



Release of Security documents in the event of demise of the sole security provider or any of the joint security provider

ABFL will release to the surviving legal heirs of deceased Security Provider all the original movable/immovable property documents taken in custody at the time of security creation as listed in the respective mortgage deed/security agreement ("Security Documents") and shall remove the charges registered with any registry within a period of 30 (thirty) days from the full repayment/settlement of the ABFL's facility, provided, such surviving legal heirs submits the below documents/information to the sole satisfaction of ABFL:

- (i) Will (probated or un-probated as per the respective State's applicable law) or the legal heirship certificate evidencing the property rights of surviving legal heirs; and
- (ii) Registered/ unregistered POA or Authority Letter executed by the surviving legal heirs along with the joint owner (if applicable) in favour of the legal heir collecting the Security Documents from ABFL. KYC to be submitted by such legal heir with ABFL before collecting the Security Documents; and
- (iii) Acknowledgement from the surviving legal heirs along with the joint owner (if applicable) of the successful collection of the Security Documents vide a letter/registered email id.