



ISSUE No. 01

DATED : 08 SEP 2018

Right Solutions India

BULLETIN



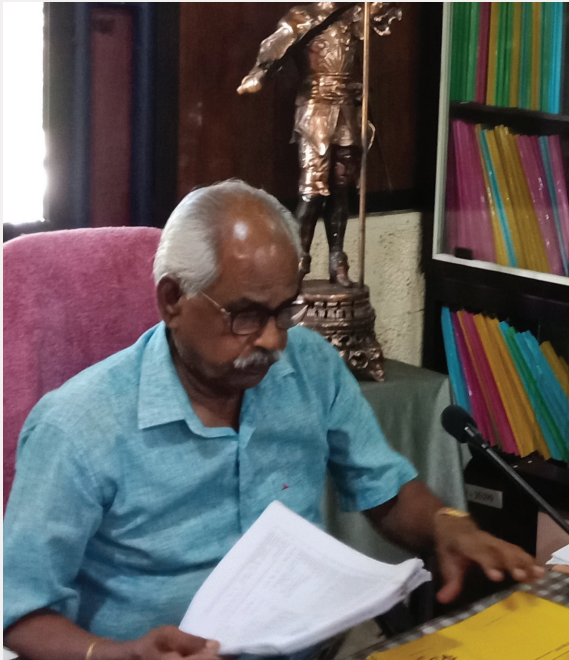
What are the action to be taken by the Armed Forces Pensioners when still in good health and sound mind? (സായുധസേനാ പെൻഷൻകാർ ജീവിച്ചിരിക്കുമ്പോൾ ചെയ്തിരിക്കേ കാര്യങ്ങൾ എന്തൊക്കെയാണ്.)



What are the Instructions To (Spouse/ Relatives) On Action To Be Taken Immediately. On the occurrence of Death? (പെൻഷണർ മരിച്ചാൽ ഭാര്യ/ബന്ധുക്കൾക്കുള്ള നിർദ്ദേശങ്ങൾ എന്തൊക്കെയാണ്.)



What is WILL? Why WILL is to executed? (എന്താണ് ഒസ്യത്ത്? എന്തിനാണ് ഒസ്യത്ത് എഴുതി വെക്കുന്നത്)



Publisher's desk.

Dear friends,

We are starting this publication to educate the Ex-servicemen and their dependents about their benefits and duties. This publication would be helpful for the persons /offices who are connected with the service to ex-servicemen and their dependents. We will be covering all the subjects one by one. The periodicity of the publication will be fortnightly. The details can be seen from our web www.rightsolutionsindia.com.

Yours sincerely,
PV Ramachandran
Chairman

Right Solutions India Welfare & Charitable Trust

(Reg. No. 198/2011)

Haris Building, PO: Keezhal, Vatakara, Dist: Kozhikode, Pin: 673104
Ph : 0496-2593875, 8281243138, 9447193131,

E-mail: rsiwct@gmail.com

www.rightsolutionsindia.com

EX-SERVICEMEN HELPLINE CENTRE PHOTOES OF OFFICE STAFF



DUTIES AND RESPONSIBILITIES OF ARMED FORCES PENSIONERS

PART – 1

What are the action to be taken by Armed Forces Pensioners when still in good health and sound mind?

Let us at least try and make few changes so that our loved ones would not suffer after we go. We do not know what will happen in the future.

Endorsement of Family Pension – Name and Age of Spouse in Pension Payment Order (PPO).

1. Please check if your PPO contains an endorsement giving the name and date of birth of the spouse and details of ordinary family pension. If it does not, take immediate action to submit the application to the Record Office through the PDA or Zila Sainik Welfare Office. Keep a copy the application in the master folder that you will be making for the spouse for follow up action if necessary in case the endorsement is not received during your life time.
2. The PPO may contain endorsement of the name of the spouse as family pensioner but the date of birth of spouse may not be recorded either in the PPO or in any other document in your pension folder maintained by your Pension Disbursing Agency (PDA) (your bank or the agency from whom you receive your pension). In such a case, you may take immediate action to record the date of birth in the PPO and Record Office documents. Based on the PPO, pension disbursing authority (Bank/DPDO) would record the date of birth their documents.
3. When the endorsement and the acceptance of date of birth of spouse are received, attach them to the original PPO. If the endorsement and the record of date of birth 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- so do not delay.
4. The original PPO should contain an endorsement about the family pension indicating an enhanced rate of family pension and an or-

dinary rate. 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.

Name and date of birth of your spouse and children

5. You have to ensure that the name and date of birth of your spouse and the daughters and mentally & physically handicapped child/children are the same in military records, aadhar card, pan card and school certificate. If there is any mistakes, action should be taken to rectify the same to avoid hardship to them after your death.

Mentally or Physically handicapped child/children

If you have mentally or physically handicapped child/children, you should ensure that the disability is recorded in the military documents before your death and their name is recorded in your Pension Payment Order. If it is not done before your death, child/children may not get pension and other benefits.

Bank Account for Pension

5. Nomination to get the bank account balance. 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.

6. Nomination to get Life Time Arrears of Pension. This nomination to be filled and submitted to the PDA (Bank/DPDO) to get the arrears of pension. 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.

8. 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. It is desirable to make a nomination as indicated above 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.

9. 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.

ECHS Membership

10. Ex-Servicemen Contributory Health Scheme (ECHS) came into effect on 01 Apr 03 as a public funded Government Health Scheme for provision of medical care to Ex-Servicemen (ESM) in receipt of pension or disability pension and their dependants including spouses (wife/ husband), legitimate children and wholly dependant parents. If you have not already done so, you may consider enrolling yourself as a member.

Check all your nominations

11. Kindly check that you have made nominations in the following accounts:

Bank Accounts

Fixed Deposits, National Saving Certificate

Bank Lockers

Insurance (Life, Bike or Car or Property)

Investments

Provident Fund & Pension Forms

12. Maintain a Diary Book to keep the following information/records. This Diary Book should not be changed.

Passwords

We have passwords for practically everything. Email accounts, On line Bank accounts; On line ECHS Smart Card, Kendriya Sainik Board Registration and even for the computer, laptop Mobile Phone you use. What happens when your next of kin cannot access any of these simply because they do not know your password? Therefore, you must make a record of all the Passwords, which your spouse/dependent can know after your demise.

Investments

Every year, for tax purposes, we do investments. Do we maintain an excel sheet about it. If so, is it on the same laptop of which the password is not shared? Where are those physical investments hard copies? Put all documents in a file systematically.

Liabilities

You must make a record of loans taken by you, In the event of your death, your family must be able to know the liabilities.

Master Folder Of Original Documents

13. Open a sufficiently big and thick folder and keep the following documents in this folder. Keep a Photostat copy of these documents in a separate folder.

- Discharge Certificate
- Pension Certificate
- Pension Payment Orders
- Bank Pass Book
- Ex-servicemen/Widow Identity Card
- Election Identity Card
- Aadhar Card
- Pan Card
- ECHS Card
- Army/Navy/Airforce group Insurance Certificates
- Diary
- WILL (In closed sealed cover)

Master Folder For Spouse/ Family Members

14. Open a sufficiently big and thick folder and title it as 'ACTION TO BE TAKEN IMMEDIATELY ON THE DEATH OF (YOUR NAME)'. This folder will contain the following documents,

- Letters prepared for the signature of spouse, after your demise. These letters must be prepared leaving the space to enter your date of death.
- Make out the letter of intimation 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. (This will be published in a separate Bulletin with specimen letters, forms and certificate)

PART – II

What are the Instructions To (Spouse/ Relatives) On Action To Be Taken Immediately On the occurrence of Death

1. A doctor has to confirm and certify the death. If it takes place or is confirmed in a hospital, clinic or nursing home, get the certificate from the doctor attending or in charge.
2. If the death has taken place at home, get a doctor to visit, confirm death and certify. The certificate is required to be taken and presented at the funeral place as without it the body will not be allowed to be cremated/ buried.
3. Inform close relatives and friends on telephone.
4. Decide on the timing and venue of funeral.
5. Immediately inform, the Pension Payment Bank/Agency,

Death Certificate of Pensioner.

5. **Name in the death certificate.** The name in the death certificate should be the same as per the Discharge Certificate or Pension Payment Order. As soon as possible get minimum 10 copies of death certificate for various purpose.

Legal Heirship Certificate

6. It is advisable that Legal Heirship Certificate may be obtained and kept in the Master Fold. This would be required when the dependents apply for pension.

Action on receipt of Death Certificate

8. As soon as the receipt of death certificate, please take the following actions:-
 - Take out the master folder marked 'Action to be Taken Immediately on the Death of the pensioner
 - Take out from the folder the envelopes serially numbered 1 to--- with addressees already typed / written on them.
 - Enter the date of the letter, attach the death certificate, sign and dispatch the letter kept in the envelopes.
9. 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 with a copy to the Association Branch with a

request for assistance to expedite action.

10. Keep a copy of any letter sent to these or any other addressees for future reference.

11. The action indicated in the specimen mainly relates to service related

requirements. You may like to make the instruction sheet more comprehensive by adding details of your investments and their disposal, your specific wishes on religious rites, disposal/donation of eyes etc, changes in the action list in the event of the spouse predeceasing you and any other instruction that you consider appropriate. Place this instruction sheet on top of all other contents of the master folder and keep the folder, suitably covered, in a safe place. In case you wish to donate your eyes or other body parts, this should be mentioned in bold letters right on top in the instruction sheet.

12. Explain to your spouse and other family members the purpose of the whole exercise, the details contained in the instruction sheet and the place where the master folder is kept. Make sure that they understand all the requirements and will be able to take action as necessary when the time comes. They should also know whom to approach if they are in trouble and need assistance.

PART – III

What is WILL?

Will is your desire to dispose of your movable and immovable property after your death. The method of executing a WILL is given below.

21. 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 you and the attesting witnesses. Registration of the will is optional. The only legal requirements are:

- You should be of sound and disposing mind at the time of executing the will,
- You have signed in the presence of two attesting witnesses each of whom will also sign in the presence of the testator

22. However legal advice may be taken to prepare the will to suit individual circumstances. It is also necessary to ensure that the nomination as mentioned above and the provisions of the will are consistent with each other.

Contents of a Will

23. It is advisable Not to disclose the contents of a Will to the beneficiaries. Such disclosure generally leads to un-necessary arguments, and harassment to the Testator.

A Word Of Caution

24. It has been observed that the tendency to treat the elderly dependents with a degree of callousness, is becoming rampant in our society today. It is therefore advisable that the Testator of WILL makes full provisions for financial independence for self and spouse while executing a Will.

സായുധ സേനാ പെൻഷൻകാർ ജീവിച്ചിരിക്കുമ്പോൾ ചെയ്തിരിക്കേണ്ട കാര്യങ്ങൾ എന്തൊക്കെയാണ് ?

1) നമ്മൾ ഈ ലോകത്തിൽ നിന്ന് പോയതിന് ശേഷം നമ്മുടെ പ്രിയപ്പെട്ടവർക്ക് കഷ്ടതകൾ വരാതെ കഴിക്കുവാൻ കുറച്ചു കാര്യങ്ങൾ നമ്മൾ ചെയ്തു തീർക്കുവാനുണ്ട്.

2) Endorsement of Family Pension:

നിങ്ങളുടെ പെൻഷൻ ചെയ്തമെന്റ് ഓർഡറിൽ ഭാര്യയുടെ പേരും ജനന തീയതിയും ഭാര്യക്ക് അർഹതപ്പെട്ട പെൻഷൻ വിവരങ്ങളും ചേർത്തിട്ടുണ്ടോ എന്നും പരിശോധിക്കേണ്ടതുണ്ട്. ഇല്ലെങ്കിൽ അതിനുള്ള നടപടിയെടുക്കണം. ഈ പ്രക്രിയ സർവീസ് വിട്ട് വന്ന് പുനർ വിവാഹം ചെയ്താലും ചെയ്ത് തീർക്കേണ്ടതാണ്.

3) ഭാര്യയുടെയും മക്കളുടെയും പേരും ജനന തീയതിയും

നിങ്ങളുടെ ഭാര്യയുടെയും മക്കളുടെയും പേരും ജനന തീയതിയും മിലിട്ടറി രേഖകളിലും ആധാർ കാർഡിലും പാൻ കാർഡിലും സ്കൂൾ സർട്ടിഫിക്കറ്റിലും ഒന്നു തന്നെയാണെന്ന് ഉറപ്പ് വരുത്തേണ്ടതുണ്ട്.

4) മാനസിക ശാരീരിക വൈകല്യമുള്ള മക്കൾ

നിങ്ങൾക്ക് മാനസിക ശാരീരിക വൈകല്യമുള്ള മക്കൾ ഉണ്ടെങ്കിൽ അവരുടെ ഡിസബിലിറ്റി നിങ്ങൾ ജീവിച്ചിരിക്കുമ്പോൾ തന്നെ മിലിട്ടറി രേഖകളിൽ ചേർക്കുവാനും നിങ്ങളുടെ പി.പി.ഒ യിൽ ചേർക്കുവാനും നടപടിയെടുക്കണം.

5. പെൻഷൻ ലഭിക്കുന്ന ബാങ്ക് അക്കൗണ്ട്

നിങ്ങളുടെ കാലശേഷം ബാങ്ക് അക്കൗണ്ടിൽ ഉള്ള തുക അവകാശികൾക്ക് കഷ്ടതകൾ കൂടാതെ ലഭിക്കണമെങ്കിൽ നിങ്ങൾ ജീവിച്ചിരിക്കുമ്പോൾ തന്നെ നോമിനേഷൻ നൽകണം.

6. നിങ്ങളുടെ മരണശേഷം നിങ്ങൾക്ക് ആർഹതപ്പെട്ട പെൻഷൻ കുടിശ്ശിക അവകാശികൾക്ക് ലഭിക്കണമെങ്കിൽ നോമിനേഷൻ നൽകണം.

7. പെൻഷൻ അക്കൗണ്ട്

നിങ്ങൾക്ക് പെൻഷൻ ലഭിക്കുവാൻ തുടങ്ങിയ സമയത്ത് നിങ്ങളുടെ ബാങ്ക് അക്കൗണ്ട് നിങ്ങളുടെ പേരിൽ

മാത്രമായിരിക്കും. ഇപ്പോൾ ഈ പെൻഷൻ അക്കൗണ്ടിൽ നിങ്ങളുടെ ഭാര്യയുടെ പേര് കൂടി ചേർക്കാവുന്നതാണ്. ഭാര്യയുടെ പേര് പെൻഷൻ അക്കൗണ്ടിൽ ചേർത്താൽ നിങ്ങളുടെ മരണശേഷം ഭാര്യക്ക് പെൻഷൻ ലഭിക്കുവാൻ വേറെ ഒരു അക്കൗണ്ട് തുടങ്ങേണ്ടതില്ല. മാത്രമല്ല ഈ അക്കൗണ്ടിൽ ഉള്ള തുക ഏത് സമയത്തും നിങ്ങളുടെ ഭാര്യക്ക് നിങ്ങളുടെ മരണശേഷം പിൻവലിക്കാവുന്നതാണ്.

8. Nomination:

താഴെ പറയുന്ന എല്ലാ അക്കൗണ്ടിലും നോമിനേഷൻ നൽകിയിട്ടുണ്ടെന്ന് ഉറപ്പ് വരുത്തണം.

- i) Bank Account
- ii) Fixed Deposit
- iii) National Saving Certificate
- iv) Bank Locker
- v) Insurance
- vi) Other Investments
- vii) Provident Fund

9) നിങ്ങളുടെ പേരിലുള്ള എല്ലാവിധ സമ്പാദ്യങ്ങളുടെയും പൂർണ്ണ വിവരങ്ങൾ ഒരു ഡയറിയിൽ എഴുതി സൂക്ഷിക്കുന്നത് നല്ലതാണ്.

10. Pass Word

ഇപ്പോൾ പാസ് വേഡ് ഒരു പ്രധാന ഘടകമാണ്. ജീവിതത്തിലെ മിക്ക മേഖലകളിലും പാസ് വേഡ് ഉപയോഗിക്കുന്ന രീതി നടപ്പിൽ വന്നിട്ടുണ്ട്. അതുകൊണ്ട് ഈ പാസ് വേഡ് നിങ്ങളുടെ കൈവശമുള്ള ഡയറിയിൽ എഴുതി വെക്കുന്നത് നല്ലതാണ്.

11) ബാധ്യതകൾ

നിങ്ങൾ ജീവിച്ചിരിക്കുമ്പോൾ നിങ്ങൾക്ക് ലഭിക്കുവാനും കൊടുക്കുവാനും ഉള്ള ബാധ്യതകൾ നിങ്ങളുടെ കൈവശമുള്ള ഡയറിയിൽ എഴുതി വെക്കുന്നത് നല്ലതാണ്.

12. Document Folder:

സാമാന്യം വലിപ്പമുള്ള ഒരു ബാഗിൽ താഴെ പറയുന്ന രേഖകൾ സൂക്ഷിച്ച് വെക്കുക.

- i) Pension Certificate
- ii) PPO's
- iii) Bank Pass Book
- iv) Ex Servicemen / Widow Id Card
- v) Election Identity Card
- vi) Aadhara Card
- vii) Pan Card
- viii) ECHS Card
- ix) Diary
- x) Army/Navy/Air Force Group Insurance Certificate
- xi) Will (In closed Sealed Cover)
- xii) Master Folder Spouse & Family Members

13) സാമാന്യം കുറച്ച് വലുപ്പമുള്ളതും ഉറപ്പുള്ളതുമായ ബാഗിന്റെ പുറത്ത് (Action to be taken immediately on the death of Pensioner-) എന്ന് എഴുതി അതിന്റെ ഉള്ളിൽ താഴെ പറയുന്ന രേഖകൾ സൂക്ഷിക്കുക.

14) നിങ്ങളുടെ മരണശേഷം ഭാര്യ ഒപ്പിട്ട് അയക്കേണ്ട കത്തുകൾ എല്ലാം തയ്യാറാക്കി കവറിന് പുറത്ത് വിളാസം എഴുതി വെക്കുക.

15) പെൻഷണറുടെ മരണ ശേഷം ഭാര്യ എടുക്കേണ്ട നടപടികൾ

- i-. മരിച്ച കാര്യം ഒരു ഡോക്ടറെ കൊണ്ട് സ്ഥിരീകരിക്കണം
- ii-. മരണ സർട്ടിഫിക്കറ്റിൽ പേര് ചേർക്കുമ്പോൾ ഡിസ്ചാർജ് ബുക്ക്, പി.പി.ഒ യിൽ ഉള്ള പേര് തന്നെയായിരിക്കണം എന്ന് ഉറപ്പ് വരുത്തണം.
- iii-. പെൻഷൻ തരുന്ന ബാങ്കിനെ ഉടനെ വിവരം അറിയിക്കണം.
- iv. ലീഗൽ ഹെയർ സർട്ടിഫിക്കറ്റ് ഉണ്ടാക്കുവാനുള്ള നടപടിയെടുക്കണം.
- v. മരണ സർട്ടിഫിക്കറ്റ് കിട്ടിയ ഉടനെ (Action to be taken immediately on the death of Pensioner) എന്ന ഫോൾഡറിൽ നിന്ന് കത്തുകൾ എടുത്ത് മരണ തീയതി കത്തിൽ രേഖപ്പെടുത്തി മരണ സർട്ടിഫിക്കറ്റിന്റെ കോപ്പികൾ എടുത്ത് കത്തുകൾ അയക്കുവാനുള്ള നടപടിയെടുക്കണം.
- vi. അയച്ച കത്തുകളുടെ കോപ്പി നിർബന്ധമായും സൂക്ഷിക്കുക.

16. Will (ഒസ്യത്ത്)

നിങ്ങളുടെ കാലശേഷം നിങ്ങളുടെ പേരിലും നിങ്ങൾക്ക് അവകാശപ്പെട്ടതും നോമിനേഷൻ നൽകാത്ത സമ്പാദ്യങ്ങളും ആർക്ക് നൽകണം എങ്ങനെ ഉപയോഗിക്കണം എന്ന് നിങ്ങൾ ആഗ്രഹിക്കുന്ന കാര്യം രേഖപ്പെടുത്തുന്നതാണ് ഒസ്യത്ത്.

- i. ഒസ്യത്ത് തയ്യാറാക്കുന്നതിന് നിങ്ങൾക്ക് പരിചയമുള്ള വിശ്വാസമുള്ള ഒരു വക്കീലിനെ സമീപിക്കാവുന്നതാണ്. അദ്ദേഹത്തിന്റെ നിർദ്ദേശപ്രകാരം തയ്യാറാക്കിയ ഒസ്യത്തിൽ നിങ്ങൾക്ക് പരിചയമുള്ള വിശ്വാസമുള്ള രണ്ട് സാക്ഷികൾ നിങ്ങളുടെ മുന്നിൽ തന്നെ അത് ഒപ്പ് വച്ച് സീൽ ചെയ്ത് സൂക്ഷിക്കേണ്ടതാണ്. ഒസ്യത്ത് സൂക്ഷിക്കുന്നതിന് നിങ്ങളുടെ അക്കൗണ്ട് ഉള്ള ബാങ്ക് മാനേജറെ സമീപിക്കാവുന്നതാണ്. ഇങ്ങനെ ഒരു ഒസ്യത്ത് എഴുതി വച്ച കാര്യം ബന്ധപ്പെട്ടവരോട് പറയണം.
- ii. ഒസ്യത്തിലെ ഉള്ളടക്കം ഒരു കാരണവശാലും ആരോടും പറയരുത്. സാക്ഷികൾ പോലും അറിയാൻ പാടില്ല.

16. വളരെ ശ്രദ്ധിക്കേണ്ട കാര്യം

ഇന്നത്തെ കാലഘട്ടത്തിൽ പലരുടെയും മനസ്ഥിതി മാറിക്കൊണ്ടിരിക്കുന്നത് കൊണ്ട് ഒസ്യത്ത് എഴുതുന്നയാളുടെ പൂർണ്ണ അധികാരം അഭേഹത്തിന്റെ മരണം വരെ അഭേഹത്തിനും ഭാര്യയ്ക്കും ഉണ്ടായിരിക്കണം.

ACTION TO BE TAKEN ON THE DEATH OF THE PENSIONER BY THE SPOUSE MODEL LETTERS TO BE SIGNED BY THE SPOUSE ON THE DEATH OF HUSBAND AND TO BE DISPATCHED

- a) Letter to Army Group Insurance Fund to claim the Insurance Amount
Original certificate should not be sent along with this letter.
- b) Letter to Pension Disbursing Agency Bank/DPDO from which the late husband was drawing his Army/Navy/Air Force/DSC pension.
- c) Letter to Pension Disbursing Agency Bank/DPDO from which the late husband was drawing his second civil service pension.
- d) Letter to the Record Office of the late husband regarding the intimation of death.
- e) Letter to the Re-employed Bank from which the late husband was retired requesting to grant the family pension.
- f) Letter to the Re-employed civil office/department from which the late husband was retired.
- g) Letter to the Bank Branch from which the late husband was drawing his pension of re-employed department.
- h) Letter to Post Office to close the Saving Bank A/c of the late husband
- i) Letter to the bank branch to close the Saving Bank A/C and transfer the balance in the account.
- j) Letter to ECHS Poly Clinic regarding the death of husband and surrender of the ECHS Smart Card
- k) Letter to Unit Run Canteen from which the late husband was drawing the CSD items.
- l) List of documents to be taken to Zila Sainik Welfare Officer for Widow Identity Cards and to claim grant from ACW Fund, which is paid by the Record Office.

REGISTERED

Date.....

From

Mrs Nirmala
W/O late No 6367727 F Ex Hav Sreedharan.V
Vadakkayil House
Post: Cherumoth, Vatakara
Dist: Kannur – 673 517
Dated:.....

To

The Managing Director
Army Group Insurance Fund
AGI Bhavan
Rao Tula Ram Marg
Post Bag No 14, PO: Vasant Vihar
New Delhi – 110 057

Sir,

EXTENDED ARMY GROUP INSURANCE SCHEME

With deep regret, I wish to inform you that my husband No **6367727 F Hav Sreedharan.V** **expired on** A copy of Death Certificate is attached for your information and record. My husband was a member of Extended Army Group Insurance Scheme. A copy of the certificate is also attached. I request an early action for payment of insurance benefits to me.

Thanking you.

Yours faithfully,

(MRS NIRMALA)

Encl: Copy of Death Certificate
Copy of Insurance Certificate

REGISTERED

Date.....

From

Hymavathy. V
W/O No 6639012 Ex Hav/Clk PV Ramachandran
Sree Bhavan
Post: Keezhal
Vadakara, Dist: Kozhikode
Kerala – 673104
Mob:

To

The Branch Manager
State Bank of India
Vaniyamkulam
Dist: Palakkad
Pin-679522

Sir,

DEATH INTIMATION – GRANT OF FAMILY PENSION
A/C NO 10535298764 – PPO NO S/C/34358/81 AND NO S/CORR/0655393/2012

With deep regret, I wish to inform you that my husband No **6639012 Ex Hav Patinhare Variath Ramachandran expired**..... A copy of Death Certificate is enclosed for your information and record.

The Joint Notification of family pension has been notified vide PCDA (P) Allahabad PPO No S/Corr/065593/2012 (copy attached). As I am permanently staying in Vadakara, I wish to draw my family pension through State Bank of India, Vadakara Branch A/C No

Yours faithfully,

Hymavathy. V

W/O No 6639012 Ex Hav/Clk PV Ramachandran
Encl: Copy of PPO and Death Certificate

REGISTERED

Date.....

From

Hymavathy. V
W/O No 6639012 Ex Hav/Clk PV Ramachandran
Sree Bhavan
Post: Keezhal
Vadakara, Dist: Kozhikode
Kerala – 673104
Mob:

To

The Branch Manager
State Bank of India
Vaniyamkulam
Dist: Palakkad
Pin-679522

Sir,

DEATH INTIMATION – GRANT OF FAMILY PENSION
A/C NO 10535298764 – PPO NO S/C/34358/81 AND NO S/CORR/0655393/2012

With deep regret, I wish to inform you that my husband No **6639012 Ex Hav Patinhare Variath Ramachandran expired**..... A copy of Death Certificate is enclosed for your information and record.

The Joint Notification of family pension has been notified vide PCDA (P) Allahabad PPO No S/Corr/065593/2012 (copy attached). As I am permanently staying in Vadakara, I wish to draw my family pension through State Bank of India, Vadakara Branch A/C No

Yours faithfully,

Hymavathy. V
W/O No 6639012 Ex Hav/Clk PV Ramachandran

Encl: Copy of PPO and Death Certificate

REGISTERED

F No 20264/FP/2018
Date:

From

SMT VALSALA P
W/O NO 1335197 LATE ECT POLLERI BALAN
HOUSE; NIRVRITHI
KUTTIPURATH
PO- NADAKKUTHAZHA
VADAKARA, DIST; KOZHIKODE
KERALA - 673112
MOB-9447450112

To

The Branch Manager
Canara Bank
Vadakara

Sir,

DEATH INTIMATION - BALAN PILLERI
SB A/C NO 0753101092470

With deep regret, I wish to inform you that my husband **expired on** A copy of Death Certificate is enclosed for your information and record.

Family pension has been sanctioned to me vide PPO No **PPO NO C/NAVY/16285/2003**. I request you to commence the payment of family pension with effect from **01/07/2018**.

My bank account No is 0753101096297

Yours faithfully,

VALSALA P

Encl: Copy of Death Certificate

REGISTERED

Date.....

From

Hymavathy. V
W/O No 6639012 Ex Hav/Clk PV Ramachandran
Sree Bhavan
Post: Keezhal
Vadakara, Dist: Kozhikode
Kerala – 673104
Mob:

To

The Officer in Charge
ASC Records (South)
PIN 900495
C/O 56 APO

Sir,

**DEATH INTIMATION – 6639012 EX HAV PATINHARE VARIATH RAMACHANDRAN
PPO NO S/C/34358/81 AND NO S/CORR/0655393/2012**

With deep regret, I wish to inform you that my husband No **6639012 Ex Hav Patinhare Variath Ramachandran expired**..... A copy of Death Certificate is enclosed for your information and record.

I am attaching a copy of Bank Pass Book in respect of the Bank Branch from which I will be drawing my family pension for your information and record.

Yours faithfully,

Hymavathy. V
W/O No 6639012 Ex Hav/Clk PV Ramachandran

Encl: Copy of Death Certificate and Bank Pass Book.

REGISTERED

Date.....

From

Hymavathy. V
W/O PV Ramachandran
Sree Bhavan
Post: Keezhal
Vadakara, Dist: Kozhikode
Kerala – 673104
Mob:

To

The Branch Manager
Bank of Baroda
Calicut Branch, Near Mavoor Road
Calicut - 673001

Sir,

DEATH INTIMATION – P .V . RAMACHANDRAN
ALPM OPERATOR – EC NO 40015 – PPO NO 4771

With deep regret, I wish to inform you that my husband **P.V. Ramachandran, EC No 40015, P:PO No 4771 expired on.....**A copy of Death Certificate is enclosed for your information and record.

My husband retired from your Branch. I, therefore, request you to take necessary action to grand me the family pension. I wish to draw my pension through **Bank of Baroda, Vadakara Branch, A/C No.....**

Yours faithfully,

Hymavathy. V

W/O No PV Ramachandran
Encl: Copy of Death Certificate .
Copy of Pension Certificate

REGISTERED

F No 20264/FP/2018
Date

From

SMT VALSALA P
W/O NO 1335197 LATE ECT POLLERI BALAN
HOUSE; NIRVRITHI
KUTTIPURATH
PO- NADAKKUTHAZHA
VADAKARA, DIST; KOZHIKODE
KERALA – 673112
MOB-9447450112

To

The Commanding Officer
Naval Air Crafts Yard
Kochi – 680004

Sir,

DEATH INTIMATION – BALAN PILLERI
WELDER HS II – SOS 01/09/2003

With deep regret, I wish to inform you that my husband **expired on**
A copy of Death Certificate is enclosed for your information and record.

Family pension has been sanctioned to me vide **PPO NO C/NAVY/ 16285 /2003 .**
This is for your information please.

Yours faithfully,

VALSALA P

Encl: Copy of Death Certificate

REGISTERED

Date.....

From

Hymavathy. V
W/O PV Ramachandran
Sree Bhavan
Post: Keezhal
Vadakara, Dist: Kozhikode
Kerala – 673104
Mob:

To

The Branch Manager
Bank of Baroda
Vadakara Branch, Vadakara

Sir,

DEATH INTIMATION – P .V . RAMACHANDRAN
ALPM OPERATOR – EC NO 40015 – PPO NO 4771
SB A/C NO 06710100004422

With deep regret, I wish to inform you that my husband **P.V. Ramachandran, EC No 40015, P:PO No 4771 expired on.....**A copy of Death Certificate is enclosed for your information and record.

I wish to draw my pension through **Bank of Baroda, Vadakara Branch, A/C No.....** My husband retired from Calicut Branch. Hence, I have given the application for processing my family pension.

Yours faithfully,

Hymavathy. V
W/O No PV Ramachandran

Encl: Copy of Death Certificate .

REGISTERED

Date.....

From

Hymavathy. V
W/O PV Ramachandran
Sree Bhavan
Post: Keezhal
Vadakara, Dist: Kozhikode
Kerala – 673104
Mob:

To

The Post Master
Keezhal Post Office
Keezhal.

Sir,

DEATH INTIMATION – P .V . RAMACHANDRAN

With deep regret, I wish to inform you that my husband **P.V. Ramachandran, EC No 40015, P:PO No 4771 expired on.....**A copy of Death Certificate is enclosed for your information and record.

I request you to close the Saving Bank Account No 9133418278 and transfer the proceeds to my Saving Bank A/C No..... with Bank of Baroda, Vadakara Branch; IFC Code No: BARBOVADAKA.

Yours faithfully,

Hymavathy. V
W/O No PV Ramachandran

Encl: Copy of Death Certificate .

REGISTERED

Date.....

From

Hymavathy. V
W/O PV Ramachandran
Sree Bhavan
Post: Keezhal
Vadakara, Dist: Kozhikode
Kerala – 673104
Mob:

To

The Branch Manager
Bank of Baroda
Vadakara Branch, Vadakara

Sir,

DEATH INTIMATION – P .V . RAMACHANDRAN
ALPM OPERATOR – EC NO 40015 – PPO NO 4771
SB A/C NO 48970100001020

With deep regret, I wish to inform you that my husband **P.V. Ramachandran, EC No 40015, P:PO No 4771 expired on.....**A copy of Death Certificate is enclosed for your information and record.

I request you to close the Saving Bank Account and transfer the proceeds to my Saving Bank A/C No.....

Yours faithfully,

Hymavathy. V
W/O No PV Ramachandran

Encl: Copy of Death Certificate .

REGISTERED

Date:.....

From

Hymavathy. V
W/O No 6639012 Ex Hav/Clk PV Ramachandran
Sree Bhavan
Post: Keezhal
Vadakara, Dist: Kozhikode
Kerala – 673104
Mob:

To

The Officer in Charge
ECHS Poly Clinic
West Hill, Calicut - 683005

Sir,

DEATH INTIMATION –ECHS SMART CARD NO.....

With deep regret, I wish to inform you that my husband No **6639012 Ex Hav Patinhare Variath Ramachandran expired.....** A copy of Death Certificate is enclosed for your information and record. I am surrendering the ECHS Smart Card.

Yours faithfully

Hymavathy. V
W/O No 6639012 Ex Hav/Clk PV Ramachandran

Encl: Copy of Death Certificate and ECHS Smart Card.

REGISTERED

Date.....

From

Hymavathy. V
W/O No 6639012 Ex Hav/Clk PV Ramachandran
Sree Bhavan
Post: Keezhal
Vadakara, Dist: Kozhikode
Kerala – 673104
Mob:

To

The Officer in Charge
Unit Run Canteen
NCC Group HQ CSD Canteen
West Hill, Calicut

Sir,

DEATH INTIMATION – NO 6639012 EX HAV PV RAMACHANDRAN
SMART CARD NO.....

With deep regret, I wish to inform you that my husband No 66390102 Ex Hav P V Ramachandran **expired on** A copy of Death Certificate is enclosed for your information and record. Family pension has been sanctioned to me vide PPO No_..... My Bank Account details are given below:

Name of Bank: State Bank of India
Branch: Vadakara
Dist: Kozhikode, Kerala

My bank account No

My Aadhar No :

PAN Card No.....

My Phone No.....

I request you to sanction me the grant admissible to me.

Yours faithfully,

Hymavathy. V
W/O No 6639012 Ex Hav/Clk PV Ramachandran

Widow Identity Card and Grant from ACW Fund

The spouse has to approach the Zila Sainik Welfare Office of the District, where her husband had registered his name for the Widow Identity Card and grant from ACW Fund which is sanctioned the Record Office.

DOCUMENTS REQUIRED FOR WIDOW IDENTITYCARD FROM THE ZILA SAINIK WELFARE OFFICE, KANNUR

1. Original Discharge Certificate-
2. Original Pension Payment Order
3. Ex-servicemen Identity Card issued by the Zila Sainik Welfare Office of late husband
4. Death Certificate
5. Relationship certificate issued by the Village Officer
6. Election Identity Card
7. Attested copy of photograph (2)
8. Stamp size photograph – 2 Nos
9. Copy of PPO granting the Family Pension
10. Aadhar Card Copy
11. PAN Card Copy
12. Pension Slip from the PDA showing the details of pension

No.....

Village Office.....

It is certified that Smt **Hymavathi. V** resident of Sree Bhavan, Post: Keezhal, Villyappali Village, Taluk: Vatakara, Dist: Kozhikode, Kerala is the wife of Late No **6639012** Ex **HAV P V RAMACHANDRAN**, who expired on

This certificate has been issued for submission to Zila Sainik Welfare Officer, Kozhikode.

Signature of the Village Officer
With Office seal

Photo to
be attested
by Village
Officer

APPLICATION FOR LIFE MEMBERSHIP REGISTRATION

Regn No:.....

Place:.....

Date:.....

To

The Chairman
Right Solutions India Welfare & Charitable Trust
Harris Building, PO: Keezhal, Vatakara
Dist: Kozhikode, Kerala – 673105

I wish to become the Life Member of the Right Solutions India Welfare & Charitable Trust. I am remitting the amount of 2000/- towards the Life Registration Fee. I, hereby, authorize Ex-servicemen Helpline Centre of Right Solutions India Welfare & Charitable Trust to take up my welfare matters including pension and other benefits to the concerned authorities on my behalf.

I am enclosing the following documents:-

1. Application Form,
2. Undertaking.
3. Discharge book copy
4. Copy of Pension Certificate.
5. Copy of all the PPOs
6. Copy of pension certificate - Second service
7. Pension details from the Bank/Treasury
8. Death certificate (For widows)
9. Copy of Ex-servicemen Identity Card
10. Copy of ECHS Smart Card.
11. Bank Pass book copy.
12. Brief details of your problems.

Name	
House Name	
Street	
Post	
Dist	
State	
Pin	
Ph No	
e.mail ID	
Amount	Rs 2000/-
Mode of remittance	MO / DD / Remitted to the Account
Signature	

UNDERTAKING/DECLARATION/ AUTHORISATION

I, Shri/Smt self/

wife/daughter of No Rank.....

Name

resident of

(House).....

(Post).....

(Dist).....

(State)..... Pin.....

hereby declare, undertake and authorize the following:-

That I am the Registered Member of the Right Solutions India Welfare & Charitable Trust and my Registration No is.....

That, I, hereby, authorize **Ex-Servicemen Helpline Centre, Right Solutions India Welfare & Charitable Trust** to take up my welfare matters including pension and personal documentation cases with the concerned authorities on my behalf.

Signed on this.....day of.....2014.

Signature

Name.....

Witness

Signature

Name and address



WE HELP EX-SERVICEMEN AND THEIR DEPENDENTS STAYING ANY WHERE IN INDIA

TO SOLVE THEIR PENSION PROBLEMS AND DOCUMENTATION



We do not want to see the persons, but we want to see the documents and contacts through mobile phone and e mail.

DOUBTS FROM THE READERS

You can ask your doubts. We will answer. When you mail your letter, you must attach a copy of ex-servicemen/ widow identity card with your letter.

E-mail: rightsolutionsindiabullettin@gmail.com

Contact us
Ex-Servicemen Helpline Centre
Right Solutions India Welfare & Charitable Trust
Po: Keezhal, Vadakara, Dist: Kozhikode,
Kerala State, Pin - 673104
Phone: 0496-2593875, Mobile: 9447193131
e.mail: rsiwct@gmail.com

The details of service and terms & Conditions of service are given in our web www.rightsolutionsindia.com