

ALLAHABAD BANK

Personnel Administration Department
Head Office: 2, Netaji Subhas Road, Kolkata-700001

Instruction Circular No.15748/PA/2018-19/31

Date: 20.06.2018

To All Branches and Offices

CIRCULAR

Option for Pension/Family Pension under Allahabad Bank (Employees') Pension Regulations-1995 to the Officers/Employees, Compulsorily Retired by the Bank

It has been decided by the Bank to extend option for pension under Allahabad Bank (Employees') Pension Regulations, 1995 (hereinafter referred as ABEPR-1995) to **Compulsorily Retired** officers/employees in accordance with the terms and conditions laid down in the Bipartite Settlement/Joint Note dated 27.04.2010.

1. Salient Terms of the offer to joint Pension Scheme under ABEPR-1995 -

- 1.1** Pension option to be extended to those officers/employees who were in the service of the Bank before 29th September, 1995 and compulsory retired by the Bank between 29.09.1995 to 27.04.2010 (both day inclusive), did not opt for pension under the said Pension Scheme of 1995 shall be **ELIGIBLE** for pension under ABEPR-1995, provided.
- (a) Exercise option for pension within **60 days from the date of the circular i.e. latest by 18.08.2018** to become a member of the Pension Fund and
- (b) Refund within 30 days after expiry of the said period of 60 days i.e. latest by **17.09.2018**, the entire amount of the Bank's contribution to the Provident Fund and interest accrued thereon received by the employee/officer on retirement together with the payment over and above the said amount at 56% of the amount and
- (c) Authorise the Trust of the Provident Fund of the Bank to transfer the entire contribution of the Bank along with interest accrued thereon to the credit of the Pension Fund.
- 1.2** The families of those retired officers/employees who were in the service of the Bank prior to 29th September 1995, and Compulsorily Retired by the Bank between 29.09.1995 to 27.04.2010 (both day inclusive) and died thereafter shall be **ELIGIBLE** for the family pension under ABEPR-1995, provided
- (a) Exercise option for pension within **60 days from the date of the circular i.e. latest by 18.08.2018** to become a member of the Pension Fund and
- (b) Refund within 30 days after expiry of the said period of 60 days i.e. latest by **17.09.2018**, the entire amount of the Bank's contribution to the Provident Fund and interest accrued thereon received by the employee/officer on retirement together with the payment over and above the said amount at 56% of the amount and

(c) Authorise the Trust of the Provident Fund of the Bank to transfer the entire contribution of the Bank along with interest accrued thereon to the credit of the Pension Fund.

1.3 Pension/ Family Pension to those who opt to join the pension scheme complying with the terms of the Settlement/ Joint Note dated 27th April,2010 shall be payable **with effect from 27th November 2009, however, officers/employees who compulsorily retired after that date shall get pension from the respective dates of such retirement.**

1.4 **Once the option is exercised and refunded the requisite fund, the pension option can not be revoked.**

1.5 Court case/s, if any, filed by the compulsorily retired officers/employees or the families of such deceased officers/employees, in relation to pension option under ABEPR-1995 may be withdrawn forthwith.

1.6 As per Regulation-41(4)(iii) of the ABEPR-1995, an employee who is compulsory retired by the bank and is eligible for compulsory retirement pension under Regulation 33 shall be eligible to commute a fraction of his pension subject to the limit specified in sub-regulation (1) **after he has been declared fit by a medical officer approved by the Bank.**

1.7 The medical examination should be carried out by Medical Practitioner/Doctor acceptable to the Bank. The expenses, **if any related to said medical examination including doctor's fee shall be borne by the applicant.**

1.8 Once the option for pension of officer /employee or family of the deceased officer /employee is accepted by the Bank, can not be revoked.

2. Eligibility –

2.1 Eligibility of the Compulsorily Retired officers/employees or families of such deceased officers/employees, to join the Pension Scheme under ABEPR-1995 will be ascertained in terms of **Clause 1.1 & 1.2** of this circular.

2.2 However, as per Regulation-14 of the Allahabad Bank (Employees') Pension Regulation-1995, an employee who has rendered a minimum of ten years of 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.

2.3 Officers/employees who were retired from Bank's service other than **Compulsory Retirement** or families of such deceased officers/employees, did not opt for pension under the ABEPR-1995 earlier **in 1995-96 OR in 2010**, when the options were invited, shall **NOT BE ELIGIBLE.**

2.4 "Family" for this purpose will mean and include spouse; unmarried children, including legally adopted children and widowed or divorced daughters till re-marriage, not above the age of twenty five years and parents, in case of unmarried employee.

3. Operational Guidelines –

3.1 Option to be exercised in prescribed format enclosed with this Instruction Circular, within **60 days from the date of circular i.e. latest by 18.08.2018** to become a member of the Pension Scheme under ABEPR-1995.

3.2 Eligible officers/employees, who were compulsorily retired from the Branches/Offices/ROs/ZOs or families of such deceased officers/employees, have to

submit their application form alongwith all documents/annexures as stated in Clause 3.4 below, to the concerned Zonal Office in **3 copies**.

3.3 Eligible officers/employees, who were compulsorily retired from Head Office or families of such deceased officers/employees, have to submit their application form directly to HO, Terminal Dues Section alongwith all documents/annexures as stated in Clause 3.5 below in **2 copies**.

3.4 Eligible officers/employees have to submit following forms to the concerned Zonal Office/Head Office from where they were Compulsory Retired –

- (i) Duly filled in Application Form for Pension Option under ABEP-1995 **[Annexure-A (PART-I & PART-II)]**
- (ii) Duly filled in Application for Commutation **(Annexure-B)**
- (iii) Duly filled in Nomination Form for Family Pension **(Annexure-C)**
- (iv) Duly filled in Declaration form for facilitating Medical Examination by the Bank's Medical Retainer/ Regd. Medical Practitioner & Fitness Certificate of the applicant for Payment of Commutation of Pension **[Annexure –D (PART-I; PART-II & PART-III)]**
- (v) Self attested copy of order of Compulsory Retirement.
- (vi) Self attested copy of KYC documents (e.g. Addhar Card, PAN Card etc.), duly authenticated/verified by the concerned Zonal Office with original.

3.5 Families of such deceased officers/employees have to submit following forms to the Zonal Office/Head Office from where they were Compulsory Retired –

(a) In case of applicant is spouse of the deceased officers/employees

- (i) Duly filled in Application Form for Family Pension under ABEP-1995 **(Annexure-I)**
- (ii) Death Certificate of the Officer/Employee duly authenticated/verified by the concerned Zonal Office with original.
- (iii) Duly filled in Declaration Form regarding non-marriage/re-marriage **(Annexure-II)**
- (iv) Self attested copy of KYC documents (e.g. Addhar Card, PAN Card etc.), duly authenticated/verified by the concerned Zonal Office with original.
- (v) Self attested copy of order of Compulsory Retirement.

(b) In case applicant is other than spouse, they have to submit following documents in addition to above documents/forms as mentioned in Clause 3.5 (a).

- (i) Duly filled Declaration Form regarding non-employment, in case son/daughter, **(Annexure-III)**
- (ii) Affidavit by applicant before Notary/Executive Magistrate, with respect to release of family pension in his/her favour
- (iii) Genealogical Tree issued by competent authority (e.g. such as DM, SDO, BDO, Tehsildar, Counselor, Ward Commissioner etc.)
- (iv) Relinquishment letter from other eligible legal heirs.

3.6 Option Forms alongwith all enclosures as mentioned above in **Clause 3.4 & 3.5** above (whichever is applicable) shall be submitted in **3 Copies in case of Zonal Office and in Duplicate in case of Head Office**.

3.7 Duly filled in option forms, complete in all respects, will only be accepted. Options given in incorrect forms or options containing any incorrect information and/or additions/alterations without authentication, will render the same invalid and the option will be liable to be rejected for which the Bank will have no responsibility.

4. Action Points:

- 4.1 At Zonal Office-** On receipt of the option form alongwith all requisite enclosures in 3 copies, the same will be checked and the contents will be verified to the extent records are available. Any discrepancy found, will be rectified on spot under authentication of the applicant, any field of the application form found blank will be filled in by the applicant. One copy of the same will be returned to the applicant **duly acknowledged by the concerned Zonal Office**. Original option form will be forwarded to the Head Office, Terminal Dues Section with recommendation, retaining a copy of the same at their end.
- 4.2** Terminal Dues section, Head Office will inform the concerned Zonal Office as well as the applicant with respect to requisite amount to be refunded by the applicant, in terms of **Clause 1.1 (b) & 1.2 (b)** mentioned above **within 30 days after expiry of 60 days as stated above** i.e. within **17.09.2018**.
- 4.3** After refunding the required amount in **Annexure-VII**, appended with this Instruction Circular, within 17.09.2018 the Head Office Copy of the same will be forwarded to Head Office, Terminal Dues Section by the concerned Zonal Office.

Field functionaries are requested to take careful note of the above and bring it to the notice of all employees and officers working under their jurisdiction. A copy of this Instruction Circular should also be displayed in the Branch/Office Notice Board for information of all concerned including retired employees/families of deceased ex-employees.

Hindi version of the circular will follow.

(S. K. Suri)
General Manager (HR)

ALLAHABAD BANK

H.O. 2, N. S. Road, Kolkata-700001

Option to join pension scheme under Allahabad Bank (Employees') Pension Regulation,1995

(to be filled in by the Officers/employees who were Compulsory Retired by the Bank)

To,
The General Manager (HR)
Allahabad Bank,
Head Office,
Kolkata.

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 under Allahabad Bank(Employees') Pension Regulations, 1995. I have understood that the terms of the Settlement/ Joint Note have been arrived at on the basis of the 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 under Allahabad Bank (Employees') Pension Regulations, 1995 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 retirement plus an amount equal to 56% of the Bank's contribution to Provident Fund with interest received at the time of compulsory retirement being 30% contribution towards the initial funding gap in terms of Clause 3(c) of the Joint Note dated 27.04.2010 and Clause 2(IV)(b) of Settlement dated 27.04.2010.

(a) I confirm that I have not filed any case before the court of law in relation to Pension Option.

(b) I have filed court case being No..... before the in relation to pension option. However, the said case has been withdrawn me on (Certified copy of the relevant order is enclosed)/to be withdrawn by me henceforth.

(Please strike out which one is not applicable)

I hereby declare that the pension payable to me is subject to the Regulation-33 of Allahabad Bank (Employees') Pension Regulation-1995. which is as under –

Signature:
Name in Full:
PF No.:
Date:

Signature with date and official seal of receiving employee
Name of the receiving employee /Designation/PF No.

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

ANNEXURE - A (PART-II)

[Enclosure to Instruction Circular No.15748/PA/2018-19/31 dated 20.062018]

ALLAHABAD BANK
H.O. 2, N. S. Road, Kolkata-700001.

Applicant's Profile

PI affix latest
Passport
Size
Photograph

1	Name of the Employee	
2	PF No.	
3	Date of Recruitment (DD/MM/YYYY)	
4	Designation at the time of Recruitment	
5	Place of last posting	Branch/RO/ZO/HO – Branch/RO/ZO Name -
6	Date of Punishment (DD/MM/YYYY)	
7	Designation when punishment order was passed	
8	Permanent Address	PO - Distt – PIN -
9	Present address for Correspondence	PO - Distt – PIN -
9	Phone No./Mobile No.	
10	e-mail ID	
11	A/c No. and name of the Branch from where the pension payment is desired	A/c No. - Name of the Branch – Branch Code – Zone -

12	Have you re-employed (Yes/No) If 'yes' please mention permission reference No. & date of Competent Authority	
13	Details of KYC Documents	

Place:

Date:

Signature of the Employee

Signature with date and official seal of receiving employee
Name of the receiving employee /Designation/PF No.

ALLAHABAD BANK

H.O. 2, N. S. Road, Kolkata-700001.

Request for Commutation of Pension:

[To be deleted under authentication if commutation is not desired]

In terms of Regulation 41 of Allahabad Bank (Employees') Pension Regulations, 1995, I hereby apply for commutation of 1/3rd of pension admissible to me. I also enclose my medical examination report as per format **Annexure-D (PART-I,II &III)** [delete if not applicable].

Name in Full :

PF No.

Date of Appointment :

Date of Compulsory Retirement:

Last Designation :

Place of Last Posting :[Branch/Office]

RO/ZO :

Intended Pension Paying Branch:

SB A/C No.....

Date:

Place:

Signature of Employee

Signature with date and official seal of receiving employee
Name of the receiving employee /Designation/PF No.

ALLAHABAD BANK
H.O. 2, N. S. Road, Kolkata-700001.

Nomination for Pension

I,hereby nominate the person/persons mentioned below who is /are members of my family and confer on him/her 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	Relation	Age as on 20.06.2018 (DOB in case of minor)	Amount of share of pension of pension payable to each

Signature:

Name in Full:

PF No.:

Date:

Note:

(i) The share of the pension/commuted value of the pension should cover whole amount of pension.

(ii) In case the nominee is minor, his/her share should be payable to the legal Guardian appointed by the Competent Court of Law.

Name and Signature of the witness:

1. NameSignature.....

2. NameSignature.....

Signature with date and official seal of receiving employee
Name of the receiving employee /Designation/PF No.

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

ALLAHABAD BANK

H.O. 2, N. S. Road, Kolkata-700001.

**Declaration by the compulsorily retired officer/employee for facilitating Medical Examination
by the Regd. Medical Practitioner accepted to the Bank**



The applicant must complete this statement prior to his examination by the Bank's Medical Retainer / Regd. Medical Practitioner and must sign the declaration appended thereto in the presence of Bank's Medical Retainer / Regd. Medical Practitioner.

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, if not alive and cause of death
 - Mother's age, if living and state of health
 - Mother's age at death, if not alive and cause of death
4. Have you been considered for grant of invalid Pension? If so, state the ground 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 hospitalization may 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 the Bank's Medical Retainer/ Regd. Medical Practitioner)

I(PF No.....) hereby declare and affirm that all the above particulars/answers are true and correct to the best of my knowledge and belief. 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

Signature of Bank's Medical Retainer/Regd. Medical Practitioner

Signature with date and official seal of receiving employee
Name of the receiving employee /Designation/PF No.

ANNEXURE-D (PART-II)

[Enclosure to Instruction Circular No.15748/PA/2018-19/31 dated 20.062018]

ALLAHABAD BANK

H.O. 2, N. S. Road, Kolkata-700001.

Medical Details of the compulsorily retired officer/employee

(To be filled by the examining Medical Practitioner)

1. Apparent age
2. Height
3. Weight
4. Describe any scars or identifying marks of the applicant
5. Pulse rate –
 - (a) Sitting
 - (b) StandingWhat is the 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 Bank's Medical Retainer/ Regd. Medical Practitioner)
9. Any additional finding

Signature of Bank's Medical Retainer/Regd. Medical Practitioner

Signature with date and official seal of receiving employee
Name of the receiving employee /Designation/PF No.

ALLAHABAD BANK

H.O. 2, N. S. Road, Kolkata-700001.

**(Certificate of Fitness of the compulsorily retired officer/employee
for Payment of Commutation of Pension)**

(To be filled by the examining Medical Practitioner)

I have carefully examined Shri/Smt./Kumand am of the opinion that –

He/ She is in good 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.

Date:

Place:

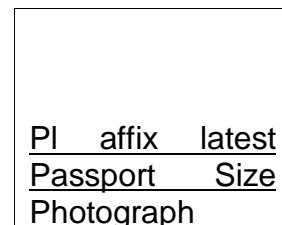
Signature and designation of examining Medical Retainer/Practitioner

Signature with date and official seal of receiving employee
Name of the receiving employee /Designation/PF No.

ALLAHABAD BANK

H.O. 2, N. S. Road, Kolkata-700001.

Option form to be filled in by the eligible member of family of those ex-employees who are eligible for family pension compulsorily retired on or after 29th September, 1995 but before 27th April, 2010



To,
The General Manager (HR)
Allahabad Bank,
Head Office,
Kolkata.

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 under Allahabad Bank (Employees') Pension Regulations, 1995. I have understood that the terms of the Settlement/ Joint Note have been arrived at on the basis of the 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 under Allahabad Bank (Employees') Pension Regulations, 1995 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 my husband/wife/father/mother/ son/daughter (delete whichever is not applicable) on his/her death while in service/ after retirement from bank's service plus an amount equal to 56% of the Bank's contribution to Provident Fund with interest received at the time of death/retirement being 30% contribution towards the initial funding gap in terms of Joint Note dated 27.04.2010 and the Settlement dated 27.04.2010.

Name of the Applicant in Full :

Relationship with deceased ex-employee :.....

Age:.....

Marital Status:

Name of the deceased ex-employee in Full:

PF No.

Date of Appointment (DD/MM/YYYY):.....

Date of Compulsory Retirement (DD/MM/YYYY):

Date of Death (DD/MM/YYYY):.....

Last Designation:

Place of Last Posting:.....

Zone:.....

Intended Pension Paying Branch:

Branch Code:.....

SB A/C No.....

Address for communication:

.....

.....

P.O:.....

Dist:.....

State:.....

PIN:.....

Telephone No. with STD Code -

Mobile No.:.....

Place:.....

Date:.....

Signature/Thumb Impression of the eligible Family Member Signature of Sri/Smt.....attested **or** Thumb Impression affixed in my presence by Sri/Smt.

(Signature of attesting officer with Designation, Official Seal and date) *

Name:

PF/Emp.No.:

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

ALLAHABAD BANK
H.O. 2, N. S. Road, Kolkata-700001.

**Declaration by the spouse regarding
non-marriage/re-marriage after the death of the ex-employee**

I, Sri/Smt.....hereby declare that till date I am after the death of my spouse, not re-married. Further in case I get re-married in future, I undertake to advise you/pension disbursing Branch immediately.

Signature/ Thumb Impression of the Applicant

Name of the Applicant in Full :

Name of the deceased ex-employee in Full:

PF No./Emp. No.....

Date -

Signature/Thumb Impression of the eligible Family Member Signature of Sri/Smt.....attested **or** Thumb Impression affixed in my presence by Sri/Smt.

(Signature of attesting officer with Designation, Official Seal and date) *

Name:

PF/Emp.No.:

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

ALLAHABAD BANK

H.O. 2, N. S. Road, Kolkata-700001.

**Declaration by Son/Daughter
of the deceased ex-employee in relation to non-employment**

I, Sri /Smt.....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 Autonomous Body. In the event of my employment/re-employment I shall intimate the Bank as required Regulation 40(1)(b) and/or Regulation,50 of ABEPR-1995.

Signature/ Thumb Impression of the Applicant

Name of the Applicant in Full :

Name of the deceased ex-employee in Full:

PF No./Emp. No.....

Date -

Signature/Thumb Impression of the eligible Family Member Signature of Sri/Smt.....attested **or** Thumb Impression affixed in my presence by Sri/Smt.

(Signature of attesting officer with Designation, Official Seal and date) *

Name:

PF/Emp.No.:

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