JEEVANTREE LIFE EVENT GUIDE · INDIA

After the wedding

शादी के बाद

A marriage changes more paperwork than people expect: names, addresses, nominees and insurance. None of it is urgent on the wedding day, but some of it matters a great deal if something goes wrong later. Work through this list in the first few months.

Tip: Register the marriage first. The marriage certificate is the document almost every other change on this list asks for.

STAGE 1 OF 4 First month

- [ ] **Register the marriage**
  Apply to the marriage registrar (usually the Sub-Registrar or the municipality) with both partners' ID, address and age proof, wedding photos and invitation card, and witnesses. Many states take applications online. The certificate is needed for passports, visas, joint loans and any future claim.
  When: First month · **Where:** Marriage registrar of your area

- [ ] **Keep a list of wedding gifts and jewellery**
  Note what was received and from whom, with photos of jewellery. Gifts received on the occasion of a marriage are generally not taxed, and a list helps if questions ever arise.
  When: First month · **Where:** At home

- [ ] **Decide on a name change**
  Changing your surname is a personal choice, not a legal requirement. If you change it, use the same new name everywhere, starting with Aadhaar and PAN.
  When: Before updating documents

STAGE 2 OF 4 Update your documents

- [ ] **Aadhaar: name and address**
  Update the name (if changed) and the new address. The marriage certificate works as proof for the name change.
  When: After the marriage certificate · **Where:** Aadhaar centre / myAadhaar · myaadhaar.uidai.gov.in

- [ ] **PAN: name change, if any**
  The PAN number stays the same for life; only the name on the card changes.
  When: After Aadhaar · **Where:** Protean or UTIITSL PAN portals · www.incometax.gov.in

- [ ] **Passport: add your spouse's name**
  Apply for a re-issue to add the spouse's name or change the surname. A marriage certificate works, and a joint photo declaration (Annexure J) is also accepted for adding a spouse.
  When: Before travel · **Where:** Passport Seva · www.passportindia.gov.in

- [ ] **Voter ID: shift to the new address**
  Use Form 8 to move your name to the voter list of your new home.
  When: Within a few months · **Where:** Voters' portal · voters.eci.gov.in

- [ ] **Driving licence and vehicle papers**
  Update the address (and name, if changed) on the licence and vehicle registration.
  When: Within a few months · **Where:** Parivahan / RTO · parivahan.gov.in

STAGE 3 OF 4 Money, nominees and insurance

- [ ] **EPF: make a fresh nomination**
  An EPF nomination made before marriage stops counting once you marry. Log in to the EPFO portal and file a new e-nomination; it takes a few minutes with an Aadhaar OTP.
  When: Right after marriage · **Where:** EPFO member portal · unifiedportal-mem.epfindia.gov.in

- [ ] **Bank accounts: KYC and nominee**
  Update the name and address, and add or change the nominee. Consider a joint account, or adding each other as joint holders, for household expenses.
  When: First 2 months · **Where:** Each bank

- [ ] **Mutual funds and demat: KYC and nominees**
  Update KYC with any name or address change, then review nominees on every folio and demat account.
  When: First 2 months · **Where:** KRA / MF Central / broker · www.mfcentral.com

- [ ] **Health insurance: add your spouse**
  Add your spouse to your family or employer health policy. Many policies allow this only at renewal or within a set time after marriage, so ask early.
  When: As soon as possible · **Where:** Insurer / employer HR

- [ ] **Life insurance: review cover and nominee**
  Update the nominee on existing policies. Now that someone depends on your income, check whether your term cover is enough.
  When: First 3 months · **Where:** Insurer or agent

- [ ] **Employer records and gratuity nomination**
  Tell HR about the marriage: update marital status, address, emergency contact, group insurance and the gratuity nomination.
  When: First month · **Where:** Employer HR

- [ ] **Write or update your will**
  A simple will, made together, keeps things clear for both families. Update it again when children arrive.
  When: First year · **Where:** A lawyer, or a registered online will service

STAGE 4 OF 4 Settling in

- [ ] **Change address everywhere else**
  Gas connection, electricity and broadband, ration card, insurance policies, credit cards and online shopping accounts.
  When: First 3 months · **Where:** Each service provider

- [ ] **Talk about money together**
  Share a list of each other's accounts, policies and investments, and where the papers are kept. It is the simplest protection a couple can give each other.
  When: First year · **Where:** At home

- [ ] **Update the family record**
  Send the new name, address and wedding date to your family record keeper so the anniversary appears in the family calendar.
  When: Any time · **Where:** JeevanTree family form

Please note: general guidance for families in India, not legal, tax or financial advice. Rules change and can differ by state and institution; confirm with each bank, office or company. Last checked 19 October 2026.

- EPF nomination becomes void after marriage (Business Today, July 2026): https://www.businesstoday.in/personal-finance/investment/story/got-married-your-epf-nomination-is-now-void-know-why-how-to-update-e-nomination-immediately-544866-2026-07-24
- Passport: spouse name with Annexure J (Gulf News): https://gulfnews.com/world/asia/india/new-india-passport-update-name-change-after-marriage-made-easy-1.500091560
- Passport Seva: documents for re-issue: https://passportindia.gov.in/AppOnlineProject/docAdvisor/reissuePassport