

GOVERNMENT OF INDIA  
MINISTRY OF COMMUNICATIONS AND INFORMATION TECHNOLOGY  
[DEPARTMENT OF POSTS]  
DAK BHAWAN, SANSAD MARG, NEW DELHI-110116.

NO. 6-11/2009-PE.II.

NEW DELHI, DATED THE 1<sup>ST</sup> APRIL, 2011.

NOTIFICATION  
(PROVISIONAL)

**PREAMBLE**

**F. No. 6-11/2009-PE.II.**- Gramin Dak Sevak Committee, headed by Shri R. S. Nataraja Murti, Retired Member of the Postal Services Board, in its Report,(October, 2008), had *Inter alia* recommended introduction of a Service Discharge Benefit Scheme, in place of the existing Severance Amount scheme, on an optional basis for the Gramin Dak Sevaks. The Government has examined the recommendations in consultation with the Pension Fund Regulatory and Development Authority (**PFRDA**) and accepted the recommendations of the Committee. The Government, therefore, decided to introduce a new **Service Discharge Benefit Scheme (SDBS), 2011 with effect from the 1<sup>st</sup> April, 2011**. The new Scheme is based on the NPS-Lite Scheme, 2010, introduced by PFRDA for the workers' groups of unorganized sector, small investors, all Citizens of India with certain modifications in order to suit the requirements of the Department as well as the Gramin Dak Sevaks (**GDS**). The scheme shall utilize the platform of NPS-Lite Scheme for the purpose of registration, record keeping, funds management, etc., in accordance with the relevant Rules and Regulations/instructions issued from time to time by the PFRDA, Security and Exchange Board of India (**SEBI**), Reserve Bank of India(**RBI**), Ministry of Finance, Government of India in this regard.

**PART I – INTRODUCTORY**

**1. THE SCHEME.**-(a) The scheme shall be called the "Service Discharge Benefit Scheme, 2011", hereinafter mentioned as the "**SDBS**".

(b) The scheme shall come into effect with effect from the **1<sup>st</sup> day of the month of April, 2011**.

**2. DEFINITIONS.**- In these regulations, unless the context otherwise requires,-

(a) "**Accumulations**", means the total/aggregate amount available at in a Permanent Retirement Account of a beneficiary/subscriber plus the accrued severance amount, if any, from the date of appointment to the date of enrollment of a GDS beneficiary in SDBS at a given point of time;

(b) "**Aggregator-Cum-Accounts Office**"(AO), for the purpose of SDBS, means an office of General Manager (Postal Accounts and Finance) and/or the office of Director of Accounts (Postal), also known as Circle/Postal Accounts Offices (C/AO) of the Department of Posts;

(c) "**GDS Beneficiary/Subscriber**" means the Gramin Dak Sewak, who has been enrolled under the Scheme.

- (d) "**Annuity/Life Annuity**", means the Annuity Scheme of a Life Insurance Company, approved by Insurance Regulatory & Development Authority to be purchased mandatorily by the subscriber/beneficiary at the time of exit from the scheme;
- (e) "**Collection Centre**"(CC), for the purpose of SDBS, means an Office of Director, Senior/Superintendent of Post Offices/Head of a Postal Division in the Department of Posts;
- (f) "**CRA**" means the **Central Record Keeping Agency**, appointed by the **PFRDA** to keep and maintain individual records and data of each and every Subscriber/beneficiary under the NPS-Lite as well as SDBS;
- (g) "**Custodian**" means a company/agency, responsible for holding assets of the NPS Trust; presently the Stockholding Corporation of India Limited (**SCIL**);
- (h) "**Department**", means the Department of Posts, New Delhi;
- (i) "**Depository Account**", means the account opened, maintained and operated by the Portfolio/Fund Managers with any Depository or Depository Participant registered under the **SEBI** (Depositories and Participants) Regulations, 1996, which shall exclusively deal with the Portfolio of the **SDBS**;
- (j) "**Director General (Posts)**", means the Director General, Department of Posts, of the Central Government who is also the Chairperson of the Postal Services Board and Ex-officio Secretary to the Government of India;
- (k) "**Divisional Head**", means the head of a Postal Division viz: Director, Senior/Superintendent of Post Offices (**Dir./SSPOs/SPOs.**);
- (l) "**Facilitation Centre**", means a Facilitation Centre of the Central Record Keeping Agency (CRA), functioning anywhere in the country;
- (m) "**Gramin Dak Sevak (GDS)**", means the Gramin Dak Sevaks engaged in various offices in the Department of Posts on regular basis in accordance with the GDS (Conduct and Employment) Rules, 2001, as amended from time to time;
- (n) "**New Pension Scheme (NPS)**", means the New Pension Scheme, introduced by the Ministry of Finance, Department of Economic Affairs, and regulated by the **PFRDA**, for the Central Government Departmental Employees;
- (o) "**NPS-Lite**", means the NPS-Lite Pension Scheme, launched as an initiative of the Pension Fund Regulatory and Development Authority (PFRDA) of India for the benefit of senior citizens, small investors and workers in the unorganized Sector, vide **PFRDA's** NPS-Lite Office document, issued under National Pension System (**NPS**);
- (p) "**NPS Trust**", means the New Pension System Trust, established by PFRDA under Indian Trust Act, 1862, which will administers the "National Pension System";
- (q) "**Oversight Office**"(OO), for the purpose of SDBS, means the Office of Director General, Department of Posts, New Delhi;

- (r) "PFRDA", means the Pension Fund Regulatory and Development Authority of India;
- (s) "Pension Fund Manager (PFM)", means the company and/or agency appointed by PFRDA to render Fund management services for management of the Funds under various Pension Fund Schemes including SDBS, as per laid down terms and conditions;
- (t) "PRA", means the Permanent Retirement Account, to be opened by the CRA in respect of each GDS beneficiary/subscriber under the SDBS;
- (u) "PRAN", means the Permanent Retirement Account Number, to be allotted by the CRA to each GDS beneficiary/subscriber under the SDBS;
- (v) "Savings Bank Account", means the accounts opened under the Post Office Savings Account scheme, in the concerned Post office by the Gramin Dak Sevak for the purpose of the SDBS;
- (w) "Severance Amount", means the amount payable to the Gramin Dak Sevaks, at the time of end of their engagement with the Department, subject to the terms and conditions prescribed for this purpose;
- (x) "Trustee Bank", means the Bank(s) designated by the NPS Trust/PFRDA for receiving and holding the funds and maintaining account(s) therefor in respect of the SDBS,
- (y) The words/phrases/abbreviations, which are not defined here in this scheme, shall have the same meaning and interpretation as provided for in the **NPS-Lite** Scheme, unless otherwise provided for in the Scheme.

### 3. ELIGIBILITY TO JOIN:

- (a) **EXISTING GRAMIN DAK SEWAKS.**-(i) All existing regularly engaged Gramin Dak Sevaks, who have been selected after due process in accordance with the Gramin Dak Sevaks(Conduct and Employment) Rules, 2001, and rendered at least one year's satisfactory service, subject to the provisions contained in clauses (ii) to (iv) below, are eligible to join the scheme.
- (ii) The existing Gramin Dak Sevaks, who are due to be discharged from service within 3 years as on 01<sup>st</sup> January, 2011, shall not be eligible to join the scheme.
- (iii) **OPTION.**- The existing regularly engaged Gramin Dak Sevaks on the date of notification of the Service Discharge Benefit Scheme(**SDBS**), shall exercise an option, in the prescribed proforma:**SDBS-8**, either to switch over to the new Service Discharge Benefit Scheme(**SDBS**) or to continue in the existing Severance Amount scheme.

**NOTE:-**The existing Gramin Dak Sevaks, opting to continue to remain under the Severance Amount scheme, shall continue to be subject to the existing terms and conditions of that scheme, without any linkage whatsoever, to the SDBS.

- (iv)(1) In case of the Gramin Dak Sevaks, opting to join the Service Discharge Benefit Scheme(**SDBS**), the Severance amount accrued till the date of their joining the scheme, @

Rs.1500 for every completed year of service till their enrolment under SDBS, will be added to the accumulated contributions in their **Permanent Retirement Account** at the time of Discharge from service/death for annuitisation/utilization in accordance with these regulations.

(iv)(2) The amount of severance amount for the period less than a year shall be calculated for the completed months on proportionate basis. The fraction period of less than 15 days shall be ignored, while the period of 15 days or more shall be treated as a complete month for the purpose.

(v) **GDS in RMS UNITS.**- For the Gramin Dak Sevaks(Mailmen, etc.) working in the Railway Mail Service (**RMS**) units, the options from the existing **GDS** will be obtained by the concerned Divisional Head (Director/Sr./ Superintendent of RMS) and the applications in prescribed **NLS1** proforma, after due authorization/verification shall be sent to the neighbouring Postal Divisions to which their units are tagged for the purpose of registration, generation of PRAN, etc.,

(b) **NEWLY APPOINTED GDS.**- (i) The Scheme shall be mandatorily applicable to all the Gramin Dak Sevaks, engaged on a regular basis under the prescribed Gramin Dak Sevak (Conduct and Employment) Rules, 2001 on or after introduction of the Scheme; on completing one year of satisfactory service.

(ii) These new entrant Gramin Dak Sevaks shall not have any option in this regard and, hence, they shall not be eligible/entitled to any benefit(s) under the Severance Amount Scheme, in any case.

(c) The provisionally engaged GDS and substitutes engaged for short term vacancy/ies, leave periods, etc., in absence of the regular GDS, are **not eligible** for joining the Service Discharge Benefit Scheme(**SDBS**).

4. **SUBSCRIPTION.**-(a) Subject to the provisions contained in sub-para (2) below, the Government of India, Department of Posts, shall subscribe @ Rs.200 per month for which they have drawn their time related continuity Allowance for each Gramin Dak Sevak, enrolled under the **SDBS**. The Gramin Dak Sevaks shall not be required to make any contribution from their side under the scheme. The contributions made by the Department shall be deposited with the **Trustee Bank**, designated by the Pension Fund Regulatory and Development Authority (**PFRDA**) and invested through Pension Fund Managers(**PFMs**) designated by the **PFRDA**.

(b) No contribution/subscription shall be made by the Department in respect of the Gramin Dak Sevaks, during the period they are placed on 'Put off' duty or remain unauthorisedly absent from duty. In other words, the contribution will not be made, for such beneficiaries, for whom the TRCA is not drawn by Drawing and Disbursing officers;

5. **APPOINTMENT/ PERMANENT ABSORPTION OF A GRAMIN DAK SEVAK IN A REGULAR DEPARTMENTAL POST.**- The Gramin Dak Sevaks, who are enrolled under the Scheme, and subsequently permanently absorbed/ appointed in the Department against a regular Departmental post, shall be required to quit the Scheme immediately and to seek transfer of the accrued accumulations in their **PR Account** under the **SDBS** as well as accrued

severance amount, earned till their date of such absorption/regular appointment, to their new account under the **New Pension Scheme**, already in operation for Central Government, Departmental employees, for which he/she will become eligible on such regular appointment. Such transferred funds/accumulations shall then be regulated, invested and managed under the New Pension Scheme, for the Central Government employees, as amended from time to time. Application for the purpose shall be submitted in prescribed form SDBS-1.

**NOTE:** Similar will be the situation in case of a GDS having been appointed to a regular post under the Central Government or "the State Government/Organisation where the New Pension System has been implemented on Central Government's pattern". Provisions contained in case of resignation from service as contained in para 11(d) below shall apply in case of others.

**6. SCHEME PREFERENCES:** The GDS beneficiaries under this scheme will have a common scheme preference and the Pension Fund Managers, chosen by Department of Posts. The Annuity Provider will also be selected by Department of Posts in consultation with PFRDA. Changes, if any, in the scheme preferences and switchover instructions will be considered and decided by the Department, from time to time;

**NOTE:** For the present, the Department has opted for investments as per Central Government scheme preferences. The investment shall also be made across the three Pension Fund Managers, in the ratio as decided by PFRDA/ NPS Trust.

**7. NODAL AGENCY.-** The Pension Fund Regulatory Development Authority (**PFRDA**) is the Nodal Agency and Central Record Keeping Agency (**CRA**) appointed by the **PFRDA** will maintain the data/records as well as upload/transmit the data to the **Trustee Bank** advising it(the Trustee Bank) to transfer the funds to the relevant Pension Fund Manager (**PFM**) for investment purposes. At present the National Security Depository Limited Mumbai is the designed **CRA** for PFRDA for this scheme.

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## **PART II – OPERATING PROCEDURE**

### **8. ENROLMENT AND ASSIGNING PERMANENT RETIREMENT ACCOUNT NUMBER (PRAN).-**

(a) The Gramin Dak Sevaks opting to come under the **SBDS**, shall have to submit an application in the prescribed proforma (**NLS1**) for their enrolment in the Service Discharge Benefit Scheme (SDBS). Such applications for enrolment will be sent to the Collection Centers (Postal Divisional office) concerned by the Sub Divisional Inspector/ASPOs., duly attested and verified as required. The Collection Centers will collect all such applications, ensure that the applications are complete in all respects and forward them to the relevant Facilitation Centers of the Central Record Keeping Agency (**CRA**) for enrollment after due verification and attestation of the details and issue of digitised card containing *inter alia* Permanent Retirement Account Number (PRAN) for the Gramin Dak Sevak concerned. The list of Facilitation Centres of Central Record

Keeping Agency (CRA) where the applications of Gramin Dak Sevaks opted to join the Service Discharge Benefit Scheme(SDBS); will be sent, shall be circulated to all concerned from time to time.

- (b) The Gramin Dak Sevaks opting for enrollment under the **SDBS**, shall also be required to open a Savings Bank Account in the concerned Post Office and the particulars of such SB Account shall be furnished in the relevant columns of the application form by the **GDS**. The account shall be kept live throughout the service period as also thereafter, for transfer/credit of monthly annuity amounts on exit from the Scheme.
- (c) On receipt of applications in prescribed format, duly completed and verified by the Head of the Collection Centre (**Dir./S/SPOs.**), the **CRA** shall enroll the applicant **GDS** as subscribers/beneficiaries under the **SDBS**, open a **Permanent Retirement Account**, issue digitized **PRAN CARD** in respect of each GDS beneficiary/subscriber and send the same to the concerned Collection Centre for their onward transmission and delivery to the concerned **GDS** under acknowledgement.
- (d) The Collection Centre shall maintain a register of the **GDS**, applied for enrollment under **SDBS**, in the prescribed form(**SDBS-2**) appended hereto, mentioning the particulars of the GDS, viz: name, designation, office of working, **PRAN\***, etc., and keep it updated from time to time. This register shall be kept as a **permanent record**.

\*: to be entered on receipt from CRA.

- (e) The Collection Centre shall also, for the first time, prepare a list of all such **GDS**, enrolled under **SDBS** , mentioning the particulars of the GDS, viz: name, designation, office of working, **PRAN**, etc., in the prescribed form (**SDBS-3**), appended hereto, and send the same to the concerned "**Head Post Office (HPO)** in the case of GDS working in post offices" and "**Head Record Office (HRO)** in case of GDS working in Railway Mail Service" Units, who is disbursing the Time Related Continuity Allowances to the GDS as well as to the **Aggregator cum Accounts Office (AO)** for their information and record. The Collection Centres shall, thereafter, continue to send supplementary lists in respect of the new GDS enrolled during the month by the 5<sup>th</sup> of the following month to the HPO/HRO and AO on a monthly basis in order to enable them to keep their records updated. For a month, when there is no enrollment, 'NIL' lists shall be sent to all concerned by the Collection Centre by the stipulated date.
- (f) The **HPO/HRO** and **AO** shall also maintain the register (In form:**SDBS-2**) mentioned in sub-para-4 above and keep it updated with the Lists/supplementary lists received by them from the Collection Centres for their reference and record. They shall also keep these lists safely in guard files for their information and reference, as a permanent record.
- (g) **Duplicate PRAN Card:** In case of loss of the Digital PRAN Card, the **GDS** shall make an application to **CRA** on the form prescribed by PFRDA/CRA, mentioning his all particulars, **PRAN**, etc., which were mentioned in the PRAN Card and send the same to the Collection Centre, along with a proof of loss of the original card and a Duplicate PRAN Card Issue fee of Rs. 20/=(twenty only) for the first time and Rs. 30/=(thirty only) for subsequent occasions. The fee shall be deposited by the GDS subscriber at any post office in India where the same shall be treated as Unclassified Receipt (UCR)-Fee for re-

Issue of PRAN Card. The AO shall classify and book the same under the concerned head of account mentioned in **Part-III: Accounting Procedure**. The Collection Centre, after verifying the particulars and enclosures, forward the application to the Facilitation Centre of CRA for issue of the duplicate card by the CRA and sending the same to the subscriber/beneficiary through Collection Centre. Collection Centre shall ensure its delivery to the beneficiary under receipt. The fee received shall be netted against the management expenses for SDBScheme.

9. (a) **Every month**, the **HPO/HRO** concerned shall prepare a subscription list in form (**SDBS-4**) of the Gramin Dak Sevaks, working under their accounts jurisdiction, enrolled under SDBS for whom the Time Related Continuity Allowance is drawn and eligible to subscribe under the scheme for the month, and shall send the same to the Aggregator-Cum-Accounts Office (**AO**) with a copy to the Collection Centre by the 5<sup>th</sup> of the following month positively both in the shape of Soft copy and a hard copy. The AO, on authorization by the CRA, shall also upload the soft data into the CRA's profile in order to update the data already available with the CRA.
- (b) **Simultaneously**, the Head Post Office/Head Record Office concerned, shall with the help of the list mentioned in sub para (1) above, shall prepare Subscription Bill of the Gramin Dak Sevaks enrolled under the SDBS for drawl of subscription towards SDBS at the rate of Rs. 200/= (rupees two hundred only) per month per GDS and forward the same to the concerned **AO alongwith the monthly Cash Accounts Return**. After due verification, the Collection Centre will send a verified copy to the AO as well as the Head Post Office/Head Record Office in token of having verified and correctness.
- (c) The **AO**, on receipt of the lists from **HPOs.** and **HROs.**, shall verify the particulars of the GDS from the Register maintained at their end, shall prepare a consolidated list of the GDS, In Form **SDBS-5** , received from all the **HPOs./HROs.**, **verify the same with reference to the Subscription Bills, received alongwith the monthly cash accounts of various HOs. And HROs.**, under its accounts jurisdiction and prepare a cheque for a total amount of Rs. 200/= (rupees two hundred only) per GDS subscriber/beneficiary, charge the same to the relevant functional head of account and remit the Cheque alongwith the list to the designated Trustee Bank. A copy of the List shall simultaneously be sent by the **AO** to the **CRA** for their information, and for updating their records and other necessary action.
- (d) On authorization from the CRA, the Trustee Bank will transfer the funds to the designated Pension Fund Managers for investment in accordance with the instructions of the Government/Department of Posts.
- (e) **Should any error and/or irregularity/ies is/are noticed by any of the CC, HPO/HRO, or AO in any of the lists, bills, Information received by them, the same shall be noted in the register of Errors/Objections, to be maintained by them for the purpose and taken up with the relevant office immediately in order to have the same corrected/settled within reasonable time frame. The register shall be reviewed by the Head/Incharge of the concerned office once a month atleast, who shall ensure that no error or Irregularity remains pending for more than a month from the date it has coming to notice. The error or irregularity pending for more than a month should be reported to the Head of Circle concerned who in turn shall take up suitable steps to sort it out immediately.**

**(f) The severance amount** accrued to each of the "GDS enrolled under the Scheme", from the date of initial engagement to the date of enrollment, shall be "calculated by the HPO/HRO/DDO concerned, verified by the Collection Centre/Head of Unit concerned and pre-checked by the AO (AO), noted in the relevant column of the Register (SDBS-2) by all concerned under dated initials of the Head Postmaster / Head Record Officer / Head of Office/Unit concerned. This amount shall be taken into account for arriving at the share of accumulations/amounts (the net accretions under SDBS plus the accrued severance amount) to be annuitized as well as released in cash to the GDS beneficiary at the time of exit from the scheme/death, as the case may be.

## **10. MANAGEMENT AND UTILISATION OF FUNDS.-**

The funds accumulated under the SDBS Scheme, shall be administered by the NPS Trust and invested by the Pension Fund Managers (PFM) as per Investment Management Agreement (IMA) entered into between the NPS Trust and PFMs.

## **11. EXIT FROM THE (SDBS).-**

**(a)** At the time of discharge of his/her services from the Department on attaining the age of normal discharge, the outgoing Gramin Dak Sevak would be required to invest a minimum of 40% of **accumulations** to purchase a life annuity from any authorized Life Insurance Company, duly approved by the Insurance Regulatory & Development Authority (IRDA). However, the outgoing GDS shall be free to purchase a life annuity even for a sum exceeding 40% of their accumulations in the fund. The Life Insurance Company shall pay a suitable amount of monthly return to the Discharged GDS and his/her spouse during their remaining life time based on the terms and conditions of investment. Application shall be submitted in form **SDBS-6**.

**(b)** The remaining amount i.e. 60% of the accumulations shall be paid to the discharged GDS in lump sum, which may be utilised by him/her as per their own will and discretion.

**(c) PREMATURE EXIT.-** A Gramin Dak Sevak, if he/she so wishes can withdraw at any point of time after attaining the age of 58 years, an amount not exceeding 20% of the accumulations in his/her PRA, leaving the balance 80% to be withdrawn at the time of exit from the Scheme on completion of his services as GDS. But in such a case, the entire 80% of the accumulations shall be required to be invested to purchase a Life Annuity from the authorized Life Insurance Company, as referred to in sub para (1) above. The Department shall not make any contributions for such beneficiaries from the date of their premature withdrawal after attaining the age of 58 years. Application shall be submitted in form **SDBS-6**.

**(d) RESIGNATION FROM SERVICE – Subject to the provisions contained in para 5** of these regulations, a Gramin Dak Sevak opted to join the SDBS scheme and resigns from service before normal exit, the PR Account of such GDS shall be treated as closed on the date of acceptance of his/her resignation and all the accumulations at his/her credit on the date of his/her acceptance of his resignation shall be withdrawn and the resigning GDS shall have to invest 85% (eighty five per cent) of the accumulations to purchase an Annuity from the Authorised Life Insurance Company, as referred to in sub

para (a) above. Only 15% of the accumulations shall be paid to him/her as lump sum amount. Application shall be submitted in form **SDBS-6**.

(e) At the time of exit and/or making premature withdrawal from the scheme, the beneficiary, shall have to submit an application through Collection Center to the Central Record Keeping Agency for settlement of his/her dues/accumulations in the Permanent Retirement Account (PRA) in the **Form SDBS-6**. The CRA shall calculate the dues/accumulations and settle the claim in accordance with these Regulations, release amounts for investments on behalf of the holder of PRA, of the percentage of the accumulations to purchase an Annuity in favour of the holder of Account, and make payments of the residual / sums to the applicant concerned through the Collection Centres(CC), under intimation to the AO.

**12. DEATH while IN SERVICE.**-(a). In the event of death of Gramin Dak Sevaks while in service, the nominee(s)/legal heir(s) will have an option either to receive the entire accumulations in the late GDS's **PRA** till the day of death, as **lump sum**, or to continue to be enrolled under the scheme, if they so desire. In that case, he or she (the nominee/Legal Heir) will have to subscribe to the scheme personally from their own pocket, after following the Know Your Customer (**KYC**) procedure and the Government shall bear no responsibility and/or have any liability, whatsoever, for making further contributions, etc., to the scheme on behalf of such deceased Gramin Dak Sevak or to the payment of any accumulated/exit value to such nominee(s)/legal heir(s).

(b) The PR Account, so continued and operated by the nominees/legal heirs of the deceased Gramin Dak Sevaks, as per sub para (1) above, shall continue till the month by which the deceased Gramin Dak Sevak could have attained the age of normal discharge (65 years at present), after which 40 per cent of the accumulated balance available in the PRA shall be required to be invested in an annuity scheme and 60 per cent thereof shall be paid to the nominee/legal heir(s) for utilization as per their discretion as is done in the case of a GDS being discharged from his engagement with the department on completion of the normal age of such engagement.

**13. (a) DISMISSAL/REMOVAL FROM SERVICE.**- In the case of a Gramin Dak Sevak, being dismissed and/or removed from service as a result of a penal action/disciplinary proceedings, he/she shall cease to be a member of SDBS and shall automatically forfeit his past service from the date of such dismissal/removal and he/she will have no claim, whatsoever, in respect of the accumulations in his/her account under SDBS. Such Account shall be closed immediately, the accumulations in such account shall devolve on the Government/Department of Posts, and accordingly payable to the Department for crediting to the Central Government's account.

**(b) REINSTATEMENT IN SERVICE.**- In the case of a dismissed/removed from service Gramin Dak Sevak is reinstated in service by any of the Appellate, Revisionary authority/ies or by a Court order and completely exonerated of the charges leveled against him/her and also the period of 'Put off duty' is treated to be as service, such GDS shall be deemed to have been continuing as a Member of the scheme and necessary/accumulated subscription for such period treated as duty, shall be contributed/paid by the Department at normal rate.

#### **14. REGISTRATION:**

- (a) **Collection Centre.**- All the Heads of Postal Divisions shall enroll themselves as Collection Centres (**NL CC**) and for the purpose every Postal Division shall submit an application form in the prescribed format (**NL N3**) for registration with Central Record Keeping Agency (**CRA**) appointed by the Pension Fund Regulatory Development Authority (**PFRDA**). The Divisional Head shall send their applications for registration to concerned **AO** for attestation and further necessary action.
- (b) **Accounts Office.**-The Director of Accounts Postal of the Circles , designated as **AOs.**, are also required to register themselves as Accounts Office (**NL AO**) by submitting an application in the prescribed form (**NL N2**). This application form along with the applications for registration as Collection Centres (**NLCC**), received from Senior/Superintendents of Post offices; after due attestation, shall be submitted to the Oversight Office/Postal Directorate(**NL OO**).
- (c) **Oversight Office.**-The Postal Directorate, functioning as Oversight Office (**OO**) for the purpose of this scheme, will register itself with the Central Record Keeping Agency (**CRA**) by submitting an application in form (**NL N1**). The applications of Collection Centres (**NLCC**) and Accounts Offices (**NLAO**) shall be consolidated in the Oversight Office (**OO**) and sent to the Central Record Keeping Agency (**CRA**)for the purpose of registration.
- (d) (i) The **Heads of Circles (CO)** as well as **Regional Postmasters General/Directors of Postal Services (RO)** Shall assist the Postal Directorate (**OO**) in its overseeing functions and periodical monitoring as well as settlement of errors/Irregularities, redressal of grievances, from time to time. The Head Of Circle/Regional Office shall be responsible to ensure that all steps and actions/responsibilities devolved on the Divisional/Sub Divisional Heads, HPOs. and HROs., in their Circles/Regions, are appropriately performed/borne by them in accordance with these regulations as well as various instructions issued by Oversight Office in this regard from time to time, are followed in letter and spirit by them.
- (ii) Director Postal Services(HQs.) In all Circles as well as Regional Offices shall function as a **Nodal Officer** for their Circle/Region, to coordinate between the Collection Centres, HPOs./HROs., CRA and its Facilitating Centers situated in their areas, as well as the Oversight Office (Postal Directorate).
- (e) The **Heads of Circle** shall also issue necessary orders to tag the RMS Units in their Circle with the adjacent Postal Division for the purpose of the scheme.

**15. PAYMENTS OF VARIOUS CHARGES.**- The cost of enrollment/preparation of digitized cards, Annual Servicing Charges, subscriber servicing, grievance handling and settlement, uploading of subscribers' data/MIS, etc., in respect of the Permanent Retirement Accounts of the enrolled Gramin Dak Sevaks under the Service Discharge Benefit Scheme(SDBS), shall be borne by the Department.

**15-A.** CRA, etc., shall raise necessary claim bills in this regard, annually, during the month of April, proceeding the year of the claim bill, and submit the same to the concerned Aggregator-cum-Accounts Office (**AO**) concerned. The AO, after carrying out necessary checks and verification of the correctness of the claim(s), shall make payments, charging

the amount(s) to the relevant head of account prescribed in Para-24, Part-III-Accounting Procedure, of these Regulations, and met from the relevant year's sanctioned grants.

**16. INSPECTION OF DOCUMENTS/RECORDS.-** The accounts, records, documents, maintained and held in the concerned offices of the Department shall be subject to Inspections, checks and/or verification by the Officers of the Department of Posts, Internal Audit, Statutory Audit, etc., as per the procedures and norms prescribed in this regard by the Central Government, Comptroller and Auditor General of India, etc.

**17. (a) FAILURE TO SUBMIT OPTION.-** If any of the Gramin Dak Sevaks fails to submit his/her option by the specified date, circulated separately, such **GDS** shall be deemed to have opted to continue in the existing Severance Amount scheme. **Option, once exercised, shall be final and cannot be revised at a later date.**

**(b)** As provided in para 3(2), the newly appointed Gramin Dak Sevaks, on or after the **1<sup>st</sup> January, 2011**, shall have no such option to continue under Severance Amount scheme or switch over to the SDBS, as they shall be enrolled under SDBS mandatorily, on completion of one years' satisfactory service.

**18. ENROLLMENT.-**

Prescribed applications of the Gramin Dak Sevaks, who opted for coming under the new Service Discharge Benefit Scheme(**SDBS**), duly filled in the format **NL S1**, shall be submitted by the Sub Divisional Heads (IPO/IRM/ASPO/ASRM) to head of the relevant Postal Division for further verification of the customer/applicants' details, necessary authentication and certification. The applications so received from the Gramin Dak Sevaks in Divisional Office (Postal) shall be entered in a register including requisite particulars of the **GDS** concerned, and after doing the needful, be sent to the **concerned Facilitation Center of the Central Record Keeping Agency (CRA)** for registration, assigning and generation of **Permanent Retirement Account Number (PRAN)** and Issue of digitized cards to the enrolled Gramin Dak Sevaks.

**19. DIGITISED ACCOUNT CARDS.-**

The **CRA**, "on receipt of the applications from the Collection Centres(CC)" , shall enroll the applicant **GDS** under the Service Discharge Benefit Scheme (**SDBS**), issue digitized cards for each enrolled GDS and send the same to the Collection Centre, duly entered in a list containing particulars including PRAN of the concerned GDS, for their delivery to the GDS concerned and further necessary action in accordance with these regulations.

**20. NOMINATION.-**

- (a)** The GDS subscribers shall have nomination facility under the SDBS scheme and suitable provision for the purpose has been made in the Relevant application form itself.
- (b)** The GDS can also nominate a person to receive the accumulations under the Scheme and/or change the nomination made under **sub para (1)** above, at any time during the currency of his account under the Scheme, in the prescribed proforma (**SDBS-7**).

## **21. GRIEVANCE REDRESSAL.-**

- (a) In case of any kind of complaint or grievance against any of the authorities mentioned here in this scheme, the GDS concerned may give their complaints in writing to any of the authorities including **CRA**, who will redress his part of the grievance and forward copy/ies of the complaint received to the various authorities who are competent to redress the same at the earliest. **The grievances of the subscribers shall normally be redressed within 7 days on receipt. No complaint and/or grievance of the GDS in this regard should, however, remain unsettled for over a month's period, in any case.**
- (b) **The Collection Centres (CC)** shall log into the Central Grievance Management System (**CGMS**) of the **CRA** once a day and take printouts of the complaints/grievance, if any, pertaining to their Unit for their speedy settlement by all concerned. The **CC** will be enabled by **CRA** to log into its **CGMS** suitably. Similar course of action shall be adopted by the **AO** in this regard.
- (c) In the case of complaints received in **CC**, directly or through Sub Divisional Inspectors/ ASPOS., the same shall be uploaded in the **CGMS** of **CRA** for their speedy settlement by lodging into it on a daily basis. The written complaints will be kept on record in a separate file and their settlement watched.
- (d) **The AO** for its enrolled **GDS beneficiary/subscriber** can register grievances through the web interface. Alternatively, the subscriber can send grievances through other channels also. **CRA** would register all complaints received in physical form also.
- (e) In case of any complaint(s) and/or grievances of the **CCs.** and **AOs.** towards **CRA**, the matter shall be taken up immediately by the **CC/AO** concerned with **CRA** for its settlement immediately. If the matter is not settled within a month's time, the same shall be reported to the **Oversight Office (OO)**, i.e. Postal Directorate, immediately. The **OO** shall take up the matter at appropriate levels with the **CRA**, PFRDA, NPS Trust, etc., for an amicable solution to the problem in a reasonable time slot.

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## **PART-III: ACCOUNTING PROCEDURE**

### **22. AT HEAD POST OFFICE/HEAD RECORDS OFFICE.-**

- (a) At the time of the drawing of TRCA bills for the month, all the Head Post Offices and Head Record Offices, in respect of the GDS enrolled under SDBS,, "whose Time Related Continuity Allowance (**TRCA**) for the preceding month have been drawn by them and who are also not '**put off duty**' and/or not **unauthorisedly absent** from duty during the preceding month", shall prepare consolidated lists in the prescribed form(**SDBS-3**) of all the GDS enrolled under SDBS and working under their Accounts jurisdiction and send the same to their Postal Accounts Office (**AO**) under, and also by soft copy, clearly

Indicating the PRAN and other necessary particulars of the GDS subscribers/beneficiaries. A copy of the list shall also be sent to the Head of Postal Division by the HPO and HRO(to whom the RMS division is tagged) for their information and verification of their correctness with reference to the Register maintained by them.

**(b)Concomitantly,-**

- (i) the HPOs./HROs. shall prepare Pay Bill for the subscription in respect of all such GDS working under their Accounts jurisdiction @ Rs.200/= (Rupees two hundred only) per month for each GDS subscribers/beneficiaries, enrolled under the Scheme, indicating all the particulars of the GDS, i.e. name and designation, office of working, PRAN, amount of subscription drawn and recovery made simultaneously, against the name of each GDS. This 'NIL (involving no cash outgo at the level of HPO & HRO) Bill' shall be assigned a separate serial number and included in the concerned HPO's/HRO's accounts, submitted to the Postal Accounts Office (AO), under the head: "Bills Paid";
- (ii) the HPOs./HROs. Shall also prepare Lists of GDS beneficiaries, as a one time measure, calculate the accrued severance amount for the completed years of satisfactory employment with this Department, in respect of all such GDS "working under their Accounts jurisdiction and opted for their enrolment under SDBS", @ Rs. 1500/= (rupees one thousand and five hundred only) for each GDS subscribers/beneficiaries, indicating all the particulars of the GDS, i.e. name and designation, office of working, PRAN, accrued severance amount, against the name of each GDS. The list(s) shall be forwarded to the Head of Unit/Division concerned for verification and to the AO for pre-check. On having been verified by the head of unit and pre-checked/agreed by the AO, the Head Postmaster/Head Records Officer / DDO shall prepare a final list in the same proforma, make suitable entries in relevant columns of the Register (SDBS-2) of GDS beneficiaries under his/her dated initials against each entry, and send one copy each to the head of office/unit at the Collection Centres and AO enabling them also to make such entries in the Registers (SDBS-2) maintained in their offices, under dated initials of the HOO/Unit. The final lists shall be kept in a separate guard file in chronological order and serially numbered, for future reference, as a permanent record.

**Explanations:-**

**(1) No money in either form is required to be remitted by the HPOs., HROs. towards monthly subscription, severance amount, etc., to the AO/AO or elsewhere, in respect of the GDS mentioned in their lists/bills sent by them to the AO, and only the bills and lists of eligible GDS are required to be sent.**

**(2) The action under clause (ii) of para 22(b) hereinabove, shall be taken in respect of those existing Gramin Dak Sevaks only, "who are eligible to join SDBS and have also opted to be enrolled under the Scheme", as a one time measure; at the time of their joining/enrolment only.; as such GDSs cease to be eligible to the Severance Amount Scheme, immediately on their opting to/enrollment under the SDB scheme. Unlike the monthly subscription, the severance amount in respect of each GDS, may differ in proportion to the years of satisfactory service of the GDS concerned.**

**23. AT POSTAL ACCOUNTS OFFICE (AO).-**

**(a) (i) The Postal Accounts Office (AO), on receipt of the lists of the eligible GDS enrolled under SDBS, and the pay bills referred to in para-22 above, from all the**

Head Post Offices and Head Record Offices, under its accounts jurisdiction, shall cross check the information with reference to the Lists and Bills as well as the Register(in form:**SDBS-2**)/records available with the **AO**, prepare a consolidated list for the Circle as a whole, In the prescribed proforma (**SDBS-5**), make total of the amount column.

(ii) The Lists received by **AO** from the HPOs, and HROs., and the consolidated lists prepared by **AO** shall be serially numbered and kept in guard files in chronological order, as a permanent record.

(b) The **AO** shall draw a cheque for the total amount arrived at as per the above sub para, in the name of the **Trustee Bank**, and remit the same to the Trustee Bank alongwith original copy of the consolidated list for uploading the details of contribution received from the **AO** in specified file format to **CRA**, managing the funds and transferring the money to the **PFMs' account**, etc., as per instructions of **CRA/Department of Posts**.

(c) The **AO** shall charge/classify the amount of the cheque as an expenditure and book the same under the functional head as under:-

(i) Total Amount of Subscription(Debit) in the accounts of various DDOs.(HPO/HRO,etc.):

Major Head	: 3201-Postal Services.
Sub Major Head	: 60-Other Expenses.
Minor Head	: 102-Social Security and Welfare programmes.
Sub head	: 03-Service Discharge Benefit Scheme for Gramin Dak Sevaks.
Detailed Head	: 01 -Subscription towards SDBS.
Object Head	: 50-Other Charges.

(ii) Similarly, a per contra credit of the equal amount shall be afforded to/booked under the head:-

Major Head	: 0071-Postal Services.
Sub Major Head	: 01-Civil.
Minor Head	: 500-Receipts awaiting transfer to another head of account.
Sub head	: 02-Subscription to be made under Service Discharge Benefit Scheme for Gramin Dak Sevaks.

**NOTE:-** While booking and transferring the subscription towards the SDB Scheme, the **AO** will ensure that no amount should be parked under this Head of account at the end of the financial year.

(d) The **AO** shall simultaneously.-

(i): Send a hard copy of the consolidated list alongwith "remittance particulars of the subscription money", to "Trustee Bank", to **CRA** to enable the **CRA** to update their

records and send necessary instructions to the Trustee Bank to transfer the amount(s) to the respective Pension Fund Managers (PFM) and

- (ii): **Upload the funds and electronic data** on the Central Record Keeping Agency(CRA) server in the required form and format in order to update the each individual accounts. This exercise should be completed by the 10<sup>th</sup> of the proceeding month in any case.

**NOTE:** The AO shall be responsible for making the monthly payments of subscription and uploading of necessary data/MIS on CRA's server, only after thorough checking and verification of its correctness.

## 24. PAYMENTS OF VARIOUS CHARGES.-

On receipt of necessary claim(s), the payments in respect of enrollment/preparation of digitized cards, Annual Servicing Charges, subscriber servicing, grievance handling and settlement, uploading of subscribers' data/MIS, etc., In respect of the Permanent Retirement Accounts of the enrolled Gramin Dak Sevaks In the Service Discharge Benefit Scheme(SDBS), shall be made by the AO on an annual basis to the CRA after due verification and satisfying to the correctness of the claim. The charges paid shall be accounted for under:-

- (a) **On payment (Debit: proportionately amongst the DDOs. In the ratio of number of PRAs.)**

Major Head : 3201-Postal Services.  
Sub Major Head : 60-Other Expenses.  
Minor Head : 102-Social Security and Welfare programs.  
Sub head : 03-Service Discharge Benefit Scheme for Gramin Dak Sevaks.  
Detailed Head : 02 -Payments of Management/ Misc. Expenses under SDB Scheme for Gramin Dak Sevaks.  
Object Head : 50-Other Charges.

- (b) **Similarly, a per contra credit of the equal amount shall be afforded to/booked under the head:-**

Major Head : 0071-Postal Services.  
Sub Major Head : 01-Civil.  
Minor Head : 500-Receipts awaiting transfer to another head of account.  
Sub head : 03-Management Expenses under Service Discharge Benefit Scheme for Gramin Dak Sevaks.

**NOTE:-** While booking and transferring the subscription towards the SDB Scheme, the AO will ensure that no amount should be parked under this Head of account at the end of the financial year.

**25.(a)The amounts of accumulations in the PRAs., devolved on the Department under para-13 (1) in Part-II hereinabove, as a result of dismissal/removal of GDSs. from service, shall on receipt from the CRA/PFMs. Shall be booked in the account of the concerned DDO (HPO/HRO, etc.) by the AO as under:-**

Major Head	: 3201-Postal Services.
Sub Major Head	: 60-Other Expenses.
Minor Head	: 102-Social Security and Welfare programmes.
Sub head	: 03-Service Discharge Benefit Scheme for Gramin Dak Sevaks.
Detailed Head	: 01 -Subscription towards SDBS.
Object Head	: 70-Deduct amounts devolved on the Department/ received 'in respect of PRAs.of the Gramin Dak Sevaks, dismissed/ removed from service.

thereby reducing the total subscription/expenditure under the head.

**(b) On reinstatement of dismissed/removed GDS in service,** immediate action as envisaged in para 23(3)&(4) hereinabove shall be taken by all concerned and the resultant expenditure alongwith arrears of subscription, shall again be booked (under Major Head:3201-Postal Services), accordingly.

**26. Receipts on account of fee for issue of duplicate PRAN Card [Para 8(7)], etc.-**

**(a) AT HPO:-** the amount shall be taken as unclassified receipt and shown on receipt side of the Cash Book and Monthly Cash Account;

**(b) AT AO (AO):-** the amount shall be booked as a deduct recovery and classified as under:-

Major Head	: 3201-Postal Services.
Sub Major Head	: 60-Other Expenses.
Minor Head	: 102-Social Security and Welfare programs.
Sub head	: 03-Service Discharge Benefit Scheme for Gramin Dak Sevaks.
Detailed Head	: 02- Payments of Management/Misc. Expenses under SDB Scheme for Gramin Dak Sevaks.
Object Head	: 70-Deduct recoveries-Fee received on a/c of issue of duplicate PRAN card to GDS under SDB Scheme for Gramin Dak Sevaks.

**27. PAYMENTS ON EXIT/INVESTMENTS IN LIFE ANNUITY, ETC.-**

**(a) In so far as the investments and or release of amounts from the CRA/Pension Fund, are concerned, there shall be no accounting treatment in the Department, of the payments on exit from the scheme and/or making investments in a Life Annuity Scheme of an approved Life Insurance Corporation, etc., at the time of exit from the scheme at any**

time and/or discharge of services of the GDS with the Department. These functions shall be discharged by the CRA as per the instructions and guidelines of PFRDA and NPS Trust, governing the New Pension System. The Department shall, however, oversee that the beneficiaries are appropriately and timely attended to and dealt with by the CRA satisfactorily in this regard. No accounting entries shall, therefore, be required to be made in the department's books at the time of exit/repayments/investments, etc. of the funds available with the PFM/CRA.

- (b) However, the accrued Severance amount, as calculated, checked and verified as well as entered in the Registers : (SDBS-2) maintained by the HPO/HRO, CC and AO, shall be authorized for payments as per existing procedure, charging the amounts to the relevant existing head of account. This amount shall be added to the net accretions in the Permanent Retirement Account of the concerned GDS beneficiary and apportioned for investment to purchase Annuity and release in lump sum in favour of the GDS beneficiary. The sum of severance amount shall, thereafter be released in favour of the GDS beneficiary or to the approved Annuity provider or both, as the case may be. Accounting treatment of such transactions shall be the same as existing hitherto.

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#### PART-IV: MISCELLANEOUS

**28. APPLICABILITY OF NPS-Lite.**- The scheme will operate on the lines of NPS-Lite but the contributions shall be made by the Government without any matching contribution from the Gramin Dak Sevak subscriber beneficiary.

**29. INTERPRETATION.**- Where any doubt arises as to the interpretation of any of the provisions of these regulations, the matter shall be referred to the Central Government (Department of Posts) whose decision shall be final.

**30. POWER TO REMOVE DIFFICULTIES.**- If any difficulty arises in giving effect to any of the provisions of these rules, the Central Government may, subject to such restrictions and conditions, if any, as it may think fit to impose, dispense with or relax any of the provisions of these regulations.

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*Ashok Sharma*  
**(ASHOK KUMAR SHARMA)**  
**DY. DIRECTOR GENERAL(ESTABLISHMENT)**  
(A. K. SHARMA) 31.3.2011.  
D.D.G. (Estt. & L.O.) SCT  
Dept. of Posts, Dak Bhawan  
Sansad Marg, New Delhi-01

**SERVICE DISCHARGE BENEFIT SCHEME-2011**  
**(See para 5)**

Application form for seeking **closure of Permanent Retirement Account** on permanent absorption/Appointment to a regular departmental post in the Department of Posts or any other Department/Organisation (where new pension scheme is implemented for their employees) and **transfer of net accumulations to the Permanent Retirement Account under New Pension Scheme;**

**TO**

**(THROUGH PROPER CHANNEL)**

The\_(Authority in CRA under SDBS)

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**Dear Sir,**

It is requested to kindly transfer the net accumulations, standing at credit in my Permanent Retirement Account under SDBS (particularized under Part-I below) on \_\_\_\_\_ (The date of Leaving GDS Post) to my new Permanent Retirement Account under NPS as particularized in Part-II below, for further management as per the regulations and procedure under New Pension Scheme, with immediate effect.

**PART-I**

**TRANSFERRING ACCOUNT(UNDER SDBS) DETAILS**

- |  |   |       |
|--|---|-------|
| <b>1. PRAN NUMBER</b>                            | : | _____ |
| 2. Name of Account Holder                        | : | _____ |
| 3. Father's/Husband's name                       | : | _____ |
| 4. Post Held ( while working as GDS )            | : | _____ |
| 5. Office of Posting (while working as GDS)      | : | _____ |
| 6. Total Service as GDS                          | : | _____ |
| 7. Brief Reason(s) for closure/transfer of funds | : | _____ |
- 

**VERIFICATION:**

The above PRAN holder's details (Sl. 1 to 7) are verified with reference to the records available in this Office/Department.

Signatures of Head of Postal Division  
(with Office Seal/Stamp)

.....2..

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**PART-II**

**TRANSFREE ACCOUNT (UNDER NPS) DETAILS**

8. Name of Post to which appointed/absorbed : \_\_\_\_\_

9. Name of Department/Organisation : \_\_\_\_\_

10. Office of Posting : \_\_\_\_\_

11. PRAN (under NPS) NO. : \_\_\_\_\_

12(A).Particulars of Central Registration Agency/Co. : \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

12(B) Details of Fund Manager(s) under NPS 1. \_\_\_\_\_

\_\_\_\_\_

2. \_\_\_\_\_

SIGNATURES OF THE APPLICANT

**VERIFICATION:**

The above PRAN holder's details (Sl. 8 to 12 ) are verified with reference to the records available in this Office/Department.

Signatures of Head of Office/Employer  
(with Office Seal/Stamp)

F. No..... Dated:.....

Forwarded to:-

(The addressee) \_\_\_\_\_

\_\_\_\_\_

Head of Office/Unit

SERVICE DISCHARGE BENEFIT SCHEME-2011

[Register of Gramin Dak Sevaks, enrolled under the Scheme: See para 8(d)&(f)]

**NAME OF POSTAL DIVISION/OFFICE**

\* To be filled up on exit of the GDS from SDB Scheme, (for any reason whatsoever) under dated signatures of Head of Unit/Division in token of having been checked and found correct.

### **Sign. Of Dealing Asstt.**

### **Head Clerk/Supervisor**

## **Head of Office/Unit/Division**

**NOTE:** Each entry should invariably be checked and verified by the head of Unit/Division personally under his dated initials in Remarks column.

**FORM: SDBS-3****SERVICE DISCHARGE BENEFIT SCHEME-2011**

[LIST/Supplementary list of Gramin Dak Sevaks enrolled under the Scheme: See para 8(e)]

NAME OF POSTAL DIVISION/UNIT (Collection Centre) \_\_\_\_\_ MONTH OF \_\_\_\_\_

Sl. No	NAME OF GDS Beneficiary	Designation with office of working	NAME OF Head PO/ HRO	Permanent Retirement Account No.	Date of Enrolment	Date of Exit / Closure of PR Account*	Remarks / Dated initials of Office Supervisor
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

\*: To be filled up on exit of the GDS from SDB Scheme, (for the reason whatsoever) under dated signatures of Head of Unit/Division in token of having been checked/correctness, in addition to the signatures at the end.

Signatures of the Head of Unit/Postal Division  
(with office Seal/Stamp)

**SERVICE DISCHARGE BENEFIT SCHEME-2011**

**[Subscription list of Gramin Dak Sevaks enrolled under the Scheme: See para 9(a)]**

NAME OF HEAD POST OFFICE/HEAD RECORD OFFICE: \_\_\_\_\_ POSTAL DIVISION \_\_\_\_\_ MONTH OF \_\_\_\_\_

**Signatures of the Head of Unit/Postal Division  
(with office Seal/Stamp)**

**Note:** The List shall be signed personally by the Head Postmaster / Head Record Officer / Head of Office and not by any subordinate official.

**FORM: SDBS-4**

**FORM: SDBS-5**

**SERVICE DISCHARGE BENEFIT SCHEME-2011**

**[Consolidated Subscription List of Gramin Dak Sevaks enrolled under the Scheme: See para 9(c)]**

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NAME OF POSTAL ACCOUNTS OFFICE: \_\_\_\_\_ CIRCLE \_\_\_\_\_ MONTH OF \_\_\_\_\_

**Signatures of the DA(P)/Dy. DA(P)  
(with office Seal/Stamp)**

**Note:** The List shall be signed personally by the DA(P)/Dy.DA(P)/Head of Office only and not by any other/subordinate official..

**SERVICE DISCHARGE BENEFIT SCHEME-2011**

**Application form for seeking Exit/Closure of Permanent Retirement Account due to resignation from engagement and investment/withdrawal of net accumulations**  
**[See para 11(a) and 11(d)]**

**TO** **(THROUGH PROPER CHANNEL)**  
The\_(Authority in CRA under SDBS)

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**Dear Sir,**

It is requested to kindly close my PR Account and draw the net accumulations, standing at credit in my Permanent Retirement Account under SDBS (particularized under Part-I below) on the \_\_\_\_\_(The date of acceptance of resignation) and pay an amount equal to \_\_\_\_\_ per cent of the accumulated value to the \_\_\_\_\_

and address of the approved Life Insurance Co.) on account of investment in my \_\_\_\_\_  
\_\_\_\_\_(Name of Annuity Scheme) Policy and disburse the balance \_\_\_\_\_ per cent to me through Cheques/Demand Drafts drawn accordingly.

**ACCOUNT(UNDER SDBS) DETAILS****1. PRAN NUMBER**

: \_\_\_\_\_

2. Name of Account Holder

: \_\_\_\_\_

3. Father's/Husband's name

: \_\_\_\_\_

4. Date of Birth (as per christen era)

: \_\_\_\_\_

5. Date of joining as GDS

: \_\_\_\_\_

6(A) Date of resignation/leaving of GDS employment

: \_\_\_\_\_

6(B) Age on the date of resignation /leaving employment: \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Days

7. NAME and Address of SPOUSE

: \_\_\_\_\_

8.(A) Gross Period of duty as GDS

: \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Days

8.(B) Period(s) of Put off DUTY/Non-duty/unauthorized  
Absence

: FROM \_\_\_\_\_ TO \_\_\_\_\_ Yrs. \_\_\_\_\_ mnths \_\_\_\_\_ days

:

:

:

.....2..

24

:: 2 ::

8.(C) TOTAL OF (B) above : \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Days

9.NET qualifying period of duty [Sl.7(A)(-)Sl.7(C)] : \_\_\_\_\_ Years \_\_\_\_\_ Months \_\_\_\_\_ Days

10.Employment Held ( while working as GDS ) in chronological order:

Sl.No	Name of GDS Post	Office Posting of	FROM	TO	Reason for Redeployment/transfer	Remarks

11. Nomination Details(This nomination shall supersede/change the earlier, if any):

Sl.No	Name & address of 1 <sup>st</sup> nominee	Name & address of 2 <sup>nd</sup> Nominee (If any)	Name & Address of 3 <sup>rd</sup> Nominee (if any)	Witnesses
				1.
				2.

12. Brief Reason(s) for exit/closure: \_\_\_\_\_

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### **VERIFICATION**

The above PRAN holder's details (Sl. 1 to 10) are verified with reference to the records available in this Office/Department and found to be correct /corrected in red Ink OR a separate sheet furnishing correct details, duly verified and signed by the undersigned, is enclosed.

Signatures of Head of Postal Division  
(with Office Seal/Stamp)



**SERVICE DISCHARGE BENEFIT SCHEME-2011****NOMINATION FORM**

[See para 20(b)]

**TO**

The\_(Authority in CRA under SDBS)

(THROUGH PROPER CHANNEL)

**Dear Sir,**

In supersession/cancellation of my earlier nomination dated \_\_\_\_\_ (if any), I, (name) \_\_\_\_\_ son/daughter/wife of Shri \_\_\_\_\_ working as GDS \_\_\_\_\_ at \_\_\_\_\_ PO/SRO \_\_\_\_\_ In account with \_\_\_\_\_ HPO/HRO, under \_\_\_\_\_ (CC/Postal Division),

Of \_\_\_\_\_ Circle and the holder of Permanent Retirement Account No. \_\_\_\_\_ under Service Discharge Benefit Scheme, 2011, do hereby nominate the following, in order to receive the accumulations in my PRAccount in my absence due to Death, Insanity, etc., henceforth:-

Sl.No	Name & address of 1 <sup>st</sup> nominee	Name & address of 2 <sup>nd</sup> Nominee (if any)	Name & Address of 3 <sup>rd</sup> Nominee (if any)	Witnesses
				1.
				2.

**VERIFICATION:** The above PRAN holder's details are verified with reference to the records available in this Office/Department and found to be correct.

Signatures of Head of Postal Division/CC  
(with Office Seal/Stamp)

**Endst. No.** \_\_\_\_\_ **Dated:** \_\_\_\_\_

**Forwarded to:-**

The \_\_\_\_\_ (Authority in CRA),

\_\_\_\_\_  
\_\_\_\_\_

Signatures of Head of Postal Division/CC  
(with Office Seal/Stamp)

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**OPTION FORM**

I..... S/o, D/o, W/o..... Dak  
working as Gramin  
Sevak..... (Designation)  
at..... (Branch Post Office/Sub/Head Post  
Office) In account with..... (SO/HO)  
in..... (Division) of.....  
Circle, do hereby OPT to:

- 1) join the Service Discharge Benefit scheme (SDBS) "offered by the Department in lieu of Severance Amount scheme", organized through Pension Fund Regulatory Development Authority (PFRDA) on the lines of NPS-Lite platform.

**OR**

- 2) remain in the existing Severance Amount scheme subject to fulfillment of the prescribed terms and conditions, as exist from time to time.

Place:

Date:

Signature of the GDS.....

Name (in Block Letters).....

Office Address.....

.....

**Attested**

Sub-Divisional Inspector/  
Assistant Superintendent of Post Offices/RMS  
Sub Division.....

**Note:**

1. Options once exercised shall be final and there is no provision for revising and / or changing the option once exercised.
2. Those Gramin Dak Sevaks, who do not submit their options by the prescribed date, will be deemed to have opted to continue to remain in the existing Severance Amount Scheme.