



For N. S. Dasgupta

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Finance Department

No. Fin/PSLI/10/1523

NOTICE

Dated 08/02/2010
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SUB : Credit of pension to the Joint Bank Account to be operated by the Pensioner with his / her spouse

The representation of the pensioners to allow operation of joint bank account in which their pension is being credited has been considered by the competent authority and It has been decided that the pensioners are allowed to open / convert their existing bank account in which their pension is to be credited to joint account with his / her spouse subject to the following conditions:

- i) Pension is to be credited to the joint bank account of the pensioner only during the life of the pensioner. Therefore, his / her death shall be intimated at the earliest and in any case within one month of the demise.
- ii) Family pensioner has to open a new bank account for her family pension in the same branch of the bank in which the pensioners' account was maintained.
- iii) Family pensioners are not allowed to open joint bank account.
- iv) The pensioner with his spouse is to give undertaking to the bank that in case of wrongful withdrawal from the joint bank account, the amount is to be recoverable by the bank from the spouse or other legal heirs of the deceased. The pensioners during his lifetime are required to submit Life Certificate twice in a year to the bank concerned. It would be the responsibility of the bank to send death intimation of any pensioner received at their end immediately, as well as to intimate whether the pensioners failed to submit life certificate within last six months.
- v) In case it has been intimated by the bank that the pensioners had failed to submit life certificate during last six months, remittance of their pension should be stopped by KoPT. Their pension can only be restored if the pensioner, by showing any valid ground of non-submission his life certificate in due time, approach KoPT to establish his identity.
- vi) No ATM Card be issued against the Pension Payment Account.
- vii) No payment or withdrawal should be allowed against a cheque signed by the family pensioner till the pensioner is alive.

Accordingly, the concerned pensioners / family pensioners who are interested to operate joint account may contact with their respective branch of the disbursing bank to open/convert their account in which pension is to be credited into a joint account.

T.K. Mukhopadhyay 9/2/10

(T.K. Mukhopadhyay)
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For Financial Adviser & Chief Accounts Officer