

STAFF CIRCULAR NO. 27 OF 2019 (e-Circular - 81/2019)



Date of receipt _____
Date of disposal _____
Action taken _____
BRANCH MANAGER _____
MANAGER () _____
(Initial)

UTKAL GRAMEEN BANK,
PERSONNEL DEPARTMENT
HEAD OFFICE, BOLANGIR.

Date: 14.10.2019

All Branches/Offices:

UTKAL GRAMEEN BANK (EMPLOYEES') PENSION REGULATIONS, 2018 **PAYMENT OF PENSION / FAMILY PENSION** **RETIREMENT/DEATH AFTER 01/04/2018**

Please refer to Staff Cir. No. 01 of 2019 & 15 of 2019.

2. The Utkal Grameen Bank (Employees') Pension Regulations ,2018 which was notified on 24/12/2018, notwithstanding all the other eligibility criteria in the regulations, divides employees into two basic categories in relation to the effective date, i.e (i) retired(exited before 01/04/2018) and (ii) existing (on the pay rolls on 01/04/2018), and accordingly prescribes different procedures to be included in the pension scheme.

- (a) For the retired (employees or family member of the employees who have exited before 01/04/2018), the basic requirement was:
- I. to submit Format-II or III within 120 days along with other papers:
 - II. to refund the total of contributions to EPFO by the employer withdrawn by the employee (along with interest on the advance taken from the employer's contribution, if any) within another 60 days from the 120 days of notification.
- (b) For existing (the employees who are on the pay rolls of the Bank on 01/04/2018), the basic requirement was to submit Format-I within 120 days of the notification authorizing the Bank to claim transfer of their entire balance with EPFO so that from the transferred funds, the payment of PF & Pension of those employees will be managed by the Trust formed by the Bank.

3. Accordingly, pension for all eligible employees and family members of deceased employees who have exited before 01/04/2018 and have applied for pension in terms of Staff Cir No.01 of 2019 & 15 of 2019, payment of pension have already started. Further, some of the employees/family members of deceased employees who retired/expired after 01/04/2018 and were able to effect final withdrawal of PF from EPFO and able to refund the employer's contribution to EPFO thereof within the stipulated date of 22/06/2019, were also allowed pension/family pension after fulfilling other formalities.

4. However, many of the staff members who retired or family members of staff members who expired after the effective date 01/04/2018, could not able to effect final withdrawal or refund within the stipulated date i.e 22/06/2019. Further, staff members are also retiring every month thereafter also waiting for release of pension after transfer of their entire balance from EPFO. The Bank has already requested to EPFO to transfer the balance in their respective accounts and taking efforts to effect the transfer, but it is uncertain when the transfer of funds will materialize.

5. In view to facilitate release of pension to staff members who have retired after 01.04.2018 or family members of staff members who have expired after 01/04/2018, the following eligibility criteria/procedure is advised:

- I. The concerned employee or family members of deceased employee must have submitted Format-1 /2 / 3 as per requirement within the stipulated period as per the UGB (Employees') Pension Regulation,2018.
- II. The concerned employee/ family member of the deceased staff will take necessary steps to effect final withdrawal of PF and Pension from EPFO as was being done previously.
- III. After final withdrawal of PF, application for Pension under UGB Pension Scheme in Form No-1 (Annexed to this Circular) is to be submitted at the Pension Servicing Branch along with all required papers/statements. Although settlement of EPFO pension is also desirable at that time, authorization for notional deduction of EPFO pension may be given if not settled. All other supportive papers and declarations to be submitted along is mentioned in the Form No-1. (Only the Form-1-F is required to be sourced from the branch/office where the staff member last worked.)
- IV. The Pension Servicing Branch will verify the applications and other papers and attest/certify the required forms wherever required and arrange to send them to respective Regional Offices who will forward the same to Head Office with their recommendations. However, the concerned branch will ensure keeping a set photocopies of the papers for reference.
- V. After diligent verification of the above application and other papers by Pension Cell at HO, demand notice shall be issued to the concerned employee / family member of deceased staff for refund of employer's contribution to PF (provisionally calculated basing on the length and grade of service). Any application received incomplete/without relevant informations or papers will be returned for further compliance.
- VI. The concerned employee / family members will arrange to deposit refund amount at his pension servicing branch within one month from the date of the Demand Letter.
- VII. On receipt of information on the deposit of the refund, PPO will be issued and the process of payment of pension will be started.

6. This arrangement of withdrawal from EPFO and roll out of bank pension will continue till the eventual transfer of balance of staff with EPFO to Bank's Pension & PF Trust materializes. However, employees retiring or family member of deceased employees will continue to apply for pension in the same format without filling up the Para-26- A & B of Form-1 and Form-1-C & 1-E which will be irrelevant thereafter.

7. Please bring the contents of this Circular to the notice of all the staff members working in the Branches / Offices and all the retired staff members & family of the deceased staff members.

(B.D.SAHOO)

GENERAL MANAGER (III)

Encls: Application for Pension-Form-1,1-A,1-B,1-C,1-D & 1-E & 1-F.

INDEX AS UNDER :-

P-PENSION/FAMILY PENSION-RETIREMENT /DECEASED AFTER 01/04/2018

To
The Chairman,
Utkal Grameen Bank,
Head Office, Bolangir-767001

Affix joint Photograph with
spouse duly attested by
Branch Manager

(Single Photo for
widower/widow applicants)

Dear Sir,

APPLICATION FOR PENSION/FAMILY PENSION

I furnish hereunder all required information / documents and request you for release of my Pension/ Family Pension in terms of Utkal Grameen Bank (Employees') Pension Regulations, 2018.

1	Full Name of Staff in Capital Letter			
2	Cadre/Grade		3	Dt. of Birth
4	PF A/C No.	OR/1560/	5	UAN No
6	PAN No(.#)		7	Aadhaar No (#)
8	Mobile No		9	Email ID(if any)

(# Self attested Photocopies of PAN & Aadhar to be submitted)

Additional Information for Claimant of Family Pension:

10	Name of Claimant			
11	Relation with the Deceased Staff		12	Dt. of Birth
13	Monthly Income(Rs)		14	Mobile No.

15	(a) Date of Joining in Bank's service.	
	(b) Date of Retirement from Bank's service.	
	(c) Date of Death (in case of deceased)	
16	Type of Exit. (Superannuation / Death)	
17	Name of Branch / Office, where retired/expired.	
18	Period of Suspension, if any, during the service career in the Bank.	
19	Period of Break in Service (if any), due to EOL/ Suspension/ Punishment etc.	
20	Full Postal Present address with PIN for communication	

21	If, opting for commutation, specify the fraction of Pension to be commuted.			
22	(i)	Name of the Pension Servicing Branch of Utkal Grameen Bank, opted for	Br Code	
	(ii)	Savings Bank Account Number opened jointly with Spouse.		

23	Declaration Regarding Submission of Authorisation Letters in terms of Staff Cir.01 of 2019			
(a)	Date of Submission of Format-1 for staff retired/ deceased after 24/12/2018		At Branch	
(b)	Date of Submission of Format-2 for staff retired between 01/04/2018 and 23/12/2018		At Branch	
(c)	Date of Submission of Format-3 for by family for staff deceased after 01/04/2018		At Branch	

24 I furnish hereunder details of the family members in the order of preference to receive Family Pension in the event of my death and undertake to notify Bank then and there in case of any addition or alteration in it.

Sl.	Name of the member of the family (as defined in UGB (Employees') Pension Regulations, 2018)	Date of Birth	Relationship with the employee	Remarks
(a)				
(b)				
(c)				
(d)				
(e)				

25 I hereby nominate the person named below to receive commuted value of Pension / Arrears in case of my death.

(a)	Name and Address of the Nominee	
(b)	Relationship with the Employee	
(c)	Date of Birth of the Nominee	

26 **Details of PF & Pension Withdrawal from EPFO: (* - Mandatory)**

(A)-i	Amt of Final PF withdrawal (*)		ii	Date of Final Withdrawal. (*)	
iii	Amt of Employer's Contribution out of (a)		iv	Amt Credited to A/c No.	
v	Amt of Non refundable Advance from Employers' share, (if any)	1. 2. 3.	vi	Date of Advance	1. 2. 3.
(B)-i	Amt of EPFO Pension		ii	Date of Commencement of EPFO Pension	
iii	Whether commuted. if so, give details				

The information furnished above are true and correct to the best of my knowledge and belief.

I enclose herewith the following tick (√) marked papers/ documents/ particulars for your reference.

A-Enclosures For Pension Application by Retired Pensioner:

1	Format-2 (Staff Cir.01 of 2019) if Format-1 submitted previously	
2	Two copies of recent passport size joint photograph with spouse without attestation. (Single Photographs in case of Widower/widow applicant)	
3	Specimen signature and personal identification mark form (Form-1-A) duly attested by the Branch Manager of the Pension Servicing Branch .	
4	Life Certificate & Non Employment Certificate for Retirement Pensioner (Format- 6 & 7 of Staff Cir No-01 of 2019)	
5	Undertaking letter in Form-1-B regarding Loans outstanding	
6	Undertaking letter in Form-1-C regarding provisional Refund of Employer's contribution	
7	Copy of Format-9 & Format-11 (Staff Cir.01 of 2019)	
8	Certificate on Last 10 Month's Pay & Liabilities (Form-1-F) from the Last Branch/ Office served	
9	Copy of Member Passbook downloaded from EPFO website AFTER final withdrawal of PF	
10	Copy of Bank Passbook page/Statement showing the credit of final withdrawal amt of PF	
11	Copy of Bank Passbook Page/Statement showing credit of latest EPFO Pension Amt.	
12	Self Attested Photocopies of PAN, Aadhaar & Bank A/c for pension	
13	Application of Commutation of pension (FORM VI / VII & VIII) affixing recent passport size single photo duly attested by the Branch Manager of the Branch having pension account.	

B-Enclosures for Family Pension Application for Deceased Staff:

1	Format-3 (Staff Cir.01 of 2019) if Format-1 submitted by employee by previously	
2	Format-12 (Staff Cir.01 of 2019)	
3	Copy of Death Certificate & Legal Heir Certificate Duly verified by the BM	
4	Two copies of recent passport size photograph without attestation.	
5	Specimen signature and personal identification mark form (Form-1-A) duly attested by the Branch Manager of the Pension Servicing Branch	
6	Life Certificate & Non Re Marriage Certificate for Family Pensioner (Format-6 & 8 of Staff Cir No-01 of 2019)	
7	Undertaking letter in Form-1-D regarding Loans outstanding	
8	Undertaking letter in Form-1-E regarding provisional Refund of Employer's contribution	
9	Certificate on Last 10 Month's Pay & Liabilities (Form-1-F) from the Last Branch/ Office served	
10	Copy of Member Passbook downloaded from EPFO website AFTER final withdrawal of PF	
11	Copy of Bank Passbook page/Statement showing the credit of final withdrawal amt of PF	
12	Copy of Bank Passbook Page/Statement showing credit of latest EPFO Pension Amt.	
13	Self Attested Aadhaar Card, PAN (Optional) & Bank A/c for Pension	

(Listed above are the papers normally required for pension settlement.)

I undertake that if some additional papers are required by the Bank specifically for my case, the same will be submitted.

Place.....

Signature of the Employee/ Claimant for Family Pension

Date.....

Name of the Employee/Claimant.....

Address:

UTKAL GRAMEEN BANK (EMPLOYEES') PENSION REGULATIONS, 2018

Specimen Signature of Shri / Smt. _____

Signature: 1.

2.

3.

Specimen signature attested by:

Branch Manager,
Pension Servicing Branch with seal.

Name:
PF No. OR/1560
Designation:
Branch / Office:

UTKAL GRAMEEN BANK (EMPLOYEES') PENSION REGULATIONS, 2018

Personal Identification Marks of Shri / Smt. _____

Height : _____ cms or _____ inches

Personal identification marks : 1) _____

2) _____

Branch Manager,
Pension Servicing Branch with seal (Attesting Officer):

Name:
PF No. OR/1560
Designation:
Branch / Office:

To
The Chairman,
Utkal Grameen Bank,
Head Office,
Bolangir -767001.

Dear sir,

UNDERTAKING LETTER FOR RETIRED EMPLOYEES

I,PF No.
Cadre/Grade..... retired fromBranch / Office
on datehereby authorize Utkal Grameen Bank to deposit the
proceeds of my PF / Pension / Pension Commutation/ Pension Arrears etc. if any, to my
Pension SB Account No. with Branch of
Utkal Grameen Bank.

I am having the following staff loan accounts in my name / jointly with
relationship or any other loans in which the sanction stipulates that the
remaining amount at the time of cessation of service to be recovered / closed from the
superannuation / terminal benefits:

Sl.	Loan Account No	Loan Type	Branch
1			
2			
3			
4			
5			

(* Please provide annexure in the above format, if number of loans exceeds the above table)

I hereby irrevocably authorize Utkal Grameen Bank to debit my above mentioned pension SB
account and close the above furnished loan accounts / recover other dues to be payable by me
on account of Bank's share in EPF and the fine / penalty imposed by the Disciplinary Authority,
if any.

Yours faithfully,

Date:

Place:

(Name & Address)

Signature

To
The Chairman,
Utkal Grameen Bank.
Head Office,
Bolangir-767001.

Dear Sir,

UNDERTAKING LETTER BY RETIRED EMPLOYEE FOR REFUND OF BANK'S SHARE IN EPF

I, PF No.
Cadre/Grade retired from Branch / Office
have effected Final withdrawal of PF from EPFO amounting to Rs...../-
which was credited to my A/c no.....with
.....Bank on dt.....

I declare that I have never made any non-refundable withdrawal from the Employer's share of my PF a/c in any time during my service period/ have effected withdrawals from the Employer's share of my PF a/c as declared in Para No 26-A of Form-1.

As per my authorization given in Format-2, to be eligible for pension under the provisions of UGB(Employees') Pension Regulations,2018, I will refund the employer's contributions to PF withdrawn along with the non-refundable withdrawals made from the employer's share with interest upto the date of final withdrawal to the Bank. In this connection, I undertake to deposit the amount demanded by the Bank as the amount of Employer's contribution to EPFO in respect of me, arrived provisionally basing on the length of my service in the Bank, pending receipt of information from EPFO towards the exact refundable amount. I further undertake that I will arrange to deposit the amount to the account prescribed by the Bank within 30 days of the date of the Demand Letter.

I also undertake to refund the differential amount, over and above the amount deposited by me, if any, towards refund of Bank's share in EPF as and when Bank intimate me the amount on the receipt of information from EPFO towards the exact refundable amount. In the event of my failure to do so, I hereby irrevocably authorize Utkal Grameen Bank to recover said differential amount from the pension payable to me.

Yours faithfully,

Date:

Place:

Signature

Address:

(Name.....)

To
 The Chairman,
 Utkal Grameen Bank,
 Head Office,
 Bolangir -767001.

Dear Sir,

UNDERTAKING LETTER FOR FAMILY MEMBERS OF DECEASED EMPLOYEES

I, eligible family member of
 late.....PF No.OR/1560/.....
 Cadre/Grade..... expired on dt.....
 at.....Branch / Office hereby authorize Utkal
 Grameen Bank to deposit the proceeds of my PF / Pension / Pension Commutation / Pension
 Arrear, if any, to my Pension SB Account No.
 with Branch of Utkal Grameen Bank.

The deceased staff member has the following staff loan accounts in his / her name /
 singly/jointly with relationship
 or any other loans in which the sanction stipulates that the remaining amount at the time of
 cessation of service to be recovered / closed from the superannuation / terminal benefits:

Sl.	Loan Account No	Loan Type	Branch
1			
2			
3			
4			
5			

(* Please provide annexure in the above format, if number of loans exceeds the above table)

I hereby irrevocably authorize Utkal Grameen Bank to debit my above mentioned account and
 close the above furnished loan accounts / recover other dues to be payable by me on account
 of Bank's share in EPF and the fine / penalty imposed by the Disciplinary Authority, if any.

Yours faithfully,

Date:
 Place:

Signature

Address: (Name.....)

To
The Chairman,
Utkal Grameen Bank.
Head Office,
Bolangir-767001.

Dear Sir,

UNDERTAKING LETTER BY FAMILY MEMBER OF DECEASED EMPLOYEE FOR REFUND OF BANK'S SHARE IN EPF

I,eligible family member of
Late.....PF No.OR/1560/.....
Cadre/Grade expired on dt.....(after superannuation on
dt.....) from Branch / Office have effected Final withdrawal of
PF balance of Late..... from EPFO amounting to
Rs...../- which was credited to my a/c no.....
withBank on dt.....

I declare that as per my knowledge Late..... have never made any non-refundable
withdrawal from the Employer's share of his PF a/c in any time during his service period / have effected
withdrawals from the Employer's share of his PF a/c as declared in Para No 26 of Form-1.

As per my authorization given in Format-3, to be eligible for pension under the provisions of UGB
(Employees') Pension Regulations,2018, I will refund the employer's contributions to PF for
Late.....withdrawn along with the non-refundable withdrawals made from
the employer's share with interest upto the date of final withdrawal to the Bank. In this connection, I
undertake to deposit the amount demanded by the Bank as the amount of Employer's contribution to
EPFO in respect of Late....., arrived provisionally basing on the length of
Late..... service in the Bank, pending receipt of information from EPFO towards
the exact refundable amount. I further undertake that I will arrange to deposit the amount to the account
prescribed by the Bank within 30 days of the date of the Demand Letter.

I also undertake to refund the differential amount, over and above the amount deposited by me, if any,
towards refund of Bank's share in EPF as and when Bank intimate me the amount on the receipt of
information from EPFO towards the exact refundable amount in respect of
Late..... In the event of my failure to do so, I hereby irrevocably authorize Utkal
Grameen Bank to recover said differential amount from the pension payable to me.

Date:

Place:

Signature

Address:

(Name.....)

(To be provided by the branch/office worked last)

The General Manager-III,
Utkal Grameen Bank,
Head Office, Bolangir.

Letter No _____

Date: _____

Dear Sir,

Particulars of Pay & Liabilities of Shri/Smt /Late _____
Grade _____ **PF Id** _____
Retired /Expired on _____

We are furnishing below the particulars of Pay & Outstanding Liabilities of the captioned employee.

A) **Particulars of Pay:** (last 10 months prior to retirement /death)

Sl	For the Month	Basic Pay with Stagnation Increment	Spl Pay (JAIIB/ CAIIB-I/II)	Spl Pay (Graduate Pay)	Spl Pay (SWO-A/B)	Spl Pay (Driver/ Duftery)	Total Pay
		(a)	(b)	(c)	(d)	(e)	(a+b+c+d+e)
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
	Total						
	Average						

(B) Particulars of Outstanding Loans & Liabilities:

Particulars of Outstanding Loan	Account No	Balance on date
1. House Building Loan		
2. Housing Loan (Commercial Scheme)		
3. Staff Over Draft		
4. Festival Advance		
5. Education Loan		
6. Conveyance Loan		
7. Others, if any (<i>Mention details</i>)		
TOTAL LOAN BALANCE		

(Additional Sheet May be added if space insufficient)

Signature of Branch Manager with seal

Branch.....