



PERMANENT UTILITY

DISBURSEMENT OF STAFF/FAMILY PENSION

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Kind attention is drawn to our circular No.300-2010-BC-PD-72-SWD dated 18.11.2010 on the subject matter.

We are reiterating the guidelines issued earlier for strict compliance by branches as we have observed laxity on the part of certain branches.

1. The staff/family pension for the month is credited online by HO: SWD on the first working day of the succeeding month. Pension scroll is sent to the branch for their information and records.
2. Branches are under obligation to deduct applicable Income Tax on Pension, based on the Pension Scroll sent by us every month. It may please be noted that normally the Pension gets changed only in the month of February and August every year due to changes, if any, in DA. Only exception is that of restoration of commuted portion of Pension on completion of 15 years after commutation. TDS Certificate in Form No.16 is to be issued by the concerned branch to the Pensioners by the 30th of April every year. It may be noted that unless specified otherwise all salary related TDS provisions are equally applicable to Pension payments.
3. The responsibility to obtain life certificate from all staff pensioners and certificate of marriage/re-marriage alongwith life certificate from all the family pensioners in the month of November every year rests with the branches only. Certificate so obtained shall be filed in the Individual staff pension file maintained in the branch. In the case of family pensioner, whenever marriage/re-marriage takes place, the Branch should inform the same to HO: SWD immediately so as to enable them to stop the pension. Branch should invoke high severity memo "Certificate for pension required" if the Certificate is not received by the end of November every year. The memo should be deleted once the Certificate is received. The simplified format of certificate to be obtained is enclosed.
4. It has come to our notice that at the request of the Pensioners, branches are transferring the Pension A/cs to another branch without approval from us, as a result of which the Pension branch details at our end are not modified. We wish to inform that whenever there is a request from the Pensioner to transfer/close the Pension A/c, such request is to be sent to us along with the branch recommendations/No objection, confirming that no direct/indirect liability of the Pensioner is outstanding in that branch. On receipt of the application at our end the same will be processed and necessary changes will be made in our records. Pension will be included in the Pension scroll of the new branch and a confirmation will be sent to both the Branches. Thereafter the branch has to transfer the A/c to the requested branch and send the individual Pensioners file to the transferee branch.
5. Whenever the address/telephone number of pensioner is changed at the branch level, the same has to be informed to us for making necessary changes in our records.

ANNEXURE**SyndicateBank**..... **Branch****EX-STAFF/FAMILY PENSIONER'S LIFE CERTIFICATE**

(to be submitted in the month of November every year)

Name and address of the pensioner	
Pension No.	
Pension A/c No.	
Date of Birth	
Telephone/Mobile No.	
PAN No.	

I hereby certify that Sri/Smt is alive on this date.

Place:

Date :

Signature of Pensioner**Signature of Authorised Officer****DECLARATION OF MARRIAGE/RE-MARRIAGE (For Family Pensioners only)**

I hereby declare that I have not married/remarried as on date (in case of marriage/re-marriage mention the date of marriage/remarriage).

Place:

Date :

Signature of Family Pensioner

(This certificate should be filed in the individual staff pension file maintained at the branch)

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(to be submitted in the month of November every year)

Name and address of the pensioner	
Pension No.	
Pension A/c No.	
Date of Birth	
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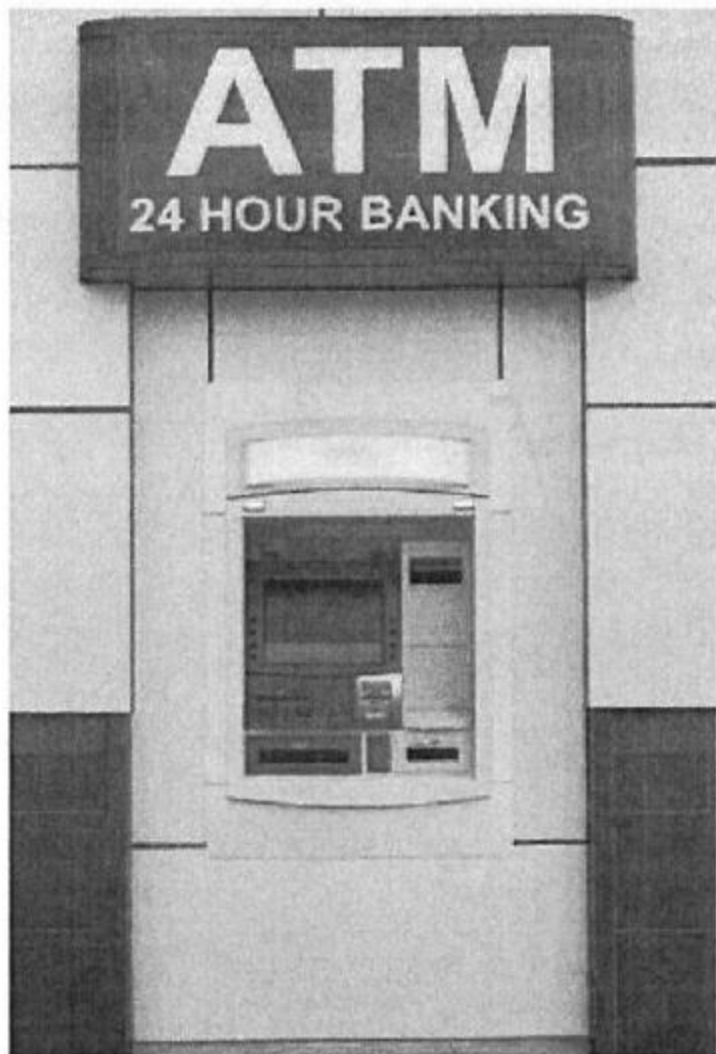
Place:

Date :

Signature of Family Pensioner

(This certificate should be filed in the individual staff pension file maintained at the branch)

Take Out Cash Safely



Just last month, police in nearby St Lucie County issued a warning to residents about the fact that several ATMs at local grocery stores had been compromised and people's information stolen. Even worse, it appears the criminals had been doing so for a while.

Depositing or withdrawing money from an ATM is so routine that your mind might be tempted to wander while you wait for your bills to come shooting through the slot. But letting your guard down can let unwanted criminals into your bank account.

So-called card skimmers work by modifying the ATM's hardware or software or adding a separate card reader that looks like the real thing. Their equipment records the data from the bank card's magnetic stripe and may also steal a customer's PIN.

This information lets them create dummy cards that they use to drain the victim's account.

Card-skimming is surprisingly common and affects both consumers, who lose their money, and banks, who suffer a blow to their reputation if one of their machines is hijacked.

So how can you protect yourself from card skimmers?

► Check for fake readers. Criminals might install fake readers over the slot where the card is swiped that can capture the card information. Another ruse is placing a fake PIN pad over the real one that can record PIN information as you type it in.

If you know what to look for, you can often spot these devices. For starters, see if you can wiggle the reader. A legit one should be sturdy. Criminals also might put up signs that say "No Tampering" on machines they themselves have tampered with, to discourage anyone who senses a problem from trying to explore further.

Your best bet is to use an ATM you are familiar with so that you're more likely to notice if something is amiss. Also, keep in mind that ATMs inside banks tend to be safer, and stand-alone, non-bank-related ATMs are the most vulnerable, such as those at convenience stores.

► Protect your PIN. Skimmers can also try to grab PIN info by installing hidden cameras