

इंडियन बैंक



Indian Bank

इलाहाबाद

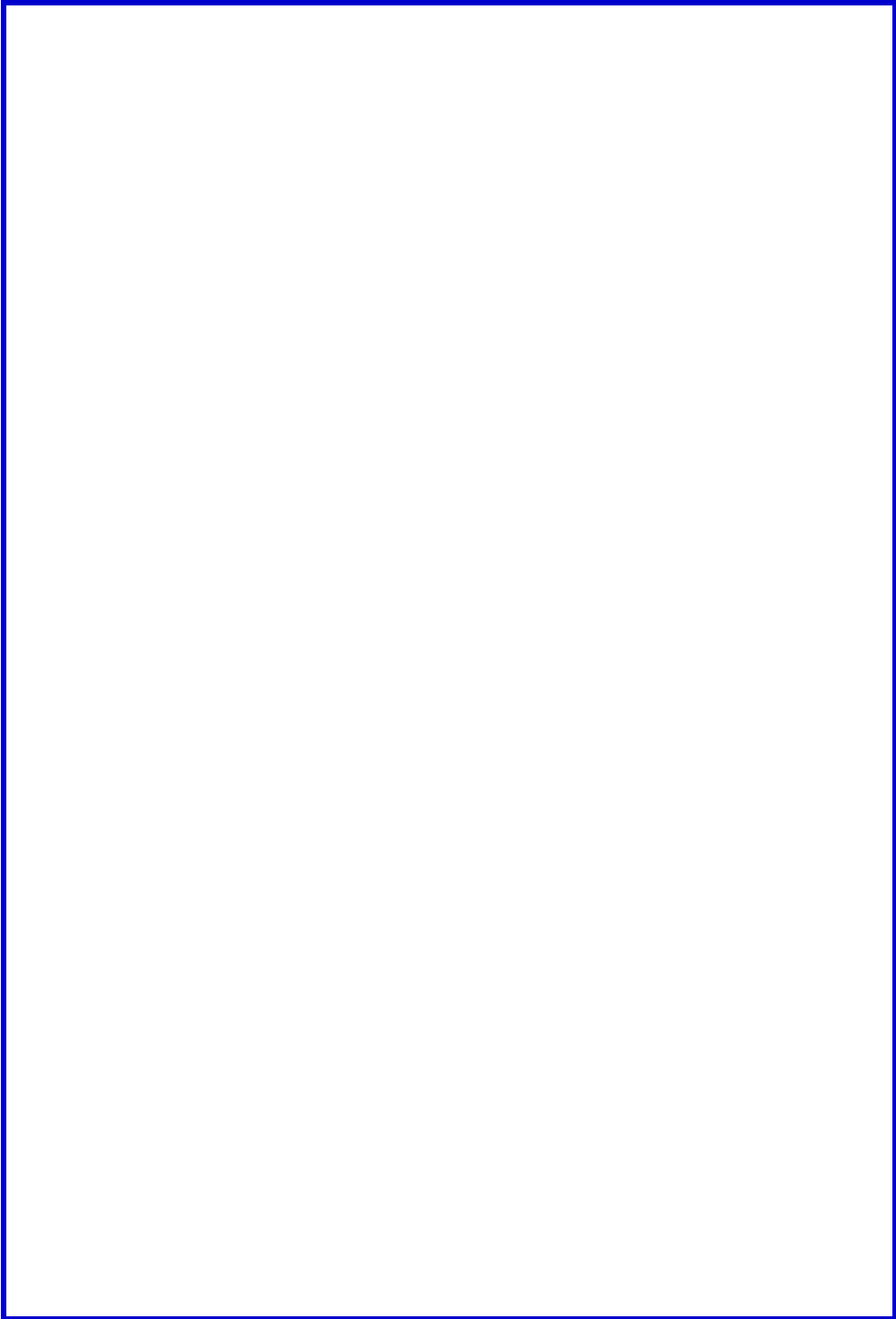
ALLAHABAD

RETIREMENT - A HAPPY JOURNEY



इंडियन बैंक प्रबंधन विकास एवं उत्कर्ष अकादमी (इमेज)
INDIAN BANK MANAGEMENT ACADEMY FOR GROWTH AND EXCELLENCE
(IMAGE)

आईएसओ9001:2015प्रमाणित अकादमी ISO 9001:2015 Certified Academy



RETIREMENT – A HAPPY JOURNEY

A Handbook for prospective Retirees



30th APRIL 2020

FOREWORD

**INDIAN BANK
CORPORATE OFFICE
254 – 260 AVVAI SHANMUGAM SALAI
ROYAPETTAH
CHENNAI - 600014**



“Retirement” is an exciting and welcome phase in one’s life. Retirement brings with it the prospect of enjoying life in its full glory, away from travails and turbulences of routine work. Now the time is flexible, at your disposal and you charge on rejuvenated. No doubt, now you are your own boss.

Having realized your professional pursuits, obligations the time has come to look beyond. It is a time to prioritize personal goals, pursue your hobbies and nourish the relationships built along the journey. Let your health, exercise and financial planning be among your top priorities.

I place on record the excellent work done by Human Resources Department in bringing out this updated version of “Retirement – A Happy Journey” for the benefit of all.

With Best Wishes -

Padmaja
PADMAJA CHUNDURU

Managing Director & Chief Executive Officer

30th APRIL 2020

FOREWORD

**INDIAN BANK
CORPORATE OFFICE
254 – 260 AVVAI SHANMUGAM SALAI
ROYAPETTAH
CHENNAI - 600014**



Retirement is initiating a new chapter in one's life. With one's efforts it can be made more exciting as well as interesting than what one has seen earlier.

“The joy of retirement comes in those everyday pursuits that embrace the joy of life; to experience daily the freedom to invest one's life-long knowledge for the betterment of others; and, to allocate time to pursue hobbies and dreams, that only received, in years of working, a fleeting moment.

I am sure this updated version of the booklet captioned “Retirement – A Happy Journey” will help you in this new Journey, the second innings of your life on a joyful footing!!

With Best Wishes

A handwritten signature in black ink, appearing to be 'Shenoy Vishwanath V', written over a faint, stylized outline of a signature.

**Shenoy Vishwanath V
Executive Director**



30th APRIL 2020

FOREWORD

**INDIAN BANK
CORPORATE OFFICE
254 – 260, AVVAISHANMUGAM SALAI
ROYAPETTAH, CHENNAI – 600 014**



Retirement, in cricket parlance, is an exciting second innings in the journey of life, full of thrill and fervor. It is the beginning of a phase which will provide opportunity to accomplish things that one could not do due to service compulsions and thereby realise all the dreams that one is aspiring for years or even decades.

We, as members of the illustrious Indian Bank family, salute and gratefully remember the yeoman services rendered by the retired employees. They are carrying and enhancing the rich legacies of the two banks which are now `one' and `Twice as Good'. Undoubtedly, the retired employees are the Brand Ambassadors of the Bank and continue to be the guiding force behind the Bank's growth and progress.

At a time when a new chapter in life of the retired employees begins which will open up numerous avenues to be cheerful and with happiness amidst the `kith and kin' and `near and dear ones', we have made an earnest effort to codify the various benefits that are available to our retired employees. Entire Indian Bank feels happy to release the updated compilation titled "Retirement – A Happy Journey".

With Best Wishes

Paresh Chandra Dash
GM (HRM/HRD)

ACKNOWLEDGEMENT

30th APRIL 2020

IMAGE

MRC Nagar

R A Puram

Chennai 600 028



Retirement is when you stop living at work and start working at living. On the occasion of your retirement, we all want to thank you for your many years of great yeoman service. Everyone agrees that you possess a rare combination of vision, fairness, and understanding crucial qualities for an effective management.

Many of us have additional personal reasons for our gratitude, for you have given special attention to our specific needs. Without going into detail, we give you special thanks for your caring.

We thank all retirees who have done excellent contribution for our beloved bank and have taught us. We convey our very best wishes for a happy retirement.

I acknowledge the support provided by our MD and CEO, ED(HR), GM(HR) for their consistent guidance and support provided to our Training System.

I thank all the Faculty of IMAGE/STC and officials at CO:HRM for their efforts in bringing out this compendium, "Retirement – A Happy Journey".

With Best Wishes


V Uthayakumar
DGM/Principal, IMAGE

INDEX

S No.	PART A Content	Page No
1.	Introduction	1
2.	Benefits available on Superannuation	
	a) Provident Fund	2
	b) Gratuity	3
	c) Pension & Commutation	6
	d) PL Encashment	10
3.	Other benefits to Retirees	
	a) Retention of furniture on superannuation	12
	b) Retention of Mobile Phone	12
	c) Retention of ipad / Laptop - Executives	13
	d) Group Savings Linked Insurance GSLI	13
	e) Provision for retention of quarters on superannuation	13
	f) Preferential Rate of Interest on Deposit	13
	g) Staff Housing Loan & Staff Vehicle Loan	13
	h) IB Pension loan Scheme	14
	i) Provision of Holiday Homes	14
	j) Concessional Rate of Interest on Advances	16
	k) Concession in Service Charges	16
	l) Retiree ID Card	16
	m) Retiree Portal	16
4.	Engagement of Retirees with Indian Bank	
	a) Concurrent Auditors	16
	b) Direct Selling Agents DSA	17
	c) Business Correspondents (BC)	17
	d) Guest Faculty	17
5.	Permission to take up employment	18
6.	TA for shifting to a place of choice after retirement	19
7.	TA for attending Court Cases	19
8.	Policy on Social Media	19
9.	Usage of Technology in daily life	20

“A thriving new beginning can be and should be a time for amazing engagement, growth, connections, contributions, and amazing possibilities.” – Lee M. Brower

PART B		
S No.	Content	Page No
10	Retirement – Way forward	21
11	Health Management a) Yoga for Senior Citizens b) Manage Your Body c) Nutrition and Diet d) COVID-19- Measures to improve immunity	23 28 33 35
12	Wealth Management	38
13	Legal aspects of creating a will	42
14	Important contact details	48
	Annexures a) Format for Retirees ID card b) Format for application for Pension c) Format for application for Gratuity. d) Gratuity Application Form e) Authorisation Ir to IBEGF AND IBSPF f) Commutation Application with Medical	52



For retirement brings repose, and repose allows a kindly judgment of all things.” – John Sharp Williams

PART – A

“A thriving new beginning can be and should be a time for amazing engagement, growth, connections, contributions, and amazing possibilities.” – Lee M. Brower



INTRODUCTION

Retirement is a natural and inevitable happening in one's life which cannot be avoided. It is not a sudden surprise that comes gradually but definitely and is a fruitful stage in life.

Post retirement the role changes to that of a friend, philosopher and guide to others. Developing a sense of sacrifice and magnanimity in our actions will facilitate smooth transition which will lead to harmony and peace in post – retirement life.

If one lacks proper orientation towards retirement, the period of retirement can cause more stress and tension. Suddenly one finds that time weighs down heavily on him and he/she is totally unprepared. To lead a purposeful retired life, a lot of mental reorientation is necessary.

Planning for retirement is important as it is to plan for a working career, which includes financial planning too. Planning in the area of finance should start well in advance even when one is in the job.

After Financial Planning, one has to think of meaningful use of time, which will be available in abundance post retirement. Healthy hobbies like reading, photography, painting, music, gardening etc., can keep one engaged.

This Book is an effort to consolidate the various areas of benefits and avenues available to the retirees as per various circulars / guidelines issued by the Bank from time to time for the benefit of all.

Though sufficient care has been taken while consolidating the relevant information, one has to refer to the relevant regulations/rules/circulars in case of any doubt or requirement.

“Often when you think you’re at the end of something, you’re at the beginning of something else.” – Fred Rogers

BENEFITS AVAILABLE ON SUPERANNUATION

1. PROVIDENT FUND

On superannuation, a prospective retiree is entitled to receive the balance of PF Contribution at his credit in the fund.

- The PF amount would be sent to the Branch on the last working day of the month. The retirees have to download the receipt from HRM/HRD-> HRM Online->Settlement
- The loans on PF outstanding at CO, viz. PF loan, RWL if any, will be recovered and the remaining amount will be sent to the branch/ office where the employee is working at the time of retirement.
- The retirees have to sign the receipt and submit to the Branch
- Along with the above refunds, the Bank's Contribution (BC) of PF in case of PF Optees is also paid to the officer.
- Festival Advance / Spl. Clean Loan / TL against PF to be closed for processing Gratuity. In case of dues, the respective Branch after vouching PF settlement should send their letter reg. closure and scanned copy to be sent to CO : HRM

“There's never enough time to do all the nothing you want.”
– Bill Waterson, Calvin & Hobbes

2. GRATUITY

- Retirees have to apply in prescribed format for Settlement of Gratuity – Declaration of Terminal Benefits can be downloaded from HRM/HRD >> Formats>> Pension>>Application for terminal benefits.
- Duly filled in format with the details of LOP/UAA/Suspension/EOL/Sabbatical leave and outstanding Loan details to be forwarded by the BM/ABM of the branch.
- The Payment of Gratuity amount is being sent through C2C on or after the first working day of the succeeding month
- Gratuity receipts can be downloaded from HRM Online portal-> Settlement Tab using salary password by any Branch staff.
- The Gratuity due to an officer / employee is calculated by the following two methods and amount which is beneficial to the employee will be paid.

CALCULATION OF GRATUITY AMOUNT

1st Method – for Officers

- As per Officers' Service Regulations:
- The amount of Gratuity payable to an officer shall be one month's pay for every completed year of service, subject to a maximum of 15 month's pay. Pay for the purpose is Last Drawn BP+FPP+PQP.
- In case an officer has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of half month's pay (15 days) for each completed year of service beyond 30 years.
- If the fraction of service beyond completed years of service is 6 months or more, gratuity will be paid pro-rata for the period.
- For calculation of qualifying service, LOP days and UAA days will be reduced from the service.
- No ceiling for the amount calculated under OSR

First Method – Award Staff

As per Bipartite settlement

- The amount of Gratuity payable to an employee shall be one month's pay* for every completed year of service, subject to a maximum of 15 month's pay (*Average of 12 months' pay preceding retirement)
- Provided that where an employee has completed more than 30 years of service, he shall be eligible by way of gratuity for an additional amount at the rate of half month's pay (15 days) for each completed year of service beyond 30 years.
- If the fraction of service is 6 months or more will be reckoned as one full year

2nd Method – Common for Officers & Award Staff

- As Per the Provisions of the Payment of Gratuity Act:
- 15 days salary for each completed year of service (15/26 - as per Gratuity Act a month is taken as 26 days) subject to a maximum amount of Rs. 20,00,000/-.
- If the fraction of service is more than 6 months it will be reckoned as one full year.
- Salary for this purpose is last drawn BP, FPP, PQP, Special allowance (award staff) and DA.
- Out of the two methods, the beneficial amount of Gratuity is passed onto the Officer / Award staff retiring subject to the ceiling.

Ceiling on Gratuity

There is no ceiling on the Gratuity as per Officers' Service Regulations / Bipartite Settlement. However, there is a ceiling on the Gratuity amount arrived as per the Payment of Gratuity Act 1972, which is Rs. 20,00,000/- as per notification of government dated 29.03.2018

“Retire from work, but not from life.” – M.K. Soni

CALCULATION OF GRATUITY AMOUNT PAYABLE

Mr. A working as Chief Manager, joined the Bank on 10.03.1980. He retired on 31.01.2020, after serving the bank for 39 Yrs 09 Months 21 Days. His last drawn salary details are as follows:

Basic Pay	: Rs.59170.00
FPP	: Rs. 1650.00
PQP	: Rs. 1680.00
DA on FPP	: Rs. 180.00
DA	: Rs.36935.95
Total	: Rs.99615.95

Calculation as per OSR

Salary eligible : Last drawn BP+ FPP + PQP
 62500 / 2 X 39 yrs 9 mths = Rs. 12,42,987/-
 (A)

Calculation as per Gratuity Act, 1972 :

Salary eligible : Last drawn BP + FPP + PQP + DA
 99615.95 X 15 / 26 X 40 yrs = Rs.22,98,830.00
 (OR Rs.20,00,000/- whichever is less)
 Eligible as per Gratuity Act, 1972 = Rs. 20,00,000/-(B)
 (Ceiling is Rs.20 lacs as per Gratuity Act, 1972)
GRATUITY PAYABLE IS Rs. 20,00,000/-

Taxable Gratuity

- The taxable portion of Gratuity is the excess amount received over and above the amount arrived as per the Payment of Gratuity Act. 1972.
- **Points to be noted:** - 1. Erstwhile Syndicate Bank Loan (for purchase of shares) has to be closed for release of gratuity. 2. All PF related loans to be closed (spl clean loan and Term Loan against PF). 3. Gratuity would be released on vacation of office quarters.

3. PENSION

- The retiring employee shall make an application in the prescribed format for pension and commutation. The format is available at HRM/HRD->HRM Online->Formats. The application along with **Two Joint Photos, SB A/c No: (Pension Account) with preferred Branch for Pension Payment, KYC of Spouse, Copy of PAN Card**
- Single photo and joint photos affixed on the application should be duly authenticated by BM/HOD across the photo with seal. Two additional joint photos to be enclosed for pasting on PPO to be issued. (recent joint photo to be affixed and enclosed)

Qualifying Service

- Only active service is taken into account for pension calculation – excluding LOP / UAA / Suspension /sabbatical/EOL
- Minimum 10 years for Superannuation pension
- Minimum 20 years for voluntary retirement
- **Family pension** – For death while in service / death of the pensioner
- In case a pensioner dies before reaching the age of 65 years, enhanced family pension is payable upto the notional age of 65 years of the pensioners.
- Enhanced family pension will be paid up to maximum of seven years or till the notional date on which the employee would have attained 65 years age, whichever is earlier.

Calculation of basic pension

- 10 months of average basic salary prior to date of relief is taken for calculation of basic pension.
- Basic salary comprises Basic Pay, Special Pay(award staff), FPP & PQP.
- Full basic pension is 50% of basic salary for employees having completed 33 years of service. Otherwise, pro-rata for the number of years of service
- More than 6 months is taken as full year
- The formula for arriving at basic pension is $50\% \text{ Average basic salary for 10 months} \times \text{no. of years of service} / 33$ (Fraction is rounded off to nearest rupee)
- If an employee is on LOP in the 10 months period taken for calculation, the month in which LOP availed will be excluded and preceding month will be taken into account.

Points to be noted: Staff OD account to be closed in advance for releasing commutation amount

Calculation of Basic Pension

- 10 months of average basic salary (Basic Pay + Special Pay + FPP + PQP) prior to date of relief is taken for calculation of basic pension.
- For 33 years or more of active service, Full basic pension = 50% of average basic salary
- For less than 33 years of active service,
 - Full Basic Pension = $50\% \text{ of average basic salary} \times \text{active service} / 33$

More than 6 months is taken as full year.

Example:

For active service of 26 years 6 months 1 day & avg. basic salary of Rs.59170/- $(59170 / 2) \times (27 / 33) = 24205.91$ or Rs.24206/-

Designation : Chief Manager

Total period of service : 39 years 8 months & 2 days

Eligible Qualifying service : 33 years (**MAX 33 years**)

Avg. Basic Pay	60,820.00	Basic Pension	32,075.00
Avg. FPP	1,650.00	DA	24,345.00
Avg. PQP	1,680.00	Gross Pension	56,420.00
Avg. Special Allowance	0.00	Less Comm	10,691.00
Total	64150.00	Net Pension	45,729.00
Basic Pension	32075.00		

Basic Pension = Avg. Basic Pay * Qualifying service / 2*33 = 64150 * 33/2*33 = Rs.32075/-

Commutation amount = 1/3 rd of Rs. 32075 i.e. 10,691 * 9.81 * 12 = Rs.12, 58, 545.00

“For many, retirement is a time for personal growth, which becomes the path to greater freedom.” – Robert Delamontague

Family Pension

- After the demise of the pensioner, family pension is payable to the spouse for life time.
- Application in the prescribed format should be sent to CO: HRM Department along with the death certificate.
- The percentage of ordinary basic family pension will be arrived based on the last basic salary drawn by the deceased pensioner/ employee.

COMMUTATION OF PENSION

- Commuted portion of pension shall be restored after 15 years from the date of commutation
- Maximum of 1/3rd of basic pension can be commuted for lump sum payment
- Commutation is not taxable.
- If commutation is availed before one year from the date of retirement, there is no medical examination.
- If commutation is availed after one year from the date of retirement, medical examination is necessary.

CALCULATION OF COMMUTATION

Formula = $\frac{1}{3}$ rd of basic pension x 12 x Purchase value*

*Purchase value means number of years' purchase with reference to the age of the pensioner as on his next birthday.

- For superannuation, the purchase value is 9.81 (i.e., for 61 years)

PL ENCASHMENT

- Every employee retiring on superannuation is entitled to encash earned Privilege Leave subject to a maximum of 240 days.
- Sanctioning Authority for PL encashment – Branch / Zonal Office / Corporate Office staff: CO HRM and Respective Branch/office to update leave and apply for PL encashment thro' staff service portal (after retirement)
- The salary for the purpose of calculation of encashment of Privilege Leave is "Gross Salary Last drawn by the employee including notional HRA at the rate applicable to the place of work at the time of retirement (if not drawing HRA). If drawing HRA – at the applicable rate.

The taxable portion of encashment of Privilege Leave is calculated as follows:

- a) Amount paid by Bank as PL encashment : $(\text{Gross Salary}/30 \times \text{No. of Days PL encashed})$
- b) Last 10 month's average pay excluding HRA and CCA, i.e., $(\text{Basic pay, FPP, PQP and DA}/30 \times \text{No. of days encashed})$ (subject to a maximum of Rs.3 lacs)

Difference between (a) and (b) is taxable.

**“The trouble with retirement is that you never get a day off.”
– Abe Lemons**

CHECK LIST FOR RETIREES

1. Please ensure that application for Gratuity / Pension has been submitted to CO: HRM Dept.
2. Ensure that Staff OD, Loan with Syndicate Bank has been adjusted.
3. Ensure that all leave has been regularised and authorised in portal
4. Ensure submission of application for transfer of ownership of furniture
5. Ensure submission of application for Mobile transfer
6. Collecting Title Deeds of mortgaged property / SHL (if any) and ensure that satisfaction of charge with Sub Registrar Office & CERSAI is done by the Branch
7. Ensure submission of application for Retiree ID
8. In case the retiree is planning to take employment after retirement, prior permission for the same has to be obtained.
9. Ensure submission of application for Nomination for all Deposit, Locker etc.

**“You have to put off being young until you can retire.”-
Author Unknown**

OTHER BENEFITS FOR RETIREES:

Retention of Furniture on superannuation:

At the time of retirement (superannuation) the officer can retain the furniture by making payment of book value as under:

Age of the furniture	Recovery in respect of superannuation
Upto 3 yrs	50% of book value
3 yrs – 7 yrs	25% of book value
Above 7 yrs	No recovery

The ownership of the furniture shall be transferred in the name of the officer on recovery of the residual book value.

Retention of Mobile Phone on superannuation:

The officer can retain the mobile phone on superannuation by paying the book value + GST.

Retention of ipad / Laptop on superannuation:

Executives / Officers retiring on superannuation are permitted to retain the ipad / laptop on payment of Rs.1000/-.

Group Savings Linked Insurance (GSLI) Scheme

GSLI Savings portion will be paid together with interest after receipt of the amount from LIC.

LIC, on preferring of claim by Corporate Office for settlement of the Savings Portion, will settle the same within one month.

Retention of Quarters on superannuation

At the request of a retired officer and on approval by the Competent Authority, the officer can retain the quarters for a maximum of 2 months.

Preferential rate of Interest to retired staff (after 60 years age)

- Retired staff members are eligible for 1.5% additional rate of interest on Term Deposits subject to a maximum of Rs. 200 lacs where they are the principal account holders.

Staff Housing Loan:

The retirees can continue their existing Staff Housing Loan at concessional rate of interest sanctioned as per SHL Scheme and continue the repayment upto the age of 75 years.

Staff Vehicle Loan:

The retirees can continue their existing Staff Vehicle Loan at concessional rate of interest sanctioned as per SVL Scheme and continue the repayment up to the age of 65 years.

IB Pension Loan For Pensioners

- 15 months Monthly pension
- Max. Entry level age -- 75 years
- Max. Exit level age -- 78 years
- Repayment -- 10 years Maximum

For Family Pensioners

- 12 months pension subject to a maximum of Rs.2.00 lakhs
- Max. Entry level age -- 70 years
- Max. Exit level age -- 73 years
- Repayment -- 3 years maximum
- **Cir.No.ADV - 39/2015-16 dated 08.06.2015 & Cir.No.ADV - 192/2019-20 dated 18.03.2020**

HOLIDAY HOMES & TRANSIT HOME FOR RETIRED STAFF

- Set up with an objective to help retired staff members and their families to visit places of interest and resorts,
- The allotment of holiday home will not be made for more than 4 days on one occasion and in case of Holiday Home at Tirumala it will be only for one day.
- The facility of holiday home will be restricted to the staff and their family members consisting of the spouse, children, brothers and sisters and parents only.

Place	Link Branch	Address	Contact No.
Digha	ALANKARPUR (211285)	HOTEL SUMAN ,HOTEL SECTOR,NEW TOWNSHIP,NEW DIGHA,MIDNAPORE, WB,PIN- 721428	03220-266271/ /471
Darjeeling	DARJEELING (585)	HOTEL POLYNIA, 12/1, ROBERTSON ROAD, DARJEELING, WEST BENGAL 734101	0354-2254161
Guruvayoor	GURUVAYOOR(1143)	HOTEL ELITE, 7/84, EAST NADA, GURUVAYOOR 680101	0487-2556676
Kodaikanal	KODAIKANAL (463)	SORNAM APARTMENTS, SORNAPURI COMPLEX, FERNHILL, KODAIKANAL	0454-2241042
TIRUMALA	TIRUMALA (1566)	SARVAMANGALA MAHA MANDAPAM, RING ROAD, TIRUMALA 517504	0877-2277545
TIRUMALA	TIRUMALA (1566)	SRIRANGAM SRIMATH ANDAVAR ASHRAM , RING ROAD	0877-2277545

Uthagamandalam (Ooty)	UTHAGAMANDALAM (354)	INDIAN BANK OFFICERS' QUARTERS, EMERALD APARTMENTS, DAVIS DALE, NEAR ATC OOTY	0423-2440851
PURI	PURI (496)	HOTEL SUV PALACE, NEW MARINE DRIVE ROAD, SEA BEACH, PURI	06752-252510
Goa	MAPUCA (210994)	M/S HOTEL LIBERTY, 162, GOVERNADOR PESTANA ROAD, DON BOSCO HIGH SCHOOL, PANJIM, GOA, PIN - 403001	0832-222-1055
Hardwar	HARDWAR (210558)	HOTEL SHIV MURTI, SHIVMURTI CHOWK, HARDWAR, UTTARAKHAN, PIN-249 401	01334-227651
Katra	JAMMU (210473)	HOTEL ASIA SHRIPATI, NEAR BUS STAND, KATRA VAISHNODEVI, J&K, PIN -182301	01991-233264, 232399
Mount Abu	JAIPUR BR (210177)	HOTEL HILTOP, NEAR OLD TOLL BARRIER, MOUNT ABU, RAJASTHAN PIN -307501	02974-238133 MOB -09414200455
Mussoorie	MUSSOORIE (210157)	ALLAHABAD BANK BUILDING, MALL ROAD, MUSSOORIE DIST, DEHRADUN UTTARAKHAN, PIN-248179	0135-2632857
NAINITAL	NAINITAL (210154)	NORTON COTTAGE BUILDING, ALLAHABAD BANK, PT. GOVIND BALLABH PANT MARG, NAINITAL, PIN-263001	05942-236029
Darjeeling	DARJEELING (210559)	HOTEL ANAND PALACE, 5, DR S. M. DAS ROAD, NERA BIG BAZAR, DARJEELING, WB, PIN -734101	0354-2258544
SHIMLA	SHIMLA (211936)	HOTEL NEW BRIDGE VIEW, THE MALL ROAD, OPP TOURISM LIFT, SHIMLA, CHANDIGARH, PIN-171001	0177-6614849 MOB- 09418023445
AMRITSAR	AMRITSAR (210166)	KATRA AHLUWALIA BRANCH, AMRITSAR, PUNJAB	0183-2532860
Ooty	COIMBATORE (210384)	HOTEL LAKE VIEW, OVERLOOKING OOTY LAKE, WEST LAKE ROAD, OOTY, THE NILGIRIS, PIN 643004	0423-2443580-82
Varanasi	ZO VARANASI (212002)	SURYA INDIA PALACE PVT. LTD, 20/51 A-5 MALL ROAD, VARANASI, UP, PIN -221002	0542-250-8465
Puri	PURI DOLAMANDAP SAHI (211076)	SUNDERAM VILLA, 1ST FLOOR, CT ROAD (NEAR SUNAR GOURANGA TEMPLE), PURI, ORISSA, PIN-752002	9437236895

- The reservation can be made only three months in advance and not beyond that.
- No refund shall be made in case of cancellation / reschedule
- Transit Home at Egmore, Chennai with rent @ Rs.500/- per day. Maximum two rooms per staff can be allotted.

Concessional Rate of interest on other advances: OD / Loan against Deposits (LAD):

Concessional rate of interest (0.5% over the rate payable on deposits) on Loan against deposits (LAD) for employees without any ceiling provided the deposits are eligible for preferential rate of interest under staff category.

Concession in Service Charges / locker rent

- In case of rent on lockers, 25% of concession for any one locker irrespective of the size for retired staff members.
- To be extended against a declaration that the concession is not availed by the retired staff in any of our other branches.

RETIRED EMPLOYEE CARD" TO RETIRED EMPLOYEES

- Staff members retiring on superannuation are eligible for Retired Employee ID Card after surrendering their employee ID card.
- The Officers / Staff retiring from the Branches / Offices have to submit their application to CO: HRM Department along with two copies of the recent passport size color photographs
- CO: HRM Department will issue the cards and send it to the same Branch / Office from where the application is received.

IB RETIREES PORTAL

After retirement, the retirees can make use of the "IB Retiree Portal" to download their Pension Slips, Statements and Form 16 from the following URL.

<https://apps.indianbank.in/PensionWS/>.

Engagement of Retired Officers of our Bank as Concurrent Auditors :

- Officers retired on Superannuation in Scale III and above
- Age not completing 63 years of age
- Minimum experience of 8 years as officer
- Not already engaged by the Bank in any other capacity like DSA, BC etc.

The Fees payable will be at par with that of fees payable to Chartered Accountants.

Empanelment as Home Loan Counselors (HLCs) & Direct Selling Agents (DSAs)

- Retired (including VRS) officers and clerks with satisfactory service record.
- Age not more than 65 years at the time of empanelment
- Should reside locally

The role of HLCs/DSAs is limited to the sourcing of proposal only.

Performance will be reviewed at half yearly intervals.

The Remuneration of 0.50% of the Home Loan Limit is subject to minimum of Rs.2000/- and a maximum of Rs 50000/-. When the aggregate sourcing is more than Rs.10.00 crores per quarter, additional incentive of Rs 50000/-

Selection:- The eligible Individual / Firm / Company are empanelled as HLCs/DSAs through empanelment Committee headed by Zonal Manager comprising of Deputy Zonal Manager, IRPC Head (wherever available) or a Chief Manager from the respective Zonal Office.

Application form is given in Annexure-A of Circular ADV -101/2017-18 Dt. 04.09.2017

Business Correspondent

Retired employees having inclination towards working as Business correspondent can contact nearest branch/ ZO.

Guest Faculty

Retired employees having interest towards teaching and mentoring can contact Staff training College or Zonal Office in their area for extending faculty support.

Permission to take up Employment after Retirement:

As per provisions of Indian Bank Officer Employees (Acceptance of Jobs in Private sector concerns after retirement) Regulations, 2000, Para 50: Commercial Employment after Retirement: An employee who is holding a post of officer in the Bank prior to his retirement is required to obtain prior permission, if he is intending to take up commercial employment within One Year of retirement. The request in prescribed format to be submitted to CO: HRM. The competent authority to granting permission is as under:

Scale	Competent Authority to permit external employment after retirement
Up to Scale III	GM (HR)
Scale IV & V	ED
Scale VI & VII	Board

Reimbursement of Expenses towards shifting on retirement on Superannuation

- An officer who retires from the Bank's service shall be eligible to claim Traveling Allowance, baggage and other expenses for himself/herself and his / her family as applicable on transfer from the last station at which he/she was posted to the place where he/she proposes to settle down on retirement.
- The reimbursement shall be as applicable from the last station at which the officer is posted to the place where he/she proposes to settle on retirement.
- SR II Advance for TA expenses shall not be permissible and reimbursement of expenses incurred is to be claimed from the respective HRM Sections of the Circle.
- TA expenses shall be claimed within six months from the date of retirement.

TA/HA FOR ATTENDING COURT ENQUIRY ETC., ON BEHALF OF BANK:

The guidelines with respect to TA/HA payable to the Retired Employees of Banks are as under:

CIRCUMSTANCES		
Cases filed by Police/ CBI against employee for official Acts	As accused	No
	As witness on behalf of Bank	Yes
	As witness on behalf of Employee	No

Cases filed by Employee against the Bank	As a petitioner	No
	As witness on behalf of Bank	Yes
	As witness on behalf of Employee	No
Cases filed by outsider/ customers etc pertaining to official acts.	As accused	Yes
	As witness on behalf of Bank	Yes
	As witness on behalf of Employee	No

The entitlement for TA/HA in eligible cases will be as applicable to the cadre in which the officer employee was last working

POLICY ON USE OF SOCIAL MEDIA / ELECTRONIC MEDIA

Bank has introduced a Policy of "Use of Social Media/ Electronic Media/ Internet Blogs etc., by the employees- Do's and Dont's. with a view to sensitize the employees/ ex-employees to be more responsible while communicating /airing their views on the Social media/ Public Domain about the Policies of the Bank, its employees, its customers or of any nature which has direct or indirect bearing on the reputation/ goodwill of the Bank. Please refer Policy on Social Media issued vide Circular no. Admin- 30 dated 13.04.2020 for more details.

Usage of Technology in daily use

- PIN Number to be changed frequently for ATM/Credit Card
- Enable SMS facility for transaction
- Verification of small transaction amount in odd hours
- Don't click any link to do purchase or for doing any financial transaction
- Google search should be avoided for search of any institutional information, rather search in their authorised website
- Don't share your user name, password, OTP
- Verify https for online transaction. Don't use the https link received in SMS or in email for doing transaction. Verify whether the website is having valid security certificate by double click the lock symbol which is seen in the login page
- Use virtual than manual keyboard
- Don't key in your card information for future use in mobile or in system
- Preserve the IMEI code for filing complaint with police incase of theft.
- IMEI Number can be seen by typing *#06#
- Use the security settings available in Whatsapp, facebook or in any social media
- Protect your mobile from unlocking by stranger by keeping strong password or pattern or biometric, frequent change of password is recommended

“Retirement is like a long vacation in Las Vegas. The goal is to enjoy it the fullest, but not so fully that you run out of money.” – Jonathan Clements

PART - B

“Something pretty...that's just the surface. People worry so much about aging, but you look younger if you don't worry about it.” – Jeanne Moreau



Retirement – Way forward

Despite the hype we see about the joys of retirement, being retired is a significant life change. Research indicates many people struggle with making the transition. What can you do to make this a positive shift in your life?

Recognize retirement is a significant life change. We hear so much about the fantasy about retirement that many people are not prepared for the day to day life. The first thing you need to realize is that retirement is not an extended vacation. Retirement is a significant change similar to getting divorced after being married for thirty years. If you are mentally prepared to approach retirement as a significant change requiring effort, the adjustment will be easier. Find a balance between being still and activity. If you have had a stressful and busy working life, there is a tendency to vacillate between over activity or not doing anything. Find a balance between the two. Make sure you schedule activities during your week, but don't get so busy that you don't have quiet time. It's important for your brain and body to be given the opportunity to slow down, but not to the point of becoming depressed.

Balance fun with responsibilities. At one extreme, new retirees tackle their list of to-do's they've put off with a vengeance. Closets are cleaned out, the house is painted, work that was on hold replaces employment. On the other end, some people begin to lead a life of decadent leisure, with one play activity after another. A good retirement consists of neither all work nor all play. Making time to finish projects is important, as is finding time for leisure and play activities. Creating a life with a healthy dose of both work and play makes for the best retirement.

Develop routines. Being able to do what you want, when you want is the ideal retirement for many. For a rewarding retirement, start to develop routines immediately. You get to experiment and chose the patterns, but you will find

much more time to do what you want when you want if you establish routines from the beginning.

Identify support and connections. The loss of work relationships can be a sudden shock to many. If spouses still work and family and friends are engaged in their hectic lives, the newly retired person can suddenly find themselves feeling alone and isolated. Identify people you can reach out to for companionship and support. If this list is too short, you're going to have to reach out and make new acquaintances. This can be a challenge if you haven't done it for a while, but it's an important part of a successful retirement. Do not believe you can find adequate relationships solely on the Internet. You need actual contact with others.

Establish healthy patterns immediately. If you've put off exercising and eating correctly because you didn't have time when you worked, as soon as you retire develop healthy habits. Make sure you get outside and have some sort of physical activity. Look at your eating habits and determine if you're making the best choices. If not, start now to eat healthier.

Find something new to learn. Just like with your body, keeping your brain active and engaged is paramount to a successful transition into retirement. Take classes, read books, and play games. If you don't have hobbies, spend time exploring what new interests you can develop. You may have to experiment with a lot of different activities, but enjoy the process of learning to find what is a good match for your interests.

Don't get too comfortable. Take on new challenges and risks. Humans feel most alive when they are outside their comfort zone. You don't have to put yourself in harms way, but find ways to stretch yourself. Meet new people, volunteer, take up a new sport or new hobby. If you're reluctant to try something because you

don't feel comfortable, then try it exactly for that reason. Complacency is the worst choice you can make when you first retire.

Retirement is a significant life change. It can be the most rewarding time of life. By following these suggestions, you can start to develop the life you want to lead.

Yoga for Senior Citizens

The word yoga comes from the Sanskrit 'Yuj', which means 'to unite'. "Yoga is a study of life, study of your body, breath, mind, intellect, memory, and ego. Study of your inner faculties."

Here are some FAQs on yoga for seniors that will help you age gracefully.

Is yoga meant only for the young? Can the elderly also do yoga asanas?

Yoga refreshes your mind and spirit. Tones your body. Keeps your internal organs and hormonal system in balance. All the more reason for people of all ages to do yoga. In fact, **yoga asanas are one of the few physical exercises you can continue doing as you age.** *As age progresses, it is more important to focus on HOW YOU DO rather than how much you do.*

Can seniors (above 60 years) do yoga asanas?

It is **possible for people of all ages and all walks of life** to benefit from the various techniques that yoga offers.

What kind of asanas should the elderly do?

There is a range of standing, sitting, lying down and chair yoga asanas for you to choose from.

(A) Standing yoga asanas

Trikonasana (Triangle Pose)



Hip problems are routine among seniors. Trikonasana helps strengthen and stretch the hip region. It helps regulate blood pressure, a common complaint amongst the elderly.

Katichakrasana (Standing spinal twist)

Helps to keep the spine straight, preventing slouching. Helps strengthen the arm and leg muscles, ensuring that seniors are firm on their feet.



(B) Sitting yoga asanas

Badhakonasana (Butterfly Pose)



Helps clear bowel movements, thus regulating digestion.

- Stretches the thighs and knees, reducing joint stiffness and pain.

Shishuasana (Child Pose)

Calms the nervous system. Relaxes the back, helping to relieve back aches.



Marjariasana (Cat-stretch Pose)

- **Makes the spine flexible, reducing the stiffness that comes with age.**
- Releases back pain.

- Massages the digestive organs and improves digestion.
- Tones the abdomen.
- Improves blood circulation.
- Relaxes the mind.

You may do body rotations, if possible.



(C) Yoga poses lying on the back or stomach

Bhujangasana (Cobra pose)



- Improves blood circulation that weakens with age.
- Strengthens the back and shoulders, helping seniors feel more **energetic**.

Shalabhasana (Locust posture)

Tones the neck and back muscles, increasing flexibility.

Tones the abdominal organs, improving digestion.



Pawanmuktasana (Wind relieving pose)

Releases flatulence, a common digestive issue among seniors.

- Increases blood circulation to the hip joints, releasing tension in the area.



Chair yoga for senior citizens

These are also called desktop yoga poses. **Seniors and office-goers may find it convenient as these asanas can be done while sitting on a chair.** Neck roll, cow stretch, seated forward bend, eagle arms, seated spinal twist and temple rub are all chair yoga asanas that have immense benefits.

- Chair yoga relaxes the neck and back muscles, releasing pent up stress.
- Helps alleviate body pain, tension and fatigue.
- Increases flexibility enabling seniors to bend and reach the toes.
- Helps co-ordinate body movements and improves sense of balance.
- Increases overall muscle strength.

(E) Yoga Nidra or Yogic Sleep

Yoga Nidra is, by far, the most essential part of any yoga practice. **As you grow older, it becomes even more essential to assimilate its benefits into your system.**

Are there any easy yoga asanas for senior beginners?

You may practice Sukshma yoga independently or as part of a larger yoga plan. Sukshma yoga will help people of all ages. It includes simple exercises for the eyes, jaws, neck and hands. And **only takes seven minutes!**

How should the elderly practice yoga?

The Patanjali Yoga Sutras define asana as "Sthira Sukham Asana." That which is stable and comfortable is an asana. **Any posture done with awareness in a stable and comfortable manner constitutes an asana.** Keep this in mind when performing asanas.

How does yoga for seniors differ from general yoga?

The yoga asanas suggested for an elderly person may be the same as those for a younger individual. **The difference lies in the effort and time spent in a posture, and the flexibility involved.** However, if you have high endurance levels, you will be able to perform the cardiovascular movements and abdominal exercises to satisfaction.

Do yoga asanas boost immunity in the elderly?

Here again, the Patanjali Yoga Sutras provide a clue. "*Heyam Dukham Anaagatam.*" It means, 'Avoid the misery that has not yet come.' **As we grow older, the efficiency of the immune system deteriorates,** paving the way for various diseases. Regular practice of yoga techniques such as asanas, pranayama and meditation can help avoid these conditions. So make your life happier and more fulfilling with yoga.

Am I getting my yoga practice right?

You are the best judge of this. Check your inner gauge which is your smile-o-meter. **Just do as much as you can, with a smile.** That is the best indicator of whether you are doing it right or not.

What are the different benefits of yoga for seniors?

- Yoga helps keep the joints steady and flexible.
- Helps maintain healthy bones and muscles.
- Improves digestion and clears bowel movements.
- Regulates blood pressure.

What precautions should seniors take?

Substitute warm ups with brisk walking and joint movements.

- Practice yoga under a trained yoga teacher and discuss your ailments with him/her.
- Focus on repeating poses rather than holding any posture.
- Rest adequately after each pose.
- Make sure that your body has adjusted to your daily yoga routine before trying out new asanas.

Perhaps, one of the best things about **yoga for seniors** is the chance to mingle and bond with others. This priceless addition keeps the mind engaged and happy, alleviating depression and loneliness. **Enjoy your yoga at any age. Just keep some guidelines in mind.**

**“The harder you work, the harder it is to surrender.” –
Vince Lombardi**

MANAGE YOUR BODY – HEALTH

By

DR B. E. ARUN RAGHAVENDRA, B.TECH., M.D

APOLLO HOSPITALS CHENNAI.

Happily, ageing is different now than it was for our parents and grandparents. The major health concern for the elderly population is via the Non-Communicable



Diseases. In India, nearly 5.8 million people (WHO report, 2015) die from NCDs (heart and lung diseases, stroke, cancer and diabetes) every year or in other words, 1 in 4 Indians has a risk of dying from an NCD before they reach the age of 70. The major NCDs are

cardiovascular diseases, cancers, chronic respiratory diseases and diabetes. This is particularly higher in the elderly population of India. By common understanding this can be attributed to the changed lifestyle choices, diet pattern, living conditions, Physical inactivity, unhealthy diets (diets low in fruit, vegetables, and whole grains, but high in salt and fat), tobacco use (smoking, second-hand smoke, and smokeless tobacco), and the harmful use of alcohol are the main behavioural risk factors for NCD.

They contribute to raised blood pressure (hypertension); raised blood sugar (diabetes); raised and abnormal blood lipids (dyslipidaemia); and obesity. Air pollution is also leading risk factor for NCDs in terms of both outdoor air pollution and household air pollution that mainly results from burning solid fuels in the home for cooking and heat. Although morbidity and mortality from NCDs mainly occur in adulthood, exposure to risk factors begins in early life. Therefore, NCDs

and its risk factors have great importance to young people as well. Getting older involves change, both negative and positive, but you can enjoy ageing if you understand what's going on with your body and take steps to maintain your health. Many different things happen to your body as you age. Your skin, bones, and even brain may start to behave differently. Don't let the changes that come with old age catch you by surprise.

- **Your bones:** Bones can become thinner and more brittle in old age, especially in women, sometimes resulting in the fragile bone condition called osteoporosis. Thinning bones and decreasing bone mass can put you at risk for falls that can easily result in broken bones. Muscles shrink in mass and become weaker. Joints can suffer from normal wear and tear; joints become inflamed, painful, and less flexible. Be sure to talk with your physician about what you can do to prevent osteoporosis and falls.
- **Your body shape:** As a result of bony changes of ageing, body stature can become shorter and curvature of the back vertebrae may be altered. Increased muscle loss and reduced fat metabolism can also occur. Fat can redistribute to the abdominal area and buttock areas. Maintaining an ideal body weight becomes more difficult.
- **Your heart:** While a healthy diet and regular exercise can keep your heart healthy, it may become slightly enlarged, your heart rate may lower, and the walls of the heart may thicken. Valvular problems may arise as part of ageing and normal changes such as calcification.
- **Your brain and nervous system:** Getting older can cause changes in your reflexes and even your senses and perception. While dementia is not a normal consequence of old age, it is common for people to experience some slight forgetfulness as they get older. Simple lapses of memory such as not remembering where you left a key or whether you locked the door are a normal part of ageing. Cells in the brain and nerves can be damaged by

the formation of plaques and tangles, abnormalities that could eventually lead to dementia.

- **Your senses:** You may notice that your vision and hearing aren't quite as sharp as they once were. You may start to lose your sense of taste — flavours may not seem as distinct to you. Your senses of smell and touch may also weaken. Your body is taking longer to react and needs more to stimulate it.
- **Your digestive system:** As you age, your digestive tract becomes more firm or rigid and doesn't contract as often. This change can lead to problems such as constipation, stomach pain, and feelings of nausea; a better and balanced diet can help.
- **Hormones and endocrine glands:** Hormonal changes are seen commonly in the elderly. Most common is the hormonal control of blood sugar and carbohydrate metabolism leading to diabetes. Thyroid dysfunction and problems with fat and cholesterol metabolism are also commonly encountered Calcium and Vitamin D metabolism may also become altered. Sexual hormones reach a low level and can lead to Erectile dysfunction and vaginal dryness.
- **Your teeth:** The tough enamel that protects your teeth from decay can start to wear away over the years, leaving you susceptible to cavities. Gum disease is also a concern for older adults. Good dental hygiene can protect your teeth and gums. Dry mouth, which is a common side effect of many medications that seniors take, may also be a problem.
- **Your skin:** With old age, your skin loses its elasticity and may start to sag and wrinkle. skin becomes less flexible, thinner, and more fragile. Easy bruising is noticeable, and wrinkles, age-spots, and skin tag may become more apparent. Skin can also become drier and itchier as a result of less natural skin oil production. However, the more you protected your skin from sun damage and smoking when you were younger, the better your skin will

look as you get older. Start protecting your skin now to prevent further damage, as well as skin cancer.

- **Your Immunity:** The body's immune system can get weaker with age. Blood cells that fight infections (white blood cells) become less effective leading to more frequent infections.
- **Your bowel and bladder health:** Bowel and bladder control can cause problems with incontinence (involuntary loss of faeces or urine). Additionally, bowel and bladder habit can change. Constipation is common in older adults, as are urinary frequency and difficulty initiating urine.
- **Your sleep:** Sleep patterns can significantly change with age. Duration of sleep, quality of sleep, and frequent night-time awakening are commonly seen in seniors.

Keys to Aging Well

While maintaining your physical health is important to healthy ageing, it's also key to value the experience and maturity you gain with advancing years. Practising healthy habits throughout your life is ideal, but it's never too late reap the benefits of taking good care of yourself, even as you get older. Here are some healthy ageing tips that are good advice at any stage of life:

- **Stay physically active with regular exercise.**
- **Stay socially active with friends and family and within your community.**
- **Eat a healthy, well-balanced diet — dump the junk food in favour of fibre-rich, low-fat, and low-cholesterol eating.**
- **Don't neglect yourself: Regular check-ups with your doctor, dentist, and optometrist are even more important now.**
- **Take all medications as directed by your doctor.**
- **Limit alcohol consumption and cut out smoking.**
- **Get the sleep that your body needs.**

Finally, taking care of your physical self is vital, but you must tend to your emotional health as well. Reap the rewards of your long life, and enjoy each and

every day. Now is the time to savour good health *and* happiness. No matter what your age, exercise is good for you. It's never too late to start, and you can benefit from strength and resistance training, stretching and flexibility exercise, and endurance and aerobic exercises.

My ultimate aim is not to scare you of ageing but indicate to you the common health ailments with ageing. The choice is yours to either keep them as problems or conquer them with proper medical help and support. I sincerely thank you one and all of your contribution to society and wish you all the best to enjoy your much deserving and well-earned rest time. Enjoy with your family. Teach the younger generations all your values. Each one of you is like a book, a practical lesson on life. The great teachers of life are our experiences and am sure you all have an abundance of it, inculcate those values to all of us who would like to be as productive as you have been to society.

Stay healthy and safe

With heartfelt congratulations to all the Builders of society!

“You don't stop laughing when you grow old, you grow old when you stop laughing.” – George Bernard Shaw

NUTRITION AND DIET

By
Dr Lakshmi, Dietician

Retirement generally heralds a transition from an active official life to a relatively slower pace. This automatically translates into lowered tensions, mental and physical activity and therefore lesser calorie requirement for the body. The decreased activities if not substituted by alternate activities that prevent boredom can lead to binge eating of snacks and consequent weight gain and this will cause immediate and long term havoc on health and well being of individuals. To stay healthy and independent as long as possible, a careful diet becomes inevitable in view of the decreased physical activity. Long standing medical problems contribute to ill health due to inactivity of retirement, since excess calories may not be burnt off by activity for various reasons, diet control will assume primary focus in maintaining healthy well being in retirement. Here are few tips to that end:

1. To burn 300 calories a day, walk briskly for 40 minutes.
2. To improve the general health conditions, especially relating to heart, diabetes and arthritis, consume 1 table spoon of flax seed powder per day.
3. Eat a banana every day as they are an excellent source of potassium, which plays an important role in lower Blood Pressure. It is filling and can be eaten as a low calorie [about 80 – 100 calorie] snack as opposed to a vada, chakli, pakoda or a pastry, which is about 200 to 250 calories per serving.
4. Drink at least two glasses of skimmed milk every day to keep the bones healthy.
5. Regular exercise, Yoga and diet modification can greatly improve HDL level [good cholesterol] in the body. Choose your fat carefully. Limit animal fat, coconut oil and palm oil. Avoid transfatty acids which are found in cakes, pastries, burgers and French fries.

6. Drink at least 8 to 10 glasses of water per day to keep your body adequately hydrated.
7. For acidity chew 8 to 10 pudina leaves [mint] early in the morning on an empty stomach. Cucumber juice and tender coconut juice also helps in combing acidity.
8. Reduce abdominal fat, which is closely related to health risks. A waist circumference greater than 35 inches for women and 40 inches for men should be kept in mind.
9. Diabetics should maintain strict diet and hygiene as they are more susceptible to gum infection. Diabetics should visit eye Doctors regularly. Any eye problems, if detected early, can be treated early.
10. Instead of craving for sweets, satisfy it with fruits, flavoured fruit yoghurt or dry fruits.
11. Adding 10 to 15 grams of fibre to one's diet lowers blood cholesterol levels considerably. High fibre diet also helps in preventing constipation and controlling weight. Include lot of green leafy vegetables, fruits, whole grain cereals, dried beans, peas, nuts and dry

“Retirement is wonderful if you have two essentials – much to live on and much to live for.” – Author Unknown

COVID 19 – Measures to improve immunity



General Measures



Drink warm water throughout the day.






Daily practice of Yogasana, Pranayama and meditation for at least 30 minutes as advised by Ministry of AYUSH



Spices like Haldi (Turmeric), Jeera (Cumin), Dhaniya (Coriander) and Lahsun (Garlic) are recommended in cooking.



Ayurvedic Immunity Promoting Measures

1.  Take Chyavanprash 10gm (1tsf) in the morning. Diabetics should take sugar free Chyavanprash.
2.  Drink herbal tea / decoction (Kadha) made from Tulsi (Basil), Dalchini (Cinnamon), Kalimirch (Black pepper), Shunthi (Dry Ginger) and Munakka (Raisin) - once or twice a day. Add jaggery (natural sugar) and / or fresh lemon juice to your taste, if needed.
3.  Golden Milk- Half tea spoon Haldi (turmeric) powder in 150 ml hot milk - once or twice a day.





Simple Ayurvedic Procedures

1. Nasal application - Apply sesame oil / coconut oil or Ghee in both the nostrils (Pratimarsh Nasya) in morning and evening.
2. Oil pulling therapy - Take 1 table spoon sesame or coconut oil in mouth. Do not drink, Swish in the mouth for 2 to 3 minutes and spit it off followed by warm water rinse. This can be done once or twice a day.

During dry cough / sore throat

1. Steam inhalation with fresh Pudina (Mint) leaves or Ajwain (Caraway seeds) can be practiced once in a day.
2. Lavang (Clove) powder mixed with natural sugar / honey can be taken 2-3 times a day in case of cough or throat irritation.
3. These measures generally treat normal dry cough and sore throat. However, it is best to consult doctors if these symptoms persist.



WEALTH MANAGEMENT

Achieve your various life-stage goals and to maintain your desired lifestyle during your retirement years, you need to make prudent investments during your working years, putting your hard-earned money to work for you in your golden years.

Retirement planning has been offered as a holistic solution in India aimed at enabling people to achieve their financial dreams both pre and post-retirement.



There are many reasons to why planning for retirement is important like any other goals:

- **Increase in life expectancy:** Better healthcare and medical help is a prime reason why our generation will live longer. But, with advanced medical facilities, one needs to chalk out a proper plan to sustain the health expenses in the long run.
- **Pension Funds:** The employer or government funded pension schemes are less likely to sustain the income needs post-retirement.
- **Change of social structures:** Many retirees don't prefer depending on their relatives or children for meeting post-retirement expenses. Maintaining independent lifestyle is sustainable only when backed with a financial cushion.
- **Desire to remain contributor:** The want to contribute to the family by providing and supporting the kids or grand kids at milestones of their life remains even after retirement is inevitable.
- **Rest and relaxation:** After fulfilling all your responsibilities, you may want to build a retirement corpus to go on holidays, to pursue a hobby etc.
- Lack of social security system

4 THUMB RULES – POST RETIREMENT

Lesson 1: Asset Allocation.

Asset allocation is not just the best thing, it's the only thing. If you are just going to be a single asset (largely equity) player, then you are not going to last very long in this game.

All behaviour, good or bad, is always driven by incentives, and equities incentivise their salespeople far more than any other asset class. Even if they do not deliver returns don't ever forget this!



Lesson 2: Take a portfolio approach to Investing

Most investors believe taking individual stock advice, or 'tips', from aggressive brokers and then implementing them on their own is the way to making big money.

Wrong. This is a one-way ticket to financial ruin. The correct approach is to take a portfolio approach to determine your asset and equity selection.

Just doing random stock purchases without having a clear plan will lead you to a point of no return in your investing life.

Lesson 3: If there is one good in investing, it is risk management

Prevention is always better than cure. You have heard this many times. This applies equally to wealth as it does to your health.

As human beings, we are not accustomed to making decisions that recognise pain or crystallise losses. We are happier taking pills to mask pain.

Some of the most misleading advices that you hear is to keep averaging on the way down. This approach is marketed by selectively cherry-picking data.

In reality, it is always better to ruthlessly accept a loss and look for better places to deploy the remaining capital. Unless you are prepared to be brutally clinical about surgically removing losses from your portfolio, you are destined to see them grow into terminal festering wounds.



Lesson 4: Do global diversification if you want to avoid SCCARS

SCCARS stands for Single Country, Single Currency, Single Asset Risks. The 10-year data for returns from the Indian stock market in dollar terms is a shocker: It is negative 3%.

If you strip investing of all its jargon, it is a pretty simple game: avoid big losses, stay with the winners and diversify investments across asset classes, sectors and markets.

Life is full of tough choices. One of the toughest is how and where you should invest your hard-earned money, to have a comfortable retirement. Some of these include:

- **Equities:** When you purchase stocks in a company, you become a part owner of the business.
- **Mutual Funds:** When you buy a mutual fund, you're pooling your money with other investors to pay a fund manager who'll select and manage a group of securities for you – typically a mix of stocks, bonds and other smaller investment vehicles.
- **Exchange Traded Funds (ETF):** Like Mutual Funds, ETFs are a collection of securities like stocks and bonds. A key difference is that they trade like stocks on an exchange
- **Bonds:** When you buy a bond, you're essentially lending your money to an organization.
- **Senior Citizens Saving Scheme (SCSS):** This is the safest investment option for senior citizens. You can gain an interest of 8.6% p.a with a maturity period of 5 years.
- **Reverse Mortgage:** A financial agreement in which a homeowner relinquishes equity in their home in exchange for regular payments
- **Liquid Funds & Fixed Deposits:** As senior citizens, you might need to put some amount aside as an emergency, alongside making sure that the amount earns decent returns.
- **New Pension Scheme (NPS):** It is a voluntary, defined contribution retirement savings scheme.

Placing it in the trust of others is not a bad call, but it could be an expensive one — if made badly by you.

A thriving new beginning can be and should be a time for amazing engagement, growth, connections, contributions, and amazing possibilities.” – Lee M. Brower

LEGAL ASPECTS OF CREATING A WILL BY

Advocate C. Harsharaj,
Panel Counsel, Indian Bank

A will is a legal declaration a person makes about the way they want their property managed or distributed after their death. Although a will is a legal document, there isn't any prescribed form it must take. For instance, you don't need to write a will on stamp paper and it can be either typed or handwritten. However, a handwritten will is preferred as it is more difficult to refute in future when the person making the Will is no more. According to the Indian Succession Act of 1925, anyone who is of sound mind and who is not a minor can make a will.

ESSENTIAL ELEMENTS OF A WILL

While a will need not be in a prescribed form, it's good practice to follow a certain pattern so that everything necessary by law is included, making your will simpler, more solid and difficult to contest. Your will should have these basic things:

Declaration: You should start your will by declaring that you are of sound mind and stating who you would like to be executor of your will. If this isn't your first will, you should make a statement revoking all previous wills and codicils.

List of your Assets: Next you should list out all your assets. This should include any property you own, the money you have in your savings accounts, fixed deposits and mutual funds. Compiling this list can be time consuming and tedious. It's best to go over it a few times to make sure you haven't left anything out.

Divide your Assets: List out clearly who is to receive which assets. Going item-wise may remove any ambiguity. If you wish to give your assets to a minor, don't forget to appoint a custodian of the assets. It's important to select someone you trust as a custodian.

Sign the will and involve witnesses: You have to sign your will in the presence of two witnesses. Your witnesses will then have to sign to certify that the will was signed in their presence. It is here that the will should be dated, and you should specify the full names and addresses of your witnesses. Remember your witnesses don't need to read your will. They just need to attest to the fact that you've signed it in their presence.

Initial each page: After this, the date and place must also be written at the bottom of the will. Every page of the will needs to be signed by you and your witnesses. Any correction made on the will must also be countersigned by you and the witnesses.

Storing the will: Make sure you store your will in a safe place. Copies, if made, should be stored separately from the original will.

Update your will: Update your will if your estate changes because of assets bought or sold.

COMMON MISTAKES WHILE WRITING A WILL

Avoid using complicated or technical legal terms: Many people like using legal terms while drafting such documents. This can get very confusing and often the layman is left puzzled by what is written. So, to avoid any confusion, make sure the language you use to draft the will is simple and precise.

Try to avoid allotting tenancy rights: People, especially those who have been tenants for many generations, often pass on their tenancy, though it isn't legal to do so. This is a common mistake and there are many court cases regarding this issue. You cannot state in your will that a relative should become the tenant of the property, since you do not have any right to the property.

WHEN IS A WILL INVALID?

The burden of proving a will to be valid is upon the party putting forward the will. This is usually the beneficiary of a will or the executor or administrator of the will. The will must satisfy the conscience of the court that it is the last will of a free and capable testator. Every person of sound mind, not being a minor, may, of his/her own volition, dispose his/her property through a will. So this means that, a will is valid if:

Sound Mind: The person creating the will should be of completely sound mind at the time of writing it. Therefore, a lunatic or idiot can never create a will. However, a person, let's say with Alzheimer's, may create a will in case he/she is lucid at the time of writing it. On the other hand, a completely sane person cannot have created a valid will if he/she was inebriated or at the time of its creation.

Of Own volition: If a will is attained through coercion, it is invalid. This means that, should a son or daughter force (by being mentally or physically coercive), their parents into writing a will in their favour, it is invalid. The witnesses chosen to attest the will help convince the Court that there was no coercion in making the Will.

Only Own Property: A will can be made by any person, and it is often made in the absence of a lawyer. For this reason, many people end up distributing even assets that don't completely belong to them. A wife may dispose a house that is in the name of her husband, for example. This creates problems. Therefore those properties that are owned by the person making the will alone may be bequeathed through a will.

“We work all our lives so we can retire – so we can do what we want with our time – and the way we define or spend our time defines who we are and what we value.” – Bruce Linton

LEGAL TERMS USED IN WILLS

Legal terms can be confusing. Here are a few simple ones to keep in mind when considering a will.

Intestate: This is when a person dies without leaving behind a valid will. There are laws governing intestacy to determine how your assets are to be distributed which will differ depending on your religion.

Testator: A person who makes and executes a will is called a testator.

Beneficiary/Legatee: A person or organisation whom you name in your will to whom you give your assets.

Executors: The people you name to handle the division of your assets. You can have up to four executors. It's generally best to name more than one executor, in case one passes away.

Probate: The legal document to be obtained by the executors through Court after your death giving them the authority to handle your assets.

Administrator: A person who deals with the division of your assets if you haven't left behind a will.

Codicil: A legal document which amends or adds to a will. For a codicil to be valid, it has to be written and executed in the same way as the will it amends.

“Retirement's the most wonderful thing. I get to enjoy all the things I never stopped to notice on the way up. After an extraordinary life, it's time to enjoy my retirement.” – Patrick Macnee

QUESTIONS ABOUT WILLS

When can a will be challenged?

A will is generally challenged by a person's heirs if they are not satisfied with the shares allotted to them. The common grounds for challenge are that the testator was not of a sound mind at the time of writing the will. Hence, it is pertinent to make the will specific regarding the apportionment of property.

Do I need to make any changes to the will while updating it?

While making a will, a person must revoke his earlier will and declare himself to be of sound mind. In case he is willing to deprive any of his heirs from the property, it is better that he gives reasons for this. A will can be revoked or modified by the testator during his lifetime as many times as he wishes to. However, it is necessary to get the alteration or modification registered if the first will was registered. Codicil is an instrument made in relation to a will, explaining, altering or adding to its dispositions and is deemed to be a part of the will.

Who gets my assets if I die without leaving a will?

If there is no will, the property will be distributed according to the personal law of the deceased. The Indian Succession Act is diverse and states different laws of inheritance for different communities. For example, if a Hindu male passes away without leaving a will, the wife and children (including the daughters) share the inheritance. In this category there are

further divisions. The testator's personal law will govern what happens. If a Muslim male dies without leaving a will, at least two-thirds of his property must be divided among family members. A Muslim wife cannot be dispossessed – the widow gets a definite share. However, the children do not get an equal share. According to Muslim law the sons get twice the share of the daughters. It is best to contact a lawyer if left without a will.



“I found out retirement means playing golf, or I don't know what the hell it means. But to me, retirement means doing what you have fun doing.” – Dick Van Dyke

IMPORTANT CONTACT DETAILS

Indian Bank,
 Corporate Office,
 Human Resource Department,
 No. 254-260, Avvai Shanmugam Salai, Royapettah,
 Chennai 600014

Phone no. 044 – 2813 4300

	Name of Department	Phone no	Email
1	Pension Section	044-28134490	cohrmpension@indianbank.co.in
2	PF Section		cohrmrf@indianbank.co.in
3	GSLI	044- 28134426	cohrmgsl@indianbank.co.in
4	Settlement Section		cohrmsettlement@indianbank.co.in
5	Industrial Relation Cell	044- 28134405	cohrmir@indianbank.co.in
6	Expenditure Dept.- Furniture/ Mobile	044-2813-4021	hoexpenditure@indianbank.co.in

“Living each day as if it were your last doesn't mean your last day of retirement on a remote island. It means to live fully, authentically and spontaneously with nothing being held back.” – Jack Canfield



चलते चलते गाने की धुन

Theme of the Song Chalate... Chalate....

चलते चलते, मेरे ये गीत याद रखना
कभी अलविदा ना कहना
कभी अलविदा ना कहना
रोते हैंसते, बस यूँही तुम
गुनगुनाते रहना
कभी अलविदा ...

प्यार करते करते, हम तुम कहीं खो जाएंगे
इन्ही बहारों के, आँचल में थक के सो जाएंगे
सपनों को फिर भी, तुम यूँही सजाते रहना
कभी अलविदा ...

बीच राह में दिलवर, बिछड़ जाएं कहीं हम
अगर
और सूनी सी लगे तुम्हें, जीवन की ये डगर
हम लौट आएंगे, तुम यूँही बुलाते रहना
कभी अलविदा ...

चलते चलते ...
रोते हैंसते ...
अलविदा तो अंत है
और अंत किसने देखा
ये जुदाई ही
मिलन है जो हम ने देखा
यादों में आकर
तुम यूँही गाते रहना
कभी अलविदा ...

chalate chalate, mere ye giit yaad rakhanaa
kabhi alavidaa naa kahanaa
kabhi alavidaa naa kahanaa
rote hasate, bas yuu hii tum
gunagunaate rahanaa
kabhi alavidaa ...

pyaar karate karate, ham tum kahii kho jaaenge
inhii bahaaro ke, aanchal me thak ke so jaaenge
sapano ko phir bhii, tum yuu hii sajaate rahanaa
kabhi alavidaa ...

biich raah me dilavar, bichhad jaye kahii ham
agar
aur suunii sii lage tumhe, jiiivan kii ye Dagar
ham lawt aaenge, tum yuu hii bulaate rahanaa
kabhi alavidaa ...

chalate chalate ...
rote hasate ...

alavidaa to ant hai
aur ant kisane dekhaa
ye judaaii hii
milan hai jo ham ne dekhaa
yaado me aakar
tum yuu hii gaate rahanaa
kabhi alavidaa ...

Theme of the song Chalte...Chalte...

While you walk the way of life

Remember this song of mine

'Never say Good-Bye'

When you cry or laugh,

keep humming this song

'Never say Good-Bye'

We may get lost, loving each other

And rest in the blossom of the earth

Even then keep decorating the dreams

And

'Never say Good-Bye'

If we miss each other, in the walk of life

And you feel the walk is lonely,

You call back and I will return to you

But

'Never say Good-Bye'

'Good Bye' is the end

And no one has seen the end

This parting is actually, the part of our
association

which we enjoyed

Please remain in my memory

And

'Never say Good-Bye'



*May you have a relaxing
new chapter ahead.
Wishing you the best on
your life after this
Retirement.
We'll miss you...*




ANNEXURES

“Half our life is spent trying to find something to do with the time we have rushed through life trying to save.” – Will Rogers



**APPLICATION FOR ISSUE OF RETIRED EMPLOYEE IDENTITY
CARD**

 भारतीय बैंक Indian Bank	<p>CO: H R M DEPARTMENT 254, Avvai Shanmugam SalaiRoyapettah, Chennai – 600 014</p>
RETIRED EXECUTIVE / OFFICER / EMPLOYEE CARD	

<div style="border: 1px solid black; width: 100%; height: 100%; display: flex; align-items: center; justify-content: center;">PHOTO</div>	<p>Name : _____</p> <p>Date of Birth : _____</p> <p>Designation : _____</p> <p>Retired on : _____</p> <p>Br / Off. : _____</p>
<div style="border: 1px solid black; width: 100%; height: 100%;"></div>	<p>DATE : _____</p> <p>Signature of retired Executive / Officer / Employee (should be signed with Black ink in the Box)</p>

SR No. of the Retired Executive / Officer / Employee:

It is certified that the details given above are correct to the best of my knowledge.

Attested

Signature of Branch manager
With Branch Seal



भारतीय बैंक
Indian Bank

**APPLICATION FORM FOR PENSION
PARTICULARS TO BE FURNISHED BY RETIRED EMPLOYEE**

PHOTOGRAPH SHOULD BE ATTESTED

1.

NAME		JOINT PHOTO --- TO BE ATTESTED BY THE BRANCH MANAGER
SR No.(while in service)		
Designation at the time of retirement		
Date of Birth		
Date of Appointment		
Date of Retirement / VRS		
Branch / Office served at the time of Retirement		
PAN NUMBER (MANDATORY) Self Attested Xerox copy of PAN CARD to be enclosed		

2.

Permanent Residential Address		
Phone Number	Land Line	Mobile Number (MANDATORY)
E Mail ID		

3.

Name of the Branch from where you desire to draw your Pension		
Branch Name	IBGA Code	CBS No
Savings Bank Account Number		
Account should be in the individual name or jointly with Spouse		

4. Details of LLOP/UAA/Suspension (if any)/Punishments imposed during your entire service

Nature of leave	No. of days / months	From	To
LLOP			
Sabbatical Leave			
Extraordinary Leave			
Suspension, if any			
Punishments awarded			

5.

Class of Pension (Please Tick Mark)	SUPERANNUATION	V R S	C R S

6.

Indicate whether you are drawing Pension from any other source (Military/State/Central Government/Public Sector Undertaking/Autonomous body) If so,	
a.	Service No. / Rank
b.	P P O Number
c.	Particulars of Pension Sanctioning Authority
d.	Date of Retirement
e.	Amount of Pension

7.

Details of Family members as per Pension Regulations *				
S. No.	Name of Family member	Date of Birth	Relationship with employee	Marital Status

* Family as defined in Indian Bank (Employees') Pension Regulations, 1995.

** Spouse ID Proof to be enclosed (Aadhar Card/Voter ID/Other acceptable KYC document)

I hereby irrevocably authorize you to make any recoveries / adjustments out of my pension, if it is found out at any time that I have been paid excess pension wrongly. Further, if my pension is insufficient to meet the excess amount paid, I hereby undertake to repay the amount immediately on demand, in one lump sum. This undertaking / authority is irrevocable and binding upon me / my legal heirs / nominees as well.

The information furnished by me in the Pension application is true to the best of my knowledge and belief. Further I have read and understood the Indian Bank (Employees') Pension Regulations, 1995 and will abide by the same.

Place:

Date:

Signature of Retired Employee

(Signed before me)

Signature attested by the Branch Manager / Head of the Department (with seal)

Note: Three copies of Passport size of 5 cm x 4 cm

Joint Photograph with Spouse

(one photo to be pasted on Page 1 and attested with seal

two photos to be sent along with the application form)

**APPLICATION FOR COMMUTATION OF PENSION WITHOUT MEDICAL
EXAMINATION**

(To be submitted within one year from the date of retirement)

To

The General Manager (HRM)
Indian Bank
Corporate Office
Chennai 600 014.Single Photo of the
retired employee

Dear Sir,

I retired from the Bank's service with effect from _____ and have opted for Bank's Pension Scheme. I desire to commute a fraction of my pension in accordance with the Indian Bank (Employees') Pension Regulations, 1995. The necessary particulars are furnished below:

1.	Name in full (in BLOCK LETTERS)	
2.	S R No.	
3.	Address	
4.	Designation at the time of retirement	
5.	Name of Branch/Department from where retired	
6.	Date of Birth (as per Bank's service record)	
7.	Date of Retirement	
8.	Class of Pension (Superannuation / VRS)	
9.	Fraction of pension proposed to be commuted (not exceeding 1/3 rd thereof)	

Place:

Date:

Signature of Retired Employee

Proforma application to avail the Holiday Home facility for Retired Staff

From :

Date :

To
The Manager
Indian Bank
..... Branch [Controlling Branch]

Dear Sir,

Sub : Application to avail the Holiday Home facility by retired staff at.....

1. Name of the Retired Staff :
2. Residential Address :
3. Branch at which last served :
4. SR No . :
5. Designation at Superannuation :
6. Date of Superannuation :
7. Whether drawing Pension/
Ex-gratia/Medical Aid :
8. Branch through which above
payment is received :
9. Dates on which holiday Home is to be reserved
 - a. From To..... (First preference)
 - b. From To..... (Second preference)
 - c. From To..... (Third preference)
 - d. For days on any other date in the next three months when the Holiday Home is available.
10. Particulars or remittance towards
occupancy charges :

Signature of the Retired Employee

Certified that the applicant is drawing pension / Ex-gratia/Medical Aid through our Branch and the necessary credentials have been verified and forwarded to (Controlling Branch).

Chief Manager / Senior Manager/ Branch Manager

Branch / Office :

Date :

CC to:Shri./Smt (Retired Staff)



Indian Bank

-----Branch

DECLARATION FOR SETTLEMENT OF TERMINAL BENEFITS

Name:	SR No:	Designation:
Mode of Separation :	Date of relief	
Address for future communication	Contact No.	
	PAN No.	
	SB a/c No.	

1. LEAVE ON LOSS OF PAY / UNAUTHORISED ABSENCE		No. of days	
Total Number of days of Leave on Loss of pay during the entire service :-	From	To	
	From	To	
	From	To	
	From	To	
Total Number of days of unauthorized absence during the entire service:- (other than LLOP)	From	To	
	From	To	
	From	To	
	From	To	
Whether salary has been recovered for the LOP/UAA period :	Yes /	No	
Period of suspension if any	From	To	
Sabbatical/Extraordinary Leave if any	From	To	
Last increment sanctioned on			
Basic Pay after the sanction of the increment :			
DETAILS OF QUARTERS/LEASED ACCOMMODATION			
Details of quarters/leased accommodation provided (in case of Officer) If yes, Date of vacating the same (Gratuity shall be paid only on vacating of the quarters)			
Values of Furniture availed			

2. a. DETAILS OF LIABILITIES

Nature of Loan	BALANCE OUTSTANDING (as on)	CBS A/C NO.	Branch where held
01. Festival Advance			
02. Special Clean Loan			
03. C.C.I.L			
04. Staff Vehicle Loan & Int. accrued.			
05. Staff Housing Loan & Int. accrued			
06. N. S. C. Loan			
07. Term loan against PF / SHL			
08. Computer Loan			
09. Flood / Drought Loan			
10. IB Credit Card liabilities			
11. IB Home Loans			
12. Education Loans			
13. Outstanding in SR II (if any)			
14. Staff Overdraft			
15. Any other loans/liabilities			
b. INDIRECT LIABILITIES :-			

I declare that the information furnished above are true and correct to the best of my knowledge and belief.

Signature of the Employee

Forwarded to CO HRM Department

Branch Manager

3. PARTICULARS REQUIRED IF EMPLOYEE RELIEVED UNDER VRS / RESIGNATION

Date of submission of Application for VRS / Resignation	
VRS / Resignation accepted on	
Actual Date of relief of the officer/ employee from the service	
Whether served the notice period? If not served, Amount recovered details	Yes / No
	Adv No: Rs:

4. PARTICULARS REQUIRED IN CASE OF DEATH OF AN EMPLOYEE

Date of Death	:	
Nature of Death	:	Natural [] Accident []
Whether Nomination Registered	:	Yes [] No []
If Registered, Date of Registration	:	
Nominee Name	:	

5. PARTICULARS REQUIRED IN THE CASE OF AN EMPLOYEE RELIVED UNDER PUNISHMENT

Financial Loss caused to the Bank due to the acts of the employee	
Total amount recovered	
Total amount yet to be recovered	
Remarks: if any	
Period of Suspension (if any) From To	
Details of Subsistence allowance paid during the suspension period:	
Remarks:	

Certified that the information furnished above are true and correct as per records available.



Signature of the Branch Manager

PLACE:
DATE :

FROM

TO

The Trustees
Indian Bank Staff Provident Fund
Indian Bank
Head Office
CHENNAI

Sir,

I hereby irrevocably authorize the Trustees of the Indian Bank Staff Provident Fund
to adjust all my liabilities to the Bank from my terminal benefits.

Yours faithfully,

()

PLACE:
DATE :

FROM

TO

The Trustees
Indian Bank Employees' Gratuity Fund
Indian Bank
Head Office
CHENNAI

Sir,

I hereby irrevocably authorize the Trustees of the Indian Bank Employees' Gratuity Fund to adjust all my liabilities to the Bank from my terminal benefits.

Yours faithfully,

()



ANNEXURE-VI

Page 1

APPLICATION FOR COMMUTATION OF PENSION SUBJECT TO MEDICAL EXAMINATION

To

The General Manager (HRM)
Indian Bank
HO:HRM Dept.
Chennai 600 001

Dear Sir,

SPACE FOR AFFIXING
PASSPORT SIZE
PHOTOGRAPH
(to be attested by Branch
Managers/ Gazetted
officers)

I desire to commute a fraction of my pension in accordance with the Indian Bank Employees' Pension Regulations, 1995. An attested copy of my photograph is affixed on the application and an unattested photograph is enclosed. The necessary particulars are furnished below:

1. Name in full (in block letters) :
- Address :
2. Designation at the time of retirement :
3. Name of Office/Department from which Retired :
4. Date of Birth(as per Bank's service record) :
5. Date of Retirement :
6. Class of pension :
7. Fraction of Pension proposed to be Commuted not exceeding 1/3rd thereof :
8. Name of the Doctor & Address :

Place
Chennai

Signature



DECLARATION BY THE PENSIONER FOR FACILITATING MEDICAL EXAMINATION BY
THE BANK'S MEDICAL OFFICER / GOVT. CIVIL SURGEON / DOCTOR OF APPROVED
HOSPITAL

The applicant must complete this statement prior to his examination by the Banker's Medical Officer / Govt. Civil Surgeon / Doctor of Approved Hospital and must sign the declaration appended thereto in the presence of Medical Officer.

1. Name in full (in block letters) :
2. Date of birth (as per Bank's service Record) :
3. Particulars regarding parents
Father's age, if living and state of health :
Father's age at death and cause of death :
Mother's age, if living and state of health :
Mother's age at death and cause of death :
4. Have you been considered for grant of invalid of pension? If so state the ground thereof. :
5. Have you been granted leave on medical certificate during the last three years of your service? If so, state periods of leave and nature of illness. :
6. Have you during the last three years period
(a) suffered from any major illness requiring hospitalization ? If so, the nature of illness and period of hospitalization may please be indicated :
or
(b) undergone any major surgical operation :
or
(c) lost or gained weight markedly :

Declaration by Applicant

(To be signed in the presence of the Medical Officer)

I declare that all the above answers to be, to the most of my believe, true and correct.
I am fully aware that by willfully making a false statement of concealing a relevant fact, I shall incur the risk of losing the commutation.

Applicant's signature or thumb impression in case of illiterate applicant
(To be signed in the presence of Medical Officer)

(Signature of Bank's Medical Officer / Govt. Civil Surgeon / Doctor of Approved Hospital)



Page 3
PART II
MEDICAL DETAILS OF THE PENSIONER
(To be filled by the examining Medical Officer)

1. Apparent age :
2. Height :
3. Weight :
4. Describe any scars or identifying marks of the Applicant :
5. Pulse rate
(a) Sitting :
(b) Standing :
What is the character of pulse? :
6. Blood Pressure
(a) Systolic :
(b) Diastolic :
7. Is there any evidence of disease of the main organs
(a) Heart :
(b) Lungs :
(c) Liver :
(d) Spleen :
(e) Kidney :
8. Investigations (wherever considered necessary by the Medical Officer)
(a) Urine (State specific gravity) :
(b) Blood :
(c) X-Ray Chest :
(d) E.C.G :
(e) :
(f) :
9. Any additional finding :



(CERTIFICATE OF FITNESS FOR PAYMENT OF COMMUTATION)
(To be filled by the examining Medical Officer)

I/We have carefully examined
Shri/Smt/Kum.....
And am/are of opinion that-

He/She is In good bodily health and has the prospect of an average duration of life.

OR

He /She is not in good bodily health and is not a fit subject for commutation.

OR

Though he/she is suffering
from.....
.....
.....

he/she is
considered fit subject for commutation but his/her age for the purpose of commutation.
i.e the age at next birthday should be taken to be
(in words years more than his/her actual age).

Place:
Date:

Signature and designation of
examining Medical Officer

Official Seal.



