

उत्तर बिहार ग्रामीण बैंक
प्रधान कार्यालय, कलमबाग चौक
मुजफ्फरपुर, बिहार, 842 001



UTTAR BIHAR GRAMIN BANK

HEAD OFFICE, KALAMBAGH CHOWK
MUZAFFARPUR, BIHAR, 842 001

(Sponsored By :: Central Bank of India)

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Head Office Circular No. HO/TBC/12/2019-20/278

Date: 21/05/2019

ALL BRANCHES AND OFFICES

Personal loan to Retired Staff and Family of Deceased Staff Members

Bank has introduced Pension Scheme in the Bank vide. Circular No. HO/TBC/11/18-19/944 dated 26/12/2018. In terms of the guidelines of Pension Scheme, the amount of Bank's contribution to EPF and interest accrued thereon is to be refunded to the Bank's Pension Fund by the retired employees/family of deceased employees. In view of financial constraints of long back retired employees & family of deceased employees, it is proposed to take a lenient & employee friendly approach to extend loan facility to them.

Accordingly, Personal loan facility to Bank's Retired staff and Family of Deceased Staff Members is proposed to be introduced for adoption in our Bank to help such employees who retired earlier and are not in a position to refund EPF contribution amount due to financial constraints, in refunding the amount of Bank's contribution to EPF and interest accrued thereon under terms & conditions as mentioned below:-

Product Parameters		
1	Title of The Scheme	Personal loan to Retired staff and Family of Deceased Staff Members
2	Validity Period of the Scheme	The scheme will be effective from 22nd May 2019 & remain valid upto 30 th May 2019. No loan will be sanctioned after 30/05/2019.
3	Target Group	<ul style="list-style-type: none">Retired Employees of Uttar Bihar Gramin Bank,Family of Deceased Employees of Uttar Bihar Gramin Bank
4	Eligibility Criteria	<ul style="list-style-type: none">Retired Employees or Family of Deceased Employees of the Bank who are eligible and opted for pension as per Circular No. HO/TBC/11/18-19/944 dated 26/12/2018.Employees who retired on or before 31/03/2014.
5	Purpose	To refund the amount of Bank's contribution to EPF and interest accrued thereon to the Bank's Pension Fund.
6	Type of facility	Demand Loan

7	Quantum of Loan	1. Rs. 5.00 Lakhs. 2. 90% of Amount equivalent to pension arrear amount. 3. EPF employer's contribution. Lowest of the above three.																				
8	Margin (%)	NA																				
9	Rate of Interest	10.00% P.A., Monthly compounding, on days product.																				
10	Repayment	Entire Loan together with interest shall be adjusted from arrear pension amount. Each & every loan account must be adjusted upto 30 th June 2019. RM should personally monitor on daily basis and must ensure that there must not be any loan account remaining for adjustment after closure of business on 30 June 2019. If any account remains unadjusted RM will be held accountable which please note.																				
11	Sanctioning Authority	Branch Manager																				
12	Documents	1. Loan Application. 2. Irrevocable letter of authority to the bank to appropriate the Pension's arrear amount to loan account. 3. KYC																				
13	Disbursement	<p>The Loan amount to be transferred to SB account of the applicant. Disbursement of loan will be effected only when the applicant deposit the balance amount i.e. in excess of loan amount to be deposited by him. Eg. If a retired staff has to deposit Rs. 5,00,000/- in bank towards EPF & Rs. 4,50,000/- loan is sanctioned to him, disbursement will be made only after he deposits Rs. 50,000/- (Rupees Fifty Thousand only) and it will be the responsibility the loan disbursing branch to remit the entire amount to head office Pension Fund account No. 1000011130000476. RM should ensure to report to TBC department on daily basis regarding the loan disbursement in following format:-</p> <table border="1"> <thead> <tr> <th>Sl. No.</th> <th>Name of Applicant</th> <th>Loan Amount Disbursed</th> <th>Loan Account No.</th> <th>Total Amount Remitted to Pension Fund A/c</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sl. No.	Name of Applicant	Loan Amount Disbursed	Loan Account No.	Total Amount Remitted to Pension Fund A/c															
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14	Process flow of Loan to Retired staff and Family Member of Deceased Staff	<ul style="list-style-type: none"> Desirous candidate will apply for loan on enclosed format (Annexure I) in the designated branch of the Region, from where he retired. Annexure I will be retained at branch after due verification of the facts furnished therein. Annexure II will be filled by the branch from where the 																				

concerned applicant retired and after furnishing all the required information, it will be sent to the RO. Regional Office after due verification of the facts furnished therein will forward the same to Head office through mail with recommendation under seal & signature of Regional Manager and in absence of Regional Manager, Asst. Regional Manager will recommend.

- TBC Deptt. on receipt of Annexure II and after due verification will communicate its approval through mail to Regional Office with regard to eligible loan amount, which will be sanctioned by the branch. Thus, in the entire process, the role of Regional Office is very important in obtaining approval of loan from TBC, daily reporting of loan disbursement to TBC and recovery & closure of loan account whenever pension arrear is paid. Thus, RMs are required to be more prompt & vigilant and may designate one officer of his office with specific assignment of this work.

List of Region Wise Branches Designated for Sanction of Loan:-

Sl. No	Region	Name of the Branch Designated for Sanction of Loan to Retired Staff/ Family member of Deceased Staff
1	Araria	Araria Branch
2	Bettiah	Bettiah Branch
3	Chapra	Chapra Branch
4	Darbhanga	Laheriasarai Branch
5	Gopalganj	Gopalganj Branch
6	Hajipur	Hajipur Branch
7	Jhanjharpur	Jhanjharpur Bazar Branch
8	Madhubani	Madhubani Branch
9	Motihari	Motihari Branch
10	Muzaffarpur	Muzaffarpur Branch
11	Purnea	Purnea Branch
12	Saharsa	Saharsa Branch
13	Sitamarhi	Sitamarhi Branch
14	Siwan	Siwan Branch

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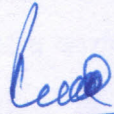
Other Conditions

Confirmation from TBC department must be obtained on following points:-

1. Eligibility for obtaining pension.
2. Bank's contribution to EPF and interest accrued thereon to

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		be deposited by the retired employees. 3. Arrear of pension amount payable to applicant. 4. Loan will be sanctioned only by selected branches i.e. one branch in each Region to be identified by RO/HO. 5. Approval from TBC deptt. H.O. will be required for Sanction of Loan.
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(Rajesh Kumar)
General Manager



Encl: Annexure I & Annexure II

पेंशन एरियर के विरुद्ध ऋण हेतु आवेदन पत्र (Annexure-I)

सेवा में,

शाखा प्रबन्धक

शाखा:-

क्षेत्रीय कार्यालय:-

महाशय,

मैं पिता/पति उत्तर बिहार
ग्रामीण बैंक (कर्मचारी) पेंशन विनियम, 2018 के अधीन बैंक से पेंशन प्राप्त करने हेतु उत्तर बिहार
ग्रामीण बैंक (कर्मचारी) पेंशन विनियम, 2018 के विनियम 3 के आलोक में अपना विकल्प दिनांक
..... को बैंक को प्रस्तुत किया किया था। परंतु मैं संबन्धित विनियम के अनुपालन में बैंक को
वापस किया जाने वाला भविष्य निधि में नियोक्ता का अंशदान रु०..... जमा करने में
असमर्थ हूँ। अतः श्रीमान से निवेदन है बैंक के पत्रांक HO/TBC/12/2019-20/278 दिनांक
21/05/2019 के अधीन इस प्रयोजन हेतु प्रदान की गई ऋण सुविधा के तहत मुझे राशि.....
(.....) की स्वीकृति प्रदान की जाए। संबन्धित विवरण निम्न है:-

1. Name of the Retired/Deceased Staff::
2. Last Designation (Grade) ::
3. Date of Birth ::
4. Date of Joining in the Bank ::
5. Date of retirement/ Death::
6. PF account No:-
7. Employee No:-
8. PAN of staff:-
9. Last Working Branch and R.O:-
10. Employer share to be deposited in Pension Fund
11. Permanent Address:-

उपरोक्त विवरण मेरे जानकारी के अनुरूप सत्य एवं सही है। अगर भविष्य में बैंक द्वारा ऐसा पाया जाता है कि मेरे द्वारा प्रेषित किया गया विवरण गलत है एवं इससे बैंक को किसी भी प्रकार की वित्तीय/ गैर-वित्तीय क्षति हुई है तो बैंक प्रबन्धन मेरे खिलाफ किसी भी प्रकार की कार्यवाही करने हेतु स्वतंत्र है। मैं एतद द्वारा बैंक को अपरिवर्तनीय प्राधिकार प्रदान करता हूँ कि मुझे भुगतेय पेंशन एरियर राशि में से प्रथमतः ऋणमय ब्याज के समायोजनोपरांत यदि कोई शेष राशि बचती है तो उसका भुगतान मेरे पेंशन बचत खाता संख्या..... के माध्यम से किया जाए।

आवेदक का हस्ताक्षर:-

आवेदक का नाम:-

दिनांक :-

शाखा/कार्यालय के प्रयोग हेतु

(Annexure-II)

शाखा में उपलब्ध अभिलेखों से उक्त सूचनाओं का मिलान किया गया एवं सही पाया गया।
(गलत सूचना पाये जाने पर शाखा प्रबन्धक ऋण प्रस्ताव को अपने स्तर से निरस्त कर दें)

विस्तृत जानकारी निम्न है :-

1. Name of the Retired/Deceased Staff::
2. Last Designation (Grade) ::
3. Date of Birth ::
4. Date of Joining in the Bank ::
5. Date of retirement ::
6. Date of reporting at the Branch ::
7. Dues (if any) in his name ::
8. Any Deptt. Enquiry/Pending/ Contemplated against him :: (Yes/No)
Attach copy of Punishment Order/other related Papers in case of Yes.
9. Last Basic Pay (Attach copy of Last salary increment/Fitment) ::
10. Last 10 months salary details:-

Month-Year	Basic Pay	Other Pay and Allowances rank for DA. and H.R.A.	Total	Remarks (If any)

उपरोक्त सूचना के आधार पर आवेदक को ऋण की स्वीकृत प्रदान की जा सकती है।

शाखा प्रबन्धक/प्रभारी का हस्ताक्षर

शाखा प्रबन्धक/प्रभारी का नाम :-

शाखा:- क्षे० का० :-

उपरोक्त सूचनाओं के संविक्षोपरांत ऋण हेतु अनुशंसित

क्षेत्रीय प्रबन्धक

क्षे० का०:-

दिनांक :-

प्रधान कार्यालय
सेवान्त लाभ विभाग
(सं. प्रबन्धक/प्रबन्धक ०५)

उक्त सूचना क्षेत्रीय कार्यालय में ल दिनांक द्वारा संचित किया गया।

प्रधान कार्यालय
सेवान्त लाभ विभाग
(मूल्य प्रबन्धक)

(.....) तक अण स्वीकृति हेतु अर्जमत है।
(.....) अर्जमानित है, जिसके विरुद्ध रु०.....
शामीण बैंक (कर्मचारी) पेंशन विनियम, 2018 के अधीन देय पेंशन एरियर राशि रु०.....
..... पिता/पति को उत्तर बिहार
शाखा कार्यालय एवं क्षेत्रीय कार्यालय द्वारा प्रस्तुत सूचनाओं एवं अर्जशाखा के आलोक में आवेदक
सेवान्त लाभ विभाग के प्रयोग हेतु

द्वितीय प्रबन्धक का हस्ताक्षर :-
दिनांक :-
अर्जशासनाधिक कार्यावाही विभाग की रिप्ली :-

अर्जशासनाधिक कार्यावाही विभाग के प्रयोग हेतु
आवेदक पिता/पति को उत्तर
बिहार शामीण बैंक (कर्मचारी) पेंशन विनियम, 2018 के विनियम 3 के आलोक में बैंक को वापस
किया जाने वाला शिष्य निधि में नियोक्ता का अंशदान जमा करने हेतु अण प्रस्ताव क्षेत्रीय
कार्यालय के माध्यम से दिनांक को प्राप्त हुआ है।
(Annexure-III) प्रधान कार्यालय के प्रयोग हेतु