



**The Canara Bank Retired Officers' Association (Regd.)
(Affiliated to AIBPARC)**

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Dear friends,

Today our MD has called on me to discuss regarding involving retirees for a savings campaign to be launched by the Bank. Shortly, our Bank is going to call the representatives of all the retirees associations and launch the scheme/campaign.

The campaign will be similar to "Each one source five quality savings accounts" given to the serving employees/officers. There will be incentive for sourcing the accounts. MD has specifically sought our views and I have assured him that all of us would actively and happily involve in the campaign.

Friends, it is a golden opportunity for all of us to help our Mother Bank to improve its CASA ratio by sourcing quality savings accounts. We can earn the goodwill of the management and will be in a better position to bargain for better benefits from the Bank besides getting a satisfaction of helping our Mother Bank to achieve greater glory among its peers. I earnestly hope and request all our dear members to actively participate in the campaign, which will be unveiled shortly.

J S Jagadeesh
General Secretary
29th July 2025

Dear friends,

SUB: UNQUE QUALITY SB ACCOUNTS MOBILISATION CAMPAIGN FOR RETIREES

I sent a message on 29th July informing you all about our Bank launching a exclusive incentive based *Savings bank accounts mobilisation Campaign* for retirees. In this regard, Yesterday our Bank has called the representatives of the various retirees' associations for a discussion and unveiled the salient features of the campaign. Our beloved MD has addressed us and requested us to popularise the campaign among our members.

The salient features of the campaign are as under:

1. The campaign is to mobilise *QUALITY SAVINGS BANK ACCOUNTS* by the retirees.
2. The campaign is purely “voluntary* in nature.
3. There will be reward points and cash incentives for mobilising quality SB accounts. Bank will be disbursing around Rs. 2 crores for reward points/cash incentives.
4. The campaign period will be from 10th August 2025 to 30th September 2025.
5. Quality SB accounts (Minimum 5 and in steps of 5) to be mobilised with a minimum balance as under:-

- Metropolitan Centres - Rs 25000/-

- Urban Centres. - Rs.15000/-,

- Semi-urban Centres - 10000/-

- Rural areas - 5000/-
- Please note that the accounts should be opened preferably with the above minimum balance and/or the balance in the account as at 30th September should be as above, in order to get reward points/cash incentives. However, it would be fine if the newly opened accounts maintain the above minimum balance till the campaign period (I. e. Upto 30th September).
- For canvassing/mobilising minimum five (no pro rata) SB accounts reward points will be credited to either credit card/debit card of the retirees as under:
- First 5 SB accounts - 2000 points
- Next 5 SB accounts - 2500 points
- Subsequent 5 SB accounts- 3000 points.
- Please note that accounts canvassed should be in multiples of 5 (5, 10, 15..... (Minimum 5 accounts, Maximum- unlimited).
- Each reward point is worth Re. 0.25... 2000 reward points is equivalent to Rs. 500/-
- Besides reward points cash incentives will be disbursed to the top 200/125/75//50 toppers in Circles (grouped A, B, C, D basing on the number of retirees residing in each circle). Cash incentives starting from Rs. 10,000/- to Rs. 25000/- will be awarded to the toppers in each category of circles. Minimum Quality SB accounts to be mobilised for earning cash incentive is 15 (fifteen) in every Circle. Details will be given by the Bank.
- Bank will be periodically publishing the details of accounts canvassed by the retirees.
- Retirees to approach their pension disbursing branch (preferably) for opening SB accounts canvassed by them. In case of opening 5 and more accounts, request the branch to send one official who will come to your place and open the accounts. Please note that the accounts will be opened digitally using tabs.

- No need for any introduction or no reference of any retiree will be recorded in the CBS system. Retirees only need to inform the branch that they have canvassed/mobilised quality SB accounts by giving Name and amount.
- Quality SB accounts - may be mobilised by your family members, friends and neighbours.
- Details of various categories of SB accounts like Jeevan Dhara, Angel accounts with many benefits will be issued separately.
- All the retirees will be reached by SMS/whatsapp about the details of the campaign.

Dear friends the mobilisation campaign for securing quality SB accounts is one of the unique campaign launched by our Mother Bank exclusively for the retirees. The campaign is mutually beneficial both for the Bank as well as retirees. While the Bank will be benefitted by securing quality SB accounts, retirees will earn attractive reward points/cash incentives. More than everything else, *we will get the satisfaction of helping our Mother Bank in securing quality SB accounts thereby improving the CASA ratio and profitability*.

Our beloved MD is having lot of empathy for retirees and the above scheme is one of the ways of rewarding the retirees for their dedicated service to the Bank.

It is a golden opportunity for all of us to help our Mother Bank in securing low cost CASA which would improve its profitability while earning attractive reward points/cash incentives.

I earnestly hope and request all our members to actively and wholeheartedly heartfelt participate in the unique campaign.

J S JAGADEESH
GENERAL SECRETARY
29.07.2025