**Annexure 2- Declaration cum Request letter from Claimant/Surviving Holder –CASA/TD (Joint account)**

To,

The Manager

Kotak Mahindra Bank\_\_\_\_\_\_\_\_\_ (Branch)

**Name:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Claimant/Surviving Holder) **Age: \_\_\_\_\_\_\_\_\_\_\_\_**

**Address** :\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_( Claimant address)

**Contact No:** \_\_\_\_\_\_\_\_\_\_\_\_**Email Id:** \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Claimant contact no. and email id)

**Re:** Deceased claim in respect of relationship(s) held by Late Mr./Mrs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(Deceased)

I/We regret to inform you of the demise of the Deceased at \_\_\_\_\_\_\_\_\_\_\_\_\_\_. (Place of death as per death certificate).

Deceased customer(s) held the below listed account(s)/relationship(s) with the Bank.

|  |  |  |  |
| --- | --- | --- | --- |
| Account number | CASA/TD | Premature withdrawal of TD/ Proceeds on maturity*(applicable only for Term Deposits)* | MOP (E or S / Jointly) |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |
|  |  |  |  |

I/We bring it to your notice that the above mentioned account/s is/are operated with joint mandate / survivor mandate and the deceased is the first/second/third named accounts holder in the said account/s. Therefore, I request the bank to deduct all the dues payable by the deceased under any loans/credit cards/credit facilities availed by him/her from the Bank whether it is in default or not from the above-mentioned accounts & deposits, and I/we request the bank to

|  |
| --- |
|  |

Delete his/her name and continue with the said accounts in my/our name/s alone. (Separate name Deletion form to be filled \*)

|  |
| --- |
|  |

Close the account/s & withdraw the Fixed Deposit/s prematurely

(Separate account closure form to be filled \*)

|  |
| --- |
|  |

Close the accounts & \* pay the proceeds of the Fixed Deposits to me/us on maturity of the said Fixed Deposits as per the payment instructions stated at the time of booking of the Fixed Deposit.(\*applicable only if no dues are recoverable from the Fixed Deposits)

(Separate account/s closure form to be filled)

|  |
| --- |
|  |

Withdraw the Fixed Deposit/s prematurely & delete the name of the deceased person and continue with the said accounts in my/our name alone.

Pg no 1 of 4

|  |
| --- |
|  |

Unblock the UPI ID linked to Deceased holder's Mobile Number since the same Mobile Number is still in use.

Further, On closure of the said accounts I/we \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_request the bank to (*applicable only if Accounts/FD is to be closed*):

|  |
| --- |
|  |

Issue me a Demand Draft for the proceeds in the said account/s

|  |
| --- |
|  |

Transfer the proceeds of the said account/s to accounts no. \_\_\_\_\_\_\_\_\_\_\_\_\_held by me in \_\_\_\_\_\_\_\_\_\_ Branch of Kotak Mahindra Bank.

|  |
| --- |
|  |

Transfer the proceeds of the said accounts via NEFT/RTGS to account no.\_\_\_\_\_\_\_\_\_\_\_\_\_ held by me with \_\_\_\_\_\_\_\_\_\_\_\_\_\_Branch of \_\_\_\_\_\_\_\_\_\_\_\_\_ Bank having IFSC number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

I/We further request the bank to continue/discontinue the following /SI/Bill Pay from the said accounts (strike off if not applicable).

1. <<details of /SI/Bill Pay >>

**Documents Submitted:**

I/We submit the following documents: (tick (✓) as applicable)

|  |  |
| --- | --- |
|  | Copy of death certificate (mandatory document) |
|  | Document to ascertain the legal heirs(e.g Ration Card in the name of the deceased customer in case of deceased of male and for females ration card will be considered in the name of deceased customer's husband / Father. Legal Heirship Certificate, Surviving member certificate, etc) |
|  | Cases where claim amount exceeds Rs. 20,00,000 - Succession Certificate / Probate Letter / Letter of Administration needs to be obtained. |
|  | Undertaking cum Indemnity from Claimant (Annexure 6 -Part 1) |
|  | Letter of No Objection from surviving holders and legal heirs of deceased not making the claim (Annexure 6 - Part 2) |
|  | Self-attested identity and address proof of the Claimant and Legal heirs |

I/We are aware that I/We, being the survivor(s) in the said account/s would be receiving the payment from the Bank as trustee of the legal heirs of the deceased accounts holder and such payment to me/us shall not affect the right or claim which valid legal heir/s of the deceased accounts holder have against the survivor(s) i.e. me/us.

Pg no 2 of 4

**Receipt for the claim:-**

I/We further confirm the receipt from Kotak Mahindra Bank Ltd., a sum of INR \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (Rupees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_only) along with interest as  full and final settlement of  claim as nominee/successor(s) entitled for claiming the balance lying in Saving / Current / Deposit account no \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on demise of Late Mr. / Mrs. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (deceased) post deducting the dues payable by the deceased under \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ facility availed from the Bank.(Credit card/Loans/Overdraft)

I/We further state that I/we have no further claim in respect of above account (s) and have received the proceeds of claim by way of:

□ Demand Draft in name of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (claimant’s name)

□ Credit in my Saving Account No.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ maintained with KMBL

□ NEFT/RTGS in my Saving Account No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_maintained with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Bank (copy of account statement/passbook/cancelled cheque to be attached with claim)

I/We shall have no further demands / claims in respect of above account(s). I understand and agree that payment of claim amount to me shall not affect the right of legal heirs of the deceased account holder against me.

Thanking you,

To be signed by the claimant

(Surviving Holder/Legal Heir of deceased)

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Customer’s Acknowledgement slip (To be filled in by the Bank Staff)**

Date: \_\_/\_\_/\_\_\_\_\_

Received from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ a request for deceased claim request for Accounts No.(s)\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Kotak Bank\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Branch. EMP name \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ and ID\_\_\_\_\_\_\_\_\_\_\_\_

Signature of Branch Official with Bank Seal \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Pg no 3 of 4

**For Branch Use Section:**

**Checklist for Annexure 2: (**tick (✓) as applicable)

|  |  |
| --- | --- |
|  | Marked Total Freeze on Accounts |
|  | Alternate Channels Blocked |
|  | Raised MIS code updation SR (SR Type- Account Maintenance Related SR Sub type- Update MIS Code Death case) |
|  | Documents collected as per the Ready Reckoner and Annexure |
|  | \*For continuation of account with deletion of deceased holder’s name, Separate name Deletion form to be filled, issuance of new cheque book to be ticked in Addition / Deletion of Holders format) |
|  | \*For issuance of Debit card to the surviving holder (if required), a separate Channel Access Request form needs to be filled |
|  | \*For closure of the account & FD, a separate closure form needs to be filled |
|  | Annexure filled completely |
|  | Correct A/c #s, CRN # & TD # mentioned |
|  | Annexure obtained is signed by from Claimant/Surviving holder |
|  | Death certificate of the deceased -self attested by claimant |
|  | OSV done on documents with "Original at Branch" seal affixed |
|  | Stamp affixed on Annexure as “Original with Branch” |
|  | Signature matched as per records/ID documents |
|  | Name on Death certificate matches with the account title- if not then Exception protocol followed |
|  | Obtained name declaration and dual signature declaration as per the case |
|  | As there is no-nomination, for claim >20 lakhs, Succession Certificate / Letter of Administration / Probate order obtained |
| **For Fixed deposit cases only** | |
|  | Fixed Deposit branch to check the maturity date and payout instruction- in case of closure /Non-closure |
|  | Obtain customer instruction for change in maturity instruction if it is "Auto Renewal" - i.e change to Redeem option |
|  | If there is sweep FD in the account-obtain request for de-linking from the survivor holder |

**Date: \_\_/\_\_/\_\_\_\_\_**

**K-Force SR:**

**Documents sent to RPC/CPC on: \_\_/\_\_/\_\_\_\_\_**

Signature of verified by SDO/BOM/SM/BM

Pg no 4 of 4