

OUR BANK SCHEMES :

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 upto Rs.10,000/-. For further details, please refer HO Circular No.350/2011 dated 29.11.2011.

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 amount of gratuity, Bank's Contribution to Provident Fund (in case of PF Optee), Commutation of Pension and monthly Pension shall be released to the Officers only after getting the vacant possession of the quarters and settling the telephone bills etc.

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.

CONTINUATION OF HOUSING LOAN HL UNDER CONCESSIONAL RATE OF INTEREST:

Limits/liabilities are permitted to be continued on the same terms and conditions of the Employees' Housing Loan (EHL) for a period upto 10 years from the date of retirement/Voluntary retirement from the services of the Bank. However, the total repayment shall not exceed 20 years. The revised guidelines as above shall be applicable to those employees who are retired/voluntarily retired from the services of the Bank on or after 03.12.2012. For further details, please refer HO Circular No. 403/2012 dated 26.12.2012 and HO Circular No. BI 18/2013 dated 06.05.2013 and 270/2013 dated 13.06.2013.

As per the modified guidelines which are applicable in case of the permission accorded on or after 30.04.2015 for continuation of limits/liabilities of housing loan, on the same terms and conditions of the Employees' Housing Loan (EHL), HL limits/liabilities are permitted to be continued for a period up to 15 years from the date of retirement/ Voluntary retirement from the services of the Bank or the ex-employee attaining the age of 75 years, whichever is earlier. However, the repayment tenor [including continuation of repayment after retirement] shall not exceed the repayment tenor stipulated as per sanction terms. In this regard, HO Circular No.230 / 2015 dated 11.05.2015 may be referred. "Life is like riding a bicycle. To keep your balance, you must keep moving."

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 5 years (60 months) from the date of cessation of the service. However, the total repayment period shall be within 180 months including the extended period of 5 years as above. The above guidelines are applicable to loans sanctioned on or after 01.02.2013. For further details please refer HO Circular No. 73/ 2013 dated 18.02.2013 and 279/2013 dated 15.06.2013

IDENTITY CARDS TO RETIRED / VRS EMPLOYEES:

Bank is issuing identity cards to the ex employees retired on Superannuation / 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 & VII to submit application to HOSA Section, HR Wing, HO through the pension drawing branch or branch where they are having account.

For further details, please refer HO Circular 230/2004 dated 11.09.2004.

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.

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 NRO and CGA Term Deposits)
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 NRO and CGA Term Deposits]
2	Canara Tax Saver Deposits	1.00 %

Please refer HO Circular 274/2014 dated 19.05.2014 and circular from time to time for further details.

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.
 - a. Ledger folio charges for over draft accounts in their individual capacity.
 - b. Charges for carrying out standing instructions.
 - c. Appraisal charges in respect of gold loans.
 - d. Safe custody charges of approved securities pledged for loans.
- f. Processing charges for loans/ advances granted to them in their individual capacity.
- g. CBS Charge/RTGS/NEFT/NET Banking.
- h. Annual fee for ATM / Debit Cards . For details please refer HO Circular - 301/2013 dt 26/6/2013.

MEDICAL CHECK-UP:

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

Eligibility:

1. Employees who have retired from the services of the Bank on superannuation before the commencement of financial year.
2. Employees who have exited from the services of the Bank under SVRS 2001 / VRS before the commencement of financial year and have attained the age of 60 years as on the date of submission of claim.

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 & 2 under “Eligibility” clause above are not eligible.

Bank is also Considering reimbursement of medical expenses on declaration basis to spouses of deceased employees (Retired from the Bank on Superannuation/ VRS/ SVRS) who are drawing family pension from our bank subject to maximum of Rs.1,000/-.

However, since the scheme is under Staff Welfare Measures, the duration of which is one financial year, the concerned are requested to refer the latest Memo on Staff Welfare Measures 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 and ID MUMBAI. The retired employees may also avail the facility. For further details concerned HRM Sections may be contacted.

ENGAGING RETIRED OFFICERS AS RECOVERY AGENTS, ENQUIRING AUTHORITIES:

1. Bank is engaging the services of retired officers as Inquiring Authorities to conduct domestic enquiry at its sole discretion, on need basis subject to, following:-
 - a. He/she shall not be more than 65 years of age and should be physically and mentally able to perform the job.
 - b. He/she shall have worked in the capacity of not less than Middle Management Grade Scale-III prior to retirement and;
 - c. He/she shall have experience in handling departmental enquiries, investigations etc., and well versed with the Rules, Regulations and procedures of departmental proceedings in the Bank.
 - d. He/she shall not have blemished past records touching upon his her honesty and integrity and must be sincere, committed and prompt in attending to the work.
2. 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 followings:
 - a. Recovery Agents have to undergo, 100 hours training conducted by IIBF or their affiliated institutes or our Staff Training College, Bangalore;

- b. Antecedents of Recovery Agent including police verification are to be verified by the Bank;
 - c. Branch has to conduct due diligence of Recovery Agents recommended by them;
 - d. 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 the PM Section, HR Wing, Head Office;
 - e. Recovery Agent shall be required to execute an agreement containing the Terms & conditions of the Bank;
 - f. Recovery Agent shall give Bank guarantee/ deposit of approved security for an amount equivalent to ` 50,000/-.
3. The empanelment of retired employees as Recovery Agents of the Bank shall be at the sole discretion of the Bank.
4. For further details, refer HO Circular No.216/2011 dated 15/07/2011 and No.273/2011 dated 15/09/2011.

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 Cannaet 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.

SCHEME FOR EXTENDING LEGAL & FINANCIAL SUPPORT TO SERVING/ RETIRED EMPLOYEES & OFFICERS, PRESENT/ PREVIOUS DIRECTORS OF THE BANK AND THEIR FAMILY MEMBERS AGAINST CASES ARISING OUT OF BONAFIDE EXECUTION OF BANK'S WORK DURING THEIR SERVICE PERIOD/ TENURE. (Circular 618/2018 dated 27.12.2018)

1. OBJECTIVES:

- i. To enable the employees/ officers of the Bank to proactively initiate appropriate action including criminal action without fear of reprisal against defaulters, who with malafide intention have committed criminal offences against the Bank.

- ii. To enable the employees/ officers to defend civil/ criminal cases filed by defaulters against them and provide necessary legal and financial support.
- iii. To provide medical and financial support for other hazards namely physical injury, manhandling etc., suffered by the employees/ officers of the Bank during the course of their duties.
- iv. To enable the serving/ retired including voluntarily retired employees & officers, present/ previous Directors of the Bank 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 in cases arising out of bonafide execution of bank's work during their service period/ tenure. The Scheme also includes frivolous and vexatious legal actions/ complaints initiated under Sexual Harassments, Atrocities under the SC/ST Act etc. also.

2. APPLICABILITY & COVERAGE:

I. Eligibility for coverage under the policy:

- i. 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.
- ii. 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.

II. Family members of the employees/ officers/ directors :

Family members who are exposed due to action of employees/ officers/ directors covered in point (I) above in the course of recovery process/ bona fide execution of Bank's work. Family members include only parents, spouse & children of the concerned employee/ officer/ director.

III. Employees/ Officers exempted from coverage under this policy:

Benefits and support under the policy will not be available to employees/ officers who have been imposed with the punishment of removal/ dismissal/ compulsory retirement and termination on any mode from the services of the Bank.

IV. For extending legal and financial support to serving/ retired employees & officers, present/ previous Directors of the Bank to defend in the court of law against cases arising out of bonafide execution of bank's work during service period/ tenure, following principles would determine whether the support would be extended concurrently or on acquittal:

- i. Under following cases, support from the Bank may be considered only on acquittal of the Officer/ Employee by a Court of Law:
 - a. Where prosecution has been initiated by Government Agencies such as CBI/ CVC/ Police etc. based on investigations on a complaint specifically filed against the Officer/ Employee by the Bank.
 - b. In cases, where the Bank earlier examined the matter and any malafides have been discernible on the part of the Officer/ Employee during the disciplinary proceedings initiated by the Bank in respect of acts or other connected acts.
 - c. Cases, where Bank has permitted sanction for prosecution against the Officer/Employee.
 - d. Any other case, as deemed fit by the competent authority in the matter.
- ii. In all other cases, including the following, support from the Bank would be extended right from the beginning, irrespective of cases initiated before or after the retirement:
 - a. In cases, where the Bank had earlier examined the matter and categorized it as 'Non-Vigilance';
 - b. In cases, where the Bank had earlier examined the matter and no malafides were discernible on the part of Officer/ Employee during the disciplinary proceedings initiated by the Bank in respect of acts or other connected acts;
 - c. Cases initiated after the separation of the Officer/ Employee from the Bank based on complaints made by third parties or agencies/ organizations including Government Agencies such as CBI/ CVC/ Police etc. which were not examined by the Bank earlier during the service period of the Officer/ Employee.

3. APPROACH FOR INITIATING CRIMINAL ACTION:

The branches will examine the NPAs to ascertain whether the borrowers have indulged in any criminal acts against the Bank. Services of stock auditors, Forensic auditors, Investigative Agencies and Advocates can be engaged by the branches with the approval of the competent authorities wherever required to collect evidence to prove our points. Some of the acts/ omissions by the borrowers which constitute offence are furnished as Annexure-A.

4. DETAILS OF PROTECTION TO BE PROVIDED BY THE BANK:

I. Financial and Legal Support:

- a. The Bank would provide full legal & financial support to defend such employees/officers/ directors against whom legal proceedings have been initiated or there is a threat of civil/ criminal action against them on prima facie satisfaction that she/ he had acted in good faith in discharging her/ his responsibilities diligently on behalf of the Bank. The Head Office/ Circle Offices of the branch/ office of such officers will arrange for legal support in consultation with the concerned Legal/ Recovery & Legal Sections of the Head Office/ Circles. All the benefits available to such officers/employees/ directors will also be available to their family members, which will include parents, spouse & children.
- b. The Bank would provide legal support to defend such officers/ employees/ directors even after their transfer or retirement/ resignation from the Bank's service till final disposal of such cases.
- c. The Bank will assist the said officer/ employee/ director for taking urgent steps to avoid arrest of such officers/ employees/ directors by seeking anticipatory bail from the appropriate authorities.
- d. The Bank will assist the said officer/ employee/ director for taking urgent steps for grant of bail in case of arrest/ imprisonment of such officers/ employees/ directors.
- e. Arrest of such officers/ employees/ directors as a consequence of initiating criminal proceedings against defaulters or arising out of bonafide execution of Bank's work during service period, shall not be treated as a black mark on their performance, rather suitable weightage shall be given for promotion etc.
- f. The Bank will give due recognition to such officers/ employees/ directors who have to undergo such hardship in the process of recovery of Bank's dues due to stern action taken by them towards the defaulters.
- g. The 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.
- h. Whenever such officers/ employees/ directors are required to be called by the Police/ CBI for, interactions, the Bank will arrange for presence of a suitable panel advocate, if permitted.
- i. The Bank will provide medical, legal and financial support in cases of miscellaneous hazards faced by such officers/ employees/ directors namely physical injury, manhandling etc.

- j. The Bank will also compensate such officers/ employees/ directors in monetary terms at the rate of 10 times admissible halting allowance per day for the period of arrest/ imprisonment (applicable only in case of serving employees/ officers/present directors engaged in NPAs recovery or cases filed by defaulters).
- k. The support shall also be available to such officers/ employees/ directors who report fraudulent activity in any account so that the fear of victimization does not act as a deterrent.

II. Protection under Section 32 of SARFAESI Act, 2002:

- No suit, prosecution or other legal proceedings shall lie against any secured creditor or any of his officers or manager exercising any of the rights of the secured creditor or borrower for anything done or omitted to be done in good faith under the Act.
- This section provides for protection of action taken in good faith under the SARFAESI Act 2002. Further, under Section 14 of the Act, the CMM or DM has to assist the secured creditor in taking possession of secured assets.

III. Canara Bank Officer Employees' (Discipline & Appeal) Regulations, 1976:

- As per Regulation 12 of the Canara Bank Officer Employees' (Discipline & Appeal) Regulations, 1976, an officer employee may be placed under suspension by the Competent Authority where a case against him in respect of any criminal offence is under investigation, inquiry or trial.
- In case where a criminal complaint is filed against an officer engaged in recovery on false and frivolous grounds by the borrower, the Competent Authority shall examine the case and may take a decision not to initiate disciplinary action/ not to place the officer under suspension even if he is arrested in the criminal case.

5. PROCEDURE:

- i. If serving/ retired officer/ employee, present and previous director desires to initiate any legal action in respect of any 'Cause of Action', he/ she may put up the facts along with the relevant documents, seeking permission to initiate legal action through proper channel. Similarly, in respect of any legal proceedings initiated against the serving/retired officer/ employee, present and previous director or any threat of civil/ criminal action against the official on prima facie satisfaction that she/ he acted in good faith in discharging her/ his responsibilities diligently on behalf of the Bank the concerned official may put up the facts along with relevant documents seeking legal and financial support.

“Cause of Action” means ‘baseless allegation, derogatory remarks and motivated false complaints against the serving/ retired officer/ employee, present and previous director of the Bank by an outsider/ private party for the purpose of this scheme.’

- ii. Competent Authority for administrative approval for extending legal assistance:
- a. In respect of employees/ officers up to Scale V, the proposal is to be examined by the 4 member Executive Committee consisting of General Managers of Human Resources Wing, Recovery Wing, Corporate Credit Wing and Inspection Wing. The Convenor of this Committee shall be the Deputy General Manager of Human Resources Wing or in his absence a Deputy General Manager nominated by the General Manager of Human Resources Wing, Head Office. The minimum quorum of the Executive Committee shall be 3, however, the General Manager, Human Resources Wing will be a mandatory member.
 - b. In respect of officer in Scale VI & VII, the proposal is to be examined by the aforesaid Executive Committee and thereafter to be placed to Executive Director overseeing Human Resources Wing for permission.
 - c. In respect of Directors, the MD & CEO would be the Competent Authority. However, the request/ proposal shall be examined/ processed by the aforesaid Executive Committee & Executive Director, thereafter it will be placed to MD & CEO. In case the request is pertaining to incumbent MD & CEO, the matter shall be placed to the Board of Directors.
 - d. The respective Competent Authority shall examine the gravity of the 'Cause of Action', and recommend for grant or rejection of request for permission to pursue legal action and for reimbursement of litigation expenses within a period of 15 days on receipt of such proposal.
 - e. Once the permission is granted, Legal Section, Recovery Wing, Head Office or the Recovery & Legal Section at Circle Office under whose jurisdiction the litigation has been initiated will identify a suitable Advocate in each case. The fee and other charges payable shall be as per the scheduled rates for hiring of Advocates, as prescribed by the Bank. However, higher fees also can be paid to eminent lawyers depending on the facts of the case approved by the Competent Authority.
 - f. The serving/ retired officer/ employee, present and previous director concerned shall execute a Deed of Undertaking in the format given in Annexure-B.
 - g. The serving/ retired officer/ employee, present and previous director concerned shall pursue the case with due diligence and in the event such officer/ employee/ director concerned retires before the culmination of the case, even then the concerned shall pursue the case till its conclusion at Bank's cost, as mentioned above.
 - h. Reporting, monitoring as well as review of such cases will be done as per Bank's laid down Policies.

- i. Details of this Policy shall be shared with the participants of Training Programmes conducted by Bank's Training Centres.
- j. The coverage of each case including the fee payable to Advocate would be at the discretion of the Bank based on the circumstances and merits of the case. The reimbursement would be only to a reasonable extent as decided by the Competent Authority on case to case basis. The decision of the Competent Authority for granting permission/ rejecting the request to initiate/ defend legal action shall be final and binding.
- k. The effective date for implementation of the Scheme is from the date of orders of them Board of Directors ie., as on 22.11.2018. However, in respect of earlier cases, the expenses as detailed above will be considered from the date of orders of the Board of Directors after placing the matter before the Competent Authority as detailed elsewhere in the Policy.
- l. The Managing Director & CEO or in his/ her absence, Executive Director may from time to time issue such instructions or clarifications in case of doubt or lay down enabling provisions as may be considered necessary and expedient for the smooth implementation of the policy.
- m. The Bank reserves the right to amend, modify or withdraw this Scheme at any time.

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Annexure-A

An illustrative list of acts/ omissions by the borrowers which constitute offence/s:

- i. Availing of credit facilities by overstating assets, sale, income & profit by submitting false/ manipulated financial statements.
- ii. Drawings from cash credit accounts by submitting false/ inflated/ manipulated stock and book debt statements.
- iii. Assets to be financed not purchased/ created and funds borrowed from the Bank misutilised/misappropriated for purposes other than for which the Bank had released the funds.
- iv. Availing of Bank finance by lodging bogus bills for discount by the Bank.
- v. Offering securities of immovable properties for loan by submitting forged title deeds/revenue records.
- vi. Availing of finance from several banks against the same securities without disclosing finance taken from other bank/s or misrepresenting that the property or security is free from encumbrances.
- vii. Disposal/ removal of pledged / hypothecated/ mortgaged assets financed by the Bank without knowledge/ consent of the Bank and not depositing or routing the sale proceeds in the accounts maintained with the branch.
- viii. Disposal/ removal of other securities pledged/ hypothecated / mortgaged to the Bank without consent/ knowledge of the Bank and proceeds mis-utilised.

- ix. Borrowing funds from the Bank by impersonation.
- x. Falsifying or fabricating books of accounts, entries, vouchers or financial statements.
- xi. Forging signatures of professionals such as Chartered Accountant/ Valuer on certificates or reports.
- xii. Dishonour of cheque for insufficiency etc., of funds in the account.

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

The guidelines with respect to 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	Yes
	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.

PERSONAL LOAN TO CANARA BANK RETIREES AT RELAXED TERMS :

Purpose	<ul style="list-style-type: none"> To meet the cost of medical expenses and other genuine personal needs of the pensioners / family pensioners. To make payment of premium of IBA Group Medical Insurance Policy for retired employees of our Bank / Family Pensioners of Retired Employees of our Bank who have opted for and are covered under the scheme.
Eligibility	Pensioners and Family Pensioners of our Bank
Quantum	Purpose : General : 20 months pension amount OR Rs.5,00,000 whichever is lower, subject to maintenance of minimum Net Take Home pension of 40% after deducting proposed EMI. To Pay for IBA Group Medical Insurance Policy : a) The amount of Annual Premium Payable for the year

	<p>b) Maximum eligible loan amount as per Canara Pension Loan Scheme (presently maximum Rs.5 lakhs) MINUS existing liability, if any</p> <p>c) Rs.40,000 WHICHEVER IS LESS</p>
Repayment	<p>For General Purpose : If the pensioner is below 65 years of age, 72 EMIs If the pensioner is above 65 years off age, 60 EMIs</p> <p>For payment of IBA Insurance Premium : 10 EMIs irrespective of age of the Pensioner. First installment to commence from the subsequent month after disbursement.</p> <p>Suitable standing instruction / draw down should be ensured on the date of opening loan account without fail.</p>
Rate of Interest	One year MCLR + 2.00% (HO Cir 497/2017 dt. 12.10.2017)
Security	<p>Loan to Pensioner : Coobligation of the spouse (wherever there is provision for family pension) or any other person/pensioner good for the amount, if necessary, may be stipulated by the sanctioning authority</p> <p>Loan to family pensioner : Third party guarantee / coobligation good for the amount should be obtained invariably.</p>

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:

Sl No	Name of Holiday Home	Address of Holiday Home	Tele No.	Address, contact No. & email id of overseeing office
1	Agra	Hotel Swarajya Palace 2/363A, Mall Road Pratapura Crossing in front of Hotel	0562-2464802	Canara Bank, Circle Office Premises & Estate Section, 71 Nehru Nagar, Agra - 282002 Tele : 0562-2525750 Email :

		Kirandeep Agra - 282001		pecoagra@ canarabank.com
2	Bangalore	Holiday Home Bangalore No. 1811, 4th Floor, Behind Old Shanthy Talkies South End Road Bangalore - 560004	080- 26910962	Premises & Estate Section, Circle Office, Metro Bangalore, Spencers Towers, No. 86, MG Road, Bangalore-560001 Tele : 080-25588641 extn : 120/121 080-25586318
3	Bhubaneswar	Panthaniwas O.T.D.C. Ltd Lewis Road Bhubaneswar	0674- 2432515	Canara Bank, Premises & Estate Section Circle Office, Red Cross Bhavan Bhubaneswar - 751022 Email : pecobhu@ canarabank.com
4	Chennai	Canara Bank Holiday Home, No.10, Rangan Street, (1st & 2nd Floor) Adjacent to GRT Jewellery Shop, Above Vijaya Bank, T Nagar, Chennai 600 017	044- 24348182	Canara Bank, Circle Office, Premises & Estates Section, 524, Anna Salai, Teynampet, Chennai 600018 Tele : 044- 24349350/24326011 Email : pecochn@ canarabank.com holicochn@ canarabank.com
5	Darjeeling	MOVILA Near Bardhaman Palace Rajbari, Darjeeling 734101	8509063090	Canara Bank, Gandhi Road Darjeeling- 734101, West Bengal Tele : Email :
6	Delhi	Canara Bank Holiday Home, II Floor, No. 5/8, Deshbandu Gupta Road, Paharganj, New Delhi 110055	011- 23589879	Paharganj Branch, Canara Bank 9000- 9011, Deshbandhu Gupta Road Paharganj, New Delhi - 110055 Tele : 011-23588772, 23589879 Email : cb2021@ canarabank.com
7	Goa	Hotel Le Magnifique, 406/230, Plot No. 90, Nova Cidade,	0832- 6511651	Canara Bank, Circle Office, 1st Floor, Mathias Plaza, 18th June Road, Panaji,

		Behind P.D.A, Alto Porvorim Bardez, Goa- 403521		Goa - 403501, pecogoa@canarabank. com, 0832- 2220321/2426477
8	Guruvayur	Canara Bank Holiday Home 1st Floor, Poonthanam Guest House, Chavakkad Road, West Nada, Guruvayur, Trichy Dist, Kerala	0487- 2560100 / 2560200	Canara Bank, Guruvayur Branch Tridhur Dist Kerala
9	Haridwar	Hotel Jahanvi Dale Bye Pass Road, Kankhal, Haridwar - 249408	01334- 244932 244934	Canara Bank Haridwar Railway Road Branch Near Mahila Hospital Haridwar Tel : 01334- 227208/220331 Email : cb2225@ canarabank.com
10	Hyderabad	Canara Bank Holiday Home, 4th Floor, TAURUS PRIDE, Heritage Supermarket Building, Opp: Hotel Pearl Regency, Redhills, Lakdikapul, Hyderabad-500 004	040- 23436900	Premises & Estate Section, Circle Office, Ruby House, Opp: Old MLA Quarters, Himayatnagar, Hyderabad-500029 Tele : 040- 23436921/22 23260060 Email : pecohyd@ canarabank.com
11	Jaipur	Hotel Welcome New Colony, Jayanti Market Near Panch Batti M.L. Road Jaipur - 302001	0141- 2372270 0141- 2379974 9829210424	Canara Bank, Circle Office P & E Section, Orbit Mall, Ajmer Road, Jaipur - 302006 Tele : 01412222909 Mob : 7726008956 Email : premisescojpr@ canarabank.com
12	Kanyakumari	Holiday Home, Near Government Hospital,	04652- 247549	Canara Bank, Main Road, Kanyakumari -

		Kanyakumari - 629702		629702 Tele : 04652- 246249/247249 Email : co1026@ canarabank.com
13	Katra	Hotel Mount View, Jammu Road, Katra Dist - Reasi	01991- 234405	Canara Bank Jammu Main Tele : 01912543262 01912573107 01912575073 Email : cb0100@ canarabank.com
14	Kodaikanal	Hotel Lone Star Euretta Lane Near Prakash Construction Observatory Road Kodaikanal - 624101	9842109207	The Manager, Canara Bank Kodaikanal, Dindigul District Tamil Nadu - 624101 Tele : 04542-242405, 241052 Email : cb0945@ canarabank.com managercb0945@ canarabank.com
15	Kolkata	Canara Bank Holiday Home 34A, South End Park Kolkata - 700029	9830364872	P & E Section, Circle Office 21, Camac Street, Kolkata - 700016 Tele : 033- 22831501/22831524 Email : pecokol@ canarabank.com
16	Lonavala	Inn One O Five Near Masjid Pune Mumbai Highway Khandala, Lonavala Dist : Pune	9923190153	Canara Bank, Dr. Parmar Building G Ward, Plot No. 8 Lonavala - 410401 Tele : 02114-271898 cb0273@canarabank. Com
17	Madikeri	Ganga Chain Gate Near Housing Board Madikeri Town 571201 Kodagu Dist, Karnataka State	08272- 229561	Canara Bank, Madikeri Main Branch Kodave Samaja Building Near Policy Station, Madikeri Kodagu Dist, Karnataka-571201 Tele : 08272- 229302/225417
18	Madurai	Meenakshi Apartments, 74, Ram Nagar, 3rd Street (Near	0452- 2302066	Canara Bank, Premises & Estate Section, Circle Office, St. Mary's Campus, East

		Aparna Towers) S S Colony Madurai - 625016		Veli Street, Madurai - 625001 Tele : 0452- 2337060 Email : pecomdu@ canarabank.com
19	Mahabaleshwar	Canara Bank Holiday Home Hotel Stone House Behind Shanti Villa Near Bus Stand Mahabaleshwar - 412806	09403944537 09403305959	Premises & Estate Section, CO Pune, FP 790(Part) Shivaji Road, Shivaji Nagar, Near Mangala Talkies, Pune- 411005 Tele : 020- 25530647, 25571000 Extn-232 Email: pecopne@ canarabank.com
20	Manali	Hotel Shandela, Near HPSEB, Manali, Dist : Kullu Himachal Pradesh 175131	01902- 252426	Canara Bank, Himalayan Shopping Arcade, Opp : Nagar Parishad, The Mall Manali cb3451@canarabank. Com
21	Mount Abu	Hotel Hill Top Plot NO. 22-A New Old Toll Barrier, Mount Abu - 307501	02974- 238133/ 9414200455 9952857503	Udaipur Main Branch 9-C, Madhuban, Udaipur - 313001 Tele : 0294-2415256 / 2415255 Email : cb0169@ canarabank.com
22	Mumbai	Mumbai Holiday Home No. 35, Mukund Niwas, Flat No. 15 & 16, 3rd Floor Sion West, Mumbai - 22	022- 24074749	Canara Bank, P & E Section, Circle Office, C-14, G Block Bandra Kurla Complex Bandra East, Mumbai - 51
23	Mussorie	Hotel Sunny Cot Mall Road Kulri Mussorie	0135- 2632789 +91- 9837368810	Canara Bank, 59-60 Kulri Road Mussorie 248179 Tele : 0135- 2636924 Mobile : 9456591118 Email : cb5495@ canarabank.com
24	Mysore	Canara Bank Holiday Home No. 689, Double Road	0821- 2344753 8050236577	Canara Bank, Circle Office No. 26/A, Guest House Road Nazarbada,

		Opposite to Water Tank Saraswathi& puram Mysore - 570009		Mysore - 570010 Tele : 0821-2528291/2528245 Fax : 0821-2528217 Email : mysprem@canarabank.com
25	Nainital	Hotel Shalimar, The Mall, Opp. Municipal Library Nainital	05942-235432	Canara Bank, New Deodars Sukhatal, Malital Nainital - 263001, Tele : 05942-232181 / 09456591181 Email : cb5871@canarabank.com
26	Ooty	Canara Bank Holiday Home No. 121, Vijayanagaram Farm Road, Off Ettines Road Ooty	9360102517	Canara Bank, P.B. No. 18, Ootacamund Branch Tele : 0423-2444087, 0423-2447155 Email : cb1234@canarabank.com
27	Puri	Hotel Roopam, Near Birla Guest House Baliapanda P.S: Sea Beach Police Station Puri	06752-211421	Canara Bank, Puri Branch, Hospital Square Puri - 752002 Tele : 06752-223561 Email : cb1439@canarabank.com
28	Rameshwaram	Hotel Sri Saravana A/C 12-A, G H Road, Rameswaram 623526	04573-223367	Canara Bank, 12-A, G H Road, Ramanathapuram - 623501 Tele : 04567-220201/224221 Email : cb2808@canarabank.com
29	Shimla	Canara Bank Holiday Home, Prime Rose, Near Bus Stand, Shimla	0177-2658439, 9805833871	Canara Bank, Middle Bazar, 20 Kashmiri Mohall, Shimla 171001
30	Shirdi	Hotel Sai Palace Budget Near Sai Baba Temple Pimplewadi Road Shirdi (Maharashtra)	02423-258181- 185 Fax:02423-258186	Premises & Estate Section, CO Pune, FP 790(Part) Shivaji Road, Shivaji Nagar, Near Mangala Talkies, Pune-411005 Tele : 020-25530647, 25571000 Extn-232 Email:

				pecopne@ canarabank.com
31	Srirangam	Hotel Vamanna Royal 204, East Uthira Street Srirangam Trichy 620006	0431- 2435667/ 2434114	The Manager, Premises & Estate Section, Circle Office, Canara Bank, No.1, Royal Road, Muthiah Towers, Cantonment, Trichy 620001 Tele : 0431- 2468214 Email : pecotci@ canarabank.com
32	Tirupati	Hotel Bliss 45, Near Rajanuja Circle Renigunta Road Tirupati	0877- 223773/ 6563773	Canara Bank, P & E Section, Circle Office. 15-2- 118, GS Mada Street, Tirupati Tele : 0877-2500113 Email : pecotpt@ canarabank.com blisstirupati@gamil. Com
33	Udaipur	Hotel SITA Infront of NCC Office, Saheli Marg, Near Chetak Circle, Udaipur - 313001	0294- 5120678 9660855471	Udaipur Main Branch 9-C, Madhuban, Udaipur - 313001 Tele : 0294-2415256 / 2415255 Email : cb0169@ canarabank.com
34	Visakhapatnam	Canara Bank Holiday Home, 301, Sandeep Apartments, Plot 57 B, Kirlampudi Layout, Visakhapatnam - 530003, Land Mark- Near Submarine, RK Beach	0891- 2547945	Senior Manager, & E Section, Circle Office, Visakhapatnam Ph : 0891-2547914 Email : pecovsp@ canarabank.com

WITH CANARA BANK OFFICERS' ASSOCIATION :

The leadership of Canara Bank Officers' Association has kindly extended their holiday home facilities to the members of CBROA subject to availability of vacancy and payment of tariff.

CBOA GUEST HOUSE :

Place	Address	Details of Accommodation	Contact Details for booking
Amritsar	CBOA Guest House Flat No. 37, 3 rd floor, Improvements Trust Flats, HIG Category, Improvement Trust Colony, New Amritsar, G T Road, Amritsar	Tariff : Rs.500 per room per day. Care taker : Shri Satpal Phone : 9988875354	Rajesh, Asst Regional Secretary, CBOA, Amritsar Ph: 07888630484
Chennai	CBOA Guest House, CBOA Regional Office, No. 216, Royapettah High Road, Opp Deccan Hotel, Royapettah, Chennai 600014	2 Fully furnished rooms. Tariff : Rs.500 per room per day	Ph: 044 2811244 Ph: 044 28113151 Email : cboachennai@yahoo.in
Coimbatore	CBOA Guest House,1/1-59 Anna Nagar Near Kathir College, Neelambur, Coimbatore 641062 2 kms from Avinashi Road 6 kms from Airport 15 kms from Railway Station Nearest Branch : Nelambur	4 fully furnished rooms with TV & AC Tariff : Rs.200 per room per day	Shri Selvaraj, DS, CBOA Ph: 94890 43941 Shri Kartikeyan, SM, Neelambur branch Ph: 91590 69580 Email : ragh2010dran@gmail.com
Trivandrum	CBOA Bhavan, Chirakulam Road, Mullasery Lane, Trivandrum 695001	3 fully furnished rooms. Tariff : Rs.300 per day	Shri R S Kumar Ph: 94460 56314 Shri Sasi Ph: 94966 83637
Kolkata	CBOA Guest House 12B, Mahim Haldar Street, Kolkata 700025	2 fully furnished rooms. Tariff: Rs.500 per day per room	Shri Shyamal Kumar Sinha, CC Member, CBOA, Ph: 94322 23858 Email: shyamalkumar.sinha@yahoo.in