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केनरा बैंक

(भारत सरकार का उपक्रम)

Canara Bank

(A Government of India Undertaking)



सिंडिकेट सिंडिकेट Syndicate

सेवा निवृत्तीं के लिए सार-संग्रह पुस्तिका COMPENDIUM FOR RETIREES



"We salute you!"
For your commendable service

Human Resources & Organisation Development Section

Human Resources Wing

मानव संसाधन एवं संगठन विकास अनुभाग

मानव संसाधन विभाग

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Message from
Sri. L V Prabhakar
Managing Director & CEO



Retirement is one of the greatest achievement in one's career. It is the logical conclusion to an individual's decade's long efforts and hard work - a perfect parting gift. It is that phase in life which provides one with opportunities to explore, experience and enjoy life to the fullest and also fulfil one's dreams and aspirations. Retirement is also a golden period to enrich and enliven one's latent potential and kick start the second leg of one's life on a riveting note.

Every organisation traverse through the path of trials and tribulations. Our bank withstood the test of time and reached this enviable stature only because of the hard work and contributions rendered by our human resources assets, our employees (now retired) whose efforts, during that crucial phase of organisational growth and expansion, saw to it that our bank is now sailing through the realms of success and glory. With their priceless wisdom and inimitable working style they have built the perfect foundation for our bank to grow and prosper. We, as an institution, hold our retired employees in high esteem and consider them to be the perfect brand ambassadors of the bank who relentlessly uphold our image in the public and amongst stakeholders.

"Compendium for Retirees" , the booklet conceptualized by our Human Resources Wing, has been brought out to provide a "one stop solution" for our retired people in matters relating to their benefits, financial planning and other important aspects that will make their lives more fruitful and easier.

I appreciate this HR initiative and efforts put in to bring out this blue print and request all our retired employees to be guided by it.

With best regards,

L V PRABHAKAR
MANAGING DIRECTOR & CEO

30.03.2022

Message from
Sri. Debashish Mukherjee
Executive Director



'Retirement' is often the beginning of a new chapter in life that opens up a plethora of opportunities to explore, experience and enjoy life to the fullest and do things to one's heart content. It is that crucial phase, where having fulfilled the prime responsibilities, one may pay more attention to the finer aspects of life.

Our Bank withstood the test of time because of the dedication and hard work of thousands of our employees who, while in service, successfully steered the Organization forward. Having retired from the services of the Bank, they are a beacon of light and a guiding force to all of us and this great intuition is ever grateful to them for their unstinted support and cooperation.

As a token of our gratitude and respect and with an intent to provide ways and means to help our retired employees and their loved ones to tread happily and successfully in this new chapter, we have conceptualized "Compendium for Retirees", a booklet collating all the benefits for retired employees provided by the Bank and other aspects that plays a significant role in their lives.

I am sure that a careful reading of the same will prove beneficial to all.

DEBASHISH MUKHERJEE
Executive Director

30.03.2022

Message from
Sri. L V R Prasad
Chief General Manager, HR Wing



When we think we are at the end of something, we often find at the beginning of something else. Retirement, though it brings a logical culmination to one's professional career, it opens a whole new horizon of exceptional opportunities. I strongly believe that for many, retirement is a time for personal growth, which paves the path for greater freedom and satisfaction. It is the time to sit back, relax and enjoy and do things one always wanted to do.

Our Bank has always been the harbinger of “employee welfare” and our schemes and policies have been fine tuned to be in congruence with the needs and aspirations of our employees. On retirement an employee never gets isolated from this great institution but on the other hand the relationship strengthens as blossoms to an engaging and satisfying level. Our organizational culture and tradition always vouches for the well-being of our employees, whether in service or retired, and as an Organization we greatly honor and respect the services rendered by them.

“Compendium of Retirees” is an effort to consolidate all the benefits provided by the Bank for retired employees and to also help them with certain tips to gainfully plan the next chapter in their lives. The information provided here is not elaborate, but rather a brief of the various Circulars and literature released on the subject.

Happy reading and hope this booklet will prove useful and beneficial to all.

L V R PRASAD
Chief General Manager

30.03.2022

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

1. Online submission of application for sanction of pension & Commutation
2. Issue of Digital PPOs
3. Crediting of terminal benefits on next working day of retirement for superannuated employees.
4. Retiring employees to submit their claims for monthly reimbursement during last week of their retirement month.
5. "Single Point of Contact" for escalating grievances of ex employees for speedy redressal.

RETIREMENT BENEFITS

PROVIDENT FUND (PF):

In case employee is a PF optee, on retirement, the employee will receive Employee's Contribution to PF & Bank's Contribution to PF with interest accumulated thereon. If the employee is a Pension optee, on retirement, he will only receive Employees' Contribution to PF with accumulated interest. Settlement of PF is subject to the provisions of Canara Bank Staff Provident Fund Regulations.

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. Accordingly, now full PF amount along with applicable interest is being settled to the retiring employees immediately after their exit from the services of the Bank.

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.

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.

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 :

a. 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 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 employees 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 voluntarily retirement 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 10 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.

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 = Salary* x 15 x Number of years of service ÷ 26
*Salary = Basic pay, Dearness Allowance and all allowances of permanent nature which rank for PF.
- ◆ Minimum Qualifying Service 5 years.

- ◆ Period of service six months and above shall be rounded off to next higher year.

b Under Canara Bank Officers' Service Regulations 1979 (in case of Officers):

- ◆ The amount of Gratuity payable to an Officer shall be one month's pay for every completed year of service, subject to a maximum of 15 months pay.
- ◆ 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 fraction of service beyond completed years of service is 6 months or more, Gratuity will be paid pro-rata for the period.
- ◆ 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.
- ◆ For further details Regulation 46 of Canara Bank Officers' Service Regulations 1979 shall be referred.
- ◆ 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 beneficial to the employee is being paid.

c Under Canara Bank Gratuity Fund Rules & Regulations (in case of Workmen):

- ◆ The amount of gratuity shall be equal to one month's salary for each completed year of service subject to a maximum of fifteen months' salary and if the total number of years of continuous service exceeds thirty 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 thirty years. (Service of six months and above shall be rounded off to next higher year and less than 6 months to be ignored)

- ◆ For workmen, 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 workmen the gratuity is calculated both under Payment of Gratuity Act, 1972, and Canara Bank Gratuity Fund Rules & Regulations, and whichever is beneficial to the employee is being paid.

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. 15 Days salary (based on last drawn salary) for every completed year of service or part in excess of 6 months (no of days in a month to be taken as 26).
- B. If the employee is covered NOT 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. Half month salary (based on last 10 months salary) for every completed year of service.

PENSION:

- i. 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.
- ii. 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.
- iii. 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)

- iv. 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. (Regulation 29)
- v. Over and above the qualifying service, broken period of service of more than six months shall be treated as one year.
- vi. 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)
- vii. An employee whose qualifying service is 33 years or more is eligible for full pension.
- viii. Pay for this purpose means, average pay (which rank for PF) drawn during the last 10 months of service.
- ix. If the qualifying service is less than 33 years, Basic pension is equal to $\text{Pay} \times \text{qualifying service} \div 66$.
- x. Upto a maximum of 1/3rd of basic pension can be commuted.
- xi. Total pension receivable per month is equal to Basic pension after commutation + applicable Dearness Relief (DR) rate on basic pension before commutation. DR rate will be revised in February and August every year.
- xii. Commutation factor is arrived as per Regulation 41 of Canara Bank Employees' Pension Regulations, 1995.
- xiii. Commutation amount is fully exempted from income tax. After commutation, a pensioner will get total pension equal to residual basic pension (basic pension minus commuted portion) + DA on basic pension before commutation. 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. There is no provision for second commutation & early restoration of Commutation.

- xiv. Regarding Online submission of pension application HO Circular 787/2021 dated 09.12.2021 may be referred. Digital PPOs is being sent on the registered email id of the Pensioner w.e.f 01.01.2022.
- xv. Monthly Pension will be paid on the last working day of the month.
- xvi. Pension is treated as salary for the purpose of Tax calculations and appropriate Income Tax will be deducted.
- xvii. Ex-employee pensioners whose pensionary income is taxable are required to submit Declaration on Investment every year in the month of April. Online option to submit the investment declaration by the pensioners through Bank's website site with OTP authentication has been made available. Once the Declaration amount is updated in the Pension package, Pensioner will receive an acknowledgement through email on their email id. If the Pensioners are unable to use this online facility they can submit the Physical copies of the Investment Declaration through courier/post or they can submit it through their registered email on the Employees' Pension Fund email id hopenfund@canarabank.com. If Investment declaration is not submitted by the 30th April of the Year, then eligible TDS will be deducted from their monthly pension. .
- xviii. Ex-employee pensioners whose pensionary income is taxable are required to submit Proof of Investment through email or post on or before 31st December of the year else eligible TDS will be deducted from their monthly pension. There is no provision to consider Advance Tax paid and Additional TDS from the Pensioner.
- xix. Digitally signed Form 16 & Pension disbursement details can be downloaded from the Bank's Website, under Ex-employees section.
- xx. 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.
- xxi. Family Pension: On the death of (i) an employee who had opted for pension or (ii) an ex-employee who was in receipt of pension, the spouse/eligible family members shall be eligible for family 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. Family for the purpose of pension is defined under Reg. 2 (o) of Pension Regulations, 1995 and same may be referred.

- xxii. Family Pension is payable as per Chapter VII of Canara Bank Employees' Pension Regulations, 1995.
- xxiii. The Canara Bank Employees' Pension Regulations, 1995 is available both in Canned and Bank's website i.e., www.canarabank.com.
- xxiv. Request for transfer of pension account, if any, should be submitted to existing pension paying branch & forwarded to Employees' Pension Fund with their recommendation.
- xxv. If there is any change in Mobile no. & Email id, then Pensioners are required to update the same in the Pension drawing account. Change of address may be informed to the Pension Fund Section, with valid proof for updation.
- xxvi. Vishranthi Newsletter/ other communication pertaining to ex-employees has been made available on Banks website under Ex-employee section, apart from making available the same in CanaritesApp.
- xxvii. Pensioners are requested to use “Canarites” mobile app after their retirement also. Once the pension details of the Ex-employees is updated in the HRMS at the Pension Fund Section, pensioners can view the same in their Canarites login.

LIFE CERTIFICATE SUBMISSION FOR PENSIONERS

Ex-employee Pensioners and their family pensioners are required to submit their Life Certificates (LC) during the month of November every year for uninterrupted receipt of monthly pension. For hassle free submission of LC, various online modes are available for 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 upto 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.

Following are the different modes for submission of LC:

a) Jeevan Pramaan:

Jeevan Pramaan uses the Aadhaar platform for biometric authentication of the pensioners. Pensioners are not required to be physically present in front of the disbursing agency or the certification authority for submitting their LC. The Digital Life Certificate will be stored in central repository, which will be accessed by the Bank. Pensioners can submit their Digital Life Certificate (DLC) using “Jeevan Pramaan” through various sources listed below:

- ◆ “UMANG” Mobile Application
- ◆ PC Application from Jeevan Pramaan website (www.jeevanpramaan.gov.in)
- ◆ Door Step Banking (DSB)
- ◆ Any of our Branches
- ◆ Post Offices/Digital Service Centres

b) Doorstep Banking Services:

Pensioners can utilize the facility of submitting DLC through Doorstep Banking (DSB) services. Once the pensioner places the request for submitting DLC, an authorized DSB agent will visit the doorstep of the pensioner to obtain DLC. Currently, 100 Centers/locations have been identified at which pensioners may register for services from the respective agencies. Pensioners may register for this service according to their location through any of the following means:

- ◆ URL <https://doorstepbanks.com> or <https://dsb.imfast.co.in/doorstep/login>
- ◆ Mobile App “Doorstep Banking (DSB)” which can be downloaded from Google Playstore (depending on the city of residence the Doorstep Banking app of Atyati Technologies Pvt Ltd or Integra Micro Systems

(P) Ltd can be downloaded). This application is available only for Android device.

- ◆ Toll free number: 1800 121 3721 or 1800 103 7188.

c) VCIP (Video Based Customer Identification Process):

Bank has recently introduced an option to update the Life Certificate through VCIP (Video Based Customer Identification Process). For LC updation through VCIP, pensioners will not be required to visit any Branches / Offices and it can be done at the comfort of their Home through the help of an Internet enabled Smartphone.

- ◆ Pensioners can book their desired date & time slot for submission of LC.
- ◆ Identification is done by the way of capturing the details of PAN Card, aadhaar, Signature & location of the pensioner.
- ◆ On completion of VCIP process, Life Certificate will be updated automatically.
- ◆ This facility is available free of cost.

d) Physical Submission of Manual LC to Branches:

If the pensioners are unable to update their LC through Jeevan Pramaan due to unavailability of Aadhaar/issues with biometric matching due to old age and are unable to access online modes mentioned above, physical format of their life certificates may be submitted to any of our Branches.

e) Retiree associations are also helping the Pensioners for updation of their Life Certificate digitally.

f) Pensioners visiting abroad during the period may download LC from website, get the same attested by the Indian Embassy/ Consulate and submit to the Pension paying Branch only.

- ❖ In case of failure to submit Life Certificate within the stipulated time, the pension will be stopped for those pensioners.
- ❖ For details please refer HO Cir 686/2021 dtd. 18.10.2021 & HO Cir 65/2022 dtd. 05.02.2022.

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” or they can download the same by visiting the below mentioned link:

- ◆ **ANDROID USER:**

<https://play.google.com/store/apps/details?id=com.canarabank.Canarites>

- ◆ **IPHONE USERS :**

<https://apps.apple.com/in/app/canarites/id1358599661>

“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 240 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.

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. 3,00,000/-.

PL encashment in case of resignation will be 50% of accumulated PL subject to a maximum of 120 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.

BENEFITS AVAILABLE TO THE FAMILY/LEGAL HEIRS IN CASE OF DEATH OF EMPLOYEE WHILE IN SERVICE / MISSING AND HAS LEFT OVER SERVICE OF MORE THAN TWO YEARS / RETIRED ON MEDICAL GROUNDS DUE TO INCAPACITATION BEFORE REACHING THE AGE OF 55 YEARS

SCHEME FOR COMPASSIONATE APPOINTMENT OR PAYMENT OF LUMP SUM EX-GRATIA AMOUNT IN LIEU OF COMPASSIONATE APPOINTMENT (HO CIRCULAR 296/2020)

- ◆ 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 and 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
- ◆ Pending Applications as on 04/08/2014 or the applications submitted on or after 05/08/2014 w.r.t. death / or other eligible circumstances occurred on or before 04/08/2014 for Ex-gratia / Compassionate Appointment as the case may be shall be continued to be examined in terms of HO Circular No 35/2005 dated 14/02/2005 & 262/2007 dated 24/09/2007.

- ♦ 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.243/2013 dated 30.05.2013.
- ♦ The other conditions/ eligibility norms specified under HO Circular 296/2020 dated 18.04.2020 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 243/2013 dated 30.05.2013 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 further details 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.

OTHER BENEFITS / INFORMATION

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:

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

For further details, please refer HO Circular No.186/2020 dated 30.03.2020.

REIMBURSEMENT OF EXPENSES TOWARD SHIFTING ON RETIREMENT ON SUPERANNUATION:

The Officers, who retire on superannuation only, 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.

RETENTION OF QUARTERS/TELEPHONE FOR TWO MONTHS ON RETIREMENT ON SUPERANNUATION:

Retention of quarters/ residential accommodation, if provided, to the officers at the last place of work is permitted for a maximum period of two months subject to house rent recovery and furniture rent recovery.

Telephone facility is permitted to be retained, if provided, to the quarter/ residence of the officers, for a maximum period of two months subject to the officer agreeing to reimburse the telephone bills.

For the above, retiring officer has to give a written request in advance to the HRM Section of the concerned Circle.

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.

At their request, the family members of deceased Officer will be permitted to retain Bank's quarters together with furniture items for a maximum period of six months from the date of death of 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 were in the services of the Bank. In such cases, the amount of gratuity, Bank's contribution towards PF (If employee was PF optee), payable to legal heirs / nominee of the deceased officer will be released only after getting the vacant possession of quarter and settlement of telephone/ electricity bills.

However, the family members of the deceased officer are not entitled to retain residential telephone, if provided with.

RETENTION OF FURNITURE ON SUPERANNUATION 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.

The new scheme for providing furniture / fixtures to the officers has come into force from 24.06.2013. For details/ rules with respect to retention/ purchase of the same at the time of retirement / death/ resignation or termination for any other reasons HO Circular 303/2013 dated 26.06.2013 be referred. For modifications HO Cir 17/2020 dated 04.01.2020 to be referred.

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 upto 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, for details HO Circular No 485/2017 dated 07.10.2017 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 please refer HO Circular No. 479/2017 dated 04.10.2017.

CONTINUATION OF HOUSING LOAN UNDER UNFORESEEN CIRCUMSTANCES AT CONCESSIONAL RATE OF INTEREST:

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.

For further details please refer HO Circular No. 601/2019 dated 30.11.2019.

IDENTITY CARDS TO RETIRED EMPLOYEES:

Bank is issuing identity cards to the ex-employees retired on Superannuation / VRS / SVRS 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 to 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 W.E.F 19.05.2014 IS AS UNDER:

1. For Ex-employee Senior Citizens:

SL NO.	PARTICULARS	REVISED ADDITIONAL ROI OVER AND ABOVE GEN. PUBLIC
1	Domestic Term Deposits irrespective of size of deposits	1.50% (except for term deposits under NRO, and Capital Gains Deposit scheme)
2	Canara Tax Saver Deposits	1.00 %

2. For Employees/Ex-employees:

SL NO.	PARTICULARS	REVISED ADDITIONAL ROI OVER AND ABOVE GEN. PUBLIC
1	Domestic Term Deposits-all maturity slabs -irrespective of size of deposits	1.00% (except for term deposits under NRO, and Capital Gains Deposit scheme)
2	Canara Tax Saver Deposits	1.00 %

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.

- a. Issuance, cancellation and issuance of duplicate Demand Drafts

- b. 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)-
- c. Issuance of duplicate passbooks, pass-sheet and deposit receipts
- d. Collection of foreign currency instruments drawn in their favour (not endorsed in their favour). This also covers foreign inward remittances expressed in Indian Rupees.
- e. 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 stands in the joint names of theirs along with their close relatives)
- f. 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- Free (pre-closure of RD A/c within one year) and for ATM/ Debit card, RTGS/NEFT /
- g. 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.

MEDICAL CHECK-UP:

Bank is extending medical facility under Staff Welfare Measure Schemes:-
Eligibility:

1. Employees who have retired from the services of the Bank on superannuation / SVRS 2001 / VRS before the commencement of financial year shall be eligible for the benefit under the scheme.

The following are not eligible:-

1. Employees who have exited from the services of the Bank under SVRS 2001 /VRS and who have not attained the age of 60 years.
2. Employees who have exited from the services of the Bank in view of punishment of discharge / dismissal/ removal from the service / compulsory retirement / termination, etc.
3. Employees who have resigned from the services of the Bank.
4. In nutshell employees other than those mentioned in clause No.1 “Eligibility” clause above are not eligible.

Bank is also considering reimbursement of medical expenses on declaration basis to spouses of such employees/ retired employees who had died before the commencement of the financial year and who are drawing family pension from our Bank subject to maximum of Rs.1,000/-.

Option for claiming either medical check-up will be made available in Bank's Website. However, since the scheme is under Staff Welfare Measures, the duration of which is for a particular financial year, the eligible retirees may refer the latest Memo on Staff Welfare Measures being uploaded in Bank's website to know the details and changes/ modifications, if any, in the scheme.

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:

A. 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 subject to the following:

- 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 hours Training conducted by IIBF.	Recovery Agents have to undergo, 100 hours training conducted by IIBF or their affiliated institutes including our LDC, Bangalore and obtain certificate to that effect.

To attract retired employees to act as Recovery Agents, our Learning and Development Centre, Bangalore/Manipal/RLDCs' shall conduct Training programme at no loss - no profit basis. In this regard, Circle may take up with LDC, Bangalore/Manipal/RLDCs 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. R & L Section of concerned Circle Office shall obtain a clearance certificate from the concerned HRM Section, Circle Office, where the retired employee has last worked and if the Recovery Agent to be empanelled is retired executive of Canara Bank, concerned R & L Section, Circle Office shall obtain a clearance certificate from PM Section, HR Wing, Head Office;
- 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/-.

- B. The empanelment of retired employees as Recovery Agents of the Bank shall be at the sole discretion of the Bank.
- C. For further details, refer to the latest Loan Recovery Policy, HO Circular No 284/2021 dated 03.05.2021 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. The same are available in Canner as well as website of the Bank i.e., www.canarabank.com under the head "Regulations".

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.

For further details, refer HO Circular 268/2020 dated 07/04/2020

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 M D India TPA 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 policy for the retirees who had opted and paid the premium on or before the due date has been renewed and same will be valid from 1st November of that year to 31st October of next year.

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 MD India Health Insurance TPA Private Limited, 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:

Certificate from the attending medical practitioner is required for the purpose. The cost of medicines, investigations, consultations etc., in respect of domiciliary treatment shall be reimbursed as follows:

Original Prescription:

- a. IRDA Prescribed Claim Form duly filled & signed (Provided in the Annexure);
- b. The prescriptions shall be valid till the period if any specifically mentioned by the specialist or the attending doctor.
- c. If no period stated, the prescription for the purpose of reimbursement shall be valid for a period not exceeding 90 days.

Period within which Domiciliary Claims to be submitted:

Bills for Domiciliary Treatment shall be submitted in a bunch for a particular month on or before the 10th of the succeeding month

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.

- 5. 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.

6. 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 per 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 MD India TPA 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.

- a. Bengaluru Address:
Door No.1540, 1st Floor, 4th “T” Block, Sharada Chambers, 39th E Cross, 23rd Main, Above Allahabad Bank, Jayanagar, Bangalore – 560041

- b. Pune Head Office Address:
MD India Health Insurance TPA Pvt Ltd, S. No. 46/1, E-space,
A-2 Building, 3rd Floor, Pune Nagar Road, Vadgaonsheri,
Pune - 411014, Maharashtra.

7. 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.

8. The details of the Third Party Administrator [TPA] i.e., MD India Health Insurance TPA Pvt Ltd. The details are as under :

Name of the TPA	MDIndia Health Insurance TPA Pvt. Ltd
Dedicated Toll Free for Customer Service	1800-266-5690
Customer Care email ID	Canarabank@mdindia.com
Cashless Toll Free	1800-209-7800
Email for Cashless:	authorisation@mdindia.com
Reimbursement Toll Free	1800-209-7777
MD India Website -	https://mdindiaonline.com
To obtain Claim Status via SMS- to get current and further timely updates on the claim	SMS to +91 86918 63863 : Status < Claim Number > For Example : STATUS MDI5781804

MD India Reach Outs:

Claim Intimation	https://mdindiaonline.com/ClaimIntimationForm.aspx or customercare@mdindia.com
Network Hospitals	https://mdindiaonline.com/ProviderList.aspx
Chat Bot	http://mdichatbot.mdindia.com/mdichat/mdichat.aspx
E-Cards/Desktop Application	Cards can be downloaded by logging on to https://canara.mdindia.com/ The login ID of the Retiree is as under: User ID: Employee ID Password: ddmmyyyy (DOB)

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

IRDAI Claim Form:	http://www.mdindiaonline.com/documents/claimform.pdf
Check List:	http://www.mdindiaonline.com/documents/claimdocumentschecklist.pdf
Network Hospitals:	https://www.mdindiaonline.com/ProviderSearch.aspx
Hawk Mobile App:	https://play.google.com/store/apps/details?id=com.mdid.hawk
Canara Bank Mobile Application	MDIndia Canara - Apps on Google Play

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. For the purpose of this clause, the expression "Fraud" means any of the following acts committed by the Insured Person or by his agent or the Hospital/ Doctor/ any other party action behalf of the insured person with intent to deceive the company or to induce the company to issue an insurance policy:

- a) The suggestion as a fact of that which is not true and which the insured person does not believe to be true.
- b) The active concealment of a fact by the insured person having knowledge or belief of the fact;
- c) Any other act fitted to deceive; and
- d) Any such act or omission as the law specially declares to be fraudulent. The company shall not repudiate the claim and/or forfeit the policy benefits on the ground of fraud, if the insured person/ beneficiary can prove that mis-statement was true to the best of his knowledge and was not deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact or within the knowledge of the company.

9. Territorial Limit:

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

10. 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 '

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.

For details refer HO Circular No.37/2022 dated 24.01.2022. All the communications regarding the insurance policy will be also placed in our Bank's website www.canarabank.com under path Announcements >> Ex-employees.

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.

Retired employees can book holiday home one month in advance in prescribed format through the pension drawing branch or branch where they are having account.

AT PRESENT, BANK IS HAVING HOLIDAY HOME FACILITY IN THE FOLLOWING PLACES:

(Contact, address and other details will be placed in our Bank's website www.canarabank.com under path Announcements >> Ex-employees.)

Sl No	Name of Holiday Home
1	Agra
2	Bengaluru
3	Bhubaneshwar
4	Chennai
5	Darjeeling
6	Delhi
7	Goa
8	Guruvayur
9	Haridwar
10	Hyderabad
11	Jaipur
12	Kanyakumari

Sl No	Name of Holiday Home
13	Katra
14	Kodaikanal
15	Kolkata
16	Madikeri
17	Madurai
18	Mahabaleshwar
19	Manali
20	Mangaluru
21	Mount Abu
22	Mumbai
23	Mussorie
24	Mysuru

Sl No	Name of Holiday Home
25	Nainital
26	Ooty
27	Palani
28	Puri
29	Rameswaram
30	Shimla
31	Shirdi
32	Srirangam
33	Tirupati
34	Trivandrum

Sl No	Name of Holiday Home
35	Udaipur
36	Varanasi
37	Visakhapatnam
38	Kolkata II
39	Mumbai II
40	Munnar
41	Portblair
42	Shirdi II
43	Tirupati II

POLICY ON USE OF SOCIAL MEDIA / ELECTRONIC MEDIA

Bank has introduced a Policy of “Use of Social Media/ Electronic Media/ Internet Blogs etc., by the employees- Do's and Dont's. with a view 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. For details in the matter, please refer HO Circular 389/2021 dated 08.06.2021.

CANARA PENSION:

HO Cir 787/2020 dated 15.10.2020 & 851/2020 dated 05.11.2020

PARAMETERS	GUIDELINES
PURPOSE	<p>Component 1: To meet the cost of medical expenses and other genuine personal needs of the Pensioners/Family Pensioners.</p> <p style="text-align: center;">AND /OR</p> <p>Component-2: To make payment of premium of IBA Group Mediciam 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.</p>
ELIGIBILITY	<p>The following types of pensioners who are drawing their pension through our branches are eligible for financial assistance under the scheme:</p> <ul style="list-style-type: none"> • All Central Government pensioners (viz., Central, Civil, Railways, Defence, Armed Forces, Defence Civilians and Freedom Fighters etc.) • All State Government pensioners. • Pensioners of all Government Department Undertakings. • Pensioners of all Public Sector Undertakings / Corporate pensioners.

PARAMETERS	GUIDELINES																																												
	<ul style="list-style-type: none"> Family pensioners of all the above categories. Pensioners and Family Pensioners of the Bank. 																																												
<p>QUANTUM,NTH & REPAYMENT PERIOD</p>	<p>a) In respect of Retired Employees of our Bank/Family Pensioners of Retired Employees of our Bank:</p> <p>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.</p> <p>Repayment Period:</p> <p>i) To be repaid in 72 EMIs if the pensioner is below the age of 65 years.</p> <p>ii) To be repaid in 60 EMIs if the pensioner is above the age of 65 years.</p> <p>b) In respect of General Public / Defence/ Family Pensioners as per the below table:</p> <table border="1" data-bbox="403 778 1206 1308"> <thead> <tr> <th>Age at the time of Loan</th> <th>Max Loan Amt</th> <th>Repayment Period</th> <th>Age at the time of full Repayment</th> </tr> </thead> <tbody> <tr> <td>Below 70 years</td> <td>Rs. 10.00 lakh</td> <td>60 months</td> <td>Up to 75 years</td> </tr> <tr> <td>70 - 75 years</td> <td>Rs. 5.00 lakh</td> <td>36 months</td> <td>Up to 78 years</td> </tr> <tr> <td colspan="4" style="text-align: center;">Defence Pensioners: Max Amt. 24 months pension</td> </tr> <tr> <td>Below 50 years</td> <td>Rs. 10 lakh</td> <td>84 months</td> <td>57 years</td> </tr> <tr> <td>50 - 60 years</td> <td>Rs. 8 lakh</td> <td>60 months</td> <td>65 years</td> </tr> <tr> <td>60 - 70 years</td> <td>Rs. 6 lakh</td> <td>48 months</td> <td>74 years</td> </tr> <tr> <td>70 - 75 years</td> <td>Rs. 5 lakh</td> <td>24 months</td> <td>77 years</td> </tr> <tr> <td colspan="4" style="text-align: center;">Family Pensioners (General/Defence): Max Amt. 18 months pension</td> </tr> <tr> <td>Below 70 years</td> <td>Rs. 5.00 lakh</td> <td>60 months</td> <td>75 years</td> </tr> <tr> <td>70 - 75 years</td> <td>Rs. 3.00 lakh</td> <td>36 months</td> <td>78 years</td> </tr> </tbody> </table> <p>Repayment period and age at the time of full repayment are to be adhered for all categories of pensioners as mentioned in above table. Net Take Home (NTH): Minimum NTH of 40% of the Gross Pension after deducting the existing and proposed EMI.</p>	Age at the time of Loan	Max Loan Amt	Repayment Period	Age at the time of full Repayment	Below 70 years	Rs. 10.00 lakh	60 months	Up to 75 years	70 - 75 years	Rs. 5.00 lakh	36 months	Up to 78 years	Defence Pensioners: Max Amt. 24 months pension				Below 50 years	Rs. 10 lakh	84 months	57 years	50 - 60 years	Rs. 8 lakh	60 months	65 years	60 - 70 years	Rs. 6 lakh	48 months	74 years	70 - 75 years	Rs. 5 lakh	24 months	77 years	Family Pensioners (General/Defence): Max Amt. 18 months pension				Below 70 years	Rs. 5.00 lakh	60 months	75 years	70 - 75 years	Rs. 3.00 lakh	36 months	78 years
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<p>SANCTIONING AUTHORITY</p>	<ul style="list-style-type: none"> 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. 																																												

PARAMETERS	GUIDELINES		
SECURITY	<p>In case of Loan to Pensioners: 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.</p> <p>In case of Loan to Family pensioner: Third party guarantee / co-obligation good for the amount should be obtained invariably.</p>		
RATE OF INTEREST	Sl No	Parameter	ROI
	1	General Public	*RLLR+3.30%
	2	Our Bank Retirees: i) Loan to our Bank Retired Employees and their Family Pensioners. ii) To avail loan for payment of Annual Premium of the IBA group Medclaim Insurance Policy	*RLLR+2.10%
	*Presently RLLR is 6.90% (subject to change from time to time)		
RATING SHEET	Waived		
PROCESSING	Processing charges are waived in respect of the loans under this scheme.		
DOCUMENTATION/ INSPECTION	Nil		
DOCUMENTATION	<ul style="list-style-type: none"> • NF 965 - Loan application (Retail Lending). • NF 991 - Take Delivery letter to DPN. • NF-967 - Certificate of compliance of Terms and Conditions. • Irrevocable Mandate as per APPENDIX-19. • Particulars of the loans granted should be noted invariably in the Pension Register/ PPO maintained with the Pensioner and SB master in the system of the concerned Borrower to ensure prompt recovery of loan installments. The fact of sanction of pension loan is to be informed to Pension Payment Authority. • Production of bills / vouchers is not mandatory 		
CLASSIFICATION	Non-Priority		
ACCOUNTING	<ul style="list-style-type: none"> • Product Code: 607 - Canara Pension • Scheme Code: 70500 • Sector Code: 25100- Other Non-Priority Loan 		

PARAMETERS	GUIDELINES
REPORTING/ MONITORING	<ul style="list-style-type: none"> Disbursement performance and overdues should be reported in PSR-71 (monthly). Overdue accounts should also be reported in Special Watch Statement.
OTHERS	<ul style="list-style-type: none"> Branches/Offices to ensure that monthly pensions are being credited to the Savings Bank Account of the pensioners regularly without default. A copy of the PPO should be obtained and kept with the loan papers. The fact of sanction of Canara Pension loan to be informed to Pension disbursing authority with a request to not to shift the pension without obtaining NOC from us. Loans sanctioned under the scheme are to be followed regularly for their upto date recovery and immediate steps are to be initiated in case of default by ensuring the Pensioner's whereabouts on an ongoing basis.
SCHEME NORMS OF CANARA PENSION LOAN SCHEME TO RETIRED EMPLOYEES OF OUR BANK & THEIR FAMILY PENSIONERS WHO HAVE OPTED FOR THE IBA GROUP MEDICLAIM INSURANCE POLICY	<p>LOAN QUANTUM: 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:-</p> <ul style="list-style-type: none"> The amount of Annual Premium payable for the year. OR Maximum eligible loan amount as per Canara Pension Loan Scheme. OR Rs.90,000/- <p>Whichever is lower out of the above three</p> <p>Reimbursement facility can be availed within the Financial Year under this scheme for availment of the IBA Group Mediclaim Insurance Policy, if eligible.</p> <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>

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, Today's 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.com) > 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.

HOW TO PREPARE FOR RETIREMENT

Only a few persons would argue against the notion that it is important to prepare for retirement. Indeed, the majority would understand the importance of planning for retirement. However, knowing what to do, knowing how to do it and actually doing it are three different spheres.

Everyone might prepare for retirement in a different way. For those close to retirement, preparations would be financial, social and psychological. Those who have some years to go could afford a one-dimensional focus on retirement (finances). However, to prevent retirement planning from becoming retirement panicking, you have to know how to go about it.

- 1) **Assess your financial status**
Even if you have already started planning for retirement in earnest, you need to review your retirement plans and your overall financial health. If you are saddled with debt, this would most likely affect your plans. Assessing your situation is necessary before you proceed. You also have to know and understand what happening with your existing retirement portfolio. After all, retirement planning is a function of financial planning.
- 2) **Create your retirement vision**
You should literally dream about your ideal retirement. While you have some latitude with dreaming, do not hope for pie in the sky. The reality check would be your finances, resources and your willingness to sacrifice, if necessary.
- 3) **Set your retirement goals**
Your retirement goals will translate your dreams to measurable targets. When you set your goals, you would have a time frame in mind. You should also have an idea of what your retirement dreams would cost. Then you'll be able to set definitive targets in terms of an

accumulated retirement fund and your income stream (pension/annuity payout).

- 4) Compare where you want to be to where you're at
Based on your lifestyle requirements you can determine through a simple financial calculation how much more you will need to reach your target at a given accumulation rate.
- 5) Factor in inflation and a retirement period of 30 years
Increased life expectancy, contingent expenses, fixed income and the consequences of an increasingly higher life expectancy are just part of the reality of retirement. If you do not fully cater for it, you may be residing happily in fool's paradise. You'd only moan and despair when you realise that your target income was too low or that you failed to account for the impact of post-retirement inflation.
- 6) Determine what you need to do to reach your target
You have some degree of influence over:
 - i) The lifestyle you want in retirement
 - ii) Your average rate of return on retirement savings and investment
 - iii) The financial products that you choose to prepare for retirement with
 - iv) Your retirement age

You could manipulate all those variables to determine how you can reach your goal. Maybe you have to set a more realistic target or forgo globe-trotting in the future because you started too late.

- 7) Develop or improve your retirement portfolio
Portfolio diversification applies especially to your retirement fund. Whether you are on the cusp of retirement or far from it, you need to create an optimal portfolio that has security from income and cash options and the capital appreciation offered by growth options.

The way that you diversify your retirement portfolio would be based largely on your investment horizon. You have a choice among money market funds, mutual funds, annuities (fixed or variable), stocks and the Forex market. Those on the cusp of retirement would focus more on creating an income stream. Those who have a larger investment period can place more emphasis on capital growth.

- 8) Develop a budget to support your retirement plan
The previous steps focused on the planning stages as preparation. At this implementation phase, you will allocate your resources accordingly. You will know what vehicles you are using and how much will go towards debt servicing, mortgage reduction, your fixed annuities, preferred stock and money market funds. You will abide by this budget to ensure that you are not sidetracked or distracted.
- 9) Monitor your plan
Preparing for retirement is a journey, not a one-stop destination. Your circumstances change every so often, as might your retirement goals. Your retirement preparation must reflect this.

It doesn't matter what stage of life you are at. Planning for retirement is essential. How you plan for retirement and the level of awareness of retirement challenges would determine the success of your method. There are many paths to retirement planning success. However, your chances of identifying these multiple paths are greater when you follow these broad guidelines.

(Article Source: http://EzineArticles.com/?expert=D._Victor)

HOW TO ADJUST TO BEING RETIRED ?

Despite the hype we see about the joys of retirement, being retired is a significant life change. Research indicates many people struggle with making the transition. What can you do to make this a positive shift in your life ?

Recognize retirement is a significant life change. We hear so much about the fantasy about retirement that many people are not prepared for the day to day life. The first thing you need to realize is that retirement is not an extended vacation. If you are mentally prepared to approach retirement as a significant change requiring effort, the adjustment will be easier.

Find a balance between being still and activity. If you have had a stressful and busy working life, there is a tendency to vacillate between over activity or not doing anything. Find a balance between the two. Make sure you don't get so busy that you don't have quiet time. It's important for your brain and body to be given the opportunity to slow down, but not to the point of becoming depressed.

Balance fun with responsibilities. At one extreme, new retirees tackle their list of to-do's they've put off with a vengeance. Closets are cleaned out, the house is painted, work that was on hold replaces employment. On the other end, some people begin to lead a life of decadent leisure, with one play

activity after another. A good retirement consists of neither all work nor all play. Making time to finish projects is important, as is finding time for leisure and play activities. Creating a life with a healthy dose of both work and play makes for the best retirement.

Develop routines. Being able to do what you want, when you want, is the ideal retirement. For a rewarding retirement, start to develop routines immediately. You get to experiment and choose the patterns, but you will find much more time to do what you want when you want if you establish routines from the beginning.

Identify support and connections. The loss of work relationships can be a sudden shock to many. If spouse is still working, family and friends are engaged in their hectic lives, the newly retired person can suddenly find themselves feeling alone and isolated. Therefore, identify like minded friends circle.

Establish healthy patterns immediately. If you've put off exercising and eating correctly because you didn't have time when you worked, as soon as you retire develop healthy habits. Make sure you get outside and have some sort of physical activity. Look at your eating habits and determine if you're making the best choices. If not, start now to eat healthier.

Find something new to learn. Just like with your body, keeping your brain active and engaged is paramount to a successful transition into retirement. Take classes, read books, and play games. If you don't have hobbies, spend time exploring what new interests you can develop. You may have to experiment with a lot of different activities, but enjoy the process of learning to find what is a good match for your interests.

Don't get too comfortable. Take on new challenges and risks. Humans feel most alive when they are outside their comfort zone. You don't have to put yourself in harms way, but find ways to stretch yourself. Meet new people, volunteer, take up a new sport or new hobby. If you're reluctant to try something because you don't feel comfortable, then try it exactly for that reason. Complacency is the worst choice you can make when you first retire. Retirement is a significant life change. It can be the most rewarding time of life. By following these suggestions, you can start to develop the life you want to lead.

(Article Source: http://EzineArticles.com/?expert=Cathy_Severson)

HEALTH IN RETIREMENT / HEALTHY RETIREMENT

Retirement generally heralds a transition from an active official life to a relatively slower pace. This automatically translates into lowered tensions, mental and physical activity and therefore lesser calorie requirement for the body. The decreased activities if not substituted by alternate activities that prevent boredom can lead to binge eating of snacks and consequent weight gain and this will cause immediate and long term havoc on health and well being of individuals. To stay healthy and independent as long as possible, a careful diet becomes inevitable in view of the decreased physical activity. Long standing medical problems contribute to ill health due to inactivity of retirement, since excess calories may not be burnt off by activity for various reasons, diet control will assume primary focus in maintaining healthy well being in retirement. Here are few tips to that end:

1. To burn 300 calories a day, walk briskly for 40 minutes.
2. To improve the general health conditions, especially relating to heart, diabetes and arthritis, consume 1 table spoon of flax seed powder per day.
3. Eat a banana every day as they are an excellent source of potassium, which plays an important role in lower Blood Pressure. It is filling and can be eaten as a low calorie [about 80 – 1000 calorie] snack as opposed to a vada, chakli, pakoda or a pastry, which is about 200 to 250 calories per serving.
4. Drink at least two glasses of skimmed milk every day to keep the bones healthy.
5. Regular exercise, Yoga and diet modification can greatly improve HDL level [good cholesterol] in the body. Choose your fat carefully. Limit animal fat, coconut oil and palm oil. Avoid transfatty acids which are found in cakes, pastries, burgers and French fries.
6. Drink at least 8 to 10 glasses of water per day to keep your body adequately hydrated.
7. For acidity chew 8 to 10 pudina leaves [mint] early in the morning on an empty stomach. Cucumber juice and tender coconut juice also helps in combing acidity.
8. Reduce abdominal fat, which is closely related to health risks. A waist circumference greater than 35 inches for women and 40 inches for men should be kept in mind.

9. Diabetics should maintain strict and hygiene as they are more susceptible to gum infection. Diabetics should visit eye Doctors regularly, any eye problems, if detected early can be treated early.
10. Instead of craving for sweets, satisfy it with fruits, flavoured fruit yoghurt or dry fruits.
11. Adding 10 to 15 grams of fibre to one's diet lowers blood cholesterol levels considerably. High fibre diet also helps in preventing constipation and controlling weight. Include lot of green leafy vegetables, fruits, whole grain cereals, dried beans, peas, nuts and dry fruits.

(Revathi Nataraj – Dietician)

POST-RETIREMENT ACTIVITY – TIPS FOR MAKING THE MOST OUT OF EACH DAY

Imagine waking up to the sound of an alarm clock only to realize you don't have anywhere to go. The first day of retirement can be wonderful and confusing at the same time. While getting up at 4 am has now become a thing of the past, the question you may ask is: Now what? Here are a few tips for making the most out of each day in post-retirement.

1. Avoid the rut. For the first few days you will have to acclimate yourself to a new kind of freedom. Instead of getting up at the crack of dawn, turning over in bed becomes quite attractive, at least for the first week. Afterwards, make a list of activities you have always wanted to engage in. It doesn't matter what it is, as long as it gets you up and out of the house.
2. Exercise and nutrition. Now that you are retired, you may want to start an exercise regimen or rev up the one you may have been on for some time. Join a gym or call a friend and make a commitment to walk at least three days a week. Choose a diet plan, if appropriate, and in combination with an exercise program you can revitalize your mental, emotional, and physical well-being.
3. Redefine your interests. What have you always wanted to do, but never had the opportunity or the time? Travelling, painting, writing, and gardening are just some of the hobbies you would like to turn in to full time skills. Perhaps you've wanted to attend classes on history, sociology, or the arts. Now you can. Or perhaps you wish to start a home-based business in your area of expertise. Now you can.

4. Exercise the brain. Studies have shown that brain exercises can add 10 years to your cognitive capacity and increase stimulation through such activities as scrabble, puzzles, or focusing on problems that require critical thinking. Just as you continue to exercise the body; it is just as important to exercise the brain.

Retirement poses several options. You can live a sedentary life because, after all, you've worked very hard and deserve the rest; or you can choose to engage in activities which not only improve your lifestyle, but afford you the opportunity to fully explore all of those things you have been interested in during your lifetime. The latter sounds more exciting, doesn't it?

Make the most out of each day - now that you can.

JUST RELAX:



A woman came home to find her retired husband waving a rolled up newspaper round his head.

Wife: 'What are you doing dear?'

Husband: 'Swatting flies - I got 3 males and 2 females'

Wife: 'How on earth do you know which gender they were?'

Husband: 'Easy - 3 were on the beer, and the other 2 were on the phone'

Today we would like to thank Albert for his service to our company. Albert is someone who does not know the meaning of impossible task, who does not know the meaning of lunch break, who does not understand the meaning of the word no. So we have clubbed together and bought Albert a dictionary.





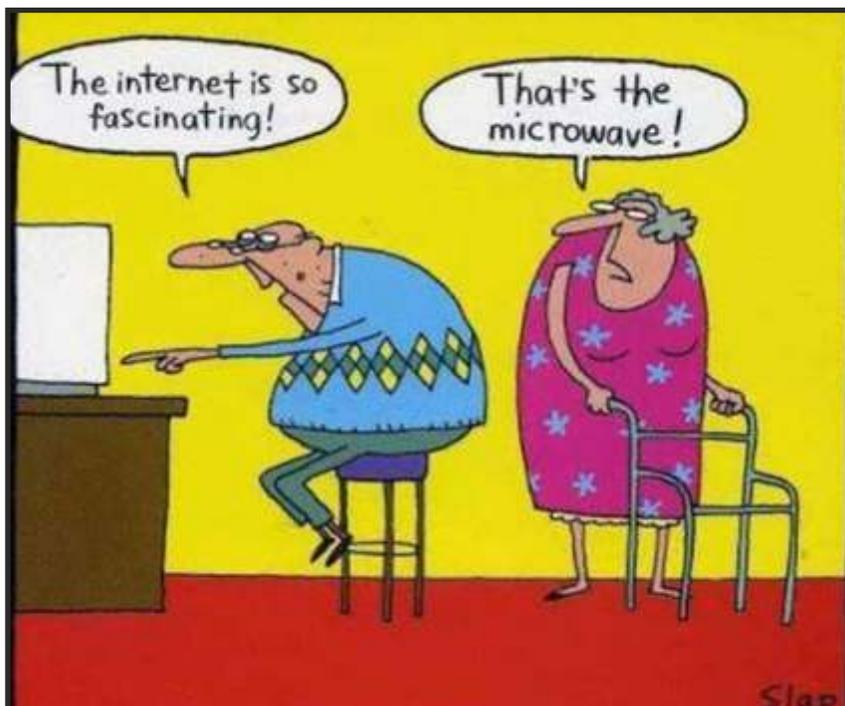
On the day before his retirement, a construction worker sat with his supervisor at lunch.

"Last day, huh?" asked the supervisor. "Are you looking forward to retirement?"

Let me put it like this," said the construction worker. "The most miserable existence I can imagine is spending years constantly performing manual labor, under the direction of a tyrannical overlord."

"Wow," said the supervisor. "I didn't realize I was making your life so miserable. In fact, I thought you liked this job."

"I do like this job. I was talking about my wife's plans for my retirement."



Brand New Hearing Aid:

An elderly gentleman who had serious hearing problems for a number of years went to the doctor to be fitted for a hearing aid that would return his hearing to 100%.

The elderly gentleman went back for further tests a month later and the doctor said, "Your hearing is perfect. Your family must be really pleased that you can hear again".

To which the gentleman replied, "Oh, I haven't told my family yet. I just sit around and listen to the conversations. I've changed my will three times!"

103 Years Old.

A reporter was interviewing a 103 year-old woman: "And what do you think is the best thing about being 103?" the reporter asked.

She simply replied, "No peer pressure".

Highway Driving:

As a senior citizen was driving down the highway, his cell phone rang. Answering , he heard his wife's urgent voice warning him, 'Hai, I just heard on the news that there's a car going on the wrong way on the Highway. Please be careful!"

"Hell!" said the man, "It's not just one car. It's hundreds of them!"

RETIREMENT DEFINED

Responsibility towards family, society and motherland;

Endurance is tolerance and makes you respectable;

Togetherness brings happiness in life;

Interest in life sustains your journey forward;

Ripe thoughts open doors of mental peace;

Enjoy every remaining moment of life;

Movement in right path is a symbol of healthy life;

Eat well not more;

No wrong doing, but do not be coward;

Teach what you have learnt.

Important 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	KOLKATA	033-22831504/22831508	hrmcokol@canarabank.com
15	LUCKNOW	0522-2307607	hrmcoluck@canarabank.com
16	MADURAI	0452-2333828	hrmcomdu@canarabank.com
17	MANGALURU	0824-2441097/2863431	hrmcomlr@canarabank.com
18	MANIPAL	0820-2572085	hrmcompl@canarabank.com
19	MUMBAI	022-26535329 / 26728306	staffocomcity@canarabank.com
20	PATNA	0612-2320843	hrmcopat@canarabank.com
21	PUNE	020-25530624	hrmcopne@canarabank.com
22	RANCHI	0651-2331529/2332702	hrmranchico@canarabank.com
23	TRIVANDRUM	0471-2320255 / 2331342	hrmcotvm@canarabank.com
24	VIJAYAWADA	0866-2428852/2428857	hrmcovij@canarabank.com
25	HOSA Section	080 -22223161	hosa@canarabank.com
26	SA Section	080-25310134	inspwingsas@canarabank.com

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

SINGLE POINT OF CONTACT FOR ESCALATING THE GRIEVANCES

Bank has nominated DM / AGM overseeing Terminal Benefits 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.com under path Announcements >> Ex-employees.

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 Igf30moBWd 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.

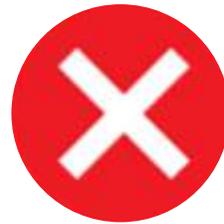


DOs

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DON'Ts

ಕೆನರಾ ಬ್ಯಾಂಕ್

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ

केनरा बैंक

(भारत सरकार का उपक्रम)

Canara Bank

(A Government of India Undertaking)



ಸಿಂಡಿಕೇಟ್ ಸಿಂಡಿಕೇಟ್ Syndicate

ONLINE FIXED DEPOSIT

➤ Benefits of opening a fixed deposit online

01 Deposit can be opened from anywhere in the world and at anytime.	Deposit can be opened within a matter of a few seconds online. 02
03 No hassle of filling forms or doing paperwork.	Amount is directly debited from the savings account of the customer 04
05 Partial withdrawal of Deposit can be done online at the click of a button.*	Premature withdrawal of Deposit can be done online at the click of a button.* 06
07 Deposit Renewal can be done online at the click of a button.	Deposit nominee can be added or modified online. 08

* Provided TD receipt is not generated at Branch level

- Fixed Deposits can be opened through any of the below Online Channels?
- Internet Banking Desktop version (Deposits>>Open Fixed Deposit)
- Internet Banking Lite version (Deposits>>Open New Deposit)
- CANDI Mobile Banking App (Deposits>>Open New Deposit)

ಕೆನರಾ ಬ್ಯಾಂಕ್

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ

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MOBILE BANKING SELF-ONBOARDING

Step 1



Download Candi App from Play store/ Apple store or SCAN THE ABOVE QR

Step 2



Give all the requested permission

Step 3



Select the SIM/ Number Registered with the bank. Ensure valid SMS pack is available in SIM

Step 4



An OTP will be sent to the Registered Mobile Number, which will be auto read by the app

Step 5



Create 5 Digit passcode for login

Step 6



Create 6 Digit Numeric MPIN

Step 7



Enter your Debit Card Details

Step 8



Enjoy Canara Bank Mobile Banking Services

UPI SELF-ONBOARDING

Step 1



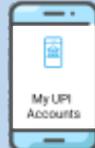
Download Candi App from Play store/ Apple store or SCAN THE ABOVE QR and give all requested permissions

Step 2



Click BHIM UPI icon located at the bottom

Step 3



Click on My UPI account and proceed with device binding

Step 4



An OTP will be sent to the Mobile Number, which will be auto read by the app

Step 5



An OTP will be sent to the Registered Mobile Number, which will be auto read by the app

Step 6



Read Important Safety Points

Step 7



Select any of your Bank Account (Your Mobile number should be registered with the Bank)

Step 8



All the account with this Bank will be fetched. Set the Limit and UPI PIN

Step 9



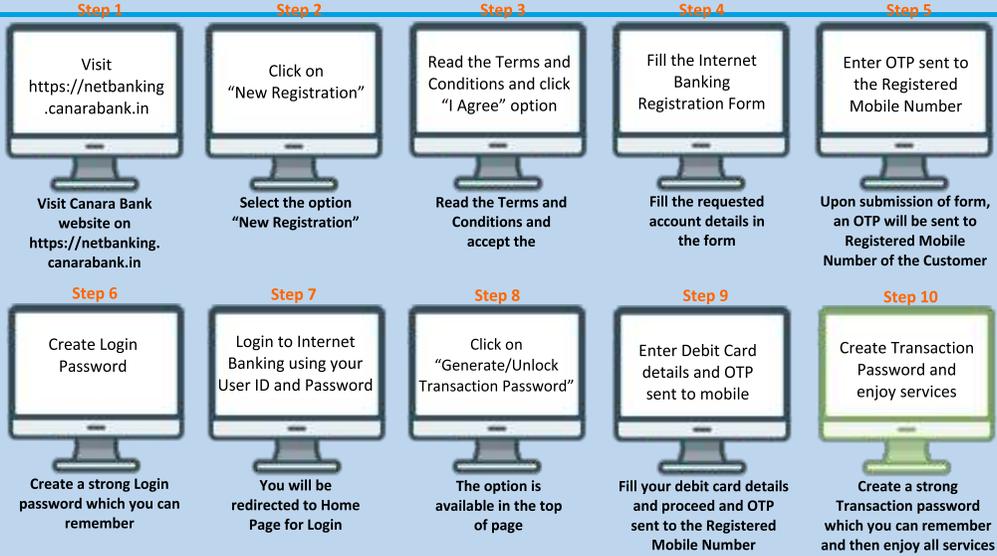
Enter your linked Debit Card Details (for selected account) and confirm with OTP.

Step 10



Enjoy Canara Bank UPI Services

INTERNET BANKING SELF-ONBOARDING



IMPORTANT POINTS FOR MOBILE BANKING:

- Internet Banking facility is extended to following accounts:
 - Account of individual/s, NRI, Minor represented by Guardian, Minor above 10 Years
 - Joint Account/s where operation condition is severally- Joint or First (JOF) or Joint or Others (JOO)
 - Proprietorship firm
 - Partnership concern
 - Joint Stock Companies (Both Public and Private)
 - Societies/ Club/ Associations/ Co-operatives/ Trusts
 - Government Bodies
 - Hindu Undivided Family (HUF)
- Following accounts are not eligible for Internet Banking facility:
 - Joint Account where operation condition is other than severally
 - Account/s under Court orders/ Attachments orders
 - Dormant account/s
 - Frozen account/s for various reasons like disputes, litigation, etc.
 - Any other account not included under eligible accounts category



श्री अम्मेम्बाल सुब्बा राव पै
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

For internal circulation only