

Circular No.142-2015-BC-PD-18-HRDD

Date: 08-04-2015

PERMANENT UTILITY

SCHEME FOR APPOINTMENT ON COMPASSIONATE GROUNDS TO THE DEPENDENTS OF THE EMPLOYEE DIES WHILE IN SERVICE AND EMPLOYEE WHO IS RETIRING ON MEDICAL GROUNDS DUE TO INCAPACITATION BEFORE REACHING THE AGE OF 55 YEARS / PAYMENT OF EX - GRATIA LUMP SUM AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT.

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The Indian Banks' Association, Mumbai had formulated a scheme for Compassionate appointment on Compassionate grounds in Public Sector Banks duly approved by the Government of India, Ministry of Finance, Department of Financial Services, New Delhi vide letter F. No.18/2/2013-IR dated 07.08.2014. The IBA had circulated the Scheme to all Public Sector Banks vide letter No. CIR/HR & IR/2014-15/532/476 dated 11.08.2014. Subsequently Ministry of Finance, GOI, vide letter F.No. 18/2/2013-IR dated 5th December 2014 communicated that all Public Sector Banks can have both the options i.e. compassionate appointment or payment of ex-gratia lumpsum. The revised Scheme envisages the following:

- A. Scheme for Compassionate Appointment in the Bank.
- B. Scheme for payment of ex-gratia lumpsum in lieu of compassionate appointment in the Bank.
- C. The Scheme shall be applicable from 05.08.2014.

Based on the Revised Scheme communicated by IBA and approved by the Government of India, Ministry of Finance, New Delhi, the Bank has formulated a policy for appointment on compassionate grounds to the dependants of the Employee dies while in service and Employee who is retiring on medical grounds due to incapacitation before reaching the age of 55 years or payment of ex-gratia lumpsum amount in lieu of compassionate appointment.

The revised Scheme is furnished in **Annexure-1**.

The revised Scheme shall come into force from 05.08.2014.

Branches/Offices may please note that:

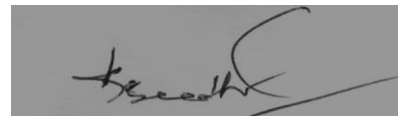
1. In the unfortunate event of the death of an Employee, the Head of the Branch/Office where the Employee was placed at the time of death, shall inform the Chief Manager, HO: SWD, Manipal by E-Mail/Fax/Courier, the date of death and cause of death (if known), names of all the dependants of the deceased Employee with latest mailing address for communication, etc., under copy to HO: HRDD, Manipal.
2. HO: SWD will despatch a suitable communication about the Scheme and application form for compassionate appointment to the dependant under copy to the Branch/Office who shall arrange to deliver the same to the dependant of the deceased Employee.
3. The dependant of the Employee who dies while in service/Employee who is retiring on medical grounds due to incapacitation before reaching the age of 55 years, shall submit an application for compassionate appointment or payment of ex-gratia lumpsum amount in lieu of compassionate appointment in quadruplicate to the Branch/Office where the Employee was last working. The format of the application is enclosed as **Annexure-2**. All the columns in the application shall be filled and wherever the columns are not relevant, 'Not Applicable' shall be indicated.

4. On receipt of the application duly filled in by the dependants, the Branch/Office shall cross verify the names of the dependants and other particulars of the family members and their relationship with the deceased with the branch records. After verifying veracity of the information furnished in the application, the Branch/Office shall complete the form prescribed for Branch/Office recommendations/remarks (**Annexure-3**) in quadruplicate.
5. Two sets of application along with Branch/Office recommendations and other enclosures shall be sent to the Regional Office concerned for onward transmission to HO: HRDD. The third copy of the application along with enclosures shall be sent to HO: HRDD, Manipal directly. The fourth copy of the application shall be retained at the Branch/Office.
6. The Regional Office concerned shall forward the original copy of the application along with their recommendations/remarks to HO: HRDD retaining one copy with them for records. If the deceased Employee is an Officer whose Individual File is serviced by the Regional Office, copies of the Annual Property Returns submitted by the Officer for the preceding three years shall be sent along with the application.
7. Necessary co-operation and guidance shall be extended to the applicant to fill up the application factually and submit required documents/evidence in support of the claim.
8. Detailed guidelines for processing /scrutinising the applications are given in **Annexure-4**.
9. Extreme compassionate cases where the employee is totally incapacitated to perform the duties as certified by the duly constituted Government/approved Medical Board with specific recommendations of the Regional Head, will only be considered to retire on medical grounds before reaching the age of 55 years.
11. This Scheme is in supersession of all our circulars issued in this regard. The Scheme will be in force until altered or changed.

Head of the Branch/Office is requested to bring this Circular to the notice of all the Employees in the Branch/Office by circulating, besides displaying a copy of the same in the notice board.

Clarification required, if any, to this circular may be sought from **PERSONNEL DEPARTMENT, HUMAN RESOURCE DEVELOPMENT DIVISION** at Head Office, Manipal through respective Regional Office as per extant guidelines.

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(K SANTHOSH KAMATH)
GENERAL MANAGER (P)

ANNEXURE – 1

Scheme for Compassionate Appointment in the Bank

The Indian Banks' Association, Mumbai had formulated a scheme for Compassionate appointment on Compassionate grounds in Public Sector Banks duly approved by the Government of India, Ministry of Finance, Department of Financial Services, New Delhi vide letter F. No.18/2/2013-IR dated 07.08.2014. The IBA had circulated the Scheme to all Public Sector Banks vide letter No. CIR/HR & IR/2014-15/532/476 dated 11.08.2014. Subsequently Ministry of Finance, GOI, vide letter F.No. 18/2/2013-IR dated 5th December 2014 communicated that all Public Sector Banks can have both the options i.e. compassionate appointment or payment of ex-gratia lumpsum. The revised Scheme envisages the following:

- A. Scheme for Compassionate Appointment in the Bank.
- B. Scheme for payment of ex-gratia lumpsum in lieu of compassionate appointment in the Bank.
- C. The Scheme shall be applicable from 05.08.2014.

The salient features of the revised Scheme are as follows:

- 1. Coverage:** To a dependent family member of permanent Employee of a Public Sector Bank (PSB) who –

- a) dies while in service (including death by suicide)
- b) is retired on medical grounds due to incapacitation before reaching the age of 55 years.

(incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose).

For the purpose of the Scheme, “employee” would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid on commission basis.

- 2. Effective date of the Scheme:** The Scheme shall be come into force with effect from 05.08.2014.
- 3. Dependent Family Member:** The eligible dependant family members include
 - a. Spouse; or
 - b. Wholly dependent son (including legally adopted son); or
 - c. Wholly dependent daughter (including legally adopted daughter); or
 - d. Wholly dependent brother or sister in the case of unmarried employee
- 4. Competent Authority for making Compassionate appointment:**
 - a. Chairman & Managing Director.
 - b. Executive Director holding current charge of Chairman & Managing Director.
 - c. Board of Directors in special types of cases.
 - d. While dealing with proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee/ employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds, committing frauds, etc., Banks will continue to abide by the guidelines issued by the Government of India, requiring consideration and decision in each case by the Board of the Bank/Authority appointed by the Board.

5. Posts for which Appointment can be made: The appointment shall be made in the **clerical and sub-staff cadre** only.

6. Eligibility criteria:

- a. The family is indigent and deserves immediate assistance for relief from financial destitution; and
- b. Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules.

7. Educational Qualification:

- a. **For appointment in Clerical cadre:** Graduation in any discipline or equivalent qualification from a recognized University.
- b. **For appointment as Attender in substaff cadre:** Minimum qualification shall be 10th standard pass, in tune with the Khandelwal Committee recommendations, but the candidate should not have passed 10 + 2 examination or its equivalent.
- c. **For appointment as a Part Time Sweeper:** Preferably 5th Standard pass. However, the candidates should possess primary educational qualifications, i.e., to read, write and understand English or Hindi or their respective Regional Language including requisite numerical/arithmetical ability.

Any deviation in the requirement of minimum and maximum educational qualification, the Board of the Bank may take a suitable decision on a case to case basis depending upon the merit of the individual cases.

8. Exemptions: The Compassionate Appointment under the Scheme are exempted from observance of the following requirements:

- a. Normal Recruitment Procedure i.e., without the agency of selection like IBPS/ Employment Exchange, Recruitment Board of Bank, etc.
- b. The ban orders on filling up of posts issued by Government of India or any controlling authority, if any.

9. Minimum and maximum age limit: The minimum and maximum age limit for compassionate appointment in the Bank shall be as follows:

Sl. No.	Cadre	Minimum age	Maximum age
1.	Clerical	20	30
2.	Attender (substaff)	18	30
3.	Part Time Sweepers	18	30

10. Relaxations in upper age limit:

- a. The relaxations in the upper age limit shall be granted to the candidates belonging to SC/ST/OBC/PWD category and widow candidate, in tune with the Government guidelines received from time to time.
- b. In addition to the above, the relaxations in the upper age limit may be considered wherever necessary on case to case basis.
- c. **The lower age limit should, however, in no case be relaxed below the minimum age fixed for the post.**

- d. Age eligibility shall be determined with reference to the date of application and not the date of appointment.
- e. The Competent Authority to take a final decision for making compassionate appointment in a case shall be competent for extending relaxation in the upper age limit while making such appointment.

11. Time limit for submission of application for consideration of Compassionate appointment:

Application for employment under the Scheme from eligible dependent should normally be considered upto five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case.

However, it may be noted that 05 years may be reckoned for the cases where death/retirement on medical grounds occurs on or after 05.08.2014, as the revised Scheme for compassionate appointment is applicable where the death/retirement on medical grounds occurred on or after 05.08.2014.

12. Determination/availability of vacancies:

- a. Appointment on compassionate grounds should be made only on regular basis and that too, only if regular vacancies meant for that purpose are available.
- b. Compassionate appointment can be made upto a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub-staff category. The Bank may hold back 5% of vacancies in the aforesaid categories to be filled by appointment on compassionate grounds.
- c. A person selected for appointment on compassionate grounds should be adjusted in the recruitment roster against appropriate category, viz., SC/ST/OBC/General Category, depending upon the category to which he/she belongs.
- d. Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.

13. Where there is an earning member in a family:

- a. In deserving cases, even when there is already an earning member in the family, a dependent family member may be considered for compassionate appointment with the prior approval of the Competent Authority of the Bank who, before approving such appointment, will satisfy himself that grant of compassionate appointment is justified, having regard to the number of dependents, assets and liabilities left by the employee, income of the earning member, as also his liabilities including the fact that the earning member is residing with the family of the employee and whether he should not be a source of support to other members of the family.
- b. In cases where any member of the family of the deceased or medically retired employee is already in employment and is not supporting the other members of the family of the deceased employee, extreme caution has to be observed in ascertaining the economic distress of the members of the family of the deceased employee so that, the facility of appointment on compassionate ground is not circumvented and misused by putting forward the ground that the member of the family already employed is not supporting the family.

14. Cases of missing Employee: Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions.

- a. A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that:
 - (i) an FIR to this effect has been lodged with the Police,

- (ii) the missing person is not traceable, and
- (iii) the Competent Authority feels that the case is genuine;
- b. This benefit will not be applicable to the case of an Employee:-
 - (i) who had less than two years to retire on the date from which he has been missing; or
 - (ii) who is suspected to have committed fraud, or suspected to have joined any terrorist organisation or suspected to have gone abroad.
- c. Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfilment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme.
- d. While considering such a request, the results of the Police investigation should also be taken into account; and
- e. A decision on any such request for compassionate appointment should be taken only at the level of the Chairman & Managing Director of the Bank.

15. Procedure for Compassionate appointment:

- a. The prescribed proforma may be used by the Bank for ascertaining necessary information and processing the cases of compassionate appointment.
- b. The Staff Welfare Department of the Bank should appraise the members the family of the employee in question immediately after his death the guidelines of the scheme and guide them in proper filing of the application. The applicant should be called in person wherever required at the very first stage and advise about the requirements and formalities to be completed by him/her.

16. Constitution of the Committee for considering the applications for compassionate appointment: An application for appointment on compassionate ground shall be considered by the Committee of Executives consisting of three Executives; one Chairman and two members in the rank of Deputy General Manager/Assistant General Managers. The Officer from the staff welfare department may also be made one of the members of the Committee, depending upon his rank. The Committee may meet during the second week of every month to consider cases received during the previous month. The applicant may also be granted personal hearing by the Committee, if necessary, for better appreciation of facts of the case. The recommendation of the Committee should be placed before the Competent Authority for a decision. If the Competent Authority disagrees with the Committee's recommendation, the case may be referred to the higher authority for a decision.

17. Undertaking letter from the candidate for maintenance of the family of the Deceased Employee: The person appointed on compassionate grounds under the Scheme, should give an undertaking in writing (**as in Annexure**) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and **in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith. This clause should be incorporated as one of the conditions in the offer of appointment applicable only in the case of appointment on compassionate ground.**

18. Request for change in post/person: When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment, should be deemed to have ceased to exist. Therefore,

- a. He/she should strive in his/her career like his/her colleagues for future advancement and any request for appointment to any higher post on considerations of compassion should invariably be rejected.

- b. An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion should invariably be rejected.

19. Seniority: A person appointed on compassionate ground in a particular year may be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc. in that year, irrespective of the date of joining of the candidate on compassionate ground.

20. Termination of service: The compassionate appointment can be terminated on the ground of non-compliance of any condition stated in the offer of appointment after providing an opportunity to the compassionate appointee by way of issue of show cause notice asking him/her to explain why his/her services should not be terminated for non-compliance of the condition(s) in the offer of appointment and **it is not necessary to follow the procedure prescribed in the Disciplinary Action and Procedure therefor.**

The power of termination of service for non-compliance of the conditions in the Offer of compassionate appointment vested only with the Chairman and Managing Director of the Bank.

Scheme for Payment of ex-gratia lumpsum amount in lieu of compassionate appointment:

The dependants of deceased employees falling under revised Scheme will have the option to choose either compassionate appointment or ex-gratia lumpsum amount as per the eligibility under the scheme. However any of these two options can be used only when the other conditions of compassionate appointment are met.

The cadre-wise ceiling on Ex-gratia amount payable is as follows:

Sl. No.	Cadre	Maximum Ex-gratia amount payable
1.	Officers	₹ 8.00 lakhs
2.	Workmen Staff	₹ 7.00 lakhs
3.	Subordinate staff	₹ 6.00 lakhs

All other terms, condition and instructions relating to the scheme for Payment of Ex-gratia lumpsum amount shall remain unchanged.

21. General:

- Appointment made on grounds of compassion should be done in such a way that persons appointed to the post do have the essential educational and technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.
- It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified, provided a vacancy in clerical post exists for this purpose.
- An application for compassionate appointment should, however, not be rejected merely on the ground that the family of the employee has received the benefits under the various welfare schemes. While considering a request for appointment on compassionate ground a balanced and objective assessment of the financial condition of the family has to be made taking into account its assets and liabilities (including the benefits received under the various welfare schemes mentioned above) and all other relevant factors such as the presence of an earning member, size of the family etc.

- c. Compassionate appointment should be made available to the person concerned if there is a vacancy meant for compassionate appointment and he or she is found eligible and suitable under the Scheme.
- d. Compassionate appointment will have precedence over absorption of surplus Employees and regularization of temporary employees.

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ANNEXURE - 2**Proforma for Employment of dependents of Bank employee dying while in service/
retired on Medical grounds****PART – A**

I	a.	Name of the Employee (Deceased/retired on medical grounds)	
	b.	Employee No.	
	c.	Cadre at the time of death/retirement on medical grounds	
	d.	Designation	
	e.	Date of Birth of the deceased/retired Employee on medical grounds	
	f.	Date of joining the Bank	
	g.	Date of Death/retirement on medical grounds	
	h.	Total length of service rendered	
	i.	Whether permanent or temporary	
	j..	Whether belong to SC/ST/OBC	
	k.	Whether belong to PWD category	
	l.	Whether married or not	
	m.	Whether any disciplinary proceedings are pending against the deceased/Employee retiring on medical grounds at the time of death/retirement	
II	a.	Name of the dependant for appointment	
	b.	His/her relationship with the deceased/retired employee	
	c.	Date of Birth	
	d.	Educational Qualifications	
	e.	Whether any other dependant family member has been appointed on compassionate grounds	
III	Particulars of the assets such as		
	a.	Family Pension	
	b.	Gratuity	
	c.	Provident Fund Balance	
	d.	Life Insurance Policies (Including Postal Life Insurance)	
	e.	Moveable and immovable properties and annual income earned there from by the family	
	f.	Insurance	
	g.	Leave Encashment	
	h.	Any other assets	

IV	Brief particular of liabilities, if any.					
V	Particulars of all dependant family members of the deceased Employee: (if some are employed, their income and whether they are living together or separately)					
Sl. No.	Name (s)	Relationship with deceased/retired employee	Age	Marital Status	Address	Whether Employed or not (if employed, particulars of employment such as designation, name and address of the Employer and monthly emoluments)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
1.						
2.						
3.						
4.						
5.						

VI. Details of total assets of the family of the deceased/retiring on medical grounds:

Sl. No.	Details of the assets	Date of acquiring	Value at the time of acquiring	Present market/ maturity value
a)	Immovable property			
b)	House building			
c)	Ancestral property & the share of the deceased			
d)	Vehicles			
e)	Business/Other Assets			
f)	Agricultural property			
g)	Life Insurance proceeds (furnish policy number, name of Insurance Co., and sum assured/insured)			
h)	Deposits in the Banks (other than out of terminal benefits, mention the name of the Bank/Branch)			
i)	Deposits in other Financial Institutions/ Companies			
j)	Shares/debentures			
k)	NSCs/PPF/KVP/IVP etc., Latest balance (Enclose proof)			
l)	Value of movable property including jewellery, furniture etc.			
m)	Mutual Funds			
n)	Any other assets			

VII. Source of income of the deceased/retiring on medical grounds:

Sl. No.	Source of Income	Amount (₹)
i)	Gross monthly family pension from defence, railways, State Government, freedom fighters etc.	
ii)	Monthly rent received by the family	
iii)	Annual agricultural income	
iv)	Income from business	

VIII.Details of outside borrowings of the deceased/retiring on medical grounds (Attach evidence/documents in support of loans outstanding):

Sl. No.	Name of the Person/ Institution	Amount borrowed	Amount outstanding	Date of borrowing	Purpose of borrowing
i)					
ii)					
iii)					
iv)					

IX. Details of indirect liabilities of the deceased/retiring on medical grounds, if any:

DECLARATION BY ALL DEPENDANTS OF THE DECEASED/EMPLOYEE RETIRING ON MEDICAL GROUNDS

I/We hereby certify that the information furnished above is true and correct to the best of my/our knowledge and belief. I/We confirm that all the assets of the deceased/Employee retiring on medical grounds and his/her dependent family members have been fully disclosed here in this application.

I/We request you to offer appointment on compassionate grounds to Shri, (write relationship with the deceased/retiring on medical ground such as spouse, son, daughter, brother or sister as the case may be) of the deceased/retiring on medical grounds, as per the Bank's Scheme and oblige. Should any information be found to be false or not furnished, I/We am/are aware that Employment secured in the Bank shall be terminated. I/We abide by the decision taken by the Bank in this regard.

Sl. No.	Name/s of the Dependants	Permanent Address	Signature of all Dependants
1.			
2.			
3.			
4.			
5.			
6.			

Date:

DECLARATION/UNDERTAKING BY THE CANDIDATE	
1.	I hereby declare that the facts given by me above are, to the best of my knowledge, true and correct. If any of the facts herein mentioned are found to be incorrect or false at a future date, my services may be terminated.
2.	I hereby also declare that I shall maintain properly the other family members who were dependant on the deceased Employee mentioned against I a. of Part – A of this form and in case it is proved at any time that the said family members are being neglected or not being properly maintained by me, my appointment may be terminated.

Date:**Signature of the candidate****Name** :**Address:**

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ShriSmt/Kum Is known to me and the facts mentioned by him/her are correct and verified by me.

Date:**Signature of witness *****Name** :**Address:**

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* **Witness may be either any employee in the senior level of Bank or gazetted rank Official from State/Central Government.**

Through: respective Branch/Office

To:

The General Manager
 Personnel Department,
Human Resource Development Division,
HO: MANIPAL

PART – B**(To be filled in by Office in which Employment is proposed)**

I	a.	Name of the candidate recommended for Appointment	
	b.	His/her relationship with the deceased/retired Employee	
	c.	Age and date of birth	
		Educational Qualification	
		Previous experience, if any,	
	d.	Post for which employment is proposed	
	e.	Whether there is vacancy in that post within the ceiling of 5% prescribed under the Scheme of Compassionate Appointment	
	f.	Whether the candidate fulfills the requirements of the Recruitment Rules for the post	
g.	Apart from waiver of recruitment procedure what other relaxation are to be given		
II		Whether the facts mentioned in Part – A have been verified by the Office and if so, indicate the records	
III		Personal recommendation of the Competent Authority (with his signature and Office stamp/seal)	

ANNEXURE - 3**(For use by the Branch/Office)****(To be filled up by the Branch/Office while forwarding the application to HO: HRDD)****Remarks/Recommendations of the Branch/Office:**

1. Name of those who are wholly dependent on the deceased/Employee retiring on Medical ground. (The details may be verified through the relative declaration given in LTC/medical reimbursement bills and enquiry through independent sources. Persons who are gainfully employed and having regular monthly income are not dependents)

Sl. No.	Name	Age	Relationship
a.			
b.			
c.			
d.			
e.			

2. Details of the salary of the deceased/Employee retiring on medical grounds for the month of

Earnings		Deductions	
Particulars	Amount	Particulars	Amount
Basic Pay		EPF Contribution	
DA		Additional EPF	
HRA		EPF Loan	
CCA		Life Insurance Premium	
Special Pay		Housing Loan	
PQP		Vehicle Loan	
Personal Allowance		Demand Loan	
Stagnation Pay		Furniture Loan	
Fixed Personal Pay		OSL	
Hill/Fuel Allowance		Quarters Rent	
Deputation Allowance		Union/Association	
Split Duty Allowance		Voluntary Contribution	
Project/Special Area Allowance		Profession Tax	
Cycle Allowance		Income Tax	
Washing Allowance		Festival Advance	
Conveyance Allowance		SC/ST Association	
Any Other		Any Other	
Total		Total	
Net Salary (Total Earnings - Deductions)			

3. Assets and liabilities of the deceased/retiring employee:

Amount received from the Bank		Amount due to the Bank		
Details	Amount	Head of Account	Balance as on the date of death/retirement	Balance as on date after writing off as per cir. No.127-99-BC and cir.No.190-2001-BC
Gratuity		Festival Advance		
Additional Gratuity		Sundry Advance		
EPF		Demand Loan		
PL encashment (mention No. of days and amount)		Vehicle Loan		
Bank's Benevolent Fund		Additional Housing loan at PLR		
Death relief from the Bank		Housing Loan (including II stage)		
Death relief from Union/ Association		OSL		
Any other amount received from the Bank (give details)		Overdraft		
		Jewel loan		
		Any other loan (give details)		
Total		Total		

4. Other Assets/Liabilities:

a.	Value of all the immovable property (Residential, Agricultural, Business etc.) including House and other buildings	
b.	Life Insurance proceeds	
c.	Total amount of Deposits (savings/term) with our Bank and other Banks (furnish details)	
d.	Total amount of Deposits with other Institutions/Financial Institutions	
e.	Total value of shares/debentures	
f.	Total amount of NSC, PPF, KVP, IVP, Postal savings etc.	
g.	Outside liabilities of the deceased employee (having conclusive proof)	

5. Sources of Income:

a.	Monthly amount of gross family pension (defence, Railways, Freedom fighters etc.)	
b.	The monthly gross salary of any member of the family of the deceased and full details of employment	
c.	Monthly rent on buildings	
d.	The amount of monthly family pension received from the Bank	
e.	Annual agricultural income	

6. Details of the loans closed/written off as per circular No.127-99-BC and 190-2001-BC

Sl. No.	Account No.	Nature of account	Balance written off	Date of write off
a.		Festival Advance		
b.		Sundry Advance		
c.		Demand Loan		
d.		Vehicle Loan		
e.		Additional Housing loan at PLR		
f.		Housing Loan (including II stage)		
g.		OSL		
h.		Overdraft		
i.		Jewel loan		
j.		Any other loan (give details)		

9. Specific recommendation of the Head of the Branch/Office for considering appointment on compassionate grounds (Regarding financial position of the family after the demise /retirement of employee):**C E R T I F I C A T E**

We hereby certify that we have verified all the particulars furnished by the applicant on the basis of the records available at the Branch and through independent sources. In case we come across any other details about the family, the same will be informed to HO: HRDD without any delay. The details of assets and liabilities of the family are true and correct.

Shri, (write relationship to the the deceased/Employee retiring on medical grounds) is eligible for compassionate appointment in the Bank, in terms of the revised Scheme for compassionate appointment and we recommend that Shri may be considered for appointment in the Bank on compassionate grounds as (Write PTS/Attender/Clerk) and he/she has satisfied all the eligibility criteria required for the post.

Date:

Signature of Head of the Branch/Office

Seal:

Forwarded to:
The Chief Manager
Human Resource Development Division
Head Office
MANIPAL

ANNEXURE - 4**Guidelines for processing/scrutinising the Applications**

1. The names of those who are wholly dependent on the deceased Employee/Employee permitted to retire on medical grounds may be verified through LTC/Medical bills, declaration submitted by the employee from time to time and if information is not available in Bank's records, through discreet enquiry with the local Panchayat/customers/reliable local sources.
2. The exact amount received by the legal heirs from the Bank such as gratuity, EPF, PL encashment and any other amount shall be clearly mentioned.
3. The liabilities of the Employee at the time of death and the balance at the Branch or any other branch after write off as per the Bank's scheme for writing off of liabilities of the deceased employee upto specified limit shall be mentioned.
4. The market value of the landed property owned by the Employee and also the share of the ancestral property (residential, agricultural, business etc.) including the house and other buildings shall be ascertained and mentioned. The monthly/annual income earned by the family from immovable property and income from business/agriculture/profession shall also be furnished.
5. The amount of the Life Insurance proceeds received/to be received shall be ascertained. For this purpose the premium deducted at source in the case of SSS and the premium amount declared by the employee for tax purposes may be referred to.
6. The amount of the deposits/investments held in the name of the deceased employee and his dependants in our Bank and also in other Banks/Companies/Financial Institutions/ Post Office etc., may be ascertained through discreet enquiries and are to be furnished. Investments of the Employee made for income tax purpose like NSC, PPF, ULIP, Postal CD, Infrastructure Bonds etc., may be ascertained from the ACC Tax 4 submitted by the employee during the last three years.
7. In the case of ex-servicemen, freedom fighters etc., the family will be receiving monthly family pension. The details of Basic pension and DA may be ascertained and the amount of gross pension received by the family may be mentioned.
8. The outside borrowings of the deceased employee availed with prior approval by the Bank may be mentioned only if the applicant produces conclusive proof for the same. There is a provision in the applications for loan, i.e., DL, OSL, Overdraft, Housing Loan etc., to declare the amount of outside liabilities and the extent of outside borrowings may be verified from the loan applications of the deceased Employee/Employee permitted to retire on medical grounds.
9. In the case of Officers, the annual property statements submitted by the Officer may be referred to by the Regional Office to ascertain the extent of assets and liabilities.
10. Amount of Professional Tax deducted at source for the previous month shall be indicated.
11. All the columns in the application (**Annexure –2**) shall be filled in and wherever the columns are not relevant, "Not Applicable" shall be indicated.