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OPTION UNDER ERSTWHILE PARA 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME 1995 (For Retired between 01.09.2014 to 31.01.2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the retired employee are as under:

1.	Name & designation of Retired employee	NIRMAL SINGH BIRLA clerk cum duty cashy operator
2.	EPF A/C No.	P.F. / P.W. / 1963 / 2525
3.	PPO No.	P.B. 71000111
4.	Mobile No.	90958 - 00073
5.	Aadhar No.	729656055143
6.	Date of retirement (on attaining 58 years)	28-02-2019

DECLARATION BY RETIREE

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

I retired on attaining age of 58 years for the purpose of EPS-1995 after 01-09-2014 i.e., on 29/12/19. In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: \_\_\_\_\_  
Date: 27/12/2023

Signature: Hirnal Singh Bassi  
Name: Hirnal Singh Bassi  
Address: Royal City Chakwal Road, Kathi road 67, Panjab

UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ was working with us as \_\_\_\_\_ and has retired on attaining age of 58 years on \_\_\_\_\_. His/Her EPF A/c No. was \_\_\_\_\_. He/she had been contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

Shrawan Singh  
Manager (EPF)  
The Punjab State Coop. Agricultural  
Development Bank Ltd.  
Chandigarh

**OPTION UNDER ERSTWHILE PARA 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME 1995** (For Retired between 01.09.2014 to 31.03.2022) State Co-Op. Bank Ltd. Sector 17-D, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the retired employee are as under:

1.	Name & designation of Retired employee	Bajinder Singh. clerk Com-dataentry operator
2.	EPF A/C No.	1963/2526
3.	PPO No.	15029
4.	Mobile No.	79869-74614
5.	Aadhar No.	8701 1597 9270
6.	Date of retirement (on attaining 58 years)	31.8.2022

#### DECLARATION BY RETIREE

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

27 FEB 2023  
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**RECEIVED**

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

I retired on attaining age of 58 years for the purpose of EPS-1995 after 01-09-2014 i.e., on 31.08.2022 In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Bathinda  
Date: 27/02/2023

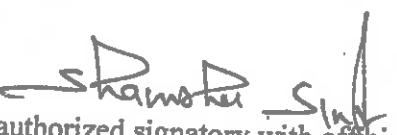
Signature Baljinder Singh  
Name: Baljinder Singh  
Address: V.P.O. Nehian wala  
Bathinda

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ was working with us as and has retired on attaining age of 58 years on \_\_\_\_\_. His/Her EPF A/c No. was \_\_\_\_\_. He/she had been contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

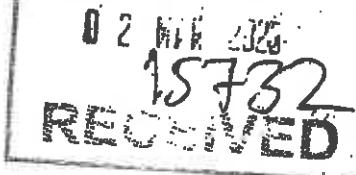
  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2527

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on 01.01.2023)**

The Punjab State Co-Op.  
SOCIETY LTD. Chandigarh  
11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on 01.01.2023)



To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1.	Name & designation of employee	JASWINDER SINGH FIELD OFFICER
2.	EPF A/C No.	1963/2527
3.	UAN Number	101569663813
4.	Mobile No.	95695-19735
5.	Aadhar No.	2472 6367 5420

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

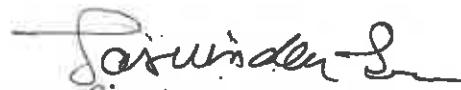
I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

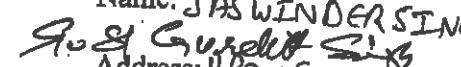
In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: GURU NANAK SAHIB

Date: 27/02/2023

  
Signature

Name: JASWINDER SINGH

  
Signature

Address: VPO - SUKHANWAL

DISTT - FARIDKOT

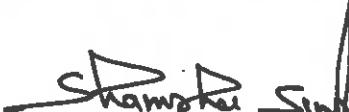
### UNDERTAKING BY THE EMPLOYER

I, (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt JASWINDER SINGH is working with us as FIELD OFFICER. His/her EPF A/c No. is 963/2527. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: GURU NANAK SAHIB

Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2529

825  
20 APR 2023

ਤੇਵਾ ਵਿਖੇ,

ਮਾਣਯੋਗ ਪ੍ਰਬੰਧਕ ਨਿਰਦੇਸ਼ਕ ਸਾਹਿਬ,  
ਦੀ ਪੰਜਾਬ ਰਾਜ ਸਹਿਕਾਰੀ ਖੇਤੀਬਾੜੀ ਵਿਕਾਸ ਬੈਂਕ ਲਿਮ,  
ਚੰਡੀਗੜ੍ਹ।

ਵਿਸ਼ਾ- ਮਾਣਯੋਗ ਸੁਪਰੀਮ ਕੋਰਟ ਆਫ ਇੰਡੀਆ ਦੇ C.A. No. 008143-008144/2022 "Titled EPFO & ANR ETC. Vs Sunil Kumar & Others Etc" ਵਿੱਚ ਮਿਤੀ 04.11.2022 ਦੇ ਫੈਸਲੇ ਦੇ ਮੱਦੇਨਜ਼ਰ ਹਾਇਰ ਪੈਨਸ਼ਨ ਦੀ ਆਪਸ਼ਨ ਸਬੰਧੀ।

ਹਵਾਲਾ- ਮੁੱਖ ਦਫਤਰ ਦੇ ਪੱਤਰ ਨੰਬਰ /ਐਸ.ਏ.ਡੀ.ਬੀ./ਪੀ.ਐਫ./4965 ਮਿਤੀ 24-02-2023.

ਸ਼੍ਰੀਮਾਨ ਜੀ,

ਉਪਰੋਕਤ ਵਿਸ਼ੇ ਅਤੇ ਹਵਾਲੇ ਅਧੀਨ ਨਿਮਰਤਾ ਸਹਿਤ ਬੇਨਤੀ ਕੀਤੀ ਜਾਂਦੀ ਹੈ ਕਿ ਮੈਂ ਦਰਸ਼ਨ ਸਿੰਘ ਪੀ.ਏ.ਡੀ.ਬੀ. ਫਰੀਦਕੋਟ ਤੋਂ ਬਤੌਰ ਸੀ.ਡੀ.ਈ.ਉ. ਸੇਵਾਮੁਕਤ ਹੋਇਆ ਹਾਂ ਅਤੇ ਮੈਂ ਹਾਇਰ ਪੈਨਸ਼ਨ ਦੀ ਆਪਸ਼ਨ ਦਾ ਲਾਭ ਲੈਣਾ ਚਾਹੁੰਦਾ ਹਾਂ। ਇਹ ਆਪ ਜੀ ਦੀ ਜਾਣਕਾਰੀ ਅਤੇ ਅਗਲੇਰੀ ਯੋਗ ਕਾਰਵਾਈ ਹਿੱਤ ਹੈ ਜੀ।  
ਧੰਨਵਾਦ ਸਹਿਤ।

ਆਪ ਜੀ ਦਾ ਵਿਸਵਾਸੁਪਾਤਰ,

*Dawran Singh*  
(ਦਰਸ਼ਨ ਸਿੰਘ)

ਸੀ.ਡੀ.ਈ.ਉ. Retired  
ਪੀ.ਏ.ਡੀ.ਬੀ. ਫਰੀਦਕੋਟ।  
ਪਿੰਡ ਮੌਰਾਵਾਲੀ,  
ਫਰੀਦਕੋਟ।

**OPTION UNDER ERSTWHILE PARA 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME 1995 (For Retired between 01.09.2014 to 31.01.2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para. 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the retired employee are as under:

1.	Name & designation of Retired employee	Darshan Singh, CEO
2.	EPF A/C No.	1963/2529
3.	PPO No.	
4.	Mobile No.	9915463987
5.	Aadhar No.	8675 4120 8890
6.	Date of retirement (on attaining 58 years)	30.04.2022

**DECLARATION BY RETIREE**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

I retired on attaining age of 58 years for the purpose of EPS-1995 after 01-09-2014 i.e., on 30-04-22. In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Darshan Singh*

Signature

Name: Darshan Singh

Address: Vill- Maranwali, Distt- Faridkot

Place: Faridkot  
Date: 19-04-2023

#### UNDERTAKING BY THE EMPLOYER

I, (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt. Darshan Singh was working with us as CDO and has retired on attaining age of 58 years on 30-04-22. His/Her EPF A/c No. was PN/1963/02599. He/she had been contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Shawki* *Singh*  
(Signature of authorized signatory with official seal)

Manager  
The Punjab  
Development Bank Ltd.  
Chandigarh

2531

OPTION UNDER ERSTWHILE PARA 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME 1995 ( For Retired between 01.09.2014 to 31.01.2023)

To

Sector 17-B, Chandigarh

The Regional Provident Fund Commissioner  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

02 MAR 2023

15733

RECEIVED

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the retired employee are as under:

1. Name & designation of Retired employee	BALWINDER SINGH Ex. CDEO
2. EPF A/C No.	1963/2531
3. PPO No.	
4. Mobile No.	98550-27343
5. Aadhar No.	649856020029
6. Date of retirement (on attaining 58 years)	31-01-2019

DECLARATION BY RETIREE

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

✓ Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

I retired on attaining age of 58 years for the purpose of EPS-1995 after 01-09-2014 i.e., on 31.01.2019 In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Balwinder Singh*

Place: Gurukul  
Date: 27-8-2022

Signature

Name: BALWINDER SINGH

Address: 906, Deep Singh Wala

Teh. Ds. H. PARIDHOT

UNDERTAKING BY THE EMPLOYER

I, (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt BALWINDER SINGH was working with us as and has retired on attaining age of 58 years on . His/Her EPF A/c No. was . He/she had been contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Shawwal Singh*  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2537

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

The Punjab State Co-Op. Employees' Pension Scheme, Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

20 APR 2023

992  
RECD

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Rahul Kumar, Clerk cum Data Entry Operator (CDEO)
2.	EPF A/C No.	1963/02537
3.	UAN Number	
4.	Mobile No.	9041981228
5.	Aadhar No.	519293640896

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return

the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Jalandhar  
Date: 18/04/2023

Rahul Kumar  
Signature  
Name: Rahul Kumar  
Address: WO 236 Lasuri Mohalla  
Basti Danishmandan,  
Jalandhar, Punjab

## **UNDERTAKING BY THE EMPLOYER**

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

 (Signature of authorized signatory with official seal)

## 1. Agricultural

2540

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

20 APR 2023  
983  
RECEIVED

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee	PARAMPREET KAUR, CDEO
2. EPF A/C No.	2540
3. UAN Number	
4. Mobile No.	6239100213 / 981257064
5. Aadhar No.	5776 8616 4287

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I; do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Chandigarh  
Date: 20-04-2023

Signature: Parampreet Kaur  
Name: Parampreet Kaur  
Address: SCO 51-54 The Punjab  
State Cooperative Agricultural  
Development Bank Ltd, Chandigarh

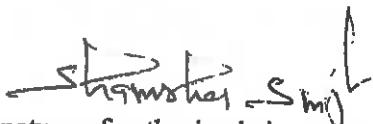
#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt Chandigarh is working with us as \_\_\_\_\_. His/her EPF A/c No. is

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Mark. (175)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.  
CHANDIGARH

The Punjab State Co-OPP.  
Agric. Secy. Bank Ltd.  
Sector 17-D, Chandigarh

14575

27 FEB 2023

2542

RECEIVED

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	NAMRATA KAUR L CEO
2.	EPF A/C No.	PN 1963 / 2542
3.	UAN Number	
4.	Mobile No.	8968089517
5.	Aadhar No.	537800862527

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: CHANDIGARH

Date: 27-02-2023

Signature *Namrata Kaur*  
Name: Namrata Kaur

Address: House No. 279  
Block A, Wave Estate  
Sector-85, SAS Nagar.

UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt. \_\_\_\_\_ is working with us as His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

*Shawshank Singh*

(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2544

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES

PENSION SCHEME, 1995 (For in service as on Feb1, 2023)

Punjab State Co-Op.  
Agri. Dev. Bank Ltd.  
Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

19 APR 2023

726

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	SANJEEV KAHER, COEO
2.	EPF A/C No.	1963 2544
3.	UAN Number	101570392721
4.	Mobile No.	8146400977
5.	Aadhar No.	3815-0024-4267

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Sanjeev Kather*

Place: Amritsar  
Date: 13-4-2023

Signature  
Name: SANJEEV KAHER  
Address: 42, S.No. 1, MOON AVENUE, MAJITHA ROAD, AMRITSAR  
(43001)

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt SANJEEV KAHER is working with us as CEO. His/her EPF A/c No. is 1963/2544. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

*Shawar Singh*

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

**Subject:** Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

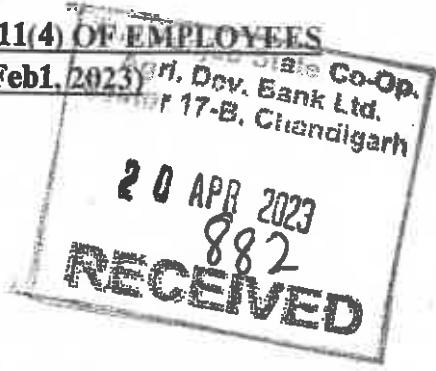
Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1. Name & Designation of Employee	Suresh Pathania, Senior Information Technology Officer
2. EPF A/C No.	PN/1963/02546
3. UAN Number	101572894322
4. Mobile No.	9463522220
5. Aadhar No.	475166343829

**DECLARATION BY MEMBER/STAFF**

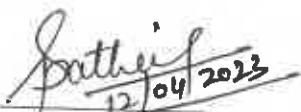
It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33% of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.



I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Gurdaspur  
Date: 12 April 2023

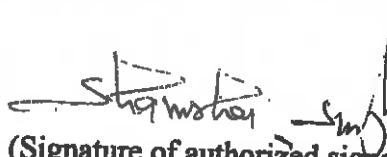
Signature:   
Name: Suresh Pathania  
Address: Near Baba Balak Nath Mandir,  
Shankar Colony, Dhangu Road,  
Pathankot, Punjab. Pincode – 145001.

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Sh. Suresh Pathania is working with us as Senior Information Technology Officer. His EPF A/c No. is PN/1963/2546. He is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

THE PUNJAB STATE COOPERATIVE  
AGRICULTURAL DEVELOPMENT BANK LTD.  
CHANDIGARH, INDIA

2547-2701

[F. No. 2547-2701] State Co-Op.  
Agric. Devt. Bank Ltd.  
Chandigarh

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

20 APR 2023

883

**RECEIVED**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Arun Sharma CDEO
2.	EPF A/C No.	PN/1963/2501 2547
3.	UAN Number	101581977827
4.	Mobile No.	8146860309
5.	Aadhar No.	863393856044

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit. In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Signature  
Place: Gurdaspur  
Date: 18.04.2023

*Arun Sharma*  
Name: Arun Sharma  
s/o S. Ashok Kumar  
Address: Village Panjupur  
P.O N.N Bandan  
Tehsil : Pathankot  
District: Pathankot  
Punjab

### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Sharma Smt*  
(Signature of authorized signatory with official seal)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.  
CHANDIGARH

2552  
The Punjab State  
Agricultural  
Development Bank Ltd.  
Sector 17-D, Chandigarh

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	PRITPAL SINGH (CDEO)
2.	EPF A/C No.	PN 1963/02552
3.	UAN Number	
4.	Mobile No.	82880 34013
5.	Aadhar No.	3449 7930 6548

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining ThePunjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, ThePunjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Pritpal*  
Signature

Place: Khanna  
Date: 17-4-23

Name: PRITPAL SINGH  
Address: MIRJANPUR  
DINANAGAR, GURDAS

UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Shawhan Singh*  
(Signature of authorized signatory with official seal)

Manager (PF)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF  
EMPLOYEES PENSIONS SCHEME 1995 (For in Service as on Feb. 2023)**

2554

To:

The Regional Provident Fund Commissioner  
Employees' Provident Fund Organization,  
Regional Office. SCO No. 4-7  
Sector 17-D, Chandigarh.

The Punjab State Co-Op.  
Agrl. Dev. Bank Ltd.  
Sector 17-B, Chandigarh

20 APR 2023

915

RECEIVED

Subject: Sub: Submission of joint option under Para 11(3) and Para 11(4) of the Employees' Pension Scheme, 1995 based upon supreme Court Judgement in C.A. No 008143 -008144 /2022 "EPFO Vs SUNILKUMAR pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt.04.11.2022 or Hon'ble Supreme court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & Para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint option has been provided by EPFP (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in year 2017 & 2018 while implementing the RC. Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option from as required under erstwhile Para 11(3) & Para 11(4) of employees' pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs.15.000/-

Particulars of the employee are as under:

1	Name & designation of employee	SWATI SHARMA (CDEO)
2	EPF A/C No	2554
3	UAN Number	
4	Mobile No	91-9464925865
5	Aadhar No.	3710 8734 0040

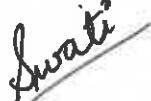
## DECLARATION BY MEMBERS/ TAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh "I had been contributing, towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15000/-(earlier Rs. 5,000/6,500) out of the Employers contribution had been remitted by my employer every month towards Employee's pension Scheme, 1995 since 16-11-1995/the date of my joining Onwards.

I do hereby opt for diverting 8.33% of my actual salary/wages out of employers contribution from my PF account towards pension fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the" EPS'95 till my attaining the age of 58 year. I hereby authorize, The Punjab state Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place Gurdaspur

Signature   
Name: SWATI SHARMA

Date 17-3-2023

Address: VILL. PURIWAL ARRAIAN

PO- CHORE . SIDHwan  
GURDASPUR.

## UNDERTAKING BY THE EMPLOYER

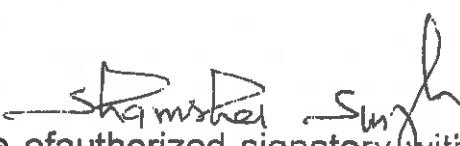
.....(Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (name of estt.) do hereby certify that Shri/Smt .....is working with us as.....

His/her EPF A/c No. is ..... He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employers share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EpS,95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt 04-11-2022

I certify that the particulars furnished above are correct as per the available record.

Place

Date:

  
(Signature of authorized signatory with official seal)

The Punjab State Cooperative Agricultural Development Bank Ltd.

2556

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

1078  
21 APR 2023

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	AJAY VIR BAJWA [CDEO] <i>(late from Data Entry Operator)</i>
2.	EPF A/C No.	1963/ 2556
3.	UAN Number	
4.	Mobile No.	9888 344660
5.	Aadhar No.	3660 5683 4345

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Guraya  
Date: 20/4/2023

### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt AJAY VIR RAJWA is working with us as CDEO. His/her EPF A/c No. is 1963/2556. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

Manager (P.S.C.)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.  
CHANDIGARH

*PLW*

2560

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

Agrl. Devt. Bank Ltd.  
Sector 17-D, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022,

Sir,

15 APR 2023  
593

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	SARVDEEP SINGH MATHARU (COED)
2.	EPF A/C No.	PN1963/2560
3.	UAN Number	
4.	Mobile No.	8968668100
5.	Aadhar No.	2929 8915 6826

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Chandigarh

Date: \_\_\_\_\_

Signature  
Name: SAROJDEEP SINGH  
MATHARU  
Address: 393A, Sector 43  
Chandigarh - 160036

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt SAROJDEEP SINGH MATHARU is working with us as CFO. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: Chandigarh

Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2564

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES' PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

2 APR 2023  
802

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Paramjit Singh, CD 20
2.	EPF A/C No.	2564
3.	UAN Number	101573055521
4.	Mobile No.	9569547685
5.	Aadhar No.	853607835344

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Ropar  
Date: 19/04/2023

L.T.P  
Paranjit Singh  
Signature:  
Name: Paranjit Singh,  
Address: # 725, Gobind  
Valley Ropar, 140001

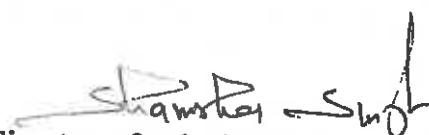
#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (EPF)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd., Chandigarh  
Gobind Valley, Ropar 140001

The Punjab State Co-Op.  
Agric. Dev. Bank Ltd.,  
CHDFT, Chandigarh

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES' PENSION SCHEME, 1995 (For in service as on Feb1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

20 APR 2023  
934  
RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	RANVEER KAUR, C.D.E.O.
2.	EPF A/C No.	1963/2-565
3.	UAN Number	
4.	Mobile No.	90230-94146
5.	Aadhar No.	8479 2827 9542

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining ThePunjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, ThePunjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Ranveer Kaur.

Signature

Place: KHANNA

Date: 19-04-2023

Name: RANVEER KAUR W/o ABHISHEK NARAN

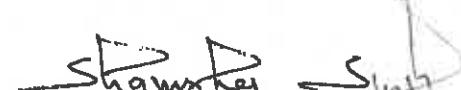
Address: H. No. C-7, W. No. 7 (Old), RAM NAGAR, ANAND COLONY KHANNA, DISTT LUDHIANA (141401)

UNDERTAKING BY THE EMPLOYER RAM NAGAR, ANAND COLONY KHANNA, DISTT LUDHIANA (141401)

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manu. No. (PFB)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd., Chandigarh  
CHANDIGARH

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

State Co-Op.  
Agric. Dev. Bank Ltd.  
Sector 17-D, Chandigarh

To :

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

20 APR 2023  
792  
**RECEIVED**

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment. In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1.	Name & designation of employee	MANJIT SINGH, CDEO
2.	EPF A/C No.	PN/1963/02568
3.	UAN Number	
4.	Mobile No.	9888718735
5.	Aadhar No.	526707764319

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: PATHANKOT

Date: 19.4.2023

  
Signature:  
Name: MANJIT SINGH

Address: VILL-BUNGAL  
GR. BADHAN  
LAH DISTT - PATHANKOT  
PIN - 145001

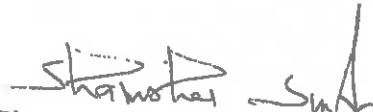
#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt MANJIT SINGH is working with us as CDEO. His/her EPF A/c No. is PN/1963/02568. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

CHANDIGARH

2581

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

27 FEB 2023  
14435

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	SHIKHA DHAWAN, CDEO
2.	EPF A/C No.	PN 1963/2581
3.	UAN Number	
4.	Mobile No.	9855591717
5.	Aadhar No.	8522 9031 0156

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I. do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: CHANDIGARH

Date: 24/08/23

Signature Shikha Dhaw  
Name: SHIKHA DHAWAN

Address: Flat No. 20-C

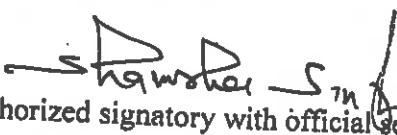
Noor City Society, KHANP  
KHARAR.

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (EPF)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.  
CHANDIGARH

2583

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

27 FEB 2023  
14548  
RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	VIKAS GARG, CDEO
2.	EPF A/C No.	PN 1963 / 02583
3.	UAN Number	—
4.	Mobile No.	9316000625
5.	Aadhar No.	8010 2577 3000

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I. do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

✓  
27/2/23

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Mohali

Date: 27/02/2023

Signature

Name: VIKAS GARG

Address: # 426, Phase-2,

Mohali

Punjab - 160055

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smti \_\_\_\_\_ is working with us as

His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.  
CHANDIGARH

2584

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES' PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

The Punjab State Co-Op Bank Ltd.  
Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

18 APR 2023

686

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Puneet Kumar, C.D EO
2.	EPF A/C No.	1963/9584
3.	UAN Number	
4.	Mobile No.	9501616891
5.	Aadhar No.	448642341092

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Preet-Kumar

Signature

Place: Sangrur

Date: 17-04-2023

Name: PONERT KUMAR

Address: B-34/1473, Street 70-A

Kaithal, 110 609, Haryana

**UNDERTAKING BY THE EMPLOYER** New Chandigarh Nagar, Haryana

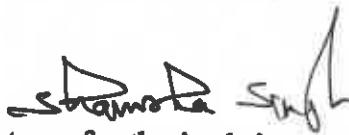
I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH.

2588

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES' PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

The Punjab State Co-Op. Employees' Bank Ltd.  
Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee	KANWALDEEP TULI CDEO
2. EPF A/C No.	1963/2588
3. UAN Number	101572858949
4. Mobile No.	9463932989
5. Aadhar No.	834174076394

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

26 APR 2023  
J209  
RECEIVED

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: PHAGWARA  
Date: 20/04/2023

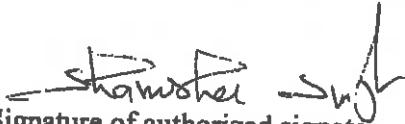
Kanwal deep  
Signature  
Name: KANWALDEEP TULI  
Address: 31 B MODEL TOWN  
PHAGWARA

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)  
Manager (P.F.)  
The Punjab State Cooperative Agricultural  
Development Bank  
Chandigarh

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

1075  
21 AFG

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee	ROHTASH KUMAR, CDEO
2. EPF A/C No.	1963/2589
3. UAN Number	
4. Mobile No.	8146210264
5. Aadhar No.	873637979784

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95. till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: GORAYA

Date: 20-04-2023

#### UNDERTAKING BY THE EMPLOYER

I, ROHTASH KUMAR (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Smt/Smt ROHTASH KUMAR is working with us as CDEO. His/her EPF A/c No. is 1963/9589. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Signature* *Stamp* *Seal*  
(Signature of authorized signatory with official seal)

Emp. No.  
Title  
Date:

CC-1000000000000000

2591

The Punjab State Co-Op  
Agric. Dev. Bank Ltd.  
Sector 17-D, Chandigarh

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

20 APR 2023  
8/2  
**RECEIVED**

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	GURTEJ SINGH, CDEO
2.	EPF A/C No.	PN - 1963 / 2591
3.	UAN Number	
4.	Mobile No.	7508306331
5.	Aadhar No.	824684779970

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to

transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Machhiwala  
Date: 18/04/2023

Signature SS3  
Name: GURTEJ SINGH  
Address: SUKH NIWAS  
NEAR GOVT FARM HOUSE  
BATHINDA ROAD, TALWANDI  
SAB.

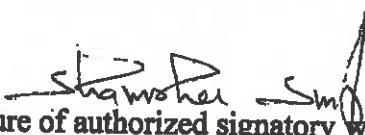
#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (PFS)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.,  
CHANDIGARH

2605

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES' Op.  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023) i. Dev. Block Ltd.  
 Sector 17-D, Chandigarh

To

The Regional Provident Fund Commissioner,  
 Employees' Provident Fund Organization,  
 Regional Office, SCO No. 4-7,  
 Sector 17-D, Chandigarh.

27 FEB 2023

14558

RECEIVED

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1.	Name & designation of employee	Prashant Thakur, F.O.
2.	EPF A/C No. -	1983/02605
3.	UAN Number	
4.	Mobile No.	9216058633
5.	Aadhar No.	744802503286

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

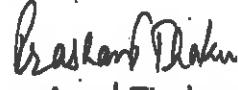
I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Chandigarh

Date: 27/02/2023

Signature   
Name: Prashant Thakur

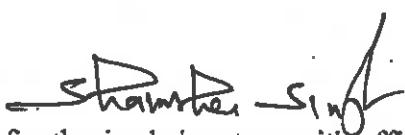
Address: 759, Milk Colony, Dhanas

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_ . His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_



(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank, Ltd.  
CHANDIGARH

2608

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

Punjab State Co-Op.  
Agrl. Dev. Bank Ltd.  
Sector 17-C, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgment in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

759  
19 APR 2023

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	RAKESH KUMAR (FIELD OFFICER)
2.	EPF A/C No.	PN1963/02608
3.	UAN Number	101593640122
4.	Mobile No.	95920-48480
5.	Aadhar No.	9490 4877 5026

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/-(earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

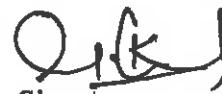
I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to

91(KT).  
13/04/2023

Page 1 of 2

transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

 13/04/2023

Signature

Name: RAKESH KUMAR

Address: S/o KARNAIL CHAND  
WARD NO-11, DEFENCE  
ROAD, MAMOON  
TEH AND DISTRICT -  
PATHANKOT 145001

Place: PATHANKOT  
Date: 13/04/2023

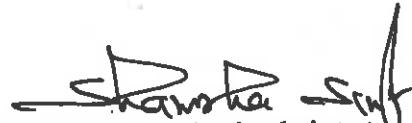
#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2611

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

78 APR 2023  
709

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	HARNEK SINGH, FIELD OFFICER
2.	EPF A/C No.	PN1963/02611
3.	UAN Number	101570480160
4.	Mobile No.	9988998260
5.	Aadhar No.	872537998458

**DECLARATION BY MEMBER/STAFF**

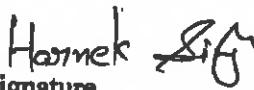
It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Lapokh  
Date: 13/04/2023

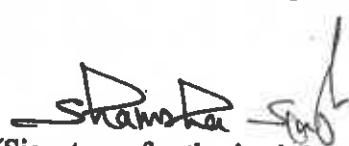
  
Signature  
Name: HARNEK SINGH  
Address: D3/2174, GALI NO. 3  
RODAY SHAH COLONY,  
GURU NANAK PURA  
AMRITSAR - 143001

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt HARNEK SINGH is working with us as FIELD OFFICER. His/her EPF A/c No. is PN1963/02611. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)



2617

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

17/11/640

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	GURPANTH SINGH, FIELD OFFICER
2.	EPF A/C No.	PN1963/02617
3.	UAN Number	
4.	Mobile No.	94655-67667
5.	Aadhar No.	2244-0521-3641

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: RAMAM MANDI  
Date: 27-02-2023

*Gurpanth Singh*  
Signature  
Name: GURPANTH SINGH  
Address: PADB RAMAN MANDI

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Shawar Singh*  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

*PLW*

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

19 APR 2023  
25  
RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee	RANJIT SINGH, Fo
2. EPF A/C No.	196312128
3. UAN Number	
4. Mobile No.	98776-19501
5. Aadhar No.	253913234180

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

The Punjab State Co-Op.  
Agri. Devt. Bank Ltd.  
Sector 17-B, Chandigarh

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: BANGA  
Date: 18-04-2023

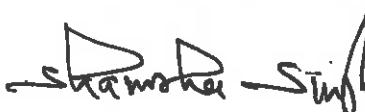
  
Signature  
Name: RANJEET SINGH  
Address: DAMANJIT SINGH  
V.P.D - MALPURA  
Teh - Bangla  
Dist - S.S. Nagar  
Punjab  
144505

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_ . He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_



(Signature of authorized signatory with official seal)

Manager (P.E.)  
The Punjab State Coop. Agricultural  
Development Bank Ltd.  
CHANDIGARH

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in-service as on Feb 1, 2013)**

No. 12  
To

D.L.K/04/2022

24/11/2022  
24/11/2022

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1.	Name & designation of employee	ASHWANI KUMAR, FIELD OFFICER
2.	EPF A/C No.	PN1963/02636
3.	UAN Number	
4.	Mobile No.	8591759029
5.	Aadhar No.	934651566948

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Ashwani Kumar*

Signature

Place: Jalandhar

Date: 17-04-23

Name:- Ashwani Kumar  
S/o Sh. Satpal  
Address- B1-1237,  
Kabir Nagar, Gali no.4  
Jalandhar, 144008

### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri Ashwani Kumar is working with us as Field Officer. His EPF A/c No. is PN1963/02636. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

*Ashwani Kumar* *Sury*  
(Signature of authorized signatory with official seal)

Montgomery  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.  
CHANDIGARH

MO 06

2637

Dr 15-04-23  
Punjab Co-Op.  
Agric. Bank Ltd.  
Sector 17-D, Chandigarh

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES**

**PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

19 APR 2023

772

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	SUNIL KUMAR (FIELD OFFICER)
2.	EPF A/C No.	1963/2637
3.	UAN Number	
4.	Mobile No.	9855540115
5.	Aadhar No.	263648432884

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Sunil Kumar*

Place: KARTARPUR  
Date: 15/04/2023

Signature  
Name: SUNIL KUMAR S/o HANSRI  
Address: H.NO 135/2 KAMAL VIHAR

UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

*JALANDHAR CITY*  
144004

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Shamsheer Singh*

(Signature of authorized signatory with official seal)

(P.S.C.A.D.B.)  
The Punjab State Cooperative Agricultural Development Bank Ltd.  
CHANDIGARH

2640

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023) etc. 17-D, ...**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

1047  
21 APR 2022

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	PARDEEP, FIELD OFFICER
2.	EPF A/C No.	1963/2640
3.	UAN Number	
4.	Mobile No.	94641-26123
5.	Aadhar No.	5870 8525 1160

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Kapurthala  
Date: 19.04.2023

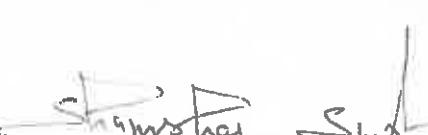
Signature   
Name: PARDEEP  
Address: P.A.D.B. Kapurthala.

### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt PARDEEP is working with us as FIELD OFFICER. His/her EPF A/c No. is 1963/2640. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.,  
CHANDIGARH

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Tejpal Singh Field officer
2.	EPF A/C No.	PN-1963/2641
3.	UAN Number	
4.	Mobile No.	88880-80121
5.	Aadhar No.	450874588129

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: P.A.D.B. Batala  
Date: 20-11-2022



Signature

Name: Tepal Singh

Address: N.A. B-7/933, Chander Nagar, Main Bazar, Batala, Distt. Chandigarh

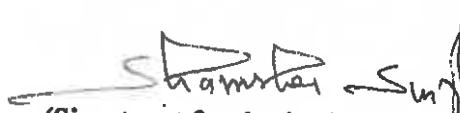
#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_



(Signature of authorized signatory with official seal)

Manager (P.F.)

The Punjab State Cooperative Agricultural Development Bank Ltd.

CHANDIGARH

2653

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

The Punjab State Co-Op.  
Agri. Dev. Bank Ltd.  
Sector 17-D, Chandigarh

14 MAR 2023

16083  
**RECEIVED**

**Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.**

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under

1	Name & designation of employee	Kawaljit Singh, FO
2	EPF A/C No	PN 1963 / 2653
3	UAN No	
4	Mobile No	9779208486
5	Aadhar No	897542949450

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining **The Punjab State Cooperative Agricultural Development Bank Ltd, Chandigarh** I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33% of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, **The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh** (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Amritsar

Signature 

Date: 06/03/2023

Name: Kabhaljeet Singh

Address: Vill. Pindi Saitan

PO: Lakhm Kalan

PIN: 143512

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of **The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh** (Name of Estt.) do hereby certify that Shri/Smt. \_\_\_\_\_ is working with us as

\_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_. He/she is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit along with due interest as declared under EPF Scheme 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_



Signature of authorized signatory with official seal

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2657

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 2023)

756  
19 APR 2023

To:

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Loveupdesh Singh Maan (Senior ITO/Officiating Manager)
2.	EPF A/C No.	PN 1963/02657
3.	UAN Number	101610149822
4.	Mobile No.	9872269910
5.	Aadhar No.	220735549317

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.



Signature

Place: Gurdaspur  
Date: 15-4-2023

Name: Loveupdesh Singh Maan  
Address: Village OGRA, PO Jhabkra,  
Distt Gurdaspur,  
PUNJAB-143525

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_



(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2658

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995: (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

758  
19 APR

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Karan Deep Chahal (Field Officer)
2.	EPF A/C No.	PN 1963 / 02658
3.	UAN Number	101593663693
4.	Mobile No.	62390 - 37982
5.	Aadhar No.	4648-1505-5289

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to

Karan Deep Chahal  
R 4/23

Page 1 of 2

transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Pathankot  
Date: 13/04/2023

Signature

Name: Karan Deep Chahal  
Address: S/o Kultar Singh,  
H.No.195 Model Town,  
Pathankot 145001 (Punjab)

13/4/23

### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh. (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_



(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2662

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

The Punjab State Co-Op.  
Agri. Dev. Bank Ltd.  
Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees  
Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A.  
No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

15 APR 2023  
569

**RECEIVED**

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee	PUNEET KUMAR SHARMA, CLERK CUM DATA ENTRY OPERATOR
2. EPF A/C No.	1963/2662
3. UAN Number	101569902272
4. Mobile No.	94643-83152
5. Aadhar No.	366479163221

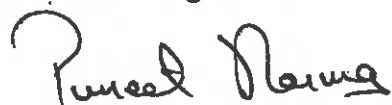
**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.



Signature

Name: PUNEET KUMAR SHARMA

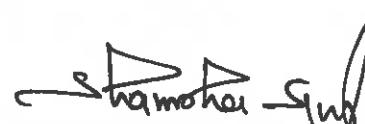
Address: H.NO. 13, MAJOR BINDRA  
ENCALVE, VILLAGE DHINA,  
JALANDHAR CANTT, 144005.

UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt PUNEET KUMAR SHARMA is working with us as CLERK CUM DATA ENTRY OPERATOR. His/her EPF A/c No. is 1963/2662. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_



(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2668

Agri. Distt. Chandigarh

Sector 17-D, Chandigarh

15676

01 MAR 2023

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023) D**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee	Jashandeep Singh, Clerk cum Data Entry Operator
2. EPF A/C No.	2668
3. UAN Number	
4. Mobile No.	84278-70800
5. Aadhar No.	346955681141

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Jashandeep Singh

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Uthiara

Date: 27/02/2023

Jashandeep Singh  
Signature

**Signature**

Name: JASHANDEEP SINGH,

Address: #87 Urban Estate

Place-3, High Road Luck

**UNDERTAKING BY THE EMPLOYER**

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022. I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

**Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH**

2680

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

24 APR 2023  
1089  
RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	HARDEEP MITTAL , Sr. ITO
2.	EPF A/C No.	2680
3.	UAN Number	101573137924
4.	Mobile No.	9888175742
5.	Aadhar No.	4248 3995 5830

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: PATIALA

Date: 17.04.2028

Signature Harpal

Name: HARDEEP MITTAL

Address: #254/1A S T No 18K  
GURU NANAK NAGAR  
PATIALA

#### UNDERTAKING BY THE EMPLOYER

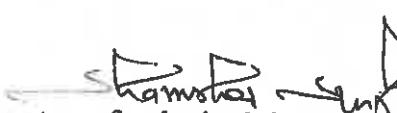
I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995, i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.S.)  
The Punjab State Cooperative Agricultural  
Development Bank  
CHANDIGARH

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

The Punjab State Co-Op. Bank Ltd.  
Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

20 APR 2023  
954  
RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	TARUN NAUPAL, FIELD OFFICER
2.	EPF A/C No.	2681
3.	UAN Number	101572847873
4.	Mobile No.	9056000056
5.	Aadhar No.	925225428704

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

**Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.)** to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: RATNAPURA  
Date: 19/04/23

## **UNDERTAKING BY THE EMPLOYER**

Signature *Nay*  
Name: ARUN NARIPAL  
Address: J-813 Gobind Colony RAJPURA

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

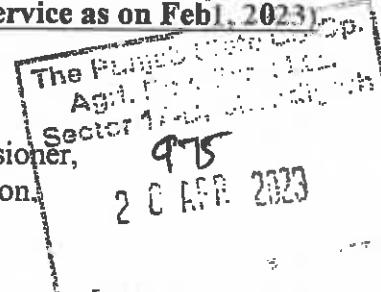
 (Signature of authorized signatory with official seal)

## The Devast

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.



**Subject:** Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1. Name & Designation of Employee	Mandeep Kumar (Clerk-cum-Data Entry Operator)
2. EPF A/C No.	PN/1963/02696
3. UAN Number	
4. Mobile No.	8146658487
5. Aadhar No.	3021-4027-9129

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33% of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Hoshiarpur  
Date: 18<sup>th</sup> April, 2023

Signature:   
Name: Mandeep Kumar,  
Address: House No. 50, Paradise Colony,  
Opposite: Friend Palace, Dasuya,  
Hoshiarpur, Punjab - 144205

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Sh. Mandeep Kumar is working with us as Clerk-cum-Data Entry Operator. His EPF A/c No. is: PN/1963/02696. He is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2697

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Punjab State  
Agri. Dev. Ban.  
Sector 17-B, Chn.

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgment in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

20 APR 2022  
791

RECEIV

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various RCO/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment. In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1.	Name & designation of employee	NIRMAL SINGH, CLERK CUM DATA ENTRY OPERATOR
2.	EPF A/C No.	PN/1963/02697
3.	UAN Number	
4.	Mobile No.	9878120719
5.	Aadhar No.	3578 1168 5000

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

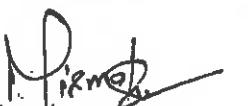
I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFCM/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Dasuya

Date: 19.04.2023

  
Signature  
Name: NIRMAL SINGH

Address: ADARSH COLONY  
VPO- HAJIPUR, Tn. MUKERIAN  
Distr. HOSHMANDI, PUNJAB  
PIN-144221

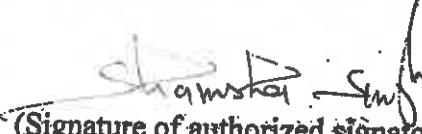
### UNDERTAKING BY THE EMPLOYER

I, (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt Nirmal Singh is working with us as Clerk cum Do. & Cash Officer. His/her EPF A/c No. is PN/1965/02677. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Development Fund  
CHANDIGARH

EMPLOYEES' PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

Sector 17-D, Chandigarh

2153  
24 APR 2023

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES' PENSION SCHEME, 1995**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Harjinder Kaur (Clerk Cum Data Entry Operator)
2.	EPF A/C No.	PN/1963/02700
3.	UAN Number	101573094006
4.	Mobile No.	9646174460
5.	Aadhar No.	353605641079

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Mullan  
Date: 15.04.2023

*Harjinder Kaur*  
Signature  
Name: Harjinder Kaur  
Address: V.P.T. Terkina  
District: Hoshiarpur  
Pin: 144214

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt Harjinder Kaur is working with us as Clerk Cum Data Entry Operator. His/her EPF A/c No. is PN/1963/02700. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Sharmishtha Singh*  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2701

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	KAMALJEET KAUR (CDEO)
2.	EPF A/C No.	PN1963/2701
3.	UAN Number	101571872215
4.	Mobile No.	62393-43547
5.	Aadhar No.	8758 8735 1882

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to

Kamaljeet  
13-04-2023

transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: PATHANKOT  
Date: 13/04/2023

Signature *Kamaljeet*  
Name: KAMALJEET KAUR  
Address: W/o ARUN SHARMA  
VILL:- PANJUPUR  
PO:- N.NAL.BANDAN  
TEH AND DISTRICT -  
PATHANKOT 145025

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Sharmista*   
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

27-4

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES' PENSION SCHEME, 1995 (For in service as on Feb 2023) pr 17-B, Chandigarh**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs. SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

D 3 MAR 2023  
15780  
RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	VISHAV VIKRANT SINGH GU (FIELD OFFICER)
2.	EPF A/C No.	PN 1963/02704
3.	UAN Number	161569730135
4.	Mobile No.	9781704399
5.	Aadhar No.	739659376822

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Signature

Name: VISHAV VIKRANT Singh Gill

Address: K.No 230, Phase 1st,  
MOHALI

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

MANAGER  
The Punjab State Cooperative Bank  
Development  
Chandigarh

27-9

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

1145  
24 APR 2023

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	ABHIJEET BAINS (F.O)
2.	EPF A/C No.	PN 1963/ 02709
3.	UAN Number	
4.	Mobile No.	987671 19143
5.	Aadhar No.	3700 6525 1657

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Gorakhpur

Date: 17/04/2023

Signature  
Name: Abhijeet Bains

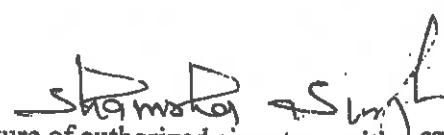
Address: Vill Sujjowal  
P.O. Balachaur  
Distt SBS Nopar

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt Abhijeet Bains is working with us as FO. His/her EPF A/c No. is PN 1963/02709 He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.  
CHANDIGARH

2713

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

27 FEB 2023

14577

RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1. Name & designation of employee	HARMANJIT SINGH, ASSISTANT MANAGER
2. EPF A/C No.	PN1963/02713
3. UAN Number	
4. Mobile No.	9815552134
5. Aadhar No.	222012775022

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

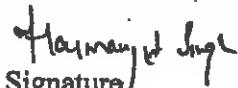
I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: CHANDIGARH

Date: 27/02/2023

  
Signature  
Name: HARMANJIT SINGH

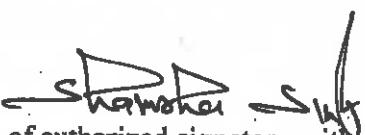
Address: H.NO. 2134,  
PHASE-10, MOHALI,  
PUNJAB

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt HARMANJIT SINGH is working with us as ASSISTANT MANAGER. His/her EPF A/c No. is PN 1963/02713. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-Op. Agric. & Industrial  
Development Bank Ltd.  
CHANDIGARH

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES' PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

2714  
The Punjab State Co-Operative Agricultural Development Bank Ltd., Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

15 APR 2023

571

**RECEIVED**

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	RAJWINDER SINGH, FIELD OFFICER
2.	EPF A/C No.	1963/2714
3.	UAN Number	11571700076
4.	Mobile No.	96465-91560
5.	Aadhar No.	775504986871

**DECLARATION BY MEMBER/STAFF**

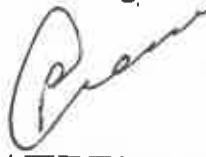
It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: **SHAHKOT**  
Date: 13/04/2023

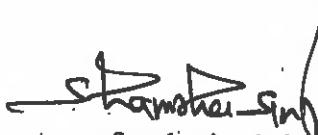
Signature   
Name: **RAJWINDER SINGH**  
Address: **BABA JIWAN SINGH NAGAR, VPO  
DUNEKE, MOGA,**

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of **The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh** (Name of estt.) do hereby certify that Shri/Smt **RAJWINDER SINGH** is working with us as **FIELD OFFICER**. His/her EPF A/c No. is **1963/2714**. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2716

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

1051  
21 APR 2023

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby, submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	RITESH KUMAR RISHIRAJ	F. O.
2.	EPF A/C No.	PN/1963/02716	
3.	UAN Number		
4.	Mobile No.	78145-45722	
5.	Aadhar No.	6222-4054-7481	

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already

remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

  
Signature

Place : HOSHIARPUR  
Date : 20 APR 2023

Name: RITESH KUMAR RISHIRAJ  
Address : S/o SH RAJESH KUMAR  
HNO 256, MOTI NAGAR,  
TEH – DASUYA, DISTT HOSHIARPUR

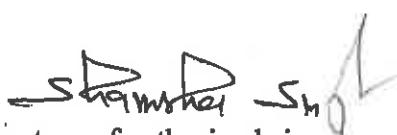
#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (EPF)  
The Punjab State Co-op Agricultural  
Development Bank Ltd.  
CHANDIGARH

2725

The Punjab State Co-Op.  
Agri. Dev. Bank Ltd.  
Sector 17-B, Chandigarh  
14576  
27 FEB 2022

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2022)**

To:

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the R.C. Gupta Judgment. In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1.	Name & designation of employee	GAGANDEEP SINGH ASSISTANT MANAGER.
2.	EPF A/C No.	PN-1963-2725
3.	UAN Number.	
4.	Mobile No.	9988300153
5.	Aadhar No.	7179 5354 4467

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Gagandeep Singh*

Place: CHANDIGARH

Signature  
Name: GAGANDEEP SINGH

Date: 27.02.2023

Address: HOUSE NUMBER - 653  
PHASE-6, MOHALI  
PUNJAB.

UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt GAGANDEEP SINGH is working with us as ASSISTANT MANAGER His/her EPF A/c No. is 2725. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 25(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

*S. N. SINGH*  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2726

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

1020  
21 APR 2023

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgement dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeal wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various RCs/EPFO in the years 2017 & 2018 while implementing the RC Cupia Judgment. In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1.	Name & designation of employee	Ritu Goyal Am
2.	EPF A/C No.	2726
3.	UAN Number	
4.	Mobile No.	6284547877
5.	Aadhar No.	5417-7058-0704

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Patiala

Date: 20-04-2023

*Ritu Goyal*  
Signature  
Name: RITU GOYAL

Address: 166,

Maharaj Advindra Enclave  
Near PTC Workshop,  
Nabha Road, Patiala 147001

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smti \_\_\_\_\_ is working with us as \_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time it transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPF 95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court at 04-11-2021.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Sh. Goyal* *S. R.*  
(Signature of authorized signatory with official seal)

Manager (EPF)  
The Punjab State Agricultural  
Development Bank  
CHANDIGARH

2731

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES' PENSION SCHEME, 1995 (For in service as on Feb. 2023)**

State Co-Op.  
Agricultural Development Bank Ltd.  
Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 47,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143/202144/2022 "EPFO Vs. SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeal wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various RO/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgments. In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1. Name & designation of employee	Mayju Balu CDEO
2. EPF A/C No.	1963 2731
3. UAN Number	101588030080
4. Mobile No.	94173 04422
5. Aadhar No.	6270 0761 3440

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(3) of EPF Scheme, 1952. It is to further certify that an amount @8.33% of the statutory ceiling limit i.e. Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

20 APR 2023  
899  
**RECEIVED**

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Abuha  
Date: 07-02-2023

Signature: Mayu Bala  
Name: Mayu Bala  
Address: Model Town Abuha

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

State Co-Op.  
Bank Ltd.  
Sector 17-B, Chandigarh

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

20 APR 2023  
804  
**RECEIVED**

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	RAJINDER KAUR CDEO
2.	EPF A/C No.	PN1963/02733
3.	UAN Number	
4.	Mobile No.	84375-52920
5.	Aadhar No.	5159 1435 5301

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit. In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Ludhiana  
Date: 19/04/2023

*Open*  
Signature  
Name: Rajinder Kaur  
Address: Plot No. 158, Sec. 4, Mundri  
Chandigarh, Distt. Mohali  
140301

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation), being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Sharma*  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.,  
Chandigarh

2738

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

20 APR 2023  
806

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Gurcharan Singh, Field Officer.
2.	EPF A/C No.	2738
3.	UAN Number	101572910928
4.	Mobile No.	8968959272, 9915849111
5.	Aadhar No.	810653310014

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Ropar  
Date: 19/04/2023

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

Amritpal Singh  
Dated: 19/04/2023  
Ch. Secy. (Signature)

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES.PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)

To

The Regional Provident Fund Commissioner,  
 Employees' Provident Fund Organization,  
 Regional Office, SCO No. 4-7,  
 Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

The Punjab State Co-Op. Agricultural Development Bank Ltd.

Sector 17-D, Chandigarh

19 APR 2023

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Pawan Singh Daonia (Field Officer)
2.	EPF A/C No.	PN 1963 / 02735
3.	UAN Number	101572916558
4.	Mobile No.	98153 - 01928
5.	Aadhar No.	5753-2978-0309

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to

Pawan Singh  
13/04/2023

Page 1 of 2

transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Pathankot  
Date: 13/04/2023

Signature:   
Name: Pawan Singh Daonia  
Address: S/o Rattan Singh Daonia,  
Vill - Sauli Bauli (Thandi Khui),  
Opposite - Arya Hospital,  
PO - Sujanpur, PIN - 145023  
Tehsil & Distt. - Pathankot (Punjab)

13/04/2023

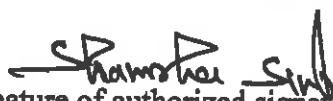
#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co-Op. Agricultural  
Development Bank Ltd.  
Sukhbir Singh

Page 2 of 2

2734

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Sector

1455)

27 FEB 2023

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment. In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee	ASHISH GAUTAM CEO
2. EPF A/C No.	1963/02734
3. UAN Number	
4. Mobile No.	8146665420
5. Aadhar No.	739783869061

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Chandigarh

Date: 27/02/2023

Ashley Gautam  
Signature  
Name: ASHLEY GAUTAM

Address: H.NO. 1707  
SECTOR-23 B, CHD.

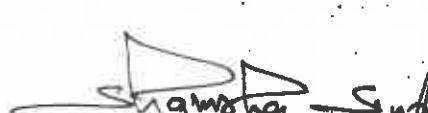
### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt. \_\_\_\_\_ is working with us as \_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_

Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)  
Marr...  
The...  
Dev...  
C...

2739

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.  
Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

20 APR 2023

009  
RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	GURWINDER SINGH, CCDEO
2.	EPF A/C No.	1963/2739
3.	UAN Number	
4.	Mobile No.	9646697595
5.	Aadhar No.	244596748174

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining ThePunjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, ThePunjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Gurwinder L  
Signature  
Place: Padm Laram  
Date: \_\_\_\_\_

Name: Gurwinder L  
Address: VPO Kharar

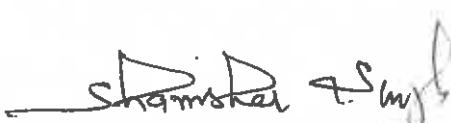
Teh Malauti Distt Chand  
Pb. 151211

### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manu (P.S.C.A.D.B.)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.  
CHANDIGARH

2745

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2013)**

The Punjab State Cooperative Agricultural Development Bank Ltd.  
Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee	RAMANDEEP SINGH, CDEo
2. EPF A/C No.	9745
3. UAN Number	
4. Mobile No.	9914542513
5. Aadhar No.	S77169625902

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

28 FEB 2023  
15633

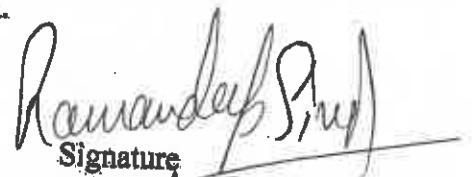
RECEIVED

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: CHANDIGARH

Date: 27.02.2022

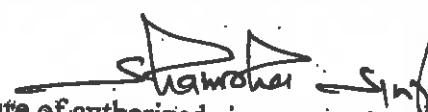
  
Signature  
Name: AMANDEEP SINGH  
Address: # 513, PHASE-10,  
MOHALI, 160062.

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (EPF)  
The Punjab State Co-op. Agri. & Rural  
Development Bank Ltd.  
CHANDIGARH

2753

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023) State Co-Op. Bank Ltd.  
Letter 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
 Employees' Provident Fund Organization,  
 Regional Office, SCO No. 4-7,  
 Sector 17-D, Chandigarh.

19 APR 2023

730

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	JAGDEEP SINGH, COEO
2.	EPF A/C No.	1963/2753
3.	UAN Number	101570272675
4.	Mobile No.	8054759547
5.	Aadhar No.	6273-4148-8744

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Amritsar  
Date: 13-4-2023



Signature

Name: JAYDEEP SINGH

Address: E-4/348, S.No. 1,2

Dharanpura, Chhota, Amritsar, 143105

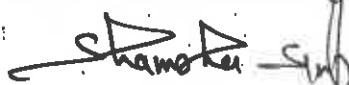
#### UNDERTAKING BY THE EMPLOYER

I, (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt JAYDEEP SINGH is working with us as CDEO. His/her EPF A/c No. is 196312753. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)



Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO VS SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Sector 17-B, Chandigarh.

15621  
28 FEB 2023

RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt: 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the R.C. Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1. Name & designation of employee	Hari Singh, Peon, S40B
2. EPF A/C No.	1963/02758
3. UAN Number	
4. Mobile No.	9888235253
5. Aadhar No.	626300402690

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33% of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16.11.1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Petition on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Chauhan

Signature

Name:

Address: #478 Khanda

Ali Saeed

Place: Chandigarh

Date:

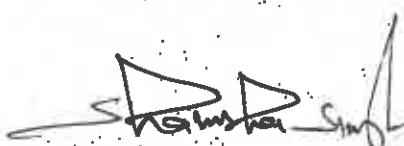
#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt. \_\_\_\_\_ is working with us as \_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(1) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: Chandigarh

Date: \_\_\_\_\_



(Signature of authorized signatory with official seal)

M.  
The  
Dev.

2756

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

The Punjab State Co-Op.  
Agrl. Dev. Bank Ltd.

PARA 11(4) OF EMPLOYEES

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

27 FEB 2023  
14574  
**RECEIVED**

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website); based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1.	Name & designation of employee	HARJEET SINGH FIELD OFFICER
2.	EPF A/C No.	PN 1963/2756
3.	UAN Number	
4.	Mobile No.	9988506999
5.	Aadhar No.	2553 8693 4123

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Harjeet Singh*

Signature  
Name: HARJEET SINGH

Place: Chandigarh

Date: 27-02-2023

Address: Jasso Patti  
V.P.O. - MATTI  
District - MANSA  
Punjab - 151504

**UNDERTAKING BY THE EMPLOYER**

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_ . His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Shambhu Singh*

(Signature of authorized signatory with official seal)

Manager (P.P.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2764

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

20 APR 2023  
974

RECEIVED

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	NIPENDER KUMAR (F.O)
2.	EPF A/C No.	PN/1963/2764
3.	UAN Number	
4.	Mobile No.	88375 99351
5.	Aadhar No.	726676263468

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: DERABASSI  
Date: 17.04.2023

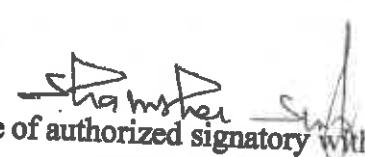
Signature   
Name: NIPENDER KUMAR  
Address: # 93-B, TIWANA ENC  
NEAR ITBP CHAUHAN  
PATIALA (PB)

### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.,  
CHANDIGARH

2770

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

Co-Op. Sector 17-B, Chandigarh

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

19 APR 2023

784

RECEIVED

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Sh. MANDJ KUMAR THAKUR
2.	EPF A/C No.	1963/2770
3.	UAN Number	
4.	Mobile No.	6283359016
5.	Aadhar No.	246333169099

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Manoj*

Signature

Name: Manoj Kumar Thakur

Address:

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

UNDERTAKING BY THE EMPLOYER 4/1 - Dukh Port Blockawar  
Tikriwala, Kair (903) Kangra

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*S. Ram Singh*   
(Signature of authorized signatory with official seal)  
Manager, Manager, Agricultural  
Development Bank Ltd.  
CHANDIGARH

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb. 1, 2022)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 47,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs. SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

20 APR 2023

90

RECEIVED

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment, in order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee:	Harmandeep Kaur FO
2. EPF A/C No.:	1963/2776
3. UAN Number:	101572893653
4. Mobile No.:	7508338360
5. Aadhar No.:	8428 4543 5088

**DECLARATION X : MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS95 on ceiling salary/wages) from the date of joining the EPS95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Abuher  
Date: 27.9.2023

Signature: Harminder Singh  
Name: Harminder Singh  
Address: 100 Bahadur Khan  
Teh. Abuher Dist. Faridkot

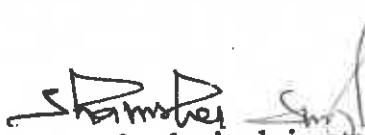
**UNDERTAKING BY THE EMPLOYER**

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

  
(Signature of authorized signatory with official seal)

2779

**JOINT OPTION UNDER ERSTWHILE PARA 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

The Punjab State Co-Op. Agricultural Development Bank Ltd.

To

20 APR 2023

900

RECEIVED

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 427,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs. SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(v) of the aforesaid judgement dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2019 while implementing the RC Gupta Judgment, in order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme, 1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-.

Particulars of the employee are as under:

1. Name & designation of employee	Kiran Bala CD GO
2. EPF A/C No.	1963/2779
3. UAN Number	101588352285
4. Mobile No.	99152-51054
5. Aadhar No.	956421785085

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 25(3) of EPF Scheme, 1952. It is to further certify that an amount @3.33 % of the statutory ceiling limit i.e., Rs. 15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employees' Pension Scheme, 1995 since 16.11.1995/ the date of my joining onwards.

I do hereby opt for diverting 3.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Abrokar  
Date: 27-02-2023

Signature: Kiran  
Name: Kiran Bala  
Address: 4111426, St 12-4

UNDERTAKING BY THE EMPLOYER Sunder Nagri, Abrokar

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_.

He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_



(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Co op. Agricultural  
Development Bank, Ltd.  
CHANDIGARH

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

962  
20 APR 2023

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	Navjeet kaur, CEO
2.	EPF A/C No.	2784
3.	UAN Number	
4.	Mobile No.	9915239202
5.	Aadhar No.	68852951200

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: Batala  
Date: 20/4/2023

UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized \_\_\_\_\_ signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

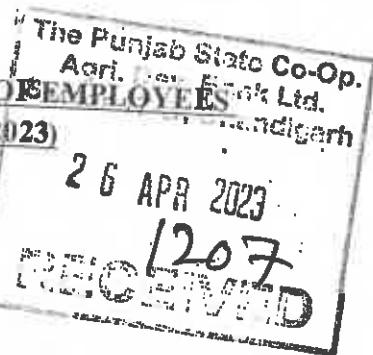
Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

Manager (P.F.)  
The Punjab State Cooperative Agricultural  
Development Bank Ltd.  
CHANDIGARH

2781

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**



To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1. Name & designation of employee	SANDEEP KUMAR PEON
2. EPF A/C No.	1963/2787
3. UAN Number	100019985577
4. Mobile No.	98763-84651
5. Aadhar No.	8670 9045 6137

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

Place: PHAGWARA  
Date: 20/04/2022

Signature Sandeep Kumar  
Name: SANDEEP KUMAR  
Address: V.P.O - MAHERU  
TEH - PHAGWARA, DIST - KHARO  
THALI

### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_ His/her EPF A/c No. is \_\_\_\_\_ He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)  
Manager (P.S.C.A.D.B.)  
The Punjab State Cooperative Agricultural  
Development Bank, \_\_\_\_\_  
Chandigarh

2788

JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb. 2023)

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	AMRITPAL SINGH (CDEO)
2.	EPF A/C No.	PN1963/02788
3.	UAN Number	
4.	Mobile No.	8470940002
5.	Aadhar No.	940042234345

DECLARATION BY MEMBER/STAFF

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State

Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Amritpal Singh*

Signature

Place: Kahnuwan

Date: 17/4/23

Name: AMRITPAL SINGH  
Address: EPD Rupnagar, Khurd  
Dist. Amritsar

#### UNDERTAKING BY THE EMPLOYER

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

*Shawaria Singh*

Manager (P.F.)  
The Punjab State Co-op. Agricultural  
Development Bank Ltd.  
CHANDIGARH

2789

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb1, 2023)**

The Punjab State Co-Op.  
Agr. Bank Ltd.  
Chandigarh

20 APR 2023  
922  
**RECEIVED**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	MAHABIR SINGH PEON, PADB, CHOHLA SAHIB.
2.	EPF A/C No.	PN/1963/2789
3.	UAN Number	
4.	Mobile No.	9814069237
5.	Aadhar No.	5746 1334 1455

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the

EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again.

*Mahebir Singh*  
Signature

Place: Chohla Sahib  
Date: 19.04.2023

Name: MAHABIR SINGH  
S/o S. SAHIB SINGH  
Address: Vill. Rattoke, PO Chohla sahib  
Distt. Tarn Taran, Punjab-143408

#### UNDERTAKING BY THE EMPLOYER

I \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

*Shamsher Singh*  
(Signature of authorized signatory with official seal)

Manager (P.S.C.)  
The P. S. C. Coop. Agricultural  
Development Bank Ltd.  
Chandigarh

2791

**JOINT OPTION UNDER ERSTWHILE Para 11(3) & PARA 11(4) OF EMPLOYEES  
PENSION SCHEME, 1995 (For in service as on Feb 1, 2023)**

To

The Regional Provident Fund Commissioner,  
Employees' Provident Fund Organization,  
Regional Office, SCO No. 4-7,  
Sector 17-D, Chandigarh.

Subject: Submission of joint option under para 11(3) and para 11(4) of the Employees' Pension Scheme, 1995 based upon the Hon'ble Supreme Court's Judgement in C.A. No. 008143-008144/2022 "EPFO Vs SUNIL KUMAR" pronounced on 04.11.2022.

Sir,

Your kind attention is invited towards Para 43 and Para 44(iv) of the aforesaid judgment dt. 04.11.2022 of Hon'ble Supreme Court of India, in the above cited Civil Appeals wherein the eligible employee and his/her employer are required to submit a joint option under erstwhile Para 11(3) & para 11(4) of the EPS'95 within a period of 4 months from the date of judgment.

Since no format for the Joint Option has been provided by EPFO (also not available on EPFO's website), based on similar formats issued by various ROs/EPFO in the years 2017 & 2018 while implementing the RC Gupta Judgment; In order to comply with the above requirement, we (employee and employer) are, hereby submitting the joint option form as required under erstwhile Para 11(3) & Para 11(4) of Employees' Pension Scheme-1995 for claiming pension on actual salary instead of ceiling salary limit of Rs. 15,000/-

Particulars of the employee are as under:

1.	Name & designation of employee	SURAJ KUMAR, PEON
2.	EPF A/C No.	1963/2791
3.	UAN Number	
4.	Mobile No.	9877801798
5.	Aadhar No.	739478519343

**DECLARATION BY MEMBER/STAFF**

It is certified that immediately after joining The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh I had been contributing towards the Provident Fund on my actual salary and an equal amount used to be contributed in my PF by the employer also as provided under Para 26(6) of EPF Scheme, 1952. It is to further certify that an amount @8.33 % of the statutory ceiling limit i.e., Rs.15,000/- (earlier Rs. 5,000/6,500) out of the Employer's contribution had been remitted by my employer every month towards Employee's Pension Scheme, 1995 since 16-11-1995/ the date of my joining onwards.

I, do hereby opt for diverting 8.33% of my actual salary/wages out of employer's contribution from my PF account towards Pension Fund (after adjusting the amount already remitted by the employer in EPS'95 on ceiling salary/wages) from the date of joining the EPS'95 till my attaining the age of 58 years. I hereby authorize, The Punjab State



Cooperative Agricultural Development Bank Ltd., Chandigarh (EPFO/Name of Estt.) to transfer/return the due differential amount thus making me eligible for drawing Pension on the basis of actual salary/wages instead of salary/wages based on the statutory limit.

In case there is any different format for submission of joint option, a copy of the same may be provided to me and I am ready to submit the same once again..

Signature 

Place: Jalelabor  
Date: 10/04/23

Name: SURAJ KUMAR

Address: STN 3, RADHA SWAMI

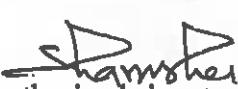
UNDERTAKING BY THE EMPLOYER Colony, FAZILKA (158193)

I, \_\_\_\_\_ (Name and Designation) being the authorized signatory on behalf of The Punjab State Cooperative Agricultural Development Bank Ltd., Chandigarh (Name of estt.) do hereby certify that Shri/Smt \_\_\_\_\_ is working with us as \_\_\_\_\_. His/her EPF A/c No. is \_\_\_\_\_. He/She is contributing towards Provident Fund on his/her actual salary/wages, as per the terms of Para 26(6) of the EPF Scheme 1952. Equal share had been contributed by this establishment too. This establishment has no objection if the due differential amount @ 8.33% of the employer's share w.e.f. 16-11-1995 i.e. from the date of commencement of the Scheme or when his salary/wages exceeded the statutory limit, along with due interest as declared under EPF Scheme, 1952 from time is transferred from his PF to EPS, thus making him eligible for drawing pension on the basis of Pensionable salary/wages based on his actual salary/wages, instead of on the statutory limit as per erstwhile Para 11(3) & Para 11(4) of the EPS'95 Scheme as permitted to do so by the aforesaid judgement of Supreme Court dt. 04-11-2022.

I certify that the particulars furnished above are correct as per the available record.

Place: \_\_\_\_\_  
Date: \_\_\_\_\_

(Signature of authorized signatory with official seal)

  
Manager (P.F.)  
The Punjab State Co-Operative Agricultural  
Development Board  
CHANDIGARH