

COMMON MISTAKES COMMITTED BY VETERANS POST RETIREMENT

CHECK LIST PREPARED BY ZSB

- 1. After retirement, you did NOT register yourself at Zila Sainik Board (ZSB), and you do NOT have ZSB Identity Card.**
- 2. Your permanent home address has not been changed in Service Records and Discharge Book.**
- 3. You are having a Pension Book, in which your wife's Name is written as NOMINEE only, to receive left over amount in your account, after your death, but not to get FAMILY PENSION after you.**
- 4. In your PPO, your wife's Name and DOB are not written. Which means, your PPO is NOT JOINTLY NOTIFIED and SHE WILL NOT GET PENSION AFTER YOU.**
- 5. In your PPO, your wife's Name and/or DOB are wrong, which do not EXACTLY MATCH with her Adhaar Card and PAN Card.**
- 6. In your PPO your wife's DOB is NOT written, but only her AGE or YEAR of Birth is written.**
- 7. Correct Names and DOBs of Your all children are not endorsed in your Service Records.**
- 8. You have applied for correction of Name/DOB of your Wife or Children in your Service Records and received Part-2 Order or NAVPEN order or POR from your Record Offices, but didn't get it endorsed in your Discharge Books by ZSB.**
- 9. You do NOT have a Joint Pension Account in Bank with your Wife, though you have a Jointly Notified PPO.**
- 10. You do not have an ECHS 64KB medical Card. You NEVER applied for ECHS Card or do not have Temporary Slip.**
- 11. Your correct Name and DOB are not mentioned in your Adhaar Card and PAN Card. Same is true for family members. May be only YEAR is written in place of DOB.**
- 12. You have NOT intimated your marriage to your Record Office, as you have got married after retirement.**

13. You have NOT intimated death of your Wife to Record Office and published Part-2 Order. You have NOT changed Nominee in Records and AGI or NGI or AFGIS.

14. You have re-married, and may have children from second marriage also, but never intimated that to your Record Office and Part-2 Orders have not been published for second marriage and children.

15. Your second Wife's Name has not been endorsed in PPO, when she is eligible.

16. You have not endorsed your disable child's Name in Service Records and PPO, if eligible.

17. You have NOT taken Dependent I Cards for your wife and Children.

18. You get pension from SBI, but your pension account has NOT been changed into a DSP account.

19. You have NOT made a CHECK LIST for your Wife, about STEPS, she will have to take, after your death.

20. You have NOT told your wife, where you have kept your various important Service and Civil Documents.

21. You have NOT shown various important offices to your Wife, such as, ZSB, Bank Branch, ECHS office, Army Stn HQ, AF Stn Bkp, INS Netaji, CRSO Office, CSD office etc.

22. You have NOT Made a list of Names and Contact Details of various important offices and persons for your wife.

23. You have not mentioned NOMINEEs for your Pension and other Bank/Post office accounts.

24. You have not told your wife about various Log ID and Passwords to open or operate your mobile phone, laptop, computer, other online bank accounts, financial accounts and ATM Cards.

25. You have NOT made a clear WILL for your WIFE and Family.