

SYNDICATE BANK PENSIONERS & RETIREES ASSOCIATION (REGD.)

(Affiliated to AIBPARC, a wing of AIBOC)



CENTRAL OFFICE

203, Glendale Residency, King Koti Road, Abids, Hyderabad – 500001

Phones – Chairman: 09448122384; President; 08171461116;

General Secretary: 09440528806; Secretary: 09885661991



(PLEASE CIRCULATE TO ALL MEMBERS/ RETIREES)

Cir No.14/2018

Date: 17.7.2018

Dear Comrades,

**EXTENSION OF ANOTHER OPTION OF PENSION FOR COMPULSORILY
RETIRED STAFF – BANK ISSUES GUIDELINES**

You are all aware that consequent to various court decisions the IBA vide its letter dt 16.3.2018 had advised all the banks to extend another pension option to the compulsory retired officers/ employees. After considerable delay the Bank has since come out with detailed terms and conditions for extension of pension option to Compulsory retired staff Vide Circular.No.270-2018-BC-HRD-61-SWD date:13-07-2018 subject to the conditions of withdrawal of Court cases if any, filed by them against the Bank for not extending pension option to them. We have attached the Bank circular herewith for information of all.

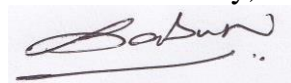
1. The pension option to be extended to compulsorily retired officers/employees, shall be to those who:
 - a) Non – optee Employees / Officers, who were in the service of the Bank prior to 29th September 1995 and continued thereafter, have been compulsorily retired from the service of the Bank on or before the date of the settlement i.e., 27th April, 2010 i.e. date of 9th BPS / Corresponding Joint Note
 - b) Exercise an option in writing within 60 days from the date of offer, to become a member of the Pension Fund and
 - c) Refund within 30 days after expiry of the said period of 60 days, the entire amount of the Bank's Contribution to the Provident Fund and interest accrued thereon received by the employees on compulsory retirement, plus 56% of the said received amount as his/her share in contribution towards meeting the funding gap as per the said settlement.
 - d) the family of those employees who were in the service of the Bank prior to 29th September 1995 and compulsorily retired after that date i.e., 29.09.1995 and died thereafter will be eligible for family pension, Provided -
 - (i) the family of the deceased employees exercise option in writing ;within 60 days of the offer to become a member of the Pension Fund and.
 - (ii) Refund within 30 days after expiry of the said period of 60 days, the entire amount of the Bank's Contribution to the Provident Fund and interest accrued thereon received by the deceased employee on retirement plus 56% of the said received amount as his/her share in contribution towards meeting the funding gap as per settlement.
2. The option to join pension scheme can be exercised on or before 10.9.2018 (i.e., within 60 days from the date of Circular).
3. Those who opt to join the pension scheme in terms of the settlement, Pension/Family Pension shall be payable to them with effect from 27.11.200

However, employees compulsorily retired after that date i.e., 27.11.2009 shall be entitled to get pension after respective dates of their compulsory retirement. All the Regulations of Syndicate Bank (Employees') Pension Regulations, 1995 shall be applicable to these employees. **Once the option is exercised and refunded the requisite fund, the pension option cannot be revoked.**

4. Please note that as per Syndicate Bank (Employees') Pension Regulation 14, an employee who has rendered a minimum of ten years of qualifying service in the Bank on the date of his retirement or the date on which he is deemed to have retired shall qualify for pension.
5. As per Syndicate Bank (Employees') Pension Regulations 41 (8) (iii) an applicant who has compulsorily retired by the Bank and is eligible for compulsory retirement pension under Regulations 33 shall be eligible to commute a fraction of this pension subject to the limit specified in sub-regulation (1), after he has been examined by a medical officer approved by the Bank.
6. As per Syndicate Bank (Employees') Pension Regulations 33 for Compulsory Retirement Pension:
 - a) "An employee compulsorily retired from service as a penalty on or after 1st Day of November, 1993 in terms of Syndicate Bank Officer Employees' (Discipline & Appeal) Regulations 1976 or awards/settlement may be granted by the authority higher than the authority competent to impose such penalty pension at a rate not less than two thirds and not more than full pension admissible to him on the date of his compulsory retirement, if otherwise he was entitled to such pension on superannuation on that date".
 - b) Whenever in the case of bank employee the competent authority passes an order (whether original; appellate or in exercise of power of review) awarding a pension less than the full compensation pension admissible under these regulations, the board of directors shall be consulted before such order is passed.
 - c) A pension granted or awarded under sub-regulation (1) or, as the case may be, under sub-regulation (2) shall not be less than minimum pension prescribed.

Procedure/Instructions for submission to option, application for option of Pension, various proforma (annexures) etc are furnished in the circular. We advise all the eligible retirees to avail of the facility and join pension scheme without fail at the earliest. We also request all our ZC/CC members to extend all help to the needy in their respective areas.

With greetings
Yours comradely,



K Suresh Babu
SECRETARY

SBPRA - ZINDABAD
AIBPARC - ZINDABAD
CBPRO - ZINDABAD

Encl: Bank cir 270/2018



Circular.No.270-2018-BC-HRD-61-SWD

Date:13-07-2018

PERMANENT UTILITY

SYNDICATEBANK (EMPLOYEES') PENSION REGULATIONS 1995– EXTENDING ANOTHER OPTION OF PENSION FOR COMPULSORILY RETIRED OFFICERS / EMPLOYEES



The Board of Directors have approved to extend another option of pension to Compulsorily Retired Officers / Employees in terms of Joint Note / Bipartite Settlement dated 27.04.2010, **subject to the conditions of withdrawal of Court cases if any, filed by them against the Bank for not extending pension option to them.**

1. The pension option to be extended to compulsorily retired officers/employees, shall be to those who:
 - a) Non – optee Employees / Officers, who were in the service of the Bank prior to 29th September 1995 and continued thereafter, have been compulsorily retired from the service of the Bank on or before the date of the settlement i.e., 27th April, 2010 i.e. date of 9th BPS / Corresponding Joint Note
 - b) Exercise an option in writing within 60 days from the date of offer, to become a member of the Pension Fund and
 - c) Refund within 30 days after expiry of the said period of 60 days, the entire amount of the Bank's Contribution to the Provident Fund and interest accrued thereon received by the employees on compulsory retirement, plus 56% of the said received amount as his/her share in contribution towards meeting the funding gap as per the said settlement.
 - d) the family of those employees who were in the service of the Bank prior to 29th September 1995 and compulsorily retired after that date i.e., 29.09.1995 and died thereafter will be eligible for family pension, Provided –
 - (i) the family of the deceased employees exercise option in writing ;within 60 days of the offer to become a member of the Pension Fund and.
 - (ii) Refund within 30 days after expiry of the said period of 60 days, the entire amount of the Bank's Contribution to the Provident Fund and interest accrued thereon received by the deceased employee on retirement plus 56% of the said received amount as his/her share in contribution towards meeting the funding gap as per settlement.
2. The option to join pension scheme can be exercised on or before 22.08.2018 (i.e., within 60 days from the date of Circular).
3. Those who opt to join the pension scheme in terms of the settlement, Pension/Family Pension shall be payable to them with effect from 27.11.2009.

However, employees compulsorily retired after that date i.e., 27.11.2009 shall be entitled to get pension after respective dates of their compulsory retirement. All the Regulations of Syndicate Bank (Employees') Pension Regulations, 1995 shall be applicable to these employees. **Once the option is exercised and refunded the requisite fund, the pension option cannot be revoked.**

4. Please note that as per Syndicate Bank (Employees') Pension Regulation 14, an employee who has rendered a minimum of ten years of qualifying service in the Bank on the date of his retirement or the date on which he is deemed to have retired shall qualify for pension.
5. As per Syndicate Bank (Employees') Pension Regulations 41 (8) (iii) an applicant who his compulsorily retired by the Bank and is eligible for compulsory retirement pension under Regulations 33 shall be eligible to commute a fraction of this pension subject to the limit specified in sub-regulation (1), after he has been examined by a medical officer approved by the Bank.
6. As per Syndicate Bank (Employees') Pension Regulations 33 for Compulsory Retirement Pension:
 - a) "An employee compulsorily retired from service as a penalty on or after 1st Day of November, 1993 in term of Syndicate Bank Officer Employees' (Discipline & Appeal) Regulations 1976 or awards/settlement may be granted by the authority higher than the authority competent to impose such penalty pension at a rate not less than two thirds and not more than full pension admissible to him on the date of his compulsory retirement, if otherwise he was entitled to such pension on superannuation on that date".
 - b) Whenever in the case of bank employee the competent authority passes as order (whether original; appellate or in exercise of power of review) awarding a pension less than the full compensation pension admissible under these regulations, the board of directors shall be consulted before such order is passed.
 - c) A pension granted or awarded under sub-regulation (1) or, as the case may be, under sub-regulation (2) shall not be less than minimum pension prescribed.

Procedure/Instructions for submission to option form by compulsorily retired employee those who were in service of the Bank prior to 29th September 1995 and compulsorily retire after completing 10 years of qualifying service prior to the date of the settlement i.e., 27th April 2010 is as under:

- a) The option has to be exercised on or before **22.08.2018**.
- b) Eligible Compulsorily Retired employees will have to submit the following forms to the Branch/Office from where they have compulsorily retired. In case of staff compulsorily retired from Head Office they will have to submit the application to HRMS, HRD, Head Office, Manipal.

- i. Application for option of Pension. **(Annexure-I)**
- ii. Application for commutation. **(Annexure-II)**
- iii. Pensioner's Profile. **(Annexure-III in duplicate)**
- iv. Declaration by such Compulsorily Retired Employees for facilitating Medical examination by the Medical Officer. **(Annexure-IV – A, B, C)**
- v. Thereafter, such Compulsorily Retired employee has to collect letter from the concerned Branch/Office addressed to Medical Officer for **medical examination** and obtain a certificate of fitness for payment of Commutation of Pension as per Form No.4 (Part-I, II, III) **(Annexure-V)**
- vi. Nomination for Pension/Commutation**(Annexure-VI)**
- vii. A copy of the punishment order awarded by the Competent Authority.
- viii. Zone recommendation in **(Annexure-S9)**

Note: The Medical examination should be carried out by doctor approved by the Bank. IBA guidelines for the Doctor for the purpose of Medical examination are annexed with Annexure XV. The expenses, if any, related to the said medical examination including doctor's fees shall be borne by the applicant.

Steps to be taken at Branch / Office

1. Branch has to issue set of application forms as mentioned above along with letter addressed to the Medical Officer for the purpose of medical examination.
2. After receiving all the forms including copy of punishment order and the required medical certificate from the Pension optee, the same should be forwarded duly verified/recommended to the Zonal Office immediately along with the **SERVICE PARTICULARS OF THE EMPLOYEE (As per Annexure – VII)**.

Steps to be taken at Regional / Zonal Office.

1. On receipt of the applications from the Branches/ Offices, Regional /Zonal Office have to verify/make necessary corrections in HRMS, the details of employee such as Name, Date of Birth, Date of Joining, Date of Compulsory Retirement, Gender, Category (Officer/Clerk/Sub Staff), PAN No. and Branch from where the employee has been compulsorily retired.
2. Thereafter they have to forward the applications along with all Annexures duly recommended to Staff Welfare Division, HRD:HO Manipal as and when received.

PROCEDURE/INSTRUCTIONS FOR SUBMISSION OF OPTION FORM BY THE ELIGIBLE FAMILY MEMBERS OF DECEASED COMPULSORILY RETIRED EMPLOYEE (FAMILY AS MENTIONED IN 2(d) ABOVE)

The family of such deceased employees –

- a) Where the employee has died, the eligible family member (as per Regulation 40 of Bank's Pension Regulations) shall exercise the option (Annexure –VIII) for joining the pension scheme on or before **22.08.2018**. They shall submit the required set of forms as mentioned herein below to the last working

Branch/Office of the deceased employee. They shall refund the entire amount of the Bank's Contribution to the Provident Fund and interest accrued thereon received by the deceased employee on retirement plus 56% of the said received amount as his/her share in contribution towards meeting the funding gap as per settlement, on or before **21.09.2018**. The family of deceased posted in Head Office has to submit the forms to HRMS, HRD, HO Manipal.

- b) Forms to be submitted by family of the deceased as mentioned in para (a) above
- i. Option for joining Pension (**Annexure-VIII**)
 - ii. Application for family pension (**Annexure-IX**)
 - iii. Family Pensioner's Profile. (**Annexure-X – in duplicate**)
 - iv. Declaration regarding non-marriage/remarriage (**Annexure-XI and XII**)
 - v. Declaration regarding non-employment (in case of eligible son/daughter) (**Annexure-XIII**)
 - vi. Any other relevant document such as copy of Death Certificate of staff, Aadhar Card/PAN Card of the applicant.
 - vii. A copy of the punishment order awarded by the Competent Authority.

Steps to be taken at Branch / Office

1. Branch has to issue set of application forms as mentioned above.
2. After receiving all the forms as mentioned above including punishment order from the family member, the same should be forwarded duly verified/recommended to the Regional / Zonal Office immediately along with the service particulars of the employee (Annexure-VII).

Steps to be taken at Regional / Zonal Office

1. Having received the applications from the branches/offices, Regional / Zonal Office have to verify/make necessary corrections in HRMS, the details of employee such as Name, Date of Birth, Date of Joining, Date of Compulsory Retirement, **Date of Death**, Gender, Category, (Officer/Clerk/Sub Staff), PAN No. and Branch from where the employee has compulsorily retired.
2. Thereafter, they have to forward the applications duly recommended to Staff Welfare Division HRD: Head Office Manipal as and when received.

PROCEDURE/INSTRUCTIONS TO BE FOLLOWED FOR REMITTANCE OF FUNDS REFUNDED BY COMPULSORILY RETIRED EMPLOYEES'/FAMILY OF COMPULSORILY RETIRED EMPLOYEES

After submission of the pension option form by compulsorily retired employee or family of the deceased compulsorily retired employee, he/she has to refund the required amount on or before **21.09.2018** to the Branch/Office from where they have compulsorily retired. In case of employees compulsorily retired from Head

Office, the applicant has to refund the required amount on or before **21.09.2018** to HRMS, HRD, Head Office Manipal

Action to be taken by Branch/Office:

The Branch has to remit the amount collected from the compulsorily retired employee/family of compulsorily retired employee to the Regional /Zonal Office in one lot on or before **28.09.2018** along with the list of pension optees and refunded amount as per the following format in Excel Sheet.

Sl. No	PF No.	Name	Bank's contribution of PF	56% of Bank's contribution	Total of 3 & 4	Branch	Region/ Zone
	1	2	3	4	5	6	7
1							
2							
		Total					

Action to be taken by Regional / Zonal Offices

The Regional / Zonal Office/HRMS HRD: Head Office has to credit amount to Collection Account No 00123170000389 with SWD HRD HO Manipal in single lot, latest on or before **05.10.2018**.

After crediting the amount to Savings Bank account (as mentioned above), Regional Office / Zonal office has to send a statement as given below in excel format and to be emailed to Staff Welfare Division, Head Office, (hoswd@syndicatebank.co.in) along with the details of such credit. i.e., Name of the Region / Zone, Transaction No., Date of Credit. Total amount should tally with the amount credited by the Region / Zone.

Sl. No.	PF No.	Name	Bank's contribution of PF	56% of Bank's contribution	Total of 3 & 4	Branch	Region /Zone
	1	2	3	4	5*	6	7
1							
2							
		Total					

* Total of column 5 should tally with the amount credited to our Collection Account No 00123170000389 with SWD HRD HO Manipal.

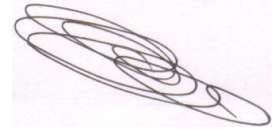
Please note that only after refund of amount by compulsorily retired employee /family of compulsorily retired employee to Staff Welfare Division,Head Office Manipal, a memo for approval of self/family pension will be put up to the Competent Authority for approval of pension.

- The Regional Offices/Zonal Offices/Branches are advised to display suitable notice regarding exercising option for pension by Compulsorily Retired Employee. The required set of forms may be handed over to all the ex-employees, who are

compulsorily retired and are desirous to opt for the pension. We seek your co-operation in complying with requirements and adhering to time schedule and completing the task.

8. Please bring the contents of this circular to the notice of all the staff members working at your branch/office/department. A copy of the Circular/Notification along with the Annexure is available on Bank's website.

Clarification, required, if any, on this circular may be sought from **STAFF WELFARE DIVISION / HUMAN RESOURCES DEPARTMENT** at Head Office Manipal, through respective RO / ZO, as per extant guidelines.



(A STEVEN VAS)
GENERAL MANAGER

LRENU:YRSAL:YRUHZ
Check Word

ANNEXURE - I
APPLICATION FOR OPTION OF PENSION

(Option form to be filled in by the employees who are in service prior to 29th September 1995 and compulsorily retired before 27th April 2010)

To:

The Asst. General Manager/Chief Manager/Manager

_____Branch / Office.

I hereby declare that I have read and understood the terms of settlement/Joint Note dated 27.04.2010 for extending another option to join Pension Scheme. I have understood that the terms of the settlement/Joint Note have been arrived at on the basis of Unions/Associations offering to contribute 30% of the initial funding gap assessed for extending another option for joining the pension scheme. I am agreeable to refund the said contribution of 30% towards the funding gap and hereby voluntarily opt for Bank's pension scheme as per the provisions of the said settlement/Joint Note. I undertake to refund the Bank's contribution to Provident Fund together with accrued interest thereon paid to me on my compulsory retirement plus 56% of the said amount being 30% contribution towards the initial funding gap in terms of clause 3 (c) of Joint Note dated 27.04.2010 and clause 2 (IV) (b) of the settlement dated 27.04.2010. the total amount due from me will be refunded to the Bank on or before 21.09.2018.

a. I confirm that I have not filed any case in any Court of law against the Bank in connection with Pension option.

OR

b. I have filed case in _____ Court for pension option; however, I have withdrawn the same. (copy of the relevant order is enclosed).

(please tick a or be of the above)

Further, I hereby declare that I am aware that pension payable to me is subject to the provisions of SyndicateBank (Employees') Regulation 33 applicable for Compulsory retired pension, which is as under.

As per SyndicateBank (Employees') Pension Regulation 33 for Compulsory Retirement Pension:

- 1) "An employee compulsorily retired from service as a penalty on or after 1st Day of November,1993 in term of Syndicate Bank Officer Employees' (Discipline & appeal) regulations 1976 or awards/settlement may be granted by the authority higher than the authority competent to impose such penalty pension at a rate not less than two thirds and not more than full pension admissible to him on the date of his compulsory retirement, if otherwise he was entitled to such pension on superannuation on that date".

- 2) Whenever in the case of bank employee the competent authority passes as order (whether original; appellate or in exercise of power of review) awarding a pension less than the full compensation pension admissible under these regulations, the board of directors shall be consulted before such order is passed.
- 3) A pension granted or awarded under sub-regulation (1) or, as the case may be, under sub-regulation (2) shall not be less than minimum pension prescribed.

I am aware that once I exercised pension option and refunded the requisite fund, the pension option cannot be revoked.

Signature :

Name in full :

Category : (Officer/Clerk/Sub Staff)

Date of joining :

PF Account No. :

Last working Branch :

Present Residential address :

Mobile Number :

Email ID :

(Signature attested)*

Note: Additions/alterations in the text of the above form will render the option invalid.

*(To be attested by Asst. General Manager/Chief Manager/Manager as the case may be under his full signature and PF No.)

ACKNOWLEDGEMENT

Received application from Sri/Smt. _____
for opting pension as per Branch circular No. _____ dated
_____. You are requested to refund the required amount on or before
21.09.2018, thereafter your option for pension will be registered with the Bank.

Date :

Chief Manager / Manager



ANNEXURE - II

APPLICATION FOR COMMUTATION OF PENSION

Date:

The General Manager (P)
Syndicate Bank
Staff Welfare Division
Head Office
MANIPAL.

Dear Sir,

SyndicateBank (Employees') Pension Regulations, 1995 – Commutation of Pension.

1. Please refer to my option letter dated _____ exercising option for Syndicate Bank (Employees') Pension Regulations, 1995.
2. I hereby apply for commutation of my pension to the maximum permissible under Pension Regulations, 1995.

Yours faithfully,

Full Name :

Address :

PF Account No. :

To be sent to HO SWD MANIPAL**ANNEXURE - III****PENSIONER'S PROFILE (Please submit in duplicate) ORIGINAL****(PLEASE FILL UP IN BLOCK CAPITALS)**

- 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 Retirement on Superannuation/VRS
2000/CRS
- 8) Category at Retirement Officer (Scale Grade)/Clerk/Sub-ordinate
Staff
- 9) Provident Fund Account No. _____
- 10) Permanent Address _____

- 11) Branch/Office of last posting _____ Branch _____ Zone
- 12) Branch from where pension Payment is desired _____
- 13) Pension A/c No.(14 digit)
- 14) Have you obtained Commercial Yes/No. If "yes" please state date of
permission Employment by the Competent Authority
- 15) If "No" do you intend to take up Yes/No. If "Yes" please give reference of
your Commercial Employment? Application for permission from the
Competent Authority

PERSONAL DATA OF THE SPOUSE:

- 1) Full Name _____
(FIRST NAME) (MIDDLE NAME) (SURNAME)
- 2) Relationship with the pensioner Wife/Husband
- 3) Date of birth _____ PAN No. _____
- 4) Identification Mark (If any visible)

- 5) Permanent Address _____

PARTICULARS OF FAMILY MEMBERS OTHER THAN SPOUSE (Family as defined under Regulation of Syndicate Bank (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 photographs of the pensioner and 2 joint passport sized photographs of the pensioner with the spouse.



ANNEXURE III**TO BE SENT TO STAFF WELFARE DIVISION, HEAD OFFICE, MANIPAL****PENSIONER'S PROFILE (DUPLICATE COPY)
(PLEASE FILL UP IN BLOCK CAPITALS)**

- 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 Retirement on Superannuation/VRS
2000/CRS
- 8) Category at Retirement Officer (Scale Grade)/Clerk/Sub-ordinate
Staff
- 9) Provident Fund Account No. _____
- 10) Permanent Address _____

- 11) Branch/Office of last posting _____ Branch _____ Zone
- 12) Branch from where pension Payment is desired _____
- 13) Pension A/c No.(15 digit)
(Scheme code SB-121)
- 14) Have you obtained Commercial Yes/No. If "yes" please state date of
permission Employment by the Competent Authority
- 15) If "No" do you intend to take up Yes/No. If "Yes" please give reference of
your Commercial Employment? Application for permission from the
Competent Authority

PERSONAL DATA OF THE SPOUSE:

- 1) Full Name _____
(FIRST NAME) (MIDDLE NAME) (SURNAME)
- 2) Relationship with the pensioner Wife/Husband
- 3) Date of birth _____ PAN No. _____
- 4) Identification Mark (If any visible)

5) Permanent Address

PARTICULARS OF FAMILY MEMBERS OTHER THAN SPOUSE (Family as defined under Regulation of Syndicate Bank (Employees') Pension Regulations, 1995

	Name	Relationship	Date of Birth
(1)	<hr/>	<hr/>	<hr/>
(2)	<hr/>	<hr/>	<hr/>
(3)	<hr/>	<hr/>	<hr/>

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 photographs of the pensioner and 2 joint passport sized photographs of the pensioner with the spouse.



Not applicable for family pensioner

ANNEXURE IV- A

Name of the Bank: Syndicate Bank

PART - I

**Declaration by the Pensioner for Facilitating Medical Examination by the
Medical Officer
(NOT APPLICABLE FOR FAMILY PENSIONER)**

The applicant must complete this statement prior to his examination by the Medical Officer and must sign the declaration appended thereto in the presence of Medical Officer.

1. Name in full (in block letters)
2. Date of Birth (as per Bank's service Record)
3. Particulars regarding parents
 - Father's age, if living and state of health
 - Father's age at death and cause of death
 - Mother's age, if living and state of health
 - Mother's age at death and cause of death
4. Have you been considered for grant of invalid Pension?
If so, state the grounds thereof
5. Have you been granted leave on medical certificate during the last three years of your service? If so, state periods of leave and nature of illness.
6. Have you during the last three years period
 - a) Suffered from any major illness requiring hospitalization?
If so, the nature of illness and period of hospitalization may be please be indicated; or
 - b) Undergone any major surgical operation
 - c) Lost or gained weight markedly

Declaration by Applicant

(to be signed in the presence of Medical Officer)

I declare all the above answers to be, to the most of my belief, true and correct.

I am fully aware that by willfully making a false statement or concealing a relevant fact, I shall incur the risk of losing the commutation.

Applicant's signature or thumb impression
In case of illiterate applicant

(Signature of Medical Officer)

ANNEXURE IV - B**Form No.4
PART - II****Medical Details of the Pensioner
(To be filled by the examining Medical Officer)**

1. Apparent age :
2. Height :
3. Weight :
4. Describe any scars or identifying
Marks of the applicant
5. Pulse rate –
(a) Sitting
(b) Standing
What is character of pulse:
6. Blood Pressure –
(a) Systolic
(b) Diastolic
7. Is there any evidence of disease of the :
Main organs –
 - (a) Heart
 - (b) Lungs
 - (c) Liver
 - (d) Spleen
 - (e) Kidney
8. Investigations (wherever considered :
Necessary by the Medical Officer)
 - i) Urine
(State specific gravity)
 - ii) Blood
 - iii) X-Ray chest
 - iv) E C G
9. Any additional finding

(Signature)



ANNEXURE IV - C**FORM NO.4
PART III**

(Certificate of Fitness for payment of Commutation of Pension)
(to be filled by the examining Medical Officer)

I/We have carefully examined Sri / Smt. / Kum.

And am/are of opinion that –

He / She is in good bodily health and has the prospect of an average duration of life.

OR

He / She is not in good bodily health and is not a fit subject for commutation.

OR

Although he/she is suffering from _____

He/she is considered fit subject for commutation but his/her age for the purpose of commutation, i.e., the age next birthday should be taken to be

_____ (in words) years more than his/her actual age.

Place :

Date :

Signature and designation of
Examining Medical Officer

Name :

Address :

Regd. No.:



ANNEXURE - V

**(TO BE ISSUED ON BRANCH LETTER HEAD)
Draft of letter to Medical Officer referring the Pensioner for Medical
Examination)**

Ref.No. : _____

Date : _____

To

Dr., (Medical Officer)

Sir/Madam,

Medical Examination – Commutation of Pension.

Sri/Smt./Kum. _____ who retired from the service on
_____ as _____ (Designation) has applied for
commuting a fraction of his/her pension for a lump sum payment. The following
documents are forwarded herewith:

- (a) Application for commutation in original
- (b) Form No.4 (Part I, II and III as per Annexure VI-A, B, C)

In terms of Regulation **41 (7)** of Syndicate Bank (Employees') Pension Regulations, 1995 (commutation of pension) Sri/Smt./Kum. _____ should be examined by a Medical Officer.

Please submit your report in the form annexed and handover the same in closed cover to the signatory of this letter.

Yours faithfully,

(Designated Authority)
Branch Manager



ANNEXURE - VI

The General Manager (P)
 Syndicate Bank
 Staff Welfare Division
 Head Office
 MANIPAL.

NOMINATION FOR PENSION / COMMUTATION
YOUR REF.NO. _____

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 the pensioner	Age (date of birth 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 Authority.

Name of witness

Signature of witness

(1) _____

(2) _____

ॐ

ANNEXURE - VII
TO BE SENT TO STAFF WELFARE DIVISION, HEAD OFFICE, MANIPAL
THROUGH YOUR ZONAL OFFICE

(Please use for all categories of Pensions Except Family Pension)

I. Service particulars of the employee (Pensioner)

- a) Full Name :
- b) Category: Officer/Clerk/Spl.Asst./Sub staff (Full time / Part Time)
- c) Date of Birth :
- d) Date of joining: (As _____) If Part Time,
 Date of joining
 As Part Time _____ Scale wages $\frac{1}{3}$, $\frac{1}{2}$, $\frac{3}{4}$, etc. /converted to full time
- e) Educational qualifications _____
- f) Date of promotion
- g) Mode of Retirement: Superannuation / VRS / CRS
- h) Date of Retirement : (Last day of employment) : _____
- i) Total service in the Bank : _____ years _____ months _____ days
 Less Non-Qualifying for pension : _____ years _____ months _____ days
 Service qualifying for Pension : _____ years _____ months _____ days

II. Last 10 months emoluments drawn

Month/ year	ALLOWANCES DRAWN						Officiating Allowance (Rs.)
	Pay cut by NPNA (Rs.)	Basic Pay (including Stagnation increments) (Rs.)	Special Pay (only for Award Staff) (Rs.)	Graduat ion Pay/PQ P (Rs.)	Fixed Person al Pay (Rs.)	CCA reckoned for PF Award Staff only (Rs.)	
Jan.							
Feb.							
March							
April							
May							
June							
July							
Aug.							
Sept.							
Oct.							
Nov.							
Dec.							
TOTAL							

CERTIFICATE
(Strike of what is not applicable)

1. As per our records, the employee has sought/has not sought Bank's permission to take up Commercial Employment.
2. As per our records no disciplinary action is contemplated/pending/initiated against this employee.
3. We certify that the employee has exercised a valid option in favour of pension and is eligible to draw Pension under the Syndicate Bank (Employees') Pension Regulations, 1995.

Verified and Recommended
Endorsed

Branch Recommendations

Signature : _____

Signature _____

(Sign No.) _____
BM/SBM/Chief Manager

(Sign No.) _____
CM/AGM/DGM/ZM

Branch _____

_____ Zone

Date :

Date :



ANNEXURE - VIII

(Option to be exercised by the family member of ex-employee who were in service prior to 29th September 1995 and Compulsorily retired and died thereafter)

To:

The Asst. General Manager / Chief Manager / Manager
 _____ Branch / Office

I hereby declare that I have read and understood the terms of Settlement/Joint Note dated 27.04.2010 for extending another option to join Pension Scheme. I have understood that the terms of the settlement/Joint Note have been arrived at on the basis of Unions/Associations offering to contribute 30% of the initial funding gap assessed for extending another option for joining the pension scheme. I am agreeable to the said contribution of 30% towards the funding gap and hereby voluntarily opt for Bank's pension scheme as per the provisions of the said settlement/Joint Note. I undertake to refund the Bank's contribution to Provident Fund together with accrued interest thereon paid by the Bank at the time of retirement **plus 56% of the said amount** being 30% contribution towards the initial funding gap in terms of clause **3 (c)** of Joint Note dated 27.04.2010. The total amount due from me will be refunded to the Bank on or before **21.09.2018**.

I am aware that once I exercised pension option and refunded the requisite fund, the pension option cannot be revoked.

Signature :

Name in full :
 Designation : (Officer/Clerk/Sub Staff)
 Date of joining :
 Date of Retirement/CRS/VRS :
 Mode of retirement :
 PF Account No. :
 Last working Branch/Office :
 Present Residential address :

Telephone No. :

(Signature attested)*

Note:

Additions/alterations in the text of the above form will render the option invalid.

*(To be attested by AGM/Chief Manager/Manager as the case may be under his full signature and PF No.)

ACKNOWLEDGEMENT

Received application from Sri/Smt. _____ for opting pension as per Br. Cir. No. _____ dated _____. You are requested to refund the required amount on or before **21.09.2018**, thereafter your option for pension will be registered with the Bank.

Date :

Chief Manager / Manager

ॐ

ANNEXURE - IX
APPLICATION FORM FOR FAMILY PENSION

To:
The Trustees,
Syndicate Bank
Staff Welfare Division
H.O. MANIPAL.

Dear Sir,

Sub: Request for Family Pension.

I regret to inform you that Sri/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:

- i) Full Name of the Applicant :
- (a) Widow/Widower :
- (b) Unmarried Son (not over 25 years) :
- (c) Unmarried 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) Pension A/c No. :

I hereby declare that –

- (a) I have not again married/remarried
- (b) 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 in case of child.
- (c) Latest passport size photograph (two) of the self/next family member eligible for family pension
- (e) Other relevant documents establishing identity such as copy of election identity card

- (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 :



ANNEXURE X**(To be submitted in duplicate)
FAMILY PENSIONER'S PROFILE****I.**

- (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 : _____

- (6) Branch from where pension : Branch
Zone
- (7) 14 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	Date of Birth		
		DD	YY	MM

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 ONLY

III. 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. Designation at the time of retirement/death: Officer/Clerk/Sub Staff
(full time / part time)
8. Provident Fund Account No. :

Signature/Thumb impression of _____ attested

Chief Manager / Manager (PF No)
_____ Branch



ANNEXURE - XI

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 Asst. General Manager
The Chief Manager / Manager

_____ Branch.

My Pension Account.

I am / will be drawing Family Pension through your branch. As required under the Syndicate Bank (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.

Place: _____
Signature / Thumb Impression

Date: _____
Name of the pensioner

Certificate from Branch Manager

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 Branch Manager)

Place: Name:

Date: Designation:



ANNEXURE - XII

Certificate of Non-marriage to be submitted by unmarried daughter/son

The Asst. General Manager
The Chief Manager / 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.

Place:

Signature / Thumb Impression

Date:

Name of the pensioner

The Asst. General Manager
The Chief Manager / 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 Branch Manager)

Place:

Name:

Date:

Designation :



ANNEXURE - XIII**Non-employment / re-employment certificate by unmarried daughter/son**

I, Sri/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 Regulations No.40 (1) (b).

Signature

Date :
Name :
Pension Reference :
Address :



ANNEXURE - XIV
(To be filled by the Branch / Office)
 Syndicate Bank

_____ Region / Zone

WORKSHEET FOR FAMILY PENSION CASES ONLY

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

Designation: Officer/Clerk/Substaff (Full Time / Part Time) $\frac{1}{3}$ or $\frac{1}{2}$ or $\frac{3}{4}$,

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	ALLOWANCES DRAWN					Officiating Allowance (Rs.)
	Basic Pay (including stagnation increments) (Rs.)	Special Pay (only for Award Staff) (Rs.)	Graduation Pay/PQP (Rs.)	Fixed Personal Pay (Rs.)	CCA reckoned for PF Award Staff only (Rs.)	
Actual Salary drawn						
Payable for the last month						
TOTAL						

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 _____

Date:

Branch Seal:

03080

ANNEXURE - XV**INDIAN BANKS' ASSOCIATION**

Stadium House, 6th Floor, Block 3,
Veer Nariman Road, Mumbai – 400020
Phone: 2844999 (Stadium House) 2182288(W T C)
Gram: BANKSLINK Telex: 011-82373
Fax: 2335638 / 2184222

No.PD/CIR/76/G(II)/592 dt 05.07.1997

Private & Confidential

Designated Officers of Member Banks which are parties to the Bipartite Settlement on Pension

Dear Sirs,

Bank (Employees') Pension Regulations, 1995 – Medical Examination.

In terms of the existing provisions, if a pensioner eligible for superannuation pension or pension on voluntary retirement or premature retirement pension applies for commutation after one year from the date of retirement, the same has to be permitted subject to medical examination. Similarly, in cases where invalid pension or compassionate allowance or compulsory retirement pension is admissible, the pensioner shall be eligible to commute a fraction of his pension after he has been declared fit by a medical officer approved by the Bank.

Medical examination is intended to assess whether the retiree should be allowed to commute any portion of the pension and if allowed, what should be the additions of years to his actual age, as there is a strong nexus between the employee's age and the rate of commuted value. Thus, determination of the employee's age for the purpose of commutation is required to be done independently of his age as per declaration/documentary proof, but it will not in any case be less than the declared age. Factors that would possibly need to be kept in view in determining the age would, therefore, include -

- i) the general state of his health;
- ii) major disease, if any, from which the employee is suffering at the time of examination;
- iii) Past medical history.

We enclose herewith the list of points to be kept in view by Bank's Medical Officers while carrying out medical examination of retired employees seeking commutation of pension. The list has been compiled by the Reserve Bank of India.

The Banks may consider adopting the same and a copy of these points may be made available to the Medical Officers approved by the Banks for this purpose.

Sd/-

(V B Gupta)

DEPUTY PERSONNEL ADVISER

Encl:

List of points to be kept in view by Banks Medical Officer while carrying out Medical examination of Retired employees seeking commutation of pension

- i) Bank's Medical Officers should carefully go through the Form prescribed for recording findings of medical examination. Since the Form has been devised on the lines of the one used in Government of India for similar purpose, it should be accepted as it is without any material change.
- ii) The minimum investigations if required to be done with reference to pathological /radiological/ECG should be got done through clinic of Bank's Medical Officer's choice. Once the reports are at hand, Bank's Medical Officer should proceed with his own examination of the employee.
- iii) There is no definite formula or yardstick for fixation of age for commutation purposes. At the same time, there should be objectivity, leaving least scope for unreasonable decision in arriving at the age. If the addition to the declared age as recommended by the Bank's Medical Officer is not acceptable to the employee, he is free to withdraw his commutation application. Therefore, the Bank's Medical Officer after examination should record his findings in the prescribed form and send it to the office in a closed cover, without discussing the findings with the employee.
- iv) For fixing the age, Bank's Medical Officer is required to come to conclusion after examination as to how far the life span of the employee would get curtailed because of the disease or how far the same is likely to be prolonged despite disease. **For example, an employee suffering from such malignancy as is likely to drastically curtail his life span, he should not be allowed commutation facility.**
- v) However, if the employee is suffering from malignancy without Metastasis where with early surgery/treatment, life expectancy is for considerable number of years, such cases should be recommended for commutation by adding 1 or 2 or more number of year to his/her actual age according to the outset of the year of such malignancy. A similar approach should be adopted by Bank's Medical Officers to examine cases of kidney dialysis, kidney transplant, intractable and resistant cases of tuberculosis with fibrotic and emphysematic lungs and other life threatening diseases where commutation is to be rejected.

Similar view may be taken for chronic diseases like asthma, diabetes, hypertension, acute and crippling rheumatic disorders, ulcerative colitis, etc. where on the basis of extent of suffering, Bank's Medical Officer should come to conclusion whether addition of years to age is called for and if so how much. Same is true of breast and colorectal malignancies. It may be noted that addition to the age, if any, should be recommended in one or more completed years and not in months.

- vi) A number of employees may have cardiovascular episodes existent during their service or after retirement. Very few will have silent ECG changes without awareness and without having treatment. The extent of disability will be different for different persons and Bank's Medical Officer's recommendation in fixing the age will not be same for all.

If a person examined does not project any risk factor (i.e., if he has no active illness, he is with normal weight, Blood Pressure, pulse according to age, is not diabetic, does not smoke or is not habitually alcoholic), Bank's Medical Officer should straight away certify his actual declared age without any addition thereto for commutation.

It is in the cases of cardiovascular disability with or without diabetes one has to apply his mind to arrive at fixing the age, Person may be evaluated on the basis of :-

Hypertension – mild, moderate, severe, duration, controlled with medication, whether had stroke?

Added risk factors – overweight, smoking, alcoholic, diabetes, stress

Diabetes – mild, moderate, severe, history of retinopathy, gangrene, amputation; on treatment, controlled, etc.

Added risk factors – as above

Cardiac – Person with history stable/unstable angina. Had cardiac Ischemia, hospitalized, 1st attack, 2nd attack so on, angiography done coronary blocks, bypass surgery done/suggested/ not done, etc. with or without above risk factors etc.

Neurological – Paralytic episodes, parkinsonism, Myasthenias.

Kidney – failures, dialysis, advised transplant.

Other serious illness – not given as example, here.

When the above pattern of evaluating health profile is understood, Bank's medical officer has to decide the seriousness of the illness and how it will affect the life span of the employee, and fix the age by adding one, two or three or four years for the actual age based on the seriousness of the decease.

As a matter of precaution, addition of 4 years should be made in cases where employee have undergone bypass surgery/open heart surgery/angioplasty/kidney transplant or has fixed a pace marker.



ANNEXURE – S 9

Syndicate Bank

Memorandum to accompany all applications for pensioner benefits in respect of employees who ceased to be in service due to imposition of penalty and the pension is recommended under the Syndicate Bank (Employees') Pension Regulations, 1995.

Please State here the class of pension applicable (Regulation 31 or 32 or 33)

1	Ex-employee full name	
		(First Name) (Middle Name) (Surname)
2	Provident Fund Number	
3	Designation (Grade/Scale if officer)	
4	Designation and last place of posting	
5	Date of Birth	
6	Date of joining	
7	Date of promotion (if any)	
8	Qualifications	
9	Date of cessation from service	
10	Mode (reason) of cessation	
11	Brief description of the irregularity/Misconduct – whether Vigilance angle involved	
12	Monetary loss if any caused to the Bank	
13	Financial loss, if any is quantified If quantified whether Recovered, if not recovered, how it is proposed to be recovered. Explain briefly.	
14	Whether suspended before cessation	
15	If so the duration and how suspension period was regularized	
16	Previous punishments/penalties	
17	Whether disciplinary proceedings are continuing after date of superannuation. If so reference of Competent Authority's Order under OSR regulation No.20(3) (iii) (enclose copy of order)	
18	Personal Data of the employee	
	a. Financial position (known sources of other income, property owned, its approximate worth etc.)	
	b. Dependents relationship and age	
	c. Any other earning family member if so their income (Family to consist of spouse, son/s, unmarried daughter/s)	
	d. General physical health of the employee	

	e. General Health of the family members	
	f. General performance of the employee during service in the Bank	Excellent/Good/Average/Poor
	g. Leave Record	Excellent/Good/Average/Poor
19	<p>We confirm the information furnished as above for considering grant of Pension as per the provisions of Syndicate Bank (Employees') Pension Regulations, 1995 (strike out whichever is not applicable)</p> <p>i) Compassionate Allowance (payable to an employee who is dismissed or removed or terminated from Bank's service) under Regulations No. 31 not exceeding two thirds of the pension which is admissible to him on the basis of the qualifying service rendered up to the date of his dismissal, removal or termination, which shall not be less than amount of minimum pension payable under regulation 36</p> <p style="text-align: center;">OR</p> <p>ii) Premature Retirement Pension (payable to an employee who retire prematurely on account of orders of the Bank) under Regulations Nos. 32 which is admissible to him on the basis of the qualifying service rendered up to the date of his pre-mature retirement, which shall not be less than amount of minimum pension payable under regulation 36.</p> <p style="text-align: center;">OR</p> <p>iii) Compulsory Retirement Pension (payable to an employee compulsorily retired from service as a penalty) under Regulation Nos. 33 @ two thirds of the pension OR full pension (strike out whichever is not applicable) which is admissible to him on the date of his compulsory retirement if otherwise he was entitled to such pension on superannuation on that date, which shall not be less than amount of minimum pension payable under regulation 36</p>	

We recommend for grant of Compassionate Allowance under Regulation 31 OR premature Retirement Pension under Regulation 32 OR Compulsory Retirement Pension (full or 2/3rd) under Regulation 33 (strike out whichever is not applicable) to Sri/Smt. _____ as per his/her eligibility.

Senior/Chief Manager (HR)

Zonal / Regional / Dy Gen Manager

