

बैंक ऑफ़ इंडिया
Bank of India

BOI



सम्बन्ध



सेवानिवृत्त कर्मचारियों के लिए संदर्शिका

A Guide for Retiring Staff

**An Initiative By-
Management Development Institute
CBD Belapur, Navi Mumbai**

हार्दिक शुभकामनाओं सहित

WITH BEST COMPLIMENTS

FROM

TEAM MDI

INDEX

Sr. No.	Subject	Page No.
1	Benefits Available to Retirees	1
2	Banking facilities to Senior Citizens/Differently Abled Persons	2
3	Gratuity-Pension	22
4	Summary of Benefits	27
5	Saving Bank A/C for Pensioners	28
6	Star Pensioner Loan Scheme	48
7	Encashment of Privilege Leave to staff retired compulsorily	57
8	Introduction of provision for availing LTC for retired staff	59
9	Submission of Life Certificate	64
10	Retired Employees-Medical Assistance Scheme	70
11	New Group Medical Insurance Scheme – Renewal	78
12	Amendment to Payment of Gratuity Act – April'2018	82
13	Income Tax exemption on Gratuity Payment	84
14	PF & Gratuity – Online Application- Branch Circular	86
15	Lifting of Lien from the account credited with Terminal dues	97
16	Clarifications Regarding Pension/Commutation	102
17	Restoration of Commuted Pension	104
18	Form- Pension Application	106
19	Commercial Employment after Retirement	118
20	Online booking of Holiday Homes	120
21	List of Central Holiday Homes	122
22	Yoga for good health	130
23	What my Family should know?	140
24	Format of ID cards to be issued to Retired Employees	149

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**Farewell Scheme for Bank's retiring employees
Enhancement in the limit for expenses to be
incurred for farewell function**


Please refer to our Circular IOM No.HO:P:IR:RS.I-1694 dated 18.02.2006 advising modifications in the Farewell Scheme to the Bank's retiring employees. In terms of the guidelines issued vide the said communication, a memento is being given in honour of the retiring employee in the form of a Silver Plate / Plaque with Bank's name and logo embossed on it. Generally, the said memento is presented to the retiring employee by organising a small function for felicitating him / her at the concerned Branch / Office, from where the staff member is retiring. For organising such function, expenses are permitted to be incurred upto specified amount and the instructions / guidelines have been issued vide Branch Circular No.97/145 dated 06.01.2004 in this regard.

2. It may be observed from the Farewell Scheme, as given in Annexure to Branch Circular No.97/145 dated 06.01.2004 that an amount upto `15/- per staff member in the Branch / Office is being allowed to be spent for arranging tea / coffee / snacks etc. while organising the felicitation function for retiring employee. We are pleased to advise you that decision has been taken to enhance the said limit for expenses to be incurred from `15/- to `25/- per staff member attending the said function in the Branch.

3. In terms of the aforesaid decision, the concerned Branch / Office organising the function for felicitating the retiring employee may incur expenses upto an amount of `25/- per person for arranging tea / coffee / snacks etc. in addition to an amount of `500/- permitted for arranging bouquet(s) / garland(s), etc. However, it may be noted that no additional amount is to be incurred for purchasing memento to be given to the retiring employee. A memento in the form of silver plate / plaque as advised vide above referred Circular IOM No.1694 dated 18.02.2006 is to be given to the retiring employee.

4. You are requested to be guided by the aforesaid and circulate the instructions to the Branches / Offices under your jurisdiction.

(Ajit Korde)

	बैंक ऑफ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग सेवांत लाभ प्रभाग
शाखा परिपत्र क्र. 108/18।		विषय : मानव संसाधन/2014-2015
उप-विषय : सामान्य:		
संदर्भ : एचओ/एचआर/टीबीडी:		दिनांक : 05.01.2015.

समस्त शाखाओं कार्यालयों के लिए/परिपत्र

विषय : सेवानिवृत्त कर्मचारियों के लिए उपलब्ध लाभ

बैंक ने सेवानिवृत्त कर्मचारियों के लिए उपलब्ध लाभों का स्पॉरा विभिन्न समूचनाओं द्वारा परिचालित किया है। हालांकि, यह देखा गया है कि कई सेवानिवृत्त कर्मचारियों के इसके बारे में पता नहीं है और यहाँ तक कि शाखा/अंचल का स्टाफ भी सूचना उपलब्ध कराने/सेवानिवृत्त कर्मचारियों के लिए उपलब्ध लाभों के बारे में मार्गदर्शन कराने में सक्षम नहीं हैं। परिणामस्वरूप सेवानिवृत्त कर्मचारी जानकारी प्राप्त करने के लिए प्रधान कार्यालय के औद्योगिक संबंध प्रभाग या सेवांत लाभ प्रभाग, मानव संसाधन विभाग या स्टाफ यूनियन/असोसिएशन सहित सेवानिवृत्त एसोसिएशन से संपर्क कर रहे हैं।

2. सभी संबंधितों के ध्यान में लाने के लिए, हम सेवानिवृत्त कर्मचारियों को मिलने वाली सुविधाओं/उपलब्ध लाभ का सारयुक्त अनुसूचक संलग्न कर रहे हैं। अनुसूचक में सेवानिवृत्त कर्मचारियों को मिलने वाले लाभों संबंधित अद्यतन जानकारी, परिपत्र नंबर, दिनांक सहित दी जा रही है जिसमें पूरी जानकारी मौजूद है।


3. सभी शाखाओं/कार्यालयों को सूचित किया जाता है कि सेवानिवृत्त कर्मचारियों को उपलब्ध लाभों के बारे में कार्रवाई करते समय इस परिपत्र का संदर्भ अवश्य लें। किसी भी संदेह की स्थिति में वे संबंधित परिपत्र का संदर्भ ले सकते हैं। परिपत्र का संदर्भ लेने के बावजूद यदि शाखा/कार्यालय को कोई संदेह/शंका हो, तो परिपत्र जारी करने वाले संबंधित विभाग से संपर्क किया जा सकता है।


(चरण सिंह)

महाप्रबंधक (मानव संसाधन)



संस्थापित 1906, 1952, 1959, 1969, 1971, 1973, 1975, 1977, 1979, 1981, 1983, 1985, 1987, 1989, 1991, 1993, 1995, 1997, 1999, 2001, 2003, 2005, 2007, 2009, 2011, 2013, 2015

	Bank of India Head Office	Human Resources Department, Terminal Benefits Division.
Branch Circular No. : 108/81		Sub : Human Resources / 2014-15/
Sub-subject : General/		
Ref : HO:HR:TBD:		Date: 05.01.2015.

CIRCULAR TO ALL BRANCHES / OFFICES

Subject: Benefits Available to Retirees

The Bank has issued various communications circulating the details of benefits available to the retired employees. However, it is observed that many retired employees are not aware of the same and even the Branch/Zone staff is also not able to provide information / guide about benefits available to the retired employees. In effect, retired employees are either contacting Industrial Relations Division or Terminal Benefits Division, H.R. Department, Head Office or Staff Union / Association including Retirees Association for getting the information.

2. In order to bring it to the notice of all concerned, we enclose Annexure giving gist of benefits / facilities available to the retired employees. The Annexure shall cover up-to-date information about benefits available to the retired employees along with Circular number and date where the complete details are available.

3. All the Branches / Offices are advised to refer this Circular while dealing with the benefits available to the retired employees. In case they have any query, they may refer to the respective Circular. Even after referring to the Circular, if the Branch / Office have any query in that regard, they may refer to the concerned Department who has issued the Circular.




**(Charan Singh)
General Manager (HR)**

BENEFITS AVAILABLE TO RETIREES**1. PROVIDENT FUND**

The Retiring employee is entitled to receive Own contribution of PF and if contributing towards Voluntary Provident Fund then both contributions along with interest up to the date of retirement. In case the employee is a PF optee, then he /she will additionally receive Bank's contribution of PF. The total amount paid to the employee is fully exempted under the Income Tax Act.

RETENTION OF PROVIDENT FUND

The retiring employee is allowed to retain the entire amount of accumulated balance of PF due to him / her at the time of ceasing to be in the service or some portion of the amount with the Fund for a maximum period of 3 years from the date of retirement. The interest on the retained provident fund is paid by the Fund at the same rate at which interest is being paid to the existing members of the Fund. The appropriate tax at source will be deducted from the interest payable to the retired employee. The retiring employee is required to specify the amount he / she wish to retain with the Fund at the time of submitting an application for settlement of Provident Fund. Withdrawal of amount is permitted upon receipt of written request with certain terms and conditions. The rules of the Fund are based on the provisions of Income Tax Act 1961 and Income Tax Rules 1962 and subject to change as and when the Act or Rules are amended.

2. GRATUITY

Gratuity is payable to the retiring employees as per the Rules of Bank of India Gratuity Fund and as per the Payment of Gratuity Act, 1972. Gratuity is calculated under the Act as well as under the Gratuity Fund Rules and whichever is higher is paid to the employees. Presently, there is a ceiling of Rs.10 lacs for payment of gratuity to the retiring employees under the Payment of Gratuity Act, 1972 even though the gratuity payable to the employee works out more than Rs.10 lacs. However, under Bank of India Gratuity Fund Rules, there is no ceiling for payment of gratuity. **The total amount of gratuity paid upto Rs.10 lacs is fully exempted and amount paid over and above Rs.10 lacs is taxable under the Income Tax Act.**

3. PENSION

If the retiring employee has opted for and is eligible for Pension as per the existing Pension Scheme, (as circulated under Head Office Circular No.89/123 - Subject - Personnel/95-96/23 from Terminal Benefits Department (Pension Cell) dated 1st November, 1995) and subsequent amendments thereto, the following forms are required to be completed and submitted to Head Office through the Branch and zone from where the staff is retiring.



- i) Pensioner's Profile in duplicate (Annexure S-1)
- ii) Service Particulars of the pensioner (Annexure S-2)
- iii) Application for commutation of pension (Annexure S-3)
- iv) Application for retention of P. F. with the Bank, if the retiring employee desires so.

COMMUTATION OF PENSION

The retiring employee is entitled to commute for a lump sum payment of a fraction not exceeding one-third of his pension provided he/she has opted for pension. An application to this effect (Annexure S-3) is required to be submitted along with the application for pension. The commutation value will depend on the "age on birth date" of the retiree from the date of retirement. The commutation amount payable to the employee is fully exempted as per the Income Tax Act.

The retiring employee can apply for commutation of pension any time after the date of retirement. However, if he / she apply for commutation of pension after completing one year from the date of retirement, he / she will have to submit medical certificate given by a medical officer approved by the Bank. The commuted value in such cases will depend on the "age on birth date" of the retiree from the date of approval of the application.

RESTORATION OF COMMUTED PORTION OF PENSION

The commuted portion of the pension is automatically restored by the Terminal Benefits Dept. after 15 years from the date of payment of commutation. Since the Dearness Relief is paid on the full basic pension, only the commuted portion of pension is restored.

CREDITING PENSION TO JOINT ACCOUNT

The pension can be credited to the joint account operated by pensioner with his / her spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse could be operated jointly subject to the terms and conditions mentioned in Head Office IOM No.HO/TBD/MMP/262 Dated 21-06-2006. A declaration cum undertaking is, however, required to be signed by BOTH the pensioners.

TRANSFER OF PENSION ACCOUNT

The pensioner can draw pension from any of the Bank of India branches in India. He / she can transfer the pension account from one branch to other branch by making an application addressed to the pension paying branch. The branch in turn should send an e-mail to the Terminal Benefits Division recommending to credit the pension to the account no. given by him / her. If the new branch is situated in some other zone, then the pensioner is required to submit fresh Investment Declaration Form to that zone for calculating tax liability as per the investment.



DEARNESS RELIEF

The basic pension/family pension does not include Dearness relief payable to the pensioners. The DR is revised in the month of February and August every year.

ENHANCED FAMILY PENSION in case of death of an employee while in service

Enhanced Family Pension is payable for a period of 7 years from the date of death of an employee OR for a period up to the date on which the deceased employee would have attained the age of 65 years, had he survived, whichever is earlier. Thereafter the family pension is payable at the prescribed rate.

LIFE CERTIFICATE

All the pensioners including family pensioners are required to submit Life Certificate in the month of November every year to the branch from where they are drawing pension. If the same is not submitted, the pension from the month of JANUARY every year will be discontinued, which please note.

TDS ON PENSION

All the pensioners are required to submit Investment Declaration Form in the month of April every year to the branch from where he/she is drawing pension to avoid deduction of tax if the income is not taxable. In case the total annual income is not taxable without investment, in such cases, the same is not required. Please note that tax is deducted by Head Office on the basis of investment details entered by the zones in HRMS System

SMS ALERTS

In order to receive SMS alert on the mobile for having credited pension every month, the pensioner is required to provide their mobile no. to the branch from where they are drawing pension. The branch in turn shall enter mobile no. in Customer ID of the pensioner. Despite providing mobile no. to the branch and entering in Customer Id in finacle, if pensioner is not receiving SMS alert, then he should contact the branch and in turn branch will send an e-mail to the Head Office, Starshakti to look into the matter and take corrective steps/advise the reason to the branch

BANK'S PENSION BOOK

Head Office, Terminal Benefits Division issues the Pension Pass Book to the retired employees and the same is sent to the Pension Paying Branch and not at his / her residential address. Pensioners are expected to collect the same from the branch from where he / she is drawing pension. In case the same is not received within 1 month from the date of retirement, branch may send an e-mail to the Terminal Benefits Division. The book contains all the information about the pensioner such as Full Basic Pension, commutation amount, family pension etc. All the pensioners are, therefore, advised to ensure that Page 4 of the pension book is completed by affixing **Joint Photograph with spouse** (and not two separate photographs) and get the same authenticated by the Branch from where the pension is being drawn.



4. **EX-GRATIA PAYMENT TO PRE-1986 RETIREES/SURVIVING SPOUSE**

The Indian Banks Association has advised that the amount of Ex-gratia payable to the surviving pre 01.01.1986 retirees and Surviving spouses of pre 01.01.1986 retirees of the Banks is Rs.350.00 and Rs.175.00 respectively and dearness relief thereon. The DR is changed in the month of February and August every year. (Branch Circular No.107/215 dated 25.02.2014)

5. **BANK'S IDENTITY CARDS**

Our Bank is issuing Identity Cards to the employees on retirement as per HO IOM No. HO/HR:IR:MSS:I-811 dated 20-01-2012 addressed to all Zonal Managers.

The retiring employee has to make an application along with one passport size photograph through the branch/office from where he / she is retired for issuance of the card by the Zonal Office, H.R. Department. The retiring/retired employee can even submit application to the pension paying branch from where he / she is drawing pension for Identity Card. The application has to be in the prescribed format which will be available in the branch.

6. **BANKS' QUARTERLY MAGAZINE "TAARANGAN"**

All retired employees can get a copy of the Bank's quarterly magazine "TAARANGAN" by applying to The Editor, 'Taarangan', C/o Head Office. A soft copy of the "Taarangan" is also available for the retired staff on "Bank of India Alumni" link available on the Bank's website www.bankofindia.co.in. Alternatively, they may send e-mail to the Editor, Taarangan for providing a copy on e-mail id headoffice.taarangan@bankofindia.co.in. A retired employee can register himself online to get access to "Bank of India Alumni". This link "BOI Alumni" also gives information about the retired staff who are members of this link, the staff retiring in the next month from all zones of the Bank, and some other useful information.

7. **SPECIAL SAVINGS BANK ACCOUNT FOR PENSIONERS**

Recently the Bank has introduced a special Savings Bank account for pensioners under scheme code No. SB 121. A pensioner opening account under this scheme is entitled to various concessions as mentioned in Br. Cir. No.107/143 dated 23.10.2013 issued by Resource Mobilisation Dept.

One of the salient features of this scheme is that, Free issuance of Global Debit cum ATM card with Group Personal Accident Death Insurance Cover of Rs.5 lakhs and the cost of premium will be borne by the Bank. This facility is activated by single POS swipe of the Card every financial year. Moreover the Global Debit cum ATM card will be issued free of charge and no renewal charges will be levied.



The card holder may be provided overdraft facility for maximum amount equal to 2 month of the pension amount (net credit to SB a/c last month) in their SB Account. The rate of interest on overdraft will be base rate + 1%. For this the pensioner card holder has to submit an application cum undertaking as per the proforma attached to the captioned Head Office Circular.

The card holder is also eligible for concession in routine medical check-ups under tie-up arrangements with M/s Health India Medical Services Pvt. Ltd. The company has a network of about 6000 pathology labs /test centers. The Card Holder can contact on toll free telephone number **1800226062** and get the name and address of the nearest pathology laboratory and get a discount up to 40% in the lab charges.

8. PREFERENTIAL RATE OF INTEREST

All Ex-staff members are entitled for an additional rate of interest on their Term Deposits kept with the Bank @ 1.00% p.a. over the card rates irrespective of the amount of deposit and period of deposits and additionally Senior Citizen will get 0.50% p.a. more than the card rates on their deposits of six months & above and up to 10 years for deposits up to Rs.1 crore only. For additional rate of 0.50% interest, minimum amount is Rs.5000 and in case of RD, minimum balance should be as per BC No. 104/162 dated 30.03.2011. A suitable declaration from the depositor concerned stating that the monies deposited or which may, from time to time, be deposited into such account belong to the depositor.

HOWEVER, in case of joint accounts the name of the ex-staff/ex-staff senior citizen or spouse of the deceased staff member seeking this benefit **SHOULD BE THE FIRST NAME IN THE ACCOUNT**. This facility is not available to the employee who has resigned from the Bank and also the employees who have been compulsorily retired / removed / dismissed in consequence of disciplinary action. (Refer Branch Circular No.104/55 dated 09.08.2010 issued by Retail Banking Dept.)

9. SERVICE CHARGES - exemption to staff members.

The Bank has specified levying of service charges on the following services rendered by the Bank, in terms of (Ref- HO Circular No. 98/26-General Instructions 2004-05/06 dated 21-05-2004, Annex. "B", Para D (II) on Page No.7)

- (a) Cheques/bills collection charges;
- (b) Remittances – DD, TT, MT etc.
- (c) Multi Branch Banking,
- (d) issue of Banker's cheque / payorders
- (e) Issuance of duplicate DD, Bankers cheque/payorders, Cancellation of such instruments
- (f) Issuance of duplicate statements/pass books, Term deposit Receipts
- (g) standing / stop payment instructions etc.
- (h) Cheque book / ledger folio charges, minimum balance charges etc. etc. as mentioned in the captioned circular.



The staff and ex/staff members of our Bank are exempted from service charges mentioned in the captioned circular in terms of Para D-II, on page No.7. The joint accounts of the staff / ex-staff members of our Bank are also exempted from the service charges (including the out of pocket expenses, EXCEPT actual telegram charges in case of TT) provided the joint account holder is the close relative of the Staff / ex-staff.

10. **CONCESSIONAL RATE FOR SDV LOCKERS**

Concessional rates for SDV lockers to ex-staff members are available in terms of Circular letter No.2009-10/167 dated 07.11.2009 issued by Systems & Management Services.

This concession, however, is available FOR ONLY ONE LOCKER and to the staff who have retired:

- (a) from the Bank's service on superannuation;
- (b) voluntarily under Regulation 19 of the Bank of India Officers' Service Regulations, 1979
- (c) voluntarily under Regulation 29 of Bank of India (Employees) Pension Regulations 1995.

11. **STAR PENSIONER LOAN SCHEME**

The Bank has increased the Loan limit under this Scheme to Max. Rs. 5 lakhs to the self/family pensioner as per Branch Circular No.108/11 dated 1st April, 2014, issued by Retail Banking Department subject to certain terms and conditions as mentioned therein)

12. **REVERSE MORTGAGE SCHEME OF THE BANK (Br. Circular No.108/74 dated 08.07.2014)**

Target Customer – Senior Citizens over the age of 60 years who apparently have no regular income but have a self occupied residential property in their own name or jointly with spouse, which is free from encumbrance and commands value in the present market.

Purpose – To provide a source of additional income for senior citizens of India who own self-occupied house property in India. (The borrower shall not use the proceeds of the Reverse Mortgage Loan for speculative, trading and business purposes).

Eligibility

- (i) Principal borrower should be a senior citizen of India aged above 60 years and not more than 80 years of age.
- (ii) Borrower shall be owner and occupant of residential property (House or Flat) located in India with clear title of ownership in his name or jointly in the name of spouse.
- (iii) Residential property shall be free from any encumbrance.
- (iv) No monthly income / gross income criteria. .

Quantum of Loan: Minimum Rs.2 lacs / Maximum Rs.25 lacs



Tenure of Loan: Completed age up to 65 years – Max. 15 years & above 65 years Max. 10 years subject to tenure of loan not to go beyond 80 years

Rate of Interest: 2.30% above Base Rate, presently 12.50% p.a. (fixed) at monthly rests subject to reset clause at the end of Every 5 year period. No prepayment penalty/charges for such prepayments.

13. **APPOINTMENT AS RESOLUTION AGENTS**

In terms of Branch Circular No. 107/88 dated 8th August, 2013 issued by Asset Recovery Department, Head Office, it has been decided to appoint retired Officers as 'Resolution Agents' subjects to terms and conditions to boost recovery in NPA Accounts. For further details, retired officers may refer the circular.

The commission for recovery in NPA accounts ranges from 3% to 8% as per the category of the NPA account. Travelling expenses/pocket will be payable over and above the above commission with a monthly ceiling of Rs.5000/- subject to terms and conditions.

14. **REIMBURSEMENT OF TRAVELLING AND OTHER EXPENSES**

The facility of reimbursement of travelling allowance / Halting allowance is available to the Ex-Staff when he/she has to appear as witness in the Court cases filed by the Bank or departmental enquiries initiated by the Bank against any staff members. However, no TA/HA is reimbursable if he/she is appearing as a defence witness in a departmental enquiry. (Refer HO Administrative Circular No. 2001-02/3 dated 27th July 2001 issued by I.L. Division).

15. **BANK OF INDIA'S "RETIRED EMPLOYEES MEDICAL ASSISTANCE SCHEME" (REMAS)**

An employee retired from the Bank's service can become a member within six months from the date of their respective date of retirement of the captioned scheme by submitting an application in the prescribed form along with Pay Slip of last drawn one month's basic pay and two joint photograph with spouse to the Terminal Benefits Division through the branch / office from where he / she retired or through the branch from where he / she is drawing pension. We also clarify that those employees who have retired on or after 01.11.2012 and became a member of the scheme will be required to pay the difference between the revised basic pay and old basic pay as and when wage revision takes place.



As regards employees who have retired on or after 31.10.2014, in terms of Branch Circular No.108/156 dated 26.11.2014, it has been decided to revise one time membership fee as per cadre of the retiring staff retiring on or after 31.10.2014 as under:-

Sub-Staff	Rs 10,000/-
Clerical Staff	Rs.20,000/-
Officers (Upto Scale III)	Rs.30,000/-
Officers (Scale IV & above)	Rs.35000/-

Employees who have taken VRS under Regulation 29 of Bank of India (Employees') Pension Regulation, 1995, under Regulation 19 of Bank of India Officers' Service Regulation, 1979, retired on superannuation, spouses of employees who die in harness, and employees who have been allowed to retire from Bank's service on medical ground are also eligible to become a member of the scheme. Please however, note that those employees who have resigned from the Bank and who have been compulsorily retired /removed/dismissed are **NOT** eligible to become a member of the scheme.

REIMBURSEMENT OF HOSPITALISATION EXPENSES

The members of the Scheme shall be eligible to claim reimbursement of expenses incurred by them as mentioned hereunder:

- i) Hospitalisation expenses for ailments / diseases to the extent of 90% of the bill amount subject to maximum of Rs.10000/- per annum except for ailments mentioned in (ii) below.
- ii) Hospitalisation expenses for self and spouse of retired employees for major illness and special operations for the following diseases viz. cancer, leukemia, thalassaemia, tuberculosis, paralysis, cardiac ailments, kidney ailments, brain tumor and operations connected with said diseases and other retina detachment, liver and gall bladder, prostate and hernia shall be considered to the extent of 90% of the bill, subject to maximum Rs.30,000/- per annum. However, in respect of neuro/cardiac/kidney/liver/cancer surgeries, if hospitalization expenses (including surgery charges) exceed Rs.1.50 lac. 90% of the bill amount subject to maximum of Rs.1.50 lac to be reimbursed.

OR

- iii) Reimbursement of premium of medical insurance maximum of Rs 7000/- per year for self and spouse or Rs.3500/- per person (the premium in respect of spouse will be reimbursed only in cases, where they are not gainfully employed).



- iv) Reimbursement of expenses as mentioned in i), ii) and iii) above will be subject to maximum ceiling of Rs. 1.50 lac for life of each member, i. e. for self and spouse together.
- v) Member has to opt for claiming reimbursement of expenses under the scheme either for hospitalization expenses or insurance (Medi-claim) premium amount at the time of seeking membership. The option once exercised by the member is irrevocable and cannot be changed subsequently.
- vi) In respect of reimbursement of hospitalisation expenses, original bill, receipt and discharge card should be submitted along with the application in the same welfare year (March - February) in which the expenses are incurred.
- vii) **Domiciliary expenses of Rs. 3000/-:-** In addition to above, the members of the scheme are entitled for domiciliary expenses to be extent of Rs. 3,000/- p.a. This amount will be directly credited to the member's account without submitting any application, before 30th June every year.

16. **BANK'S HOLIDAY HOMES**

All retired staff members are now entitled for Bank's **ALL** Holiday Homes at various places. This facility is now available to all the retired staff members including those who have retired from the Bank's service under VRS / VRS 2000; as per HO IOM No. HO/HR/IR/VGK/1-703 dated 16-09-2010. This facility to all retired employees is **HOWEVER, subject to:**

- (i) Confirmation of allotment will be given to the retired staff not more than 30 days before the proposed date of occupancy ;
- (ii) No retired employee be allotted the same holiday home on more than one occasion in any calendar year.

17. **SCHEME TO ORGANISE LOCATIONAL PROGRAMMES AT ZONES THROUGH RETIRED EXECUTIVES**

Under this Scheme, Officers retired in Scale IV and above are engaged to organize programmes on "Intensive Credit, Forax, Retail Banking and Agriculture Finance" in the Zones. The Officer would be paid Honorarium of ₹2,000/- per session or ₹5,000/- for full day plus actual travelling expenses. The details of this Scheme are available with Learning & Development Division, HR Department, Head Office.



18 **GRIEVANCES CELL**

Our Bank has established a Grievances Cell at Head Office for redressal of the grievances exclusively of the retired employees on regular basis. The retired employees / Association of retired employees may take up their grievances either directly or through the Zonal Offices of the Bank with Staff Welfare Officer to be appointed by the Bank.

Recently the Bank has nominated the Assistant General Manager, Terminal Benefits Division to look into the grievances of the Retired employees. Retired staff can approach directly to him on Phone No 022-66684571 and in his absence Senior Manager, TBD on Phone No.022-66684811 or on e-mail id headoffice.tbd@bankofindia.co.in (Refer Branch Circular No.103/86 dated 14.08.2009 issued by I.R. Division, H.R. Dept. Head Office).

19. **BANK OF INDIA STAFF BENEVOLENT SCHEME**

The employee who is a member of the scheme and retired from the Bank's service after attaining the age of superannuation will continue to be a member of the scheme till he / she completes 65 years of age. In the event of death of such member, his / her nominee/family members will be eligible for financial assistance under the scheme. They should forward the claims through the branch/zones from where they retired from the Bank's service to the Salary Section, H.R. Dept. Head Office (Refer Branch Circular No.87/183 dated 20.11.1993 issued by Personnel Department, Head Office).


Please note that any employee retired from the Bank's service other than on superannuation shall cease to be a member of the scheme from the date of cessation.

20. **GROUP SAVINGS LINKED INSURANCE SCHEME (GSLI)**

The benefits available under the policy are as under:-

On reaching terminal date or on earlier cessation of service other than death, the total amount to the credit of the member in the running account as shall be determined by the L.I.C. having regard to the entry date, the amounts credited to the running account from time to time together with interest on the date of exit shall become payable to the members. This benefit is available to all the retired employees including employees resigned from the Bank and also employees compulsorily retired, removed and dismissed. The employees who have retired on or before 31.01.1998 are not covered (Refer Branch Circular No.92/58 dated 15.07.1998 issued by Personnel Department, Head Office).



	बैंक ऑफ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग सेवांत ब्राम प्रभाग
शाखा परिपत्र सं.: 108/203		विषय : मानव संसाधन/2015-16/15
उप-विषय : सामान्य/ 43		
संदर्भ : एचओ/एचआर/टीबीडी/बीएमडकन्यू;		दिनांक: 01.02.2018

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

विषय : सेवानिवृत्त स्टाफ के लिए उपलब्ध लाभ

हम सेवानिवृत्त स्टाफ सदस्यों का ध्यान शाखा परिपत्र क्र. 108/81 संदर्भ सं. एचओ/एचआर/टीबीडी/ दि. 05.01.2015 के अनुलग्नक - 1 खण्ड 6 की ओर आकर्षित करना चाहते हैं जिसमें निम्नानुसार उल्लिखित है :-

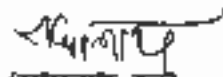
"सभी सेवानिवृत्त स्टाफ संपादक "तारांगण" प्रधान कार्यालय को बैंक की तिमाही गृह पत्रिका "तारांगण" के लिए आवेदन कर सकते हैं और उसकी एक प्रति प्राप्त कर सकते हैं। सेवानिवृत्त स्टाफ को "तारांगण" की एक सॉफ्ट प्रति "Bank of India Alumni link" में भी उपलब्ध है जो बैंक की वेबसाइट www.bankofindia.co.in * में दी गई है।

2. अब निम्नानुसार निर्णय लिया गया है :

"सभी सेवानिवृत्त कर्मचारी बैंक की तिमाही गृह पत्रिका "तारांगण" की मुद्रित प्रति हेतु अनुरोध कर सकते हैं। फिर भी, मुद्रित प्रति की प्राप्ति उपलब्धता की शर्त के अधीन है। बैंक की वेबसाइट www.bankofindia.co.in पर "Bank of India Alumni" लिंक पर सेवानिवृत्त स्टाफ हेतु "तारांगण" की एक सॉफ्ट प्रति उपलब्ध कराई गई है। या फिर वे ई-मेल आईडी Headoffice.Taarangan@bankofindia.co.in पर संपादक "तारांगण" को ई-मेल भेजकर गृहपत्रिका की एक सॉफ्ट प्रति प्राप्त कर सकते हैं। कोई भी सेवानिवृत्त कर्मचारी "Bank of India Alumni" का एक्सेस पाने हेतु अपना ऑनलाइन पंजीकरण कर सकता है। यह लिंक "BOI Alumni" ऐसे सेवानिवृत्त कर्मचारी जो इसके सदस्य हैं उनके बारे में, बैंक के सभी अंचलों से अगले महीने सेवानिवृत्त होने वाले स्टाफ सदस्यों के बारे में और कुछ अन्य महत्वपूर्ण जानकारी भी देता है।"

3. सभी शाखाओं/कार्यालयों को सूचित किया जाता है कि वे सेवानिवृत्त कर्मचारियों के लिए उपलब्ध लाभ के संबंध में अब से इस परिपत्र का संदर्भ लें।





(राधानाथ कर)

मुख्य महाप्रबंधक (मा.स.)

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	Bank of India Head Office	Human Resources Department Terminal Benefits Division
Branch Circular No.: <u>109/203</u>	Sub : Human Resources/2015-16/	
Sub-Subject: General/		
Ref : HO:HR:TBD:BMW:	Data: 01.02.2016	

CIRCULAR TO ALL BRANCHES / OFFICES

Subject : Benefits available to Retirees

We draw the attention of retired employees to Annexure I, Clause 6 of Branch Circular No.108/81 Ref. No.HO/HR/TBD/ dated 05.01.2015 wherein it is mentioned as under :-

" All retired employees can get a copy of the Bank's quarterly magazine "TAARANGAN" by applying to the Editor "Taarangan" , C/o. Head Office. A soft copy of the "Taarangan" is also available for the retired staff on "Bank of India Alumni link available on Bank's website www.bankofindia.co.in".

2. It has now been decided as under :-

" All retired employees can request for print copy of the Bank's Quarterly Magazine 'Taarangan'. However, Print copy is subject to availability only. A soft copy of the 'Taarangan' has been made available for the retired staff on 'Bank of India Alumni' link available on the Bank's website www.bankofindia.co.in. Alternatively, they may send e-mail to the Editor, Taarangan for providing a soft copy on e-mail ID HeadOffice.Taarangan@bankofindia.co.in. A retired employee can register himself online to get access to 'Bank of India Alumni'. This link 'BOI Alumni' also gives information about the retired staff who are members of this link, the staff retiring in the next month from all Zones of the Bank, and some other useful information "

3. All the Banks Branches / Offices are advised to henceforth refer to this Circular while dealing with the benefits available to the retired employees.





(R.N. Kar)

Chief General Manager (HR)

	बैंक ऑफ़ इंडिया प्रधान कार्यालय	सामान्य परिचालन विभाग
परिपत्रक सं.: 2017-18/९५		संदर्भ : बीओआई:एनआरवाई:2017-18:38
		दिनांक : 16.12.2017

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

- वरिष्ठ नागरिकों;
 - दिव्यांग व्यक्तियों
- के लिए बैंकिंग सुविधाएं**
- =====

"विकासात्मक तथा विनियामक नीतियों पर वक्तव्य", दिनांक 04 अक्टूबर 2017 (चतुर्थ द्विमासिक मासिक नीति वक्तव्य 2017-18 का अंश) के अनुच्छेद 8 के अनुसरण में जारी परिपत्र संख्या डीबीआर स.एलईजी.बीसी.96/09.07.005/2017-18, दिनांक 9 नवंबर 2017 के माध्यम से भारतीय रिज़र्व बैंक ने बैंकों को अनुदेश दिये हैं कि वे वरिष्ठ नागरिकों तथा दिव्यांग व्यक्तियों की आवश्यकताओं को पूरा करने के लिए विशेष प्रावधानों सहित उचित व्यवस्था स्थापित करें ताकि उन्हें बैंकिंग सेवाएं प्राप्त करने में कोई कठिनाई न हो।

2. आरबीआई के उपर्युक्त अनुदेशों के अनुपालन में शाखाओं को सूचित किया जाता है कि वे आरबीआई द्वारा निर्धारित प्रावधानों के अनुसरण में तैयार निम्नलिखित दिशा-निर्देशों का पालन करें तथा शाखा परिसर के भीतर इन निर्धारित प्रावधानों का आवश्यक प्रचार-प्रसार करें।

(क) **वरिष्ठ नागरिकों तथा दिव्यांग व्यक्तियों के लिए समर्पित काउंटर/वरीयता:**

शाखाओं को सूचित किया जाता है कि वे वरिष्ठ नागरिकों तथा दृष्टिबाधित व्यक्तियों सहित दिव्यांग व्यक्तियों के लिए स्पष्ट रूप से पहचाने जाने योग्य समर्पित काउंटर रखें या उन्हें प्राथमिकता दें।

(ख) **जीवन प्रमाण-पत्र जमा करने में आसानी:**

सरकारी एवं बैंक लेखा विभाग द्वारा जारी वर्तमान दिशा-निर्देशों के अनुसार, "जीवन प्रमाण" योजना के अंतर्गत डिजिटल जीवन प्रमाण-पत्र की सुविधा के अतिरिक्त (आरबीआई परिपत्र संदर्भ संख्या. डीजीबीए.जीएडी.एच-2529/45 01 001/2014-15 दिनांक 9 दिसंबर, 2014) पेंशनर किसी भी पेंशन वितरित करने वाली शाखा में भौतिक जीवन प्रमाण-पत्र फॉर्म जमा कर सकते हैं। यह देखा गया है कि जीवन प्रमाण-पत्र प्राप्त करने वाली शाखाओं के द्वारा अक्सर तत्परतापूर्वक उक्त को अक्षरत नहीं किया जाता है जिसके कारण पेंशनधारकों को बहुत परेशानी होती है। अतः पेंशन वितरित करने वाली शाखाओं को मुनिशेषतः करना है कि वे अपने पेंशनधारकों के जीवन प्रमाण-पत्र के अतिरिक्त अन्य किन्हीं शाखाओं के पेंशनधारकों के जीवन प्रमाण-पत्र को भी तत्परतापूर्वक सीबीएस में अपलोड/अपलोड करें ताकि पेंशन जमा करने में किसी प्रकार की देरी से बचा जा सके।



(ब) चेक बुक सुविधा

- I. माँग पर्ची (requisition slip), जो कि खाते में पूर्व में जारी की गई चेक बुक का हिस्सा होती है, के माध्यम से जब कभी भी अनुरोध प्राप्त हो, शाखाओं द्वारा ग्राहकों को चेक बुक जारी की जाएगी।
- II. बैंकों को सूचित किया जाता है कि अनुरोध किए जाने पर वे बचत बैंक खाते में प्रति वर्ष कम से कम 25 चेकों वाली चेक बुक, निःशुल्क/बिना किसी प्रकार के प्रदान करें। शाखाएं सिस्टम में अकाउंट मास्टर में जमाकर्ताओं के जन्म तिथि की सही प्रविष्टि किया जाना सुनिश्चित करें।
- III. चेक बुक सुपुर्देगी के लिए शाखाओं द्वारा वरिष्ठ नागरिकों और दिव्यांग व्यक्तियों सहित किसी भी ग्राहक की स्वयं उपस्थिति पर जोर नहीं दिया जाएगा।
- IV. बैंक द्वारा निर्धारित नीति के अनुरूप, माँग प्राप्त होने पर शाखाएं किसी अन्य माध्यम से भी चेक बुक जारी कर सकती हैं।

साथ ही, यह स्पष्ट किया जाता है कि बुनियादी बचत बैंक जमा खाते (बीएसबीडीए) में इस प्रकार की सुविधा प्रदान करने से खाते को गैर-बीएसबीडीए के रूप में वर्गीकृत नहीं किया जाएगा। (संदर्भ, पित्तीय समावेशन - बैंकिंग सेवाओं तक पहुंच - बुनियादी बचत बैंक जमा खाता (बीएसबीडीए) - अक्सर पूछे जाने वाले प्रश्न विषय पर 11 सितंबर, 2013 के आरबीआई परिपत्र बैंपविदि.सं. एलईजी. बीसी. 52/09.07.005/2013-14 के प्रश्न संख्या 14 और 24 के संबंध में बैंक के उत्तर)।

(ब) खातों की स्थिति में स्वतः परिवर्तन:

वर्तमान में, पूर्णतः केवाईसी अनुपालित खातों को अकाउंट मास्टर/बैंक रिकॉर्ड्स में उपलब्ध जन्म तिथि के आधार पर वरिष्ठ नागरिक खातों में स्वतः परिवर्तित नहीं किया जाता है। पूर्णतः केवाईसी अनुपालित खाते, बैंक के रिकॉर्ड में उपलब्ध जन्म तिथि के आधार पर स्वतः 'वरिष्ठ नागरिक खाते' में परिवर्तित हो जाने चाहिए।

शाखाओं द्वारा यह सुनिश्चित किया जाना चाहिए कि खाता खोलते समय/बाद में किसी भी अन्य दिन अकाउंट मास्टर में संशोधन करते समय ग्राहक मास्टर मैटनेस (CUMM) में ग्राहक के मास्टर डेटा में सही जन्म तिथि प्रविष्टि की गई हो।

(इ) दृष्टिबाधित ग्राहकों के लिए अतिरिक्त सुविधाएं:

शाखाओं को सूचित किया जाता है कि बैंकों में ग्राहक सेवा पर आरबीआई मास्टर परिपत्र डीबीआर सं.एलईजी.बीसी.21/09.07.006/2015-16 दिनांक 1 जुलाई 2017 के पैरा 9 के अनुसार बीमार/बुजुर्ग/अक्षम व्यक्तियों को उपलब्ध की जाने वाली सुविधाएं (अंगूठे/पैर के अंगूठे के निशान की दो स्वतंत्र गवाहों द्वारा पहचान के माध्यम से खातों में परिचालन और ऐसे व्यक्ति को अधिकृत करना जो इस प्रकार के ग्राहकों के खातों से राशि आहरित करेगा) दृष्टिबाधित व्यक्तियों को भी प्रदान की जानी चाहिए।




(एच) फॉर्म 15 जीएच करने की सुविधा :

शाखाओं को सूचित किया जाता है कि वरिष्ठ नागरिकों और दिव्यांग व्यक्तियों को वर्ष में एक बार (यथा संभव अप्रैल महीने में) 15 जीएच फॉर्म प्रदान करे ताकि निर्धारित समय के भीतर उसे, जहाँ जब लागू हो प्रस्तुत कर सके।


(जी) दरवाजे पर (डोर स्टेप) बैंकिंग :

दरवाजे पर (डोर स्टेप) बैंकिंग पर आरबीआई के निर्देशानुसार (बैंककारी विनियमन अधिनियम, 1949 की धारा 23 के अधीन दिनांक 21 फरवरी 2007 के परिपत्र डीबीओडी सं,डीएल.बीसी.59/22 01.010/2006-07 से) 70 वर्ष से अधिक आयु वाले वरिष्ठ नागरिकों और हृष्टिबाधित व्यक्तियों सहित दिव्यांग अथवा निःशक्त व्यक्तियों (चिकित्सीय प्रमाणित दीर्घकालीन रोग अथवा दिव्यांगता से ग्रसित) की कठिनाईयों को ध्यान में रखते हुए शाखाओं को सूचित किया जाता है कि वे ऐसे ग्राहकों के परिसर/आवास पर बुनियादी बैंकिंग सेवाएँ जैसे कि रसीद देकर नकदी और लिखत प्राप्त करना, खाते से आहरण के हिसाब से नकदी की सुपुर्दगी, अपने ग्राहक को जानिए (केवाईसी) दस्तावेज और जीवन प्रमाणपत्र की प्रस्तुति आदि के लिए ठोस प्रयास करें।

कृपया इस परिपत्र की विषयवस्तु को समस्त स्टाफ सदस्यों के ध्यान में लानें।


(मिलिंद वैद्य)
महाप्रबंधक



	Bank of India Head Office	General Operations Department
	Circular Letter No. : 2017-18/19	Ref : GOD/ LRY/ 2017-18/ 38 Date : 16.12.2017

CIRCULAR TO ALL BRANCHES / OFFICES
Foreign Branches for Information

Banking Facility for

- Senior Citizens ;
- Differently Abled Persons

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RBI vide Circular Letter No. DBR.No.Leg.BC.96/09.07.005/2017-18 dated November 9, 2017 in tune with Para 8 of Statement of Developmental and Regulatory Policies dated October 4, 2017 (as part of Fourth Bi-monthly Monetary Policy Statement 2017-18), has instructed banks to put in place an appropriate mechanism with specific provisions for meeting the needs of Senior Citizens, Differently Abled Persons to enable them to avail uninterrupted Banking services

2. In compliance of above RBI instructions, Branches are advised to adhere the following guidelines in consonance with provisions specified by RBI and also give due publicity of these specified provisions within branch premises-

(a) Dedicated Counters/Preference to Senior Citizens, Differently Abled Persons :

Branches are advised to provide a clearly identifiable dedicated counter or priority to Senior Citizens and Differently Abled persons including Visually Impaired Persons

(b) Ease of submitting Life Certificate:

As per extant guidelines issued by Department of Government and Bank Accounts, in addition to the facility of Digital Life Certificate under "Jeevan Praman" Scheme (RBI Circular Ref. No: DGBA.GAD.H-2629/45.01.001/2014-15 dated December 9, 2014) Pensioners can submit physical Life Certificate form at any Branch of the Pension Paying Bank. It is observed that often updation is not done promptly at the life certificate receiving branch, resulting in avoidable hardship to the Pensioners. Banks shall ensure that Life Certificate submission at any Branch, including a Non-Home Branch, of the Pension Paying Bank, is updated/ uploaded promptly in CBS by the receiving Branch itself, to avoid any delay in credit of Pension



Circular Letter No.2017-18/19

Dated 16.12.2017

Page 1 | 3

(c) Cheque Book Facility:

(i) Branches shall issue Cheque Books to Customers, whenever a request is received, through requisition slip which is part of the Cheque Book issued earlier in the account.

(ii) Banks are advised to provide minimum 25 Cheque leaves every year, if requested, in Savings Bank account, free of charge. Branches to ensure correct entry of Date of Birth of depositors in the account master in the system.

(iii) Branches shall not insist on physical presence of any customer including Senior Citizens and Differently Aabled Persons for Cheque Book delivery

(iv) Branches may also issue Cheque Books, on requisition, by any other mode as per bank's laid down policy

It is further clarified that providing such facility in BSBDA will not render the account to be classified as non-BSBDA (c.f. Bank's response to query number 14 and 24 of RBI circular 'DBOD No. Leg BC 52/09 07 005/2013-14 dated September 11, 2013 on Financial Inclusion – Access to Banking Services - BSBDA – FAQs")

(d) Automatic Conversion of Status of Accounts:

Presently, fully KYC - compliant accounts are not automatically converted as 'Senior Citizen Accounts' on the basis of date of birth maintained in the Account Master/ Bank records. Fully KYC compliant accounts should automatically be converted to a 'Senior Citizen Account' based on the date of birth available in Bank's records.

Branches should ensure that correct Date of birth is entered in Master data of customer in Customer Master Maintenance (CUMM) at the time of account opening/ modification of account master at any later date.

(e) Additional Facilities to Visually Impaired Customers:

Branches are advised that the facilities provided to **Sick/ Old/ Incapacitated Persons** (RBI Master Circular DBR.No.Leg BC 21/09 07 006/2015-16 dated July 1, 2015 para 9) on Customer Service in Banks (regarding operations of accounts through identification of Thumb/ Toe impression/ mark by two independent witnesses and authorizing a person who would withdraw the amount on behalf of such customers) shall also be extended to the Visually Impaired Customers.



(f) Ease of filling Form 15G/H:

Branches are advised to provide Form 15G/H to Senior Citizens and Differently Abled Persons once in a year (preferably in April) to enable them to submit the same, wherever applicable, within the stipulated time.

(g) Door Step Banking:

RBI instructions on Doorstep Banking. (Circular DBOD.No.BL/BC 59/ 22.01 010/ 2006-2007 dated February 21, 2007 under Section 23 of Banking Regulation Act, 1949), enumerates the difficulties faced by Senior Citizens of more than 70 years of age and Differently Abled or Infirm Persons (having medically certified chronic illness or disability) including those who are Visually Impaired. Branches are advised to make concerted efforts to provide basic banking facilities of cash pickup and instruments against receipt, delivery of cash against withdrawal from account, delivery of demand drafts, submission of Know Your Customer (KYC) documents and Life certificate at the premises/ residence of such customers.

Please bring the contents of this Circular Letter to the notice of all staff.




(Milind Vaidya)
General Manager

Gratuity and Pension

Superannuation or retirement: Age of Retirement: As per existing guidelines the employee will retire on last day of the month in which they complete 60 years. Further, if employee' s date of birth is 1st of the month, he/she will retire on the last day of the preceding month on attaining age of 60 years.

Gratuity under BOI Gratuity Rules: Quantum @ one month pay for every completed year of service maximum 15 months pay. Provided if the employee has completed 30 years or more additional gratuity at half month' s basic pay for each year of service in excess of 30 years.(Pay includes basic pay, including stagnation increment, PQP, Increment component of FPP)

Gratuity Payment under Gratuity Act, 1972: We have now been advised by the Indian Banks' Association that the Payment of Gratuity Act, 1972 has since been amended by an Act of Parliament. In terms of this amendment, the ceiling on amount of gratuity payable under Section 4 of the Payment of Gratuity Act, 1972 has been raised from Rs.3,50,000/- to Rs. 10,00,000/- with effect from 24.05.2010. (Ref. Branch Circular No.[104/34](#) dated 14.06.2010) Exempted from Income Tax.

As per gratuity Act, 1972, the amount of Gratuity is required to be paid within a period of 30 days from the date it becomes due. The same is payable even in the absence of written request from such eligible employee. Delay beyond such specified time attracts interest at 10% p.a. for such delayed period of settlement.

Pension: Employees joined on or after 01.04.2010 will be covered under New Pension Scheme and not under BOI Employees' Pension Regulation 1995. 50% of Average of last 10 months drawn ' Pay' reckoned for Pension in terms of Bipartite settlement.

Note: Pay for the purpose of PF & Pension shall mean Basic pay including Stagnation increment, PQP, increment component of FPP and Officiating Allowance (reckoned only for Additional Pension and Commutation).

Calculation of Basic Pension Formula:

Average of Last 10 months drawn ' Pay' X No. of years service (max.33)

2

33

Pension Regulations: Maximum service counted for full pension is 33 Years.

Superannuation Pension: Granted on attaining the age of Superannuation: Minimum 10 years of service.

Pension on Voluntary Retirement: Granted to those who have completed 20 years of service and take voluntary retirement. Additional 5 years notional added to the qualifying service (max.33 years) provided it does not take beyond the date of superannuation.

Invalid Pension : Minimum 10 years of service, payable to an employee who retires on account of any bodily or mental infirmity which permanently incapacitates the employee from service.

Compassionate Allowance: Payable to employee who is dismissed or removed or terminated from service; only in deserving cases will not be less than the minimum pension Maximum two third of the pension admissible otherwise payable to the employee.

Premature Retirement Pension: Minimum 10 years of service payable to those who retire from the service on account of orders of the bank to retire prematurely

Compulsory Retirement Pension: Payable to those who are retired compulsorily from service as penalty; not less than two third and not more than full pension to which the employee is otherwise entitled.

Commutation: Maximum up to 1/3rd of the Basic Pension can be commuted.

Commutated Value = @ 1/3rd Basic Pension X Factor corresponding to age next birthday as on the date of application for commutation X 12

After commutation monthly pension will be reduced by the amount of commutation but DA is payable on the full pension. After 15 years from date of commutation, commuted pension will be restored.

Commutation Table: COMMUTATION VALUES FOR A PENSION OF Rs.1 p.a. on next birthday for value expressed as number of year' s purchases

Age	C/Value	Age	C/Value	Age	C/Value	Age	C/Value
17	19.26	35	16.92	53	12.35	71	6.60
18	19.20	36	16.72	54	12.05	72	6.30
19	10.11	37	16.52	55	11.73	73	6.01
20	19.01	38	16.31	56	11.42	74	5.72
21	18.91	39	16.09	57	11.10	75	5.44
22	18.81	40	15.87	58	10.78	76	5.17
23	18.70	41	15.64	59	10.46	77	4.90
24	18.59	42	15.40	60	10.13	78	4.65
25	18.47	43	15.15	61	9.81	79	4.40
26	18.34	44	14.90	62	9.48	80	4.17
27	18.21	45	14.64	63	9.15	81	3.94
28	18.07	46	14.37	64	8.82	82	3.72
29	17.93	47	14.10	65	8.50	83	3.52
30	17.78	48	13.82	66	8.17	84	3.32
31	17.62	49	13.54	67	7.85	85	3.13
32	17.46	50	13.25	68	7.53		
33	17.29	51	12.95	69	7.22		
34	17.11	52	12.66	70	6.91		

Illustration: Suppose Basic Pension is Rs.300/-

- Commuted Pension is 1/3rd i.e. Rs.100/-
- Commutation Value = $12 \times 9.81 \times 100 = \text{Rs.11,772/-}$

* At the time of Superannuation Age next birthday is 61.

Family Pension:

- i) In the event of death while in service or after retirement pension shall be payable to the spouse / dependent at the following rate if the date of cessation is on or after 01.11.2007.

Ordinary Rates

Pay upto Rs. 7090/-	30% of pay minimum Rs.1779/- p.m.
From Rs. 7091 to Rs. 14180	20% of pay minimum Rs.2186/- p. m.
Above Rs. 14180/-	15% of pay minimum Rs.2841/- and maximum Rs. 5930.00

- iii) a) In case of an employee who dies after completion of 7 years of enhanced service
- b) Higher family pension equal to 50% of pay last drawn by deceased employee or twice the ordinary rate of family pension whichever is less, payable, family pension is payable at twice the ordinary rate of family pension OR 50% of pay last drawn by the employee at the time of retirement whichever is less. The maximum period for which higher family pension will be payable is 7 years or till the deceased employee would have attained 65 years of age it occurs earlier.

Contributory Provident Fund (CPF)

1. In respect of employees opting for contributory P/F Scheme bank will contribute sum equal to 10% actual basic pay and allowance ranking for provident fund
2. Voluntary PF may be made in multiples of Rs. 5/- contribution to VPF should commence from April every year. PF+VPF can only be withdrawn as per the provisions of NRWPF Scheme
3. Award staff is eligible to contribution to PF after confirmation in service
4. Employees joining the bank on or after 29.09.95 will be governed under Pension Regulation

Retention of provident fund by Ex-employee: As per rule no. 8 of PF Rules : Our ex-employees are permitted to retain their PF , upon cessation , for a period of 3 years maximum, in a separate Retention Account, for which they are not only eligible to get the interest benefit applicable to the members of PF but are also allowed to withdraw the amount so retained, together with interest accrued thereon, in 6 half yearly installments, subject to the fact that each installment is ranging between 10%

to 50% of the closing balance of previous half year. The period of three years being counted from the date of cessation and not from date of such retention account is opened.


It has now been decided to allow part withdrawal even during the half year in the Retention Account of an Ex-Employee. Needless to mention that the amount of such withdrawal should necessarily be between 10% to 50% of the balance preceding half-year and the same should be forwarded through the branch, on prescribed Performa. It is incumbent upon the ex-employee to timely submit the application to open a Retention Account and transfer the balance in the same with accrued interest thereon. (Reference HO Circular IOM No. HO:TBD:MMP :100 dated 17.05.2005)

Summary of Benefits

Benefits available on Superannuation or VRS as per Service/ Pension Regulations

- a) Own P.F. Contribution Plus Bank' s P.F. Contribution + Voluntary contribution (in case they are CPF Optees)
- b) Own P.F. Contribution + Voluntary contribution (in case they are Pension optees)
- c) Gratuity will be calculated under BOI Gratuity Fund Rules 1975- No ceiling on gratuity payment.
 - 1) **Gratuity payable under BOI Gratuity Fund Rules 1975** – No ceilings on gratuity payment. Gratuity payment beyond Rs.10, 00,000 will be taxable.
 - 2) **Gratuity payable under payment of Gratuity Act 1972-** Maximum amount is Rs.10 Lacs. Entire amount of Gratuity payable under Gratuity Act, 1972 is exempted from Income Tax.
- d) Commutation value of Pension (Maximum Allowed – 1/3rd of Basic Pension) - in case they are pension optees.
- e) For Pension optees in addition to the Commutation Value of Pension, monthly pension will be paid to them (i.e. Basic Pension after commutation + D.A. Relief of full Basic Pension).
- f) In case, the pension optees do not wish to avail Commutation value of pension, they will be paid FULL PENSION.
- g) Encashment of balance privilege leave—maximum 240 days- The payment is subject to deduction of appropriate income tax, if any.
- h) Refund of Savings portion under GSLI Policy No. 610637.
- i) In case the retiring Award Staff is the member of BOI Staff Benevolent Scheme Financial Assistance under the scheme will be available to the spouse / nominee of the staff concerned on his/her demise upto completing 65 years of age.
- j) Medical assistance under BOI Retired Employees' Medical Assistance Scheme provided they become a member of the scheme on their Superannuation/Voluntary Retirement (after completion of 30 years' service or 55 years of age) within 6 months from the date of cessation (Spouse of the retired employees will be covered under the scheme provided they are not gainfully employed).

Benefits – Rs.3000/- p.a. domiciliary expenses on declaration basis per welfare year over and above this, Rs. 7000/- per annum (Max. Rs. 3500 per person) - Reimbursement of Medi-claim Insurance Premium.

	बैंक ऑफ़ इंडिया प्रधान कार्यालय	संसाधन संग्रहण विभाग
शाखा परिपत्र सं.:107/143		विषय : जमाराशि/2013-14/ 17
उप विषय : अन्य जमा उत्पाद/12		
संदर्भ: एचओ:आरएम:पीएस:107		दिनांक : 23.10.2013

समस्त शाखाओं/कार्यालयों हेतु परिपत्र

पेंशनरों के लिए बचत बैंक खाता -

स्कीम कोड - एसबी 121 - के अंतर्गत बचत बैंक खाते में आशोधन

हमारा बैंक, सभी राज्यों में केन्द्र सरकार के सभी विभागों और अधिकांश राज्य सरकारों, कर्मचारी भविष्य निधि और कोल माइन्स प्रोविडेंट फण्ड आदि में पेंशन के भुगतान हेतु एक अधिकृत बैंक है। वर्तमान में हमारी शाखाएं 11 भिन्न प्रकार के पेंशन का प्रबंधन कर रही हैं और केन्द्र सरकार, रेलवेज, डिफेंस, टेलीकॉम, पोस्टल, राज्य सरकार, इपीएफ पेंशन, एमजेपी (महाराष्ट्र जीवन प्राधिकरण), सीएमपीएफ, एनपीएस एवं भूतपूर्व स्टाफ के दायरे में आनेवाले के पेंशन का सफलतापूर्वक भुगतान कर रही हैं। पेंशनरों का बहुत आधार कासा वृद्धि हेतु बहुत ही अच्छा अवसर प्रदान करता है। बैंक के पास 8.84 लाख पेंशनरों के बचत खाते हैं जिसका औसत फ्लोट रु.2100 करोड़ है। इस समूह का अनुमानित औसत शेष रु.0.23 लाख है जो कि बैंक के समग्र बचत खातों के रु.0.16 लाख के औसत शेष की तुलना में बहुत अच्छा है। औसत शेष के उच्च स्तर की वजह से इस खण्ड में नए खातों में यह कारोबार सख्त करना और वर्तमान खातों में शेष राशि बढ़ाना काफी लाभदायक है। इसके अलावा, हमारे बैंक को बड़ी मात्रा में शुल्क आय भी मिलती है अर्थात् बैंक को भारतीय रिजर्व बैंक से प्रति पेंशन भुगतान, प्रतिपेंशनर, कमीशन स्वरूप रु 65/- मिलता है।

हमारा बैंक ग्राहकों के विभिन्न खण्डों की बैंकिंग एवं वित्तीय आवश्यकताओं के अनुरूप विभिन्न स्कीम कोड्स के अंतर्गत भिन्न प्रकार के बचत बैंक खातों की पेशकश करता है। वर्तमान में हमारा बैंक स्कीम कोड एसबी-121 के अंतर्गत पेंशनरों के लिए बचत बैंक खाता उपलब्ध करा रहा है जो ऐसे पेंशनरों के लिए खोला जाता है जो बैंक ऑफ़ इंडिया की शाखाओं के माध्यम से पेंशन आहरित कर रहे हैं। शाखा परिपत्र 105/103 दिनांक 22.09.2011 द्वारा सूचित अनुसार स्कीम कोड एसबी-121 के अंतर्गत खातेधारक, पेंशन आधार काई का विकल्प चुन सकते हैं।

ग्राहकों के बीच हमारे उत्पादों की बेहतर स्वीकार्यता और उन्हें मूल्य वृद्धित सेवाएं प्रदान करने हेतु हम, समय-समय पर अपने वर्तमान उत्पादों और सेवाओं में आशोधन करने हेतु निरंतर प्रयास करते रहते हैं।

इस दिशा में, स्कीम कोड एसबी-121 के अंतर्गत खोले गए एसबी - पेंशन खाते की विशेषताओं में अब आशोधन किया गया है, अतः एसबी-पेंशन खाता धारकों को निम्नलिखित सुविधाएं भी मिलेंगी :

- रु.5.00 लाख का निःशुल्क व्यक्तिगत दुर्घटना बीमा कवर।
- दियायती दरों पर स्वास्थ्य जांच।
- एसबी-121 खाता धारकों को ओवरड्राफ्ट सुविधा उपलब्ध कराई जाएगी।
(पेंशन आधार काई के अंतर्गत प्रस्तुत ओवरड्राफ्ट सुविधा को अब डीलिक किया जा रहा है।)



कृपया नोट करें कि : बैंक ऑफ इंडिया की शाखाओं से पेन्शन आहरित करने वाले पेन्शनरों के खाते अनिवार्यरूप से स्कीम कोड एसबी-121 के अंतर्गत खोले जाने चाहिए, क्योंकि यह स्कीम कोड इस उत्पाद की विशेषताएं-युक्त है और ग्राहक, पेन्शन आधार कोड का विकल्प चुन सकता है। अतः जमाकर्ताओं को लाभ उपलब्ध कराने हेतु खाता खोलते वक़्त सही स्कीम कोड की प्रविष्टि की जानी चाहिए।

स्कीम कोड एसबी-121 के अंतर्गत पेन्शनरों के लिए बचत बैंक खाते का आशोधित स्वरूप का उद्देश्य हमारी किसी भी शाखा से मासिक पेन्शन आहरित करने वाले पेन्शनरों के साथ अपने संबंधों को और सुदृढ़ बनाना है। परिशोधित उत्पाद में अब और अधिक आकर्षक सुविधा हैं और मूल्य वर्द्धित सेवाएं हैं जो इस उत्पाद को अत्यधिक बिकाऊ बनाते हैं।

स्कीम कोड एसबी-121 के अंतर्गत पेन्शनरों के लिए बचत बैंक खाते की विशेषताएं तथा उत्पाद से संबद्ध निबंधन एवं शर्तें निम्नानुसार हैं :-

मानदण्ड	पेन्शनरों के लिए बचत बैंक खाते की विशेषताएं (स्कीम कोड एसबी-121)
लक्ष्य समूह	बैंक ऑफ इंडिया की शाखाओं से पेन्शन आहरित करने वाले सभी पेन्शनर, चाहे उनकी उम्र कुछ भी हो।
पात्रता	एकल रूप में या केवल पति/पत्नी के साथ संयुक्त नाम से, परिचालनिक अनुदेश - 'इनमें से कोई एक/उत्तरजीवी या पूर्ववर्ती व्यक्ति/उत्तरजीवी' सहित
औसत तिमाही शेष शर्त	कोई नहीं
खाता खोलना/न्यूनतम दैनिक शेष	न्यूनतम शेष अपेक्षा कुछ नहीं
न्यूनतम शेष/ औसत तिमाही शेष न रखने पर प्रभार	न्यूनतम शेष न रखने पर कोई पेनाल्टी नहीं
बचत बैंक खाते में अधिक नामे प्रविष्टियों के लिए प्रभार एटीएम/इंटरनेट संव्यवहारों को न गिना जाए।	प्रतिमाह ग्राहक द्वारा किए गए 10 नामे संव्यवहार तक: नि:शुल्क 10 नामे प्रविष्टियों के बाद : नि:शुल्क (वर्तमान में सामान्य बचत खाते में 10 नामे प्रविष्टियों के बाद रु.10/- प्रति संव्यवहार प्रभारित किया जाता है।)
पति कैलेंडर वर्ष पर्सनलाइज्ड चेक बुक	50 पन्ने (नि:शुल्क)
डीडी/पे स्लिप जारी करना (नई विशेषता)	6 डीडी/पे स्लिप प्रति निमाही
ग्लोबल डेबिट सह एटीएम कार्ड (नई विशेषता)	ग्लोबल डेबिट सह एटीएम कार्ड नि:शुल्क जारी किया जाता है और अगले वर्ष से शून्य वार्षिक प्रभार
डीमैट खाता वार्षिक रखरखाव प्रभार (नई विशेषता)	डीमैट खातों पर एएमसी प्रभारों का अधित्वाग (केवल पहले वित्तीय वर्ष हेतु)
समूह व्यक्तिगत दुर्घटना मृत्यु बीमा कवर (नई विशेषता)	डेबिट कार्ड पर रु.5 लाख का समूह व्यक्तिगत दुर्घटना मृत्यु बीमा कवर, जो पीओएस पर एक स्वाइप से एक्टिवेट हो जाएगा। यह शर्त हर वित्तीय वर्ष के लिए लागू है। रु.5 लाख की समूह दुर्घटना मृत्यु बीमा कवर सुविधा बैंक द्वारा, इस योजना के खाता धारकों को उपलब्ध कराई जाएगी और पीएमियम लागत का वहन बैंक द्वारा किया जाएगा। नोट : बाद के वर्षों में इस सुविधा को बंद करने का अधिकार बैंक को होगा।



<p>आसान ओवरड्राफ्ट सुविधा (नई विशेषता)</p>	<p>खाताधारक को उनके एसबी खाते में <u>2 महीने की पेंशन रकम</u> (पिछले महीने एसबी खाते में निवल जमा) के समान अधिकतम रकम के लिए ओवरड्राफ्ट सुविधा उपलब्ध करायी जा सकती है।</p> <p>निर्दिष्ट फॉर्मट (अनुसूचना-4) में आवेदन सह घोषणा पत्र प्राप्त होने पर शाखा प्रबंधक द्वारा अपने प्रत्यायोजित अधिकारों के अंदर योग्यता के अनुसार इसे अनुमोदित किया जाएगा और सिस्टम में उसके एसबी खाते में मार्क किया जाएगा। ओवरड्राफ्ट पर ब्याज दर बेस रेट +1% है।</p> <p>आवेदन सह घोषणा पत्र के अतिरिक्त शाखा द्वारा दो महीने के पेंशन के समान अनुमोदित ओवरड्राफ्ट रकम के लिए <u>जमानती ऋण दस्तावेज</u> प्राप्त किया जाएगा। ओवरड्राफ्ट के लिए कोई प्रसंस्करण चक्र नहीं लिया जाएगा।</p> <p>उपर्युक्त सुविधा बीओआई पेंशन आधार कार्डधारकों को दी गई थी (कार्ड से लिंक की गई थी) और अधिकतम 1 महीने की पेंशन राशि के समान रकम हेतु सीमित थी।</p> <p>ओवरड्राफ्ट सुविधा प्रदान करने से संबंधित आशोपन :</p> <table border="1" data-bbox="509 775 1324 1102"> <thead> <tr> <th>वर्तमान</th> <th>आशोधित</th> </tr> </thead> <tbody> <tr> <td>एसबी खाते में एक महीने की पेंशन की रकम के समान अधिकतम रकम के लिए ओवरड्राफ्ट सुविधा सुविधा कार्ड से लिंक है</td> <td>प्रत्यायोजित प्राधिकारी द्वारा मंजूरी के अधीन एसबी खाते में <u>दो महीने की पेंशन की रकम के समान (पिछले महीने एसबी खाते में निवल जमा) अधिकतम रकम</u> के लिए ओवरड्राफ्ट सुविधा। सुविधा अब खाते से लिंक है।</td> </tr> </tbody> </table>	वर्तमान	आशोधित	एसबी खाते में एक महीने की पेंशन की रकम के समान अधिकतम रकम के लिए ओवरड्राफ्ट सुविधा सुविधा कार्ड से लिंक है	प्रत्यायोजित प्राधिकारी द्वारा मंजूरी के अधीन एसबी खाते में <u>दो महीने की पेंशन की रकम के समान (पिछले महीने एसबी खाते में निवल जमा) अधिकतम रकम</u> के लिए ओवरड्राफ्ट सुविधा। सुविधा अब खाते से लिंक है।
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<p>विशेष सुविधा (नई विशेषता)</p>	<p>i. साझेदारी के जरिए रियायती स्वास्थ्य जांच</p> <p>उपर्युक्त सुविधा सभी खाताधारक और उनके परिवार के सदस्यों को सर्विस प्रोवाइडर हेल्थ इंडिया मेडिकल सर्विसेस प्रा.लि के साथ टाई-अप व्यवस्था के तहत दी जाएगी।</p> <p>सर्विस प्रोवाइडर हेल्थ इंडिया मेडिकल सर्विसेस प्रा.लि का पूरे भारत में 6000 पैथोलॉजी लैब/टेस्ट सेंटर का नेटवर्क है। याहक, सर्विस प्रोवाइडर के निर्दिष्ट टोल-फ्री नं. 1800226062 से अपने नजदीक स्थित पैथोलॉजी लैब/टेस्ट सेंटर में मिलने का समय तय कर सकते हैं और अपने अथवा अपने परिवार के सदस्यों का रियायती दरों में चिकित्सा जांच /टेस्ट करवा सकते हैं।</p> <p>इस योजना के तहत दी जानेवाली रियायत वर्तमान मार्केट रेट का 40% तक है। रियायत % रेट का विभिन्न शहरों के विभिन्न लैबों में अंतर हो सकता है। याहक को टोल फ्री नं 1800226062 में कॉल करना होगा और निकटतम स्थित पैथोलॉजी लैब/टेस्ट सेंटर से निर्धारित समय तय होगा और रियायती दरों पर चिकित्सा जांच /टेस्ट करवाना होगा।</p> <p>क्यू प्रबंधन सिस्टम से नैस हमारी शाखाओं में प्राथमिकता से सेवा प्राप्त करें। केवल अपने को वरिष्ठ नागरिक के रूप में पहचान करवाएं और आप क्यू में आगे आ जाएंगे।</p> <p>जिन शाखाओं में क्यूएमएस नहीं लगाया गया है, याहक इस प्राथमिकता सेवा का लाभ उठाने के लिए शाखा प्रमुख से मिलें।</p>				



	<p>i. ₹ 1.00 लाख से अधिक एक्यूमी के लिए संपर्क प्रबंधक (अवमन्त्र बाहक)</p> <p>ग्रहक द्वारा यदि ₹ 1.00 लाख और उससे अधिक एक्यूमी रखा जाता है तो उसे संपर्क प्रबंधक की विशिष्ट सेवाओं की विशेष सुविधा उपलब्ध होगी।</p> <p>ii. साझेदारी के जरिए तीर्थयात्रा और यात्रा टॉरे पर रिवायत</p> <p>विभिन्न सर्विस प्रोवाइडर के साथ अंतिम रूप दिए जाने पर बाट में इस उत्पाद को उपर्युक्त सुविधा के साथ जोड़ने का प्रस्ताव है।</p>
अन्य सुविधाएं और प्रॉन्साइन	<ul style="list-style-type: none"> ❖ कोई लेजर फॉन्शियों प्रभाव नहीं ❖ निःशुल्क इंटरनेट बैंकिंग सुविधा ❖ इंटरनेट बैंकिंग के जरिए निःशुल्क निधि अंतरण ❖ बीओआई एटीएम में असीमित इंटरनेट तथा एटीएम संव्यवहार ❖ मुफ्त एसएमएस और टेलीबैंकिंग ❖ ई-पे के जरिए निःशुल्क यूटिलिटी बिलों के भुगतान की सुविधा ❖ एक संव्यवहार के लिए इंटरनेट बैंकिंग के जरिए निःशुल्क एनईएफटी/आरटीजीएस ❖ निःशुल्क मिस्ट काल अवॉर्ट सुविधा ❖ कम प्रीमियम पर बीओआई-नेशनल स्वास्थ्य बीमा पॉलिसी फ्लोटिंग एनआईसीएन का नेटवर्क पॉलिसी उपलब्ध है।

टिप्पणी : शाखाओं को किसी अन्य स्कीम कोड में खोले गए पेंशनरों के खातों को खाता प्रकार बदलकर SB-121 करना होगा। संलग्न अनुलग्नक-III में पेंशन खातों को SB-121 में परिवर्तित करने का प्रोसेस फलो दिया गया है।

साझेदारी के जरिए रिवायती स्वास्थ्य जांच:

सर्विस प्रोवाइडर हेल्थ इंडिया मेडिकल सर्विस प्रा.लि के साथ टाई-अप व्यवस्था के जरिए उपर्युक्त सुविधा खाताधारक और उनके परिवार के सदस्यों को प्रस्तुत की जाएगी। जो बीओआई ग्राहक अपने पसंदीदा जगह चिकित्सा जांच /पैथॉलजी टेस्ट में रिवायत का लाभ उठाना चाहते हैं उसका ब्यौरा और प्रोसेस फलो अनुलग्नक-IV के दिया गया है।

कृपया नोट करें कि बैंक ने वरिष्ठ नागरिकों के साथ-साथ जो 57 वर्ष और अधिक आयु के हैं उनकी जरूरतों को पूरा करने के लिए 07.09.2013 को स्कीम कोड-SB 166 के साथ "बीओआई * सीनियर सिटिजन सेविंग्स बैंक अकाउंट" (शा.प सं 107/106 दिनांक 13.09.2013) आरंभ किया है। यह स्कीम (SB-166) केवल उन लोगों के लिए तैयार की गई है जो बैंक ऑफ इंडिया शाखा से अपना पेंशन आहरित नहीं करते हैं परंतु किराया आदि जैसा आय का नियमित स्रोत है। अतः शाखाओं को सूचित किया जाता है कि बचत बैंक वर्ग के विभिन्न स्कीम कोड और उनके टारगेट ग्राहकों को नोट करें।

कृपया स्टार पेंशनर ऋण योजना पर शाखा परिपत्र सं. 107/122 दि. 01.10.2013 का सदर्भ तों इस योजना को परिशोधित/आशोधित किया गया है जिसके तहत नियमित पेंशनर/परिवार पेंशनर, पीपीओ जिस शाखा में रखी गई हो उस शाखा से ₹ 5.00 लाख तक का स्टार पेंशनर ऋण प्राप्त कर सकते हैं। पेंशनरों के लिए बचत बैंकिंग खाते, अर्थात् एसबी-121 की अन्य विशेषताओं के साथ इस विशेषता पर भी प्रकाश डाला जा सकता है ताकि इसकी स्वीकार्यता और विपणनयोग्यता में इजाफा हो।

शाखाएं योजना के तहत दिए जा रहे लाभों को नोट करें और सक्रियता से लक्षित ग्राहक वर्ग में उत्पाद का विपणन करें। कृपया यह भी सुनिश्चित करें कि उत्पाद की विशिष्टताओं और उसके फायदों से सभी स्टाफ सदस्य अच्छी तरह वाकिफ हैं जिससे बैंक द्वारा अनवरत रूप से अच्छी मात्रा में कारोबार संग्रह किया जा सके।

C. M. श्री वैशाली प्रसाद

(वैकटेश्वरन एम.टी)

महाप्रबंधक

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Sub-subject: Other deposit product /12		
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**MODIFICATIONS IN SAVINGS BANK ACCOUNT SCHEME
UNDER SCHEME CODE – SB 121 – SAVINGS BANK ACCOUNT FOR PENSIONERS**

Our Bank is an accredited Bank for payment of pension in all states for all Departments of Central Government and majority of State Governments. Employee Provident Fund and Coal Mines Provident Fund etc. Presently our branches are managing 11 different types of pensions and are successfully engaged in pension payments of pensioners coming under purview of Central Civil, Railways, Defence, Telecom, Postal, State Govt., EPF pension, MJP (Maharashtra Jeevan Pradhikaran), CMPF, NPS & Ex Staff Pension. The large base of pensioners offers huge potential for CASA growth. Bank is having 8.84 Lacs of pensioners Savings Bank Accounts with an average float of Rs. 2100 Crores. The approximate average balance of Rs. 0.23 Lacs is very good as compared to our overall average balance of Savings Bank accounts for the Bank which is Rs. 0.16 Lacs. The higher level of average balance makes it all the more attractive to mobilise this business both new accounts and enhancement of balances in existing accounts. In addition to it, our Bank also earns a substantial fee income i.e. up to Rs. 65/- per pension payment, per pensioner, as commission from Reserve Bank of India.

Our Bank is offering various variants of Savings Bank Account Scheme under different scheme codes to suit the Banking & Financial requirement of various segments of customers. Currently Bank is offering **Savings Bank Account for Pensioners under Scheme Code SB -121** which are opened for pensioner who are drawing pension through Bank of India Branches. The accounts holders under scheme code SB-121 can opt for Pension Aadhaar Card as advised vide Branch Circular 105/103 dated 22.09.2011.

It has been our constant endeavor to modify our existing products and services from time to time for better acceptance of the product and provide value additions to the customers.

In this direction, features of SB-Pension Account which are opened under scheme code **SB-121** are now modified, therefore the account holders of the SB-Pension Account will also get:

- i. **Free Personal Accident Insurance Cover of Rs. 5.00 Lacs**
- ii. **Discounted Health Check up.**
- iii. **Facility of overdraft shall be offered to the account holders of SB-121.**

(The facility of overdraft offered under Pension Aadhaar Card is now being delinked).

Please note that: Account of pensioners who are drawing pension from Bank of India Branches must necessarily be opened under Scheme Code SB – 121, as this scheme code has been specifically enabled with product features and customer can opt for Pension Aadhaar Card. Therefore correct scheme code must be put in while opening of account for extension of benefits to the depositors.



The modified version of Savings Bank Account for Pensioners under Scheme Code SB -121 is aimed at further deepening of relationship with the pensioners who are drawing their monthly pension from any of our branches. The revised product is now more equipped with attractive features and value added services which make the product highly salable

The features of Savings Bank Account for Pensioners under Scheme Code SB -121 along with Terms and Conditions associated with the product are given as under:

Parameter	Features of Savings Bank Account for Pensioners (Scheme Code SB -121)
Target Group	All Pensioners who are drawing pension through Bank of India Branches irrespective of age
Eligibility	Singly or in joint names only with spouse with operational instruction Either/Survivor or Former/Survivor
Average Quarterly Balance Criteria	NIL
Opening of Account/ Minimum Daily Balance	No Minimum Balance Requirement
Charges for Non Maintaining Minimum Balance/Average Quarterly Balance	No Penalty for Non Maintaining Minimum Balance
Charges for excess debit entries in Savings Bank account ATM / INTERNET transactions not to be counted / reckoned	Up to 10 Customer induced debit entries a month : FREE Beyond 10 debit entries : FREE (Presently Normal Savings A/C is charged with Rs. 10/- per entry for above 10 debit entries)
Personalized Cheque books per calendar year	50 Leaves (Free)
Issuance of DD/Pay slips (NEW FEATURE)	6 DD/ Pay slips per Quarter : FREE
Global Debit cum ATM Card (NEW FEATURE)	Free issuance of Global Debit cum ATM card & <u>Nil Annual Charges from next year</u>
Demat Account Annual Maintenance charge (NEW FEATURE)	<u>Waiver of AMC Charges on Demat A/cs (for First Financial Year only)</u>
Group Personal Accident Death Insurance cover (NEW FEATURE)	Group Personal Accident Death Insurance Cover of Rs.5 lakhs on the Debit Card, which shall be activated by single POS Swipe. This clause applies to every financial year. The facility of Group Personal Accident Death Insurance Cover of Rs. 5 lakhs will be extended by the Bank to the Account holders of this scheme and the cost of premium will be borne by the Bank. Note: Bank holds the right to withdraw the facility at its discretion in subsequent years



**Easy Overdraft Facility
(NEW FEATURE)**

The account holder may be provided overdraft facility for maximum amount equal to **2 month of the pension amount** (net credit to SB a/c last month) in their SB Account.

On submission of application cum letter of undertaking on prescribed format (Annexure I), the Branch Manager would approve the same on merits within his delegated powers and mark it in his SB account in the system.

The Rate of interest on overdraft will be Base Rate + 1%.

In addition to application cum letter of undertaking, Branch will obtain **Clean Loan Document** for the amount of overdraft approved by Branch equal to two month pension. **No Processing Charge will be recovered for overdraft.**

Above facility was offered to BOI Pension Aadhaar Card holders (linked to card) and the same was restricted up to maximum amount equal to 1 month of the pension amount.

Modifications with regard to granting Overdraft Facility:

Existing	Modified
Overdraft facility for maximum amount equal to one month of the pension amount in their SB Account	Overdraft facility for maximum amount equal to 2 month of the pension amount (net credit to SB a/c last month) in their SB Account subject to sanction by the delegated authority.
Facility linked to Card	Facility is now linked to Account

**Special Privileges
(NEW FEATURE)**

i. Discounted Health Checkup through Partnerships.

Above facility will be offered to all account holders and their family members under tie-up arrangement with service provider Health India Medical Services Pvt Ltd.

The service provider Health India Medical Services Pvt Ltd. managing a network of 8000 pathology lab/ test centers across India. The customer can fix up appointment through service provider designated toll free number – 1800226062 to the nearest located pathology lab/ test centers and get medical checkup/ test at discounted rate for himself/herself or for his/her family members.

The approximate discount offered under the scheme will be upto 40% of the prevalent market rate. These discount %/ rates may vary from lab to lab and city to city.

Customer is required to make call on the Toll Free No.: 1800226062 and take prior appointment with nearest located pathology lab/ test centers and get medical checkup/ test at discounted rate.

Get attended on priority at all our branches enabled with Queue Management Systems. Just identify yourself as a Senior Citizen and you will be moved up the queue.

In Branches, where QMS is not installed, customers can get in touch with Branch Head for availing priority services.



	<p>i. Relationship Manager for AQB > Rs. 1.00 Lac (Diamond customers)</p> <p>The customer will be privileged to avail exclusive services of Relationship Manager if AQB of Rs. 1.00 Lac and above are maintained by the customer.</p> <p>ii. Discount on Pilgrimage & Travel Trips through Partnerships. (Proposed)</p> <p>The above facility is proposed to be added in the product at later date upon finalization of the same with various service providers.</p>
<p>Other Facilities & Incentives</p>	<ul style="list-style-type: none"> ❖ No Ledger folio charges ❖ Free Internet Banking facility ❖ Free Fund Transfer Through Internet Banking ❖ Unlimited Internet & ATM transactions at BOI ATMs ❖ Free SMS and Teledanking ❖ Free utility bills payment facility through E-pay ❖ Free NEFT/RTGS through internet Banking for single transaction ❖ Free Missed call alert facility ❖ BOI-National Swasthya Bima Policy floater Mediclaim policy of NACL available at low premium

Note: Branches should modify the Account type to SB- 121 for Pensioners A/Cs opened in other scheme code. We enclose Annexure III giving process flow for modification of Pension A/Cs to SB - 121

DISCOUNTED HEALTH CHECKUP THROUGH PARTNERSHIPS:

Above facility will be offered to all account holders and their family members under tie-up arrangement with service provider Health India Medical Services Pvt Ltd. The details and process flow with regard to facility available to BOI customers who are willing to enjoy benefit of discount to undergo medical test/ pathological test at their preferential location is given in Annexure II.

Please note that Bank has launched "BOI ★ Senior Citizen Savings Bank Account" on 07.09.2013 with Scheme Code – SB 166 (Br. Cir. No 107/106 dated 13.09.2013) to cater to the needs of Senior Citizens as well as citizens who are at the age of 57 years and above. This scheme (SB- 166) is designed only for them who are not drawing pension from Bank of India Branch but are having regular source of income as rental etc. Therefore Branches are advised take note of different scheme codes in Savings Bank category and their target customers.

Please refer to Branch Circular No. 107/122 dated 01.10.2013 on Star Pensioner Loan Scheme which has been revised/ modified wherein Regular Pensioner/ Family Pensioner where PPO held at the Branch can avail Star Pensioner Loan up to Rs. 5.00 Lacs. This feature can also be highlighted along with other features of Savings Bank Account for Pensioner i.e SB-121 to have wider acceptance and better marketability.

Branches should take note the benefits covered under the scheme and market the product to the targeted customer class in a vigorous manner. Please also ensure that all staff members are well acquainted with the product features and its advantages so that substantial business is mobilized by the bank in a sustained manner.


Venkateswaran M. V.
General Manager



APPLICATION CUM LETTER OF UNDERTAKING
(To be submitted by the Pensioner for availing OD facility)

The Assistant General Manager /
Chief Manager / Senior Branch Manager /
Branch Manager
Bank of India,

_____ Branch

Dear Sir / Madam

My Savings Bank (Pension Account) A/c. No..... with you
Request for OD of one/ two month/s of my Pension

I, Shri / Smt _____ aged S/o/W/o am a Pensioner of and drawing pension through your branch. I am desirous of availing OD facility of one/ two month/s of my Pension and accordingly submit my request to you for providing an overdraft facility to me up to a maximum of my one month pension being Rs. with interest at the Bank's applicable Base rate + 1% p a. or such other rate as may be decided by the Bank from time to time, as per the extant guidelines of the Bank. I am fully aware and further agree that the said overdraft and complimentary facilities if any provided by the Bank shall stand terminated/withdrawn if my pension account is shifted to any other bank or institution. Notwithstanding the above, the Bank shall also be within its right to withdraw, modify any of the complimentary facilities provided to me or make any or all of them a paid service and in such cases shall be liable to pay the normal service charges, costs, interest, commission etc as applicable to the general customers of the Bank.

2. I am aware about the facilities being provided and my obligation for timely repayment of principal, interest and other monies on the loans/overdraft that may be provided to me. I hereby agree and undertake to repay the said OD on demand together with interest @ 1% above the Bank's Base rate applicable from time to time (the present Base rate being) or at such other rate as may be decided by the Bank from time to time. I further agree that Bank shall have the right of lien over any money, deposit or any property of mine in the hands of Bank until the loan/ overdraft facility that may be granted to me is fully paid off to the satisfaction of the Bank and the Bank shall have the absolute right without any reference to me to appropriate/set off/adjust any such amount lying in the credit of any of my accounts with any branches of the Bank, to the outstanding liability at any time at the discretion of the Bank. Bank may recover the outstanding dues including interest due under the said facilities from me or my heirs, successors, nominees and assigns. This authority is irrevocable and binding on me, my heirs, successors, nominees and assigns. I shall intimate to the bank any change in my address promptly.

Signature

Residential Address:

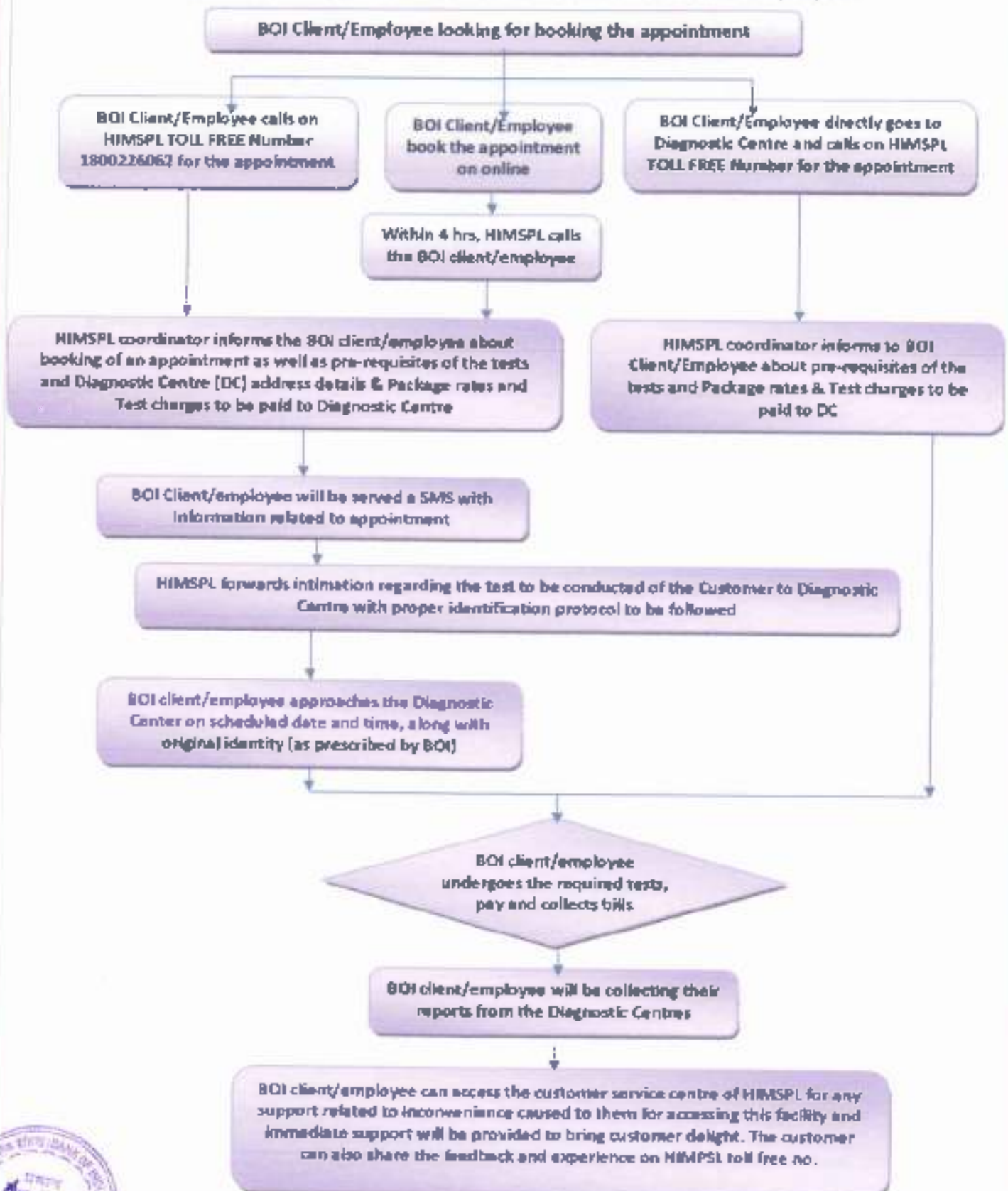
Tel No.

Mobile No.

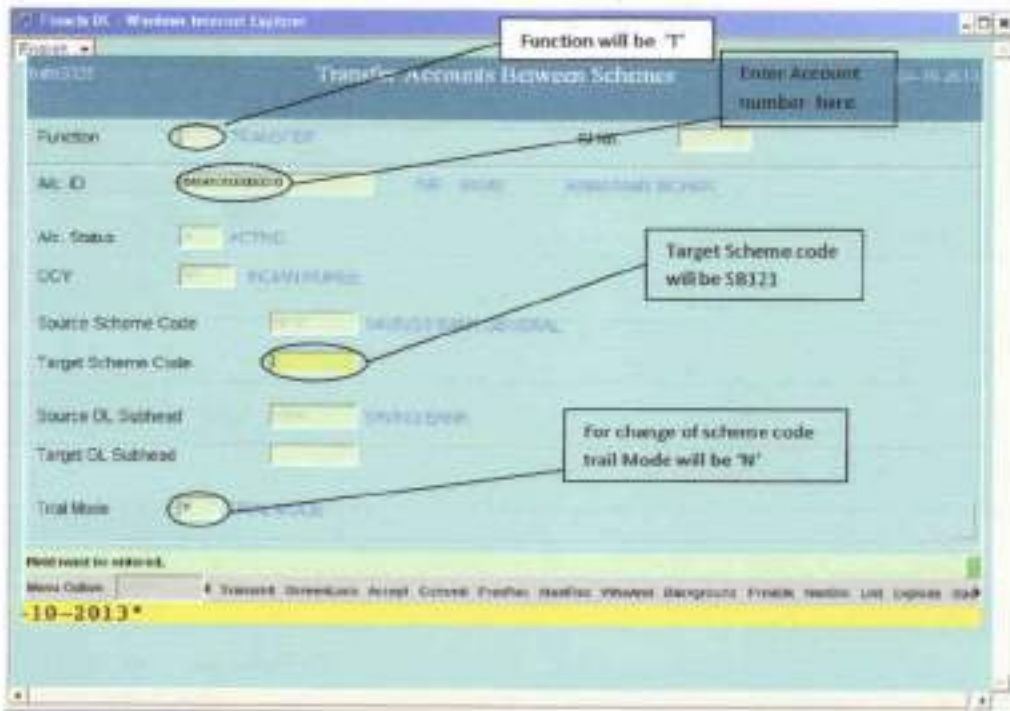
Email ID & Office Address:




Process Flow for medical Investigation of BOI clients/employees



Screen shot of ACKFRSC menu for transfer of account from SB101 to SB121



	बैंक ऑफ इंडिया प्रधान कार्यालय	सरकारी कारोबार विभाग
	परिपत्र क्रमांक : 2017-18/ 65	संदर्भ क्रमांक : जीबीडी:जेएसबी/2017-18 दिनांक : 15.09.2017

सभी शाखाओं / कार्यालयों हेतु परिपत्रक

विषय : पेंशनभोगी के नाम को पहले देते हुए पेंशनभोगी द्वारा संयुक्त खाता खुलवाना

हम उक्त विषय पर भारत सरकार, वित्त मंत्रालय, व्यव विभाग, केन्द्रीय पेंशन लेखा कार्यालय (सीपीएओ) नई दिल्ली द्वारा जारी दिनांक 19.04.2017 के कार्यालय जापत्र क्रमांक सीपीएओ:आईटीएवंटेक/बैंक परफार्मस/37(वाल्चूम-II)/2016-17/14 की प्रति सलग्न करते हैं।

2- सीपीएओ ने रिपोर्ट किया है कि कुछ मामलों में बैंक की शाखाएं पेंशनभोगियों को अपने खाते खुलवाने समय अपनी पत्नी/पति का नाम पहले देते हुए संयुक्त खाते खोलने की अनुमति दे रही है, जिसके परिणामस्वरूप आयकर विवरणी भरते समय पेंशनभोगियों के लिए समस्याएं पैदा होती हैं चूंकि पेंशनभोगी की आय पर ही पेंशन का निर्धारण होता है न कि उसकी पत्नी/पति की आय पर। अतः शाखाओं को सूचित किया जाता है कि वे पेंशनभोगी के नाम को पहले देते हुए ही पेंशनभोगी का ही पेंशन खाता खोले तथा संयुक्त रूप में उसकी पत्नी/पति का नाम नहीं दर्ज करें, बशर्त यदि पेंशन भुगतान आदेश (पीपीओ) में पत्नी/पति का नाम दर्ज हो।

3- अतः सीपीएओ ने "केन्द्रीय सरकार के पेंशनभोगियों को प्राधिकृत बैंकों द्वारा पेंशन की अदायगी योजना" (घोषा संस्करण, 3 दिसम्बर, 2004) की पुस्तिका में सुधार स्लिप क्रमांक 1 के रूप में निम्नलिखित संशोधन को सशोधित किया है जिसके पैरा 4.1 को निम्नानुसार पढ़ा जाए :

उद्धरण

अदाकर्ता शाखा पेंशनभोगी द्वारा खोले गए अपने अथवा उसके ऐसे संयुक्त खाते में ही राशि जमा कर सकती है जिस खाते में पेंशन भुगतान आदेश (पीपीओ) में फामिली पेंशन हेतु उसकी पत्नी/पति को प्राधिकृत किया गया हो। पेंशनभोगी के संयुक्त खाते को "पूर्ववर्ती अथवा उत्तरजीवी" अथवा "दोनों में से एक अथवा उत्तरजीवी" आधार पर निम्नलिखित शर्त के तहत ही परिचालित किया जा सकेगा।

क- पेंशनभोगी के बैंक खाते में एक बार पेंशन जमा हो जाने पर सरकार/ बैंक की जिम्मेदारी समाप्त हो जाती है। यहां तक कि यदि पत्नी/पति खाते में गलत तरीके से राशि आहरित करता/करती है तो भी किसी भी प्रकार की कोई जिम्मेदारी नहीं होगी।

ख- जैसाकि, पेंशनभोगी को पेंशन की अदायगी केवल उसके जीवनकाल के दौरान ही की जाती है, अतः उसकी मृत्यु की सूचना बैंक को शीघ्रतः सूचित दी जाए एवं मृत्यु के एक माह के



भीतर हर हात में सूचित किया जाए ताकि बैंक पेंशनभोगी की मृत्यु के बाद उसके पत्नी/पति के साथ संयुक्त खाते में पेंशन राशि जमा करना जारी न रखे। यदि, फिर भी भूलवश संयुक्त खाते में कोई राशि जमा हो जाती है तो ऐसी राशि को संयुक्त खाते एवं/अथवा पेंशनभोगी/पति/पत्नी द्वारा रफे गये अलग-अलग अथवा संयुक्त खाते से राशि की बसूलीकर ली जाएगी। पेंशनभोगी के वैध वासिस, उत्तराधिकारी, निष्पादक इत्यदि उस राशि को वापिस लौटाने के लिए जिम्मेदार होंगे, जो भूलवश संयुक्त खाते में जमा हो गयी हो।

ग- पेंशन की बकाया राशि की अदायगी की (नामांकन) नियमावली 1983 पेंशनभोगी के पति/पत्नी के साथ संयुक्त खाते पर भी लागू रहेगी। इसका तात्पर्य यह है कि यदि उक्त नियमों में से नियम 5 एवं नियम 6 के अनुसार "स्वीकृत नामांकन" है तो ऐसी स्थिति में नामिति को उक्त नियमों के अनुसार बकाया राशि की अदायगी करनी होगी।

वर्तमान पेंशनभोगी, यदि उक्त-नुसार संयुक्त खाते में पेंशन जमा करवाना चाहते हैं तो उन्हें अपने बैंक की उस शाखा में परिशिष्ट XXIX के अनुसार सतर्जन प्रपत्र में आवेदन जमा करना होगा, जहाँ से वे अपनी पेंशन प्राप्त कर रहे हैं। इस आवेदन पत्र पर पेंशनभोगी के पति/पत्नी के हस्ताक्षर भी होंगे, जो इस कार्यालय जापन में निर्धारित शर्तों को स्वीकर किए जाने के सबंध में है। ये दिशानिर्देश उन सरकारी कर्मचारियों पर भी लागू होंगे जो इस कार्यालय जापन के जारी करने के बाद सेपानिवृत्त हो रहे हैं।

अनेउद्धृत :

4- हम यहां परिशिष्ट XXIX की पति शुल्भ प्रपत्र के रूप में सतर्जन कर रहे हैं, जिसे वर्तमान पेंशनभोगी से अपने पति/पत्नी के साथ संयुक्त खाता खुलवाने समय प्राप्त करना है।

5- प्रथम पेंशनभोगी की मृत्यु के मामले में (संयुक्त पेंशन खातों पर लागू) शाखा को सरकारी पेंशनभोगियों हेतु पृथक खाते को GBMPEN में उस संयुक्त खाते के साथ LINK करना है जिसमें संयुक्त खाताधारी ही मुख्य धारक हो ताकि मासिक पेंशन के भुगतान में व्यवधान न हो (क्रम संख्या 3(ख) की ध्यासया)। यह राज्य सरकार के पेंशनधारी के उपर भी लागू है।

6- कृपया इस परिपत्र की विषय-वस्तु से सभी संबंधितों को अवगत कराये तथा अनुदेशों को नोट करे शाखाओं को सूचित किया जाता है कि कार्यालय जापन में जारी दिशानिर्देशों का सख्ती से अनुपालन सुनिश्चित करें।



(Handwritten signature)
(आदर्श कुमार अरोड़ा)
महाप्रबंधक

	Bank of India Head Office	Government Business Department
Circular Letter No. 2017-18/ 65		Ref: GBD:JSB/2017-18/ Date: 15.09.2017

CIRCULAR LETTER TO ALL BRANCHES / OFFICES

Re: Opening of Joint Account by pensioner with First Name of Pensioner

We enclose copy of Office Memorandum No. CPAO / IT & Tech / Bank Performance / 37(Vol-II)/2016-17/14 dated 19-04-2017 issued by Govt. of India, Ministry of Finance, Department of Expenditure, Central Pension Accounting Office (CPAO), New Delh. on the captioned subject.

2 CPAO has reported that in some cases bank branches are allowing pensioner to open their pension account as joint account with first name of his / her spouse which may create difficulties for pensioners at the time of filing the Income Tax Return as the income Tax is assessed on the income of the pensioner and not of the spouse. Hence branches are advised to open pension account in the name of the pensioner as first holder and joint name of his / her spouse provided the spouse's name appears on the Pension Payment Order (PPO).

3 Hence CPAO has amended the following lines as Correction slip No.1 in the booklet 'Scheme for Payment of Pensions to Central Government Pensioners by Authorized Banks (Forth Edition, 3rd December, 2004) Para 4. f which shall read as under:

Quote

"Paying branch may also credit in his or her joint account opened by pensioner with his / her spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioners with spouse could be operated either by 'Former or Survivor' or 'Either or Survivor' basis subject to the following conditions.

- Once pension has been credited to a pensioner's bank account, the liability of the Government / bank ceases. No further liability arises, even if the spouse wrongly drawn the account.
- As pension is payable only during the life of a pensioner, his / her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If, however any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and / or any other account held by the pensioners / spouse either individually or jointly. The legal heirs, successors, executors etc shall also be liable to refund any amount, which has been wrongly credited to the joint account.
- Payment of arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a Joint Account with Pensioner's spouse. This implies that if there is



any 'accepted nomination' in accordance with Rules 5 and 6 of these Rules, arrears mentioned in the Rules shall be payable to the nominee.

Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit an application to the branch bank, from where they are presently drawing pension in the enclosed form that is Annexure XXIX. This would also be signed by the pensioner's spouse in token of having accepted the terms and conditions laid down in this Office Memorandum. These instructions are also applicable to the Govt. Servants who will be retiring after the issue of this Office Memorandum."

Unquote

4. We are enclosing copy of Annexure XXIX as ready format to obtain from existing pensioner for opening Joint Account with his / her Spouse only.

5. *In case of demise of the first holder (applicable for joint holder pension account), the branch has to open and link a separate account wherein the joint holder (spouse) is the sole holder in GBMPEN for central govt. pensioners so that there is no break in monthly pension payments. (Clarification for point No. 3(b)). The above clarification also applies to State Government Pensioners.*

6. Kindly bring contents of this circular letter to all concerned and take note of instructions. Branches are advised to strictly adhere to the guidelines issued in the Office Memorandum for compliance.




(Adarsh Kumar Arora)
General Manager



The Branch Manager,
Bank of India,
Branch _____

Sub:-Payment of Pension under PPO No _____ through your bank Branch

Dear Sir / Madam

I wish to receive my pension under PPO No. _____ by getting it credited to the saving / current bank account No _____ which is operated jointly in your branch by me and my spouse, Mr. / Mrs _____ in whose favour an authorization for family pension exists in the Pension Payment Order (PPO).

I have read and understand the contents of the Government of India, Ministry of Finance, Department of Expenditure, Central Pension Account Office, Office Memorandum No. CPAO/Tech/Amendments/Sch. Book/2005-06/69 dated 09.05.2005 which contains the following term and conditions: Once pension has been credited to a pensioner's bank account, the liability of the Government / Bank ceases. No further liability arises, even if the amount is wrongly drawn the spouse.

- (a) As pension is payable only during the life of a pensioner, his / her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If, however any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and / or any other account held by the pensioners / spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account.
- (b) Payment of arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a Joint Account with Pensioner's spouse. This implies that if there is any "accepted nomination" in accordance with Rules 5 and 6 of these Rules, arrears mentioned in the Rules shall be payable to the nominee.

I accept the above terms and conditions. My spouse too, in token of having accepted those terms and conditions, has put his / her signature below.

Date _____

Place _____

1. Signature of Pensioner

2. Signature of Spouse





CPAO/IT & Tech/Bank Performance/37(Vol-II)/2016-17/14

19.04.2017

Office Memorandum

Subject:- Opening of Joint Account by pensioner with first name of pensioner.

Attention is invited to Correction Slip No.1 dated-08.02.2006 of Scheme for Payment of Pensions to Central Government Civil Pensioners by Authorised Banks on crediting of pension in the Joint Account of Pensioners with spouse (copy enclosed).

It has been reported that in some cases Banks are allowing the pensioners to open their pension account as Joint Account with first name of his/her spouse which may create difficulties for pensioner at the time of filing the Income Tax Returns as the income tax is assessed on the income of the pensioner and not of the spouse.

Heads of CPPCs/Government Account Divisions of all the banks are advised to instruct their bank branches to facilitate the retiring employees approaching them for opening their pension accounts before their retirement. In case of Joint Account, the same may be opened with first name of pensioner only.

This issues with the approval of Competent Authority.

Enclosure above

(Vijay Singh)

Sr. Accounts Officer (IT & Tech)

To,

1. Heads of CPPCs of all Banks
2. Heads of Government Business Divisions of all Banks

Copy to:-

- i) Sr.PPS to CGA, O/o the CGA, Mahalekha Niyantak Bhawan, E-Block, General Post Office (GPO) Complex, INA, New Delhi.
- ii) PPS to Addl. CGA (A-1), Mahalekha Niyantak Bhawan, E-Block, General Post Office (GPO) Complex, INA, New Delhi.
- iii) PS to CC (P), CPAO, New Delhi
- iv) PA to CA, CPAO, New Delhi
- v) TD(NIC), CPAO, New Delhi
- vi) Sr. AOs (CDN, AD/IN., A-I, A-II, A-III, IAW)

Sr. Accounts Officer (IT & Tech)



Amendment to the Scheme for Payment of Pensions to
Central Government Civil Pensioners by Authorised Banks
(Fourth Edition, 3rd December, 2004)

Correction Slip No. 1

The following lines may be added at the end of existing para 4.1

Para 4.1
Page-2

Paying branch may also credit in his or her joint account operated by pensioner with his / her spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioners with the spouse could be operated either by 'Former or Survivor' or 'Either or Survivor' basis subject to the following conditions:-

- (a) Once pension has been credited to a pensioner's bank account, the liability of the Government / bank ceases. No further liability arises, even if the spouse wrongly drawn the account.
- (b) As pension is payable only during the life of a pensioner, his / her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse, after the death of the pensioner. If, however any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and / or any other account held by the pensioners / spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account.
- (c) Payment of Arrears of Pension (Nomination) Rules 1983 would continue to be applicable to a Joint Account with Pensioner's spouse. This implies that if there is an 'accepted nomination' in accordance with Rules 5 and 6 of these Rules, arrears mentioned in the Rules shall be payable to the nominee.

Existing pensioners desiring to get their pension credited to a joint account as indicated above are required to submit an application to the branch bank, from where they are presently drawing pension in the enclosed form that is i.e. Annexure XXIX. This would also be signed by the pensioner's spouse in token of having accepted the terms and conditions laid down in this Office Memorandum. These instructions are also applicable to the Govt. servants who will be retiring after the issue of this Office Memorandum.



Oct 12

No. CPAO/Tech/Amendments/Sch Book, 2005-06/
Government of India
Ministry of Finance
Department of Expenditure
CENTRAL PENSION ACCOUNTING OFFICE
Tribes-II, Bhikaji Cama Place,
New Delhi

OFFICE MEMORANDUM

Date:-

Sub:- Payment of pension through Authorized Banks-Credit of pension to Joint bank account operated by a pensioner with his/her spouse.

Under the facility of disbursement of pension through authorized Banks available to pensioners, a pensioner is entitled to receive his/her pension by getting it credited to a saving/current bank account operated individually by himself. Paras 4.1, 4.2 and 12.4 of the "Scheme for Payment of Pension for Central Government Civil Pensioners Through Authorized Banks" outline the present procedure for credit of pension to Bank Account of the pensioner. However, operation of a joint account is not permitted under the existing scheme.

2. The matter whether pensioners should be given an option to receive pension by getting it credited to their saving or current bank accounts operated jointly with their spouse, has been under consideration. It has now been decided to permit credit of pension also to a joint account operated by pensioner with his/her spouse in whose favour an authorization for family pension exists in the Pension Payment Order (PPO). The joint account of the pensioner with the spouse could be operated either by 'Former or Survivor' or 'Either or Survivor' basis subject to the following terms and conditions:

- (a) Once pension has been credited to a pensioner's bank account, the liability of the Government/Bank ceases. No further liability arises, even if the spouse wrongly draws the amount.
- (b) As pension is payable only during the life of a pensioner, his/her death shall be intimated to the bank at the earliest and in any case within one month of the demise, so that the bank does not continue crediting monthly pension to the joint account with the spouse after the death of the pensioner. If, however, any amount has been wrongly credited to the joint account, it shall be recoverable from the joint account and/or any other account held by the pensioner/spouse either individually or jointly. The legal heirs, successors, executors etc. shall also be liable to refund any amount, which has been wrongly credited to the joint account.
- (c) Payment of Apears of Pension (Nomination) Rules, 1981 would continue to be applicable to a Joint Account with the pensioner's spouse. This implies that if there is no accepted nomination in accordance with Rules 5 and 6 of these Rules, orders mentioned in the Rules shall be payable to the nominee.

Contd. 2/-



(2)


3. Existing pensioners desiring to get their pension credited in a joint account as indicated above are required to submit an application to the branch bank, from where they are presently drawing pension in the enclosed form. This would also be signed by the pensioner's spouse in token of having accepted the terms and conditions laid down in this Office Memorandum. These instructions are also applicable to the Govt. servants who will be retiring after the issue of this Office Memorandum.
4. The existing scheme shall stand modified to the extent indicated above in the enclosed form. The details of the revised scheme shall be placed before the Central Finance Accounting Office.
5. All Ministries/Departments and all Authorized Banks are requested to give publicity to the Office Memorandum so that pensioners may avail of this benefit.

(Vandana Sharma)
Chief Controller (Pensions)

12

1. All Ministries/Departments of the Government of India
2. Reserve Bank of India, Department of Government and Bank Accounts, Central office, Mumbai.
3. Headquarter offices of all Authorized Banks.
4. All Pensioners associations
5. All Chief Controller/Controller of Accounts.
6. Director, Ministry of Personnel Public Grievances and Pensions, Department of Pension and Pensioners' Welfare, New Delhi.



	बैंक ऑफ इंडिया प्रधान कार्यालय	रिटेल बैंकिंग विभाग
शाखा परिपत्र संख्या : 110/011	विषय: अविम/रिटेल ऋण/2016-17/11	
उप-विषय: स्टार पेंशनर ऋण/ 07		
संदर्भ सं. : आरबीडी:एसटी:2016-17:11	दिनांक : 01.04.2016	

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

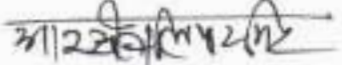
**मास्टर परिपत्र
स्टार पेंशनर ऋण योजना**


कृपया शाखा परिपत्र सं. 109/11 दिनांक 01.04.2015 का संदर्भ लें जिसके द्वारा स्टार पेंशनर ऋण योजना पर अद्यतन मास्टर परिपत्र जारी किया गया था।

2. पिछला मास्टर परिपत्र जारी करने के पश्चात योजना में किए गए परिशोधनों/आशोधनों को शामिल करते हुए, अब हम व्यापक अनुलग्नक संलग्न कर रहे हैं।
3. शाखाएं पर्सनल ऋण योजना पर शाखा परिपत्रों और समय-समय पर उसमें आशोधनों को ध्यानपूर्वक देखें क्योंकि स्टार पेंशनर ऋण योजना के योजना विशिष्ट दिशानिर्देशों को छोड़कर पर्सनल ऋण योजना के तहत दिशानिर्देशों/अनुदेशों का अनुपालन करना पड़ता है। पर्सनल ऋण योजना के अंतर्गत परिशोधित दिशानिर्देशों में क्रेडिट सूचना रिपोर्ट प्राप्त करना, सीसीएसबीआई के अनुसार ग्राहकों को बैंक की प्रतिबद्धता, बैंक में ग्राहक सेवा पर समिति की सिफारिशें (दामोदरन समिति) इत्यादि के बेहतर दिशानिर्देश शामिल किए गए हैं।
4. शाखाओं को सूचित किया जाता है कि वे समय-समय पर योजना के निष्पादन पर निगरानी के लिए योजना के अंतर्गत खाते खोलते वकत फिनेकल के ACM-V में Free Code 3 के तहत एमआईएस योजना कोड 418 इनपुट करें।
5. योजना की आकर्षक विशेषताओं को ध्यान में रखते हुए अंचल/शाखाओं से यह अपेक्षा की जाती है कि वे मौजूदा पेंशनरों में योजना का प्रचार करेंगे और कर्मचारियों का, विशेषकर जो शीघ्र सेवानिवृत्त होने वाले हों, बैंक में खाता खुलवाएंगे।
6. कृपया इस परिपत्र का ध्यानपूर्वक अध्ययन करें और समय-समय पर जारी अनुदेशों के आधार पर परिपत्र को अद्यतन रखें।



संलग्न : अनुलग्नक 1 एवं 11


(आर.सी. बलिआरसिंह)
महाप्रबंधक

	Bank of India Head Office	Retail Banking Department
Branch Circular No. : 110/011		Sub: Advances/Retail Loans/ 2016-17/011
Sub-Subject: Star Pensioner Loan/07		
Ref : RBD:ST:2015-16:11		Date: 01.04.2016

CIRCULAR TO ALL BRANCHES / OFFICES

**Master Circular
Star Pensioner Loan Scheme**

Please refer to Branch Circular No. 109/11 dated 01.04.2015 issuing updated Master Circular on Star Pensioner Loan scheme.

2. We now enclose a comprehensive Annexure incorporating the revision / modifications undertaken in the scheme since issuance of last Master Circular.

3. Branches shall also carefully go through the Branch Circular on Personal Loan Scheme and its modifications from time to time, since guidelines/instructions under Personal Loan Scheme is to be complied with, except to the extent of scheme specific guidelines of Star Pensioner Loan Scheme. Revised guidelines under Personal Loan Scheme include improved guidelines for obtention of Credit Information Report, Banks' commitment to customers as per BCBSI, implementation of recommendations of Committee on Customer service in banks (Damodaran Committee) etc.,

4. Branches are advised to input MIS (Scheme) Code 418 under Free Code 3 of ACM-V of Finacle while opening accounts under the scheme to monitor the performance of the scheme from time to time

5. In view of the attractive features of the scheme, Zones/Branches are expected to provide wide publicity to the scheme amongst the existing pensioners and target employees, especially those on the verge of retirement to open their accounts with the Bank

6. Please go through the circular carefully and note to keep it updated based on instructions issued from time to time.


(R. C. Ballarsingh)
GENERAL MANAGER

Encl Annexure I & II



STAR PENSIONER LOAN SCHEME

1.	Target Customers (Eligibility)	<ul style="list-style-type: none"> - Regular pensioners - Family pensioners drawing regular monthly pension through the branch. - Retired employees (other than dismissed/compulsorily retired) of our Bank drawing pension from Bank. - Pensioners who are getting pension through Treasury/Defense Pension Disbursing Office (DPDO) directly to the credit of their Savings Accounts with our branches are also eligible, subject to conditions. @ @The Pensioners copy of Original PFO to be lodged with the Branch. @Duplicate/Triplicate of the stamped undertaking as per Annexure II to be submitted to the treasury /DPDO and acknowledged copy to be kept on branch records.
2.	Co-borrower	In case of regular pensioners, nominee/legal heir entitled to family pension will be the co-borrower. In case of family pensioner, legal heir will be co-borrower.
3.	Advance-Type	Demand/Term Loan/Overdraft (reducible as per repayment schedule)
4.	Purpose	<p><u>Unsecured / Clean</u></p> <ul style="list-style-type: none"> a. To meet marriage expenses of Son/Daughter or a near relative dependent on the applicant b. Medical expenses incurred/to be incurred for Self/Spouse/ Son/Daughter or near relative dependent on the applicant. c. Education of self/spouse/children/near relatives d. Repairs/renovation/extension of existing house/flat (where Equitable Mortgage charge over the property cannot be created in favor of the Bank and the proponent has not raised loan against such property from any Bank/FI/NBFC, etc.). e. Any other Personal Expenses of bona-fide nature as approved by the Bank. <p><u>Secured Advances</u></p> <ul style="list-style-type: none"> a. Repayment of existing Housing Loan from other Banks/FIs, etc.: b. Purchase of Consumer Durables/Computers/ Professional Equipments, etc. <p>[In case of clean/unsecured loan, an undertaking to be obtained from the borrower stating that the loan has been utilized for the purpose declared. In case of secured advances, appropriate proof/bills/receipts for expenses incurred to be obtained.]</p>



5.	Quantum of Advance <u>(Same limit for both secured & unsecured loans)</u>	a) Regular Pensioner/ Family Pensioner where PPO is held at Branch- Max Rs 5,00,000/- b) Pensioners who are getting pension through Treasury/ Defense Pension Disbursing Office directly to the credit of their Savings Account with our Branch- Max Rs 3,00,000/- c) *Family Pensioner who is getting pension through Treasury/Defense Pension Disbursing Office- Max Rs. 1,50,000/-
		*In case of family pensioners the loan tenure should not exceed the age of ceasing / stopping of pension as per Pension Payment Order.
6.	Calculation of Quantum of Advance	<u>For secured and unsecured loans</u> : 15 months net pension (Gross Income Less Income Tax and EMI of other loan , if any) [Proponent/borrower may be sanctioned more than one loan (i.e. two accounts – one for secured and other for unsecured/clean loan) under the scheme, depending upon eligibility].
7.	Authority for deviation regarding calculation of Quantum of Advance	ZLCC and above.
8.	Overdraft Facility to all Pensioners	Overdraft facility up to 3 months "Net Pension" Maximum Rs.50000/- can be granted. (Net Pension means amount being credited to Pension Account Less EMI for any loans granted at the Branch). Pensioner who avails OD facility could also avail loan under Star Pensioner Scheme, subject to combined limit (OD + Loan) not to exceed maximum limits prescribed under Star Pensioner Loan Scheme The facility is available to all pensioners maintaining Pension Payment Account with the Branch (i.e. Pensioner should be drawing pension from the branch i.e. branch should be holding PPO).
9.	Margin	i) No specific margin to be insisted upon for clean/unsecured advances. ii) Suitable margin for Secured Advances in consonance with requirement of security
10	Age	No specific age limit however, ➤ For loan over Rs.1 lac age at the end of repayment period not to exceed 75 Years. ➤ For Repayment period beyond 75 years (Age); Max. loan limit Rs. 1.00 lac
11.	Repayment	1. <u>For Clean/Unsecured Advances</u> : Repayment in 36 equated monthly installments (EMIs) w.e.f. one month after first disbursement. Sanctioning authority may consider longer repayment period up to 60 months at its discretion. 2. <u>For Secured Advances</u> : Maximum 60 EMIs w.e.f. one month after first disbursement. 3. <u>In case of Overdraft accounts</u> : Drawing Limit to be reduced as per stipulated repayment schedule.



12.	Net take home Pension	The net take home pension after deduction of loan installment should be at least 40% of the pension amount										
13.	Rate of Interest:(For clean/secure d)-Floating ROI, p.a at monthly rests	ROI will be linked to MCLR w.e.f 01.04.2015. Present Rate of Interest (till 31.03.2016): 2 % over base Rate. 1) In case of availability of liquid collateral security over 25% of the loan amount – interest concession to be extended @ 1bps for 1% security Max. 100 bps.) i.e if collateral security offered is 30% of loan limit, ROI concession of 0.30 % will be offered. 2) In case of availability of liquid collateral security up to 25% of the loan amount: NO concession in Rate of Interest.										
14.	Authority to consider/approve concession in rate of Interest	GMLCC and above.										
15.	Penal interest	Penal Interest @ 2% per annum over and above applicable rate would be leviable on the overdue amount / defaulted installments.										
16.	Security in brief (For secured loans)	As per terms of sanction such as :- a) Equitable/Legal Mortgage of commercial/residential property/ flat valued by approved valuer for not less than 150% of quantum of loan. b) Collateral Security in the form of Pledge of Gold/Gold Ornaments, National Savings Certificates, KVP, Bonds, Assignment of LIC Policy with adequate surrender value, at least equal to loan amount c) Pledge of Demat Shares, Units etc. of market value not less than 200% of the amount of the loan d) Hypothecation charge over assets purchased out of bank finance, wherever applicable										
17.	Personal Guarantee	A third party guarantee including that of other pensioners drawing regular pension through the branch can be taken. Collateral security in lieu of the personal guarantee for the amount of loan can also be accepted.										
18.	Processing Charges (Exclusive of Service Tax)	a. No processing charge for Senior Citizens (60 years & above) b For others – one time @ 2% of loan amount Min. Rs.500 and Max Rs.2,000/-										
19.	Delegation of Powers to permit concession/ waiver of processing charges	GMLCC and above at Head Office.										
20.	Delegation	Clean /Secured Advance (Rs. In Lacs)										
		<table border="1"> <thead> <tr> <th>I</th> <th>II</th> <th>III</th> <th>IV and above</th> <th>SZLCC to NBGLCC</th> <th>GMLCC and above</th> </tr> </thead> <tbody> <tr> <td>0.75</td> <td>1.50</td> <td>2.50</td> <td>5.00</td> <td>10.00</td> <td>FP</td> </tr> </tbody> </table>	I	II	III	IV and above	SZLCC to NBGLCC	GMLCC and above	0.75	1.50	2.50	5.00
I	II	III	IV and above	SZLCC to NBGLCC	GMLCC and above							
0.75	1.50	2.50	5.00	10.00	FP							
<p>Note: The scheme is available to all Branches for lending by the respective delegates. Requirement of obtaining ZO clearance after sanction of 20 accounts has been discontinued vide BC 108/203 dated 03.02.2015. However zonal Office to strengthen Post Sanction Review System (PSRS) at the Zonal Office to ensure orderly growth of quality retail credit.</p>												
21.	Credit Rating	Not applicable for Star Pensioner Loan Scheme.										



22.	Proposal Processing/ Loan disbursement	All Retail Loans proposals to be invariably processed and disbursed through CAPS system as direct account opening of retail loan accounts in Finacle system is blocked <u>*VSAT branches are presently exempted from compulsory processing through CAPS.</u>
23.	Documentation [as per terms of sanction] Common for all Loans : [1 to 6] Optional: [7 to 9]	<ol style="list-style-type: none"> 1. Application cum Proposal (As per Star Personal Loan Scheme). 2. D.P. Note, installment letter etc. (as per nature of advance). 3. Statement of Assets & Liabilities in respect of applicants/guarantor(s) as per Star Personal Loan Scheme 4. An undertaking from the pensioner that he/she will not shift pension account to any other Bank/Branch during the currency of the loan without NOC from the Bank. This letter should be obtained in duplicate and original forwarded to the concerned Treasury Office/Employer for registration/noting, Acknowledge copy to be kept on record. [Annexure II] 5. Mandate letter to debit the S/B or other deposit accounts into which pension is credited, for recovery of the loan installment/ amount 6. A NOC from legal heirs entitled for family pension for recovery of loan installment/amount from their account in which family pension amount is credited, if necessary. 7. L-515 and L-516 8. Guarantee Letter, if applicable. 9. Charge on Principal/Collateral Security proposed (Hypothecation/pledge/lien etc.) Equitable/Legal mortgage of the property, wherever applicable.
		Note : In addition to above, duly acknowledged sanction letter and undertaking that the loan has been utilized for the declared purpose/appropriate proof/bills/receipts (in respect of secured advance) to be obtained. It is of utmost importance to obtain appropriate and correctly executed security documents before disbursing the advance.
24.	Post Sanction Inspection	For Housing Purpose – Yearly. For others - Waived
25.	Finacle Code/CCIS Scheme Code	The Accounts are opened under Finacle Code 601 (Star Personal Loan –DL) and 602 (Star Personal Loan –TL) While opening the accounts under CCIS Scheme Code 418 to be mentioned for monitoring the performance of the scheme
26.	Review of Accounts	Accounts sanctioned under the scheme to be reviewed in a statement form on Annual basis as under:- <ol style="list-style-type: none"> i. Review of accounts covered under CCIS – 3 statements to be as per the guidelines prevailing in this regard from time to time. ii. Review of accounts other than those reviewed as per Para (i) above :- Accounts, which are standard assets as on 31st March each year should be reviewed by respective delegates. Individual Review Proposals for Accounts in



		other categories (Sub-Standard/Doubtful/Loss) should be submitted to respective Zonal Manager for sanction
27.	KYC/ Due diligence	As applicable to Star Personal Loan Scheme to be exercised.
28.	Time line for disposal of applications	5 working days from the date of receipt of completed application.
29.	Disclosure of information on charges:	As per Master Circular on Star Personal Loan Scheme.



(Stamp duty as applicable to that of an agreement to be paid)

To,
 Bank of India
 _____ Branch

Dear Sirs,

In consideration of Bank of India, a body corporate constituted under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970 having its Head Office at Star House, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051 and a Branch office amongst other places at _____ (hereinafter referred to as the "Bank" which expression shall include its successors and assigns) having granted/agreed to grant me a loan of Rs. _____ (hereinafter referred to as the "said Loan") under the Bank's Star Pensioner Loan Scheme, I/We hereby confirm, agree, declare and undertake that


1. I am a retired employee of _____ (hereinafter referred to as the "Employer"), drawing a monthly pension of Rs. _____ as on date (hereinafter referred to as "Pension" which expression shall include such higher amounts of Pension and other amounts payable by the Employer to me from time to time), which is being disbursed by my Employer/Treasury at _____ (Treasury) by crediting to my _____ Account No. _____ (said Account) with your Branch, for which I have given irrevocable and standing instructions to my Employer/ Treasury.
2. I shall not give any instructions to my Employer/ Treasury for payment of my Pension directly to me or give any instructions for crediting my Pension to any other Bank or Financial Institution, till the entire dues payable by me to the Bank under the said Loan are repaid in full to the Bank's satisfaction and NOC is issued by the Bank in this regard. I also agree and undertake not to commute the pension and obtain such amounts during the currency of the said Loan except with the written permission of the Bank and even in such cases I shall advise the Employer to credit such amounts directly to the said Account to enable the Bank to adjust/appropriate it towards my dues under the said Loan.
3. Without affecting my liability to make repayment of the said Loan together with interest and other amounts, in accordance with the repayment schedule fixed by the Bank, the Bank shall be entitled to adjust and appropriate the monies available in the said Account or any other Account of mine with you or any of the branches of the Bank towards the repayment of the amounts due under the said Loan. In this connection I hereby declare and confirm that once the Pension is credited to the said Account by the Employer/Treasury, it shall lose the character of Pension and the amounts thereafter will be treated as monies in any other normal account liable to Bank's lien, attachment, set off and appropriation by the Bank.
4. That in addition to Bank's right of general lien or similar right to which you as banker are entitled by law, Bank shall have the right at any time or times and without prior notice to me to combine/consolidate said Account and all or any of my accounts and/or set off/appropriate any credit balance due to me under the said Accounts and/or in

respect of moneys kept by me on term deposit or deposits whether on maturity or before maturity thereof, at any one or more of your branch/branches against the outstanding debit balances under the said Loan and/or under other advance account/s with you or any of your Branches or against any liability/ies incurred or to be incurred by me whether such liability(s) be actual or contingent, primary or collateral, joint or several and whether as principal Borrower or guarantor.

5. This undertaking shall also be binding on my heirs, executors and administrators and the Bank need to release any amounts from my said Account or other Accounts of mine to me, my heirs, executors and administrators only if there is any balance therein after adjusting the entire amounts due and payable to the Bank under the said Loan and/or any other liability of mine. In the event of any shortfall, the Bank shall also be entitled to proceed against me and/or my estate/legal heirs for recovery of balance amounts if any due under the said Loan and/or any other liability.
6. This undertaking shall be in addition to the other loan and security documents executed/to be executed by me in favour of the Bank in connection with the said Loan. I agree and undertake to execute this undertaking in duplicate, the original of which shall be with the Bank and the duplicate shall be submitted by me to the Employer/Treasury for their registration/noting and their acknowledgement in this regard shall be submitted to the Bank

Executed at _____ on this the _____ day of _____
20____

(Signature of the Borrower)

	बैंक ऑफ़ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग औद्योगिक संबंध प्रभाग
शाखा परिपत्र सं.: 110/39		विषय : मानव संसाधन/2016-17/2
उप-विषय : स्टाफ मामलें/66		
संदर्भ : एचओ:एचआर:आईआर:		दिनांक: 11.05.2016

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

**घोर पेनान्टी/दण्ड के रूप अनिवार्यतः सेवानिवृत्त
किर गए अधिकारियों/अवार्ड स्टाफ सदस्यों को
विशेषाधिकार अवकाश के नकदीकरण**

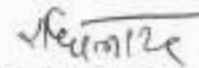
कृपया शाखा परिपत्र क्र. 95/58 दिनांक 04.08.2001 का संदर्भ ले जिसके माध्यम से यह निर्णय सूचित किया गया था कि किसी अनुशासनिक कार्यवाही के फलस्वरूप दिए गए दण्ड के कारण अनिवार्यतः सेवानिवृत्त किया गया कोई अधिकारी, ऐसी अनिवार्य सेवानिवृत्ति के वक्त उसके पास उपलब्ध शेष विशेषाधिकार अवकाश के नकदीकरण की सुविधा हेतु पात्र नहीं होगा।

02. भारतीय बैंक संघ की प्रबंधन समिति ने इस विषय पर विस्तृत चर्चा की जिसमें अनिवार्यतः सेवानिवृत्त अधिकारियों/कर्मचारियों के लिए पीएल नकदीकरण करने की अनुमति प्रदान करने का निर्णय लिया गया। तत्पश्चात, इस मुद्दे को आवश्यक अनुमोदन हेतु बोर्ड के समक्ष प्रस्तुत किया गया। तदनुसार हम सहर्ष सूचित करते हैं कि बोर्ड ने 28 मार्च, 2016 को हुई अपनी बैठक में, केवल 30 अप्रैल, 2015 को या उसके बाद किसी पेनान्टी/दण्ड के कारण "अनिवार्यतः सेवानिवृत्ति" हुए अधिकारियों/कर्मचारियों के लिए 30 अप्रैल, 2015 से, विशेषाधिकार अवकाश के नकदीकरण, जिसके लिए वे अन्यथा पात्र हैं, हेतु अपना अनुमोदन प्रदान किया है।


03. कृपया यह अवश्यक नोट करें कि जिन अधिकारियों/कर्मचारियों को "सेवा से हटाने" या "बर्खास्तगी" का दण्ड दिया गया हो, वे अवकाश के नकदीकरण हेतु पात्र नहीं हैं।

04. कृपया इस परिपत्र की विषय-वस्तु की जानकारी अपने अधिकार क्षेत्र की शाखाओं/कार्यालयों में कार्यरत सभी सदस्यों को दें।




(राधानाथ कर)
महाप्रबंधक (मा.सं.)

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	Bank of India Head Office	Human Resources Department, Industrial Relations Division.
Branch Circular No. 110/39		Sub: Human Resources / 2016-17/ 2
Sub-subject : Staff matters/ 66		
Ref : HO:HR:IR:		Date: 11.05.2016

CIRCULAR TO ALL BRANCHES / OFFICES

**Encashment of Privilege Leave to Officers/
Award Staff members retired compulsorily
as a major penalty/punishment**

Please refer to Branch Circular No. 95/58 dated 04.08.2001 advising the decision that an Officer who has retired compulsorily as a penalty consequent upon proceedings of disciplinary action would not be entitled to a facility of encashment of balance of Privilege Leave available to his credit at the time of such compulsory retirement.


02. The matter was deliberated at length at the Managing Committee meeting of the Indian Banks' Association wherein it was decided to permit encashment of PL for compulsory retired officers / employees. The matter, thereafter was put up before the Board for necessary approval. Accordingly, we are pleased to advise that the Board, in its meeting held on 28th March, 2016, has accorded its approval for encashment of Privilege Leave, as otherwise due, w.e.f. 30th April, 2015 in respect of only such Officers/employees who are 'Compulsorily Retired' by way of penalty/punishment on or after 30th April, 2015.

03. Please importantly note that the Officers/employees awarded with penalty/punishment of 'Removal from Service' or 'Dismissal' are **NOT** entitled for encashment of leave.

04. Please note to bring the contents of this Circular to the notice of all staff members working in the Branches / Offices under your jurisdiction.


(R.N. KAR)
GENERAL MANAGER (HR)

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	बैंक ऑफ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग, औद्योगिक संबंध प्रभाग
शाखा परिपत्र सं.: 110/41		विषय : मानव संसाधन/2016-17/3
उप-विषय : स्टाफ सामान्य / 67		
संदर्भ : एचओ:एचआर:आईआर:एसडी:02		दिनांक: 16.05.2016

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

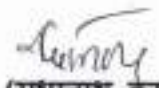
**अधिवर्षिता की तारीख से दो महीनों की अवधि के अंतर्गत
पूरी किरावा रियाजत (LFC) लेने हेतु प्रावधान की शुरुआत**


वर्तमान नियमों के अनुसार सेवा विनियमन में अधिकारियों की अधिवर्षिता के पश्चात उनके एलएफसी स्पेन को बढ़ाने का कोई प्रावधान नहीं है। इसके अलावा, यह उल्लेख करना प्रासंगिक होगा कि बैंक ऑफ इंडिया अधिकारी सेवा विनियमन, 1979 के विनियम 38 के अनुसार, किसी अधिकारी के त्याग पत्र देने पर, सेवानिवृत्ति, मृत्यु, सेवा से निकाले जाने, बर्खास्त किए जाने पर, उनके छाते में शेष सभी प्रकार की छुट्टियां समाप्त हो जाती हैं।

02. यह देखा गया है कि कारोबारी अनिवार्यता, आबंटित कार्य को पूरा करने में या उनके नियंत्रण से बाहर के कारणों से अधिकारीगण अपनी अधिवर्षिता (वर्तमान में 60 वर्ष की उम्र) से पहले, सेवाकाल के अंतिम ब्लॉक में एलटीसी नहीं ले पाते। अतः बोर्ड ने दि. 28.03.2016 को हुई अपनी बैठक में यह अनुमोदित किया है कि जब कोई अधिकारी अपनी सेवानिवृत्ति से पहले अपना एलटीसी न ले पाए तो उसे अपनी अधिवर्षिता के बाद दो महीनों की अवधि के लिए अपनी एलटीसी आगे ले जाने की अनुमति होगी और सेवानिवृत्त व्यक्ति को, बैंक में सेवारत अधिकारियों के लिए लागू वर्तमान नियमों के अनुरूप, उस अवधि के अंतर्गत एलएफसी लेने की अनुमति होगी। अपवादात्मक परिस्थितियों में, वास्तविक कारणों के लिए, एलटीसी को अधिवर्षिता की तारीख के बाद तीन महीनों तक आगे ले जाने की अनुमति दी जाए। अन्य तौर-तरीकों की जानकारी इस परिपत्र के अनुलग्नक में दी गई है।

03. कृपया इस शाखा परिपत्र की विषयवस्तु की जानकारी आपकी शाखा/कार्यालय में कार्यरत सभी स्टाफ सदस्यों को दें।




(राधानाथ कर)
महाप्रबंधक (मा.सं.)

	Bank of India Head Office	Human Resources Department, Industrial Relations Division.
Branch Circular No. : 110/ 41		Sub : Human Resources / 2016-17/ 3
Sub-Subject : Staff General / 67		
Ref : HQ:HR:IR:SD:02		Date: 16.05.2016

CIRCULAR TO ALL BRANCHES / OFFICES

**Introduction of provision for availment of Leave
Travel Concession within a period of two months
from the date of superannuation.**

As per extant rules there is no provision in Service Regulation to extend the LFC span for the Officers after their superannuation. Further to this, it is pertinent to mention that in terms of Regulation 38 of Bank of India Officers' Service Regulations, 1979, all leave to the credit of an Officer shall lapse on resignation, retirement, death, discharge, dismissal or termination.

02. It is observed that the Officers are finding it difficult to avail their LTC in the last block of service before their superannuation (presently 60 years of age) due to business exigencies, completion of the task assigned to them or for any other reasons beyond control. Hence, the Board in its meeting dated 28.03.2016 has approved that where an Officer is not able to avail his LTC on or before his retirement, he/she should be allowed to carry forward his/her LTC for a period of two months beyond his/her superannuation and the retiree may be allowed to avail of the facility within that period as per the existing rules relating to the serving Officers of the Bank. In exceptional circumstances, for genuine reasons, the LTC may be permitted to be carried forward upto three months beyond the date of superannuation. The other modalities are annexed herewith.

03. Please note to bring the contents of this Branch Circular to the notice of all concerned working in your Branch/Office.



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(R.N. Kar)
General Manager (HR)

ANNEXURE

TERMS AND CONDITIONS/MODALITIES FOR AVAILMENT OF LFC AFTER RETIREMENT:

The following provisions has to be implemented/ followed / complied with regard to availment of LTC after superannuation -

01. PROVISIONS

- (i) Where an Officer is not able to avail LTC in the last block of service before his superannuation (which at present is 60 years of age) for any reason, LTC may be permitted to be carried forward for a period of **two months** beyond their superannuation and the retiree may be allowed to avail of the facility within that period as per the existing rules relating to the serving Officers of the Bank. **In exceptional circumstances only**, for genuine reasons, the LTC may be permitted to carried forward upto **three months** from the date of superannuation. However, in case two leave travel concessions are outstanding as on the date of superannuation, only one LTC shall be allowed to be carried forward beyond superannuation.
- (ii) The pre-condition will be declining of leave by the Sanctioning Authority due to business exigencies or any other reasons beyond control. Thereafter, the Officer has to necessarily take approval of the respective Competent Authority with regard to carry over of the LTC span beyond superannuation as indicated in para (iii) below.
- (iii) The Competent Authority to permit the carry over of LTC beyond superannuation will be the following Officers. Such carry over may be permitted due to denial of leave owing to official exigencies or any other genuine reason as be found fit and proper by the Competent Authority -

Sr. No.		Competent Authority
1.	Officers posted in Branches / Zones	Zonal Manager
2.	Officers posted in NBG / Zonal Manager	GM NBG
3.	Officer posted in LCB	DGM LCB
4.	Officers posted in Training Colleges	Principal of Training Colleges
5.	Officers posted in Zonal Audit Offices	DGM Audit
6.	DGM LCB/ AGM / DGM (Principal STC) / DGM Audit / Executives in Scale VI posted in HO	GM-HR
7.	Officers posted in HO (Scale - I, II, III, IV & V)	DGM (HR) (has to be recommended by Departmental Heads)
8.	Executives in the Scale of VII posted in HO/ NBG GMs	Executive Director - HR
9.	Exceptional Circumstances in all cases	GM - HR



In other words, the pre-conditions for availment of LTC beyond superannuation would be –

- (a) Application for LTC must be made **ONE MONTH** in advance, prior to superannuation.
 - (b) Leave must be declined by the authority owing to business or administrative exigencies
 - (c) Carry over of LTC beyond superannuation must be approved by the Competent Authority before date of superannuation.
- (iv) The Officer should plan his LTC atleast one month in advance.
- (v) It has to be ensured by the Officers while availing the benefit of this facility to complete their inward and outward journey within the prescribed period of **TWO MONTHS**. In any case journey should not be extended beyond two months.
- (vi) The mode or class of travel by which a retired Officer may avail leave travel concession shall be the same as he was entitled to as an Officer, on the last date of his service in the Bank.
- (vii) The LTC after superannuation may be availed from the last place of posting (headquarter) or from a place where the Officer has settled down after superannuation to the designated place in India. However, the retiree Officer has to come back to the same centre from where he has started his journey and the entitlement will be calculated accordingly
- (viii) **This facility will be available only to the Officers retiring on normal superannuation.**
- (ix) There will not be any Encashment of LTC or Privilege Leave after superannuation. Since the privilege leave in the account of any Officer is either encashed or lapsed on superannuation, there is no question of grant of leave encashment with the facility of leave travel concession after superannuation.
- (x) The facility of leave travel concession after superannuation **shall not be extended** to such retired Officers on whom **Regulation 20(3)(iii)** of Bank of India (Officers') Service Regulations, 1979 has been invoked and who shall be deemed to be in service only for the purpose of continuance and conclusion of the disciplinary proceedings initiated against them.



02. PROCEDURE FOR AVAILMENT OF LTC AFTER SUPERANNUATION:

The procedure for availment of LTC by the retired Officer will be as follows -

- (i) The relative LTC bill must be submitted by the Officer at the concerned Branch / Office within **15 days** of completing the return journey undertaken by him / his family members under the LTC facility and not later than **three months** of his date of superannuation. In case the Officer fails to do so, his LTC claim will be treated as lapsed and no reimbursement of travelling expenses shall be made to him.
- (ii) Where, prima facie, the bills presented against availment of LTC after superannuation appears to be disputed or discrepant or found to be false or fraudulent, the LTC claim will be treated lapsed and no reimbursement of travelling expenses shall be made to him.
- (iii) No advance payment for purchase of Tickets will be granted to any Officer in any case.
- (iv) In case of Air Journey, the present rule of easy fare will be applicable in all the cases.
- (v) The aforesaid benefit of extension for availment of LTC will be available to the Officers and their family members. It is to be noted that no extension more than **TWO MONTHS** will be granted either to the officer or their family members, in any circumstances.

We may mention that with introduction of this provision there will not be any additional financial implication on the Bank

EFFECTIVE DATE :


The above benefit has been extended to the Officers retired on superannuation (at present 60 years of age) w e f 28 03 2016.

TAX IMPLICATION

The tax liability on the LTC after superannuation, if any, shall be borne by the retiree Officer.



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	बैंक ऑफ इंडिया प्रधान कार्यालय	सरकारी कारोबार विभाग
परिपत्र क्रमांक : 2017-18/ 91		संदर्भ क्रमांक : जीबीडी/जेएसबी/2017-18/103 दिनांक : 29.11.2017

सभी शाखाओं / कार्यालयों हेतु परिपत्रक

विषय : लाइफ सर्टिफिकेट जमा करना

हम उक्त विषय पर भारत सरकार, कार्मिक, जन शिकायतें एवं पेंशन, पेंशन एवं पेंशनभोगी कल्याण विभाग द्वारा जारी दिनांक 14.11.2017 के कार्यालय ज्ञापन क्रमांक 1/20/2016-पीएडपीडब्ल्यू (ई) की प्रति संलग्न करते हैं।

2. कार्यालय ज्ञापन के अनुसार त्रिप्ल / सुपर त्रिप्ल नागरिक पेंशनभोगियों को डिजिटल लाइफ सर्टिफिकेट जमा करने में परेशानियां आ रही हैं।

क. सिस्टम द्वारा उनके बायो-मिट्रिक (अंगुलियों के निशान) को स्वीकार न किया जाना।

ख. कुछ शाखाओं द्वारा ऐसे पेंशनभोगियों के सर्टिफिकेट प्रत्यक्ष मैन्युअल रूप से लेने के लिए मना किया जाना। भारत सरकार, पेंशन एवं पेंशनभोगियों के कल्याण विभाग द्वारा ऐसी शिकायतों को बहुत गंभीरता से लिया जा रहा है।

3. अतः विभाग ने निम्नानुसार दिशानिर्देश जारी किए हैं। कार्यालय ज्ञापन के पैरा-2 एवं 3 को निम्नानुसार पढ़ा जाए :

उद्धृत :

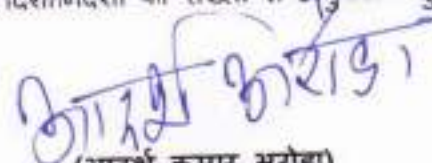
2 All Pension Disbursing Banks are therefore advised that where the finger prints of the pensioner are not accepting the system, the same alternate mechanism of biometric, i.e. Iris scanning, may be used in such cases. In case, however, it is not possible to have Digital Life Certificate either through finger prints or through Iris scanning, the physical life certificate submitted by the pensioner may be accepted to avoid any harassment to the pensioner. In no case of non-acceptance of his biometric by the system.

3. Instances have also been brought to the notice of this Department that some bank branches are insisting on personal appearance of pensioners for submission of life certificate even in cases where a pensioner is unable to appear in person on account of serious illness / incapacity. Instructions have been issued from time to time for obtaining life certificate in such cases. The following instructions issued in this regard are reiterated for strict compliance by all the pension disbursing banks:-

- In view of the difficulties faced by old and infirm pensioners, banks should make concrete effort to provide the facility of obtaining life Certificate from the premises / residence of such pensioners in accordance with para 15.2 of the scheme Booklet issued by CPAO and RBI's Notification No. RBI/2017-18/89 DBR, No. Leg. BC 96/09.07.05/2017-18 dated November 9, 2017
- In the case of sick and infirm pensioners, personal appearance may be exempted if a life certificate in the prescribed form signed by person specified in CPAO'S Circular No. CPAO/Tech/Grievances/2010-11/531, dated 30-06-2011 and OM No. CPAO/Tech/Life Certificate/2014-15/31-72, dated 30-01-2015 is produced on his behalf (enclosed).

अनउद्धृत :

4- कृपया इस परिपत्र की विषय-वस्तु से सभी सम्बन्धितों को अवगत करायें एवं दिशानिर्देशों को नोट करें। शाखाओं को सूचित किया जाता है कि वे इस कार्यालय ज्ञापन में दिए गये दिशानिर्देशों का सख्ती से अनुपालन सुनिश्चित करें।


(आदर्श कुमार अरोड़ा)
महाप्रबंधक



	Bank of India Head Office	Government Business Department
Circular Letter No. 2017-18/91		Ref: GBD:JSB/2017-18/03 21/11 Date: 29.11.2017

CIRCULAR LETTER TO ALL BRANCHES / OFFICES

Re.: Submission of Life Certificate

We enclose copy of Office Memorandum No. 1/20/2016-P&PW (E) dated 14-11-2017 issued by Government of India, Ministry of Personnel, Public Grievances & Pension, Department of Pension & Pensioners' Welfare on the captioned subject

2. As per OM, the Senior / Super Senior Citizen Pensioners' are facing problems on submission of Digital Life certificate:

- Due to non-acceptance of their biometric (finger-prints) by the system
- Some Branches are refusing to accept Physical (Manual) Certificate submitted by such pensioners.

Govt. of India, Department of Pensions and Pensioners' Welfare has taken it as very serious note of such complaints

3 Hence the Department has issued following guidelines: Para 2 & 3 of OM reads as under:
Quote

'2. All Pension Disbursing Banks are therefore advised that where the finger prints of the pensioner are not accepting the system, the same alternate mechanism of biometric, i.e. Iris scanning, may be used in such cases. In case, however, it is not possible to have Digital Life Certificate either through finger prints or through Iris scanning, the physical life certificate submitted by the pensioner may be accepted to avoid any harassment to the pensioner. In no case of non-acceptance of his biometric by the system.

3 Instances have also been brought to the notice of this Department that some bank branches are insisting on personal appearance of pensioners for submission of life certificate even in cases where a pensioner is unable to appear in person on account of serious illness / incapacity. Instructions have been issued from time to time for obtaining life certificate in such cases. The following instructions issued in this regard are reiterated for strict compliance by all the pension disbursing banks. -

- In view of the difficulties faced by old and infirm pensioners, banks should make concrete effort to provide the facility of obtaining life Certificate from the premises / residence of such pensioners in accordance with para 15.2 of the scheme Booklet issued by CPAO and RBI's Notification No. RBI/2017-18/89 DBR, No. Leg. BC 98/09.07.05/2017-18 dated November 9, 2017.
- In the case of sick and infirm pensioners, personal appearance may be exempted if a life certificate in the prescribed form signed by person specified in CPAO'S Circular No. CPAO/Tech/Grievances/2010-11/531, dated 30-06-2011 and OM No. CPAO/Tech/Life Certificate/2014-15/31-72, dated 30-01-2015 is produced on his behalf (enclosed)'

Unquote

4. Kindly bring contents of this circular letter to all concerned and take note of instructions. Branches are advised to adhere to the guidelines issued in the Office Memorandum for strict compliance


(Adarsh Kumar Arora)
General Manager



OFFICE MEMORANDUM

Subject: **Submission of Life Certificate-reg.**

The undersigned is directed to say that instructions have been issued from time to time for submission of Digital Life Certificate (i.e. Jeevan Praman) during the month of November every year. Complaints have been received in this Department that some senior pensioners are facing problems in submission of Digital Life Certificate due to non-acceptance of their biometrics (finger-prints) by the system and some branches of banks are refusing to accept physical life certificate submitted by such pensioners. This Department has taken a serious note of such complaints.

2. All Pension Disbursing Banks are therefore advised that where the finger prints of a pensioner are not accepted by the system, the alternate mechanism of biometric, i.e. Iris scanning, may be used in such cases. In case, however, it is not possible to have Digital Life Certificate either through finger prints or through Iris scanning, the physical life certificate submitted by the pensioner may be accepted to avoid any harassment to the pensioner. In no case a pensioner should be returned without accepting his life certificate on account of non-acceptance of his biometric by the system.

3. Instances have also been brought to the notice of this Department that some bank branches are insisting on personal appearance of pensioners for submission of life certificate even in cases where a pensioner is unable to appear in person on account of serious illness / incapacity. Instructions have been issued from time to time for obtaining life certificate in such cases. The following instructions issued in this regard are reiterated for strict compliance by all the pension disbursing banks:-

- a. In view of the difficulties faced by old and infirm pensioners, banks should make concrete effort to provide the facility of obtaining life certificate from the premises/residence of such pensioners in accordance with para 15.2 of the Scheme Booklet issued by CPAO and RBI's Notification no. RBI/2017-18/89 DBR, No. Leg-BC 06/09,07.05/2017-18 dated November 9, 2017.
- b. In the case of sick and infirm pensioners, personal appearance may be exempted if a life certificate in the prescribed form signed by persons specified in CPAO's circular No. CPAO/Tech/Grievances/2010-11/531, dated 30-06-2011 and OM No. CPAO/Tech/Life Certificate/2014-15/31-72, dated 30-01-2015 is produced on his behalf (enclosed).

In the light of the above, all pension disbursing banks are advised to strictly adhere to the above guidelines.

Encl: As above


(Sujasha Choudhury)
Director

To
All CMD's of the Banks



Government of India
Ministry of Finance
Department of Expenditure
Central Pension Accounting Office
Trilok-II, Bhikaji Cama Place
New Delhi - 110 066

No. CPAO/Tech/Life Certificate/2014-15/3) - 72

Dated 30.01.2015

OFFICE MEMORANDUM

Sub: Exemption from Physical Appearance for the Purpose of Life Certificate

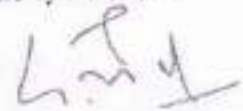
Department of Pension & Pensioners' Welfare in its agenda points for the ensuing SCOVA meeting on 03.02.2015 circulated vide their O.M. No. 42/39/2014-P&PW(G) dated 27.01.2015, has raised the issue of non-adherence of extant Rules with regard to submission of Life Certificate by authorized banks. It has been reported to the Department that some bank branches are insisting on personal appearance of pensioners for submission of Life Certificate alongwith PPCs.

2. Attention is invited to the amendment to the "Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks", issued vide Correction Slip No. 14. The Correction Slip No. 14 facilitates the pensioners to exempt to appear physically in the bank for the purpose of Life Certificate in November every year subject to the condition that the Life Certificate must be signed by any of the authority specified in the Correction Slip No. 14 (copy enclosed).

3. Moreover, as a part of Prime Minister's Mission "Digital India" and with the development of software application by Deptt. of Information Technology circulated as Correction Slip No. 22 to the "Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks", the pensioners can prove their existence through Aadhaar based authentication of Life Certificate.

4. In the light of above, the Pension Account Holding Branches (PAHBs) of all authorized banks may be instructed to strictly adhere to the existing norms and do not harass the pensioners/family pensioners by insisting upon presenting themselves physically in the bank if their Life Certificate is submitted duly signed by the authority specified in Correction Slip No. 14 to the "Scheme for Payment of Pension to Central Government Civil Pensioners by Authorized Banks" including Aadhaar based authentication of Life Certificate.

Encs: as above


(B.K. Saini)
Sr. Accounts Officer

To

Heads of all the CPICs of Authorized Banks (As per List)



Government of India
Ministry of Finance
Department of Expenditure
Central Pension Accounting Office
Trikot-II, Bhikaji Cama Place
New Delhi

CPAO/Tech/Grievances/2010-11/531

To

30-06-2011

All General Manager
Nodal Officer

Circular

Subject: Amendment to Para 15.2 (P-11 of Scheme Booklet 4th Edition, 3rd Dec. 2004) - Submission of Life Certificate-regarding

Reference is invited to Para 15.2 of Scheme Booklet for submission of life certificate in November each year by the pensioner. In order to facilitate submission of Life Certificate by pensioners, Para 15.2 is being amended to include provisions of Rule 343 of Central Treasury Rules(CTR) to be read as Para 15.2(i).

Para 15.2(i) states:

A pensioner who produces a life certificate in the prescribed form in Annexure -XVII signed by any person specified hereunder, however, is exempted from personal appearance- .

- (i) A person exercising the powers of a Magistrate under the Criminal Procedure code;
- (ii) A Registrar or Sub-Registrar appointed under Indian Registration Act;
- (iii) A Gazetted Government servant;
- (iv) A Police Officer not below the rank of Sub-Inspector in -charge of a Police Station;
- (v) A Class-I officer of the Reserve Bank of India, an officer (including Grade II officer) of the State Bank of India or of its subsidiary;
- (vi) A pensioned Officer who, before retirement, exercised the powers of a magistrate;
- (viii) A Justice of Peace;
- (ix) A Block Development Officer, Munsif, Tensildar or Naib Tensildar;
- (x) A Head of Village Panchayat, Gram Panchayat, Gaon Panchayat or an Executive Committee of a Village;
- (xi) A Member of Parliament, of State legislatures or of legislatures of Union Territory Governments /Administrations.
- (xii) Treasury Officer.

In the case of a pensioner drawing his pension through a Public Sector Bank the life certificate may be signed by an officer of a Public Sector Bank. In the case of a pensioner residing abroad and drawing his pension through any other bank included in the Second Schedule



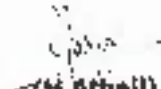
to the Reserve Bank of India Act, 1934, the life certificate may be signed by an officer of the Bank. A pensioner get exemption from personal appearance subject to production of Life Certificate signed by the above mentioned officer of the Bank.

A pensioner not resident in India in respect of whom his duly authorized agent produces a life certificate signed by a Magistrate, a Notary, a Banker or a Diplomatic Representative of India is exempted from special appearance.

The contents of the Para 15.1 (P. 11) of Scheme Booklet 4th Edition, 3rd Dec. 2004) stands unaltered.

It is requested that wide publicity and circulation be given to all the branches of your bank for strict compliance.

This has the concurrence of O/O Controller General of Accounts vide its U.O.No.1(7)(4)/2010/TA/171 dated 18th April 2011 and U.O. No.1(7)/CPAO/Scheme Book/2005/TA/254 dt. 28.06.2011.


(H. Atholl)
Dy. Controller of Accounts



	बैंक ऑफ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग सेवांत लाभ प्रभाग
शाखा परिपत्र सं.:111/175		विषय: सेवांत लाभ/2017-18/
उप-विषय: सामान्य/		
संदर्भ: एचओ:एचआर:टीवीडी:वीएसबी:2919		दिनांक: 31.01.2018

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

बैंक ऑफ इंडिया सेवानिवृत्त कर्मचारियों के लिए चिकित्सा सहायता योजना (REMAS)

कृपया शीर्षकित विषय के संबंध में शाखा परिपत्र सं.111/66 दिनांक 29.07.2017 का संदर्भ लें।

- वर्तमान में REMAS की सदस्यता ग्रहण करने के इच्छुक स्टाफ सदस्यों को सेवानिवृत्ति की तिथि को या उससे पूर्व सदस्यता फॉर्म भौतिक रूप से प्रस्तुत करना होता है। अब, 28.02.2018 से अधिवर्षिता पर सेवानिवृत्त होने वाले स्टाफ सदस्यों के लिए यह सुविधा एचआरएमएस मॉड्यूल के माध्यम से ऑनलाइन करने का निर्णय लिया गया है।
- अधिवर्षिता पर सेवानिवृत्ति वाले महीने में स्टाफ सदस्यों के लिए एचआरएमएस मैन्यू में REMAS आवेदन पृष्ठ उपलब्ध होगा। अर्थात् 28.02.2018 को सेवानिवृत्त होने वाले कर्मचारियों को 01.02.2018 से 28.02.2018 तक एचआरएमएस के माध्यम से आवेदन करना होगा। भौतिक रूप से कूरियर द्वारा/स्पीड पोस्ट द्वारा/हस्त सुपुर्दगी तरीके से प्रस्तुत किये गये आवेदन स्वीकार नहीं किये जाएंगे। इसी प्रकार, REMAS में ऑनलाइन आवेदन प्रस्तुत करते समय उन्हें या तो बीमा प्रीमियम का या अस्पताल में भर्ती होने के व्ययों का, दावा करने का विकल्प चुनना होगा और एक बार विकल्प चुन लेने के पश्चात इसे बदला नहीं जा सकता है। हम, एचआरएमएस में REMAS आवेदन प्रस्तुत करने के लिए मार्ग और प्रक्रिया संलग्न कर रहे हैं। (अनुलग्नक ए)
- दिनांक 28.02.2018 के पश्चात अधिवर्षिता पर सेवानिवृत्त होने वाले स्टाफ सदस्यों से भौतिक आवेदन फॉर्म स्वीकार नहीं किये जाएंगे। तथापि, अधिवर्षिता पर सेवानिवृत्त होने वाले स्टाफ सदस्यों को छोड़कर, ऐसे स्टाफ सदस्य जो REMAS योजना का सदस्य बनने के लिए पात्र हैं, अपना आवेदन भौतिक रूप से प्रस्तुत करते रहेंगे।
- स्टाफ सदस्यों के लिए REMAS सदस्यता शुल्क निम्नवत है:-

श्रेणी	सदस्यता शुल्क
अधीनस्थ कर्मचारी	₹.15,000/-
लिपिक कर्मचारी	₹.30,000/-
स्केल III तक के अधिकारी	₹.45,000/-
स्केल IV और ऊपर के अधिकारी	₹.60,000/-



अधिवृत्ति पर सेवानिवृत्त होने वाले स्टाफ सदस्यों को REMAS के बचत खाते सं.011610110003681 में सदस्यता शुल्क जमा करना होगा और ऑनलाइन आवेदन फॉर्म प्रस्तुत करने समय संव्यवहार आईडी और संव्यवहार की तिथि का उल्लेख करना होगा। इसी प्रकार, स्टाफ को उस बचत खाते की जानकारी प्रस्तुत करनी होगी जिसमें वह REMAS दावों की राशि प्राप्त करना चाहते हैं। तत्पश्चात, स्टाफ सदस्य आवेदन का प्रिंट ले और शाखा अधिकारी से हस्ताक्षरित कराने के बाद REMAS आवेदन प्रस्तुत किये जाने के साक्ष्य के रूप में इसे अपने रिकार्ड के लिए रखें। भौतिक आवेदन सेवाएं नाभ विभाग, प्रधान कार्यालय को भेजने की आवश्यकता नहीं है।

6. बीमा प्रीमियम की प्रतिपूर्ति वास्तव में भुगतान किये गये बीमा प्रीमियम या अधिकतम रु.10,000/- (रु.5,000/- स्वयं के लिए और रु.5,000/- पति/पत्नी के लिए) तक सीमित की गई है। बीमा प्रीमियम का विकल्प चुनने वाले सदस्यों के लिए आवासीय खर्च (Domiciliary Expenses) की प्रतिपूर्ति को दिनांक 01.03.2018 से समाप्त कर दिया गया है। REMAS सदस्य (अर्थात् स्वयं और पति/पत्नी दोनों) के लिए बीमा/अस्पताल में भर्ती होने के व्ययों की प्रतिपूर्ति की उच्चतम सीमा रु.1,50,000/- है। यदि स्टाफ या पति/पत्नी किसी लाभ के पद पर कार्य कर रहे हैं तो वह उस समय तक किसी भी सुविधा लेने के लिए पात्र नहीं हैं जब तक वे लाभ के पद पर काम कर रहे हैं।

7. साथ ही हम यह सूचना देते हैं कि प्रत्येक वर्ष REMAS के अंतर्गत किसी कल्याण वर्ष (मार्च-फरवरी) के लिए दावा प्रतिपूर्ति (बीमा दावा/अस्पताल में भर्ती होने के लिए प्रतिपूर्ति) प्रस्तुत करने के लिए अंतिम तिथि 28 फरवरी है। अतएव, वर्तमान कल्याण वर्ष के लिए अंतिम तिथि 28.02.2018 है। तथापि, फरवरी माह के दौरान नवीकृत नीतियाँ (policies)/अस्पताल में भर्ती किये जाने पर वहन किये गये व्ययों की प्रतिपूर्ति हेतु प्रत्येक वर्ष 31 मार्च तक ही विचार किया जाएगा। यह देखा गया है कि दावे विलंब से प्रस्तुत किये जाते हैं जिसके परिणामस्वरूप अनावश्यक पत्र-व्यवहार होता है, शिकायतों और परिवादों का सामना करना पड़ता है। कृपया नोट करें कि पिछले कल्याण वर्ष/वर्षों के लिए प्रत्येक वर्ष 31 मार्च के पश्चात प्रस्तुत किये गये दावों पर प्रधान कार्यालय द्वारा न तो विचार किया जाएगा और ना ही उनकी प्राप्ति सूचना दी जाएगी।


8. कृपया इस परिपत्र की विषय-वस्तु को अपनी शाखा/कार्यालय/विभाग में कार्यरत समस्त स्टाफ सदस्यों के संज्ञान में लाएं।



(मृत्युंजय कुमार गुप्ता)
महाप्रबंधक - मानव संसाधन

संलग्न : अनुलग्नक ए



	Bank of India Head Office	Human Resources Department Terminal Benefits Division
Branch Circular No.: 111/175		Sub: Terminal Benefits / 2017-18/
Sub-Subject: General		
Ref : HO:HR:TBD:VSV:2919		Date: 31.01.2018

**Bank of India Retired Employees'
Medical Assistance Scheme (REMAS)**

We request reference to Branch Circular No 111/66 dated 29.07.2017 in connection with the captioned subject.

2. At present staff members seeking membership of REMAS have to submit the Membership application physically on or before the date of Retirement. Now, it has been decided to make this facility online through HRMS module for the staff members retiring on **Superannuation** from 28.02.2018.

3. The REMAS application page will be available in HRMS menu to staff members in the month when he is retiring from the service on superannuation. e.g. Employees retiring on 28.02.2018 on Superannuation will have to apply through HRMS from 01.02.2018 to 28.02.2018. **Applications submitted physically through courier/ speed post / hand delivery will not be accepted.** Similarly, he / she have to opt for either to claim Insurance premium or Hospitalization expenses, under REMAS at the time of submission of online application and once option is exercised it is irrevocable. We are enclosing the navigation and procedure for submitting the REMAS application in HRMS. (Annexure 'A')

4. The physical application will not be accepted from staff members who are retiring on Superannuation from 28.02.2018 onwards. However, staff members who are eligible to become a member of the REMAS Scheme other than Superannuation will continue to submit the application physically.

5. The REMAS membership fee for the staff members is as follows:

Category	Membership Fee
Subordinate Staff	Rs.15,000/-
Clerical Staff	Rs.30,000/-
Officers upto Scale III	Rs.45,000/-
Officers in Scale IV and above	Rs.60,000/-

Staff members who are retiring on Superannuation have to pay the membership fee by crediting the same to Savings account No. 011610110003681 of REMAS and will have to mention Transaction ID and date of transaction while submitting the online application. Similarly, staff has to furnish Savings Account number where he/she intends to get credit of REMAS claims. Thereafter, staff may take a print of the application and keep the same for his / her record. after obtaining the signature from the Branch official, as a proof of having submitted the REMAS application. **Physical application need not be sent to Terminal Benefits Department, Head Office.**



6. The reimbursement of insurance premium is restricted to insurance premium actually paid or maximum Rs. 10,000/- (Rs.5000/- for Self and Rs.5000/- for spouse) . Reimbursement of domiciliary expenses to the members opted for reimbursement of Insurance premium has been discontinued from 01.03.2018. The reimbursement of insurance / hospitalization expenses is subject to maximum ceiling of Rs.1,50,000/- for REMAS member (i.e self and spouse together) . If staff or spouse is gainfully employed then he/she is not entitled to draw any benefits till such time he/she is gainfully employed.

7. We further advise that last date for submission of reimbursement of claim (reimbursement of insurance claim/ hospitalization) under REMAS for the welfare year (March- February) is 28th February every year. Therefore, for the current welfare year last date is 28.02.2018. However, the policies which are renewed/ hospitalization expenses incurred during the month of February will only be considered for reimbursement up to 31st March every year. It is observed that claims are submitted late resulting into unnecessary correspondence, complaints and grievances. Please note that the claims received after 31st March every year for the earlier welfare year/s will neither be considered nor acknowledged by the Head Office

8. Please bring the contents of this circular to the notice of all the staff members working at your Branch / Office / Department.



(M K Gupta)
General Manager, (HR)

Encl . Annexure 'A'

Annexure- 'A'

A. Introduction

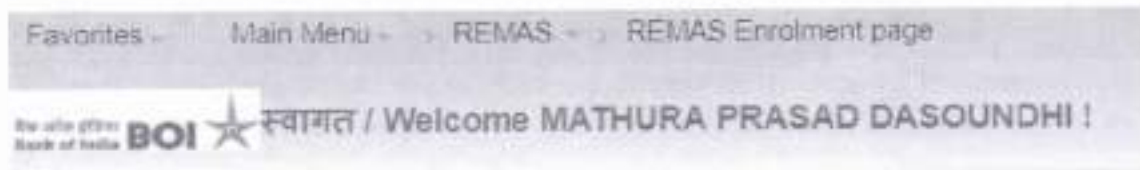
This document provides overview of steps to be followed by employee for enrollment in Retired Employee Medical Assistance Scheme (REM AS) in HRMS system.

Employees retiring in the current month i.e. on completion of 60 years of age will be able to submit the application form for REM AS enrollment or REM AS membership through HRMS.

Next section explains the details required for REM AS enrollment by employee.

A. Enrollment Application

- Employee can submit the REM AS application for enrollment at below navigation:
Main Menu > REM AS > REM AS Enrolment Page



REM AS Enrolment Page

Enter any information you have and click Search. Leave fields blank for a list of attributes.

Find an Existing Value | Add a New Value

Search Criteria

Search by 145696

Include History

Search | Advanced Search

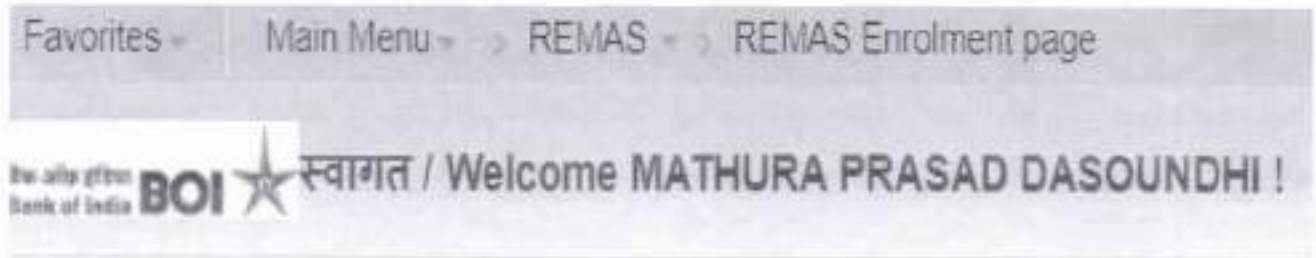
Find an Existing Value | Add a New Value

Figure 1: REM AS Enrolment Page Search Screen



REMAS Enrollment Application – For employees

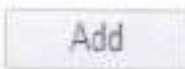
- Click "Add a New value" for Enrollment.
- "EmplID" for user will be auto-populated.



REMAS Enrolment Page



Empl ID: 145696



Find an Existing Value | Add a New Value


Figure 2: REMAS Enrolment Page- Add new value

- Click on "Add Button".
- Below page will open for enrollment application.



REMAS Enrollment Application – For employees

Home > Favorites > Main Menu > REMAS > REMAS Enrollment page

BOI  **भारतीय बैंक** / Welcome MATHURA PRASAD DASOUNDHI

Employee ID: 140000 MATHURA PRASAD DASOUNDHI Calendar Year: 2017
Submission Date: 31/05/2018

*Address Line 1: BHATTARAI, RD KATRASSARH
Address Line 2: DIST DHANBAD, JHARKHAND
Address Line 3:
Address Line 4:

*City: *State: *Postal Code:
Phone Number: *Mobile Number:
Scots: OF2 *Email ID:
Date of Birth: 05/01/1958 Hire Date To: 22/11/2013
Type of Retirement: Superannuation Last Working Date: 31/12/2013
Total Service in Bank: Years: 34 Months: Days: 10
Age on Retirement: 63 Last Basic Pay: 5290/-
Name of the Branch Last Worked: Branch Code No.: 5822 KAPUR A Zone: DHANBAD

Name of the Branch identified for drawing the benefits of the Scheme Membership card will be sent to this Branch

*Branch Code No: *18 digit A/C Number:
Employment Details if any: *Whether Spouse is Alive:
Employee Medical Plan: NOT DEFINED *Transaction Number: Amount Paid: 3000.00 *Date Paid:
Final Submission for Enrollment? Yes No

Now,
1. I declare that the above information submitted is true and correct.
2. I declare that I am not gainfully employed. I shall intimate the Bank in the event of my employment, as required under the Rules of the Bank of India Retired Employees Medical Assistance Scheme.
3. I have read and understood the Bank of India Retired Employees' Medical Assistance Scheme and agree to abide by the terms and conditions of the said scheme.
4. I declare that I have already treated REMAS membership fee to savings account no. 41181016660387.

Save Cancel Print Back

Figure 3: REMAS enrollment application screen

- Fill the details available on the screen.
- Select "Yes" or "No" for "Final submission for enrollment?"
- Click save Button.
- Once "Yes" is selected for "Final submission for enrollment?" employee will not be able to edit the application details.
- After the successful submission request, employee will be able to generate application form as shown below.



REMAS Enrollment Application – For employees

[Favorites](#) - [Main Menu](#) - [REMAS](#) - [REMAS Enrollment page](#)


WELCOME / Welcome MATHURA PRASAD DASOUNDHI !

Employee ID: 145695 **MATHURA PRASAD DASOUNDHI** **Calendar Year:** 2017
Submission Date: 31/01/2017

Address Line 1: BHATTMUNA, P.O. KHATRASGARH
Address Line 2: DIST DHANSAD, JHARKHAND
Address Line 3:
Address Line 4:

City: **State:** **Postal Code:**
Phone Number: **Mobile Number:**
State: **Email ID:**
Date of Birth: **Hire Date To:**
Type of Retirement: **Last Working Date:**
Total Service in Bank:
Age on Retirement: **Last Basic Pay:**
Name of the Branch Last Worked: **Zone:**

Name of the Branch identified for Drawing the benefits of the Scheme Membership card will be sent to this Branch
Branch Code No.:
15 digit A/C Number:

Employment Details if any:
Whether Spouse is Alive:
Spouse Name: **If Spouse is Employed?**
Spouse to be covered in Membership:
Employee Medical Plan: **Spouse Medical Plan:**
Transaction Number: **Amount Paid:** **Date Paid:**
Final Submission for Enrollment?

Note:
 1. I declare that the above information submitted is true and correct.
 2. I declare that I am not gainfully employed. I shall intimate the Bank in the event of my employment, as required under the Rules of the Bank of India Retired Employees Medical Assistance Scheme.
 3. I have read and understood the Bank of India Retired Employees' Medical Assistance Scheme and agree to abide by the terms and conditions of the said scheme.
 4. I declare that I have already credited REMAS membership fee to savings account no. 0111010100000001.

Figure 4: Print Application Form after final submission

- To print the Application form, click "Print Application form". Take a printout for future reference.





आंतर कार्यालयीन ज्ञापन
INTER-OFFICE MEMORANDUM

From	To
The General Manager, Head Office Human Resources Dept. Industrial Relations Division	The General Manager <u>All HO Departments</u> The General Manager <u>National Banking Group</u> The Zonal Manager All Zones <u>H.R. Department</u> The Dy. General Manager, <u>LCB/Zonal Audit Offices</u> The Principal <u>Staff Training Colleges</u>
Ref.No.:HO:HR:IR:MBS:I-257	Date: 05 th October, 2019

**Renewal of Group Health Insurance
Policy for our employees for the period
from 01.10.2019 to 30.09.2020**

- Change of TPA

The Group Medical Insurance Policy of our employees for the period from 01.10.2019 to 30.09.2020 has been renewed with United India Insurance Company Limited.

2. In this connection, we have been informed by the United India Insurance Company Limited that M/s Raksha Health Insurance TPA Pvt.Ltd has been allocated to our Bank as TPA Service provider for Group Medical Health Insurance in place of Medi Assist Insurance TPA Pvt.Ltd with effect from 01.10.2019. The contact details of M/s.Raksha Health Insurance TPA Pvt.Ltd is furnished as under:

Name of the TPA	M/s.Raksha Health Insurance TPA Pvt.Ltd
Address	Unit 2A, 3 rd Floor, Times Square, Andheri Kurla Road, Marol, Mumbai – 400059 Ph: 022-67876666
Contact officials of TPA	1. Ms.Swati Malusare, Sr.Executive Mobile: 9833448694 Email: swatim@rakshatpa.com 2. Mr.Sandesh Khadakban, Asst.Manager Mobile: 9833964649 Email: sandesh@rakshatpa.com 3. Mr.Roshan D' souza, Chief Manager Mobile: 9920836006 Email: roshan@rakshatpa.com




Intimation in case of hospitalization of employees	claimintimation@rakshatpa.com
Intimation also can be done by visiting website	www.rakshatpa.com
Toll Free Number	1800 220 456

2. Further to above, we enclose the following list of documents for your ready reference:

- (i) List of network hospitals
- (ii) List of contacting TPA Officials to Zonal Offices
- (iii) Claim form format (Part A & Part B)
- (iv) Check list of documents for claim submission

3. Please bring the contents of this IOM to the notice of all employees working in the Branches /Offices under your jurisdiction.

End- As above


(R/S. Rawat)
Deputy General Manager –HR

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प्रेषक:From	प्रति To,
महाप्रबंधक The General Manager, प्रधान कार्यालय Head Office मानव संसाधन विभाग Human Resources Dept. औद्योगिक संबंध प्रभाग, Industrial Relations Division	The General Manager <u>All HQ Departments</u> The General Manager <u>National Banking Group</u> The Zonal Manager All Zones <u>H.R. Department</u> The Dy. General Manager, <u>LCB/Zonal Audit Offices</u> The Principal <u>Staff Training Colleges</u>
संदर्भ सं. Ref.No.:HO:HR:IR:MBS:I-351	दिनांक Date : 9 th December, 2019

**Renewal of Group Health Insurance Policy for our employees for the period from 01.10.2019 to 30.09.2020
Policy No.5001002819P111086429**

We refer to the captioned Group Health Insurance Policy issued by United India Insurance Company for the period from 01.10.2019 to 30.09.2020.

2. Of late we have been receiving various queries from employees. In this connection, we advise that the Insurance Company has modified / changed certain terms and conditions of the aforesaid Group Health Insurance Policy. The indicative list of modified terms and conditions are as under :-

(I) Claim Procedure

A	Claims in case of cashless facility	TPA must be informed
	1. In the event of planned hospitalization	At least 72 (Seventy Two) hours prior to the insured person's admission to network provider / PPN hospital Toll Free No.1800220456
	2. In the event of emergency hospitalization	Within 24 (Twenty Four) hours of the insured person's admission to network provider / PPN hospital
B	Claims in case of reimbursement	TPA must be informed
	1. In the event of planned hospitalization	At least 48 (Forty Eight) hours prior to the insured person's admission to the hospital
	2. In the event of emergency hospitalization	Within 48 (Forty Eight) hours of the insured person's admission to the hospital



(II) Time limit for submission of documents :

Sr. No.	Type of Claim	Time limit for submission of documents to TPA
1.	Where cashless facility has been authorized	Immediately after discharge
2.	Reimbursement of hospitalization and pre-hospitalization expenses (limited to 30 days)	Within 30 (Thirty) days from date of discharge from the hospital.
3.	Reimbursement of post hospitalization expenses (limited to 90 days)	Within 30 (Thirty) days from the completion of post hospitalization treatment.

(III) Applicable GST must be inclusive of all types of bills.

(IV) Room charges Rs.5,000/- per day as defined in 1.2.1 (A) of Group Health Insurance Policy.

(V) ICU charges Rs.7,500/- per day as defined in 1.2.1(B) of Group Health Insurance Policy.

3. The above mentioned Group Health Insurance Policy for employees is made available on Star Desk in PDF Format with the name "Group Health Insurance Policy for employees for the period 2019-2020 issued by United India Insurance Company" under the below mentioned link :-

Important Links → HR → HR All Documents

4. Please bring the contents of this IOM to the notice of all employees working in the Branches / Offices under your jurisdiction.



Encl : As above


(Jai Narain)
Assistant General Manager - HR

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बैंक ऑफ़ इंडिया
प्रधान कार्यालय

मानव संसाधन विभाग
औद्योगिक संबंध प्रभाग

शाखा परिपत्र सं.:112/03

विषय: मानव संसाधन/2018-19

उप-विषय: उपदान (गैज्युटी)

संदर्भ: एचआर:आईआर:एमएसएस:

दिनांक : 07/04/2018

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

उपदान (गैज्युटी) का भुगतान

उपदान भुगतान अधिनियम, 1972 में संशोधन

कृपया शाखा परिपत्र सं.104/34 दिनांक 14 जून 2010 का संदर्भ लें जिसके माध्यम से यह सूचित किया गया था कि उपदान भुगतान अधिनियम, 1972 की धारा 4 के अंतर्गत देय उपदान की उच्चतम सीमा, दिनांक 24 मई, 2010 से प्रभावी होते हुए, ₹ 3,50,000/- से बढ़ाकर ₹ 10,00,000/- कर दी गई है।

2. अब हमें भारतीय बैंक संघ (आईबीए) द्वारा सूचित किया गया है कि उपदान भुगतान अधिनियम, 1972 को संसद की मंजूरी द्वारा संशोधित किया गया है। इस संशोधन के अनुरूप उपदान भुगतान अधिनियम, 1972 की धारा 4 के अंतर्गत देय उपदान की उच्चतम सीमा को 29 मार्च, 2018 से प्रभावी होते हुए, ₹ 10,00,000/- से बढ़ाकर ₹ 20,00,000/- तक किया गया है।


3. इस संबंध में अन्य सभी दिशा-निर्देशों में कोई भी बदलाव नहीं किया गया है। यह कहने की आवश्यकता नहीं है कि अधिकारियों और अधीनस्थ कर्मचारियों को देय उपदान का परिकल्पना उपदान भुगतान अधिनियम, 1972 के साथ-साथ अधिकारी सेवा अधिनियम/द्विपक्षीय समझौते के अंतर्गत सम्मिलित नियमों के आधार पर की जाएगी और जो इन दोनों में से उच्चतर होगी वह राशि देय होगी। कृपया सुनिश्चित करें कि कर्मचारियों के उपदान दावे तदनुसार प्रस्तुत किये जाते हैं।

4. उन कर्मचारियों के संबंध में, जो 29 मार्च, 2018 को या तत्पश्चात सेवानिवृत्त हुए हैं और जिनके दावे पहले ही प्रस्तुत/निस्तारित किये जा चुके हैं; के परिशीलित दावे, जहाँ भी लागू हो, आंचलिक प्राधिकारियों द्वारा भूतपूर्व कर्मचारियों के पहले से प्रस्तुत किये गये मूल आवेदन के आधार पर प्रस्तुत किये जा सकते हैं।

5. कृपया इस परिपत्र की विषय-वस्तु आपकी शाखा/कार्यालय में कार्यरत समस्त अधिकारियों/अधीनस्थ कर्मचारियों के संज्ञान में लाएं।

(मृत्युंजय कुमार गुप्ता)
महाप्रबंधक - मानव संसाधन



	Bank of India Head Office	Personnel Department, Industrial Relations Division.
Branch Circular No. : 112/03		Sub : Human Resources / 2018-19
Sub-subject : Gratuity /		Date: 07/04/2018
Ref : HR:IR:MSS:01		

CIRCULAR TO ALL BRANCHES / OFFICES

Payment of Gratuity Amendment to Payment of Gratuity Act, 1972

Please refer to Branch Circular No.104/34 dated 14th June, 2010 advising that the ceiling on gratuity payable under Section 4 of the Payment of Gratuity Act, 1972 has been raised from Rs.3,50,000/- to Rs.10,00,000/- with effect from 24th May, 2010.

02. We have now been advised by the Indian Banks' Association that the Payment of Gratuity Act, 1972 has since been amended by an Act of Parliament. In terms of this amendment, the ceiling on amount of gratuity payable under Section 4 of the Payment of Gratuity Act, 1972 has been raised from Rs.10,00,000/- to Rs.20,00,000/- with effect from 29th March, 2018.

03. All other guidelines in this regard remain unchanged. Needless to mention that gratuity payable to Officers and Award Staff shall be calculated as per Payment of Gratuity Act, 1972 as well as Gratuity Rules covered under Officers' Service Regulations / Bipartite Settlements and higher of the two amounts will be payable. Please ensure that gratuity claims of employees are submitted accordingly.

04. Where claims have already been put-up / settled in respect of employees retired on or after 29th March, 2018, revised claims, wherever applicable, may be submitted by the Zonal Authorities on the basis of original application already submitted by the ex-employees.


05. Please bring the contents of this Circular to the notice of all Officers / Award Staff working in your Branch / Office.



(M.K.Gupta)
General Manager - HR

C:\a\hr\circulars\circular on the gratuity act 1972.doc



	बैंक ऑफ़ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग औद्योगिक संबंध प्रभाग
शाखा परिपत्र सं. :112/42		विषय: मानव संसाधन/2018-19
उप-विषय: रोच्युटी/		
संदर्भ: एचओ:एचआर:आईआर:03:		दिनांक : 26.06.2018

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

**रोच्युटी भुगतान अधिनियम, 1972 /बैंक ऑफ़ इंडिया रोच्युटी
फंड नियम के अनुरूप रोच्युटी का भुगतान**

आयकर से छूट

वर्तमान दिशानिर्देशों के अनुरूप किसी अधिकारी/अधीनस्थ कर्मचारी को देय रोच्युटी की गणना (i) रोच्युटी भुगतान अधिनियम, 1972 की धारा 4 की उप-धारा (2) और (3) तथा (ii) बैंक ऑफ़ इंडिया रोच्युटी फंड नियमों के प्रावधानों के अनुरूप की जाती है और दोनों विकल्पों में से बेहतर के अनुरूप भुगतान देय होता है।

2. इस संबंध में, हम आपका ध्यान शाखा परिपत्र सं.112/03 दिनांक 07.04.2018 की ओर आकर्षित करते हैं, जिसके माध्यम से रोच्युटी भुगतान अधिनियम, 1972 की धारा 4 की उप-धारा (3) के अनुरूप देय रोच्युटी राशि की सीमा दिनांक 29.03.2018 से रु.10 लाख से बढ़ाकर रु.20 लाख तक कर दिये जाने की सूचना दी गई थी।

3. आयकर अधिनियम, 1961 के अध्याय-III की धारा 10 (10)(ii) के अनुसार, "रोच्युटी अधिनियम, 1972 के अंतर्गत प्राप्त कोई भी राशि जो इस अधिनियम की उपधारा (2) और (3) के प्रावधानों के अनुरूप गणना की गई राशि से अधिक न हो, को आयकर से छूट प्राप्त होगी।"

4. आय कर अधिनियम, 1961 के उपर्युक्त प्रावधानों और रोच्युटी भुगतान अधिनियम, 1972 के प्रावधानों को ध्यान में रखते हुए दिनांक 29.03.2018 से रु.20 लाख तक देय रोच्युटी आयकर से छूट प्राप्त है।

5. तथापि, यदि बैंक ऑफ़ इंडिया रोच्युटी फंड नियमों के अनुरूप रोच्युटी की गणना उच्चतर है और उसका भुगतान किया जाना हो तो, ऐसे मामलों में रु.10 लाख से अधिक की रोच्युटी राशि कर योग्य होगी।


6. कृपया इस परिपत्र की विषयवस्तु को अपने अधिकार क्षेत्र के अंतर्गत आने वाली शाखा/कार्यालय में कार्यरत समस्त स्टाफ सदस्यों के ध्यान में लायें।



(मृत्युंजय कुमार गुप्ता)

महाप्रबंधक - मानव संसाधन



	Bank of India Head Office	Personnel Department, Industrial Relations Division.
Branch Circular No. : 112/42		Sub : Human Resources / 2018-19
Sub-subject : Gratuity /		
Ref : HO:HR:IR:03		Date: 26.06.2018

CIRCULAR TO ALL BRANCHES / OFFICES

Payment of Gratuity as per Payment of Gratuity Act, 1972 / Bank of India Gratuity Fund Rules

Exemption from Income Tax

In accordance with the extant guidelines, Gratuity payable to an Officer / Award Staff is calculated as per the provisions of (i) sub-section (2) and (3) of section 4 of Payment of Gratuity Act, 1972 and (ii) Bank of India Gratuity Fund Rules, and better of the two options is payable.

2. In this regard, your attention is invited to Branch Circular No 112/03 dated 07.04.2018 advising that the ceiling on the amount of Gratuity payable as per sub-section (3) of section 4 of the Payment of Gratuity Act, 1972, has been enhanced from Rs.10 lakh to Rs.20 lakh w.e.f. 29.03.2018.

3. As per Section 10(10)(ii) of Chapter-III of Income Tax Act, 1961, any gratuity received under the Payment of Gratuity Act, 1972, to the extent it does not exceed an amount calculated in accordance with the provisions of sub section (2) and (3) of that Act, is exempt from Income Tax

4. In view of the above provisions of Income Tax Act, 1961 and the provisions of Payment of Gratuity Act, 1972, the Gratuity payable up to Rs.20 lakh is exempted from Income Tax w.e.f. 29.03.2018.


5. However, if gratuity calculation as per Bank of India Gratuity Fund rules is higher and the same becomes payable, in such a case, the amount of gratuity exceeding Rs.10 lakh, is taxable.

6. Please bring contents of this Circular to the notice of all staff members working in your Branch / Office



(M.K. Gupta)
General Manager - HR

kvant@ahicirculars@ir_dir.gratuityamendment2018.doc

	बैंक ऑफ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग सेवांत लाभ प्रभाग
शाखा परिपत्र सं.:112/ 119		विषय : सेवांत लाभ/2018-2019/
उप-विषय: सामान्य		
संदर्भ : एचओ:एचआर:टीबीपी:वीएसवी:463		दिनांक: 14.11.2018

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

अधिवर्षिता पर सेवा-निवृत्त होने वाले स्टाफ सदस्यों के संबंध में भविष्य निधि तथा ग्रेच्युटी दावे के लिए ऑनलाइन आवेदन

वर्तमान में अधिवर्षिता पर सेवा-निवृत्त होने वाले स्टाफ सदस्यों के द्वारा भविष्य निधि तथा ग्रेच्युटी के लिए कागजी फार्म में आवेदन जमा किया जाता है। अब यह तय किया गया है कि 31.12.2018 से अधिवर्षिता पर सेवा-निवृत्त होने वाले स्टाफ सदस्यों के लिए एचआरएमएस सेल्फ सर्विस मॉड्यूल के माध्यम से इस सुविधा को ऑनलाइन किया जाय।

2. अधिवर्षिता पर सेवाओं से सेवा-निवृत्त होने वाले स्टाफ सदस्य को उसकी सेवानिवृत्ति के माह में एचआरएमएस सेल्फ सर्विस मैन्यू में भविष्य निधि तथा ग्रेच्युटी आवेदन पेज उपलब्ध कराया जायेगा। जैसे कि 31.12.2018 को अधिवर्षिता पर सेवा-निवृत्त होने वाले स्टाफ, 01.12.2018 से एचआरएमएस के माध्यम से आवेदन कर सकते हैं। हम एचआरएमएस में ऑनलाइन भविष्य निधि तथा ग्रेच्युटी आवेदन जमा करने की प्रक्रिया तथा इसका नेविगेशन क्रमशः अनुलग्नक 'ए' तथा अनुलग्नक 'बी' के रूप में संलग्न कर रहे हैं।

3. शाखा स्तर पर पासन की जाने वाली प्रक्रिया:

जो स्टाफ सदस्य अधिवर्षिता पर सेवा-निवृत्त हो रहे हैं उन्हें भविष्य-निधि तथा ग्रेच्युटी का दावा करने के लिए सेल्फ सर्विस मैन्यू में एचआरएमएस के माध्यम से आवेदन करना है। पता, ई-मेल, मोबाइल नम्बर आदि आवश्यक विवरण जोड़ने के बाद स्टाफ को सिस्टम में ही भविष्य निधि तथा ग्रेच्युटी दावा जमा करना होगा। इसके बाद संबंधित स्टाफ को इसका प्रिंट लेना है तथा शाखा प्रमुख को प्रस्तुत करना है। शाखा प्रमुख को उसी आवेदन फार्म पर अपनी संस्तुतियाँ देनी हैं तथा इस आवेदन को आंचलिक कार्यालय अंग्रेषित करना है।

आंचलिक कार्यालय स्तर पर पासन की जाने वाली प्रक्रिया:

भविष्य निधि आवेदन: शाखा/आंचलिक कार्यालय में जब किसी भी स्टाफ के द्वारा भविष्य निधि आवेदन जमा किया जायेगा तो यह एचआरएमएस में मैनेजर सेल्फ सर्विस मैन्यू के अंतर्गत अचल के वरिष्ठ प्रबंधक/मुख्य प्रबंधक, एचआरडी को स्वतः नज़र आयेगा।

शाखा/आंचलिक कार्यालय से भविष्य निधि आवेदन फार्म की हार्ड प्रति प्राप्त होने पर अंचल के वरिष्ठ प्रबंधक/मुख्य प्रबंधक, एचआरडी को उसी आवेदन पर सहाय प्राधिकारी से संस्तुति लेनी है तथा स्कैनिंग के बाद एचआरएमएस में अपलोड करना है।

सेवा-निवृत्ति वाले माह के भविष्य निधि अंशदान के संबंध में यह उल्लेखनीय है कि सेवानिवृत्त होने वाले स्टाफ के नाम के समक्ष पिछले माह का भविष्य निधि अंशदान अपने आप नज़र आयेगा परन्तु यदि सेवा-निवृत्ति वाले माह में कोई अंतर है तो आंचलिक कार्यालय इसे सशोधित कर सकता है तथा इसके बाद भुगतान के लिए एचआरएमएस में सबमिट बटन पर क्लिक करना है। सेवांत लाभ विभाग, प्रधान कार्यालय को कागजी आवेदन जमा करने की कोई आवश्यकता नहीं है। भविष्य में संदर्भ के लिए आंचलिक कार्यालय को मूल आवेदन अपने पास रखना है।

(पेपर मुक्त एचआर - इंडेंट मुक्त एचआर।)



4. **रोच्युटी (Gratuity) आवेदन** : शाखा/आंचलिक कार्यालय में किसी भी स्टाफ सदस्य द्वारा एकबार आवेदन प्रस्तुत कर दिये जाने के बाद यह अंचल के मानव संसाधन विभाग के वरिष्ठ प्रबंधक/मुख्य प्रबंधक, को स्वतः ही दिखेगा।

जहां तक रोच्युटी की गणना का संबंध है, द्विपक्षीय समझौते/रोच्युटी नियमों के अधीन रोच्युटी हेतु पात्र समस्त परिलब्धियाँ पिछले 12 महीनों के वेतन के आधार पर सिस्टम में प्रदर्शित होंगी और रोच्युटी अधिनियम, 1972 के अनुरूप पिछले माह के वेतन के आधार पर भुगतान होगा। तथापि, यदि अपेक्षित हो सभी परिलब्धियों में परिवर्तन किया जा सकता है, आंचलिक कार्यालय में वरिष्ठ प्रबंधक/मुख्य प्रबंधक इसकी सटीकता की जांच करेंगे और रोच्युटी की गणना करेंगे। अंचल द्वारा यह सुनिश्चित किया जाना चाहिए कि समुचित महंगाई भत्ता राशि ली गई हो, विशेषतः नवंबर, फरवरी, मई और अगस्त माह में जब महंगाई भत्ते में संशोधन होता है। साथ ही, एचआरएमएस रोच्युटी हेतु पात्र सेवा की गणना एचआरएमएस में दर्ज विराम (सबेटिकल) अवकाश, असाधारण अवकाश या किसी भी प्रकार का ऐसा अवकाश जिसके लिए रोच्युटी न मिलती हो; को घटाकर करता है। सक्षम प्राधिकारी से रोच्युटी की मंजूरी (स्केल IV तक) हेतु जापन का प्रिंट लेने से पहले आंचलिक कार्यालय द्वारा इसकी जांच की जानी चाहिए।

सेवांत लाभ प्रभाग, प्रधान कार्यालय द्वारा भुगतान हेतु शाखा से प्राप्त रोच्युटी आवेदन की हार्ड कॉपी और रोच्युटी मंजूरी जापन एचआरएमएस में अपलोड किया जाना चाहिए।


आप जानते ही हैं कि वेतनमान - V और ऊपर के लिए रोच्युटी, प्रधान कार्यालय स्तर पर मंजूर की जाती है। रोच्युटी हेतु पात्र परिलब्धियाँ और संस्तुत एवं अपलोड किये गये रोच्युटी आवेदन तथा प्रधान कार्यालय स्तर पर मंजूरी के लिए संस्तुत रोच्युटी जापन की जांच अंचल को करनी होती है।

एक बार भविष्य निधि और रोच्युटी का निपटान कर दिये जाने और लाभार्थी के खाते में राशि क्रेडिट कर दिये जाने के पश्चात सेवांत लाभ प्रभाग द्वारा इस संबंध में एक मेल प्रेषित की जाएगी और तत्पश्चात आंचलिक कार्यालय द्वारा एचआरएमएस से वह पत्र स्टाफ/शाखा को प्रेषित करने हेतु निकाला जाएगा। अधिवर्षिता पर सेवानिवृत्त होने वाले स्टाफ के मामले में सेवांत लाभ विभाग द्वारा शाखा/अंचल से कोई भी भौतिक पत्राचार नहीं किया जाएगा।

5. प्रधान कार्यालय में तैनात स्टाफ, भविष्य निधि और रोच्युटी आवेदन एचआरएमएस के माध्यम से प्रस्तुत करेंगे और विभाग की संस्तुति के साथ इसका एक प्रिंट वेतन अनुभाग, प्रधान कार्यालय को एचआरएमएस में इसे अपलोड किये जाने हेतु प्रस्तुत करेंगे।
6. सितंबर 2018 के बाद से अधिवर्षिता पर सेवानिवृत्त होने वाले स्टाफ सदस्यों से भौतिक आवेदन स्वीकार नहीं किया जाएगा। तथापि, अधिवर्षिता के अलावा अन्य स्थिति में सेवानिवृत्त होने वाले स्टाफ सदस्य भौतिक रूप से आवेदन प्रस्तुत करना जारी रखेंगे।
7. कृपया इस परिपत्र की विषयवस्तु से अपनी शाखा/कार्यालय/विभाग में कार्यरत समस्त स्टाफ सदस्यों को अवगत कराएँ।



(मन्युजय कुमार गुप्ता)
महाप्रबंधक (मानव संसाधन)

	Bank of India Head Office	Human Resources Department Terminal Benefits Division
Branch Circular No.: 112/ 119	Sub: Terminal Benefits / 2018-19/	
Sub-Subject: General		
Ref : HO:HR:TBD:VSV:463	Date:14.11.2018	

**Online application for Provident Fund
And Gratuity claim to employees
Retiring on Superannuation**
=====

At present staff members retiring on superannuation are applying for provident fund and gratuity claim by submitting claim forms physically. Now, it has been decided to make this facility online through HRMS self service module for the staff members retiring on Superannuation from 31.12.2018.

2 The Provident fund and Gratuity application page will be available in HRMS self-service menu to staff members in the month when he/she is retiring from the service on superannuation. E.g. Employees retiring on 31.12.2018 on Superannuation can apply through HRMS from 01.12.2018. We are enclosing the navigation and procedure for submitting the Online Provident Fund (Annexure 'A') and Gratuity application (Annexure 'B') in HRMS.

3. Procedure to be followed at Branch level:

Staff members who are retiring on Superannuation have to apply through HRMS in Self-Service menu for claiming Provident Fund and Gratuity. After incorporating the necessary details such as address, email, mobile number etc staff will have to submit the application for Provident fund and Gratuity claim in the system only. Thereafter, he/she has to take a print of the same and submit to the Branch Head. Branch head will forward the same with his recommendations on the same application to Zonal Office.

Procedure to be followed at Zonal Office:

Provident Fund Application: Once the Provident fund application is submitted by any staff from Branch/ZO it will be automatically displayed to the Senior Manager/Chief Manager, HRD of the Zone in Managerial Self Service menu in HRMS.

On receipt of the hard copy of Provident Fund application form, from Branch/ Zonal Office. Senior Manager/Chief Manager HRD of the Zone has to take recommendations of the Competent Authority on the same application and upload in HRMS after scanning.

As regards information regarding Provident Fund contribution of the retiring month, previous month's Provident Fund contribution will automatically be displayed against the name of the retiree, however, if there is any variation in retiring month Zonal Office can modify the same and then click on submit button in HRMS for payment. There is no need to submit physical application to Terminal Benefits Department, Head Office. The Zonal Office has to keep the original application with them for future reference.

Paperless HR- Hassle-free HR



4. **Gratuity Application:** Once the Gratuity Application is submitted by any of the staff from branch/ZO it will be automatically displayed to the Senior Manager/Chief Manager HRD of the Zone

As regards the calculation of gratuity, system will show all the emoluments eligible for Gratuity under Bipartite Settlement / Gratuity Rules as per the average of last 12 months salary and for Payment of Gratuity Act, 1972 on the basis of last month's salary. However, all the emoluments are editable; Senior Manager/Chief Manager at Zonal Office will verify the correctness of the same and can modify the same, if required and calculate the Gratuity. The Zone should ensure that proper Dearness Allowance amount is taken particularly in the month of November, February, May and August when the Dearness Allowance gets revised. Secondly, HRMS system is calculating qualifying service for gratuity, after reducing Sabbatical leave, extraordinary leave or any type of such leave which does not qualify for Gratuity as entered in HRMS. The Zonal Office needs to check the same before taking a print of the memo for sanction of Gratuity (upto Scale IV) from the Competent Authority.

Gratuity application hard copy received from the branch and Gratuity sanction memo has to be uploaded in HRMS for payment by Terminal Benefits Division, Head Office.

As you are aware that Gratuity for Scale – V and above is sanctioned at Head Office level. Zone has to check the emoluments eligible for Gratuity and recommend and upload Gratuity application and recommended Gratuity memo for sanctioned at Head Office Level.

Once the Provident fund and Gratuity are settled and amount credited to the beneficiary, Terminal Benefits Division will send a mail to that effect and then Zonal Office has to retrieve the letter from HRMS for sending the same to the staff/Branch. Terminal Benefits Division will not be sending any physical correspondence to the Branch/Zone in case of superannuating staff.

5. Staff posted in Head Office will submit Provident fund and Gratuity application through HRMS and submit the print out of the same to Salary Section, Head Office with department's recommendations for uploading the same in HRMS.
6. The physical application will not be accepted from staff members who are retiring on Superannuation from December 2018 onwards. However, staff members retiring other than on superannuation will continue to submit the application physically.
7. Please bring the contents of this circular to the notice of all the staff members working at your Branch / Office / Department.



Encl: Annexure 'A' and 'B'

(M K Gupta)
General Manager, (HR)

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Navigation to Apply for Provident Fund on Superannuation

Main Menu > > Self Service > > Provident Fund > > Provident Fund Application

Hit search Button



The screenshot shows a web interface for PF Application. At the top, it says "PF Application" and "Enter any information you have and click Search. Leave fields blank for a list of all values." Below this is a search bar with the text "Find an Existing Value". There is a "Search Criteria" button. The "Empl ID: 121248" is displayed. At the bottom, there are buttons for "Search", "Clear", "Basic Search", and "Save Search Criteria".

Please update the details such as address, pin code, email id and Mobile Number

PF Application			
Employee Details			
PF Number:	121248	Name:	VIRUBHAI DEVUBHAI DHACHA
Application Number:	TBD/PF/121248	Application Status:	Initiated
Date of Birth:	28/11/1956	Date of Joining:	11/04/1977
Date of Cessation:	30/11/2016	Mode of Cessation:	CSS - Superannuation
Cadre:		Scale:	SS1
Jobcode:	6026	Designation:	DAFTARY
Department Id:	172	Department:	BR - MISC SERVICES
Personal Information			
PAN:	AEDPD5164K	*Permanent Address:	<input type="text"/>
*State:	<input type="text"/>	*Email Address:	<input type="text"/>
*City:	<input type="text"/>	*Mobile:	<input type="text"/>
*Postal Code:	<input type="text"/>		
Phone with STD:	<input type="text"/>		
Branch/Office of Last Posting			
Location:	3250	JAMNAGAR	
Zone:	RAJ	RAJKOT	
Pay Group:	RAJ-PG	Paygroup for Rajkot	
Provident Fund			
Saving Account No.:	325006100000054	PF Contribution:	555103.94
		<input checked="" type="radio"/>	I want to credit the full PF amount to my salary account
		<input type="radio"/>	I want to retain full amount for 3 years
		<input type="radio"/>	I want to retain partial amount 3 years
<input type="button" value="Save"/>		<input type="button" value="Submit"/>	

Please submit the application

PF Application			
Employee Details			
PF Number:	121248	Name:	VIRJIBHAI DEVJIBHAI DHADHA
Application Number:	TBO/PF/121248	Application Status:	Saved
Date of Birth:	26/11/1958	Date of Joining:	11/04/1977
Date of Cessation:	30/11/2018	Mode of Cessation:	CSS Superannuation
Cadre:		Scale:	SS1
Joborder:	8028	Designation:	DAFTARY
Department Id:	172	Department:	BR - MISC SERVICES
Personal Information			
PAN:	AEDPD8184K	*Permanent Address:	AT+POST- AJVAKHAL TALLUKA- BINOR DISTT.- VADODARA
*State:	<input type="text" value="GJ"/> Gujarat		
*City:	<input type="text" value="VADODARA"/>		
*Postal Code:	<input type="text" value="391250"/>	*Email Address:	<input type="text" value="sbo@gmail.com"/>
Phone with STD:	<input type="text"/>	*Mobile:	<input type="text" value="123456-7890"/>
Branch/Office of Last Posting			
Location:	3250	JAMNAGAR	
Zone:	RAJ	RAJKOT	
Pay Group:	RAJ-PG	Paygroup for Rajkot:	
Provident Fund			
Saving Account No.:	32522610000034	PF Contribution:	565103.94
<input checked="" type="radio"/> I want to credit the full PF amount to my salary account.			
<input type="radio"/> I want to retain full amount for 3 years.			
<input type="radio"/> I want to retain partial amount 3 years.			
<input type="button" value="Save"/>		<input type="button" value="Submit"/>	

After submitting print the application form and hand over the same to the Branch/Department Head for onward submission to Zonal Office/Head Office.

PF Application	
Employee Details	
PF Number:	121248
Application Number:	TBD/PP/121248
Date of Birth:	26/11/1966
Date of Cessation:	30/11/2016
Cadre:	
Jobcode:	6028
Department Id:	172
Name:	VIRJIBHAI DEVJIBHAI DHACHA
Application Status:	Submitted
Date of Joining:	11/04/1977
Mode of Cessation:	CSS - Superannuation
Scale:	SS1
Designation:	DAFTARY
Department:	BR - MISC SERVICES
Personal Information	
PAN:	AEDPD08104K
*State:	GJ - Gujarat
*City:	VADODARA
*Postal Code:	391250
Phone with STD:	
*Permanent Address:	AT+POST- AWAKHAL TALUKA- SIHOR DISTT.- VADODARA
*Email Address:	abc@gmail.com
*Mobile:	123/456-7890
Branch/Office of Last Posting	
Location:	3250 JAMNAGAR
Zone:	RAJ RAJKOT
Pay Group:	RAJPG Paygroup for Rajkot
Provident Fund	
Saving Account No.:	305226100000034
PF Contribution:	666103.64
<input checked="" type="radio"/> I want to credit the full PF amount to my salary account <input type="radio"/> I want to retain full amount for 3 years <input type="radio"/> I want to retain partial amount 3 years	
Save	Submit
Print Application Form	

Navigation to Apply for Gratuity on Superannuation

Main Menu - > Self Service - > Gratuity - > Gratuity Application

Hit search Button

Gratuity Application
 Enter any information you have and click Search. Leave fields blank for a list of all values

Find an Existing Value

> Search
 Criteria:

Emp ID: 121245

Search Clear Basic Search Save Search Criteria

Please update the details such as address, pin code, email id and Mobile Number

Gratuity Application

Employee Details

PF Number:	121245	Name:	VIRJIBHAI DEVJIBHAI DHACHA
Application Number:	SOI_121245	Application Status:	Initiated
Date of Birth:	08/11/1958	Date of Joining:	11/04/1977
Date of Cessation:	30/11/2018	Mode of Cessation:	CSS - Superannuation
Cadre:		Scale:	SS1
Designation:	SO20	Designation:	DAFTARY
Department:	172	Department:	BN - MISC SERVICES

Personal Information

PAN:	AEDPD8184K	Address:	
State:	IN		
City:			
Postal Code:		Email Address:	
Phone with STD:		Mobile:	

Branch/Office of Last Posting

Location:	325D	JAMNAGAR
Zone:	RAJ	RAJROT
Pay Group:	RALPG	Paygroup for Rajkot

Gratuity

Saving Account No.:	325206100000034		
Subbatical if any:	Years	Months	Days
Unauthorised if any:	Years	Months	Days
Service:	41 Years	7 Months	19 Days
Service for Gratuity:	41 Years	7 Months	19 Days


Save Submit

Please submit the application

Gratuity Application			
Employee Details			
PF Number:	121248	Name:	YIRJIBHAI DEVJIBHAI DHACHA
Application Number:	BDL_121248	Application Status:	Saved
Date of Birth:	26/11/1955	Date of Joining:	11/04/1977
Date of Cessation:	30/11/2018	Mode of Cessation:	CSS Superannuation
Cadre:		Scale:	SS1
Designation:	8025	Designation:	DAFTARY
Department:	172	Department:	DR - MISC SERVICES
Personal Information			
PAN:	AEDFD6184K	Address:	AT+POST. AWAKHAL TALUKA-SINOR DISTT.- VADODARA
State:	GJ Gujarat		
City:	VADODARA		
Postal Code:	391250	Email Address:	abc@gmail.com
Phone with STD:		Mobile:	9876543210
Branch/Office of Last Posting			
Location:	3250	JAMNAGAR	
Zone:	RAJ	RAJKOT	
Pay Group:	RAJ-PG	Paygroup for Rajkot	
Gratuity			
Saving Account No.:	325226100000034		
Subbatical if any:	Years	Months	Days
Unauthorised if any:	Years	Months	Days
Service:	41 Years	7 Months	19 Days
Service for Gratuity:	41 Years	7 Months	19 Days
<input type="button" value="Save"/> <input type="button" value="Submit"/>			

After submitting print the application form and hand over the same to the Branch/Department Head for onward submission to Zonal Office/Head Office.

Gratuity Application			
Employee Details			
PF Number:	121248	Name:	VIRJIBHAI DEVJIBHAI DRAGHA
Application Number:	BOI_121248	Application Status:	Submitted
Date of Birth:	28/11/1958	Date of Joining:	11/04/1977
Date of Cessation:	30/11/2018	Mode of Cessation:	OS5 Superannuation
Cadre:		Scale:	SS1
Designation:	8028	Designation:	DAFTARY
Department:	172	Department:	BR - MISC SERVICES
Personal Information			
PAN:	AEDPD8184K	Address:	AT+POST- AWAKHAL TALUKA- SINOR DISTT.- VADODARA
State:	GJ Gujarat		
City:	VADODARA		
Postal Code:	391250	Email Address:	abc@gmail.com
Phone with STD:		Mobile:	987854-3210
Branch/Office of Last Posting			
Location:	3250	JAMNAGAR	
Zone:	RAJ	RAJKOT	
Psy Group:	RAJ-PG	Paygroup for Rajkot	
Gratuity			
Saving Account No.:	32522610000034		
Sabbatical if any:	Years	Months	Days
Unauthorised if any:	Years	Months	Days
Service:	41 Years	7 Months	19 Days
Service for Gratuity:	41 Years	7 Months	19 Days
Save		Submit	
			Print Application Form

	बैंक ऑफ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग सेवांत लाभ प्रभाग
शाखा परिपत्र सं.: 111/55		विषय : सेवांत लाभ/2017-18/ 1
उप-विषय : अविध्व निधि/पेशन/उपदान/ 1		
संदर्भ : एचओ:एचआर:टीबीडी:डीएसवी:1031		दिनांक: 12.07.2017

सभी शाखाओं/कार्यालयों के लिए परिपत्र

अविध्व निधि/उपदान/पेशन आदि को सीधे जमा करना

जमा की गयी राशि पर विहित बहणाधिकार (lien) को हटाया जाना

कृपया सेवांत लाभ प्रभाग द्वारा सेवान्त देय राशियां जमा होने पर शाखाओं द्वारा बिना किसी देरी के बहणाधिकार हटाये जाने के संबंध में शाखा परिपत्र संख्या 105/67, दिनांक 11.07.2011 का संदर्भ लें।

2. अब हमें शिकायत प्राप्त हो रही है कि शाखाएं/आंचलिक कार्यालय यथोचित समय में बहणाधिकार नहीं हटा रहे हैं जिसके कारण भूतपूर्व स्टाफ/लाभार्थियों द्वारा सेवांत लाभ राशि प्राप्त करने में देरी हो रही है।

3. इस विचार से कि शिकायत के अवसर न प्राप्त हों, हम एक बार पुनः प्रक्रियाओं को प्रतिपादित करना चाहेंगे ताकि सेवानिवृत्त/अन्य लाभार्थियों को बिना किसी देरी के उनका सेवांत लाभ प्राप्त हो जाय। कर्मचारी बैंक से विभिन्न प्रकार के ऋण प्राप्त कर रहे हैं तथा वर्तमान दिशा-निर्देशों के अनुसार जब भी कोई कर्मचारी एक स्थान से दूसरे स्थान पर स्थानांतरित होता है तो संबंधित ऋण खाते का स्थानांतरित होना आवश्यक नहीं है। आम तौर पर ये ऋण खाते विभिन्न शाखाओं में जारी रहते हैं। सीबीएस प्रणाली के अंतर्गत जहां खाते का रखरखाव किया जाता है केवल उसी शाखा में ऋण खाते को बंद किया जा सकता है। चूंकि खातों में बहणाधिकार चिह्नित रहता है, अतः शाखाएं बकाया वसूलने/ऋण खाते को बंद करने में सक्षम नहीं हैं। इसके कारण न केवल ऋण खाते बंद करने में देरी होती है बल्कि सेवानिवृत्त कर्मचारी/लाभार्थी को भी उनके शेष सेवान्त लाभ प्राप्त करने में असुविधा होती है।

4. पूर्वोक्त के आलोक में बिना किसी देरी के बकाया की वसूली तथा बहणाधिकार हटाये जाने की प्रक्रिया हम पुनः दे रहे हैं :-

क) बैंक सेवा से सेवानिवृत्त/बैंक से त्याग पत्र देने वाले या कोई व्यक्ति जिसकी सेवा समाप्त कर दी गई हो या किसी कर्मचारी की मृत्यु होने पर सीधे कर्मचारी/लाभार्थी के वेतन एसबी/ओडी खाते में प्रधान कार्यालय, टीबीडी सेवांत लाभ राशि जमा करेगा।

ख) संबंधित कर्मचारी/लाभार्थी के साथ-साथ जिस कार्यालय/शाखा से कर्मचारी सेवानिवृत्त हो रहा है, उसका यह दायित्व है कि वह यह सुनिश्चित करे कि सेवांत लाभ राशि से संपूर्ण बकाया ऋण/अविध्व भुगतान किये जायें/वसूल किये जायें।

ग) संबंधित कर्मचारी/लाभार्थी या वह शाखा/कार्यालय जहां से कर्मचारी सेवानिवृत्त हो रहा है, उसे उस शाखा को (मान लें शाखा ए) कर्मचारी का ऋण खाता बंद करने का निवेदन करना है। अनुलग्नक 1 के रूप में बहणाधिकार हटाने के लिए नमूना पत्र संलग्न है।



- घ) शाखाएं अद्यतन ब्याज प्रभारित करेंगी तथा जहां सेवांत लाभ जमा किया गया है उस खाते से बकाया वसूल करेंगी।
- ङ) चूंकि वेतन ओडी या बचत खाते में ग्रहणाधिकार (lien) चिन्हित होगा, शाखा ए ग्रहणाधिकार में आशोधन (HALM मेन्यू द्वारा) करेंगी और अद्यतन ब्याज सहित बकिया ऋण राशि की वसूली करेगी।

उदाहरण: टीबीडी ने सेवांत लाभ स्वरूप कर्मचारी के खाते में रु.10 लाख जमा किया है और कर्मचारी का शाखा ए, में एक आवास ऋण खाता है जिसमें रु. 4 लाख बकाया शेष है। शाखा ए ग्रहणाधिकार (lien) राशि को बदलकर रु. 6 लाख करेगी ताकि आवास ऋण खाते में समायोजित करने हेतु रु. 4 लाख उपलब्ध रहे।

- च) यदि कर्मचारी के ऋण खाते एक से अधिक शाखाओं में हों (उदाहरण के लिए शाखा बी एवं सी में) तो अन्य शाखाएं भी उपयुक्त प्रक्रिया का पालन करेंगी।
- छ) जब सभी ऋणों/अशिमों की वसूली हो जाए, तब कर्मचारी को उस शाखा/कार्यालय/स्टाफ वेतन प्रभाग को खाते से ग्रहणाधिकार हटाने का अनुरोध करते हुए एक पत्र (इस परिपत्र के अनुलग्नक में दिए गए प्रारूप में) देना चाहिए, जहां से वह सेवा निवृत्त हुआ हो। उसे अपनी अद्यतन वेतन पर्ची की एक प्रति संलग्न करनी चाहिए जिसमें ऋण खातों के ब्यारों का उल्लेख हो। संबंधित शाखा/स्टाफ वेतन प्रभाग को, सभी खातों का बंद किया जाना सुनिश्चित करने के बाद ग्रहणाधिकार हटाना चाहिए।
- ज) वर्तमान दिशानिर्देशों के अनुसार, कर्मचारियों को सेवानिवृत्ति तारीख के बाद भी अपना आवास ऋण खाता जारी रखने की अनुमति है। तथापि, इस संबंध में उचित ऋण-निर्णय लिया जाना चाहिए और सेवानिवृत्ति की तारीख से पहले उचित प्राधिकारी द्वारा खाते की समीक्षा की जानी चाहिए। संबंधित कर्मचारी शाखा को प्रस्तुत अपने पत्र में उन ब्यारों को भी शामिल करेगा।

5. सभी स्टाफ सदस्यों से अनुरोध है कि वे उपयुक्त प्रक्रिया का कड़ाई से अनुपालन करें ताकि ग्रहणाधिकार हटाने में विलम्ब से बचा जा सके और सेवानिवृत्त स्टाफ को असुविधा न हो या निधियों के प्रयोग में तकलीफ न हो।

6. कृपया अपनी शाखा/कार्यालय/विभाग में कार्यरत सभी स्टाफ सदस्यों को इस परिपत्र की विषयवस्तु की जानकारी दें।




(एम.के.गुप्ता)
महाप्रबंधक (एचआर)

संलग्न : अनुलग्नक 'ए'



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	Bank of India Head Office	Human Resources Department Terminal Benefits Division
Branch Circular No.: 111/ <i>SS</i>		Sub: Terminal Benefits / 2017-18/ <i>1</i>
Sub-Subject: PF/Gratuity/Pension/ <i>1</i>		
Ref : HO:HR:TBD:VSV:1031		Date: <i>12.07.2017</i>

**Direct credit of Provident Fund / Gratuity / Pension etc.
Lifting of Lien marked on the amount credited**

=====

We request reference to Branch Circular No.105/67 dated 11.07.2011 in matter of lifting of lien by Branches without delay, up-on credit of terminal dues by Terminal Benefits Division.

2 We are now getting complaints that branches/Zonal Offices are not lifting lien within a reasonable time resulting into delay in getting terminal dues by the ex-staff/beneficiary.

3. With a view that such occasion for making complaint does not arise, we would like to once again state the procedure so that retirees / other beneficiaries get their terminal dues without delay. The employees are availing various loans from Bank and as per extant guidelines the loan accounts need not be transferred whenever an employee is transferred from one place to another. As such, these loan accounts continue at different branches. Under CBS environment the loan accounts can be closed only by the Branch where the account is being maintained. As lien is marked in the accounts, the Branches are unable to recover dues / close the loan accounts. This results not only in delay in closure of loan accounts but also leads to great inconvenience to the retired employee / beneficiary in getting his/her residual Terminal Benefits.

4 In view of the foregoing, we once again give the procedure for recovery of dues and lifting of lien without much delay.

- (a) Head Office TBD will credit Terminal Dues directly to Salary OD or SB account of the employee / beneficiary in respect of the employees who retire / resign from the Bank's service or whose service is terminated or due to death of employee.
- (b) It will be the responsibility of the concerned employee / beneficiary as well as the Branch / office from where the employee has retired to ensure that all the outstanding loans / advances are paid / recovered from the terminal dues in full.
- (c) The concerned employee / beneficiary or the Branch / office from where the employee has retired has to request the Branch (say Branch A) where the employee's loan account is maintained to close the loan account. Specimen letter for lifting of lien is enclosed as Annexure- 1
- (d) Branch A will apply up to date interest and recover the dues from the account where the Terminal Benefits have been credited.



- (e) As lien is marked in the Salary OD or SB account Branch A will MODIFY the lien (through HALM menu) and recover the loan outstanding along with up to date interest .

Example - TBD has credited the employees' a/c with Rs.10 lakhs being Terminal dues and he has a housing loan a/c with outstanding balance of Rs. 4 lakhs with Branch A. The Branch A will modify the lien amount to Rs.6 lakhs so that Rs. 4 lakhs is available for appropriation towards the Housing loan A/c.

- (f) If the employee is maintaining loan accounts at more than one Branch (say Branches B & C) , same procedure as mentioned above will be followed by other Branches.
- (g) Once all the loans / advances are recovered, the employees should submit a letter (as per the Annexure I enclosed along with this circular) to the Branch / Office / Staff Salary Division from where he has retired, requesting them for lifting lien from the account. He should enclose a copy of the recent Salary slip where the particulars of loan accounts are mentioned. The concerned Branch / Staff Salary Division should lift the lien after ensuring that all the accounts are closed.
- (h) As per the prevailing guidelines, the Employees are also allowed to continue their housing loan accounts after the date of retirement. However, suitable credit decision is required to be taken in this regard and the account be reviewed by Appropriate authority well before the date of retirement. The concerned employee would also incorporate those details in his letter to the Branch.

5. All the staff members are requested to follow the procedure meticulously to avoid delay in lifting the lien and in- convenience to the retired staff or the beneficiary to use the funds.

6. Please bring the contents of this circular to the notice of all the staff members working at your Branch / Office / Department.



Encl : Annexure 'A'

(M K Gupta)
General Manager (HR)

ANNEXURE - I

(Specimen letter for lifting of lien Marked on Terminal Benefits)

From :- Name _____
 P F. No _____
 Address _____

 Contact No _____

Date : _____

To,
 The Chief Manager /
 Senior Manager,
 _____ Branch / Zone
 Staff Salary Section, Head Office.

Sir,

I _____ was working in your Branch /
 _____ Department of Head Office / Zonal Office. I have resigned /
 retired on Superannuation / VRS / _____ (any other)
 on _____.

My Provident Fund / Gratuity / Pension Commutation etc is credited to my Account
 Number _____ with _____ Branch
 Head Office – Terminal Benefits Division has marked lien on the entire amount, for the
 purpose of recovering loans etc.

I would like to inform you that I have availed loan from the Bank and the same have
 been closed. I am enclosing a copy of latest salary slip which shows the details of my
 loan a/cs. Details of A/c closed are as under –

Sr. No	Loan type	15 digit A/c No.	Date of closure
1	Housing loan		
2.	Personal OD TL		
3.	Vehicle Loan		
4	Festival Advance		
5	Provident Fund Loan		
6			

My housing loan account has been allowed to be continued beyond my date of
 retirement and the same has been approved by the sanctioning authority on
 _____ vide _____ (strike out if not applicable).

As all my loans/advances have been liquidated I request you to lift the lien marked in
 my above mention Salary SB OD A/c and allow me to utilize the Funds.

Thanking You.

Yours faithfully



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Bank of India

Relationship beyond banking

INTER-OFFICE MEMORANDUM

From, General Manager, Head Office, Terminal Benefits Division, HR Dept.	To, The General Managers/The Zonal Managers, All Departments in Head Office/All Zones/The Principal, All Training Colleges/All Branch Managers, The AGM/DGM, All Audit Offices
Ref. No. HO/TBD/VVK/1796	Date: 19.09.2013

**Certain clarifications regarding
Pension/Commutation to the Retired Employees**

We have come across various discrepancies/queries from various Branches/Zones regarding settlement of Pension claim in respect of employees who are superannuated / compulsorily retired / dismissed / removed from the Bank's service. As a result settlement of claims is delayed which can be avoided to possible extent. We give herein below certain clarifications as per the extant provisions/guidelines on Pension/Commutation settlement.

A) PENSION

- Zone should submit **check list (copy enclosed)** with every claim along with enclosures to avoiding undue correspondence/delay/litigations in the matter.
- Each claim for settlement of PF/Gratuity/Pension/REMAS should be submitted separately and Branch should send Pension/Family pension claim to their respective Zonal Office only, not directly to Head Office.
- Employee master particulars i.e. Date of Birth, Date of Joining, Date of Retirement, Name, etc should be verified with HRMS before sending the same.
- Pension Profile should be submitted by the Branches in duplicate. Some of the Branches sent us a single copy, as such we are unable to send Pension profile to the Pension paying Branch.
- The **pension a/c can be opened with the spouse** and with no other relations. **Declaration from the spouse is to be obtained while opening the said a/c.** Please refer to Circular Letter No.HO/TBD/MMP/262 dated 21.06.2006, format enclosed once again for your ready reference).
- Regarding **lifting of lien** last working Branch/Office is authorized to lift lien only after confirming closure of loan accounts, Staff Salary Overdraft A/c of employees.

(Please refer to Branch Cir.No.105/67 dated 11.07.2011, format enclosed for your ready reference).



B) Life Certificate

Life Certificate is to be obtained in the month of **November** from every staff pensioner and the same is to be kept on the record of pension paying Branch. Only the consolidated statement is to be sent to Zonal Office, H.R. Department. Zonal Office in turn will send to Head Office the list of pensioners who have not submitted the Life Certificate (Please Refer to Cir.IOM No.HO\TBD\URD\1784 dt.15.10.2012)

Instances have come to our notice that even after the death of the pensioner/attaining the age of 25 years of children, the Branches/Zones have not informed about the same, as a result of which the pension credited to Deceased pensioner's account had been withdrawn regularly. If not recovered the said pension, there is a Financial loss to Pension Trust.

C) TDS on Pension

Pension Paying Branch /Zone are required to obtain Investment declarations from the staff pensioners immediately on opening of pension account and there after in the month of April every year. Please note that deduction of appropriate **TDS and issuance of TDS Certificate is to be done by concerned Zonal Office.** (Ref.Cir.IOM/HO/TBD/PMV/206 dated 16.09.2010)

D) Cases of CRS/Dismissal/Removal

In case of staff pensioners retired under CRS/Dismissal/Removal, Zone has to forward copy each of Charge Sheet/Penalty Order along with Form S9, with a specific recommendations for considering sanctioning of 2/3rd /full Pension/compassionate allowance as the case may be.

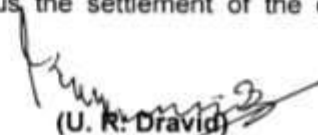
2. Please importantly note that -


- i. Any claim not submitted within reasonable time should be duly justified with proper reasons for delay before submission for submitting before Competent Authority.
- ii. Please quote Pension Ref.No/PF No. of each employee in every correspondence sent to us.
- iii. Any representation from the retired staff should be scrutinized at your end and the same should be sent to us with your specific comments/recommendations.

4. Branches/Zones are advised to take a note and ensure compliance of the above while forwarding the claims, to enable us the settlement of the claim in reasonable time.



\\vkk\pension_clarification_2[1].doc


(U. R. David)
Deputy General Manager
Terminal Benefits Division

	बैंक ऑफ़ इंडिया प्रधान कार्यालय	मानव संसाधन विभाग सेवांत लाभ प्रभाग
शाखा परिपत्र सं.: 107/ 42	विषय : मानव संसाधन/2013-14/2	
उप-विषय : पेंशन / 7		
संदर्भ : एचओ:एचआर:टीबीडी:पीएमवी	दिनांक: 03/06/2013	

समस्त शाखाओं/कार्यालयों के लिए परिपत्र

निज पेंशनरों को 15 वर्ष पश्चात
संराशिकृत (कम्यूटेड) पेंशन की बहाली

बैंक ऑफ़ इंडिया (कर्मचारी) पेंशन विनियम 1995, के विनियमन 41 के अनुसार "एक कर्मचारी उसके पेंशन के अंश का सर्वाधिक एक तिहाई हिस्सा एकमुश्त भुगतान के लिए संराशिकृत करने का हकदार है और तदनुसार कर्मचारी अपने पेंशन का जितना अंश कम्यूट करना चाहता है सूचित करेगा और या तो पेंशन की एक तिहाई अधिकतम सीमा तक अथवा सीमा से कम जैसी भी उसकी कम्यूट करने की इच्छा हो निर्दिष्ट करेगा।" तदनुसार संराशिकृत राशि का परिकलन किया जाता है और कर्मचारी को भुगतान किया जाता है।


2. विनियमन 41 (5) के अनुसार "एक कर्मचारी जिसने पेंशन का स्वीकार्य हिस्सा संराशिकृत किया है वह संराशिकृत की तारीख से पंद्रह वर्ष की अवधि समाप्त होने पर पेंशन के संराशिकृत हिस्से की बहाली का हकदार है।" आईबीए ने अपने पत्र सं. पीडी/जीएसएन/बीओआई/जी2/144 दिनांकित 14.07.2006 के तहत सूचित किया है कि "पेंशन के संराशिकृत मूल्य के भुगतान की तारीख और संराशिकृत के कारण परिणामी पेंशन की कमी से पंद्रह वर्ष की अवधि मानी जाएगी।"


3. हमें स्टाफ पेंशनरों/शाखाओं/अंचलों से संराशिकृत की तारीख से 15 वर्षों की अवधि की समाप्ति के पश्चात संराशिकृत पेंशन की बहाली से संबंधित प्रश्न प्राप्त हो रहे हैं।

4. वर्तमान सिस्टम के अनुसार पेंशन के संराशिकृत हिस्से की बहाली के लिए स्टाफ पेंशनरों को आवेदन/अनुरोध करने की आवश्यकता नहीं है। कोई भी आवेदन/अनुरोध प्राप्त किए बिना ही उनकी पेंशन, संराशिकृत के भुगतान की तारीख से 15 वर्ष बाद बहाल की जाएगी।

5. कृपया परिपत्र की विषयवस्तु को अपनी शाखा के सभी स्टाफ पेंशनरों के ध्यान में लाएं।




(ए.पी.घुगल)
महाप्रबंधक (एचआर)

	Bank of India Head Office	Human Resources Department Terminal Benefits Division
Branch Circular No.: 107/42		Sub : HR / 2013-14 / 2
Sub-Subject: Pension / 7		
Ref : HO:HR:TBD:PMV:		Date: 03-06-2013

CIRCULAR TO ALL BRANCHES / OFFICES

**Restoration of Commuted pension after
15 years to self pensioners**

In terms of Regulation 41 of the Bank of India (Employees') Pension Regulations, 1995 "an employee shall be entitled to commute for a lumpsum payment of a fraction not exceeding 1/3rd of his pension and accordingly an employee shall have to indicate the fraction of pension which he desires to commute and may either indicate the maximum limit of 1/3rd pension or such lower limit as he may desire to commute". The commutation is accordingly calculated and paid to the employee.

2. As per Regulation 41 (5) "an employee who had commuted the admissible portion of pension is entitled to have the commuted portion of the pension restored after the expiry of a period of fifteen years from the date of commutation". Further to this IBA vide its letter no.PD/GSN/BO/G2/144 dated 14.07.2006 has advised that "the 15 year period will be reckoned from the date of payment of commuted value of pension and the consequent reduction in pension on account of commutation."

3. We have been receiving queries from staff pensioners / branches / zones regarding restoration of commuted pension after the expiry of the period of 15 years from the date of commutation.

4. As per the present system, staff pensioners need not have to apply / request for restoration of commuted portion of pension. His pension will be restored after 15 years from date of payment of commutation without obtaining any request / application from him

5. Please bring the contents of this circular to the notice of all staff pensioners of your branches.




(A.P. GHUGAL)
General Manager (HR)

D:\my document\PENSIION-SPW\branch circular\restoration of comm.docx

APPLICATION FORM FOR FAMILY PENSION

To,
The Trustees
Bank of India Pension Trust,
Mumbai.

Dear Sir,

Request for Family Pension

I regret to inform you that Shri / Smt. _____ who was employee of the Bank died on _____.

After his / her death, I am the first / next family member being wife / son / daughter of deceased employee eligible for family pension.

I therefore request you to grant me family pension as per Bank's Pension Scheme, 1995.

I submit the required particulars as under :-
(fill the applicable column)

- (i) Full Name of the Applicant
- (a) Widow / Widower : _____
- (b) Unmarried Son
(not over 25 years) : _____
- (c) Un married Daughter
(not over 25 years) : _____
- (d) guardian in case of minor /
physically & mentally
handicapped child : _____
- (ii) Date of Birth (Family pensioner) : _____
- (iii) Whether employed / not employed : _____
- (iv) Savings Bank A/C No. :

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

I hereby declare that : -

- i. I have not again married / remarried
ii. I have been appointed / not appointed by the Bank on compassionate grounds

I submit herewith ;-

- (a) A certified copy of death certificate of the pensioner
(b) A certified copy of Birth Certificate / School Leaving Certificate
(c) Latest Passport size photograph of self (two)
(d) Latest Passport size photograph of the next family member eligible for family pension
(e) Other relevant documents establishing identity such as photocopy of election identity card, PAN Card etc.
(f) In case of family pension for son or daughter who are physically crippled or suffering from disorder or disability of mind-certificate from the Doctor approved by the Bank to the effect that the disability or handicap is of such a nature as to prevent him / her from earning livelihood, stating exact mental or physical condition of a child (such certificate is to be produced every three years to the Bank).

Yours faithfully,

Signature / Thumb impression
of the applicant / legal guardian

Witness : (X)

(1) Signature : _____
Name : _____
Address : _____

(2) Signature : _____
Name : _____
Address : _____

(To be submitted in duplicate)
ORIGINALAffix latest
Passport size
Photo of the
applicantI. **FAMILY PENSIONER'S PROFILE**

- (1) Full Name of Applicant : Mr./Mrs./Ms.
(in block letters) _____
- (2) Sex-Male / Female : _____
- (3) Identification Marks : _____
- (4) Date of Birth of Applicant : _____
- (5) Permanent Address of Applicant : _____

- E-mail _____ State _____ PIN _____
- Tele No. _____ Mobile No _____
- (6) Branch from where pension : Branch _____
Payment is desired : Zone _____
- (7) 15 digit Savings Account Number : _____
- (8) Relationship with the Deceased Pensioner : _____
(Widow / Widower / Son / Daughter)
- (9) Marital Status of the Applicant : Unmarried / Remarried _____

II.	Family members (only Sons / Daughters)	Relationship with Deceased employee	DD	Date of Birth MM	YY
(1)	_____	_____	_____	_____	_____
(2)	_____	_____	_____	_____	_____

I hereby declare that above information is true and correct. Should you however require any documentary evidence, I shall produce the same on demand.

Date : _____ (Signature / Thumb Impression)
of family pension applicant

FOR OFFICE USE ONLYIII. **PERSONNEL DATA OF THE DECEASED EMPLOYEE**

- (1) Full Name (in block letters) : _____
- (2) Date of Birth : _____
- (3) Date of Joining Bank's service : _____
- (4) Date when retired (if applicable) : _____
- (5) Date of Demise : _____
- (6) Name of Branch from where retired / : _____
ceased to be in service
- (7) Category at the time of Retirement / : Officer / Clerk / Substaff
Death : (full time / part time)
- (8) Provident Fund Account No. : _____

Sign. / Thumb impression of _____ Attested

Chief Manager / Manager (P.F No. _____)
_____ Branch

(To be submitted in duplicate)
DUPLICATEAffix latest
Passport size
Photo of the
applicantI. **FAMILY PENSIONER'S PROFILE**

- (1) Full Name of Applicant : Mr./Mrs./Ms.
(in block letters) _____
- (2) Sex-Male / Female : _____
- (3) Identification Marks : _____
- (4) Date of Birth of Applicant : _____
- (5) Permanent Address of Applicant : _____

- E-mail _____ State _____ PIN _____
- Tele No. _____ Mobile No _____
- (6) Branch from where pension : Branch _____
Payment is desired : Zone _____
- (7) 15 digit Savings Account Number : _____
- (8) Relationship with the Deceased Pensioner : _____
(Widow / Widower / Son / Daughter)
- (9) Marital Status of the Applicant : Unmarried / Remarried _____

II.	Family members (only Sons / Daughters)	Relationship with Deceased employee	DD	Date of Birth MM	YY
(1)	_____	_____	_____	_____	_____
(2)	_____	_____	_____	_____	_____

I hereby declare that above information is true and correct. Should you however require any documentary evidence, I shall produce the same on demand.

Date : _____ (Signature / Thumb Impression)
of family pension applicant

FOR OFFICE USE ONLYIII. **PERSONNEL DATA OF THE DECEASED EMPLOYEE**

- (1) Full Name (in block letters) : _____
- (2) Date of Birth : _____
- (3) Date of Joining Bank's service : _____
- (4) Date when retired (if applicable) : _____
- (5) Date of Demise : _____
- (6) Name of Branch from where retired / : _____
ceased to be in service
- (7) Category at the time of Retirement / : Officer / Clerk / Substaff
Death : (full time / part time)
- (8) Provident Fund Account No. : _____

Sign. / Thumb impression of _____ Attested

Chief Manager / Manager (P.F No. _____)
_____ Branch

(TO BE FILLED BY THE BRANCH / OFFICE)

BANK OF INDIA

REF.NO. F -

_____ ZONE
WORKSHEET FOR FAMILY PENSION CASES ONLY

I. Ex-staff : Shri / Smt. _____
 (Surname) (First Name) (Middle Name)

Category : Officer / Clerk / Sub staff (Full time / Part time) ⊗1/3 or 2/3 or 3/4

Date of Death : _____ PF Account No.: _____

Last working date : _____ Grade : _____ Qualification: _____

(Attending Office)

Total service in Bank _____ Years _____ Months

Less Non-Qualifying service _____ Years _____ Months

Service qualifying for Pension _____ Years _____ Months

II. **Details of Emoluments Actually Drawn / payable for the month prior to the date of retirement / death**

Last Month / Year	Basic Pay (Including Stagnation Increments)(Rs.)	Special Pay (Only For Award Staff) (Rs.)	ALLOWANCES DRAWN		CCA reckoned for PF Award Staff only (Rs.)	Officiating Allowance (Rs.)
			Graduation Pay / PQP (Rs.)	Fixed Personal Pay (Rs.)		
Actual Salary Drawn @						
Payable for the last month @@						
TOTAL						

@ As per last salary slip ; @@ Basic pay, etc payable on full month basis (notional)

III.

CERTIFICATE

We certify that,

- (1) The employee has opted for Pension
- (2) No disciplinary action was pending / initiated / contemplated against the employee at the time of Retirement / Death
- (3) The information given in the sheet is verified and found correct.

Branch Recommendation endorsed

Verified & Recommended _____

Chief Manager / Manager

Zonal Manager

Name _____

_____ Zone

_____ Branch

PF No. _____

PF No. _____

Date :

Date :

Branch Seal :

**Declaration regarding non-marriage / re-marriage
To be submitted by surviving spouse at the time of
Initial disbursement and thereafter once in six month
As of May and November**

The Assistant General Manager /
The Chief Manager / Manager

_____ Branch

My Pension Account

I am / will be drawing Family Pension through your Branch. As required under the Bank of India (Employees') Pension Regulations, 1995 I hereby declare that till date I am, after the death of my spouse, not re-married. Further, in case I get remarried at any future date, I undertake to advise you / the Pension disbursing Branch immediately.

Signature / Thumb
Impression

Place :

Name of the Pensioner

Date :

Certificate from Branch Officer

I hereby certify that to the best of my knowledge and belief the above declaration made by _____ signed in my presence is correct.

(Signature of Bank Officer with
P.F. No-----.)

Place :

Name: _____

Date :

Designation : _____

[Note : This certificate is to be retained at the Branch and the Branch to inform the Head Office, Terminal Benefits Department to STOP the Pension, if the Family pensioner declares that he/she has got married, which renders him/her ineligible to draw family pension]

**Certificate of Non-marriage to be submitted
by unmarried Daughter / Son at the time of
Initial disbursement and thereafter once in six month
As of May and November**

The Assistant General Manager /
The Chief Manager

_____ Branch

I hereby declare that I am not married.

I undertake to immediately advise the pension disbursing Branch in case I get married at any future date.

Signature / Thumb Impression

Place :

Date :

Name of the Pensioner

The Assistant General Manager /
The Chief Manager

_____ Branch

I hereby certify that to the best of my knowledge and belief the above declaration made by _____ signed in my presence is correct.

(Signature of Bank Officer with
P.F No.-----.)

Place :

Name : _____

Date :

Designation : _____

[Note : This certificate is to be retained at the Branch and the Branch to inform the Head Office, Terminal Benefits Department to STOP the Pension, if the Family pensioner i.e the Son / daughter declares that he/she has got married, which renders him/her ineligible to draw family pension]

Ref No – F _____

ANNEXURE F-6

Non-employment / Re-employment Certificate

I, Shri / Smt. _____ (Pension Ref. No. _____ / Ex-gratia No. _____) hereby declare that I am not employed / re-employed under Government / Public Sector Undertakings / Autonomous Body. I further declare that I am not employed / re-employed or absorbed in a Central / State Government / Corporation Undertakings or in an Autonomous Body. In the event of my employment / re-employment I shall intimate the Bank as required in Pension Regulation No.40 (1) (b) / 50.

Signature

Date :
Name :
Pension Reference :
Address :

Certificate from Branch Officer

I hereby certify that to the best of my knowledge and belief the above declaration made by _____ signed in my presence is correct.

(Signature of Bank Officer with
P.F. No-----.)

Place : Name: _____

Date : Designation : _____

[Note : This certificate is to be retained at the Branch]

Terminal Benefits Division issues BANK'S PENSION BOOK to the retired employees and the same is sent to the Pension Paying Branch and not at his / her residential address. Pensioners are expected to collect the same from the branch from where he / she is drawing pension. In case the same is not received within 1 month from the date of retirement, branch may send an e-mail to the Terminal Benefits Division.

The book contains all the information about the pensioner such as Full Basic Pension, commutation amount, family pension etc. All the pensioners are, therefore, advised to ensure that Page 4 of the pension book is completed by affixing Joint Photograph with spouse (and not two separate photographs) and get the same authenticated by the Branch from where the pension is being drawn.

This information is for retired employees
सेवांत लाभ-विभाग
Terminal Benefit Department-- Head Office
Bank of India
C-5,G-Block,Bandra-Kurla Complex,
Bandra (East)
Mumbai- 400051.
Pension-022-66684814,
PF/Gratuity-022-66684779
REMAS-022-66684813,
Email Headoffice.TBD@bankofindia.co.in

Grievance redressal for retirees
AGM, TBD is designated officer.

Ref No S _____



ANNEXURE S- 1

Pensioner's
Joint Photograph
with Wife

PENSIONER'S PROFILE (Please submit in duplicate)
(PLEASE FILL UP IN BLOCK CAPITALS)

ORIGINAL

- I. (1) Full Name _____
(FIRST NAME) (MIDDLE NAME) (SURNAME)
- (2) Sex. Male/Female _____
- (3) Identification Mark (if any) _____
- (4) Date of Birth -- PAN NO.
- (5) Date of Joining Bank service _____
- (6) Date of Ceasing to be in service _____
- (7) Mode of cessation from service Superannuation /VRS/Compulsory/any other _____
- (8) Category at Retirement Officer (Scale Grade) _____ / Clerk / Sub-ordinate Staff
- (9) Provident Fund Account No.
- (10) Permanent Address _____

- E-mail address:- _____

- City**
- State** _____ **PIN Code** _____
- Tel No. M O B I L E
- (11) Branch / Office of last posting _____ Branch _____ Zone _____
- (12) Branch from where pension payment is desired _____ Branch _____ Zone _____
- (13) Savings Bank A/C No.(15 Digit)
(The Pension account can be opened jointly with the Spouse with instructions of Former or Survivor)
- (14) Have you obtained Commercial Employment Yes/ No. If "Yes" please state date of Permission by the Competent Authority _____
- (15) If "No" do you intend to take up Commercial Employment? Yes/ No. If "Yes" please give reference of your application for Permission from the Competent Authority _____
- (16) If was on Sabbatical leave for _____ years from _____ to _____

II. PERSONAL DATA OF THE SPOUSE :-

- (1) Full Name _____
(FIRST NAME) (MIDDLE NAME) (SURNAME)
- (2) Relationship with the Pensioner Wife / Husband
- (2) Date of Birth -- Pan No.
- (3) Identification Mark (If any visible) _____
- (4) Permanent Address _____

III. PARTICULARS OF FAMILY MEMBERS OTHER THAN SPOUSE (Family as defined under Regulation No. Bank of India (Employees') Pension Regulations, 1995)

- | Name | Relationship | Date of Birth |
|-----------|--------------|---------------|
| (1) _____ | _____ | _____ |
| (2) _____ | _____ | _____ |
| (3) _____ | _____ | _____ |

I declare that the above information is true and correct. Should you however require any documentary evidence, I shall produce the same on demand.

Date:

Signature

Note : Please enclose 2 passport sized Self and 2 joint photographs of the pensioner with the spouse.

Ref No S _____



ANNEXURE S- 1

Pensioner's
Joint Photograph
with Wife

**PENSIONER'S PROFILE (Please submit in duplicate)
(PLEASE FILL UP IN BLOCK CAPITALS)**

DUPLICATE

- I. (1) Full Name _____
(FIRST NAME) (MIDDLE NAME) (SURNAME)
- (2) Sex. Male/Female _____
- (3) Identification Mark (if any) _____
- (4) Date of Birth -- PAN NO.
- (5) Date of Joining Bank service _____
- (6) Date of Ceasing to be in service _____
- (7) Mode of cessation from service Superannuation /VRS/Compulsory/any other _____
- (8) Category at Retirement Officer (Scale Grade) _____ / Clerk / Sub-ordinate Staff
- (9) Provident Fund Account No.
- (10) Permanent Address _____

- E-mail address:- _____

- City _____
State _____ PIN Code _____
- Tel No. M O B I L E
- (11) Branch / Office of last posting _____ Branch _____ Zone _____
- (12) Branch from where pension payment is desired _____ Branch _____ Zone _____
- (13) Savings Bank A/C No.(15 Digit)
(The Pension account can be opened jointly with the Spouse with instructions of Former or Survivor)
- (14) Have you obtained Commercial Employment Yes/ No. If "Yes" please state date of Permission by the Competent Authority _____
- (15) If "No" do you intend to take up Commercial Employment? Yes/ No. If "Yes" please give reference of your application for Permission from the Competent Authority _____
- (16) If was on Sabbatical leave for _____ years from _____ to _____

II. PERSONAL DATA OF THE SPOUSE :-

- (1) Full Name _____
(FIRST NAME) (MIDDLE NAME) (SURNAME)
- (2) Relationship with the Pensioner Wife / Husband
- (2) Date of Birth -- Pan No.
- (3) Identification Mark (If any visible) _____
- (4) Permanent Address _____

III. PARTICULARS OF FAMILY MEMBERS OTHER THAN SPOUSE (Family as defined under Regulation No. Bank of India (Employees) Pension Regulations, 1995

- | Name | Relationship | Date of Birth |
|-----------|--------------|---------------|
| (1) _____ | _____ | _____ |
| (2) _____ | _____ | _____ |
| (3) _____ | _____ | _____ |

I declare that the above information is true and correct. Should you however require any documentary evidence, I shall produce the same on demand.

Date:

Signature

Note : Please enclose 2 passport sized Self and 2 joint photographs of the pensioner with the spouse.

Ref No S _____

ANNEXURE S-3

APPLICATION FOR COMMUTATION OF PENSION

The Assistant General Manager,
BANK OF INDIA
HEAD OFFICE:
Terminal Benefits Division, HR Department
Star House, 3rd floor, (West) wing,
C-5, "G" Block, Bandra-Kurla Complex,
P.B. No.8135, Bandra (East), Mumbai – 400 051.

Date : _____

Dear Sir,

Bank of India (Employees') Pension Regulations, 1995
Commutation of Pension & Nomination for commutation/pension

1. Please refer to my option letter dated _____ exercising option for Bank of India (Employees') Pension Regulations, 1995
2. I hereby apply for commutation of my pension to the maximum permissible under Pension Regulations, 1995.
3. I hereby nominate the person / persons mentioned below who is / are members of my family, and confer on him / them the right to receive, to the extent specified below, any amount of pension / commuted value of pension in the event of my death without receiving the pension/commuted value of pension which having become admissible may remain unpaid upon my death.

Name & address of nominee/ s	Relationship with pensioner	Age (date of birth the in case of minor)	Amount of the share of pension / commuted value of pension payable to each
------------------------------	-----------------------------	--	--

Dated this _____ day of _____ 20_____

Place :

Signature _____

Full Name _____

Address _____

PF A/c.No. _____

Note :

- (i) The share of the pension / commuted value of pension should cover the whole amount.
- (ii) In case the nominee is minor, his / her share should be payable to the legal Guardian appointed by the Competent Court.

Name of witness

Signature of Witness

(1) _____

(2) _____

आंतर- कार्यालयीन ज्ञापन Inter-Office Memorandum	
<p>प्रेष :From महाप्रबंध The General Manager, प्रधान कार्यालय Head Office औद्योगिक विधि प्रभाग, Industrial Law Division मानव संसाधन विभाग, Human Resources Dept E-mail : HeadOffice.IndustrialLaw@bankofindia.co.in Fax No. : 66684793</p>	<p>प्रति To, <u>All General Managers, Head Office/National Banking</u> <u>The Zonal Managers/ Dy. General Managers All Zones/All Audit Offices/ Head Office</u> <u>All Large Corporate Branches</u> <u>All Divisional Managers, Mid Corporate.</u> <u>Principal MDI/STCs/ITTC</u></p>
Ref.No. IL/ A-38/467	दिनांक Date : 13 th August, 2013.

Commercial employment after retirement.

Bank of India Officer Employees' (Acceptance of jobs in Private Concerns after retirement) Regulations, 1980.

Regulation 50 of Bank of India (Employees') Pension Regulations, 1995.

In respect of the captioned matter, we draw your attention to Circular IOM No. IL/A-38/1477 dated 27.12.2011 circulating the guidelines approved by the Board in their meeting held on 15.12.2011 in the matter of considering request for grant of permission to take up commercial employment. We would also draw attention to Regulation-50 of the Bank of India (Employees') Pension Regulations, 1995, which contains provisions for seeking permission from the Bank for acceptance of commercial employment consequent upon retirement.

2. In the above Circular IOM, it was mentioned that the Board in their Meeting held on 15.12.2011 had approved the following guidelines while dealing with request received from an officer employee seeking permission for commercial employment :

- i. In respect of officers in Scale-IV and above, the request submitted within one year from the date of retirement of the concerned officer seeking permission

for commercial employment with bank's clientele is not to be acceded to , meaning thereof to be rejected by the concerned competent authority. In other cases, appropriate decision to be taken by the competent authority.

- ii. Similarly, in respect of officer upto Scale-III, if any of the officer submits request, within one year from the date of his retirement, seeking permission for commercial employment with an establishment whose group accounts (more specifically credit account / matters) have been handled by the same officer, within immediately preceding one year to his date of retirement, permission is not to be granted. In other cases, appropriate decision to be taken by the competent authority.
3. The above administrative guidelines have now been relaxed in the Board Meeting held on 26.07.2013 and it has been approved as under :

Permission to take up commercial employment after retirement -

- i) Under the provisions of Regulation 50 of Bank of India Employees' (Pension) Regulations, 1995, and
- ii) In terms of Regulation 4 of Bank of India Officer Employees' Regulations, 1980 (Acceptance of Jobs in Private Concerns After Retirement)

be granted to Officers within one year from their date of retirement, PROVIDED the concerned officer, immediately preceding two years from the date of his retirement, has never dealt with or handled in any manner or capacity by way of processing, sanctioning, recommending and providing routine banking facilities in any of the group accounts of the company, where he/she intends to take up commercial employment. In other cases, appropriate decision to be taken by the Competent Authority on merits of each case.

4. In view of the aforesaid, you are advised to keep the aforesaid guidelines into consideration while forwarding and recommending the requests received from the retired officer employee for permission under the above referred Regulations.



(P.K. Pattanaik)
General Manager (HR)

**APPLICATION FOR ALLOTMENT OF ROOMS IN BANK'S THE HOLIDAY HOME FOR
RETIRED EMPLOYEES.**

Name :
P.F.No. :
Email id :
Mobile No. :
Date :

To
The Zonal Manager,
Zone,
Human Resources Department.

Dear Sir,

I, _____ request you to allot me _____ room in
the Bank's Holiday Home at _____ for _____ days from _____
to _____.

2. The following members of my family will also accompany me :

	<u>Name of Person accompanying</u>	<u>Relationship</u>	<u>Age</u>
1.		Self	
2.		Spouse	

3. I hereby irrevocably authorise you to recover upon allotment, a sum of
Rs. _____ by debiting to my A/c No. _____ with
_____ Branch.

4. In case of any damage / loss / breakage to the property, which is attributable
to me, I hereby irrevocably authorise you to recover the appropriate amount as may
be determined by the Competent Authority, by debiting my above mentioned
account.

5. I am bound by the rules and regulations (of the Bank / the Hotelier / Owner of
premises) in this regard and I am aware that no refund of rent will be made, in case I
do not avail the facility of Holiday Home or I cancel the booking made.

Yours faithfully,

(Signature)

Note : (1) 'Family' for this purpose means and includes spouse of the ex-
employee.

Navigation to Holiday Home for Retirees by Allocating Authority

Allocating Authority of a holiday home will be able to book it for retired employees. Employees who have retired under following actions in Job data will be only available to allocating authority for booking:

- Superannuation
- Retirement
- VRS
- Expiry

Required Information for retirees

Following details should be available with allocating authority in order to book holiday home for retired employee:

- | | |
|---------------------------|--|
| 1. Employee ID: | PF number of the retired employee as captured in HRMS |
| 2. Contact Number: | Contact number of the retired employee or spouse of employee |
| 3. Email ID: | Email ID where approval/cancellation mail will be sent |
| 4. Zone: | Zone of the holiday home which will be booked |
| 5. Hotel Name: | Name of the Holiday Home |
| 6. Check-in Date: | Planned check in date |
| 7. Check-out Date: | Planned check out date |
| 8. Room Type: | Preferred room type i.e. Double bed, Three bed etc. |
| 9. No. of Rooms: | Number of rooms required by applicant |

By entering above details and allocating authority will be able to check availability and book holiday home for retired employees if available for desired dates.

LIST OF CENTRAL HOLIDAY HOMES (UPDATED AS ON 18.11.2017)

SR. NO.	NAME OF THE HOLIDAY HOME	ADDRESS	ALLOTING AUTHORITY	NO. OF ROOMS AVAILABLE
1	AGRA	Hotel Ashish Palace, Tourist Complex Area, Fatehabad Road, Agra – 282001 Tel : 0562-2230032/ 2330403 Fax: 2330404	Z.O. Agra Zone L.I.C. Building, 1 st floor, Sanjay Palace, Agra – 282002 Tel: 0562-2527014, 2521324	3 A.C rooms with double bed Extra bed for Rs.125/-
2	ALIBAG	Hotel Sahyadri, Near Sarkhel Kanhoji Angre Nagar, Veshvi, Alibag, Raigad 402 209 Tel: 02141-26404-06 Fax: 02141-26415	Z.O. Mumbai South Zone (H.R.D.) 70/80 M.G.Road, Fort Mumbai Tel: 22703543/44/ 22674857, 22623656 Extn.2531,2612, Fax No. 22612912	4 A.C rooms with double bed 2 Adults + 2 children upto 12 years of age are allowed per room. For extra person Rs.100/- per day.
3	AMRITSAR	Hotel Lawrence 6, Lawrence Road, Amritsar 143001. Phone:0183-2400105/6/7 Fax: 0183-2401982	Z.O. Amritsar Zone Hall Bazar, Amritsar 143001. Tel: 0183-5099336/ 5099344	3 double bedded AC Room.
4	BENGALURU	Shree Adiga Residency, Situated at No.32, 1 st Main Road, Gandinagar, Bangalore – 560 009. Ph. (080)-40434043 E-mail :	Z.O. Karnataka Zone 11, K.G. Road, Bangalore –560009 Tel: 080- 22959410,22959401	5 A.C Business Executive rooms , 2 Adults + 2 children (below 10 years) per room Rs.100/- for extra bed. Complimentary Breakfast
5	NEW DELHI	Hotel Crest Inn 4/27, W.E.A. Saraswati Marg, Karol Bagh, New Delhi – 110005 Ph.: 011- 25760224-25-26 Fax.011-45063633	Z.O. New Delhi Jeevan Bharati Bldg. 124, Connaught Circus, New Delhi Tel:011-28844093 23319231	6 A.C Deluxe Double rooms. 25% discount on room services & restaurant food. Rs.150/- for extra- bed.
6	GOA (Goa Zone)	Hotel Orion Nova Cidada Complex, Alto Porvorim, Panaji – 403521. Tel: 0832-2416091 Fax – 0832-2412700	Z.O. Goa Zone Dempo House, P.B.291, Campal, Goa 403001 Tel:0832-2404428/30/31	5 A.C rooms, 2 Adults plus 2 children upto 12 years allowed in one room charge. Complimentary bed tea/Breakfast for 4 persons
7	JAIPUR	Hotel JAG Niwas D-190/B, Jagdish Marg, Banipark, Jaipur - 302016 Tel. 0141-4011004/2202233 Mob. 9950220069	Z.O. Jaipur Zone Star House, Jawahar Nagar, B-4, Sector 2. Jaipur, Rajasthan – 302004. Tel.No.0141-2656234 Fax No. 0141–2656223/4	3 A/C double bed rooms with complimentary break-fast. Extra single bed without any charges.

SR. NO.	NAME OF THE HOLIDAY HOME	ADDRESS	ALLOTING AUTHORITY	NO. OF ROOMS AVAILABLE
8	KODAIKANAL	M/s C.V.N. Cottages, 17/398 Fern hill Road, Opp. Hotel Tamil Nadu, Next to Velliappan Theatre, Kodaikanal – 624 101 Tel: 04542- 241497/8/243512	Z.O. Coimbatore Zone 324 Oppanakara Street, Coimbatore 641001 Tel: 0422-2392813/ 2397221	5 cottages / 5 rooms 2 Adults with 2 children or 3 Adults allowed in a room.
9	MOUNT ABU	Hotel Sudhir, Near Old Bus Stand, Rajendra Marg, Mount Abu, Rajasthan – 307 501. Tel: 02974 235311 Fax:02974 235120	Z.O. Jaipur Zone Star House, Jawahar Nagar, B-4, Sector 2. Jaipur, Rajasthan – 302004. Tel.No.0141-2656234 Fax No. 0141 – 2656223/4	3 Non-AC rooms. (2 adults and two children below 12 years will be allowed in one room)
10	MANALI	Manali Co-op. Housing Society Ltd. Chichoga Estate Village – Chichoga, Manali - 175131 (HP) Tel: 01902 252417/253271	Z.O. Chandigarh Zone SCO 181-182, Sector 17C Chandigarh 160017 Tel: 0172-2671506/7/8/9	16 rooms 2 Adults plus 2 children upto 12 years allowed in a room.
11	MUNNAR	Hotel Ayur County Resorts Ltd., Chinnakanal, Munnar 685 618 Tel: 04868- 249318 – 20 Fax: 04868- 249218	Z.O., Kerala Zone Kaloor Towers, Kaloor, Cochin, PIN 682017 Tel: 0484-2349442/ 2349557 Fax:0484-2349720	2 bed rooms 25% discount on food & beverages.
12	OOTY	Mahalaxmi Inn, Near ATC Theatre, Bombay Castle Ootacamund 643 001 Nilgiris – Tamil Nadu	Manager, Coonoor Br., P.B. No.27, Mount Road, Coonoor-643102, Nilgiris-Tamil Nadu Tel: 0423-2231971/0472 Fax:0423-2231971	16 rooms 2 Adults per room allowed
13	UDAIPUR	Hotel Meera 6, Meera Marg, Udaipur, Rajasthan 313001 Tel: 0294 – 2527554/2524857 Fax - 2561756	Z.O. Jaipur Zone Star House, Jawahar Nagar, B-4, Sector 2. Jaipur, Rajasthan – 302004. Tel.No.0141-2656234 Fax No. 0141 2656223/4	3 AC rooms 2 Adults 2 Children below 12 years or total 3 adults.
14	KOLKATA	Hotel Neeranand Regency, 1, Ashu Biswas Road, Chakraberia (S), Near Bank of Baroda ATM, Kolkata – 700 020. Tele. 033 2485 0622/23 / 9831633473	Z.O. Kolkata Zone Personnel Deptt 5 B.T.M. Sarani, Kolkata Tele -033-22310292 Fax -033 -22104375	3 AC deluxe Rooms
15	CHENNAI	Hotel Royal Regency, 26/27, Poonamalee High Road Periamet, Chennai 600 003 Tel: 044-25611777 Opp.to Egmore Railway Station	Z.O. Chennai Zone, Old No.17, New No.30, Errabalu Street Chennai – 600001 Tel: 044-66777502/ 66777555	5 AC rooms with double bed 2 Adults plus 2 children below 11 years allowed in a room. With complimentary break-fast.

SR. NO.	NAME OF THE HOLIDAY HOME	ADDRESS	ALLOTING AUTHORITY	NO. OF ROOMS AVAILABLE
16	PURI	Shakuntala Palace, Gopal Ballav Road, Sea-Beach, Puri - 1 Tel: 06752-233378/9 Fax : 06752-224924	Z.O. Bhubaneshwar Zone, 1/1D, Jayadev Vihar, Nayapalli, Bhubaneshwar. Tel: 0674-2559243/ 2559257 Fax: 0674-2559247	6 A.C rooms 20% discount on food. 2 children below 12 years are permitted without extra charge.
17	TIRUPATI	Hotel Kesava Residency 18-3-60/1C, Tirumala Bypass Road, Near Alipiri Police Station TIRUPATI -517501. Tel. 0877-2233458/658	Sr. Manager (HRD) Zonal Office, Hyderabad Zone. Tel. 040-23317302 Fax. 040-23315173	4 AC rooms with double bed, 2 Adults plus 2 children below 12 yrs. per room allowed. Complimentary tea/coffee. Extra bed at Rs. 150/- per day.
18	MYSORE	Shree Guru Residency 2249,2249/I, New No.10, 10/I, Jhansi Laxmi Bai Cross Road, Devraj Mohalla, Mysore, Pin-570 001 Tel : 91-821- 2424600/666/300/4400	The Branch Manager, Mysore Branch. Karnataka Zone. Tele-0821-2430147 Fax. 0821-2443913	6 AC rooms With complementry breakfast. For extra person charges Rs.300/- per day.
19	PUNE	Hotel Ashray Near Laxminarayan Theatre, Parvati Road, Near Swargate ST Stand, PUNE 411009. Tel. 020-24425468/69	Z.O. Pune Zone. 1162/6, Shivaji Nagar, University Road, Near observatory, Pune 411005 Tel: 020-25535421/25535433 Fax-020-25511200	3 double bedded AC rooms. Complimentary breakfast for 2 persons. Extra bed Rs. 300/-
20	DARJEELING (Agreement expired on 30.06.2017)	Norlha Home Stay 35/4, Hill Cart Road, Krishna Villa, West Point, Darjeeling – 734 101.	Z.O. Siliguri Tel:0353-2641098 / 2641718 Fax:0353-2642985	4 (double bed) Rooms – (extra bed charges) Complimentary morning tea
21	SHIRDI	The Pilgrim's Inn, Shirdi, MTDC Ltd., Shirdi, Tal. Rahata, Dist. Ahmednagar, Maharashtra Pin 423109 Tel (02423)-255194 to 97 Fax. (02423)-256103	Z.O. Mumbai North Zone. 2 nd floor, BOI Building; S.V. Road, Opp. Natraj Market; Malad (W) Mumbai 400064 Tele. No.(022) 28827771/5771 Fax (022)-28825578	3 Non-AC rooms – 2 three bedded; 1 four bedded.
22	MAHABALESHWAR	Hotel Madhuban Lake Road, Mahabaleshwar 412806 02168-260213/261731	Z.O. Pune Zone. 1162/6, Shivaji Nagar, University Road, Near observatory, Pune 411005. Tel: 020-25535421/5433, Fax -020- 511200	2 Double bedded rooms. Complimentary Breakfast/tea for 2 persons.

SR. NO.	NAME OF THE HOLIDAY HOME	ADDRESS	ALLOTING AUTHORITY	NO. OF ROOMS AVAILABLE
23	HYDERABAD	Hotel Tourist Palace, 5-1-718/2, Kushal Chamber, Bank Street, Kothi, Hyderabad – 500095. Tel. No.040-66668686/9494	Zonal Office, Telangana Zone, PTI Building, II Floor, 10-1-1199 /2, A.C. Guards, Hyderabad, Telangana. 500 004. Tel: 040-23315263	4 AC rooms with double bed 2 Adults and 2 children upto 12 years of age allowed. Complimentary breakfast for 4 persons. Extra Bed Rs. 250/-
24	DWARKA	Hotel Dewang Opp. Circuit House, Hospital Road, Dwarka – 361335 Tel. 02892-234071/236180 Mob.09824402132	Z.O. Ahmedabad Zone. Tel : 079-25353118 / 253 51461 Fax- 079-25350452	2 Non-AC Rooms 2 Adults plus 2 children below 12 years permitted in a room.
25	BHUBANESHWAR	Hotel Residency 24 X 7 13/W, Ashok Nagar, Bhubaneshwar –751009. Tel.0674-2536044,2533703	Sr. Manager (HR) Zonal Office, Bhubaneshwar Tel. 0674-2559257 , Fax.0674-2559247	4 double bedded AC rooms.
26	DALHOUSIE	Hotel Super Star Subhash Chowk, Dalhousie (H.P.)– 176304 Tel : 01899-242181 Fax – 01899 - 240747 Mobile : 9418380291	The Sr. Manager (HR) Ludhiana Zone Personnel Deptt. R-579 Model Town, Ludhiana Tel: 0161-2408163 Fax-0161-2410648	2 double bedded rooms 2 Adults with 2 Children below the age of 12 years. Extra bed charges Rs.100/- per bed
27	KATRA	Hotel Bhawani'z Paradise (Ginger) Also known as B.V.P.K. Hotels Pvt. Ltd Jammu Road, Katra (Vaishnodevi), J&K - 182 301 Tel : 01991-234000/234601 Fax : 01991-234600	The Sr. Manager (HR) Amritsar Zone H.R. Department Tel 0183-5099336 Fax – 0183-2210456	5 deluxe rooms 25% discount on food.
28	PANCHMARHI	Hotel Saket Patel Road Near SBI Panchmarhi M.P.– 461881 Tel. 07578-2521165/252317 Mobile:9425310465	The Sr. Manager (HR) Bhopal Zone Arera Hills, Bhopal Tel - 0755-4277564/ 2571984 Fax – 0755 -2553779	Two Double Bedded AC Rooms
29	GOA (MSZ)	Hotel Orion Nova Cidada Complex, Alto Porvorim, Panaji – 403521. Tel: 0832-2416091 Fax – 0832-2412700	The Sr. Manager (HR) Mumbai South Zone H.R. Department, 70/80 M.G.Road, Fort, Mumbai Tel: 22703543/44/2674857/2 623656 Extn.2531,2612, Fax No. 22617903	4 AC rooms Complementary Morning tea & breakfast for 4 persons. 2 Adu;t with 2 children upto 6 years of age. Extra person will be charged Rs. 500/-.

SR. NO.	NAME OF THE HOLIDAY HOME	ADDRESS	ALLOTING AUTHORITY	NO. OF ROOMS AVAILABLE
30	DIGHA	Hotel Kanchan International Mini Holiday Home , Plot No.62, New Digha Township, Dist. Purbha Midnapore (W.B.) Tel. : 03220-266461/462 9732938727	The Sr. Manager (HR) Kolkata Zone Personnel Deptt, 5 B.T.M. Sarani, Kolkata Tel.033-22310292 Fax.033.22104375	2 AC rooms
31	GANGTOK (Kolkatta)	Hotel Marigold 31-A, National Highway, Gangtok 737101. Tel.03592-201254/55	The Sr. Manager (HR) Kolkata Zone Personnel Deptt, 5 B.T.M. Sarani, Kolkata Tel. 033-22310292, Fax.033-22104375	3 double bedded Rooms
32	GANGTOK (PATNA)	Hotel Marigold 31-A, National Highway, Gangtok 737101. Tel.03592-201254/55	The Sr. Manager (HR) Patna Zone H.R. Department Tel. : 0612 2506510, Fax – 0612 -2223178	Three Rooms
33	DAMAN	Hotel Princess Park Devka Beach, Nani Daman 396210 Tel No. 0260 – 2254323/ 2250900 Fax No. 0260 – 2250800	Sr. Manager (HR) Z.O. Ahmedabad Tel. 079-25351461 Fax. 079-25350451	Three rooms
34	NATHDWARA	Hotel Maharaja Inn, Rampura, Nathdwara (Rajasthan) - 313 301 Tel. No.02953-230221/133 Mob. 9799081161 / 9772065540	Sr. Manager (HR) Z.O. Ahmedabad Tel. 079-25351461 Fax. 079-25350451	2 Rooms (One AC and one Non-AC) 2 adults + 2 children are allowed to stay in a room.
35	DARJEELING (PATNA)	Hotel Hill Grand Himalaya Bokshi Jhora Hill, Bloom Field Dali, Below Hill Cart, Darjeeling 734101.	The Sr. Manager (HR) Patna Zone H.R. Department Tel. : 0612-2506510 Fax - 0612 -2223178	Two Rooms
36	UJJAIN	Hotel Grand Tower 1, Vikram Marg, Near Clock Tower, Freeganj, Ujjain - 456010. Tel. 0734-2553699/2553700	The Sr. Manager (HR) Ujjain Zone H.R. Deptt. 18, Shanku Marg, Freeganj, Ujjain - 456001 Tel. 0734-2513066/ 2510466 Fax – 0734 - 2515793	2 AC rooms
37	MUSSORIE	Hotel Darpan Kulri, Mussorie Tel. 0135-2632483/2631183	The Sr. Manager (HR) New Delhi Zone H.R. Department Tel:011-28844093 Fax – 011 - 23317365	Five rooms
38	NAINITAL	Hotel Lake View Talital, Nainital – 263001 Tel. 05942-236489/235632	The Sr. Manager (HR) New Delhi Zone H.R. Department Tel:011-28844093 Fax – 011 - 3317365	Three rooms

SR. NO.	NAME OF THE HOLIDAY HOME	ADDRESS	ALLOTING AUTHORITY	NO. OF ROOMS AVAILABLE
39	NEW DELHI (RANCHI)	Hotel Alfa Continental 1335, Sangtrashana Paharganj, Opp. BOI Paharganj Branch New Delhi – 110055. Tel. 011- 23561306/07/23589935 Mobile - 9811533522	The Sr. Manager (HR) Ranchi Zone Pradhan Towers, Main Road, Ranchi- 834001 Tel. : 0651- 2331150/1270, Fax: 0651-2330138	Three AC Rooms 2 Adults and 2 Children below the age of 10 years. Extra bed Rs. 100/-.
40	MATHERAN	Dell Bungalow Sharlot Lake Lane (Behind West End Hotel) Near Police Station Acharya Atre Marg, Matheran -410 102	The Sr. Manager (HR) Mumbai South Zone H.R. Department 70/80 M.G.Road, Fort, Mumbai Tel: 22703543/44/ 22674857/2623656 Extn.2531,2612 Fax No. 22617903/22625985	7 rooms
41	NAINITAL (LUCKNOW)	Hardingley Cottage Above India Hotel Near Hydell Guest House, Nainital (Uttaranchal) Tel. 05942-237824	The Sr. Manager (HR) Lucknow Zone Star House, Vibhuti Khand, Gomti Nagar Lucknow – 226010. Tel. : 0522- 2721492/2721503 Fax : 0522-2721511	3 rooms
42	SAPUTARA	Bank of India Holiday Home Near Bus Stand, Saputara Dist. Dang - Gujarat	Sr. Manager (HR) Zonal Office, Ahmedabad Tel. 079-25351461 Fax : 079-25350451	3 double bedded rooms.
43	MOUNT ABU	Hotel Sudhir, Post Box No.50, Rajendra Marg, Mount Abu, Rajasthan – 307 501. Tel: 02974 235311 Fax:02974 238259	Sr. Manager (HR) Z.O. Ahmedabad Tel. 079-25351461 Fax. 079-25350451	4 Air cooled bed rooms – (2 adults and two children below 12 years will be allowed in one room)
44	KANYAKUMARI	Vivekanandpuram, Kanyakumari - 629702. Tel. 04652-246261,246250 Fax. 04652-247177	Sr. Manager (HR) Z.O.Coimbatore Tel. 0422-2392813 Fax. 0422-2390806	3 double bedded rooms.
45	HARIDWAR	Hotel Ganges Rivera Delhi By Pass Road, Opp. Ganga River Haridwar (Uttarakhand) Tel. 01334-240940 Fax. 01334-240942 Mob. 9358189261/263	Sr. Manager (HR) Ghaziabad Zone. Tel. 0120-2404137 Fax. 0120-2403782	5 Double bedded AC Rooms. Pick-up and drop services from Bus- stand/Rly. Station.
46	ACHARE (DIST. SINDHUDURG)	Zing n Swing Resort At-Post Achare, Off Mumbai Goa Highway, Dist. Sindhudurg Tel. 02365-246248	Sr. Manager (HR) Ratnagiri Zone Tel. 02352-221755 Fax. 02352-226145	2 AC Cottages for 3 persons. One way pickup or drop facility from Kankavali Station. Complementary morning tea/coffee.

SR. NO.	NAME OF THE HOLIDAY HOME	ADDRESS	ALLOTING AUTHORITY	NO. OF ROOMS AVAILABLE
47	GURUVAYUR	Nandini Tourist Home Pvt.L P.O. Box No.6, East Nada, Guruvayur, Thrissur Dt. Kerala – 680 101 Ph. 487-2552455/54/53	Sr. Manager (HR) Kerala Zone. Tel.0484-2349557 Fax.0484-2349720	2 AC Suits.
48	PORT BLAIR	Mrs. Khurshid Begum (located in Port Blair Branch premises), Ward No. 6, Church Lane, Phoenix Bay, Near Carmel School, Andman & Nicobar. Port Blair 744102. Tel. – 03192 234400 Mob. 094342 87262	Z.O. Chennai Zone, Old No.17, New No.30 Errabalu Street Chennai – 600001 Tel: 044-66777502/4 66777555	Three A/c double bedded rooms and one common kitchen.
49	PUDUCHERRY	Hotel Nadaradjane Inn 178 Lal Bahadur Sastri Street, Puducherry 605001. Tel. 0413-2228183 Mob. 09443294472	Z.O. Chennai Zone, Old No.17, New No.30 Errabalu Street Chennai – 600001 Tel: 044- 66777502/66777555	2 Double A/c rooms. Complimentary breakfast. Extra Bed : Rs. 300/-
50	TRIVANDRUM	Hotel Horizon Thiruvananthapuram 695014. Tel. 0471-4055555,2326888 Fax. 0471-2324444	Z.O., Kerala Zone Kaloor Towers, Kaloor, Cochin, PIN 682017 Tel: 0484-2349442/ 2349557 Fax:0484-2349720	2 Double bedded AC rooms. (Rs. 4. 400/- for extra bed).
51	BODH GAYA	Hotel Shashi International Near Bhutan Temple, Mastipur, Bodhgaya 824231 Tel. 0631-2200459 Mob. 94302 01308 Email : info@hotelshashi.com	The Sr. Manager (HR) Patna Zone H.R. Department Tel. : 0612-2506510 Fax - 0612 -2223178	2 double bedded AC Rooms Complimentary Tea/Breakfast Food at concessional rate.
52	GANPATIPULE (Ratnagiri)	Bank of India Staff Co- operative Credit Society Ltd. Near Mahalaxmi Hall, At & Post Ganpatipule, Dist. Ratnagiri. Phone No.: 02537-235448.	Sr. Manager (HR) Ratnagiri Zone Tel. 02352-221755 Fax. 02352-226145	2 AC Rooms.
53	LONAVALA	Dream Holidays Plot No.130, Shankar Nagar Road, Tungaarli, Lonavala 410401. Mob.9767756117	The Sr. Manager (HR) Mumbai South Zone H.R. Department 70/80 M.G.Road, Fort, Mumbai Tel: 22703543/44/ 22674857/2623656 Extn. 2531,2612 Fax No. 22617903/ 22625985	3 AC Rooms. Complimentary morning tea. Extra Person Rs.300/-

SR. NO.	NAME OF THE HOLIDAY HOME	ADDRESS	ALLOTING AUTHORITY	NO. OF ROOMS AVAILABLE
54	KANHA	Mahua Hotel's Pvt Ltd TF-2, Johnsons Tower, Narmada Road, Gorakhpur Jabalpur, M.P 482 001 Phone No.: 0761- 4082727/4012727	Chief Manager(HR) Khandwa Zone HR Department Tel No.:0761- 2248182/2248381	3 AC rooms
55.	RAMESHWARAM (Coimbatore)	Geetha Delux, Rameshwaram, 33, New Street, Rameswaram – 623 526	Z.O. Coimbatore Zone 324 Oppanakara Street, Coimbatore 641001 Tel:0422-2392813 / 2397221	4 AC Rooms
56	MAHABALESHWAR (MSZ)	Hotel Madhuban Lake Road, Mahabaleshwar 412806 Dist. Satara, Maharashtra. 412 806. Tel. 02168-260213/261731 95216860213/61731.	Z.O. Mumbai South Zone (H.R.D.) 70/80 M.G.Road, Fort Mumbai Tel: 22703543/44 22674857, 22623656 Extn.2531,2612 Fax No. 22612912	2 Double bedded rooms. Complimentary Breakfast/tea for 2 persons.

General Guidelines :

1. Please contact respective Allotting Authority for further details / availability of rooms.
2. Allotment on first-come-first basis and not more than 4 days at a time on day-to-day basis.
3. Room rent Rs.100/- per day per room.

YOGA FOR GOOD HEALTH

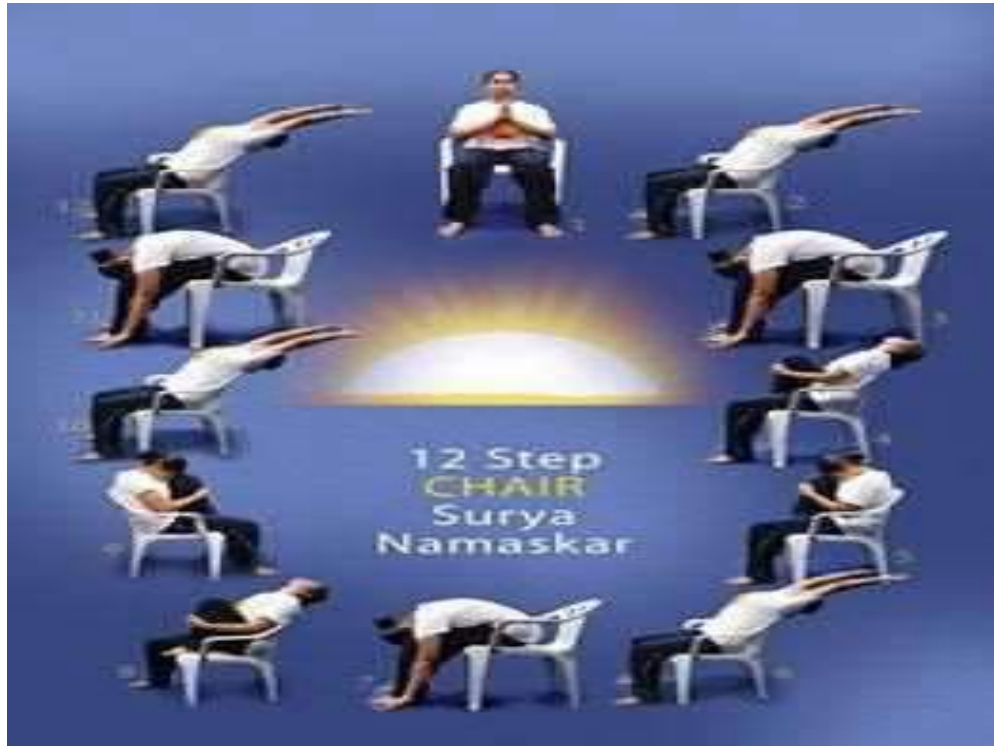
Yoga has a complete message for humanity, it has message for the human body, it has a message for the human mind ,and it has also a message for the human soul.

BEFORE PRACTICING YOGA YOU SHOULD BE AWARE OF THIS -

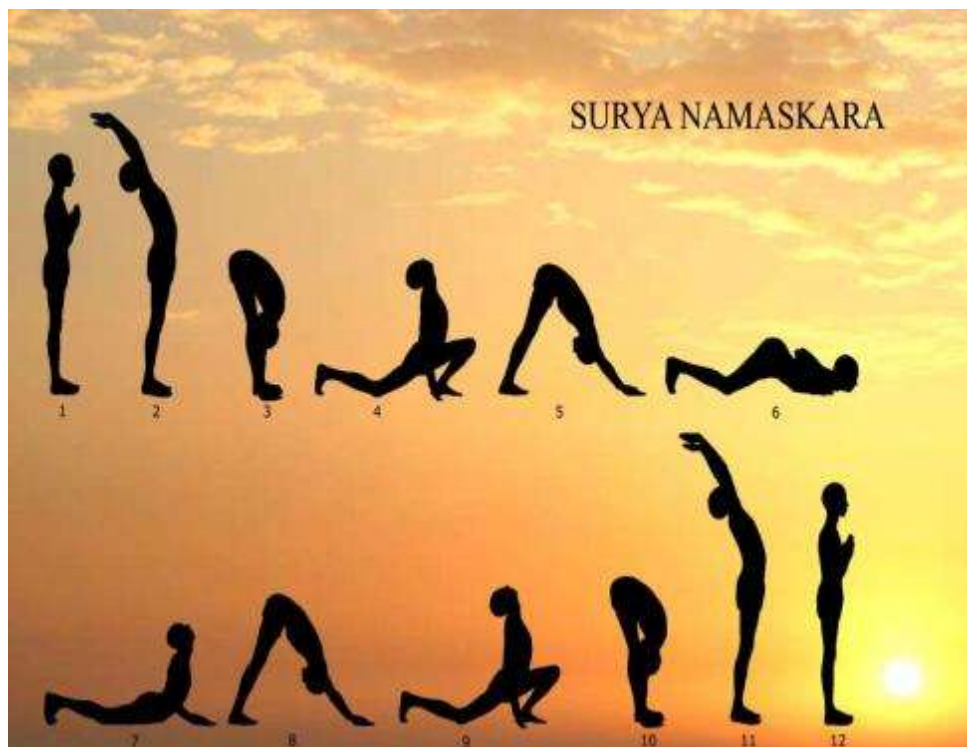
- **The early morning is the best time to perform asanas. Yoga should be practiced in late morning by seniors as muscles need relaxation.**
- **It is to be kept in mind that after lunch up to four hours no asanas or pranayama should be practiced.**
- **Many a time, it is asked whether the asanas have to be performed in the solitude or in the open air? Otherwise ,what should the people of the cities do? Clean air is definitely better and hygienic but while doing asanas we should avoid artificial air. The place chosen should be such that the disturbance is minimum.**
- **Normally it is asked how long should one avoid the practice of asanas after being surgically operated for piles or alsars? For this purpose ,one is advised to consult his teacher.**
- **Normally one should restart the practice of asanas after six months or so that the affected parts and muscles would be strong enough to bare the pressure. A man of normal health should practice asanas for 45 minutes daily and pranayama for 15-20 minutes daily.**

ASANAS

1. SITING SURYA NAMASKAR IN CHAIR



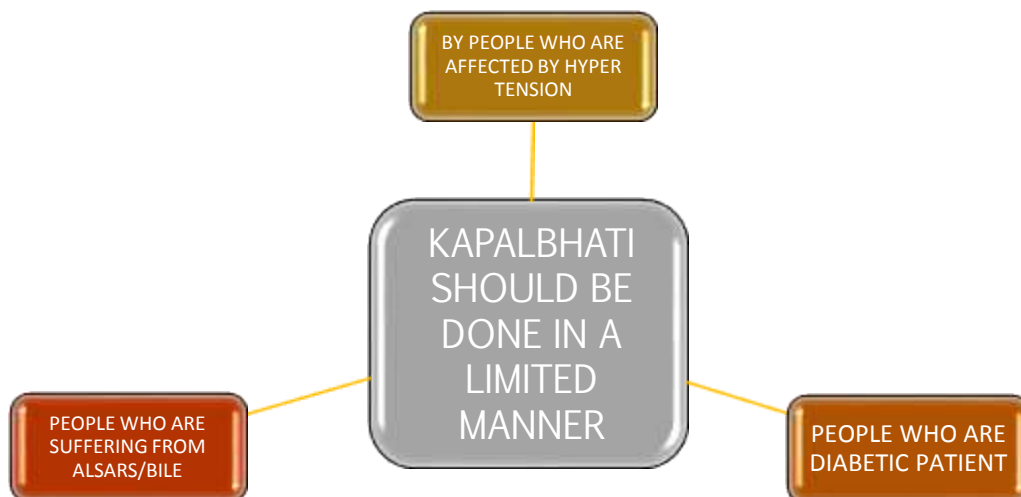
2. SURYA NAMASKAR



IMPORTANCE OF SURYA NAMSKARA

1. Strengthens the body
2. Improves posture
3. Improves muscle tone
4. Improves functions of internal organs
5. Helps cope with insomnia
6. Helps relax our mind
7. Improves flexibility
8. Improves blood circulation
9. Helps burn excess fat
10. Helps build mental focus

KAPALBHATI





BENEFITS

1. This is very useful in asthma, cold and constipation
2. Liver and spleen are made strong and efficient through its practice
3. This makes respiratory rhythm constant

EYE EXERCISES



BENEFITS

1. Strengthens nerves related to eyes
2. Eyes ailments are cleared through this practice

ABOUT TRATAKA

- Trataka is a simple but powerful practice. (Central Fixation)
- Trataka means 'to Gaze steadily at a fixed point'
- Trataka is a process of Concentrating the Mind and curbing its oscillating tendencies
- There are two forms of the practice.
- External Trataka – Gazing Steadily
- Internal Trataka - Inner Visualization



Steps involved in Trataka:

1

- Sit down in a Comfortable Position

2

- Place Candle or a lamp at distance of one Meter

3

- Use a dark room & Make sure the Flame does not flicker

4

- Gaze at the flame as long as possible without Blinking / Straining Eyes

5

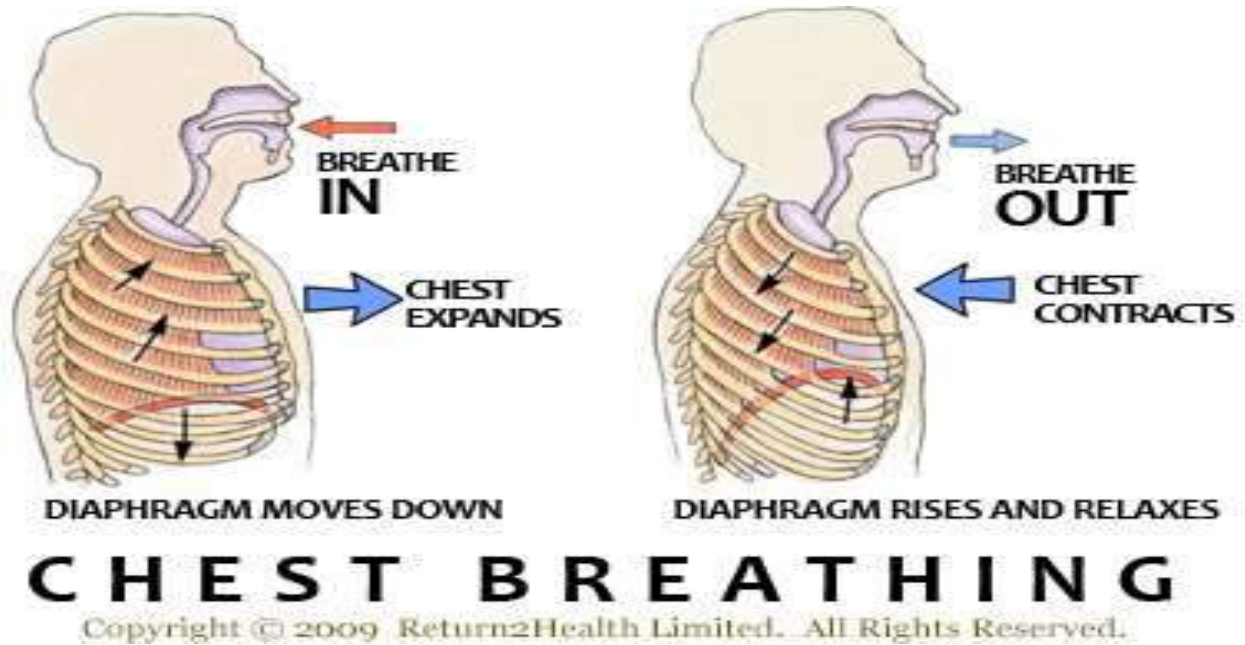
- Stop when the eyes begin to water or tire 3 / 5 Minutes

6

- Practice Visualization with closed eyes



BREATHING EXERCISES



BENEFITS

- . Helps improve lungs capacity and maintain the health of respiratory system

Asanas:

Vajrasana



Pawanmuktasana



Bhujangasana





Bhramari Pranayama (anti-stress / anti-anxiety pranayama)

Bhramari Pranayama

↓ (1 cycle)



<https://www.dsvv.ac.in/wp-content/uploads/2008/12/yoga-1.jpg>

- Close your eyes
- Close your ears with the help of index fingers
- Inhale deeply
- Exhale slowly with humming sound
- Feel vibrations in head region

Repeat 5 Times

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30

"Yoga Therapy", Edited and Compiled By: Kamalika Kamar, Dr. Sanjivni Mishra, Jyoti, Shantivan, Haridwar, Uttarakhand, 2006.

UTTANPADASANA



TECHNIQUE

Take supine position with legs together, hands together by the side of the body palms resting on the ground raise both the legs together slowly up to 30 degree angle ,after few seconds raise to 45 degree angle ,after few seconds raise to 60 degree angle and maintain it therefore few second .while returning stop at 45 degree or 35 degree angle finally bring both the legs on the ground

BENEFITS AND LIMITATIONS

This asana is very beneficial for those suffering from diabetes, constipation, indigestion and nervous weakness.

People suffering from lumber spondylitis and muscle pull should not practice it.

ANULOM VILOM

Anulom-Vilom Pranayam

Sit comfortably, your back straight.
Breathe normally. Form the *gyan mudra* with your right hand.
Close your right nostril with your right thumb and exhale slowly through the left nostril. Breathe in deep and slow to fill your lungs. Close your left nostril with your ring and little fingers, lift the thumb off the right nostril and exhale through it. Then, inhale slowly and deeply through the right nostril. Close it with your thumb, lift the fingers off the left nostril and exhale. This completes one round.

Repeat 11 times.

Benefits: Excellent for the nervous system, lungs and heart; strengthens the sleep mechanism; cures phobias; averts nervous weakness.



What My Family Should Know

Ready Reference:

Name:

Mobile / Phone (Self) :

		Name	Office address	Residence address	Mobile / Contact number
A	Family Doctor				
B	Specialist Doctor (if any)				
C	Tax Consultant				
D	Insurance Agent				
E	Stock Broker				

Documents Details:

		Number	Expiry date
A	Passport		
B	Driving license		
C	Credit Cards / ATM Cards		
D	Club Membership Professional Others		
E	Vehicle Details		
F	Income Tax PAN No.		
G	Aadhaar Card		
H	Others		

Location of Important Documents

Personal Will	
Spouse's Will	
Insurance Policies	
Invest. Papers	
Property Records	
Birth Certificate	
Marriage Certificate	
Domicile Certificate	
Important Agreements	
Other Important Papers	

Insurance - LIC Policy Details

Sr. No.	Name/ Nominee	Policy No./ Issuing Office	Amt. Insured	Issue Date/ Maturity Date	Table & Term	Premium	Remarks
1.	Nominee-	Through Mr/Ms.		<i>Date of last payment</i> Date of Maturity			
2.	Nominee-	Through Mr/Ms.		<i>Date of last payment</i> Date of Maturity			
3.	Nominee-	Through Mr/Ms.		<i>Date of last payment</i> Date of Maturity			

Mediclaim Policy Details

Sr. No.	Name & Type of Policy	Policy No./ Previous Policy No.	Amt. Insured	Issue Date/ Maturity Date	Premium	Remarks
1.	Floater Policy					
2.						

Vehicle Insurance Policy Details

Sr. No.	Name/ Vehicle	Policy No./ Issuing Office	Amt. Insured	Issue Date/ Maturity Date	Premium	Remarks
1.	Reg. No. Model Name & No. Engine No. Chassis No. Mfg Yr. CC- Nominee- Agent Name & Mobile No.			Valid till		
2.	Reg. No. Model Name & No. Engine No. Chassis No. Mfg Yr. CC- Nominee- Agent Name & Mobile No.			Valid till		

FIRE / BURGLARY INSURANCE DETAIL:

Sr.	Name of the Property / Nominee	Policy No./ Issuing Office	Amt. Insured	Issue Date/ Maturity Date	Risks covered	Premium (Rs.)	Remarks
1.							
2.							

PUBLIC PROVIDENT FUND (PPF)

Bank Name & Branch	Fvg.	PPF A/c. No.	Maturity Date	Nominee/s

Pension A/c.

Bank Name & Branch	Type of Account & Pension A/c. No.	Operating Instructions	Pension Payment Order No.	Nominee/s	Due Date for Live Certificate	signature

ATM / Debit Card Details

Sr. No.	Name	SB A/c. No. / Bank & Branch	ATM / Debit Card No.	Issue Date	Valid Thru	CVV No.	Remark
1.							
2.							
3.							
4.							
5.							
6.							
7.							

Credit Card Details

Sr. No.	Name	Bank's Name	ATM / Credit Card No.	Valid From	Valid Thru	CVV No.	Remark T-Pin
1.							
2.							
3.							
4.							
5.							

PANCARD Details

Sr. No.	Name	Father's/ Husband Name	PANCARD No./Issue Dt.	Contact Details
1.				
2.				
3.				
4.				

Passport Details

Sr. No.	Name	Passport No.	Issue Dt.	Expiry Date	Issuing Authority	Previous Passport Details

Electricity Details

Sr. No.	Name	House Details	Meter No.	Customer No.	Deposit Rs.	Remarks
1.						
2.						

Gas Pipe Line Details

Sr. No.	Name	House Details	Meter No/Route No	Consumer No/ Khata No.	Deposit Rs.	Remarks
1.						

Gas Cylinder Agency Service Details –

Sr. No.	Name	House Details	Consumer No.	IOC Serial No.	Deposit Rs.	Remarks
1.						
2.						

BSNL Land Line Details

Sr. No.	Name	House Details	Phone No.	Customer ID/Account No.	Deposit LL/ Broad Band Wi Fi Rs.	Remarks
1.						

Driving License Details

Sr. No.	Name	Driving License No. / Licensing Authority	Issue Date/CDOI	Valid Details / Valid From	Valid Till	Remarks/ Blood Group
1.						
2.						
3.						

Ration Card Details

Sr. No.	Name	Ration Card No./Issuing Authority	Issue Date	Remarks
1.				
2.				
3.				
4.				

Aadhaar Card - UID Details

Sr. No.	Name	Aadhaar Card No./ Enrollment No.	Issue Date	Remarks
1.				
2.				
3.				
4.				

Election Identity Card - Details

Sr. No.	Name	Father's/Husband's Name	Identity Card No.	Issue Date
1.				
2.				
3.				
4.				

HOUSE PROPERTY:

Property Detail & standing in the name of:	How acquired (Inherited / Loan) Bank Loan Detail: Loan Amt. Inst. Amt. O/s. Amt.	Registration No. / Share Certificate No.	Nominee if any	Property Card No. and valid upto	House Tax (Rs.)	Next Due Date of House Tax	Ins. Policy No., Amt. & Due Date	Risk/s covered	Mortgage with Bank Name & Branch / Place of Docs.

House Tax Details:

Sr. No.	Name	House Details	Census No.	Property Identification No. (PIN)	Construction Sq. Mtrs.	Remarks
1.						
2.						

INCOME TAX

Permanent Account No.	Ward No. and Office Address	Last Return Filed	File No.

WILL:

My will is executed on: _____

Copy of the will is kept at: _____

POWER OF ATTORNEY

- ❖ Power of Attorney executed for Wife/Son/Others
- ❖ My Power of Attorney is
- ❖ Deed Executed on:
- ❖ Details kept in File No.

MY DEBT/LIABILITIES

(a) I am guarantor of Mr.

Give complete details:

1.

2.

(b) I have borrowed from :
(Give complete details)

(c) Other Liabilities

The Zonal Manager/General Manager
Bank of India

Human Resources Department

Zone/Head Office.

Latest Passport
size Photo

Dear Sir,

**Issue of IDENTITY CARDS
For Retired Employees**

I request reference to HO/ Zonal Office Circular / IOM and hereby apply for issue Identity Card to me.

I give below details about my service in the Bank:

1	Full Name	
2	Designation	
3	Date of Birth	
4	Date of Joining	
5	Date of Promotion	
6	Date of Retirement	
7	Mode of Retirement Superannuation/ Voluntarily	
8	The last Branch/ Office from where retired	
9	Personnel No./ Staff Code No.	
10	P.F. No.	
11	Permanent Residential Address. (Settled at – After Retirement)	
12	Residential Telephone No.	
13	Blood Group	

Date:

Yours faithfully,

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