

विजया बैंक VIJAYA BANK प्र.का.-बेंगलूर HO - BANGALORE	
<b>Circular No.</b>	<b>16035</b>
<b>Date</b>	<b>10.02.2016</b>
<b>Department</b>	<b>Personnel Department (PA&amp;PD)</b>
<b>Subject</b>	<b>Flood relief loan to the Pensioners &amp; family pensioners.</b>
<b>Summary</b>	<b>Introduction of a new loan scheme for Pensioners &amp; family pensioners of our Bank affected by the floods in Chennai &amp; adjacent districts in the state of Tamil Nadu &amp; Union Territory of Pondicherry.</b>
<b>Earlier Reference</b>	<b>Nil</b>

We are pleased to inform that the Board of Directors of the Bank in the meeting held on 05.02.2016 vide Agenda Item No.A-18/16 have accorded approval for extending flood relief loan to the Pensioners & family pensioners of our Bank, who are affected by the floods during the month of November & December-2015 in Chennai & adjacent districts in the state of Tamil Nadu & Union Territory of Pondicherry.

The terms and conditions of the flood relief loan are as under:

<b>SL No</b>	<b>Particulars</b>	<b>Terms &amp; conditions</b>
1	Eligibility:	All Pensioners & family pensioners of our Bank who are staying and/or having their houses/properties in Chennai & adjacent districts in the state of Tamil Nadu & the Union Territory of Pondicherry and affected by floods during the month of November & December-2015 .  Note: The affected areas are Chennai city & adjacent districts of Kancheepuram, Tiruvallore, Cuddalore, Villupuram, Nagapattinam & the Union Territory of Pondicherry & Karaikal.
2	Quantum:	3 months gross pension subject to a maximum of Rs.1,00,000/-. However, 25% net take home pension to be ensured.  (In deserving cases where 25% net take home cannot be ensured, sanction will be based on merits of each case, by the Regional Manager, Chennai)
3	Rate of interest:	Base rate (at present 9.65% P.a)
4	Repayment	60 Equated Monthly Installments.
5	Cut-off date	Applications to be received on or before 31.03.2016. The applications received after the cut-off date will not be entertained.
6	GL Head	The proposed flood relief loan shall be debited to ' <b>flood relief loan to the Pensioners &amp; family pensioners</b> ' under separate GL Head.
7	Competent authority for sanction of loan:	Regional Manager, Regional Office -Chennai





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8	Other Conditions:	<p>Pensioners &amp; family pensioners whose properties have suffered losses are required to submit their application along with declaration as per format enclosed at their pension drawing branches.</p> <p>Further, concerned Branch Head should forward the application along with declaration received from pensioners with the recommendations to Regional Manager, Regional Office, Chennai for necessary sanction.</p> <p>On receipt of sanction from Regional Office the Branch has to release the loan complying the documentation.</p>
9	Documentation:	<p>Following documents are to be obtained:</p> <ul style="list-style-type: none"><li>➤ DOC-5 (Demand Promissory Note)</li><li>➤ DOC-35 (Letter of Repayment)</li><li>➤ DOC-46 (Letter of Guarantee )</li></ul>
10	Guarantee	<p>Generally the spouse should be taken as guarantor to the loan A/c of Pensioner. Guarantee of son or daughter or a close relative should be obtained in case of family pensioner, non availability of guarantee as above a third party guarantee acceptable to the Bank can be taken.</p>

A copy of this circular may be displayed in the Notice Boards of the Offices/Branches.

  
**A C SWAIN**  
**GENERAL MANAGER - PERSONNEL**





**REF: HOC NO.** \_\_\_\_\_ **DATED:** \_\_\_\_\_

**DECLARATION FORM**  
**(TO BE FILLED BY THE PENSIONERS & FAMILY PENSIONERS)**

**To,**  
 The Regional Manager,  
 Regional Office – Chennai,

From:	
Name of the applicant	:
Pensioner/Family Pensioner	:
Code No.	:
Designation at the time of exit	:
Date of exit	:
Branch/office last worked	:
Mode of Exit (Retirement/Death)	:
Pension SB Account No	:
Last gross pension drawn	:
Branch Name	:
Branch Code	:

Dear Sir,

I hereby declare that the floods during the month of November & December-2015 in Chennai & adjacent districts in the state of Tamil Nadu & Union Territory of Pondicherry have caused damages to the properties belonging to me. I have suffered loss against individual items of property mentioned below, which is situated in the affected area in the state of Tamil Nadu /Union Territory of Pondicherry.

S N	Nature of Property	Address of the Property	Total value of Property	Amount of loss suffered
1.				
2.				
3.				
<b>Total</b>				

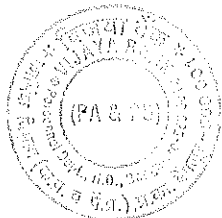
I do hereby declare that the statements furnished above are correct.

**Details of the guarantor:**

Name	Address of the guarantor with contact details	Relationship with the applicant

**SIGNATURE**  
**(PENSIONER / FAMILY PENSIONER)**

**DATE:** \_\_\_\_\_





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**For Branch/Office Use:**

This is to certify that the aforementioned pensioner is drawing pension from our branch. Further, the application is forwarded to Regional Manager, Regional Office-Chennai with our recommendations for necessary sanction.

**DATE:** \_\_\_\_\_ **(SEAL)** **BRANCH /OFFICE HEAD**

**For Regional Office:**

The Pensioner/ Family Pensioner is eligible to avail flood relief loan in terms of HO-Circular \_\_\_\_\_ dated \_\_\_\_\_.

The Branch Manager \_\_\_\_\_ Branch is advised disburse the loan subject to obtaining all the required documents from the borrowing Pensioner/ Family Pensioner.

**DATE:** \_\_\_\_\_ **(SEAL)** **REGIONAL MANAGER**  
**REGIONAL OFFICE-CHENNAI**

