



**POINTS FOR GUIDANCE FOR FILLING NOMINATION FORMS (PRIC)**

(Refer Chapter 7 IAP 3601 Revised)

**Nomination of Non Beneficiary**

1. A member can nominate any person other than Beneficiaries to receive a share not exceeding 25% of the Death cover. In case any organization/ institution is nominated, the head of the organization/ institution with his appointment/ designation must be indicated. The balance will be payable to the beneficiaries as stated below :-

**Nomination of Beneficiary**

2. (a) **Male Members.** A male member can nominate any of his family members viz wife, parent(s), children, minor brother(s), unmarried sister(s), deceased son's widow and children, where no parent of the member is alive, a paternal grand parent can be nominated.

(b) **Female members.** In case of female Members, she can nominate the husband, parent(s), children, minor brother(s), unmarried sister(s), deceased son's widow and children, where no parent of a subscriber is alive, a paternal grand parent can be nominated.

(c) **Unmarried Member :** An unmarried member/ widower without any children may nominate any person(s) to receive the amount that stands to his credit. Nomination made by unmarried member/ widower stands automatically cancelled on marriage.

( Child means a legitimate child and includes an adopted child where adoption is recognized by personal law)

3. Nomination Forms (AFGIS-224) are to be competed in duplicate and submitted along with survival benefit claim (AFGIS-212).

4. The photograph of the nominee(s) is/ are to be affixed on each copy of the nomination and attested by the Member with his signature. The signature(s) of Nominee is/are also to be attested by the Member.

5. Any deletion, addition, alteration without authentication by Member will make the nomination invalid.

6. Change of Nomination, if required, to be executed by submitting a fresh set of Nomination Form.

7. Particulars of Nominee(s) will be checked and certified by Unit Adjutant.

8. In case of Member nominates more than one nominee, member should specify the percentage of share payable to each of the nominees in such a manner to cover whole of amount of insurance cover.

9. Every nomination made by a member, to the extent that it is valid, takes effect from the date on which it is accepted by AFGIS.

10. In the absence of the nomination the sum payable would become payable to the beneficiaries mentioned in succession certificate issued by Court of Law.

11. Nomination made to HDFC/LIC/Banks as per para 1, will be cancelled only after receiving a confirmation from HDFC/ LIC/ Bank in writing.