

USEFUL INFORMATION FOR RETIRED
OFFICERS/SPOUSES/NOK

ESOA

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USEFUL INFORMATION FOR RETIRED OFFICERS/SPOUSES/NOK

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INTRODUCTION

1. **General.** You might have made enough money to make your family comfortable for the rest of their lives, but will they get what is rightfully theirs. Have you ever bothered to think what would happen to your family after you have departed from this world? In modern life, matters are not as simple as they should be. Every aspect needs a document, a written statement. May be you do have them, but where are they? Are they easily accessible? Even the educated and working ladies generally do not take any interest in financial matters. They take pride in saying that my husband looks after financial/bank matters. Please tell your Spouse/NOK where/how to locate and to operate the documents while you are alive. Also prepare a file containing all letters which are required to be sent by the widow/NOK to various authorities, with all columns completed less date and cause of death being left blank. The widow should be able to only fill these blank columns, date the letter, sign and post the same. Separate envelopes duly addressed should also be attached with each letter. This action will be of immense help to the widow in her time of grief. The following documents must be kept centrally with the knowledge of Spouse/NOK:-

- Will.
- Details of Bank Accounts and Bank Lockers (including key number).
- Bank/Post Office Accounts and lockers should be in joint names. Facilities of nomination should be availed. Nominees should be other than joint operators.
- Fixed Deposits should be held jointly. Date of payment of interest as well as of maturity should be noted in a diary or on a calendar for timely action.
- Cumulative Time Deposits of Bank/Post Office, PPF etc. Pass Books should be got updated regularly.
- Birth Certificate.
- Motor car/scooter papers and insurance papers for these.
- Income Tax/Wealth Tax files.
- Policy files- LIC, GIC, Health/Mediclaim/Fire/Household Accident etc.
- Pension Papers.
- Property files- Real Estate, Flat ownership etc.
- Property Tax papers.
- Telephone file- first original Bill.
- Deposit receipt for Gas/Electricity/Water etc.
- Passport, Driving License, Identity Card, ECHS Card, Canteen Smart Card, Sainik Board Ex-Servicemen Identity Card, Club/Institute membership cards etc (photo copies of thereof to be kept separately).
- Medical file including relevant test reports and medicines taken regularly.
- Share certificates, their allotment advice for ascertaining capital gains.
- Rent papers (Receipts, Lease document and any related correspondence).

- Pending litigation papers and court decision, if any.
- Details of loans, if any, taken for House-building/purchase of car etc and their repayment schedule.
- Details of Credit Cards/ Debit Cards with dates of validity.
- Any other matter of interest to your family/NOK.

2. Precautions to be taken by the Elderly Persons.

- It is suggested that older persons specially those staying alone should observe strict precautions.
- Get police verification done of your domestic help.
- As far as possible avoid employing Gorkhas of Nepal origin since it is difficult to verify them.
- Install Magic Eye and Door Chain on the entrance door and instruct your servant not to open the door without your permission.
- A stranger could mean danger. Do not let in a stranger even for glass of water, letter, parcel or money order, unless you recognize the deliverymen.
- Verify over telephone, the genuineness of a stranger, who drop in with a relative's reference.
- Be in regular touch with your neighbors and relatives and keep their telephone numbers handy.
- Preferably, install a system to alert neighbors in case of emergency.
- Avoid employing unknown persons such as masons, carpenters, painters, electricians etc. Their reappearance without being called, should be treated with suspicion.
- Put effective warning mechanism on your doors and windows.
- If possible keep watch dog as a pet.
- To avoid tripping, keep living space free of clutter and obstructions.
- Keep night light on.
- Keep supports to hold on to around in the house.
- Keep fit and alert.
- Always go out in a group for morning and evening walk and avoid the same route if alone.
- Keep vital Telephone numbers handy for emergency.
- Inform your nearest PCR van and neighbors if you are suspicious of some one.
- Do not be recluse and should keep socializing.
- Do not talk about family secrets/property in front of strangers or servants.

- While going out always put some light on.
- All doors and windows should be fitted with strong iron grills.

3. Carry Identity Card. To ensure that you get prompt and proper Medicare, you should always carry an identity card/ disc having your Personal Information in local language:-

- Name, Address and telephone No.
- Blood Group and allergy if any.
- If suffering from Epilepsy, heart problem or diabetes.
- I card may save your life during emergency.

4. Financial Matters.

- If you are ready and easily afford to write off the amount, then and only then give loan to your friend or relative. They may not be in position to refund it. It may result in strained relations.
- Do keep some reserve cash at home, but not a large amount, only sufficient to meet sudden and emergent requirements.
- Each holder of a joint account should possess own pass book.
- Do not stand guarantor or surety for any elderly or sick person, to indemnify any institution against loss due to any default on part of that person unless you are prepared to pay up yourself. Be careful you may be leaving unmanageable liability to your spouse/children.
- Do open and maintain a PPF account for best returns, maximum safety and tax saving. PPF account should have spouse as nominee or next of kin if widow or widower.
- All accounts and all financial instruments should have only one nominee to avoid tussle between them.
- Unless you are thoroughly conversant with the cyber security pitfalls, DO NOT resort to e-banking.
- Do verify Pas Book entries against the cheques issued to ascertain whether any unauthorized withdrawals have not been made.
- Never leave large amount in any one Bank/in any one account to avoid banking frauds. Keep updating balances and status of your Fixed Deposits. Large amounts in any one FD should be avoided.

5. Local information to be recorded and kept ready.

- Local ECHS / Military Hospital/ Nearest Registered Medical Doctors' Tele Nos. For emergency attendance of Patients.
- Housing Society President/Secretary Tele Nos.
- CSD Managers Tele No.
- Ambulance/ Hearse Van Tele No.
- Address of shops for last rites materials.

- Tele No & Address of Authority for Registering the Deaths.
- Local Club Tele Nos.
- Local Cremation Ground Tele Nos.
- Local Arya Samaj / Sanatan Dharm , Gurdwara, NSS etc. Tele Nos.
- Local News Paper Tele Nos. for booking of Obituary.
- Tele Nos of near & dear ones to be intimated in emergency.
- Tele Nos of Police Station , Fire station & Water Tanker Services.
- Local Units / Head Quarters /CSD Canteen Tele Nos. for necessary assistance and ADLR.

6. Contact Information.

6.1.Kendriya Sanik Board

West Block IV, Wing 5,
RK Puram
New Delhi – 110 066

Subjects dealt with: Welfare of Veer Naris /Disabled Soldier, Air/Rail Travel Concession, Reservation of seats in professional institutes, telephone connection etc.

6.2. Ceremonial & Welfare Directorate AG's Branch

IHQ of MoD (Army) 153A,
Kashmir House,
Rajaji Marg,
DHQPO,

New Delhi – 110 011

Director: 01123794985 , Jt..Dir: 01123794377

Tele Fax :01123794985

e-mail:randwection@sify.com

Subjects dealt with: Release of one time grant from Army Central Welfare Fund (ACWF). Assist the Veer Naris & Disabled Soldiers for other benefits. Benefits from Army Welfare Corpuses.

6.3. Ceremonial & Welfare Directorate (CW-3)

AG's Branch,
IHQ of MoD (Army) 206G
South Block DHQ PO,

New Delhi – 110 011

Telephone 011-23012662

Subjects dealt with : Education Scholarship for Children of Battle Casualties.

6.4. Ceremonial & Welfare Directorate (CW-5)

AG's Branch,
IHQ of MoD (Army) 402,
A Wing, Sena Bhawan,
DHQ PO ,

New Delhi –110 011

Telephone 011-23012662

Subjects dealt with : Rehabilitation training courses for disabled soldiers (Battle Casualties).

6.5. Welfare Complex

IHQ of Mod (Army) 210,
 South Block,
 DHQ PO,
New Delhi – 110 011
 Telephone 011-23375152
 Fax 011-23018183

Subjects dealt with: For release of one time grant of Rs.6,000/- from Welfare Complex and Queries/Clarification thereof. Penury, Education Scholarship for Children of ESM/Widows.

6.6. Army Welfare Education Society

Building No.202,
 FDRC Complex
 APS Shankar Vihar
Delhi Cantt – 110 010
 Director 011-26152642
 Fax 011-26151564

Subjects dealt with: Admission in Professional Courses for Widows/Wards of Battle Casualties.

6.7. Director Man Power (MP-5)

AG's Branch,
 IHQ of MoD (Army) 85,
 Second Floor, Wing VII West Block III,
 R K Puram,
New Delhi – 110662
 Telephone 011-23375475, 26195662
 Fax 011-26106329

Subjects dealt with: Publication of occurrences and submission of various claims relating to officers.

6.8. Army Group Insurance Fund

AG's Branch,
 IHQ of MoD (Army)
 Rao Tula Ram Marg,
 Post Box No.14
New Delhi – 110 057
 Col Coord: 011-26142369
 Director Claim – 011-26145709
 Exchange 011-26142749,26151031
 Asst Director Claims: 011-26142897
 Fax – 011-26148471

Subjects dealt with : Army Group Insurance Benefits.

6.9. Directorate General Resettlement

West Block IV, Wing 1,
 RK Puram,
New Delhi – 110 066
 Director Employment : 011-26192352

Fax : 011-26192350
 Director Self Employment:
 011-26192355, Fax: 011-26192356

Subjects dealt with: Assistance for self employment and resettlement.

6.10. Quarter Master General's Branch

IHQ of MoD (Army)
 438, B Wing,
 Sena Bhawan
 DHQ PO,
New Delhi – 110 011
 Telephone : 011-23375237
 011-23375238

Subjects dealt with: Provision for retention of Government accommodation.

6.11. Army Officers Benevolent Fund (Accts Sec)

AG's Branch, IHQ of Mod (Army)
 279A, South Block
 DHQ PO,
New Delhi – 110 011
 Tele Fax – 011-23792382

Subjects dealt with: AOBF grant for NOKs of deceased officers/Disabled IMB/RMB

6.12. Army Welfare Housing Organisation (AWHO)

AG's Branch, IHQ of MoD (Army)
 Kashmir House, Rajaji Marg,
 DHQ PO,
New Delhi – 110 011
 Secretary AWHO
 Telephone – 011-23074202

Subjects dealt with: Provision of AWHO Flats

6.13. Army Welfare Placement Organisation (AWPO)

Room No.53, West Block III
 RK Puram,
New Delhi – 110 066
 Telephone – 011-26186075,26100241
 Toll Free – 1800-11-9922

Subjects dealt with: Placement of Veer Naris/Disabled Soldiers in Private Sector and to provide second career to retiring/retired army personal.

6.14. Ex-Servicemen Contributory Health Scheme

Maude Lies,
New Delhi – 110 010
 Telephone -011-25683418, 25684846
 Telephone -011-26192362
 Website: www.dgrindia.com
 (under KSB)

Subjects dealt with : Medical facilities of Veer Naris/ESM

6.15. Additional Directorate General Personnel and Services

ADG PS (PS-5)
AG's Branch,
IHQ of MoD (Army) 419,
A Wing, Sena Bhawan,
DHQ PO,
New Delhi – 110 011
Telephone -011-23792557

Subjects dealt with : All matters pertaining to pension.

6.16. PCDA (Pension)

Draupadi Ghat,
Allahabad (UP) – 211014
Telephone – 0532-2622618
0532-2622698,2622699
Fax: 0532-2621549

Subjects dealt with : All matters pertaining to pension.

6.17. OIC Defence Pension Liaison Cell (DPLC)

HQ MP, C&A Sub Area,
Allahabad(UP) – 211001
Telephone - 0532-[229-6219](tel:0532-229-6219)

Subjects dealt with: Liaison related to pension matter from PCDA(P),Allahabad

6.18. ADG/Personnel and Services

AG'S Branch
IHQ of MoD (Army) 434
A Wing,
Sena Bhawan
DHQ PO,
New Delhi – 110 011
Telephone – 011-23018699 Mil-33334
ADG CW TELE 011-23018108
Dir AG/CW 5 Tele 011-26195662

6.19. Army Officer's Benevolent Fund

Ceremonial & Welfare Directorate
Adjutant General's Branch
Integrated HQ of MoD (Army)
Room No17-B West Block III
RK Puram,
New Delhi 110066
Tele 011-26196217

Subjects dealt with: Platinum Grant

6.20. AWWA Head Office

Dir (Welfare)/ President ,
 AWWA Secretariat 210,
 South Block,
 IHQ of MoD (Army)
New Delhi – 110011 011-23012897,
www.awwa-india.org, presidentawwa@awwa-india.org

6. 21. Veterans Cell

DDG Veterans Cell
 Room No 278, South Block
 IHQ of MoD(Army),
NEW DELHI – 110011
 Tele: 23010608, 23016798 , 1800 116644
www.armyveteranscell@gmail.com

Subjects dealt with: To ensure a time bound response to various issues/grievances concerning "Veterans", a single window set up has been established under DC (MP & PC)

ACTIONS TO BE TAKEN ON RETIREMENT

7. The Pension Payment Order (PPO) is a very vital document and original PPO and subsequent corrigendum issued by the Pension Sanctioning Authority, PCDA (P), Allahabad should be maintained properly. Keep your spouse informed of the entitlements. In case the original PPO dispatched by the PCDA (P), Allahabad to the bankers is lost by them, which result in delay in initiation of the pension, the bank should issue a loss certificate and take up the case with PCDA (P), Allahabad for issue of duplicate PPO. The pensioner is advised to approach the Central Pension Processing Cell (CPCC) of the concerned bank as well as the payee branch and submit his identification for initiation of the pension. The pensioner must visit his pension disbursing agency (bank) for submission of life certificate. It has to be rendered annually, generally in the month of November. Any change in residential address must be intimated to the Records which is MP-5(B)/ MPRS (O) and the bank.

There is no requirement of issue of Corrigendum PPO in case the pensioner needs to change his bankers. In case the pension has not been withdrawn for more than 12 months, the PDA must be approached along with explanation for delay, non-employment and non-conviction certificate failing which the pension would be suspended by the bank. For making any correspondence regarding the pensionary grievances, the following details must be provided:-

(a) IC No.

(b) PCDA (O) A/c No (in case issue pertain to pay & allowances).

(c) The name, rank, length of service and PPO number and date (a copy of PPO may be enclosed if possible).

(d) Name of the bank and the account No

8. Joint Account With His Spouse . The pensioner can maintain a joint account with his spouse. The same also facilitates in release of Life Time Arrears and Family Pension as and when the contingency arises. All Govt letters issued from time to time pertaining to pension are available on the website of PCDA (P), Allahabad at www.pcdapension.nic.in. The NOK of an Armed Forces personnel who was in receipt of two pensions, i.e from military as well as Civil, shall also be entitled to two family pension wef 24 Sep 2012. The entitlement to pension/family pension remains unaffected in respect of NRI pensioners/change of nationality. The pensioner/family pensioner is exempted from personal appearance before the PDA provided the Indian Embassy/Mission abroad issues a certificate to the effect that the pensioner/family pensioner has been identified by them on his/her personal appearance with reference to the documents. viz (i) Marriage Certificate (ii) Passport and (iii) Pension Payment Order.

9. Some of the common failings by pensioners.

(a) Not Having Joint Account With Wife. If an individual is lucky enough to die because of ripe old age, the possibility of his wife outliving him by a few years is very bright because in most cases the wife is younger. A joint account makes the transition to family pension smooth. It also helps in early start of family pension and claiming of life time arrears of the late officer. Taking Personal finance for granted can be fatal Just investing knowledge, isn't enough to have a great financial life. You also need to be well versed with basic legal aspects and make sure you carry out all due arrangement . Nomination is one important aspect you should seriously consider, when checking for the financial products you have bought or plan to buy in future. It's important to make sure that your loved one's do not face legal issues and only say and think lovely thoughts about you when you are not around, rather than crib & grumble.

(b) Not Giving Any Nomination in Bank, LIC, FD, MF etc. Will your Nominee get the money on your death ? Did you think that your nominee is the person, who will get all the money legally from your Life Insurance Policy and Mutual funds investments? That is exactly what you'd think if you aren't aware of the legal aspects. We assume a lot of things which sounds like they're obvious, but are not true from the legal point of view. For whom are we earning? For whom are we investing? Who, do we want to leave all our wealth to, in case something happens to us? It might be your children, your spouse, parents, siblings etc., or just a subset of these. You also might want to exclude some people from your list of beneficiaries! So you think you will nominate person X in your Insurance policy, and when you are dead and gone, all the money goes to person X and he/she becomes the sole owner? You're wrong! It doesn't work that way. Let's see how it actually does! **Refer APPX'A'**.

(c) What is a nominee? According to law, a nominee is a trustee not the owner of the assets. In other words, he is only a caretaker of your assets. The nominee will only hold your money/asset as a trustee and will be legally bound to transfer it to the legal heirs. For most investments, a legal heir is entitled to the deceased's assets. For instance, Section 39 of the Insurance Act says the appointed nominee will be paid, though he may not be the legal heir. The nominee, in turn, is supposed to hold the proceeds in trust and the legal heir can claim the money. A legal heir will be the one whose is mentioned in the will. However, if a will is not made, then the legal heirs of the assets are decided according to the

succession laws, where the structure is predefined on who gets how much. For example, if a man during his lifetime executes a will. In the will, he mentions his wife and children as legal heirs, then after his death, his wife and children are the legal owners of his assets. It is essential that one needs to execute a will. It is the ultimate source of truth and replaces the succession law. Nominee can also be one of the legal heirs.

Important

- Mention the Full Name, Address, age, relationship to yourself of the nominee.
- Do not write the nomination in favour of “wife” and “children” as a class. Give their specific names and particulars existing at that moment.
- If the nominee is a minor, appoint a person who is a major as an appointee giving his full name, age, address and relationship to the nominee.

(d) Why is the concept of nominee ? So you might be wondering, if the nominee does not become the sole owner, why does such a concept of “nominee” exist at all? It's pretty simple. When you die, you want to make sure that the Insurance company, Mutual fund or your shares should at least get out of the companies and go to someone you trust, and who can further help, in process of passing it to your legal heirs. Otherwise, if a person dies and hasn't nominated anyone, your legal heirs will have to go through the process of producing all kind of certificates like death certificates, proof of relation etc., not to mention that the whole process is really cumbersome! (For each legal entity! The insurance company, the mutual funds, for the shares, for the real estate..) . So, to simplify, if a nominee exists, these hassles don't happen, since the company is bound to transfer all your money or assets to the nominee. The company then goes out of scene & then, it's between nominee and legal heirs.

- **Example of Nomination.** Ajay, who was 58 years old, died recently in an accident. As his children were settled, he wanted to make sure that his wife is the sole owner of all the monetary assets. This includes his insurance policy and mutual funds. So during his lifetime, he nominated his wife as a nominee in his term insurance policy and mutual funds investments. However, after Ajay's death, things didn't turn up the way he wanted. The reason being, Ajay did not leave a will. Though his wife was the nominee in all his movable assets, as per the law, his wife along with children, were the legal heirs and all of them had equal right to Ajay's assets. One simple step which could have saved the situation was that Ajay should have made a will which clearly stated that only his wife was entitled to get all the money and not his children.
- **Nomination in Life Insurance.** A policyholder can appoint multiple nominees and can also specify their shares in the policy proceeds. Nomination in life insurance has one limitation, as insurance policies are bought to secure your financial dependents, your first choice of nominee has to be your family members. In case you want to nominate a non-family member like a friend or third party, you will have to show/PROVE the insurance company that there is some insurable interest for the person. This happens because of a Clause called PRINCIPAL OF INSURABLE INTEREST in insurance. Note that provision of nomination in life insurance is related to Section 39 of the Insurance Act. Note that as per LIC website, Nomination is a right conferred on the holder of a Policy of Life Assurance on his own life to appoint a person/s to receive policy moneys in the event of the policy becoming a claim by the assured's death. The Nominee does not get any other benefit except to receive the policy moneys on the death of the Life Assured. A nomination may be changed or cancelled by the life assured whenever he likes without the consent of the Nominee. Make sure, you have a nominee for your policy for easy settlement of the claim, if you do not have any nominee mentioned in the policy, it can turn out to be a disaster for your dependents to get a claim.
- **Nomination in Mutual funds.** In case of mutual funds, you can nominate up to three people, who can be registered at the time of purchasing the units. While filling in the

application form, there is a provision to fill in the nomination details. Even a minor can be a nominee, provided the guardian is specified in the nomination form. You can also change nomination later by filling up a form which is available on the mutual fund company website. Nomination in mutual funds is at folio level and all units in the folio will be transferred to the nominee(s). If an investor makes a further investment in the same folio, the nomination is applicable to the new units also. A non-resident Indian can be a nominee, subject to the exchange control regulations in force from time to time.

- **Nomination in Shares.** Now you know what a nominee means and who actually gets the money. So if there is a husband H, with wife W and nephew N, and he has nominated his nephew N to be the nominee of his shares in demat account, who will have the legal right to own the shares after husband's death? If your answer is wife, you are wrong in this case! In case of stocks, it does not work the usual way, if a will does not exist. In the verdict, "A reading of Section 109(A) of the Companies Act and 9.11 of the Depositories Act makes it abundantly clear that the intent of the nomination is to vest the property in the shares which includes the ownership rights there under in the nominee upon nomination validly made as per the procedure prescribed, as has been done in this case." It means that if you have not written a will, anyone who has been nominated by you for your shares will be the ultimate owner of those stocks, The succession laws on inheritance will not be applicable but in case, you have made a will, that will be the source of truth.
- **Nomination in PPF.** If you have Rs 10 lakh in your public provident fund (PPF) account and you have not nominated anyone for your PPF account, your legal heirs will get maximum of Rs1 lakh only! Yes, it's so important to have a nominee, now you get it . You can nominate one or more persons as nominee in PPF. Form F can be used to change or cancel a nomination for PPF. Also note that you cannot nominate anyone if you open an account for a minor.
- **Nomination in Saving/Current/FD/RD Account in Banks.** FD's also come with nomination facility. While opening a new account, there is a column for nomination in the same form and you should fill it. You can nominate two persons with first and second option. Note that in case you have not done any nomination till now, you should request Form No DA-1 from your Bank which is used to assign a nominee in future. (Examples of ICICI Bank , HDFC Bank , Canara Bank) . In the same way to change/cancel the nomination you need to fill up Form no DA-2. Read about Corporate Fixed Deposits. As per a famous case, A Bench of Justices Aftab Alam and R M Lodha in an order said that the money lying deposited in the account of the original depositor should be distributed among the claimants in accordance with the Succession Act of the respective community and the nominee cannot claim any absolute right over it. Section 45ZA(2)(Banking Regulation Act) merely put the nominee in the shoes of the depositor after his death and clothes him with the exclusive right to receive the money lying in the [account.It](#) gives him all the rights of the depositors so far as the depositors's account is concerned. But it by no stretch of imagination make the nominee the owner of the money lying in the account," the Bench observed.

(e) Wife's Name is Different from What is Notified in PPO. After death of an individual ,the family pension by Bank will be released to the legal wife as notified in the Pension Payment Order (PPO). It is very common for many bereaved wives to discover in the Bank that what they claim to be their name is different from what is notified in PPO. If the two names differ the banks don't release Family pension. Technically for them, it could be a case of impersonation. This matter thereafter has to be resolved procedurally with the

help of Service HQ/ Record office/CDA. This whole process takes time and is a frustrating experience for the widow. Experience indicates that the mistakes could be related to spelling i.e. Reeta and Rita, Malati Tyagi and Malti Tyagi or difference in surname i.e. Reena Rai and Reena Roy. Sometimes there are variations due to extra words in one name i.e. Savitri Singh Mankar and Savitri Mankar. There are also bizarre instances where the individual absent mindedly writes the nick names of their wife used at home where as the lady uses her formal name outside i.e. Munni Sharma and Manyata Sharma. Surname can be changed after marriage however it should be a mutually agreed change between the couple. The best way to avoid future problems is to re-verify the name of wife as jointly notified in PPO with the wife herself and her certificates etc. Refer **APPX 'B'**. Where ever there is a discrepancy, the same should be rectified at the earliest. Refer **APPX 'C'**.

(f) Non Submission of Life Certificate in Time. The Life Certificate has to be submitted by the pensioner/family pensioner to any Branch Manager of Pension Paying Bank in the month of November, each year. The scheme booklet (4th edition, 3 Dec 2004) detailing the "Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorised Banks" has been amended to include para 15.2(D), which provides for an exemption from personal appearance of the pensioner in the bank. The same is quoted below for ready reference of all concerned. "A pensioner who produces a life certificate in the prescribed form (given below) signed by any person specified hereunder, however, is exempted from personal appearance:-

- A person exercising the powers of a Magistrate under the Criminal Procedure code.
- A Registrar or Sub-Registrar appointed under Indian Registration Act.
- A Gazetted Government servant.
- A Police Officer not below the rank of Sub-Inspector in-charge of a Police station.
- A Class-I Officer of the Reserve Bank of India, an officer (including Grade II Officer) of the State Bank.
- A Justice of Peace.
- A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar.
- A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village.
- A member of Parliament or State legislatures or of legislatures of Union Territory.
- Treasury Officer.

It is further stated that in the case of a pensioner drawing his pension through a Public Sector Bank the life certificate may be signed by an officer of a Public Sector Bank. In the case of pensioner residing abroad and drawing his pension through any other bank included in the Second Schedule to the Reserve Bank of India, Act, 1934, the life certificate may be signed by an officer of the Bank. A pensioner not resident in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary a Banker or a Diplomatic Representative of India is exempted from special appearance. **Refer APPX 'D'**.

(g) Not Having Copies of Important Documents like PPO, Post Retirement Insurance etc. There are number of requests from pensioners to send a copy of the PPO in which wife's name has been jointly notified. Many times the banks misplace it/ loose it in floods/fire etc and demand the same for releasing family pension. In one's life time, a special folder should be made which should have copies of all important documents related with pension and other issues. It should contain all PPOs including Corr PPOs, certificate of service, post retirement insurance cover papers etc. This folder can also have information on all your investments, bank accounts, fixed deposit debit & credit cards with pin code, ownership papers of house, car, other property and finally the will. All this information will be handy for a wife and will help her to manage things in a better manner after her husband's death.

(h) Not Writing a Will. Death is inevitable. If one is lucky he/she will die of ripe old age but the possibility of an unexpected/premature death due to accident/ disease can't be ruled out. Therefore prudence demands that everyone should write a will immediately after retirement and revise it at

regular intervals. While in service our will is taken at the time of joining itself because it is compulsory. But after retirement we don't want to think of these painful realities of life despite the fact that will is more relevant after retirement. We all have seen and heard from our personal contacts and relatives as to what kind of bad blood and distrust exists between the children after the death of father/ both parents. However we find it difficult to comprehend that it could happen to our children also. Thus writing a will is desirable and by writing a will one would protect the long term interests of his wife and children. A will need not always be on a stamp paper and through a lawyer. It can be written on a plain sheet of paper also in one's own handwriting. Two independent witnesses (preferably much younger) are required to sign the will. Basically a will can be written primarily on the property which the individual has earned himself. If the property is inherited he can write will only on that portion which is due to him after division with other legal heirs. If one is depriving his wife and immediate family and giving property to an outsider then the reason behind the same should be clearly spelled out in the will to avoid future litigation. If one is very old and handwriting is not stable/clearly legible then a typed will is desirable. For writing a will one can initially do self-education on internet and then write the will. For property of a complicated/disputed nature it is better to take advice from a civil lawyer before writing the will.

(j) Problems Faced by NRI Pensioners. Many pensioners retire at a young age and settle down in a foreign country. Many of them get the citizenship of the new country. Over the years these pensioners start experiencing a lot of problems with their pension. These problems primarily relate to stoppage of their pension. Experience indicates that the problems of these pensioners are primarily caused due to non-submission/transit loss of yearly life certificate and non-adherence to procedural requirements of FEMA (foreign exchange management act). No money can go out of India without meeting FEMA requirements. Attempts to use credit card will eventually get blocked by the bank. Such pensioners can open NRO account and give power of attorney to the bank. They will be required to have a PAN card and fill certain forms prescribed by CBDT (central board of direct taxes). Such pensioners are advised to take appropriate advice from their bank and also bank. The NRI pensioners who do not want regular transfer of money from India can tie up the same with their banks and withdraw the money during their visits to India. Since monthly pension problems like delay in restoring commuted value of pension and commencement of additional pension after 80 years of age etc can be taken up directly with bank.

(k) Not Knowing the Procedure of Lodging Complaints against Banks. Pensioners have to deal with banks on all financial issues related to pension i.e. payment of correct pension, calculation of DR and arrears correctly, timely release of family pension etc. Thus there can be occasions for deficiency in banking service and the consequent complaints. In many cases, when local liaison with bank fails, the pensioners bring their complaints to the knowledge of Service HQ/Record Offices who in turn issue relevant advice to the concerned bank. However, pensioners can also utilize the complaint channels of a bank to lodge a complaint directly against their local bank. The procedure for lodging such complaints is as given below:-

- **Against State Bank of India.** SBI is the largest public sector bank in India. It has recently appointed Defence Banking Advisors (DBA) across the country on a Zonal basis. The DBAs are retired Defence officers who besides other things are looking into complaints of a Defence pensioner. To resolve a complaint against a branch of SBI, following four methods can be adopted:-
 - **Online Redressal of Grievances.** Online complaints for the issues pertaining to State Bank of India can be lodged on its official website i.e. www.sbi.co.in. Pensioners /account holders of SBI may lodge their complaints directly at [dsparmy\[dot\]customers\[at\]sbi\[dot\]co\[dot\]in](mailto:dsparmy[dot]customers[at]sbi[dot]co[dot]in).
 - **Redressal through DBA.** In case the issues still remains unresolved after online complaints as mentioned above then the respective Defence Banking Advisors (DBA) of SBI, who are specialists on Defence pensions may be approached as

maintained by your Pension Disbursing Agency (PDA) (your bank or the agency from whom you receive your pension). In such a case, you may apply for necessary action as applicable, with copies to your Pension Sanctioning Authority (PSA) and your PDA. As proof of age of your spouse, furnish any supporting document such as a copy of the statement of family particulars submitted by you at the time of your retirement or certified and notarized copy of your spouse's birth Certificate, driving license, SSLC/Matriculation certificate, passport, voter identity card, Aadhar Card or any other normally accepted proof.

(c) When the endorsement and the acceptance of age of spouse are received, attach them to the original PPO and also make a few copies for safe custody. If the endorsement and the record of age of spouse do not exist and if you do not take action as indicated above, after your time your spouse has to go through a cumbersome and time consuming procedure to get the family pension properly authorized along with record of age.

NOTE: The original PPO should contain an endorsement about the family pension indicating an enhanced rate of family pension and an ordinary rate. If there is no such endorsement, please take it up with the authorities concerned. In the event of the pensioner's demise before the age of 67, the spouse/family pensioner is entitled to the enhanced rate for seven years or till the date on which the pensioner would have attained the age of 67 whichever is earlier. Thereafter the ordinary rate would apply. In both cases, the rates as periodically revised, along with the revision in pensions by successive Pay Commissions, would apply.

11. Bank Account for Pension.

(a) If you are drawing your pension through a single bank account in your name and if, at the time of your retirement or within one year thereafter, you have not made a nomination in favour of your spouse, please do so immediately. This will enable your spouse to receive, after your time, any balance left in that account as well as any arrears of pension due to you during your life time. Consult your bank on the procedure for nomination.

(b) It is now permissible to convert your single bank account for pension into a joint account with your spouse/person mentioned in your PPO as the one entitled to receive family pension. If you have not already done so, please submit an application to your bank to this effect.

(c) After your time the joint account will become a single account in your spouse's name into which the family pension and any life time arrears (LTA) can be credited.

(d) It is desirable to make a nomination even if the pension account has been converted into a joint account so as to ensure trouble-free payment of your (LTA) to the spouse/nominee after your time.

12. If you do not wish to take action as per 9(d) above, open a joint account in the name of yourself and your spouse, preferably in the same bank, if you have not already done so. This will automatically become a single account after your life time and the family pension can be credited to this account. Alternatively, open a single account in the same bank in the name of your spouse so that, when the time comes, on advice to the bank, the family pension can be credited to this account. Also ensure that your spouse makes a nomination in favour of a child/ family member or any other person of her/his choice for this single account so that when the need arises, the nominee can get the amount left in that account without any further formality.

13. Make sure that the nominations/ conversions into joint account as applicable are duly reflected in the bank records and also keep the relevant copies of such endorsements in the master folder for your spouse.

14. Close all unnecessary Bank & Post Office Accounts and consolidate the balances into nearest bank. If required, open a new joint S/B account, to be operated by either or survivor, with your Spouse/

Next of kin. Make all accounts including Pension Account to be operated jointly with your Spouse/Next of Kin. Ensure one of your heir is nominated in each account and entry to that effect is made in the Pass Book, including Pension Account. Do not maintain HUF (hindu undivided family) account unless you have your NOK as KARTA/Nominee. Close it at the earliest to avoid troubles to your family on demise of KARTA.

15. Convert bank locker to be operated jointly, as either or survivor with the spouse and with a Nominee.

16. Keep sufficient cash at home to meet emergent requirements. It is advisable to keep couple of undated but signed cheques at secure place and known to your spouse /NOK, to be cashed, in emergency only. These prove very useful when need arises.

17. Obtain PAN Card for your Spouse and start filling her yearly Income Tax Return.

18. It is also advisable to transfer all FDs to your Spouse's name to generate income in her name for income tax planning purposes. It will also save your Income Tax liability and she will feel more secure.

19. Make a WILL and preferably register it with the Registrar of Documents.

20. Improve your Friends Circle and maintain cordial relations with your neighbors. They only will be first to come to your families' help when need arises till relatives and friends arrive.

21. Develop a hobby and keep yourself mentally and physically busy to avoid loneliness.

22. Update your Records.

- (a) Addresses, Phone Numbers and E-mail Addresses of your relatives, friends and all those persons who should be informed in the event of an emergency.
- (b) Details of Immovable Properties with locations of their Registration.
- (c) Location of Weapons and their Registration Certificate and date of its renewal.
- (d) Particulars of Automobiles with their Body, Chassis Numbers and location of Registration Certificates.
- (e) Details of Bank & Post Office Accounts FD's, with location of Pass Books, Cheque Books and F Ds.
- (f) Details of Insurance Policies, their locations & when premiums are due.
- (g) Contents of Bank Locker with number and location of it's key.
- (h) Details of Debtors and Creditors with schedules of Receipts & Payments with balances outstanding if any.
- (i) PPO and PAN CARD Nos.
- (j) Dates of birth, location of Marriage Registration Certificate and WILL.

23. Lease Deed . A comprehensive Lease Deed for renting out your house/premises is at **APPX 'F'**.

24. Notice for Non Payment of Rent. When you rent out your building or house, there will be occasions when the tenant fails to pay you the rent as stipulated in the Rent Deed. Then, you have to take recourse to issuing him a Notice for Non Payment of Rent. A specimen is given at **APPX 'G'**.

25. A Power of Attorney (Special) is required to be nominated for all purposes including looking after your house and property in your absence. A suggested format is given at **'H'**

LEGAL ASPECTS RELATED WITH FAMILY PENSION

26. Who in the Family has First Claim to Family Pension ? It is quite common to see a tussle between wife and parents of late officer for family pension. As per the existing pension rules the parents can have no claim over Family pension if the officer has left behind a widow or a child. Thus parents are primarily eligible for family pension of bachelor officers or widowers without children. The sequence of eligibility for family pension is widow/widower, children of officer, parents and dependent siblings. Legal guardianship certificate from a court of law will be required for release of family pension to a minor child.

27. Legal Wife and Legal Child. . There are instances where serving/retire personnel have expressed disappointment with their wives behavior/character and have written a Will that the family pension due to them should not go to their wife and should be given to some other NOK. Such matters have gone to court and the legal position is that a Will by the individual on family pension is null and void due to following:-

(a) A Will can only be written for own property. Family pension comes out of Govt money for a social cause hence will on family pension is null and void.

(b) Marital discord/ other related issues may be a reason to seek divorce. However after an individual is dead, the status of a legal wife continues uninterrupted and her right to claim family pension and other related benefits is legally valid. Even in cases where divorce proceedings are going on, her legal status as a wife will remain unchanged till a divorce decree is pronounced by the court. If the death of the individual takes place before the pronouncement of divorce decree, the divorce proceedings will cease & become irrelevant. The lady's status as the legal wife will continue for all benefits due to a widow.

28. Provisions for Division of Family Pension. Family pension can be divided in following circumstances:-

(a) **Ordinary Family Pension (OFP).** As per AI 51/80, Ordinary Family Pension is generally granted to only one eligible member of the family of the deceased Officer/ JCOs/OR. Ordinary Family Pension is not divisible between eligible members of the family and is granted only to the eldest eligible member except in case of two eligible and legally wedded widows and twins in the absence of widow.

(b) **Special Family Pension (SFP).** If a widow in receipt of SFP does not support her children (below 25 years of age), then her SFP will be divided as 50% to her and the balance 50% to her children.

(c) **Liberalised Family Pension (LFP).** If a widow in receipt of LFP does not support her children (below 25 years of age) then her LFP will be divided as OFP (30% of last emoluments) to her and SFP (60% of last emoluments) to her children.

29. Restrictions on Drawing more than One Family Pension. A defence pensioner can earn his second pension from the new organisation where he is re-employed after retirement. The present Govt rules do not permit two family pensions to a widow. She can draw only one family pension whichever is more beneficial to her. Wef 27-7-2001, in addition to her defence family pension, a widow can also draw the second family pension only if it comes under following two categories:-

(a) Employee Provident Fund (EPF) scheme - 1995.

(b) Family Pension scheme – 1971

DOCUMENTS TO BE SECURED BEFORE DEATH.

30. While still in good health, make sure you have these documents procured from various agencies, and secured safely.

(a) Primary documents. These include your birth certificate, marriage certificate, PAN card, passport, election ID card and the Aadhaar card. Will be needed when transferring assets to your heirs.

(b) Insurance details. The purpose of life insurance will be defeated if your family is in the dark. Make a list of all the policies, mentioning the name of insurers, policy numbers, insured sums and the tenures.

(c) Pension documents. If you have an NPS account, mention the account number and nomination details. Give the pension account number with your employer.

(d) Property papers. All property-related [documents](#) should be in one place. If the property is mortgaged, keep photocopies. Mention the loan account number and the latest outstanding amount. If property is insured, mention policy coverage.

(e) Bank account details. Make a list of various bank accounts, giving the name of the bank, the account number, holding pattern and the nomination details.

(f) Bank locker details. Mention the name of bank, locker number, ownership pattern and whereabouts of the key. Maintain an inventory of items kept in the locker and update every time you operate it.

(g) Demat account details. Give the name of depository partner, demat account number and nomination details. If possible, update the details of the securities in the demat account.

(h) Other investments. Give details of the [PPF account](#) and folio numbers of other post office

investments. Make a list of mutual fund investments, mentioning folio numbers, ownership pattern and nomination details.

(i) Other investments. If you have taken or given private loans to relatives or friends, mention the amount and the date by when these are payable/receivable.

(j) Online passwords. Though these are to be kept secret, keep a list for emergency reference. Mention the website, the online ID and the password.

'ACTION ON DEATH' FOLDER AND ITS CONTENTS

31. Open a folder and title it as **'ACTION ON DEATH'**. This folder will contain all relevant documents, letters and instructions to facilitate appropriate and timely action by the spouse/family members when the time comes.

32. Will. It is always advisable to execute a will. No particular form is prescribed by law. It can be handwritten or typed on thick paper with each page signed by the testator and the attesting witnesses. Registration of the will is optional. The only legal requirements are the testator should be of sound and disposing mind at the time of executing the will, the testator has signed in the presence of two attesting witnesses each of whom will also sign in the presence of the testator and an endorsement to this effect is necessarily made before the signature of the testator after which the attesting witnesses should affix their signatures along with their addresses. A suggested format is given at **APPX 'J'**. However legal advice may be taken to prepare the will to suit individual circumstances. It is also necessary to ensure that the nominations and the provisions of the will are consistent with each other.

33. How to make a WILL.

- (a) A WILL may be hand written or typed, which is preferable for sake of clarity.
- (b) There is no particular form.
- (c) Stamp paper is not essential but paper should be durable.
- (d) Registration of a WILL is not mandatory but desirable to safeguard against loss and fraud. It also obviates the necessity of witnesses to appear in the court at the time of probate of the WILL.
- (e) For Registration of the WILL the testator and both the attesting witnesses have to appear, sign and attest the WILL in the presence of the Registrar. Each Individual should carry two copies of recent Photographs.

34. Clauses in a WILL.

(a) Name and address. Here state your name, father's name and address including your District.

(b) Reasons and Intentions: Here state necessity or urgency if any for making the WILL.

(c) Sanity and own volition. State that you are making the WILL voluntarily without any pressure and that you are in full control of your mental faculties.

(d) Enumeration of Heirs and Properties. Give names and father's name of your spouse(s), children, dependent father, mother and unmarried daughter(s).

(e) Bequest. Use clear and unambiguous language in allotting legacies to each Heir. Intention conveyed by the WILL should be clearly defined. Uncertainty of intention renders the WILL Null and Void.

(f) Appointment of Executor(s). Be careful in nominating the Executors. Firstly an executor should be extremely dependable, honest of good health and younger in age and secondly he should be willing to take over the responsibility.

(g) Execution and Attestation. A WILL is to be signed by the testator or his nominated representative in the presence of the two attesting witnesses, who should sign in presence of each other and say so in writing.

(h) Registration of a WILL. Register only single copy of the WILL to avoid confusion. If WILL has not been registered and one of the witness expires a fresh WILL have to be drawn. Also at the time of probate of the WILL both the witnesses are required to be present in the court. To avoid this registration of the WILL is helpful. If an Executor predeceases the Testator a fresh WILL should be executed. It is advisable to select witnesses and executors of younger age and enjoying good health. Each of them should be willing to undertake the responsibility assigned to him.

(i) Safe custody of a WILL.. For safe custody a WILL should be kept either with the Registrar, the Solicitor, Banker, in your locker, with a dependable friend or in the house at a safe place.

(j) Enforcement of a WILL. A WILL is enforced, either by a Probate or by Letter of Administration (Succession Certificate). In case where witnesses can not be produced in the Court then a Letter of Administration is to be obtained from the District Court.

(k) Probate. To obtain Probate of the WILL, the beneficiary or the Executor should make an application to the District Judge U/S 264 of Indian Succession Act 1925. He may transfer the case to the CJM of competent jurisdiction. In order to obtain the Probate of the WILL, there are two legal requirements. Firstly, to establish in the civil court of law that the WILL in question had been made voluntarily and signed by the deceased person in the presence of independent witnesses. And secondly, to ascertain that there was no subsequent WILL executed by the deceased person. To establish the first requirement the persons who have signed as witnesses are required to appear in the District Court and give evidence to authenticate the WILL, in question. If the WILL has been registered, the appearance of witnesses in the civil court is dispensed with. To establish the second requirement the civil court promulgates notice in Govt. Gazette and in local newspapers To Whom It May Concern to produce before the court within given period, any WILL, if held by any one claiming to be made by the said diseased person. When any other member of the family does not contest the WILL in question, a Probate of the WILL is Ordered by the court. In the circumstances when WILL is not registered and the Witnesses to the WILL have predeceased or not traceable, then the heir has to obtain succession certificate for claiming estate of the deceased.

(l) Obtaining Succession certificate. Where no WILL has been executed, found or produced, a legal heir requires a Succession Certificate to possess the legacy. To obtain a Succession Certificate a legal heir should apply to the District Court to issue it, enclosing original death certificate of the Deceased and proof in support of his claim. The Court may issue notice inviting objections if any from other claimants, returnable within three months. If satisfied the court may appoint an Administrator/Executor to execute the Estate or issue a Succession Certificate to the

applicant.

35. Place the following in separate envelopes with the details of the contents written on the envelopes and place the envelopes in the '**ACTION AFTER DEATH**' folder.

- (a) Original and one copy of the Pension Pay Order (PPO) (the latest) issued by CDA (Pensions) Allahabad or as applicable to you.
- (b) Original and one copy of the bank nomination received from the bank/Pension Disbursing office, as applicable.
- (c) Original and a few signed copies of the **WILL**.
- (d) Make out the letter of '**INTIMATION OF DEATH**' in required number of copies, including some spare copies, to be completed by filling in the blanks, signed and sent by the spouse when the time comes. Also prepare an envelope of appropriate size for each of these letters and type out or write the corresponding address on the envelope. Serially number the envelopes in the same order as in the distribution list of the letter. Place all these envelopes in the master folder. A specimen of letter of '**INTIMATION OF DEATH**' is given at **APPX 'K'**.

ON THE OCCURRENCE OF DEATH

36. Immediate Action to be taken by Family/Friends.

- If the deceased had registered with an Organ Retrieval Banking Organisation (ORBO) for donation of organs, they should be informed immediately to do the needful.
- Inform relatives and friends.
- Decide the time, date and place where funeral is to be done and inform all concerned including the local unit responsible for providing assistance in organizing funeral services, for necessary action.
- Obtain Death Certificate from the Hospital/Attending Doctor or a Registered Medical Practitioner.
- Arrange a vehicle/Hearse for carrying the body.
- Arrange material required for cremation.
- Obtain cremation certificate from the cremation ground authority.
- The certificates mentioned at (d) and (g) above are to be submitted to Municipal Authorities for Registration of Births and Deaths for issue of the Death Certificate.
- Obtain at least 30 Copies of Death Certificate from the Municipal Authorities for Registration of Births and Deaths. These are required to be submitted with all claims.

37. Intimation of Death. Death of an officer is to be intimated/ informed at the earliest to large number of authorities as per the suggested list given below:-

- In the case of death due to an accident, lodge an FIR at the nearest police station at the earliest.

This will be required for claims on Insurance Companies as well as for processing payment of compensation by the concerned authorities.

- AG's Branch/MP 5(b), AG's Branch/PS-4, AG/s Branch/CW 8 (AOBF) and Army Gp Insurance (for extended life cover).
- PCDA (P) through AG/MP-5 (b).
- Manager of the Bank (Pension Disbursing Authority).
- Directorate of Regt/Corp concerned.
- Regional HQ of ECHS.
- Various clubs for either transfer of membership to the widow or for refund of security deposits.
- Municipal authority for transfer of property tax details/ AWHO/NOIDA Authority etc, as applicable for the transfer of house/flat in the name of the widow and for the change of mutation.
- Telephone authority for transfer of telephone connection.
- Electricity Authority, Water Supply Authority for transfer of name for the Meter Connection.
- Rationing Authority for change of name of Head of Family in the Ration Card. (n) Income Tax Authority for finalizing the tax return of the deceased.
- Bankers for encashment of FDR"s, Pension, Loans etc.
- Licensing Authority of the Police for transfer of Private Fire Arms.
- LIC/GIC, if applicable, in respect of the insurance policies.
- If proper WILL exists, approach court having jurisdiction for "Probate of WILL", and Succession Certificate for mutation of property, transfer of shares etc.
- Zila/Rajya Sainik Welfare Board for Widow Identity Card.
- Concerned post Office for settlement of deposits of Saving Bank Account, NSS, NSC, PPF etc.
- Obtain Medical Treatment Entitlement Card (if not earlier obtained by the Officer) from AG/MP-5(b).

38. Death if due to accident or unnatural causes should always be reported to the Police Station in whose jurisdiction the area falls. It avoids lot of troubles later on. In such cases get the autopsy done to establish proper cause of death.

39. Do obtain two ink signed copies of Medical certificate specifying cause of death from the Hospital or the authorized medical doctor. One copy is required by the authorities at the cremation/ burial ground. The other copy is required by the authorities (Registrar of Deaths & Births), who issues Death Certificates. Obtain cremation/burial certificate from the cremation/burial ground.

40. Inform close relatives and friends on telephone.

41. Decide on the timing and venue of funeral.

42. Present the original of the death certificate from the doctor at the funeral place. After cremation/burial has been performed, obtain a receipt to that effect from the person in charge at the funeral place. This is required to be produced when applying for the death certificate from the municipal authorities.

43. Make a copies of the cremation receipt for reference if required later.

44. Apply for issue of Death certificate within 15 days of the death of the pensioner / deceased. In Trivandrum it is issued by the Trivandrum Municipal Corporation. Obtain at least 20 ink signed & equal number of Photo Stat copies duly attested by a class one officer.

45. Normally death certificate is issued in 3 to 4 days. As soon as you get it make several copies of the death certificate, about a dozen or so, as they will be required to be submitted for several purposes.

46. Write to the Pension paying Bank Intimating them of demise of the pensioner, asking them to discontinue the pension of the pensioner and payment of the family pension of the spouse/NOK (give name). Enclose ink signed death certificate & copy of the original P P O having joint photograph of the pensioner & spouse/ NOK. Also state PPO and pension SB Acct Nos.

47. If the Pension Acct is a joint account or the spouse is a nominee in, then it is simpler to operate the same account for family pension, otherwise a fresh SB Acct is to be opened in the same bank. It requires proof of Identity and proof of residence. Photo copy of voter I Card/ PAN card will suffice with three copies of attested photographs.

48. As soon as possible after collecting the necessary documents such as the death certificate, take out from the folder the envelopes serially numbered 1 to--- with addresses already typed / written on them. Date the LETTER OF INTIMATION in each envelope, fill in the blanks as indicated below and sign the letter.

- Date and cause of death in para 1.
- Death certificate number, date and issuing authority in para2.
- Para 4. Retiring pension- at the time of making these instructions, the retiring pension is Rs (basic)----- pm. If there is no further change till date, enter this amount; if there has been a subsequent revision, enter the latest figure. The PPO Corr mentioned is the latest available. If a Corr has been subsequently issued, add the reference No of the same at the end of this para and also enclose a copy of this Corr in the envelope for Dept of Sainik Welfare.
- Prepare each envelope for dispatch by enclosing the documents as mentioned against the addressee in the distribution list of the letter. If feasible, hand over the envelopes to the bank and the Dept of Sainik Welfare and obtain an endorsement of receipt in the master copy. Alternatively send them as well as the letters to AFGIS and CDA by registered post acknowledgement due. The rest of the letters may be sent by ordinary post under certificate of posting.
- It may take about 30 to 45 days for the addressees to take necessary action. If after 45 days the required action is not taken by any of the addressees, you may send a reminder.
- Keep a copy of any letter sent to these or any other addressees for future reference.

49. Payment of Platinum/Demise Grant. All retired officers are eligible to receive the Platinum Grant of Rs. 50,000/- on attaining the age of 75 years. However, in case the retired officer passes away before attaining the age of 75 years, his NOK is entitled to receive the same amount as Demise Grant from AOBF. While the Platinum Grant amount of Rs. 50,000/- is subject to income tax, the Demise Grant paid

to the Widow is exempt from the same. Payment will be made on a sliding scale based on number of years of Commissioned Service. Officers who have been invalidated out during service are entitled to a one time lump sum grant of Rs 50,000.00 on attaining the age of 75 years as Platinum Grant or Demise Grant to his nominee in case the invalidated out officer dies before attaining the age of 75 years, irrespective of length of commissioned service. In the case of Army Pensioners, write to the A Gs branch (MP-5, CW 4) to update their records and to Pay Platinum Grant if applicable. **APPX 'L'**.

50. Notification Of Date Of Birth In The PPO for Additional Pension on attaining 80 Years Of Age By Officer/ Spouse/Family Pensioner. APPX 'M'

51. If the age was less than 70 years write to Army Group Insurance Fund (AGIF) to make payment of life insurance amount.

52. Improvements in Extended Insurance Scheme of Army Group Insurance Fund. A compulsory Group Extended Insurance (EI) Scheme was introduced in the year 1981 with the aim of providing insurance cover for the death without any maturity benefits for eligible members after retirement/release upto a specified period. It is a term insurance scheme under which in case of death of a member within the period of cover, the nominee is paid the amount of insurance cover and it has no survival benefits. For this scheme, one-time non refundable single premium is deducted from the maturity amount at the time of retirement/discharge/release from the eligible members. 86. The payment liability is worked on the basis of age of entry, likely mortality of period of cover, rate of interest and total payment liability. The subscription amount along with the interest earned is just adequate to meet the liability of all its members. As the scheme works on a group concept, the premium liability is kept as low as possible. The scheme for officers and JCOs/OR are worked out and operated separately so that the benefits and subscription of each group remains within that group only. The subscription paid by JCOs/OR does not benefit the officers and vice versa.

53. Survival Benefits. It being a Term Insurance Scheme, the EI Scheme provides purely an insurance cover for death during the period of cover and does not have any survival benefits, i.e. in case the member survives beyond the period of cover, no survival/ maturity benefit is admissible.

54. EI Certificate of Eligible Members. The detail showing period of cover, insurance amount and onetime non refundable premium will be indicated in the EI Certificates issued to the eligible members retiring/released/discharge on and after 30 June 2009.

55. Coverage for Members who Joined the Scheme Earlier. The existing EI cover and period will continue as shown on the EI Certificate issued to members who have retired prior to 30 June 2009. In case the officer had opted, and was covered under the Extended Insurance Scheme, the amount will be paid by AGIF on submission of an application **APPX 'N'**.

56. No formal application is required to claim **Army Officers Benevolent Fund**. Widow / NOK has to intimate death of deceased officer to AG's Branch/ CW8 (AOBF) , who after verifying the records/details will send an amount of Rs. 50,000/- as Demise Grant. This will be based on the letter of intimation of death of pensioner.

57. Return Retired Officers Identity Card to Area HQ (Int Br) for further disposal.

58. If there are other Insurance Policies, write to them to pay Insurance amount.

59. Write to all banks wherein the pensioner has his accounts to transfer closing balances to the spouse / N O K giving bankers your present address, a/c number, etc.
50. Write to Regional Transport Officer to transfer the Automobile to the NOK.
51. Write to Arms Licensing Authority to transfer the weapon (if any) to the NOK meanwhile deposit the weapon(s) in concerned Police Station, for safe custody. The NOK should apply for Arms License at the earliest.
52. Write to electricity providing agency(KSEB) to transfer the meter in the name of spouse/NOK and start further billing against that name.
53. Write to the telephone providing agency(BSNL) to change the name of the subscriber and transfer the connection to the name of the Spouse/NOK for further billing.
54. If you are in possession of a AWHO dwelling, then apply to AWHO to transfer the dwelling unit to the spouse/NOK. Format for application should be obtained from the AWHO / Welfare Society . The Society has to render No Objection Certificate (NOC).stating that there is no encroachment of common land, No major modification to the approved design and all dues to the Society has been cleared. If not already done you may have to do it before they issue NOC.
55. Write to all the clubs & societies to transfer the membership to the spouse/NOK.
56. Write to all Debtors to clear all dues and make payment to the Spouse/NOK.
57. Clear the outstanding dues if any of the Creditors and credit cards and loans taken if any. Return the credit/debit cards to the Bank concerned.
58. Write to Income Tax authorities intimating death of the Pensioner and to close his Income Tax file and open Income Tax file in the name of the Souse/NOK quoting PAN number of both.
59. Write to the Municipal Authorities to Close Property case file of the diseased person and open it in the name of the spouse/NOK.
70. Approach the district Courts for Probate of the WILL, if it is in possession, otherwise obtain a Succession Certificate.

PROCEDURE FOR CLAIM OF BENEFITS

71. Ordinary Family Pension. The widow should open a Saving Bank Account in her single name, preferably with the same Bank branch from where her late husband was drawing his pension. The details of this Account number are to be sent to CDA (P) in the letter as per the specimen above refers. Parents and brothers /sisters are not authorized ordinary family pension in case of officers who die as bachelors.

72. Grant of Family Pension for life to Handicapped Children. A son or daughter of an officer, suffering from any disorder or disability of mind or physically crippled or disabled, which renders him/her unable to earn a living even after attaining the age of 25 years, is eligible for the grant of family pension to the handicapped child.

73. Dependents Pension. Admissible in case of officers who die as bachelors on account of causes attributable to service. The rate is 50% of the notional amount of special family pension that would have been sanctioned to the widow had the officer been married. Dependent parents and in their absence, dependent brothers/ sisters are eligible for this pension.

74. Canteen / Ration Facilities. Widows of officers are entitled to avail of indigenous canteen stores less specially allocated/ short supply items. For this purpose, the entitled individuals are attached to the nearest station/ unit run canteen as convenient to Station HQ. Similar action is to be taken for drawal of rations, up to permissible scale, on payment, from the nearest sub unit. Ration and Canteen Cards are prepared by the local unit/ Station HQ on the authority of PPO and Identity Card.

75. Legal Assistance. This is being provided to the wives of serving personnel and widows in consultation with legal department of Army HQ. Similar facilities are also available at Command level.

76. Rehabilitation/ Caring Facilities for Veterans. The following rehabilitation/ caring facilities are being run for veterans. **Paraplegic Rehabilitation Centre (PRCs)**, at Kirkee and Mohali with a capacity of 109 and 45 beds respectively are being run for rehabilitation of Paraplegic and Tetraplegic ex-servicemen. The addresses of these institutes are as under :-

(a) Paraplegic Rehabilitation Centre ,

Park Road, Kirkee,
Pune (Maharashtra)- 411020.
Tele - 020- 26023191, 020-5803191, Fax - 020-5820505 .
E-mail - pararehab_c@sify.com

(b) Paraplegic Rehabilitation Centre,

SAS Nagar (Mohali) Phase VI,
Dist - Mohali (Punjab)-160055
Tele : 0172-2225352

77. Artificial Limb Centre, Pune. A pioneer in manufacturing superior quality prosthesis, providing training support to needy amputees of Armed Forces. Artificial Limb Centre, PIN 900449, c/o 56 APO

78. Palliative Care Centre, Base Hosp, Delhi Cantt. Established at Base Hospital, Delhi Cantt for serving and ex-servicemen and their dependents suffering from terminal stage of Cancer and other diseases can avail this facility.

Palliative Care Centre,

Base Hosp,
Delhi Cantt.
Tele – 011-25681276 & 37308 (Extn)

APPENDICES

APPX 'A'
(Ref Para 9(b))

NOMINATION FOR CLAIMING ARREARS

To,
Pension Disbursing Authority (Name of Bank/Treasury/ Post Office/Accounts officer etc.)
(Place) -----

Account No: PPO No:

I, ----- hereby nominate the person named below under rule 5 of the payment of Arrears of Pension (Nomination) Rules, 1993.

Name and Relationship -

Date of birth (If nominee is minor) -

Name and Address of person who may receive the said pension if nominee of the Pensioner is a minor.

Address

Date -----
 Witness: Signature
 Name & Address

Signature and Name of Pensioner

APPX 'B'
(Ref Para 9(e))

APPLICATION FOR ENDORSEMENT OF SPOUSE'S AGE IN PPO/ PENSION FILE

From: (Your particulars and address) Date
 To

1. DPP&R/ AFRO NREW (as applicable)
2. Controller of Defence Accounts (or appropriate PSA)
3. Manager of your Bank

Sub: Endorsement of the age of spouse in pension records.

Ref: PPO No as amended by Cor

Pension A/c: Bank A/c No

I request that the date of birth of my wife be endorsed in my PPO/ pension records for future reference with regard to family pension and other requirements as and when the situation arises.

* Enclosed is a copy of the statement dated furnished by me to as required prior to my retirement on. Among other particulars, the statement contains the date of birth () of my wife,

* Enclosed is a certified copy of my wife's ** birth certificate/ driving licence/ SSLC certificate/ voter identity card/ ----- ----- as proof of her age.

I shall be obliged for confirmation of action taken on this request.

Signature

* ** Strike out as applicable

APPX 'C'
Ref Para 9(e)

APPLICATION FOR CHANGE OF NAME- GAZETTE NOTIFICATION

From,

File No:

Phone:

Mob No:

To,

The Controller Department of Publications
Civil Lines
New Delhi-54

CHANGE OF NAME

Sir,

1. I, wife of..... residing at(Address.....) have changed my name to.....
2. I request you to kindly publish a Gazette to that effect.
- 3.. Following documents are enclosed ;-
 - (a) Affidavit (in Original) dated -
 - (c) Printing Matter – Two copies.
 - (d) Passport sized photographs – Two.
 - (e) Demand Draft No. Dated.....for a sum of Rs 770/-.
4. I may please be provided with two extra copies of the Gazette for which a sum of Rs. 70/- has been included in the above draft

Thanking you
Yours faithfully

(-----)

APPX 'D'
(Ref Para 9(e)

LIFE CERTIFICATE

Certified that I have seen the pensioner Shri/Smt./Ms. (Name of Pensioner),holder of Pension Payment Order No. and that he/she is alive on this date.

Name:

Place: Designation of Authorised Officer

APPX 'E'
(Ref Para 10(a))

ENDORSEMENT OF FAMILY PENSION ENTITLEMENT IN THE PPO.

With reference to Dept of Pensions and Pensioners' Welfare OM No 1/11/85-P&PW dated 28-10-87 and Min of Def OM No 6(4)/87 1369/8/D (Pens/Sers) dated 30-6-99, I hereby apply for endorsement of entitlement of family pension in the PPO. The required particulars are given below: -

1. Name of Pensioner :
2. Passport size joint photograph of the pensioner and the spouse duly attested.
3. IC No :
4. Rank last held :
5. Date of retirement/discharge :
6. Original PC/PPO No & year :
7. Particulars Pension Disbursing Authority
 - (i) Station :
 - (ii) Treasury/DPDO/ PAO/Bank/ Post Office :
 - (iii) Bank Branch, full address and SB A/C No:
 - (iv) TS/PS/HO No (if applicable) :
8. Particulars of pay last drawn at the time of retirement :
9. If the pensioner after discharge/retirement is/was reemployed in Dept/ Office of the Central/ State Govt or reemployed or permanently absorbed in Central or a State Govt company, corporation, undertaking or autonomous body or Reserve Bank of India or non public sector bank or GIC, LIC etc:

Post held with details of employment such as

(a) Name and address of employer

(b) If after discharge/retirement from reemployed service has been/will be sanctioned pension, name of the pension sanctioning authority with full and complete address.

10. Family pension from other sources:

(a) Whether a family pension is already sanctioned by any other pension sanctioning authority and, if so, the name of the pension sanctioning authority, PPO No and the particulars of the pension disbursing authority.

(b) Whether family is eligible for family pension from any other source and if so, the authority who will sanction the pension.

(c) In case the family is sanctioned pension or is eligible for family pension from any other source, an option to receive family pension for the spell of service for which the pension has been sanctioned vide PPO/PC No quoted above, foregoing the family pension from any other source should be enclosed.

11. Attested joint photograph of and is pasted above. (Attestation can be done by any Gazetted Officer, Pension Disbursing Officer such as the Bank Manager, Record Officer, Head of Office of the retired person, Village Sarpanch, Block Development Officer, MLA/MLC.)

12. Signature or thumb impression of spouse.

Signature or thumb impression of pensioner

13. Marks of identification :

14. Present address :

Witnesses:

Signature

APPX 'F'
(Ref Para 23)

LEASE-DEED

I, -----S/O Sh. _____ and
R/O-----, (hereinafter called the LESSOR of the one part)
AND-----, S/O _____ and
R/O _____, (hereinafter called the LESSEE of the
other part).

The term "LESSOR" & "LESSEE" shall mean and include their respective heirs, successors, administrators, legal representatives, assignees and nominees. Whereas the Lessor is the owner of House No _____, Sector/Block No. _____, City _____, Distt. _____, State _____, AND WHEREAS the Lessee is interested to take the said House on Rent for his family accommodation.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. That rent effective from (date) _____ the LESSOR doth hereby grant use by way of lease, The House mentioned above and covered/open Car Parking Space No _____ already verified and agreed unto the Lessee for the monthly rent of Rs. _____ (Rs. _____ only) per month on rent for a period of 11 months. The monthly rent shall be paid in advance every month latest by 5th of each month. The rent for the first month of Rs.----- shall be paid in cash prior to taking over of the House. For the following monthly rent, Ten local Post dated cheques, Payable by 5th of each month, of Rs. _____/- each shall be handed over in advance at the time of taking over the House by the Lessee.
2. LESSEE shall pay all Maintenance Charges, the House Owners Welfare/ Maintenance Society (with whatsoever Name it is Known), as levied by them from time to time including water, electricity, sanitation, security, etc. and taxes levied by the Centre and State and Local Governments/ Authorities. The amount already paid by the Lessor and balances remaining shall be paid to the Lessor in cash at the time of taking over the said house.
3. That the Lessor has delivered the possession of the said House Covered/open car parking space on(date) _____ along with all the fitting, fixtures, wood work (Annexure 1), Electric fitments (annexure 2) and Wooden/ Steel Wardrobes and Lofts.(Annexure 3) And for which the Lessee shall pay the monthly rent of Rs. _____ /-(Rs. _____ Only) inclusive of the rent for fittings. At the time of expiry of the said lease period the Lessee will hand over the vacant

possession back to the Lessor in good working condition without any deficiency and or damage.

4. That the Lessee doth hereby deposit refundable interest free security of Rs. _____/- by crossed cheque. The Lessee doth here by undertake to hand over the vacant possession on the expiry of the lease period hereto and hereby further undertake to keep the House in proper order and repair and to restore it at the time of handing over the possession in its original condition.

5. That the LEASE is renewable at the option of the LESSOR on the following pre-conditions:-

a) From (date) _____ the LEASE is renewable subject to @ 10% escalation of the preceding month's rent for first year and. Thereafter @ 10% escalation after every year of the preceding month's rent.

b) Effective commencement of this LEASE, this Agreement is valid for a period of 33 months up to (date) _____, after which the possession of the House will be positively delivered back without demur. Failure will entail action for returning of possession and payment of rent /lease money with escalation of 40% for each month in addition to payment of legal and other costs for obtaining possession of the House by the Lessee.

6. That the Lessee doth hereby undertake not to do or cause to be done anything which may in any manner effect structural or other constructions and under no circumstances carry out any alteration without prior written permission from the Lessor. The Lessee doth hereby undertake to comply and observe all the Government, Local Authority and Residents Welfare/Maintenance Society, Rules, Regulations and Restrictions imposed by them on the Residents, from time to time, as applicable.

7. That the Lessee shall use the premises for lawful residential purposes only. The Lessee shall be solely responsible for the conduct of the family Members who are residing in the said house. The Lessor shall not be responsible and or accountable for any unlawful act on the part of the Lessee, his family members and or any of his guests or visitors to the said House in any Police / Court Proceeding.

8. That no Electric, kerosene, coal or firewood cooking shall be allowed in the premises of the said House.

9. That the Lessee shall not be entitled to sublet any portion of the said premises in any manner, or part with possession to any one under any arrangement whatsoever without the written prior permission of the Lessor.

10. That the Lessee shall permit the Lessor or their agents to enter upon the said premises if they so desire for inspection or repairs etc as and when they choose during day time.

11. That the Lessee shall pay in advance the Maintenance and Electricity charges as Levied by the authorities from time to time through the Maintenance Society or as decided by them. Under no circumstances the accounts should run in debit at any one time.

12. The house tax, ground rent as assessed today shall be paid by the Lessor. Any Property tax if levied in future shall also be paid by the Lessor.

13. That this Agreement is subject to the jurisdiction of the _____ courts.

14. That the Lease may be terminated by either party by giving a three months notice to the other party in writing by a registered post on the address as given herein above.

15. That the Lessor is at liberty to sell, transfer, gift or pass over the property or Assign the Power of Attorney to any person at any time. In that event the Lessee doth hereby agree to pay the rent to the transferee / the person so nominated by the Lessor.

16 .Failure to comply with terms here of shall ipsofacto deem to have cancelled this Lease deed and the Lessor shall be entitled to assume possession of the premises without referring to the Lessee.

17. That in case the Lessee defaults in payments of rents for two consecutive months/ or defaults in honoring his /her cheques for rents the Lease shall stand terminated automatically and also the Lessor may put his lock on the premises. Opening of the lock by any means by the Lessee or his/her guests shall be deemed a Criminal trespass and legal proceedings may be initiated accordingly against the Lessee.

18. That all the costs towards Stamp duty, Registration & lawyers fee and other expenditures incurred in drawing this Lease Deed shall be borne by the Lessee.

19. That in matter of dispute touching construction or subject matter hereof or anything incidental or connected hereto , the decision of the arbitrator (The Chairman of the Welfare/ Maintenance Society shall be final and binding on both the parties in all respects and will not be questioned for any reasons whatsoever.

20. Each Party hereby unconditionally undertake to Indemnify the other Party against all losses, claims, demands, actions, penalties, prosecutions, proceedings, damages, costs, liabilities, expanses of payments of any nature whatsoever arising in any way as a consequences of any breach by either party of any term, conditions or covenants of the lease granted to them.

IN WITNESS WHEREOF we the parties set our hands at (place) _____ on the day and year first above mentioned

LESSOR

S/O -----
R/O -----

LESSEE

S/O-----
R/O -----

WITNESS 1

WITNESS 2

APPX 'G'
(Ref Para 24)

NOTICE FOR NON PAYMENT OF RENT

Subject: Notice for Non Payment of Rent.

Dear Sir,

1. I am constrained to Remind you that you have failed to pay the rent of my property taken on rent and failed to abide by our Lease Deed Entered in to on (date)_____.

2. Kindly ensure to send a demand draft payable at _____ within 7 days of receipt or 10 days from dispatch of this letter which ever is earliest. Failing which I WILL be compelled to reenter my property in accordance with our Lease Agreement and you will be responsible for all the consequences.

Yours Sincerely

Sd _____
(Name _____)
Place _____
Date _____

APPX 'H'
(Ref Para 25)

POWER OF ATTORNEY (SPECIAL)

BE IT KNOWN TO ALL Whom so ever it may concern that
I _____ S/O _____ and R/O _____ (herein after called the **Principal**)
do hereby nominate, constitute, appoint, empower and authorize Shri _____
S/O _____ R/O _____ act and deal on my behalf hereafter called my
(Attorney) to do the following:

IN RESPECT OF:

WHEREAS the executant is the sole lawful owner in possession of entire property
No. _____ allotted by _____ covered area admeasuring
_____ sq. fts. approximately. My said Attorney shall be entitled to take
over, sign the inventory, to get mutation in my name and to pay house tax and to get refund if paid in
excess on my behalf under his/her signature and for the purpose do all act(s), deed(s) and things
which are necessary for the same. All act(s) lawfully done by the said Attorney by virtue of these
presents shall be deemed to have ratified by me.

IN WITNESS WHEREOF I have set my hands on these presents in the presence of
the following witnesses, on the date, month and year herein below written.

Place _____
Date _____

WITNESSES

- 1
- 2

EXECUTANT

Sd. _____
(Name _____)
Date _____

APPX 'J'
(Ref Para 34)

SUGGESTED FORMAT FOR WILL

I, _____, son of _____, aged _____ years, Resident of _____ hereby revoke all former wills and testamentary dispositions made by me and declare this to be my LAST WILL and TESTAMENT.

I declare that I am of sound disposing mind and I am making this Will of my own free will and accord without any persuasion, undue influence or coercion whatsoever.

I hereby leave, devise, bequeath and give to my wife, Mrs _____, aged _____ years, all my property, movable and immovable, whatsoever and wheresoever, which I may be possessed of or entitled to at the time of my death.

AND I hereby appoint my wife, the said Mrs----- to be the sole Executor of this my Will.

IN WITNESS WHEREOF I, the said _____ have hereto signed at _____ on this the _____ day of _____

Signed by the said _____ as his LAST WILL and TESTAMENT in the presence of us, present at the same time, who in his presence and in the presence of each other, sign as witness hereto.

Signature Name and Full Address

- 1.
- 2.

ANOTHER SPECIMEN OF A WILL

I, -----S/O-----
R/O-----hereby declare this present to be my last WILL which I make on this _____ day of _____ 2014. With the last WILL of mine, I hereby revoke testamentary disposition hitherto fore made by me.

I am about.....years of age. Since life is so uncertain, death may come suddenly; I make this WILL so that after my death, no misunderstanding or disputes arise between my wife and children, the love and affection among them may remain forever.

I married..... D/O-----. The marriage was solemnised according to Hindu rites in 19-----. That, we have.....children born during our wedlock. All of them are married and are well settled in their lives. Particulars of our children are as under:-----

- (a)-----
- (b)-----

My wife and I have acquired all our moveable and immoveable property from our earnings and savings without any contribution from our parents and children. Our house, No..... (With garage), located in sector.....of----- is jointly owned and registered in our names. Our entire Bank/ post office accounts, Fixed Deposits', Bonds, Shares and Debentures are held jointly in our names. That, I am making this WILL while in sound state of mind voluntarily out of my own free will without any compulsion or pressure from any person or having a second disposing

mind that, I bequeath, all my property moveable and immovable, cash, balances in all. accounts, Shares and Debentures to my wife Smt..... With full and absolute ownership rights and power of disposal.

Signature of testator

That, if I and my wife die within a short span of time or without my wife making a WILL, then all our property shall be distributed equally in our children as mentioned above or as jointly agreed upon by them. I hereby appoint my wife Smt to act as Executor ,depending on her availability for the expedient execution of this my last WILL.

In witness whereof I, the above named Testator have signed this WILL hereunder on the day, month and year written above in the presence of two witness who have concurrently attested the same.

Signature of Testator

Date..... _____

Place-----

Signed by the above named Testator _____

S/O.....in our presence at the same time and each of us has in the presence of testator signed our name hereunder as an attesting WITNESSES.

Signature of Witness No. 1

Signature of Witness No.2

Name _____

Name- _____

S/O _____

S/O - _____

Address- _____

Address _____

Dated- _____

Dated _____

Place _____

Place _____

APPX 'K'
(Ref Para 35(d))

LETTER OF INTIMATION OF DEATH

From,
Mrs.....
Address.....
Tel:

Date:

Sir,

1. I regret to inform that my husband, (Rank, Name Service No, and Branch) passed away on.....on account of
2. Death certificate No..... dated..... issued by..... is enclosed as indicated against the concerned addressees.
3. He was born on..... , commissioned on..... and retired from the Army/Navy/IAF on

- 4 He was in receipt of retiring pension of Rs..... pm (basic) as authorized by DCDA/CDA AF vide PPO No..... of..... as amended by Corr , Corr.....-
5. He was a member of ECHS attached to ECHS Polyclinic ----- . His membership Card No was-----
6. I will be grateful if all concerned addressees could take action as indicated against them as early as possible.
7. My present address as given above may please be noted for all future correspondence.

Thanking you,

Yours faithfully,

Distribution List

1. The Manager , (concerned Bank)

I regret to inform that my husband, (Rank, Name Service No, and Branch) passed away onon account of..... Death certificate No..... dated..... issued by..... is enclosed . The family pension due to me may please be credited to my SB Account No..... which has now become a single account Bank after the death of my husband. The life time arrears of pension due to me may also be credited to the same account as a copy of the nomination form is already with you.

2 CDA (Pensions)

Draupadi Ghat
Allahabad 211014

3 Min of Defence (Pen Cell)

New Delhi 110011

4. Deputy Director,

Department of Sainik Welfare & Resettlement
(Concerned District Sainik Board)

5. Officer i/c ECHS Polyclinic (The primary polyclinic to which the pensioner was attached)

APPX 'L'
(Ref Para 51)

APPLICATION FOR PLATINUM GRANT (IF NOT RECIEVED)

From,

To,
Army Officer's Benevolent Fund
Ceremonial & Welfare Directorate
Adjutant General's Branch
Integrated HQ of MoD (Army)
Room No17-B West Block III
RK Puram,
New Delhi 110066
Tele 011-26196217

Subject; Payment of Platinum Grant On Demise of IC No _____ Rank _____
Name(Late) _____ Of Corps/Regt.) _____
PPO No. _____

Sir,

I regret to inform you that my husband _____, IC No. _____ has expired on (date) _____ at _____ (Name of Hosp) _____, Address _____ (Place) _____, Due to (Cause of Death) _____ The Certificate of his death Issued by _____

_____ is enclosed for ready reference.

2. You are, kindly requested, to send me his Platinum Grant on his demise. His date of birth is _____. Photo Copy of his Retired Officers' Identity Card is enclosed for ready reference. The cheque may please be issued to me on the Address given on top of this letter. My Bank details are as under:-

Name of Bank _____,
Address- _____.
SB A/C No - _____.

4. We have _____ /do not have dependent Children.

Thanking you in anticipation.

Yours Faithfully,

Signature _____
(Name)

APPX 'M'
(Ref Para 52)

PROCEDURE FOR VERIFICATION OF DATE OF BIRTH (DOB)

From,

Date.....

Name _____

Address _____

City _____ PIN Code _____

Telephone No.....

Mobile No.....

To,

Addl Dte Gen Of Manpower (Policy & Planning)/MP 5(b)

Adjutant Generals Branch,

Integrated HQ of MoD (Army)

Wing No 3, Ground Floor, West Block-III

RK Puram,

New Delhi-66

NOTIFICATION OF DATE OF BIRTH IN THE PPO FOR ADDITIONALPENSION ON ATTAINING 80

YEARS OF AGE BY OFFICER/ SPOUSE/FAMILY PENSIONER

Dear Sir,

1. In order to record Date of Birth in PPO for additional pension in terms of para 12 of GOI, MoD Revised Pension letter No 17(4)/ 2008/(1)/D(Pen/Policy) dated 11 Nov 2008. Data Sheet designed by PCDA (P) for issue of corrigendum PPO is provided below :-

(a) Details of Officer

- (i) Rank _____ Name _____
 (ii) Service No _____ Date of retirement _____
 (iii) Original PPO No _____
 (iv) Latest Corrigendum PPO No _____
 (v) Date of Birth _____ (DD/MM/YY)

(b) Spouse

- (i) Name _____
 (ii) Date of Birth _____ (DD/MM/YY)

(c) Family Pensioner (Parents/ Unmarried Widowed/Divorced Daughter / Handicapped Child (only if applicable))

- (i) Name _____
 (ii) Date of Birth _____ (DD/MM/YY)

(d) Bank Details (To be ascertained from Bankers)

- (i) BSR Code of the LinkBranch _____
 (ii) Link Branch & Address _____
 (iii) Pension Bank A/C No _____
 (iv) BSR Code of Pension Paying Bank _____
 (v) Address of Branch Paying Pension _____

2. Necessary Documents duly attested by Gazetted Officer are attached as proof.

Yours sincerely

Enclosers:-

1. Proof of Birth. (Copy of any one PAN Card/ Matriculation Certificate/ Pass Port/ ECHS Card/ Driving License.
2. Copies of Original and Corrigendum PPOs.

APPX 'N'
(Ref Para 57)

**APPLICATION FOR ENCASHMENT OF EXTENDED ARMY GROUP
INSURANCE POLICY**

From,

To,

Chairman,
Army Group Insurance Fund
AGIF House,
Rao Tularama Marg,
NEW DELHI- 110010

Sub : ENCASHMENT OF EXTENDED ARMY GROUP INSURANCE POLICY

Ref. Extended Army Group Insurance Certificate No. _____ issued to IC
No. _____ Rank _____ Name _____

Sir,

1. I regret to inform you that my spouse, I C. No. _____ Rank _____

Name _____ has expired on _____ at _____.
His/Her Death Certificate issued by _____ is enclosed for ready reference.

2. I am enclosing the Extended Army Group Insurance Certificate for encashment duly completed in all respect. His date of birth is 18/02/1942. Kindly send the cheque of the sum assured to me on my address as given above. My Bank details are as under:-

SB A/C No. _____ Name and address of my Bank _____.

Thanking you in anticipation,

Yours Faithfully

Signature _____
(Name _____)

QUICK REFERENCE FOR 'ACTION AFTER DEATH'

1. Important Documents.

- Income Tax files- File Nos. ...
- Property files -File Nos.....
- Property Purchase Deeds - Original Documents- File No....
- Old Records - File No....
- Old Bills - - File No.....
- Rent Deeds - File No.....
- WILLS - File No....
- Medical file- File No.....
- Motor car/scooter papers and insurance papers for these- File No....
- Pension Papers- File No.....
- Photo copies of Passport, Driving License, Identity Card, ECHS Card, Canteen Smart Card, Sainik Board Ex-Servicemen Identity Card, Club/Institute membership cards, Debit Cards with PIN, dates of validity etc- File No.....
- Original Receipts- Bank FD's,etc - File No.....

- Personal Savings – File No.....
- ESOA – File No.....
- Regtl – File No.....
- General Correspondence, E-mail addresses etc- File No.....
- ACTION AFTER DEATH (AAD) – File No.....
- QUICK REFERENCE FOR 'ACTION AFTER DEATH' – File No.....

2. Most Important Tele Nos.

- Local ECHS
Office – 2359362
Polyclinic – 2358950
- Military Hospital -
- Nearest Registered Medical Doctors' Tele Nos. For emergency attendance of Patients -
- Local AWHO No. -
- Ambulance/ Hearse Van Tele No.-
- Address of shops for last rites materials.-
- Tele No & Address of Authority for Registering the Deaths.-
- Name & Address of Tentage and Catering Contractors.-
- Community Centre Tele Nos.-
- Local Club Tele Nos.-
- Local Cremation Ground Tele Nos.-
- NSS Karayogam
President -
Secretary –
- Local News Paper Tele Nos. for booking of Obituary.
The Hindu – 2505002
- Tele Nos of near & dear ones to be intimated in emergency.
- Tele Nos of Police Station
- CSD Canteen Tele Nos. for necessary assistance and ADLR
Pangode Military Exchange – 2352373
Station CSD Canteen – 2350561
Bde Canteen - 2353937
- SBI(Pensions), Vazhuthacaud – 2326978

3. E Mail Addresses.

4. User ID & Pass Words

5. Important Documents

Ser No	Document	Number	Remarks
1.	Ration Card		
2.	Passport- Self		
3.	Passport- Wife		
4.	Election ID- Self		
5.	Election ID- Wife		
6.	PAN CARD- Self		

7. PAN CARD- Wife
8. PAN CARD- Children
9. ECHS- Self
10. ECHS- Wife
11. KSEB Consumer No.
12. KWA Consumer No.
13. Village Office
14. CSD Smart Card
15. SOORYA PASS..... (valid till.....)
16. ID Card Retd Offr. No.....DOI –
17. ID Card ESM No.
18. ADHAR No.- Self
19. ADHAR No.-Wife
20. AOI- Pangode

6. Personal Savings

7. Details Bank Lockers (including key number).

Bank Locker No.Key No. -

8. Bank Accts.

SBT.....

Acct. No.

ATM Card No.....

PIN.....

SBI.....etc.

9. Contact Information.

9.1. Kendriya Sanik Board

West Block IV, Wing 5,
RKPuram
New Delhi – 110 066

Subjects dealt with: Welfare of Veer Naris /Disabled Soldier, Air/Rail Travel Concession, Reservation of seats in professional institutes, telephone connection etc.

9.2. Ceremonial & Welfare Directorate AG's Branch

IHQ of MoD (Army) 153A,
Kashmir House,
Rajaji Marg,
DHQPO,
New Delhi – 110 011

Director: 01123794985 , Jt..Dir: 01123794377

Tele Fax :01123794985

e-mail: randwection@sify.com

Subjects dealt with: Release of one time grant from Army Central Welfare Fund (ACWF). Assist the Veer Naris & Disabled Soldiers for other benefits.
Benefits from Army Welfare Corpuses.

9.3. Ceremonial & Welfare Directorate (CW-3)

AG's Branch,
 IHQ of MoD (Army) 206G
 South Block DHQ PO,
 New Delhi – 110 011

Telephone 011-23012662

Subjects dealt with : Education Scholarship for Children of Battle Casualties.

9.4. Ceremonial & Welfare Directorate (CW-5)

AG's Branch,
 IHQ of MoD (Army) 402,
 A Wing, Sena Bhawan,
 DHQ PO ,
 New Delhi –110 011

Telephone 011-23012662

Subjects dealt with : Rehabilitation training courses for disabled soldiers (Battle Casualties).

9.5. Welfare Complex

IHQ of Mod (Army) 210,
 South Block,
 DHQ PO,
 New Delhi – 110 011

Telephone 011-23375152

Fax 011-23018183

Subjects dealt with: For release of one time grant of Rs.6,000/- from Welfare Complex and Queries/Clarification thereof. Penury, Education Scholarship for Children of ESM/Widows.

9.6. Army Welfare Education Society

Building No.202,
 FDRC Complex
 APS Shankar Vihar
 Delhi Cantt – 110 010

Director 011-26152642

Fax 011-26151564

Subjects dealt with: Admission in Professional Courses for Widows/Wards of Battle Casualties.

9.7. Director Man Power (MP-5)

AG's Branch,
 IHQ of MoD (Army) 85,
 Second Floor, Wing VII West Block III,
 R K Puram,
 New Delhi – 110662

Telephone 011-23375475, 26195662

Fax 011-26106329

Subjects dealt with: Publication of occurrences and submission of various claims relating to officers.

9.8. Army Group Insurance Fund

AG's Branch,
 IHQ of MoD (Army)
 Rao Tula Ram Marg,
 Post Box No.14
 New Delhi – 110 057

Col Coord: 011-26142369
 Director Claim – 011-26145709
 Exchange 011-26142749,26151031
 Asst Director Claims: 011-26142897
 Fax – 011-26148471

Subjects dealt with : Army Group Insurance Benefits.

9.9. Directorate General Resettlement

West Block IV, Wing 1,
 RK Puram,
 New Delhi – 110 066

Director Employment : 011-26192352
 Fax : 011-26192350
 Director Self Employment:
 011-26192355, Fax: 011-26192356

Subjects dealt with: Assistance for self employment and resettlement.

9.10. Quarter Master General's Branch

IHQ of MoD (Army)
 438, B Wing,
 Sena Bhawan
 DHQ PO,
 New Delhi – 110 011

Telephone : 011-23375237
 011-23375238

Subjects dealt with: Provision for retention of Government accommodation.

9.11. Army Officers Benevolent Fund (Accts Sec)

AG's Branch, IHQ of Mod (Army)
 279A, South Block
 DHQ PO, New Delhi – 110 011

Tele Fax – 011-23792382

Subjects dealt with: AOBF grant for NOKs of deceased officers/Disabled IMB/RMB

9.12. Army Welfare Housing Organisation (AWHO)

AG's Branch, IHQ of MoD (Army)
 Kashmir House, Rajaji Marg,
 DHQ PO, New Delhi – 110 011

Secretary AWHO
 Telephone – 011-23074202

Subjects dealt with: Provision of AWHO Flats

9.13. Army Welfare Placement Organisation (AWPO)

Room No.53, West Block III
 RK Puram,
 New Delhi – 110 066

Telephone – 011-26186075,26100241
 Toll Free – 1800-11-9922

Subjects dealt with: Placement of Veer Naris/Disabled Soldiers in Private Sector and to provide second career to retiring/retired army personnel.

9.14. Ex-Servicemen Contributory Health Scheme

Maude Lies,
New Delhi – 110 010

Telephone -011-25683418, 25684846

Telephone -011-26192362

Website: www.dgrindia.com

(under KSB)

Subjects dealt with : Medical facilities of Veer Naris/ESM

9.15. Additional Directorate General Personnel and Services

ADG PS (PS-5)

AG's Branch,

IHQ of MoD (Army) 419,

A Wing, Sena Bhawan,

DHQ PO,

New Delhi – 110 011

Telephone -011-23792557

Subjects dealt with : All matters pertaining to pension.

9.16. PCDA (Pension)

Draupadi Ghat,

Allahabad (UP) – 211014

Telephone – 0532-2622618

0532-2622698,2622699

Fax: 0532-2621549

Subjects dealt with : All matters pertaining to pension.

9.17. OIC Defence Pension Liaison Cell (DPLC)

HQ MP, C&A Sub Area,

Allahabad,

UP – 211001

Telephone - 0532-[229-6219](tel:0532-229-6219)

Subjects dealt with: Liaison related to pension matter from PCDA(P),Allahabad

9.18. ADG/Personnel and Services

AG'S Branch

IHQ of MoD (Army) 434

A Wing,

Sena Bhawan

DHQ PO,

New Delhi – 110 011

Telephone – 011-23018699 Mil-33334

ADG CW TELE 011-23018108

Dir AG/CW 5 Tele 011-26195662

9.19. Army Officer's Benevolent Fund

Ceremonial & Welfare Directorate

Adjutant General's Branch

Integrated HQ of MoD (Army)

Room No17-B West Block III

RK Puram,

New Delhi 110066

Tele 011-26196217

Subjects dealt with: Platinum Grant

9.20. Veterans Cell

DDG Veterans Cell
Room No 278, South Block
IHQ of MoD(Army),
NEW DELHI – 110011

Tele: 23010608, 23016798
TOLL FREE HELP LINE – 1800 116644
E-MAIL ID – armyveteranscell@gmail.com

10. LAST WILL AND TESTAMENT BY(Retd Officer)

WILL

I,, son of, aged..... years, resident of, hereby declare this present to be my last WILL which I make on this day of 2014. With the last WILL of mine, I hereby revoke testamentary disposition hitherto fore made by me. I am about years of age. Since life is so uncertain, death may come suddenly; I make this WILL so that after my death, no misunderstanding or disputes arise between my wife and children, the love and affection among them may remain forever.

I married D/O..... The marriage was solemnized according to Hindu rites on That, we have children born during our wedlock. All of them are married and are well settled in their lives. Particulars of our children are as under:-

(a),years, wife of, serving in, son, born on

(b),years, wife of....., serving in....., daughters-

I have acquired all my moveable and immoveable property from my earnings and savings without any contribution from my parents and [children.My](#) house,..... is owned and registered in my name. My entire Bank accounts and Fixed Deposits are held jointly in our names. That, I am making this WILL while in sound state of mind voluntarily out of my own free will without any compulsion or pressure from any person or having a second disposing mind that, I bequeath, all my property moveable and immoveable, cash, balances in all accounts, my cars etc ,to my wife Smt, with full and absolute ownership rights and power of disposal.

Signature of testator _____

That, if I and my wife die within a short span of time or without my wife making a WILL, then all our property shall be distributed equally in our children as mentioned above or as jointly agreed upon by them. I hereby appoint my wife Smt., to act as Executor, depending on her availability for the expedient execution of this my last WILL.

In witness whereof I, the above named Testator have signed this WILL hereunder on the day, month and year written above in the presence of two witness who have concurrently attested the same.

Signature of Testator-----

Date-----

Place-----

Signed by the above named Testator, S/O,in presence at the same time and each of us

has in the presence of testator signed our name hereunder as an attesting WITNESSES.

Signature of Witness No. 1

Signature of Witness No.2

Address _____

Address _____

11. LAST WILL AND TESTAMENT BY Smt.(Spouse)

WILL

1. I, the undersigned, wife of, born on, residing at, am making this "Will" on.
2. As on date I am not suffering from any disease. I am not making this "Will" under any threat or duress. I am making this Will to ensure that after my death my properties are disposed off as per my wishes.
3. A detailed list of all my belongings is shown below. In due course of time this list may undergo some changes. The entire property was received as share of my late father PG Nair's property, after his death or acquired or accumulated as a result of my salaries, investments, business etc, and I am free to dispose off the same as per my wishes. In the list shown household items like utensils, kitchen equipments, ornaments etc, are not included, which will be disposed off as per the wishes of my husband.
4. In my family only my husband is dependent on me. Other members of my family who are not dependent on me include the following :-
 - (a) years old.
 - (b) years old.
5. On my death, all my belongings shall be the property of my spouse, who will be free to dispose off the same as per his own desire. If however, my spouse is not alive at the time of my death then alone my properties will be disposed off as described in the succeeding paragraphs.
6. Immovable Properties.
 - (a) The flat at the address, will be for my, wife of.
 - (b) The flat at the address will be equally shared by my children, wife of, and, wife of.
 - (c) The house at the address, will be for, wife of.
7. All deposits and savings on my name will be equally shared by my two.

In witness whereof I, the above named Testator have signed this WILL hereunder on the day, month and year written above in the presence of two witness who have concurrently attested the same.

Signature of Testator-----

Date-----

Place-----

Signed by the above named Testator, S/O,in our presence at the same time and each of us has in the presence of testator signed our name hereunder as an attesting WITNESSES.

Signature of Witness No. 1

Signature of Witness No.2

Address _____

Address _____

12. LETTER OF INTIMATION OF DEATH

From,

(Address)

Tel:..... , **Mob-**.....

Date:

Sir,

1. I regret to inform that my husband, IC –Name..... Regt..., passed away on.....on account of

2. Death certificate No..... dated..... issued by..... is enclosed as indicated against the concerned addressees.

3. He was born on....., commissioned on..... and retired from the Army.....

4 He was in receipt of retiring pension of Rs...../- pm (basic) as authorized by CDA (P) vide PPO No. as amended by Corr No. ,& Corr No.

5. He was a member of ECHS attached to ECHS Polyclinic , Pangode, Trivandrum - 695003 . His membership Card No was.....

6. I will be grateful if all concerned addressees could take action as indicated against them as early as possible.

7. My present address as given above may please be noted for all future correspondence.

Thanking you,

Yours faithfully,
(.....)

Distribution List

1. **The Manager ,**
STATE BANK OF INDIA,
Manikanta Towers, Jawanaharnagar,
THIRUVANANTHAPURAM – 695006.
SB A/C No -

Sir,

I regret to inform that my husband, , passed away onon account of..... Death certificate No..... dated..... issued by..... is enclosed . The family pension due to me may please be credited to my SB Account ACCT NO:which has now become a single account after the death of my husband. The life time arrears of pension due to me may also be credited to the same account as a copy of the nomination form is already with you.

- 2 **CDA (Pensions)**

Sr AO(P),G1/M(Military Section),Group – IV,
Draupadi Ghat,
PCDA(P),
ALLAHABAD(UP)

- 3 **Min of Defence (Pen Cell)**

Additional Directorate General Personnel and Services
ADG PS (PS-5)
AG's Branch,
IHQ of MoD (Army) 419,
A Wing, Sena Bhawan,
DHQ PO,
New Delhi – 110 011

4. **Deputy Director,**

Department of Sainik Welfare& Resettlement
Zilla Sainik Welfare Officer,
Thiruvanathapuram - 695035

5. **Officer i/c ECHS Polyclinic,**
Pangode,

Thiruvanathapuram - **695006**

13. APPLICATION FOR PLATINUM GRANT

From,
Smt.....
W/O Late.....
 (Address)
Tel:....., Mob-.....

Date:

To,

Army Officer's Benevolent Fund
 Ceremonial & Welfare Directorate
 Adjutant General's Branch
 Integrated HQ of MoD (Army)
 Room No17-B West Block III
 RK Puram,
 New Delhi 110066
 Tele 011-26196217

Subject; Payment of Platinum Grant On Demise of
PPO No..... as amended by Corr No., Corr No.

I regret to inform you that my husband..... has expired on (date)_____at,
 due to -----(Cause of Death). The Certificate of his death Issued by THIRUVANANTHAPURAM
 CORPORATION is enclosed for ready reference.

2. You are, kindly requested, to send me his Platinum Grant on his demise. His date of birth is Photo
 Copy of his Retired Officers' Identity Card is enclosed for ready reference. The cheque may please be issued to me on
 the Address given on top of this letter. My Bank details are as under:-

Name of Bank ;
 Address

SB A/C No -

4. We have do not have dependent Children.

Thanking you in anticipation.

Yours Faithfully,

14. PROCEDURE FOR VERIFICATION OF DATE OF BIRTH (DOB)

From,

Smt.....

(Address)

Tel:..... , Mob-.....

Date:

To,

Addl Dte Gen Of Manpower (Policy & Planning)/MP 5(b)

Adjutant Generals Branch,

Integrated HQ of MoD (Army)

Wing No 3, Ground Floor, West Block-III

RK Puram,

New Delhi-66

NOTIFICATION OF DATE OF BIRTH IN THE PPO FOR ADDITIONALPENSION ON ATTAINING 80 YEARS OF AGE BY OFFICER/ SPOUSE/FAMILY PENSIONER

Dear Sir,

1. In order to record Date of Birth in PPO for additional pension in terms of para 12 of GOI, MoD Revised Pension letter No 17(4)/ 2008/(1)/D(Pen/Policy) dated 11 Nov 2008. Data Sheet designed by PCDA (P) for issue of corrigendum PPO

is provided below :-

(a) Details of Officer

(i) Name.....

(ii) Service No - **IC No** -.....

(iii) Date of retirement-

(iv) Original PPO No..... (iv) Latest Corrigendum PPO No Corr No., Corr No.....

(v) Date of Birth

(b) Spouse

(i) Name

(ii) Date of Birth

(d) **Bank Details** (To be ascertained from Bankers)

(i) BSR Code of the LinkBranch _____

(ii) Link Branch & Address _____

(iii) Pension Bank A/C No

(iv) BSR Code of Pension Paying Bank –

(v) Address of Branch Paying Pension –

2. Necessary Documents duly attested by Gazetted Officer are attached as proof.

Yours sincerely

Enclosers:-

1. Proof of Birth. (Copy of any one PAN Card/ Matriculation Certificate/ Pass Port/ ECHS Card/ Driving License.
2. Copies of Original and Corrigendum PPOs.

15. APPLICATION FOR ENCASHMENT OF EXTENDED ARMY GROUP INSURANCE POLICY

From,

Smt.

W/O Late.....

(Address)

Tel:..... , Mob-.....

Date:

To,

Chairman,

Army Group Insurance Fund

AGIF House,

Rao Tularama Marg, P.O Bag No. 14,

Vasant Vihar,

NEW DELI- 110057

Sub : **ENCASHMENT OF EXTENDED ARMY GROUP INSURANCE POLICY**

Ref: **Extended Army Group Insurance Certificate No. issued to IC-**

1. I regret to inform you that my spouse, **IC-**has expired on _____ at _____. His/Her Death Certificate issued by Thiruvananthapuram Corporation is enclosed for ready reference

2. I am enclosing the Extended Army Group Insurance Certificate for encashment duly completed in all respect. His date of birth isKindly send the cheque of the sum assured to me on my address as given above. My Bank details are as under:-

SB A/C No.

Name and address of my Bank.....

Thanking you in anticipation,

Yours Faithfully
Signature _____
(Name _____)

16. NOMINATION FOR CLAIMING ARREARS

From,
Smt.
(Address)
Tel:..... , Mob-.....

Date:

To,
Sr AO(P),
G1/M(Military Section),
Group – IV,
Draupadi Ghat,
PCDA(P),
ALLAHABAD(UP)

Account No: PPO No:

SUB: NOMINATION FOR CLAIMING ARREARS

I,....., hereby nominate the person named below under rule 5 of the payment of Arrears of Pension (Nomination) Rules, 1993.

Name and Relationship –....., Wife.

Address:

Date -----

Signature and Name of Pensioner

17.ENDORSEMENT OF FAMILY PENSION ENTITLEMENT IN THE PPO.

From,
Smt.
(Address)

Tel:..... , Mob-.....

Date:

TO,
Additional Directorate General Personnel and Services
ADG PS (PS-59(b))
AG's Branch,
IHQ of MoD (Army),
Wing No. 3, Ground Floor,
West Block - III, RK Puram,
New Delhi – 110 011

SUBJECT: ENDORSEMENT OF FAMILY PENSION ENTITLEMENT IN THE PPO.

Sir,

1. I regret to inform you that my spouse, IC-has expired on _____ at _____. His/Her Death Certificate issued by Thiruvananthapuram Corporation is enclosed for ready reference.

2. With reference to Dept of Pensions and Pensioners' Welfare OM No 1/11/85-P&PW dated 28-10-87 and Min of Def OM No 6(4)/87 1369/8/D (Pens/Sers) dated 30-6-99, I hereby apply for endorsement of entitlement of family pension in the PPO. The required particulars are given below: -

1. Name of Pensioner:
2. Passport size joint photograph of the pensioner and the spouse duly attested:
3. IC No :

4. Rank last held :
5. Date of retirement :
6. Original PC/PPO No & year :
7. Particulars Pension Disbursing Authority

(i)Sr AO(P),
G1/M(Military Section),
Group – IV,
Draupadi Ghat,
PCDA(P),
ALLAHABAD(UP)

(ii) Bank Branch, full address and SB A/C No:

8.Particulars of pay last drawn at the time of retirement : Rs /-.....

9. Attested joint photograph is pasted above. (Attestation can be done by any Gazetted Officer, Pension Disbursing Officer such as the Bank Manager, Record Officer, Head of Office of the retired person, Village Sarpanch, Block Development Officer, MLA/MLC.)

12. Signature of spouse.

13. Marks of identification :

14. Present address :

Witnesses:

Signature

18.APPLICATION FOR CHANGE OF NAME- GAZETTE NOTIFICATION

From,
Smt.....
(Address)
[Tel:0471-2355573](tel:0471-2355573), Mob- 9387800998
File No:

Date:

To,

The Controller,
Department of Publications
Civil Lines
New Delhi-54

CHANGE OF NAME

Sir,

1. I, wife of), residing at, have changed my name to.....

2. I request you to kindly publish a Gazette to that effect.

3. Following documents are enclosed :-

- (a) Affidavit (in Original) dated -
- (c) Printing Matter – Two copies.
- (d) Passport sized photographs – Two.
- (e) Demand Draft No. Dated.....for a sum of Rs 770/-.

4. I may please be provided with two extra copies of the Gazette for which a sum

of Rs. 70/- has been included in the above draft.

Thanking you,

Yours faithfully

(-----)

19.LIFE CERTIFICATE

1. The Life Certificate has to be submitted by the pensioner/family pensioner to any Branch Manager of Pension Paying Bank in the month of November, each year. The scheme booklet (4th edition, 3 Dec 2004) detailing the "Scheme for Payment of Pensions to Central Government Civil Pensioners through Authorised Banks" has been amended to include para 15.2, which provides for an exemption from personal appearance of the pensioner in the bank. The same is quoted below for ready reference of all concerned.

"A pensioner who produces a life certificate in the prescribed form (given below) signed by any person specified hereunder, however, is exempted from personal appearance:

- A person exercising the powers of a Magistrate under the Criminal Procedure code.
- A Registrar or Sub-Registrar appointed under Indian Registration Act.
- A Gazetted Government servant.
- A Police Officer not below the rank of Sub-Inspector in-charge of a Police Station.
- A Class-I Officer of the Reserve Bank of India, an Officer(including Grade II Officers) of the State Bank of India or its subsidiary.
- A Pensioned Officer who, before retirement, exercised the powers of a magistrate.
- A Justice of Peace.
- A Block Development Officer, Munsif, Tehsildar or Naib Tehsildar.
- A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village.
- A member of Parliament, of State legislatures or of legislatures of Union Territory Governments/ Administrations.
- Treasury Officer.

It is further stated that in the case of a pensioner drawing his pension through a Public Sector Bank, the life

certificate may be signed by an officer of a Public Sector Bank. In the case of pensioner residing abroad and drawing his pension through any other bank included in the Second Schedule to the Reserve Bank of India Act,1934, the life certificate may be signed by an officer of the Bank. A pensioner not resident in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary a Banker or a Diplomatic Representative of India, is exempted from special appearance.”

LIFE CERTIFICATE

Certified that I have seen the pensioner Shri/Smt./Ms. (Name of Pensioner)-----

holder of Pension Payment Order No.----- and that he/she is alive on this date.

Name:

Place:

Designation of Authorised Officer

20. LEASE-DEED FOR RENTING OUT YOUR HOUSE/FLAT.

LEASE DEED

I, -----S/O Sh. _____ and
R/O-----, (hereinafter called the LESSOR of the one part)
AND-----, S/O _____ and
R/O _____, (hereinafter called the LESSEE of the other part).
The term “LESSOR” & “LESSEE” shall mean and include their respective heirs, successors, administrators, legal representatives, assignees and nominees. Whereas the Lessor is the owner of House No _____, Sector/Block No. _____, City _____, Distt. _____, State _____, AND WHEREAS the Lessee is interested to take the said House on Rent for his family accommodation.

NOW THIS AGREEMENT WITNESSETH AS FOLLOWS:

1. That rent effective from (date) _____ the LESSOR doth hereby grant use by way of lease, The House mentioned above and covered/open Car Parking Space No _____ already verified and agreed unto the Lessee for the monthly rent of Rs. _____ (Rs. _____ only) per month on rent for a period of 11 months. The monthly rent shall be paid in advance every month latest by 5th of each month. The rent for the first month of Rs.----- shall be paid in cash prior to taking over of the House. For the following monthly rent, Ten local Post dated cheques, Payable by 5th of each month, of Rs. _____/- each shall be handed over in advance at the time of taking over the House by the Lessee.

2. LESSEE shall pay all Maintenance Charges, the House Owners Welfare/ Maintenance Society (with whatsoever Name it is Known), as levied by them from time to time including water, electricity, sanitation, security, etc. and taxes levied by the Centre and State and Local Governments/ Authorities. The amount already paid by the Lessor and balances remaining shall be paid to the Lessor in cash at the time of taking over the said house.

3. That the Lessor has delivered the possession of the said House Covered/open car parking space on(date) _____ along with all the fitting, fixtures, wood work (Annexure 1), Electric fitments (annexure 2) and Wooden/ Steel Wardrobes and Lofts.(Annexure 3) And for which the Lessee shall pay the monthly rent of Rs. _____ /-(Rs.

_____ Only) inclusive of the rent for fittings. At the time of expiry of the said lease period the Lessee will hand over the vacant possession back to the Lessor in good working condition without any deficiency and or damage.

4. That the Lessee doth hereby deposit refundable interest free security of Rs. _____/- by crossed cheque. The Lessee doth here by undertake to hand over the vacant possession on the expiry of the lease period hereto and hereby further undertake to keep the House in proper order and repair and to restore it at the time of handing over the possession in its original condition.

5. That the LEASE is renewable at the option of the LESSOR on the following pre-conditions:-

a) From (date) _____ the LEASE is renewable subject to @ 10% escalation of the preceding month's rent for first year and. Thereafter @ 10% escalation after every year of the preceding month's rent.

b) Effective commencement of this LEASE, this Agreement is valid for a period of 33 months up to (date) _____, after which the possession of the House will be positively delivered back without demur. Failure will entail action for returning of possession and payment of rent /lease money with escalation of 40% for each month in addition to payment of legal and other costs for obtaining possession of the House by the Lessee.

6. That the Lessee doth hereby undertake not to do or cause to be done anything which may in any manner effect structural or other constructions and under no circumstances carry out any alteration without prior written permission from the Lessor. The Lessee doth hereby undertake to comply and observe all the Government, Local Authority and Residents Welfare/Maintenance Society, Rules, Regulations and Restrictions imposed by them on the Residents, from time to time, as applicable.

7. That the Lessee shall use the premises for lawful residential purposes only. The Lessee shall be solely responsible for the conduct of the family Members who are residing in the said house. The Lessor shall not be responsible and or accountable for any unlawful act on the part of the Lessee, his family members and or any of his guests or visitors to the said House in any Police / Court Proceeding.

8. That no Electric, kerosene, coal or firewood cooking shall be allowed in the premises of the said House.

9. That the Lessee shall not be entitled to sublet any portion of the said premises in any manner, or part with possession to any one under any arrangement whatsoever without the written prior permission of the Lessor.

10. That the Lessee shall permit the Lessor or their agents to enter upon the said premises if they so desire for inspection or repairs etc as and when they choose during day time.

11. That the Lessee shall pay in advance the Maintenance and Electricity charges as Levied by the authorities from time to time through the Maintenance Society or as decided by them. Under no circumstances the accounts should run in debit at any one time.

12. The house tax, ground rent as assessed today shall be paid by the Lessor. Any Property tax if levied in future shall also be paid by the Lessor.

13. That this Agreement is subject to the jurisdiction of the _____ courts.

14. That the Lease may be terminated by either party by giving a three months notice to the other party in writing by a registered post on the address as given herein above.

15. That the Lessor is at liberty to sell, transfer, gift or pass over the property or Assign the Power of Attorney to any person at any time. In that event the Lessee doth hereby agree to pay the rent to the transferee / the person so nominated by the Lessor.

16. Failure to comply with terms here of shall ipsofacto deem to have cancelled this Lease deed and the Lessor shall be entitled to assume possession of the premises without referring to the Lessee.

17. That in case the Lessee defaults in payments of rents for two consecutive months/ or defaults in honoring his /her cheques for rents the Lease shall stand terminated automatically and also the Lessor may put his lock on the premises. Opening of the lock by any means by the Lessee or his/her guests shall be deemed a Criminal trespass and legal proceedings may be initiated accordingly against the Lessee.

18. That all the costs towards Stamp duty, Registration & lawyers fee and other expenditures incurred in drawing this Lease Deed shall be borne by the Lessee.

19. That in matter of dispute touching construction or subject matter hereof or anything incidental or connected hereto , the decision of the arbitrator (The Chairman of the Welfare/ Maintenance Society shall be final and binding on both the parties in all respects and will not be questioned for any reasons whatsoever.

20. Each Party hereby unconditionally undertake to Indemnify the other Party against all losses, claims, demands, actions, penalties, prosecutions, proceedings, damages, costs, liabilities, expanses of payments of any nature whatsoever arising in any way as a consequences of any breach by either party of any term, conditions or covenants of the lease granted to them.

IN WITNESS WHEREOF we the parties set our hands at (place) _____ on the day and year first above mentioned

LESSOR

LESSEE

WITNESS 1

WITNESS 2

21. NOTICE FOR NON PAYMENT OF RENT

To,
Mr.....
(Address)

Subject: **Notice for Non Payment of Rent.**

Dear Sir,

1. I am constrained to Remind you that you have failed to pay the rent of my property taken on rent and failed to abide by our Lease Deed Entered in to on (date)_____.

2. Kindly ensure to send a demand draft payable at _____ within 7 days of receipt or 10 days from dispatch of this letter which ever is earliest. Failing which I WILL be compelled to reenter my property in accordance with our Lease Agreement and you will be responsible for all the consequences.

Yours Sincerely

Sd _____

(Name _____)

Place _____

Date _____

22. POWER OF ATTORNEY .

BE IT KNOWN TO ALL Whom so ever it may concern that I _____ S/O _____ and R/O _____ (herein after called the **Principal**) do hereby nominate, constitute, appoint, empower and authorize Shri _____ S/O _____ R/O _____ act and deal on my behalf hereafter called my (**Attorney**) to do the following:

IN RESPECT OF:

WHEREAS the executant is the sole lawful owner in possession of entire property No. _____ allotted by _____ covered area admeasuring _____ sq. fts.approximately. My said Attorney shall be entitled to take over, sign the inventory, to get mutation in my name and to pay house tax and to get refund if paid in excess on my behalf under his/her signature and for the purpose do all act(s), deed(s) and things which are necessary for the same. All act(s) lawfully done by the said Attorney by virtue of these presents shall be deemed to have ratified by me.

IN WITNESS WHEREOF I have set my hands on these presents in the presence of the following witnesses, on the date, month and year herein below written.

Place _____
Date _____

WITNESSES

EXECUTANT

1
2

Sd. _____
(Name _____)
Date _____

