

Annexure 2.1

**Request Letter for deceased claim where the amount(s) involved is/ are less than
Rs.25,00,000/- (Rupees Twenty-five Lakhs only)**

(To be used for single holder account(s) without nomination or joint account(s) without survivorship mandate)

From:

Date:

<Name> _____
<Address> _____
<Contact No:> _____
<Email Id> _____

To,
The Branch Manager
ICICI Bank Limited ("Bank"),
_____ Branch,

**Re: Deceased claim in respect of account(s)/ relationship(s) held by Late
Mr./Mrs./Master/Miss _____.**

Dear Sir/Madam,

1. Notice of demise

1.1. I/We regret to inform you of the demise of Late Mr./Mrs./Master/Miss. _____ on date _____. He/ She held the below mentioned account(s)/relationship(s) with the Bank.

S. No.	Account No. / Loan Account No.	Name of Account	Account Type / Loan Type ¹

2. Deceased's personal information

2.1. I/We furnish below the required information about the deceased and the legal heirs of the deceased:

Age of the deceased	
Religion of the deceased	
Personal law of the deceased on the date of demise <i>i.e.</i> which law of succession is applicable to the deceased (such as Hindu, Mohammedan, Jain, Sikh, Buddhist, Parsi etc.)	

¹ Note: Savings Bank Account, Fixed Deposit, Demat, Others / Overdraft, Term Loan, Others

2.2. Following are the legal heirs of the deceased (such as father, mother, sons, daughter, wife, sister, brother etc. as per applicable personal law):

S. No.	Name	Age	Relation with the deceased	Address

3. Claim for settlement

3.1. I/We²: (1) Mr. / Ms. / Mrs. _____ residing at _____; (2) Mr. / Ms. / Mrs. _____ residing at _____, state that I/ we am/ are the **legal heir(s)** of the deceased and I/ we request you to settle my/our claim for the balance available in the aforesaid account(s) basis the below documentation/ information:

The deceased died intestate (i.e. without leaving behind a will). I/We lodge our claim without any legal representation for settlement in accordance with the Bank’s rules and discretion. I/ We being the legal heir(s) of the deceased, request settlement as per the instructions at part 6 below.

4. Minor applicant (To be filled out only where the applicant is/ are minor(s))

4.1. The deceased had died intestate (i.e. without leaving behind a will). I, _____, am the natural / legal guardian of Master/Miss _____ (date of birth ___/___/___) who is one of the legal heirs and also, a minor as on the date of this claim. I am preferring this application for and on behalf of the said minor. I request settlement in accordance with the Bank’s rules and discretion as per the instructions at part 6 below.

4.2. I undertake that any funds that will be settled by the Bank as per the instructions at part 6 below shall be utilised for the benefit of the minor only.

5. Authority to debit/ set-off (tick if applicable)

I am/ We are aware that the deceased holder had certain outstanding amounts (“**Outstanding Dues**”) payable to the Bank in relation to certain credit facilities availed by him/ her and/ or certain other dues payable to the Bank. I / We hereby authorise

² One can mention “as per above table” where the persons applying for settlement are the same as the legal heirs listed in the table.

the Bank in exercise of its right to lien and set-off, to deduct the Outstanding Dues from the total available balance held by the deceased holder in the aforesaid account(s).

6. Instructions for settlement

6.1. I/ We request the Bank to transfer the balance payable (after making the requisite adjustments, set-off, if any, as per part 5 above) through RTGS/ NEFT/ any other mode in the proportion and to the account(s) set out below:

S. No.	Name of the applicant(s)	Bank account number	IFSC Code	Branch details	Amount to be transferred (in % terms)

7. Documents submitted (tick as applicable)

Tick applicable documents	Documents
	Certified copy of Death Certificate
	Self-attested copy of identity proof of applicant(s) including that of the minor where minor claims are involved
	Legal heirship certificate issued by the relevant authority
	Affidavit from legal heirs declaring that they are the only legal heirs and indemnifying the Bank for settling the deceased claim in the absence of legal representation. ³
	Order appointing legal guardian (applicable only in case of minor, if natural guardian i.e. mother and father are not the applicants)

8. Declarations and undertakings

I/We undertake that I/we shall hold / receive the aforesaid balance amount(s)/ payment(s) merely in a fiduciary capacity as a trustee of the rightful legal heirs / legatees/ beneficiary(ies) of deceased depositor, and such payment made to me / us shall not affect the right or claim which any person may have against me / us

8.1. I/We hereby declare that the aforesaid account(s) are not the subject matter of any dispute and that there is no Court order restraining the Bank from making payment / settling the deceased claim in my/our favour or otherwise.

8.2. I /We hereby declare that the information stated herein above is true and correct and there is no information that has been concealed or is misleading.

8.3. I/We undertake to furnish such further documents as may be required by the Bank, in its sole discretion, for the purposes of settlement of the present claim.

³ Note: Affidavit and legal heirship certificate shall be collected as per policy and based on threshold amount.

8.4. I / We hereby indemnify and hold the Bank harmless against any claims, suits, legal proceedings taken by any legal heirs, executors, administrators, legal representatives, arising out of or in connection with the settlement of the balances in the account(s) of the deceased in accordance with this request letter.

Yours faithfully

- 1.
- 2.
- 3.
- 4.
- 5.

Name(s) and Signature(s) of all the applicant(s)/ legal heir(s) as applicable.

Place:

Date:

Note: ICICI 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 legal representation in case there are disputes among legal heirs and if all of them do not join in indemnifying ICICI Bank (or give letter of disclaimer) or where ICICI Bank has reasonable doubt on the genuineness of the applicant(s) being the only heir(s) of the deceased customer.

OFFICE USE

Recommendation by BM/DBM:

I have verified the claim request received from the executor(s) / administrator(s) / holder(s) of succession certificate in relation to the estate of the deceased / legal heir(s) of Late Mr./Mrs/Master/Miss _____ and have made necessary enquiries about the claim and is satisfied that the claim can be settled. All necessary documents have been obtained. The claim may be paid to the applicant(s).

Any other remarks:

Place

Date

Signature

Name

Designation

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

Date:

Received from _____ Account
number(s) _____, a request for deceased claim settlement.

ICICI Bank, _____ Branch.

Emp name and ID _____ and _____.

Signature of Branch official with Bank Seal _____