

Bank of Bahrain and Kuwait B S C

Settlement of Claims of Deceased Depositors

1. Expeditious settlement of claims of the nominee / legal heirs of the deceased depositors avoids considerable hardship, besides earning lot of goodwill for the Bank. Claims by legal heirs / nominee could be in respect of deposits, safe custody articles or access to lockers.

2. The legal position is quite clear in the matter of settlement of claims on the death of an individual.
 - **In the absence of nomination** or clear mandate in respect of a joint account or a will left behind by the deceased depositor, banks are required to pay the balance outstanding at the time of death of the person to all the legal heirs.

 - Nomination facility is made available to ensure smooth settlement of claim to the nominee. **Nomination** is optional for bank customers. It is therefore necessary that, customers are informed about the availability of nomination facility and made aware of its advantages.

 - Nomination can be made in favour of a minor, with a guardian appointed. Upon the attainment of majority by the nominee, the guardianship will lapse.

 - The nominee (Guardian in case of minor-nominee) would be receiving the deceased claim dues from the bank as a trustee of the legal heirs.

3. SURVIVORSHIP
 - A joint account opened as "Either or Survivor" or "Anyone or Survivors" or "Former or Survivor" or "Latter or Survivor" will permit the surviving account holder(s) to have unimpeded access to the credit balance in the account for withdrawal upon the death of one (or more) of the co-account holders. Payments to the survivor(s), in accordance with such mandate of survivorship, give a valid discharge to the bank. (eg: 'E or S' means, operation of the account by 'Either' and balance payable to 'Survivor')

 - Payment to survivor(s) can be made in the normal course subject to the only rider that there is no subsisting order from a competent court restraining the bank from making such payment.

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- In the event of the death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder/s, **unless there is a survivorship clause as detailed above.**
- Nomination by one of the joint account holders is not acceptable. All the joint account holders can make a nomination in favour of **an individual**. It may be noted that in the case of a joint deposit account the nominee's right arises only after the death of **all the depositors**.
- Banks, at any time, may allow variation/cancellation of a subsisting nomination by all the joint / surviving depositor(s) acting together. This is also applicable to deposits having operating instructions "Either or Survivor" etc.

4. Settlement of claims in various types of accounts / Facilities :

The following table indicates the persons entitled to claim the monies from bank, as per the nature of account and mandate.

Nature of Account	Single Depositor or Proprietor	Joint A/c (operated jointly)	Joint A/c (Either or Survivor)	Joint A/c (Former / Latter or Survivor)	Joint A/c (Anyone or Survivors)
4.1 WITH NOMINATION	<u>When depositor / Proprietor is deceased</u>	A. <u>When one or more depositor(s) is / are deceased.</u>	A. <u>When one depositor is deceased.</u>	A. <u>When Former / Latter is deceased.</u>	A. <u>When one or more depositor(s) is / are deceased.</u>
a.Savings A/c b. Current A/c (Individuals or Proprietorship concern)	Nominee	Legal Heirs of deceased and survivors	Survivor	Survivor	Survivor/s
c. Term Deposit Account (on maturity of deposit) d. Premature withdrawal of		B. <u>When all depositors deceased.</u> Nominee	B. <u>When all depositors deceased</u> Nominee	B. <u>When all depositors deceased</u> Nominee	B. <u>When all depositors deceased</u> Nominee

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FD (As per terms of contract)					
4.2 WITHOUT NOMINATION					
a.Savings A/c b. Current A/c (Individuals or Proprietorship concern) c. Term Deposit Account (on maturity of deposit) d. Premature withdrawal of FD (As per terms of contract)	Legal Heirs or person mandated by them	A. <u>When one or more depositor(s) is / are deceased.</u> Legal Heirs of deceased + survivor(s)	A. <u>When one depositor is deceased.</u> <i>Survivor</i>	A. <u>When Former / Latter is deceased.</u> <i>Survivor</i>	A. <u>When one or more depositor(s) is / are deceased.</u> Legal Heirs of deceased + survivor(s)
		B. <u>When all depositors deceased.</u> Legal heirs of all the depositors	B. <u>When all depositors deceased.</u> Legal heirs of all the depositors	B. <u>When all depositors deceased.</u> Legal heirs of all the depositors	B. <u>When all depositors deceased.</u> Legal heirs of all the depositors

5. Documentation

Sr. No. 4.1 above. (with nomination and/or survivorship mandates)

5.1 Documents which are required to be submitted for processing:

A. By Nominee:
(i) Application for Deceased Claim from Nominee / Guardian of nominee (Annexure - 1)
(ii) Copy of Death Certificate (Verified with original)
(iii) Identify proof (as defined in Part-IV)
(iv) Declaration to the effect that there are no claims made or pending or decided at any legal forum by any persons.
B. By Surviving Depositor(s) of Joint Accounts with Either or

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Survivor clause:
(i) Application for Deceased Claim from Survivor(s) (Annexure - 1)
(ii) Copy of Death Certificate (Verified with original)
(iii) Declaration to the effect that there are no claims made or pending or decided at any legal forum by any persons

5.2. Payment made to the survivor(s) [in case of joint accounts] / nominee subject to the foregoing conditions, would be in accordance with the mandate and constitute a full discharge of the bank's liability.

5.3. Therefore, while making payment to the survivor(s)/nominee of the deceased depositor, there is no need for the production of succession certificate, letter of administration or probate, etc., or any bond of indemnity or surety from the survivor(s)/nominee, **irrespective of the amount** standing to the credit of the deceased account holder.

5.4. These claims will be settled within a period not exceeding 15 days from the date of receipt of the claim subject to the production of requisite documents to the satisfaction of the Bank.

5.5. Sr. No.4.2 above. (without nomination and no survivorship mandates)

In case where the deceased depositor **had not mandated any nomination** or for the accounts other than with 'survivorship' like "either or survivor" etc., (*such as single or jointly operated accounts, without nomination/survivorship*), the documents indicated in the table below are to be obtained for processing:

Documents for claims by Legal Heirs and/or Surviving Depositors (where Joint Accounts without survivor clause or "No Nomination" is given):
C. For amounts not exceeding INR 10,000/-
(i) Application for Deceased Claim (Annexure – 2)
(ii) Copy of Death Certificate
(iii) Letter of Indemnity signed by claimant(s) (Annexure – 3)
D. For amounts between INR 10,001 and INR 500,000/-
(i) Application for Deceased Claim (Annexure – 2)
(ii) Copy of Death Certificate
(iii) Letter of Indemnity signed by claimant(s) (Annexure – 3)
(iv) Two Sureties with net-worth higher than the amount settled.
If necessary, legal opinion be sought depending on the case.
E. For amounts of INR 500,001/- and above (only with legal representation)

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(i) Application for Deceased Claim (Annexure – 2)
(ii) Copy of Death Certificate
(iii) Legal representation i.e. succession certificate or letter of administration or probate of Will granted by competent court. ❖ <i>The Legal Representation should be attested by Gazetted Officer or Magistrate or Judicial Officer.</i>

5.6. Receipt (Annexure 4): To be obtained from the claimants in all the above cases (A to E).

5.7. All the documents submitted should be self-attested.

5.8. Originals to be produced for verification by bank.

5.9. Branch Manager or VP/AVP-Operations to seek approval of CH & CEO (India) through Head – Support Service.

5.10. These claims will be settled **within a period not exceeding 1 month** from the date of receipt of the claim subject to the production of requisite documents to the satisfaction of the Bank.

6. Premature termination of Term Deposit Accounts and payment of interest / other issues relating to Term Deposit Account.

6.1. In the case of term deposits, in the event of the death of the depositor(s), premature termination of term deposits would be allowed. Such premature withdrawal would not attract any penal charge.

6.2. Interest shall be paid in the manner indicated below:

In case of a term deposit standing in the name/s of deceased individual depositor, or two or more joint depositors, where one of the depositors has died:

(i) **Upon maturity of the deposit:** *at the contracted rate.*

(ii) **If payment of deposit claimed before the maturity date (premature payment)** *the bank will repay the deposit amount and pay interest at applicable rate as per the rate chart of the contracted date, for the period for which the deposit has remained with the bank, **without charging penalty.***

(iii) **In case of deposit being claimed after the date of maturity:**

a. *in case the deposit is under 'auto renewal' instructions, the payment will be made as per (ii) above.*

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b. *in case of no instructions for 'auto renewal', the deposit will be treated as 'overdue deposit' and interest paid accordingly, **without charging penalty**.*

6.3. Splitting of Term Deposit

On request from the claimant/s, the amount of term deposit can be split into two or more receipts individually in the names of the claimant/s, and it shall not be construed as premature withdrawal of the term deposit, provided the period and aggregate amount of the deposit do not undergo any change.

7. Treatment of flows in the name of the deceased depositor

- 7.1. There could be instances of credits flowing to the account of the deceased. As per practice, no operations can be allowed in the account of the deceased.
- 7.2. In order to avoid hardship to the survivor(s) / nominee of a deposit account, the survivor(s) / nominee may provide an authorization to the Bank, with regard to the treatment of pipeline flows in the name of the deceased account holder.
- 7.3. On receiving the authorization, an account styled as '**Estate of Shri _____, the Deceased**' be opened, (in the same scheme / cust_ID) where all the pipeline flows (like NEFT, RTGS, Dividends, interest etc) in the name of the deceased account holder could be allowed to be credited, and no withdrawals are permitted till the claim procedure is completed.
- 7.4. In case 7.2 above is not preferred, the pipeline credits (and also the cheques drawn by the deceased earlier to the demise, presented for payment subsequent to the intimation of death to the bank) be returned to the remitter with the remark "Account holder deceased" and the survivor(s) / nominee intimated accordingly, for information and further suitable follow-up.

8. SAFE DEPOSIT LOCKERS AND SAFE CUSTODY

8.1. Safe Deposit Lockers - Single Hirer

With Nomination:

- 8.1.1 The nominee will be allowed to access the locker and remove the contents on identification (such as Election ID Card, PAN Card, Passport etc.) and verification of proof of death of locker hirer.

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- 8.1.2. Before permitting the nominee to remove contents of the Safe Deposit Locker, the branch would prepare an inventory of the articles in the presence of nominee(s) and two independent witnesses. Form for taking inventory is enclosed as Annexure – 5.

Without Nomination:

- 8.1.3. Legal heir(s) of the deceased locker hirer or a person mandated by the legal heir(s) will be allowed to access the locker and remove the contents on verification of proof of death of locker hirer.
- 8.1.4. The legal heir(s) will have to produce documents to establish his / their identity.
- 8.1.5 Before permitting legal heir(s) to remove contents of the Safe Deposit Locker the bank would prepare an inventory of the articles in the presence of legal heir(s)/mandate holder and two independent witnesses. Form for taking inventory is enclosed as Annexure – 5(a).

8.2. Safe Deposit Lockers - Joint Hirers, without Survivorship

With Nomination:

- 8.2.1 In the event of the death of any of the joint locker hirers (one **or more but not all**) the nominee(s) will be jointly allowed to access the locker along with the surviving hirer(s) and remove the contents on identification and verification of proof of death of the locker hirer(s).
- 8.2.2 In the event of death of both / all joint locker hirers, the nominee(s) will be allowed to access the locker and remove the contents on establishing his/her/their identity and verification of proof of the death of the hirers.
- 8.2.3. Before permitting surviving hirer(s) and/or nominee(s) to remove contents of the Safe Deposit Locker, the bank would prepare an inventory of the articles in their presence along with two independent witnesses. Form for taking inventory is enclosed as Annexure – 5.

Without Nomination:

- 8.2.3 In the event of death of any of the locker hirers, (one or more, but not all), the surviving hirer(s) jointly with the legal heirs of the deceased hirer(s), (or a person mandated by them) would be allowed to access the locker and remove the contents on verification of authority of legal heirs and proof of death of the hirer.
- 8.2.4 In the event of death of both / all the joint locker hirers, all the legal heirs jointly (or any one of them as mandated by all legal heirs) would be allowed to access

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the locker and remove the contents on verification of authority of legal heirs and proof of death of the locker hirers.

- 8.2.5 Before permitting surviving hirers and mandated legal heir(s) to remove contents of a SDL, the bank would prepare an inventory of the articles in the presence of surviving hirers, mandated legal heir(s) and two independent witnesses. Form for taking inventory is enclosed as Annexure – 5(a).

8.3. Safe Deposit Lockers - Joint Hirers, with Survivorship

With Nomination:

- 8.3.1 At present Banking Regulation Act (Section 45 ZE) does not provide nomination facility in respect of lockers with “Either or Survivor” / “Former or Survivor”/“Anyone or Survivors”/ “Latter or Survivor” mandate. Hence operational instructions are not given in this regard.

Without Nomination:

- 8.3.2. In the event of death of any (one or more but not all) of the joint hirers, the surviving hirer(s) will be allowed to access the locker and remove the contents on verification of proof of death of the joint hirer(s).
- 8.3.3. In the event of death of all the locker hirers, all the legal heirs of the deceased joint hirers (or any one of them as mandated by all legal heirs) would be allowed to access the locker and remove the contents on verification of the authority of legal heirs and proof of death of the locker hirers.
- 8.3.4. Before permitting the surviving hirers/legal heir(s) to remove contents of a Safe Deposit Locker, the bank would prepare an inventory of the articles in the presence of surviving hirers/legal heirs and two independent witnesses. Form for taking inventory is enclosed as Annexure – 5(a).

8.4. Procedure in case there is no Nomination/Survivorship clause:

- 8.4.1. On receipt of notice of death of a sole renter or of the last survivor of the joint renters, the locker should be sealed with the Bank's seal and a note to this effect should be made in all the respective records/cards.
- 8.4.2. Branch Manager may at his discretion, on production of satisfactory evidence, permit a legal representative of the deceased to inspect the contents of the

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locker to enable him / her to obtain the necessary succession certificate or any other legal representation, as per the following:

- (a) The claimants/heirs of the deceased renter should furnish necessary particulars in the claim format, which is ordinarily obtained in deposit accounts.
 - (b) A prescribed letter should be taken from all the heirs requesting the Bank to open the locker for the purpose of inventory.
 - (c) The branch should then fix up a date and time for making an inventory and accordingly an inventory may be taken in the presence of all the heirs/ their duly constituted attorney/ies, two respectable witnesses known to the branch (should not be employees or ex-employees of the Bank), the valuer, the Safe Deposit Vault Custodian and another officer.
 - (d) The inventory may be prepared in the prescribed inventory record form.
 - (e) After making an inventory, care should be taken to redeposit all the contents in the said locker and to seal the locker.
 - (f) Thereafter the event be recorded in the locker register with the signature obtained of all persons present, with time and date.
- 8.4.3. On registration of the succession certificate, probate of a will or letters of administration, the successor, executor or the administrator respectively shall have power to deal with the contents of the locker.
- 8.4.4. The contents of the locker, sometimes, are not of great value/importance, hence, obtaining legal representation involves cost as well as time. The Branch Manager may, therefore, in appropriate cases, allow the heirs of the deceased renter to have access to the locker and withdraw the contents against usual indemnity, subject to following the steps 8.6.2. (a) to (f), and when the estimated value is not exceeding Rs.20,000/-; upto Rs.100,000/-, the same will be with the approval of Head-Support Service and upto Rs.1,000,000/- with the approval of Country Head and CEO (India). When the value of the contents are estimated in excess of Rs.1,000,000/-, legal representation would be necessary for releasing of the same.
- 8.4.5. The Branch Manager should forward the claim and inventory papers to the Head-Support Service for processing the claim and considering delivering of the contents against usual indemnity signed by the claimant/s and one or two surety/ies when the amount estimated is upto Rs.1,000,000/-
- 8.4.6. On receipt of the approval, the claimant/s should be allowed to remove the contents from the locker after signing an indemnity and a letter of surrender together with the key. Two witnesses would be needed.
- 8.5. Where an inventory is to be taken in terms of a court order, it should be done in the presence of

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- (i) the Court's representative,
- (ii) the claimant/s to the contents of the locker held by the deceased renter,
- (iii) the valuer and
- (iv) two officers of the branch.

8.5.1. The inventory should enumerate the contents of locker and it should be signed by those in whose presence the locker has been opened.

8.5.2. The valuer's assessment of the value of each item of the inventory should be in triplicate, one copy to the Court, the second to the claimant and the third to be retained on branch record.

8.6. Safe Custody Article/s - Single Depositor

With Nomination:

8.6.1. Safe custody article/s will be delivered to the nominee on identification (such as Election ID Card, PAN Card, Passport etc.) and verification of proof of death of depositor.

8.6.2. Before permitting the nominee to remove contents of the articles under safe custody, the bank would prepare an inventory of the articles in the presence of the nominee and two independent witnesses. Form for taking inventory is enclosed as Annexure – 6.

Without Nomination

8.6.3. Safe custody article/s will be delivered to the legal heir(s) or a person mandated by the legal heir(s) on establishing his / their identification and verification of proof of death of the depositor.

8.6.4. Before permitting legal heir(s) to remove contents of a Safe Custody Articles the bank would prepare an inventory of the articles in the presence of legal heir(s) / mandate holder and two independent witnesses. Form for taking inventory is enclosed as Annexure – 6(a).

Safe Custody Article/s .. Joint Names

8.6.5. Generally, safe custody articles are not accepted in joint names.



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Annexure – 1

Application for Deceased claim

(To be used when account has nomination or is a joint account with survivor clause)

From

To

The Branch Manager,
Bank of Bahrain and Kuwait B.S.C.
_____ Branch

Dear Sir,

Re: **Deceased Account Late Shri/Smt.....**
Account No(s).....

I/We advise the demise of Shri/Smt. _____ on _____.
He/She holds the above account(s) at your branch. The account is in the name(s) of: _____

_____.

A. In case of Nomination

I, _____ son/daughter of
Shri _____, residing
at _____

_____, am

- the registered nominee in the above account(s).
- the person authorized to receive payment on behalf of Master / Miss _____ who is the nominee in the above account(s) and is a minor as on the date of this claim.

(√ in the correct box and X in the other box)

Please settle the balance in the account in the name of the nominee.

I/We declare that there are no claims made or pending or decided at any legal forum by any persons.

I/we receive the payment as trustee(s) of the legal heirs of the deceased.

**Bank of Bahrain and Kuwait B S C****B. In the case of joint account**

I/We request you to delete the name of deceased person and continue the account in my /our name(s) with same mode of operations. **I/We declare that there are no claims made or pending or decided at any legal forum by any persons.**

I/We submit photocopy of the following document(s) together with originals. Please return the original to us after verification.

Death Certificate issued by

Identity proof (required in nomination cases)

Residence Proof

Yours faithfully,

Place:

Date:

(Claimant/s)



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(Annexure – 2: Page1)

Application for Deceased claim

(To be used for cases joint account without survivor clause / No Nomination instances)

From

To

The Branch Manager,
Bank of Bahrain and Kuwait B.S.C.
_____ Branch

Dear Sir,

Re: **Deceased Account Late Shri/Smt.....**
Account No(s).....

I/We advise the demise of Shri/Smt. _____ on _____.

He/She holds the above account(s) at your branch. The account(s) is/are in the name(s) of: _____.

I/We lodge my/our claim for the balances with accrued interest lying to the credit of the above named deceased who died intestate. I / we am / are the legal heirs of the above named deceased and lodge my/our claim for payment as per the bank's rules and discretion. The relevant information about the deceased and the legal heirs are as under.

1. Names in full of the parents of the deceased:

Father: _____

Mother: _____

2. Religion of the deceased: _____

3. Details of living (i) Husband (ii) Wife (iii) Children (iv) Father (v) Mother (vi) Brothers (vii) Sisters (viii) Grand Children. If Hindu Joint Family, the name and address of the Karta and Co-parceners with their respective ages.

Full Name/Address Age	Occupation	Relationship with Deceased
(i) _____	_____	_____
(ii) _____	_____	_____
(iii) _____	_____	_____



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(iv) _____

(Annexure – 2: Page2)

4. Name or Names of the _____ : _____
Guardian/s of the minor Children of the Depositor

(a) Whether Natural Guardian: _____

(b) Whether Guardian _____ : _____
appointed by a Court of Law in India?

If so, attach a certified copy or duly attested copy of such Order

(c) In whose custody the _____ : _____
Minor/Minors is / are?

5. Claimant/s name/s, age and address in full _____ :

- (i) _____
- (ii) _____
- (iii) _____
- (iv) _____
- (v) _____

I/We submit the following documents. :

1. Death Certificate (Original + 1 photocopy) issued by:

_____ *Please return the original death certificate to us after verification*

2. Letter of Indemnity

We request you to pay the balance amount lying to the credit of the above named deceased toon my/our behalf.

I/We hereby solemnly affirm that the above statements are true and correct to the best of my/our knowledge and belief.

Place: _____ Yours faithfully,

Date : _____ Signature of Claimant(s)

Name of Claimant	Signature
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- (i) _____
- (ii) _____
- (iii) _____



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(iv) _____

(v) _____



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Annexure – 3

Affidavit cum Indemnity Letter

In respect of payment of balance in deposit accounts / contents of safe deposit locker/ safe custody articles of deceased person

(To be stamped with the duty payable for affidavit & Indemnity bond)

I/We
Mr/Ms/Miss _____

(name/names of the claimants),
(s/o, _____ w/o, _____ d/o),
_____ a

ged,
address, _____

do hereby solemnly affirm and state as follows.

1. I/We _____ am/are _____ the _____ legal _____ heirs _____ of
Mr/Ms/Miss _____
(name of deceased account holder) and the deceased is my/our
(father/mother/wife/husband/son/daughter etc.)

2. I/We further state that I/We the following legal heirs are the only legal heirs entitled to claim the balance deposit/amount /jewels/ ornaments and other valuables the contents held in the locker/safe custody:

No.	Name	Age	Relationship to the deceased
1.			
2.			
3.			
4.			
5.			

3. I/We further state that the deceased was holding an account (hereinafter referred to as "the account") (specify the account details) _____ in _____ branch of Bank of Bahrain and Kuwait B.S.C. (herein after referred to as "the Bank"). At the time of the death of the deceased the account was having a credit of Rs _____ (balance amount in the account) which includes interest upto _____ (date of payment) amount to Rs. _____ (amount being now paid).



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- 4. I/We affirm that I/We am/are the sole legal heirs of the deceased who are entitled to receive the amount standing in the credit of the account belonging to the deceased.

- 5. I/We have requested the bank to make the payment of the amount standing in the credit of the account belonging to the deceased together with interest thereon as applicable to shri/smt _____ being one of the legal heirs for and on behalf of all the legal heirs.

OR

I/We have requested the bank to hand-over contents of the safe deposit locker/items held in safe custody to Shri/Smt. _____ being one of the legal heirs for and on behalf of all the legal heirs.

- 6. I/We are aware that the Bank has agreed to settle our claims relying on this affidavit and I/We agree to indemnify the bank in respect of such payment or delivery of the contents of items in safe deposit locker or held in safe custody against any claim made by any person for the amount standing to the credit of the account of the deceased.

- 7. I/We for ourselves and my/our respective heirs, executors and administrators jointly and severally agree, affirm and undertake that the bank, its successors and assigns and its managers, agents, officers and servants and their respective estates and effects are and shall from time to time and at all times hereafter be kept safe and saved harmless and indemnified for and in respect of such payment and against all actions, losses, cost, charges, expenses and demands whatsoever in respect of the said payment or delivery of the contents of items in safe deposit locker or held in safe custody.

All the averments made herein before are true and correct and I/We put my/our signature/mark on this _____ Day of _____ 200__ at _____ in the presence of _____.

Signature of Witness

Signatures(s) of deponents. (claimants)

Affidavit to be attested by Notary Public.



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Annexure - 4

RECEIPT

Received with thanks from Bank of Bahrain and Kuwait B.S.C. _____ branch, a sum _____ of _____ Rs. _____ (Rupees _____ only) by Banker's Cheque No. _____ dated _____ in favour of _____ in full and final settlement of my/our claim as nominee/survivor/successor on the balance in _____ Account(s) No(s). _____ standing in the name of the deceased Shri/Smt/Kum _____.

I/We do not have any other claim from the Bank henceforth.

Place:

Date:



(Signature of each of the legal heirs over a revenue stamp)

DECLARATION in case funds are settled in favour of a Minor

I, _____ (father / natural guardian / appointed guardian) of _____ hereby certify and undertake that the proceeds of your Banker's Cheque No. _____ dated _____ favoring _____ issued by you in settlement of the balance in account number _____ of Late _____ will be utilized for the benefit of the minor only.

(Signature of Guardian)

**Bank of Bahrain and Kuwait B S C****Annexure-5****Form of Inventory of Contents of Safety Locker Hired
(To be used where there is nomination or survivorship clause)**

The following inventory of contents of Safety Locker No _____ located in the Safe Deposit Vault of Bank of Bahrain and Kuwait B.S.C., _____ Branch

* hired by Shri/Smt. _____ (deceased)
in his/her sole name.

** hired by Shri/Smt. (i) _____ (deceased)
(ii) _____ jointly
(iii) _____
was taken on this _____ day of _____ 20__.

Sr.No.	Description of Articles in Safety Locker	Other Identifying Particulars, if any

For the purpose of inventory, access to the locker was given to the Nominee / and the surviving hirers, at their specific request

·	By breaking open the locker under his/her/their instructions.
·	with the key to the locker provided by him/her/them. (Delete whichever is not applicable)

Inventory was taken in the presence of:

1. Shri/Smt. _____ _____ (Nominee) Address _____ _____ _____ (Signature)
2. Shri/Smt. _____ _____ (Nominee/Survivor) Address _____ _____



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(Signature) _____	
3. Shri/Smt. _____ (Nominee/survivor)	
Address _____ _____	

(Signature)	
1. Witness	2. Witness
Name & Address:	
Signature	Signature

* I, / We, the Nominee and the survivors of the joint hirers, hereby acknowledge the receipt of the contents of the safety locker comprised in and set out in the above inventory together with a copy of the said inventory.

Shri/Smt. _____ (Nominee) Signature _____

Shri/Smt. _____ (Survivor) Signature _____

Shri/Smt. _____ (Survivor) Signature _____

Date&place_: _____

NOTE:

It is made clear that access to locker is given to survivor(s) / nominee(s) only as a trustee of the legal heirs of the deceased locker hirer on the condition that such access if given to survivor(s) / nominee(s) shall not affect the right or claim which any person may have against the survivor(s) / nominee(s) to whom the access is given.



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Annexure – 5(a)

Form of Inventory of Contents of Safety Locker Hired (To be used where there is no nomination or survivorship clause)

The following inventory of contents of Safety Locker No. _____ located in the Safe Deposit Vault of Bank of Bahrain and Kuwait B.S.C., _____ Branch,

* hired by

Shri/Smt. _____ (deceased) in his/her sole name.

* hired by

Shri/Smt. (i) _____ (deceased), jointly with

(ii) _____ and

(iii) _____

was taken on this _____ day of _____ 20_____

Sr.No.	Description of Articles in Safety Locker	Other Identifying Particulars, if any

For the purpose of inventory, access to the locker was given to the legal heir(s) / a person mandated by the legal heir(s) / and the surviving hirers, at their specific request

•	By breaking open the locker under his/her/their instructions.
•	with the key to the locker provided by him/her/them. (Delete whichever is not applicable)

Inventory was taken in the presence of:

1. Shri/Smt. _____ _____ (Nominee) Address _____ _____ (Signature)
2. Shri/Smt. _____



Bank of Bahrain and Kuwait B S C

_____ (Nominee/Survivor) Address _____ _____	
_____ (Signature)	
2. Witness	2. Witness
Name & Address: _____ _____	
Signature	Signature

ACKNOWLEDGEMENT

* I, Shri/Smt. _____ legal heir/mandate holder

* We, Shri/Smt.

legal heirs and Shri/Smt.

surviving hirers

hereby acknowledge the receipt of the contents of the safety locker comprised in and set out in the above inventory together with a copy of the said inventory.

Shri/Smt. _____ Signature _____
(Legal Heir/Mandate Holder)

Shri/Smt. _____ Signature _____

Date & Place _____
(* Delete whichever is not applicable)

**Bank of Bahrain and Kuwait B S C**

Annexure-6

Form of Inventory of articles left in Safe Custody
(To be used where there is nomination)

The following inventory of articles left in safe custody with Bank of Bahrain and Kuwait B.S.C., _____ branch, by Shri/Smt. _____ (deceased) under an agreement/receipt dated _____ was taken on this, _____ day of _____ 20 _____.

Sr.No.	Description of Articles in Safety Locker	Other Identifying Particulars, if any

Inventory was taken in the presence of:

1. Shri/Smt. _____ _____ (Nominee) Address _____ _____ _____ (Signature)
2. Shri/Smt. _____ (appointed guardian on behalf of Minor-nominee) Address _____ _____ _____ (Signature)

**Bank of Bahrain and Kuwait B S C***Annexure-6a***Form of Inventory of articles left in Safe Custody**
(To be used where there is no nomination)

The following inventory of articles left in safe custody with Bank of Bahrain and Kuwait B.S.C., _____

branch, by Shri/Smt. _____ (deceased)
under an agreement/receipt

dated _____ was taken on this, _____ day of _____ 20
_____.

Sr.No.	Description of Articles in Safety Locker	Other Identifying Particulars, if any

Inventory was taken in the presence of:

1. Shri/Smt. _____ _____ (Legal heir/ mandate holder) Address _____ _____ (Signature) _____
2. Shri/Smt. _____ _____ (Legal heir/ mandate holder) Address _____ _____

**Bank of Bahrain and Kuwait B S C**

(Signature)	
1. Witness	2. Witness
Name & Address:	
Signature	Signature

ACKNOWLEDGEMENT

I, Shri/Smt. _____ (legal heir / mandate holder)

We, (i) Shri/Smt. _____ (legal heir)

(ii) Shri/Smt. _____ (legal heir)

hereby acknowledge receipt of the articles comprised and set out in the above inventory together with a copy of the said inventory

Shri/Smt. _____
(Signature) _____
(Legal heir / mandate holder)

Shri/Smt. _____
(Signature) _____
(Legal heir / mandate holder)

Address _____

Date & Place