

## **Tata Capital Limited**

### **Guidelines for Release of Property Documents in the event of Demise of Property Owners who is a sole or joint borrower**

The following procedure to be followed for return of original immovable property documents to the legal heirs in the contingent event of demise of the sole borrower or joint borrower:

1. Copy of death certificate
  
2. In case of intestate demise of the property owner/s being borrower/co-borrowers, Legal heirship certificate to be obtained to ascertain the details of legal heirs.
  
3. In case the property owner being borrower/co-borrowers died testate, copy of the Will along with probate (wherever applicable)/release deed, wherever required and Affidavit of attesting witness to be obtained.

Basis the above, the property documents will be handed over to all the legal heirs / beneficiary under the Will along with co-owners, if any.

Note: The aforesaid is an indicative process and certain other documents/requirements may be sought for on case-to-case basis depending on the facts of the case and location of property.

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