

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬೆಂಕ್ Canara Bank

(भारत सरकार का उपक्रम)

(A Government of India Undertaking)

ಸಿಂಡಿಕೇಟ್ ಸಿಂಡಿಕೇಟ್ Syndicate

सेवा निर्विर्तों के लिये सार-संग्रह पुस्तिका COMPENDIUM FOR RETIREES



"We Salute You!"
For Your Commendable Contribution

Employees' Pension Fund
Human Resources & Public Relations Wing
Head Office : Bengaluru

कर्मचारी पेंशन निधि
मानव संसाधन व जन संपर्क विभाग
प्रधान कार्यालय : बेंगलूरु

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Message from
Sri. K SATYANARAYANA RAJU
Managing Director & CEO



Dear esteemed members of the Canara Bank family,

Retirement is not merely the end of a career, it is the beginning of legacy. It marks the transition from a life of professional purpose to one of personal fulfilment, where time becomes a canvas and experience the brush. It is a celebration of all that has been achieved, and an invitation to explore all that still awaits.

The towering legacy of Canara Bank has been built not just on systems and structures, but on the spirit of its people. Our retired employees are the cornerstone of this legacy visionaries who shaped our journey with their dedication, integrity, and quiet excellence. You are the living embodiment of our values, and your contributions continue to echo through every milestone we reach.

This Compendium for Retirees is a heartfelt offering from your Human Resources & Public Relations Wing a curated guide designed to simplify, support, and empower. It brings together essential information, benefits, and planning tools to ensure that your retirement is not only well deserved, but well supported. It is our way of saying: you may have stepped away from active service, but you remain at the heart of our institution.

I commend the Human Resources vertical team for this thoughtful initiative and extend my deepest gratitude to all our retirees. May this new chapter be filled with health, happiness, and the same grace with which you served our Bank.

With warm regards,

K SATYANARAYANA RAJU
Managing Director & CEO



Message From
Sri. HARDEEP SINGH AHLUWALIA
Executive Director



Dear Retired Colleagues,

Retirement is not the end of a journey, it is the beginning of a new one, rich with promise and personal freedom. It is a time to rediscover passions, nurture relationships, and embrace the joy of living life on your own terms. This phase is not a retreat from purpose, but a return to self - where every day is an open canvas.

At Canara Bank, our bond with employees transcends tenure. Retirement does not mark separation it deepens connection. You remain an integral part of our institutional family, and your legacy continues to shape our culture, inspire our values, and guide our future. The strength of our Bank today is a reflection of your dedication, and we honour that with enduring gratitude.

The Compendium for Retirees is a thoughtful initiative from our Human Resources & Public Relations Wing designed to serve as a practical companion in this new chapter. It brings together essential benefits, entitlements, and planning tools in a clear, accessible format. More than a guide, it is a reaffirmation of our commitment to your well-being, even beyond active service.

I commend the Human Resources vertical for this meaningful publication and hope it empowers you with clarity, confidence, and comfort as you embark on this exciting journey ahead.

With warm regards

Hardeep Singh Ahluwalia
Executive Director



Message from
Sri. B P JATAV
Chief General Manager



Respected Retirees,

Retirement is a passage into a richly deserved phase of life, where time becomes your own and every moment holds the promise of joy, reflection, and renewal. It is a celebration of all that you have given, and all that still awaits.

Canara Bank's enduring strength and stature are built on the shoulders of its people individuals like you, whose dedication, integrity, and quiet perseverance have shaped our journey through decades of transformation. You are not just part of our history you are its authors. Even in retirement, your legacy continues to guide us, inspire us, and remind us of the values we hold dear.

The Compendium for Retirees is a heartfelt initiative from the Human Resources vertical conceived as a reliable companion for this new chapter. It brings together essential information on terminal benefits, pension entitlements, and support services in a clear, accessible format. More than a guide, it is a gesture of continued care and respect, ensuring that your post-retirement journey is as smooth and dignified as your years of service.

We remain committed to standing by you, just as you stood by the Bank. May this compendium serve you and your loved ones well.

Warm regards,

B P JATAV
Chief General Manager



Message from
Sri K V RAMANA MURTHY
General Manager



Respected Retirees,

Retirement is a milestone that reflects a lifetime of dedication, discipline, and meaningful contribution. It marks the transition from a structured professional journey to a phase of personal freedom where time is yours to cherish, passions are yours to pursue, and memories are yours to relive.

At Canara Bank, we deeply value the service and commitment of our retired employees. You have been the pillars of our progress, and your legacy continues to inspire the generations that follow. Honouring your journey is not just a gesture it is a responsibility we hold with pride.

The Compendium for Retirees is a thoughtful initiative from the Human Resources & Public Relations Wing, designed to offer clarity, convenience, and continued support. It brings together essential information on various post retirement matters in a simple, accessible format. Whether it's guidance on Provident Fund, Gratuity, or Life Certificate submission, this booklet aims to be your trusted reference.

We hope this compendium serves as a helpful companion in your post-retirement journey and reaffirms our enduring commitment to your well-being.

With sincere regards,

K V RAMANA MURTHY
General Manager

INTRODUCTION

The retirement benefits which accrue on cessation from service are covered under various Settlements and Regulations. Similarly, the benefits extended to the ex-employees are covered under various Circulars, guidelines issued by the Bank from time to time. The present Booklet is an effort to consolidate the same, hoping that the same will be beneficial and useful to all.

Though sufficient care has been taken while consolidating the relevant information, please note that the information furnished herein is to give a brief idea and in case of any doubt or requirement of complete accurate/ details, one has to refer to the relevant Regulations/ Rules/Circulars and the guidelines/provisions/settlements contained therein shall only will prevail.

RETIREE FRIENDLY MEASURES

- ❖ Online submission of application for sanction of pension & Commutation.
- ❖ Issue of Digital PPOs.
- ❖ Crediting of terminal benefits on next working day of retirement for superannuated employees.
- ❖ Single Point of Contact nodal officer (Contact No.6366314053) is available at Head Office to get guidance/assistance to claim eligible Terminal and other benefits for family members of Canara Bank employees who die in harness.
- ❖ Pension calculator is made available in HRMS for knowing the approximate eligible Pension and Commutation.
- ❖ Pensioners can use “Canarites” mobile application after their retirement also. Once the pension details of the Ex-employee are updated in the HRMS at the Pension Fund section, pensioners can view the same in their Canarites login.
- ❖ Conducting Grievance Redressal Committee meeting Half-yearly, as per the Bank’s ongoing commitment to address and resolve issues raised by retired employees in a structured and consultative manner.
- ❖ Retiring employees can submit their claims for monthly reimbursement during last week of their retirement month.
- ❖ Vishranthi Newsletter/ other communication pertaining to ex-employees has been made available on Bank’s Website under Ex-employee section, apart from making available the same in Canarites App.

CANARITES APP

CANARITES - Ex-employees of Canara Bank can download the “Canarites” mobile app by visiting google play store (android phone users) or app store (iPhone users) and search for “Canarites”.

“Canarites” mobile app provides all the necessary information pertaining to their pension profile, pension disbursements, investments etc. Further, the app displays the latest Life Certificate status in the top of the home page. If the employee is already registered user of “Canarites”, once they retire and pension is sanctioned, the user profile in the app will transition automatically to retirees profile and the options in the app will switch to information pertaining to their pension.

A brief description of the Home Page Menu in the App is given below:



- 1. PENSIONER PROFILE:** This tab contains pensioner profile details like Name, Staff ID, Designation, Date of Birth, Date of Joining, Date of Retirement, Spouse name etc.
- 2. PENSION DETAILS:** This tab provides the details on Pension & commutation i.e. type of pension, PPO number, PPO date, commutation sanction date, commutation restoration date, Basic pension before commutation, commutation amount etc.
- 3. DISBURSEMENT DETAILS:** This tab will provide details of pension details for last 12 months which includes Basic pension after commutation, Dearness relief, IT deduction (if any) & Total pension payable.
- 4. INVESTMENT DETAILS:** Details of the of investments made by the pensioner in the year as per the Income Tax provisions, declared amount of investment, Proof verified amount may be checked through this tab.
- 5. EX-EMPLOYEE PAGE:** This link will facilitate the user to access the Ex-employees Web-page on our Bank's website.

6. IN-HOUSE PUBLICATIONS: This link will provide the pensioners access to view In-house publications issued by the Bank viz Today's Tidings, Executive Digest, Shreyas, Occasional Publication & Vishranthi Newsletter.

7. FORM 16 PART A: Option to download Form 16 (Part A) of the latest financial year.

8. FORM 16 PART B: Option to download Form 16 (Part B) of the latest financial year.

PL ENCASHMENT

- A. Eligible components as per Salary and allowances.
- B. The pro-rata PL earned during the year till the date of retirement credited to the PL account.
- C. Maximum of **255** days of PL can be encashed on retirement/death.
- D. For latest definition of Salary/Pay for the purpose of calculation of PL Encashment time to time Bi-partite settlements/Joint Notes shall be referred.
- E. Encashment of privilege leave on retirement is calculated on the basis of last drawn salary, and is exempted from Income Tax upto a maximum of Rs. **25,00,000/-**.
- F. PL encashment in case of resignation will be 50% of accumulated PL subject to a maximum of **127** days.

REGULATION 20 [3] [iii] OF CBOSR INVOKED CASES

An Officer against whom disciplinary proceedings have been initiated will cease to be in service on the date of superannuation but the disciplinary proceedings will continue, as if he is in service until the proceedings are concluded and final order is passed in respect thereof. The concerned Officer will not receive any pay and / or allowance after the date of superannuation. He will also be not entitled for payments of retirement benefits till the proceedings are completed and final order is passed thereon except his own contribution to PF and provisional pension in terms of Regulation 46 of Canara Bank Employees' Pension Regulations, 1995, if he is a Pension Optee.

SCHEME FOR COMPASSIONATE APPOINTMENT OR PAYMENT OF LUMP SUM EX-GRATIA AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT (HO CIRCULAR 4/2025)

- The Scheme is effective from 05/08/2014.
- To a dependent family member of a permanent employee of our Bank who -
 - dies while in service (including death by suicide)
 - has retired on medical grounds due to incapacitation before reaching the age of 55 years. {Incapacitation is to be certified by a duly appointed Medical Board in a Government Medical college /Government District Head Quarters Hospitals / Panel of Doctors nominated by the Bank (i.e. Chief General Manager / General Manager, Human Resources Wing) for the purpose.}
 - has been missing and has left over service of more than two years.

- For the purpose of the Scheme, “employee” would mean and include only an employee appointed on a regular basis against permanent vacancy, who was serving full time or part time on scale wages, at the time of death/ retirement on medical grounds, before reaching age of 55 years and does not include any one engaged on contract / temporary / casual or any person who is paid on commission basis.
- The term dependant family member means:
 - Spouse; or
 - Wholly dependent son (including legally adopted son); or
 - Wholly dependent daughter (including legally adopted daughter); or
 - Wholly dependent brother or sister in the case of unmarried employee
- The appointment under the scheme shall be made in the Clerical or Sub-staff cadre only.
- **Eligibility:**
 - The family is indigent and deserves immediate assistance for relief from financial destitution; and
 - Applicant for compassionate appointment should be eligible and suitable for the post in all respects under the provisions of the relevant Recruitment Rules
- The cases where the death occurred on or after 05/08/2014 shall only be covered under this scheme of Compassionate Appointment. Application for employment under the Scheme from eligible dependent will normally be considered upto five years from the date of death or retirement on medical grounds.
- The Bank can have both the options i.e. Compassionate Appointment or payment of Lumpsum Ex-gratia amount. However, any of these two options can be used only when the other conditions of compassionate appointment are met. In such case, the quantum of Ex-gratia shall be as under:-
- **Quantum of Ex-gratia:** The ex-gratia amount shall be calculated @ 60% of the last drawn gross salary (net of taxes) for each month of remaining service of the employee (i.e. up to the age of superannuation in terms of extant service rules / conditions) at the time of his / her exit subject to the cadre-wise ceiling of “Maximum Amount”, mentioned as below, will be payable.

The cadre-wise ceiling on Ex-gratia amount payable will be as follows:

CATEGORY	MAXIMUM AMOUNT
Officers	Rs.8.00 Lakhs
Clerical Staff	Rs.7.00 Lakhs
Subordinate Staff	Rs.6.00 Lakhs

- In case of death caused on account of resisting dacoits / robbers in case of Bank robberies or on account of terrorist attacks, the dependants of the deceased employee will continue to be governed as per the provisions of Circular No.185/2022 dated 31.03.2022.
- The other conditions/ eligibility norms specified under HO Circular 4/2025 dated 01.01.2025 shall apply.

SCHEME OF REWARD FOR RESISTING DACOITS/ROBBERS IN CASE OF BANK ROBBERIES

Bank is providing compensation, reward, compassionate appointment and certain other benefits to the family of the deceased employees who are killed while resisting Bank Robberies/ terrorist attacks on Bank including left wing extremism.

For more details, HO Circular 185/2022 dated 31.03.2022 may be referred.

GROUP TERM LIFE INSURANCE POLICY

Group Term Life Insurance Policy (GTLI) is introduced w.e.f. 01.02.2021. The Legal Heir/nominee as per NPS/PF/Gratuity records will receive the eligible amount under the GTLI Policy.

For employees superannuating during the policy period:

- Bank has paid 90% of the pro-rata premium payable including GST and the employees have paid the remaining 10% of payable premium including GST for the period i.e. till the date of their superannuation.
- For the remaining period i.e., from the date on which employees cease to be in the services of the Bank on attaining the age of Superannuation, till the policy period, if they have paid 100% of the pro-rata premium payable till the expiry of the Current Policy Period, the coverage has been extended.
- For the employees exiting from the bank on account of VRS and have given consent to continue in the policy are liable to pay 100% of the pro-rata premium from the date of his/her exit till the expiry of the policy and the same shall be deducted from his/her account

For more details, Please Refer IC/321/2025 dated 23/04/2025 and contact HRM Section of the Circle Office where the employee last worked immediately before death.

DEATH DUE TO ACCIDENT

Bank is having a Group Personal Accident Insurance Policy for the employees in service under Staff Welfare Measures. In case of death of employee in service due to accident, claim needs to be preferred as per the requirement of the said policy. For further details/ necessary formats/ application, please contact the HRM Section, where the employee last worked immediately before death.

For more details, Please Refer IC/128/2025 dated 28/02/2025.

MEMENTO ON SUPERANNUATION

Bank is presenting memento to the employees retiring from the service on attaining superannuation. Such retiring employees are eligible to purchase gift article of their choice and Bank will be reimbursing an amount as follows:

The modified guidelines under the said scheme are as follows:

Quantum:

Cadre of Employees	Total Amount payable (Rs.)
Executives	35,000
Officers	30,000
Clerical Staff	25,000
Sub-staff	20,000

For further details, please refer IC/359/2023 dated 19.04.2023.

REIMBURSEMENT OF EXPENSES TOWARD SHIFTING ON RETIREMENT UP ON SUPERANNUATION/VRS/RESIGNATION

The Officers, who retire on superannuation/VRS/Resignation, are eligible for reimbursement of TA, shifting personal belongings/baggage and other expenses for self & dependent family members, as applicable on transfer.

The reimbursement shall be as applicable from the last station at which the officer is posted to the place where he/she proposes to settle on retirement.

Advance TA expenses shall not be permissible and reimbursement of expenses incurred is to be claimed from the respective HRM Sections of the Circle.

TA expenses shall be claimed within six months from the date of retirement.

The facility shall be extended to the family members in the case of death of an officer while in service.

COMPETENT AUTHORITY FOR PERMITTING VRS / RESIGNATION: (Cir No.331/2020)

Officer Employee who seek VRS / Resignation	Competent Authority
Officer employees in Scale I/II/III and Executives in Scale IV & V	The Chief General Manager/ General Manager, Human Resources Wing, Head Office
Executives in Scale VI	The Executive Director - Overseeing H R Wing
Executives in Scale VII, VIII	Managing Director & CEO

IDENTITY CARDS TO RETIRED EMPLOYEES

Bank is issuing identity cards to the ex-employees retired on Superannuation / VRS / SVRS/Resignees drawing Pension only. It may be noted that the identity card is issued only for the purpose of identification and not for any other purpose.

The application along with two stamp size photographs in the prescribed format has to be submitted by the retired employee (upto Scale V) to the HRM Section of respective Circle /SA Section, Inspection Wing/HOSA Section, HR Wing, HO where the retired employee has last worked. Retired executives in Scale VI & VIII to submit application to HOSA Section, HR Wing, HO through the pension drawing branch or branch where they are having account.

PREFERENTIAL RATE OF INTEREST ON DEPOSITS

Bank is extending preferential rate of interest on deposits to retired employees and certain other category of former employees.

PREFERENTIAL RATE OF INTEREST ON DEPOSITS IS AS UNDER:

S.NO.	PARTICULARS	ADDITIONAL ROI OVER AND ABOVE GEN. PUBLIC
1	Domestic Term Deposits irrespective of size of deposits for Ex- Employee Senior citizens	1.50%
2	Domestic Term Deposits-all maturity slabs - irrespective of size of deposits for Employees / Ex-Employees.	1.00%
3	Canara Tax Saver Deposits	1.00 %

(I) As per RBI guidelines, preferential rate of interest to be paid only on deposits standing in the name/s of the following categories of employees:

- a. An employee of the Bank [confirmed or probationary] either singly or jointly with any other member or members of his/her family.
- b. The Chairman/Chairman & Managing Director/Executive Director of the Bank only during the period of their tenure.
- c. An employee of our Bank, who has been deputed outside or elsewhere.
- d. A retired employee [including an employee who has voluntarily retired] either singly or jointly with any other member or members of his/her family.
- e. Workmen employees who have opted for pension under Regulation 29 of the Pension Regulation and resigned under "Scheme of Voluntary Retirement" putting in not less than 20 years of active blemishless service.
- f. Workmen employees, who have completed 25 years of active blemishless service and resigned.
- g. Officer employees who have served the Bank for a period of not less than 20 years of active blemishless service and resigned under "Scheme of Voluntary Retirement".
- h. Officer employees who have served the Bank for a period not less than 25 years [active service] and with a blemishless record, but resigned from the services of the Bank prior to introduction of "Scheme of Voluntary Retirement" mentioned in Circular No.160/86 dated 24/04/1986.
- i. The spouse of a deceased employee in his/her single name.
- j. The spouse of a deceased retired employee in his/her single name.
- k. The spouse of a deceased ex-employee/Officer mentioned in points f, g, h and i above.
- l. An Association or a Fund, all members of which are our Bank employees.
- m. A person employed on a contract of a specified duration is eligible for a preferential rate of interest on his/her deposits till the expiry of the term of contract.
- n. An employee taken over in pursuance of any scheme of amalgamation is eligible for preferential rate of interest on his/her deposits. However, in such cases, the additional interest shall be allowed only if the interest at the contracted rate together with the additional interest does not exceed the rate which would have been allowed if such employees were originally employed by the Bank.

In all cases of joint deposits where our employee is one of the depositors, he/she should invariably be the first named depositor in order to be eligible for preferential rate of interest and a declaration in NF-118 (Annexure) is given to the effect that the money deposited belongs to him/her.

(II) For the purpose of joint deposits, the word “family” would mean and include:

- a) The spouse of the employee/retired employee.
- b) The children, parents, brothers and sisters of the employee/retired employee, who are dependent on such employee/retired employee.

However, the word “family” would not include a legally separated spouse.

(III) The following types of deposits are not eligible for preferential rate of interest:

- a. NRE, FCNR and RFC term deposits.
- b. Deposits made jointly with others [other than family members as defined in Point II above].
- c. Deposits of employees on contract.
- d. Deposits of ineligible ex-employees and their widows.
- e. Deposits of employees who have resigned [other than mentioned in points I(f), I (g), I(h) and I(i) above] or who have been terminated.
- f. Deposits of dismissed employees/compulsorily retired employees as a sequel to disciplinary action.
- g. Deposits of temporary employees.
- h. A person employed on deputation is eligible for preferential rate of interest on his/her deposits. However, this benefit shall cease to accrue on the expiry of the term of deputation, in the case of persons taken on deputation for a fixed duration.
- i. The additional interest shall be payable only so long as the person continues to be eligible for the same and in case of his ceasing to be so eligible, till the maturity of the deposit in the case of term deposit account. This provision leads to the following explanations:

-  The benefit of additional interest cannot be extended to the term deposits [including Recurring Deposits] placed with the Bank by the depositor, even if he/she becomes an employee of the Bank during the currency of the deposit.
-  The benefit of additional interest can continue to be extended till the maturity of a term deposit account [including Recurring Deposits] even if the depositor-employee ceases to be employee of the Bank during the currency of the deposit.
-  In both the above cases, contracted rate of interest shall continue to be extended till the maturity without incorporating any change in the interest rate during the currency of the deposit account.
-  In the case of an individual minor's account, employee would be signing only as a guardian and hence it is not eligible for preferential rate of interest. Only if the employee is a party to the deposit as a joint depositor, and on his/her giving the prescribed declaration to the effect that the amount deposited belongs to him/her, the account is eligible for preferential rate of interest.
-  In respect of all deposits eligible for preferential rate of interest, a declaration in NF118 to the effect that the monies deposited belong to the employee/s should be obtained without fail for each fresh eligible fixed deposit. A format of NF-118 is provided as annexure to this circular.

🌟 In the following cases, declaration in NF-118 need not be obtained, provided however, the declaration has already been obtained for the original/previous deposit or for the operative account of the concerned employee:

- i. Renewal of an overdue deposit [only if the amount renewed is the same as the amount of previous deposit besides accrued interest].
- ii. Extension of period of the deposit [provided no additional amount other than interest accrued is accepted].
- iii. The deposit is opened by transfer of funds from the operative account of the employee concerned.

For more details, please refer IC/92/2024 dated 15.02.2024.

CONCESSIONS IN SERVICE CHARGES

The following facilities shall be extended to ex-employees of the Bank and others who are eligible for preferential rate of interest on deposits without levying any commission, postage and other charges.

- Issuance, cancellation and issuance of duplicate Demand Drafts
- Collection of all outstation and local instruments, deposit receipts, transfer of deposit accounts, provided the instruments in question are drawn in their favour (not endorsed in their favour)-
- Issuance of duplicate passbooks, pass-sheet and deposit receipts
- Collection of foreign currency instruments drawn in their favour (not endorsed in their favour). This also covers foreign inward remittances expressed in Indian Rupees.
- The following charges shall not be applicable in the case of above category of persons.
 - i. Ledger folio charges for over draft accounts in their individual capacity
 - ii. Charges for carrying out standing instructions
 - iii. Safe custody charges in respect of approved securities pledged for loans
 - iv. Processing charges for loans/ advances granted to them in their individual capacity
 - v. Processing charges for Overdraft sanctioned (for personal purpose) against approved securities (even if accounts stand in the joint names of theirs along with their close relatives)
- Annual fee on ATM/Debit cards, pre-closure of RD account within one year of its opening, CBS charges / RTGS / NEFT / Net banking charges are waived to ex-employees.
- The following service charges are waived:
 - i. Maintenance of Average Monthly Balance in their SB accounts
 - ii. Charges for SMS alert/ message sent to customers
 - iii. For Ex-employee Senior Citizens, quarterly service charges for inoperative accounts
 - iv. Address Confirmation/ attestation
 - v. Request for Change of Mobile number/ e-mail/ Address.
 - vi. Request for modifying operating instructions
 - vii. Any deliverable returned back to branches- By courier/mail due to negative response (no such consignee/ consignee shifted to different address) for

instance: cheque books, Debit card, credit card or Bank notice returned back to branch.

- viii. Issuance of withdrawal slips for those account holders who hold Cheque book with them.

Locker Rent Concession to Ex-staff members:

Employees/Ex-employees/Spouse of the deceased Staff/Ex-Staff are eligible for 50% concession on rent for Small and Medium Lockers and 25% concession on Large and very large lockers.

Waiver of Processing charges on Jewel Loans:

Ex-employees are eligible for waiver of processing charges while availing gold loans. At present, the processing charges are being levied to the gold loan accounts and all such charges are reversed at the vertical level. However vertical has already taken up for implementation of system level changes with TO vertical to waive the processing charges at account level and it is under development.

However, Jewel Appraiser charges being a third-party entity service charges, are to be borne by the ex-employee, as applicable to the existing employee gold loan scheme.

SB Ex-Staff Jeevandhara -Diamond” & “SB ExStaff Jeevandhara - Platinum” for our Ex-employees

SB EX-STAFF JEEVANDHARA- DIAMOND (1625)		
Eligibility	Pensioner/Prospective pensioner including all the ex-employees retired on voluntary basis or normal, who has given mandate for credit of their pension in the account ex-employees of our Bank. Account will be opened preferably jointly with spouse only, with operational instructions of Former/Survivor. However, the benefits will be with the first holder as Pensioner. The account may be opened with single name of pensioner also.	
Initial Balance	Zero	
Minimum balance	No minimum balance requirement	
Product Code	1625	
Loan against Own Deposits	As per existing staff guidelines/ scheme guidelines	
Monthly Pension credit	Monthly pension Up to Rs.50000.	
Debit Card	Rupay Platinum Debit Card	
	ATM Cash Withdrawal	Rs. 100000/ per day
	Debit card Charges/ AMC	Free
	ATM Transactions	Free unlimited at our Bank ATMs. Transactions at other Banks - 3 at Metro & 5 at Non-Metro centres.
	Airport Lounge (Domestic Airport)	2 per Quarter
	Airport Lounge (International Airport)	2 per Year

CREDIT CARD	Issuance	Free
	AMC	Free
NEFT/ RTGS/ NET Banking/ SMS Alerts/IMPS/DD	Free	
Locker Facility	25% concession. (Allotment Priority subject to availability)	
Personal Accident insurance (PAI)/Air Accident Insurance (AAI) Cover*	PAI 16 lakhs, AAI 20 lakhs including Rupay platinum debit Cards. Insurance will be available till pensioner attains the age of 65 years.	
Health Insurance	Health Insurance policy from Associated partners.	
Concession for Medicine	Up to 25% as per Bank Tie-ups on Time to time basis through ai1 app at present.	
Processing Fees	No Processing charge for Pension loan. 25% waiver of Processing Fees may be provided for HL, VL loan.	
Loan facility	Canara Pension loan as per existing guidelines. Apart from this, the scheme may be modified with - TOP UP FACILITY of the loan limit where ever the limit /balance is repaid to 50 % and /or half of the repayment period is over. (subject to no irregularity in repayment, and subject to eligibility as per scheme , based on maximum limit/age).	
Instant Overdraft facility	The overdraft facility will be subject to regular credit of pension for at least 2 consecutive months. - Overdraft facility: two-month net pension credited in the account, subject to max of Rs.1,00,000/. - Max age for availing the benefits: 75 years. - May be availed through Mobile banking -ai1 app / Branches. - Valid for 60 days. - Rate of Interest: RLLR + 2.50%. p.a(at monthly rest.) - Option available for Canara Pension loan, with customer request.	
TD	Sweep in / Sweep Out facility available	
MISC service	Form 16- Free delivery of physical copy to be delivered through courier/ Post through CPPC, apart from downloading through ai1. On line 15G/ 15H updation. Pension Slip can be generated via SMS/Email	
Personalised Cheque Books	Name printed up to 60 leaves per annum	
Certificate Updation	Free of cost Door step Banking service for Life Certificate Collection may be provided, apart from Jeevan Praman available through ai1 App. Acknowledgement through SMS on submitting Life Certificate/Reminder in case of non-submission. Facility to submit other certificate like re-employment, re-marriage etc. is also available in video life certificate. Branches to have facility to accept Digital Life Certificate (DLC) and Life Certificate (LC) in printed forms.	
Physically challenged/incapacitated	Special facility to physically challenged/ incapacitated and pensioners unable to be present at the branch. In such cases the bank official	

	visits the pensioner's residence / hospital for the purpose of obtaining the life certificate.
Portability	The existing pension accounts opened under any product codes, including existing Jeevandhara may be ported in to new variants "SB Ex-Staff Jeevandhara- Diamond" & "SB-Ex-Staff Jeevandhara-Platinum" as per customer request. Portability within the pension product is available. Reverse portability to general products is also available.

SB EX-STAFF JEEVANDHARA PLATINUM (1626)

Eligibility	Pensioner/Prospective pensioner including all the ex-employees retired on voluntary basis or normal, who has given mandate for credit of their pension in the account ex-employees of our Bank. Account will be opened preferably jointly with spouse only, with operational instructions of Former/Survivor. However, the benefits will be with the first holder as Pensioner. The account may be opened with single name of pensioner also.	
Initial Balance	Zero	
Minimum balance	No minimum balance requirement	
Product Code	1626	
Loan against Own Deposits	As per existing staff guidelines/ scheme guidelines	
Monthly Pension credit	Monthly pension above Rs.50000.	
Debit Card	Rupay Select Debit Card	
	ATM Cash Withdrawal	Rs. 100000/ per day
	Debit card Charges/ AMC	Free
	ATM Transactions	Free unlimited at our Bank ATMs. Transactions at other Banks - 3 at Metro & 5 at Non-Metro centres.
	Airport Lounge (Domestic Airport)	2 per Quarter
	Airport Lounge (International Airport)	2 per Year
CREDIT CARD	Issuance	Free
	AMC	Free
NEFT/ RTGS/ NET Banking/ Alerts/IMPS/DD SMS	Free	
Locker Facility	50% concession. (Allotment Priority subject to availability)	
Personal Accident insurance (PAI)/Air Accident Insurance (AAI) Cover*	PAI 24 lakhs, AAI 30 lakhs including Rupay Select Debit Card. Insurance will be available till pensioner attains the age of 65 years	
Health Insurance	Health Insurance policy from Associated partners.	
Concession for Medicine	Up to 25% as per Bank Tie-ups on Time to time basis through ai1 app at present.	
Processing Fees	No Processing charge for Pension loan. 50% waiver of Processing Fees may be provided for HL, VL loan.	
Loan facility	Canara Pension loan as per existing guidelines.	

	Apart from this, the scheme may be modified with - TOP UP FACILITY of the loan limit where ever the limit /balance is repaid to 50 % and /or half of the repayment period is over.(subject to no irregularity in repayment; and subject to eligibility as per scheme , based on maximum limit/age)
Instant Overdraft facility	The overdraft facility will be subject to regular credit of pension for at least 2 consecutive months. - Overdraft facility: two-month net pension credited in the account, subject to max of Rs.2,00,000/. - Max age for availing the benefits: 75 years. - May be availed through Mobile banking -ai1 app / Branches. - Valid for 90 days. - Rate of Interest: RLLR + 2.50%. p.a(at monthly rest.) - Option available for Canara Pension loan, with customer request.
TD	Sweep in / Sweep Out facility available
MISC service	Form 16- Free delivery of physical copy to be delivered through courier/ Post through CPPC, apart from downloading through ai1. On line 15G/ 15H updation. Pension Slip can be generated via SMS/Email
Personalised Cheque Books	Unlimited cheque leaves free
Certificate Updation	Free of cost Door step Banking service for Life Certificate Collection may be provided, apart from Jeevan Praman available through ai! App. Acknowledgement through SMS on submitting Life Certificate/Reminder in case of non-submission. Facility to submit other certificate like re-employment, re-marriage etc. is also available in video life certificate. Branches to have facility to accept Digital Life Certificate (DLC) and Life Certificate (LC) in printed forms.
Physically challenged/incapacitated	Special facility to physically challenged/ incapacitated and pensioners unable to be present at the branch. In such cases the bank official visits the pensioner's residence / hospital for the purpose of obtaining the life certificate.
Portability	The existing pension accounts opened under any product codes, including existing Jeevandhara may be ported in to new variants "SB Ex-Staff Jeevandhara- Diamond" & "SB-Ex-Staff Jevandhara-Platinum"as per customer request. Portability within the pension product is available. Reverse portability to general products is also available.

"CANARA ANGEL" - Women Specific Savings Account

-  Female employees / ex-employees are permitted to open Canara Angel account under product Code Lavender - 1628 , Rose - 1629, Orchid - 1630.
-  **Eligible Customer Types:** All Women aged from 18 years up to 70 years as on date of account opening - Individual / Senior Citizen / Blind / Illiterate/Female - Staff / Ex-staff.
-  The three variants under Canara Angel with the required Quarterly Average Balance (QAB) are:

Variant	Lavender	Rose	Orchid
Min QAB*	Rs 5,000/-	Rs. 30,000/-	Rs. 1,00,000/-

 Premium facilities provided to Canara Angel account holder include:

1. Offers in top e-com sites like Urban Company, BookMyShow, Myntra, Swiggy and Amazon.
2. Free health insurance cover upto Rs. 10 Lakhs for cancer care protection
3. Personal accident cover upto 20 Lakhs (over and above card-based insurance) to the primary account holder.
4. Zero service charges on SMS alerts, IMPS/RTGS/NEFT and locker Operations.
5. Eligible for Free airport lounge access - 2 Domestic Airport Lounge access per quarter and 2 International Airport Lounge access annually (Participating lounges are listed on the Rupay website)

For more details, please refer HO Cir. No.IC/313/2024 date 12.04.2024.

REIMBURSEMENT FOR IBA MEDICAL INSURANCE EXPENSES TO RETIRED EMPLOYEES/ SPOUSE OF DECEASED RETIRED EMPLOYEES (AGAINST PROOF)

-  All the retired employees of the Bank who have retired from the services of the Bank on or before 31.03.2025 on superannuation/VRS/SVRS 2001/spouse of such retired employees who have died and drawing family pension/ employees who have resigned and drawing pension or their spouse drawing family pension shall be eligible for the benefit under the scheme.
-  The following persons are not eligible under the Scheme: a. Employees who have been discharged / dismissed/ removed from the service / compulsorily retired/ terminated on the grounds of misconduct. b. Employees who have resigned from the services of the Bank and are not drawing pension.
-  The eligible ex-employees as above/ spouse of such ex-employees who have deceased, will be reimbursed premium amount towards renewal IBA Medical Insurance policy incurred by them for the year 2025-26.
-  The reimbursement under this head is subject to maximum of Rs.6200/-.
-  The expenses for reimbursement under this head should have been incurred during the year 2025.-26.
-  The reimbursement will be directly credited to the account of retirees who have availed IBA Medical Insurance Policy for the year 2025-26.

(OR)

REIMBURSEMENT OF MEDICAL EXPENSES ON DECLARATION BASIS TO RETIRED EMPLOYEES / SPOUSE OF DECEASED RETIRED EMPLOYEES WHO ARE DRAWING FAMILY PENSION

-  All the retired employees/ spouse of the retired employees who have retired from the services of the Bank on or before 31.03.2025 on superannuation/VRS/SVRS 2001/spouse of such retired employees who have died and drawing family pension/ employees who have resigned and drawing pension or their spouse drawing family pension shall be eligible for the benefit under the scheme.
-  The following persons are not eligible under the Scheme: a. Employees who have been discharged / dismissed/ removed from the service / compulsorily retired/ terminated on the grounds of misconduct. b. Employees who have resigned from the services of the Bank and are not drawing pension.

- 👤 The reimbursement under this head is subject to maximum of Rs. 4,200/- The reimbursement of expenses under this head shall be made on declaration basis as the case may be.
- 👤 The eligible retired employees/ spouses of deceased employees have to submit their declaration/ claim to the concerned Circle Office to which their Pension Paying Branch is assigned, duly informing the details such as Pension Account Number to which the amount is to be credited. The claim should be preferred on or before 28.02.2026. The Circle Office shall process the claim and disburse the same to the spouse of ex-employee who is drawing family pension by way of credit to their Pension Account specified by debit General Charges - Staff Welfare Schemes Expenses before 27.02.2026

The eligible pensioners/ family pensioners can also submit the claim through on-line mode which will be made available on Canara Bank website.

DISPENSARY:

At present Dispensary facility is available at Circle Offices, Head Office, Head Office Annexe. The retired employees may also avail the facility. For further details concerned HRM Sections may be contacted.

ENGAGING RETIRED OFFICERS AS RECOVERY AGENTS

- 👤 Bank has issued detailed guidelines on engaging retired employees of Canara Bank as Recovery Agents of our Bank for recovery of small value NPA accounts, doubtful and loss assets through persuasive method.
- 👤 The person/ agency who wants to act as a Recovery Agent of our Bank, has to submit his/her application to the Branch concerned and the Branch has to forward it to the concerned Circle with recommendation after ensuring compliance of the following pre-conditions stipulated in the guidelines:
 - i. Recovery Agent has to undergo, training conducted by IIBF or their affiliated institutes or our LDC, Bangalore as follows:

For retired employees of Public Sector Banks	For other retired employees of Government/PSUs
Retired employees of Public Sector Banks including Canara Bank are exempted from the stipulation of 100/50 hours of training conducted by IIBF.	Recovery Agents have to undergo, 100/50 hours training conducted by IIBF or their affiliated institutes including our STC, Bangalore and obtain certificate to that effect

To attract retired employees to act as Recovery Agents, our 'Staff Training College, Bangalore' shall conduct training programme at no loss - no profit basis. In this regard, Circle may take up with STC, Bangalore for providing training to retired employees to act as Recovery Agents;

- ii. Antecedents of Recovery Agent including police verification are to be verified by the Bank;
- iii. Branch has to conduct due diligence of Recovery Agents recommended by them;

- iv. If Recovery Agent to be empanelled is retired employee of Canara Bank, in addition to the above, Circle Office, shall get a clearance certificate as stated below:
 - a) Clearance certificate (having unblemished track record) along with details of Departments/Places where such employee has worked in the Bank, shall be obtained from Human Resources Wing, HO, if retired employee was an Executive of our Bank.
 - b) In all other cases, clearance certificate (having unblemished track record) along with details of Departments/Places where such employee has worked in the Bank, shall be obtained from the concerned HRM Section, Circle Office, where the retired employee worked last.
- v. Recovery Agent shall be required to execute an agreement containing the Terms & conditions of the Bank;
- vi. Recovery Agent shall give Bank guarantee/ deposit of approved security for an amount equivalent to ` 50,000/-.
-  The empanelment of retired employees as Recovery Agents of the Bank shall be at the sole discretion of the Bank.
-  For further details, refer to the latest Loan Recovery Policy, HO Circular No 218/2025 dated 27.03.2025 referred.

PERMISSION TO TAKEUP EMPLOYMENT AFTER RETIREMENT

As per Regulation 50 of Canara Bank Employees' Pension Regulations, 1995 and Regulation 4 of Canara Bank Officer Employees' (acceptance of jobs in private sector concerns after retirement) Regulations, 2001, an Employee who was holding a post of Officer in the Bank prior to his retirement is required to obtain prior permission, if he is intending to take up commercial employment within ONE year of retirement. For further details, the above mentioned Regulations may be referred.

For prescribed format the concerned may request at hoir@canarabank.com or at concerned HRM Sections of Circle Offices.

LEGAL AID

Scheme is available to enable all serving/ retired employees & officers, present/ previous Directors of the Bank, including those on deputation or resigned, who are required to defend themselves against legal action initiated by third parties or agencies/ organizations including Government Agencies such as CBI/ CVC/ Police etc. in the court of law against cases arising out of bonafide execution of Bank's work during their service period/tenure. The Scheme also includes frivolous legal actions / complaints initiated under Sexual Harassments, Atrocities under the SC/ST Act etc., also.

Further, all the employees/ officers of the Bank at all branches/ offices in all business groups, retired employees/ officers (retired on Superannuation or Voluntary Retirement), employees/ officers on deputation and employees/ officers after resignation, who were engaged in recovery efforts or had initiated action against the borrowers during the course of discharge of official duty will be covered. All cases filed by defaulters or cases filed in connection with NPA recovery against Bank's employees/ officers will be covered.

As per the scheme, Bank will pay all legal expenses such as court fee, advocate fee (including senior advocate's fees, if engaged), miscellaneous expenses, transportation as per entitled

class, stay & other incidental expenses to be incurred by such officers/ employees/ directors even after transfer/ retirement/ resignation.

TA/HA FOR ATTENDING COURT ENQUIRY ETC., ON BEHALF OF BANK:

The guidelines with respect to TA/HA payable to the Retired Employees of Banks are as under:

CIRCUMSTANCES		
Cases filed by Police/CBI against employee for official Acts	As accused	No
	As witness on behalf of Bank	Yes
	As witness on behalf of Employee	No
Cases filed by Employee against the Bank	As a petitioner	No
	As witness on behalf of Bank	Yes
	As witness on behalf of Employee	No
Cases filed by outsider/customers etc pertaining to official acts.	As accused *	No*
	As witness on behalf of Bank	Yes
	As witness on behalf of Employee	No

The entitlement for TA/HA in eligible cases will be as applicable to the cadre in which the officer employee was last working.

*Only if legal aid is permitted by the Competent Authority

IBA GROUP MEDICAL INSURANCE SCHEME FOR RETIREES / SPOUSES OF THE DECEASED EMPLOYEES

IBA Group Medical Insurance policy for retirees/ spouses of such deceased employees was introduced w.e.f. 01.11.2015. Since 2020-21, M/s. National Insurance Co. Ltd is the lead insurer for the purpose of this facility and they will be administering the policy and are responsible for settlement of claims. The premium as communicated by the Insurance Company (Since 2020-21, M/s. National Insurance Co. Ltd. Are the Lead Insurer) shall be payable by the ex-employee for renewal of the policy. The policy will be due for renewal as on 1st November every year.

As such, every year, the ex-employees/ spouses of the deceased employees/ex-employees shall submit their willingness during the month of October and maintain the balance in the account for the renewal of the policy. Those eligible retirees/ spouses who express their willingness by sending the application in prescribed format and pay the prescribed amount will be covered under the policy.

For hassle free monitoring and claim settlement the Insurance company will be administering the policy through a Third-Party Administrator (TPA) and this year for the retirees' policy M/s Raksha Health Insurance TPA Pvt. Ltd., is designated as the Third-Party Administrators and they would process the claims of retired employees and the spouses of the deceased employees/retirees.

The retirees who had opted and paid the premium on or before the due date i.e. on or before 27.10.2025 have been covered in the Policy and the same has been renewed for the period from 01.11.2025 to 31.10.2026..

For the better functioning and utilization of the scheme, the following details are reiterated:

1. The coverage under The Super Top Up policy will trigger only after the main policy sum insured has exhausted.
2. Domiciliary treatment expenses incurred in case of the listed diseases in terms of the Policy shall be reimbursed.
3. For hassle free settlement, it is better to opt for cashless facility at any one of the network hospitals. Even otherwise, claim intimation is Mandatory to the TPA i.e., M/s Raksha Health Insurance TPA Private Ltd, for all the claims. As such all the Retirees shall notify the TPA in writing a letter, e-mail, fax, providing all the relevant information relating to claim including plan of treatment, policy no, etc., within the prescribed time limit as under:

Notification of claim in case of cashless facility	TPA must be informed
In the event of planned hospitalization.	At least 72 hours prior to the insured person's admission to network provider/PPN hospital.
In the event of emergency hospitalization.	Within 24 hours of the insured person's admission to network provider/PPN hospital.
Notification of claim in case of Reimbursement	TPA must be informed
In the event of planned hospitalization.	Within 48 hours of the insured person's admission to net-work provider/non network/PPN hospital.
In the event of emergency hospitalization.	Within 48 hours of the insured person's admission to network provider/non net-work/PPN hospital.

4. **PROCEDURE OF CLAIM:**

***Domiciliary expenses are not covered under both Base as well as Top Up Policy**

Planned Hospitalization:

Procedure for cashless claims:

Cashless facility for treatment shall be available to insured in network hospitals only. Treatment may be taken in a network provider/PPN and is subject to pre authorization by the TPA.

The process of reimbursement of hospitalized treatment availed at a Non-Network Hospital is as under:

Check whether the hospital is registered and complies the following IRDAI guidelines and willing to give a copy of the registration at the time of discharge.

In terms of the policy, definition of Hospital/ Nursing Home is as under:

Hospital/ Nursing Home means any institution established for inpatient care and Daycare treatment of illness and/or injuries and which has been registered as a Hospital with the local authorities under the clinical Establishment (Registration and Regulation) Act, 2010 or under the enactments specified under the schedule of Section 56 (1) of the said act AND complies with all minimum criteria as under:

- a) Has at least 10 inpatient beds, in those towns having a population of less than 10,00,000 and at least 15 inpatient beds in all other places;
- b) Has qualified nursing staff under its employment round the clock;
- c) Has qualified Medical practitioner (s) in charge round the clock;
- d) Has a fully equipped operation theatre of its own where surgical procedures are carried out.
- e) Maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

5. Submission of Claim Documents:

In non-network hospitals payment must be made upfront and for reimbursement of claims the insured person may submit the necessary documents to TPA, within the prescribed time limit.

Time limit for submission of documents:

Type of claim	Time limit for submission of documents to company/TPA
Where cashless Facility has been authorized	Immediately after discharge
Reimbursement of hospitalization and pre hospitalization expenses (limited to 30 days)	Within 30 (Thirty) days of date of discharge from hospital
Reimbursement of post hospitalization expenses (limited to 90 days)	Within 30(thirty) days from completion of post hospitalization treatment

Retirees can submit the documents at the following Offices of M/s Raksha Health Insurance TPA Private. Ltd or in the alternative, the documents can be personally delivered to any of the offices of TPA mentioned in the annexure, if it is convenient.

6. Check List For Reimbursement Claim Submission:

In case of hospitalization reimbursement, the following documents are required to be submitted:

- IRDA Prescribed Claim Form duly filled & signed (Provided in the Annexure);
- Photo ID and Age proof;
- Health Card, Photo ID, KYC documents;
- Attending medical practitioner's/surgeon's certificate regarding diagnosis/nature of operation performed, along with date of diagnosis, investigation test reports etc. supported by the prescription from attending medical practitioner;
- Original discharge card/day care summary/transfer summary;
- Original final pre numbered Hospital bill with all original deposit and final payment receipt;
- Complete break-up of the hospital bill;

- Original invoice with payment receipt and implant stickers for all implants used during Surgeries i.e. lens sticker and invoice in cataract surgery, stent invoice and sticker in Angioplasty Surgery.
- All previous consultation papers indicating history and treatment details for current ailment;
- All original diagnostic reports (including imaging and laboratory) along with Medical Practitioner's prescription and invoice/bill with receipt from diagnostic center;
- All original medicine/pharmacy bills along with the Medical Practitioner's prescription;
- MLC/FIR copy-in Accident cases only;
- Copy of death summary and copy of death certificate (in death claims only);
- Pre and post-operative imaging reports-in Accident cases only;
- Copy of indoor case papers with nursing sheet detailing medical history of the Insured Person, treatment details and the Insured person's progress.

***** The above list of documents is indicative. In case of any other document requirement as specified by the Insurance Company the Documents Team of TPA will contact the Retiree, on receipt of the claim documents.***

The other details are available in the policy document uploaded on the ex-employees' page in Bank's Website.

The details of the Third-Party Administrator [TPA] are as under:

Name of the TPA	Raksha Health Insurance TPA Pvt Ltd
Dedicated Toll Free for Customer Service	040-68178537
Customer Care email ID	iba@rakshatpa.com
Cashless Toll Free	040-68178537
Email for Cashless:	cashless@rakshatpa.com / cashless@mediassist.in
Reimbursement Toll Free	040-68178537
Raksha Website	https://member.rakshatpa.com/HomeTPA.aspx

Raksha TPA Reach Outs:

Claim Intimation	https://member.rakshatpa.com/HomeTPA.aspx
Network Hospitals	https://www.rakshatpa.com/hospital
Chat Bot	https://play.google.com/store/apps/details?id=in.mediassist.malite
E-Cards/Desktop Application	Cards can be downloaded by logging on to https://member.rakshatpa.com/HomeTPA.aspx (User id: Empid@canara.in (Ex-123456@canara.in) (default password: Date of Birth (Ex:01012024)).

Quick Links for claim form, check list, network hospitals & mobile App:

IRDAI Claim Form:	https://www.rakshatpa.com/claim-form
Check List:	https://www.rakshatpa.com/assets/pdf/claim-forms/checklist.pdf
Network Hospitals:	https://www.rakshatpa.com/hospital
Hawk Mobile App:	https://play.google.com/store/apps/details?id=in.mediassist.malite

Fraudulent claims:

If any claim made by the insured person is in any respect fraudulent or if any false statement or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or any one acting on his/ her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later, shall be repaid by all recipient (s)/ policy holder (s) who has made that particular claim who shall be jointly and severally liable for such repayment to the company.

7. Territorial Limit:

All medical treatment for the purpose of this policy will have to be taken in India only.

8. Policy Details:

The policy guidelines provided hereinabove are only illustrative and not exhaustive. The IBA Medical Insurance Policy issued by M/s National Insurance Company Limited is placed in Bank's website www.canarabank.com>**Quick Access>Ex-Employees> IBA Group Medical Insurance policy for Retirees** page and the retirees may directly take up with TPA/Insurance Company in case of any disputes/ clarifications.

The retired employees / spouses of the deceased employees who are enrolled under the policy are advised to go through the details of the Insurance Policy placed in Bank's Web site.

POLICY ON USE OF SOCIAL MEDIA / ELECTRONIC MEDIA

The Policy on "Use of Social Media/Electronic Media/Internet Blogs etc., by the employees - Do's and Don'ts" which is in vogue was formed to sensitize the employees/ex-employees to be more responsible while communicating/airing their views on the social media / Public Domain about the Policies of the Bank, its employees, its customers or of any nature which has direct or indirect bearing on the reputation/goodwill of the Bank. Accordingly, every year, the policy is being reviewed and communicated for compliance by employees/ex-employees, latest of which is published vide Policy No. POLICY/67/2025 dated 29.03.2025.

Amongst others, it is stipulated that no employee of the Bank shall create / form / promote any group/ community on any internet site which uses the name or logo of Canara Bank and or shall be - come member of any such group or community, unless such group is expressly created by the Bank.

Use of social media/ creating profiles/ blogs are permissible for personal use. However, if any employee of the Bank is creating any social network profile/ group he/she may create such profile/ group in his/her real name in individual capacity and such profile shall not be in the name of Canara Bank or contain the name of Canara Bank or its logo past or present.

Further, even on a social networking profile / group created in their own name and individual capacity they shall ensure a proper behaviour and shall not post/ write/ express anything on any internet site or social media that may harm the reputation/ goodwill of Canara Bank or anything relating to any work of its employees / ex-employees in Canara Bank. If any employee/ ex-employee violates the above, stringent disciplinary action in

terms of the respective Regulations/ Rules or any other action permissible as per law will be initiated against them.

For details in the matter, please refer Policy No. POLICY/67/2025 dated 29.03.2025.

HOUSE MAGAZINE AND LIBRARY

HM&L Publications in Canarites App

In association with ADM Group, DIT Wing, we have created a link to HM&L Publications in Canarites App. Our 4 publications viz Shreyas, Todays Tidings, Executive Digest and Occasional Publications are now being uploaded regularly in Canarites App (under HM&L Publications Link) and the same is made available in our Banks website (www.canarabank.bank.in) > Employees and Ex Employees > Ex Employees

Contributions to Shreyas by retired employees

We accept contributions from our retired employees to our in house magazine Shreyas in the form of articles, poems, essays, travelogues etc. All such entries should be the authors own creation and should not be published anywhere. The contributions thus received will be scrutinized by HM&L Section and vetted ensuring it to be print ready. Once it is published, we pay an honorarium of Rs 1000 - Rs 2000, depending upon the number of pages to the contributor.

Branch Head as Specific Point of Contact (SPOC) & Grievance Nodal Officer at Branches

Branch heads is the specific point of contact (SPOC) to cater various Banking needs of Senior Citizen and specially-abled persons, and also as Nodal Officer for redressal of customer grievance at Branches.

For more details, please refer IC/717/2024 dated 15/10/2024

HOLIDAY HOME

The Holiday Home facility is available to ex-employees retired on superannuation / VRS / SVRS only. The dependents of retired employee cannot avail the facility independently, for this the retired employee has to necessarily accompany them.

At present, bank is having holiday home facility in the following places:

Agra	Ayodhya	Bangalore	Bhubaneswar
Chennai	Darjeeling	Delhi	Deoghar
Goa	Guruvayur	Guwahati	Haridwar
Hyderabad	Jaipur	Kanyakumari	Katra
Kodaikanal	Kolkata	Kolkata II	Madikeri
Madurai	Mahabaleshwar	Manali	Mangaluru
Mount Abu	Mumbai	Munnar	Mussoorie
Mysore	Nainital	Ooty	Palani
Patna	Puri	Portblair	Rameswaram
Shimla	Shirdi	Srirangam	Somnath
Tirupati	Tirupati II	Tirupati III	Udaipur
Varanasi	Visakhapatnam	Trivandrum	

Access to Online module is available to all the Employees/Ex-Employees. Login is based on the Staff number and the OTP sent to the registered Mobile number linked in HRMS. The link for accessing the Online module is

<https://csis.canarabank.bank.in/HolidayHomeWeb/LoginPage.aspx>

The key functionalities of the Module are as mentioned below:

- ❖ Only one Holiday Home and one room can be booked by the Employee/Ex-employee for a particular date/period.
- ❖ Booking can be done for 4 members only (Employee/Ex- employee plus 3 dependents/close relatives). On successful booking, Room rent charges will be automatically debited to the employee account linked in HRMS.
- ❖ On arrival i.e., on the date of check in, if rooms are available, another additional room can be booked by the employee/ex-employee for other dependents/close relatives under My Bookings tab in the booking page. Charges for the additional room will be automatically debited to the employee/ ex-employee account linked in HRMS.
- ❖ Employee/ex-employee can extend/shorten the duration of stay and can cancel the booking. In case of extension, additional room rent will be calculated automatically and collected. In case of shortening or cancellation, there will be no refund.
- ❖ While booking the room, if payment fails due to some technical reason, the room will be blocked and not confirmed. User should opt for payment within four hours of blocking else the blocked room will be released and made available for booking by other users.
- ❖ Particular holiday home can be booked only once by an employee/ex-employee in a calendar year.

FUNERAL EXPENSES - RETIRED EMPLOYEES

-  The scheme is meant for all retired employees who have retired on superannuation/VRS/SVRS 2001/employees who have resigned and are eligible for pension.
-  The following persons are not eligible under the Scheme:
 - a. Employees who have been discharged / dismissed/ removed from the service/ compulsorily retired/ terminated on the grounds of misconduct.
 - b. Employees who have resigned from the services of the Bank and are not drawing pension.
-  The eligible amount under the scheme is Rs.10,000/-
-  The amount shall be handed over in cash to immediate Legal heirs against acknowledgement and on obtention of ID proof.
-  The Pension Payee Branch is authorized for making the payment to immediate legal heir and provide intimation to Pension Fund for their records. Further, if the retiree demise at a place far off from Pension Payee Branch, in such case, the nearest branch is authorized to pay the amount to immediate legal heirs of retiree and intimate the same to Pension fund for their records.
-  The claim will be submitted by the branch in HRMS package which will be approved by the HRM Section, Circle Office/HOSA, HR Wing, HO/SA Section, Inspection Wing, HO. On approval, the claim amount will be credited to the Parking GL of the branch through STP.

- 📄 Receipt as per Annexure-5 to be obtained by the branch and copy to be forwarded to HRM Section, Circle Office.
- 📅 The scheme will be operative till 31.03.2026

Scheme for reimbursement of expenditure for transportation of Mortal remains of the deceased employee to Native Place/ Place of domicile when death happens outside his/her native place / place of domicile. (Cir No.591/2024 dated 14.08.2024)

Bank is witnessing untimely loss of life of few staff members. When such unfortunate death happens in a place other than Native Place/ Place of Domicile, the grief stricken family members are required to incur huge expenses for bringing the mortal remains to their Native Place/ Place of Domicile to perform last rites of the deceased employee.

To ease the burden, the Board of Directors have permitted to introduce a scheme to extend benefit of reimbursing the expenditure in transporting the mortal remains of deceased employees.

The salient features of the scheme are furnished below:

Eligibility: All permanent employees/ employees under probation.

Amount to be paid: Charges for transporting mortal remains:

Mode	Amount
By Air	Actual cost or Rs.25000, whichever is lower
By Road (Upto 500 Kms)	At Rs.30 per km subject to a minimum of Rs.5000/- and maximum of Rs.15,000/-
By Road (Above 500 Kms)	At Rs.30 per km subject to a minimum of Rs.15,000/- and maximum of Rs.25,000/-
By Air and Road combined mode (if airlifting facility is not available either at place of death or place of cremation)	Actual cost or Rs.40,000/-*, whichever is lower *Maximum admissible amount
For cases where attender accompanying the mortal remains by air ambulance	One way actual air ticket charges to the attender by economy class payable additionally

Documents required:

- Air Transportation Bill/Road Transportation Bill
- Air ticket fare of one attender, if any, in case of air transportation.
- Death Certificate (to be obtained from the family at a later date and to be preserved with records)

Sanctioning Authority: Leave Sanctioning authority where the deceased employee was last working

Modality of Payment: The last working place of the deceased employee i.e., Branch/RO/CO/HO shall reimburse the amount to the account of spouse/ legal heirs of the deceased employee by debiting General Charges - Staff Expenses.

FREE EDUCATION BENEFIT TO THE CHILDREN OF DECEASED EMPLOYEE: (ICOM/374/2025)

Bank has introduced a scheme for Free Education Benefit Scheme to the children of deceased employees. The details of the scheme is as under:

- ✚ This scheme is applicable to children of employee who died while in service.
- ✚ Only first two children are eligible for the free education benefit.
- ✚ Tuition Fees or cost of Books at Rs.2000/- per month per child is payable for education up to 12th standard.
- ✚ Rs.4000/- per academic year for graduation {UGC recognized Courses}
- ✚ 50% of Tuition Fees or Rs.15,000/- per academic year whichever is less for engineering course {Maximum Rs.50,000/- for the entire course}
- ✚ 25% of the Tuition Fees or Rs.25,000/- per academic year whichever is less for Medical Course {Maximum Rs. 80,000/- for the entire Course}
- ✚ The claim format is enclosed as Annexure-3 to the Internal Communication.
- ✚ The claim is to be submitted to pension paying branch where the spouse is maintaining family pension account. The pension paying branch shall collect the application form in the prescribed format along with the attested copy of the receipts duly verifying the originals and forward the same to the concerned HRM Section of the Circle/ HOSA Section, HR Wing/ S A Section, Inspection Wing, HO. Circle Office/ Head Office shall credit the amount to the family pension account by debiting General Charges Staff Welfare Scheme Expenses.
- ✚ Where the spouse is not a family pensioner or where the spouse is also not alive, the claim should be preferred to the HRM Section of the Circle Office/ Head Office within whose jurisdiction the employee last worked. Circle Office shall verify the claim and credit the amount to the account specified by the claimant by debiting General Charges Staff Welfare Scheme Expenses.
- ✚ All claims under this category should be submitted on or before 27.02.2026 and the reimbursement should be made on or before 20.03.2026.

RETIREMENT BENEFITS & FINANCIAL PLANNING

PROVIDENT FUND (PF)

- PF optee: On retirement, the employee will receive Employee's Contribution to PF & Bank's Contribution to PF with interest accumulated thereon.
- Pension optee: On retirement, the employee will only receive Employees' Contribution to PF with accumulated interest.
- Full PF amount along with applicable interest is being settled to the retiring employees immediately after their exit from the services of the Bank. (W.e.f. 01.04.2021, the facility of acceptance of the PF balances of retiring member employees under regulation 23(b) of Staff Provident Fund has been discontinued)
- In case of death of employee eligible PF amount will be settled to the nominee or to the legal heirs in the absence of nomination.

PENSION

Those employees who have opted and permitted to join the Pension Scheme are only eligible for pension subject to the provisions of Canara Bank Employees' Pension Regulations, 1995

Those employees who have joined the Bank on or after **01.04.2010** are not covered under Canara Bank Employees' Pension Regulations, 1995 but they are covered under New Pension Scheme [DCPS] formulated by PFRDA.

a) REGULAR PENSION

- To be eligible for pension, as on the date of retirement on superannuation an employee has to render a minimum of **ten years** of qualifying service. (Regulation 14)
- An employee who has opted for pension, on completion of **20 years** of qualifying service, may opt for voluntary retirement from the services under Regulation 29 of Canara Bank Employees' Pension Regulations, 1995, by giving a notice of not less than **3 months**.
- Resignation or dismissal or removal or termination of an employee from the service of the Bank shall entail for forfeiture of his entire past service and consequently shall not qualify for pensionary benefits. (Regulation 22)
- **Pay** for the purpose of fixing pension means, average of last **10 months pay** which rank for PF contribution i.e., Basic pay including stagnation increments, if any, and Special pay, Graduation Pay, Professional Qualification Pay, increment component of Fixed Personal Pay and Officiating Pay, if any.
- **Qualifying service** means the service rendered while on duty or otherwise which shall be taken into account after excluding extraordinary leave, absence without leave, loss of Pay, sabbatical leave, suspension for the purpose of pension under these regulations.
- Over and above the qualifying service, broken period of service of more than six months shall be treated as one year.
- Regarding Online submission of pension application, HO Circular 792/2025 dated 29.10.2025 shall be referred. Pension application shall be submitted online through HRMS in "**Self service > Pension application form**" and forwarded by leave

sanctioning authority in “**Manager Self Service > Pension Application Form Branch Head > Pension application form forward**”.

- A separate provision is also given where the Branch/Section In-Charge or next higher authority can submit the application on behalf of the retiring employee in exceptional cases where the retiring employee is on prolonged leave or exiting for other reasons (such as Compulsory Retirement etc.) with eligibility for pensionary benefits and access to HRMS package is not available during the last month of retirement. This provision is available in “**Manager Self Service > Pension Application Form Branch head > Pension app form on behalf of employee**”.
- An employee whose qualifying service is 33 years or more is eligible for full pension i.e., 50% of last 10 month's average pay.
- If the qualifying service is less than 33 years, Basic pension is equal to $\text{Pay} \times \text{qualifying service} \div 66$.
- The qualifying service of an employee retiring **voluntarily** shall be increased by a period not exceeding **five years**, subject to the condition that the total qualifying service rendered by such employee shall not in any case exceed thirty-three years and it does not take him beyond the date of superannuation.
- An employee shall be eligible to add to his service qualifying for superannuation pension (but not for any other class of pension) the actual period not exceeding one fourth of the length of his service or the actual period by which his age at the time of recruitment exceeded the upper age limit specified by the Bank for direct recruitment or a period of five years, whichever is less, if the service or post to which the employee is appointed is one,
 - (a) for which post-graduate research, or specialist qualification or experience in scientific, technological; or professional fields, is essential; and
 - (b) to which candidates of age exceeding the upper age limit specified for direct recruitment are normally recruited;
 - (c) for which the candidate was given age relaxation over and above the maximum age limit fixed by the Bank on account of his possessing higher qualifications or experience.
- Monthly Pension will be paid on the last working day of the month.
- Up to a maximum of 1/3rd of basic pension can be commuted.
- Commutation factor is arrived as per Regulation 41 of Canara Bank Employees' Pension Regulations, 1995.
- Commutation is equal to $\text{Commutated portion} \times 12 \times \text{commutation factor}$ (Factor for age as on next birthday).

Commutation values for Pension

Age next Birthday	Commutation Value	Age next Birthday	Commutation Value	Age next Birthday	Commutation Value	Age next Birthday	Commutation Value
18	19.20	35	16.92	52	12.66	69	7.22
19	19.11	36	16.72	53	12.35	70	6.91
20	19.01	37	16.52	54	12.05	71	6.60
21	18.91	38	16.31	55	11.73	72	6.30

22	18.81	39	16.09	56	11.42	73	6.01
23	18.70	40	15.87	57	11.10	74	5.72
24	18.59	41	15.64	58	10.78	75	5.44
25	18.47	42	15.40	59	10.46	76	5.17
26	18.34	43	15.15	60	10.13	77	4.90
27	18.21	44	14.90	61	9.81	78	4.65
28	18.07	45	14.64	62	9.48	79	4.40
29	17.93	46	14.37	63	9.15	80	4.17
30	17.78	47	14.10	64	8.82	81	3.94
31	17.62	48	13.82	65	8.50	82	3.72
32	17.46	49	13.54	66	8.17	83	3.52
33	17.29	50	13.25	67	7.85	84	3.32
34	17.11	51	12.95	68	7.53	85	3.13

- Commutation amount is fully exempted from income tax.
- Total pension receivable per month is equal to Basic pension after commutation + applicable Dearness Relief (DR) rate on basic pension before commutation + ex-gratia 2023 (pre-Nov 2002 Pensioners) + ex-gratia 12th BPS (pensioners who become eligible to draw pension on or before 31.10.2022). DR rate will be revised in February and August every year.
- Commuted portion of pension will be restored after 15 years from the date of commutation disbursement. Commutation date, amount etc., will be informed to the pensioner in the PPO issued to them.
- For availing commutation after one year from the date of retirement, Medical or Fitness certificate from our Bank's panel doctor along with the declaration by the pensioner for facilitating medical examination shall be submitted.
- There is no provision for second commutation & early restoration of Commutation.
- W.e.f 01.01.2022, the existing procedure of issuing Physical Pension Payment Order has been discontinued and Digital PPOs are being sent on the registered email id of the Pensioner, Pension paying branch and respective Circle office.
- The Canara Bank Employees' Pension Regulations, 1995 is available both in Cannaet and Bank's website i.e., www.canarabank.bank.in.

b) FAMILY PENSION

- Family Pension is payable as per Chapter VII of Canara Bank Employees' Pension Regulations, 1995.
- Family Pension shall be paid to the spouse/eligible family members on the death of (i) an employee who had opted for pension or (ii) an ex-employee who was in receipt of pension.

- As per the extant guidelines (issued by MoF, DFS & IBA), the Family pension is payable at a uniform rate of 30% of "LAST DRAWN PAY" of the deceased employee, without any ceiling, w.e.f from 01.04.2021.
- **Pay** means, Basic pay including stagnation increments, if any, and Special pay, Graduation Pay, Professional Qualification Pay, increment component of Fixed Personal Pay and Officiating Pay, if any which rank for PF contribution.
- In case of death of employee before attaining the age of 65 years, enhanced family pension (twice the eligible family pension with a maximum of 50 % of last drawn pay or actual regular pension drawn by the deceased employee whichever is less) is payable for a maximum of 7 years from the date of death or till 65 years of age of ex-employee had he/she been alive, whichever is earlier.
- Regarding Online submission of Family pension application, HO Circular 792/2025 dated 29.10.2025 shall be referred.
- **Eligible persons for family pension and Period of payment;**
 1. Wife in the case of a male employee or husband in the case of a female employee up to the date of death or re-marriage, whichever is earlier.
 2. A judicially separated wife or husband, such separation not being granted on the ground of adultery and the person surviving was not held guilty of committing adultery;
 - a) When there is no Child or Children, Family pension in respect of the deceased shall be payable to the person surviving person.
 - b) When there is a Child or Children, Family pension payable in respect of the deceased shall be payable to the surviving person provided he or she is the guardian of such child or children.
 - c) Where the surviving person has ceased to be the guardian of such child or children, such family pension shall be payable to the person who is the actual guardian of such child or children.
 3. Son or daughter including widow or divorced daughter till he or she attains the age of twenty-five years or up to his or her marriage or re-marriage, whichever is earlier including such son or daughter adopted legally. Family Pension shall be discontinued when the eligible son or daughter starts earning a sum in excess of rupees **Eighteen thousand** per month from employment in Government or private sector or self-employment, etc.
 4. Parents who were wholly dependent on the employee when he/she was alive, provided the deceased employee had left behind neither a widow/ widower nor a child. Family pension payable shall be discontinued if the income of one of the parents or the aggregate income of both the parents from employment in Government or private sector or self-employment, etc. exceeds rupees **Eighteen thousand** per month.
 5. If the son or daughter of an employee is suffering from any disorder or disability of mind or is physically crippled or disabled so as to render him or her unable to earn a living even after attaining the age of twenty-five years, the family pension shall be payable to such son or daughter for life subject to the following conditions;
 - a) If such son or daughter is one among two or more children of the employee, the family pension shall be initially payable to the minor children until the last minor child attains the age of twenty-five years and thereafter the family

pension shall be resumed in favour of the son or daughter suffering from disorder or disability of mind or who is physically crippled or disabled and shall be payable to him or her for life.

- b) If there are more than one such children suffering from disorder or disability of mind or who are physically crippled or disabled, the family pension shall be paid in the order of their birth and the younger of them will get the family pension only after the elder next above him or her ceases to be eligible.
 - c) before allowing the family pension for life to any such son or daughter, the Competent Authority shall satisfy that the handicap is of such a nature as to prevent him or her from earning his or her livelihood and the same shall be evidenced by a certificate obtained from a medical officer approved by the Bank, setting out, as far as possible, the exact mental or physical condition of the child.
 - d) The person receiving the family pension as guardian of such son or daughter or such son or daughter not receiving the family pension through a guardian shall produce every three years a certificate from a medical officer approved by the Bank to the effect that he or she continues to suffer from disorder or disability of mind or continues to be physically crippled or disabled.
 - e) the family pension payable to such son or daughter shall be stopped if he or she starts earning his or her livelihood. In such cases, it shall be the duty of the guardian or son or daughter to furnish a certificate to the Bank every month that -
 - (i) he or she has not started earning his or her livelihood;
 - (ii) in case of daughter that she has not yet married.
- Pension disbursement needs to be stopped in the event of the death of the pensioner. The dependents of deceased pensioner should submit the death certificate to pension disbursing branch and request the branch to inform the Pension Fund to recover if any excess pension paid after the death of the pensioner.
 - Spouse/eligible family members to submit duly filled family pension application as per the checklist attached to application to the pension drawing branch. Application along with checklist is available in Canara Bank's website under Ex-employees page and Cannaet.

EX-GRATIA

A one-time measure applicable for the 12th bipartite settlement / 9th Joint Note period commencing from November, 2022 to October 2027, monthly ex-gratia amount shall be paid in addition to the pension/family pension paid to pensioners and family pensioners, who became eligible to draw pension on or before 31st October, 2022 including those who retired on 31.10.2022. The said ex-gratia amount shall not attract any other allowance including dearness allowance/dearness relief.

GRATUITY

At present the maximum amount of gratuity payable under The Payment of Gratuity Act, 1972 is Rs.20 lakhs. There is no ceiling for amount of gratuity payable under Canara Bank Officers' Service Regulations 1979 and Canara Bank Gratuity Fund Rules & Regulations. The amount of gratuity payable is calculated as below:

(a) Under the Payment of Gratuity Act, 1972:

- Gratuity Amount = $\text{Salary}^* \times 15 \times \text{Number of years of service} \div 26$
*Salary = Basic pay, Stagnation, Dearness Allowance and all allowances of permanent nature which rank for PF.
- Minimum Qualifying Service **5 years**.
- Service of six months and above shall be rounded off to next higher year.

(b) Under Canara Bank Officers' Service Regulations 1979/ Canara Bank Gratuity Fund Rules & Regulations:

Officers	Workmen
The amount of Gratuity payable shall be one month's pay for every completed year of service, subject to a maximum of 15 month's pay.	The amount of gratuity shall be equal to one month's salary for each completed year of service subject to a maximum of 15 months' salary
Provided that where an Officer has completed more than 30 years of service, he shall be eligible by way of Gratuity for an additional amount at the rate of half of a month's pay for each completed year of service beyond 30 years.	if the total number of years of continuous service exceeds 30 years an extra amount by way of additional gratuity shall become payable at the rate of half months' salary for each completed year of service in excess of 30 years.
If the fraction of service beyond completed years of service is 6 months or more, Gratuity will be paid pro-rata for the period.	Service of six months and above shall be rounded off to next higher year and less than 6 months to be ignored
Last drawn pay as on the date of cessation to be taken into account. For this purpose, Pay = Basic pay + stagnation increment + other allowances which are permanent in nature ranking for PF only.	Average of the Pay components for last 12 months immediately preceding the cessation of service shall be taken into account. For this purpose, Pay = Basic pay + stagnation increment + other allowances which are permanent in nature ranking for PF only.
In case of officers, the gratuity is calculated both under Payment of Gratuity Act, 1972, and Canara Bank Officers' Service Regulations, 1979, and whichever is more is being paid.	In case of workmen the gratuity is calculated both under Payment of Gratuity Act, 1972, and Canara Bank Gratuity Fund Rules & Regulations, and whichever is more is being paid.

- For further details Regulation 46 of Canara Bank Officers' Service Regulations 1979 shall be referred.

The details of available TDS exemption limit on payment of Gratuity are as follows:

- A. If the employee is covered by the payment of Gratuity Act 1972 - Exemption is available u/s 10(10)(ii) being lease of the following:
1. Amount of Gratuity received
 2. Rs. 20 Lakhs
 3. $(\text{Last drawn salary} \times 15/26) \times \text{Number of years of service}$

B. If the employee is **NOT** covered by the payment of Gratuity Act 1972 - Exemption is available u/s 10(10)(iii) being lease of the following:

1. Amount of Gratuity received
2. Rs. 20 Lakhs
3. (Average of last 10 month's salary x 1/2) x completed years of service.

TAX DEDUCTED AT SOURCE

- Pension is treated as salary for the purpose of Tax calculations and appropriate Income Tax will be deducted.
- In the year of retirement, retiree will get two Form-16, one from the Bank (for Salary, PL Encashment, taxable Gratuity etc.) and other one from Pension Fund, exclusively on the pension disbursed. Retirees are requested to file the Return for consolidated income
- Tax will be calculated only on the pension amount/pension arrears paid during the financial year from Canara Bank Employees' Pension Fund.
- From FY 2023-24 Onwards New Tax Regime u/s 115 BAC is Default Tax Regime. Tax will be deducted from monthly pension/salary on monthly pro-rata basis if estimated total annual pension crosses the threshold limit of Tax.
- "Tax Rate" under "New Tax Regime" for Individual U/s 115BAC (Both Resident & Non-Resident irrespective of Age):

Income Tax Slab for FY 2025-26 under New regime (No specific slabs for Senior and Super Senior Citizens)	
Upto ₹ 4,00,000	NIL
From ₹ 4,00,001 to 8,00,000	5%
From ₹ 8,00,001 to 12,00,000	10%
From ₹ 12,00,001 to 16,00,000	₹ 60000 + 15% of total income exceeding Rs 1200000
From ₹ 16,00,001 to 20,00,000	₹ 120000 + 20% of total income exceeding Rs 1600000
From ₹ 20,00,001 to 24,00,000	₹ 200000 + 25% of total income exceeding Rs 2000000
Above ₹ 24,00,000	₹ 300000 + 30% of total income exceeding Rs 2400000

- Tax Rates under Old Tax Regime for Individuals mentioned below:

Total Income of Individual Resident below 60 years of age and Non-Resident	Total Income of Senior Citizens (Resident)		Tax Rate
	60 years and above & below 80 years	80 years & above	
Upto Rs. 2.50 lakhs	Upto Rs. 3.00 lakhs	Upto Rs. 5.00 lakhs	Nil

Above Rs. 2.50 lakhs but less than equal to Rs. 5.00 lakhs	Above Rs. 3.00 lakhs but less than equal to Rs. 5.00 lakhs	--	5%
Above Rs. 5.00 lakhs but less than equal to Rs. 10.00 lakhs			20%
Above Rs. 10.00 lakhs			30%

- Surcharge will be added in Income Tax TDS based on the Total Income which is as under:
- Health and Education Cess at the rate of 4%, on the amount of Income Tax plus Surcharge if applicable.
- **Rebate under 87A:** Pensioners are eligible for following Rebate from income tax before calculating Surcharge and Health & Education Cess arrived on the total taxable income;

New Tax Regime (Both Resident and Non-Resident)	Old Tax Regime (Resident Individual)
If Total taxable income does not exceed Rs.12,00,000/-, shall be entitled to a rebate of 100% of income tax or Rs.60,000/- whichever is less (W.e.f. the FY 2025-26).	If Total taxable income does not exceed Rs.5,00,000/-, shall be entitled to a rebate of 100% of income tax or Rs.12,500/- whichever is less

- All Pensioners are requested to get their PAN noted at the Employees' pension Fund by providing the self-attested copy of the PAN if not provided already. Wherever PAN is not provided by the Pensioner, 20% tax will be deducted as per extant Income Tax guidelines.
- Family pension and arrears of family pension paid to the legal heirs of the deceased employee is taxable under the head "Income from Other Sources. Hence, TDS is not required to be deducted on family pension paid to legal heirs who are resident in India.
- Family pension received by the spouse who is an employee of our Bank also is to be treated as "Income from Other Sources" for TDS purposes without clubbing it with regular salary income.
- Amount received on commutation of pension (1/3rd of the normal pension) is fully exempt U/S 10(10A) of IT Act.
- Section 194P provide relief to Specified Senior Citizens (SSCs) from the compliance of section 139(1) of the Income Tax Act, 1961 which provides for filing of return of income i.e., relief from filing ITR.

"Specified senior citizen" means an individual, being a resident in India--

- (i) who is of the age of seventy-five years or more at any time during the previous year;

- (ii) who is having income of the nature of pension and no other income except the income of the nature of interest received or receivable from any account maintained by such individual in the same specified bank in which he is receiving his pension income; and
- (iii) has furnished a declaration to the specified bank containing such particulars, in such form and verified

SUBMISSION OF INVESTMENT DECLARATION

- Ex-employee pensioners who want to opt for Old Tax regime for FY 2025-26 have to give their request for the same by visiting the below mentioned link which is made available on our Bank's Website:
<https://canarabank.bank.in/taxrebate>
- Pensioners intending to opt for OLD TAX REGIME, may also intimate us through email/letter of such intention during April of every financial year.
- For Pensioners who do not opt for OLD TAX REGIME, by default tax will be calculated as per new tax regime under section 115BAC of the Act, submission of investment proofs to avail deduction in taxable income is NOT APPLICABLE as per the section.
- The format of investment declaration to be submitted with proof of investment is available in our corporate website on the Ex-employee pensioners' page.
- For pensioners who opt for OLD TAX regime, tax from April to December every year will be deducted as per the declaration. Proof for investment as per the declaration need to be submitted by 31st December, if not submitted then monthly tax will proportionately increase from the month of January.
- In cases of investments like insurance policy where premium falls due after 31st December of the financial year, pensioners are requested to submit premium paid receipt for the last year to the same policy and submit an undertaking to ensure payment of requisite premium before the end of the financial year (31st March).
- Form No. 16 (Both Part A and Part B) as per the Traces format shall be uploaded on our corporate website on the Ex-employee pensioners' page in respect of those whose tax has been deducted and PAN is available.

LINKING OF AADHAAR WITH PAN

Who needs to link Aadhaar and PAN?

As per Section 139AA of the Income Tax Act, every individual has to link his permanent account number (PAN) with his Aadhaar number. However, **Individuals aged 80 or above, Non-residents**, People residing in Assam, Meghalaya, and Jammu and Kashmir fall under the exempted category.

How to link Aadhaar and PAN?

Both registered and unregistered users can link their Aadhaar and PAN on the portal, even without logging in. You can use the quick link **Link Aadhaar** on the e-Filing home page to link Aadhaar and PAN.

What will happen if I don't link Aadhaar and PAN?

Your PAN will become inoperative if you do not link it with Aadhaar and shall face the following consequences as a result of PAN becoming inoperative:

- Refund of any amount of tax or part thereof, due under the provisions of the Act shall not be made to him;
- Interest shall not be payable to him on such refund for the period ending with the date on which it becomes operative;
- Where tax is deductible under Chapter XVJJ-B in case of such person, such tax shall be deducted at higher rate (20%), in accordance with the provisions of section 206AA;

For more information, kindly refer to the CBDT Notification No. 15/2023 dated 28th March 2023.

1. The list of pensioners whose Aadhaar is not linked to the PAN has been uploaded in our website under Ex-Employees page. Hence, such pensioners are requested to link their Aadhaar with PAN expeditiously. Please find the list under following link:
https://canarabank.bank.in/UploadedFiles/Pdf/INOPERATIVE_PAN_LIST.pdf
2. To link Aadhaar and PAN visit URL:
<https://eportal.incometax.gov.in/iec/foervices/#/pre-login/bl-link-aadhaar>

FREQUENTLY ASKED QUESTIONS

1. How to update Mobile number, address and Email in Pension records?

The pensioners to submit request for updating new mobile number/address/email to the pension drawing branch along with the supporting proofs/documents. The branch to first update the details in CBS and then take up with Pension fund for noting the same in pension records.

2. How to transfer Pension Account from one branch to another branch of our Canara bank?

For transfer of pension accounts from one branch to another or change of pension account the request letter is to be addressed to HO Pension Fund and to be forwarded through the existing pension paying branch. The branch has to forward with remarks: "Pensioner does not have any direct or indirect liability with transferor branch and that the branch has no objection in transferring the account or change of account from the transferor branch (DP CODE) to the transferee branch (DP CODE)". On receipt of the same, the matter will be placed before the competent authority and permission will be conveyed to the transferor branch for transfer of account.

3. Why different Aadhar number is appearing in Canarites App.?

As per RBI guidelines, Aadhar Data Vault has been implemented in CBS and other peripheral applications in our Bank where Aadhar number has been replaced with Aadhar reference key. Now onwards in HRMS and CANARITES App, pensioners will not be able to see the actual Aadhar number. Instead, the Aadhar Reference Key will be displayed.

4. How to add disabled son /daughter as eligible family member for family pension?

Pensioner has to submit soft/hard copy of all relevant documents with latest unique disability certificate and UDID card to Pension Fund through their pension paying branch.

Contact Details of Pension Fund:

Email: hopenfund@canarabank.com

Contact Nos. 08025323801, 08025584016

TAXATION OF TERMINAL BENEFITS

GRATUITY:

The amount of gratuity paid to the employee on his/her exit or any gratuity paid to spouse, children or dependents on death of the employee is exempted up to a prescribed limit of Rs.20 lakhs. Where Gratuities are received by an employee from more than one employer in the same financial year, or different years, the aggregate maximum amount of gratuity exempted from tax under this section cannot exceed Rs.20 lakhs (Rupees Twenty Lakhs only)

COMMUTATION OF PENSION:

Amount received on commutation of pension is fully exempted.

LEAVE ENCASHMENT ON RETIREMENT:

Encashment of privilege leave on retirement / or otherwise is exempt up to a maximum of Rs.25 lakhs which is calculated on the basis of Average Salary (BP + D.A + Other Allowances ranking for PF) drawn during preceding 10 months of the month of retirement.

Exempt portion of leave encashment is to be calculated as under:

Total of preceding 10 months' salary (Basic Pay + DA + Other allowances ranking for EPF)	X	$\frac{1}{30}$	X	No of Days Leave Encashed
----- 10				

NOTE:

- 1.HRA including notional HRA and a portion of other allowances not ranking for PF but included in leave encashment on retirement is taxable.
- 2.Leave encashment paid to legal heirs of the deceased employee is not taxable (CBDT Cir.No.309 dated 3.7.1981).
- 3.Leave encashment availed on LFC is fully taxable. Note: Formula given above for calculation of Leave Encashment is for the purpose of Income Tax and accordingly actual Leave Encashment or Rs.25 lakhs whichever is lower, will be exempted.

LIFE CERTIFICATE SUBMISSION FOR PENSIONERS

- As per the guidelines in vogue, Ex-employee pensioners / Family pensioners are required to submit their Life certificate (LC) in the month of November every year on or before 30th of November for continuation of disbursement of monthly pension.
- In case of failure to submit Life Certificate within the stipulated time, the pension will be stopped for those pensioners.
- Pensioners will receive a confirmation SMS, if their LC is updated successfully at Pension Fund Section.
- In addition to Life Certificate, Non-Employment Certificate is to be submitted by Ex-employee pensioners who retired in Officers cadre, up to one year from the date of retirement.
- Family Pensioners of Ex-employees are required to submit the declaration regarding re-marriage/marriage also. Further, Family pensioners other than spouse of the deceased Ex-employee (e.g., Son/Daughter/Mother/Family of the Ex-employee) are required to submit Non-employment Certificate along with LC and declaration of re-marriage/marriage.
- For hassle free submission of LC, following channels are available for pensioners;

1. Life Certificate through Jeevan Pramaan:

Jeevan Pramaan is a digital initiative by Gol that enables pensioners to submit their Life Certificate digitally using Aadhaar-based Biometric Authentication or Face Authentication through various sources listed below.

- a) Jeevan Pramaan Portal (<http://www.jeevanpramaan.gov.in>)
- b) UMANG Application (Google Play Store)
- c) Face Authentication
 - “AadhaarFaceRd App” from Google Play store &
 - “Jeevan Pramaan Face Application” available in the download menu of Jeevan Pramaan Portal (<http://www.jeevanpramaan.gov.in>)
- d) Post Offices/Digital Service Centers

During submission, Pensioners are required to select in the following manner:

- Name of the Pensioner
- PPO Number
- Type of Pension - Select “Service”

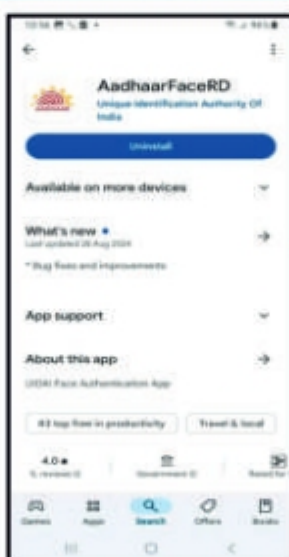
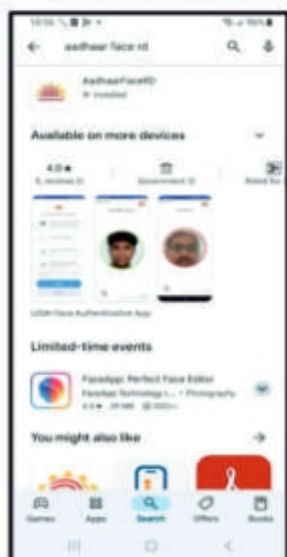
- Sanctioning Authority - Select "Banking Staff"
- Disbursing Agency - Select "Bank"
- Agency - Select "Canara Bank"
- Account Number - Pension crediting account number
- Email
- Is re-employed - Yes or No
- Is re-married - Yes or No

Once the Biometric authentication is successful, the Life Certificate of the pensioner is displayed and an SMS acknowledgement is sent to the pensioner's mobile number.

JEEVAN PRAMAN (DIGITAL LIFE CERTIFICATE) THROUGH FACE, FINGER & IRIS AUTHENTICATION

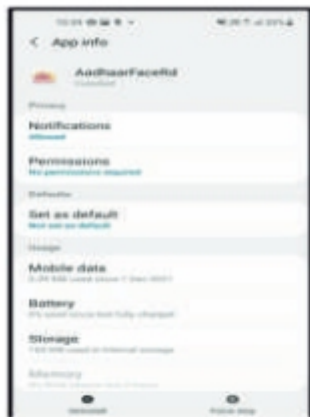
Requirement	Process
• Android Smartphone (version 9.0 & above) (un-rooted device) • Internet connection • RAM - 4+ GB • Storage - 64GB (Minimum 500 MB free storage space) • Camera resolution - 5 Mp or more (In case of Face Authentication) • For Face Authentication - AadhaarFaceRD app (No biometric device is required) • For Finger/Iris Authentication - RD service of Biometric Device being used	Step-1: Download and Install AadhaarFaceRD OR RDSERVICE App of Biometric device (if using Biometric device) from Google Play Store Step-2: Download and Install Jeevan Pramaan Application. Step-3: Operator Authentication - This is a one time process. Pensioner can be the Operator as well. Step-4: Pensioner Authentication - Fill in the pensioner details and Aadhaar based Biometric Authentication of Pensioner.

Step-1: Download and Install AadhaarFaceRd App from Google Play Store



- ❑ Open Google Play Store, search for "AadhaarFaceRD"
- ❑ Install the AadhaarFaceRD.





- ❑ The *AadhaarFaceRd* is not shown like other apps and has no icon.
- ❑ The App is visible in Settings → App Info, as shown in the image.



- ❑ Open Google Play Store, search for RD Service of biometric device that you are using, and install the same.



Step-2: Download Jeevan Pramaan Application



- ❑ Open Google Play Store, search for *Jeevan Pramaan*. Install the application.
- ❑ Screen shot for reference is shown

Step-3: Device Registration & Operator Identification (one time process)

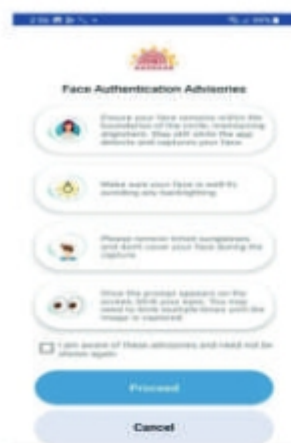
- ❑ Next the 'Device Registration & Operator Identification' screen appears. This is a one time process. Any person can act as an operator. The pensioner can also act as an operator.
- ❑ The operator needs to enter his/her Aadhaar number, mobile number and e-mail address and click on **submit**
- ❑ **The mobile number need not be linked with Aadhaar**, you can enter any mobile number but make sure you have it as you will receive an OTP on the mobile and email-id provided

- ❑ After the Operator has entered the details, he/she will receive an OTP on entered mobile number as well as email.
- ❑ Enter any one of the OTP received and then click on **Submit** button.
- (In case OTP is not received click on **Resend OTP** button)

Fig. 1

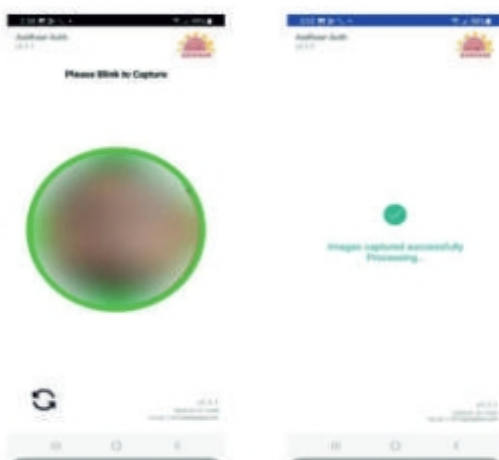
Fig. 2

- ❑ After successful OTP Validation the screen shown on left will appear.
- ❑ The Operator needs to enter name and give consent for authentication by clicking on thecheckbox.
- ❑ If both face and biometric RdService is installed and biometric device is connected then user will get two options to select from - Face RD & Finger/Iris as shown in Fig.1 Choose the desired option.
- ❑ If multiple RdService are not installed then application will not show any option and proceeds with available installed RdService (Fig. 2)
- ❑ Click on **Scan** button to proceed for scan.



Registration Using Face Authentication

- ☐ The screen shows the instructions for face authentication.
- ☐ Read the instructions carefully, click on the check box and then click on **Proceed**.



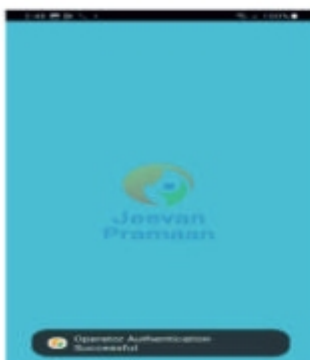
Registration Using Face Authentication

- ☐ You can use the front or rear camera to capture the face.
- ☐ The screen shows the instructions you need to follow while scanning. Face should be within the circle and blink your eyes.
- ☐ Follow the instructions that appear on the screen to successfully complete the face authentication process.



Registration Using Biometric device

- ☐ Place your finger on the biometric device to scan finger print. (or in case using Iris device scan your eye)



After you have successfully authenticated yourself through face, finger or iris scan, the application restarts itself and a toast is shown "Operator Authentication Successful" which implies that the 'Device Registration & Operator Identification' is successfully completed.

Step-4: Pensioner Identification

English

Pensioner Identification

☐ Aadhaar ☐ Without It

Enter Aadhaar Number

Enter Mobile Number

Enter Email Address

Submit

in Pramaan Client Application

- ❑ Next the Pensioner Identification screen will open. Now whenever you run the application the Pensioner Identification screen will open.
- ❑ The pensioner should enter his/her Aadhaar number and mobile number. The email address is optional.
- ❑ Next click on the **submit** button you will receive an OTP on the entered mobile number and email (only if the user has provided email)

Pensioner Identification

Pensioner Name

Type of Pension: --Select Category--

Organisation Type: --Select Organiza--

Pensioning Authority

Disbursing Agency

Agency

PPO Number

Account Number(Pensioner)

End NEXT

- ❑ After successful OTP Validation the screen shown on left appears. The screen will be either blank or will have prefilled details as shown in the next page.
- ❑ Enter all the details correctly, incorrect information will lead to rejection of Jeevan Pramaan by the Pension Disbursing agency.

Pensioner Identification

Choose your ppo no. from here

1004597000

667676

677788776

6670666767-66,3074

Add new pension ppo not in list for yourself

Pensioner Type: --Select Category--

Pensioning Authority: --Select Organiza--

Pensioning Agency: --Select Authori--

Pensioner Name: --Select Agency--

End NEXT

Fig. 1

Pensioner Identification

Choose your ppo no. from here

Add new pension ppo...

Pensioner Name: Jeevan Pramaan

Pensioner Type: --Select Category--

Pensioning Authority: --Select Organiza--

Pensioning Agency: --Select Authori--

Pensioner Name: --Select Agency--

End NEXT

Fig. 2

- ❑ In case you get the screen with prefilled details, Select the desired PPO No. from the dropdown(fig.1), or if your required PPO No. is not appearing in list select 'Add new pension PPO not in List for yourself'
- ❑ In case user selects a PPO No. from the list, he/she can modify all the details except PPO No.
- ❑ In case you select 'Add new pension PPO not in List for yourself' the non-filled pensioner authentication screen (fig. 2) is displayed and user is required to fill all the details.

- ❑ After you click on **Next** button, the preview screen appears as shown in figure on the left.
- ❑ The pensioner can preview the data that he/she has filled.
- ❑ In case any information entered is incorrect then user can click on **Back** button and edit the data in previous screen.
- ❑ If all the data entered is correct then user needs to check on both the check boxes and click on **Submit** button to move forward.

- ❑ After you click on **Submit** button a pop-up will appear as shown in figure on the left.
- ❑ The pop-up asks the pensioner whether he/she wants to generate DLC for the remaining PPO number's apart from the one which has already been entered. Click on **Yes** if you wish to do so, else click on **NO**.
- ❑ In case user clicks on **YES** the user will be redirected to the pensioner details screen (page. 21-fig. 1) and the pensioner is required to select from the remaining PPO numbers from the dropdown that he/she wants to add and repeat the process from page 21 onwards.

Fig. 1

Fig. 2

- ❑ On selecting 'NO' in previous screen new pop-up will appear as shown in fig.1, in case both Face and Biometric RdServices is installed then user has to select either FaceRD or Finger/Iris.
- ❑ If user has installed only one RdService pop-up will appear as shown in fig.2.
- ❑ This pop-up shows all the PPO numbers selected by the pensioner for DLC (Digital Life Certificate) Jeevan Pramaan generation. The pensioner needs to tick the **checkbox** in order to give consent.
- ❑ Click on **SCAN** button to proceed further.



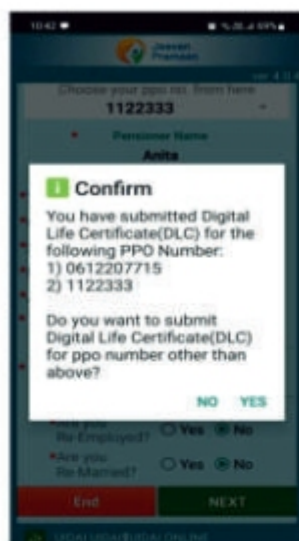
- ❑ In case user has selected face scan option or has only face RdService installed the user is required to scan his/her face.
- ❑ The screen shows the instructions you need to follow, when scanning face. Refer to page no. 15



- ❑ Place your finger on the fingerprint biometric device to scan finger (or if using Iris device scan your eyes)



- ❑ Once face, finger or iris authentication is successful, the DLC i.e Jeevan Pramaan is successfully generated and appears on the screen as shown.
- ❑ The screen shows the Pramaan-id for each PPO number.
- ❑ The pensioner shall also receive a SMS on the mobile number provided during pensioner identification, the SMS contains the Pramaan-id and the link from which the DLC can be downloaded.
- ❑ There is no need to physically submit the Digital Life Certificate to the Pension Disbursing Agency as it is automatically forwarded to the Pension Disbursing Agency mentioned by the pensioner in the Pensioner Identification Screen.



- ☐ After successful generation of DLC, when pensioner clicks on the close button the pop-up shown on left appears.
- ☐ The pop-up asks the pensioner whether he/she wants to submit DLC for any other pension/PPO number apart from the ones listed. If the pensioner wishes to do so click on **YES** else click on **NO**.
- ☐ In case the pensioner clicks on **YES**, you need to repeat the steps from page 20 onwards
- ☐ In case the pensioner clicks on **NO**, the application closes.

2. Doorstep Banking (DSB) Service:

Pensioners can utilize the facility of submitting digital Life Certificate through Doorstep Banking (DSB) Services. An authorized DSB agent will visit the doorstep of the requesting pensioner to obtain digital Life Certificate using their Aadhaar Number with biometric authentication

Pensioners can access the facility through various channels listed below:

- DSB Call centre Toll free numbers: 9152220220/18001213721/18001037188
- DSB <https://psballiance.com/doorstep-banking.html>
- DSB Mobile App:
<https://play.google.com/store/apps/details?id=com.integra.doorstepbanking> (Android) &
<https://apps.apple.com/in/app/doorstep-banking/id6477159429> (ios)
- Canara ai1 App

3. Physical Life Certificate at Branches:

In exceptional cases, where the Ex-employee pensioners are unable to submit DIGITAL LIFE CERTIFICATE through various channels, the pensioner may submit a physical Life Certificate at **any of our Branches**. Formats of Life Certificate, non-employment certificate & non-remarriage certificate are available in the navigation **Cannet > HRD > Application Forms**. Branches should accept the same after duly verifying the identity of Ex-employee pensioner. **The Branches must update and authorize the Life Certificate immediately in HRMS Package without fail.**

4. Option for pensioners residing Abroad:

Pensioners/Family Pensioners who are residing abroad can forward Life Certificate to pension paying Branch in India with attestation of an authorized official of the Embassy of India/ High Commission of India/ Indian Consulates located in the residing country.

5. Special Provision for Pensioners residing abroad and aged above 75 years

Life Certification by Video Call facility is exclusively available to resident pensioners aged above 75 years who are not in a position to visit Branch/Office due to poor health conditions and non-resident pensioners.

- List of ex-employee pensioners/family pensioners whose life certificate is yet to be submitted has been made available on Banks website under Ex-employee section.
- Ex-employee pensioner can check status of life certification submission in Canarites App.

DEFINED CONTRIBUTORY PENSION SCHEME (DCPS) OR NATIONAL PENSION SYSTEM (NPS)

Those employees who have joined the Bank on or after 01.04.2010 are not members of staff provident fund but they are covered under New Pension Scheme [DCPS] formulated by PFRDA. [HO Circular No. 128/2013 dated 21.03.2013 and 56/2022 dated 31.01.2022].

a. Withdrawal Upon Superannuation

When an Employee reaches the age of Superannuation/attaining 60 years of age, can decide to remain invested in NPS (Up to 75 years) or can exit from NPS. Following options are available to NPS Employees:

1) Continuation of NPS account:

Employee can continue to contribute to NPS account without closing beyond the age of 60 years/superannuation (Up to 75 years). This contribution beyond 60 is also eligible for exclusive tax benefits under NPS.

2) Start your Pension:

If an employee does not wish to continue/defer NPS account, he/she can exit from NPS. He/she can initiate exit request online / offline and as per NPS exit guidelines start receiving pension.

While exiting from the NPS he or she can withdraw up to 60% of the accumulated pension corpus as lump sum and will have to use at least 40% of accumulated pension corpus to purchase an annuity that would provide a regular monthly pension/annuity.

If the total accumulated pension corpus is less than or equal to Rs. 5 lakh, Employee can opt for 100% lump sum withdrawal.

FAQs and answers related to NPS - Pension

i) What is Annuity?

In the context of NPS, Annuity refers to the monthly sum received by the Employee from the Annuity Service Provider (ASP). A percentage of the pension wealth as decided by the employee (minimum 40%) is utilized for purchase of Annuity from the empanelled Annuity Service Providers.

ii) Who are the Annuity Service Providers?

Annuity Service Providers (ASPs) are responsible for providing a regular monthly pension to the employee after exit from the NPS. These ASPs are basically Insurance Regulatory and Development Authority (IRDA) regulated Insurance companies which are empanelled by PFRDA to provide Annuity services to the NPS employees. Currently, the following are the ASPs empanelled by PFRDA.

1. Life Insurance Corporation of India
2. SBI Life Insurance Co. Ltd.
3. ICICI Prudential Life Insurance Co. Ltd.
4. Star Union Dai-ichi Life Insurance Co. Ltd.
5. HDFC Life Insurance Co. Ltd.
6. Canara HSBC Oriental Bank of Commerce Life Insurance Company Ltd.
7. Kotak Mahindra Life Insurance Co. Ltd.
8. IndiaFirst Life Insurance Co. Ltd.
9. Max Life Insurance Co. Ltd.

Note: The ASP empanelment process is an ongoing process and the list of ASPs may change in future.

iii) What are Annuity Schemes available under NPS?

Employees have to choose one of the following schemes while submitting NPS superannuation form with ASPs:

a) Annuity for life - Annuitant will get pension for life time and on death of the annuitant, payment of annuity/pension ceases and no further amount will be payable.

b) Annuity for life with return of purchase price on death- Annuitant will get pension for life time and on death of the annuitant, payment of Annuity ceases and 100% of the purchase price will be returned to the nominee(s).

c) Annuity payable for life with 100% Annuity payable to spouse - Annuitant will get pension for life time and on death of the annuitant, annuity will be payable to the spouse for life time. On death of the spouse payment of annuity ceases and no further amount will be payable.

d) Annuity payable for life with 100% Annuity payable to spouse, with return of purchase price - Annuitant will get pension for life time and on death of the annuitant, annuity will be payable to the spouse for life time. On death of the spouse payment of annuity ceases and 100% of the purchase price will be returned to the nominee(s). If the spouse predeceases the annuitant, payment of annuity will cease after the death of the annuitant and purchase price will be returned to the nominee(s).

e) NPS - Family Income Option - Annuitant will get pension for life time and on death of the annuitant, annuity will be payable to the spouse for life time. On death of the spouse, to dependent mother and then to dependent father of the subscriber. On death of last annuitant, payment of annuity ceases and 100% of the purchase price will be returned to the surviving children of the subscriber and in absence of children the legal heirs of the subscriber as applicable.

iv) The tentative pension amount offered by ASPs.

The pension amount can be calculated based on indicative annuity rates (subject to change from time to time) provided by ASPs. However, the actual annuity amount will depend on the prevailing rates at the time of purchase of annuity.

v) Can Employee change Annuity Service Provider or Annuity type after buying the Annuity?

Once an Annuity is purchased, the option of cancellation or reinvestment with another Annuity Service Provider or in other Annuity scheme shall not be allowed unless the same is within the time limit specified (free look period as provided in terms of the Annuity contract or specifically provided by the IRDA) by the Annuity Service Provider.

NPS Withdrawal Process on attaining Superannuation:

Superannuation withdrawal request is required to be submitted by subscriber to CRA (NSDL) through his/ her Nodal office/POP i.e. SPF & Gratuity Section, HR & PR Wing, Head Office, Bengaluru, as may be applicable. The Nodal Office/POP should satisfy itself about the completeness of the withdrawal application submitted by the subscriber and after satisfying itself forward the withdrawal application for releases of funds by CRA (NSDL).

b. Pre-Mature Exit:

i. In case of Death of Employee

The NPS is primarily designed to offer financial stability to employees during their retirement phase of life, but also a source to secure the future of a employee's family if he/she happened to pass away. In the unfortunate event of an employee passing away before the scheme is encashed, his/ her nominee/ legal heir can withdraw the amount accumulated in the NPS account. This amount can be withdrawn in its entirety, as a lump sum or there would be option to purchase annuity for monthly pension after the death of the employee/subscriber.

ii. In case of Resignation/Voluntary retirement of the Employee.

In case of resignation from the services of bank or from the bank services at any point of time before age of superannuation, the employees are allowed either to shift the NPS account (PRAN) to any employer/Organisation or to opt for pre matured withdrawal from the NPS (allowed to subscriber who have been in NPS for at least 5 years). The ceased employee has to follow the certain steps given below for shifting of their PRAN/ to withdraw.

- For shifting of PRAN/ NPS account to any employer/Organisation: NPS account is portable, Employee has to submit the S3 form to the new employer for shifting of PRAN.
- For Premature withdrawal of NPS : In case of pre-mature exit (exit before attaining the age of superannuation/attaining 60 years of age) from NPS, at least 80% of the accumulated pension corpus of the Subscriber has to be utilized for purchase of an Annuity that would provide a regular monthly pension. The remaining funds can be withdrawn as lump sum. However, employee can exit from NPS only after completion of 10 years of service.

- If the total corpus is less than or equal to Rs. 2.50 lakh, Employee/Subscriber can opt for 100% lump sum withdrawal.

Note:

Please note the exit from NPS and purchase of annuity from empanelled ASP are two separate processes. It is mandatory for employees /subscribers to purchase annuity scheme from Annuity Service Providers (ASP) empanelled by PFRDA. The more details on the availability of particular annuity scheme with an ASP and annuity quotes etc. are available on the CRA's website as per link below:

www.npscra.nsdl.co.in/annuity-service-providers.php

ASP Scheme Details and Annuity Selection Matrix may change. Please visit CRA website before filling Annuity Details. The list of empanelment of ASPs may undergo changes depending upon new empanelment of ASPs by PFRDA from time to time.

Hold funds release:

As the retirees are knowing their definite retirement date, **they** may seek for continuation of their Housing Loan / Vehicle Loan liabilities well in advance to avoid delay in releasing the hold Funds.

CONTINUATION OF HOUSING LOAN UNDER CONCESSIONAL RATE OF INTEREST

HL limits/liabilities are permitted to be continued on the same terms and conditions of the Employees' Housing Loan (EHL) for a period up to 15 years from the date of retirement / Voluntary retirement from the services of the Bank or attaining the age of 75 years whichever is earlier. In this regard, Manual of instructions on Housing loan to employees may be referred.

CONTINUATION OF LIMITS/LIABILITIES UNDER CAR LOAN

Continuation of limits/liabilities under car loan is permitted at the option of the employee on the Rate of Interest of the respective schemes viz., car loan scheme for officers and car loan to workmen employees for a period of 10 years (120 months) from the date of cessation of the service. However, the total repayment period shall be within maximum period permitted in the respective scheme, including the extended period of 10 years as above. For further details, Manual of instructions on Advances to employees other than Housing loan may be referred.

RETENTION OF FURNITURE AVAILABLE TO OFFICER EMPLOYEES

The Officers, who have availed furniture facility, are eligible to purchase furniture items at concessional rates as per norms, when they retire on superannuation/Voluntary Retirement/Special Voluntary Retirement Schemes. As per the latest Premises and allied matters policy transfer of quarters furniture items -

- Upon exit from the services of the Bank, in case of superannuation and VRS, furniture will be transferred by recovering the amount as under.

Age of furniture	Amount recoverable incl. taxes
Less than 1 year	Book value as on 31st March of preceding FY or OCP
1 yr to < 2 yrs	80% of the book value as on 31st Mar of preceding FY
2 yrs to < 3 yrs	60% of the book value as on 31st Mar of preceding FY
3 years and above	Free of cost

- ii. In case of superannuation and VRS, revenue items already availed by any employee until 06.12.2025, shall to be transferred free of cost irrespective of age and Notional Book Value.
- iii. In case of death in service the furniture items availed by the officer as per furniture scheme the family of the deceased officer will be given the furniture / fixtures already purchased by that officer FREE OF COST and the Book Value as on 31st March of the same will be written off from Bank's record, irrespective of the period of purchase of the furniture / fixtures.

RETENTION OF MOBILE HANDSET AVAILABLE TO OFFICER EMPLOYEES

1. In case of superannuation or death of the employee the mobile phones are transferred free of cost, irrespective of the age of the mobile.
2. In case of exit of the official from the Bank (other than the above) i.e., on VRS/ compulsory retirement/ removal/discharge/ Dismissal / resignation/the officer should take the mobile by making the payment as follows:

Age of Mobile Handset	Amount recoverable incl. taxes
Less than 1 year	40% of the cost of the mobile phone or 40% of the maximum ceiling of respective scale whichever is less.
1 year to < 2 years	20% of the cost of the mobile phone or 20% of the maximum ceiling of respective scale whichever is less.
2 years to < 3 years	10% of the cost of the mobile phone or 10% of the maximum ceiling of respective scale whichever is less.

RETENTION OF BANK'S QUARTERS BY OFFICERS/EXECUTIVES

1.ON NORMAL RETIREMENT:

If the Officer was provided with quarters / residential accommodation immediately prior to the date of retirement at the last place of work, at his / her request, retention of

quarters / residential accommodation may be permitted for a maximum period of two months from the date of retirement on charging 0.75% of the first stage of the basic pay of the scale as rent. However, no receipt shall be issued for such rent paid by the ex-officer. Further, if furniture is also availed by the officer an additional amount of 0.15% of the First stage of basic pay in the pay scale will be recovered.

The above facility will be permitted at the specific request of the Officer and wherever retention of quarters is permitted, after retirement, the terminal benefits to such retirees shall be released by retaining six months' rent (calculated at commercial rate) till such time the vacant possession of quarters is handed over and telephone/electricity bills etc., if any, are settled. Such officers shall submit an undertaking to the concerned CO/HO as per Annexure to HO Circular 617/2018 dtd.27.12.2018. Further, the amount so retained will be released subject to recovery of dues, if any, without any interest.

2. BY THE FAMILY MEMBERS OF DECEASED OFFICERS:

At their request, the family members of a deceased Officer will be permitted retention of Bank's quarters for a maximum period of six months from the date of death of the Officer provided the Officer was provided with residential accommodation at the time of his/her death subject to recovery of charges which were being recovered from the Officer while he/she was in services of the Bank

When retention of quarters by the family members of a deceased Officer is permitted by HRM Section, the amount of Gratuity and Bank's Contribution towards Staff Provident Fund, payable to the legal heirs/ nominees of the deceased Officer, will be released only after getting the vacant possession of quarters and settlement of telephone bills/ electricity bills.

3. ON TERMINATION / COMPULSORY RETIREMENT:

Officers who are compulsorily retired / terminated and who have submitted appeal to the competent authority against compulsory retirement/termination as per procedure, may continue in the quarters until the matter is finally disposed of.

The Officer employee has to give a letter to HRM Section, Circle Office requesting them to permit retention of quarters till the decision of the Appellate authority is made known and the Deputy General Manager, C.O is empowered to permit the same. In respect of Executives in Scale IV and above, the General Manager of HR Wing, HO is empowered to permit the same.

In case the Officer does not give representation as per procedure i.e., within 30/45 days, he/she has to vacate the quarters within 15 days from the date of expiry of 30/45 days of passing the compulsory retirement/ termination order.

If the decision of the Appellate authority is adverse to the Officer, the Officer has to vacate the quarters within 15 days from the date of receipt of decision of the Appellate authority.

0.75% (for quarters) or 0.90% (for quarters + furniture facility) as the case may be, of the first stage of Basic Pay of the scale drawn has to be recovered for the period of retention of quarters beyond the date of compulsory retirement/termination.

In case the amount cannot be recovered every month, the same is to be recovered from the amount payable to the ex-employee or from the terminal benefits.

Where there is no provision to deduct the amount due to the Bank from the terminal benefits, the employee may be asked to reimburse the same and till such time he/she reimburses the amount due, the terminal benefits should not be disbursed.

In case the ex-employee requests for crediting the terminal benefits to his/ her account, the amount due to the Bank can be recovered by debiting to his/her account as soon as the terminal benefits are credited.

Where the benefits due to the employee are not adequate or there is no benefit/amount due from the Bank, steps should be taken to recover the amount separately.

ADJUSTMENT / CONTINUATION OF HOUSING LOAN LIABILITY

As per the housing loan scheme, if the officer ceases to be in the services of the Bank (on account of resignation / death, etc.) before the housing loan is fully cleared, the entire liability outstanding including the interest shall immediately become payable to the Bank.

However, if the officer ceases to be in the services of the Bank due to death, continuation of the housing loan liability on the existing terms and conditions is permitted if the request is made by the surviving legal heirs.

DGM of the Circle who has sanctioned the housing loan is empowered to permit continuation of HL liability. Each case is to be considered taking into account the circumstances and the capacity of the legal heirs to repay the loan by monthly instalments with reference to the source of income.

The legal heirs should take up the matter with the Circle Office through the branch where the housing loan liability is outstanding. Proceeds of insurance policy, if any, which were obtained to cover the ostensible liability are to be adjusted towards the housing loan liability.

If no permission is obtained for continuing the liability, the entire liability including the interest will become payable on the date from which the officer ceases to be in the services of the Bank. In such cases, interest as applicable to customers along with overdue interest is to be charged.

In case where officers give mandate to adjust the terminal benefits to clear the housing loan liability on retirement / resignation and clearing of the liability is delayed consequent to the delay in releasing the terminal benefits, GM, Mid Corporate Credit Wing, HO may consider charging the existing rate of interest for HL liability under the following circumstances. i. Entire HL liability outstanding including interest will be got

cleared out of the terminal benefits; ii. Officer should have given mandate to clear the HL liability out of the terminal benefits at the time of retirement / resignation. iii. Delay in releasing the terminal benefits should be on account of technical nature and there should not be any fault / delay on the part of the officer.

Under unforeseen circumstances of demise of the retired employee, the joint borrower/legal heir shall be given the option to continue or clear the loan which was availed by an employee before their retirement. In case legal heir/joint borrower opts for continuation of Housing Loan, the same may be permitted as per the original sanction terms or till the notional age of 75 years of the deceased retired employee, whichever is earlier.

HOUSING LOAN SCHEME FOR RETIRED EMPLOYEES OF THE BANK

Purpose:

Housing Loan shall be considered for Purchase of a ready built house/ flat or Construction of house/ flat or Purchase of site and construction of a house thereon. However, loan for the purpose of purchase of only site shall not be considered. Further, 40% of the loan sanctioned for purchase of plot is stipulated if the loan is sanctioned for purchase of a plot and construction of house thereon

Eligibility:

The following retired employees of the bank are eligible for the Housing loan under the scheme:

1. All retired employees who have not availed EHL or Housing Loan from our Bank / or any other bank during their active service and do not own a house but retired on superannuation. Employees, who ceased to be in the services of the Bank due to Voluntary Retirement, CRS, termination, resignation etc., are not eligible.
2. At the time of availing the loan under the scheme, the retired employees shall be aged above 60 years and up to 65 years.
3. The loan shall be availed in the name of the retired employee and spouse and/or one or more major children.
4. The property shall be in the name of the retired employee and/or in the name of the spouse or jointly with one or more major children.
5. The ex-employee shall be eligible for the facility only once.

Quantum:

The quantum of loan for retired employees under various cadres shall be as under:

Officers (Scale-I and above)	Rs.30 lacs
Clerical staff	Rs.18 lacs
Sub-staff	Rs.12 lacs

The above is, however, subject to maintenance Net Take Home Pension (After the proposed HL instalment and after providing for TDS, if any) of 30% or Rs. 5,000/-, whichever is higher.

If earning member viz., son / daughter is joint owner of property / joint borrower of loan, the income of such joint borrower may be reckoned for the purpose of Net Take Home Pay.

At the time of retirement, wherever continuation of EHL liability is permitted, for the purpose of arriving NTH at 30%, income* of spouse / major children shall be taken into account subject to their joining as co-borrowers. (*Income includes interest on investments/ deposits, rental income/ salary income / professional / business income of self/ spouse/ major children, with adequate proof).

The ex-employee shall give an undertaking to maintain the minimum required NTH pension during the pendency of the loan liability.

In case of need for loan beyond the eligible quantum as above, such additional amount may be permitted under Housing Loan Scheme for Senior Citizens, subject to compliance of scheme guidelines.

Rate of Interest:

Employees retired on superannuation and who have not availed EHL from our Bank or Housing Loan from any other Bank during their active service and do not own a house, are eligible for availing HL after retirement as per the extant scheme guidelines. The ROI for such Housing Loan to retired employees shall be 7.5% p.a. simple w.e.f.15.05.2020.

Under unforeseen circumstances of demise of the retired employee, the joint borrower/ legal heir shall be given the option to continue or clear the loan. In case legal heir/joint borrower opts for continuation of Housing Loan, the same may be permitted as per the original sanction terms or till the notional age of 75 years of the deceased retired employee, whichever is earlier.

All other scheme guidelines including and continuation of the housing loan liability on the existing terms and conditions the concessional ROI shall continue on continuation of Housing Loan by legal heir/joint borrower also.

Security:

EMT of House property being financed. Personal Guarantee of all the legal heirs shall be made available if loan is in the name of the employee exclusively. This may not be insisted if one or more of the legal heirs are joint borrowers to the loan.

Margin:

As applicable under General Housing Loans to customers

Repayment Period:

Maximum 15 years including repayment holiday of 1 to 18 months depending upon the purpose of loan or till the borrower attains age of 75 years, whichever is earlier. Recovery to be effected through Standing Instructions / PDCs / ECS mandates.

The principal liability shall be repaid 124 months and Interest liability shall be repaid 56 months. If repayment holiday is permitted, number of instalments towards principal liability shall be reduced to the extent of permitted repayment holiday.

Processing Charges: Nil

Sanctioning Authority: DGM of the Circle Office under whose jurisdiction the house property is situated.

CANARA PENSION: (HO Cir 528/2021 dated 02.08.2021)

CANARA PENSION	
PARAMETERS	GUIDELINES
PURPOSE	<u>Component 1:</u> To meet the cost of medical expenses and other genuine personal needs of the Pensioners/Family Pensioners. AND /OR <u>Component 2:</u> To make payment of premium of IBA Group Mediclaim Insurance Policy for Retired Employees of our Bank/Family Pensioners of Retired Employees of our Bank who have opted for and are covered under the scheme.
ELIGIBILITY	Pensioners and Family Pensioners of the Bank.
QUANTUM, NTH	20 months' pension amount or Rs.10,00,000/- whichever is less, subject to maintenance of NTH of 25% of Gross after deducting the proposed EMI.
REPAYMENT PERIOD	i) To be repaid in 72 EMIs if the pensioner is below the age of 65 years. ii) To be repaid in 60 EMIs if the pensioner is above the age of 65 years.
SANCTIONING AUTHORITY	✓ Branch in-charge is the sanctioning authority. ✓ Credit Managers and Senior Managers in VLBs and ELBs, other than Branch Heads can also sanction, duly adhering to the scheme guidelines. Delegation of Powers as communicated from time to time to be adhered under the scheme.
SECURITY	<u>In case of Loan to Pensioners:</u> Co-obligation of the spouse (wherever there is a provision for family pension) or any other person/pensioner good for the amount, if necessary, may be stipulated by the sanctioning authority. <u>In case of Loan to Family pensioner:</u> Third party guarantee / co-obligation good for the amount should be obtained invariably.
ROI	RLLR + 2.00%
RATING SHEET	Waived
CHARGES	NIL
SCHEME NORMS OF TO THOSE WHO HAVE OPTED FOR THE IBA GROUP MEDICLAIM INSURANCE POLICY	<u>LOAN QUANTUM:</u> Maximum loan eligibility of the Pensioner/Family Pensioner to remit the Annual Premium of the IBA Group Mediclaim Insurance Policy as a Second Loan shall be:- • The amount of Annual Premium payable for the year. OR • Maximum eligible loan amount as per Canara Pension Loan Scheme. OR

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| | <ul style="list-style-type: none">• Rs.90,000/- Whichever is lower out of the above three Reimbursement facility can be availed within the Financial Year under this scheme for availment of the IBA Group Medclaim Insurance Policy, if eligible. <p>However, the maximum loan liability at the time of sanction and disbursement of loan under both the component shall not exceed 20 months' pension amount or Rs.10,00,000/- (whichever is lower)</p> |
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Cyber Security tips for Retirees: do's and don't

The following Cyber Security Dos and Don'ts help remind us of actions we must take to remain vigilant.

- ✓ Use hard-to-guess passwords or passphrases. A password should have a minimum of 10 characters using uppercase letters, lowercase letters, numbers, and special characters. To make it easy for you to remember but hard for an attacker to guess, create an acronym. For example, pick a phrase that is meaningful to you, such as "I go for 30 minutes of Brisk Walk daily" Using that phrase as your guide, you might use lgf30moBWd for your password.
- ✓ Use different passwords for different accounts. If one password gets hacked, your other accounts are not compromised.
- ✓ Keep your passwords or passphrases confidential. **DON'T** share them with others or write them down. You are responsible for all activities associated with your credentials.
- ✓ Pay attention to phishing traps in Email/SMS and watch for indicating signs of a spam. If you receive a suspicious Email/SMS, the best thing to do is to delete the Email/SMS immediately.
- ✓ Destroy information properly when it is no longer needed.
- ✓ Be aware of your surroundings when printing, copying, texting or discussing sensitive information.
- ✓ Lock your computer, mobile phone and other devices when not in use. This protects data from unauthorized access and use.
- ✓ Avoid using public Wi-Fi.
- ✓ Use privacy settings on social media sites to restrict access to your personal information.
- ✓ Report all suspicious activity and cyber incidents to your nearby branches.



DOs

- ✓ **DON'T** click on links from an unknown or untrusted source. Cyber attackers often use them to trick you into visiting malicious sites and downloading malware that can be used to steal your data.
- ✓ **DON'T** share sensitive information with anyone.
- ✓ **DON'T** leave printouts or portable media containing private information on your desk. Lock them in a drawer to reduce the risk of unauthorized disclosure.
- ✓ **DON'T** post any private or sensitive information, such as credit/debit card numbers, passwords, OTP or other private information on social media.
- ✓ **DON'T** be tricked into giving away confidential information. It's easy for an unauthorized person to call and pretend to be an employee or business partner. **DON'T** respond to phone calls or emails requesting confidential data such as credit/debit card numbers, passwords, OTP or other private information.
- ✓ **DON'T** leave devices unattended. Keep all mobile devices, such as laptops and cell phones physically secured.
- ✓ **DON'T** leave wireless or Bluetooth turned on when not in use. Only do so when planning to use and only in a safe environment.
- ✓ **DON'T** download applications from an unknown or untrusted source. Always ensure authenticity of the application.
- ✓ **DON'T** give unnecessary permissions to the applications though downloaded from trusted source.



DON'Ts

SINGLE POINT OF CONTACT FOR ESCALATING THE GRIEVANCES

Bank has nominated Manager, Pension Fund Section as Single Point of Contact for escalation of unresolved grievances of the ex-employees for quick redressal.

The details of Single Point of Contact available in our Bank's website www.canarabank.bank.in under path Announcements >> Ex-employees.

IMPORTANT TELEPHONE NUMBERS AND CONTACT DETAILS

Sl No.	Name of Circle	Phone	E MAIL
1	AGRA	0562-3500613	hrmcoagra@canarabank.com
2	AHMEDABAD	079-69027841/69027834	hrmcoahd@canarabank.com
3	BENGALURU	080-25310012/25310016	blrhrm@canarabank.com
4	BHOPAL	0755-2576547/2559953	hrmcobpl@canarabank.com
5	BHUBANESHWAR	0674-2391330/2391517	hrmcobhu@canarabank.com
6	CHANDIGARH	0172-2615535 / 2605238	hrmcochd@canarabank.com
7	CHENNAI	044-24349354	hrmcochn@canarabank.com
8	DELHI	011-26286217	hrmcodel@canarabank.com
9	GUWAHATI	0361-2334009	hrmcoguw@canarabank.com
10	HUBBALLI	0836-2239471/72	hrmcohub@canarabank.com
11	HYDERABAD	040-27725211/27725232	hrmcohyd@canarabank.com
12	JAIPUR	0141-2222884	hrmcojpr@canarabank.com
13	KARNAL	0184-4063668/4063679	hrmcokar@canarabank.com
14	KOZHIKODE	0495-2334425	hrmcokoz@canarabank.com
15	KOLKATA	033-22831504/22831508	hrmcokol@canarabank.com
16	LUCKNOW	0522-2307607	hrmcoluck@canarabank.com
17	MADURAI	0452-2333828	hrmcomdu@canarabank.com
18	MANGALURU	0824-2441097/2863431	hrmcomlr@canarabank.com
19	MANIPAL	0820-2572085	hrmcompl@canarabank.com
20	MUMBAI	022-26535329 / 26728306	staffocomcity@canarabank.com
21	PATNA	0612-2320843	hrmcopat@canarabank.com
22	PUNE	020-25530624	hrmcopne@canarabank.com
23	RANCHI	0651-2331529/2332702	hrmranchico@canarabank.com
24	TIRUPATI	0877-2503848	hrmcotpt@canarabank.com
25	TRIVANDRUM	0471-2320255 / 2331342	hrmcotvm@canarabank.com
26	VIJAYAWADA	0866-2428852/2428857	hrmcovij@canarabank.com
27	HOSA Section	080 -22223161	hosa@canarabank.com
28	SA Section	080-25310134	inspwingsas@canarabank.com

1. Industrial Relations Section Human Resources Wing No.112, J.C. Road, Head Office Bengaluru - 560 002. Phone: 080-22116914 / 080-22116923 Email: hoir@canarabank.com	2. Personnel Management Section Human Resources Wing No.112, J.C. Road, Head Office Bengaluru - 560 002. Phone: 080-22116916 Email: hopm@canarabank.com
3. Canara Bank Employees' Pension Fund Human Resources Wing No.14, M.G. Road, Head Office Annexe Naveen Complex Bengaluru - 560 001. Phone: 080-25323801 Email: hopenfund@canarabank.com	4. Staff Provident Fund & Gratuity Section Human Resources Wing No.14, M.G. Road, Head Office Annexe Naveen Complex Bengaluru - 560 001. Phone: 080-25321985 Email: hospf@canarabank.com
5. Head Office Staff Administration Section Human Resources Wing No.112, J.C. Road, Head Office Bengaluru - 560 002. Phone: 080-22223161 / 080-22223389 Email: hosa@canarabank.com	



Sri Ammembal Subba Rao Pai

Founder, Canara Bank

OUR INSPIRATION

" A good Bank is not only the financial heart of the community, but also one with an obligation of helping in every possible manner to improve the economic condition of the common people"

- A Subba Rao Pai