

PROCEDURE FOR RETURN OF ORIGINAL MOVABLE/IMMOVABLE PROPERTY DOCUMENTS FOR BORROWERS TO LEGAL HEIRS

In view of the guidelines issued by the Reserve Bank of India on Responsible Lending Conduct dt. Sep 13, 2023, the Company is required to display on the website procedure for return of original property documents to legal heirs for information.

Accordingly, in the event of demise of the borrower/guarantor the Company ensures original property documents are handed over to their legal heirs as per the following process: -

- The legal heir is required to submit a request for return of original property documents at rarc.grievance@relianceada.com or at the office of the Company located at 11th Floor, North Side, R-Tech Park, Western Express Highway, Goregaon East, Mumbai 400063 along with the following documents with subject line "Return of Original Property Documents to Legal Heir":
 - i. Copy of the settlement letter / no dues letter issued by the Company;
 - ii. Supporting documents establishing the fact he is the legal heir;
 - iii. KYC documents of the legal heir;
- The Company will revert to the email/mail in 7 days.
- The Company may request additional information in this regard and post examination of all information provided handover the original documents to their legal heir.