

FREQUENTLY ASKED QUESTIONS (FAQS)

1. How claims for settlement of deceased locker constituents can be lodged in the new framework by claimant?

Claimants/Nominees will be able to submit claim for settlement of deceased locker constituent in two ways:

- a) **Online Mode** – At the Deceased Claim Settlement Portal (CRCF) available at Bank Website (bank.sbi) under Customer Care.
- b) **Physical Mode** - By visiting **home branch** where the deceased customer had hired the locker.

2. How claims for settlement of deceased locker constituents can be lodged in the new framework by branch?

- a) **Online Mode** – After successful claim lodged by claimant through CRCF, the CRM case ID is generated automatically and the same shall be intimated to claimant and to designated branch through branch mail. Branch has to verify the CRM case ID in CRM portal, wherein locker details are auto fetched. Further requirements shall be intimated through CRM module. In case any doubt, branch may call to claimant and verify the genuineness of the case.
- b) **Physical Mode:** Branch has to verify the required documents submitted by the claimant and create a case ID in CRM module.

3. How shall claimant(s) apply deceased settlement of lockers having in different branches.?

- a) **Online Mode** – Claimant shall create request for each branch separately in Deceased Claim Settlement Portal (CRCF) available at Bank Website (bank.sbi).
- b) **Physical Mode** – Claimant has to visit **home branch** where the deceased customer had hired the locker and settle claim accordingly.

4. Whether the new process will include Nomination cases also?

➤ Yes, new process will include Nomination cases also.

4. When locker account of the deceased customers are having details of nominee, even in such cases is it required to lodge the claim at the Portal?

➤ Yes, in such cases, the nominee will have to lodge the claim through the Portal or may visit the branch for lodging the claims in the Portal by submitting the documents.

5. How can claimants /nominees register deceased claim online?
- Submission of claim can be made by the claimants /nominees at the Deceased Claim Settlement Portal (CRCF) available at Bank Website (bank.sbi) under Customer Care. The claimants /nominees need to input the details of the deceased customer (any deposit account pertaining to the customer) at the Deceased Claim Settlement portal and the system fetches the locker hired against that account followed by branch. Claimant has to register claim branch wise separately. They also need to upload their KYC documents and the Death Certificate of the deceased customer at the CRCF portal itself.
6. How can claimants /nominees will register their claims through Branch?
- The claimants /nominees should visit the home branch where deceased customer has hired locker and submit the documents (KYC documents of claimants/nominees and the Death Certificate of the deceased customer). Branch will create a case and upload the required documents in CRM
7. What if the locker is operated jointly, having nomination and one of the hirer deceased?
- In this case deceased settlement of locker shall be entertained jointly with survivor and nominations. Example: If the locker hired in the joint name of A and B, having nomination in the name of C and D and if A dies, the deceased locker settlement shall be done jointly with B, C and D.
8. How a claimant shall proceed for deceased locker settlement, wherein no nomination is registered.
- Where the deceased locker hirer had not made any nomination or where the joint hirers had not given any mandate to give access to one or more of the survivor's by clear survivorship clause, in such as case, settlement locker shall be done with legal heir(s) /legal representative on the obtention of probate of valid Will or Succession Certificate or Letter of Administration.
9. How will claimants/nominees know about the status of their claim?
- After registering the claim online by the claimants, a CRM case will be created and will be shared with the claimants through SMS /Email registered in the Portal. This Case ID will be used to track the claim status and further upload of specified documents. SMS /Email will be sent at each stage change or upload of remarks /documents.

10. How will Processing/ Sanctioning/Branch officials, dealing with deceased claim settlement process, communicate with claimants/nominees?

- All the comments posted by the Branch officials will be visible to the claimants /nominees at the Deceased Claim Settlement Portal (CRCF) available at Bank Website (bank.sbi) under Customer Care with date and time stamp. The claimants /nominees can check CRCF portal for additional information and status and further upload the required documents/forms.

The Branch officials will advise the claimant, if required, through CRM/CRCF Portal, the complete list of documents and forms/formats to be submitted. Accordingly, claimants/nominees will upload the scanned copies of the specified documents, as advised, and completed forms/formats in the Portal. These forms can also be submitted by the claimants/nominees at the branch which will verify and upload in CRM.

The claimants/nominees may be contacted by the Branch officials over telephone also for discreet enquiries.

11. Is Settlement of Deceased Claim a timebound exercise?

- Yes, Settlement of Deceased Claim is a timebound exercise. All claimants, visit the branch along with all original documents and forms/formats uploaded along with Locker Key and submit the same to branch officials who will verify the documents/forms/signatures.

12. What will happen when the claimants/nominees could not upload the required forms/ formats/documents in the Portal or could not submit the same to the Branch?

- In such cases, 3 reminders (SMS & Email) will be sent to the claimants/nominees for submission/upload of required documents (reminders on 30th, 45th and 60th day). Failure to submit/upload the documents by the claimants/nominees will lead to automatic closure of the CRM case on 90th day.

13. What will happen if the CRM case ID gets closed due to non – submission of details at the Portal?

- In such case, claimants/nominees can lodge a new claim in the Portal and it will be treated as a fresh case.

14. What will be the procedure for NRI claimants/nominees who could not visit Bank Branches physically for documentation etc.?

- NRI claimant /nominee shall mandatorily approach home branch for settlement of deceased case.