



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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