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WE PLAN, YOU PROSPER



Part-1

COMPENDIUM OF FAQs



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From the Editor's Desk

Paperwork, documentation and compliances form a large part of our lives and information on those is often not readily available or presented in simple terms.

And then there are queries on investments, insurance and other topics too, that we often need answered but have to wade through reams of data on Google to get clarity, if at all.

In this edition of Punji Times, we have compiled information on some popular topics. We hope this is useful!

Best,
Team Meri Punji



Punji (noun/Hindi) - Capital meaning, wealth in the form of money or other assets owned by a person or organization or available for a purpose such as starting a company or investing.

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AADHAAR Services

Aadhaar is a **12-digit unique identification number** issued by the **Unique Identification Authority of India (UIDAI)** to Indian residents. It serves as a **proof of identity and address** and is linked to an individual's **biometric data** (fingerprints, iris scan) and demographic information (name, date of birth, gender, address).



Key Features of Aadhaar:

- **Voluntary but Widely Used –**
While not mandatory for all services, it is required for many government welfare schemes, bank accounts, PAN cards, and mobile SIM cards.
- **Biometric Authentication –**
Uses fingerprints or iris scans for secure identity verification.
- **Digital Identity –**
Enables paperless and online verification for services like banking, taxation (e.g., ITR filing), and subsidies (e.g., LPG, ration).
- **Aadhaar Card –**
A physical or electronic document (e-Aadhaar) containing the Aadhaar number and personal details.
- **Masked Aadhaar –**
Allows hiding the first 8 digits for privacy when sharing.

Uses of Aadhaar:

- Government Subsidies (Direct Benefit Transfer - DBT)
- Banking & PAN linkage
- Income Tax Filing (ITR)
- Mobile SIM verification
- Passport & Driving License applications
- School admissions & scholarships
- Pension & provident fund services

1

What is e-Aadhaar?

e-Aadhaar is a password protected electronic copy of Aadhaar, which is digitally signed by the competent Authority of UIDAI.

2

What Is the Password of e-Aadhaar?

Combination of the first 4 letters of name in CAPITAL and the year of birth (YYYY) as password.

3

How can Resident download e-Aadhaar?

Resident can download e-Aadhaar by following two ways.

- **By Using Enrollment Number:** Resident can download e-Aadhaar using 28 digit enrolment no. along with Full Name and Pin code. In this download process OTP is received on registered mobile no. Resident can also use TOTP to download e-Aadhaar instead of OTP. TOTP can generated using mAadhaar mobile Application.
- **By Using Aadhaar No:** Resident can download e-Aadhaar by using 12 digits Aadhaar No. along with Full Name and Pin code. In this download process OTP is received on registered mobile no. Resident can also use TOTP to download e-Aadhaar instead of OTP. TOTP can generated using mAadhaar mobile Application.

4

Where can I Update my Mobile Number?

You can update your mobile number by visiting a Permanent Enrolment Center.

5

How many Aadhaars can be linked with the same mobile number?

There is no restriction on number of Aadhaar that can be linked with one mobile number. However it is advised to link your own mobile number or mobile number you have better access only with your Aadhaar as the same is used for various OTP based authentication services.

6

Is there any fee involved for updating Aadhaar details?

Yes, there is a fee is applicable for updating Aadhaar. For fee details please visit [Aadhaar Enrolment & Update Charge](#). The applicable charges for update services are displayed at the enrolment centre and bottom of the acknowledgement slip issued.

7

Can I update my address in my local language?

- In addition to English you can update/do correction in your address in any of the following languages:
- Assamese, Bengali, English, Gujarati, Hindi, Kannada, Malayalam, Marathi, Odia, Punjabi, Tamil, Telugu and Urdu.

8

Is it necessary to link bank account with Aadhaar?

As per gazette notification of Ministry of Finance, dated 1st June 2017, Individuals are required to provide Aadhaar number for linking all their bank accounts before 31st Dec 2017.

For residents not having Aadhaar it is suggested that they get themselves Enroled to get an Aadhaar.

9

In case, Resident is an NRI/OCI card holder and having bank account in India but Resident doesn't have Aadhaar. What will happen to his/her Bank account?

For NRIs it is suggested that they disclose their non-resident status with proof to their bank.

For the status of account becoming in-operational only the relevant banks shall be able to give response.

10

Is it necessary to submit Aadhaar in Bank while transaction amount is INR 50,000 or above?

As per gazette notification of Ministry of Finance, dated 1st June 2017, Aadhaar will be sought for all transactions for an amount INR 50,000 or above.

11

How is Aadhaar different from any other identity issued by the government?

Aadhaar is essentially a paperless online anytime-anywhere identity assigned to a resident to cover his/her entire lifetime. The verification of his identity is done online with the help of authentication devices which connect to UIDAI's Central Identity Repository and return only a 'yes' or 'no' response to the basic query- "Is the person who he/she claims to be?" based on the data available with UIDAI.

The Aadhaar authentication service is fully functional and in use in several service delivery schemes across the country. The Aadhaar Card or the e-Aadhaar (electronic copy of Aadhaar) are essentially given to residents to know their own Aadhaar, but are only the first step towards the actual use of the online id as explained in the preceding para.

12

Can we register/change mobile number online?

For any online update request, including updation of mobile number, resident should already have an active number registered with UIDAI where person can receive OTP SMS and authenticate himself/herself. Otherwise you would need to visit nearest UIDAI permanent Enrolment centre.

13

How many types of updates can a resident can do?

A resident can do biometric update (Face, IRIS and fingerprint), demographic update (Change in name, DoB, Gender or Address) and Document update (if resident had not changed any demographic detail in last 8-10 years).

14

I want to give up my Aadhaar. How and what needs to be done?

Presently there is no Policy to give up Aadhaar. However Aadhaar holders can secure their Biometric Authentication as per need by locking or unlocking Biometrics using "Lock/Unlock Biometrics" functionality at UIDAI official website "resident.uidai.gov.in"

15

My Aadhaar showing deactivated status. What should I do?

You can contact Helpline number 1947, help@uidai.net.in or Regional office to know the reason.

PASSPORT

1 What are the various passport services and which form has to be filled in?

The various passport services are:

Issue of Fresh Passport: You can apply for fresh passport if applying for the first time in the applied category.

Re-issue of Passport: You can apply for re-issue of passport if you want another passport in lieu of an existing passport for any of the following reasons:

- Change in existing personal particulars.
- Validity expired within 3 years/ Due to expire within one year.
- Validity expired more than 3 years ago.
- Exhaustion of pages.
- Damaged passport.
- Lost passport.

The applicant must apply under fresh category, in case they did not hold previously any Ordinary Passport, even if they currently hold Official/Diplomatic Passport.

The applicants for Official/Diplomatic Passport must apply under fresh category in case they did not hold previously any Official/Diplomatic Passport, even if they currently hold Ordinary Passport.

2 What types of passports are issued in India?

Following three types of passports are issued in India:

Ordinary Passport: An ordinary passport consists of 36/60 pages. Generally, for adults it is valid for 10 years from the date of issue and can be re-issued. For minors' passport, the validity is restricted to five years or till they attain the age of 18, whichever is earlier.

Diplomatic Passport: Issued to designated members authorised by the Government of India.

Official Passport: Issued to designated Government servants or any other person specifically authorised by the Government deputed abroad on official assignment.

3 How do I apply for a Passport or Police Clearance Certificate (PCC)?

For issue of fresh/re-issue of Passport and PCC, applicant should fill in the application form online at www.passportindia.gov.in. In case of poor internet connectivity, applicant may choose e-Form (offline mode).

Note: It is mandatory for all applicants, including infants, to be physically present at the Passport Seva Kendra (PSK) or the Post Office Passport Seva Kendra (POPSK) to give their biometrics (fingerprints) and photographs and follow prescribed procedures.

4 What is the procedure to apply for duplicate passport in case of lost or damaged passport?

Duplicate passports are not issued however; a new passport with different passport number may be issued with fresh validity. The applicant has to apply in re-issue category with reason as Lost/Damaged passport.

5 What is the fee for applying for fresh passport?

Age	Fees	Particulars
Less than 15 years	1000/-	For fresh Passport application, a rebate of 10% on basic Passport fee will be applicable for minor applicants (age ≤ 8 years)
18 years and above	1500/-	For fresh Passport application, a rebate of 10% on basic Passport fee will be applicable for senior citizens (age > 60 years).
15 to 18 years	1500/-	Validity for 10 years
	1000/-	Validity 5 years/Till the age of 18 years

6 How long is a passport valid?

In case of adults, generally, 10-year validity passport would be issued. In case of minors, the validity of passport is restricted to 5 years or till they attain the age of 18, whichever is earlier. But the minors between 15 to 18 years of age can apply either for a 10-year validity passport or for a passport which is valid till they attain the age of 18 years. Different fees are applicable for different validity. Further, most of the foreign missions/embassies insist on the passport validity of at least of six months to one year before they consider issuing visas. Accordingly, it is advisable to apply for re-issue well before time to avoid last minute rush.

7 What types of passports are issued in India?

You need to fill/upload the Diplomatic/Official Passport online form/e-form by selecting. Normally applications for diplomatic and official passports are entertained only at the Consular, Passport and Visa (CPV) Division, Patiala House, New Delhi. However, you may also apply at the Passport Office attached to your present residential address (except in Delhi). Accordingly, please select CPV Division for submission at CPV Division, Delhi and RPO concerned for submission at RPO. Please submit the following documents along with the application form: –

For existing Ordinary Passport (if any): Proof / Certificate of Safe Custody done at your office.

For existing Diplomatic/ Official Passport (i.e. in Re-Issue applications) : the original Diplomatic/Official Passport for cancellation. If the same is kept in the safe custody of the Ministry of External Affairs, the original surrender/safe custody certificate. If the same has been cancelled by Ministry of External Affairs, the original cancellation certificate.

A copy of your Official Identity (ID) Card (or that of the Head of Office)

A copy of Certificate issued by the Head of Office in the format enclosed within the new Diplomatic/Official Application Form available in the website

The Official Request from Forwarding Officer in the format enclosed within the new Diplomatic/Official Application Form available in the website

The Political/PMO Clearance Certificate, if applicable

If you are retiring in less than six months from the date of application, please give an undertaking from your office that you will surrender the Diplomatic/Official passport to your office immediately after return from official assignment

8 What do I do if I lose my passport?

Loss of passport should be immediately reported to the nearest Police Station and to the Passport Office or Indian Mission, if abroad. If required, you can apply for "Re-issue" of passport.

9 Documents required for issue or reissue of Passport?

To check the complete list of documents to be submitted along with the application form, please click on "Documents Advisor" link on Home page of <https://www.passportindia.gov.in>.

How can I apply for a Tatkaal Passport?

Tatkaal Passport is an **expedited passport issuance service** in India that allows applicants to get their passport **much faster than the normal processing time**, typically within **1-3 working days** after approval, compared to the standard **30-45 days**.

Passports can be now obtained under the Tatkaal Scheme without providing the Verification Certificate from a Gazetted Officer which was required earlier. The documents to be submitted for getting a Passport under this Scheme has been notified vide G.S.R. 939(E) dated 16 December, 2019. Applicants over the age of 18 years may submit any three of the documents specified in the **List of Acceptable Documents** for obtaining Passport under the Tatkaal Scheme.

Key Features of Tatkaal Passport Scheme:

1. **Faster Processing** – Priority handling of applications.
2. **Higher Fee** – Costs more than the normal passport application.
3. **No Police Verification Before Issuance** (in most cases) – Police verification is done **post-issuance** (except for certain categories).
4. **Same Documents as Normal Passport** – But stricter scrutiny.

Eligibility for Tatkaal Passport:

- Available for **Fresh Passport, Reissue, and Miscellaneous Services**.
- Not applicable for **lost/damaged passports** or certain special cases.

Tatkaal Application Process:

1. Apply Online via **Passport Seva Portal**.
2. Choose "Tatkaal" while filling the form.
3. Pay Higher Fees (varies by passport type and age).
4. Schedule an Appointment at a Passport Seva Kendra (PSK).
5. Submit Documents & Attend Appointment.
6. Get Passport in 1-3 Days (if approved).

Tatkaal Fees (2024):

Passport Type	Normal Fee (₹)	Tatkaal Fee (₹)
Fresh (36 pages)	1,500	3,500
Fresh (60 pages)	2,000	4,000
Reissue (Expired/Lost)	Varies	Extra ₹2,000-3,000

Documents Required:

- **Proof of urgency** (not always mandatory but helpful, e.g., travel tickets, visa).
- **Standard documents** (Aadhaar, PAN, address proof, birth certificate, etc.).
- **Self-declaration** for Tatkaal processing.

Important Notes:

- **Police verification may still happen later** (can delay passport renewal if issues arise).
- **Tatkaal slots are limited** – book early.
- **Not guaranteed in all cases** – depends on verification.

For the latest updates, check the official **Passport Seva Website**.





PERMANENT ACCOUNT NUMBER (PAN-TAN)

1

What is PAN?

PAN is an electronic system through which, all tax related information for a person/company is recorded against a single PAN number. This acts as the primary key for storage of information and is shared across the country. Hence no two tax paying entities can have the same PAN.

2

Who all are eligible to get PAN card issued?

PAN Card is issued to below mentioned who pays tax in India:

- Individual
- HUF-Hindu undivided family
- Company
- Firms/Partnerships
- Trusts
- Society
- Foreigners

3

What are the documents required to file application for issue of PAN Card?

PAN requires two types of documents. Proof of address (POA) and Proof of Identity (POI). any two of the following documents should meet the criteria

S.No	Applicant	Document required
1	Individual Applicant	POI/ POA- Aadhaar, Passport, Voter ID, Driving Licence
2	Hindu Undivided Family	An affidavit of the HUF issued by the head of HUF along with POI/POA details
3	Company registered in India	Certificate of Registration issued by Registrar of Companies
4	Firms/ Partnership (LLP)	Certificate of Registration issued by the Registrar of Firms/ Limited Liability Partnerships and Partnership Deed.
5	Trust	Copy of Trust Deed or a copy of the Certificate of Registration Number issued by a Charity Commissioner.
6	Society	Certificate of Registration Number from Registrar of Co-operative Society or Charity Commissioner
7	Foreigners	Passport PIO/ OCI card issued by the Indian Government Bank statement of the residential country Copy of NRE bank statement in India

4

What is the cost for applying for PAN?

The cost of PAN card is Rs. 110 or Rs. 1,020 (approximately) if PAN card is to be dispatched outside India.

5

How to enrol for PAN?

PAN Card can be applied both online and offline:-

Online Application of PAN :-

- Visit NSDL or UTIITSL Website;
- Fill Form, Submit and Pay the processing fees;
- PAN will be dispatched to the given address in 15 days.

Offline Application for PAN:-

- Get application Form from authorised PAN centre or you can download the Form online from NSDL Website;
- Fill the Form, attach required documents, and get the Form submitted along with processing fees;
- PAN will be sent to the given address.

6

How to update/edit PAN details?

PAN can be updated by the following steps:

- Go to the NSDL website and select the update PAN section
- Select option "Correction" in existing PAN data
- A copy of (POI/POA) supporting documents are required.

7

What are the Do's and Don't's for Filling up PAN Form?

- The form must be filled using only capital letters,
- Form must be filled with Black Inked Ball or Gel Pen,
- Mobile number is compulsory ;
- Fill the form in English ;
- Make sure the form is filled only with current and relevant details;
- Names must not have salutations such as Mr / Mrs / Ms / Dr;
- Make sure that the full and complete address is filled for the PAN to be dispatched to the address;
- Enter name clearly with signature or thumbprints when self-attesting supporting documents;
- Attach relevant documents;
- Incorrect information and lack of support documents will cause the application to be rejected.

8

What if PAN Card is lost?

If you have lost your PAN card, not to worry. Apply for a duplicate PAN card online or offline. Login on to NSDL or UTIITSL website, Fill the form 49-A for Indian citizen or Form 49-AA in case of a foreigner and make the payment online for a duplicate copy of your PAN card. The PAN will be dispatched within 45 days.

9

How long is the PAN Card valid?

PAN Card is valid for lifetime.

10

How to track PAN Application submitted?

Application for PAN Card can be tracked on the given website <https://tin.tin.nsdl.com/pantan/StatusTrack.html> by just filling up the acknowledgement number.

11

Why do we need PAN Card?

PAN is a unique identification number that enables each tax paying entity of India with the following:

- Proof of Identity
- Proof of Address
- Mandatory for Filing Taxes
- Registration of Business
- Financial transactions
- Eligibility to open and operate Bank Accounts
- Phone Connection
- Gas Connection
- Mutual Fund – PAN is beneficial to complete e-KYC for mutual fund investments.

The union budget 2019 has proposed for taxpayers to use Aadhaar instead of PAN for filing income tax returns on or after 1 September 2019. It has been proposed in the union budget 2019 that the Income-tax officer can themselves allot PAN to taxpayer filing return with Aadhaar.

12

Is it mandatory to link PAN with Aadhaar?

Yes, it is **mandatory to link your PAN (Permanent Account Number) with Aadhaar in India, as per the Income Tax Act, 1961**. The government has made this linkage compulsory to curb tax evasion and prevent duplicate/fake PAN cards.

13

What is the process for linking PAN to Aadhaar?

You can link them **online** via:

1. **Income Tax e-Filing Portal** (<https://www.incometax.gov.in>)
 - o Login → Go to "Profile" → Click "Link Aadhaar".
2. **SMS Service**
 - o Send UIDPAN <12-digit Aadhaar> <10-digit PAN> to **567678** or **56161**.
3. **NSDL/UTIITSL Portal**
 - o Visit <https://www.tin-nsdl.com> → "Link Aadhaar" option.

Documents Required for Linking

- PAN number.
- Aadhaar number.
- **Name mismatch?** Update details in either PAN or Aadhaar to match.
- **Exceptions (Where Linking Not Required)**
- **Non-resident Indians (NRIs)** as per Income Tax Act.
- **Individuals aged 80+ (super seniors).**
- **Residents of Assam, Meghalaya, and Jammu & Kashmir** (special cases).

14

Is there a penalty for not linking PAN to Aadhaar?

Yes.

- PAN becomes invalid **for transactions (banking, investments, property deals).**
- Higher TDS/TCS (**tax deducted at 20%+ instead of normal rates**).
- Cannot file ITR (**Income Tax Return**).

15

What is the penalty for not complying with the provisions relating to PAN?

Section 272B provides for penalty in case of default by the taxpayer in complying with the provisions relating to PAN, i.e., not obtaining PAN, even though he is liable to obtain PAN or knowingly quoting incorrect PAN in any prescribed document in which PAN is to be quoted or intimating incorrect PAN to the person deducting tax or person collecting tax. Penalty of Rs.10,000 under section 272B can be levied for failure to comply with the provisions of section 139A and penalty of Rs.10000 per default shall be levied for failure to Quote or to Quote invalid PAN.

VOTER ID

1 What is a Voter Identification Card?

Voter Identification Card also known as also known as EPIC (Electors Photo Identity Card) is a photo identity card issued by the Election Commission of India to all Indian citizens eligible to vote. The purpose of Voter ID is to serve as identity proof for voters and prevent impersonation and fraud during elections.

2 Who is eligible for Voter Identification Card?

All Indian citizens with a permanent address in India who are at least 18 years of age and older may apply for a Voter ID.

3 What are the documents that are required for Voter Identification Card?

Primarily,

- (i) Age Proof such as PAN Card or Passport;
- (ii) Address Proof: 10th pass Certificate or Birth Certificate;
- (iii) Passport size Photographs are required.

4 Can Voter ID be applied for online?

Yes one may apply for a Voter ID online by visiting <https://voterportal.eci.gov.in/>. One needs to create a login ID on the portal and Login using his credentials. One the homepage select FORMS. For first time voters one should select Form 6. Enters the details in the mandatory fields and attach the scanned copies of the documents mentioned above.



5 What are the relevant forms?

Other relevant which can be filed on the portal and their relevance are discussed under:

Form 6	New voter registration
Form 7	Objection/deletion from electoral roll
Form 8	Correction (name, photo, address)
Form 8A	Address change (within constituency)

6 Can Voter ID be applied for online?

Yes one may apply for a Voter ID online by visiting <https://voterportal.eci.gov.in/>. One needs to create a login ID on the portal and Login using his credentials. One the homepage select FORMS. For first time voters one should select Form 6. Enters the details in the mandatory fields and attach the scanned copies of the documents mentioned above.

7 What are the uses of Voter ID?

The Voter ID card can be used for the following:

- The card can be used as a proof of identity and address.
- A Voter ID Card is proof that the cardholder is a registered voter.
- The Voter ID has several personal identification features such as the cardholder's signature & photograph.
- The Voter ID card can be utilized to avail certain government schemes.

8 Is the voter id available online?

Yes. e-EPIC / Digital voter ID (PDF) is available via NVSP/DigiLocker.

DRIVING LICENCE

1

What is a Driving Licence?

A **Driving Licence (DL)** is an **official document issued by the State Government**, authorizing the holder to drive a motor vehicle on public roads in India. Under the **Motor Vehicles Act, 1988**, driving without a valid licence is a punishable offense.

2

Who Issues a Driving Licence?

Licences are issued by:

- **Regional Transport Office (RTO)** or
- **Regional Transport Authority (RTA)** of the applicant's residential area.

Type	Purpose	Validity
Learner's Licence (LL)	Provisional licence for practice	6 months
Permanent Licence (PL)	For private vehicles (cars/bikes)	20 years (or till age 50)
Commercial Driving Licence (CDL)	For transport vehicles (trucks, buses)	3 years (renewable)
International Driving Permit (IDP)	Allows driving abroad	1 year

3

Eligibility Criteria

- **Gear Vehicles (Cars/Bikes ≥ 50 cc):** Minimum **18 years**.
- **Gearless Vehicles (Bikes ≤ 50 cc):** Minimum **16 years** + parental consent.
- **Commercial Vehicles (CDL):** Minimum **18 years** + **8th-grade pass** (for some states).

4

Documents Required

- **Age Proof:** Birth certificate, PAN, Passport, Class 10 marksheet.
- **Address Proof:** Aadhaar, Voter ID, Electricity Bill, Passport.
- **Form 4/5** (application form).
- **Passport-size photos.**
- **Medical Certificate** (if aged ≥ 40).

5

What is a Learner's Licence?

A **temporary licence** valid for **6 months**, issued after passing a **written test** on traffic rules.

6

When Can You Apply for a Permanent Licence?

- **After 30 days** of holding a **Learner's Licence**.
- **Must pass a practical driving test** at the **RTO**.

7

Is a Driving Test Mandatory?

Yes! The **RTO** conducts a **practical test** (e.g., parking, hill driving, traffic compliance).

8

Validity of a Permanent Licence

- **Private Vehicles:** **20 years** or till the holder turns **50** (whichever comes first).
- **Commercial Vehicles:** **3 years** (renewable).



9

What If You Lose Your Licence?

Apply for a **duplicate DL** at the RTO with:

- FIR copy (if lost/stolen).
- Photocopy of original DL (if available).
- Passport photos + address/age proof.

10

How to Check DL Status or Apply Online?

Use the **mParivahan app** or visit Parivahan Sewa for:

- Online applications.
- Slot booking for tests.
- Downloading a **Digital Driving Licence** (valid as per IT Act).

11

What is the mParivahan App?

The **mParivahan app** is an **official government app** developed by the **Ministry of Road Transport and Highways (MoRTH)** to provide **digital driving licences (DL)**, vehicle registration certificates (RC), and other transport-related services. It allows users to access and store their documents electronically, which are legally valid under the **Motor Vehicles Act** and **IT Act, 2000**. Traffic police across India accept it during checks.



Key Features of mParivahan App

- 1. Digital Driving Licence (DL) & RC**
View and store your **DL & RC** in digital format (accepted by traffic police).
- 2. Challan (E-Challan) Status**
Check and pay traffic fines online.
- 3. Vehicle Details**
Verify registration, owner details, insurance, and PUC status.
- 4. Driving Licence Test Preparation**
Practice MCQs for Learner's Licence tests.
- 5. Online Services**
Apply for duplicate DL/RC, track application status, book RTO slots.
- 6. QR Code Verification**
Authorities can scan the QR code to validate documents.

Where to Download mParivahan App?

Android: Google Play Store (mParivahan)
iOS (iPhone): Apple App Store (mParivahan)



1

What is NPS?

A government-backed **voluntary retirement savings scheme** offering market-linked returns and tax benefits. Managed by PFRDA.

2

Who Can Join?

All Indian citizens (18–70 years), including **salaried, self-employed, and NRIs** (must retain Indian citizenship until exit).
Armed forces personnel have a separate scheme (AFPS).

3

Account Types

Feature	Tier-I (Pension Account)	Tier-II (Savings Account)
Purpose	Retirement corpus	Flexible savings
Min. Deposit	₹500/year	₹250/year
Withdrawals	Restricted (see Q6)	Anytime
Tax Benefits	Yes	No
Mandatory?	Yes	Optional

4

Tax Benefits (2024-25)

- Employee Contribution:**
- o Up to **₹1.5 lakh** under **Section 80CCD(1)** (within 80C limit).
 - o Additional **₹50,000** under **80CCD(1B)** (exclusive).
- Employer Contribution:**
- o Up to **10% of salary (Basic + DA)** under **80CCD(2)** (no cap).
- Self-Employed:**
- o Up to **10% of gross income** under **80CCD(1)** (max ₹1.5 lakh).

5

Withdrawal Rules

- At Retirement (60+):**
- o 60% lump sum (tax-free) + **40% annuity** (pension).
- Early Exit (Before 60):**
- o **80% annuity mandatory** if corpus ≥₹2.5 lakh.
- Partial Withdrawal:**
- o After 3 years, **25%** for specific needs (home/medical/education).

6

New Additions (Your Questions)

- Q1. Can I have multiple NPS accounts?**
→ **No.** Only **one PRAN** (Permanent Retirement Account Number) per individual. NPS is portable across jobs/locations.
- Q2. How to appoint nominees?**
→ At account opening, you can nominate **up to 3 people** with **percentage allocation** (must total 100%). Update via CRAF Form.
- Q3. Tax benefits for employees vs. self-employed?**
- | Category | Tax Deduction |
|----------|---|
| Salaried | - Employee contribution: 10% of salary (Basic+DA) under 80CCD(1) + ₹50K extra.
- Employer contribution: 10% of salary (no cap) under 80CCD(2). |
| Self | - Up to 10% of gross income under 80CCD(1) (max ₹1.5 lakh) + ₹50K under 80CCD(1B). |

7

How to Open an NPS Account?

- Online:** eNPS Portal (Aadhaar/PAN).
Offline: Via banks/post offices (POPs).
Documents: PAN, Aadhaar, address proof, photo.

8

Key Updates (2024)

- Annuity Choices:** Select from **8+ providers** (e.g., LIC, SBI Life).
Auto-Renewal: Default option for annuity continuity.
NPS Helpline: 1800-222-080 / npsra.nsdl.co.in.
For NRIs: Contributions must be via **NRE/NRO accounts**.

(NPS)

NATIONAL PENSION SCHEME

ESI

Employees State Insurance

1

What is ESI?

A social security scheme for organized sector workers, providing:

- **Medical care** (for employees + families).
- **Financial support** during sickness, maternity, disability, or employment-related injuries/death.

2

Coverage

Factories, shops, hotels, cinemas, transport, medical/educational institutions, etc.

- **Threshold:** 10+ employees (or 20+ in some states*).
- **Salary Limit:** ₹21,000/month (₹25,000 for disabled employees).

3

Benefits

Benefit	Description
Medical Care	Free OPD/IPD treatment, medicines, surgeries, maternity care, super-specialty services.
Sickness Benefit	70% of wages for up to 91 days/year (certified by ESI doctor).
Maternity Benefit	100% wages for 26 weeks (extendable).
Disability Benefit	90% wages for temporary/permanent disability due to work injury.
Dependents' Benefit	90% of deceased employee's wages to family (see Q12 for breakdown).
Funeral Expenses	₹10,000 reimbursement.

4

Contributions (2024 Rates)

Category	Rate	Calculated on
Employee	0.75%	Gross wages (up to ₹21,000).
Employer	3.25%	Gross wages.
Total	4%	

5

Key Updates (2024)

- **Wage Ceiling Increased:** From ₹15,000 to **₹21,000** (2023 notification).
- **Disabled Employees:** Coverage extended to those earning ≤ **₹25,000/month**.
- **New Hospitals:** 150+ **ESIC hospitals** and 1,500+ dispensaries added nationwide.

6

Compliance & Penalties

- **Late Payments:** Damages up to **25% p.a.** (scaled by delay).
- **Non-Registration:** Prosecution under **Section 85(A)**, with fines/imprisonment.

7

Post-Retirement Benefits

Medical Cover: Retirees with **5+ years** of contributions can extend coverage for **₹120/year** (self + spouse).

8

Common Queries

- Q1. How to register?
→ Employers register via ESI Portal; employees receive an ESI Card.
- Q2. What records must employers maintain?
→ Muster rolls, wage registers, Form-11 (Accident Register), and inspection books.
- Q3. Are part-time workers covered?
→ Yes, if their wages are ≤ ₹21,000/month.
- Q4. How to claim benefits?
→ Submit forms (e.g., Form 9 for sickness benefit) at ESIC offices/hospitals.

Need Help?

ESI Helpline: 1800-11-2526 / esic.nic.in. Grievance Portal: <https://www.epfigms.gov.in/>.

(PF)

FAQS ON PROVIDENT FUND

1 What is Employees' Provident Fund & Miscellaneous Provisions Act, 1952?

The **Employees' Provident Fund (EPF)** is a **social security scheme** designed to provide financial stability to employees and their dependents after retirement, resignation, or in case of death/disability.

2 What are the schemes under the EPF & MP Act, 1952?

The Act includes **three key schemes**:

- **Employees' Provident Fund (EPF)** – A savings scheme where employees and employers contribute, and the full amount (with interest) is paid at retirement/exit.
- **Employees' Pension Scheme (EPS)** – Provides a **monthly pension** upon retirement, disability, or to family in case of death.
- **Linked Insurance (EDLI)** – Offers a **lump-sum insurance benefit** to nominees in case of the employee's death while in service.

3 How are the contributions made? And by whom?

The entire contribution (currently 12% of basic) of the employee goes to the Provident Fund Scheme.

The contribution of the Employer is split as under:

For Employees' whose basic is less than or equal to Rs. 6,500 per month:

- 8.33% of the employee's basic to the Employees' Pension Fund Scheme
- 3.67% of the employee's basic to Employees' Provident Fund Scheme
- 0.5% of the employee's basic to EDLI

For Employees' whose basic is more than Rs. 6,500 per month:

- 12% of the employees' basic to the Employees' Provident Fund Scheme less Rs. 541 per month
- Rs. 541 to Employees' Pension Fund Scheme (being 8.33% of employee's basic subject to a maximum of Rs. 6,500)
- 0.5% of the employee's basic (subject to a maximum of Rs. 6,500 p.m.) to EDLI

4 What is Employees' Provident Fund & Miscellaneous Provisions Act, 1952?

Employee Contribution: 12% of basic wages + DA (mandatory).

Employer Contribution: 12% of basic wages + DA, split as:

Employee's Basic Salary	EPS (8.33%)	EPF (3.67%)	EDLI (0.5%)	EPF Admin (0.01%)
≤ ₹15,000/month	8.33% (max ₹1,250*)	3.67%	0.5% (max ₹75)	0.01%
≤ ₹15,000/month	₹1,250* (fixed)	Remaining (12% - ₹1,250)	0.5% (on ₹15,000)	0.01%

(EPS contribution is capped at **8.33% of ₹15,000 = ₹1,250/month**)*

5 What is the interest allowed on PF contributions?

The current rate of interest allowed on PF contributions is 8.25% p.a.

6 Is PF interest taxable?

Tax-free if:

- o Employee's contribution is within **12% of salary**.
- o Employer's contribution is within **12% of salary (₹7.5 lakh annual limit for tax-exempt funds)**.

Taxable if:

- o Voluntary contributions (VPF) exceed **₹2.5 lakh/year** (interest on excess becomes taxable).

(PF)

FAQS ON PROVIDENT FUND

7 Can I make voluntary contributions (VPF)?

Yes, employees can contribute **up to 100%** of basic + DA as Voluntary PF (VPF).

Benefits:

- o Earns the same **tax-free interest (8.15%)**.
- o Eligible for **tax deduction under Section 80C** (up to ₹1.5 lakh/year).

Limitations:

- o Cannot withdraw VPF separately.

Must maintain the same contribution % for the **entire financial year**.

8 Can I withdraw my PF balance before retirement?

Partial withdrawals allowed for:

- o Medical emergencies
- o Home loan repayment/construction
- o Marriage/education
- o Unemployment (after 1 month)

Full withdrawal allowed if:

- o Retired
- o Unemployed for **≥ 2 months**
- o Switching to a job not covered under EPF

9 Is TDS deducted on PF withdrawal?

No TDS if:

- o Service is **5+ years** (continuous or with transfer).
- o Withdrawal is due to **retirement/unemployment (with Form 15G/15H)**.

10% TDS if:

- o Withdrawn before **5 years** (if PAN is linked).
- o **34.608% TDS** if **PAN is not provided**.

10 What happens to PF after an employee's death?

EPF balance + EDLI benefit is paid to the nominee/legal heirs.

EDLI benefit:

- o **Maximum ₹7 lakh** (earlier ₹6 lakh).
- o **Minimum ₹2.5 lakh** (even if PF balance is low).

Pension (EPS):

- o Spouse/children receive **monthly pension** (based on service period).

11 Can I withdraw my EPS contribution?

- o Yes, if service is **<10 years** (via Form 10C).
- o No, if service is **≥10 years** (only pension is payable, no lump-sum withdrawal).

12 How to check/update PF details?

- o EPFO Portal (www.epfindia.gov.in)
- o UMANG App
- o SMS (EPFOHO UAN ENG to 7738299899)

13 Is Aadhaar linking mandatory for PF?

Yes, employees must **link Aadhaar with UAN** to enable online withdrawals/transfers.

TRADEMARK

1

What is a trademark?

Trademarks are “source” identifiers that help consumers identify the source of whatever goods or services they're interested in. Therefore, your trademark will let your customers know that the source of the goods or services that contain your trademark is actually your company.

2

How to select a good trademark?

If it is a word it should be easy to speak, spell and remember. The best trademarks are invented words or coined words or unique geometrical designs. Please avoid selection of a geographical name, common personal name or surname. No one can have monopoly right on it. Avoid adopting laudatory word or words that describe the quality of goods (such as best, perfect, super etc.).



3

What is the function of a trademark?

Under modern business condition a trademark performs four functions

- It identifies the goods / or services and its origin.
- It guarantees its unchanged quality
- It advertises the goods/services
- It creates an image for the goods/ services.

4

What are different types of trademarks that may be registered in India?

- Any name (including personal or surname of the applicant or predecessor in business or the signature of the person), which is not unusual for trade to adopt as a mark.
- An invented word or any arbitrary dictionary word or words, not being directly descriptive of the character or quality of the goods/service.
- Letters or numerals or any combination thereof.
- The right to proprietorship of a trademark may be acquired by either registration under the Act or by use in relation to particular goods or service.
- Devices, including fancy devices or symbols
- Monograms
- Combination of colours or even a single colour in combination with a word or device
- Shape of goods or their packaging
- Marks constituting a 3- dimensional sign.
- Sound marks when represented in conventional notation or described in words by being graphically represented.

5

Who benefits from a trademark?

The Registered Proprietor of a trademark can create establish and protect the goodwill of his products or services, he can stop other traders from unlawfully using his trademark, sue for damages and secure destruction of infringing goods and or labels. The Government earns revenue as a fee for registration and protection of registration of trademarks. The Legal professionals render services to the entrepreneurs regarding selection registration and protection of trademarks and get remunerations for the same. The Purchaser and ultimately Consumers of goods and services get options to choose the best.

6

What are the benefits of registering a trademark?

The registration of a trademark confers upon the owner the exclusive right to the use the trademark in relation to the goods or services in respect of which the mark is registered and to indicate so by using the symbol (R), and seek the relief of infringement in appropriate courts in the country. The exclusive right is however subject to any conditions entered on the register such as limitation of area of use etc. Also, where two or more persons have registered identical or nearly similar marks due to special circumstances, such exclusive right does not operate against each other.

7

What are the sources of trademark laws?

- The national statues i.e., the Trade Marks Act, 1999 and rules made there under.
- International multilateral convention.
- National bilateral treaty.
- Regional treaty.
- Decision of the courts.
- Office practice reduced in Manuals and guidelines and rulings of the Courts
- Decision of Intellectual Property Appellate Board.
- Text books written by academician and professional experts.

8

What is goodwill? And how it is related to trademark?

When you offer a service or product that creates value for consumers, you establish a reputation for your business. This reputation is termed as “goodwill”. This means that, when consumers who are aware of you business' goodwill come across your business' name or brand name, they are likely to buy (or market to others) your products or services over other similar products or services. As consumers keep purchasing or recommending your goods or services, your business name or brand name acquires more and more goodwill. Although goodwill is an intangible asset, it is regarded as a “quantifiable” asset, which is typically calculated as part of a business' value when it is sold. In terms of how goodwill and trademarks are related; most (need not be all) of the goodwill that you generate for your products or services typically rests in the various trademarks you adopt to identify your business or goods or services. **For example**, the goodwill for a business house like Arvind Limited (formerly Arvind Mills) may lie (in whole or in part) with its brands Flying Machine®, Newport® and Excalibur®.

9

Types of Trademarks Registrable in India (2024 Update)

Type	Example	Notes
Word Marks	"Tata", "Reliance"	Protects the name in any font/style.
Device Marks	Nike's Swoosh logo	Visual symbols/logos.
3D Marks	Toblerone's chocolate shape	Shape of goods/ packaging.
Sound Marks	ICICI Bank's jingle	Must be represented graphically.
Color Marks	Cadbury's purple packaging	Requires proof of distinctiveness.
Hologram Marks	-	Newly registrable (2024 amendment).

10

Who Benefits from a Trademark?

- **Businesses:** Exclusive rights to use, license, or sell the mark.
- **Consumers:** Avoids confusion about product origin.
- **Government:** Revenue from registration fees (₹4,500–₹9,000 per class).

11

Benefits of Registration

- **Exclusive Rights:** Use ® symbol and sue infringers.
- **Validity:** 10 years (renewable indefinitely).
- **Global Protection:** Basis for filing under **Madrid Protocol**.
- **E-commerce Leverage:** Required for brand registry on Amazon/Flipkart.

New (2024): Fast-track examination within **30 days** for startups/MSMEs.

12

Sources of Trademark Law in India

- **Primary:** Trade Marks Act, 1999 & Rules, 2017 (amended in 2024).
- **International:** TRIPS Agreement, Madrid Protocol.
- **Judicial Precedents:** Courts now recognize **trans-border reputation** (e.g., Starbucks vs. Sardarbuksh).



Trademark vs. Patent vs. Copyright

When someone says that they own a copyright for their literary works (literary work includes computer programs, tables and compilations including computer databases which may be expressed in words, codes, schemes or in any other form, including a machine readable medium), dramatic, musical and artistic works, cinematographic films and sound recordings, what they mean is that a competent authority or body of experts has certified that their work is original and has never been published before.

The owner of a copyright is vested with the right of exclusive usage of such works described in the above paragraph. Further the author or creator of the work is considered to be the first owner of copyright. An exception to this rule is that, the employer becomes the owner of copyright in circumstances where the employee creates a work in the course of and scope of employment.

As with patents and trademarks, copyrights and trademarks are conceptually different species of IPR. With respect to similarity, copyright and trademarks owners acquire similar class of rights with regards to protecting their conceptualizations.

Patents are probably the most complex category of IPR. If you have invented something and you are willing to disclose your invention to the world at large, the government upon verification that your invention is indeed an invention and not a discovery, will give you a 'patent' in return for your willingness to disclose your invention conceptually different.

Aspect	Trademark	Patent	Copyright
Purpose	Brand identity	Protects inventions	Protect creative works
Term	10 years (renewable)	20 years	Lifetime + 60 years
Example	"Amul" butter	COVID-19 vaccine formula	Harry Potter book



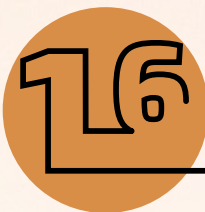
Non-Traditional Trademarks (2024 Rules)

- **Sound Marks:** Must submit MP3 + graphical notation (e.g., Yahoo's yodel).
- **Smell Marks:** Rare; requires scientific representation (e.g., "Eucalyptus-scented tires").
- **Motion Marks:** Animated logos (e.g., Nokia's "Connecting Hands" animation).



Benefits of Registration

- **Eligibility:** Any foreign entity can file under **Madrid Protocol** or directly in India.
 - **Requirement:** Must appoint an **Indian trademark attorney**.
- 2024 Update:** WIPO fees reduced for international registrations designating India..



Recent Changes (2024)

- **Expedited Examination:** Now **80% faster** (average 6–8 months for registration).
- **Dynamic Marks:** Holograms/motion marks accepted.
- **Opposition Timeline:** Reduced from 4 months to **3 months**.
- **E-Filing Mandate:** All applications must be filed online via **IP India Portal**.

How to Apply?

1. **Search:** Check TM Public Search (<https://ipindiaonline.gov.in>).
2. **File Form TM-A** (Fees: ₹4,500–₹9,000 per class).
3. **Examination:** Respond to objections within 30 days.
4. **Publication:** 4 months' opposition window.
5. **Registration:** Certificate issued if no opposition.



PROVIDENT PUBLIC FUND

PPF

1 What is PPF?

The **Public Provident Fund (PPF)** is a **long-term, government-backed savings scheme** in India, designed to encourage small savings with **tax-free returns**.

It offers:

Safety (backed by the Government of India).

Tax benefits (E-E-E status: Contributions deductible under **Section 80C**, interest tax-free, and maturity amount exempt).

Fixed returns (currently **7.1% p.a.**, compounded annually).

Lock-in period: 15 years (extendable).

2 How do I apply for the Public Provident Fund (PPF) Amendment Scheme, 2016 ?

To apply for the PPF Provident Fund (PPF) scheme, 1968, you have to fill Form A and submit it at any bank with relevant documents. The PPF account will be opened in one of the branches. Please mention the name of branch where you wish your Public Provident Fund (PPF) account to be opened on Form A. Refer FAQ's on documents required.

3 Can I maintain more than 1 Public Provident Fund (PPF) account under my name?

Only one PPF account can be maintained by an Individual.

4 What is the eligibility for investing under Public Provident Fund (PPF) Amendment Scheme, 2016?

- A Public Provident Fund (PPF) account can be opened by resident Indian Individuals and individuals on behalf of minors.
- Only one Public Provident Fund (PPF) account can be maintained by an Individual, except an account that is opened on behalf of a minor.
- A Public Provident Fund (PPF) account can be opened either by the Mother or Father on behalf of their minor Son or Daughter; however the Mother and Father both cannot open Public Provident Fund (PPF) accounts on behalf of the same minor.
- Grand-parents cannot open a Public Provident Fund (PPF) account on behalf of minor grand-child; however, in case of death of both the Father and Mother, Grand-parents can open a Public Provident Fund (PPF) account as guardians of the Grand-child.

5 What is the minimum and maximum amount that can be invested under the Public Provident Fund (PPF) Amendment Scheme, 2016?

The minimum deposit amount is Rs. 500 per annum and the upper ceiling limit is Rs. 1, 50,000 per annum.

6 What are the documents required for opening a Public Provident Fund (PPF) account?

- PPF account opening form (Form 1)
- Nomination Form
- Passport size photograph
- Copy of PAN Card/ Form 60-61
- Copy of Aadhaar / Aadhaar Enrolment Number

7 What is the maximum age limit for opening a PPF account?

There is no maximum limit of age for a person to open a PPF account. A person of any age can open an account.

8 What happens if I fail to deposit any amount in one or more Financial Years?

A penalty of Rs. 50 will be levied per year of default, if the customer doesn't deposit the minimum deposit amount of Rs. 500 on the completion of the financial year.



**PROVIDENT
PUBLIC
FUND**

PPF

9

When does a Public Provident Fund (PPF) account mature?

A Public Provident Fund (PPF) account gets matured after the completion of 15 years from the end of the year in which the account was opened.

10

Can I extend the tenure of a Public Provident Fund (PPF) investment beyond the Maturity Period?

A customer can extend the tenure of a Public Provident Fund (PPF) investment for a block period of 5 years beyond the maturity period by submitting Form H within one year from the date of maturity.

11

Can I withdraw funds from my Public Provident Fund (PPF) Account?

Customer can make one withdrawal every year, from the 7th financial year, of an amount that does not exceed 50% of the balance of the customer credit at the end of the fourth year immediately preceding the year of withdrawal or the amount at the end of the preceding year, whichever is lower.

12

I opened my PPF account when I was a resident Indian. Now I am a Non-resident Indian. Can I continue my PPF account?

Yes, NRIs can continue to hold PPF accounts as before.

13

What is the Interest earned in Public Provident Fund (PPF) account?

The current rate of interest on Public Provident Fund (PPF) is 7.10% which is compounded annually.

14

Can I terminate or closed the Public Provident Fund (PPF) account before maturity?

No premature withdrawal is allowed for Public Provident Fund (PPF) accounts. Only in the case of the death of a customer, their nominee /legal heir can close the account by submitting the required documents as guided by the Ministry of Finance.

DEATH CERTIFICATE

1

What is a Death Certificate?

A **death certificate** is an **official legal document** issued by the government, declaring:

- **Date, time, and place of death.**
- **Cause of death** (based on medical/post-mortem reports).
- Personal details of the deceased (name, age, gender, etc.).

2

Why is a Death Certificate Required?

It serves as **proof of death** for:

- Claiming **life insurance**, pensions, or bank deposits.
- Settling **legal heirships** or property transfers.
- Closing **bank accounts**, credit cards, or utilities.
- **Medical/legal investigations** (e.g., inheritance disputes).

3

Who Can Register a Death?

Must be registered within 21 days (free). After 21 days, fees apply

Where Death Occurred	Who Can Register?
At home	Head of the household
In a hospital	Hospital administrator/authorized staff
In jail	Jail in-charge
In a public place	Village head/local police officer

4

Documents Required

- Completed **application form**.
- **Proof of death** (hospital report/post-mortem certificate).
- **ID proof** of the deceased (Aadhaar, PAN, ration card).
- **Affidavit** (if registered after 1 year of death).
- Passport-sized photo of the deceased (if required by state).

5

Fees for Death Certificate

- **Free:** If registered within **21 days** of death.
- **Fee applicable:** After 21 days (varies by state).

6

How to Apply?

Online:

1. Visit the **state's municipal/civic portal**
2. Select "**Death Certificate**" under citizen services.
3. Upload documents, pay fees (if delayed), and submit.

Offline:

Submit documents at the **local Registrar's Office** (municipality/panchayat).

7

How to Track Application Status?

1. Visit the **same portal** used for application.
2. Click "**Check Status**" and enter the acknowledgment number.

8

Who Can Obtain a Copy?

Varies by state: Some allow **anyone** to request; others restrict to:

- Legal heirs (spouse, parents, children, siblings).
- Authorized representatives (with affidavit).

9

Key Points to Remember

- **Verify all details** (name, age, cause of death) match the deceased's legal records (Aadhaar/PAN).
- **Update joint accounts/insurance policies** using the certificate.
- **Legal weight:** Courts presume the certificate's accuracy (Indian Evidence Act, 1872).

10

Why is a Death Certificate Significant?

- **Legal proof:** Required for inheritance, insurance, and financial settlements.
- **Medical record:** Documents the **cause of death** (critical for hereditary disease tracking).
- **Global recognition:** Valid for **NRI-related processes** (e.g., transferring overseas assets).

Surviving Member

1 What is a Surviving Member Certificate?

Surviving Member Certificate also known as a Legal Heir Certificate is issued to prove the right legal heirs left behind by the deceased person.

2 Who issues a Surviving Member Certificate?

Surviving Member Certificate is issued by the Revenue Department of the State to identify the actual legal heirs of a deceased person.

3 What is the primary purpose of a Surviving Member Certificate?

The primary purpose of a Surviving Member Certificate rightful successor who then, can claim the assets/properties of the deceased person.

4 What are the other benefits of Surviving Member Certificate?

Some other benefits are:
To claim employee benefits of the deceased such as family pension, Provident Fund, Gratuity, etc.;

- To claim insurance such as life insurance of the deceased;
- To avail benefit from certain government schemes.

Certificate

5 Who can apply for a Surviving Member Certificate?

Generally Surviving Member Certificate is applied by the Surviving spouse of the deceased; Son/s; Daughter/s; and Mother. In other cases it may also be applied for by the Father or Sibling of the deceased.

6 Where should one apply for getting a Surviving Member Certificate?

For being issued a Surviving Member Certificate one needs to approach the Revenue Department, or from the corporation/municipality office of the respective area. In the state of Delhi the legal heir may even submit the application online.

7 What are the documents required for being issued a Surviving Member Certificate?

Following documents primarily are required:

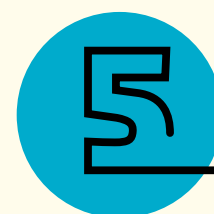
- Signed application form;
- Identity/Address proof of the applicant;
- Death certificate of the deceased;
- Duly sworn affidavits by all the legal heirs;
- Address proof of the deceased.

All these documents need to be submitted at the Revenue Department, or at the corporation/municipality office of the respective area along with the applicable fees.

8 When is the certificate issued?

The certificate is issued after enquiry is done by the authority it verifies the genuineness of documents submitted.

BIRTH CERTIFICATE



Whom to approach for registration?

The events of birth and death are registered at the place of occurrence of the event i.e. where the event took place. Under the provision of Section 7 of the RBD Act, the Registrars of Births and Deaths are appointed for each local area comprising the area within the jurisdiction of the Municipality, Panchayat or other local authority. The Sub- Registrars are also appointed under section 7(5) of the Act and assigned them any or all powers of Registrars.

I. Rural Areas-

The following Officials have been appointed as Registrar of Births and Deaths:

- I) Panchayat Secretaries/Karmi/Gram Sevak, Gram Vikasadhikari in 16 States and 3 UTs.(Andhra Pradesh, Bihar, Chhattisgarh(CEO Janpad Panchyat), Goa, Gujarat, Himachal Pradesh, Jharkhand, Kerala, Madhya Pradesh(CEO JanpadPanchyat), Maharashtra, Rajasthan, Tripura, Telangana, Uttar Pradesh, Uttarakhand, West Bengal (Sub Registrar) Daman & Diu, D & N Haveli and Puducherry.)
- (ii) Medical Officer In-charge or equivalent in 8 States and 4 UTs– (Assam, Haryana, Meghalaya, Orissa, Punjab, Sikkim, Manipur (Partly),West Bengal(2nd Medical Officer attached to BPHC/ Rural Hospitals),A & N Island, Chandigarh UT, Delhi and Lakshadweep)
- (iii) Village Accountants / Village Administrative Officers in 2 States - Karnataka and Tamil Nadu.
- (iv) SHO/Police Officials in Jammu & Kashmir
- (v) Primary School Teachers and Head Teacher Primary School in Mizoram and Nagaland respectively.
- (vi) Circle Officer/Village Level Workers in Arunachal Pradesh.

II. Registration centers/ units in Government Hospitals-

In addition to that registration centers / units have also been opened in major Government hospitals, CHC's/ PHC's in majority of the State. Birth and death event that occurred in that institutions are registered their and certificate of birth/ death is issued by the Medical officer in charge or equivalent who has been declared as Registrar or Sub Registrar of births and deaths. The events which occurred in private hospital and those hospitals where registration units have not opened will be reported to the concerned Registrar of that area where the hospital exists. Such event will be reported by the institution concerned.

III. Urban Areas- The Municipal Health Officer, Health officer or Equivalent Officers are appointed as Registrar of births and deaths. The Medical Officer in charge or equivalent of the District Hospital, Referral Hospital and other **Government Hospitals** has also declared Registrar of births and deaths for registration and issuance of birth/ death certificate for those events which occurred in their premises .

1

What is the time period prescribed for registering the event?

The normal period of 21 days (from the date of occurrence)has been prescribed for reporting the birth, death and still birth events.

2

Is there any fee for registration of births and deaths?

If event of a birth or death is reported for registration to the prescribed authority within the normal period of 21days, no fee would be charged.

3

Whether registration can be made after the normal period of reporting?

If any event of birth or death is not reported for registration within 21 days, the same can be reported any time under the Delayed Registration provisions prescribed under Section 13 of the Act with payment of fee prescribed.

4

Who are responsible for reporting the event?

- (I) In respect of birth or death occurred in a house, it is the duty of the Head of the house/household or nearest relative of the head present in the house or in the absence of any such person, the oldest male person present there in during the said period is responsible to report the event to the concerned Registrar/ sub Registrar. These events can also be reported through the prescribed Notifiers such as Anaganwadi Workers, ANM's, ASHA's and others.
- (II) In respect of birth or death occurred in a hospital, health center, Maternity or nursing home or other such institutions, the medical officer In-charge or any person authorized by him in this behalf is responsible for reporting.

6

How many copies of birth or death certificate can be obtained?

One free copy of birth / death certificate is issued to the informant under Section 12 of the RBD Act. Under the provision of Section 17 of the Act, any number of copies can be obtained by any one after paying the prescribed fee.

7

Whether a birth certificate can be obtained without the name of a child?

Under the provision of Section 14 of the Act, a birth certificate can be obtained without the name of the child. In such cases, the name can be entered by the concerned registration authority without any charge within 12 months and by charging the prescribed fee up to 15 years (from the date of registration).

8

What are the benefits of registration of birth and death?

The birth certificate is the first right of the child and it is the first step towards establishing its identity. The following compulsory uses of birth and death certificates are emerged:

- For admission to schools
- As proof of age for employment.
- For proof of age at marriage.
- To establish parentage.
- To establish age for purpose of enrollment in Electoral Rolls.
- To establish age for insurance purposes.
- For registering in National Population Register (NPR).
- Production of death certificate for the purpose of inheritance of property and for claiming dues from insurance companies and other companies.

9

Whether a correction is allowed after registration?

Corrections or Cancellations are allowed under the provision of Section 15 of the RBD Act and the corresponding State Rules made there under.

10

If birth occurred to Indian Citizen abroad (outside India), is there any provision to register such birth in India.?

In case, any child born outside India, his/her birth would be registered under the Citizenship Act 1955 and Citizens (Registration at Indian consulates) Rules, 1956 at the Indian Missions. However, under Section 20 of the RBD Act, if the parents of the child return to India with a view to settling therein, the said birth can be registered within sixty days from the date of arrival of the child in India at the place of settling. If this birth cannot be registered within 60 days, the same can be registered under the delayed registration provisions of section 13 (2) & (3) of the said Act.



MARRIAGE

Certificate

1

What is marriage certificate and how to apply for it?

A marriage certificate is an important document to have for married couples in **India**. It serves as the legal proof of marriage between two individuals. Getting their marriage registered and having a marriage certificate is necessary for married couples in order to avail a number of services/facilities in the country.

2

What is the importance of having a marriage certificate?

A marriage certificate helps an individual in proving they are legally married to someone, especially beneficial for getting a passport, visa, work permit, etc. if their spouse lives abroad. It is also beneficial in availing life insurance benefits, family pension, bank deposits, etc. if their spouse dies without nomination and otherwise too. Also, courts may require marriage certificates in cases of divorce/legal separation/alimony/child custody.

3

How many marriage acts are there in India?

In India, there are two Marriage Acts: **The Hindu Marriage Act**, 1955, and **The Special Marriage Act**, 1954. The Hindu Marriage Act applies to marriages where both the husband and wife are Hindus, Sikhs, Buddhists, Jains, or if they've converted to these religions. The Special Marriage Act applies to marriages of individuals of any religion, including inter-religious marriages, and for Indians living abroad, too.

4

What documents are required for obtaining marriage certificates?

Documents required include application form duly filled/signed by both husband and wife, their age proofs, passport-sized photos, one marriage photo, Aadhaar cards, address proof, and marriage invitation (if available). A certificate from the priest (for marriages conducted in religious places) and a conversion certificate from the priest in cases where one of the parties is converted (under the Hindu Marriage Act) are also required.

5

What Other important documents are to be submitted?

Both parties are also required to submit separate Marriage Affidavits. An attested copy of divorce order (for divorcees) or death certificate of spouse (for widows/widowers) is necessary. They should pay Rs. 100 fees to the cashier of the district in case of registration under the Hindu Marriage Act and Rs. 150 for the Special Marriage Act; this receipt should be attached with their application.

6

Where are marriages registered?

Couples who have already performed their marriage rituals and are applying to register their marriage later also come under the Special Marriage Act. Marriages under both the Marriage Acts must be registered in the concerned Gram Panchayat/Municipality/Corporation where the wedding took place.

7

How can one obtain marriage certificates under the Hindu Marriage Act?

Under the Hindu Marriage Act, the application must be duly filled and signed by the husband and wife, along with two witnesses. After document verification, they'll be allotted an appointment date. The couple must appear before the Sub-District Magistrate along with a gazetted officer who has attended their wedding and sign in the marriage register. Their marriage certificate would be issued the same day.



8

How to obtain registration under the Special Marriage Act?

For cases under the Special Marriage Act, once the application is submitted, there'll be a 30-day notice period inviting objections. A copy of the notice is displayed on the concerned office's notice-board and is also sent to the addresses of both husband and wife. Registration is done after the 30-day period. Both parties and three witnesses should be present on the day of registration.

9

What Is a Marriage License?

A marriage license is a legal document obtained by a couple prior to marriage. Once the license is signed (during or after your ceremony) and returned by an officiant to the county, a marriage certificate is issued.

10

What's the difference between a marriage license and a marriage certificate?

A marriage license is what you get first, and it's basically an application to be married. Once you have filled it out, had your ceremony, gotten it signed, and your officiant has turned it back into the county, then you receive a marriage certificate. "The marriage certificate is a certified copy the married couple will receive post-wedding, which proves they are officially married".

11

Where are these marriage officer /Registrar of marriages located?

Sub Registrar who registers documents relating to immovable property is also the Marriage Officer. The offices are usually located in Tehsil Head Quarters/District Head Quarters. The list of SROs/Marriage Officers can be seen in the SRO Jurisdiction page.

12

To whom does the Hindu Marriages Act apply?

It applies to Hindu, Buddhist, Brahma, Sikhs and Arya Samaj. It does not apply to Muslim, Christian, Parsi or Jew Communities. But it also applies to those who follow Hindu religious customs.

13

What are the restrictions for registration of marriages?

Following are the restrictions under Hindu Marriage Act, 1955 and Special Marriage Act, 1954:

1. Bridegroom or bride who desire to marry should not have married wife / husband.
2. Bridegroom or bride who cannot voluntarily give consent for marriages owing to mental illness is not eligible for marriage.
3. Marriage of those who are capable of giving consent for marriage but incapable of getting child owing to unsound mind cannot be solemnised nor be registered.
4. Those suffering from insanity are ineligible for solemnisation of marriage.
5. Those who are within degree of prohibited relationship are ineligible for marriage provided they can marry if it is permitted according to the usage of custom or usage governing such persons





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