

**ANNEXURE- IV**

**A-57**

**CSB Bank Ltd.**

**Regd. Office: Thrissur**

**Application from the Heirs of deceased Customers for settlement of Claims**

**(To be used for cases other than Nomination / Authorisation/Joint Account with survivor clause)**

**PART -I**

To

The Branch Manager

CSB Bank Ltd

.....Branch

Dear Sirs,

**Sub: Application for settlement of account/s in the name of Late.....(Full Name of the Deceased)**

**A. Accounts:**

Sl. No	Particulars of account(s)	Balance due/payable	Due date in the case of term deposits	Net weight of ornaments in the case of pledge	Market value of the ornaments	Particulars of other securities/Articles/Mortgaged documents with amount involved, if any.

**B. Safe Deposit Locker No** : .....

**Mode of Holding** : .....

**C. Safe Custody Article Receipt No.** : .....

1. Sri/Smt..... was maintaining the above mentioned accounts with your Branch. He/She expired on ..... I /We lodge my/our claim for the assets/articles/balances with accrued interest lying to the credit of the said accounts in the name of deceased in terms of:

☐ Will executed by Late .....dated .....and a probate granted by the court of .....at.....dated..... and this application is based on the provision thereof.

☐ Succession Certificate dated .....granted by the court of .....at.....

☐ Letter of Administration no.....dated.....issued by.....at.....

☐ The deceased died intestate. I/We, the undersigned is/are the legal heirs of the above named deceased and lodge my/our claim for payment as per the bank's rules and discretion. I/we request that the amount(s) payable/ ornament(s) pledged in respect of the above account(s), may be released /paid transferred to me/us.

2. I/we am/are willing to furnish indemnity for the above.
3. I/we declare that the estate of the deceased is free from any tax claims.
4. I/we declare and confirm that the deceased customer had not made any Will regarding the disposition of the properties/ deposits with the bank.\* (Strike off if not applicable)
5. The following certificates & other relevant papers including the KYC documents of the Legal Heirs are enclosed

Sl. No	Nature of Certificate/Document	No.& date of Issue	Issuing Authority

6. The relevant information about the deceased and the legal heirs are as under.

- I. Names in full of the parents of the deceased:
  - Father :
  - Mother :
- II. Religion of the deceased :

III. Details of surviving legal heirs/legatees.

Sl. No	Full Name/Address	Occupation	Relationship with deceased	Age

IV. Name or Names of the Guardian of the minor Legal heir of the depositor :

a) Whether Natural Guardian :

b) Whether Guardian appointed under }  
the Guardians and Ward Act. If so, }  
attach a certified Copy or duly } :  
attested copy of such order }

c) In whose custody the Minor/  
Minors, is/are? :

7. Total Amount of claim :

8. Total net worth of the Claimants as per  
the financial statement :

9. Consent of proposed surety/sureties

**(If the net worth of the claimants are below the Total claim amount)**

The above applicant/s is/are the only surviving legal heirs (s) of Late Sri/Smt.....

I/we hereby consent to stand surety for settlement of the claim(s) mentioned herein.

Sl. No	Name & Address of the Sureties	Signature
1		
2		

**10. I/we declare that the facts stated above are true and correct to the best of my/our knowledge and belief.**

- a. The amount of claim settled including upto date applicable interest may kindly be released to me/us or to any one or more of us as indicated below by way of Bankers' Cheque/ credited to the account standing in the name of ...../maintained with .....Bank .....branch through transfer/NEFT/RTGS.
- b. The ornament(s)/ articles may be released to me/us or to any one or more of us as indicated below, at your earliest.

Yours Faithfully

Sl. No	Name & Address of the Heirs/ Claimants	Signature

Place:

Date:

**Note: The Bank is not responsible for any delay in disposal of the claim due to lack of full particulars furnished in this application and may insist on calling for a Legal representation in case there are disputes among legal heirs and all of them do not join in indemnifying the bank (Or give letter of disclaimer) or where the Bank has reasonable doubt about the genuineness of the claimant(s) being the only heirs(s) of the deceased customer.**

FOR OFFICE USE

**PART –II**

**Report by the Branch Head on application for payments of amounts /return of articles/ securities  
/Mortgaged documents in the name of the deceased Customer**

**The MD&CEO/Zonal Manager**

**CSB Bank Ltd, Head Office Thrissur/Zonal Office.....**

Dear Sir,

.....account (s) in the name of Late Sri/Smt  
.....who expired on .....

Sl. No	Particulars of account(s)	Balance due/payable	Due date in the case of term deposits	Net weight of ornaments in the case of pledge	Market value of the ornaments	Particulars of other securities/Articles/Mortgaged Documents with amount involved, if any.

Particulars regarding the close relatives of the deceased are given below:

a) Parents alive, if any:

Name	Father/Mother	Age

b) Wife or Husband:

Name	Whether Husband or Wife	Age	Whether alive or dead

c) Children (Persons who have not completed 18 years should be classified as minors):

Sl. No	Name	Age	Son/Daughter	Married/ unmarried	Name of the Guardian, if Minor

d) Other heirs:

Sl. No	Name	Age	Relationship

1. Religion and Caste of the deceased : \_\_\_\_\_
2. Charges/lien, if any created on deposit(s) : \_\_\_\_\_
3. Amount due to the Bank on Gold loan,  
in case of release of pledged ornaments : Rs. \_\_\_\_\_
4. Net asset of the deceased inherited by heirs : Rs. \_\_\_\_\_
5. Net worth of the heirs excluding assets inherited  
from the deceased : Rs. \_\_\_\_\_
6. Net worth of the surety/sureties : Rs. \_\_\_\_\_
7. Total net worth of the heirs and sureties : Rs. \_\_\_\_\_

**Report and specific recommendations by the Branch Head:**

I hereby declare that a thorough enquiry has been made on the application under report and the particulars given above are correct to the best of my knowledge and information. There are no legal heirs to the deceased other than those mentioned in the report and documents as per enquiry conducted by me. Hence it is recommended to sanction the death claim and allow us to disburse the proceeds/hand over the articles to the claimants/legal heirs of the deceased customer.

Place

Seal

Date

Signature with Official seal of the Branch Head

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NB: 1. All the connected papers shall be rendered in to English, if they are not in English

2. Please verify all the documents as per the Check list are submitted.

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**PART III**

**Disbursement Record:**

Amount of Rs.....(Rupees.....) paid by way of

- ☐ Bankers cheque No.....Dated.....receipt obtained
- ☐ Credited to claimants Account No.....Maintained with  
.....Branch and copy of statement of account carrying the relevant entry  
maintained on record as part of the claim settlement.
- ☐ Credited to claimants Account No.....Maintained in india with  
.....Bank.....Branch through RTGS/ NEFT vide UTR  
No.....dated .....and copy of acknowledgment of electronic transfer  
credit maintained on record as part of the claim settlement.
- ☐ Handed over the ornaments/contents in the Safe deposit Locker No..... to  
claimants and acknowledgment kept on record as part of the claim settlement.
- ☐ Handed over the following contents/articles in Safe Custody as per receipt No.....  
to claimants and acknowledgment kept on record as part of the claim settlement.

**Details of Articles** :.....

- ☐ Handed over the proceeds of/pledged ornaments in the Gold Loan Account/s as per the  
list to claimants and acknowledgment kept on record as part of the claim settlement.

All the documents pertain to this claim settlement have been kept on Branch Record.

Place

Date

Signature with Official seal of the Branch Head

(Disbursing Authority)