



भारतीय रिजर्व बैंक

**RESERVE BANK OF INDIA**

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RBI/2013-14/331

DBOD.No.Leg.BC. 61 /09.07.005/2013-14

October 21, 2013

All Scheduled Commercial Banks  
(excluding RRBs)

Dear Sir/Madam,

**Settlement of Claims in respect of Missing Persons in Uttarakhand Disaster**

In the aftermath of Uttarakhand Natural Disaster during June 14-20, 2013 the Office of the Registrar General of India, Ministry of Home Affairs, Government of India has devised a procedure for Registration of Death of Missing persons in Natural Calamities affected areas in Uttarakhand vide its circular F.No. 1/2/(Uttarakhand)/2011-VS-CRS dated August 16, 2013 (MHA Circular). A copy of MHA Circular is [enclosed](#) for reference. The MHA Circular has devised detailed procedure for registration and issue of 'Death Certificate' of a person reportedly missing since his/her visit to the site of disaster in Uttarakhand in June 2013.

2. In view of the above, banks are advised to settle the claims in respect of missing persons, covered by MHA Circular, without insisting on production of any documentation other than (i) the 'Death Certificate' issued by the Designated Officer under MHA Circular and (ii) letter of indemnity.

3. Banks are further advised that the provisions of [Circular DBOD.No.Leg.BC.80/09.07.005/2007-08 dated May 2, 2008](#) on 'Settlement of claims in respect of missing persons' would be applicable in other cases which are not covered by MHA Circular.

Yours faithfully,

(Rajesh Verma)  
Chief General Manager