

**SYNDICATE BANK  
PERSONNEL DEPARTMENT  
STAFF WELFARE DIVISION  
HO. MANIPAL**

**KNOW YOUR RETIREMENT BENEFITS**

(For Personal use only)

## **PREFACE**

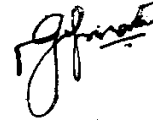
The benefits that would accrue on retirement from service are spread over circulars, regulations and administrative instructions issued from time to time. In most of the cases, the employees on retirement from service are in doubt as to whether all the benefits that should accrue to them have been received or not and if received correctly received or not. An effort is therefore made to enumerate the various benefits on retirement from service so that the employees, on retirement from service, would be confident to check and satisfy that all the benefits for which they are eligible, have been correctly granted to them.

The entire effort has come in a capsule and we are sure that our employees on cessation of service will find this booklet very useful.

It is however made clear that what is presented in this booklet is only a brief and in case of any doubt and requirement of complete details, one has to refer to the relevant rules/circulars.

For any clarification/details etc. one may contact Head Office: Personnel Department, Staff Welfare Division, Manipal.

**Place:** Manipal  
**Date:** 31.03.2017



**(GOPINATH T IYER)**  
**GENERAL MANAGER (P)**

## 1. PL Encashment :

Eligible components of Pay and allowances are Basic Pay, Dearness Allowance, Special Allowance, HRA, CCA, Split Duty allowance, Special Area Allowance, Project Area Allowance, Hill and Fuel Allowance, PQP, Deputation allowance, Personal allowance, Fixed Pay Allowances and Notional HRA applicable to the place of posting (if quarters provided). The pro-rata PL earned during the year till the date of retirement is to be credited to the PL account. Payments are made at the Branch/Office where the employee has retired from service. Maximum of 240 days of PL can be encashed.

Encashment of privilege leave on retirement is exempt from IT upto a maximum of ₹3,00,000/- which is to be calculated on the basis of average salary (BP+DA+Other Allowances ranking for EPF) drawn during the preceding 10 months of the month of retirement. Leave Encashment paid to the legal heirs of the deceased employee is not taxable. .

## 2. Gratuity:

With effect from 24.05.2010 maximum amount of gratuity payable is increased to `10.00 lakhs under Gratuity Act and there is no ceiling under SBOSR/BPS. As per Act one has to put in minimum five years' of service to be eligible for payment of Gratuity. Amount of gratuity payable is calculated as below:

### (a) Under Payment of Gratuity Act:

Gratuity Amount = Salary\* x 15 x No. of years of service ÷ 26

\*Salary = gross pay as on last month of attending the duty minus HRA, CCA, Washing allowance, Conveyance Allowance. Out of FPP increment component alongwith applicable DA on it is to be taken (EOL on LOP beyond 360 days and unauthorised absence should not be taken into a/c for the purpose of service).

### (b) Under SBOSR/BPS :

- (i) For service upto 15 years = Pay x Number of years of service
- (ii) For service of above 15 years upto 30 years = Pay x 15
- (iii) For service of above 30 years = (Pay x 15) + (Pay x No. of years of service beyond 30 ÷ 2)

Pay = Basic pay + stagnation increment + other allowances (ranking for PF only)

For officers, last drawn pay as on the date of cessation to be taken into a/c. In the case of more than 30 years of service, gratuity shall be calculated on pro rata basis for service of six months and above, but less than 12 months.

For workmen, average of the Pay components for last 12 months immediately preceding the cessation of service shall be taken into a/c. Service of six months and above shall be rounded off to next higher year.

Service of less than six months should not be taken into a/c in both the cases i.e. Officers as well as Workmen.

**The higher of the two in (a) i.e. Gratuity as per Act or (b) i.e. Gratuity as per SBOSR / BPS will be paid.**

Gratuity Paid up to ₹10.00 lakhs is exempt from income tax with effect from 24<sup>th</sup> May 2010.

### 3. Pension:

- (i) To be eligible for pension, an employee has to render a minimum of ten years of permanent service on the date of retirement on superannuation. Beyond the qualifying service of 10 years broken period of service of more than six months but less than 1 year shall be treated as one year.
- (ii) An employee who has opted for pension, on completion of 20 years of qualifying service, may voluntarily retire from the services, by giving a notice of not less than 3 months.
- (iii) An employee who has rendered minimum service of 10 years and retires on a/c of any bodily or mental infirmity which permanently incapacitates him for the service, is eligible for invalid pension.
- (iv) An employee whose qualifying service is 33 years or more is eligible for full pension i.e. 50% of the pay. Pay means, average pay (EPF ranking) drawn during the last 10 months of service. If the qualifying service is less than 33 years, basic pension is equal to  $\text{Pay} \times \text{Qualifying service} \div 66$ .
- (v) Total pension receivable per month is equal to Basic pension + applicable DA on basic pension. DA rate will be as applicable to regular employees, but will be varied only in February and August every year.

#### Commutation:

A pensioner, if he so desires, can commute a maximum of 1/3 of basic pension at any time. However, in case the commutation is requested after one year of cessation of service, medical examination is compulsory. The amount payable on commutation is Commuted Basic Pension  $\times$  12  $\times$  Commutation value. Commutation value for different age from 17 years to 85 years is given in Cir.226/95/BC and for ready reference the same for age group from 55 to 64 years is given below:

Age on next birthday	55	56	57	58	59	60	61	62	63	64
Commutation value	11.73	11.42	11.10	10.78	10.46	10.13	9.81	9.48	9.15	8.82

Commutation amount is fully exempt from income tax. After commutation, a pensioner will get total pension equal to residual basic pension (basic pension minus commuted portion) + DA on basic pension before commutation. Commuted portion of pension will be restored after 180 months from the date of commutation. Commutation date, amount etc will be informed to the pensioner in the pension sanction letter issued to him/her.

Pension is treated as salary for the purpose of Tax calculations. TDS on pension payment has to be made as applicable and Form 16 to be issued by the branches.

#### Family Pension:

On death of an employee who had opted for pension or an ex-employee who was in receipt of pension, his/her family becomes eligible for family pension. The rate of family pension for those who ceased to be in service on different dates is given in Annexure 1. The rate of family pension shall be equal to fifty percent of the pay last drawn or twice the family pension admissible whichever is less, for a period of 7 years from the date of death or for a period upto the date on which the deceased employee would have attained the age of 65 years, whichever is earlier, provided the employee had rendered not less than 7 years continuous service. The family pension is payable upto the date of death or re-marriage in

the case of Spouse, till the age of 25 years or upto the date of marriage/remarriage whichever is earlier in the case of son or daughter provided they are dependent.

**Digital Life Certificate:**

All the Pensioners/Family Pensioners have to submit Digital Life Certificate, Marriage or Non Remarriage Digital Certificate through Pension drawing branch in Inhouse URL as per BC 53/2017 dated 04.02.2017.

**Laminated Pension Payment Order:**

Laminated Pension Payment Order will be issued to Retirees who have opted for pension on receipt of the request application in the format prescribed as per circular No.32/2016/CYC dated 26.10.2016 (Annexure-8).

**4. Additional Gratuity to employees dying in harness.**

The scheme was instituted by the Bank during the year 1981 to provide financial assistance to the family members of the employees dying while in service.

The Additional Gratuity is the difference between the normal gratuity and the gratuity that would have become payable to the employee, either under the Gratuity Act or under the Bipartite Settlement/Officers' Service Regulations, had the employee survived till superannuation. This is a staff welfare measure and the amount is paid out of staff welfare fund.

**5. Scheme for writing off liabilities of employees dying in harness:**

The scheme was introduced in the Bank with effect from 01.06.1999 to write off the outstanding Bank liabilities of the employee dying in harness to the extent of specified limits.

W.e.f. 01.03.2011 the outstanding liabilities not exceeding `4.00 lakh in case of officer employees and `3.00 lakh in case of award staff are being written off.

The liabilities are to be written off **in the following order only:** (not exceeding the limits mentioned above)

- a. Festival Advance
- b. Sundry Advance outstanding
- c. Unsecured loans such as DL and ODC
- d. SyndicateBank Global Credit Card Dues
- e. Vehicle Loan
- f. Additional Housing loan @ PLR
- g. Staff Housing Loan
- h. OSL/SOD on LIC policy/NSCs & Jewel Loan
- i. SyndVahan
- j. SyndNivas

It must be ensured that other than Festival and Sundry advance, only direct liabilities as above, in the individual name of the staff are written off and ineligible/indirect liabilities like advance rent, education loan with children, dues with other banks/Societies/Financial institutions etc are not eligible for write off.

**6. Scheme for Reimbursement of Educational Expenses of the children of deceased employees:**

The scheme is being implemented with effect from 01.12.2001 to mitigate the hardships of the families of the deceased employees in providing higher education to their children.

The reimbursement of tuition fee mentioned hereunder is restricted to first two children up to graduation level including Medical/engineering course to those who secure the admission on merit.

Course	Reimbursement per child (Maximum two children)
Unto XII Standard	₹200/- per month
Graduation	Full tuition fee or ₹3000/- per academic year whichever is less
Engineering	50% of tuition fee or ₹12,500/- per academic year whichever is less (Maximum of ` 50000/- for the entire course)
Medicine	25% of tuition fees or ₹20,000/- per academic year whichever is less (Maximum ` 80,000/- for the entire course)

Relevant bills and certificate from Educational Institution that he/she is a bonafide regular student of the school/college confirming admission of the student, is to be furnished to the branch by the family of the deceased employee.

Whenever tuition fees are waived by educational institutions, other fees like Computer Fees, Lab Fees, etc may be included for reimbursement within the overall limit effective from reimbursement for academic year 2013-2014.

#### 7. Payment of funeral expenses to the dependents of employees dying in harness:

A funeral expense has been increased from ₹15,000/- to ₹20,000/- w.e.f. 01.04.2016 to the dependents of the employees dying in harness which is being paid immediately on receipt of the information regarding death of the employee. This is in addition to the amount payable under Death Relief Scheme to those who are members of the scheme.

#### 8. Death Relief Scheme:

At present, an amount of ₹2.05 lakh is being paid to the family members of the employee dying in harness who has joined the Death Relief Scheme by deducting the amount of contribution from the salary of the employees who are members of the DRS. (Officer employee – ₹10/-, Non subordinate workmen ₹8/- Subordinate cadre – workmen – `6/-) in relation to the number of deaths during the month.

#### 9. Holiday Home Facility:

At present Bank has established Holiday Home facility at Mumbai, Munnar, Kodaikanal, Shirdi, Tirupathi and Goa- for the benefit of employees/superannuated employees. This facility is now made available to employees who have retired under VRS and are getting pension. The details of Holiday homes are furnished hereunder.

PLACE	JURISDICTION RO	HOLIDAY HOME ADDRESS
KODAIKANAL	MADURAI Ph 0452 2383365	STONY CRAFT APARTMENTS, Convent Road, Kodaikanal
MUNNAR	ERNAKULAM Ph 0484 2369090	AYUR COUNTRY RESORTS, Chinnakanal village Udumbanshala, Idukki District
MUMBAI	MUMBAI Ph 022 22155717	SYNDICATEBANK HOUSE, Umanagar, Irla Road Vileparle (W), Mumbai
GOA	PANAJI Ph 0832 2222235	Le MAGNIFIQUE Nova Cidade, Alto Parvorim, Bardez, Goa
SHIRDI	PUNE Ph 020 24437949	SAISH HOTEL PVT. LTD. Pimplewadi Road, Tal. Rahata, Dist. Ahmednagar , Shirdi - 423109
TIRUPATI	NELLORE Ph 0861 2326707	M/S CHAKRI RESIDENCY 19-9-29/2A, Tiruchanoor Road, Sankarambadi Circle, Tirupathi 517501

A rent of ₹200/- and ₹100/- per day is charged at all the holiday homes except at Mumbai where ₹400/- and ₹200/- per day is charged respectively for Executives and Others.

15 days prior intimation is to be given to the respective RO by the Ex-employees who wish to avail this facility but not earlier than 60 days, as per proforma given in Annexure 4.

They are allowed to use the room for 3 nights and 3 days only.

**10. TAILORMADE GROUP MEDICLAIM POLICY (RETIRES) –IBA HEALTH INSURANCE SCHEME FOR RETIRED EMPLOYEES:**

This Scheme is in operation since November 2015. Under this scheme, the health insurance cover is made available to Retired employees/spouse of deceased Retired employees /Staff Family Pensioners, to meet the hospitalization expenses in respect of treatment for diseases and injury due to accidents. The scheme envisages cover for self and the spouse of Retired Employees. The cover available is ₹3,00,000/- to retired workmen employees/their Family Pensioners and ₹4,00,000/- to retired Officer Employees/their family pensioners. Ex-staff retirees/family pensioners have to bear the Insurance premium which will be centrally debited by SWD for remittance to the Insurer.

**The insurance provider is M/s United India Insurance Co. Ltd. and the Third Party Administrator (TPA) is 'The VIDAL HEALTH Pvt. Ltd.' licensed by IRDA.** The Group Policy cover has to be renewed as on 1<sup>st</sup> November of every year and the premium is to be remitted before the due date stipulated by the Insurer i.e. UIICo. Ltd. and HO:SWD will issue a Circular every year during October which will be uploaded in the Bank's website at "For Ex-Employees". The Retirees/Family Pensioners have to maintain sufficient balance in their Pension account to enable SWD to centrally debit the premium and remit to the Insurer on the specified date. Other relevant circulars have been uploaded in Bank's website at "For Ex-Employees" under IBA Health Insurance Scheme.

**11. Reimbursement of Medical Expenses to Superannuated employee/spouse of deceased superannuated employees/Spouse of the employees dying in harness:**

The Bank is reimbursing the Medical Expenses of ₹3000/-p.a. to all superannuated employees/spouse of deceased superannuated employees/spouse of employees dying in harness on a **calendar year** basis and against declaration as per proforma given in Annexure 5. The claim pertaining to a calendar year **has to be claimed before the end of that calendar year and there is no provision to carry over the same to next year/s.**

The claim can be lodged with the Branch from where they are drawing their Pension. If they are not pensioners, claim can be submitted to the Branch where they are having their operative account. They have to submit the declaration along with a copy of their relieving order or a copy of the photo ID card, if already having.

**12. Photo I D cards to superannuated employees /pensioners:**

Such of those superannuated employees/pensioners who wish to have the laminated I D cards may apply by submitting the application as per proforma given in Annexure 7 through the Branch/Office and the said branch/office has to forward the application to HO: SWD. Forwarding branch/office has to confirm the correctness of the information furnished. However, for issue of duplicate cards on the request of ex-employee for one or the other reasons such as change in address, misplacement, etc. the same will be considered by collecting ₹100/- per duplicate card after returning (if available) the old card with reason.

**13. Reimbursement of premium on SyndArogya Policy to all superannuated employees / spouse of deceased superannuated employee/spouse of employee dying in harness.**

Reimbursement of 50% of premium upto a cover of ₹1.00 lakh on SyndArogya Policy taken or renewed on or after 01.02.2011 will be made by the branches against claim as per Annexure 6. Even if the Policy is taken for a higher amount 50% of Premium payable for policy cover upto ₹1.00 lakh only will be reimbursed.

**14. Grant of Ex-Gratia to Pre 01.01.1986 retirees:**

All Superannuated/VRS opted employees who have completed 20 years of active service and left the bank prior to 01.01.1986 are eligible for grant of monthly Ex-Gratia at the revised rate of ₹350/- plus DA w.e.f. 17.12.2013 (earlier `300+DA).

However, the surviving spouse of the employees who died while in service prior to 01.01.1986 irrespective of the period of service rendered by him/her before his/her death, are eligible for monthly ex-gratia at the revised rate of ₹175/- + DA (earlier lump sum amount of ₹1000/-).

**Monthly Ex-gratia amount payable (inclusive of DA) from Feb. 2014**

Period	Feb .2014 to July 2015	Aug. 2014 To Jan.2015	Feb.2015 to July 2015	Aug 2015 to Jan 2016	Feb 2016 to July 2016	Aug 2016 to Jan 2017	Feb 2017 to July 2017
Ex-gratia amt to ex-staff	₹3223	₹3262	₹3382	₹3455	₹3600	₹3668	₹3701
Ex-gratia amt to the spouse of the deceased ex-staff	₹1611	₹1631	₹1691	₹1727	₹1800	₹1834	₹1851

**15. Reimbursement of Medical Expenses to Pre 01.01.1986 superannuated employees/ spouse of deceased superannuated employees:**

Pre 01.01.1986 superannuated employees/spouse of superannuated deceased employees are eligible for reimbursement of Medical Expenses of `3000/- p.a. against declaration on **financial year basis**. The claim pertaining to a financial year **has to be claimed before the end of that financial year and there is no provision to carry over the same to next year/s.**

**16. Memento on superannuation:**

**Employees, on superannuation**, will be presented with a memento of their choice costing not more than the limit fixed under the scheme. The revised limit which is effective from 01.04.2014 is as under:

(Amount in rupees)

Cadre	Executives	Officers	Non Sub. Staff	Sub. Staff
Amount	15000	12500	10000	7500

**17. Commercial Employment:**

Pension optee officers

As per SBEPR 1995, Pensioners have to seek prior permission from the Bank (HO:SWD) for accepting commercial employment within a period of one year after retirement. The proforma of the application is furnished in Annexure 9. The application alongwith the declaration/undertaking letter as per Annexure 10 should be forwarded through PD:PAD: HO:Manipal in the case of executives from Scale V and above and respective ROs in the case of other officers.



### Non - Pension optee officers

As per SBOSR 1979, non-Pension optees have to take prior permission from the Bank (HO:SWD) for accepting commercial employment within a period of two years after retirement. The proforma of the application is furnished in Annexure 11. The application alongwith the declaration/undertaking letter as per Annexure 10 should be forwarded through PD:PAD:HO:Manipal in the case of executives and respective ROs in the case of other officers.

### **Services Charges to ex-staff members :(Chapter 15 of Hand book on Service Charges)**

- (a) All terminal benefits of retired staff can be remitted at par to a branch where the retired staff desires/to a branch nearer to the place where he desires to settle, after recovering all direct and indirect liabilities.
- (b) At par remittance facilities may be granted in respect of RETIRED staff members of our Bank and also of other Banks who are not gainfully employed and maintain their accounts with us, upto ₹10,000/- per month. The branches have to ensure that this facility is used by the retired staff for their genuine requirements only i.e., remittance of the amount of matured LIC policies, gratuity or other remittance in the normal course etc. and this facility should not be used for business purposes or to assist the other family members or friends to remit their funds.
- (c) At par collection of cheques/drafts/dividend and interest warrants be permitted to ex-staff members of the Banks who are not gainfully employed, upto `5,000/- per month provided they maintain their accounts with us and the instruments are drawn in their favour.

### **Note:**

- (a) For ex-staff of other Banks, these facilities may be extended provided there is no branch of the Bank with whom he/she had served at the station/centre where facilities are asked for.
- (b) Ex-staff of other Banks should identify himself to the satisfaction of the concerned Head of Branch to the extent that he/she is a retired employee of a particular Public Sector Bank.
- (c) Immediate credit of outstation cheques/drafts upto `15,000/- may be permitted and collection charges need not be collected from the retired staff.
- (d) Ledger folio charges are waived to retired staff members provided the accounts are operated for personal purposes only and not for any commercial purposes.
- (e) No charges need be collected for standing instructions issued by the retired staff.
- (f) Postage and out of pocket expenses should be collected in all the cases
- (g) Free/concessional remittance facilities, at par collection of instruments under speed clearing available to customers of the Bank are applicable to Ex-Staff also.

**18. SB Account with or without cheque book:**

No minimum balance stipulation for senior citizen/ex-staff account holders (198/2008/BC)

**19. Benefit of additional interest:**

Additional interest of 1% is admissible on deposits of retired staff (including those who have taken VRS). Spouse of the deceased staff is also eligible for this additional interest.

Senior citizen ex-staff are eligible for additional interest of 0.50% applicable to Senior Citizens on term deposit in addition to 1% additional interest applicable to the Ex-staff (2/2010/BC).

**Clarification if any, required by the retirees in respect of Sl.No.18 to 20 may be sought from Planning & Development Dept., Corporate Office, Bangalore.**

**20. Loan against pension:** Ex-staff members drawing pension are eligible for loan against pension under SyndSenior scheme as applicable to General Public/customers.

**21. Copy of this booklet is displayed in Bank's website [www.syndicatebank.in](http://www.syndicatebank.in) (go to homepage>>left menu>for SyndicateBank ex-staff)**

**Annexure 1**

**FAMILY PENSION RATES**

<b>DA - A</b>	<b>Workmen retired before 01.11.1992 / Officers before 01.07.1993</b>			
	Pay per month	Upto ₹ 1,500	₹1,501 to ₹3,000	Above ₹3,000
	Rate	30%	20%	15%
	Minimum basic pension	₹375	₹450	₹600 (Maximum ₹1,250)
<b>DA - B</b>	<b>Workmen retired on or after 01.11.1992 / Officers after 01.07.1993</b>			
	Pay per month	Upto ₹2,870	₹2,871 to ₹5,740	Above ₹5,740
	Rate	30%	20%	15%
	Minimum basic pension	₹720	₹860	₹1,150 (Maximum ₹2,400)
<b>DA - D</b>	<b>Employees retired from 01.04.1998 upto 31.10.2002</b>			
	Pay per month	Upto ₹4,210	₹4,211 to ₹8,420	Above ₹8,420
	Rate	30%	20%	15%
	Minimum basic pension*	₹1,060	₹1,262	₹1,687 (Maximum ₹3,521)
	(w.e.f. 01.05.2005)			
*For PTS Minimum pension : 1/3 <sup>rd</sup> = ₹355      ½ = ₹530      3/4 <sup>th</sup> = ₹795      full = ₹1,060				
<b>DA - E</b>	<b>Employees retired from 01.11.2002 upto 31.10.2007</b>			
	Pay per month	Upto ₹5,720	₹5,721 to ₹11,440	Above ₹11,440
	Rate	30%	20%	15%
	Minimum basic pension*	₹1,435	₹1,715	₹2,292 (Maximum ₹4,784)
*For PTS Minimum pension : 1/3 <sup>rd</sup> = ₹480      ½ = ₹720      3/4 <sup>th</sup> = ₹1,080      full = ₹1,435				
<b>DA - F</b>	<b>Employees retired from 01.11.2007 upto 31.10.2012</b>			
	Pay per month	Upto ₹7,090	₹7,091 to ₹14,180	Above ₹14,180
	Rate	30%	20%	15%
	Minimum basic pension*	₹1,779	₹2,186	₹2,841 (Maximum ₹5,930)
*For PTS Minimum pension : 1/3 <sup>rd</sup> = ₹595      ½ = ₹892      3/4 <sup>th</sup> = ₹1,339      full = ₹1,779				
<b>DA - G</b>	<b>Employees retired on or after 01.11.2012</b>			
	Pay per month	Upto ₹11,100	₹11,101 to ₹22,200	Above ₹22,200
	Rate	30%	20%	15%
	Minimum basic pension*	₹2,785	₹3,422	₹4,448 (Maximum ₹9,284)
*For PTS Minimum pension : 1/3 <sup>rd</sup> = ₹932      ½ = ₹1,397      3/4 <sup>th</sup> = ₹2,096      full = ₹2,785				

**Annexure 2**

**SYNDICATEBANK  
----- BRANCH**

**EX-STAFF PENSIONER'S LIFE CERTIFICATE**

Name and address of the Pensioner:

Pension Number :

Pension A/c No :

Date of Birth :

PAN Number :

I hereby certify that Sri/Smt. ....  
is alive as on this date.

Place:

Date :

**Signature of Pensioner**

**Signature of Authorised Officer**

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(to be filed in pensioners file in the branch)

**Annexure 3**

**DECLARATION OF MARRIAGE/RE-MARRIAGE (FOR FAMILY PENSIONER)**

I declare that I have not married/re-married.

Place :

Date :

**SIGNATURE OF FAMILY PENSIONER**

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(to be filed in pensioners file in the branch)

**Annexure 4**

**Application for advance reservation of Holiday Home**

1	Name of the Ex- Employee and employee no.	
2	Pension No	
3	SB a/c no	
4	Designation at the time of retirement	
5	Branch/Office last worked	
6	Place where the accommodation is required	
7	Proposed date of visit	From: To
8	Alternate dates in case of non-availability of accommodation	From To
9	Number of persons who require the accommodation (not more than 5)	
10	Relationship of persons accompanying the Ex-employee  Name Relationship  1 2 3 4	
11	Residential Address with Phone No:	

The information furnished is true and to the best of my knowledge and belief. I hereby authorize you to debit the applicable rent to my SB a/c No. with branch.

Place :  
Date :

Signature of the Ex-employee

**CERTIFICATE**

Sri/Smt .....is a superannuated employee of our Bank and is having his SB a/c no ..... with us. We recommend that his/her request for reservation of Holiday Home may be considered.

**Branch:**  
**Date:**

**Branch Head**

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**SPECIMEN OF DECLARATION**

**DECLARATION FOR CLAIMING REIMBURSEMENT OF MEDICAL EXPENSES FOR THE YEAR \_\_\_\_\_ BY THE SUPERANNUATED EMPLOYEE/SPOUSE OF THE DECEASED SUPERANNUATED EMPLOYEE/SPOUSE OF THE EMPLOYEE DYING IN HARNESS.**

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Name: \_\_\_\_\_ Emp. No: \_\_\_\_\_ Pension No: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Date of joining Bank: \_\_\_\_\_ Date of superannuation \_\_\_\_\_

I, \_\_\_\_\_, superannuated employee/spouse of superannuated employee/spouse of the employee dying in harness, do hereby solemnly declare that I have truly and honestly incurred a sum of ₹..... during the calendar year \_\_\_\_\_, as medical expenses for myself and I request that the eligible amount may be reimbursed to me in terms of the rules of the Bank now in force and credited to my SB A/c No..... at \_\_\_\_\_ Branch.

Place:

Signature of the superannuated employee/  
spouse of the superannuated employee

Date:

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**Annexure 6**

**Claim for reimbursement of SyndArogya Insurance Premium paid**

**(Superannuated employees/spouse of deceased superannuated employees/ spouse of employees dying in harness)**

1	Name of the ex-employee	
2	Employee Number	
3	Date of Birth	
4	Date of joining the Bank	
5	Date of superannuation	
6	Branch/Office where last worked (BIC)	
7	SyndArogya Policy Number	
8	Policy amount (Sum assured)	
9	Policy valid upto	
10	Insurance Premium paid	
11	Claim for reimbursement (50% of SyndArogya premium paid or the ceiling whichever is less)	

I hereby declare that the above details submitted by me are true. I am enclosing the original premium paid receipt under SyndArogya along with attested copy of SyndArogya policy. The attested copy of relieving order issued at the time of superannuation is enclosed/already submitted. The eligible amount may please be credited to my account No. \_\_\_\_\_ with you.

Place :

Date :

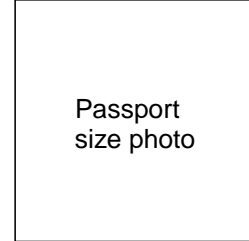
Signature of the Ex-Employee

**APPLICATION FORM FOR PHOTO IDENTITY CARD**

Place:

Date:

The General Manager (P)  
Staff Welfare Division  
Head Office  
**MANIPAL 576 104**



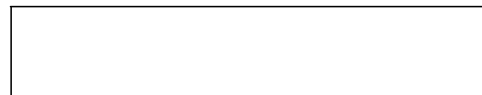
**SUB: ISSUE OF PHOTO IDENTITY CARD**

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I am a pensioner/superannuated employee and I request you to issue me a Photo Identify Card. I am aware that the Photo Identity Card will be issued for the purpose of identification only and does not authorize me to represent the Bank or to commit the bank in any manner whatsoever. I am furnishing my full details as under:

1.	Branch/office from where retired	
2	Name – in English (in block letters) in Hindi	
3	Employee Number	
4	Designation	
5	Date of birth	
6	Date of joining the service	
7	Date of Retirement	
8	Blood Group	
9	Pension File no., if any	
10	<b>Pension drawing branch: Name BIC</b>	
11	Address (in block letters)	
	District and PIN Code:	
	State:	
	Phone/Mobile:	
	E-mail address, if any	
12.	Name of the spouse, if living	

Note: Signature should be made in Black ink without touching the border.



Branch confirmation:

We confirm the correctness of the particulars stated above.

**HEAD OF THE BRANCH/OFFICE WITH SEAL**





**PERSONNEL DEPARTMENT  
STAFF WELFARE DIVISION  
HEAD OFFICE: MANIPAL**

To : The General Manager (P)  
Staff Welfare Division  
Head Office,  
Manipal 576 104

**Sub: ISSUE OF PENSION PAYMENT ORDER**

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I am a pensioner and I request you to issue me a Pension Payment Order. I am aware that the Pension Payment Order will be issued for the purpose of identification only and does not authorise me to represent the Bank or to commit the bank in any manner whatsoever. I am furnishing my full details as under:

1	Branch / Office from where retired	
2	Name (in <b>BLOCK LETTERS</b> )	
3	Employee Number	
4	Designation	
5	Date of retirement	
6	Pension File No.	
7	Pension drawing branch : Name : BIC	
8	SB ACCOUNT NO	
9	Address (in <b>BLOCK LETTERS</b> )	
	DISTRICT & PIN CODE	
	STATE	
10	PAN NO.	
11	Aadhar No.	
12	Blood Group	
13	Land phone No. with STD code	
14	Mobile phone number	
15	Name of the spouse [if living]	
16	Date of Birth of spouse	

**I am enclosing 2 copies of Joint Photos (size-4\*6cm) for the same.**

Date :  
Place :

[SIGNATURE]

**Annexure 9****Application from Pensioners to seek permission for accepting commercial employment within a period of one year after retirement (cir.248 /95/BC)**

1.	Name of the Officer (in Block letters)			
2.	Date of retirement			
3.	Name of the Branch/Office where the officer served during the last 5 years preceding retirement (with duration)			
	Sl. No.	Name of branch/office	Post held	Duration From To
4	Pay drawn by the officer at the time of retirement		B.P. D.A. Others TOTAL	
5	Terminal benefits		Basic Pension Commutation Net Pension TOTAL PENSION	
	Pension sanctioned (commutation if any should be mentioned)		Amount of commutation	Gratuity if any
6	Details of proposed employment to be taken up			
	Name of the firm/company/Co-operative Society, etc.			
	Nature of business line of facility			
	Products being manufactured by the firm/type of business carried out by the firm, etc.			
	Whether the official had any dealings with the firm, etc. during his official career,			
	Nature and duration of the official dealings with the firm			
	Nature of duties and designation			
	Whether post was advertised, if not, how was the offer made (attach newspaper cutting of the advertisement and a copy of the offer of appointment, if any)			
	Whether copy of employment offer letter enclosed.			
7	Remuneration offered by the Organisation			

	In case of independent practice, indicate – a) Professional qualifications in the field of practice b) Nature of proposed practice	
8.	Any information which the applicant desires to furnish in support of his request	
9.	Are there any exceptional circumstances or any other relevant factor which would make the refusal of consent a real hardship?  If yes, give reasons	

**10. Declaration:**

I hereby declare that :

- i) the employment which I propose to take up will not bring me into conflict with Bank;
- ii) my commercial duties will not be such that my previous official position or knowledge or experience in the Bank could be used to give my proposed employer an unfair advantage;
- iii) my commercial duties will not involve liaison or contact with the Bank.

Date:

Signature of the applicant  
Address:

Phone/Mobile No.  
E-mail ID:

To:

The General Manager (P)  
Syndicate Bank  
Head Office  
**MANIPAL**

Place:  
Date :

**From:**

**To:**

The General Manager (P)  
SyndicateBank  
Head Office  
**MANIPAL -576104.**

Dear Sir,

**Reg:** Declaration/undertaking for granting permission to take up commercial employment.  
\*\*\*

I hereby declare that I did not have any occasion in the capacity as Officer/ Branch Manager of the Bank to handle the files/accounts of ....., the undertaking in which I intend to take up employment.

I did not have, while in the service of the Bank, any direct or indirect dealings with the aforesaid undertaking to which I intend to join on commercial employment.

I hereby unconditionally undertake not to take up any case/matters/litigations to the disadvantage of the Bank in case of setting up of any consultancy services/practice by me.

I shall not misuse the official position which I occupied in the Bank or the knowledge or experience gained in the Bank to give proposed employer an unfair advantage.

I undertake not to change the job or employment from the proposed employer without the written permission of the competent authority under the Pension Regulations, for a period of one year from the date of retirement/VRS.

I shall also inform the Competent Authority any changes in the terms of my employment with the proposed employer.

I hereby unconditionally and irrevocably undertake not to commit breach or violation of the terms and conditions herein above stated and hereby give unconditional authority to the Bank to stop payment of pension and/or recover the pension that is already released, if any breach is committed by me. The said recovery may be made either from the future pension payable or from the commuted value of pension or from any other amount that is receivable by me from the Fund.

It is expressly understood that the aforesaid terms and conditions are without prejudice to the rights of the Bank Fund to initiate such action as may be deemed fit under the provisions of Pension Regulations 1995 for any breach or violation that may be committed by me in the matter of granting permission to take up commercial employment by me.

Yours faithfully,

**Annexure 11**

**Application to seek permission for accepting commercial employment by Non-Pensioners within a period of two years after retirement (cir.39/02/BC)**

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1.	Name of the Officer (in Block letters)			
2.	Date of retirement			
3.	Name of the Branch/Office where the officer served during the last 5 years preceding retirement (with duration)			
	Sl. No.	Name of branch/office	Post held	Duration From To
4.	Post held at the time of retirement and period for which held			
5.	Pay drawn by the officer at the time of retirement		B.P. D.A. Others TOTAL	
6.	Terminal benefits		EPF (Self) Management (EPF) Gratuity PL Encashment	
7.	Details of proposed employment to be taken up			
	Name of the firm/ company/Co-operative Society, etc.			
	Nature of business line of facility			
	Products being manufactured by the firm/type of business carried out by the firm, etc.			
	Whether the official had any dealings with the firm, etc. during his official career,			
	Nature and duration of the official dealings with the firm			
	Nature of duties and designation			
	Whether post was advertised, if not, how was the offer made (attach newspaper cutting of the advertisement and a copy of the offer of appointment, if any)			
	Whether copy of employment offer letter enclosed.			
	Remuneration offered by the Organisation			
	In case of independent practice, indicate – a) Professional qualifications in the field of practice b) Nature of proposed practice			
8.	Any information which the applicant desires to furnish in support of his request			

9.	Are there any exceptional circumstances or any other relevant factor which would make the refusal of consent a real hardship?  If yes, give reasons	
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**10. Declaration:**

I hereby declare that :

- i) the employment which I propose to take up will not bring me into conflict with Bank;
- ii) my commercial duties will not be such that my previous official position or knowledge or experience in the Bank could be used to give my proposed employer an unfair advantage;
- iii) my commercial duties will not involve liaison or contact with the Bank.

Date:

Signature of the applicant:

Address:

Phone/Mobile No:

e-mail ID:

**To**

The General Manager (P)  
Syndicate Bank  
Head Office  
**MANIPAL**