceased customer:Ornaments/Immovable properties/assets/Lockers etc.,,		
Date of account opened	AB(Average Balance)	PB(Present Balance)																
Acct Id:																		
Deposit acct id:																		
Other accts:																		
Other assets of deceased customer:Ornaments/Immovable properties/assets/Lockers etc.,,																		
	<p>Officers Recommendations:</p> <p>(Signature of Officer)</p> <p style="text-align: right;">(Sanctioning Authority).</p>																	

DRAFT OF THE AFFIDAVIT
(ON Non judicial stamp paper of adequate value)

I/1/WE Indian inhabitants mentioned hereunder(Legal Heirs/representatives)

Sl.No	Name	S/o,W/O,D/O
1		
2		
3		
4		
5		

do hereby solemnly and sincerely affirm/swear and state as follows:

Mr./Mrs./Miss._____died _____ on _____ at _____.We state that I/We have requested Union Bank of India_____ Branch to pay to me/us amounts lying in the account/s of the deceased Mr./Mrs./Mis_____which are as follows:

Accounts/Items	Particulars:
<ul style="list-style-type: none"> • Payment of balance in a Deposit account(Current Account/Savings Bank/Fixed Deposit/others account ID) • Handing over of articles kept in safe custody/ articles in Safe Deposit Lockers. • Immovable properties/Gold ornaments/shares & securities/investment in business. 	
Total Value	

The declaration is being made to enable the Bank to settle my/our claim in respect of above account.

I/We the below named person/s, is/are the only legal heirs/legal representative/s surviving the deceased:

Sl No	Legal Heirs Name	Age	Relationship with deceased	Occupation	Address
					Mobile no
1					
2					
3					
4					
5					

I/We further declare that:

- i) the deceased died without leaving a WILL or the deceased has left a WILL dated _____ being his/her last and only will and testamentary disposition whereby the claimants mentioned herein have been bequeathed with the amounts shown herein above (Applicable only where obtaining of a probate from a court of law is not compulsory)
- ii) Apart from the persons mentioned in the claim form submitted by us to the bank and whose names are stated hereinabove, the deceased has not left any other legal heir/legal representative/s.

Signature of all the legal heir/s/legal representative/s		
Sl.No	Name	Signatures
1		
2		
3		
4		
5		

Solemnly affirmed at theday
 Of _____ before me.

Notary /Magistrate

Seal

DRAFT OF THE INDEMNITY BOND

(On non-judicial stamp of adequate value)

In consideration of Union Bank of India (hereinafter called the "Bank") having agreed to pay the undersigned inhabitants of

Sl No	Legal Heirs Name	Age	Relationship with deceased	Occupation	Address
					Mobile no
1					
2					
3					
4					
5					

the amount of Rs. _____ (Rupees _____) lying to the credit of :

Accounts/Items	Particulars:
<ul style="list-style-type: none"> • Payment of balance in a Deposit account (Current Account/Savings Bank/Fixed Deposit/others account ID) • Handing over of articles kept in safe custody/ articles in Safe Deposit Lockers. • Immovable properties/Gold ornaments/shares & securities/investment in business. 	
Total Value	

in the name of _____ with the _____ Branch of the said bank on the strength of representation made by the said names as mentioned above as the only surviving heir/s/legal representative/s of the said Late _____ - (who died on _____) that he/she/they is/are solely entitled to the same without insisting on succession certificate/probate/letter of administration or other legal representation to the estate of the said deceased or a certificate from the Controller of Excise Duty to the effect that the estate duty has been paid or will be paid or none is due.

I/We the undersigned as principals(legal heirs/representatives)

Sl.No	Name
1	
2	
3	
4	
5	

And below mentioned persons as sureties:

Sureties	Name	Address	Worth
	Mobile No		
Surety-1			
Surety-2			

for themselves, their heir/s, executors and administrators do hereby covenant from time to time and at all times, hereafter to save, defend and keep harmless and indemnified the said bank, its successors and assigns of from and against all actions, suits, proceedings, accounts, claims and demands for or in respect of the said monies on the part of any persons or firms claiming under in the right of the said (name of the deceased) Late_____ and from against all costs, damages and liabilities in connection there with.

Signed and delivered by the within named hereunder as principals

Sl No	Name	Signature
1		
2		
3		
4		
5		

AND BELOW MENTIONED PERSONS AS SURETIES

Sl No	Name	Signature
Surety-1		
Surety-2		

At-----this-----day-----of-----two thousand and----- in the presence of -----

SEAL NOTARY/MAGISTRATE

(For claim amount up to Rs. 5000 only)

DRAFT OF DECLARATION/UNDERTAKING (TO BE STAMPED AS AGREEMENT)

I/We-----S/o/W/o/D/o-----aged-----
residing at -----do hereby solemnly and sincerely declare and state as follows:

Mr./Mrs./Miss.-----died on-----at-----we state that

I/we have requested Union Bank of India-----Branch to pay to us the amounts lying in the account/s of the deceased Mr./Mrs./Miss.-----which are as follows:

Account	Amount (Rs.)
1)	
2)	

This declaration is being made to enable the bank to settle my/our claim in respect of above account/s.

I/We, the named persons, is/are the only legal heir/s/legal representative/s surviving the deceased:

Sl No	Legal Heirs Name	Age	Relationship with deceased	Occupation	Address
					Mobile no
1					
2					
3					
4					
5					

i) the deceased died without leaving a WILL

ii) apart from the persons mentioned in the claim form submitted by us to the bank and whose names are stated hereinabove, the deceased has not left any other legal heir/s/legal representative/s

We hereby undertake to reimburse the bank with the amount involved in the event of any rival claim arising.

Sl No	Legal Heirs Name	Signatures
1		
2		
3		
4		
5		

(Signature of legal heir/s/legal representative/s)

(Need not be signed before a Notary or Magistrate. Branch Manager to satisfy about the genuineness of the signature)

LETTER OF INDEMNITY WITH RESPECT OF PAYMENT OF BALANCE IN THE DECEASED
CONSTITUENT'S ACCOUNT WITHOUT PRODUCTION OF LEGAL REPRESENTATION

To

Union Bank of India

In CONSIDERATION of your agreeing to pay and/or paying me/us

Sl No	Legal Heirs Name	Age	Relationship with deceased	Occupation	Address
					Mobile no
1					
2					
3					
4					
5					

the sum of

Current/savings/deposit/ other accounts account	Rs.
Gold ornaments/ Immovable properties/Lockers/Other assets:	Particulars: Value Rs.
Total Value	Rs.

standing at the credit of mentioned account nos with your bank in the name of Late _____ since deceased, without production of letters of administration/succession certificate to his/her estate, I/We above mentioned legal heirs and

Sureties	Name and address	Worth
Surety-1		
Surety-2		

do hereby for ourselves and our heirs, legal representatives, executors and administrators, jointly and severally AGREE AND UNDERTAKE to indemnify you and your successors and assigns and keep them indemnified against all claims, demands, proceedings, losses, damages, charges, and expenses which maybe raised against or incurred by you by reason or in consequence of having agreed to pay/or paying me/us, the said sum as aforesaid.

Signed, Sealed and Delivered by the above named on this day of _____ Two thousand and-_____

Signed and delivered by -

Sl No	Legal Heirs Name	Relationship with deceased	Signature
1			
2			
3			
4			
5			

the above named heirs of the deceased and below mentioned sureties:

Sureties	Name	Signature
Surety-1		
Surety-2		

(Sureties)

(Need not be signed before Notary or Magistrate)

(To be stamped as an agreement)

LETTER OF DECLARATION CUM INDEMNITY

Date

To
The Branch Manager,
Union Bank of India

Dear Sir,

Name of the firm	
Account Id	
Address of the Firm	

DEATH OF A PARTNER _____

We have to advise you that Shri _____, a partner in the firm of M/s-_____ died on _____. The undersigned Shri

Surviving Partners	
1.	
2.	
3.	
4.	
5.	

Are the surviving partners of the said firm and

Sl No	Legal Heirs Name	Age	Relationship with deceased	Occupation	Address
					Mobile no
1					
2					
3					
4					
5					

are respectively the widow/son(s)/daughter(s) who are the heirs and legal representatives of the deceased partner. In view of the death of said Shri _____ the said firm has been dissolved and is being wound up.
The undersigned Shri

Partners	Mg.Partner/Partner	Mobile No
Shri.		
Shri.		
Shri.		
Shri.		

have been authorized by us to collect the assets of the said firm which, inter alia, include the balance lying to the credit of the current account in the name of the firm as also to receive the goods pledged/secured to your bank, after adjustment of outstanding dues to the bank.

They have also been authorized to do all acts (including sale of assets) of the said firm, which they may consider necessary for winding up of the said firm.

We, further declare that **above** mentioned are the only heirs and legal representatives of the deceased partner.

We further agree and undertake to indemnify and keep the Bank indemnified against all claims, demands, costs, expenses, charges etc., if incurred/suffered in the account/s or the said firm.

Sl No	Legal Heirs Name	Signatures
1		
2		
3		
4		
5		

Yours faithfully,
(Signature of all legal heirs/ Representatives of the deceased partner

and all surviving partners

Sl No	Surviving Partners	Signatures
1		
2		
3		
4		
5		

To be stamped as an agreement

WITH RESPECT TO DRILLING OPEN THE BANK'S SAFE DEPOSIT LOCKER OF THE DECEASED

WITHOUT PRODUCTION OF KEY

To

Union Bank of India

IN CONSIDERATION of your agreeing to drill open Safe Deposit Locker No.-----held in the name(s) of------(since deceased) without production of any succession certificate/letter of administration to his/her/their estate, and without production of the key of the said locker held by the said deceased. I/We legal heirs /representatives mentioned hereunder and I/We sureties mentioned hereunder do hereby for ourselves and our heirs, legal representatives and administrators, jointly and severally undertake and agree to indemnify you, the Bank and its successors and assigns against all claims, demands, proceedings, losses, damages, charges and expenses which may be raised against you or by reason in consequence of having agreed to drill open or having open the above mentioned Safe deposit of the said deceased.

Signed and delivered by the below named on this -----day of-----
Two thousand and----- SIGNED AND DELIVERED BY
(heir/s of the deceased) (1)

Sl No	Legal Heirs Name	Age	Relationship with deceased	Occupation	Address		signatures
					Mobile no		
1							
2							
3							
4							
5							

And (sureties)

Sureties	Name and address	Worth	signatures
Surety-1			
Surety-2			

(The Branch manager should satisfy about the genuineness of the signatures)

Annexure-M

(To be stamped as agreement)

LETTER OF INDEMNITY WITH RESPECT TO DELIVERY OF ARTICLES KEPT IN THE BANK'S SAFE DEPOSIT VAULT/LOCKER/SEALED BOXES/SAFE CUSTODY ETC., OF THE DECEASED WITHOUT PRODUCTION OF LEGAL REPRESENTATION.

To

Union Bank of India,

_____.

IN CONSIDERATION OF your delivering or agreeing to deliver to me/us mentioned here under ,the heir(s) of the deceased)

Sl No	Legal Heirs Name	Age	Relationship with deceased	Occupation	Address		signatures
					Mobile no		
1							
2							
3							
4							
5							

the articles/properties mentioned hereunder;

Safe deposit Locker No./sealed Box in Safe Deposit Account No.	Brief particulars of articles/property	Estimated value

and held in the name(s)-----since deceased, without production of any succession certificate/letter of administration to his/her/their estates. I/We ,the legal heirs mentioned hereunder and the sureties mentioned and signed hereunder do hereby for ourselves and our heirs, legal representatives, executors and administrators and assigns jointly and severally undertake and agree to indemnify you, the Bank, and its successors and assigns against all claims, demands, proceedings, losses, damages, charges, and expenses which may be raised against you or incurred by you by reason or in consequence of having agreed to deliver or delivered to me/us the above named articles/property of the deceased from the safe deposit locker/safe custody/sealed boxes in safe deposit.

Signed, sealed and delivered by the below named on this-----day of-----
 -----Two thousand and----- SIGNED AND DELIVERED BY
 (heirs of the deceased)

Sl No	Legal Heirs Name	Age	Relationship with deceased	Occupation	Address		signatures
					Mobile no		
1							
2							
3							
4							
5							

SIGNED AND DELIVERED BY Sureties

Sureties	Name and address	Worth	signatures
Surety-1			
Surety-2			

Note: The Branch Manager should satisfy about the genuineness of the signatures)

(Proposal to be put up to higher authorities)

DRAFT OF NOTE

षक / From Mr.J.Venkateswara Rao Chief manager NARASARAOPET Union Bank of India (E-Andhra Bank) Guntur	प्रति / To: Legal Dept. Regional Office GUNTUR
Letter No:0381/	Dated :

Sub: Death claim

A/c-----

Rs._____

1. (a) Name of the deceased depositor :Mr./Mrs./Miss-----

(b) Name of the Branch :

© Date of death:

2. (a) Details of accounts

Current/savings/deposit/ other accounts account	Rs.
Gold ornaments/ Immovable properties/Lockers/Other assets:	Particulars:
	Value Rs.
Total Value	Rs.

3. (b) Total claim Rs._____

© Any amount due to the bank from the Deceased person or claimants: Rs._____

4. (a) Details of Legal heirs/claimants :Name age Relationship to the deceased

Sl No	Legal Heirs Name	Age	Relationship with deceased	Occupation	Address
					Mobile no
1					
2					
3					
4					
5					

(b) Whether all legal heirs joined in the Claim :

5. Details of documents produced by Claimants

- (a) Date of Heir ship certificate
- (b) Date of death certificate
- (c) Affidavit
- (d) Indemnity Bond
- (e) If there is a will, date of the will and Legal opinion on it

6. Sureties: (a) Names (b) Credit reports dated (c) Estimated means of each surety

Sureties	Name and address	Credit report date	Worth	Estimated means of each surety
Surety-1				
Surety-2				

7. Reasons for settlement of claim without Legal representation.

(Brief information about the deceased depositor, claimants, sureties etc., and justification for settling the claim without legal representation may be given here)

Recommendation of controlling office Head,

(Signature of controlling office head)

Annexure - O

Form of Inventory of Contents of Safety Locker Hired (Section 45ZE (4) of the Banking Regulation Act, 1949)

(To be used where there is nomination or survivorship clause)

The following inventory of contents of Safety Locker No. _____ located in the Safe Deposit Vault of _____ Branch at _____.

* hired by Shri/Smt. _____ (deceased) in his/her sole name.

* hired by Shri/Smt. (i) _____ (deceased)

(ii) _____ Jointly

(iii) _____

was taken on this _____ day of _____ 20__.

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

For the purpose of inventory, access to the locker was given to the Nominee/and the surviving hirers

- By breaking open the locker under his/her/their instructions.
- Who produced the key to the locker. (Delete whichever is not applicable)

The above inventory was taken in the presence of:

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

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

and

Shri/Smt. _____ (Signature) _____
Survivors of joint hirers

Address _____

Shri/Smt. _____

Address _____(Signature)

2. Witness (es) with name, address and signature:

* I, Shri/Smt. _____ (Nominee)

* We, Shri/Smt. _____ (Nominee),

Shri/Smt. _____ and

Shri/Smt. _____ the survivors of the joint hirers, hereby acknowledge the receipt of the contents of the safety locker comprised in and set out in the above inventory together with a copy of the said inventory.

Shri/Smt. _____ (Nominee) Shri/Smt.

_____ (Survivor)

Signature _____ Signature _____

Date & Place:

Shri/Smt. _____ (Survivor)

Signature _____

Date&place:

NOTE:

It is made clear that access to locker is given to survivor(s) / nominee(s) only as a trustee of the legal heirs of the deceased locker hirer on the condition that such access if given to survivor(s) / nominee(s) shall not affect the right or claim which any person may have against the survivor(s) / nominee(s) to whom the access is given.

(To be used where there is no nomination or survivorship clause)

The following inventory of contents of Safety Locker No. _____ located in the Safe Deposit Vault of _____ Branch at _____.

* hired by Shri/Smt. _____ (deceased) in his/her sole name.

* hired by Shri/Smt. (i) _____ (deceased)

(ii) _____ Jointly

(iii) _____

was taken on this _____ day of _____ 20_____

Sr.No	Description of Articles in Safety Locker	Other identifying particulars, if any

For the purpose of inventory, access to the locker was given to the legal heir(s)/a person mandated by the legal heir(s) and surviving hirers

- By breaking open the locker under his/her/their instructions.
- Who produced the key to the locker. (Delete wh

(Delete whichever is not applicable)

The above inventory was taken in the presence of :

Legal heirs fo deceased joint hirer(s)/person mandated by legal heirs

2. Shri/Smt. _____

(Signature) _____

Address. _____

Shri/Smt. _____

(Signature) _____

Address . _____

And

Shri/Smt. _____
Survivors of Joint Hirers

(Signature) _____

Address _____

Shri/Smt. _____

(Signature) _____

Address. _____

3. Witness (es) with name, address and signature:

Shri/Smt. _____

(Signature) _____

Address . _____

Shri/Smt. _____

(Signature) _____

Address . _____

ACKNOWLEDGEMENT

* I, Shri/Smt. _____ legal heir/mandate holder

* We, Shri/Smt. _____

_____ legal heirs and Shri/Smt. _____

_____ surviving hirers

hereby acknowledge the receipt of the contents of the safety locker comprised in ad set out in the above inventory together with a copy of the said inventory.

Shri/Smt. _____ (Legal Heir/Mandate Holder)

Shri/Smt. _____ Signature _____

Shri/Smt. _____ Signature _____

Shri/Smt. . _____ Signature _____

Date & Place _____

Form of Inventory of articles left in Safe Custody
(Section 45ZC (3) of the Banking Regulation Act, 1949)
(To be used where there is nomination of survivorship clause)

Annexure - Q

The following inventory of articles left in safe custody with _____ branch, by Shri/Smt. _____ (deceased) under an agreement/receipt dated _____ was taken on this, _____ day of _____ 20_____.

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

The above inventory was taken in the presence of:

1. Shri/Smt. _____ (Nominee)

Shri/Smt. _____
(Appointed on behalf of minor Nominee)

Address _____

Address _____

Signature _____

Signature _____

I, 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. _____ (Nominee)

Signature _____

Date & Place _____

Shri/Smt. _____

(Appointed on behalf of minor Nominee)

Signature _____

Date & Place _____

NOTE: It is made clear that access to safe custody articles is given to survivor(s) / nominee(s) only as a trustee of the legal heirs of the deceased depositor of Safe Custody articles on the condition that such access if given to survivor(s) / nominee(s) shall not affect the right or claim which any person may have against the survivor(s) / nominee(s) to whom the access is given.

Form of Inventory of articles left in Safe Custody
(To be used where there is no nomination or survivorship clause)

The following inventory of articles left in safe custody with _____ branch, by Shri/Smt. _____ (deceased) under on agreement/receipt dated _____ was taken on this, _____ day of _____ 20 _____

Sr.No	Description of Articles in Safety Locker	Other identifying particulars, if any

The above inventory was taken in the presence of, Legal heirs or a person mandated by legal heirs

1. Shri/Smt. _____
(Signature) _____

Address . _____

2. Shri/Smt. _____

(Signature) _____

Address . _____

ACKNOWLEDGEMENT

* I, Shri/Smt. _____ legal heir/mandate holder

* We, Shri/Smt. _____

_____ legal heirs and

Shri/Smt. _____

_____ surviving hirers

hereby acknowledge the receipt of the articles comprised and set out in the above inventory together with a copy of the said inventory.

Shri/Smt. _____ (Legal Heir/Mandate Holder)

Shri/Smt. _____ Signature _____

Shri/Smt. _____ Signature _____

Shri/Smt. . _____ Signature _____

Date & Place _____

(* Delete whichever is not applicable)

Legal Heirs of a Deceased

A. RULES OF SUCCESSION IN CASE OF HINDUS

(WHEN THERE IS NO WILL)

In case of Hindu Male: According to law of succession applicable to Hindus (which expression includes followers to Jain, Buddhist and Sikh religions) in case of intestate succession in the assets of Hindu Male, following rules are applicable

- (i) first, his property is inherited by the heirs of class I described below simultaneously
- (ii) Secondly, if there is no heir of class I, then by relative mentioned in class II. In this class of heirs, those in the first entry shall be preferred to those in the second entry, those in the second entry shall be preferred to those in the third entry shall be preferred to those in the third entry, and so on in succession. Heirs in the same entry shall take simultaneously.
- (iii) Thirdly, if there is not heir of any of the two classes, then upon the agnates of the deceased.
- (iv) Lastly, if there is no agnate, then upon the cognates of the deceased.

CLASS I: Son, daughter, widow, mother, son of predeceased son, daughter of a predeceased son, son of predeceased daughter, daughter of a predeceased daughter, widow of a predeceased son, *son of* a predeceased son of a predeceased son, daughter of a predeceased son of a predeceased son, widow of a predeceased son of a predeceased son.

CLASS II;

- I. Father
- II. (1) Son's daughter's son
(2) Son's daughter's daughter
(3) Brother
(4) Sister
- III. (1) Daughter's son's son
(2) Daughter's son's daughter
(3) Daughter's daughter's son
(4) Daughter's daughter's daughter
- IV. (1) Brother's son
(2) Sister's son
(3) Brother's daughter
(4) Sister's daughter
- V. Father's father, father's mother
- VI. Father's widow, brother's widow
- VII. Father's brother, father's sister
- VIII. Mother's father, mother's *mother***
- IX. Mother's brother, mother's sister.

Explanation: References to a brother or sister do not include references to a brother or sister by uterine blood i.e. descended from a common ancestress but by different husbands

Agnate: A person is said to be "agnate" of another if the two are related by blood or adoption wholly through males.

Cognates: One is *said to be* "Cognate" of another, if the two are related by blood or adoption, but not wholly through males

NOTE; When disposal of the assets of a deceased constituent involves heirs falling in the category of "agnates" or "cognates", if necessary after collecting all necessary information, the matter may be referred to a local advocate for guidance at the claimants cost.

In case of Hindu female; the property of a Hindu female, who dies intestate, is inherited in accordance with following rules:

- a. Firstly, by the sons and daughters (including children of predeceased sons and daughters) and the husband of the deceased
- b. Secondly, by the heirs of the husband of the deceased
- c. Thirdly, by mother and father of the deceased
- d. Fourthly, by the heirs of the father of the deceased.
- e. Lastly, by the heirs of the mother of the deceased.

NOTE; If *assets* in question have been inherited by the deceased from her mother or father, and at the time of her death she leaves behind only husband and no issue, then such assets will not be inherited by the husband, but the heirs of the father. Similarly, if the assets have been inherited by the deceased from her husband, or father-in-law and upon her death, if she does not leave behind any issues, then such assets will not be inherited by other heirs as mentioned above, but by the heirs of her husband.

B. RULES OF SUCCESSION IN CASE OF MUSLIMS (WHEN THERE IS NO WILL)

In case of Sunnis; Under the Muslim Law of Inheritance, as applicable to Sunni sect, when a Muslim (whether male or female) dies intestate, his assets are inherited in specified shares in the first place by such heirs, which have been described as "Sharers". The list of such sharer-heirs is:

Father, Grandfather (when father is not alive), Husband, Wife, Mother, Grand Mother (when mother is not alive) Daughter (when no son. If there is son, she will inherit as residuary), Son's daughter (when no son or daughter), Uterine brother or sister (when no child, child of a son, father or grandfather), Full sister (when no child, child of a son, father or grandfather, full brother), Consanguine sister (when no child, child of a son, father, grandfather, full brother, full sister, consanguine brother)

After the specified shares of a sharer-heirs have been assigned to them, the whole of the residue of the estate of a Sunni Muslim is inherited by such heirs as are known as „residuary" in the order set forth below:

1. Son (if daughter, she will also take with him as residuary)
2. Son's son
3. Father
4. Grandfather
5. Full Brother
6. Full sister
7. Consanguine brothers
8. Consanguine sisters
9. Full brother's son
10. Consanguine Brother's son
11. Full Brother's son's son
12. Consanguine brother's son's son.
13. Full paternal uncle
14. Consanguine paternal uncle
15. Full paternal uncle's son

16. Consanguine paternal uncle's son
17. Full paternal uncle's son
18. Consanguine paternal uncle's son's son
19. Male descendants of more remote grandfathers.

Upon a careful consideration of the scheme of shares and *residuaries*, it may be observed that there are five heirs who are always entitled to share of the inheritance. They are (1) son and daughter (2) father (3) mother (4) husband (5) wife; these five heirs are called as the primary heirs. In the absence of these primary heirs, or any one of them, there are corresponding substitute heirs, who are (i) child of a son (ii) true grandfather (iii) true grandmother (husband and wife can have no substitute heirs). To explain further, in the category of primary heirs, if there is no son of deceased in the category of primary heirs, son's children (i.e. son's son or son's daughter) are always entitled to inherit. Likewise, if the father or mother of the deceased is not alive as primary heirs, then the corresponding substitute heirs, viz., grandfather or true grandmother will always be entitled to succeed. Thus it will be obvious that a true enquiry about existence of heirs of a Sunni Muslim will be directed towards ascertaining such heirs as are either primary or substitute

If there be no heirs of the class of shares or residuaries, the inheritance goes to Distant Kindred. If the only heir of a deceased of the class of shares be husband or wife, and there are no heirs of the class of residuaries, the husband or wife, will take his/her specified share only, the residue being inherited by the Distant Kindred. Therefore, in all such cases either where there are no shares and residuaries, or, where sole surviving husband/wife has no inheritance with distant kindred, the cases may have to be carefully scrutinized and it is advisable to refer, all such cases to a local advocate, after all the necessary information has been collected at the branch level.

In case of Shia Muslims; Shia sect of Muslims, follows somewhat different scheme of inheritance. They divide the heirs of a Shia deceased on following two grounds;

- (i) Heirs by marriage, i.e. husband and wife
- (ii) Heirs by consanguinity, i.e. by blood relationship

Heirs by consanguinity (blood relationship) are further divided and subdivided as under

- I. (i) Parents (ii) Children and other lineal descendants
- II. (i) Grandparents (ii) Brothers and sisters and their descendants
- III. (i) Parental (ii) Maternal uncles and aunts of the deceased, and of this parents and grandparents, and their descendants

Out of these three categories of consanguine heirs, the first excludes the second, and the second exclude the third from inheritance. However, the heirs of the two sub-sections in each category are taken together. Nevertheless, the relation of nearer degree in each section excludes the one who is remote in that section. The husband or wife is never excluded from inheritance. He/she inherits his/her specified share, taking along with nearest heirs of consanguinity. There are no such heirs as "distant Kindred"

From the discussion as above, it is obvious that the primary heirs, while dealing with the assets of a Shia Muslim, would be (i) husband or wife (as the case may be) (ii) mother (iii) father (iv) son/s (v) daughter/s. However, grandchildren will inherit only when there is no son or daughter alive.

The specific shares of various types of heirs, both under Shia and Sunni law, have not been discussed, as the Bank, while dealing with the assets of a deceased constituent, does not enter the question of distribution of assets. As the Bank disposes of assets to all the heirs jointly, against their joint discharge, the question of distribution of such assets is left to be decided by the heirs, amongst themselves.

C. RULES OF SUCCESSION IN CASE OF CHRISTIANS (WHEN THERE IS NO WILL)

Rules of intestate succession to the assets of Indian Christians are contained in Indian Succession Act 1925. According to them, if an intestate Christian is survived by a widow/widower and lineal descendants, then the property will devolve on such widow/widower and the lineal descendants. If there are no lineal descendants, then on the widow/widower and the Kindred of the deceased. If there are no Kindred and no lineal descendants, then the whole estate will be succeeded to by the widow/widower. Lineal descendants are child,

children or remoter issues. Kindred are those persons who descend or ascend from the same stock or common ancestor. However, a widow may be excluded from inheritance to the property of her husband under a validly entered contract, provided such contract was made before her marriage.

Based on discussion as above, the primary heirs of a Christian intestate are (i) widow/widower (ii) son/s (iii) daughter/s. They will take the whole of the deceased's estate between themselves. In case there are no surviving children of the deceased, then grandchildren will take along with the widow/widower.

It will be useful to note that under the scheme of succession to the estate of a Christian intestate, mother or father does not figure in the list of primary heirs. It is only when there are lineal descendants (i.e. children or grandchildren) of the deceased, that the father or mother can take the estate along with the widow/widower of the deceased. If the father is alive, he will exclude the mother. In case the father is dead, not only mother, but also brothers and sisters of the deceased will also be entitled to succeed.

In cases where disposal of assets involves succession to other than primary heirs i.e. widow/widower, son/s, daughter/s, it is advisable to refer the matter to a local advocate after collecting all necessary information.

D. RULES OF SUCCESSION IN CASE OF PARSIS (WHEN THERE IS NO WILL)

When a Parsi male dies intestate, his assets are inherited in specified shares by his widow and children (i.e. son/s and daughter/s). If parents of the deceased are alive, they also inherit a specified share. If any son of the deceased has died before him, then widow and children of such predeceased son are also entitled to inherit. If the predeceased child is a daughter, her children are also entitled to inherit. Thus, it is obvious that the heirs of a

Parsi intestate male who are entitled primarily to succeed to his assets are; (i) widow (ii) son/s (iii) daughter/s (iv) mother (v) father (vi) widow and children of predeceased son

(vii) children of predeceased daughter.

When a Parsi female dies intestate, her assets are inherited by her widower and children. Widow and children of predeceased son are also entitled to inherit. If the predeceased child is a daughter, her children also are entitled to inherit. Thus, primary heirs of a Parsi female, who dies intestate, would be her (i) husband (ii) son/s (iii) daughter/s (iv) widow and children of predeceased son (v) children or predeceased daughters.

There are further rules governing succession to Parsi male/female's estate, when the primary heirs as above are not available. However, for such cases, it is advisable to refer the matter to a local advocate after collecting all the necessary information.

Letter of Authority

Annexure- T

Date:

From:

Address :

1.

2.

To,
The Manager, Union Bank

of India

Dear Sir,

Sub: Claim in the matter of Assets of Late Sri/Smt.

I/We, the undersigned, who is/are nominee/survivor(s) of accounts of Late Sri/Smt.

..... do hereby authorize you to open an account styled as „Estate of Sri/Smt.....the deceased” where all the pipeline flows in the name of the deceased account holder in respect of following account could be allowed to be credited. We further agree that no withdrawals will be allowed from the said account. We also understand that the amounts so deposited in the Estate Account, we are not entitled to claim by virtue of our being survivor/nominee in the deceased depositors account. Bank will be entitled to settle death claim as per Bank”s rules for disposal of funds accumulated in the said Estate Account.

S. No. Name & Account Number of the Deposit/Borrowal Account 1.

2.

The amount credited to the said account by the Bank due to pipeline flows shall be fully and completely binding on me/us and shall discharge the Bank from any claim whatsoever from me/us and my/our legal heirs, successor-in-title, assigns, administrators, executors or any other person claiming through me/us or in trust for me/us.

Yours faithfully,

1

Witness:

2

Signature

Name, Occupation & Full Address

Letter of Authority

Annexure- U

Date:

From:

Address :

1.

2.

To,

The Manager, Union Bank
of India

Dear Sir,

Sub: Claim in the matter of Assets of Late Sri/Smt.

I/We, the undersigned, who is/are nominee/survivor(s) of accounts of Late Sri/Smt.
..... do hereby authorize you to return the pipeline flows to the remitter with the
remark "Account holder deceased" in respect of following accounts of the deceased:

S. No. Name & Account Number of the Deposit/Borrowal Account

1.

2.

I/we, further agree that by doing so discharged from any claim whatsoever from me/us and my/our legal
heirs, successor-in-title, assigns, administrators, executors or any other person claiming through
me/us or in trust for me/us.

Yours faithfully,

1

Witness:

2

Signature

Name, Occupation & Full Address

List of Circulars

Sl. No.	Circular Number	Date	Particulars
1	2996	29.01.1985	Settlement of Death Claims
2	3079	12.07.1985	Revised sanction Powers
3	3409	25.03.1987	Simplified Procedure
4	3545	30.03.1987	Documents and precautions
5	4045	28.11.1989	Unclaimed Deposits
6	4175	17.07.1990	Clause in Account Opening Form
7	6062	25.07.2000	Succession Certificate
8	6121	17.11.2000	Payment of balance of deceased customer
9	6146	26.12.2000	Succession Certificate
10	6305	05.11.2001	Settlement of Death Claims
11	6364	30.01.2002	Settlement of Death Claims
12	7085	07.01.2005	Simplified Procedure
13	7283	22.12.2005	Simplified Procedure
14	8473	29.10.2009	Settlement of Claim in respect of missing person
15	8957	13.05.2011	Settlement of Death Claims - Simplified Procedure
16	IBA	Apr-14	Model Operational Procedure for Settlement of claims of deceased depositors & Return of articles in Safe Deposit Lockers/ Safe Custody
17	94 - 2015	30.05.2015	Customer Service in Death Claim Settlement
18	73 - 2015	14.05.2015	Deposit Policy

CREDIT INFORMATION FORM-SURETY

Name of the Individual: _____

Constitution

<input type="checkbox"/> Individual	<input type="checkbox"/> Proprietary	<input type="checkbox"/> HUF	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust	<input type="checkbox"/> Ltd./Pvt. Ltd.	<input type="checkbox"/> Others
--	---	---------------------------------	---	-----------------------------------	--	------------------------------------

Name of the surety	Local Residential address with PIN code & Tel. No.	Staying at Present addresses since	Present Accommodation Owned/Rented	Mobile No	Passport No	E-Mail address	Permanent address

BANK ACCOUNT DETAILS

Account Name	Account No.	Account with	Present Balance	Account Since

Whether any credit facilities Availed: YES/NO. Details of credit facilities availed :

Name of Branch	Nature of Facility	Amount	Present Outstanding

Whether any guarantee given :Yes /No.If Yes Details of guarante:

Given for individual/firm name : _____ .Period of guarantee : _____ .

Amount of guarantee : _____ .Institution to whom guarantee given : _____ .

Present Status of guarantee : _____ .

PANNO: _____

Income for past three years:

1. _____ 2. _____ 3. _____

Income TaxAssessed: _____

Total Value of Fixed Assets of the Co. (Book Value) _____ As on _____

Details of Immovable Properties held in own/ joint nature

Nature of Prop erty	In the name of	Area/ Location Property	Survey No.	Villag e/To wn/Ci ty	Dist .	Pin Code	Cost Price	Present Market Value	Whether Free From encumbrances
Agric ulture Land									
Plot									
Flat									
TOTAL VALUE									

Total Outside Liabilities : _____ .Total Contingent Liabilities : _____

In support of Information given above, I / we enclose:

- Balance Sheet, Profit & Loss A/c. Capital A/c(Audited/unaudited)
- Copies of income tax/wealth tax return/assessment order.
- Copies of Rent Receipt/ Property Tax/ Society Maintenance Receipts etc.

I/ We hereby declare that

- ✓ There is no litigation against me or the firm/ company/ in which I am the proprietor/a partner or director.
- ✓ The name of the firm/company or the name of partner/proprietor/director of the firm/company is not on the caution/ defaulter list of RBI/ECGC.

I/We solemnly declare that the above information is completely true and correct to the best of my knowledge and belief and we undertake that any change therein will be informed to the bank.

Date: _____

Signature of Surety

CREDIT REPORT-SURETY

Name	Father's / Husband's Name	Mobile number & email ID
Nature of Service/Business		Sidelines if any

Constitution

<input type="checkbox"/> Individual	<input type="checkbox"/> Proprietary	<input type="checkbox"/> HUF	<input type="checkbox"/> Partnership	<input type="checkbox"/> Trust	<input type="checkbox"/> Ltd./Pvt. Ltd.	<input type="checkbox"/> Others
--	---	---------------------------------	---	-----------------------------------	--	------------------------------------

<input type="checkbox"/> Minority	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> GEN	Religion	<input type="checkbox"/>
					Male	<input type="checkbox"/>
					Female	<input type="checkbox"/>

Full Name of identical, connected or associated firms giving nature and place of business name(s) of their bankers with address(es) and details of credit facilities allowed by them.

Full Name & Address of The Individual, Proprietor, Partnership, Karta And Co-Partners, Directors Etc. And Their Relationship With Each Other, If Any (Brief Report on The Business Means/ Assets Of Partners/ Directors To Be Given On The Reverse).

Name	Fathers name	Addresses* With Telephone Numbers					
		Office	Tel. No.	Residence	Tel. No.	Permanent Address	Tel. No.

Total Means: Rs. _____

<u>Guarantees given By in Details:</u>		<u>Particulars of Individual Liabilities of surety:</u>	
<u>Business Ability</u> † Capable † Incapable † Experience † Inexperience	<u>Business Conducted</u> † Speculative † Overtrade † Conservative † Prudent † Cautions † Steady	<u>Business Reputation</u> † Honest † Dishonest † Straight –Forward † Tricky † Sharp † Shrewd	<u>Condition of Business</u> † Progressive † Declining † Stagnant † Thriving † Healthy † Sound † Liquid
Nature: Extent of dealings with Bank's branches: (State what Limits Enjoyed at us and Other Branches):		Names of Bankers / Financial Institutions and Credit Facilities at the other Banks/ Financial institutions and securities Charged to them:	

Brief Report on the Means of Individual Proprietor or Partner or Director. (Means as of current year and previous year to be mentioned. In case of major variance in means, please state the reasons thereof)	
Details of Fixed Assets (Given Nature and Location, of Each Assets and in case of Immovable Property, the Name In which It is held.):	

DATE:	CREDIT INVESTIGATOR	BRANCH MANAGER

Note:

- Credit information complete in all respect must be obtained at least once in a year.
- The facts reported to be got authenticated / supported by other documents such as tax returns / proof of ownership of properties etc.

RECEIPT OF NOMINEE

Rs. _____

Received from Union Bank of India _____ branch a sum of Rupees _____ only by Pay Order No. _____ dated _____ in favour of _____ standing to the credit of the deceased depositor of the bank Sri/ Smt/ Kum _____ in the deposit account(s) mentioned below together with interest thereon in full settlement of my claim as the nominee.

Deposit Accounts

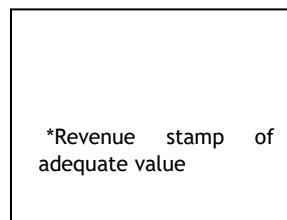
Sl. No	Deposit Account Number	Nature of the Deposit	Amount received on the account including interest Rs. ps

Dated this _____ day of _____ 19 _____ at _____.

Witness:

1. Signature _____
Name _____
Occupation _____
Address _____

2. Signature _____
Name _____
Occupation _____
Address _____



(Signature of the nominee on the Revenue stamp)

*Note : If the amount of receipt exceeds Rs.5000/-, the revenue stamp of Re.1/- should be affixed as per the present guidelines.

RECEIPT OF LEGAL HEIRS

Rs. _____/-

Received from Union Bank of India _____ Branch the sum of Rupees _____ only by Pay Order No. _____ dated _____ in favour of _____ standing to the credit of the deceased depositor Mr./Ms. _____ in the deposit accounts mentioned below with interest thereon in full settlement of my/our claim. (by placing the minor claimants shares in separate deposits with the bank)
*

Deposit Accounts of the deceased

No	Deposit Account No.	Nature of Deposit	Amount received on the account with interest	
			Rs.	Ps.
1.				
2.				
3.				
4.				

Dated this _____ day of _____ 20____ at _____.

Witnesses :

1. Signature _____
 Name _____
 Occupation _____
 Address _____

2. Signature _____
 Name _____
 Occupation _____
 Address _____

**Revenue Stamp of adequate value

 Signature(s) of the Claimant(s)

Note: * This text in brackets would be necessary in cases where minors are involved and if the sanction was subject to such a condition.

Note : **If the amount of receipt exceeds Rs.5000/-, the revenue stamp of Re.1/- should be affixed as per the present guidelines.

RECEIPT FOR SECURITIES

Received form Union Bank of India _____ branch the following securities standing in the name of the deceased Mr/Ms. _____ in full settlement of my/our claim.

List of Securities

No.	Loan/advance account No and nature	Description of securities	Quantity / Weight	Value	
				Rs.	Ps.
1.					
2.					
3.					
4.					

Dated this _____ day of _____ 20____ at _____.

*Revenue Stamp
of adequate value

Witnesses :

1. Signature _____
Name _____
Occupation _____
Address _____

Signature(s) of the Claimant(s)

2. Signature _____
Name _____
Occupation _____
Address _____

*Note : If the amount of receipt exceeds Rs.5000/-, the revenue stamp of Re.1/- should be affixed as per the present guidelines.

RECEIPT

Rs. _____/-

Received form Union Bank of india _____ Branch the sum of Rupees _____ only by Pay Order No. _____ dated _____ in favour of _____ standing to the credit of the deceased depositor Mr./Ms. _____ in the deposit accounts mentioned below with interest thereon in full settlement of claim. as per authorization letter dated _____ given by the claimant(s) _____ in my favour (by placing the minor claimants shares in separate deposit with the bank)*

Deposit Accounts of the deceased

No.	Deposit Account No.	Nature of Deposit	Amount received on the account with interest	
			Rs.	Ps.
1.				
2.				
3.				
4.				

Dated this _____ day of _____ 20____ at _____.

**Revenue stamp of adequate value.

Witnesses :

- Signature _____
Name _____
Occupation _____
Address _____
- Signature _____
Name _____
Occupation _____
Address _____

Signature of the Authorized person

Note: * This text in brackets would be necessary in cases where minors are involved and if the sanction was subject to such a condition.

Note :** If the amount of receipt exceeds Rs.5000/-, the revenue stamp of Re.1/- should be affixed as per the present guidelines.

RECEIPT

Received from Union Bank of India _____ branch the following securities standing in the name of the deceased Mr/Ms. _____ in full settlement of my/our claim as per authorization letter dated _____ given by the claimants _____ in my favour.

List of Securities

No.	Loan/advance account No. and nature	Description of securities	Quantity / Weight	Value	
				Rs.	Ps.
1.					
2.					
3.					
4.					

Dated this _____ day of _____ 20____ at _____.

Witnesses :

- 1. Signature _____
- 2. Name _____
- 3. Occupation _____
- 4. Address _____

*Revenue stamp of adequate value

Signature of the Authorized Person