

PUNJAB NATIONAL BANK	HRDD CIR. NO. 226
HUMAN RESOURCES DEVELOPMENT DIVISION HO : 7, Bhikhiji Cama Place, New Delhi - 110066	

29.11.2004

TO ALL OFFICES

HRD DIVISION CIRCULAR NO. 226.

**REG: REINTRODUCTION OF PNB HOSPITALISATION
CONTRIBUTORY BENEFIT SCHEME FOR RETIRED
OFFICERS**

Board in its meeting held on 19.5.1981 had approved the PNB Hospitalisation Contributory Benefit Scheme for serving officers effective from 1.7.1980. The benefits under this scheme were extended to the retired officers at par with the serving officers w.e.f. 1.1.1987 by the Board in its meeting held on 18.9.1986. Under the scheme, a cover of Rs.20000/- was available with a contribution of Rs.300/- p.a.

2. From 1.1.2000 a separate scheme for retired officers titled as PNB Retired Officers Contributory Medical Benefit Scheme was introduced and circulated vide PDC No. 1696 dated 7.12.1999. The said scheme was withdrawn by the Board in its meeting dated 23.3.2003 and one time contribution of members was refunded to the members.

3. Subsequently, representations have been received from retired officers through their associations as well as on individual level for restoration of benefits. The issue was also raised by General Secretary, AIPNBOA in the MRM Meeting for revival of the said scheme.

4. Board in its meeting held on 29.10.2004 has approved the reintroduction of PNB Hospitalisation Contributory Benefit Scheme for Retired Officers which was in operation from 1.1.1987 to 31.12.1999. The salient features of the scheme are placed in Annexure A.

5. All eligible retired and retiring officers who are willing to opt for the aforesaid proposed scheme may give their consent on the proforma available at Annexure II to Chief –HRD, Head Office, Bhikhaiji Cama Place, New Delhi on or before **31st January 2005 alongwith the premium mentioned in the scheme by way of Demand Draft of Rs. 300/- in favour of PNB Hospitalisation Contributory Benefit Scheme for Retired Officers payable at Delhi.**

6. Bank has also introduced PNB Mediclaim Insurance Scheme for retired employees to be operated through The New India Assurance Company. If the retired officers become member of both the schemes if eligible, the Bank reserves the right to settle the claims received from retired officers first from Mediclaim Insurance Scheme (if the scheme runs with minimum membership of 3000) and thereafter from the PNB Hospitalisation Contributory Benefit Scheme for Retired Officers as per rules.

All the offices/branches are advised to get this circular noted from the retired officers who have retired from their offices or are drawing their pensions from the branches. A copy of this circular should also be displayed on the Notice Board.

ASSTT. GENERAL MANAGER

ANNEXURE - A

PNB Hospitalisation Contributory Benefit Scheme for Retired Officers.

1. TITLE :

The scheme shall be called PNB Hospitalisation Contributory Benefit Scheme for Retired Officers.

2. ELIGIBILITY :

The membership to the scheme will be open only to those retired officers who were members of the PNB Hospitalisation Contributory Benefit Scheme during their service period subject to the following :

- 2.1 Officers retiring either on attaining the age of superannuation or voluntarily under PNB Officers' Service Regulations i.e. after 30 years of service or 55 years of age whichever is earlier.
- 2.2 Retired officers should have been regular members of the Scheme.
- 2.3 Spouse of the officer who die while in service.
- 2.4 Officers discharged/dismissed/removed from service/ compulsorily retired or terminated on grounds of misconduct will NOT be eligible.
- 2.5 Officers who have retired under PNBEVRS 2000 are not eligible.

3. OBJECTIVE :

- 3.1 To provide hospitalisation assistance to the eligible retired officers of the Bank and their spouse who have settled anywhere in India if at any time during

the currency of the scheme he/she and his/her spouse sustains injury or contracts disease/illness, and if such injury/disease or illness required hospitalization in nursing home/hospital.

- 3.2 Reimbursement for pre and post hospitalization expenses for 30 days each is payable within the overall annual limit of Rs. 20,000/- combined together for self and spouse.

4. DEFINITIONS :

The following words, terms of expressions wherever they may appear in this Scheme or even otherwise shall be deemed to have meaning expressed hereunder:-

- 4.1 **Member** : shall mean a member of PNB Hospitalisation Contributory Benefit Scheme for Retired Officers.
- 4.2 **Hospital/Nursing Home** : shall deem to be an Institution with regular premises for stay and operation by a qualified physician or surgeon or a team of qualified physicians and/or surgeons with minimum qualification of MBBS for the care or treatment of disease / illness / injury and having proper facilities to keep and treat the indoor patients. The term hospital shall not include the establishment which is a place of rest, a place for aged, a place for drug addicts, a place for alcoholics or hotel.

It is to be noted that reimbursement of claims is to be made only in those cases where concerned nursing home/hospital maintains proper records in respect of hospitalization i.e. date of admission of patient, date of discharge, diagnosis and treatment given and also details of the charges charged by them in their bills/ receipts, which could be verified in case of need.

- 4.3 **Medical Practitioner** : shall mean a duly qualified and registered physician or consultant/ specialist or a general medical practitioner who is legally licensed to practice with minimum qualification of MBBS.
- 4.4 **Disease** : Disease shall mean any illness, disease or injury requiring hospitalization.
- 4.5 **Surgical Operation** : Surgical operation shall be deemed to mean that :
- i. Cutting operation (not including any lancing operation or injection) or
 - ii. Any operation or treatment involving the reducing of fractures and / or
 - iii. Any treatment or adjustment in respect of any dislocation of joints or bones (provided this requires hospitalization), orthopedic or Neuro-Surgery or Plastic Operations (for non beautification treatment only) by a qualified surgeon.
- 4.6 **Period of Hospitalisation** : shall include charges for hospital/nursing home and charges required for the disease during period of hospitalization and for 30 days pre and post hospitalization (within the overall limit of Rs. 20000/-) p.a. for surgeries referred above. Further, reimbursement of same disease shall be admissible if there is gap of 45 days between the date of discharge and subsequent date of hospitalization.

5. PROCEDURE FOR ENROLMENT :

- 5.1 Retired officers who are eligible as per Clause 2 and are desirous of becoming a member shall apply on the prescribed proforma enclosing therewith draft/TPO/pay order for Rs. 300/- favouring PNB Hospitalisation Contributory Benefit Scheme for Retired Officer drawn on BO: Bhikhajji Cama Place, New Delhi latest by 31st January every year. No cash contribution will be accepted.
- 5.2 They shall apply for membership within 3 months of the retirement from the services or 3 months from the date the scheme comes into force.
- 5.3 Application complete in all respects (with joint photograph of self and spouse affixed at the place provided for) mentioned above must be verified from Branch/Regional/Zonal Office from where they retired and send to HRD, HO alongwith TPO. Officers retired from HO Divisions shall send their application through their Head of the Division to Chief, Human Resources Development Division, HO.
- 5.4 The membership to the scheme is irrevocable and annual membership fee is not refundable.
- 5.5 The application/enrolment forms for membership will be available at Human Resources Development division, HO, New Delhi besides being available at all Regional and Zonal Offices of the Bank. The application form can also be downloaded from Bank's Website.
- 5.6 Non receipt of contribution for current year will make the member ineligible to submit any claim in future. Under no circumstances retired officers will be readmitted to the scheme.

6. **BENEFITS :**

Overall limit for self and spouse (put together) under the scheme shall be Rs. 20,000/- per annum including charges payable under Non hospitalisation.

7. **REIMBURSEMENT OF HOSPITALISATION CHARGES :**

Charges for the following will be reimbursed subject to verification by bank's CMO regarding justification of hospitalization.

- a. **Consultation** : Consultation charges are payable as per Schedule of Charges annexed as Annexure I.
- b. **Medicines** : Reimbursement is allowed towards the cost of admissible medicines purchased and supplied by the hospitals during period of hospitalisation as per schedule.
- c. **Diagnostic Materials** : Cost of Radiological/Pathological investigations undergone during period of hospitalisation are reimbursable as per schedule.
- d. **Operation Charges** : Operation charges are reimbursed as per schedules prescribed by the bank from time to time. Operation charges include operation theatre charges, anaesthesia charges, Surgeon's fees, Assistant's Fees, Anaesthetist's fees and medicines/materials used in operation theatre.
- e. **Visit Charges** : During hospitalization period, charges for routine visit per day are reimbursable as per schedule.

- f. **Surcharge** : Surcharge, if any levied by the Government/ Municipal/ Trust / Charitable hospital is also reimbursable within the overall limit.
- g. **Intra-Ocular Lens** : Cost of intra-ocular lens implanted during the cataract operation, undergone even without indoor hospitalization are reimbursable as per schedule.
- h. **Pace-maker/Implants/Prosthetic Valves** : Cost of these is reimbursable as per schedule.
- i. **Non hospitalization charges payable as per Schedule of charges.**
- j. **Routine Medical check up will not be reimbursable.**

8. **PROCEDURE FOR SETTLEMENT OF CLAIMS :**

- 8.1 All correspondence in relation to the scheme shall be sent to the Chief, Human Resources Development Division, HO, New Delhi.
- 8.2 The claim must be accompanied by original documents such as the following:
 - i) All bills in original and to be verified by Hospitals/ Nursing Homes/Doctors.
 - ii) Discharge certificate from the concerned hospital nursing home containing date of admission, date of discharge, diagnosis, treatment given, name and nature of operation performed if any, name and qualifications of the treating surgeons / his assistant and anesthetist (this certificate is required to be got submitted from the concerned hospital / nursing home and not by the treating doctor in his individual capacity).

- iii) Details and break-up of medicines, drugs, diagnostic materials, visit of the Doctor Consultant should accompany the claim.
- iv) Other relevant information, if any, required by the bank.

8.3 The claim received will be put up to the CMO of the Bank for his approval after which the claim will be calculated as per the limits and sub limits given under appropriate schedule. The decision of the CMO in the matter will be final.

Objections/Discrepancies in respect of settled claims will be entertained within 30 days of the receipt of sanction/rejection.

8.4 Claims complete in all respects must be sent to HRD Division, HO for reimbursement on Form No. PNB 816 within 6 weeks of date of discharge from the hospital. Claims submitted late will be liable to be rejected.

9. FALSE CLAIM/ INFORMATION :

In case false claims / information are found to have been submitted by any member at any stage, his membership will be cancelled forever and he will not be re-enrolled again. Subscription paid will automatically be forfeited and claim made if any, will not be reimbursed.

10. GENERAL:

10.1 The proposed scheme shall run on from 1st January to 31st December and come into effect from 01st January 2005. The subscription should be sent by 31st January every year except for the officers retired during the current year.

- 10.2 The claim in which the date of admission to Hospital/ Nursing Home is to be treated as year of hospitalization.
- 10.3 The date of membership shall be reckoned from date of TPO/Draft/Cash Order. Therefore, their claims for treatment undergone before the date shall not be eligible for reimbursement.

11. THE FUND

- 11.1 Fund of the Scheme shall consist of contribution/ membership fees and also the contribution in respect of shortfall if any, received from the bank.
- 11.2 The fund or any contribution shall be invested in any deposit scheme of the bank. The fund shall be administered by the Committee constituted to manage the fund.

12. ADMINISTRATION OF THE SCHEME:

- 12.1 The administration of the Scheme will be done by HRD Division, Head Office. The following Committee will be constituted to over see the entire administration and fund management of the scheme.
1. General Manager : HRD Division
 2. DGM/AGM(HRD)
 3. Chief HRD Division to be Member Secretary.
 4. Manager – Hospitalisation Cell to be Convener.
- 12.2 CMD is empowered to change the member of the Committee.

13. ANNUAL AUDIT :

The working of the scheme shall be audited every year by Chartered Accountant on the approved list of the Bank.

14. REVIEW/ WINDING UP OF THE SCHEME :

It is the sole discretion of the Bank to review/discontinue the scheme whenever required.

SCHEDULE - I

BENEFITS

1		PRE-HOSPITALISATION (Only if followed by Hospitalisation)	REVISED W.E.F. 1.5.1998 (Rs.)
	a)	Diagnostic material (includes only Path. Tests, X-rays, ECE etc. needed for the diagnosis of the ailment)	
		i) Routine	600/-
		ii) In special diseases such as cancer, brain tumours cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	2400/-
	b)	Consultations	500/-
	c)	Medicines	500/-
	d)	Admission/Registration (Actual fees upto Rs.)	100/-
2.		NON - HOSPITALISATION (Charges include the cost of drugs etc.)	
	a)	Treatment of simple fracture	700/-
	b)	Reduction or Dislocation of joints or bones not requiring open operations	700/-
	c)	Removal of Cataract and Glaucoma (inclusive of charges for medicines)	1500/-
	d)	Vasectomy (inclusive of drugs)	800/-
	e)	Radiotherapy/Chemotherapy	4000/- p.a.
	f)	Kidney dialysis	8000/- p.a.
	g)	CAT scanning (per scan)	1500/-
	h)	NMR/MRI Scan (per scan)	3500/-
	i)	Tonsillectomy	1000/-
	j)	Cryopexy (per sitting with maximum of Rs.500/-)	2000/- (For full course of treatment irrespective of number of sittings)
	k)	Photo-coagulation (per sitting with maximum of Rs.500/-)	2000/- (For full course of treatment irrespective of number of sittings)
	l)	Circumcision	800/-
	m)	Gastroscopy	1000/-
	n)	Cystoscopy	1200/-
	o)	Sigmoidoscopy/Colonoscopy	800/-
	p)	Oesophagoscopy	1000/-
	q)	Bronchoscopy	1000/-
3		<u>HOSPITALISATION</u>	

a)	Room charges, Boarding & Nursing Medical attendance – per illness	(Max 8000/-)
	i) Metropolitan cities – per day	350/-
	ii) Other cities – per day	275/-
	Note : ICU/ICCU charges – (at all places) per day	200/- (over & above charges under a(i) or a(ii))
b)	Fee of Surgeon per operation as per Schedule given in the Scheme	4000/- (Maximum)
c)	Anaesthesia, Oxygen, Blood transfusion and Anaesthetist fees, Operation Theatre or Room or/and Surgical appliances per operation	
	i) Routine	4000/-(Maximum)
	ii) In case of Special Diseases e.g. Cancer, Brain tumours, cardiac ailment, endocrine disorder, major neurological ailment and kidney transports etc.	8000 (Maximum)
d)	X-ray , Path. Tests, Electro-Cardiogram and other tests per illness (including post 30 days)	
	i) Routine illness	1500/-
	ii) Special diseases eg. Cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	3000/-
e)	Medicines & drugs per illness (including post 30 days)	
	i) Routine illness	1200/-
	ii) Special diseases e.g. cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	2000/-
f)	Consultant & Physician fee per illness(including post 30 days).	
	i) Routine	1000/-
	ii) Special diseases e.g. cancer, brain tumours, cardiac ailment, endocrine disorder, major neurological ailments and kidney transplant etc.	1500/-
g)	Radiotherapy/Chemotherapy	4000/-
h)	Pacemaker (Life saving device) Within overall limit of	20000/-
i)	Prosthetic valves/implants (Excluding IOL)	20000/-
j)	Ambulance charges only	200/-
Note	OT charges and anesthesia charges each should not exceed 20% of Surgeon's fees payable under Contributory Benefit Scheme.	

SCHEDULE – II

TABLE OF SURGEON'S FEE

Abdomen Appendectomy & free of adhesions, surgical exploration of the abdominal cavity/Laprotomy	1200/-
Removal of, or other operation on gall bladder	2000/-
Gastro-enterostomy	1200/-
Resection of stomach, bowel or rectum	2000/-
Other cutting into abdominal cavity for diagnosis, treatment or removal of organs therein.	2000/-
NOTE : The fee for a number of operations of the abdomen performed at one time will not exceed Rs. 2000/-	
Abscesses (See Tumours)	
<u>Amputations</u>	
Thigh, leg	1200/-
Upper arm, Forearm, entire hand or feet	1200/-
Finger or toes each	600/-
<u>Breast</u>	
a) Removal of benign tumour or cyst requiring hospital confinement	1200/-
b) Simple amputation	1200/-
c) Radical amputation	2000/-
<u>Chest</u>	
Complete Thoracoplasty, Transthoracic approach to stomach, diaphragm or oesophagus	2500/-
Sympathectomy	1500/-
Laryngectomy	1500/-
Removal of Lung or portion of Lung	2500/-
Bronchoscopy/oesophagoscopy – Diagnostic	1000/-
NOTE: The fee for a number of operations of the chest performed at one time will not exceed Rs.2500/-.	

<u>Heart</u>	
Operation on heart, open heart surgery, repairs, replacement of valves only	4000/-
<u>Dislocation</u>	
Reduction of Hip or Elbow joint	500/-
Ankle joint	500/-
Knee joint	500/-
Shoulder joint	500/-
Collar bone – open operation only	500/-
Lower Jaw	500/-
Wrist	500/-
<u>NOTE</u> : For a dislocation requiring an open operation, the maximum will be the twice of amount shown above)	
<u>Ear, Nose & Throat (ENT)</u>	
Fenestration, one or both ears	1500/-
Mastoidectomy, one or both sides, simple	600/- each
Radical	1000/- each
Tonsillectomy, adenoidectomy or both	600/-
Sinus operation by cutting (puncture of ant rum excepted	500/-
Sub mucous Resection of nasal septum	700/-
Tracheostomy	500/-
Any other cutting operation	500/-
<u>Stapaedectomy</u>	1000/-
Myrangoplasty/Tympanoplasty	1000/-
<u>Excision or Fixation by cutting</u>	
Hip Joint	2000/-
Knee or Elbow joint	1500/-
Shoulder, wrist or ankle joint	1500/-
Removal of diseased portion of bone including Sequestrectomy, Curettage & Bone Grafting	700/-
<u>Eye</u>	
Operation for detached retina or corneal transplant	2000/-
Removal of Cataract	1500/-

Any other cutting operation into the eye ball (e.g. through the cornea) or cutting operation on eye muscles	1200/-
Glaucoma	1500/-
Removal of eye ball	1000/-
Any other cutting operation of eye ball	1000/-
Dacro-cysto rhmectomy (DCR)	1000/-
Fracture treatment of	
Thigh, Vertebra OR Vertebrae, Pelvis (Coceyx excepted)	1500/-
Leg, Knee Cap, Upper Arm, Ankle, Skull	1500/-
Shoulder Blade	500/-
Lower Jaw (Alveolar process excepted) Collar bone, forearm, wrist	700/-
Metacarpal/Metatarsalk/Finger/Toes	500/-
Nose	250/-
Rib or Ribs	250

The amounts shown above are for simple fracture. For a compound fracture, the maximum payment will be 50% more than for the corresponding simple fracture. For a fracture requiring an open operation, the maximum payment will be twice the amount shown for the corresponding simple fracture (bone grafting, bone splicing and skeletal traction pin are considered open operation).

<u>Genito Urinary Tract</u>	
Removal of, or cutting into Kidney	2000/-
Fixation of Kidney or both Kidneys	1200/-
Removal of Tumours or stones in Ureter/Pyolithotomy	1200
Bladder stones including operative procedure	1000/-
Bladder tumours	1200/-
Bladder with transplants	2000/-
Cystoscopy including catheterization but not operative procedures	500/-
Removal of prostate by open operation/Endoscopies	1500/-
Vericocele, phydrocele, orchidectomy or epididectomy	
- Simple	500/-
- Bilateral	1000/-
Hysterectomy	2000/-
Other cutting operation in uterus and its appendages with abdominal approach	1000/-
Cervix amputation	700/-
Dilation and curettage (non-puerperal) cervix, cauterization, polyspectomy or any combination of these	500/-
Vaginal plastic operation for cystocele or rectocele	1000/-

Tubectomy	500/-
<u>Goiter</u>	
Removal of thyroid, sub-total	1200/-
Removal of adenoma or benign tumour of Thyroid	1200/-
Toxic Goiter	2000/-
<u>Hernia</u>	
Single Hernia	800/-
More than one Hernia	1200/-
<u>Joint</u>	
Incision into (tapping excepted)	500/-
<u>Ligaments and tendons</u>	
Cutting	500/-
Transplant – Single	700/-
- multiple	1000/-
Suturing of tendon – Single	300/-
- multiple	800/-
<u>Paracentese</u>	
Tapping	300/- each sitting
<u>Pilonidal Cyst or Sinus</u>	
Removal of	1200/-
<u>Rectum</u>	
Haemorrhoidectomy – external/internal or internal & external both	1000/-
Cutting operation for fissure	1000/-
Cutting operation for the thrombosed haemorrhoids	500/-
Cutting operation for fistula-inano	
- Single	1000/-
- Multiple	1200/-
<u>Skull</u>	
Cutting into cranial cavity (trephine excepted)	4000/-
Trephine	1200/-

<u>Spine or Spinal Cord</u>	
Operation for spinal cord tumour	4000/-
Operation with removal of vertebra or vertebrae (except coccyx, transverse or spinous process)	2000/-
Removal of part or all of coccyx. Or of transverse or spinous process	1000/-
<u>Tumours</u>	
Cutting operations for removal of one or more benign or superficial tumours, cysts or abscesses requiring hospital confinement	500/-
Malignant tumours of face, lips or skin	1200/-
Cleft lip and palate	2000/-
<u>Vericose Veins</u>	
Injection treatment – complete procedure one or both legs	500/-
Cutting operation, complete procedure	
- one leg	1000/-
- both legs	1200/-

Except for operations expressly excepted in the table, the Bank shall determine a payment for any cutting operation not listed in the table consistent with the payment for any listed operation of comparable difficulty and complexity but in no event shall such payment exceed Rs. 4000/-.

SCHEDULE III

PACKAGE CHARGES

Some hospitals/ Nursing homes are charging on the basis of package for treatment of diseases pertaining to heart, kidney, coronary, eyes etc. Therefore in the following cases maximum charges will be reimbursed to the extent given below:-

S.No.	Surgical Procedure	
1	Cardiac angiography	Rs. 4000/-
2	Cardiac Angioplasty	Rs. 15000/-
3	By-pass surgery	Rs. 20000/-
4.	Kidney Transplant	Rs.15000/-

The above charges include all the expenses eligible for reimbursement under the scheme incurred during hospitalisation (including pre and post 30 days of hospital stay).

NOTE The claims will be settled either on the basis of break - up provided OR under the package charges given above, whichever is higher.

ANNEXURE II

**APPLICATION/ENROLMENT FORM FOR PNB HOSPITALISATION
CONTRIBUTORY BENEFIT SCHEME FOR RETIRED OFFICERS**

(To be sent latest by 31.01.2005 in case of retired officers or 3 months from the date of retirement from the service .

The Chief (HRD),
Punjab National Bank, HRD Division
Head Office, 7 Bhikhaiji Cama Place,
New Delhi.-110066

Dear Sir/Madam,

For Office use only

Enrolment No. _____

Folio No. _____

Please affix joint
photograph of self and
spouse

Please **enrol** me as **Member** of the above scheme to which I hereby opt. I have gone through the rules and regulations of the scheme and agree to abide by the rules and regulations of the same as may be modified / amended from time to time . Particulars about myself and my spouse are given below:

1. Name of Officer _____ 2. P.F No. _____
(In Block Letters)

3. Name of Spouse _____
(In Block Letters)

4 Father's/Husband's Name _____
(In Block Letters)

5. Date of Birth a) Self _____ b) Spouse _____

6. Date of retirement _____

7. Office from which retired _____
Under RO _____
(Write the name) ZO/HO _____

8. Date of promotion as Officer/joining the bank as an Officer _____

9. Enrolment No. of old PNB Hospitalisation Contributory Benefit Scheme for Retired Officers: _____

10. Present Address _____
(in Capital Letters) _____

11. Permanent Address _____

12. Type of retirement :

- (i) Superannuation (ii) Medical Ground (iii) Demitted the office of GM
(iv) Dismissed (v) Compulsorily retired (vi) Voluntarily retired under Officers' Service Regulations (vii) Voluntarily retired under Pension Regulations)
(viii) VRS under PNBEVRS 2000 (IX) Any other

(Attach documentary proof)

13. I am enclosing herewith a Draft No. /TPO No. _____ dated _____ for Rs.300/-only favouring **PNB Hospitalisation Contributory Benefit Scheme for Retired Officers** issued by the BO _____ (D. No _____) drawn on BO: Bhikhiaji Cama Place, New Delhi being my subscription to the Scheme .

14. DECLARATION

(i) I have read and understood the PNB Hospitalisation Contributory Benefit Scheme for Retried Officers and agreed to abide by the terms and conditions mentioned therein.

(ii) The information given above by me is true to the best of my knowledge.

(iii). I also undertake that if at any point of time, during the currency of my membership of the scheme, the information submitted by me, either in relation to application form or hospitalisation claim preferred by me, is found to be false/misleading, my membership to the scheme will be terminated without any notice to me. The amount deposited by me towards my subscription of the scheme will stand forfeited and I will not be eligible to become member of the scheme again.

(iv) I will inform the change of my address to the Bank immediately by Registered Post.

Place_____

**SIGNATURE OF
RETIRED OFFICER**

**SIGNATURE /T.I .OF
SPOUSE**

15. It is certified that Shri/Smt.._____ retired on
(date)_____ from (Name of office)_____ as
(Designation) _____.

Signature of retired officer and signature/Thumb Impression of his/her spouse given above are hereby verified.

(Authorised Signatory)
Regional/Zonal/Head Office
P.A. No. _____

NOTE:

1. Application form complete in all respects, must be sent to HO directly.
2. Strike off whichever is not applicable.
3. Cheque will not be accepted.