



विश्रान्ति VISHRANTHI

संवाद /NEWS LETTER
केनरा बैंक कर्मचारी पेंशन निधि
CANARA BANK EMPLOYEES' PENSION FUND
खंड/Volume No.31 दिनांक/Date 27.10.2021

Dear Pensioners,

➤ **Life certificate to be submitted for the year 2021**

Submission of Life Certificate (LC) for the year 2021 falls due on 01.11.2021. Pensioners are requested to submit their LC before 30.11.2021. LC can be submitted digitally through Jeevan Pramaan, which is convenient and safe. Alternatively, LC may be submitted at any of our Branches, if digital mode is not accessible.

Digital Life Certificate (DLC) - Jeevan Pramaan may be submitted through any one of the following modes:

- ✓ "UMANG" Mobile Application
- ✓ PC Application from Jeevan Pramaan website (www.jeevanpramaan.gov.in)
- ✓ Door Step Banking (DSB)
- ✓ Any of our Branches
- ✓ Post Office/Digital Service Centers

Detailed guidelines regarding usage of Jeevan Pramaan to submit Life Certificate is made available in the following link: <https://canarabank.com/media/14229/ho-cir-523-2019-including-annexures.pdf>

➤ **Introduction of Doorstep Banking Services for submitting DLC:**

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. The details of centers and their respective agencies are enclosed in the annexure. Pensioners may register for this service according to their location through any of the following means:

- ✓ DSB website <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

Workflow to submit DLC through DSB app of Integra Micro Systems (P) Ltd

1. Click on "Register" option and input your ten digit mobile number.
2. App will auto detect the received OTP or you may enter manually and click on "Proceed".
3. Once OTP is submitted, "Register" window will appear. Create your profile by inputting the required details. Select "Canara Bank" in the Preferred Bank. Input your state and district of your residence and click on "submit".
4. In the newly opened "Book service" page, select the Bank as Canara Bank. OTP Authentication will be done again.

5. List of Bank accounts linked with the mobile number will appear. Select the account where pension is being credited. Click “Proceed” button.
6. In the “Select service” page, go to “other” tab and select “Life Certificate request”.
7. In the “Life certificate request” page, enter the account number where pension is being credited and select the “pension sanctioning authority” as “Banking Staff”.
8. Confirm the last 4 digits of your Aadhaar number and Click on “Proceed”.
9. Add the address where you are currently residing. DSB Agent will visit this address for collecting DLC.
10. Select the Branch (Pension drawing branch)/Branch nearest your location and Click on “Proceed”.
11. Schedule the preferred date and time for DSB agent to visit your location.
12. You may confirm the Service Booking details by selecting the checkbox and clicking on “Book Service”.
13. On the disclaimer page again click on “Book Service”. Your Booking will be confirmed and Booking ID will be generated for your reference.
14. You will receive SMS confirmation along with contact details of the DSB Agent who will be visiting you.
15. You may also view the booking status and agent details in the app at Home Page>Ongoing Services.

Workflow to submit DLC through DSB app of Atyati Technologies Pvt Ltd

1. Click on “Sign Up” while registering for the first time in the App and input your 10 digit mobile number.
2. App will auto detect the received OTP or you may enter manually and click on “Proceed”.
3. Once OTP is submitted, create your profile by inputting the required details. Select “Canara Bank” in the Preferred Bank. Input your state and district of your residence and click on “submit”.
4. In the newly opened page select the Bank as “Canara Bank”. Enter the received OTP again.
5. List of Bank accounts linked with the mobile number will appear. Select the account where pension is being credited. Click on “Proceed” button.
6. Go to the Additional Services tab and select “Life Certificate” option
7. Select the “pension sanctioning authority” as “Banking Staff” and enter the account number where pension is being credited and Click on Verify. Once the account number is validated, click on “Next”.
8. Confirm the last 4 digits of your Aadhaar number and Click on “Proceed”.
9. Add the address where you are currently residing. DSB Agent will visit this address for collecting DLC.
10. Select the Branch (Pension drawing branch)/Branch nearest your location and Click on “Proceed”.
11. Schedule the preferred date and time for DSB agent to visit your location.
12. Confirm the service by clicking on “Place Request”. You will receive confirmation along with Service Request number and an SMS acknowledgement.
13. You may also view the service request status through “Order Details” option in the app.

Workflow mentioned above may be referred while availing services through the respective DSB websites:

Atyati Technologies Pvt Ltd: <https://doorstepbanks.com>
 Integra Micro Systems (P) Ltd: <https://dsb.imfast.co.in/doorstep/login>.

➤ **Submission of DLC with the assistance of Retiree Associations:**

After introduction of LC updation through “Jeevan Pramaan” portal in “UMANG” mobile App, Retiree Associations are actively assisting pensioners to update their Life certificate digitally. Hence, pensioners may also contact their Retiree Associations for assistance in submitting DLC.

➤ **Submission of Physical Life Certificate:**

It may happen that the ex-employee pensioners/family pensioners are unable to update the Life certificate through Jeevan Pramaan because Biometric devices may not capture the fingerprint data correctly due to their old age or there may be cases where pensioners do not possess Aadhaar. Such pensioners may submit physical format of their life certificates to any of our Branches.

➤ **Updating of Life Certificate through video Call**

If any ex-employee pensioner is residing abroad and/or who is unable to submit their LC through any of the means mentioned above, they may contact Employees’ Pension Fund, Head Office through mail. This facility is also extended for ex-employee pensioners who are aged above 75 years and who are not in a position to visit the branch/office due to poor health condition.

➤ **COMMON QUERIES/FREQUENTLY ASKED QUESTIONS PERTAINING TO FORM NO.16 FOR THE FINANCIAL YEAR 2020-21**

We are furnishing the clarifications for the frequently asked queries by the pensioners regarding Form No.16 issued by us for the Financial Year 2020-21.

1. Why my commutation amount is included in the Form No.16 and my 26AS ?

Form No.16 and 26AS will include all the amount paid by Pension Fund regardless of taxable or not. The total of commutation, pension and arrears paid, if any, will appear as Gross Salary in the Form No.16. However, the amount paid as commutation/commutation arrears will be deducted from the Gross Salary, under the exempted income category, which can be found in Sl.No.2(c) in Form No.16 Part B.

The actual taxable income given in Sl.No.3 of Form No.16 Part B will not include your commutation. Hence, there will not be any increase in tax liability due to inclusion of commutation in the Form No.16/26 AS.

2. I have opted for incremental commutation arrears as per XI Bipartite Settlement/VIII Joint Note. How the arrears amount received by me is accounted in Form No.16 ?

- Both commutation arrears and pension arrears have been included in the Form No.16.
- There is no specific field in Form.no.16 to reflect recovery of pension arrears. Hence, wherever the incremental commutation arrears have been paid after netting off the negative pension arrears, the amount recovered as pension arrears has been accordingly adjusted in the "Gross Salary" head in Form No.16.
- If the pensioner has retired during the FY 2020-21 and received original commutation at the time of retirement and also incremental commutation arrears due to settlement, both are added in the Form.No.16.
- Pensioners may download the XI BPS/VIII JN arrears calculation sheet from our Bank's website under ex-employees section. URL of the link: https://www.canarabank.com/Pen_arre.aspx

3. For TDS related issue of salary/ Form-16 in respect of salary income under TAN BLRC11915B, please send an email to HRMS Helpdesk section at hohrms@canarabank.com

4. In respect of TDS related issue of Interest on Deposits, you may take up the matter with branch where your Deposit is maintained.

➤ **REVISION OF FAMILY PENSION**

As per the DFS guidelines, IBA has informed vide their letter dated 05.10.2021 to pay Family Pension at the uniform rate of 30% of the last drawn pay of the deceased employee without any ceiling, effective from 01.04.2021. In this regard, we wish to inform that the eligible family pension arrears w.e.f 01.04.2021 will be paid shortly.



WISH YOU AND YOUR FAMILY MEMBERS A VERY HAPPY DEEPAVALI



With Warm Regards

L V R Prasad
Chief General Manager

"Happiness can be found even in the darkest of times, if one only remembers to turn on the light."

Canara Bank Employees' Pension Fund, Human Resources Wing, 14, Naveen Complex, H.O. Annexe, M.G. Road, Bengaluru - 560 001. Phone: 080- 25323801, 25584040-Extn. 265/223, Email: hopenfund@canarabank.com

ANNEXURE TO VISHRANTHI VOLUME NO. 31 - LIST OF 100 CENTRES FOR DOORSTEP BANKING

Sl.No.	State or UTs	Centre/ City	District	Service Provider
1	Andhra Pradesh	Tirupati	Chittoor	Integra
2	Andhra Pradesh	Guntur	Guntur	Integra
3	Andhra Pradesh	Vijayawada	Krishna	Integra
4	Andhra Pradesh	GVMC	Visakhapatnam	Integra
5	ASSAM	Guwahati	KAMRUP METROPOLITAN	Atyati
6	BIHAR	Patna	PATNA	Atyati
7	CHANDIGARH	Chandigarh	CHANDIGARH	Atyati
8	Chhattisgarh	Bilaspur	Bilaspur	Integra
9	Chhattisgarh	Bhilai Nagar	Durg	Integra
10	Chhattisgarh	Raipur	Raipur	Integra
11	Goa	Panaji	North Goa	Integra
12	Goa	Margao	South Goa	Integra
13	GUJARAT	Ahmadabad	AHMEDABAD	Atyati
14	GUJARAT	Anand	ANAND	Atyati
15	GUJARAT	Bhavnagar	BHAVNAGAR	Atyati
16	GUJARAT	Gandhinagar	GANDHINAGAR	Atyati
17	GUJARAT	Jamnagar	JAMNAGAR	Atyati
18	GUJARAT	Rajkot	RAJKOT	Atyati
19	GUJARAT	Surat	SURAT	Atyati
20	GUJARAT	Vadodara	VADODARA	Atyati
21	HARYANA	Faridabad	FARIDABAD	Atyati
22	HARYANA	Gurgaon	GURGAON	Atyati
23	HARYANA	Panchkula	PANCHKULA	Atyati
24	HARYANA	Rohtak	ROHTAK	Atyati
25	Himachal Pradesh	Shimla	Shimla	Integra
26	Jammu & Kashmir	Jammu	Jammu	Integra
27	Jammu & Kashmir	Srinagar	Srinagar	Integra
28	Jharkhand	Dhanbad	Dhanbad	Integra
29	Jharkhand	Chaibasa	Pashchimi Singhbhum	Integra
30	Jharkhand	Jamshedpur	Purbi Singhbhum	Integra
31	Jharkhand	Ranchi	Ranchi	Integra
32	Karnataka	Bengaluru	Bengaluru	Integra
33	Karnataka	Belgaum	Belgaum	Integra
34	Karnataka	Mangalore	Dakshin Kannad	Integra
35	Karnataka	Hubli-Dharwad	Dharwad	Integra
36	Karnataka	Mysore	Mysore	Integra
37	Kerala	Kochi	Ernakulam	Integra
38	Kerala	Kozhikode	Kozhikode	Integra
39	Kerala	Thiruvananthapuram	Thiruvananthapuram	Integra
40	Kerala	Thrissur	Thrissur	Integra
41	Madhya Pradesh	Bhopal	Bhopal	Integra
42	Madhya Pradesh	Gwalior	Gwalior	Integra
43	Madhya Pradesh	Indore	Indore	Integra
44	Madhya Pradesh	Jabalpur	Jabalpur	Integra
45	MAHARASHTRA	Aurangabad	AURANGABAD	Atyati

46	MAHARASHTRA	Kolhapur	KOLHAPUR	Atyati
47	MAHARASHTRA	Greater Mumbai	MUMBAI	Atyati
48	MAHARASHTRA	Nagpur	NAGPUR	Atyati
49	MAHARASHTRA	Nashik	Nashik	Atyati
50	MAHARASHTRA	Vasai-Virar City	PALGHAR	Atyati
51	MAHARASHTRA	Pimpri Chinchwad	PUNE	Atyati
52	MAHARASHTRA	Pune	PUNE	Atyati
53	MAHARASHTRA	Kalyan-Dombivli	THANE	Atyati
54	MAHARASHTRA	Mira-Bhayandar	THANE	Atyati
55	MAHARASHTRA	Navi Mumbai	THANE	Atyati
56	MAHARASHTRA	Thane	THANE	Atyati
57	MEGHALAYA	Shillong	EAST KHASI HILLS	Atyati
58	NCT of DELHI	DELHI	New Delhi	Atyati
59	ODISHA	Cuttack	CUTTACK	Atyati
60	ODISHA	Bhubaneswar	KHURDA	Atyati
61	ODISHA	Sambalpur	SAMBALPUR	Atyati
62	PUDUCHERRY	Puducherry	PUDUCHERRY	Atyati
63	Punjab	Amritsar	Amritsar	Integra
64	Punjab	Jalandhar	Jalandhar	Integra
65	Punjab	Ludhiana	Ludhiana	Integra
66	Punjab	Patiala	Patiala	Integra
67	Punjab	SAS Nagar	Sahibzada Ajit Singh Nagar	Integra
68	Rajasthan	Ajmer	Ajmer	Integra
69	Rajasthan	Jaipur	Jaipur	Integra
70	Rajasthan	Jodhpur	Jodhpur	Integra
71	Rajasthan	Kota	Kota	Integra
72	Rajasthan	Udaipur	Udaipur	Integra
73	TAMIL NADU	Chennai	CHENNAI	Atyati
74	TAMIL NADU	Coimbatore	COIMBATORE	Atyati
75	TAMIL NADU	Madurai	MADURAI	Atyati
76	TAMIL NADU	Salem	SALEM	Atyati
77	TAMIL NADU	Tiruchirappalli	TIRUCHIRAPALLI	Atyati
78	TELANGANA	Hyderabad	HYDERABAD	Atyati
79	TELANGANA	Warangal	WARANGAL URBAN	Atyati
80	TRIPURA	Agartala	WEST TRIPURA	Atyati
81	UTTAR PRADESH	Agra	AGRA	Atyati
82	UTTAR PRADESH	Aligarh	ALIGARH	Atyati
83	UTTAR PRADESH	Allahabad	ALLAHABAD	Atyati
84	UTTAR PRADESH	Bareilly	BAREILLY	Atyati
85	UTTAR PRADESH	Noida	GAUTAM BUDDHA NAGAR	Atyati
86	UTTAR PRADESH	Ghaziabad	GHAZIABAD	Atyati
87	UTTAR PRADESH	Gorakhpur	GORAKHPUR	Atyati
88	UTTAR PRADESH	Jhansi	JHANSI	Atyati
89	UTTAR PRADESH	Kanpur	KANPUR NAGAR	Atyati
90	UTTAR PRADESH	Lucknow	LUCKNOW	Atyati
91	UTTAR PRADESH	Meerut	MEERUT	Atyati
92	UTTAR PRADESH	Moradabad	MORADABAD	Atyati
93	UTTAR PRADESH	Varanasi	VARANASI	Atyati
94	Uttarakhand	Dehradun	Dehra Dun	Integra

95	WEST BENGAL	Siliguri	DARJILING	Atyati
96	WEST BENGAL	Haora	HAORA	Atyati
97	WEST BENGAL	Kolkata	Kolkata	Atyati
98	WEST BENGAL	Bidhannagar (M)	North 24 Parganas	Atyati
99	WEST BENGAL	Asansol	PASCHIM BARDHAMAN	Atyati
100	WEST BENGAL	Durgapur	PASCHIM BARDHAMAN	Atyati