

ADJUTANT GENERAL'S BRANCH



ADDITIONAL DIRECTORATE GENERAL MANPOWER PLANNING

'AFTER ME' FOLDER

Last Updated On :-	
Ser No	Date
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Maint By :-	
Rank	
Service No	
Name	

DEC 2023

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'AFTER ME' FOLDER

1. **Introduction**. With the advent of technology, automation of majority of financial transactions, availability of numerous financial instruments, establishment of advanced procedures for emolument disbursement for Defence & family pensioners, necessity of consolidated financial as well as pension related details at one place has been amply established. Such a compendium is primarily aimed at providing due guidance as well as necessary financial/personal documents to the NoK post the demise of serving and retired offr. The folder should contain info/formats applicable to serving as well as retired offr.

2. The compendium should not only provide guidance on various policies and procedures, it should also provide formats, forms etc which are readily available to the NoK. The compendium should not only cater for defence related details; it should contain detail of personal finances also.

3. **'After Me' Folder for Indian Army Officers**. The **'After Me' Folder** for Indian Army Officers and veterans has been prepared with an aim of providing single point source for all procedures, actions, emoluments & documents required for guidance of the NoK post demise on an officer. The folder is prepared to firstly provide a framework in which an officer can collate all documents/info required by the NoK and secondly to serve as a fall back guide to the NoK post demise of the officer. Accurate & updated folder will greatly assist families in managing their lives after one's passing. Offrs need to periodically update the docu. Most of the info/ formats are applicable for serving as well retired offr, forms/formats specifically applicable to veterans are included in Part III of the folder. ***Offrs are advised to make all entries that are likely to be changed/ updated in future in pencil for ease of updation.***

4. **Layout**. The booklet is laid out in three broad parts as follows :-

- (a) **Part I** - Immediate actions on demise of an officer.
- (b) **Part II** - Pensionary benefits and emoluments & actions.
- (c) **Part III** - Personal financial documents & info.

5. **Recommended Actions by Officers**. An officer needs to ponder on the fact that, while he/she as an officer has catered for the wellbeing and happy life of one's family in terms of various assets as well as finances, there is still a need to ask the following pertinent questions:-

(a) Does my family have adequate knowledge, confidence & know how to go through the traumatic times on my demise?

(b) Does my family know what all actions are required to be done on my demise?

(c) Does my family know whom to contact for what purpose on my demise?

(d) Does my family know what all are due to them after my demise?

(e) While I have adequate assets & finances, will my family get what is rightfully theirs after me?

(f) Does my family know where and how many assets I have created for them?

(g) Does my family know how to get what is entitled to them?

6. Maybe due to our culture, the aspect of actions & info required post demise on an officer are not discussed in the detail as they warrant. Even the educated and working spouses generally do not take any interest in financial matters. There is a need to info one's spouse/NoK where/how to locate and to operate the documents while one is alive. Also, there is need to 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. Separate envelopes duly addressed should also be attached with each letter. ***This action will be of immense help to the NoK in time of grief***".

7. The booklet provides a structure for various actions as well as personal/ financial info. It is suggested that all officers personalise the booklet as applicable to them and keep a hard copy of the same. The booklet should be personalized based on serving/veteran status of the offr.

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PERSONAL DETAILS

Name	
Date of Birth	
Place of Birth	
Blood Group	
Telephone No & Service Provider	
Email	
Service No/PPO No (Keep a Copy of PPO in the folder)	
SPARSH ID & Password if migrated	
ID & Password for RODRA & ECHS	
CDA No	
Leave Accumulation	
PAN	
Aadhaar No	
Aadhaar Linked Mobile No	
Voter ID Card No	
Passport No & Expiry Date	
Driving License No	
PPF Account No	
NPS Account No / UAN	
My Dealing section at MP-6 with Contact No	

Important Note : Please ensure details are in alignment at MP-6, Adhaar Card, Pan Card, Passport etc. If not, must raise grievance to MP- 6 **NOW** In case of **veterans** the detls should be correctly endorsed in the **PPO & SPB**, in case of any anomalies, contact MP 5 for the same. In addition to above, a list of **suggested docu which can kept along with the folder** is att at Appx H



Name	
Date of Birth	
Place of Birth	
Blood Group	
Telephone No & Service Provider	
Email	
PAN	
Aadhaar No	
Aadhaar Linked Mobile No	
Voter ID Card No	
Passport No & Expiry Date	
Driving License No & Expiry Date	
PPF Account No	
NPS Account No / UAN	
Bank A/C Details	
Debit Card Details	
Credit Card Details	

Important Note : Please ensure spouse details are in alignment at MP-6, Adhaar Card, Pan Card, Passport etc. If not, must raise grievance to MP- 6 **NOW**. In case of **veterans** the detls should be correctly endorsed in the **PPO & SPB**, in case of any anomalies, contact MP 5 for the same.

DEPENDENT DETAILS

	CHILD 1	CHILD 2
Name		
Date of Birth		
Place of Birth		
Blood Group		
Telephone Nos & Service Provider		
Email		
PAN		
Aadhaar No		
Aadhaar Linked Mobile No		
Voter ID Card No		
Passport No & Expiry		
Driving License No		
PPF Account No		
NPS Account No		
Bank A/C Details		
Debit Card Details		
Credit Card Details		

Important Note : Please ensure dependent details are in alignment at MP-6, Aadhaar Card, Pan Card, Passport etc. If not, must raise grievance to MP- 6 **NOW**.
Pls make yourself aware on the policy of dependents of serving offrs wrt children.
 In case of **veterans** the detls should be correctly endorsed in the **PPO & SPB**, in case of any anomalies, contact MP 5 for the same.

DEPENDENT DETAILS

	<u>DEPENDENT #1</u>	<u>DEPENDENT # 2</u>
Name		
Date of Birth (As per Records)		
Place of Birth		
Blood Group		
Telephone Nos & Service Provider		
PAN		
Aadhaar No		
Aadhaar Linked Mobile No		
Voter ID Card No		
Passport No & Expiry Date		
Bank A/C Details		
Debit Card Details		
Medical / Other Insurance Details		

Important Note : Have you declared the above as dependent on you by means of a Part II Order? Please check with MP-6. If not, pls publish a Part II order for the same with income certificate of dependents (Below ₹9,000 from all sources) duly authenticated by Dist Revenue Official.

CHECK LIST

NoK SHOULD KNOW "NOW"

Documents to be checked and held by the family	Special attention/Remarks	Checked on/ Observation
Marriage DO Pt II order (PPO & SPB in case of Veterans)	Order must contain:- * Maiden name of spouse * Date & place of marriage * Rites/law * DoB of spouse * Name of parents * Nationality	
DO Pt II orders for each child (including adopted) (PPO & SPB in case of Veterans)	Order must contain:- * Date & place of birth * Name of mother	
Declaration of Spl child (PPO & SPB in case of Veterans)	Only if applicable	
DO Pt II orders for NOK/ change of NOK; Aadhar cards, PAN cards & Passport, if held	In respect of each family member who are dependent	
Copy of Will	Either it be in the name of spouse or a certificate be issued by the officer that he/she doesn't wish to change them in favour of spouse	
Nomination for DCRG	-do-	
Nomination for AGIF	-do-	
Nomination for DSOP	-do-	
Details of Joint Bank Salary Account	MOU with banks	
DSOP Linked Insurance Policy	If Any	
Movable/Immovable Property		
CSD Cards		
Dependent cards		
Present Medical category of officer	Copy of latest AME/PME/Re Cat etc may be held for reference	
Organ Retrieval Banking Organisation (ORBO)		

Important Note : Please corroborate the above details with the details held with MP-6 by visiting OASIS. **Remember - Your documents will be processed as per records held at MP-6.** Any change after demise will create unwarranted delays for the spouse. In Case of **Veterans** The above detls should be reflected in the **PPO & SPB**

A blue banner with a white border and a white arrow pointing to the right, containing the text "IMDT ACTIONS" in bold black capital letters.**IMDT ACTIONS ON DEMISE**

1. **Inform.** Relatives, friends and present unit.
2. **Organ Retrieval Banking Organisation (ORBO).** If the deceased had registered with an ORBO for donation of organs, they should be informed immediately to do the needful.
3. **Decide Time, Date and Place of Funeral.** The date, time and place of funeral be decided immediately and be informed to all concerned including the local unit responsible for providing assistance in organising last rites, for necessary action.
4. **Obtain Death Certificate.** Obtain death certificate/documents from the Hospital/Attending Doctor or a Registered Medical Practitioner, as the case may be.
5. **Arrange.** A vehicle/Hearse be arranged for carrying the body. Besides, material required for cremation also to be arranged.
6. **Obtain Cremation/Burial/Last Rites Certificate.** Certificate from the cremation/burial/last rites authority be obtained as they are to be submitted to Municipal Authorities for Registration of Births and Deaths for issue of the Death Certificate.
7. **Death Certificate from Registrar.** 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.


 A blue banner with a ribbon-like shape containing the text "IMDT ACTIONS" in white, bold, uppercase letters.
 IMDT ACTIONS
IMMEDIATE ACTIONS ON DEMISE : CHECK LIST

Action	Stake Holders	Contact Nos	Remarks
Info Relatives			
Info Organ Donation			
Decide Date, Time & Place Of Cremation			
Obtain Death Certificate			
Obtain Cremation Certificate			
Register Death with Birth/Death Registrar			

INTIMATION

CHECK LIST REGARDING INTIMATION ON DEMISE

1. **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:-

Organisation/ Authority	Purpose	Contact Nos
Info Police	In case of death due to an accident, necessary for insurance/ compensation	Nearest Police Station Phone No
Info Army HQ AG Br/MP-5(D), PS-4 CW 8(AOBF)	For initiation of procedure of release of terminal benefits	ORO, ADGMP, AGs Br, IHQ of MoD (Army) West Block -3 RK Puram, New Delhi-66
PCDA(P)	Through MP-5(B)	-do-
Regional HQ of ECHS	Issuance of ECHS cards	Regional HQ Address & Contact No-
AGIF	For rel of Insurance Amount	Detls of AGIF benefits are placed at Appx H
Municipal Authority	For transfer of property/ tax particulars/ change of mutation	Contact No-
Telephone Authority	Transfer of phone connection	Service Provider -
Income Tax Authority	Finalisation of tax return of deceased	Bank Manager -
Bankers	For settlement loans, encashment of FDRs, other banking issues	Bank Manager- Detls in Part 3
Insurance companies	For transfer or claims in respect of policies of deceased	Detls in Part 3
Licensing Authority	For transfer of private fire arms	Contact No/Address -
Court	For obtaining Probate of Will and Succession Certificate	Contact No/Address -
Zila/ Rajya Sainik Welfare Board	For Widow Identity Card	Contact No /Address -
Various clubs	For transfer of membership/ refund of security deposits	Contact No -
MP-5(B)	Medical Treatment Entitlement Card	MP-5(B), AG/ORO, West Block-3, RK Puram, New Delhi-66
Canteen Department	For CSD Cards	Dependent CSD -

INTIMATION

CHECK LIST REGARDING INTIMATION ON DEMISE : VETERAN SPECIFIC **(IN ADDITION TO ACTIONS AS IN TABLE ON PAGE 10)**

Organisation/ Authority	Purpose	Contact Nos
Info Police	In case of death due to an accident, necessary for insurance/ compensation	Nearest Police Station Phone No
Info Army HQ AG Br/MP-5(B),	For initiation of procedure of release of terminal benefits	ORO, ADGMP, AGs Br, IHQ of MoD (Army) West Block -3 RK Puram, New Delhi-66
PCDA(P)	Through MP-5(B) For commencement of Family Pension (Legacy Pensioner)	Sample at Appx A
Bank	For commencement of Family Pension (Legacy Pensioner)	Sample at Appx B
AGIF	For rel of extended insurance amt	Sample at Appx C
Unit & Center	Intimation of Demise	Sample at Appx D & E
Court	For obtaining Probate of Will and Succession Certificate	Contact No/Address -
Zila/ Rajya Sainik Welfare Board	For Widow Identity Card	Sample at Appx F
CSD Manager	Issue of New CSD Cards	Sample at Appx G
<u>SPARSH</u> The NoK should be made well conversant with SPARSH Portal <u>NOW</u>	<ul style="list-style-type: none"> • Deposit Death Cert in Bank and get joint acct converted to Single • In Case previous account was single & spouse does not have own acct, open new Bank Acct • Login SPARSH, go to Services>For Family> Report Event> Start Family Pension/Death reporting, Feed relevant details & upload copy of Death Certificate, Cancelled cheque etc. • Request will be approved by PCDA(P) & PPO Generated in name of Spouse. • Login Credentials will be given through SMS. • Log on to SPARSH & submit Life Certificate. Imp- Family Pension will not commence til uploading of Life Certificate 	

IMP NOTE **SPARSH** is an Excellent, user friendly end to end ***Pension Sanctioning & Disbursement System***. It is very simple to operate on any digital device, **Veterans should first get familiar with the same and make the spouses well conversant**. The spouse must go through the procedure for **logging in, submission of Death Cert, Life Cert etc.**

ENTITLEMENTS ON DEMISE OF AN OFFR

1. The NoK is entitled a number of entitlements as follows:-

- (a) **Lump Sum Amounts.** Amounts are disbursed as one time amount on demise.
- (b) **Family Pension.** Family pension is disbursed every month for life.
- (c) Medical Entitlements.
- (d) Educational Concessions.
- (e) Canteen Entitlements.
- (f) Other Entitlements.

2. **Lump Sum Amounts.**

(a) **Ex-gratia Lumpsum Compensation.** It is granted to the officer dying in the actual performance of his/her bonafide duties following circumstances:-

DESCRIPTION	AMOUNT (₹)	Notes
Death due to accidents in course of duties	25,00,000	₹25 Lakhs in case of Physical Casualty (Fatal) attributable to Mil Service only)
Death in the course of duties attributable to acts of violence by terrorists etc	25,00,000	
Death occurring during enemy action in war or border skirmishes or in action against militants, terrorists etc	35,00,000	
Death occurring while on duty in the specified High Altitude, inaccessible border posts, etc on account of natural disasters, extreme weather conditions	35,00,000	
Death occurring during enemy action in war or war like engagements specifically notified	45,00,000	

(b) **Death Gratuity.** It is admissible to the NoK as per following rates:

Length of Qualifying Service	Rate of Death Gratuity	Notes
Less than one year	Two times of monthly emoluments	
One year or more but less than five years	Six times of monthly emoluments	
Five years or more but less than eleven years	12 times of monthly emoluments	
Eleven years or more but less than twenty years	Twenty times of monthly emoluments	
Twenty years or more	Half months emoluments for every six monthly of qualifying services subject to a max of 33 times of emoluments or ₹20 lakhs whichever is less	

(c) **Insurance Benefits.** AGIF provides insurance cover of ₹1 Cr for officers and AGI maturity as per contribution.

- (d) **Leave Accumulation.** Max upto 300 days of leave accumulation.
- (e) **FSA.** Final Settlement of Accounts as applicable.
- (f) **DSOP.** As per contribution.

3. **Family Pension.** The NoK of Indian army officers are authorised Family Pension subject to various policies and guidelines. Pension amount is dependent on category of the circumstances under which an officer expires. As per extant rules and policies, casualties are classified based on different circumstances as follows :-

- (a) **Category A (Ordinary Family Pension (OFP)).** Death due to natural causes, neither attributable nor aggravated by military service. Examples are ailments due diseases, chronic ailments like heart and renal diseases, prolonged illness.
- (b) **Category B (Special Family Pension (SFP)) .** Death due to causes which are attributable or aggravated by military service. Examples are diseases contracted because of continued exposure to hostile work environment, extreme weather conditions or occupational hazards.
- (c) **Category C (Special Family Pension (SFP)).** Death due to accidents in performance of duties like :-
 - (i) Accidents while travelling on duty in government vehicles.
 - (ii) Accidents during air journeys.
 - (iii) Mishap at sea while on duty.
 - (iv) Electrocutation while on duty.
 - (v) Accidents during participation in organized sports events/ adventure activities/ expedition/training.
- (d) **Category D (Liberelised Family Pension LFP)).** Death due to acts of violence/attack by terrorists, anti-social elements etc weather on duty or not. Bomb blast in public places or transport, indiscriminate shooting in public etc. Death while providing aid to civil authority during natural calamities.
- (e) **Category E (Liberelised Family Pension(LFP)).** Death due to:-
 - (i) Enemy action in international war.
 - (ii) During deployment as part of UN mission.
 - (iii) Border Skirmishes.
 - (iv) Laying/ Clearing of mines.
 - (v) Accidental explosion of mines.
 - (vi) War like situation, including cases which are attributable to/aggravated by Extremist acts, Battle Inoculation, Demonstration with live ammunition, kidnapping by extremists while on operational duty, act of violence by extremists while on duty, aid to civil authority, operations specially notified by the government from time to time.

ENTITELMENTS

4. Based on the above categories, type of pension and the rate of pension is given in the following table:-

Category	Type of Family Pension	Rate of Pension
Cat 'A'	Enhanced OFP/OFP	50% of RE till 10 yrs, thereafter 30%
Cat 'B'	Special Family Pension (SFP)	60% of RE
Cat 'C'	Special Dependent Pension	30% of RE
Cat 'D'	Liberalised Family Pension	Last drawn RE
Cat 'E'	Liberalised Family Pension	Last Drawn RE

5. **Entitlements of Widow/Widower on Remarriage.**

(a) **OFP.** Continues to be payable to childless widow/widower.

(b) **SFP.** Continues to be payable to the widow/widower provided she/he continues to maintain the children. In case, she/he does not maintain the children, pension is divided equally between widow/widower and the eldest eligible child. The widow/widower continues to draw full pension on remarriage in case there is no child borne out of wedlock with the offr.

(c) **LFP.** Continues to be payable to widow/widower subject to her/him supporting the children. In case, she/he does not maintain the children, pension is divided between widow/widower and the eldest child in the ratio of 30% and 60% resp. The widow will draw full pension on remarriage in case there is no child borne out of wedlock with the offr.

6. **Pension Entitlements to Dependents**

(a) **Special Dependent Pension.** Admissible to the parents of the officer in case the officer is not survived by widow/widower or children. It is computed at 50% of the SFP that would have been admissible to the widow, i.e. 30% of the last drawn RE.

(b) **Liberalised Dependent Pension.** It is granted to the parents of the officer who is unmarried/not survived by widow/widower or children. It is computed @ 60% of the last drawn RE in case of single parent and @ 75% in case of both parents.

(c) **Entitlement of Family Pension to Physically or Mentally Challenged Son/ Daughter.** A Physically or Mentally challenged child is eligible for OFP for life provided the disability is such as to render him/her incapable of earning livelihood and a certificate to that effect is rendered by a Medical Board. The Medical Board should comprise Medical Superintendent or a Principal or Head of Institution as the Chairman and at least two members, one of which is a specialist in the field for which the handicap is being certified. With effect from 24 Sep 2012, the OFP shall be payable to physically or mentally challenged son/ daughter even on marriage. The officer should take following steps to ensure payment of the entitlement to such children:-

ENTITELMENTS

- (i) The name of the child should be entered in the service records.
- (ii) The disability of the child be certified by the medical board as desired under the existing provisions.
- (iii) In the case of mentally challenged child, the officer / his spouse should nominate a legal guardian to facilitate the release of family pension to the child when the contingency arises.

(d) **Family Pension to Unmarried/Widow/Divorcee Daughter.** The unmarried/widow/divorced dependant daughter is entitled to family pension till marriage/ re-marriage.

7. **Medical Entitlements.**

- (a) Spouse, unemployed sons below 25 years of age and unemployed and unmarried/widowed/divorced daughters are covered under Ex Servicemen Contributory Health Scheme (ECHS).
- (b) One time compulsory contribution of ₹ 1,20,000 will be deducted by CDA and thereafter ECHS facilities commence.
- (c) Online application for ECHS smart cards to be submitted on <http://www.echs.gov>

8. **Canteen Facilities.** Widows/family pensioners are authorised to avail indigenous canteen stores less especially allocated/short supply items. Widows are also authorized to draw liquor as per rank held.

9. **Other Grants/Entitlements.**

- (a) One time grant of ₹15,000/- as immediate relief on death of offr by AWWA.
- (b) One time computer grant of ₹35,000/- for children undergoing graduation courses & above.
- (c) Daughter marriage – ₹1 lakh.
- (d) Re-marriage of widows - ₹1 lakh.
- (e) **Air Travel Concession.** 75% concession in domestic flights by Indian Airlines to war widows.
- (f) **Higher Education of Widows.**

Class	Rate (₹)
Graduation	20,000/-
Post-Graduation	25,000/-
Professional courses	Upto ₹50,000/- (maximum)

(g) One Time Grant of ₹2,00,000/- (1st Tranche - ₹50,000/- & 2nd Tranche - ₹1,50,000/-) to NOK of all Battle Casualty wef 01 Jan 2016 from Army Central Welfare Fund/ National Defence Fund through AGs Branch (C&W Sec).

(h) **Rail Travel Concession.**

(i) 75% concession for travel in second and sleeper classes to war widows.

(ii) 1st class/2nd AC/3rd AC/ Chair Car complimentary card pass facility to travel by Rajdhani/Shatabdi/Jan Shatabdi express trains to widows of posthumous gallantry awardees of chakra series (PVC, MVC, VrC, AC, KC & SC) along with a companion, has also been extended to widows of the recipient of the gallantry award on death of the awardee.

(j) Reservation of seats in professional institutes.

(k) Allotment of oil product agencies under the 8% Defence Quota.

(l) **Education Concessions from MoD.** Full re-imburement of tuition fee, transportation charges and hostel charges for those studying in boarding schools and colleges. Re-imburement of cost of books/stationary @ ₹1,000/- per annum per student or the amount claimed by the student, whichever is less, cost of uniform where compulsory upto ₹1,700/- during the 1st year and ₹700/- for the subsequent years and cost of clothing @ ₹500/- for the 1st year and ₹300/- for the subsequent years. The above education concession will be upto and inclusive of the 1st degree course for eldest two children only.

(m) **Retention of Govt Married Accommodation.**

(i) **BC Fatal.** For 2 years, extendable by 1 year and further by 6 months on extreme compassionate grnds at Govt rates.

(ii) **PC Fatal.** For 2 years.

(n) **Housing.** 3% reservation in AWHO projects.

(o) **Personal Accident Insurance Claim.** As applicable by the concerned bankers policy (for DSP acct holders).

(p) **War Widow Children Hostel.** A total of 35 War Widow Children Hostels have been established at most of the Regimental Centres for both boys and girls. Needy wards may contact the respective Regimental Centres/ nearest War Widow Children Hostel for admission into them.

(q) **Benefits from State Govt.** As per State Rules.

10. **Veterans** In case of demise of a Veteran, the NOK would receive the following

(a) Extended Insurance Amount fro AGIF

(b) Family Pension.

11. The stakeholders & procedure for applying for the same has been elaborated at page 10 & 11. Schemes/ benefits being availed by the NOK will continue hither –to-fore.

PART 3 : PERSONAL FINANCES

While it is very important for the NoK to be aware of various actions as well as details relating to Indian Army Entitlements & policies, it is equally important for the NoK to be fully aware of various assets created by the officer. Formats for preparing information database on personal financial assets are given in the succeeding pages.

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PROPERTY

Location & Address		
House Property Registration No.		
Loan Details		
Water Connection/Consumer No		
Cooking Gas Consumer No		
Annual Maintenance Contract Details		
Electricity Consumer No		
Tenant Details		
Monthly Maintenance Details		

INSURANCE DETAILS

Name of the Insured	Insurance Provider	Policy No & Date of Issue	Premium Amount	Remarks
	Type of Insurance (Life/Medical...)	Sum Insured	Date of Renewal	

BANK ACCOUNT

Name and address of bank	Names of 1 st account holder, Type of account, A/C number & IFSC Code	Names of Joint holders, Mode of Operation & Location of cheque book

DEBIT CARD

Name of Issuing Bank	Name on Card	PIN	Remarks
	Card Number & Validity		

CREDIT CARDS

Name of Issuing Bank & Type (Visa/Master..)	Name on Card	PIN	Remarks
	Card Number & Validity		

FIXED DEPOSITS

Name and address of Bank / Post Office	Names of 1 st account holder(s), Type of Investment, A/C number & Nominee	Amount	Remarks
		Maturity Date	

DEMAT ACCOUNT

Name and address of DP	Names of account holder(s) & Nominee	DP ID	Remarks
		Client ID	
		Login ID	

TRADING ACCOUNT

Name and address of Stock Broker	Names of 1 st account holder & Nominee	User ID	Remarks
		Login ID	

**INVESTMENT
DETAILS**

Company/Agency/ Issuer Details	Account No/ Certificate No	Amount Invested	User ID	Remarks
		Date	Login ID	

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MUTUAL FUNDS

MF Scheme & Type of Investment	Folio No	Amount Invested	User ID	Remarks
		Date	Login ID	

MUTUAL FUND : SIP

MF Scheme	Folio No	SIP Amount	Units Held	Remarks
		Start / Due Date	Present Value	

**IMMOVABLE
PROPERTY**

Description of property (Share of Ownership)	Date & Cost of acquisition	List of documents & their location	Annual expense / income

VEHICLE DETAILS

Model, Make & Registration No.	Date & Cost of Acquisition	Chassis No. & Engine No.	List of documents & location

INSURANCE DETAILS

Vehicle registration No	Policy No	Sum assured	Premium amount	Renewal date

JEWELLERY/VALUABLES

Description of Jewellery	Date & Cost of acquisition	Jeweller name & address	Remarks

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LOCKER DETAILS

Name & Address of Bank	Locker No & Details	Remarks	List of contents
Rental Period	Location Locker Key & Passcode		

LOANS TAKEN

Name, address & telephone No of lender	Amount & Date of loan	Brief terms including interest rate	Maturity date & Location of loan documents	Security

LOANS GIVEN

Name, address & telephone No of Borrower	Amount & Date of loan	Brief terms including interest rate	Maturity date & Location of loan documents	Security

LEGAL ISSUES

Brief Description of Case	Litigation Details	Present Status

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NOMINATION DETAILS

Account / Purpose	Nominee Details & Share	Remarks

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**WEBLINKS & LOGIN
DETAILS**

Purpose	Website/ URL	Login ID	Password / Hint

LOCATION OF IMP DOCUMENTS

Document	Location
Personal Certificates (Birth/Marriage/Domicile certificates etc...)	
Academic/ Education Certificates (Marksheet/Degree Certificate etc.....)	
Bank Documents (Passbook/Cheque Book/locker key etc...)	
Investment Certificates (FD/Share/Bond certificates etc...)	
Insurance Documents(Policy document etc...)	
Legal Documents (Deeds/Will/Court Judgement etc....)	
Property Documents (Reg Document/Rental agreement etc...)	
Vehicle Documents (RC Book/Loan Documents etc...)	
Income Tax Documents	
Health & Medical Documents	
Membership Certificates (Clubs/Associations/Professional Bodies etc....)	
Digi/Web Locker Information (Name, User ID, Password, Contents etc....)	

MEMBERSHIP DETAILS

Name of Club / Association/ Agency /Professional Bodies	Type of Membership	Membership No & Validity	Remarks

IMP CONTACTS

Name of the Person	Relation	Contact Details (Tele/email/Address)

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Appx A
(Refer Page 11 of folder)

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 Sr AO (P)
 GI/M (Military Section), Group IV
 PCDA (P)
 Draupadi Ghat
 Allahabad-211014
 UP

SUB : BANK ACCOUNT DETAILS IN RESPECT OF WIDOW OF LATE
IC- RANK NAME (RETD), ARM/SERVICE

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____.
2. He was in receipt of retiring/revised pension of Rs _____/- per month. His PPO No
 _____ dt _____ as amended vide Corrigendum PPO _____ dt _____
 (Photocopies encl).
3. The cause of death I given in the **Death Certificate** dated _____ issued by
 _____ (photocopy encl).
4. As the cause of his death was due/not due to an accident, FIR has been lodged/not
 lodged with the Police Station in Sector _____ (Copy of FIR encl). – **Not Applicable**
5. A copy of the Death Certificate No _____ dated _____ issued by the
 _____ is encl.
6. The details of my Joint Pension Account held with my late husband and into which
 his monthly pension was being credited and the details of his bankers is given below :-

Savings Bank Account Details _____

Banker's Address : _____

7. It is kindly requested that the details of my entitled Family Pension plus DA at the
 prevailing rates may please be intimated to the Branch Manager, _____
 _____ Branch) with instructions to credit the same into my Savings Bank Account ref
 to in para 6 above under intimation to me.

Thanking You,

Your faithfully,

(Mrs _____)

Appx B
(Refer Page 11 of Folder)

BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 The Branch Manager

 _____ (Bankers)

PAYMENT OF FAMILY PENSION IN RESPECT OF WIDOW OF LATE IC-
RANK NAME (RETD), ARM/SERVICE PPO NO
DATED AS AMENDED VIDE CORRIGENDUM PPO NO
DATED AND ANNEXURE IV

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____ (Retd) expired on _____.
2. Vide entry at serial 26 under Section B Family Pension of my late husband's PPO No _____ I am entitled to Enhanced Rate of Family Pension till _____ and thereafter normal rate of Family Pension on his demise.
3. Consequent to the Sixth Pay Commission's Recommendations, my late husband was in receipt of retiring/revised pension of Rs _____/- per month vide his PPO and Annexure IV under reference and his pension was being credited into our joint pension savings bank account No _____.
4. Vide Annexure IV, I am entitled to a Family Pension of Rs _____/- plus DA at the prevailing rates.
5. It is kindly requested that the payment of Family Pension plus DA at the prevailing rates may please be commenced with immediate effect.
6. A copy of the Death Certificate No _____ dt _____ issued by _____ is encl.

Thanking You,

Your faithfully,

(Mrs _____)

Appx C
(Refers to Page 11 of Folder)
BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 Army Group Insurance Fund
 AGI Bhawan, Rao Tula Ram Marg,
 Post Bag 14
 Vasant Vihar
 New Delhi-110057
 (Tele:011-6142793)

INTIMATION OF DEMISE IN RESPECT OF
IC- RANK NAME , ARM/SERVICE

Dear Sir,

1. Ref AGI Certificate No : _____ dt _____.
2. I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____.
3. He was in receipt of retiring/revised pension of Rs _____/- per month. His PPO No
 _____ dt _____ as amended vide Corrigendum PPO _____ dt _____
 (Photocopies encl).
4. The cause of death is given in the **Death Certificate** dated _____ issued by
 _____ (photocopy encl).
5. As the cause of his death was due/not due to an accident, FIR has been lodged/not
 lodged with the Police Station in Sector _____ (Copy of FIR encl). – **Not Applicable**
6. A copy of the Death Certificate No _____ dated _____ issued by the
 _____ is encl.
7. As per the AGI Insurance Certificate No _____ dt _____ issued by your
 office he was eligible for insurance cover of Rs 2 lacs upto _____.
8. It is requested that the amount of the sum assured may please be remitted for credit
 in the Savings Bank Account given below under intimation to me at my home address
 (given below).

Thanking You,

Your faithfully

(Mrs _____)

Copy to :-

1. Addl Dte Gen of Manpower (Policy and Planning)/MP 5 (B) Adjutant General's Branch IHQ of MoD (Army) Wing No 3, Ground Floor West Block-III, RK Puram, New Delhi-110066 Tele : 011-26195669, 26106329 - for info with ref to PPO No _____ dt _____ as amended vide CORR PPO No _____ dt _____.
2. Sr AO (P) GI/M (Military Section), Group IV PCDA (P) Draupadi Ghat Allahabad-211014 UP

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Appx D
(Refer Page 11 of Folder)

BY SPEED POST

Mrs _____
(Correspondence address)
Tele : _____ Mob _____

Dated :

To,
The Commanding Officer
Unit/Battalion
PIN-
c/o –

IC- INTIMATION OF DEMISE IN RESPECT OF RANK NAME (RETD), ARM/SERVICE

Dear Sir,

I regret to inform you that my husband IC _____ Rank _____ Name _____
_____ (Retd) expired on _____ due to _____.

Your faithfully,

(Mrs _____)

Appx E
(Refer Page 11 of Folder)

BY SPEED POST

Mrs _____
(Correspondence address)
Tele : _____ Mob _____

Dated :

To,
The Commandant
Regimental Centre
PIN-
c/o –

IC- INTIMATION OF DEMISE IN RESPECT OF RANK NAME (RETD), ARM/SERVICE

Dear Sir,

I regret to inform you that my husband IC _____ Rank _____ Name _____
_____ (Retd) expired on _____ due to _____.

Your faithfully,

(Mrs _____)

Appx F
(Refer Page 11 of Folder)

BY SPEED POST

Mrs _____
(Correspondence address)
Tele : _____ Mob _____

Dated :

To,
Zila Sainik Board
(_____ (Address)

SUB : ISSUE OF WIDOW IDENTITY CARD IN RESPECT OF WIDOW OF LATE
IC- RANK NAME (RETD), ARM/SERVICE

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____ (Retd) expired on _____.
2. He was in receipt of retiring/revised pension of Rs _____/- per month. His PPO No _____ dt _____ as amended vide Corrigendum PPO _____ dt _____ and Annexure IV.
3. The cause of death is given in the **Death Certificate** dated _____ issued by _____).
4. As the cause of his death was due/not due to an accident, FIR has been lodged/not lodged with the Police Station in Sector _____ (Copy of FIR encl). – **Not Applicable**
5. Please find enclosed herewith the following documents for your information and records :-
 - (a) PPO No _____ dt _____ as amended vide Corrigendum PPO _____ dt _____ and Annexure IV.
 - (b) **Death Certificate** dated _____ issued by _____)
 - (c) Copy of FIR lodged at Police Station Sector _____.
 - (d) Three copies of photographs of SELF duly attested.
 - (e) Ex Servicemen's Identity Card No _____ dated _____ issued to my late husband by Rajya/Zila Sainik Board _____.
6. It is kindly requested that a Widow Identity Card may please be issued to me at your earliest convenience.
8. Should you require any additional information or documents, please do contact me at the address and telephone No _____.

Thanking You,

Your faithfully,

Appx G
(Refer Page 11 of Folder)

BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____
 To,
 The CSD Manager
 (_____ (Address of dependent URC)

Dated :

**SUB : REPLACEMENT OF EXISTING CANTEEN SMART CARD (EX-SER GROCERY
 CUM LIQUOR CARD) NO _____ ISSUED TO
 IC- _____ RANK _____ NAME _____ (RETD), ARM/SERVICE**

Dear Sir,

1. I regret to inform you that my husband IC _____ Rank _____ Name _____ (Retd) expired on _____.
2. He was in receipt of retiring/revised pension of Rs _____/- per month. His PPO No _____ dt _____ as amended vide Corrigendum PPO _____ dt _____ and Annexure IV.
3. The cause of death is given in the **Death Certificate** dated _____ issued by _____).
4. As the cause of his death was due/not due to an accident, FIR has been lodged/not lodged with the Police Station in Sector _____ (Copy of FIR encl). – **Not Applicable**
5. Please find enclosed herewith the following documents for your information and records :-
 - (a) PPO No _____ dt _____ as amended vide Corrigendum PPO _____ dt _____ and Annexure IV.
 - (b) **Death Certificate** dated _____ issued by _____)
 - (c) Copy of FIR lodged at Police Station Sector _____.
 - (d) Two copies of photographs of SELF duly attested.
 - (e) Canteen Smart Card (Ex-Ser Grocery cum Liquor Card) No _____ issued to my late husband.
6. It is kindly requested that :-
 - (a) I may please be issued a fresh Canteen Smart Card.
 - (b) I be allowed to continue to avail of the Canteen Facilities, based on the receipt of the documents submitted now, till such time I receive a fresh Canteen Smart Card.

Thanking You,

Your faithfully,

(Mrs _____)

Appx H
(Refer Page 11 of Folder)

BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 Officers Record Office
 ADG MP
 West Block 3
 RK Puram
 New delhi

ISSUE OF SERVICE PARTICULAR BOOKLET

IC- RANK NAME (RETD), ARM/SERVICE

Dear Sir,

I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____ due to _____.
 You are requested to issue a new Service Particular Booklet in my name. I am enclosing
 the existing Service Particular Booklet issued to my late husband.

Your faithfully,

(Mrs _____)

Appx J
(Refer Page 11 of Folder)

BY SPEED POST

Mrs _____
 (Correspondence address)
 Tele : _____ Mob _____

Dated :

To,
 Canteen Manager

CLAIMING OF ADLRS

IC-	RANK	NAME	(RETD), ARM/SERVICE
------------	-------------	-------------	----------------------------

Dear Sir,

I regret to inform you that my husband IC _____ Rank _____ Name _____
 _____ (Retd) expired on _____ due to _____.

May I request you to kindly assist me in getting the amount of Rs 10,000 as ADLRS. I am enclosing copies of old CSD Cards for reference. The amount may be credited to me in account no ----- . IFSC code of bank is ----- . I am enclosing a cancelled cheque of the bank as a ready reference.

Your faithfully,

(Mrs _____)

AGIF BENEFITS

<u>Ser No</u>	<u>Benefits</u>	<u>Documents Required</u>
1.	Insurance cover of ₹ one Crore.	(a) Affidavit and indemnity Bond as per format. (b) Death Certificate. (c) Photocopy of AADHAR, PAN and cancelled cheque and form 15 G/H.
2.	<u>Ex Gratia Allowance.</u> Officers with 100% disability and authorized Constant Attendance Allowance is granted EX-Gratia of ₹25 Lakh. Amount is invested in FDs/AUM and interest paid out quarterly to beneficiary.	(a) Appendix 'H' and AFMSF-16. (b) Extract of Part II Order for extension of service and bank details.
3.	<u>Sustenance Allowance.</u> ₹12000/- per month per child for two specially abled children (40% disability & above) on demise of army person while in service.	(a) Application to AGIF. (b) Non-earning cert duly signed by Secy, DSSB. (c) Medical Certificate of disability. (d) Part II Order of birth of child, disability and death of service person. (e) Bank details of Natural / legal guardian. (f) Date of onset of disability of the child. (g) Certificate from CO, present unit in Part II Order for different abled child published after death of his father.
4.	<u>Medical Benefit Scheme for Non-Pensioners.</u> Invalidated out of service and not in receipt of any pension are entitled ₹25 Lakh for 100% disability, reduces proportionately upto 20% disability.	(a) Copy of Identity Card in original. (b) Bank details and Mobile Number. (c) Photocopy of death certificate.
5.	<u>Extended Insurance Scheme.</u> Extension of Insurance on retirement for ₹15 lakh up to 26 yr after retirement or 80 years of age (whichever is earlier) with one time refundable contribution of ₹1,60,000/- (wef 01 Jun 2022).	(a) Personal application. (b) Death Certificate with Bar code. (c) Photocopy of AADHAR, PAN and cancelled cheque. (d) Contact Number.
6.	<u>Social Security Deposit Scheme.</u> Insurance benefits to minor child and widows invested by AGIF in FDs till minor child attains age of 15 years and for widow upto 3-5 years. On maturity, principal amount with accrued interest is paid to beneficiary.	(a) Bank account details with IFSC code. (b) PAN and AADHAR Card. (c) Form 15 G. (d) Contact Number.
7.	<u>Postal Address.</u> Army Group Insurance Fund AGI Bhawan, Rao Tula Ram Marg Post Bag No 14, PO-Vasant Vihar New Delhi-110057	<u>Helpline Desk</u> Tele : 011-26148654, 011-26148055 Mob No-7290090487, 7290090478 <u>E-Mail</u> dirclaim@armygroupinsurance.in claimdiv@armygroupinsurance.in

Appx H
(Refer Page 3 of Folder)

LIST OF DOCU WHICH CAN BE KEPT ALONGWITH THE FOLDER

1. Original & Corrigendum PPO.
2. Service Particular Booklet.
3. Extended Insurance Scheme Certificate issued by AGIF.
4. Photocopies of all cards : ECHS, ESM Iden Card, CSD, Adhaar, PAN & DL etc
5. Passport, Arms Licence & Veg Regn.
6. Copy of Will.
7. Various membership cards.
8. Login ID & Password of SPARSH, RODRA, ECHS Etc.

NOTES

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‘Correct Documentation is Good Welfare -
For Me & After Me’