

No.113-7/2008-SB  
Government of India  
Ministry of Communications & IT  
Department of Posts

Dak Bhawan, Sansad Marg,  
New Delhi-110001, Dated: 23.12.2010

To

All Heads of Circles/Regions  
Addl. Director General, APS, New Delhi.

**Subject:- New procedure for payment of amount of Savings Bank/Certificates in the name of deceased depositors/holders- replacement of Rule 87 of POSB Manual Vol-I and Rule 50 of POSB Manual Vol-II regarding.**

Sir / Madam,

The undersigned is directed to say that this office was receiving number of complaints of abnormal delay in settlement of deceased claim cases of POSB as well as certificates particularly where there is no nomination or legal evidence. To minimize the complaints and to facilitate the claimants for early settlement of claim cases, the whole procedure laid down in Rule 87 of POSB Manual Vol-I and Rule 50 of POSB Manual Vol-II has been reviewed.

2. During the review, it is found that the present procedure being adopted is very old and cumbersome due to which post offices are taking time to settle the claims. **It has been decided to devise a new procedure which will replace the existing procedure laid down in Rule 87 of POSB Manual Vol-I for SB Accounts (all schemes except SCSS & PPF) and Rule 50 of POSB Manual Vol-II for certificates.** Main features and major changes made are given below:-

#### **POSB Accounts**

- ☐ Form of preferring claim has been revised. New Claim form has been devised.
- ☐ There will be only one Claim Form for all the three types of claims i.e (a) with nomination (b) with legal evidence (c) without legal evidence. SB-84 claim form will be discontinued. In case of no nomination/legal evidence, the claimant has to

produce three documents i.e a) Affidavit (b) Letter of Indemnity and (c) Letter of disclaimer on Affidavit as prescribed in SCSS-2004 by MOF(DEA).

- ☐ No separate sanction memo will be issued and no Account closure Form will be required after sanction as both these options are available in the claim form itself.
- ☐ **Proof of death is to be given by the claimant in original after which no further enquiry is required to be done by the sanctioning authority.**
- ☐ Claimant has to give two witnesses on the claim form and his/her ID as well as Address proof along with claim form. After acceptance of witnesses by BPM/SPM/PM or Sr. PM on the claim form, no further enquiry will be required to be done about genuineness of claimant by the sanctioning authority.
- ☐ Every Post Office where the claim will be preferred has to forward the claim to the post office where the account stands by service Insured post on the very day of its receipt.
- ☐ The post office where the account stands, on receipt of the claim either directly or by Insured Post will issue acknowledgment to the claimant on the same day and settle the case within 7 working days if the claim falls under its financial powers or forward the same to the sanctioning authority by service Insured Post on the day of its receipt.
- ☐ Every administrative office will dispose off the claim case within 7 working days of the receipt of the same.
- ☐ **Responsibility will be fixed for delay in settlement beyond 7 working days.**
- ☐ Taking a Proof of death in original, two witnesses, ID and Address proof of the claimant and three legal documents i.e (a) Affidavit (b) Letter of Indemnity and (c) Letter of disclaimer on Affidavit will be the safe procedure to absolve the post office from any legal responsibility.
- ☐ All payments of deceased claim cases will be made by crossed cheque only.

### **Savings Certificates**

- ☐ Present Claim forms in case of Nomination and Legal evidence have been retained.

- ☐ SB-84 has been discontinued and in case of no nomination or legal evidence, the claimant has to submit the new prescribed form alongwith three legal documents as prescribed in case of SB accounts.
- ☐ All other features will be same as of POSB Accounts.

4. **This may kindly brought to the notice of all post offices. This new procedure will be applicable from 1.1.2011 or from the date of receipt of this order.**

5. This issues with the approval of Secretary Posts.

Yours faithfully,

**(Kawal Jit Singh)**  
**Assistant Director (SB)**

**Encl:- Revised Rule 87 of POSB Manual Vol-I and Rule 50 of POSB Manual Vol-II which will replace the earlier one.**

Copy to:-

1. DDG(FS)/DDG(VIG)/JS&FA/DDG(PAF/DDG(RB))
2. Director (Tech) O/o Pr. CPMG T..N Circle.
3. Director (FS)/Director (CBS), Dak Bhawan.
4. Director of Audit (P&T), Delhi.
5. All Directors/Dy. Directors of Accounts, Postal
6. Director, Postal Staff College, Ghaziabad.
7. All Directors, Postal Training Centres.
8. **Director CEPT, PTC Mysore for uploading the SB Order in Department's Web Site.**
9. A.D (Tech), SDC Chennai O/o CPMG T.N.Circle, Chennai.
10. AD /Inspection/PF/Vigilance
11. All Accounts Officers ICO(SB)
12. All recognized unions.
13. PS to Member (T)

**87. PAYMENT OF THE AMOUNT OF SAVINGS BANK ACCOUNTS IN THE NAME OF DECEASED DEPOSITORS.**

**(1) Basis of Settlement of claims :- The claim to the amount of Savings Bank Accounts standing in the name of deceased depositor may be made on the basis of:-**

- (a) Nomination**
- (b) Legal evidence**
- (c) Without the production of legal evidence at the discretion of sanctioning authority up to the limit fixed by Min. of Finance which is Rs. 1,00,000/- at present.**

**If the claim exceeds the prescribed limit which is now Rs. 1,00,000/ -, the claimant should be advised to obtain a succession certificate from a competent court of law or produce the probate of a will or letters of Administration of Estate of the deceased.**

**Note 1 :- Claims relating to Savings Bank Accounts and Savings Certificates shall be treated as separate and the prescribed limit shall be applied separately for each account or purchase application.**

**Note 2 :-When a minor on whose behalf a guardian has opened an account dies. The account will be dealt with as a claim case.**

**(2) Account in respect of which nomination exists.** (i) In case the deceased depositor of the Savings Bank Account has made a nomination and registered the same with the post office, 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.

(ii) The claimant should be advised to submit the claim in the prescribed form specimen of which is given below (without annexures) alongwith proof of death of the deceased depositor and that of any nominee if also died, issued by appropriate authority, in original. If there are two or more surviving nominees, they may claim jointly or separately. The claim should be preferred in the office where account stands. If the claim is preferred any other post office, the BPM/SPM/PM/Sr. PM should accept the witnesses and forward the case along with all documents to the post office where account stands by service Insured Post on the day of its receipt.

## FORMAT

### FORM FOR CLAIM OF BALANCE IN THE SAVINGS BANK ACCOUNT OF DECEASED DEPOSITOR

Application for closure of Savings/RD/CTD/TD/MIS/NSS Account by Nominee(s)/Legal heirs

To

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

To

The Sr. Postmaster/Postmaster/Sub Postmaster  
.....(name of the Post office)  
.....

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

Sir,

I/We\*

.....  
.....  
..... the  
nominee(s)/legal heirs of  
late.....the depositor of the  
Savings/RD/CTD/TD/MIS/NSS Account  
No.....standing at.....Post  
Office wish to withdraw the entire amount standing to the credit of the deceased in the  
said account including interest admissible as per rules.

Please find enclosed:-

(i) An original certificate to the death of the Depositor. \*(ii)

An original Certificate in regard to the death of Shri/  
Shrimati.....and Shri/Shrimati..... also the  
nominee(s) appointed by the Depositor.

\*\* (iii) Succession Certificate/Letter of Administration/ Probate of will of the deceased  
depositor issued under the provisions of the Indian Succession Act, 1925.

(iv) Pass Book of the Depositor.

@(v) Letter of Indemnity.

@(vi) Affidavit.

@(vii) Letter of disclaimer on affidavit

Signature or thumb impression of claimant(s)/Legal heirs

Date:-

Place:-

Witness:-

(1).....(Signature))..... Name and address

(2).....( Signature))..... Name and address

FOR USE OF POST OFFICE

Witness Accepted.

Signature of Sr.PM/PM/SPM/BPM  
With Designation Stamp

Withdrawal of Rs. ....(Rs.....)  
is sanctioned which pertains to balance in the account of deceased inclusive of interest  
admissible as per rules.

Signature of Sr.PM/PM/SPM  
With Designation Stamp

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RECEIPT TO BE SIGNED BY THE CLAIMANT (S) AT THE TIME OF PAYMENT

Received cheque No.....dated.....for a sum of  
Rs.....(Rupees.....) from  
..... (name of Post office) as per details furnished above, in full settlement of our  
claim.

Date:

Place:

Signature / Thumb impression of the claimant(s)

\* Delete whichever is not applicable.

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

@ To be produced by legal heirs, in the absence of nomination(s) for claims upto prescribed limit  
of Rs. 1 lakh.

ANNEXURE - I

(Letter of Indemnity)

To  
The Postmaster,  
..... (Name of the Post office)  
In consideration of your payment or agreeing to pay me  
/us.....[name(s) of legal heir(s)] the sum of  
Rs..... (Rupees.....) standing in the  
account No.....under.....(name of scheme) with your office  
in the name of .....without production of  
letters of administration or a succession certificate to the estate of the  
deceased.....(name of the depositor),  
I/We.....and we.....  
..... (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, demands,  
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.

In witness whereof we have hereunto set my/our hands at 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 (Signature, names  
and address)

1.

2.

Signature, names and address of witnesses:

1.

2.

ATTESTED

NOTARY PUBLIC

ANNEXURE-II  
(Affidavit)

To  
The Postmaster,  
.....(Name of the Post office)

I / We.....Husband of / wife of  
late.....aged.....aged.....aged.....sons/  
daughters of the said late.....resident  
of.....do hereby declare and solemnly affirm  
as under :-

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

(2) That the deceased.....did not leave any Will and  
therefore I / We are the only successor(s) to the estate of the said deceased.

- 1.
- 2.
- 3.

**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  
the best of my/our knowledge and nothing material has been concealed.

Dated.....

- 1.
- 2.
- 3.

**DEPONENTS**

**ATTESTED**

**OATH COMMISSIONER**



ANNEXURE-III  
(Letter of disclaimer on Affidavit)

To  
The Postmaster,  
.....(Name of the Post office)

I / We (i) .....Husband of / wife of .....Resident  
of.....

(ii) .....son/daughter of .....

(iii) .....son/daughter of .....  
do hereby declare and solemnly affirm as follows :-

(1) That Shri/Smt.....died intestate on  
leaving behind us.....his/her only heirs.

(2) That we.....heirs of our late father/mother for  
ourselves and on behalf of our heirs, executors, representatives and assigns to hereby  
relinquish our claims to the balance of Rs.....in

Account No.....of.....(name of scheme) standing  
at.....(name of post office) in the name of the estate of the  
said..... deceased and we have no  
objection whatsoever in the balance in the above-referred account together with interest, if any,  
accrued thereon being paid by the Post office to  
Mrs./Mr.....

1.

2.

3.

DEPONENT

S

VERIFICATION: I / We, the above-named deponents do hereby verify on solemn affirmation that  
the contents of this affidavit are true to the best of my/our knowledge and nothing material has  
been concealed.

Dated.....

1.

2.

3.

DEPONENT

S

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

Dated.....

Oath Commissioner

(iii) Where the sum due on a Savings Bank Account is payable to two or more nominees, and either or any of them dies, the balance shall be paid to the surviving nominees or nominee. **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.**

(iv) If any of the nominees is a minor on the death of the depositor, the application for claim shall be made by a person appointed by the depositor in the nomination form under sub section (3) of Section 4 of Government Savings Banks Act, 1873 or if no such person has been appointed, by his guardian.

(v) On receipt of the claim form at the post office where account stands, the Postmaster will verify the claim with nomination register, and if the claim is in order, issue a sanction for payment of the balance to the nominee(s) making a suitable note in the register of nominations, application for nomination and ledger folio. The nominee(s) should be satisfactorily identified by taking ID proof and address proof before payment is made. **No separate account closure form is required to be taken and receipt of the amount should be taken in the claim form itself at the time of payment which will be treated as account closure voucher. Photocopy of this form should be kept in the claim case file as office copy.** Where there is more than one surviving nominee, payment may be made to the nominee(s) who want(s) to take payment of his/their share(s) leaving the share(s) of the other nominee(s) in the account. In that case, the Postmaster should detain the pass book and issue notice to the other nominee(s) intimating the fact of payment to the nominee(s) who has/have taken payment and calling upon him/them to take payment of his/their share(s) and the availability of the pass book with the post office. The pass book will be entered in the register of undelivered pass books in deposit in the Head Office and will be disposed of like other pass books in deposit. Where the payment is made by a sub office, the pass book will be forwarded by the sub office to the Head Post Office for safe custody.

**Note 1 :-**The Time Scale S.P.M..can sanction the claim only up to the limit for which he is competent irrespective of whether there is a nomination or whether the claim is supported by the legal evidence or not. In cases where there is nomination or legal evidence and the amount exceeds the powers of the Time Scale S.P.M, the claim shall be sanctioned by the Head Postmaster concerned after necessary scrutiny of the documents to whom such cases will be referred by the sub postmaster. In case of RD/MIS, all SPMs except those posted in single and double handed post offices can sanction claims irrespective of any balance if nomination is registered in their office. In SCSS, all SPMs can sanction claims irrespective of the amount in balance if nomination is registered.

**Note 2 :-** The Sub Postmasters will sanction the claim after verification of the balance in the account and particulars of nomination from the records of the Head Post Office. This procedure will also be adopted by the Divisional Superintendents while sanctioning the claims.

**Note 3 :-** The post office is required to give precedence to the nominee 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.

**(3) Claims supported by legal evidence:** - When a 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 and there is no nomination, the claimant will be requested to prefer claim in the same form prescribed for claim on the basis of nomination by striking out the irrelevant portion. The claim should be sanctioned by the Head Postmaster even if the claim is preferred before the expiry of the period of three months from the date of death of the depositor and irrespective of the amount involved without reference to the Superintendent of post offices or the Head of the Circle. There will be no necessity of making further enquiries either as to the fact of death or the date of death of the depositor. The Postmaster will, however, before making payment, identify of legal heir by taking ID proof and address proof before payment is made. **No separate account closure form is required to be taken and receipt of the amount should be taken in the claim form itself at the time of payment which will be treated as account closure voucher. Photocopy of this form should be kept in the claim case file as office copy**

**Explanation :-**For the purpose of determining the sanctioning authority, the term “balance” shall mean the balance at credit of the account of the deceased depositor on the date of death to which interest already accrued during the preceding years has been added but excluding the interest for the current year.

**Note 1 :-** Time Scale Sub Postmasters can sanction claims where there is nomination or where there is legal evidence only up to the limits prescribed for them vide para (4)(ii). Other cases should be referred by them to the Head Postmasters concerned who have the full powers to sanction such claims irrespective of the amount where there is a nomination or legal evidence.

**Note 2 :-** In case the claimant is unable to produce the original legal evidence in support of his claim, he may, at his own cost, produce certified copies of the documents from the Public Officer having the custody of such documents. If there is any difficulty in producing certified copies, he may produce attested copies of such documents along with the originals for comparison by the sanctioning authority who should pass remark on the attested copies of such documents that he has examined the original and found the copy to be correct. The claimant may also produce these documents to any other responsible Postal Officer for the purpose of attestation under his signature and seal.

**(4) Claims without production of legal evidence :-**

**(i) If a person who is not a nominee and has not produced any of the legal evidences mentioned in para (3) above, wanted to prefer a claim, the Postmaster/Sub Postmaster will supply him copy of the same claim application form used for the purpose of preferring claim in case of nomination is registered alongwith specimen of Annexures i.e (i) a Letter of indemnity, (ii) an Affidavit, (iii) a Letter of disclaimer on Affidavit.**

. If the claimant resides in a village, he may be asked to seek necessary guidance from the nearest Sub Postmaster to whom a copy of the letter forwarding the application form may be endorsed.

**Note 1 :-**The Claim Application Form must be filled in by the person who is entitled

under the law (vide Sections 8 and 15 of the Hindu Succession Act, 1956, in case of persons governed by that Act, Mohammedan Law in case of a Muslim and Indian Succession Act, 1925 in case of Christians and others).

**Note 2 :-**The claimant will be requested to submit the following documents along with the claim application.

- (a) The pass book or receipt of the pass book.
- (b) Original Death Certificate/Proof of Death of the deceased issued by competent Authority.
- (c) A guardianship certificate on behalf of the minor relatives of the deceased depositor (if the claimant is not a guardian under the law applicable to him).
- (d) (i) a Letter of indemnity, (ii) an Affidavit, (iii) a Letter of disclaimer on Affidavit duly attested by authorities mentioned therein.

(ii) The authorities mentioned below are competent to sanction claims without production of legal evidence upto the limit noted against each after the expiry of three months from the date of death of the depositor if no succession certificate or probate of will or letter of administration of the deceased estate is produced during the period or up to the date of sanction.

Sl.No.	Name of authority	Limit in (Rs.)
1	Time Scale SPMs	1000
2	SPM in LSG(norm based)	5000
3	SM/DPM/PM in HSG (all non Gazetted)	5000
4	DPM/Sr, PM/Dy. Chief PM/SPO's ( all Gaztted group-B)	20000
5	Chief Postmasters in HO/SSPO's (all Gazetted group-A)	50000
6	Regional Director/ Director GPO (in Mumbai and Kolkata)	75000
7	Chief Postmaster General/Postmaster General (HQ and Region)	1,00,000

(iii) Cases presenting special features, such as lacuna in rules etc. should not be disposed of as a matter of course and all such cases should be referred to the Directorate for orders. In cases of settlement of claims by authorities other than Head Postmaster, the claims should first be referred to the Head Postmaster concerned for verification of the balance before further action is taken to settle the claim.

**Note 1 :-**The power for sanctioning claims beyond Rs. 10,000 will be exercised personally by the officers mentioned against items (4) to (7) of the Table.

**Note 2 :-** where the there is no nomination and the claimant has not produced probate of will or letter of administration of estates or succession certificate within three months of the death of the depositor, the amount due in the account may be determined as " The amount at credit 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".

**Note 3 :-**For reviving the silent account in the name of the deceased depositor, the copy of the sanction admitting the claim will be treated as application for revival. It will be sent to the SBCO/Postmaster along with the pass book for issuing necessary sanction for the revival.

**Note 4 :-**When it is necessary to revive or revise a sanction for payment of

deceased depositor's balance in the Savings Account, the reviving or revising authority may permit payment of interest on the balance upto the month preceding the month of revival or revision of the sanction provided it is satisfied that the delay was entirely beyond the control of the claimant.

**Note 5 :-**The Gazetted Postmaster will sanction all deceased claim cases in respect of savings and other accounts for sub offices under his jurisdiction which are beyond the powers of the S.P.Ms. No such case need be sent to the Divisional Superintendent for this purpose.

(v) The competent authority will sanction the claim without reference to the higher authority unless the claim is of doubtful or contested nature or has been made on the behalf of a married female minor or on behalf of a minor by a person other than the natural guardian or guardian appointed by a Court of Law. The competent authority must in such cases make the necessary inquiries and record the result in the prescribed form before forwarding it to the higher authority. The sanctioning authority will scrutinize the claim application to see that :-

- (a) The particulars of the savings or other account are correctly filled in wherever they occur and have been verified by the Postmaster.
- (b) The Postmaster has accepted the witnesses on the claim application.
- (c) ID Proof and Address proof of the claimant(s) have been attached.
- (d) An original death certificate (proof of death) from the appropriate authority accompanies the claim application and it is in order.
- (e) Annexures attached to the claim application have been duly attested by authorities mentioned therein.
- (f) 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.

(vi) If any defect of consequence is noticed, the competent authority will address the claimant direct to complete the documents giving him the necessary guidance. If the witnesses are accepted by Sr. Postmaster/Postmaster or Sub Postmaster, ID and Address proof of the claimant and Death proof in original issued by the appropriate authority and Annexures attached to the claim form duly attested by the authorities mentioned therein are attached, no further verification is required to be done.

**(5) Production of death certificate:-**

- (i) Death certificate in original from a Municipality/Local authority, hospital or police station in the form prescribed by the authority for the grant of such certificate will be accepted.
- (ii) When death occurs at a place where none of the institutions or authorities as mentioned above exist, a certificate of death in original from a Gazetted Officer, an M.P., M.L.A. or Panchayat Officer or Mukhia / Village Police Patel may be produced.
- (iii) 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. 250/- may also be accepted.

(iv) The certificate 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 had from a Municipality or other local authority or hospital or police station or Registered Doctor.

**(6) Guidelines for sanctioning authorities :-**

(i) Sub Section (4) of Section 4-A of Government Savings Banks Act, 1873 vests the various sanctioning authorities with full discretion to pay to whosoever appears to them be entitled to receive the sum due to a deceased depositor under the circumstances mentioned therein and gives the department immunity from a bonafide wrong payment.

(ii) The competent authority should satisfy himself from the two witnesses and ID along with Address proof of the claimant regarding genuineness of the claim before payment and no further enquiries are to be made. **No separate account closure form is required to be taken and receipt of the amount should be taken in the claim form itself at the time of payment which will be treated as account closure voucher. Photocopy of this form should be kept in the claim case file as office copy.**

(iii) In clear cases of minor claimants where natural guardians have preferred the claim, payment will be made to them without insisting upon production of Guardianship Certificate.

(iv) If the pass book of the deceased depositor is not forthcoming, the circumstances of the case should be reported to the Head of the Division for orders whether the account may be closed without production of the pass book. If the account is ordered to be closed without the production of the pass book, the procedure prescribed in Rule 43(3) should be followed mutatis mutandis.

**(7) 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 P.O.S.B. Rules, guardian in relation to a minor or a person of unsound mind means father or mother. In view of this the mother of 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 Banks Act, 1873.

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

**(8) Settlement of claim of deceased depositor in whose name Provident Fund Account has been opened:**

In the event of death of a depositor in whose name a provident fund account has been opened under Rule 4 (4) of Post Office Savings Accounts Rules, 1981, the total amount standing to his credit will be drawn by the authority controlling the Provident Fund. In such cases, claim application, etc. will not be necessary.

**(9) 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 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 alongwith claim application duly authenticated by the Indian Consular office is the duty of the claimant.

(ii) Reciprocal arrangements under Section 14 of Notaries Act, 1952 exist between India and the United Kingdom, Hungary, Ireland, Belgium and New Zealand only. The documents executed before a Notary in any of these countries do not require authentication by the Indian Consular office in that country.

(iii) 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.

**(10) Payment of claim :-**

(i) While admitting the title, the claimant will be informed that it is not incumbent on him to receive payment of the amount due before maturity of the RD/TD account. He can get the account transferred to his name in accordance with the procedure laid down in the relevant rules.

(ii) The claimant will present the sanction in original along with the pass book. Necessary action will be taken as for the closure of savings account. **No separate account closure form is required to be taken and receipt of the amount should be taken in the claim form itself at the time of payment which will be treated as account closure voucher. Photocopy of this form should be kept in the claim case file as office copy.** 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 a foreign country.

**Note 1 :** - The interest on the balance of the savings account will be paid up to the close of last month preceding the month in which sanction is issued. Interest will also be allowed from the beginning of the month in which sanction is issued up to the close of the month preceding the month in which payment is made if the conditions stipulated in rule 6(9) of P.O. Savings Account Rules, 1981 are satisfied.

**Note 2 :** -The interest will also be allowed on the amount deposited in the savings account after the death of the depositor either by mistake or otherwise till the account is finally closed by the heir of the deceased depositor.

**(iii) All payments of the deceased claim cases should invariably be made by cheque. Payment through cheque will be made by means of a crossed cheque only.**

**Note:-** The sub offices which are not authorized to issue cheque will obtain cheque for the required amount from the Head Office.

**(11) Transfer of account to the name of claimant:** - If the RD/TD account is desired to be continued or retained by the claimant till maturity, he must furnish an application in form SB-3 and if the account stands at a Sub or Branch Post Office, complete specimen signature slips. The account will then be transferred in the name of the legal heir with the following remarks in the relevant records over the dated signature of the Postmaster/Sub Postmaster/Branch Postmaster.

"Account transferred to .....being the legal heir.....vide sanction No.....dated.....by ..... ". After maturity, the maturity value will be paid to the claimant in the usual course. In the case of T.D. account he will also draw annual interest.

**(12) Entry of request for settlement of claim in register and grant of acknowledgment:-** Whenever a request from the depositor for sanction of claim is presented at any Post Office, his request should be entered in the System (if the office is computerized) or register to be maintained in manuscript (if the office is non-computerized). In case of computerized offices, acknowledgment will be generated in the system and print out should be given to the depositor. In case of non-computerized offices, an acknowledgment in the format given below should be issued to the depositor against his request:-

#### **ACKNOWLEDGMENT OF CUSTOMER REQUEST**

.....**SO (Name of post office where request**

**received) Date of receipt of**

**request.....**

**Time of receipt of**

**request..... Name of**

**depositor.....**

**Account**

**no.....**

**Name of scheme.....(SB/RD/TD/MIS/PPF/NSS/SCSS)**

**Type of request.....(Transfer of account/deceased claim case/closure of account)**

**Request No;- .....( Sl. No. of register in case of non-**



computerized office)

Date Stamp of PO

Signature of Postmaster

**Register to be maintained by non-computerized Post Offices**

Date	Sl.No.	Name of depositor	Account No.	Name of scheme	Type of request A/C Transfer/ Claim case/ Closure of A/C	Date of disposal	Detail of disposal

Note:- After issue of sanction, the status in the computer or register should be uploaded/updated.

**(13) Maintenance of Register of Deceased claim cases:** - As soon as Claim Form alongwith required documents is received in the post office where the account stands, entry should be made in the register of deceased claim cases format of which is given below. In order to keep a watch on the expeditious disposal of claim cases this register should be maintained by all the sanctioning authorities (including the circle office). The register will be examined every month by the Head of the Office or Section to see that no case is being unduly delayed and such action as may expedite, is taken immediately. **All deceased claim cases irrespective of the nomination registered or not, should be sanctioned/disposed off within 7 days of the receipt of the same in any post office or administrative office. All inspecting officers while visiting/inspecting any post office or administrative office should examine this register to see that no case is delayed beyond 7 days and if any such case is noticed, separate report should be sent to higher authority for fixing responsibility.**

**SPECIMEN OF FORM**

**Performa for the Register of Deceased claim cases.**

Sl.No.	Case mark	Date of receipt of Claim Form	Name and address of claimant with particulars of relationship to the depositor,	Name of deceased depositor	Date of death
1	2	3	4	5	6

---

Particulars of Savings Bank Account	Balance at credit in the account	Date on which Claim Form sent to higher authority for sanction	Date of receipt of sanction from higher authorities with particulars of sanction/Date of sanction	Date of payment/Particulars of cheque issued.	Remarks if any
7	8	9	10	11	12

**(14) Procedure to be followed by Extra Departmental Sub and Branch Post Offices :-**

(a) The GDS Sub Postmaster will in all cases submit the claim application along with connected documents to the Head Postmaster after certifying that the account stands opened in his office and accepting the two witnesses. An entry regarding the claim will be made in ledger/journal against the last transaction and no withdrawal will be allowed till the claim is settled by the competent authority.

(b) The GDS branch postmaster will in all cases submit the claim to the Account Office. He will take action as prescribed in (a) above before sending the claim to the Account Office. The Account Office will take necessary steps to settle the claim and issue the sanction order either itself or through the competent authority. The branch postmaster will be guided by the instructions received from the Account Office.

**(15) Reconciliation certificate:** - If there is a difference in the name of the deceased depositor, a reconciliation certificate in the following form may be obtained from the claimant with the claim application form.

**SPECIMEN OF FORM**

**Reconciliation certificate in case of a difference in name**

Certified that the real name of the deceased depositor of P.O.S.B. account No. ....was.....He also used to be called by .....(name). The name as mentioned in pass book/in the Death Certificate, is that of one and the same person viz., the deceased depositor.

Address.....

Signature.....

.....

Name(in block letters).....

Designation stamp.....

Date.....

## **PAYMENT OF THE VALUE OF CERTIFICATE IN THE NAME OF DECEASED HOLDERS**

**50(1)** A claim to the value of a certificate standing in the name of a deceased holder may be made on the basis of :-

- (a) Nomination**
- (b) Legal evidence**
- (c) Without the production of legal evidence at the discretion of sanctioning authority up to the limit fixed by Min. of Finance which is Rs. 1,00,000/- at present.**

**If the claim exceeds the prescribed limit which is now Rs. 1,00,000/ -, the claimant should be advised to obtain a succession certificate from a competent court of law or produce the probate of a will or letters of Administration of Estate of the deceased.**

**Note 1 :- Claims relating to Savings Bank Accounts and Savings Certificates shall be treated as separate and the prescribed limit shall be applied separately for each account or purchase application.**

**Note 2 :-When a minor on whose behalf a guardian has opened an account dies. The account will be dealt with as a claim case.**

**(2)(i) Certificate in respect of which nomination exists:-** In case the deceased holder of the certificate has made a nomination and registered the same with the Post Office, the claimant should be advised that the nominee/nominees of the deceased holder may either : -

- (a)** take immediate payment of the value of the certificate; or
  - (b)** allow the certificate to continue in the name of the deceased holder; or
  - (c)** If there is only one nominee, have fresh certificate issued in his own name; or
  - (d)** If there are two or more nominees, sub-divide the certificate and have fresh certificates issued in their individual names in appropriate denomination; or
  - (e)** where there are two adult nominees, have fresh certificate of Joint 'A' or Joint 'B' type issued in their joint names.
- (ii)** Where the sum due on a Savings Certificate is payable to two or more nominees and either or any of them dies, the sum shall be paid to the surviving nominees. On the death of the last surviving nominee or the sole nominee, the claim in respect of the certificate will be settled in favour of the legal heir of the deceased nominee and not in favour of the heir of the deceased holder.
- (iii)** The nominee should be requested to make an application in the prescribed format given below (printed or in manuscript) to the Postmaster of the office from where certificates were purchased along with the proof of death of the deceased holder in original and that of any other nominee, who may have also died intimating at the same time his choice at sub-para 2(ii) above.

## FORMAT

**Claim application form for settlement of Savings Certificates of the deceased holder who died on..... where nomination has been registered with Post Office.**

To

The Postmaster,

.....

Sir,

In connection with the settlement of claim of Post Office Certificates standing in the name of the deceased ....., in the books

of..... (nameofPost Office), I hereby claim the payment of the

value of the Post Office Certificate(s) No..... In support of the claim, I hereby submit :-

(i) Proof of Death of the deceased issued by appropriate authority in original.

(ii) Proof of Death of other nominee(s), if any issued by appropriate authority in original.

The nomination was registered at..... Post Office under No..... ..  
..... dated.....

Yours faithfully,

Witness (1).....(Signature)  
Address.....

.....  
Witness(2).....(Signature)  
Address.....

.....

Witnesses accepted

Signature or thumb impression  
of the claimant if illiterate.  
Address.....

.....

Signature of Sr. PM/PM/SPM

Signature of the Guardian  
appointed to receive the amount  
on behalf of minor nominee(s)  
Address of the Guardian.....

(iv) On receipt of the application at the Post Office, the Sr. Postmaster/Postmaster/Sub Postmaster shall take ID and Address proof of the claimant and accept the witnesses on the claim forms. The Sr PM/PM/SM will verify the claim with the nomination register maintained by him and if the same is in order shall issue a sanction even before the expiry of three months for payment of the value to the nominee(s) after keeping a suitable note in the Register of nomination as well as on the application for nomination and application for purchase. In case of more than one nominee, all the nominees shall have to give a joint discharge. No further enquiries are necessary once the claimant is identified through two witnesses and ID as well as Address proof.

(v) In case, the nominee(s) has lost the original certificate(s) or is otherwise not in possession of it, he/they may apply for issue of certificate(s) in his/their own name after his/her claim has been admitted and sanction issued by the competent authority. The procedure as laid down in Rules 43 and 44 will apply mutatis mutandis.

**Note 1:-** The Sub Postmasters whether Time-Scale or Selection Grade are competent to issue sanction in such cases irrespective of the amount involved.

**Note 2:-** The Extra Departmental Sub Postmaster should in all cases submit the application alongwith the proof of death in original to the Superintendent of Post Offices certifying that the certificate stands registered in his office. The Branch Postmasters who are authorized to do Savings Certificates work independently will also follow the same procedure and send the documents to the Accounts Office. The Head Office will take necessary steps to settle the claim and issue the sanction order.

**Note 3 :- Payment in the cases of deceased depositors of Savings Accounts/Savings Certificates on the basis of Nomination or Succession Certificate, etc :** - The post office is required to give precedence to the nominee 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.

### **Claims supported by Legal Evidence**

(3)(i) When the claim is received supported by legal evidence such as succession certificate issued under the Indian Succession Act, 1925 or a probate of will or letters of administration of the deceased Estate, the claimant will be requested to fill in the claim application in the prescribed format as given below. (either printed or in manuscript).

### **FORMAT**

#### **Claim application form for settlement of savings certificates of the Deceased holder where the claim is preferred on legal evidence of heirship.**

To  
The Postmaster,  
.....

Sir

In connection with the settlement of claim of Post Office Certificate(s) standing in the name (deceased). . . . . in the books of. . . . . (name of Post Office) I ..... (state the full relationship) of the deceased, who died on..... hereby claim the payment of the value of the post office certificate(s) No. .... In support of the claim, I hereby, submit the original/certified/attested copy of the following :

(i) A succession certificate granted by..... under  
No..... dated.....

(ii) Probate of will granted by..... under No.....

(iii) Letter of Administration of the Estate of the deceased granted  
by..... under No..... dated.....

Yours faithfully,

Witness (1).....(Signature)  
Address.....

Signature or thumb impression  
of the claimant if illiterate.

Witness(2).....(Signature)  
Address.....

Address.....

Witnesses accepted

Signature of Sr. PM/PM/SPM

Signature of the Guardian  
appointed to receive the amount  
on behalf of minor nominee(s)  
Address of the Guardian.....  
.....

**"NOTE** - Whenever copies of the original documents are produced, the claimants should get them attested by a Gazetted Officer/Sarpanch Gram Panchyat.

(ii) The claim up to Rs. 500/- will be sanctioned by the Department Time Scale Sub Postmaster in whose office the certificates stand registered. In the case of LSG and HSG Sub Offices, the Sub Postmaster and in the case of Head Offices, the Head Postmaster can sanction the claim in respect of Savings Certificates of deceased holders without any limit of the amount when legal evidence of heirship is produced by the claimant. All claims in the case of Extra-Departmental Sub Offices and claims for amount exceeding Rs.500/- in the case of Time Scale Sub Offices, though supported by the legal evidence of heirship, will be forwarded to the Superintendent of Post Offices for issue of necessary sanction. The branch postmasters will send the claim to the account office for further necessary action.

(iii) Claims supported by legal evidence can be sanctioned even before the expiry of three months from the date of death of holder. There will be no necessity of making further enquiries either as to the fact of death or the date of death of the holder (if it is noted in documents) The Postmaster/Sub Postmaster will, however, before making payment satisfy himself about the genuineness of the legal evidence produced. The Postal Accounts Office will be informed of the claim having been admitted by endorsing to it a copy of the Memo sanctioning the payment. All such claims should be settled/disposed off within 7 days of the receipt of such claims by postoffices/administrative offices concerned.

**NOTE :-** In case the claimant is unable to produce the original legal evidence in support of his claim, he may, at his own cost, produce certified copies of the documents from the Public Officer having the custody of such documents. If there is any difficulty in producing certified copies, he may produce attested copies of such documents along with the originals for comparison by the sanctioning authority who should pass a remark on the attested copy of such documents that he has examined the original and found the copy to be correct. The claimant may also produce these documents to any other responsible postal officer for the purpose of attestation under his signature and seal.

(4)(i) **Without production of legal evidence:** -If a person who is not a nominee and has not produced legal evidence mentioned in item (ii) above prefers a claim he

will be requested by the Postmaster to fill in the prescribed claim form format of which is given below alongwith three Annexures. If the claimant calls personally, he may be given the necessary guidance. If the claimant resides in a village, he may be asked to seek necessary guidance from the nearest S.P.M. to whom a copy of the letter forwarding the application form may be endorsed.

## FORMAT

**Claim application form for settlement of Savings Certificates of the deceased holder who died on..... where there is no nomination or legal evidence and total amount of all certificates in the name of deceased holder does not exceed Rs. 1,00,000/-.**

To

The Postmaster,

.....

Sir,

In connection with the settlement of claim of Post Office Certificates standing in the name of the deceased..... I hereby claim the payment of the value of the Post Office Certificate(s) detail of which is given below:-

Sl.No.	Scheme	Registration number & date of issue	Office of issue	Amount

In support of the claim, I hereby submit :-

- (i) Proof of Death of the deceased issued by appropriate authority in original.
- (ii) Letter of indemnity in original duly attested by Notary Public.
- (iii) Affidavit and letter of disclaimer on affidavit duly attested by Oath Commissioner.

Yours faithfully,

Witness (1).....(Signature)

Address.....

.....

Witness(2).....(Signature)

Address.....

.....

Witnesses accepted

Signature or thumb impression

of the claimant if illiterate.

Address.....

.....

Signature of Sr. PM/PM/SPM

**ANNEXURE-I**  
(Letter of Indemnity)

To

The Postmaster,

..... (Name of the Post office)

In consideration of your payment or agreeing to pay me  
/us.....[name(s) of legal heir(s)] the sum of  
Rs..... (Rupees.....) pertaining to NSC/KVP  
certificates registered under No..... with your office in the name of  
..... without production of letters of administration  
or a succession certificate to the estate of the  
deceased.....(name of the depositor),  
I/We.....and we.....

..... (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, demands,  
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.

In witness whereof we have hereunto set my/our hands at 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 (Signature, names  
and address)

1.

2.

Signature, names and address of witnesses:

1.

2.

ATTESTED

NOTARY PUBLIC



ANNEXURE-II  
(Affidavit)

To  
The Postmaster,  
.....(Name of the Post office)

I / We.....Husband of / wife of  
late.....aged.....aged.....aged.....sons/  
daughters of the said late.....resident  
of.....do hereby declare and solemnly affirm  
as under :-

(3) That I / we am/are the only heir(s) of the deceased.....who  
died at..... on..... I / We alone represent the estate  
of Shri/Smt.....

(4) That the deceased.....did not leave any Will and  
therefore I / We are the only successor(s) to the estate of the said deceased.

- 1.
- 2.
- 3.

**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  
the best of my/our knowledge and nothing material has been concealed.

Dated.....

- 1.
- 2.
- 3.

**DEPONENTS**

**ATTESTED**

**OATH COMMISSIONER**

ANNEXURE-III  
(Letter of disclaimer on Affidavit)

To  
The Postmaster,  
.....(Name of the Post office)

I / We (i) .....Husband of / wife of .....Resident  
of.....

(ii) .....son/daughter of .....

(iii) .....son/daughter of .....  
do hereby declare and solemnly affirm as follows :-

(1) That Shri/Smt.....died intestate on leaving  
behind us.....his/her only heirs.\

(2) That we.....heirs of our late father/mother for  
ourselves and on behalf of our heirs, executors, representatives and assigns to hereby  
relinquish our claims to the NSC/KVPs with maturity value of  
Rs.....in .....issued by  
.....(name  
of post office) in the name of the estate of the  
said.....deceased and we have no  
objection whatsoever in the balance in the above-referred account together with interest,  
if any, accrued thereon being paid by the Post office to  
Mrs./Mr.....

1.

2.

3.

DEPONENT

S

VERIFICATION: I / We, the above-named deponents do hereby verify on solemn affirmation that  
the contents of this affidavit are true to the best of my/our knowledge and nothing material has  
been concealed.

Dated.....

1.

2.

3.

DEPONENT

S

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

Dated.....

Oath Commissioner

**Note 1:-** The Annexures must be filled in by the persons who are entitled under the law (vide sections 8 and 15 of the Hindu Succession Act, 1956, in case of persons governed by that Act, Mohammedan Law in case of a Muslim and Indian Succession Act, 1925 in case of Christians and others) . If any person entitled under the Law is a minor, the claim form should be filled in by the guardian appointed by the court of law. Where there is no such guardian, by the natural guardian of the minor.

**Note 2:-** The claimant will be requested to submit the following documents alongwith the claim application and three annexures:-

- (a) The savings certificate or receipt of the certificate.
- (b) Proof of Death issued by appropriate authority in original.
- (c) A guardianship certificate on behalf of the minor relatives of the deceased depositor (if the claimant is not a guardian under the law applicable to him).
- (ii) If the claim does not exceed Rs. 1,00,000/-, the claimant should be asked to submit an application duly completed to the authorities mentioned below who are competent to sanction claims without production of legal evidence up to the limit noted against each after the expiry of three months from the date of death of the holder if no succession certificate or probate of will or letters of administration is produced during that period or up to the date of sanction.

**TABLE**

Sl. No.	Name of Authority	Limit in (Rs.)
(i)	Time Scale Departmental Sub-Postmasters	1,000
(ii)	Sub Postmasters in Lower Selection Grade	2,000
(iii)	Sub-Postmasters/Deputy Postmasters/Postmasters in Higher Selection Grade (all Non Gazetted)	5,000
(iv)	Deputy Postmasters/Senior Postmasters/Deputy chief Postmasters/Superintendent of Post Offices/Deputy Superintendent of Post Offices (All Gazetted Group-B)	20,000
(v)	Chief Postmasters in Head Offices, Senior Superintendents of Post Offices (All Gazetted Group-A)	50,000
(vi)	Regional Directors/Director (General Post Offices) [in Mumbai and Kolkata]	75,000
(vii)	Chief Postmasters General/Postmasters General (Headquarter and Region)	1,00,000

**NOTE 1:-** Cases presenting special features, such as lacuna in rules, etc. shall not be disposed of as a matter of course and all such should be referred to the Postal Directorate for orders.

**NOTE 2:-** The power for sanctioning claims beyond Rs. 10000/- will be exercised personally by the heirs mentioned against items (iv) to (vii) of the Table

**NOTE 3:-** The Gazetted Postmaster will not sanction the deceased claim cases of the sub offices under his jurisdiction which are beyond the powers of the S.P. Ms. The Divisional Superintendent concerned will sanction the deceased claim cases of sub offices functioning under his jurisdiction which are beyond the powers of the

Sub-Postmasters.

(iii) In case the certificates stand registered at different offices, the claim may be preferred to anyone of the Head Postmasters under whose jurisdiction, at least one of the certificates stands registered. The sanction shall, however, be issued by the competent authority only after verification of the certificates from the offices of registration concerned. A copy of the sanction mentioning therein the name of the office of registration of each certificate and the registration number of the application shall be endorsed to the concerned offices.

(iv) Savings Certificates are settled under the provisions of the different Acts namely, Government Savings Bank Act, 1873 and the Government Savings Certificates Act, 1959 and statutory rules made thereunder. The limits upto which competent authority can sanction claim as well as the limit of Rs 1,00,000 for insisting on legal evidence are to be applied to settlement of Savings Bank and Savings Certificates claim separately, i.e. independently of each other.

**NOTE:** -For the purpose of determining the sanctioning authority, the limits should be the maturity value of the certificate i.e. the face value plus the amount of interest accrued upto the last completed year or half year, as the case may be, prior to the death of the deceased holder.

(v) Section 7(4) of Government Savings Certificates Act, 1959 vests the various sanctioning authorities with full discretion to pay to whosoever appears to them to be entitled to receive the sum due to a deceased holder and gives the department immunity from a bonafide wrong payment.

#### **Sanction of claim**

(vi) In all cases, the decision with reasons for it, will be recorded on the file relating to the case and an order will be issued by the competent authority in the prescribed format given below, copy being sent to the Postal Accounts Office, accompanied by the certificates of the deceased holder on their discharge or surrender for fresh certificate within 7 days of receipt of the claim.

#### **SANCTION MEMO**

From

No.

To

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

Dated

Dear Sir/Madam,

Sanction of the undersigned is hereby accorded to the payment to you of the amount due on the Postal Savings Certificate(s) detailed below standing in the name of..... who is reported to have died on.....

2. The amount due will be paid to you on your presenting the Savings Certificate(s) duly receipted for payment at the..... Post office on surrendering the original sanction order.

3. You are, however, at liberty not to accept payment of the amount due on the Savings Certificate(s) before the date of maturity entered therein, in which case the Savings Certificate(s) in question shall be transferred to your name subject to the conditions laid down in the Rules governing the Savings Certificate(s) in question.

4. The sanction is valid for accepting payment or for getting the certificate(s) transferred in your name for a period of one year only from the date of its issue.

Yours faithfully,

Sanctioning authority

*Details of the Saving Certificates			
Number	Denomination	Date of Issue	Name of the office of Registration

Copy forwarded for information to the :-

1. The Postmaster/SPM.....Post Office. The date of payment may be communicated as soon as the payment is effected.

2. The Director/Dy. Director of Postal Account..... The value of the Post Office Certificate including interest accrued up to the last completed year or half year, as the case may be, prior to the death of the holder does not exceed Rs.1000/2000/5000/10,000/20,000/50,000/ 75,000/1,00,000\* as per the claimant's statement in the claim application.

\* score out which is not applicable

Sanctioning Authority

(viii) In every sanction issued for payment of the amount of a Post Office Certificate held by a deceased holder without obtaining legal evidence of heirship the following certificate should be endorsed by the sanctioning authority: -

"The value of post office certificate(s) including interest accrued up to the last completed year or half year, as the case may be, prior to death of the deceased holder does not exceed Rs. 1000, 2000, 5000, 10,000, 20,000/50,000/75,000/100,000 as the case may be, as per the claimant's statement in the claim application".

**N.B.:** -- Strike out the limits not applicable.

(5) **Payment to minor claimant:** -Where the claimant is a minor nominated by the holder, payment of the sum due may be made to the person appointed in the nomination to receive it. In case there is no such person or the minor claimant is not a nominee, payment of the sum due may be made to :-

(a) the guardian appointed by a court of law;

(b) Where there is no such guardian, to the natural guardian of the minor. The person

receiving payment on behalf of the minor shall furnish a certificate that the minor is alive and the money is required on behalf of the minor,

(6)(i) **Payment of claim:-** While admitting the title the applicant will be, informed that it is not incumbent upon him to receive payment of the amount due before maturity of the certificate and that it may be got transferred to his name in accordance with the procedure laid down in Rule 38 even if the holding shall exceed the prescribed limit as a result of this transfer, Further purchase of transfer of any other certificate in his name shall not, however, be made.

(ii) The claimant will present the sanction in original alongwith the certificates discharged and signed on the reverse. The Postmaster will record a remark "Payment made to the claimant on \_\_\_\_\_ under his dated signatures and designation stamp on the claimant's copy of the sanction. The claimant's copy of the sanction along with discharged certificates will be sent the Postal Account Office with the discharge Journal.

(8)(i) In case of all types of claim i.e either in case of nomination registered, or legal evidence produced or no legal evidence produced, payment should be made only through cheque. Payment through cheque will be made by means of a crossed cheque which will be handed over to the claimant if attended personally or sent by the Issuing Postmaster by registered post to the Head or Sub Postmaster in whose jurisdiction the claimant is residing with a forwarding letter, copy of which will be endorsed to the claimant. The particulars of the cheque will be noted in the application for purchase, the certificate discharged and the remarks column of the discharge Journal against the relevant entry. When the claimant calls for the collection of the cheque, the post office will obtain a receipt for the same from him and forward the same to the postmaster issuing the cheque who in turn will forward the receipt to the Postal Accounts Office with covering letter after keeping a suitable note on the application for purchase.

(iii) If the claimant desires the certificate to be transferred to his name, the particulars of the certificate to be transferred should be noted on the application for transfer from one person to another (Form NC-34) quoting the number and date of the authority admitting the claim. The recognized heir should then be required to sign the declaration on the reverse of the form of application for transfer on which the particulars of the fresh certificates issued in lieu of the old certificate should be noted under the Postmaster's signature. The application should then be filed in the office of issue of the fresh certificate and treated in every respect like the original application for purchase of certificates.

(9) **Partial discharge of certificates held in the names of deceased holders:-** cases where a necessity for partial discharge arises will be disposed of as indicated hereunder : -

(i) Cases where the claim of all the heirs have not been admitted:-

(a) The paying Postmaster will make the following endorsement on the reverse of the certificate under his dated signature, viz. :-

"Claim for\* .....share sanctioned by.....

\*Portion of share i.e. one-third, half etc.

Vide his No.....dated ..... Total amount payable Rs..... Amount of Rs.....(In Words.....) paid to the claimant and certificate for the balance,viz. Rs..... issued in the name of the deceased holder and Rs..... Have been credited today under unclassified receipts less than Rs.....

A note on the fresh certificate will be made regarding the payment of Rs.....as share of... .. (name of the claimant).

(b) The receipts for the amount paid to the claimant will be taken in Form ACG-17 and the balance left over if any, after the issue of the fresh certificate, credited to unclassified receipts with the following remarks : -

"Remarks as in (a) above, preceded by the words Total amount payable Rs..... on certificate No..... dated..... for Rs.....

(c) Remarks as at (a) above will be made in the relevant application for purchase giving the date and details of the fresh transaction.

(d) The Postmaster will intimate the sanctioning authority of the action mentioned above so that he will keep a note of it in the claim file to enable him to include the date of credit, the amount credited and the fresh certificates issued in the orders sanctioning the claims of the other heirs.

**(ii) Cases where some claimants are desirous of encashing their share while others desire to have fresh certificate issued in their names :-**

(a) The paying postmaster will make the following endorsement on the reverse of the certificate under the dated signature : -

"Amount payable on this certificate Rs..... to be paid to\*..... claimant(s).  
Paid Rs ..... (in words Rs.....) to\*..... claimant(s) and certificate for  
Rs..... issued and cash Rs..... paid to ..... claimant(s)

\*No. of claimants

(b) The receipt of the claimant(s) desiring payment in cash will be obtained in Form ACG-17.

(c) Fresh certificates will be issued in favour of other claimants with the original date of issue. A transfer application with suitable charges therein will be obtained.

(d) The column in the Issue Journal relating to "Issue 'Price realised, will be left blank and a remark "In lieu of ..... share of certificate No..... dated ..... for Rs....." be recorded in the remarks column.

(e) In case the entire share amount cannot be issued in certificates, the balance will be paid in cash.

(f) Detailed remarks will be made in the application for purchase.

(iii) An intimation of the date of payment of the value of the certificate should be sent to the sanctioning authority.

(iv) Discharge journals in both the types of cases should be prepared at the time of first payment on the original certificate. The amount to be charged in the discharge journal should be the total of cash payment made to the payees and the amount to be charged in the discharged journal should be the total of cash payment made to the payees and the amount (if any) credited in the schedule of unclassified receipts. This charge should be supported by the discharged certificate bearing the Postmaster's remarks above the details of discharge.

**(10) Entry of request for settlement of claim in register and grant of receipt:-** (i) Whenever a request from the holder for sanction of claim is presented at any Post Office, his request should be acknowledged in the prescribed format given below:-

#### **ACKNOWLEDGMENT OF CUSTOMER REQUEST**

.....SO (Name of post office where request received)

**Date of receipt of request**.....

**Time of receipt of request**.....

**Name of Holder**.....

**NSC/KVP Registration No**.....

**Name of scheme**.....(NSC/KVP)

**Request No;-** .....( Sl. No. of register in case of non-computerized office)

**Date Stamp of PO**

**Signature of Postmaster**

(ii) All such requests should be entered in the register on the day of receipt format of which is given below:-

#### **Register to be maintained by Post Offices**

Date of receipt	Sl.No.	Name of holder	NSC/KVP Registration No.	Name of scheme NSC/KVP	Date of disposal	Detail of disposal

Note:- After issue of sanction, the status in the register should be updated.

**(11) Maintenance of Register of Deceased claim cases:-** As soon as Claim Form alongwith required documents is received in the post office where the certificates stand, entry should be made in the register of deceased claim cases format of which is given below. In order to keep a watch on the expeditious disposal of claim cases this register should be maintained by all the sanctioning authorities (including the circle office). The register will be examined every month by the Head of the Office or Section to see that no case is being unduly delayed and such action as may expedite, is taken immediately. All deceased claim cases irrespective of the nomination registered or not, should be sanctioned/disposed off within 7 days of the receipt of the same in any post office or administrative office. All inspecting officers while visiting/inspecting any post office or administrative office should examine this register to see that no case is delayed beyond 7 days and if any such case is noticed, separate report should be sent to higher authority for fixing responsibility.



**FORMAT****Name of Office**

**Register for watching expeditious settlement of claims relating to Savings  
Certificate standing in the names of deceased persons**

Sl. No.	Case Mark	Date of receipt of claim application	Name and address of claimant with particulars of relationship to the deceased	Name of deceased holder and date of death	Particulars of certificates
1	2	3	4	5	6
Value of cfts.	Date on which claim form sent to higher authority for sanction	Date of receipt of sanction from higher authorities with particulars of sanction/Date of sanction	Date of payment/Particulars of cheque issued.	Remarks if any	
7	8	9	10	11	

(12)(i) **In case of EDSO/EDBO:-** In case of EDSO/EDBO, the EDSPM/BPMs should in all cases submit the application to the Head Postmaster/Account Office as the case may be, alongwith connected documents after certifying that the certificate stands registered in their office. An entry regarding the claim will be made in the application of purchase.

(13) **Claims of holders not heard for 7 years:-** For the purpose of this Rule the holders who have not been heard of for more than 7 years will be treated as dead and the claims in respect of their holdings settled in accordance with the foregoing sub-rules of the Rule, provided the disappearance of the holder of the certificate has been established and the claimant is prepared to indemnify the Government against any adverse claim.

(14) **Settlement of deceased depositor's claims on Savings Bank/Savings Certificates where either the claimant or some near relations is/are living abroad :-** There have been difficulties in settling claims on account of deceased depositor's accounts and Savings Certificates where claimant or some near relation(s) is/are living abroad. With a view to eliminating these difficulties, the following procedure is laid down.

(i) Claim form of a claimant residing in a foreign country, letter of disclaimer from a person residing in a foreign country, power of attorney executed in a foreign country and death certificate issued in a foreign country should have the authentication by the Indian Consular Office in that country, if reciprocal arrangements under Section 14 of the Notaries Act, 1952 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 interests of India or of the people of Indian origin there, the authentication should be done by a Magistrate of that country.

(ii) Reciprocal arrangement under Section 14 of the Notaries Act, 1952 exists between India and the countries of United Kingdom, Hungary, Ireland, Belgium and New Zealand only. The documents executed before a Notary in any of these countries does not require authentication by the Indian Consular Office in that country.

(iii) Payment of the claim to a claimant residing in a foreign country will be made to the holder of power of attorney. No direct remittance will be made to the claimant in the foreign country.

(15) **Revival of sanction for payment:-** Where it is necessary to revive or revise a sanction for payment of the deceased depositor's certificate, the reviving or revising authority may permit payment of interest on the certificate where admissible up to the month preceding the month of revival or revision of the sanction provided he/she is satisfied that the delay was entirely beyond the control of the claimant.

(16) If there is a difference in the name of the deceased depositor, a reconciliation certificate in the following form may be obtained from the claimant with the claim application form.

**Reconciliation certificate in case of a difference in name**

Certified that the real name of the deceased investor of savings certificate No.....dated.....was.....He also used to be called by.....(name). The name as mentioned in savings certificate/in the Death Certificate, is that of one and the same person viz., the deceased investor.

Address.....

.....

Signature.....

Signature .....

Name (in block letters) .....

Designation stamp .....