

Process to be followed for return of original movable / immovable property documents (“OTDs”) to the legal heirs in case of the contingent event of sad demise of the Borrower(s) (hereinafter referred to as “Borrower(s)”) after full repayment / settlement of HL/LAP Loans:

In the event of sad demise of the Borrower(s), the legal heir(s) of the deceased Borrower(s) will be required to reach out to L&T Finance Holdings Limited (“LTF”) at a preferred LTF branch. The legal heir(s) will have to submit following documents to process the request:

**Mandatory documents:**

- Death Certificate of the Borrower(s);
- Legal Heir Certificate or Succession Certificate if obtained by the legal heir(s) of the deceased Borrower(s) in absence of which an Affidavit-cum-Indemnity to be executed in favour of LTF by the legal heir(s) confirming the list of legal heir(s) as per the stipulated format provided at LTF Branch.
- One KYC document of the following Officially Valid Documents:
  - Passport;
  - Driving licence;
  - Proof of possession of Aadhaar number;
  - Voter's Identity Card issued by the Election Commission of India;
  - Job card issued by NREGA duly signed by an officer of the State Government
  - Letter issued by the National Population Register containing details of name and address;
  - Job card issued by NREGA duly signed by an officer of the State Government;
  - Letter issued by the National Population Register containing details of name and address.

**Notes:**

- LTF shall check if the property requested to be released / OTDs of which are requested to be returned to the legal heir(s) is not cross collateralised to any other credit facility availed by the Borrower(s) from LTF. In case the property is offered as security for any other loan availed by the Borrower(s), then the OTDs shall not be released / returned till all the loans availed from LTF, having a charge on the property, are repaid in full by the Borrower(s).
- Property Documents will be handed over to the legal heir(s) after successful verification of the above submitted documents. Legal heir will have to sign a customer acknowledgement letter at the applicable branch post receiving the original property document from LTF.