

Addendum to the Deceased holders and Missing Persons Policy and Procedures

Exceptional treatment of claims received during COVID'19 period

As per the IBA Advisory on "Covid Related Issues – Death Claim Settlement", the below process has been put in place for exceptional treatment of settlement of balances of deposit accounts of the deceased customers received during COVID'19 with a view to mitigate hardships of the family members of the deceased customers.

1. **If the claimant is facing difficulty in obtaining the death certificate during the pandemic period, Bank may accept the following list of documents instead of the original death certificate for partial settlement of 50% up to 1 Lac. Acknowledgement/ Indemnity will be sought from claimant that the remaining amount will be provided on submission of original documents.**
 - a) Letter Certifying Death of the account holder issued by the Hospitals/ Nursing home with discharge summary certificate mentioning clearly detail date and time of death and death father's name issued by any of the following:
 - Government Hospitals
 - ESI Hospitals
 - Armed Forces Hospitals
 - NABH Accredited Hospitals
 - Registered Hospital/Nursing Home (Registered under the Clinical Establishment Act 2017)
 - b) Certificate issued by attending Doctor/ Physician corroborated by a Gazetted Officer of Central/ State government or an officer of CPSE/ Public Sector Bank/ PSIC with Name/ Father's Name/ Date of Death (DOD)/ Cause of Death (COD)
 - c) Cremation/ Burial Certificate or Authentic identifying receipt issued by the relevant Authority, corroborated by a Gazetted Officer of Central/ State government or an officer of CPSE/ Public Sector Bank/ PSIC with Name/ Father's Name/ DOD/ COD
 - d) Certificate by the concerned District Magistrate/ Collector or an Executive Magistrate authorised by the DM/DC, giving details like Father's Name/ DOD/COD
 - e) Certificate by any Judge of High Court/ Supreme Court giving details like name Father's Name/ DOD/ COD
 - f) Where the deceased is employed by the Central Government/ State government or by a Central or State PSE, certificate by the employer organization, giving details like Name/ Father's Name/ DOD/ COD.
2. **Section 3. ("Accounts: In case of accounts without survivorship clause or nominee, the following needs to be ensured")** of the 'Deceased holders and Missing Persons Policy and Procedures' under this addendum is being modified to increase the threshold to INR 10 Lakhs from INR 5 Lakhs.

As per this, additional documents i.e. Probated Will/Letter of Administration/Succession Certificate from appropriate Indian Court or Legal heir Certificate from Tahsildar of Revenue Department or as per local laws and verification that there is no Order of Court/ Statutory Authority/ Law enforcement Agency restraining payment to the claimant(s), will only be required for claims on deposit balances over INR 10 Lakhs.

3. Insurance Premium being paid by debiting savings accounts of deceased's accounts.

While raising a request for settlement of deposit balances, if the deceased was covered under PMSBY/ PMJJBY or any other state government schemes where the annual premium are paid and debited from saving accounts of the customers, claimant will be informed of the same by the Branch staff to extend the support to the family members.

4. Digital resolution of queries/ exceptions

To help reduce the visits of the claimants to the branches and as a channel for raising queries regarding the process, claimants/legal heirs of deceased customer may contact the Nodal Officer, as per details in below list.

<https://www.online.citibank.co.in/customerservice/pdf/Final-BO-details.pdf>

5. Processing of claim forms

All claim forms received during this period will be taken up in priority queue by the Bank.

For more details on the process of claims, claimants/legal heirs may visit the Frequently Asked Questions (FAQs) on the Citi Help Section on website.