JEEVANTREE LIFE EVENT GUIDE · INDIA

After a loved one passes away

किसी अपने के जाने के बाद

In the days after a death, families are asked for papers they have never seen before. This checklist takes you through it in four stages. Go one step at a time; very little has to be done in the first week.

Tip: Do not close the mobile number of the person who has passed away. Banks, insurers and EPFO send OTPs to it during claims. Keep the phone safe and charged.

STAGE 1 OF 4 In the first days

- [ ] **Get the medical certificate of cause of death**
  The hospital or the attending doctor issues it. It is needed to register the death.
  When: Day 1 · **Where:** Hospital or doctor

- [ ] **Register the death within 21 days**
  Hospitals usually register it; for a death at home, the family registers it with the municipality or gram panchayat. Ask for 10 to 15 certified copies; almost every claim needs one.
  When: Within 21 days · **Where:** Local registrar, Civil Registration System · crsorgi.gov.in

- [ ] **Keep all papers together**
  Will, passbooks, cheque books, fixed deposit receipts, insurance policies, property papers, PAN, Aadhaar, pension papers, loan papers and the phone. Put them in one box.
  When: First week · **Where:** At home

- [ ] **Inform the employer or pension office**
  If the person was working, the employer starts the EPF, gratuity and group insurance claims. If retired, inform the bank that pays the pension.
  When: First 2 weeks · **Where:** Employer HR / pension-paying bank

STAGE 2 OF 4 Find everything they owned and owed

- [ ] **Make one list of all assets and dues**
  Bank accounts, fixed deposits, lockers, mutual funds, shares, insurance policies, EPF, PPF, NPS, post office schemes, property, vehicles, loans and credit cards.
  When: First month · **Where:** At home

- [ ] **Get one statement of all mutual funds and shares**
  A Consolidated Account Statement shows every fund and share held, across companies.
  When: First month · **Where:** MF Central, CAMS or KFintech; NSDL or CDSL for shares · www.mfcentral.com

- [ ] **Search for forgotten money**
  RBI's UDGAM portal searches unclaimed bank deposits; IEPF holds unclaimed shares and dividends; SEBI's MITRA finds inactive mutual fund folios; each insurer lists unclaimed amounts on its website.
  When: First month · **Where:** Online portals · udgam.rbi.org.in

- [ ] **Check who the nominee is on each item**
  Where a nominee is registered, claims are much simpler. Where there is none, the legal heirs claim together, and may need a legal heir certificate.
  When: First month · **Where:** Passbooks, statements, policy papers

- [ ] **Legal papers, only if needed**
  A legal heir certificate comes from the Tehsildar or revenue office. A succession certificate comes from the civil court. If there is a will, some places and institutions ask for probate. Speak to a lawyer before applying.
  When: When an institution asks · **Where:** Revenue office / civil court

STAGE 3 OF 4 Claims and transfers

- [ ] **Bank accounts and fixed deposits**
  The nominee or surviving joint holder submits the bank's claim form, the death certificate and their own ID. Under RBI's 2025 rules, banks must settle within 15 days of receiving complete papers. Where there is no nominee, legal heirs can claim up to ₹15 lakh (₹5 lakh in co-operative banks) by a simple procedure, without a succession certificate.
  When: After the death certificate · **Where:** Each bank

- [ ] **Bank lockers**
  The nominee gets access after an inventory is made in front of witnesses and bank staff.
  When: After the death certificate · **Where:** Bank branch

- [ ] **Shares and demat accounts**
  Send a transmission request to the depository participant with the death certificate. Under SEBI's 2026 rules, probate is no longer required, legal heirs use simpler papers for holdings up to ₹30 lakh, and requests must be processed within 21 days.
  When: After the death certificate · **Where:** Broker / depository participant

- [ ] **Mutual funds**
  Send a transmission request to the fund house or its registrar with the death certificate and the claimant's KYC. One request to CAMS or KFintech can cover several funds.
  When: After the death certificate · **Where:** CAMS / KFintech / fund house · www.mfcentral.com

- [ ] **Life insurance**
  Inform the insurer early. Submit the claim form, death certificate, policy document, ID and bank details. Also check for cover through the employer, loans, credit cards and accident policies.
  When: As soon as possible · **Where:** Insurer or agent

- [ ] **Health insurance**
  Submit any pending hospital bills, and remove the person from the family policy at renewal.
  When: First 2 months · **Where:** Insurer

- [ ] **EPF, pension (EPS) and EDLI insurance**
  File the death claim online on the EPFO portal: Form 20 for the PF balance, Form 10D for the family pension, Form 5IF for the EDLI insurance.
  When: After the death certificate · **Where:** EPFO member portal · unifiedportal-mem.epfindia.gov.in

- [ ] **Pension**
  Tell the pension-paying bank, return any pension paid after the date of death, and apply for family pension if the spouse is eligible.
  When: First month · **Where:** Pension-paying bank / office

- [ ] **PPF, post office schemes and NSC**
  The nominee submits the claim form with the death certificate at the bank or post office.
  When: After the death certificate · **Where:** Bank or post office

- [ ] **NPS**
  The nominee applies for withdrawal of the NPS balance.
  When: After the death certificate · **Where:** Point of Presence (bank) or NPS service provider

- [ ] **Property**
  Apply for mutation (name change) in land or municipal records. Update property tax, electricity, water and the housing society's share certificate.
  When: Within a few months · **Where:** Municipality / revenue office / society

- [ ] **Vehicles**
  Transfer the registration certificate to the legal heir and update the insurance.
  When: Within a few months · **Where:** RTO / Vahan · parivahan.gov.in

- [ ] **Loans and credit cards**
  Inform each lender. Check whether the loan had insurance cover. Close the credit cards.
  When: First month · **Where:** Each lender

STAGE 4 OF 4 Close and protect

- [ ] **Income tax: file the final return**
  A legal heir registers on the Income Tax portal as the representative and files the return for income up to the date of death.
  When: By the usual due date · **Where:** Income Tax portal · www.incometax.gov.in

- [ ] **Report the death for Aadhaar**
  On myAadhaar, use "Report death of a family member" with the death registration number. UIDAI deactivates the number, usually within about 90 days. This works in states on the Civil Registration System.
  When: After the death certificate · **Where:** myAadhaar · myaadhaar.uidai.gov.in

- [ ] **Voter list, passport and driving licence**
  Remove the name from the voter list with Form 7, and surrender or cancel the passport and driving licence.
  When: Within a few months · **Where:** Voters' portal / Passport Seva / RTO · voters.eci.gov.in

- [ ] **Phone, email and social media**
  After all claims are done, transfer or close the mobile number, close email accounts, and memorialise or close social media accounts. Cancel subscriptions.
  When: After claims are done · **Where:** Each service provider

- [ ] **Update your own nominations**
  Many families find the person who passed away was their nominee. Update your own nominations and will.
  When: Within a few months · **Where:** Each institution

Please note: general guidance for families in India, not legal, tax or financial advice. Rules change and can differ by state and institution; confirm with each bank, office or company. Last checked 19 October 2026.

- RBI directions on settlement of claims of deceased customers, 2025 (summary): https://www.indialaw.in/blog/banking-and-finance/rbi-issues-directions-on-settlement-of-deceased-claims/
- SEBI circular on transmission of securities, 23 July 2026: https://www.sebi.gov.in/sebi_data/attachdocs/jul-2026/1784869499027.pdf
- EPF death claim guide (Business Today): https://www.businesstoday.in/personal-finance/story/epf-death-claim-guide-how-families-can-access-a-deceased-members-pf-pension-insurance-benefits-545287-2026-07-27
- Reporting a death for Aadhaar deactivation (Outlook Money): https://www.outlookmoney.com/news/how-to-report-the-death-of-a-family-member-for-aadhaar-number-deactivation
- SEBI MITRA for inactive mutual fund folios (Business Standard): https://www.business-standard.com/markets/news/sebi-launches-mitra-to-help-investors-track-unclaimed-mutual-funds-folios-125021201442_1.html
- RBI UDGAM: how to search unclaimed deposits (Outlook Money): https://www.outlookmoney.com/banking/udgam-how-to-claim-unclaimed-bank-deposits-through-rbis-portal