

Part III – Settlement of claims in various types of accounts /
Facilities

1. With Nomination

Sr. No.	Nature of Account	Single Depositor	Joint A/c (operated jointly)	Joint A/c (Either or Survivor)	Joint A/c (Former / Latter or Survivor)	Joint A/c (Anyone or Survivors)
A	Savings / Current A/c	Nominee	I. On death of one depositor – Legal Heirs of deceased + survivors II. On death of all depositors - Nominee	I. On death of one depositor – Survivor II. On death of both depositors - Nominee	I. On death of Former / Latter – Survivor II. On death of both depositors Nominee	I. On death of one or more depositor/s – Survivor/s II. On death of all depositors Nominee
B.	Term Deposit Account	- do - (on maturity of deposit)	- do - (on maturity of deposit)	- do - (on maturity of deposit)	- do - (on maturity of deposit)	- do - (on maturity of deposit)
C.	Premature withdrawal of FD	- do - (As per terms of contract)	- do - (As per terms of contract)	- do - (As per terms of contract)	- do - (As per terms of contract)	- do - (As per terms of contract)

2. Without Nomination

Sr. No.	Nature of Account	Single Depositor	Joint A/c (operated jointly)	Joint A/c (Either or Survivor)	Joint A/c (Former / Latter or Survivor)	JJoint A/c (Anyone or Survivors)
A	Savings / Current A/c	Legal Heirs or person mandated by them	I. On death of one depositor – Legal Heirs of deceased + survivors II. On death of all depositors – Legal heirs of all the depositors	Survivor II. On death of both the depositors – Legal heirs of all the depositors	Survivor II. On death of both the depositors – Legal heirs of all the depositors	I. On death of one or more depositor/s – Legal Heirs of deceased + survivors II. On death of all depositors – Legal heirs of all the depositors
B.	Term Deposit Account	- do - (on maturity of deposit)	- do - (on maturity of deposit)	- do - (on maturity of deposit)	- do - (on maturity of deposit)	- do - (on maturity of deposit)
C.	Premature withdrawal of FD	- do - (As per terms of contract)	- do - (As per terms of contract)	- do - (As per terms of contract)	- do - (As per terms of contract)	- do - (As per terms of contract)