



KARNATAKA GRAMEENA BANK

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**HEAD OFFICE: BALLARI
GENERAL ADMINISTRATION WING**

Settlement of claims in various types of operational instructions

➤ **With Nomination:**

Locker in the name of	Operational instructions	Nominee	Situation	What is to be done
A	Self	X	X dies	A can change the Nominee
A	Self	X	A dies	X will be given access to the locker and liberty to remove contents
A, B	Either or Survivor	X	A Dies	B will be given access to the locker and liberty to remove the contents
A, B	Either or Survivor	X	B Dies	A will be given access to the locker and liberty to remove the contents
A, B	Either or Survivor	X	A & B Dies	X will be given access to the locker and liberty to remove the contents
A,B	Jointly	X	A dies	B and X will be given access to the locker and Liberty to remove the contents jointly
A,B	Jointly	X	B dies	A and X will be given access to the locker and Liberty to remove the contents jointly
A,B	Jointly	X	A & B Dies	X will be given access to the locker and Liberty to remove the contents



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➤ **Without Nomination:**

Locker in the name of	Operational instructions	Situation	What is to be done
A	Self	A dies	Legal heirs of A or any of them Mandated by any of them
A, B	Either or Survivor	A Dies	B will be given access to the locker and liberty to remove the contents
A, B	Either or Survivor	B Dies	A will be given access to the locker and liberty to remove the contents
A, B	Either or Survivor	A & B Dies	Legal heirs of A and B (or any one of them mandated by all legal heirs) will be given access to the locker and Liberty to remove the contents
A,B	Jointly	A dies	B and legal heirs of A (or any one of them mandated by all legal heirs) will be given access to the locker and Liberty to remove the contents jointly
A,B	Jointly	B dies	A and legal heirs of B (or any one of them mandated by all legal heirs) will be given access to the locker and Liberty to remove the contents jointly
A,B	Jointly	A & B Dies	Legal heirs of A and B (or any one of them mandated by all legal heirs) will be given access to the locker and Liberty to remove the contents