

STANDARD OPERATING PROCEDURE ON DECEASED CLAIM SETTLEMENT OF DEPOSIT ACCOUNTS



FEDERATION OF PENSIONERS' ASSOCIATION

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I. PURPOSE:

One of the customer pain points is delay in settlement of deceased constituents' accounts. This Standard Operating Procedure for Deceased Claim Settlement is intended to facilitate expeditious settlement of claims pertaining to the deposit accounts of deceased customers and to minimize hardship caused to the family members/ claimants on death of the depositors. Instructions issued up to 15.04.2024 by Bank/ Regulatory Authority have been incorporated in the SOP.

With a view to resolve the various issues involved, the existing Deceased Claim Settlement Process has been revamped and a new end-to-end digitized process flow has been put in place which will enhance the customer experience as under:

- Convenience of online lodgment of deceased claim for deposit accounts from anywhere in addition to the usual Branch channel.
- Facility to select one branch for settlement of similar category of accounts maintained at different branches.
- Complete information/ requirements for the claim at once.
- Facility to download the required forms/formats and Online submission of documents from comfort of home/office.
- Facility to track online the status of claim proposal. Regular updates to claimants.
- Creation of a specialized Centralized Claim Settlement Centre (CCSC) for processing and sanction of claims.
- Visit by the claimants and related parties to the branch only once for submission and verification of documents for final payment.

The revamped process flow will also help to ascertain the exact number of deceased claims received at the Bank level, their progress, adherence of TAT and the outward flow of deposits/funds due to deceased settlement.

II. PRE-REQUISITES

A Centralized Claim Settlement Centre (CCSC) will be established at all LHOs.

- i. CCSC shall work under the control of DGM (F&O) at LHOs and shall be headed by an AGM along with a CM. A team of suitable number of scale I/II officers may be posted depending upon the flow of cases.
- ii. All deceased claims pertaining to deposit accounts received at either Bank Website or branches will be routed to the concerned CCSC.
- iii. CCSC will provide detailed and uniform information/ guidance to claimants.
- iv. CCSC will process and sanction the deceased claims on the basis of uploaded documents by the claimants or branches.
- v. Roles and responsibilities of the CCSC officials are placed at **Annexure-I**.

III. PROCEDURE FOR DECEASED CLAIM SETTLEMENT FOR DEPOSIT ACCOUNTS IN PERSONAL SEGMENT (DECEASED CONSTITUENTS)

[Savings Bank Account, Term Deposit Accounts, Special Term Deposit Accounts, Recurring Deposit Accounts, Current Account (Individual), Public Provident Fund, Senior Citizen Savings Scheme, Sukanya Samriddhi Account, etc.]

The revised process will cover all cases, viz., With Nomination, Without Nomination (both with and without Legal Representation) and Survivorship and will be applicable only for deposit accounts of individuals.

A. Submission of Claim: Claimants will be able to submit claims through two modes:

i. At the ‘Deceased Claim Settlement for Deposit Accounts’ portal in Bank’s Web Site

- a. The claimant needs to input details of the deceased customer (any deposit account pertaining to the customer) at the Deceased Claim Settlement portal.
- b. The claimant needs to upload his/her KYC documents with latest address and Death Certificate of the deceased customer.
- c. Once the claim proposal is scrutinized and list of other documents required is shared by the CCSC officials, the claimant (s) need to upload them at the portal.
- d. The claimant will be given the option to select any of the branches, where the deceased customer has a deposit account, and he/she wants to settle the claim / submit required documents/ execute documentation before final payment.
- e. A CRM case ID would be created.

ii. At Branches

- a. Claimant shall visit and submit the minimum required documents (KYC documents of claimant with latest address and Death Certificate of deceased customer) at any of the branches, where deceased customer has a deposit account, and he/she wants to settle the claim / submit required documents/ execute documentation before final payment.
 - b. Branch will verify the self-attested documents with originals.
 - c. Branch will mark the CIF as deceased on receipt and verification of death certificate.
 - d. Branch will create a case in CRM and upload the above documents in CRM. Only the users having roles; Branch Head (BM), Lead Advances & Lead Deposits will have access to raise Request in CRM.
 - e. Once the claim proposal is scrutinized and list of other documents required is shared by the CCSC officials, the claimant (s) need to upload them at the Deceased Claim Settlement portal. The claimant (s) may also submit the same at the selected branch; the branch will verify the documents with original and upload the documents in CRM.
 - f. With the roll out of this functionality/ process, Branch will not sanction any deceased claim.
- The CRM case ID will be assigned to an official of the linked CCSC of the branch selected by the customer.
- Option will not be available to change the branch, selected by the claimant, during the claim settlement process. If for any reason the selected branch needs to be changed, then the existing claim will be closed by the CCSC official on receipt of communication from the claimant. The claimant will need to raise a new claim with selection of new branch.
- Post creation of case, the CRM case ID would be shared with the claimant through SMS/Email. Case ID will be used to track the claim status and further upload of specified documents.

- SMS/Email will be sent on lodging of claim and at each stage change or upload of remarks/documents/specified events as under:
 - SMS to be sent to the i) RMN available in CIF of Deceased customer and ii) the claimant's mobile number registered in the CRM case.
 - Email to be sent to i) Email ID in CIF of Deceased customer, ii) Claimant's email, iii) Email ID of all branches having accounts of the deceased customer and iv) linked CCSC e-mail ID.
- On marking of the CIF as deceased in CBS, a suitable SMS and email to be sent by CBS to the registered mobile and email ID of the deceased customer and email to all branches having accounts of the deceased customer.
- SMS and Email templates to be sent at different stages are placed at **Annexure-II**.
- CCSC official will check for locker, safe custody articles and loans in the same CIF and will advise the selected branch to deal with them as per Bank's extant instructions and existing process. For loans, bank's specific and general lien will be available and applicable for the loans. However, the same are to be dealt with by the home branch only.

B. Verification of Death Certificate & Related Activities:

- CCSC official will check the CIF of deceased customer for deceased marking status. If the CIF is marked as deceased, the CCSC official will provide confirmation in CRM for the same.
- If CIF is not marked as deceased, the CCSC official will verify the death certificate from online portals, wherever possible and communicate the same to the branch, selected by the claimant, for marking the CIF as deceased. Copy of proof of verification to be kept in records.
- In case the Death Certificate is not verifiable online, the same will be mentioned by the CCSC official in CRM and advised to claimant to visit and verify the original Death Certificate at the branch selected by claimant.
- The branch official will verify the death certificate and upload the verified copy in CRM and mark CIF as deceased.
- Only upon confirmation marked in CRM that the CIF is marked as deceased in CBS, the CRM case will move further to next stage.
- A Condolence letter will be generated through CRM which will be printed and dispatched by CCSC through speed post to the registered address of the deceased customer. Format of Condolence letter is placed at **Annexure-III**.
- In case the customer has passed away abroad, the guidelines have been laid down for establishing the veracity of death certificate issued abroad in Circular no NBG/PBBU/NRI-DEPOSIT/38/2014 -15 dated 24.01.2015.

C. Processing/ Sanction by CCSC

- CCSC official will do detailed scrutiny of deceased constituents' accounts in CBS and advise the claimant, through CRM, the complete list of documents/forms to be submitted at once. CCSC official to contact the claimant and branch (es) for discreet enquiries and more details.
- Claimant (s) can check for information and status of claim, at the Deceased Claim Settlement portal and will upload the scanned copies of the specified documents (as advised by CCSC) in the portal. They can also submit the same at the selected branch which will verify and upload in CRM.
- CCSC official will check the uploaded documents and in case of any deficiencies or requirement of additional documents, will provide further comments in the CRM.
- In case the claimant (s) do not submit the required documents, the CRM case will be auto closed on 90th day of raising the requirements. Three reminders would be sent to the claimant's mobile no. and email ID on 30th, 45th and 60th day.
- Once all specified documents/forms are uploaded by claimant (s) / branch in Portal/ CRM, CCSC official will process the claim in CRM through the 'Deceased Payment Processing' menu based on these uploaded documents/ forms/formats. CCSC official to also verify the KYC documents at the respective online sites (if facility available).
- Multiple accounts at different branches (same Claimant – Account Category) are to be added in the CRM case ID and processed under a single claim proposal.
- Processing, Sanction and Settlement of claim proposals are to be done 'Claimant - Category' wise. Multiple accounts of a deceased customer having different account category [With Nomination / Without Nomination (With or Without Legal representation / Survivorship)] are to be dealt with separately.
- For different 'Claimant – Account Category' combination, separate claims are to be raised by the claimant (s) with different CRM case IDs. Explained in detail at **Annexure-IV**.
- Account details of one nominee or claimant shall not be disclosed to another nominee or claimant.
- CCSC officials to take legal help from the Law dept. at LHOs wherever required.
- All claim proposals will be processed and sanctioned in CRM by Chief Manager (CCSC) and controlled by AGM (CCSC). No CRM case will be processed and sanctioned by the same official.
- For claims falling under the category of 'Without Legal Representation', the claim proposal will be sanctioned by the CM (CCSC) as per the extant Delegation of Financial Powers. For claim amount beyond his discretionary powers, the proposal will be sanctioned by AGM (CCSC) and controlled by DGM (F&O).

- After sanction, suitable email will be sent to all branches having deposit accounts under the claim proposal. The branch selected by the claimant will be advised to contact the customer and comply with the post sanction process.
- TAT will be calculated at each stage. TAT for Bank will be calculated for the period the case remains in the Bank official's bucket as illustrated under:
 - Case lodged on 'T' day. Allotment of case to a CCSC official on T+1 day.
 - Scrutiny of case and advising to the claimant about the requirements by CCSC official on T+3 days.
 - Once the claimant uploads the required documents, fresh TAT will start, say 'T1' day.
 - Scrutiny of documents and advising to the claimant about the requirements by CCSC official on T1+2 days.
 - Once all documents are received, the CCSC official to process the case in T1+5 days.
 - Sanction to be done in T1+7 days.
 - After sanction, once all formalities are completed at the branch, full and final payment to be done within 7 days.
- Escalation Matrix: On breach of TAT at each level, escalation would happen to the next higher authority on 1st and 5th day of TAT breach.
 - For Processing Officer: (i) On next day of breach- to AGM, (ii) After 5 days of breach- to DGM (F&O).
 - For Sanctioning Authority (CM): (i) On next day of breach- to AGM, (ii) After 5 days of breach- to DGM (F&O).
 - For Sanctioning Authority (AGM): (i) On next day of breach- to DGM (F&O), (ii) After 5 days of breach- to GM (NW) of selected branch.

D. Documentation and Payment at Branches

- Once claim proposal is sanctioned in CRM, the branch selected by the claimant will contact the claimant (s). Appointment date/time will be given to claimant (s) over phone and mentioned in CRM also. Option to be available for multiple/segregated slots if all related parties are unable to visit the branch at same date/time.
- On appointment day, all claimants, persons signing disclaimer, person giving the declaration and surety(ies) will visit the selected branch along with all original documents and forms/formats uploaded and submit the same to branch officials.
- In case of NRIs who are not in a position to visit the branch, Bank has issued guidelines vide e-Circular no. NBG/PBBU/NRI-DEPOSIT/40/2014-15 dated 30.01.2015.
- Branch officials will obtain and verify the documents/forms/signatures. They also need to do discreet enquiries. All documents need to be self-attested / signed again in presence of the Bank officials. In case of any discrepancies observed or any other matter which required attention, the same may be brought to the notice of the CCSC for taking suitable action/decision.

- On completion of all formalities as per sanction, the branch official will upload the verified claim and other supporting documents in the CRM. The branch will send email to all other branches having deposit accounts under the same claim proposal for closure of the respective deposit accounts and transfer of proceeds to the selected branch through IBTS.
- In case, the claimant (s) and/or other related parties have already visited the branch for submission and verification of all required documents and no further formalities are to be completed by them post sanction of the claim proposal, another visit to the selected branch by the related parties is not required.
- The other branch (es) will print the appraisal-cum-sanction note and other related documents verified and uploaded by the selected branch from the CRM.
- They will close the deposit accounts at their branch and transfer the proceeds to the selected branch through IBTS with proper narrative. In no case, the other branch shall transfer the proceeds directly to the claimant's account or credit to the deceased customer's another account.
- While closing the deposit account in CBS, suitable narration corresponding to deceased settlement must be selected at the deposit account closure screen. The CRM case ID must also be captured in the 'Statement Narrative' field at the deposit account closure screen.
- The selected branch would close the deposit account at their branch and make full and final payment (combined proceeds of all accounts mentioned in the claim proposal) to the claimant (s) as per the sanction note after verifying that all deposit accounts mentioned in the sanction have been closed and funds received.
- The amount mentioned in the proposal (Principal + interest) on date of sanction to be valid during the validity period of sanction (3 months) for payment by the branches. Any additional interest accrued and applied during the validity period up to the date of closure of deposit account to be paid as deemed sanctioned, even if, the finally paid amount is higher than the sanctioned amount and falls under the discretionary power of an official higher than the sanctioning authority, due to accrual and application of interest.
- After the full and final payment is done by the selected branch, it would enter details of the account closed in CRM. It will also enter the Claimant wise amount paid, and mode of payment (within/ outside SBI) in CRM.
- Proper discharge to be obtained from claimants and kept on record. Proof of payment done to the claimant (s) will also be scanned and uploaded in CRM by the selected branch.
- CRM Case ID status will be updated to 'Settled' by the branch. Thereafter, the CRM case will be sent to the next higher authority for Control. Branch (es) to print the control report and keep on branch records.
- The branch selected by the claimant, where all original documents were submitted and verified, will retain the original documents and keep on branch records. Other branches will print and keep on branch records the control report, appraisal-cum-sanction note and other related documents verified and uploaded by the selected branch in CRM.

E. Other Points

- All efforts must be made by the CCSC and Branch (es) to open savings account of nominee / claimant (if not already available) and to retain the claim settlement proceeds within SBI.
- Detailed dashboard will be made available in CRM for all the cases registered under Deceased Claim Processing for proper TAT monitoring and resolution.
- Link for the Deceased claim settlement portal where claimants can lodge their claims will be placed prominently at the Bank's website along with the detailed process flow and FAQs for the claim settlement. The link will also be placed at RINB site, YONO and YONO Lite for convenience of customers.
- Bank's Contact Centre will be utilized to provide information to customers/claimants about the revised process flow and to guide them for claim submission, either through Deceased Claim portal or at Branch.

Role of Assistant General Manager
Centralized Claim Settlement Centre (CCSC)

ROLE: Responsible For

Sanction/Control/Disposal of deceased settlement claims lodged at CRCF/CRM portal.

ACTIVITIES:

The officer will be required to monitor the work of CCSC Officials, assign the proposals to them, send Condolence Letters, additional scrutiny of all uploaded documents in the Portal for cases under his sanction, contact the claimants and guide in case of need, sanction and control the claim proposals in the Portal as the case may be.

KEY INTERACTIONS:

The officer will be required to monitor the work of CCSC Officials, assigning of the proposals to CCSC officials and follow up with branches for final settlement of claim. He/She will also be required to interact with Customer Service Dept. and Law Dept. at LHO, Customer Experience Enhancement Department and RCWM BU at CC and IT-CRM and IT-CB Dev at GITC.

MEASURES OF SUCCESS:

Number of deceased claim proposals assigned, processed, sanctioned and settled out of number of deceased claim proposals lodged at CRCF/CRM Portal.

Number of deceased claim proposals processed and sanctioned within prescribed TAT.

S.No.	KEY RESPONSIBILITY AREA
1.	Accessing the CRM Portal and assigning of the proposals to an official of CCSC.
2.	Monitoring of CRM Portal for the deceased cases allotted on daily basis.
3.	Supervising the work of CCSC Officials and providing support in case of need.
4.	Sanctioning of the claim proposals in CRM as per the scale and extant Delegation of Financial Powers and getting the proposals controlled.
5.	Control the sanctions in CRM Portal in the capacity of next higher authority.
6.	Ensuring maintenance of prescribed TAT in disposal of proposals lodged in CRCF/CRM Portal
7.	Maintaining adequate liaison with Customer Service dept. and Law Dept. at LHO, Customer Experience Enhancement Department and RCWM BU at CC and IT-CRM and IT-CB Dev at GITC for smooth functioning of the CRCF/CRM Portal.
8.	Monitoring of sanctioned claims and follow up with branches for final settlement of claim.
9.	Preparation of reports and putting up to different functionaries for review.

ROLE OF Chief Manager/ Manager/ Deputy Manager/ Asst. Manager
Centralized Claim Settlement Centre (CCSC)

ROLE: RESPONSIBLE FOR

Assisting AGM, CCSC in processing and sanctioning the deceased settlement claims lodged at the CRCF/CRM Portal.

ACTIVITIES:

The officer will be required to monitor CRM Portal, check the assigned proposals, verify the Death Certificates online, send Condolence Letters, check and scrutinise all uploaded documents in the Portal, contact the claimants and branches over telephone and advise in case of need, process and sanction as per delegation of Financial Powers and control the claim proposals in the Portal as the case may be and assist AGM (CCSC).

KEY INTERACTIONS:

The officer will be required to contact the claimants and all concerned/related branches for discreet enquiries and proper details.

MEASURES OF SUCCESS:

Number of deceased claim proposal processed and sanctioned out of number of deceased claim proposal assigned by AGM (CCSC).

Number of deceased claim proposal processed and sanctioned within prescribed TAT.

S. No.	KEY RESPONSIBILITY AREA
1.	The official will access the CRM Portal and check the proposals assigned on daily basis.
2.	The official will verify the Death certificates from online portals wherever possible. Copy of proof of verification to be kept in records.
3.	If the Death Certificate is not verifiable online, the same will be mentioned by the CCSC official in CRM Portal and will advise the claimants to visit and show the original Death Certificate at the Branches selected by the claimants for settlement of claims. The official will also guide the branches for uploading of verified copy of death certificate in the Portal.
4.	The CCSC official will do enquiry of deceased marked status of CIF in CBS/CRM. If CIF is marked as deceased in CBS, the date of death will be provided by CBS and same would be updated in CRM Portal.
5.	If date of death is not fetched from CBS, then the CCSC official will enter the required details (date of death) in CRM proposal and submit for marking of CIF as deceased in CBS.
6.	After verification of the Death Certificates, CCSC Official will generate Condolence Letters through CRM Portal, print and dispatch the same to the registered address of the deceased customers.
7.	The official will check the uploaded documents in the Portal and in case of any deficiencies or requirement of additional documents, will provide comments in the CRM Portal itself and advise the claimants/ branches suitably.
8.	The official will add all Deposit Account under same category of the same CIF in the Portal. Facility of addition of deposit accounts will be made available in the Portal.
9.	CCSC official will check for locker, safe custody articles and loans in the same CIF and advise the concerned branch to deal with them as per Bank's extant instructions and existing process.

10.	CCSC will do detailed scrutiny of deceased constituents' accounts and advise the claimants, through CRCF/CRM Portal, to submit complete list of documents and forms/formats.
11.	In the process, CCSC official to contact the claimants over telephone and concerned/related branches for discreet enquiries and proper details and will ensure maintaining of prescribed TAT.
12.	CCSC official will close the claim proposals with appropriate remarks in case of duplicate claims or wrong claims.
13.	CCSC official will verify the KYC documents at the respective online sites once all specified documents/forms are uploaded by claimant/s in CRM/CRCF Portal.
14.	CCSC official will process the claims in CRCF/CRM through the 'Deceased Payment Processing' menu based on these uploaded documents/ forms/formats after verifying KYC documents and scrutiny of all specified documents/forms uploaded in the Portal.
15.	CCSC official will sanction the claim proposals in the CRCF/CRM Portal, as per their scale and extant Delegation of Financial Powers.
16.	The CCSC Official will control the sanctions through the CRM Portal in the capacity of next higher authority, as the case may be.

SMS AND EMAIL TEMPLATES**A. On Lodgment of Case:**

- SMS to be sent to:
 - a) RMN in CIF of Deceased customer and
 - b) Claimant's mobile no registered in the CRM case
- Email to be sent to:
 - a) Email ID registered in CIF of Deceased customer
 - b) Claimant's email
 - c) Email ID of all branches having accounts of the deceased customer
 - d) Email ID of linked CCSC

SMS Format:

Madam/Dear Sir, Case ID xxxxxxxxxx created for settlement of a/cs of deceased customer late (customer name-20 characters). Plz check status at SBI website or branch. SBI (<160 characters)

Email Format:

Madam/Dear Sir,

Case ID xxxxxxxxxx has been created for settlement of accounts of customer late Shri/Smt. (name of customer) who has been reported as deceased.

You can check status of claim and other requirements to be fulfilled at the SBI Website under Customer Care Section. You can also upload the required documents at the Deceased Claim Settlement section under customer care.

You may also enquire and submit information/ documents at the SBI Branch selected by you for settlement.

Assuring you of our best services.

SBI

(This is auto-generated mail. Please do not reply/respond to this mail ID.)

B. On Marking of CIF as Deceased

- SMS to be sent to:
 - a) RMN in CIF of Deceased customer
- Email to be sent to:
 - a) Email ID registered in CIF of Deceased customer
 - b) Email ID of all branches having accounts of the deceased customer

SMS Format:

CIF No. xxxxx1234 of (Customer Name- 20 characters) has been marked as deceased by SBI Branch (Br code). Please contact SBI branch for any queries. SBI (<160 characters)

Email Format:

Madam/Dear Sir,

CIF number xxxxx1234 of (Customer Name) has been marked as deceased by SBI Branch (Br code).

Please contact the SBI branch for any queries or further help.

SBI

(This is auto-generated mail. Please do not reply/respond to this mail ID.)

C. On Assignment of case by AGM/CM to Processing Officer at CCSC

- Email to be sent to:
 - a) Email ID of Processing Officer

Email Format:

Madam/ Dear Sir,

Case No. 188779542 for Deceased Claim Settlement has been allocated to you. Please scrutinize and take appropriate action in the matter at the earliest within 2 working days.

SBI

(This is auto-generated mail. Please do not reply/respond to this mail ID.)

D. Escalations

- Email to be sent to:
 - b) Email ID of next higher authority as per escalation matrix.

Email Format:

CASE ESCALATION: Case No. xxxxxxxxx, for the Deceased Claim has exceeded TAT. Please look into the matter urgently to redress the issue.

SBI

E. On Inputting of Comments by CCSC/ Branch Official in CRM

- SMS to be sent to:
 - a) RMN in CIF of Deceased customer and
 - b) Claimant's mobile no registered in the CRM case
- Email to be sent to:
 - a) Email ID registered in CIF of Deceased customer
 - b) claimant's email
 - c) Email ID of all branches having accounts of the deceased customer
 - d) Email ID of linked CCSC

SMS Format:

Madam/Dear Sir, Case ID xxxxxxxxx Your request for Deceased Claim Settlement requires more information. Plz check status at SBI website or contact branch. SBI (<160 characters)

Email Format:

Madam/ Dear Sir,

Your request for Deceased Claim Settlement with Case ID xxxxxxxxx requires more information. You can check status of claim and requirements to be fulfilled at the SBI Website under Customer Care Section. You can also upload the required documents at the Deceased Claim Settlement Section under customer claim.

You may also enquire and submit information/ documents at the SBI Branch selected by you for settlement.

Assuring you of our best services.

SBI

(This is auto-generated mail. Please do not reply/respond to this mail ID.)

F. Reminders to Claimants on Non-Submission of required Information/Documents @ 30th, 45th and 60th day

- SMS to be sent to:
 - a) RMN in CIF of Deceased customer and
 - b) Claimant's mobile no registered in the CRM case
- Email to be sent to:
 - a) Email ID registered in CIF of Deceased customer
 - b) Claimant's email
 - c) Email ID of all branches having accounts of the deceased customer
 - d) Email ID of linked CCSC

SMS Format:

Madam/Dear Sir, Deceased claim Case ID xxxxxxxxx. Plz submit reqd. Info/ Docs within 90 days from date of requirement to avoid auto closure of claim. SBI (<160 characters)

Email Format:

Madam/ Dear Sir,

Your request for Deceased Claim Settlement with Case ID xxxxxxxxx requires more information. You can check status of claim and requirements to be fulfilled at the SBI Website under Deceased Claim Settlement Section. You can also upload the required documents at the Deceased Claim Settlement Section.

You may also enquire and submit information/ documents at the SBI Branch selected by you for settlement.

Please note that non-submission of required information/ documents within 90 days from the date of raising the requirement will lead to auto-closure of your claim request.

You will be required to raise a fresh claim along with all the required documents for processing the claims.

SBI

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G. At CRM Status Change on Upload of Documents by Claimants

- SMS to be sent to:
 - a) RMN in CIF of Deceased customer and
 - b) Claimant's mobile no registered in the CRM case
- Email to be sent to:
 - a) Email ID registered in CIF of Deceased customer
 - b) Claimant's email
 - c) Email ID of all branches having accounts of the deceased customer
 - d) Email ID of linked CCSC

SMS Format:

Case ID xxxxxxxxx for Deceased Claim Settlement. Documents have been uploaded by claimant/s. SBI (<160 characters)

Email Format:

Madam/ Dear Sir,

Case ID xxxxxxxxx for Deceased Claim Settlement.

Some documents have been uploaded by claimant/s. Please take a note and arrange accordingly.

SBI

(This is auto-generated mail. Please do not reply/respond to this e-mail ID.)

H. On Rejection of Claim

- SMS to be sent to:
 - a) RMN in CIF of Deceased customer and
 - b) Claimant's mobile no registered in the CRM case
- Email to be sent to:
 - a) Email ID registered in CIF of Deceased customer
 - b) Claimant's email
 - c) Email ID of all branches having accounts of the deceased customer
 - d) Email ID of linked CCSC

SMS Format:

Madam/ Dear Sir, Case ID xxxxxxxxx for claim settlement of late (Customer Name- 20 characters) could not be processed. Plz check status at SBI website or branch. SBI (<160 characters)

Email Format:

Madam/Dear Sir,

Case ID xxxxxxxxx for claim settlement of late (Customer Name) could not be processed.

You can check status and reasons for non-processing of claim at the SBI Website under Deceased Claim Settlement Section.

You may also contact the SBI Branch selected by you for related information.

Assuring you of our best services.

SBI

(This is auto-generated mail. Please do not reply/respond to this mail ID.)

I. On Sanction of Claim

- SMS to be sent to:
 - a) RMN in CIF of Deceased customer and
 - b) Claimant's mobile no registered in the CRM case
- Email to be sent to:
 - a) Email ID registered in CIF of Deceased customer
 - b) Claimant's email
 - c) Email ID of all branches having accounts of the deceased customer
 - d) Email ID of linked CCSC

SMS Format:

Case ID xxxxxxxxx for claim settlement is sanctioned subject to fulfilment of conditions within 90 days. Plz contact selected branch for more information. SBI (<160 characters)

Email Format:

Madam/Dear Sir,

Case ID xxxxxxxxx for claim settlement of late (Customer Name) has been sanctioned subject to fulfillment of stipulated conditions. You need to visit once to the SBI branch selected by you along with other claimants/disclaimers/declarants/ sureties, if applicable, for submission and verification of original KYC / claim/ other documents.

The validity of sanction is 90 days within which the stipulated conditions need to be fulfilled. Beyond 90 days, this sanction will get expired and you will not be able to claim based on existing sanction.

Please contact the SBI branch selected by you for more information.

SBI

(This is auto-generated mail. Please do not reply/respond to this mail ID.)

FORMAT OF CONDOLENCE LETTER



Date:

Mr / Mrs /Miss _____(Name of the claimant)
_____(Name & Address of deceased customer)

Dear Sir / Madam,

We are deeply saddened to hear about the sad demise of one of our valued customers, late Shri / Smt_____.

2. On behalf of the Bank, please accept our deepest condolences and our sympathies for the unfortunate event which happened in your family. We assure all the possible assistance in settlement of the accounts of deceased customer maintained with our Bank.

3. For easy and faster settlement of the accounts of the late Shri / Smt _____, you may visit our website (<https://bank.sbi/web/customer-care>) or approach branch, which was selected by you for submission of claim and other documents. You are also requested to follow the SMS / emails sent from the Bank in this regard.

4. For further assistance you may call on the following numbers for faster settlement of the claims of the deceased constituent.

Contact Details: Branch Manager:
CCSC official :
Email ID: _____(email ID of CCSC)

Yours faithfully

Assistant General Manager,
Centralized Claim Settlement Centre (CCSC)
State Bank of India

Various Case Scenarios under Deceased Claim Settlement

- Whenever a claim is lodged for settlement of deceased customer's account, the Centralized Claim Settlement Centre (CCSC) shall take note of all accounts held under the CIF of deceased customer.
- The accounts shall then be categorized under following categories:
 - Accounts held singly.
 - Accounts held jointly with Mode of Operation (MOP) as Joint, or with Survivorship clauses ('E or S', 'F or S', 'A or S' and 'L or S').
 - Accounts having Nomination.
 - Account having no nomination.

Taking note of the above, **claims may be settled separately 'Claimant – Account Category' wise with Different Case IDs** as per various scenarios as under:

i. Nomination Available: Deposits in single name and Joint accounts (where all account holders are deceased):

- Claims in favour of a nominee shall be processed as a single case under a particular case ID for all accounts, in which such a person is a nominee, maintained at one/ different branches.
- Similarly, claims of any other nominee (s) shall be processed separately in another Case ID (s) on their claim application for account(s) in which such a person is a nominee.
- In case accounts are maintained at more than one branch, the claim shall be processed and sanctioned at CCSC. However, the same shall be settled at any one branch, where any such deposit account is maintained. The said branch may be selected by the nominee as per convenience.
- If nominee is minor, settlement of the claim shall be done on the application of and in the favour of the person (claimant) who was named to act on behalf of the nominee when the nomination was made. Settlement of account(s) where the nominee is a minor shall be processed and sanctioned at CCSC. In case there are more than one such account, the same shall be settled at any branch where any deposit account was maintained. The said branch may be selected by the aforesaid claimant as per convenience.

ii. Nomination Not Available: Deposits in single name and Joint accounts (where all account holders are deceased):

Claims will be processed and sanctioned by CCSC in favour of claimants under two categories:

- With legal representation (Will with probate, Succession Certificate, Letter of Administration).
- Without legal representation as per extant instructions.
- In case accounts [with same account holder(s)] are maintained at more than one branch, the claim shall be processed and sanctioned at CCSC. However, the same shall be settled at any one branch, where any such deposit account is maintained. The said branch may be selected by the claimant (s) as per convenience.

iii. In the event of death of one (or more but not all) of the joint account holders/ depositors, Joint Term Deposit account with Mode of Operation as 'Joint' OR 'Anyone or Survivor' OR 'Later or Survivor' OR ('Either or Survivor and Former or Survivor - in which the prescribed Mandate Form allowing pre-mature withdrawal of deposit in case of death of one or more depositors, is NOT obtained):

- Settlement of deposits on its maturity to Survivor (s) (for accounts with E/S or F/S).
- For Joint accounts (both pre & post maturity payment) and in case of E/S or F/S where Survivor (s) approach the Bank for premature withdrawal of the deposit: The claim may be settled in favour of the surviving depositors only after seeking consent from legal heirs of the deceased depositors. The settlement may either be With or Without legal representation.
- In case accounts (with same account holder(s) and same mode of operation) are maintained at more than one branch, the claim shall be processed and sanctioned at CCSC. However, the same shall be settled at any one branch, where any such deposit account is maintained. The said branch may be selected by the claimant (s) as per convenience.
- CCSC shall process and sanction the case and advise terms of sanction to branch selected by the claimants and also to other branches accordingly.

iv. In the event of death of one (or more but not all) of the joint account holders/ depositors, Joint Term Deposit Account with Mode of Operation as 'Either or Survivor' OR 'Former or Survivor' - in which the prescribed Mandate Form allowing pre-mature withdrawal of deposit in case of death of one or more depositors, is obtained:

- Settlement of deposits on its maturity to Survivor (s).
- Survivor (s) approach the Bank for premature withdrawal of the deposit: The claim may be settled in favour of the surviving depositor(s) without seeking consent of the legal heirs of the deceased depositor(s).
- In case accounts (with same account holder(s) and same mode of operation) are maintained at more than one branch, the claim shall be processed and sanctioned at CCSC. However, the same shall be settled at any one branch, where any such deposit account is maintained. The said branch may be selected by the claimant (s) as per convenience.
- CCSC shall process and sanction the case and advise terms of sanction to branch selected by the claimants and also to other branches accordingly.

v. In the event of death of one (or more but not all) of the joint account holders/ depositors, Joint Savings / Current Accounts with Mode of Operation as 'Joint' OR 'Either or Survivor' OR 'Former or Survivor' OR 'Anyone or Survivor' OR 'Later or Survivor':

- For Jointly operated accounts: 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 heirs of the deceased joint account holder.
- For E/S or F/S or A/S or L/S accounts: In the event of death of one (or more but not all) of the depositors, the balance outstanding will be paid to survivor (s).
- In case accounts (with same account holder(s) and same mode of operation) are maintained at more than one branch, the claim shall be processed and sanctioned at CCSC. However, the same shall be settled at any one branch, where any such deposit account is maintained. The said branch may be selected by the claimant (s) as per convenience.
- CCSC shall process and sanction the case and advise terms of sanction to branch selected by the claimants and also to other branches accordingly.

IV. FREQUENTLY ASKED QUESTIONS (FAQS)

1. How claims for settlement of deceased constituent accounts can be lodged in the new framework?

Claimants/Nominees will be able to submit claim for settlement of deceased constituent accounts in two ways:

- a) Online Mode – At the Deceased Claim Settlement Portal (CRCF) available at Bank Website (bank.sbi) under Customer Care.
- b) Physical Mode - By visiting any of the branches where the deceased a/c holder has a deposit account.

2. What types of accounts will be covered for settlement of claims of deceased constituents?

Saving Account, Current Accounts, Term Deposit Accounts, Special Term Deposit Accounts, Recurring Deposit and Govt. Deposit Schemes (PPF, SCSS and SSA).

3. What will be the process of settlement of different cases of deceased constituent accounts?

The process will cover all cases, with Nomination as well as without Nomination (both with and without Legal Representation) and Survivorship cases and will be applicable only for deposit accounts of individuals.

The specific rules and forms prescribed by Govt of India from time to time for settlement of Govt. Deposit Schemes (PPF, SCSS and SSA) will have to be followed.

However, settlement of bank deposit accounts may not be delayed due to non-fulfilment of specific conditions pertaining to Govt. deposit schemes. In such cases settlement of accounts under Govt. deposit schemes may be dealt separately.

Safe Custody Articles, Safe Deposit Lockers and loans in the same CIF of the deceased constituent, will be dealt with as per Bank's extant instructions. For loans, bank's specific and general lien will be available and applicable for the loans but the **same are to be dealt with by the home branch only, before settlement of the deceased claim.**

4. Whether the new process will include Nomination cases also?

Yes, new process will include Nomination cases also.

5. When all the accounts of the deceased customer are having details of nominee, even in such cases is it required to lodge the claim at the Portal?

Yes, in such cases, the nominee will have to lodge the claim through the Portal or may visit the branch for lodging the claims in the Portal by submitting the documents.

6. Whether Branch officials will process the deceased claims proposal or the claims will be processed at Centralised Claim Settlement Centre (CCSCs)?

No, Branch officials will not process the deceased claims at branch level. The deceased claims will be processed at Centralised Claim Settlement Centre (CCSCs) only. However, Branches can lodge the claims in CRM whenever a claimant visits the branch (having any deposit account of deceased customer) and submits the documents. Further, such branches will create a case and upload the required documents in CRM. Once processing and sanction is done at Centralised Claim Settlement Centre, branches will be able to download and print the sanctioned proposal. The branch will complete the documentation and thereafter payment would be released.

7. How can claimants/nominees register deceased claim online?

Submission of claim can be made by the claimants/nominees at the Deceased Claim Settlement Portal (CRCF) available at Bank Website (bank.sbi) under Customer Care. The claimants/nominees need to input the details of the deceased customer (any deposit account pertaining to the customer) at the Deceased Claim Settlement portal. They also need to upload their KYC documents and the Death Certificate of the deceased customer at the CRCF portal itself.

8. How a Branch can be selected to get the proceeds of the deceased amount?

The claimants/nominees can select any of the branches (where the deceased a/c holder has a deposit account) from the dropdown menu available in the Portal.

9. Which branch will settle the claims of the claimants/nominees of deceased constituents?

The claimants/nominees will be given the option to select any of the branches, where the deceased a/c holder has a deposit account, and he/she wants to settle the claim / submit required documents/ execute documentation before final payment.

10. How can claimants/nominees will register their claims through Branch?

The claimants/nominees may require to visit at any of the branches where the deceased a/c holder has any deposit account and can submit the documents (KYC documents of claimants/nominees and the Death Certificate of the deceased customer). Branch will create a case and upload the required documents in CRM.

11. Whether Nomination cases will be dealt with at the Branch outside the CRCF/CRM Portal?

No, branches will not be able to settle the deceased claims separately in branches without lodgement of claims in CRCF\CRM Portal. All the claims, with nomination or without nominations, will invariably be lodged through CRCF/CRM Portal only and settlement may be made accordingly after processing and sanction by CCSC.

12. In case Nominee is illiterate and affixes thumb impression, how he/she put claim in the Portal?

In such case, nominee will approach any of the branches where the deceased a/c holder has a deposit account and submit the required documents for lodgement of claim at Branch.

Further, in case Nominee is illiterate and affixes thumb impression, witness is required. The witness can be any of the following:

- Magistrate or Judicial official
- Any Officer of the Central / State Government or Any Officer of the Bank.
- Any two persons acceptable to the Bank.

13. What if, nomination is registered in favour of a minor?

If the nominee is a minor, the person appointed by the deceased account holder to act on behalf of the minor, until he/she attains majority, has to submit the documents as specified.

14. What is the procedure for settlement of claim in case of deceased account holders, jointly held with deceased constituent but having Survivorship Clause? (Either or Survivor, Former or Survivor, Later or Survivor and Any one or Survivor etc.)

In the case of Current Account/ Savings Bank Account, the survivor(s) are required to transfer the balance to another account in their own name(s). If the survivor (s) do not have any other account, a new account may be opened after completion of the relevant formalities.

In case of Time Deposits two situations may arise as mentioned below:

a) Joint Time Deposit Account with survivorship clause, where “E or S” form has been submitted by the depositors before the death of one of the depositors.

In such a case, if one of the depositors dies, then it is sufficient for the survivor(s) to make a simple application to the Home Branch along with a photocopy of the Death Certificate (Original to be produced for verification).

b) Joint Time Deposit Account with survivorship clause, where “E or S” form has not been submitted by the depositors before the death of one of the depositors.:

In such a case, surviving depositor(s) and the legal heirs of the deceased account holder can jointly claim the amount (with interest) before maturity.

c) In case of payment of Time Deposits before maturity, the interest shall be paid at the rate applicable for the period for which the deposit has actually run and will not attract penal charges levied on normal before maturity payment cases.

d) However, on maturity, surviving depositor(s) can claim deposit without reference to legal heirs of the deceased constituent.

e) In case of time deposits, on request from the legal heir(s)/representative(s)/nominees, the deposit can be split into two or more receipts individually in the name of legal heir(s)/representative(s)/nominees. It shall not be considered as premature withdrawal of the term deposit provided the period and the aggregate amount of the deposit do not undergo any change.

15. What if the joint deposit is without survivorship clause?

When a joint account holder dies, in the absence of a clause like Either or Survivor (E or S), Former or Survivor (F or S), Latter or Survivor (L or S), the balance can be paid jointly to the survivors and the legal heirs of the deceased.

Example: If an account in the joint name of A and B, and if A dies, the balance will not be paid to B alone. It has to be paid jointly to B and to the legal heirs of A. The settlement can be made to the legal heirs of A either through legal representation or without legal representation as the case may be.

16. What if the deceased customer's Accounts is having neither Survivorship Clause nor Nomination?

In a deceased account where there is neither Survivorship clause nor Nomination, Bank delivers the assets only to the legal heirs of the deceased.

As disposal with legal representation is time consuming, Bank, for the convenience of the legal heirs and as a measure of customer service, has devised a system of settling the claim without production of legal representation on the basis of application, death certificate, letter of disclaimer, affidavit, Indemnity etc. The procedure for which, in brief, has been mentioned below:

The settlement of deceased constituent without production of legal representation is applicable only when:

- (i) The customer has died **INTESTATE**.
- (ii) There are no disputes among the legal heirs and all the legal heirs (other than those who have furnished a Letter of Disclaimer) join to indemnify the Bank and there is no reasonable doubt about the genuineness of the claimant(s) being the only legal heirs.

17. What are the documents required for disposal of deceased accounts without legal representation?

Depending on the amount of claim, the following documents need to be submitted.

For Claim Amount up to Rs. 5.00 lacs (Principal + Interest)

- (i) Photocopy of Death Certificate (original to be produced for verification by the bank).
- (ii) Photographs and KYC documents of all the claimants/ legal heir(s)/ Persons signing Disclaimers/ Guardian of Minor/ Person Signing the Declaration/ Affidavit/ Surety (ies) (Original documents to be produced for verification by the bank.)
- (iii) Account details of the Claimant(s), if available
- (iv) Revised Claim form duly filled and signed by the Claimant(s), other than those who signed the letter of disclaimer.
- (v) The Declaration in the Revised Claim Form regarding the Legal Heirs(s) of the deceased is to be signed by-
 - One independent person well known to the family of the deceased but unconnected with it and acceptable to the Bank OR
 - By any account holder of the Bank known to the family of the deceased but unconnected with it, OR
 - By any Govt. Official whose signature is verifiable by the Bank.
- (vi) Stamped Letter of Indemnity from the Claimant(s).
- (vii) Letter of Disclaimer – If applicable

For Claim amount above Rs. 5.00 lacs (Principal + Interest)

In addition to the documents listed from i) to iv) above, additional documents are required as under:

- a. Declaration in the Claim Form regarding the legal heirs of the deceased has to be sworn as an Affidavit before the Judicial Magistrate or Notary Public as under:
 - (i) By one independent person well known to the family of the deceased but unconnected with it and acceptable to the Bank. OR
 - (ii) By any account holder (KYC complied) of the Bank known to the family of the deceased but unconnected with-it. OR
 - (iii) By any Govt. Official whose signature is verifiable by the Bank.

- b. Stamped Letter of Indemnity from the Claimant(s) plus one Surety good for the amount or two Sureties jointly good for the amount. Any legal heir(s) who has signed the Letter of Disclaimer in favour of other legal heir(s) may stand as surety if he/she is independently good for the amount of claim.
- c. Details of Sureties (with proof) for compilation of the Opinion Report on Sureties

18. How will claimants/nominees know about the status of their claim?

After registering the claim online by the claimants or by the selected branch in the Portal, a CRM case will be created and will be shared with the claimants through SMS/Email registered in the Portal. SMS will be sent both to the Registered Mobile Number in CIF of Deceased customer and to the mobile number of the claimants/nominees. Similarly, Email will be sent to email ID registered in CIF of Deceased customer as well as to mail IDs of claimants/nominees.

This Case ID will be used to track the claim status and further upload of specified documents. SMS/Email will be sent at each stage change or upload of remarks/documents.

19. How will Processing/ Sanctioning/Branch officials, dealing with deceased claim settlement process, communicate with claimants/nominees?

All the comments posted by the Processing/ Sanctioning/Branch officials will be visible to the claimants/nominees at the Deceased Claim Settlement Portal (CRCF) available at Bank Website (bank.sbi) under Customer Care with date and time stamp. The claimants/nominees can check CRCF portal for additional information and status and further upload the required documents/forms.

The Processing/ Sanctioning/ Branch officials will advise the claimant, if required, through CRM/CRCF Portal, the complete list of documents and forms/formats to be submitted. Accordingly, claimants/nominees will upload the scanned copies of the specified documents, as advised, and completed forms/formats in the Portal. These forms can also be submitted by the claimants/nominees at the selected branch which will verify and upload in CRM.

The claimants/nominees may be contacted by the Processing/ Sanctioning/Branch officials over telephone also for discreet enquiries.

20. How Centralised Claim Settlement Centre (CCSC) officials will process the claim?

- (i) CCSC Officials will follow the following procedure while processing and sanctioning of the deceased claim:
- (ii) CCSC Officials will do detailed scrutiny of deceased constituents' accounts and advise the claimant, through CRM/CRCF Portal, the complete list of documents and forms/formats to be submitted. CCSC official may contact the claimant and selected branch also for discreet enquiries and more details.
- (iii) CCSC Official will have functionality in CRM to close the claim case with appropriate remarks in case of duplicate claims or wrong claims.
- (iv) CCSC Officials will check the uploaded documents in the Portal and in case of any deficiencies or requirement of additional documents, will provide comments in the CRCF/CRM Portal itself.
- (v) Once all specified documents/forms are uploaded by claimant/s in CRM/CRCF Portal, CCSC Officials will verify the KYC documents at the respective online sites. Thereafter the

concerned official will process the claim in CRM through the 'Deceased Payment Processing' menu based on these uploaded documents/ forms/formats.

21. Can claimants visit or make calls to CCSC Officials for discussion?

No, claimants are not required to visit CCSC Officials in person. Instead, CCSC /Branch Officials will make calls, if needed.

22. Is it required for CCSC Officials to make calls and explain the whole process in lucid language to the claimants?

Yes, CCSC Officials are required to make calls and explain the whole process in a simple language, understandable to the claimants.

23. Is Settlement of Deceased Claim a timebound exercise?

Yes, Settlement of Deceased Claim is a timebound exercise. The processing and sanction of the claim will have to be completed within 8 days of submission of all the required forms/formats/documents in the Portal or to the Branch by the claimants/nominees.

Once Claim will be sanctioned in CRM, payment of settlement proceeds will be made to the claimants/nominees within 7 days from the day of completing all required formalities at the selected branch. All claimants, disclaimants, person giving the declaration and surety/ies visit the selected branch along with all original documents and forms/formats uploaded and submit the same to branch officials who will verify the documents/forms/signatures.

24. What will happen when the claimants/nominees could not upload the required forms/formats/documents in the Portal or could not submit the same to the Branch?

In such cases, 3 reminders (SMS & Email) will be sent to the claimants/nominees for submission/upload of required documents (reminders on 30th, 45th and 60th day). Failure to submit/upload the documents by the claimants/nominees will lead to automatic closure of the CRM case on 90th day.

25. What will happen if the CRM case ID gets closed due to non – submission of details at the Portal?

In such case, claimants/nominees can lodge a new claim in the Portal and it will be treated as a fresh case.

26. What will be the procedure for NRI claimants/nominees who could not visit Bank Branches physically for documentation etc.?

In case of NRIs who are not in a position to visit the Bank branch, Bank has issued guidelines wherein they can avail the following options:

- He/she can execute the documents abroad in presence of officials of our foreign offices. If there is no branch in place of residence of the NRI claimant, the documents can be executed in the presence of Indian Embassy officials and the said document can be submitted to the Stamp authorities for payment of stamp duty after it reaches India.
- He/she can appoint his attorney for obtaining proper legal representation and obtain payment against affidavit, indemnity, surety etc. The procedure for the same is that the claimant should execute valid POA which is attested by the Indian Embassy officials.

27. What is the provision of claim regarding missing person?

With a view to alleviate hardship to claimants in respect of missing persons, claims up to Rs. 1,00,000/- (Rs. One Lac only) will be entertained without insisting for valid death certificate. All such claims in respect of claims of missing persons, reported missing for a minimum period of one year shall be settled on production of following documents:

- (i) FIR
- (ii) Non-traceable report issued by the police authorities.
- (iii) Indemnity from the claimant.

For claim amount above Rs. 1 lac: In case person is missing/not traceable (i.e., whereabouts of person is unknown for more than 7 years) an order/certificate of legal death/presumption of death issued by Court is required for settlement.

V. REFERENCE:

List of Important circulars:

Sr. no.	Circular No.	Date	Subject
1	RBI/2004-05/490 DBOD.No.Leg.BC.95 / 09.07.005/ 2004-05	09.06.2005	Settlement of claims in respect of deceased depositors – Simplification of Procedure
2	RBI/2015-16/59 DBR No.Leg.BC.21/09.07.00 6/2015-16	01.07.2015	Master Circular on Customer Service in Banks
3	INDIAN BANKS' ASSOCIATION	April 2014	Model Operational Procedure for Settlement of Claims of Deceased Depositors & Return of Articles in Safe Deposit Lockers/ Safe Custody
4	NBG/S&P-SP/10/2014 - 15	17.11.2014	Settlement Of Claims Without Legal Representation Balances Held In The Account(S) Of Deceased Constituents Simplification Of Procedure
5	NBG/PBBU/NRI- DEPOSIT/38/ 2014 - 15	24.01.2015	NRI Services: Settlement Of Balances Held In The Account(S) Of Deceased Constituents Without Legal Representation Veracity Of Death Certificate
6	NBG/PBBU/NRI- DEPOSIT/40/ 2014 - 15	30.01.2015	NRI Services: Settlement Of Balances Held In The Account(S) Of Deceased Constituents
7	NBG/S^P- DECEASED/5/2017 - 18	02.11.2017	Settlement Of Claims Without Legal Representation In Respect Of Balances Held In The Account(S) Of Deceased Constituents Measures For Avoiding Customer Complaints
8	NBG/PBU/LIMA- MISC/30/2018 - 19	22.03.2019	Handling of claims of deceased constituents in the Savings, Current and Term Deposit accounts with valid nomination – Simplification of Documents/ Procedures
9	NBG/PBU/LIMA- FORMS/15/2019 - 20	30.09.2019	Application Form For Settlement Of Claims In Deceased Constituents Accounts
10	NBG/PBU/LIMA- TD/27/2023 - 24	16.12.2023	Term Deposit In Joint Names With Mode Of Operation "Either Or Survivor" Or "Former Or Survivor" Modified Mandate Form
11	NBG/GAD- NBG/GAD/27/2019 - 20	20.12.2019	Sukanya Samriddhi Account: Revised Scheme w.e.f.12.12.2019
12	NBG/GAD- GBU/18/2023 - 24	05.08.2023	Modifications in Govt. Savings Promotion General Rules, 2018 miscellaneous deposit schemes (PPF, SCSS, SSA & MSSC)
13	NBG/GAD-PPF- SCSS/23/2023 - 24	03.10.2023	SOP On Senior Citizens' Savings Scheme, 2019
14	NBG/GAD- GBU/42/2023 - 24	23.01.2024	Senior Citizens' Savings Scheme, 2019 Changes In Existing Scheme
15	NBG/GAD-GBU/3/2024 - 25	15.04.2024	SOP On Public Provident Fund

Departments 2 - Personal Banking Business Unit – Liabilities – LIMA - Other Forms and Documents - Deceased Claim Form (New)

VI. CONTACT DETAILS