

# Deceased claim settlement – Individual customers



Live more,  
Bank less

Dear Customer,

The documentation requirement for accounts with/without nomination registered with the DBS Bank India Limited has been provided below:

## 1] Savings and Fixed Deposits in a Single Name with nominations

1. Application for claim - *Refer to Annexure I in the link separately*
2. Proof of Death of depositor(s)
3. KYC of the Nominee/Claimant - *given below*
4. Declaration from Nominee/Claimant - *Refer to Annexure II in the link separately*

## 2] Savings and fixed deposit with survivorship clause

1. Application for claim - *Refer to Annexure I in the link separately*
2. Proof of Death of depositor(s)
3. KYC of the Nominee/Claimant - *given below*
4. Declaration from Nominee/Claimant - *Refer to Annexure II in the link separately*

## 3] Savings and fixed deposit in a single name without nominations or survivorship clause

1. Application for claim - *Refer to Annexure III in the link separately*
2. Proof of Death of depositor (s)
3. KYC of the Claimant – *given below*
4. Declaration from Claimant - *Refer to Annexure II in the link separately*
5. Additional requirements - *given below*

**You may contact your Relationship Manager or Customer Service Manager who can assist you with any further queries that you may have.**

Note:

1. In the event of death of one of the joint account holders, premature withdrawal of the Joint Holders deposits with "Either or Survivor/Former or Survivor" mandate is allowed by the surviving account holder subject to the mandate being made jointly at the time of account opening".

## KYC documents of the Nominee, Claimant

- **Proof of identification of nominee(s), claimant**

- Valid Passport
- Aadhar Card
- Election ID card,
- PAN Card
- Valid Driving License

- **Proof of address of nominee(s), claimant**

- Valid Passport
- Aadhar Card (if address is not mentioned in Aadhar card then letter delivered with address along with Aadhar card to be provided)
- Delivered Utility Bills (Phone bill/ Fixed Line Broadband bill/ Electricity Bill/ Water Bill/ Pipe Gas Bill, Society Bill/ House tax, etc.
- Letter/ Statement from any central/state authority signed by an authorised signatory
- Registered Rent Agreement/Registered lease agreement/Ownership Agreement.

In cases where the document is more than 3 months old additionally address proof in the name of customer/ employer/ landlord/indicating the address

Note: The original to be verified by the Bank's staff against the copy submitted and the above KYC documents are subject to change from time to time as per DBS Bank India Limited guidelines.

- The proof of authority of legal heir(s) wherever applicable and the original to be verified by the Bank's staff.

## Additional Documents: Other documents to be submitted by the claimant in the absence of nominee registration.

- Indemnity and the following document to be provided by the survivors
- Document from the customer when there is Will or NO Will

Type of case	Document required
1) Where there is a Will	Probate (this is a certified copy of the Will issued by the Court)
2) Where there is NO Will	Succession Certificate or Letters of Administration (this document issued by the Court names the Successor or the Administrator of the estate of the deceased. It is only to this person we can pay the claim)
3) In any other case	Order of a Court or Administrator General (the order of the Court may be for payment to an applicant or allowing withdrawal from an account / deposit of the deceased with the bank. It could be a garnishee / attachment order or a stay order. Whereas the order or Certificate of the Administrator General would identify the legal heir who can receive payment. Such Orders are normally restricted to a certain threshold as decided by each State Government).