



ವಿಭಾಗೀಯ ತರಬೇತಿ ಕೇಂದ್ರ  
ಅಂಚೆ ಭವನ, ಬಲ್ತೂರು, ಮಂಗಳೂರು



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ಅಂಚೆ ಭವನ, ಮಂಗಲೂರು

WORK PLACE COMPUTER TRAINING CENTRE  
BALMATTIA MANGALURU - 575 002

*Achieving Excellence Together*

**A TRAINING HANDBOOK ON POST OFFICE  
SAVINGS BANK / SAVING CERTIFICATE  
DEATH CLAIM SETTLEMENT**

*Timely settlement of claims is our  
commitment*

*Let us enrich our knowledge on settlement  
of claims expeditiously.....*

*Let claimant be delighted by our  
services.....*

*Issued by:*

**Office of the Senior Superintendent of Post Offices  
Mangaluru Division, Mangaluru 575 002**

**Senior Superintendent of Post Offices, Mangaluru Division, Mangaluru-575002.**

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Preface

*The settlement of death claims in Savings Bank and Savings Certificates is one among the core functions in Savings Bank section of the Department. Since the year 2010 many changes have taken place in the rulings on the subject to facilitate the settlement of claims more flexibly. The purpose of preparing this study material is to impart an effective training to the staff of our Division in the light of various SB Orders and instructions on the subject which are already appended in POSB CBS Manual. But, this training material is not exhaustive. The rulings contained in CBS Manual and all other SB orders is used from time to time on the subject needs to be referred by the Claim Sanctioning Authorities. This material is only for training purpose in Work Place Training Centre, Mangaluru and not a reference book for any purpose. However, we will be grateful to you if our effort in compiling this is useful to you to some extent. The suggestions to improve this Book [Training Material] are always welcome.*

**The material contained in this publication is meant for training purpose only. It should not be quoted in any judicial or quasi-judicial proceedings or used for any administrative purpose.**

*Place: Mangaluru.*

*Date: 20.04.2023*

Senior Superintendent of Post Offices  
Mangaluru Division, Mangaluru 575 002

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# Chapter 1:

## **Settlement of claims in various types of Post Office Savings Accounts:**

## **1.1 Basis of Settlement of claims :-**

The claim to the amount of National (Small) Savings Schemes Accounts/Certificates standing in the name of deceased depositor(s) will be settled in the following order:-

- (a) **Payment to Nominee** – If there is valid nomination, payment will be made to the nominee after proper identification.
- (b) **If valid nomination is not available** – then payment to legal heirs on production of legal representation /probated will if the deceased has left behind a probate of will, Letter of Administration or Succession Certificate.
- (c) **If there is no legal representation / probated will** – then up to the amount of Rs. 5 lakhs, payment to legal heirs based on affidavits (indemnity etc) – if all the legal heirs join together.  
(Note: If all legal heirs are not joining together or if there is any dispute, they have to get a court order (Succession Certificate)
- (d) **Account without nomination** and without probate of will and if the amount lying in the account is more than 5 lakh then they have to get a court order (Succession Certificate) for claim settlement.

## Chapter 2:

### **Claims relating to Accounts in respect of which Nomination exists:**

#### **2.1 Nomination Scenarios :-**

In case the deceased depositor of the National (Small) Savings Scheme has made a nomination and registered the same with the Post Office and in force at the time of death of the depositor, the nominee/nominees of the deceased depositor are entitled to receive the amount at credit of the deceased depositor immediately after the death, irrespective of the amount, without production of legal evidence. In case nomination was made by the depositor in account opening form/through nomination registration form and was in order but for any reason, Post Office did not register the nomination in Core banking software; the nomination can be registered in the software for claim settlement in favour of nominee after verification and approval by Divisional Superintendent.

The Post Office is required to give precedence to the nominee(s) over all other persons staking claims on the amount while settling deceased claims cases and such payment to the nominee absolves the Post Office from all future liability in respect of the deposit. However, if any legal heir preferred claim on the basis of a Succession Certificate, Probate of Will or Letter of Administration of the deceased estates issued by any court of law before sanctioning of claim in favour of nominee, claim shall be settled in favour of Succession Certificate,/Probate of Will or Letter of Administration holder.

Where there are more than one nominee, if any nominee(s) has also died, the proof of death of such nominee in original should also be submitted along with claim application form. If any nominee dies, his specified share in the eligible balance shall be distributed among the surviving nominees in the same proportion as their specified shares.

In case of exceptional circumstances where all the nominees are not in a position to submit claim or able to attend post office jointly, they may authorize nominee(s) to claim/take payment and the claimant nominee may submit disclaimer from other nominees in Form 14 of GSPR-2018 along with their KYC documents. In such case, payment can be made to the claimant nominee(s).

If there are two or more surviving nominees, the eligible balance shall be paid in the proportion as specified by the depositor while making the nomination, and if no such proportion or share is specified, then in equal proportion to all the surviving nominees to be paid. On the death of the last surviving nominee or the sole nominee, the claim in respect of the account will be settled in favour of the legal heir of the last deceased nominee and not in favour of the LEGAL heir of the deceased depositor.

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## **2.2 Check list of Documents to be produced for claims with Nomination, if claimant(nominee) wishes to close the account:**

<b>Sl. No.</b>	<b>SCENARIO</b>	<b>DOCUMENTS TO BE SUBMITTED AT POST OFFICE IF CLAIMANT(NOMINEE) WISHES TO CLOSE THE ACCOUNT</b> <b>[Any kind of Post office Account opened]</b>
1	Deceased claim when nomination exists for the account	<p>a. Two copies of neatly filled Claim Application in prescribed format (Form 11) .Application needs to be signed by two (2)Witnesses. Personal appearance of Witnesses to post office is not required at any stage including claim application submission. (Any person known to Post Office can act as witness)</p> <p>b. Copy of Aadhaar card of each witness)</p> <p>c. Copy of Death Certificate of account holder. [Original has to be brought for verification by postal official]. In case of more than one nominee was registered and except one nominee, others have also deceased, copy of their death certificate to be also submitted).</p> <p>d. Pass Book/Certificate in Original.</p> <p>e. Copy of Proof of Identity / Address of the Claimant (Preferably Aadhaar Card) attested by PM/SPM on all documents. Even BPM is authorized to attest all the documents with reference to the original documents.</p> <p>In case of more than one nominee was nominated, all the names nominees to be included in the claim application form and has to sign in the claim application form. The claim will be settled as per the percentage of share mentioned by deceased account holder during nomination</p>
2	Scenarios requiring any additional steps apart from listed above are explained in section 5.3	

## Chapter 3:

### **3.1 Claims relating to Accounts in respect of without nomination and in which legal evidence exists:** [Succession certificate/ Probate of will/ Letter of administration of the deceased estate]

When there is no nomination for given POSB Account and claim is received supported by legal evidence such as succession certificate under the Indian Succession Act, 1925 or a Probate of will or Letter of administration of the deceased estate, claim will be settled based on these documents.

This mechanism of providing Legal evidence is mandatory for below scenarios:

- a) Account with no nomination for accounts and when amount in the account is more than Rs. 5,00,000.
- b) Account with no nomination for accounts and claimant want to get amount in the Account before 6 months of expiry of the account holder whatever may be the amount in the account.

### **3.2 Check list of Documents to be produced for claims without Nomination and in which legal evidence exists and claimant wants account to be closed**

Sl. No.	DECEASED CLAIM SCENARIOS	DOCUMENTS TO BE SUBMITTED AT POST OFFICES IN CASE ACCOUNT IS TO BE CLOSED
1	Nomination does not exists for the account. But Legal Evidence (Succession certificate/ Probate of will/ Letter of administration of the deceased estate) exists.	<ol style="list-style-type: none"><li>a. Two copies of neatly filled Claim Application in prescribed format (Form 11) .Application needs to be signed by two (2)Witnesses. Personal appearance of Witnesses to post office is not required at any stage including claim application submission. (Any person known to Post Office can act as witness)</li><li>b. Copy of Aadhaar card of each witness</li></ol>

	<p>c. Attested copy of Succession Certificate or Probate of Will or Letter of Administration. [Original to be brought for comparison/verification].</p> <p>d. Copy of Death Certificate of account holder. [Original has to be brought for verification by postal official]. In case of more than one nominee was registered and except one nominee, others have also deceased, copy of their death certificate to be also submitted).</p> <p>e. Pass Book/Certificate in Original.</p> <p>f. Copy of Proof of Identity / Address of the Claimant (Preferably Aadhaar Card) attested by PM/SPM on all documents. Even BPM is authorized to attest all the documents with reference to the original documents.</p> <p><b>Note:</b> In case of more than one legal heirs or successors, all the names of legal heirs to be included in the claim application form and has to sign in the claim application form. The names of each legal heirs of deceased account holder and percentage of share claimed by each legal heirs to be clearly mentioned in attested copy of Succession Certificate or Probate of Will or Letter of Administration.</p>
	<p>Scenarios requiring any additional steps apart from listed above are explained in section 5.3</p>

## Chapter 4:

### **4.1 Claims without Nomination / without production of legal evidence:-**

In case where no nomination exists or no legal evidence produced/available and balance in an account/certificate (purchased through single purchase application in case of old certificates) is not above Rs.5,00,000 and if the legal heir(s) of the depositor of an account/certificate, want to prefer a claim, the claimant(s) may submit claim in prescribed form after the expiry of the six months of the death of the depositor.

#### **4.1: Check list of Documents to be produced for claims without nomination/without any legal evidence and claimant wants account to be closed**

Sl. No.	DECEASED CLAIM SCENARIOS	DOCUMENTS TO BE SUBMITTED AT POST OFFICE IN CASE ACCOUNT IS CLOSED:
1.	Nomination does not exists for the account.  Legal evidence also does not exist.	<ul style="list-style-type: none"><li>a. Application in prescribed format (Form 11) (In duplicate).</li><li>b. Copy of Death Certificate of account holder. [Original has to be brought for verification by postal official] (In case of more than one nominee was registered and except one nominee, others have also deceased, copy of their death certificate to be also submitted)</li><li>c. Pass Book/Certificate in Original</li><li>d. Witness to claimant (two) compulsory (Any person known to Post Office can act as witness and Aadhaar copy or Voters Card copy of the witness is sufficient for ID proof)</li><li>e. Copy of Proof of Identity and Address of the Claimant (Preferably Aadhaar Card) attested by PM/SPM on all documents. Even BPM is authorized to attest all the documents with reference to the original documents.</li><li>f. The following additional documents are required:<ul style="list-style-type: none"><li>a. Affidavit in Form- 13,</li><li>b. Letter of disclaimer in Form-14,</li><li>c. Bond of Indemnity in Form-I5.</li></ul></li></ul>
2.	Scenarios requiring any additional steps apart from listed above are explained in section 5.3	

## \*\*\*\*\* \*\*\*\*\* \*\*\*\*\* \*\*\*\*\* \*\*\*\*\* **Chapter 5:**

### **5.1 Claim settlement Procedure:**

1. Submission of Claim application along with all relevant documents to the nearest post office or to the Post Office where Account stands. The Account/Certificate holder need not mandatorily visit the Post Office where the Account stands for submission of the claim application/ document. He can submit the same in any nearest Sub Post Office or Head Post Office. Then it will be forwarded to concerned Post Office where account is held by the said Post Office for claim settlement.
2. Scenarios for Processing of claim closure at Post Office which has received the claim papers is as below:

### **5.2 Claim processing steps**

<b>Sl. No.</b>	<b>Scenarios</b>	<b>Procedure</b>
1.	<p>Accounts that have been linked to Branch Post Offices :</p> <p>These may be accounts which have been opened in these Branch post offices and linked to them since beginning or after transfer from any other office presently linked to Branch Post Office.</p>	<ol style="list-style-type: none"><li>1. On receipt of claim form, the Postmaster will verify:<ol style="list-style-type: none"><li>a. Name of the depositor in Core Banking Software (Finacle) of post office , Passbook / Certificate and in death certificate.</li><li>b. Balance available in Passbook with Post office records (In Core banking Software)</li><li>c. Verify any Court order/Tax authority/ Freeze/ Pledge/ Objection is not pending against that account / certificate.</li><li>d. Details of nomination in Finacle/ Sanchaya Post Nomination Register/Account Opening Form(whichever applicable).</li><li>e. The claimant (s) should be satisfactorily identified by taking ID proof and address proof (Preferably if Aadhaar card is available, it is enough).</li></ol></li></ol>

	<p>Claim Application is submitted in the same post office where account stands</p>	<ol style="list-style-type: none"> <li>Where, Account / Certificates stands in Branch Post Offices and nomination exists, the Claim Application form along with Death certificate, Passbook/Certificate may be accepted by GDS Branch Post Master(BPM) and after scrutinizing / verification of the documents, the GDS BPM will send the claim application form to concerned Account Office(linked departmental sub or head post office) and the claim processing shall be as per the section 5.2</li> <li>Closure process will take place at Account Office(linked departmental sub or head post office) on same day at respective Account Office. (As per the rules of the department ,Claim cases where nomination is registered should be sanctioned / disposed off within 1 working day of the receipt of the same at Post Office).</li> </ol>
2.	<p>Accounts that have been linked to any of Departmental post offices[Sub post office/Head Post Office/Mukhya Dak Ghar(MDG) Post Office]:</p> <p>These may be accounts which have been opened in these departmental post offices and linked to them since beginning or after transfer from any other office presently linked to in these departmental post offices.</p> <p>Claim Application submitted in office where account was opened and presently stands</p>	<ol style="list-style-type: none"> <li>On receipt of claim form, the Postmaster will verify: <ul style="list-style-type: none"> <li>Name of the depositor in Core Banking Software (Finacle) of post office , Passbook / Certificate and in death certificate.</li> <li>Balance available in Passbook with Post office records(In Core banking Software)</li> <li>Verify any Court order/Tax authority/ Freeze/ Pledge/ Objection is not pending against that account / certificate.</li> <li>Details of nomination in Finacle/ Sanchaya Post Nomination Register/ Account Opening Form(whichever applicable).</li> <li>The claimant (s) should be satisfactorily identified by taking ID proof and address proof.</li> </ul> </li> <li>Application will be accepted there and processed as per the section 5.2.</li> <li>Closure process will take place at such departmental Sub/MDG/Head Post Office on same day. ( As per the rules of the department ,Claim cases where nomination is registered should be sanctioned / disposed off within 1 working day of the receipt of the same at Post Office).</li> </ol>

<p>3. Accounts that have been linked to any kind of Post office: Branch Post Office or Departmental post offices [Sub post office/Head Post Office/Mukhya Dak Ghar (MDG) Post Office]:</p> <p>Claim Application submitted in any nearest Post Office of the claimant which is different from the Post Office where account stands.</p>	<ol style="list-style-type: none"> <li>1. If the claim is submitted at any other Post Office, the GDS BPM / SPM / PM/Sr. PM/CPM/Director should NOT send/redirect the claimant to the office where account stands but accept the claim application form along with documents forward the case along with all documents to the Post Office where account stands by Service Insured Post on the day of its receipt.</li> <li>2. On receipt of the claim form at the Post Office where account stands, the Postmaster will verify the following:- <ol style="list-style-type: none"> <li>a. Name of the depositor in Core Banking Software(Finacle) of post office , Passbook / Certificate and in death certificate.</li> <li>b. Balance available in Passbook with Post office records(In Core banking Software)</li> <li>c. Verify any Court order/Tax authority/ Freeze/ Pledge/Objection is not pending against that account / certificate.</li> <li>d. Details of nomination in Finacle/ Sanchaya Post Nomination Register/ Account Opening Form(whichever applicable).</li> <li>e. The claimant (s) should be satisfactorily identified by taking ID proof and address proof.</li> </ol> </li> <li>3. After verification of claim in all respect as mentioned above, the concerned Postmaster shall process the claim as per the section 5.2</li> <li>4. a. Since the claim is received from other Post Office, claim form duly sanctioned should be sent to that Post Office where claim was submitted by Service Insured Post . Copy of claim sanction shall also be sent to claimant through service post.</li> <li>b. The claimant will present the sanction in original to the post Office where claim was submitted, and shall sign acquittance portion of claim form if the mechanism of payment was chosen as cheque mode. (In case of other modes like POSB credit/ ECS to Bank account etc acquittance portion to be signed at the time of submitting application itself and hence again visit to post office not needed)</li> </ol>
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4	Scenarios requiring any additional steps apart from listed above are explained in section 5.3
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### **5.3 Comprehensive table indicating authorities empowered for claim sanction in different scenarios.**

Sl No	Name of the authority	Whether Nomination Exists	Where Legal evidence available	Where no nomination exists, or no legal evidence is available
1.	Sub-Postmasters of Time Scale Departmental SOs Sub Postmasters of Lower Selection Grade Post Offices	No Limit	Rs. 50,000/- <b>Note: Above this limit cases to be sent to Divisional Office.</b>	Rs. 50,000/- <b>Note: Above this limit cases to be sent to Divisional Office.</b>
2.	Sub-Postmasters/Deputy Postmasters/ Postmasters of Higher Selection Grade (all Non-Gazetted) SOs and HPOs	No Limit	No Limit	Rs. 1,00,000/- <b>Note: Above this limit cases to be sent to Divisional Office.</b>
3.	Senior Postmasters / Deputy Chief Postmasters/ Superintendent of Post Offices / Deputy Superintendent of Post Offices. (All Gazetted Group-B HPOs and Divisions), Chief Postmasters in GPO/Head Offices, Senior Superintendents of Post Offices (All Gazetted Group-A HPOs and Divisions) & equivalent authorities in GPOs	No Limit	No Limit	Rs. 5,00,000/-

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**Explanation:**

For the purpose of determining the sanctioning authority, the term "balance" (limits) shall mean:

- Accounts: The balance of amount at credit of the account at the time of death of the depositor plus the interest accrued thereon up to the end of the financial year preceding the year in which the death occurred.
- Certificates: The maturity value of the certificate i.e. the face value plus the amount of interest accrued up to the last completed year or half year, as the case may be, prior to the death of the deceased holder.
- In case of certificates, each registration will be taken as an account and total amount in all such accounts will be considered for determining the claim limits.
- In case of accounts, the sanction limit is fixed for each account and hence amount in each account will be separately considered for determining the claim limits.

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#### **5.4 Additional steps and additional documents requirement scenarios in claim sanction procedure**

<b>Sl. No.</b>	<b>Scenario</b>	<b>Procedure</b>
<b>1</b>	Name in Passbook/ Certificate differs from Name of Account holder in death certificate.	Application for reconciliation certificate in the format mentioned in this document to be submitted to Division head or Gazetted Postmaster as the case may be. Once Reconciliation certificate is obtained , it must be enclosed along with the claim application
<b>2</b>	Name of Nominee in Post office records differ from name as per ID card of claimant/ nominee.	Application for reconciliation certificate in the format mentioned in this document to be submitted to Division head or Gazetted Postmaster as the case may be. Once Reconciliation certificate is obtained , it must be enclosed along with the claim application.  In case of difference in name of nominee/claimant, instead of applying for reconciliation certificate from postal gazette authorities, even reconciliation certificate in the prescribed format from any Gazetted officer can also be submitted along with claim application

<b>3</b>	Account for which claim application has been submitted has become silent account(in case of SB account)	Account revival step has to be done through linked Head post office or any other authorized office. However no separate revival application needed from the claimant.
<b>4</b>	<p>Claimant wants to continue the account in his/her name till maturity  (Only RD,TD, NSC, KVP can be continued, if desired by claimant)</p>	<p>The Accounts opened by Account Holder such as RD, TD, NSC, KVP and SCSS (if spouse is a joint holder or nominee and eligible to open an SCSS account) can be continued by the nominee/ legal heirs / survivor (s) after the death of Account holder. If the Claimant / Nominee desires to continue or retain such accounts till maturity, he/she will submit revised Account Opening Form, KYC documents, 2 photos along with death certificate of Account Holder issued by Competent Authority. Nomination for the account transferred to his/her name to be provided. No separate transfer application form or payment of transfer fee required. <b>After sanction of the claim</b>, in respect of RD/TD/KVP/NSC and SCSS, the account will be transferred in the name of nominee / legal heirs / survivor(s) of such accounts. If the account stands at a Branch Post Office, complete specimen signature slips to be submitted at Branch Office. If claimant is not having any CIF in any CBS Post Office, new CIF has to be created in his / her name. The account will then be transferred in the name of the claimant/Nominee with the following remarks in the relevant records over the dated signature of the Postmaster/Sub Postmaster/Branch Postmaster.</p> <p style="text-align: center;">" Account held in the name of Sri / Smt. .... transferred to Sri/Smt..... in r/o. RD / TD/ NSC / KVP / SCSS on death of Account Holder".</p> <p>Once claimant receives intimation of claim sanction process completion, claimant can visit the office where he submitted claim to collect new passbook for the account transferred.</p>

<b>5</b> Original Pass book Lost:	<p>If Passbook of deceased depositor is not forthcoming and if claimant /nominee/s desires to close the Account without production of Passbook, additional application for claim closure without the production of passbook needs to be submitted. Post office shall follow the procedure provided in <b>Rule 172(6)(iv) read with Rule 59 [3] of POSB CBS Manual</b> in such scenarios.</p> <p>In cases of POSB schemes such as RD, TD, NSC and KVP and SCSS, if the nominee(s) has lost the original Passbook/certificate(s) or is otherwise not in possession of it, and wants to transfer the account to his/her name, he/she/ is also required to apply for issue of duplicate Passbook/certificate(s) in his/her/their own name after his/her claim has been admitted and sanction is issued by the competent authority. The procedure as laid down in the relevant Rules for issue of duplicate certificate/ passbook will apply .</p>
<b>6</b> Court Order / Tax Authority Order / Freeze /Pledge status of Accounts of Deceased:	<p>If money at the credit of a depositor in the POSB is attached by the order of a Court or by any authority having the power of Court for the purpose, this order must be complied with. The Head Postmaster, however, should bear in mind that an order of attachment is not an order of payment, and that until an express order is received requiring him to pay the amount attached into the Court or to the Authority, he is required only to hold the amount attached in deposit, resisting any attempt at withdrawal by the depositor or any other person. The order of the Court or the authority should be maintained in a guard file and in Finacle CBS Application, the account should be freezed by selecting appropriate option (Debit/Credit Freeze) to avoid any further transaction.</p> <p>Finacle CBS Application, the account should be freezed by selecting appropriate option (Debit/Credit Freeze) to avoid any further transaction.</p>

		<p>A certificate about the release of pledge from the pledgee accompanies if the account is pledged. If the pledgee claims the amount in full or in part, payment will be made to him to the extent of his claim. Action for the settlement of the claim will arise only if the pledge is released in full or in part.</p> <p><b>Format:</b></p> <p>"Certified that the Pledge on POSB /NSC Account no. / Certificate No. is released and no longer required. The said Account is released from Pledge and handed over to the Account Holder".</p>
<b>7</b>	For credit of claim amount to POSB account	Copy of POSB passbook or clearly written post office savings bank account in claim application for credit of claim amount.
<b>8</b>	<u>Nominee is minor:</u>	A certificate declaring that the minor is alive and that the money is required on behalf of the minor.
<b>9</b>	All claims submitted in respect of discontinued schemes. List of such schemes are as below: a. NSS 87 b. NSS 92 c. PPF (HUF) d. IVP e. NSC 6 <sup>th</sup> / 7 <sup>th</sup> Issue	All claim submitted in respect of discontinued schemes will be sanctioned at respective HPO/GPO. The concerned SPM will send the claim form along with the documents to the concerned HO/GPO.
<b>10</b>	All claims in respect of those accounts which have not been closed even after passing of 10 years post maturity date .	Such accounts have been automatically freezed by the system and identified for transferring into Senior Citizen Welfare Scheme fund if not claimed by claimant following prescribed procedure.  Claims of such accounts shall also be processed only at Head Post Offices.
<b>11</b>	Post office savings account of the deceased is linked to India Post Payment Bank Account	In such case no additional document requirement from customer. But post office needs to internally write to India Post payment bank branch for delinking of India Post Payment Bank savings account from post office savings account for processing of claim request.

## Chapter 6:

### **Payment modes:**

#### **6.1 Claim Payment modes:**

While submitting claim application, claimant also need to indicate the mode of payment of claim proceedings in the claim application itself.

<b>Sl. No.</b>	<b>Type of Payment</b>	<b>Features of each Payment mode</b>	<b>After submission of claim papers, Visit to Post office required ?</b>
1.	Cash mode	No cash payments. All payments of the deceased claim cases should be invariably made by crossed cheque or credit into Post office savings account or any other Bank Savings account of the claimant through ECS.	NA
2.	Cheque mode	<ol style="list-style-type: none"><li>1. Not all offices have power to issue cheques. In such case, delay will occur since cheque has to be issued from linked Head Post offices.</li><li>2. Further, there will be again delay in cheque clearance process.</li></ol>	Visit to Collect Cheque is required.
3.	Amount credit to POSB Savings Bank of nominee/ claimant (POSB Account without the linkage of IPPB)	<ol style="list-style-type: none"><li>1. No delay involved in cheque issue/clearance processes.</li><li>2. Amount can be withdrawn immediately.</li><li>3. Amount can be withdrawn from any other departmental post office since post offices are under core banking network.</li></ol>	No

		4. Amount can be withdrawn through ATM card from postal or other bank ATMs (if ATM card facility is availed, which is issued free of cost to Post office Savings Account customers)	
4.	Amount credit to POSB Savings Bank of nominee/ claimant (POSB Account with the linkage of IPPB Account )	<ol style="list-style-type: none"> <li>1. No delay involved in cheque issue/clearance processes.</li> <li>2. Amount can be withdrawn immediately.</li> <li>3. Amount can be withdrawn from any other departmental post office since post offices are under core banking network</li> <li>4. Amount can be withdrawn through ATM card from postal or other bank ATMs(if ATM card facility is availed, which is issued free of cost to Post office Savings Account customers)</li> <li>5. Amount can be transferred to IPPB Account and from there it can be transferred to any other bank accounts by using IPPB mobile banking App</li> </ol>	No
5.	Amount credit to Bank Account of claimant/ nominee (including IPPB bank account credit)	Presently not available	
6.	Amount Credit to NRE/ NRO account	This option does not exist now	

## 6.2 Aspects involved in different modes of claim payment:

1. All payments of the deceased claim cases should be invariably made by crossed cheque or credit into savings account of the claimant or through ECS.
2. If mode of payment is cheque and if the office where claim is submitted is authorized to draw cheque, on the same day cheque will be drawn and handed over to client.
3. If mode of payment is cheque and if the office is not authorised to draw cheque on the same day, cheque drawing request will be sent to linked Head post office and cheque will be drawn there and sent to Account office (Sub office) and then from there or from Branch Post office it will be handed over to claimant.
4. If mode of payment is POSB Account credit, the claim proceeds to be credited to SB Account mentioned by the claimant after verifying the said SB Account number.
5. In case of more than one nominee/claimant, multiple cheque /POSB Account credit can be made.

# Chapter 7:

## Miscellaneous aspects relating to Claim Closure:

### **7.1 Important aspects to be checked while submitting claim application**

Below are the list of aspects to be considered while submitting claim application.

- Whether PMSBY/PMJJY enrolment is done for the account. Simple way to check if enrolment for PMSBY or PMJJBY is to go through the passbook or account statement whether Rs. 20 and Rs. 436 is being deducted in the month of May every year. If done claim papers for the same to be submitted. However account closure can be done after submission of claims without waiting for claim process to compete in case of PMSBY / PMJJBY since the claim amount will be credited to the nominee / claimant or legal heirs.
- Whether APY enrolment is done for the account. If done claim papers for the same to be submitted. However account closure can be done without waiting for claim process to compete since the claim amount will be credited to the nominee / claimant or legal heirs.
- Whether any standing instruction for automatic transfer from SB to RD, MIS, TD or SCSS to SB is there. If yes, claim processing for such linked accounts also to be processed.
- Whether for this account SCSS interest is being credited. If yes, claim processing for such linked accounts also to be processed.
- Whether linked with India Post Payment Bank Account. If yes, claim processing for such linked accounts also to be processed.

## **7.2 Regarding production of death certificate:-**

- Death certificate or proof of death in original from a Municipality/Local authority, hospital or police station in the form prescribed by the authority for the grant of such certificate/proof will be accepted.
- When death occurs at a place where none of the institutions or authorities as mentioned above exist, a certificate/proof of death in original from a Gazetted Officer, an MP., M.L.A. or Panchayat Officer or Mukhiya / Village Police Patel may be produced.
- An original certificate from the last employer or the doctor or hakim who last attended the deceased in case where the balance does not exceed Rs. 500/- may also be accepted.
- The certificate/proof of death in original issued by the Parsee panchayat and burial certificate in original issued by the church authorities may be accepted, if such certificate cannot be obtained from a municipality or other local authority or hospital or police station or registered doctor.
- If a claimant is not able to hand over original death certificate/proof of death, the Postal Authority receiving claim can accept photo copy of the same by comparing with original. In such a case, that authority should write on the photocopy "compared with original and found correct" under dated signatures and designation stamp.

## **7.3 Claims of holders not heard for more than 7 years:-**

Such accounts are to be settled as per provisions of Section 107/108 of the Indian Evidence Act. The nominee / legal heir of a missing depositors has to raise an express presumption of death of the depositor under Section 107/108 of the Evidence Act before competent court. If the court presumes that he/she is dead, then the nominee/legal heir will be entitled for settlement of outstanding amount of the relevant account of the missing depositor in his/her favour.

The following documents shall be obtained along with the claim application form.

1. Copy of the FIR
2. Non-traceable report issued by the Police Authorities or Certificate of Legal Death / Presumption of death issued by Court
3. Letter of Indemnity from the Claimant(s)

## 7.4 **Claim of a depositor becoming insane or otherwise incapable of managing his/her own affairs**

When a claim application is submitted on behalf of a depositor, who has become insane or incapable of managing his/her own affairs, the applicant should be required to produce any authority he may possess as guardian of the depositor or manager of the estate. If any such authority is produced, an enquiry should be made and a report sent to the Head of the Division. In either case, order from the Head of the Division should be awaited by the Postmaster. In case the account stands at a Sub or Branch Office, a copy of the order of the Head of the Division should also be sent by the Head Office for a suitable note to be kept by the office where the account stands opened.

**Note:** In case where authority has been obtained from a competent Court of Law, the Head Postmaster will be competent to decide the case.

## 7.5 **Payment to minor claimants:-**

- a. Where the claimant is a minor nominated by the depositor, payment of the sum may be made to the person appointed in the nomination to receive it. In case there is no such person or there is no nomination in favour of the minor claimant, payment of the balance may be made to the guardian.
- b. Guardian in relation to a minor means:-
  - (i) Father or mother; and
  - (ii) Where neither parent is alive, or where the only parent is incapable of acting, a person entitled under the law for the time being in force to have the care of the property of the minor.
- c. The person withdrawing the balance from the account on behalf of the minor shall furnish a certificate that the minor is alive and that the money is required on behalf of the minor.

**Note 1:-**As per definition of the guardian in the Section 3(h) of Government Savings Promotion Act 1873, guardian in relation to a minor or a person of unsound mind means father or mother. In view of this, the mother of a Muslim minor can be treated as a guardian for the purpose of settling the claims of deceased depositor where the interest of Muslim minor is involved. As the mother has been made the guardian of the minor irrespective of the fact whether the heir of the depositor is a Hindu or Muslim, such a payment to the mother would be a valid discharge within the meaning of Section 5 of the Government Savings Promotion Act, 1873.

**Note 2:-**The payment to a minor directly and not though a guardian will not be a valid discharge under Section 5 of the said Act.

## 7.6 Claim procedure in minor accounts

Sl. No.	Scheme	Scenarios	Remarks
1.	<b>SB Basic</b>	<b>Death of Minor</b>	<p><b>1) If nomination exists:</b></p> <p>The balance in SB Basic account plus interest accrued thereon, can be claimed by the nominee on submitting claim along with death certificate of the minor after deduction of DBT credits or any such Government credits made to the said SB Account after the death of Account Holder.</p> <p><b>2) If there is no nomination in force:</b></p> <p>The balance in SB Basic account plus interest accrued thereon, can be claimed by the guardian on submitting claim along with death certificate of the minor after deduction of DBT credits or any such Government credits made to the said SB Account after the death of Account Holder.</p>
		<b>Death of Guardian</b>	<p>Guardian in relation to a Minor means:</p> <p><b>Father or Mother.</b></p> <p>Where neither parent is alive, or where the only living parent is incapable of acting, a person entitled under the law for the time being in force to have the care of the property of the minor.</p> <p>As per SB Order 35 / 2021 dated 05.11.2021, it is clarified that change of guardian is permissible only on death of existing guardian and on the orders of any Court. In such cases, the death certificate of the existing guardian or the orders of Honourable Court as the case may be, should be produced by the new guardian along with a fresh application form (AOF) and KYC documents duly signed by the new guardian.</p>

		<b>Death of Both minor and guardian</b>	In case nomination is registered, then nominee can claim the proceeds of such SB Basic Account. In case of no nomination, the SB Basic account will be treated under no nomination case and will be closed by submitting claim application by the legal heirs of Account holder.
<b>2.</b>	<b>SSA</b>	<b>Death of Minor</b>	In the event of death of the Account holder (minor), the account shall be closed immediately on application in premature Closure Form (SB-7B) and on production of Death Certificate issued by the Competent Authority. The balance at the credit of the account and interest due thereon till the date of death shall be paid to the guardian (In Both nomination /no nomination scenarios, claim will be settled and amount shall be paid to guardian). Interest for the period between the date of death of Account holder and date of closure of the account shall be paid at the rate applicable on Post Office Savings Account for the balance held in the account.
		<b>Death of Guardian</b>	In case of death of Guardian before the Girl child becomes major or in case of death of Girl Child after conversion of account into her name, procedure laid down for settlement of deceased claim cases for a <b>Savings Account</b> shall be followed.
		<b>Death of Both minor and guardian</b>	In case nomination registered, nominee of such SSA will claim the proceeds on death of both minor and guardian.  In case no nomination, the SSA Account will be treated as no nomination case and procedure for no nomination to be followed and application in premature Closure Form (SB-7B) and on production of Death Certificate of both issued by the Competent Authority. The balance at the

			credit of the account and interest due thereon till the date of death of Account holder (minor) shall be paid to the Legal heirs of Account holder. Interest for the period between the date of death of Account holder and date of closure of the account shall be paid at the rate applicable on Post Office Savings Account for the balance held in the account.
3.	PPF	<b>Death of Minor</b>	After the death of Minor Account Holder, the account will be closed immediately and PPF interest rate will be paid to the guardian of the PPF Account.
		<b>Death of Guardian</b>	<p>Guardian in relation to a Minor means:</p> <p><b>Father or Mother.</b></p> <p>Where neither parent is alive, or where the only living parent is incapable of acting, a person entitled under the law for the time being in force to have the care of the property of the minor.</p> <p>As per SB Order 35 / 2021 dated 05.11.2021, it is clarified that change of guardian is permissible only on death of existing guardian and on the orders of any Court. In such cases, the death certificate of the existing guardian or the orders of Honourable Court as the case may be, should be produced by the new guardian along with a fresh application form (AOF) and KYC documents duly signed by the new guardian.</p>
		<b>Death of Both minor and guardian</b>	If nomination exists, then nominee can claim. If no nomination, Account will be closed by legal heirs of Account holder by submitting claim application and death certificate of both issued by Competent Authority. Interest at PPF rate is paid. The procedure for claim without nomination shall apply.

<b>4. Other Schemes such as SB General, RD, TD, MIS, NSC and KVP</b>	<b>Death of Minor</b>	Guardian on death of minor has to submit claim application and proceed for claim closure by submitting death certificate of Minor.
	<b>Death of Guardian</b>	<p>Guardian in relation to a Minor means:</p> <p><b>Father or Mother.</b></p> <p>Where neither parent is alive, or where the only living parent is incapable of acting, a person entitled under the law for the time being in force to have the care of the property of the minor.</p> <p>As per SB Order 35 / 2021 dated 05.11.2021, it is clarified that change of guardian is permissible only on death of existing guardian and on the orders of any Court. In such cases, the death certificate of the existing guardian or the orders of Honourable Court as the case may be, should be produced by the new guardian along with a fresh application form (AOF) and KYC documents duly signed by the new guardian.</p>
	<b>Death of Both minor and guardian</b>	<p>In case nomination registered, then nominee can claim by submitting claim application and death certificate of minor and guardian issued by Competent Authority.</p> <p>In case of no nomination, such account will be treated as no nomination case and closed by legal heirs on production of required documents along with Annexure I, II and III .</p>

**Note:** In case the person who opened an account on behalf of minor dies and there is no legal guardian, the account may be allowed to be operated by the minor if he has attained the age of ten years. A fresh application form along with KYC documents should be obtained from the minor duly certified by a person that he is the actual depositor accompanied by a certificate of death of the person who operated on the account. Necessary entries using CMRC menu are made by the counter PA for the newly collected SB-AOF and KYC documents. Further in account modification menu, the mode of operation is to be changed to "minor operated by self -018". SB-AOF and KYC documents are retained in the office and the KYC form is forwarded to CPC for further disposal.

## 7.7 Interest calculation in claim scenarios

Claimant can close the account or transfer the account in his name under following circumstances. interest calculation mechanism in various scenarios are explained below:

Sl. No.	Scheme	Options with Nominee(s)/Legal Heir(s)	Options with Joint Account Holder(s) in case of Joint Account	Interest of Payment
1	SB	Close the Account	<ol style="list-style-type: none"> <li>1. The surviving joint holder can continue the account as single account, provided another single account is not held by the surviving account holder.</li> <li>2. Otherwise, the joint savings account shall be closed.</li> </ol>	Up to preceding month of closure.
2	RD	<p><b>Date of death before maturity period of the account:</b></p> <p>(i) Can close account and take payment immediately.</p> <p>(ii) can request for transfer of account in his/her name by submitting claim application and continue till maturity. Once this is done, then it becomes equivalent to any other RD account in his name . The claimant has an option to continue the account till maturity and can further extend the account after maturity upto 5 more years.</p>	<p>The surviving joint holder(s) can continue the account as Joint or single account.</p>	<p>(i) if continued till maturity/extended maturity, full maturity value.</p> <p>(ii) if closed before maturity/extended maturity, up to 11 months deposits made will be refunded. 12 months and above the amount applicable as prescribed in relevant table of Rule 12 of NSRD Rules 2019.</p>

		<p><b>Date of death after maturity period of the account:</b></p> <p>Claimant has to submit claim application for closure of RD account and claim the RD maturity amount.</p>		
3	TD	<p><b>Date of death before maturity period of the account:</b></p> <p>(i) can close account and take payment immediately.</p> <p>(ii) can request for transfer of account in his/her name by submitting claim application and continue till maturity. Once this is done, then it becomes equivalent to any other TD account in his name. He can further renew it also.</p> <p><b>Date of death after maturity period of the account:</b></p> <p>Claimant has to submit claim application for closure of TD account and claim the TD maturity amount.</p>	<p>The surviving joint holder(s) can continue the account as Joint or single account.</p>	<p>[i] TD rate of interest for completed Years (Not beyond the type of TD years) POSA rate of interest for completed month(s).</p> <p>(ii) If transferred to claimant and closed after maturity, the maturity value.</p>

4	MIS	<p><b>Date of death before maturity period of the account:</b></p> <p><b>Date of death after maturity period of the account:</b></p>	<ol style="list-style-type: none"> <li>1. If one of the depositors of an MIS account dies, the account will be treated as a single/joint account in the name of the surviving depositor(s) from the date of death of the said depositor.</li> <li>2. The surviving depositor(s) has to withdraw the excess amount in excess of the limit prescribed for single depositor.</li> <li>3. The excess amount will carry interest at the rate of post office savings account from the date of death of the joint depositor.</li> <li>4. The MIS interest already paid on this excess amount will be recovered or adjusted.</li> </ol>	<p>In case the account holder dies before the maturity of the account, the account may be closed and the deposit shall be refunded as per provisions of the General Rules, along with interest upto the month preceeding the month in which refund is made.</p> <p>Normal MIS interest upto the maturity period of the account. POSB interest after the maturity of the account till closure.</p>
5	SCSS	<p><b>Date of death before maturity period of the account:</b></p>	<ol style="list-style-type: none"> <li>1. If the Spouse has already any SCSS Account, the Joint Holder (Spouse) cannot continue the Account and account shall be closed.</li> </ol>	<p>(i) SCSS interest rate till maturity</p>

	<p>(i) If Spouse is sole nominee and meets eligibility criteria for opening of SCSS account, he/she can get account transferred in his/her name and continue account till maturity provided he/she does not have another SCSS account.</p> <p>(ii) can close account and take payment immediately.</p> <p><b>Date of death after maturity period of the account:</b></p>	<p>2. If the Spouse has no SCSS Account, the Joint Holder (Spouse) may continue the account with the same terms and conditions as specified under this Scheme, if the spouse meets eligibility conditions under the scheme (i.e. 60 years of age) on the death of the account holder.</p>	<p>(ii) SCSS interest rate will be paid up to the date of death of the depositor.</p> <p>After date of death to preceding date of payment, POSA interest rate will be applicable.</p> <p>Can close the account.</p>
6	<p><b>Date of death before maturity period of the account:</b></p> <p>Close the account any time</p> <p><b>Date of death after maturity period of the account:</b></p>	Does not Arise	<p>PPF interest rate applicable up to the preceding month of claim payment made.</p> <p>In case of death of Account holder, the nominee cannot continue the account of the deceased account holder.</p> <p>Maturity amount along with interest upto maturity Financial year and thereafter POSB rate.</p>

7	SSA	<p><b>Date of death before maturity period of the account:</b></p> <p>Close the account any time</p> <p><b>Date of death after maturity period of the account:</b></p>	Does not Arise	<p>(i) SSA interest rate will be paid up to the date of death of the depositor</p> <p>ii) After date of death to preceding date of payment POSA interest rate will be applicable.</p> <p>Full maturity amount with Post Maturity Interest(PMI) if any.</p>
8	KVP	<p><b>Date of death before maturity period of the account:</b></p> <p>(i) can close account / certificate and take payment immediately.</p> <p>ii) can request for transfer of account/certificate in his/her name by submitting claim application and continue till maturity</p> <p><b>Date of death after maturity period of the account:</b></p>	If any of the joint holder(s) dies, other Joint Holder(s) may continue the account or may close the account prematurely	<p>(i) if prematurely closed before 2 and half years POSA interest rate is applicable for complete months.</p> <p>After 2 and half years but before the maturity, the interest applicable as per relevant Table in rule 6 of KVP rules 2019</p> <p>(ii) Full maturity amount with PMI if any.</p>
9	NSC	<p><b>Date of death before maturity period of the account:</b></p> <p>(i) can close account / certificate and take payment immediately.</p>	If any of the joint holder(s) dies, other Joint Holder(s) may continue the account or may close the account prematurely.	<p>(i) if continued till maturity, full maturity value.</p> <p>(ii) if prematurely closed before 1 year, no interest will be payable.</p> <p>(iii) if prematurely closed</p>

	<p>ii) can request for transfer of account/certificate in his/her name by submitting claim application and continue till maturity</p> <p><b>Date of death after maturity period of the account:</b></p>		<p>after 1 year but before 3 years, POSA interest rate is applicable for complete month.</p> <p>(iii) above 3 years but before the maturity, the interest applicable as per relevant Table in rule 7(4) of NSC rules 2019</p> <p>Full maturity amount with PMI if any.</p>
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## **7.8 Provision of deposits in the accounts of deceased after date of death**

<b>SI No</b>	<b>Scheme</b>	<b>Further deposit possible after Date of Death?</b>	<b>Remarks</b>
1	SB	No further deposits accepted. Account to be closed immediately.	<ul style="list-style-type: none"> <li>- If any credit done after date of death, such deposits will get SB rate of interest during closure</li> <li>-In case of DBT credits of social security pension, after date of death, such amount to be credited back to Government account. Regarding DBT credits of any other schemes ,it is guided by policy of respective departments running respective schemes. As per the clarification received through CPMG Karnataka Circle(Annexure 12),</li> </ul>
2	PPF	No further deposits accepted. Account to be closed immediately.	If any credit done after date of death, such deposit will not earn interest rate applicable for PPF account
3	SSA	No further deposits accepted. Account to be closed immediately.	If any credit done after date of death, such deposit will not earn interest rate applicable for SSA account

<b>4</b>	RD	<p>Can request for transfer of account in his/her name by submitting claim application and continue till further deposits till maturity.</p>	<p>If any credit done after date of death, such deposit will not earn interest rate applicable for RD account</p>
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## **7.9 Guideline/Best practice regarding nomination**

**Below are the important aspects to be kept in mind regarding nomination:**

- Nomination to be done for all kind of POSB Accounts even though the accounts are opened in the name of Minor or a person of unsound mind or Joint Holders. (SB Order 13/2019 dtd 18.12.2019)
- In Joint Account, it is advised not to have joint holder as a nominee.
- Account holder can make nomination in the name of maximum 4 nominees.
- Nomination can be made in the name of any person or persons. A nomination made by the Account holder may be cancelled or changed by the Account Holder on crediting a fee of Rs.50 + GST.
- As per SB Order 13/2019 dated 18.12.2019, nomination cannot be made in the name of trust, sevashram or rehabilitation centre.
- The nominee name should match with any of the ID proof of nominee (eg. Adhaar card)
- **New rule to mention additional details regarding nomination:** As per **G.S.R. No. 1003(E)**, of December 2018 (SB Order 13/2019) a depositor in a Single Account, or the depositors in a joint account, as the case may be, shall nominate one or more individuals as a nominee but not exceeding four individuals, who in the event of the death of the depositor in a Single Account or all the depositors in a joint account, shall be entitled to receive the eligible balance. Such nomination shall be made at the time of opening of the account by furnishing the following information in

### **Form 10:**

- (a) Name(s) of the nominee(s);
- (b) Percentage share each nominee shall be entitled to;
- (c) Whether the nominee shall receive the amount as a beneficiary with absolute and exclusive right of ownership, or as a trustee for the benefit of the legal heirs of depositor.

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## **7.10 Settlement of claims where the claimants or near relatives are residing abroad:**

**i)** Where the claimant or a near relative named in the claim resides in a foreign country, the procedure as applicable to other claims is to be followed except that the claim from a person residing in a foreign country, letter of disclaimer from a person residing in a foreign country, death certificate issued in a foreign country and the power of attorney executed in a foreign country, if any, should have the authentication by the Indian Consular Office in that country, if reciprocal arrangements under Section 14 of the Notaries Act, 1952 and HAGUE APOSTITLE CONVENTION do not exist between India and that country. Authentication means that the authenticating official has assured himself of the person who has signed the instrument, as well as the fact of execution. In case India has no consular relations with the country and no other foreign nation has been entrusted with the task of looking after the interest of India or of the people of Indian origin there, the authentication should be done by a Magistrate of that country. Submission of above documents along with claim application duly authenticated by the Indian Consular office is the duty of the claimant.

**ii)** List of countries for which reciprocal arrangements exists hence authentication of documents from Indian Consular office of documents not required.

Sl. No.	Name of countries	Remarks
1	United Kingdom, Hungary, Ireland, Belgium and New Zealand	Reciprocal arrangements under Section 14 of Notaries Act, 1952 exist between India And these countries and hence documents
2	Albania, Argentina, Australia, Austria, Belarus, Belgium, Costa Rica, Croatia, Cyprus, Czech Republic, Finland, France, Iceland, Italy, Japan, Korea, Latvia, Mauritius, Mexico, Montenegro, Netherland, New Zealand, Norway, Romania, Russian Federation, Serbia, Slovakia, Slovenia, South Africa, Switzerland, The former Yugoslav Republic of Macedonia, USA, Venezuela, Ireland, Bosnia,	Reciprocal arrangement under HAGUE APOSTITLE CONVENTION exists between India And these countries

	Georgia, Lithuania, Panama, Spain, Bulgaria, Greece, Luxembourg, Peru, Suriname, China, Hungary, Malta, Bulgaria, Ecuador, Denmark, Poland, Sweden	
3	All the other countries	Authentication of documents from Indian Consular office present in respective country needed. In case India has no consular relations with the country and no other foreign nation has been entrusted with the task of looking after the interest of India or of the people of Indian origin there, the authentication should be done by a Magistrate of that country.

- iii)** The documents such as death certificate, power of attorney etc. executed before a notary, solicitor, agency or any other person or authority competent under the law of the State of origin of the above countries need no authentication from the Indian Consular office in that country. When duly signed and stamped document from any of the above countries is submitted, no further verification is required.
- iv)** Payment of the claim to a claimant residing in a foreign country will be made to the holder of a power of attorney in India. No direct remittance will be made to the claimant in the foreign country. The sanctioning authority should compare the original document with the self-attested photocopy and record under dated signature with stamp "compared with original,,. There is no need for verification of either death certificate or power of attorney issued by the above noted countries.

## **Chapter 8: Frequently Asked Questions:**

### **1. What should be done immediately by a family member in Post Office after the family member is deceased. What are the documents that need to be submitted ?**

The family member should inform the Post Office about the death of the concerned family member and produce his death certificate as a proof. The family member should approach the nearest post office with details of account number/passbook and check with post office whether the nomination is registered for accounts held by deceased or not . If nomination is registered , then obtain the nomination particulars of the deceased Account holder (family member) from the post office and then the nominee should proceed with required documents to get claim process completed for getting claim settlement/ payment. If nomination is not done for the account, legal heirs should have to process further for claim settlement.

### **2. Family member of deceased account holder is unable to get passbook and account details. With Aadhaar number of deceased can one search in Post office software to get account details to proceed on claim settlement?**

**OR**

**A family member of deceased family only remembers that his father/mother has post office account. He/ She does not have any details of the same with him/her to proceed for claim application. Any way to find this at post office?**

If the Adhaar number is linked to the Account holder of deceased, account number can be traced based on Aadhaar. Or , on the basis of name of the account holder, name of the post office where account was opened also a search can be done in core banking system to trace the account number. Also is mobile number is updated for that Account holder, then search can be done on the basis of mobile number.

### **3. How can a claimant know about the nomination particulars? It means how a claimant can know who is the nominee of the particular Account.**

A claimant can ask orally in his nearest post office and normally post office will inform. If required ,he can submit a written application to the nearest Postmaster/Sub Post Master of Post Office Or the post office where accounts stands to intimate the nomination particulars in r/o accounts opened by the deceased Account Holder. The Application Format is given in Annexure 10.

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**4. Where to submit the claim application?**

Normally claim application (Form 11) is to be submitted by a claimant / nominee / legal heir of the deceased account holder at the Post Office where accounts stands.

However, if the claimant is not in a position to visit Post Office where the account stands to submit the claim papers, he can submit the same to nearest Post Office who will then forward the claim papers to the Post Office where account stands.

**5. Can I submit the claim in nearby Post Office?**

**Yes.** If the claimant is not in a position to visit Post Office where account stands, and submit the claim papers, he can submit the same to nearest Post Office who will then forward the claim papers to the Post Office where account stands. If the claim is submitted at any other post office, the GDS BPM/SPM/PM/Sr. PM/CPM/Director should accept the claim application form along with documents and after accepting witnesses, forward the case along with all documents to the post office where account stands by Service Insured Post on the day of its receipt.

**6. After the death of the account holder whether request can be given by nominee or legal heirs to transfer the account to nearest post office and then settle the claim?**

**No.** After the death of the account holder, no request can be submitted for transfer of account. But claim application can be given at the nearest post office which in turn will forward the case along with all documents to the post office where account stands by Service Insured Post on the day of its receipt.

**7. Can I submit the claim through online?**

**No.** At present online claim submission option does not exist. The claimant should approach personally to the Post Office where the account stands and submit the claim papers. If the claimant is not in a position to visit Post Office where account stands, and submit the claim papers, he can submit the same to nearest Post Office who will then forward the claim papers to the Post Office where account stands.

**8. Can I submit the claim through Registered Post / Speed Post?**

The claimant should approach personally to the Post Office where the account stands and submit the claim papers.

**9. Whether personal visit of claimant[Nominee/Legal Heir] required for submitting claim application? Any relative friend can submit?**

Claimant has to personally visit the Post Office for submitting the claim papers.

\*\*\*\*\*

**10. Who can be witness to the claim application form?**

Any respectable person known to the Post Office and who is personally acquainted with the claimant can act as a witness to the claim application form. Witness should provide his own permanent address (preferably copy of Aadhaar card) with his mobile number.

**11. Whether the submission of original copy of death certificate is compulsory?**

**No.** If a claimant is not able to hand over original death certificate/proof of death, the Postal Authority receiving claim can accept photo copy of the same by comparing with original. In such a case, that authority should write on the photocopy "**Compared with original and found correct**" under dated signatures and designation stamp.

**12. How to proceed further if there is difference between the name of deceased depositor as per Post Office records and name as per Death Certificate?**

If there is a difference in the name of the deceased depositor / investor as per Post Office records and name as per Death Certificate, Claimant will apply to the concerned Head of the Division/GPO/Gazetted HO for issue of reconciliation certificate. Application format enclosed in Annexure 7. After satisfying himself with the documentary evidences / conduction the enquiry, Head of the Division / GPO/ Gazetted HO will issue Reconciliation Certificate. Claimant will attach the above Reconciliation Certificate with the claim application Form.

**13. How to proceed further if there is difference between the name of nominee as per Post Office records and name as per KYC document of nominee (For eg: Aadhaar card)?**

If there is a difference in the name of the nominee as per Post Office records and name as per KYC document (For eg: Aadhaar card), Claimant can apply to the concerned Head of the Division/GPO/Gazetted HO for issue of reconciliation certificate. Application format enclosed in Annexure 7. After satisfying himself with the documentary evidences/ conduction the enquiry, Head of the Division / GPO/ Gazetted HO will issue Reconciliation Certificate. Claimant will attach the above Reconciliation Certificate with the claim application Form. Claimant can also produce reconciliation certificate from any Gazetted officer in prescribed format

**14. Whether reconciliation certificate required when difference is only minor spelling, surname missing, place of initials before/after etc cases?**

At present rules have not clearly distinguished between minor difference or major difference in names. Rules only mention the words "If there is a difference in the name of the deceased depositor ", "In case of difference in the name of nominee". Hence as of now, claim cases where minor difference in names are also being asked to apply for reconciliation certificates.

\*\*\*\*\*

**15. What is the procedure if the nominee/legal heir is residing in the foreign countries? Whether the claim proceeds will be credited to NRO Account?**

Where the claimant or a near relative named in the claim resides in a foreign country, the procedure as applicable to other claims is to be followed except that the claim from a person residing in a foreign country, letter of disclaimer from a person residing in a foreign country, death certificate issued in a foreign country and the power of attorney executed in a foreign country, if any, should have the authentication by the Indian Consular Office in that country, if reciprocal arrangements under Section 14 of the Notaries Act, 1952 and HAGUE APOSTILE CONVENTION do not exist between India and that country.

Payment of the claim to a claimant residing in a foreign country will be made to the holder of a power of attorney in India. No direct remittance will be made to the claimant in the foreign country. The claim proceeds will not be credited to NRO Account of the claimant residing in foreign countries.

\*\*\*\*\*

**16. Where can I download the standard format of claim application and its annexures?**

The claim application form and its annexures are easily available in India Post website [indiapost.gov.in/vas/pages/forms.aspx](http://indiapost.gov.in/vas/pages/forms.aspx)

\*\*\*\*\*

**17. What is the time limit for settlement of claim as per Departmental Rules?**

Time taken for settlement of claim starting from the time of receipt of completed documents:

**Seven** working days in Non CBS Offices and **One** working day in CBS offices.

\*\*\*\*\*

**18. Account holder has expired and in his account nomination does not exist. All legal heirs could not come together for submitting claim papers for some reasons. Is there any cut off time before which claim has to be submitted for settlement of claim from the date of death of account holder as per Departmental Rules?**

**No.** However it is advised to get settled within 10 years as after 10 years, account gets freezed and claim can be processed only at linked Head post offices as per the provisions of SCWF Rules.

\*\*\*\*\*

**19. Whether I will get any receipt when I submit the Claim Application in the Post Office?**

Whenever a request from the depositor for sanction of claim is presented at any post office, his request should be entered in the register to be maintained in manuscript and an acknowledgment in the format given in Annexure 8 should be issued to the depositor against his request.

\*\*\*\*\*

**20. Can the Account of deceased depositor be transferred to the claimant without closing the Account?**

**No.** It has to be processed on the same lines of claim settlement . After issue of claim sanction, the Account / Certificate will be transferred to the name of Nominee/Legal Heir in respect of the Following Schemes only:

- a. Recurring Deposit
- b. Time Deposit
- c. NSC
- d. KVP
- e. SCSS (if spouse is the Nominee and eligible to open a SCSS Account (attains 60 years of age) and does not have another SCSS Account in her own name.

**21. What is the procedure if the nominee is a minor? How the payment will be made to the minor?**

- a. Where the claimant is a minor nominated by the depositor, payment of the sum may be made to the person appointed in the nomination to receive it. In case there is no such person or there is no nomination in favour of the minor claimant, payment of the balance may be made to the guardian.
- b. Guardian in relation to a minor means:- (i) Father or mother; and (ii) Where neither parent is alive, or where the only parent is incapable of acting, a person entitled under the law for the time being in force to have the care of the property of the minor.
- c. The person withdrawing the balance from the account on behalf of the minor shall furnish a certificate that the minor is alive and that the money is required on behalf of the minor.

**22. How the claim will be settled in those Accounts in which nomination is registered, but the nominee is deceased before the death of the depositor?**

The claim to be settled on behalf of legal heirs of the depositor and not the nominee.

**23. Whether the persons who sign as witnesses on the claim application form have to personally visit the Post Office?**

As per Addendum to **SB Order no. 31/2020** dated 16.09.2020, the physical presence of witnesses is not required, if self attested photocopy of ID/Address proof of witnesses containing signature of the witness concerned are produced along with other claim documents.

\*\*\*\*\*

**24. Whether I will get any SMS alert after sanction of claim?**

**No.** However, if the claimant has an POSB Account and his mobile number is updated in the post office account of the claimant, SMS alert will be received on credit of sanctioned claim proceeds.

**25. Whom to contact if any delay in settlement of the claim is noticed?**

In case of delay in settlement of claim after submitting all the claim documents and receipt of acknowledgement from Post Office where the claim is submitted, the Claimant can directly contact Office of Superintendent of Posts or Office of Senior Superintendent of Posts corresponding to the post office where claim settlement is pending.

**26. There are multiple deposits/accounts in the name of the deceased depositors in the same Post Office. Can I submit a single claim application with single set of documents?**

**No.** Separate claim application and document set is required for each account.

**27. There are multiple deposits/accounts in the name of the deceased depositors in different Post Offices. Can I submit a single claim application with single set of documents in one Post Office or whether I have to submit application in all the Post Offices separately? Or Can I get all accounts transferred to one post office before submitting claim application?**

**No.** The accounts related to each Post Office will be settled at Post Office where accounts stands. The claims application along with required documents can be presented by the Claimant in one Post Office. The Postmaster, will then sort the accounts related to each Post Office and forward the claim application and documents to concerned Post Office where the accounts stand for settlement of claim and then credit the proceeds to the Claimant through POSB or ECS. After decease of account holder , transfer of account can not be done.

**28. Is there any minimum time limit for submission of claim from the date of death?**

In case where nomination is registered or legal document is available (Probate of Will, Succession certificate), there is no time limit for submission of claim cases. However, in case where accounts do not have nomination, then claims to be submitted after **6 months** from the date of death of Account holder.

\*\*\*\*\*

**29. Who is a Power of Attorney? Whether he can submit the claim application?**

A Power Of Attorney is a legal document giving one person (the agent) the power to act for another person (the Principal). The agent can have broad legal authority or limited authority to make legal decisions about the Principal's property, finances or medical care. The Power of Attorney can submit claim application when the Principal cannot be present to sign necessary legal documents for financial transactions.

**30. Where can I register a complaint regarding delayed settlement / non-settlement of claim?**

1. [www.Indiapost.gov.in](http://www.Indiapost.gov.in)
2. <https://pgportal.gov.in>
3. tweet @PostOfficeIndia
4. Postinfo app

**31. Whether Legal Heirship Certificate issued by Revenue Authorities of Rank not less than Tahsildar/ Deputy Tahsildar can be submitted instead of succession certificate?**

**No.** It can not be accepted as per Post office provisions.

**32. I have opened account through an agent in post office [MPKBY/SAS]. Now for closure should I go directly to post office or through agent only?**

The Claim papers to be submitted by the Claimant only and agent cannot submit claim papers on behalf of Claimant. As per SB Order no. 15/2021 dated 29.06.2021 no messenger facility available.

**33. In case of more than one nominees, all have to claim together? Or they can claim separately?**

Claim shall be settled at once and no separate settlement for different nominees can be made. In case of exceptional circumstances where all the nominees are not in a position to submit claim or able to attend post office jointly, they may authorize nominee(s) to claim/take payment and the claimant nominee may submit disclaimer from other nominees in Form 14 of GSPR-2018 along with their KYC documents. In such case, payment can be made to the claimant nominee(s).

**34. What to do with ATM card /unused cheque leafs when account holder expires?**

The ATM card, unused cheque leafs has to be surrendered by the claimant / nominee after the date of death of depositor. The ATM card / cheque leaf should not be used by family members to withdraw the amount after the death of Account holder.

\*\*\*\*\*

**35. Whether for each account separate application and separate set of Documents needed for settlement NSC/KVPs?**

Claims relating to each National Savings Scheme Accounts shall be treated as separate and the prescribed limit shall be applied separately for each account. The account number under the context of these rules means and includes the registration number allotted at the time of issue of KVP/NSC certificates. All certificates purchased in one registration will be treated as one account. Separate set of documents are needed to settle claims of each account.

**36. NSC/KVP before 2016 were being issued in form of certificates. After 2016, passbooks are issued for NSC/KVP. Any difference in procedure in respect of certificate format and passbook in case of death claim ?**

**No.** Where certificates were issued, all the certificates under one registration will be considered as a single claim held in the name of Account holder. In such cases, each Registration number will be treated as an account. However, in case of passbook (NSC/KVP), the claim is settled for the amount mentioned in Passbook. Each Passbook will be issued with unique Account number.

**37. In case, account holder has opted both PMSBY and PMJJBY and premium amount of Rs. 20/- and Rs. 436/- is being deducted on yearly basis, in case of accidental death, whether account holder can claim both PMSBY and PMJJBY?.**

**Yes.**

**38. What is Branch Post Office and other than Branch Post Office in Department of Posts?**

A Branch Post Office or BO is an extra departmental office headed by a Branch Postmaster, who is an extra departmental staff. The working hours are roughly 4 – 5 hours. After the introduction of RICT device, all services like booking Registered articles, Speed Post articles, Parcels, eMO and despatch of Registered, Speed, Parcels are done using this device. Further, all the Financial Services like opening of POSB Accounts, SSA, RD, TD, MIS, PPF, NSC/KVP and SCSS are done at Branch Post Offices. Further, deposits and withdrawals upto Rs. 50000/- can be transacted at Branch Post Offices. Other than Branch Post Offices means Sub Post Offices and Head Post Offices.

In other words , Post offices having desktops in counters and which are open for full day are departmental post offices and other offices which are open for maximum of 5 hours and having handheld device for providing services are branch post offices.

**39. I am claimant of Post office savings account in the name of deceased family member. Whether I can get credit of claim amount lying in the account in my bank account instead of getting through cheque?**

This facility is available for RD, TD, MIS, SCSS, NSC and KVP accounts only as of now and not available for SB, SSA and PPF schemes. This mechanism is implemented through ECS mechanism and not through NEFT/IMPS/RTGS mechanism and hence takes a day's time for credit.

#### 40. Who can act as surety to sign in the Indemnity Bond?

In case NSC/KVP is lost by the deceased holder or claimant, then duplicate passbook will be issued to the claimant on sanction of claim and the said NSC/KVP will be transferred to the name of nominee / claimant. The fees for issue of duplicate passbook in lieu of lost or mutilated certificate per Registration is Rs. 10/- + GST.

**Indemnity Bond** is required only for loss of NSC/KVP certificates. There are two types of Indemnity Bond:

1. **NC-54 (a)** : To be executed by the holder of certificate (s) with one surety at the time of the issue of a duplicate certificate (s) in lieu of lost, misplaced, spoilt or mutilated certificates.
2. **NC-54 (b)** : To be executed by the holder of certificate Sri/Smt..... with Bank Guarantee at the time of the issue of a duplicate certificate (s) in lieu of lost, misplaced, spoilt or mutilated certificates.

For the purpose of acceptance of sureties in indemnity bond, the sureties shall be adequately solvent and if the accepting authority of letter of indemnity is not satisfied with the solvency of the sureties, solvency may be ascertained through any of the following documents: -

- If he is an employee of the Central or State Government or of a local body Government aided educational Institution, Reserve Bank of India, a public sector undertaking or any other body controlled by the Government, to the extent of his / her salary for 12 months excluding allowances, as certified by the employer.
- On the basis of annual income mentioned in Income Tax Return (ITR) of last Financial year of the sureties.
- On the basis on previous year's Annual Income Certificate, certified by the employers of the sureties.
- Solvency certificate issued from the revenue authority having jurisdiction over the estate of the surety.

## **41. Who can be the Legal Heirs for claim proceeds?**

When a person dies without a Will or intestate in legal terms, the appropriate succession laws come into effect for the transfer of assets held by the person to the legal heirs. The parents, spouse and children are the immediate legal heirs of the deceased person. When a deceased person does not have immediate legal heirs, then the deceased's grandchildren will be the legal heirs.

Legal heirs can be categorized in two segments: Class I and Class II

For instance, according to the Hindu Succession Law, if a Hindu man leaves behind property without a Will, it is primarily passed on to Class I heirs (the widow, children and mother) in equal share. If there aren't any Class I heirs, then Class II heirs (father, grandchildren, great grandchildren, brother, sister and other relatives) can claim the property.

## **42. Quick settlement of deceased claim cases of National Savings Schemes. (SB Order 01/2023 dated 09.01.2023)**

**Head Post Offices/Sub Post Offices should be sensitized to adhere the following guidelines for timely settlement of deceased claim cases: -**

- (a) At the time of receipt of deceased claim case/ KYC documents, the KYC document(s) of claimant shall be verified with the original KYC documents.
- (b) If signature of witnesses is available on copy of the KYC documents, physical presence of witnesses is not required.
- (c) **The claimant(s) should be sensitized to provide his/her Bank Account/PO Savings Account detail at the time of submission of deceased claim case for transfer of payment and obtain Account Detail/signature on acquittance portion, so that nominee(s)/claimant(s) need not visit post office again to get the payment through cheque.**
- (d) **No separate sanction memo is to be issued by Sub Post Office/Head Post Office for settlement of deceased claim cases.** SPM/PM shall sanction the claim on the second part of Form-11 which is prescribed as '**For Office Use Only**'.
- (e) Sending sanction memo to claimant through Registered post by the Head Post Offices/ Sub Post Offices should be avoided.
- (f) Once a deceased claim case is received with complete documents, further verification through PRI (P)/SDI (P) is not required.
- (g) **All post offices shall ensure settlement of deceased claim cases as per prescribed timeline/norms i.e. one working day where nomination exists and seven working days in other cases. Abnormal delay in settlement of deceased claim cases to be avoided.**

**Annexure 1: Checklist for Post offices when claim document needs to be forwarded to Gazetted Head Post office or Division Office for processing.**

REPORT ON CLAIM TO THE BALANCE AT CREDIT OF THE SAVINGS ACCOUNTS/CERTIFICATES OF DECEASED DEPOSITORS/HOLDERS (TO BE KEPT WITH EACH CLAIM CASE) (APPROPRIATE REPLY SHOULD BE FURNISHED AGAINST EACH ITEM. LEAVING ANY ITEM BLANK AND ANSWERING WITH DASHES WILL NOT BE ACCEPTED)

1.	No. of Accounts/Certificates	
2.	Name of the Post office and Head Post office	
3.	Full name and address of the depositor/holder with Pin code	
4.	(i) Date of Death of depositor	
	(ii) Is death certificate from the competent authority produced?	
	(iii) Whether six months period has been elapsed from the date of death of holder/depositor [Refer SB Order 31/2020]	
5.	Full name and address of the claimant with pin code	
6.	Exact amount to which sanction has to be issued	
7.	(i) Types of Accounts/Certificates	
	(ii) If it is security deposit account/certificate pledged. Is release order from the pledgee attached?	
	(iii) Is it a silent SB account	
	(iv) Is it a SB account not bearing interest	
	(v) Full particulars of Govt Security nos, Nominal value, rate of interest etc	
	(vi) Date of last transaction in case of SB \RD\CTD\TD\FD and date of purchase in case of certificates	
8	(i) Whether passbooks\certificates are in possession of the claimant?	
	(ii) If so they verified with office records and found	

9	Whether nomination exists. If so mention serial no. Date of Regn and name and address of the nominee?	
10	(i) Is the claim supported by legal evidence?  (ii)If so, is original or attested true copy of the legal evidence attached?(If attested true copies are attached the same need be verified by postal official)	
11	(i)Is the declaration under oath given by the claimant before any sanctioning authority (irrespective of amount or any other competent authority)  (ii)If the above oath was not administered declaration from competent authority obtained and is verified with postal official?	
	(iii)Whether the depositor belong to joint family or Divided Hindu family?	
	(iv) Is the interest of a minor relative involved ?	
	(v)Whether consent letters from all near relatives produced?	
	(vi) If so are minor maintained by natural /legal guardian(natural guardian means father or mother)	
12	Whether any other accounts or certificates standing in the name of the deceased depositor/holder has come to notice?	
13	Whether the account is free from court attachment?	
14	Whether the claim papers have been filled in properly and are in order?	
15	Recommendations of SPM/PM	

Place:

Signature/Designation stamp of SPM

Date:

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**Annexure 2:  
Form - 11**

**(See Rule 15 of Government Savings Promotion Rules, 2018)**

**Application for settlement of an account of the deceased depositor by nominee or legal heirs under National Savings Scheme**

\* **To**  
\* **The Sr. Postmaster/Postmaster/Sub Postmaster**  
\* ..... (Name of Post Office)

\* **Subject: - Application for withdrawal /closure of account.**

\* Sir,

\* 1. I/We ..... the nominee(s)/legal heirs of late ....., the depositor to account  
\* No/Savings Certificate(s)\* ..... under .....(Name of Scheme), apply for  
\* withdrawal of entire amount standing to the credit of the deceased in the said account.

\* In support of the claim, I hereby submit the following documents:-

- \* (i) Death certificate of depositor/s.
- \* (ii) Death certificate of Shri/Shrimati ..... also the nominee(s) appointed by the  
\* Depositor(s).(\*\*\*)
- \* (iii) Succession Certificate/Letter of Administration/ Probate of will of the deceased depositor issued by  
\* ..... competent court. (\*\*)
- \* (iv) Pass Book of the Depositor/deposit receipt/statement of account.
- \* (v) Bond of Indemnity (Form 15 of GSPR-2018).
- \* (vi) Affidavit (Form 13 of GSPR-2018).
- \* (vii) Letter of disclaimer on affidavit (Form 14 of GSPR-2018).

\* Signature or thumb impression of claimant(s)/Legal heirs  
(Thumb impression should be attested by a person known to the Accounts office).

\* Address .....

\* Mobile No. ....

\* Claimant (s) ID Proof Type & No..... Address Proof Type & No.....  
**(Self Attested)**

\* Date:-

\* Place:-

\* Witness:- (along with ID and Address proof must be **self attached**)

\* (1)..... (Signature)..... Name and address, Mobile .....

\* (2)..... (Signature)..... Name and address, Mobile .....

\* **Witness Accepted.**  
**Signature of Sr.PM/PM/SPM/BPM**  
**With Designation Stamp**

\* (\*) To be produced by legal heirs, in the absence of nomination for claims upto Rs.5 lakh.

\* (\*\*) Strike off if there is a valid nomination.

\* (\*\*\*) Strike off if not applicable

**For office use only**

Claim has been sanctioned by competent authority vide Sanction Memo No. .....  
dated .....(copy attached).

**(to be filled if claim is sanctioned by any administrative authority)**

Withdrawal of Rs. ..... (Rupees .....only) or  
transfer of account/certificate(s) in the name of claimant(s) is sanctioned.

Signature of Postmaster

**With Designation Stamp**

**ACQUITTANCE (Tick any one among 1,2,3)**

**1. TO BE SIGNED BY THE CLAIMANT (S) AT THE TIME OF SUBMISSION OF CLAIM FORM IN CASE OF POSB / ECS CREDITS:**

I / We ..... wish to inform that on sanction of claim, the  
claim proceeds of Rs. ..... (In figures) ..... (In words) may be  
paid/transferred to me/us by any of the following modes in full settlement of my/our claim:  
i) By transferring the claim proceeds to Post Office Savings Bank Account No.

ii) By ECS mode (Copy of Bank Statement or photo copy of Bank Passbook first page along  
with IFSC code enclosed)

**OR**

**2. TO BE SIGNED BY THE CLAIMANT (S) AT THE TIME OF PAYMENT BY CASH / CHEQUE:**

Received Rs ..... (In figures) ..... (In words) by cash / cheque bearing No  
..... dated ..... in full settlement of my/our claim.

**OR**

**3. In case of RD/TD/Savings Certificates**

Please transfer the account/Certificate(s) in my/our name for which Account Opening Form (AOF)  
along with Annexure-II (KYC Form) and KYC documents are submitted.

Date:

Place:

claimant(s)

Signature / Thumb impression of the

(Thumb impression should be attested by a person known to the Post office)

### **Annexure 3:**

## **FORM -13**

**(See Rule15 of Government Savings Promotion Rules, 2018)**  
**Affidavit**

To,  
The Postmaster/Manager

Sir,

1. I/We.....husband of/wife of/son of/daughter of  
.....Late.....(dec  
eased depositor) resident of..... do hereby declare and  
solemnly affirm as under:—

(1) That I/we am/are the only heir(s) of late..... (Deceased depositor) who died at.....on..... I/We alone represent the estate of late ..... (deceased depositor).

(2) That late..... (Deceased depositor) did not leave any will and therefore I/we am/are the only successor(s) to the estate of the said deceased depositor/s.

1. .... (Signature)

2

3.

4.

4.

## Deponents

**Verification:** I/we, the above named deponents do hereby verify on solemn affirmation in..... Name of Place) that the contents of this affidavit are true to my/our knowledge and nothing material has been concealed.

Dated:—

1. .... (Signature)

2.

51

## Deponents \*

## Attested Oath Commissioner/Notary Public

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**Annexure 4:**

**FORM -14**

**(See Rule15 of Government Savings Promotion Rules, 2018)**  
**Letter of disclaimer**

To,  
The Postmaster/Manager

.....  
  
Sir,  
1. I/We.....husband of/wife of/son of/daughter of late.....(deceased  
depositor) resident of..... do hereby declare and solemnly affirm as under:-

(1) That late .....(deceased depositor) died intestate on.....  
leaving behind us as his/her only heirs.

(2) That I/we.....heirs of late.....(deceased depositor) for ourselves and  
on behalf of our heirs, executors, representatives and assigns do hereby relinquish our claims to the balance of  
Rs....., payable to the heirs of late.....(the deceased) which may be  
credited to the account sought by Mr./Ms.....(claimant) our .....(mention  
relation). We have no objection whatsoever in the balance in the above referred account  
No.....together with interest, if any, accrued thereon being paid by the Bank to said  
Mr./Ms.....(claimant)

1.

2.

3.

Deponents

**Verification:** I/we, the above named deponents do hereby verify on solemn affirmation that the contents of this  
affidavit are true to our knowledge and nothing material has been concealed.

1.

2.

3.

Date

Deponents

I identify the deponent(s) who is/are personally known to me and who has/have signed in my presence.

Date

**Attested**  
**Oath Commissioner/Notary Public**

\*\*\*\*\*

**Annexure 5:**

**FORM -15**

**(See Rule15 of Government Savings Promotion Rules, 2018)**  
**Letter of indemnity**

To,  
The Postmaster

.....

Sir,

1. In consideration of your paying or agreeing to pay me/us.....(Name of legal heirs) the sum of  
Rs.....standing in.....(Name of scheme) account No.....with  
your.....(name of Accounts office) in the name  
of.....without production of letters of administration or succession certificate to  
the estate of the deceased.....(name of the subscriber) or a certificate from the Controller of  
Estate Duty to the effect that estate duty has been paid or will be paid or none is due,

2. I/We.....and we (1) .....(2).....(sureties) do  
hereby for ourselves and our heirs, legal representatives, executors and administrators jointly and severally undertake  
and agree to indemnify you and your successors and assigns against all claims, demand, proceedings, losses damages,  
charges and expenses which may be raised against or incurred by you by reason or in consequence of having agreed to  
pay/or paying me/us the sum as aforesaid.

3. In witness whereof we have hereunto set my/our hand at.....on this..... day  
of.....in the presence of witnesses.

**Signed and delivered by the above named heir/heirs of the deceased.**

Signed and delivered by the above named sureties

1.

2.

Signature, names and addresses of witnesses

1.

2.

**Attested**  
**Notary Public**

\*\*\*\*\*

**Annexure 6: Instruction with respect to documentation of Form13/14/15**

\*\*\*\*\*

1. All the 3 Annexures should be made on **Non Judicial Stamp Paper** as per the Stamp Act of the State. The Validity of all three Annexures is for **One** year only.
2. **Bond of Indemnity:** An Indemnity Bond is a bond that is intended to reimburse the holder for any actual or claimed loss caused by the issuer's conduct or another person's conduct.
  - a. To be given by all the Legal Heirs with two Sureties.
  - b. In the presence of two Witnesses.
  - c. Attested by Notary Public.
  - d. The Bond of Indemnity to be given on Stamp paper of value Rs. 100/-
3. **Affidavit** is a Written Statement confirmed by oath or affirmation, for use as evidence in Court of Law:
  - a. To be given by all the Legal Heirs.
  - b. Attested by Oath Commissioner or by Notary Public.The Affidavit to be given on Stamp paper of value Rs. 20/-
4. **Letter of Disclaimer on Affidavit:** Consent given by Legal Heir(s) for paying claim amount to a particular Legal Heir.
  - a. To be given by all the Disclaimers.
  - b. Attested by Oath Commissioner or by Notary Public.The Letter of Disclaimer on Affidavit to be given on Stamp paper value of Rs. 20/-

SL No	Annexure	Signed by	Executed before
1.	<b>Letter of Indemnity</b>	<b>Claimant, sureties, Witnesses</b>	<b>Notary Public</b>
2.	<b>Affidavit</b>	<b>All legal heirs Including claimant</b>	<b>Notary Public/ Oath Commissioner</b>
3.	<b>Letter of disclaimer on Affidavit</b>	<b>All legal heirs excluding claimant</b>	<b>Notary Public/ Oath Commissioner</b>

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**Annexure 7:**

**Application for Reconciliation Certificate for difference in the name of deceased depositor/ claimant**

Difference in the name of deceased depositor	
Difference in the name of claimant	

[Tick whichever is applicable]

I, being the claimant of below mentioned claim, request you to kindly issue reconciliation certificate. The details are as below:

<b>SL No</b>	<b>Details</b>
1	Name of the claimant
2	Address of the claimant
3	Claim pertains to which [Type of Account/NSC/KVP]
4	Account No/Registration No
5	Name of the Post Office
6.	Name of nominee / claimant as per Post Office records [ as per Pass Book/NSC/KVP etc]
7	Name of the nominee / claimant as per Adhaar (or any ID proof)[Copy to be enclosed]
8	Name of the deceased depositor as per Post Office records
9	Name of the deceased depositor as per his Aadhar
8	Details of documentary evidences enclosed in support of the reconciliation of name of nominee / claimant.

**Place:**

**Date:**

**Signature of the claimant  
Mobile No.**

**Signature and address of the witnesses: 1.**

**Signature and address of the witness 2.**

**[The Address proof with photo IDs of witnesses are enclosed].**

**FOR OFFICE USE**

**Recommendation by PM/SPM.**

**The above facts are confirmed.**

**Please issue Reconciliation certificate as per the following rule.**

Difference in the name of deceased Depositor as per Rule No. 172 (15) (a)	
Difference in the name of Claimant as per Rule No. 172 (15) (b)	

**[Tick appropriate box]**

**Place:**

**Date:**

**Signature of SPM/PM  
Designation Stamp**

## **Annexure 8:**

## ACKNOWLEDGMENT OF CUSTOMER CLAIM REQUEST

.....SO /HO/GPO (Name of post office where request received)

Date of receipt of request.....

Time of receipt of request..

Name of depositor.

Account/Certificate(s) no.

Name of scheme..... (SB/RD/TD/MIS/PPF/NSS/SCSS/KVP/NSC/SSA)

Name of Scheme..... (SB/RD/TFD/HS/TF/SS/SCSS/RV/RSC/SS/.....)  
Type of request..... (Transfer of account/deceased claim case/closure of account)

Type of request..... (Transfer or account)  
Request No:- (Sl. No. of register)

Date Stamp of PO

Signature of Postmaster

\*\*\*\*\*

**Annexure 9:**

**Application to permit claim closure without Passbooks**

I, being the claimant of below mentioned claim, request you to kindly permit claim closure without Pass book. The details are as below:

<b>SL No</b>	<b>Details</b>
1	Name of the claimant ಕ್ರೆಯ್ ಅರ್ಜಿ ಸಲ್ಲಿಸುತ್ತಿರುವವರ ಹೆಸರು
2	Address of the claimant ಕ್ರೆಯ್ ಅರ್ಜಿ ಸಲ್ಲಿಸುತ್ತಿರುವವರ ವಿಳಾಸ
3	Claim pertains to which [Type of Account/NSC/KVP] ಇದು ಯಾವ ಖಾತೆ [ಉಳಿತಾಯ ಖಾತೆಯೇ, ಎನ್‌ಎಸ್‌ಸಿ ಯೇ, ಕೆ.ವಿ.ಹಿಯೇ ]
4	Account No/Registration No ಖಾತೆ ಸಂಖ್ಯೆ /ರಿಜಿಸ್ಟ್ರೇಷನ್ ಸಂಖ್ಯೆ
5	Name of the Post Office ಅಂಚೆ ಕರ್ಪೇರಿಯ ಹೆಸರು
6.	Name of deceased depositor/Investor as per Post Office records [ as per Pass Book/NSC/KVP etc] ಅಂಚೆ ಕರ್ಪೇರಿ ದಾಖಲೆಯಂತೆ ಮೃತ ಖಾತೆದಾರರ ಹೆಸರು
7.	Reasons for non availability of Pass book
8.	Details of documentary evidences enclosed for permission to close the account without passbook held in the name of deceased depositor/investor. a. Aadhaar copy of claimant and witness b. Death certificate of deceased depositor/investor. c. Letter from claimant for claim closure without Passbook d. Copy of Account opening form e. Claim application ಈ ಅರ್ಜಿಯ ಜೊತೆ ಇಟ್ಟಿರುವ ದಾಖಲೆಗಳ ವಿವರ

**Place:**

**Date:**

**Signature of the claimant  
Mobile No.**

**Signature and address of the witnesses: 1.**

**Signature and address of the witness 2.**

**[The Address proof with photo IDs of witnesses are enclosed].**

**FOR OFFICE USE**

**Recommendation by PM/SPM.**

**Recommendation by PM/SPM.**

**The above facts are confirmed. The permission to settle the claim closure without Passbooks as required by Rule 172(6)(iv) read with Rule 59 [3] of POSSB CBS Manual is recommended. Submitted to the Senior Postmaster, Mangaluru HO/Senior Superintendent of Post Offices, Mangaluru Division for the kind permission for claim closure without Passbooks. A ledger copy of the Account/Certificate is enclosed.**

**Place:**

**Date:**

**Signature of SPM/PM  
Designation Stamp**

\*\*\*\*\*

**Annexure 10:**  
**APPLICATION TO KNOW NOMINATION PARTICULARS**

From:

.....  
.....  
.....  
.....

To:

The Postmaster / Sub Postmaster  
..... (Sub Office / Head Office)

Sir/Madam,

Sub: Nomination Details reg.

Sri/Smt. ..... Holder of ..... (POSB scheme) with Account number ..... standing at ..... Post Office was deceased on ..... . Hence, I/we want to know the nomination details for the said account. In this regard, please intimate the nominee for the said account to proceed for claim closure.

My relationship with the account holder: .....

Thanking you,

Place:  
Date:

Yours faithfully,

(Claimant)

**Annexure 11:**

**List of documents may be accepted as ID and Address Proof of witnesses for claim application:**

As per the Addendum to SB Order 31/2020 dated 16.09.2020, a clarification on physical presence of witnesses at the time of acceptance of deceased claim cases is provided for reference.

<b>Sl. No.</b>	<b>For Proof of Identity</b>	<b>For Proof of Address</b>
1	Aadhaar Card	Aadhaar Card
2	Passport	Passport
3	Driving License	Driving License
4	Election Commission Voter ID Card	Election Commission Voter ID Card
5	Ration Card with Photo, for the person whose photo is affixed.	Ration Card with Address
6	Post Office Identity Card, Identity Card from Central/State Government or PSU e.g. PPO, BPL card, Job Card issued under MG-NREGA duly signed by an officer of State Government	Photo Identity Card having address (of Central Govt./PSU or State Govt./PSU)
7	Certificate of address with photo from Government recognized educational institutions (for students, studying at present)	Certificate of address with photo from Government recognized educational institutions (for students, studying at present)
8	PAN Card	Salary Slip of reputed Employer with current address
9		Letter issued by National Population Register containing details of name and address.
10		Electricity, telephone, post-paid mobile, piped-gas, water bill (not more than 2 months old)
11		Property or municipal tax receipt.

12	letter of allotment of accommodation from employer issued by the State Government or Central Government Departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.
13	Bank or Post Office Passbook/Statement with current address.

## Annexure 12 : CPMG Karnataka Circle instruction for settlement of DBT credits

भारतीय डाक विभाग /Department of Posts  
मुख्य पोस्टमास्टर जनरल कार्यालय, कर्नाटक परिमंडल, बैंगलुरु 560001  
O/o the Chief Postmaster General, Karnataka Circle, Post Office, Bengaluru - 560 001  
080-22392558; fe.ka@indianpost.gov.in  
No. FS/DBT/02/Digs @ Bengaluru 560001 Date - 21/03/2022  
To:-  
PMG BG HQ Region, Bengaluru - 560001  
PMG NK Region, Dharwad - 580001  
PMG SK Region, Bengaluru - 560001

Sub: Settling of claims in respect of POSB Accounts having DBT credits  
Post date of death of the account holder for various schemes – Reg  
Ref : Fresh

\*\*\*\*\*

This office is in receipt of various references from Regions and Divisions at this office seeking clarification for settlement of POSB death claim cases where the DBT credits are found in the SB account post date of death of the account holder.

The DBT credit includes benefits from various State and Central sponsored welfare schemes for which the POSB accounts of beneficiaries are mapped. RGRHCL, PM KISAN, MSP, Crop Insurance, Kisan Samman Yojana, PMAY, Gas/Oil subsidy etc., are a few examples of DBT credits being credited to POSB accounts.

The issue was taken up with RB division of Directorate and various state Government Departments from this office requesting for welfare scheme-specific Standard Operating procedures (SOPs). However, no response has been received so far in this regard.

The claimants are repeatedly approaching Post offices, Division/Region/Circle offices in many instances seeking immediate settlement of the amount in favour of nominees. It is noteworthy to mention that in few cases the amount kept pending are above Rs.50,000/-. Such cases would attract major public complaints if not dealt with immediately.

With this backdrop, I am directed by the Competent Authority to convey the following:

1. The settlement of claims for aforementioned POSB accounts having DBT credits post date of death of account holder may be processed as per instructions contained in SB order No. 31/2020 and other relevant existing POSB rules dealing with POSB claim closure.
2. These instructions are to be adhered to until a revised process or SOP is prescribed separately for handling claim closure of POSB accounts mapped with DBT credits.

The instructions may please be circulated to all post offices for needful action

Endt No: SK/SB/Misc/Digs dated at Bengaluru - 560001 the 21.03.2022

Copy to:  
All the SSPOs/SPOs under SK region for information and necessary action

सहायक निदेशक/Assistant Director

### Annexure 13:

## CPMG Karnataka Circle instruction for payment of Social Security Pension credited to POSB and not withdrawn for a period of 90 days.



ಭಾರತೀಯ ಅಂಚೆ ಇಲಾಖೆ / ಭಾರತೀಯ ಡಾಕ ವಿಭಾಗ / Department of Posts  
ಮುಖ್ಯ ಪ್ರೋಫೆಸ್‌ಎಸ್‌ಪ್ರೋಫೆಸ್‌ ಇನ್‌ಲ್ಯಾಂಡ್‌ ಕೆರ್ಕೆಲ್, ಉನ್ನಾಫ್ ಟರ್ಚ್ ವ್ಯಾಂಕ್, ಬೆಂಗಳೂರು - 560 001  
ಮುಖ್ಯ ಪೋಸ್ಟ ಮಾಸ್ಟರ ಜನರಲ ಕಾರ್ಯಾಲಯ, ಕರ್ನಾಟಕ ಪರಿಷಿಂಧ್‌ಲ, ಬೆಂಗಳೂರು - 560 001  
Office of the Chief Postmaster-General, Karnataka Circle Bengaluru – 560 001  
email: [fs.ka@indiapost.gov.in](mailto:fs.ka@indiapost.gov.in)

No FS-SSP002/1/2022-FS dated at Bengaluru- 560 001 the 26.10.2022

To:

Postmaster General, Bengaluru HQ Region, Bengaluru – 560 001  
Postmaster General, North Karnataka Region, Dharwad – 580 001  
Postmaster General, South Karnataka Region, Bengaluru – 560 001

Sub: Payment of Social Security Pensions credited to POSB and not withdrawn for a period beyond 90 days: Further clarification -reg.

Ref: This office letter of even number 08.09.2022 and email dated 20-09-2022.

\*\*\*\*\*

With reference and in continuation to the communication from this office cited, few units sought clarification on payment of Social Security Pensions credited to POSB accounts of beneficiaries, without withdrawals for more than 90 days. Following points are therefore reiterated for needful action and wide circulation:

1. The mandate received from Government of Karnataka dated 23.08.2022 seeking refund of credits in POSB accounts without any withdrawals for more than 90 days is still under examination. This office has requested DSSP (Directorate of Social Security Pensions) for clarification on process being incorporated for Bank accounts of pension beneficiaries for such refund, reply for which is awaited.
2. Clarification and suggestion has also been sought from RB Division, Directorate and DD CEPT, Chennai vide letters No.FS-SSP002/1/2022 dated 10-08-2022 and 08-09-2022 respectively on technical aspects of the proposal. Reply is awaited in this regard.
3. Social security pension beneficiaries will not be aware of the State Government mandate of compulsory pension withdrawal within a period of 90 days and would visit counters post 90 days due to various reasons such as health issues. Citing guidelines from State Government and denying the withdrawal of social security pensions would affect their livelihood and also hamper the reputation of department in the public eye.

Therefore, until further instructions from this office, withdrawal from POSB accounts of social security pensioners may be allowed normally in Post Offices even if there are no withdrawals in the previous 90 days.

Necessary instructions may be issued to Divisions in this regard.

This has the approval of competent authority.

सहायक पोस्टमास्टर जनरल (वित्तीय सेवा) / Assistant Postmaster General (FS)  
मुख्य पोस्टमास्टर जनरल का कार्यालय / o/o Chief Postmaster-General,  
कर्नाटक परिमङ्गल, बैंगलूरु - ५६६ १०९ / Karnataka Circle, Bengaluru - 560 001

