

SCHEME FOR APPOINTMENT ON COMPASSIONATE GROUND IN RAJASTHAN GRAMIN BANK

1. Coverage

1.1 To a dependent family member of permanent employee of the Bank who:-

- a) dies while in service (including death by suicide)
- b) is retired on medical grounds due to incapacitation before reaching the age of 55 years.
(Incapacitation is to be certified by a duly appointed Medical Board in a Government Medical College/Government District Head Quarters Hospitals/Panel of Doctors nominated by the Bank for the purpose.)

1.2 For the purpose of the Scheme, "employee" would mean and include only a confirmed regular employee who was serving full time or part-time on scale wages, at the time of death/retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract/temporary/casual or any person who is paid commission basis.

The age limit of 55 years is applicable only in cases of retirement on medical grounds. (As per Department of Financial Services, Ministry of Finance, Govt. of India letter no. F.No. 7/1/2025-RRB dated 24.03.2025)

2. DEPENDENT FAMILY MEMBER

- 2.1 Spouse; or
- 2.2 Wholly dependent son (including legally adopted son); or
- 2.3 Wholly dependent daughter (including legally adopted daughter); or
- 2.4 Wholly dependent brother or sister in the case of unmarried employee

3. AUTHORITY COMPETENT TO MAKE COMPASSIONATE APPOINTMENT

- 3.1 Chairman.
- 3.2 Board of Directors in special types of cases.
- 3.3 While dealing with proposals for appointment on compassionate grounds in otherwise eligible cases, where disciplinary action was pending against the deceased employee/ employee retired on medical grounds or if the deceased employee was involved in serious financial irregularities, embezzlement of funds, committing frauds, etc. Bank will continue to abide by the guidelines issued by the Government of India, requiring consideration and decision in each case by the Board of the Bank/Authority appointed by the Board.

4. POSTS TO WHICH APPOINTMENTS CAN BE MADE

- 4.1 The appointment shall be made in the **clerical and sub- staff cadre** only.

5. ELIGIBILITY

- 5.1 The family is indigent and deserves immediate assistance for relief from financial destitution; and
- 5.2 Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules.



6. EXEMPTIONS

- 6.1 Compassionate Appointment under the Scheme are exempted from observance of the following requirements;
- 6.1.1 Normal Recruitment Procedure i.e. without the agency of selection like IBPS/Employment Exchange, Recruitment Board of Bank, etc.
- 6.1.2 The ban orders on filling up of posts issued by Government of India or any controlling authority.

7. RELAXATIONS

- 7.1 Upper age limit may be relaxed wherever found to be necessary. The lower age limit should, however, in no case be relaxed below 18 years of age.
(Note-1: Age eligibility shall be determined with reference to the date of application and not the date of appointment;
(Note-2: Authority competent to take a final decision for making compassionate appointment in a case shall be competent to grant relaxation of age limit also for making such appointment).

8. TIME LIMIT FOR CONSIDERING APPLICATIONS

- 8.1 Application for employment under the scheme from eligible dependent should normally be considered upto five years from the date of death or retirement on medical grounds and decision to be taken on merit in each case.
- 8.2 However, Bank can consider request for compassionate appointment even when the death or retirement on medical grounds of the employee took place long back, even five years ago. While considering such belated requests, it should, however, be kept in view that the concept of compassionate appointment is largely related to the need for immediate assistance to the family of the employee in order to relieve it from economic distress. The very fact that the family has been able to manage somehow all these years should normally be taken as adequate proof that the family had some dependable means of subsistence. Therefore, examination of such cases would call for a great deal of circumspection. The decision to make appointment on compassionate grounds in such cases may, therefore, be taken only at the Board level.

In case the death of the officer/employee had occurred within five years preceding the adoption of the scheme, subject to the other conditions laid down in the said scheme. (As per Department of Financial Services, Ministry of Finance, Govt. of India letter no. F.No. 11/19/2023-RRB dated 14.09.2023)

9. DETERMINATION/AVAILABILITY OF VACANCIES

- 9.1 Appointment on compassionate grounds shall be made only on regular basis and that too, only if regular vacancies meant for that purpose are available.
- 9.2 Compassionate appointment can be made upto a maximum of 5% of vacancies falling under direct recruitment quota in clerical cadre or vacancies identified in the sub- staff category. The Bank may hold back 5% of vacancies in the aforesaid categories to be filled by appointment on compassionate grounds. A person selected for appointment on compassionate grounds should be adjusted in the recruitment roster against appropriate category, viz., SC/ST/OBC/General Category, depending upon the category to which he/she belongs.
- 9.3 Widow appointed on compassionate ground upon re-marriage will be allowed to continue in service, even after re-marriage.



10. WHERE THERE IS AN EARNING MEMBER

- 10.1 In deserving cases, even when there is already an earning member in the family, a dependent family member may be considered for compassionate appointment with the prior approval of the competent authority of the bank who, before approving such appointment, will satisfy himself that grant of compassionate appointment is justified, having regard to the number of dependents, assets and liabilities left by the employee, income of the earning member as also his liabilities including the fact that the earning member is residing with the family of the employee and whether he should not be a source of support to other members of the family.
- 10.2 In cases where any member of the family of the deceased or medically retired employee is already in employment and is not supporting the other members of the family of the deceased employee, extreme caution has to be observed in ascertaining the economic distress of the members of the family of the deceased employee so that, the facility of appointment on compassionate ground is not circumvented and misused by putting forward the ground that the member of the family already employed is not supporting the family.

11. MISSING EMPLOYEE

Cases of missing employees are also covered under the scheme for compassionate appointment subject to the following conditions:-

- 11.1 A request to grant the benefit of compassionate appointment can be considered only after a lapse of at least 2 years from the date from which the Employee has been missing, provided that;
- (i) an FIR to this effect has been lodged with the Police.
 - (ii) the missing person is not traceable, and
 - (iii) the competent authority feels that the case is genuine;
- 11.2 This benefit will not be applicable to the case of an Employee:-
- (i) who had less than two years to retire on the date from which he has been missing; or
 - (ii) who is suspected to have committed fraud, or suspected to have joined any terrorist organization or suspected to have gone abroad.
- 11.3 Compassionate appointment in the case of a missing employee also would not be a matter of right as in the case of others and it will be subject to fulfilment of all the conditions, including the availability of vacancy, laid down for such appointment under the scheme;
- 11.4 While considering such a request, the result of the Police investigation should also be taken into account; and
- 11.5 A decision on any such request for compassionate appointment should be taken only at the level of the Chairman of the Bank.

12. PROCEDURE

- a) The prescribed proforma may be used by the Bank for ascertaining necessary information and processing the cases of compassionate appointment.
- b) The officer from the staff welfare Department of the Bank shall meet the members of the family of the employee in question immediately after his death to advise and assist to them in getting appointment on compassionate ground. The applicant shall be called in person at the very first stage and advised in person about the requirements and formalities to be completed by him/her.



- c) An application for appointment on compassionate ground should be considered by the committee of officers consisting of three officers; One chairman and two members in the rank of General Manager/Assistant General Managers. The Assistant General Manager/Chief Manager of the Personnel & Human Resource Development Department may also be made one of the members of the committee. The committee may meet during the second week of every month to consider the cases received during the previous month. The applicant may also be granted personal hearing by the committee, if necessary for better appreciation of the facts of the case. The Recommendation of the committee should be placed before the competent authority for a decision. If the competent authority disagrees with the committee's recommendation, the case may be referred to the Board for a decision.

13. UNDERTAKING FOR MAINTENANCE OF THE FAMILY OF THE DECEASED EMPLOYEE

The person appointed on compassionate grounds under the scheme, should give an undertaking in writing (as in Annexure) that he/she will maintain properly the other family members who were dependent on the deceased employee in question, and in case it is proved subsequently (at any time) that the family members are being neglected or are not maintained properly by him/her, his or her appointment may be terminated forthwith. This clause should be incorporated as one of the conditions in the offer of appointment applicable only in the case of appointment on compassionate ground.

14. REQUEST FOR CHANGE IN POST/PERSON

When a person has been appointed on compassionate ground to a particular post, the set of circumstances, which led to such appointment, should be deemed to have ceased to exist. Therefore-

- a) He/she should strive in his/her career like his/her colleagues for future advancement and any request for appointment to any higher post on considerations of compassion should invariably be rejected.
- b) An appointment on compassionate ground cannot be transferred to any other person and any request for the same on consideration of compassion should invariably be rejected.

15. SENIORITY

A person appointed on compassionate ground in a particular year may be placed at the bottom of all the candidates recruited/appointed through direct recruitment, promotion, etc. in that year, irrespective of the date of joining of the candidate on compassionate ground.

16. Termination of Service

The compassionate appointment can be terminated on the ground of non-compliance of any condition stated in the offer of appointment after providing an opportunity to the compassionate appointee by way of issue of show cause notice asking him/her to explain why his/her services should not be terminated for non-compliance of the condition (s) in the offer of appointment and it is not necessary to follow the procedure prescribed in the Disciplinary Action and Procedure therefore. In order to check its misuse, the power of termination of service for non-compliance of the conditions in the offer of compassionate appointment should vest only with the Chairman of the Bank.

17. GENERAL

- i) Appointment made on grounds of compassion should be done in such a way that persons appointed to the post do have the essential educational and



technical qualifications and experience required for the post consistent with the requirement of maintenance of efficiency of administration.

- ii) It is not the intention to restrict employment of a family member of the deceased or medically retired sub-staff employee to an erstwhile sub-staff post only. As such, a family member of such erstwhile sub-staff employee can be appointed to a clerical post for which he/she is educationally qualified, provided a vacancy in clerical post exists for this purpose.
- iii) An application for compassionate appointment shall, however, not be rejected merely on the ground that the family of the employee has received the benefits under the various welfare schemes. While considering a request for appointment on compassionate ground a balanced and objectives assessment of the financial condition of the family shall be made taking into account its assets and liabilities (including the benefits received under the various welfare schemes mentioned above) and all other relevant factors such as the presence of an earning member, size of the family etc.
- iv) Compassionate appointment shall be made available to the person concerned if there is a vacancy meant for compassionate appointment and he or she is found eligible and suitable under the scheme.
- v) Requests for compassionate appointment consequent on death or retirement on medical grounds of erstwhile sub-staff may be considered with greater sympathy by applying relaxed standards depending on the facts and circumstances of the case.
- vi) Compassionate appointment will have precedence over absorption of surplus employees and regularization of temporary employees.

18. **PAYMENT OF LUMP-SUM EX-GRATIA IN LIEU OF COMPASSIONATE APPOINTMENT**

- (i) The cadre-wise ceiling on ex-gratia amount payable will be as follows:

Category	Maximum Amount
Officer	Rs. 8 lacs
Clerical Staff	Rs. 7 lacs
Subordinate Staff	Rs. 6 lacs

However, any of these two options can be used only when the other conditions of compassionate appointment are met.



RAJASTHAN GRAMIN BANK

ANNEXURE

PROFORMA REGARDING EMPLOYMENT OF DEPENDENTS OF BANK EMPLOYEE DYING WHILE IN SERVICE/RETIRED ON MEDICAL GROUNDS

PART - A

I. (a) Name of the employee

(Deceased/retired on medical grounds)

(b) Designation

(c) Date of birth of the deceased/retired employee

(d) Date of death/retirement on medical grounds

(e) Total length of service rendered.

(f) Whether permanent or temporary

(h) Whether belonging to SC/ST/OBC.

II. (a) Name of the candidate for appointment.

(b) His/Her relationship with the deceased/retired employee

(c) Date of birth

(d) Educational Qualifications.

(e) Whether any other dependent family member

has been appointed on compassionate grounds

III. Particulars of total assets left including amount of:

(a) Family Pension

(b) Gratuity

(c) Provident Fund Balance

(d) Life Insurance Policies (including Postal Life Insurance)

(e) Moveable and Immovable properties and

annual income earned therefrom by the family

(f) Insurance

(g) Encashment of leave

(h) Any other assets.

Total

IV. Brief particulars of liabilities, if any.



RAJASTHAN GRAMIN BANK

V. Particulars of all dependent family members of the deceased employee
(if some are employed, their income and whether they are living together or separately)

S.No.	Name(s)	Relationship with deceased/retired employee	Age	Address	Employed or not (if employed, particulars of employment and emoluments)
(1)	(2)	(3)	(4)	(5)	(6)

1.

2.

3.

4.

5.

VI.

DECLARATION/UNDERTAKING

1. I hereby declare that the facts given by me above are, to the best of my knowledge, correct. If any of the facts herein mentioned are found to be incorrect or false at a future date, my services may be terminated.

2. I hereby also declare that I shall maintain properly the other family members who were dependent on the deceased employee mentioned against 1(a) of Part-A of this form and in case it is proved at any time that the said family members are being neglected or not being properly maintained by me, my appointment may be terminated.

Date: Signature of the candidate _____

Name: _____

Address: _____

Shri/Smt/Kum _____ is known to me and the facts mentioned by him/her are correct and verified by me.

Date: _____

Signature of witness*

Name: _____

Address: _____

* either any employee in the Senior level of Bank or Gazetted rank official from State/Central Government.



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PART-B

(TO BE FILLED IN BY OFFICE IN WHICH EMPLOYMENT IS PROPOSED)

I.(a) Name of the candidate for Appointment _____

(b) His/Her relationship with the deceased/
retired employee _____

(c) Age (date of birth), educational qualifications _____
and experience, if any _____

(d) Post for which employment is proposed _____

(e) Whether there is vacancy in that post within the
ceiling of 5% prescribed under the scheme of _____
compassionate appointment.

(f) Whether the candidate fulfills the requirements of the
Recruitment Rules for the post. _____

(g) Apart from waiver of recruitment procedure
what other relaxation are to be given _____

II. Whether the facts mentioned in Part-A have been
verified by the office and if so, indicate the records _____

III. Personal recommendation of the Competent Authority _____
(With his signature and office stamp/seal)



RAJASTHAN GRAMIN BANK

ANNEXURE— I

APPLICATION TO BE SUBMITTED FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT ON COMPASSIONATE GROUNDS

[To be submitted by the dependents i.e. spouse/nominee/dependents
of the deceased employee/employee retired on medical grounds]

From:

To,

The Chairman
Rajasthan Gramin Bank
Head Office, Jaipur
(Camp Office, Jodhpur)

Through:

.....
.....
(Branch/Office)

Dear Sir,

Sub: Request for payment of ex-gratia lump sum Amount on compassionate grounds

I/We hereby submit my/our application for payment of ex-gratia lump sum amount on compassionate grounds in terms of Bank's Scheme (Circular No..... dated.....)

- | | | |
|---|---|--------------|
| 1) Name/s of the applicant (in capitals) | : | |
| 2) i) Present Address | : | |
| ii) Telephone No. | : | |
| 3) i) Name of the deceased/prematurely retired employee | : | |
| ii) Designation last held | : | |
| iii) Branch/office last worked | : | |
| iv) Marital Status of the deceased employee | : | |
| v) Date of death/retirement on medical grounds | : | |
| (Certified copy of Death Certificate issued
by the Competent Authority/premature
retirement order should be enclosed) | | |
| vi) Date of birth and age of the employee as on | : | |
| the date of death/retirement | : | |
| vii) Service particulars as on death/retirement | : | |
| Total service | : | Y M D |
| Remaining service | : | Y M D |
| viii) Salary last drawn | : | Gross Salary |
| | : | Net Salary |
| 4) Whether died in harness | : | |
| 5) A. Cause of death | : | |
| B. Ailment(s) from which the employee was suffering | : | |
| (in respect of employee retired on medical grounds) | | |



RAJASTHAN GRAMIN BANK

- 6) In case of retirement on medical grounds, :
Whether the employee had been subject to examination by a medical board constituted at the Govt. hospital at state capital
- 7) Full address of the house/flat acquired under :
Bank's Housing Loan Scheme/other loans
- 8) Details of the dependents of the deceased/ :
Prematurely retired employee#

Sr No	Name	Age	Marital Status	Relationship with the deceased/prematurely retired employee	Vocation	If employed give details of employer	Income per month(copy of income salary certificate to be enclosed)
1							
2							
3							
4							
5							
6							

#Photocopy of the ration card of the family of the deceased employee/ any other proof/ affidavit to be enclosed.

- 9) Whether letter of authorization form :
All the depends for payment of ex-gratia
Lump sum amount on compassionate grounds to one of the dependents and to Recover the Bank's dues out of the ex-gratia
Lump sum amount as per the format is
Enclosed (Annexure – II)

10) Details of assets/liabilities/monthly income of the dependents from all sources:

I. Terminal benefits

- I. Provident Fund :
II. Gratuity :
III. Leave Encashment :
IV. Any other amount paid under Bank's Scheme(s) :
V. Compensation etc. :
Total.....

(2) Liabilities

- I. To Bank :
II. To other financial Institutions :
With the prior approval of this bank@
III. Any other dues payable to bank :
Total

@Enclose copy of Balance Certificate Obtained from the Bank/Financial Institutions.



RAJASTHAN GRAMIN BANK

(3) Investments:

- | | | |
|-------|--|-------|
| 1) | Deposits | : |
| 2) | NSC's | : |
| 3) | PPF | : |
| 4) | LIC/Other Policies (Claim received/ Surrender value) | : |
| 5) | Shares (details & market value) | : |
| 6) | Others | : |
| Total | | |

@certificate to be enclosed.

(4) Details of movable property, if any, held and monthly income derived there from

(5) Details of immovable property (land/building/Flat, with address and market value), if any, held in the Name of the deceased/ retired employee or any other Dependent family members and monthly income therefrom.

- (6) I. Amount of full pension, if payable: :
(full pension payable fromto.....)
Amount of family pensioner. :
II. Monthly income of other dependent family members :
III. Any other monthly income (with details) :

I/We hereby declare that the above information/ documents submitted by me/us are correct.

11) I/We hereby declare that the above information/ documents submitted by me/us are correct.

12) I/We undertake that I/We shall ensure proper utilization of the ex-gratia amount for the purpose stated in the scheme.

Yours Faithfully,

Place:	Name(s) in Block letters	Signature
Date :	With Address	(Signature of claimants dependent/ Signature of the prematurely retired Employee if applicable)

Witness:

1. Signature:
Name:
Address:

Witness:

2. Signature:
Name:
Address:

Note:

1. The application for payment of ex-gratia lump sum amount should be received by the bank within 6 months from the date of death and within two months from the date of premature retirement of the employee.
2. The signature of the claimant should be witnessed at least by two reputed persons well known the bank.
3. All required enclosures should be submitted along with application.
4. The application should be submitted to the branch/office where the employee had last worked.
5. In case of minor dependents- application should be signed by the natural guardian/ guardian appointed by the court.

Enclosures:(sr. no. and details)



RAJASTHAN GRAMIN BANK

ANNEXURE-II

LETTER OF AUTHORISATION FROM ALL THE DEPENDENTS

PLACE:

DATE

From:

.....

To,

The Chairman

Rajasthan Gramin Bank

Head Office, Jaipur

Camp Office, Jodhpur

Through:

.....

(Branch)

Dear Sir,

Sub: Authorization for payment of ex-gratia lump sum Amount on compassionate grounds

I/We the undersigned have applied for payment of ex-gratia lump sum amount on compassionate grounds consequent upon the death of Shri/Smt. _____ as per Bank's Scheme. In this connection, I/We also authorize him/her to receive ex-gratia lump sum amount and have no objection to the Bank's paying the ex-gratia lump sum amount to Shri/Smt./Ms. _____

We hereby request you to make the payment to the said authorized person after recovering the dues to the bank if any.

We further declare that the above authorization is final, irrevocable and binding on us.

Yours faithfully,

Place:

Name in Block letters

Signature

With address

Date:

- 1.
- 2.
- 3.
- 4.

Witness:

1. Signature:

Name :

Address :

2. Signature :

Name :

Address :

Note : The signatures of the claimant should be witnessed at least by two reputed persons well known to the Bank.

Enclosures:



RAJASTHAN GRAMIN BANK

ANNEXURE –III

FORMAT OF AFFIDAVIT FOR PAYMENT OF EXGRATIA
LUMP SUM AMOUNT ON COMPASSIONATE GROUNDS

PLACE:

DATE

From:

.....

To,

The Chairman
Rajasthan Gramin Bank
Head Office, Jaipur
Camp Office, Jodhpur

**AFFIDAVIT
VERIFYING ANNEXURE-I/APPLICATION**

I/We (1) Shri/Smt..... aged..... years w/o / s/o / d/o
(2) Shri/Smt..... aged..... years w/o / s/o / d/o
(3) Shri/Smt..... aged..... years w/o / s/o / d/o
(4) Shri/Smt..... aged..... years w/o / s/o / d/o
(5) Shri/Smt..... aged..... years w/o / s/o / d/o
(6) Shri/Smt..... aged..... years w/o / s/o / d/o

do hereby solemnly affirm and state on oath as follows :

- i. I/We am/are applying for payment of ex-gratia lump sum amount on compassionate grounds consequent upon the death of Shri/Smt.....on.....
 - ii. I/We submit that whatever I/We have stated in the application is true in the best of my/our knowledge, belief and information. I/We further submit that I/We have disclosed all the material facts necessary for claiming ex-gratia lump sum amount on compassionate grounds.
 - iii. I/We submit that by way of information whatever documents. I/We have produced are either originals or true copies of the originals. I/We shall produce the originals for scrutiny before any officer of the Bank.
 - iv. I/We declare that the contents of my/our affidavit are true and correct and the signature affixed below is/are mine/ours.
2. If it is revealed that the information and particulars furnished in the application or any other documents submitted for the purpose of claiming the ex-gratia lump sum amount are materially incorrect or false, It will tantamount to committing a fraud and I/We am/are liable to pay back the entire amount received by me/us to the Bank with interest and bank may take appropriate action against me/us.
The undertaking as above is irrevocable.

Identified by me,

Advocate

Deponent/s

Place :

Date :



Sworn to before me

RAJASTHAN GRAMIN BANK

ANNEXURE – IV

To,

The Chairman
Rajasthan Gramin Bank
Head Office, Jaipur
Camp Office, Jodhpur

DATE:

Dear Sir,

THE SCHEME FOR PAYMENT OF EX-GRATIA LUMP SUM AMOUNT

.....
.....
With reference to Circular no.....dated.....,we forward herewith application dated.....received from Smt./Shri/Km..... requesting for payment of ex-gratia lump sum amount on compassionate grounds in terms of the Bank's Scheme for payment of ex-gratia lump sum amount. We give below the required information/ data for processing the applications at your end duty recommended by us.

A. DETAILS OF DECEASED/RETIRED EMPLOYEE :

SR.NO	PARTICULARS REQUIRED	INFORMATION	REMARKS
1.	P.F. Number		
2.	Name of the Employee		
3.	Date of Birth		
4.	Date of Joining		
5.	Cadre of Joining		
6.	Place of Posting		
7.	Designation/Scale last held		
8.	Date of Death		Enclosed Death Certificate
9.	Reason of Death		
10.	Total service as on date of death/ retirement	Y.....M.....D	
11.	Remaining service	Y.....M.....D	
12.	Marital Status		
13.	Gross Salary – last drawn*		
14.	Gross Salary (net of taxes) – last drawn		

* Salary deduction certificate to be enclosed.

B. FAMILY DETAILS OF DECEASED/RETIRING EMPLOYEE :

SR. NO.	NAME	AGE	MARITAL STATUS	RELATION-SHIP	VOCATION	IF EMPLOYED GIVE DETAILSOFF EMPLOYER	INCOME PER MONTH
<u>1</u>							
<u>2</u>							
<u>3</u>							
<u>4</u>							
<u>5</u>							



RAJASTHAN GRAMIN BANK

D) APPLICANT'S BASIC DETAILS:

SR. NO.	PARTICULARS	DETAILS
1.	NAME	
2.	RELATIONSHIP WITH THE DECEASED/ RETIRING EMPLOYEE	
3.	AGE AS ON DATE OF APPLICATION, RECEIVED BY THE BANK	YEAR MONTH DAYS
4.	PRESENT OCCUPATION	
5.	EMPLOYMENT DETAILS, IF EMPLOYED	
6.	MONTHLY SALARY/INCOME, IF ANY	

E) RECOMMENDATION FOR CONSIDERATION/REJECTION:

(state reasons for recommendation)

We recommend to consider the applications of Mr./Ms. _____ who is eligible for ex-gratia amount.

Certified that all the information submitted above are correct and accurate. We have verified from reliable sources/documents/records and found correct.

All required information/documents, are attached duly verified and attested.

Yours faithfully

Branch Manager/ HOD

Enclosures:

- I) Annexure-I
- II) Annexure-II
- III) Annexure-III
- IV) Other documents (state details)



RAJASTHAN GRAMIN BANK

C. CALCULATION OF MONTHLY INCOME OF THE FAMILY :

(1) Terminal benefits

- i) Provident Fund
- ii) Gratuity
- iii) Leave Encashment
- iv) Any other amount paid under Bank's Scheme(s)
- v) Compensation etc.*

Sub Total-(A) _____

(2) Liabilities

- i) Loans taken from bank :
 - Housing Loan :
 - Personal Loan(DL/OD) :
 - Conveyance Loan :
 - Consumer Loan :
 - Festival Loan :
 - Demand Loan (state security and value) :
 - Over Draft (state security and value) :
 - Any other loan/ advance :
- ii) Loans from other financial Institutions/ societies with The prior approval of the bank (give details) :
- iii) Any other dues payable to Bank (give details) :

Sub Total (B) _____

(3) Net terminal benefits

C (A-B) _____

(4) Investments

- i) Deposits
- ii) NSCs
- iii) PPF
- iv) LIC/other policies
(claim received & surrender value)
- v) Shares (details & market value)
- vi) Others

Sub Total (D) _____

(5) Net Corpus available

E(C+D) _____

(6) Details of movable property, if any, held and monthly income derived therefrom

(7) Details of immovable property, if any, held and Monthly income therefrom.

(8) Monthly income of the family from all sources-

- i) Monthly notional interest at the Bank's maximum :
Term deposit rate applicable to public on 80%
Amount of the net corpus available (E)
- ii) Weighted Average Pension # :
(Full pension payable from _____ to _____ @Rs.
Family pension payable from _____ @Rs.
- iii) Monthly income from movable and immovable property :
- iv) Monthly income of dependent family members :
- v) Any other monthly income _____ :
- Total monthly income of the family _____

#Average of full pension and family pension payable up to the date of superannuation of the deceased. In case of employees retired on medical grounds, only full pension will be taken into consideration. For the calculation of weighted average pension, as the dearness relief of the future date will not be known, the amount of dearness relief applicable at the time of death for the amount of applicable family pension will be taken into account.

