



विश्रान्ति VISHRANTI

संवाद /NEWS LETTER
केनरा बैंक कर्मचारी पेंशन निधि
CANARA BANK EMPLOYEES' PENSION FUND
खंड/Volume No.46 दिनांक/Date 28.08.2025

Dear Pensioners,

We are happy to inform that the Dearness Relief (DR) payable from 01/08/2025 to 31/01/2026 has been revised as per the chart furnished here below:

DEARNESS RELIEF (DR) PAYABLE FROM 01/08/2025 TO 31/01/2026

RETIRED DURING THE PERIOD	BASIC PENSION	EXISTING DEARNESS RELIEF STRUCTURE W.E.F 01.02.2025 TO 31.07.2025	REVISED DEARNESS RELIEF STRUCTURE W.E.F 01.08.2025 TO 31.01.2026	EX-GRATIA OVER AND ABOVE BASIC PENSION & DR THEREON	Average Index / Slabs Aug -25 to Jan -26
01.01.1986 to 31.10.1992 (WORKMEN) 01.01.1986 to 30.06.1993 (OFFICERS)	Up to ₹1,250	1487.40%	NO CHANGE	₹ 800/-	9480.00 2220
	₹1,251-₹2,000			₹450/-	
	Above ₹2,000			NIL	
01.11.1992 to 31.03.1998 (WORKMEN) 01.07.1993 to 31.03.1998 (OFFICERS)	Up to ₹2,400	729.05%	NO CHANGE	₹ 800/-	9480.00 2083
	₹2,401-₹3,850			₹450/-	
	Above ₹3,850			NIL	
01.04.1998 to 31.10.2002	Up to ₹3,550	467.76%	NO CHANGE	₹ 800/-	9480.00 1949
	₹3,551-₹5,650			₹450/-	
	Above ₹5,650			NIL	
01.11.2002 to 31.10.2007	NO SLABS	323.64%	NO CHANGE	NIL	9480.00 1798
01.11.2007 to 31.10.2012	NO SLABS	249.15%	NO CHANGE	NIL	9480.00 1661
01.11. 2012.to 31.10.2017	NO SLABS	126.00%	NO CHANGE	NIL	9480.00 1260
01.11.2017 to 31.10.2022	NO SLABS	54.74%	NO CHANGE	NIL	9480.00 782
01.11.2022 Onwards	NO SLABS	21.20%	21.13%	NIL	144.16 21.13

LIFE CERTIFICATES - PENDING FOR SUBMISSION FOR THE YEAR 2024-25

There are 214 pensioners as on 28th August 2025 who are yet to submit their Life Certificate due in the month of November 2024. We have stopped disbursement of monthly pension to them from December 2024 onwards. The list of such pensioners is available in our website under 'Ex-employees' section. Those who find their name in the list are advised to take up with the nearest Branch for uploading the Life certificate in HRMS package or to submit through Jeevan Pramaan. Pensioners who have any information on the personnel whose name appears in the list are requested to furnish their contact numbers for updating our records and release their pension.

LINKING OF AADHAAR WITH PAN

As per Section 139AA of Income Tax Act 1961, every person eligible to obtain Aadhaar and has PAN, must link his / her Aadhaar with PAN. If PAN is not linked with Aadhaar, higher TDS is being deducted from the monthly pension of such ex-employee pensioners. The list of pensioners whose Aadhaar is not linked to the PAN has been uploaded in our website under Ex-Employees page. Hence, such pensioners are requested to link their Aadhaar with PAN expeditiously.

1. Please find the list under following link:

https://canarabank.com/UploadedFiles/Pdf/INOPERATIVE_PAN_LIST.pdf

2. To link Aadhaar and PAN visit URL:

<https://eportal.incometax.gov.in/iec/foservices/#/pre-login/bl-link-aadhaar>

3. To check the status of PAN - Aadhaar linkage visit URL:

<https://eportal.incometax.gov.in/iec/foservices/#/pre-login/link-aadhaar-status>

BUDGET 2025 UPDATES

1. "Tax Rate" under "New Tax Regime" for Individual U/s 115BAC (Both Resident & Non-Resident irrespective of Age):

Total Income	Tax Rate	Tax Calculator (Rs.)
Up to Rs. 4 lakhs	Nil	Nil
>Rs. 4 lakhs but ≤ Rs. 8 lakhs	5%	(Total Income - 4,00,000) *5%
>Rs. 8 lakhs but ≤ Rs. 12 lakhs	10%	20,000 + (Total Income - 8,00,000) *10%
>Rs.12 lakhs but ≤ Rs.16 lakhs	15%	60,000+ (Total Income - 12,00,000) *15%
>Rs. 16 lakhs but ≤ Rs. 20 lakhs	20%	1,20,000 + (Total Income - 16,00,000) *20%
>Rs. 20 lakhs but ≤ Rs. 24 lakhs	25%	2,00,000 + (Total Income - 20,00,000) *25%
>Rs. 24 lakhs	30%	3,00,000 + (Total Income - 24,00,000) *30%

2. Allowable Deductions / Incentives in New Tax Regime: -

Section	Nature	Allowable Limit
16(ia)	Standard Deduction	Up To Rs.75,000/-
87A	Rebate	Rs.60,000/- or Tax Liability whichever is lower for Resident Individuals with Taxable Income Up to Rs. 12,00,000/-

3. There are no changes in rate of tax in Old Tax Regime.

With warm regards,

B P JATAV

CHIEF GENERAL MANAGER