

WHAT TO DO IN CASE OF THE UNFORTUNATE DEATH OF LOCKER HIRER(S)

1. Nominee(s)/Legal Heirs/Successors of the deceased locker holder/joint holder are advised to contact the respective branch and communicate the information of death of the customer. Submit a copy of the death certificate, if available.
2. The nominee/legal heirs will have to submit an Application for settlement of Death Claim in the prescribed format with all necessary supporting documents at the respective bank branch. The nominee/legal heirs will get access to the locker on approval of their claim application and settlement thereof.
3. **Settlement of Claims under Nomination in various operational conditions of lockers**

SI No	Locker in the name of	Operational instructions	Nominee	Situation	What is to be done
1	A	Self	C	C dies	A can change the nomination
2	A	Self	C	A dies	C will be given access to the locker and liberty to remove contents #.
3	A, B	Jointly	C	A dies	B and C will be given access to the locker and liberty to remove contents jointly #
4	A, B	Jointly	C	A & B die	C will be given access to the locker and liberty to remove contents #
5	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 #

In the case of SI No: 2 to 5, the nominee/s will have to submit application for settlement of claim along with necessary supporting documents. Access to locker will be granted only on approval of their claim by the competent authority.

4. Settlement of Death Claim to Nominee:

- 4.1. The nominee will have to get the duly filled claim application form in prescribed format witnessed by any of the four types of persons furnished hereunder:-
 - i. A Magistrate or Judicial official
 - ii. An Officer of the Central or State Government
 - iii. An officer of a Bank
 - iv. Two persons acceptable to the Bank(The witnesses shall sign only in their personal capacity duly indicating their designation and official address)
- 4.2. The nominee will have to furnish the following supporting documents along with the claim application.

- (i) the original and a Photostat copy of the *Certificate of Death* in respect of the locker holder issued by a competent authority. Original will be returned after verification.
- (ii) Documents to prove his identity to the satisfaction of the Branch Manager
- (iii) A stamped receipt in the prescribed form duly witnessed by two customers of the bank

4.3. An inventory shall be prepared in respect of the articles in the locker being released by way of the claim. This shall be signed by the nominee and the surviving joint hirer if any, duly witnessed by two independent witnesses.

4.4. In case the nominee is not in possession of the key, a letter to that effect and requesting the bank to arrange for breaking open the locker has to be submitted. The expected expenditure for breaking open and replacement of locking system shall be remitted in advance by the nominee. A suitable date for breaking open the locker will be fixed.

5. Settlement of Death Claim to Legal Heirs

In the absence of nomination, access to the locker will be given to the legal heirs of the deceased locker holder(s) on settlement of the claim jointly submitted by all the legal heirs and approved by the competent authority.

5.1. SETTLEMENT OF DEATH CLAIMS IN RESPECT OF LOCKER UNDER DIFFERENT SCENARIOS

SI No	Locker In the name of	Operational Instructions	Situation	What is to be done
1	A	Self	A dies	Legal heirs of A or any of them Mandated by all of them \$
2	A, B	Jointly	A dies	B and legal heirs of A (or any one of them mandated by all legal heirs) will be given access to the locker and liberty to remove the contents jointly \$
3	A, B	Jointly	A&B die	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 \$
4	A, B	Either or Survivor	A&B die	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 \$
5	A, B	Either or Survivor	A dies	B will be given access to the locker and liberty to remove the contents

\$ In the case of SI No 1 to 4, access to the contents of locker will be granted after approval of the claim application submitted by the legal heirs to the competent authority of the bank.

5.2. Please contact the bank branch to know the details of documents to be submitted in support of the claim by legal heirs/successors.