

## **Appx B**

(Refers to Para 9 (b) of concept paper)

### **DRAFT RECKONER**

#### **ACTIONS TO BE TAKEN BY THE SPOUSE / NOK ON DEMISE OF A PENSIONER**

1. **Step 1.** Death, if due to any accident or unnatural causes, should always be reported to the nearest police station. It resolves a lot of legal and documentation issues at a later stage. In such cases, it is also advisable to get the autopsy done to establish proper cause of death.
2. **Step 2.** Do obtain two ink signed copies of the medical certificate specifying the cause of death from the hospital or an authorized medical practitioner. One copy is required by the authorities at the cremation / burial ground. And the second copy is required by the Registrar of Deaths & Births to issue death certificates. Do obtain the cremation / burial certificate from the cremation / burial ground.
3. **Step 3.** A close relative should apply for issue of death certificate within 15 days of the death of the pensioner / deceased. The family must obtain around 20-30 ink signed & equal number of photo copies duly attested by a class one officer for necessary documentation.
4. **Step 4.** Write to the Pension Disbursing Authority (PDA) i.e, the pension paying bank intimating them of the demise of the pensioner, asking them to discontinue the pension of the pensioner and commence payment of the family pension of the spouse / NoK / Heir, enclose an ink signed death certificate and copy of the original PPO with joint photograph of the pensioner and spouse / NoK duly stating the PPO and Pension Account Numbers. A sample application form is attached as an Annexure I.
5. **Step 5.** If the Pension Account is a joint account or the spouse is a nominee, then it is easy to operate the same account for family pension, otherwise a fresh bank account is required to be opened in the same bank. The bank authorities will require a proof of identity and residence. Photo copy of Voter Identity Card / PAN Card should suffice with three copies of attested photographs.
6. **Step 6.** Apply to MP5 B to process the case of family pension and also write separately to Pension Sanctioning Authority i.e. PCDA (P) to commence the family pension stating the demise of the pensioner duly enclosing an ink signed copy of death certificate. A sample application is attached as Annexure II.
7. **Step 7.** Write to the AGs branch (MP-5, CW 4) to update the records and pay the platinum grant as applicable. A sample application is attached as Annexure III.
8. **Step 8.** Do write to Army Group Insurance Fund (AGIF) to draw payment on extended life insurance if eligible. A sample application is attached as Annexure IV.

9. **Step 9.** Return the deceased pensioners identity card to the nearest station HQ / ZSB for further disposal. And apply for new identity card to ZSB.
10. **Step 10.** If there are other insurance policies on the name of the deceased soldier then do write to the insurance companies to pay the due amount.
11. **Step 11.** Write to all banks wherein the pensioner has his accounts to transfer the closing balances to the spouse / NOK providing them with the bankers address and account number.
12. **Step 12.** Write to the Regional Transport Office (RTO) to transfer the car / two wheeler / any other automobile to the NOK.
13. **Step 13.** Write to concerned Arms Licensing Authority to transfer the weapon (if any held) to the NOK and meanwhile deposit the weapon(s) at the concerned Police Station for safe custody. Later, the NOK should apply for Arms License at the earliest.
14. **Step 14.** Write to the Electricity Providing Agency to transfer the meter in the name of spouse/NOK and start further billing against that name.
15. **Step 15.** Write to the Telephone Providing Agency to change the name of the subscriber, transfer the connection to the name of the spouse / NOK for further billing.
16. **Step 16.** Apply to AWHO to transfer the dwelling unit to the spouse / NOK. Performa for application should be obtained from the AWHO / Resident Welfare Society. The Resident Welfare 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.
17. **Step 17.** Write to all the clubs and societies to transfer the membership to the spouse / NOK. Write to all debtors to clear all dues and make payment to the spouse / NOK.
18. **Step 18.** Clear the outstanding dues if any to the bankers, creditors and credit cards held / taken if any. Return the credit cards of the deceased pensioner to the banks concerned.
19. **Step 19.** Some of the banks may have issued insurance certificate for the amount of FD / bank balance then the same should be claimed.

20. **Step 20.** Write to Income Tax authorities to intimate death of the pensioner to close his Income Tax file and consequently open an Income Tax file in the name of the spouse/NOK quoting the PAN number of both the deceased pensioner and the spouse.
21. **Step 21.** Write to the Municipal Authorities to Close Property case file of the deceased person and open it in the name of the spouse / NOK.
22. **Step 22.** Approach the District Courts for Probate of the WILL, if it is in possession; otherwise obtain a Succession Certificate from the District Judge. Relevant instructions are summarized as a check list at Annexure V.

**Annx - I**

(Ref to Para 4 of Appx B  
of Concept Paper)

**DRAFT LETTER FOR FAMILY PENSION**

From

Name

Address

Tele No

Date

To,

The Bank Manager

Bank Address

Sir,

**SUBJECT: GRANT OF FAMILY PENSION ON DEMISE OF PENSIONER.**

1. Reference our Joint Pension SB A/C No \_\_\_\_\_ held with your Bank.
2. I regret to inform you that my husband, IC No \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_ has expired on \_\_\_\_\_ at \_\_\_\_\_ due to \_\_\_\_\_. His Death Certificate issued by \_\_\_\_\_ dated \_\_\_\_\_ is enclosed for ready reference.
3. He was drawing his pension through your bank. You are therefore requested to kindly stop the payment of his pension with effect from \_\_\_\_\_ and commence payment of family pension at the rate as prescribed vide Annexure 3 to Sixth Pay Commission Report i.e. Rs \_\_\_\_\_ plus DA @ \_\_\_\_\_ or as applicable to me through the same Pension SB Account No \_\_\_\_\_ held with your Bank. We have no dependent children.
4. You are requested to forward the attached copy of this letter along with copy of the death certificate duly endorsed for its correctness.
5. Thanking you in anticipation.

Yours faithfully,

Signature

(Name)

**Copy to :-**

PCDA (P), DraupadiGhat, Allahabad (UP), Pin-211014

**Annx - II**

(Ref to Para 6 of Appx B  
of Concept Paper)

**DRAFT LETTER FOR INTIMATION OF DEATH OF DEFENCE PENSIONER**

From  
Name  
Address  
Tele No  
Date

To,  
Addl Dte Gen Of Manpower  
(Policy & Planning)/MP (5b)  
Adjutant General's Branch  
IHQ of MOD(Army)  
Wing No-3, Ground Floor  
West Block-III, R K Puram  
New Delhi-110066

Sir,

**SUBJECT: INTIMATION OF DEATH OF DEFENCE PENSIONER.**

1. I regret to inform you that my husband, IC No \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_ has expired on \_\_\_\_\_ at \_\_\_\_\_ due to \_\_\_\_\_. A copy of death certificate dated \_\_\_\_\_ issued by \_\_\_\_\_ is enclosed herewith for your info and necessary action pl.
2. He was drawing his pension through \_\_\_\_\_ (Name of bankers) under the authority of Pension Payment Order No \_\_\_\_\_ (copy enclosed).
3. Since my name is not endorsed in the Corr PPO of my husband for family pension, you are requested to take necessary action for grant of family pension.

**OR**

3. My name is already endorsed in the Corr PPO.

(Signature)  
Name  
Date \_\_\_\_\_

**Copy to :-**

PCDA (P), DraupadiGhat, Allahabad (UP), Pin-211014

**Annx - III**

(Ref to Para 7 of Appx B  
of Concept Paper)

**DRAFT LETTER FOR ARMY OFFICERS BENOVELENT FUND**

From

Name

Address

Tele No

Date

To

Ceremonial & Welfare Directorate (CW-8)

Adjutant General's Branch

West Block-III, Room No 17 B, 2<sup>nd</sup> Floor

RK Puram, New Delhi 110066

Integrated Headquarters of MoD(Army)

**SUBJECT: PAYMENT OF PLATINUM GRANT (AOBF)**

1. Reference PPO No. \_\_\_\_\_ (photocopy enclosed).
2. I regret to inform you that my spouse, IC No \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_ has expired on \_\_\_\_\_ at. \_\_\_\_\_ due to \_\_\_\_\_. His Death Certificate issued by \_\_\_\_\_ dated \_\_\_\_\_ is enclosed for ready reference.
3. 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.
4. 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 SBA/C No 3. We have XXX / do not have dependent Children.
5. Thanking you in anticipation.

Yours Faithfully, Signatures

( Name- Mrsxxxxxxxxxxxxxxxxxxxxx) W/O Late xxxxxxxxxxxxxxxxxxxxxxxx

Copy to:- MOD IHD, Army/HQ AG ( MP 5/ CW 4) For Similar Action \*\*\*\*\*

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**Annx - IV**

(Ref to Para 8 of Appx B  
of Concept Paper)

**DRAFT LETTER FOR ARMY GROUP INSURANCE EXTENDED POLICY**

From:

Name

Address

Tele No

Date

To,

The Chairman,

Army Group Insurance Fund,

AGIF House, Rao Tula Ram Marg, NEW DELHI - 110010

Sir,

**SUBJECT:- ENCASHMENT OF EXTENDED ARMY GROUP INSURANCE POLICY**

1. Reference the Extended Army Group Insurance Certificate No \_\_\_\_\_ dated \_\_\_\_\_ issued to IC No. \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_ of Corps of Signals.
2. I regret to inform you that my spouse, IC No \_\_\_\_\_ Rank \_\_\_\_\_ Name \_\_\_\_\_ has expired on \_\_\_\_\_ at \_\_\_\_\_ due to \_\_\_\_\_. His Death Certificate issued by \_\_\_\_\_ dated \_\_\_\_\_ is enclosed for ready reference.
3. I am enclosing the Extended Army Group Insurance Certificate for encashment duly completed in all respects. His date of birth is \_\_\_\_\_ and kindly send the cheque of the sum assured to me on my address as given above at the earliest.
4. My Bank details are as follows: \_\_\_\_\_ Bank A/C No \_\_\_\_\_ Address \_\_\_\_\_.
5. Thanking you in anticipation.

Yours faithfully,

Signature

(Name)

**Annx - V**

(Ref to Para 22 of Appx B  
of Concept Paper)

**CHECK LIST -- ACTION TO BE TAKEN ON DEMISE OF PENSIONER**

1. In case of death due to accident lodge an FIR with the nearest Police Station, and get their written permission before last rites are performed.
2. Arrange last rites even in cases of natural demise only after getting Medical Certificate of cause of Death from a doctor (Authorized Medical Practice nor). Intimate time of Funeral and CHAUTHA/UTHALA/ Prayer meeting to all concerned preferably through an insertion of obituary in News Papers(s).
3. Apply for and obtain Death Certificate-20 or more copies from the Office of Registrar of Births and Deaths/ Municipal Authority. These are required to be submitted with all claims.
4. Forward the information with certified photocopy of Death Certificate To the following:
  - (a) PCDA (Pension), AG's Branch MP 5 (b) and PS4.
  - (c) Army Officer's Benevolent Fund for Payment of Platinum Grant and AGIF For settlement of life Insurance cover as applicable.
  - (d) Station HO To surrender Identity Card of the deceased Officer and Issue of CSD Canteen Card.
  - (e) Bankers for family Pension, FD's Loans (if any), PPF and Locker: (f) Clubs for transfer of membership or refund of security deposit as applicable.
  - (g) Municipal Authority / AWHO / DDA / NDA / GNDA / HUDAI LOCAL Development Authority For transfer of House / Apartment to a single name of the surviving spouse as per WILL of the deceased.
  - (h) MTNL / BSNL / TELE COM COMPANY for transfer of tele connection and future billing.
  - (j) BSES/NDPL LOCAL ELECTRICITY DEPARTMENT for transferring of electric connection and future billing in the name of the house owner. (k) ITO For closing of file of the deceased and linking up with the files of the beneficiaries and for wealth Tax assessment.
  - (l) Licensing Authority for motor vehicles, Personal Arms and Tractors etc For Transfer of Ownership.
  - (m) LIC/GIC/Insurance Companies/Banks for insurance policies covering Life, Medical, Vehicles and property etc.
  - (n) Secretary ZilaSaink Board for issue of Ex-Servicemen widow's Identity card.
5. Obtain Probate of WILL (if held) otherwise succession certificate is required from the District Judge under Indian Law—NOT REQUIRED FOR HINDUS



**REQUIRED TO IMMEDIATELY REPORT THE ISSUE**

**Number: IC**

**RANK:**

**NAME:**

**ADDRESS:**

**PPO NO:**

**WIFE:**

**ADDRESS:**

**CONTACT DETAILS:**

**TELE No:**

**MOBILE NO:**

**EMAIL:**

**BANKERS DETAILS: A/C No:**

**BANK**

**BRANCH**

**IFSC CODE**