

# Payment of Pension

## **Eligibility:**

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.

## **CLASSES OF PENSION**

### **Superannuation Pension (Regulation 28 of Bank Employees' Pension Regulations):**

Superannuation pension shall be granted to an employee who has retired on his attaining the age of superannuation specified in the Service Regulations / Settlements. The employees who apply for voluntary retirement after having rendered a minimum of 15 years of service under a special / adhoc scheme formulated with the specific approval of the Government and the Board of Directors, will be eligible for pro-rata pension for the period of service rendered as if they are to retire on attaining the age of superannuation on that date.

### **Pension on Voluntary Retirement (Regulation 29 of Bank Employees' Pension Regulations):**

(1) After an employee has completed twenty years of qualifying service he may, by giving notice of not less than three months in writing to the appointing authority retire from service;

Provided that this sub-regulation shall not apply to an employee who is on deputation or on study leave abroad unless after having been transferred or having returned to India he has resumed charge of the post in India and has served for a period of not less than one year:

Provided further that this sub-regulation shall not apply to an employee who seeks retirement from service for being absorbed permanently in an autonomous body or a public sector undertaking or company or institution or body), whether incorporated or not to which he is on deputation at the time of seeking voluntary retirement:

Provided that sub-regulation (1) shall not apply to an employee who is deemed to have retired in accordance with clause (1) of Regulation 2.

The notice of voluntary retirement given under sub-regulation (1) shall require acceptance by the appointing authority:

Provided that where the appointing authority does not refuse to grant the permission for retirement before the expiry of the period specified in the said notice, the retirement shall become effective from the date of expiry of the said period.

(3) (a) An employee referred to in sub-regulation (1) may make a request in writing to the appointing authority to accept notice of voluntary retirement of less than three months giving reasons therefor;

(b) On receipt of a request under clause (a), the appointing authority may, subject to the provisions of sub-regulation (2), consider such request for the curtailment of the period of notice of three months on merits and if it is satisfied that the curtailment of the period of notice will not cause any administrative inconvenience may relax the requirement of notice of three months on the condition that the employee shall not apply for commutation of a part of his pension before the expiry of the notice of three months.

4) An employee, who has elected to retire under this regulation and has given necessary notice to that effect to the appointing authority, shall be precluded from withdrawing his notice except with the specific approval of such authority:

Provided that request for such withdrawal shall be made before the intended date of his retirement.

5) The qualifying service of an employee retiring voluntarily under this regulation shall be increased by a period not exceeding five years, subject to the condition that the total qualifying service rendered by such employee shall not in any case exceed thirty three years and it does not take him beyond the date of superannuation.

6) The pension of an employee retiring under this regulation shall be based on the average emoluments as defined under clause (d) of Regulation 2 of Bank Employees Pension Regulations and the increase, not exceeding five years in his qualifying service, shall not entitle him to any notional fixation of pay for the purpose of calculating his pension.

### **Invalid Pension (Regulation 30 of Bank Employees' Pension Regulations):**

- (1) Invalid pension may be granted to an employee who,
  - (a) Has rendered minimum ten years of service; and
  - (b) Retires from the service on account of any bodily or mental infirmity which permanently incapacitates him for the service.
- (2) An employee applying for an invalid pension shall submit a medical certificate of incapacity from a medical officer approved by the Bank.
- (3) Where the Medical Officer approved by the Bank has declared the employee fit for further service of less laborious character than that which he had been doing, he should, provided he is willing to be so employed, be employed on lower post and if there be no means of employing him even on a lower post, he may be admitted to invalid pension.
- (4) No medical certificate of incapacity for service may be granted unless the applicant produces a letter to show that the Competent Authority is aware of the intention of the applicant to appear before the medical officer approved by the Bank.
- (5) The medical officer approved by the bank shall also be supplied by the Competent Authority in which the applicant is employed with a statement of what appears from official records to be the age of the applicant.

### **Compassionate Allowance (Regulation 31 of Bank Employees' Pension Regulations):**

- (1) An employee, who is dismissed or removed or terminated from service, shall forfeit his pension:  
Provided that the authority higher than the authority competent to dismiss or remove or terminate him from service may, if the case is deserving of special consideration, sanction a compassionate allowance not exceeding two-thirds of the pension which would have been admissible to him on the basis of the qualifying service rendered up to the date of his dismissal, removal, or termination.
- 2) The Compassionate Allowance sanctioned under the proviso to sub-regulation (1) shall not be less than the amount of minimum pension payable under Regulation 36.

### **Premature Retirement Pension (Regulation 32 of Bank Employees' Pension Regulations):**

Premature Retirement Pension may be granted to an employee who;

- (a) Has rendered minimum ten years of service
- (b) Retires from service on account of orders of the Bank to retire prematurely in the public interest or for any other reason specified in service regulations or settlement, if otherwise he was entitled to such pension on superannuation on that date.

### **Compulsory Retirement Pension (Regulation 33 of Bank Employees' Pension Regulations):**

- (1) An employee compulsorily retired from service as a penalty in terms of Discipline and Appeal Regulations or settlement by the authority higher than the authority competent to impose such penalty may be granted 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 a 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.
- (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 the amount of minimum pension payable under Regulation 36.

## **Family Pension (Regulation 39 of Bank Employees' Pension Regulations):**

(1) Without prejudice to the provisions contained in these regulations where an employee dies:-

- (a) After completion of one year of continuous service; or
- (b) Before completion of one year of continuous service provided the deceased employee concerned immediately prior to his appointment to the service or post was examined by a medical officer approved by the Bank and declared fit for employment in the bank; or
- (c) After retirement from service and was on the date of death in receipt of a pension, or compassionate allowance;

The family of the deceased shall be entitled to family pension.

(2) The amount of family pension shall be fixed at monthly rate and be expressed in whole rupees and where the family pension contains a fraction of a rupee, it shall be rounded off to the next higher rupee:

Provided that in no case a family pension in excess of the maximum prescribed under these regulations shall be allowed.

3(a)(i) Where an employee, who is not governed by the Workmen's Compensation Act, 1923 (8 of 1923), dies while in service after having rendered not less than seven years continuous service, the rate of family pension payable to the family shall be equal to fifty percent of the pay last drawn or twice the family pension admissible under sub-regulation (1), whichever is less, and the amount so admissible shall be payable from the date following the date of death of the employee for a period of seven years or for a period up to the date on which the deceased employee would have attained the age of sixty five years had he survived, whichever is less;

(ii) In the event of death of an employee after retirement, the family pension as determined under clause (a) or clause (b) of this sub-regulation shall be payable for a period of seven years or for a period up to the date on which the retired deceased employee would have attained the age of sixty five years had he survived, whichever is less;

(b)(i) Where an employee, who is governed by the Workmen's Compensation Act, 1923 (8 of 1923), dies while in service after having rendered not less than seven years continuous service, the rate of family pension payable to the family shall be equal to fifty percent of the pay last drawn or one and half times the family pension admissible under sub-regulation (1), whichever is less;

(ii) The family pension so determined shall be payable for the period mentioned in clause (a);

(c) After the expiry of the period referred to in clause (a), the family, in receipt of family pension under that clause or clause (b) shall be entitled to family pension at the rate admissible under sub-regulation (1);

(4) Notwithstanding anything contained in these regulations where the family of a deceased employee opts for pension in accordance with sub-regulation (5) of regulation 3 or is governed by the provisions contained in sub-regulation (6) or (7) or (8) of regulation 3, such family of the deceased shall be eligible for family pension under these regulations.

## **Period of payment of family pension (Regulation 40 of Bank Employees' Pension Regulations):**

(1) The period for which family pension is payable shall be,-

- (a) In the case of a widow or a widower, up to the date of death or re-marriage, whichever is earlier;
- (b) In the case of a son, until he attains the age of twenty-five years; and
- (c) In the case of an unmarried daughter, until she attains the age of twenty-five years or until she gets married, whichever is earlier;

Provided that if the son or daughter of an employee is suffering from any disorder or disability of mind or is physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of twenty five years, the family pension shall be payable to such son or daughter for life subject to the following conditions, namely:-

(i) If such son or daughter is one among two or more children of the employee, the family pension shall be initially payable to the minor children in the order set out in clause (e) of sub-regulation (1) until the last minor child attains the age of twenty five years and thereafter the family pension shall be resumed in favour of the son or daughter suffering from disorder or disability of mind or who is physically crippled or disabled and shall be payable to him or her for life;

(ii) If there are more than one such children suffering from disorder or disability of mind or who are physically crippled or disabled, the family pension shall be paid in the order of their birth and the younger of them will get the family pension only after the elder next above him or her ceases to be eligible:

Provided that where the family pension is payable to such twin children it shall be paid in the manner set out in clause (1) of sub-regulation (1);

(iii) The family pension shall be paid to such son or daughter through the guardian as if he or she were a minor except in the case of a physically crippled son or daughter who has attained the age of majority;

(iv) Before allowing the family pension for life to any such son or daughter, the Competent Authority shall satisfy that the handicap is of such a nature as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a medical officer approved by the Bank, setting out, as far as possible, the exact mental or physical condition of the child;

(v) The person receiving the family pension as guardian of such son or daughter or such son or daughter not receiving the family pension through a guardian shall produce every three years a certificate from a medical officer approved by the Bank to the effect that he or she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled.

**Explanation:-**The grant of family pension to disabled children beyond the age limit specified in this regulation is subject to the following conditions, namely:-

(i) A daughter shall become ineligible for family pension under this sub-regulation from the date she gets married;

(ii) The family pension payable to such son or daughter shall be stopped if he or she starts earning his or her livelihood. In such cases, it shall be the duty of the guardian or son or daughter to furnish a certificate to the Bank every month that –

(A) He or she has not started earning his or her livelihood;

(B) In case of daughter that she has not yet married;

(d) If a deceased employee or pensioner leaves behind a widow or widower, the family pension shall become payable to the widow or widower, failing which to the eligible child;

(e) Family pension to the children shall be payable in the order of their birth and the younger of them shall not be eligible for family pension unless the elder next above him or her has become ineligible for the grant of family pension;

Provided that where the family pension is payable to twin children it shall be paid in the manner set out in clause (f) of the sub-regulation (1);

(f) Where the family pension is payable to twin children it shall be paid to such children in equal shares.

Provided that where one such child ceases to be eligible, his or her share shall revert to the other child and where both of them cease to be eligible, the family pension shall be payable to the next eligible single child or twin children, as the case may be.

(2) Where a deceased employee or a pensioner leaves behind more children than one, the eldest eligible child shall be entitled to the family pension for the period mentioned in clauses (b) or (c) of sub-regulation (1), as the case may be, and after the expiry of that period the next child shall become eligible for the grant of family pension.

(3) Where family pension is granted under this regulation to a minor, it shall be payable to the guardian on behalf of the minor.

(4) In case both wife and husband are employees of the Bank and are governed by the provisions of this regulation and one of them dies while in service or after retirement, the family pension in respect of the deceased shall be payable to the surviving husband or wife and in the event of death of the husband or wife, the surviving child or children shall be granted the two family pensions in respect of the deceased parents subject to the limits specified.

(5) (a) Where family pension is payable to more widows than one, the family pension shall be paid to the widows in equal shares;

(b) On the death of a widow, her share of the family pension shall become payable to her eligible child;

Provided that if the widow is not survived by any child, her share of the family pension shall not lapse but shall be payable to the other widows in equal shares, or if there is only one such other widow, in full, to her;

(c) Where the deceased employee or pensioner is survived by a widow but has left behind eligible child or children from another wife who is not alive, the eligible child or children shall be entitled to the share of family pension which the mother would have received if she had been alive at the time of death of the employee or pensioner;

Provided that on the share or shares of family pension payable to such a child or children or a widow or widows ceasing to be payable, such share or shares shall not lapse, but shall be payable to the other widow or widows or to other child or children otherwise eligible, in equal shares, or if there is only one widow or child, in full to such widow or child;

(d) Where the family pension is payable to twin children it shall be paid to such children in the manner specified in clause (f) of sub-regulation (1) above;

(e) Except as provided in this sub-regulation the family pension shall not be payable to more than one member of the family at the same time. .

(6) Where a female employee or male employee dies leaving behind a judicially separated husband or widow and no child or children, the family pension in respect of the deceased shall be payable to the person surviving ;

Provided that where in a case the judicial separation is granted on the ground of adultery and the death of the employee takes place during the period of such judicial separation, the family pension shall not be payable to the person surviving if such person surviving was held guilty of committing adultery.

(7) (a) Where a female employee or male employee dies leaving behind a judicially separated husband or widow with a child or children, the family pension payable in respect of the deceased shall be payable to the surviving person provided he or she is the guardian of such child or children;

(b) Where the surviving person has ceased to be the guardian of such child or children, such family pension shall be payable to the person who is the actual guardian of such child or children.

(8) If the son or unmarried daughter eligible for the grant of family pension has attained the age of eighteen years, the family pension may be paid to such son or unmarried daughter directly.

(9) (a) If a person who, in the event of death of an employee while in service, is eligible to receive family pension under these regulations, is charged with the offence of murdering the employee or for abetting in the commission of such an offence, the claim of such a person, including other eligible member or members of the family to receive the family pension, shall remain suspended till the conclusion of the criminal proceedings instituted against him;

(b) If on the conclusion of the criminal proceedings referred to in clause (a), the person concerned –

(i) is convicted for the murder or abetting in the murder of the employee, such a person shall be debarred from receiving the family pension which shall be payable to the other eligible member of the family, from the date of death of the employee;

(ii) is acquitted of the charge of murder or abetting in the murder of the employee, the family pension shall be payable to such a person from the date of death of the bank employee;

(c) The provisions of sub-clauses (a) and (b) shall also apply for the family pension becoming payable on the death of an employee after his retirement.

## Calculation of Pension:

**Basic Pension:**

Average Monthly Emoluments\*(for the last 10 months) x No. of years of qualifying service  
2 33

**\*Monthly Emoluments:**

Basic Pay + Stagnation Increments + Graduation Pay + PQP + Special Pay + Officiating Pay (if any)

**Additional Pension:**

Pay qualifying for PF but not for DA (for the last 10 months) x No. of years of qualifying service  
2x10 33

**Qualifying service:**

Maximum of 33 years

**Amount could be sought to commute from Pension:**

Maximum 1/3<sup>rd</sup> of the sum of Basic Pension and Additional Pension

**Amount of Commutation:**

Amount sought to be Commuted x Commutation Value (as per commutation table) x 12

## COMMUTATION

(1) An employee shall be entitled to commute for a lump sum payment of a fraction not exceeding one third of his pension.

Provided that in respect of an employee who is governed by sub-regulation (5) of regulation 3 of these regulations, the family of such employee shall also be entitled to commute for a lump sum payment a fraction not exceeding one-third of the pension admissible to the employee.

(2) An employee shall indicate the fraction of pension which he desires to commute and may" either indicate the maximum limit of one-third pension or such lower limit as he may desire to commute.

(3) If fraction of pension to be commuted results in fraction of rupee; such fraction of a rupee shall be ignored for the purpose of commutation.

(4) The lump sum payable to an applicant shall be calculated in accordance with the Table given below:

## Commutation Table

Commutation values for a pension of Re. one per annum

Age next birthday	Commutation value expressed as number of year's purchase	Age next birthday	Commutation value expressed as number of year's purchase
17	19.28	51	12.95
18	19.20	52	12.66
19	19.11	53	12.35
20	19.01	54	12.05
21	18.91	55	11.73
22	18.81	56	11.42
23	18.70	57	11.10
24	18.59	58	10.78
25	18.47	59	10.46
26	18.34	60	10.13
27	18.21	61	9.81
28	18.07	62	9.48
29	17.93	63	9.15
30	17.78	64	8.82
31	17.62	65	8.50
32	17.46	66	8.17
33	17.29	67	7.85
34	17.11	68	7.53
35	16.92	69	7.22
36	16.72	70	6.91
37	16.52	71	6.60
38	16.31	72	6.30
39	16.09	73	6.01
40	15.87	74	5.72
41	15.64	75	5.44
42	15.40	76	5.17
43	15.15	77	4.90
44	14.90	78	4.65
45	14.64	79	4.40
46	14.37	80	4.17
47	14.10	81	3.94
48	13.82	82	3.72
49	13.54	83	3.52
50	13.25	84	3.32
		85	3.13

**PUNJAB NATIONAL BANK  
PENSION PAYMENT PROPOSAL**

1.	Name of the employee			
2.	Category (GEN/SC/ST/EX-SERVICEMAN)			
3.	Provident Fund Account No.			
4.	Designation, Scale/Grade/Cadre			
5.	Date of Birth			
6.	Date of appointment in the Bank on permanent basis			
7.	Office/Branch, Circle from where retired			
8.	Date of Retirement on superannuation/Date of cessation from service (specify reasons)			
9.	Whether the employee is eligible for pension for the service rendered in Defence Services? <i>If yes, submit option for Family Pension in terms of PDC No. 1713 dated 27.03.2000 along with two duly attested copies of Defence PPO/Discharge Certificate.</i>			
10.	Date of Notice in case of voluntary retirement <i>In case of Voluntary Retirement, copy of letter conveying acceptance of Voluntary Retirement by the Competent Authority must be submitted.</i>			
11.	Whether employee was under suspension/absent from duty on extra ordinary leave on loss of pay during his service period. <i>If yes, month / year-wise details of LWP / Suspension period must be submitted along with confirmation that the same relates to the entire period of service of the Retiree.</i>			
12.	Class of Pension viz. superannuation / premature / voluntary retirement / compulsory retirement / invalid pension / deemed retirement			
13.	Period of Service (From date of joining)	<u>Years</u>	<u>Months</u>	<u>Days</u>
14.	A. Addl. service, in terms of Regulation 29			
	B. Period disqualifying for service, if any, (Regulation 17, 21 & 22) <i>Period of LWP/Suspension is to be reduced from the period of service to arrive at qualifying service as mentioned in Column No. 11 above unless directed by the sanctioning authority that the period shall count for service for all purposes including pension.</i>			



15.	Total period of Service for pension as on the date of retirement	<u>Years</u>	<u>Months</u>	<u>Days</u>
16.	*Qualifying service for pension (Regulation 14 to 27)	Years		
17.	Whether appointed as part time employee, if yes: Period thereof, on 1/3 scale from _____ to _____ on 1/2 scale from _____ to _____ on 3/4 scale from _____ to _____			
18.	Branch from where pension is to be paid _____ Dist. No. _____ <b>16 Digit S/F a/c No. of retired/retiring employee:</b> _____			

**\*Broken period of service more than 6 months is to be treated as one year**

**\*Broken period of service of 6 months or less is to be ignored.**

19.	Details of family: [Members eligible for Family Pension]								
	<u>S. No.</u>	<u>Name</u>	<u>Date of Birth</u>	<u>Relationship</u>					
	1.								
	2.								
	3.								
	4.								
	5.								
20.	Details of pay during the last 10 months of service (including the month of cessation from service) (Regulation 38).								
	<b>S. No.</b>	<b>Month &amp; Year</b>	<b>Basic Pay including stagnation increment</b>	<b>Increment component of FPP</b>	<b>PQP</b>	<b>Other allowance ranking for PF &amp; DA</b>	<b>Officiating allowance if any. Basic component only)</b>	<b>PF deducted on Officiating allowance</b>	<b>Date of remittance of PF on officiating</b>
	1	2	3	4	5	6	7	8	9
	1)								
	2)								
	3)								
	4)								
	5)								
	6)								
	7)								
	8)								
	9)								
	10)								
	<b>TOTAL</b>								

**NOTE: Monthly PF remittance should match with the salary details given above. In case it is not matching, reasons/explanation thereof must be given in the form of Annexure duly signed.**

a)	Total of Basic Pay	
b)	Total of FPP	
c)	Total of PQP	
d)	Total of other Allowances	
e)	Total of officiating allowance Col. 7 (in case of workmen staff only)	
f)	Grand Total	
g)	Average Monthly Emoluments (Grand Total/10)	

21.	<b>Basic Pension =</b>	
	$\frac{\text{Average Monthly emoluments (as per Column (20 g))}}{2} \times \frac{\text{No. of years of qualifying service with a max. of 33 (as per column No.16)}}{33} =$	
22.	<b>Additional Pension in case of Officer staff only</b>	
	$\frac{\text{Total of officiating allowance As per Column 20(7)}}{2 \times 10} \times \frac{\text{No. of years of qualifying service (Max. of 33 years) (As per column No.16)}}{33} =$	
23.	Date of Receipt of request for commutation (Request letter in original must be enclosed)	
24.	Date of medical certificate <b>NOTE:</b> Medical certificate from Bank's approved Medical Officer is required in case of compulsory retirement, invalid pension and in case when commutation is desired after expiry of one year of retirement as such this be enclosed with the proposal.	
25.	Age next birthday with reference to clause 23 or 24 above (whichever is applicable).	
26.	Amount sought to be commuted from pension (Max. 1/3 <sup>rd</sup> of pension and additional pension)	
27.	Commutation value for a pension of Rs.1/- p.a. (Refer to commutation table) [Regulation 41(4)]	
28.	<b>Amount of commutation</b>	
	$\frac{\text{Amount sought to be commuted (As per Col.26)}}{\text{Commutation value (As per col. 27)}} \times 12 =$	

29.	Address after retirement with Telephone No.	
30.	Recovery, if any, to be made out of pensionary dues(full details to be given)	

31. Recommended for sanction as under in terms of PNB (Employees) Pension Regulations 1995:

Basic Pension: Rs. \_\_\_\_\_ Less Amount commuted Rs. \_\_\_\_\_

Addl. Pension: Rs. \_\_\_\_\_ Less Amount commuted Rs. \_\_\_\_\_

Plus Dearness relief as applicable, Per Month From \_\_\_\_\_ (Date) and  
Commutation Value: Rs. \_\_\_\_\_

Commutation portion to be restored on \_\_\_\_\_ (Date)

Seal of the Branch/Office

Signature of recommending officer

Branch/Office \_\_\_\_\_

Date:

GBPA No. \_\_\_\_\_

32. SANCTIONED Pension as under in terms of PNB (Employees) Pension Regulations 1995:

Basic Pension: Rs. \_\_\_\_\_ Less Amount commuted Rs. \_\_\_\_\_

Addl. Pension: Rs. \_\_\_\_\_ Less Amount commuted Rs. \_\_\_\_\_

Plus Dearness relief as applicable, Per Month

From \_\_\_\_\_ (Date) and

Commutation Value: Rs. \_\_\_\_\_

Commutation portion to be restored on \_\_\_\_\_ ( Date)

CHECKING OFFICIAL

Seal of the Office

SIGNATURE OF SANCTIONING AUTHORITY

Designation: \_\_\_\_\_

Date:

GBPA No. \_\_\_\_\_

Office: \_\_\_\_\_

Note: One copy of this proposal along with Nomination Form and four copies of identification forms should be sent to Pension and PF Department.

## IDENTIFICATION FORM

1.	NAME	
2.	SEX (MALE/FEMALE)	
3.	COMPLETE POSTAL ADDRESS	
4.	PHOTOGRAPH (JOINT WITH SPOUSE, IF ALIVE) (Photograph should bear the signature & seal of the Branch Manager)  <i>If spouse not alive, Attach Death Certificate (duly attested)</i>	AFFIX PHOTO HERE
5.	SPECIMEN SIGNATURE	
6.	LEFT/RIGHT HAND THUMB IMPRESSION OF THE EMPLOYEE	
7.	DATE	

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### FOR OFFICE USE ONLY

Signature & Seal of the Branch Manager  
with GBPA No. in token of having attested  
the above.

(THIS FORMS PART OF PPO)

**FORM OF APPLICATION FOR GRANT OF FAMILY PENSION ON THE DEATH OF AN EMPLOYEE/PENSIONER**

The Trustees,  
PNB (Employees) Pension Fund  
New Delhi

**REG.: APPLICATION FOR GRANT OF FAMILY PENSION**

I want to inform you that Shri/Smt. \_\_\_\_\_ who was drawing pension vide PPO No. \_\_\_\_\_ / who was serving at \_\_\_\_\_ (office) as \_\_\_\_\_ (Designation) died on \_\_\_\_\_ and being the spouse/family member of the deceased. I request for sanction of family pension. Necessary details are submitted hereunder:-

1.	Name of the applicant i) Widow/ Widower/Son/Daughter ii) Guardian, if the deceased person is survived by minor child/children			
2.	Name and age of surviving widow/ widower and children of the deceased employee/pensioner			
	S. No.	NAME	RELATIONSHIP WITH THE DECEASED	DATE OF BIRTH
	i.			
	ii.			
	iii.			
	iv.			
	v.			
	vi.			
3.	Name and No. of PPO (if any) of the deceased employee/pensioner			
3(a)	i) Whether the applicant is eligible to receive family pension from the Govt. on account of services rendered by the spouse in Defence Services.			
	ii) If yes, whether the applicant wishes to draw family pension from the Government or from the Bank.			
	iii) Details of PPO issued by the Govt. Name of the employee: PPO No.: Address of the PPO issuing authority			
4.	Date of death of the employee/pensioner			
5.	Office/Branch in which the deceased employee/pensioner last served			

6.	If the applicant is guardian, his date of birth and relationship with the deceased employee/pensioner	
7.	Whether the applicant is already in receipt of Family Pension of Father/Mother if so.	
	i) Date of death and Retirement of Father/Mother	
	ii) PPO No.	
	iii) Name	
	iv) Amount of Family Pension	
8.	Signature, Name and Address of the Applicant	Signature:  Name: _____  Address: _____  _____
9.	Branch where Family Pension is desired to be paid	
10.	ATTESTED BY	Signature: _____  Name: _____  Branch/Office: SEAL _____  GBPA No. _____
11.	Witness	Signature:  Name: _____  Address: _____  _____  A/C No., if any _____

**ENCLOSURES:-**

- (i) Identification Form (As enclosed with Pension Payment Proposal)
- (ii) Certificate of age with four attested copies showing the dates of birth of the children

**ANNEXURE- 11 (REVISED)**

**FAMILY PENSION PAYMENT PROPOSAL**

(To be submitted in case of employees who died while in service)

1.	Name of the Deceased Employee			
2.	PF Account No.			
3.	Designation at the time of death			
4.	Office / Branch, Circle where the deceased employee was last posted			
5.	Date of Birth			
6.	Date of Appointment in Bank's Service			
7.	Date of Death (Attach Death Certificate)			
8.	i) Whether the applicant is eligible to receive family pension from the Govt. on account of services rendered by the spouse in Defence Services.			
	ii) If yes, whether the applicant wishes to draw family pension from the Government or from the Bank.			
	iii) Details of PPO issued by the Govt. Name of the employee PPO No. Address of the PPO issuing authority			
9.	Details of Family Members eligible for Family Pension			
	S. No.	Name	Date of Birth	Relationship with the Deceased Employee
	1			
	2			
	3			
	4			
	5			
(Attach birth certificate in case of son or daughter)				

10.	Address for correspondence	
11.	If the deceased employee was working on part time scale.  (Please mention 1/3,1/2 or 3/4)	
12.	Details of pay last drawn by the deceased employee  a) Basic Pay including stagnation increment  b) Allowance reckoning for PF & DA  i)  ii)  iii)  iv)  TOTAL	Rs. _____  Rs. _____        Rs. _____
13.	Whether any compensation has been paid under Workmen Compensation Act.	
14.	Branch where pension is to be paid  Distinctive No.	_____ _____
15.	Family Pension  (Calculated in terms of Regulation 39)  On Enhanced Rate : Basic Family Pension : Rs. _____  Addl. Family Pension : Rs. _____  On Normal Rate : Basic Family Pension : Rs. _____  Addl. Family Pension : Rs. _____	



Recommended for sanction of Family Pension as above in terms of PNB (Employees) Pension Regulations 1995, on enhanced rate w.e.f. \_\_\_\_\_

and on normal rate w.e.f. \_\_\_\_\_ plus dearness relief as applicable from time to time.

Seal

Signature of Recommending Officer

Name \_\_\_\_\_

Branch/Office \_\_\_\_\_

Date: \_\_\_\_\_

GBPA No. \_\_\_\_\_

Sanctioned Family Pension as recommended in terms of PNB (Employees) Pension Regulations 1995 amended from time to time.

Signature and Seal of Sanctioning Authority

Designation \_\_\_\_\_

Date: \_\_\_\_\_

GBPA No. \_\_\_\_\_

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**NOTE:**

1. Before recommending and sanctioning the Family Pension please refer Regulation No.39 and 40 of PNB (Employees) Pension Regulations 1995.
2. One copy of the proposal duly sanctioned along with four copies of identification form must be sent to Pension Fund Department, Head Office for disbursement.

**PROFORMA OF LETTER OF INTIMATING DEATH OF  
PENSIONER/FAMILY PENSIONER**

(One copy to be sent to HO and two copies to Circle Office)

B.O.: \_\_\_\_\_

Date: \_\_\_\_\_

The Chief  
Pension Fund Department  
H.O., New Delhi

**REG.: PPO No.** \_\_\_\_\_ **IN THE NAME OF** \_\_\_\_\_

We have to intimate you that the death of above pensioner/family pensioner has come to our notice on \_\_\_\_\_. The necessary information is furnished below:

1.	Name of the deceased		
2.	Whether the deceased was a pensioner or a family pensioner		
3.	Date of death		
3(a)	i) Whether the applicant is eligible to receive family pension from the Govt. on account of services rendered by the spouse in Defence Services		
	ii) If yes, whether the applicant wishes to draw family pension from the Government or from the Bank		
	iii) Details of PPO issued by the Govt.  Name of the employee:  PPO No.:  Address of the PPO issuing authority	_____  _____  _____	
4.	Date upto which pension/family pension has been credited to pensioner's account		
5.	Pension credited after date of death (Amount recoverable)		
	Month	Amount	Month Amount

6.	Amount recovered from the account of the pensioner and remitted to Pension Fund Department, HO vide	M. No. _____ Dated _____ For Rs. _____
7.	Balance to be recovered	Rs. _____
8.	If there is a balance to be recovered, please mention  i) Date of last Life Certificate held on record ii) How the amount was drawn after death	
9.	If applied for family pension give name of the applicant. (Attach application on Annexure 10 enclosed with PF Circular No. 2/96 dated 17.02.96)	
10.	Please indicate reasons if applied by a person other than mentioned in PPO	

**MANAGER**

Copy to: The Circle Head, \_\_\_\_\_ for information (in duplicate)

**MANAGER**

**TO BE USED AT CIRCLE OFFICE**

(For sending to Pension Fund Department, HO)

Circle Office \_\_\_\_\_

Dated \_\_\_\_\_

Confirmed that remittance of pension to branch has been stopped after \_\_\_\_\_ (month). The details of remittances made to branch after date of death are given hereunder:-

Month	Amount	Month	Amount
<b>TOTAL</b>			

**FORM OF NOMINATION FOR PENSION DUES**

(To be submitted in Triplicate)

Date: \_\_\_\_\_

The Trustees  
Punjab National Bank Employees' Pension Fund Trust  
New Delhi

Dear Sir(s)

I, \_\_\_\_\_ hereby nominate the person named below under Regulation 51 of the PNB (Employees') Pension Regulations 1995.

Name and address of the Nominee	Relationship with the Pensioner	Date of Birth of Nominee	Name and address of person who may receive the said pension during the nominee's minority (if nominee is minor)
(1)	(2)	(3)	(4)

Name and address of other Nominee in case the nominee under column (1) above pre-deceases the pensioner	Relationship with the Pensioner	Date of Birth if other nominee is minor	Name and address of person who may receive the pension during the other nominee's minority	Contingency on happening of which nomination shall become invalid
(5)	(6)	(7)	(8)	(9)

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Signature (or thumb impression, if illiterate)

Name of the Pensioner: \_\_\_\_\_

Address: \_\_\_\_\_

**Witness:**

Signature \_\_\_\_\_

Name and address \_\_\_\_\_

\_\_\_\_\_

**Received on \_\_\_\_\_ Signature of Receiving Authority \_\_\_\_\_****Note: One copy each to be kept with:**

- (1) Pension Disbursing Branch (2) Concerned Circle Office (3) Pension Department H.O.

**LETTER OF REQUEST FOR COMMUTATION OF PENSION**

Date: \_\_\_\_\_

The Chief  
Provident Fund & Pension Fund Department  
Head Office  
New Delhi

Dear Sir,

Reg.: P. F. No. \_\_\_\_\_ in the name of \_\_\_\_\_

**SUB.: COMMUTATION OF PENSION**

I am retiring/have retired from service of the Bank on \_\_\_\_\_ (date) on  
superannuation/VRS.

Kindly commute 1/3<sup>rd</sup> of my pension as per bank rules.

Thanking you,

Yours faithfully,

(Signature)

Name: \_\_\_\_\_

Designation: \_\_\_\_\_

Office/Branch: \_\_\_\_\_