

Frequently Asked Questions in Online Death Claim Settlement

No	Questions	Answers
01	Who can lodge death claim	Legal heirs of the deceased account holder/Persons claiming the Assets under a Will executed by the deceased/Succession Certificate issued by a competent court in respect of the assets of the deceased can lodge death claim.
02	Can Banks demand succession certificate in all cases	No. Succession Certificate need not be insisted. In rarest of rare cases where there is a dispute between legal heirs/claimants and same could not be reasonably resolved, succession certificate may be suggested.
03	Common reasons for returning the claim	Incomplete claim form, Non-submission of the required documents particularly death certificate or any of the Annexures not properly filled etc. Documents without signature of claimants / legal heirs / sureties, Documents without proper attestation, Insufficiently stamped document, The details in KYC not matching with documents available in branch.
04	List of documents to be submitted along with death claim form for settlement of claim	<ol style="list-style-type: none"> 1. Death Certificate, 2. Letter of Disclaimer, 3. Affidavit from two independent persons, 4. Letter of Indemnity. 5. Other supporting documents to prove the KYC, court order or Will, if any.
05	Can settlement be made if no death certificate is available, for example in case of missing person.	Yes. The procedure for presumption of death / missing person to be adopted. i.e, Additionally FIR and Non traceable report issued by the Police authorities missing for past 7 years and letter of Indemnity from the claimants, paper publication to be submitted.
06	Whether online claim can be lodged by the claimant at their end or the claim has to be submitted to branch	The claimant can lodge the death claim online at their place through the death claim portal available in Bank's website www.indianbank.in under 'Customer Corner'. The Claimants may also visit the Branch, wherein, the accounts of the deceased is held and submit the claim. As of now both modes are available. Soon manual settlement is going to be stopped and even where customers goes to branch, claim form will be uploaded in the portal with other applicable documents brought by the claimant,
07	Can claimants submit claims in death claim portal for locker, release of title deed etc. in the name of the deceased.	As of now Online death claim portal is only for submitting claim in respect of the deposits in the name of the deceased. Further enhancements are proposed to be carried out soon.
08	What is the threshold limit of claim amount above which sureties are to furnished	Rs.5.00 Lakhs
09	How the claim can be made when the claimant lives abroad	Claim can be lodged through portal. The documents are to be attested by Indian Embassy / Consulate or Notarised. The claimant, if unable to come to India, can execute Power of Attorney appointing a resident as an Agent to complete the process where the claimant have to acknowledge the receipt of original title deeds on its release / articles in Locker / safe custody. The Power of Attorney and other documents attested by Indian Embassy/Consulate or Notarised attracting stamp duty at India to be and adjudicated after its received in India.
10	Whether claim can be lodged in portal where valid nomination is available in the deceased account	No. As of now Online Death Claim Portal is for accounts without nominee / survivorship clause.
11	After lodging claim in portal, for settlement of claim, whether the claimant to visit the branch frequently.	No frequent visit to branch is necessitated. As one-time measure, before release of the claim amount, all Legal heirs / claimant to visit the branch with originals of the documents uploaded for confirming the same.
12	Whether all legal heirs of the deceased have to be parties in the claim form	Yes. As a general thumb rule all legal heirs will have to join in submitting the claim. However, if there is dispute interse and all do not come forward together, going by personal law / claim form can be taken from claimants willing to take their share and accordingly claim can be settled. The legal heirs can give consent / letter of disclaimer in favour of one of the legal heirs to sign and receive the claim amount for and on behalf of others.

13	If there are disputes among the legal heirs / non joining of any legal heir/s in the claim form, whether the claim will be considered?	If the disputes among the legal heirs are deep rooted / revealing complexities exceeding the personal law, branch could sought the legal heirs to resolve the dispute and come together / or to obtain a suitable order from a Court of competent jurisdiction.
14	Whether different legal heirs of the same deceased can lodge separate claims in Portal?	As of now Portal does not recognize such claims and throw error message considering such claims as duplicate entries. However, legally, different legal heirs can lodge separate claims in physical mode which can be settled as per personal law.
15	How branch ensuring the genuineness of the documents uploaded along with the claim form	Before releasing the claim amount, originals of all documents uploaded has to be produced by the claimant before the Branch Manager for verification.
16	On approval of the claim by Competent Authority, whether accounts of the deceased will be closed automatically without manual intervention and credit will be given to claimant's account instantly?	Settlement of Claim is through online. However after settlement of claim, branch has to close the accounts of the deceased and thereafter the amount is released to the claimant either by transfer or DD
17	While lodging the claim in portal, whether the mobile number used for lodging the claim / mobile verification and mobile number for Aadhaar verification should be same?	Not necessarily be the same mobile number. System will take mobile number through which the claimant has logged in for all future references / messages. For Aadhaar verification, the OTP will be sent to the mobile linked with Aadhaar.
18	Whether claim can be lodged in cases where the deceased have accounts in different CIF / in different branches?	Yes.
19	Whether same claimant can lodge two different claims for his/her deceased parents – father and mother	As of now Portal will take it as a duplicate entry by the same claimant. This issue will be fixed shortly. However, in physical mode, same claimant can make different claims depending on subject matter of the claim viz. deposit locker , title deed, deposit, etc.
20	After returning a claim by branch / ZO for clarification / additional documents, whether new claim have to be lodged?	Returned claim will be available in the Dashboard under head – 'Returned by Branch'. This claim has to be revived by Branch L1 on receipt of clarifications from claimant. So no new claim is required.
21	Whether sanction letter will be generated automatically in the Portal	Yes. On approval of the claim by Competent Authority, Sanction letter will be generated and the same can be downloaded at all levels – Branch / Zone / CO
22	After lodging the claim in portal, whether the status of the claim can be ascertained by the claimant through the portal	Yes. The claimant is able to ascertain the status in the portal by using the Reference No of the claim.
23	How to upload corrected document/s in portal after return of the claim	Fresh / Corrected document/s can be uploaded through menu – 'Uploading supporting documents'. For this, the document already uploaded should be deleted using the 'delete' option available against the already available document and thereafter the fresh document to be uploaded.
24	After lodging the claim Portal, whether the accounts of the deceased can be closed in CBS?	Account/s to be closed only after approval of claim in portal.
25	What is TAT for settlement of claim	15 days as per RBI guidelines
26	After reverting the claim by ZO/CO to branch for documents / clarification, how long branch has to wait for the details from the claimant?	Branch can wait for a reasonable time of 3-4 days and after that Branch can return the claim to claimant with an intimation to the claimant.
27	Whether Legal Heirship Certificate / family membership certificate / family tree etc. is mandatory for settlement of claim?	These documents are not mandatory documents, though these are indicative / supportive documents that could be suggested to be produced by claimants. However, there shall be no delay or denial of claim settlement owing to such reasons.
28	In cases the claimant is facing difficulties in registering claim online due to poor network coverage in remote villages or illiterate, how the claim can be lodged in portal?	Branch will help the claimant in lodging the claim through branch module menu – 'New entry'.