

Personal Information System for Pensioners (PISP)

To

Empower Family Pensioners

PART-1: PERSONAL RECORD

PART-2: SERVICE RECORD

PART-3: FINANCIAL RECORD

PART-4: PROPERTY RECORD

PART-5: PHYSICAL FILES WITH ENCLOSURES

PART-6: ACTION BY NEXT-OF-KIN

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For

Met Veterans Association (MVA)

Available at: www.mva.org.in ## Downloads

PART-1: PERSONAL RECORD

(Fill in the details in Capital. Match Spellings with Aadhar & PAN)

S.NO.	ITEM	DETAILS
1	FULL NAME	
2	FATHER'S NAME	
3	MOTHER'S NAME	
4	PAN	
5	AADHAR NUMBER	
6	DATE OF BIRTH AS PER AADHAR	
7	ADDRESS AS PER AADHAR	
8	PASSPORT NUMBER	
9	DRIVING LICENCE NUMBER	
10	RETIRED OFFICERS I-CARD NUMBER	
11	ECHS CARD NUMBER	
12	CSD CARD NUMBER (GROCERY & LIQUOR)	
13	CENTRAL KYC IDENTIFIER	
14	MARRIAGE REGISTRATION CERTIFICATE NO.	
15	WILL REGISTRATION NUMBER	

PART-2: SERVICE RECORD

(Fill in the details in Capital. Match Spellings with Latest SPARSH PPO, Aadhar & PAN. Ensure Aadhar & PAN of Family Pensioner is Endorsed in SPARSH PPO)

S.NO.	ITEM	DETAILS
1	RETIRING SUBTANTIVE RANK	
2	FULL NAME AS PER RECORDS	
3	SERVICE NUMBER	
4	CHECK SUFFIX	
5	BRANCH	
6	DATE OF BIRTH AS PER RECORDS	
7	DATE OF COMMISSION (PROVISIONAL)	
8	DATE OF COMMISSION (PC)	
9	DATE OF RETIREMENT	
10	ORIGINAL PPO NUMBER	
11	E-PPO NUMBER	
12	SPRASH PPO NUMBER	
13	PENSION DISBURSING AGENCY (PDA)	SPARSH, PCDA, PRAYAGRAJ
14	PENSION DISBURSING BANK NAME	
15	ADDRESS OF BANK	
16	IFSC CODE OF BANK	
17	ACCOUNT NUMBER IN BANK	
18	TYPE OF ACCOUNT	
19	SPOUSE/FAMILY PENSIONERS NAME IN PPO	
20	DATE OF BIRTH OF SPOUSE IN PPO	
21	NOMINEE IN SPARSH/PPO	
22	REGISTERED MOBILE NUMBER IN SPARSH & BANK	
23	REGISTERED EMAIL IN SPARSH & BANK	-
24	ADDRESS MENTIONED IN PPO	

PART-3: FINANCIAL RECORD

(These are Examples. Add/Remove as per Individual Requirements)

S.No.	Holding Agency/Company	Type of Account	Account No.	First Holder Name	Second Holder Name	Nominee (s)/Relationship
1	Canara Bank (Pension Account)	Savings Bank				
2	HDFC	Savings Bank				
3	Mutual Fund Utility (MFU)	Mutual Fund				
4	HDFC Securities Ltd	Share				
5	Post Office	Senior Citizen Savings Scheme				
6	LIC	Insurance				
7	HDFC	Savings Bank				
8						
9						
10						

Important Notes:

1. For each Digital/Internet based Account, maintain record of User ID, Password, Registered Mob No., Registered Email ID, URL of Agency for Log-in in a Separate Diary.
2. Maintain Record of User ID & Password of Registered Email for Digital Log-in in the Diary.
3. These days most of the Logins have Double Authentication System (OTP). Safe keeping of mobile and registered mobile no. is of utmost necessity.

EVEN IN JOINT ACCOUNT, MAINTAIN AT LEAST MORE THAN ONE NOMINEE TO CATER FOR EXIGENCY OF BOTH PENSIONER AND SPOUSE DIE TOGETHER.

BEFORE REPORTING DEATH TO BANKS, SPOUSE/NOK MUST TRANSFER SUFFICIENT MONEY TO YOUR PERSONAL ACCOUNT OR DRAW THROUGH CHEQUES TO MEET EXPENSES FOR NEXT SIX MONTHS.

FOR THIS PURPOSE, MAINTAIN ONE BANK ACCOUNT IN THE NAME OF SPOUSE AND REGISTER SPOUSE AS BENEFICIARY IN ALL JOINT ACCOUNTS.

PART-4: PROPERTY RECORD

(These are Examples. Add/Remove as per Individual Requirements)

Item	Property-1	Property-2	Property-3
Type of Property: Res/Com/Land/ Society/Independent			
Address			
Status: Self Occupied/Rented			
Owner(s) Details			
Relationship within Owners			
Percentage of Ownership			
Nominee (s)/Will Status			
Free/Lease Hold			
Property Return Filed with Income Tax: Yes/No			
Property Tax Paid Till			
Ground Rent to be paid			
Dispute, if any			

Notes:

1. Property Return must be filed along with ITR every year. It will make Inheritance easier.
2. Create separate files for each property.

PART-5: PHYSICAL FILES WITH ENCLOSURES

(It is suggested Index for Physical Files)

PERSONAL DOCUMENTS			SERVICE/PENSION DOCUMENTS			PROPERTY DOCUMENTS		
FILE NO-1 FILE NAME: PERSONAL DOCUMENTS			FILE NO-2 FILE NAME: SERVICE/PENSION DOCUMENTS			FILE NO-3 FILE NAME: PROPERTY DOCUMENTS		
S.N O.	NAME OF DOCUMENT	ENCL NO	S.N O.	NAME OF DOCUMENT	ENCL NO	S.N O.	NAME OF DOCUMENT	ENCL NO
1	PAN	E-1	1	ORIGINAL PPO	S-1	1	ALLOTMENT LETTER	P-1
2	AADHAR	E-2	2	E-PPO BY DAV	S-2	2	POSSESSION LETTER	P-2
3	PASSPORT	E-3	3	SPARSH PPO	S-3	3	SALE DEED	P-3
4	DRIVING LICENCE	E-4	4	CERTIFICATE OF SERVICE	S-4	4	CONVEYANCE DEED	P-4
5	VOTER ID	E-5	5	RETIRED OFFICER I-CARD	S-5	5	DEMAND LETTER(S) FOR PAYMENT	P-5
6	CKYC CARD	E-6	6	ECHS CARD	S-6	6	PAYMENT RECEIPTS	P-6
7	CAR REGISTRATION CERTIFICATE	E-7	7	CSD CANTEEN CARDS	S-7	7	SOCIETY MEMBERSHIP/SHARE CERTIFICATE	P-7
8	MARRIAGE CERTIFICATE	E-8				8	NOMINATION LETTER	P-8
9	WILL DOCUMENT	E-9				9	PARTNERSHIP DEED	P-9
						10	TENANT AGREEMENT	P-10
						11	LOAN DOCUMENTS	P-11
						12	PROPERTY TAX DETAILS	P-12
AMEND AS PER REQUIREMENT.			AMEND AS PER REQUIREMENT.			FOR EACH PROPERTY KEEP SEPARATE FILE. AMEND AS PER REQUIREMENT.		

Notes:

1. Create Physical Files with Enclosure Numbers as suggested as far as possible with Original Documents. In case of Cards etc., their photocopies must be kept.
2. Keep Index of Records as First Enclosure in each File.
3. Most of the Financial Documents are in Digital Form these days. However, wherever hard copies are available, keep them in File-4: Financial Documents and put Index as First Enclosure.

PART-6: ACTION BY NEXT-OF-KIN

(The suggestions here are restricted to Service Matters only)

S.No.	Issue	Suggested Action	Remarks
1	DEATH OF PENSIONER	If death is at the Hospital, collect Medical Certificate from the Hospital mentioning Cause of Death duly Ink Signed by the Doctor.	This certificate may be required while Registering Death.
		If death is unnatural/accident, File an FIR with the concerned Police and Ensure Autopsy is carried out.	Obtain a Certified Copies of FIR & Autopsy Reports. These are required for certain Financial & Insurance Claims.
		If death occurs in a Foreign Country, Inform Indian Embassy of the Country.	Act as advised by the Embassy.
		Register the death at Cremation Ground/Registrar of Births & Death of District/Area depending on the facility available.	1. Carry Aadhar of the diseased of the Pensioner and get Aadhar No. endorsed on the Death Certificate. 2. Obtain 10 copies of ORIGINAL DEATH CERTIFICATE as every Agency would ask for Original Certificate.
2	REPORT DEATH TO THE PENSION BANK	As per procedure of the Bank, file an application with the Bank Branch having Pension A/C. The old A/C may be closed. Open a New Pension Account on the Name of Family Pensioner, whose name is mentioned in Sparsh PPO.	The procedure of Banks may differ from Bank to Bank.
3	REPORT DEATH TO PENSION DISBURSING AUTHORITY (PDA)	Report Death at SPARSH Portal. If Pension is not yet transferred to SPARSH, Bank becomes the PDA. The Action at S. No. 2 above is sufficient.	1. At SPARSH, Reporting Person can be by any relation. It is better that another Pensioner on Sparsh reports death. 2. Link for Reporting (SPARSH): https://sparsh.defencepension.gov.in/?page=initiateFamilyPension

4	CLAIM FAMILY PENSION	Claim has to be submitted online at SPARSH Portal. If Pension is not yet transferred to SPARSH, Claim is to be submitted to DAV, Subroto Park, Delhi as per the procedure in vogue manually. LINK FOR DAV FOR PROCEDURE: https://iafpensioners.gov.in/ords/r/dav_portal/dte_av/classic-report1?p0_title=Family%20Pension&p0_heading=Officers%20%3E%20Family%20Pension&p0_hsd_type=MNO&p0_hsd_sub_type=FMP&p0_heading_top=%20De%20of%20Air%20Veterans%20%20Family%20Pension&p0_heading1=Checklist%20and%20forms%20in%20case%20of%20death%20of%20commissioned%20officers%20while%20in%20service&p0_heading2=Important%20Letters%20Circulars%20Forms&session=13657990337743	Link for Claim (SPARSH): Use the above Link. Fill-in “CLAIM DETAILS” and “CLAIMANTS DETAILS”. It can Only be done by First Reporting Death. Both actions are required Independently for Family Pension to Commence. Those on SPARSH need not approach DAV. Back-end job is done at SPARSH. However, DAV can be approached for early disposal with reference to Application submitted at Sparsh.
5	ECHS CARD	If Spouse has Life Time Valid ECHS Card, No action is required. Same is true for Dependent Cards. However, if validity is Not Life Time, the cards need to be renewed. Note: ECHS facility to NOK shall be extended subject to NOK is in receipt of Family Pension.	Deposit Pensioner’s card along with Death Certificate to O i/c of Polyclinic attached with. It will be Blocked.
6	CSD CANTEEN CARD	CSD Card be obtained Online on the Name of Family Pensioner from CSD Smart Card Facility by Registering & Applying. Alternately, from attached CSD Canteen.	Link for CSD Smart Card: https://csdsmartcard.co.in/HomePage.aspx?Ischeck=1
7	RETIRED OFFICER I- CARD	Destroy it for any Misuse or Deposit it to DAV, Subroto Park, Delhi by Speed Post along with Death Certificate.	
8	OTHER ISSUES	Other issues such as claiming FDs, Insurance, property transfer etc. are to be carried out with the support of family & friends.	
IMPORTANT: IF MARRIED DAUGHTER GET DIVORCED/WIDOWED AFTER THE DEATH OF PENSIONER, SHE BECOMES ELIGIBLE FOR FAMILY PENSION SUBJECT TO HER NAME IS INCLUDED IN THE PPO AND MONTHLY INCOME IS LESS THAN RS 9000/- PM. FURTHER, SUCH AN ENDORSEMENT IN PPO IS TO BE DONE BEFORE THE DEATH OF FAMILY PENSIONER HERSELF BY MODIFICATION OF “CERTIFICATE OF SERVICE” BY DAV, SUBROTO PARK, DELHI.			