

15.09.2023



ANNUAL CONFERENCE

A PUBLICATION FROM
**CANARA BANK
OFFICERS'
ASSOCIATION**





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Updated as on 15.09.2023



The Canara Bank Officers Association has since its inception, untiringly pursued its goal of promoting the welfare of the officers community of our bank. The welfare schemes and employee benefits form a major chunk of it.

It is solely due to the herculean efforts of our CBOA that all the officers of Canara Bank now enjoy welfare schemes and other perks which are one of the best in the industry.

The year 2011 onwards there was a huge wave of recruitment of officers into our bank. The officers so recruited were highly qualified, talented and ambitious.

CBOA realised that this talent has to be retained inside our bank keeping in view a bright and glorious future for our bank. The only way to do that was to make them feel valued and proud to be a part of this institution.

CBOA took up the responsibility to do this and laboured through hours and hours of negotiation, convincing and lobbying to achieve the industry best, employee benefits and perks being enjoyed by us today.

It was because of the untiring efforts of CBOA that we were able to achieve employee benefits that were unheard of in the banking industry at the time like, furniture allowance for POs, HL on the same house for both spouses and employee vehicle loan for POs.

But all this struggles and labours would be in vain if the rights that are due to us are not exercised fully by us.

It is towards this goal of making all our members completely aware of their rights that this handbook of information has been compiled.

I wish the entire team all the very best and congratulate them on their extensive and exhaustive work.

I sincerely hope that this handbook becomes the tool for all of you to be aware of your rights and how to exercise them so that our efforts for the achievement of these benefits, bear fruit.

Ravi Kumar K
General Secretary, CBOA



CENTRAL TOP OFFICE BEARERS

Position	Name	Circle	Mobile No	EMAIL
Chairman	Jacob P Chittattukalam	Trivandrum	8281297137	jacobcanara@gmail.com
President	Rajiv Nigam	Jaipur	9829097818	rajivnigam.rn@gmail.com
General Secretary	Ravi Kumar K	Hubbali	7760799907	ravi.kukatlapalli@gmail.com
HEAD OFFICE LIAISONS				
MANJUNATH B	8904516199	SHRIKANTH KULAKARNI	9901254711	

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CENTRAL NEGOTIATING TEAM

No	NAME	CIRCLE	POSITION
1	JACOB P CHITTATTUKALAM	TRIVANDRUM	CHAIRMAN
2	RAJIV NIGAM	JAIPUR	PRESIDENT
3	B K RICHHARIYA	AHMEDABAD	SENIOR VICE PRESIDENT
4	B LINGA REDDY	HYDERABAD	SENIOR VICE PRESIDENT
5	KISLAYA	PATNA	SENIOR VICE PRESIDENT
6	PRAKASH KISHORE MOHANTY	BHUBANESWAR	VICE PRESIDENT
7	P RAMA PRASAD	VIJAYAWADA	VICE PRESIDENT
8	SHAILESH KUMAR TRIPATHI	RANCHI	VICE PRESIDENT
9	SAIRAM RAJ	BENGALURU	VICE PRESIDENT
10	K RAVI KUMAR	HUBBALLI	GENERAL SECRETARY
11	KRISHNAKANT TRIPATHI	BHOPAL	JOINT GENERAL SECRETARY
12	SANDEEP BATRA	KARNAL	JOINT GENERAL SECRETARY
13	PRABHU D	CHENNAI	JOINT GENERAL SECRETARY
14	YUGESH KUMAR	CHANDIGARH	JOINT GENERAL SECRETARY
15	SHIV SHANKAR KUMAR SINGH	DELHI	JOINT GENERAL SECRETARY
16	ANSHUMAN SINGH	LUCKNOW	ORGANISING GENERAL SECRETARY
17	ANKIT SAHGAL	AGRA	ORGANISING GENERAL SECRETARY
18	UJJAL NARAYAN SAHA	KOLKATA	ORGANISING GENERAL SECRETARY
19	SUNDARARAJAN P	MADURAI	ORGANISING GENERAL SECRETARY
20	S RAMESH NAIK	MANGALORE	ORGANISING GENERAL SECRETARY
21	VINNY MARTIS MENDONCA	MUMBAI	ORGANISING GENERAL SECRETARY
22	RAGHAVAN	VIJAYAWADA	CENTRAL COMMITTEE MEMBER
23	SUPRAJA K	TRIVANDRUM	CENTRAL COMMITTEE MEMBER
24	SURABHI SHARMA	LUCKNOW	REGIONAL SECRETARY

CANPAL DIARY

A Publication from Canara Bank Officers' Association

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Regional Chairman
CBOA Malappuram

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Regional Secretary
CBOA Malappuram



FACILITIES AND PERQUISITES

BRIEF CASE / LEATHER BAG / OFFICE BAG TO OFFICERS 720/2016 209/2020 127/2022, 363/2023	All confirmed officers are eligible			
			Amount every 5 Years	
	Scale 1	Max Rs.1500.00 or actual cost		
	Scale 2, 3	Max Rs.2000.00 or actual cost		
		Soft bag / Leather bag	Trolley Bag	
	Scale 4, 5	Rs.3500.00 + GST	NA	
	Scale 6, 6	Rs.4500.00 +GST	Rs.4000.00 + GST	
BROADBAND / WIFI AT QUARTERS / RESIDENCE 390/2023 Premises Manual 12.3	• All Executives, Manager/Senior Manager in charge of branches, Section Heads in HO/COs/ROs and other Service Units & Scale I Officers heading Branches are permitted to have Broadband/ WI-FI connection • Eligible officials can avail Broadband / Wi-Fi connection at their residences within the existing monetary ceiling of Rs 675/- pm (excl. GST). • For executives in Scale VI, VII and VIII there is no monetary ceiling fixed for Broadband/WIFI connection. • Initial one time payment of fixed Modem cost of Rs.1800/- and initial Security Deposit (One month fixed monthly charges) if any, will be absorbed by the bank. • For claiming reimbursement, Eligible officials / Executives shall submit necessary documentary proof. • DM/AGM overseeing General Admin/Premises section at RO/CO/HO shall be the sanctioning Authority for officials/Executives coming under their respective jurisdiction.			
BUSINESS DEVELOPMENT / ENTERTAINMENT EXPENSE 177/2008 478/2014 589/2014 186/2020 361/2023		DIRECT PO's	OTHERS	BRANCH HEAD
	Scale 1	Rs.3000.00	Rs.6000.00	Rs.7000.00
	Scale 2	Rs.3500.00	Rs.7000.00	Rs.8000.00
	Scale 3	Rs.4000.00	Rs.8000.00	Rs.9000.00
	Scale 4		Rs.12500.00	
	Scale 5		Rs.14500.00	
	Scale 6		Rs.26000.00	
	Scale 7		Rs.30000.00	
	• Full amount may be reimbursed on declaration • If probationary officer is posted as incharge he is eligible at par with confirmed. • During first year of service - prorata basis for each calendar month. • Any limit unavailed during the financial year shall be treated as lapse • For Executives in Scale V and above, wherever they need to incur higher expenditure on entertainment in their official capacity to the extent of 25% over & above the sanctioned limit for entertaining the official guests, the same can be taken up with next higher Authority for sanction.			

**COMPASSIONATE APPOINTMENT**143/2015, 296/2020
415/2023**Or****PAYMENT OF EX GRATIA AMOUNT**

Compassionate appointment will be given to a dependent family member of a permanent employee of our Bank who

- Dies while in service (including suicide)
- Has retired on medical grounds due to incapacitation before reaching the age of 55 Years
- Has been missing and having left over service of more than 2 years

Payment of Ex Gratia amount also may be opted instead of Compassionate appointment

The exgratia amount shall be calculated @ 60% of the last drawn gross salary (net of taxes) for each month of remaining service of the employee (i.e. up to the age of superannuation in terms of extant service rules / conditions) at the time of his / her exit subject to the cadre-wise ceiling of Maximum Amount

	Maximum Ceiling
Officer	Rs.8.00 Lakhs
Workmen	Rs.7.00 lakhs
Sub Staff	Rs.6.00 lakhs

CANTEEN SUBSIDY / LUNCH EXPENSE198/2001, 93/2007
264/2012, 186/2020

Rs.350.00 per month per employee.

CHILD CARE ALLOWANCE

684/2023

Female Employees & Single Male Employees (Parent) who are not availing Creche facility shall be eligible for claiming Child Care Allowance for maximum of 2 dependent children upto the age of 2 years.

A consolidated amount of Rs.2000/- (Rupees Two Thousand only) per month per child upto the age of 2 years.

CITY COMPENSATION ALLOWANCE

957/2020

	Amount
Places in Area 1 & State of Goa	Rs.1400.00
Places with population 5 lakhs and above, state capitals, Chandigarh, Puducherry, Portblair	Rs.1150.00

CLEANING MATERIALS560/2014
471/2017
372/2019
186/2020
360/2023

	PER MONTH
Scale 1	Rs.300.00
Scale 2 and 3	Rs.400.00
Scale 4	Rs.600.00
Scale 5	Rs.750.00
Scale 6	Rs.1000.00
Scale 7	Rs.1500.00

- All officers are eligible.
- Reimbursement is non-cumulative and shall be claimed before 10th of succeeding month.

**CONVEYANCE**

186/2020
386/2013
201/2004
96/2012
667/2022,
364/2023, 365/23

OFFICERS:

		Metro	Area 1	Area 2	Area 3
Confirmed / Probationary officers do not own vehicle	Scale 1	Rs.1000.00	Rs.1000.00	Rs.800.00	Rs.800.00
	Scale 2	Rs.1100.00	Rs.1100.00	Rs.900.00	Rs.900.00
	Scale 3	Rs.1200.00	Rs.1200.00	Rs.1000.00	Rs.1000.00
Branch head having 4 wheeler	Scale 1	60 litre	55 litre	50 litre	50 litre
	Scale 2	60 litre	55 litre	50 litre	50 litre
	Scale 3	80 litre	75 litre	70 litre	65 litre
	Prob	45 litre	40 litre	35 litre	35 litre
Branch head having 2 wheeler	Scale 1	55 litre	50 litre	45 litre	45 litre
	Scale 2	55 litre	50 litre	45 litre	45 litre
	Scale 3	55 litre	50 litre	45 litre	45 litre
	Prob	45 litre	40 litre	35 litre	35 litre
Others having 4 wheeler	Scale 1	50 litre	45 litre	40 litre	40 litre
	Scale 2	50 litre	45 litre	40 litre	40 litre
	Scale 3	70 litre	65 litre	60 litre	55 litre
	Prob	45 litre	40 litre	35 litre	35 litre
Others having 2 wheeler	Scale 1	50 litre	45 litre	40 litre	40 litre
	Scale 2	50 litre	45 litre	40 litre	40 litre
	Scale 3	50 litre	45 litre	40 litre	40 litre
	Prob	45 litre	40 litre	35 litre	35 litre

WORKMEN:

	Petrol Limit (Owing Vehicle)	Consolidated Amount (Not owing vehicle)
Special Assistant	25 litre	Rs.850.00
Confirmed SWO	19 litre	Rs.625.00
Direct Prob SWO	10 litre	Rs.500.00
Confirm Sub staff	15 litre	Rs.500.00
Direct Prob Sub Staff	7 litre	Rs.300.00

For blind, orthopedically handicapped, Deaf, Dumb (49/2014)	5% of basic pay, Max Rs.400.00
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- Conveyance is payable in full even if the employee attends the office for one day of that particular month

CONVEYANCE: FOUR WHEELERS TO EXECUTIVES

283/2020,
310/2020,
51/2021,

Eligibility of Vehicle:

Scale	Eligibility	Make / Model
Scale 8	Bank owned car + Driver	Honda City or Equivalent
Scale 7	Bank owned car + Driver	Honda City or Equivalent
Scale 6	Bank owned / Hired	Maruthi Ciaz or Equivalent
Scale 5		
Scale 4 (RO head)	Bank owned / Hired	Swift Dzire or Equivalent
LDM Security officer	Bank owned vehicle	Mahindra Bolero or Wagonr

**Petrol Limit per month**

	Mumbai, Delhi, Kolkatta, Chennai, Banglore, Hyderabad, Ahmedabad	Other Metros and Urban Centres
CGM/GM/DGM heading circles	No Limit	No Limit
Scale 7, 8	250 L	200 L
Scale 6	225 L	180 L
Scale 5 (all), Scale 4 (RO Head)	200 L	160L
LDM / Security officer	CO to decide	CO to decide

For vehicles with CNG Kit

	CNG	Petrol
CGM/GM/DGM heading circles	No Limit	No Limit
Scale 7, 8	140 KG	60 L
DGMs at Cos, PCBs, Govt Business Branch, RAH, SME Shulabh	130 KG	50 L
Other DGMs including DGM at HO	120 KG	40 L

Conveyance Reimbursement Scheme

- When bank owned vehicle is not available executive can opt for reimbursement as below
-

Scale 6 other than CO/ RO heads	Rs.32000.00 pm
Scale 5 other than CO / RO heads	Rs.25000.00 pm
Scale 4 at Major A Class Cities	RS.14300.00 pm
Scale 4 at Other Centres	Rs.13200.00 pm

If the Executives in Scale V & VI who have opted under 'conveyance reimbursement Scheme', hires taxi for official visits and claim reimbursement under TA rules, Conveyance reimbursement shall be on prorata basis i.e., excluding those number of days.

**COMPENSATORY OFF
FOR WORKING ON
HOLIDAYS**
663/2020

- All officers who are called upon by the bank to work on holidays are eligible
- Compensatory off shall be availed with in 30 days
- Compensatory off shall not be combined with any other leave including another compensatory off.
- Prior permission from Circle head / wing head to be taken for requesting service of officers on holidays.

CYCLE ALLOWANCE
956/2020

Cycle allowance is payable to the members of the subordinate staff who are required to use a cycle on regular assignment for outdoor duties at Rs.150/- p.m. at all centres



**CUSTOMER
RELATIONSHIP
OFFICIALS
ADDITIONAL
FACILITIES**

580/2023
617/2023

MOBILE HANDSET (580/2023)

Mobile Handset with a monetary ceiling of Rs. 10,000.00 + GST will be procured by Regional office and provided to Branches/Units for the use of Relationship Officials.

ADDITIONAL CONVEYANCE (617/2023)

AREA	ADDITIONAL PETROL LIMIT
Metro	20 ltrs
Area 1	15 ltrs
Area 2 & 3	10 ltrs

**DEARNESS
ALLOWANCE**

956/2020
957/2020

- DA payable is linked to Consumer price index
- 0.07% per slab of 4 points over 6532 points
- DA is revised on 1st Feb, May, Aug & Nov
- DA is paid on following components:
 - Basic Pay including stagnation increments
 - Special Pay
 - Graduation Pay/Professional Qualification Pay
 - Special Allowance
 - Transport Allowance and
 - Officiating Pay

**DEPUTATION
ALLOWANCE**

957/2020

An officer deputed to serve outside the bank	7.75% of pay with a maximum of Rs.6000.00 pm
An officer deputed to an organization at the same place or to training establishment of the bank	4% of the pay with a maximum of Rs.3000.00 pm

**FIXED PERSONAL
PAY
956/2020**

Only employees who were in the service of the bank on or before 1st November 1993 will be eligible for FPP, one year after reaching the maximum scale of pay, they are placed in. Those who joined the Bank on or after 02nd November, 1993 are not eligible for FPP

	Total FPP payable where banks accommodation is not provided	Total FPP payable where banks accommodation is provided	Increment Component of FPP
Clerk	2262	2043	1990
Substaff	1140	1030	1000

	Increment component	DA as on 01.11.2017	Total FPP payable where banks accommodation is provided
Scale 1	1990	53	2043
Scale 2, 3	2220	59	2279
Scale 4	2500	66	2566
Scale 5	2730	73	2803
Scale 6	2970	79	3049
Scale 7	3220	86	3306

**FURNITURE /
FIXTURE TO
OFFICERS**

Premises manual
303/2013
609/2013
467/2014
146/2019
17/2020
584/2023
671/2023

Scale 1	Rs.1.75 lakh
Scale 2	Rs.2.25 lakhs
Scale 3	Rs.2.50 lakhs
Scale 4	Rs.2.75 lakhs
Scale 5	Rs.3.50 lakhs
Scale 6	Rs.4.75 lakhs
Scale 7	Rs.5.50 lakhs
Scale 8	Rs.6.50 lakhs

- Sublimit fixed at Rs.40000.00 for revenue items.
- Maximum amount mentioned is excluding GST
- All confirmed officers, Promotee Scale 1 officers (on probation also) are eligible
- Direct recruit probationary officers posted to a branch on regular posting are eligible.
- Can be availed once in 10 Years
- There is no cap in quantity of each furniture items to be purchased.

LIST OF ITEMS ELIGIBLE:

Item	Item
Centre Teapoy / table	Peg Tables
Wooden Cots	Dinning table
Dinning Chairs	Kitchen rack / Side Board / Shoe rack/Side Board / Meat Safe
Cloth Stand/ Pooja stand/ stools	Telephone Stand / TV Stand/TV Unit
Diwan with bolsters	Plain table with laminated top
Cane teapoy	Cane armed chair / Cane chair set/ Recliner Chair / Wheel Chair
Bed side tables	Computer table
Computer Chair	Sofa set / sofa cum bed / Bean bag
Writing table / Study table	Writing chairs / Rocking chair
Dressing table + stool	Steel almirah / Wardrobe / Aluminium Ladder
Matresses with pillow	Gas Stove/ Cooking range
Travel Bag / Suit Case	Exercise equipment (Non electrical)/ Bicycle
Electrical/Electronics Items	
Fan (Ceiling/Pedestal/Table/ wall/ Exhaust)	Room Cooler / Air / Desert Cooler
Room Heater/ Iron Box / Steam Iron	Inverter with battery & Trolley/ Solar inverter with battery/ UPS backup/ Computer Backup
Water purifier/ Air purifier / Hot & cold water dispenser	Washing machine with stabiliser / Dryer
Refrigerator with stabilizer	Vacuum cleaner/ Robotic vacuum cleaner/ Mop
Wet grinder / Mixie/ food	Electronic Safe/ Smart Lock



	processor / blender/ Juicer/Atta Chakki flourmill / Oil Fryer	External Hardisk 1TB & above
	Micro oven/Air fryer/ Coffee Maker	Boiler / Geyser / Solar water heater
	Desktop / laptop / I Pad / Tablet/Mac book/ Computer / Tablet with accessories / Kindle	Computer printer/ cum scanner
	Television with stabilizer/ DTH	AC + Stabiliser
	Induction Stove / Hot Plate / Electric Chimney	Music System / Home theatre/ Headphones/ Bluetooth Speakers/ earbuds/ Ear Pods
	Fire Stick/ Alexa/ Google Home/ Play Station/Gaming consoles/ Monitor/ Projector Set/ VR Equipment	Treadmill / Foot Massager / similar equipments (Electrical)
	Sewing Machine	Smart Phone/ Smart watch/Wrist Watch/ Fitness Band, Blood Sugar Monitor/ BP Monitor
	Camera/ CCTV/ Webcam/ Video Camera/ GO Pro/ DASH Camera	Dishwasher
	Fly / Insect catcher	Shoe Polishing Machine
	Revenue Items	
	Curatins	Carpet
	Battery for invertor / UPS, Stabilizer	Camping/ Trekking tools/ Tent
	Wall Clock / Mechanical/ Automatic/Quartz	
FURNITURE MAINTENANCE EXPENSE 303/2013, 146/2019, 17/2020, 584/2023	• 5% of total cost of furniture held by them (rounded to nearest hundred) or monetary ceiling / limit applicable to the scale of officer, whichever is less. • Reimbursement will be made after completion of three years from the date of implementation of scheme and annually thereof. The cutoff date for reckoning such annual reimbursement for all furniture items which have completed 3 years shall be as on 30th Sept. • In case of officials retiring before 30th Sept the actual date of purchase will be the criteria for reimbursement of Maintenance Expenses. • Maintenance expenses can be accumulated for a maximum period of 3 years. • Based on declaration	

**HALTING ALLOWANCE**

956/2020

957/2020

OFFICERS:

	Metro	Metro A Class	Area 1	Others
Scale 1,2,3	Rs.1950.00	Rs.1650.00	Rs.1425.00	Rs.1200.00
Scale 4, 5	Rs.2250.00	Rs.1950.00	Rs.1650.00	Rs.1425.00
Scale 6, 7	Rs.2700.00	Rs.1950.00	Rs.1650.00	Rs.1425.00

WORKMEN / SUBSTAFF

	Population >12 lakhs And Goa (A)	>5 lakhs And State capitals not included (A)	Others
Clerk	Rs.1050.00	Rs.900.00	Rs.675.00
Sub Staff	Rs.750.00	Rs.600.00	Rs.375.00

HALF YEARLY CLOSING ALLOWANCE
342/2015

An officer employee if posted at a branch where books are closed on 31st Mar & 30th Sep, Closing allowance of Rs 250/- for each of the two closings

HILL AND FUEL ALLOWANCE

956/2020

957/2020

OFFICER:

		Max Amt pm
Places with an altitude of 1000 mtrs and above but less than 1500 mtrs and Mercara Town	2% of Pay	Rs.1125.00
Places with an altitude of 1500 mtrs and above but less than 3000 mtrs	2.5% of pay	Rs.1500.00
Places with an altitude of 3000 mtrs and above	5% of pay	Rs.3000.00

WORKMEN:

		Max Amt pm
Places with an altitude of 1000 mtrs and above but less than 1500 mtrs and Mercara Town	3% of Pay	Rs.750.00
Places with an altitude of 1500 mtrs and above but less than 3000 mtrs	4% of pay	Rs.900.00
Places with an altitude of 3000 mtrs and above	8% of pay	Rs.2250.00

INCENTIVE SCHEME FOR CAPACITY BUILDING165/2016, 309/2016,
101/2017, 398/2017,
94/2018, 194/2020,
697/2023

Incentive scheme for officers and workmen for taking up Post Graduate / Certificate / Diploma courses

	Group I	Group II	Group III
Cash Incentive	Rs.6000.00	Rs.10000.00	Rs.15000.00
Max Fee reimbursemnt	Rs.50000.00	Rs.50000.00	Actual Fees

Life and General insurance and certification	Rs.3000.00 and Fees
--	---------------------

List of Group I, II, III courses available in annexure of circular



INCENTIVE SCHEME FOR JAIIB AND CAIIB	Officer : One additional increment for passing JAIIB examination and one additional increment for passing CAIIB from the date of declaration of results. Workmen: One additional increment for passing JAIIB examination and two additional increments for passing CAIIB from the date of declaration of results. Officers / workmen who successfully complete JAIIB / CAIIB examinations within two consecutive attempts, shall be eligible for reimbursement of 50 % examination fee and also cost of study kit.										
INCENTIVE SCHEME TO ALERT STAFF – FRAUD PREVENTION 255/2007, 324/2009	<table border="1"> <thead> <tr> <th>Fraud</th><th>Award</th></tr> </thead> <tbody> <tr> <td>Upto Rs.10000.00</td><td>Rs.500.00 + Appreciation letter from CO head</td></tr> <tr> <td>Rs.10001.00 to Rs.1.00 lakh</td><td>Upto Rs.2000.00 + Appreciation letter from CO head</td></tr> <tr> <td>Rs.100001.00 to Rs.5.00 lakhs</td><td>Upto Rs.7000.00 + Appreciation letter from ED</td></tr> <tr> <td>Rs.500001.00 and above</td><td>Upto Rs.10000.00 + Appreciation letter from CMD</td></tr> </tbody> </table>	Fraud	Award	Upto Rs.10000.00	Rs.500.00 + Appreciation letter from CO head	Rs.10001.00 to Rs.1.00 lakh	Upto Rs.2000.00 + Appreciation letter from CO head	Rs.100001.00 to Rs.5.00 lakhs	Upto Rs.7000.00 + Appreciation letter from ED	Rs.500001.00 and above	Upto Rs.10000.00 + Appreciation letter from CMD
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INSURANCE: IBA MEDICAL INSURANCE SCHEME 532/2015, 538/2015, 539/2015, 545/2015, 555/2016, 485/2018, 829/2021, 687/2022	The scheme covers employee + spouse + dependent children + any two of the dependent parents / parents in law <table border="1"> <thead> <tr> <th></th><th>Insurance Cover</th></tr> </thead> <tbody> <tr> <td>Officers</td><td>Rs.4.00 lakhs</td></tr> <tr> <td>Workmen</td><td>Rs.3.00 lakhs</td></tr> <tr> <td>Sub staff</td><td>Rs.3.00 lakhs</td></tr> </tbody> </table> No age limit for dependent children/ parents but their monthly income does not exceed Rs. 12,000/- per month		Insurance Cover	Officers	Rs.4.00 lakhs	Workmen	Rs.3.00 lakhs	Sub staff	Rs.3.00 lakhs		
	Insurance Cover										
Officers	Rs.4.00 lakhs										
Workmen	Rs.3.00 lakhs										
Sub staff	Rs.3.00 lakhs										
INSURANCE- GROUP TERM INSURANCE POLICY 935/2020, 56/2021, 33/2022, 30/2023	- Sum assured - Sub staff : 20 months Gross Salary – Min : Rs.10.00 lacs - Clerk : 20 months Gross Salary – Min : Rs.15.00 lacs - Officer : 20 months Gross Salary – Min : Rs.20.00 lacs - For all permanent employees including probationers - Bank will pay 90% premium & Employee shall pay 10% including GST - For employees superannuating, bank shall pay 90% of premium of policy till date of their retirement.										

**INSURANCE****GROUP PERSONAL
ACCIDENT
INSURANCE**

164/2023

Insurance available for death & Temporary / Partial / Total Disability

Sub staff	Rs.3.50 lacs
Clerk / Special Assistant	Rs.5.00 lacs
Scale 1	Rs.6.50 lacs
Scale 2	Rs.8.50 lacs
Scale 3	Rs.10.50 lacs
Scale 4	Rs.12.00 lacs
Scale 5	Rs.14.50 lacs
Scale 6	Rs.17.00 lacs
Scale 7 & 8	Rs.22.00 lacs

Additional Coverages

Child Education benefits	Rs.10000.00
Medical Expenses	10% of Capital Sum
Ambulance Charges	Rs.3000.00
Body Repatriation	Rs.15000.00
Cremation Charges	Rs.5000.00
Carriage of dead body	Rs.5000.00
Family transportation	Rs.5000.00

**LEARNING
ALLOWANCE
957/2020**

- Officers shall be paid Learning Allowance of Rs.600/- together with applicable Dearness Allowance thereon.

**LOCATION
ALLOWANCE (NON
CCA CENTRES)**

957/2020

- Rs.700.00 per month
- To all Officers posted in areas other than the areas that are eligible for CCA.
- This fixed allowance shall not be reckoned for payment of DA, superannuation benefits, viz, pension including NPS, PF and Gratuity.

LODGING EXPENSES68/2008
956/2020
635/2022

	Eligibility Hotel	Major Cities	Area 1	Others
Scale 1	1 Star Non AC	Rs.2600.00	Rs.2100.00	Rs.1600.00
Scale 2, 3	2 Star Non AC	Rs.3400.00	Rs.2300.00	Rs.1800.00
Scale 4, 5	3 Star	Rs.4000.00	Rs.2400.00	Rs.2000.00
Scale 6, 7	4 Star	Rs.6800.00	Rs.3400.00	Rs.3000.00
	Population >12 lakhs And Goa (A)	>5 lakhs And State capitals not included (A)	Others	
Clerk	Rs.2500.00	Rs.2000.00	Rs.1500.00	
Sub Staff	Rs.1250.00	Rs.1000.00	Rs.750.00	

**LFC****LEAVE FARE CONCESSION****956/2020,
957/2020,
86/2021**

- LFC Block shall be a block of 4 years. LFC block of 4 years is divided into 2 sub-blocks of two years each. An Officer may avail each Sub-block of 2 years to visit Native Place / Home-town / Place of domicile (in lieu of Native Place) or One Sub-block to visit Native Place / Home-town and another sub-block to visit any place in India, by shortest route.
- Encashment of LFC is permissible for the sub block which is meant to visit any place in India
- Encashment of Privilege Leave (PL) for Officers is permitted once in a block of 4 years, for a maximum of 30 days while availing of LFC. The facility of encashment of PL is also available while surrender/encashment of LFC facility.
- Alternatively, while travelling in each Sub-block of 2 years to Native Place / Hometown / Place of Domicile and to any place in India, the Officer may encash Privilege Leave with a maximum of 15 days each in each Sub-block.
- Eligible mode of travel: Actual mode by which the officer is entitled to travel. However JMG Scale 1 officer can travel by air I th lowest fare economy class, reimbursement will be actual fare or A/c First class Train fare whichever is less
- LFC can be availed independently where both husband and wife are working in the same bank. (Cir: 956/2020)

ENCASHMENT PER PERSON

	2 Year block	4 year block
Scale 1, 2, 3		Rs.8720.00
Scale 4, 5, 6		Rs.17400.00
SWO	Rs.5590.00	Rs.8090.00
Sub staff	Rs.4180.00	Rs.6340.00

Leave Fare Concession payable will be the actual return railway fare or steamer fare incurred by the Workman and members of his family subject to the following:

- For avilment of leave fare concession under a 2 year block for visit to any place within India, the maximum permissible distance shall be 2600 kms.(one way) for the subordinate staff and 2200 kms (one way) for non- subordinate staff.
- For avilment of leave fare concession under a 4 year block for visit to any place in India, the maximum permissible distance shall be 5200 kms (one way) for subordinate staffs and 4400 kms (one way) for nonsubordinate staff.

The class of fare to which the workman and the members of his family would be entitled, shall be as follows:

- Subordinate Staff:
 - AC III Tier for the journey by mail/express train.
 - By steamer – II Class Cabin.
- Non-Subordinate Staff:
 - AC II Tier for the journey by mail/express train.
 - By steamer – I Class Cabin



LIVERY TO SUB ORDINATE STAFF 288/1985, 110/1987, 356/2011, 491/2014, 597/2017, 186/2020, 891/2020, 634/2022, 362/2023	For all Sub Staffs including Part time employees	
	Terrycot Livery (For 3 sets once in 2 Years)	Rs.7500.00
	Woollen Livery (For 1 set once in 3 years)	Rs.4600.00
	Bata Shoes (once in 2 years)	Rs.1500.00
	2 Pair socks (once in 2 years)	Rs.100.00
		Color
	Peon / Daftary	White drill
	HKPs	Khakhi Drill
	Women Sub Staff	Terry veil/ Polyester sarees of either light Blue or Ash Gray colour with terrycot blouses of corresponding colour
	- Lady sub staff / HKP may opt sandals. - HKP may purchase rubber shoes / gum boots - Armed Guards are also eligible for livery and other items as per HO Cir 634/2022, 362/2023	
LIVERY WASHING ALLOWANCE 956/2020	Rs.200.00 pm where livery washing is not arranged by bank	
MEDICAL AID ON DECLARATION 956/2020 957/2020	Scale 1, 2, 3	Rs.10300.00 p.a
	Scale 4, 5, 6	Rs.12300.00 p.a
	Workmen and Substaff	Rs.2355.00 p.a
	- Unavailed Medical Aid may be accumulated to a maximum of three years. - Payable for every calendar year	
MID ACADEMIC YEAR TRANSFER 342/2015	OFFICERS: Rs.1650.00 pm subject to other condition	
MILE STONE AWARDS 130/2000, 247/2011, 186/2020	For those who completes 25 years of meritorious service.Award will in the form of any article of officers choice of which cost not exceeding Rs.5000.00	
	Ex Servicemen employees are eligible on completion of minimum of 10 Years of unblemished service and total of 25 years of service including the Defence service.	
MOMENTO ON RETIREMENT BY BANK 186/2020,359/23	All Employees retiring on Superannuation is eligible for the Scheme. HRM / HOSA / SAS will inform the employee, after ensuring eligibility, permitting to purchase a memento of his choice and Bank will be reimbursing amount against the bill of material purchased.	
		Eligible Amount
	Executives	Rs.35000.00
	Officers	Rs.30000.00
	Clerical Staff	Rs.25000.00
	Sub Staff	Rs.20000.00

**NEWSPAPER
SUBSCRIPTION**186/2020
352/2023

	Eligibility
Scale 6 and 7	Any three dailies
Scale 4 and 5	90% of cost of any two dailies
Scale 1, 2 and 3	80% of cost of any two dailies
Workmen Employees	90% of cost of one daily

- All employees are eligible on Declaration basis

**NPS PART
WITHDRAWAL**

59/2021

- Part withdrawal is permitted based on Self declaration
- Eligible reasons for part withdrawal:
 - Higher education of his / her children
 - Marriage of his / her children
 - Purchase or construction of residential house or flat
 - Treatment of specified illness such as Cancer , Kidney Failure, Primary Pulmonary Arterial Hypertension, Multiple Sclerosis , Major organ transplant , Coronary Artery Bypass Graft, Aorta Graft Surgery, Heart Valve Surgery, Stroke, Myocardial Infarction, Coma, Total Blindness , Covid 19, Paralysis and Accident of serious kinds.
 - For establishing his / her own venture or any start-up.
 - To meet medical and incidental expenses arising out of the disability or incapacitation suffered by the subscriber.

**PERFORMANCE
LINKED INCENTIVE
956/2020
957/2020**

- The PLI shall be payable to all employees annually over and above the normal salary payable based on operating profit/net profit of the Bank.

Sl No	YoY Growth in Operating profit	No. of days for which Salary (Basic+DA) shall be paid
1	< 5%	Nil
2	5% - 10%	5 Days
3	> 10% - 15%	10 Days
4	> 15%	15 Days

- 3rd and 4th Slabs are payable only if the Bank has net profit. If a Bank has growth in operating profit of 5% and more but there is no net profit then minimum 2nd slab of 5 days will be payable.

**PL ENCASHMENT
966/2021
54/2021
93/2021**

- PL Encashment is permitted only once in a Calendar year
- 5 days for those aged upto 55 years and 7 days for those who completed 55 years (Age as on 1st January)
- Sanctioning authority same as that of Casual Leave
- Employee under suspension / sabbatical / abroad posting is not eligible

**PROJECT AREA
ALLOWANCE**956/2020
957/2020

Per month	Officer	Clerk	Sub staff
Project areas in group A	Rs.600.00	Rs.290.00	Rs.230.00
Project areas in group B	Rs.525.00	Rs.230.00	Rs.200.00

- List of project areas mentioned in HO Cir 956/2020

**RENTAL CEILING**340/2015, 213/2020,
326/2020, 461/2022

AREA	SC 1	SC 2	SC 3	SC 4
Delhi, Noida, Ghaziabad, Gurgaon, Shahibabad, Faridabad, Ballabgarh & Mumbai	30000	30500	33500	37000
Bengaluru, Kolkata, Chennai, Hyderabad, Secunderabad, Ahmedabad, Gandhinagar, Chandigarh (Panchkula & Mohali) And Pune	22500	23500	26000	29500
All State Capitals, Area-1 and all places with population of 10 lakhs and above including Port Blair, Union Territory Head Quarters, Hill Stations, Port Branches, Rourkela, Jamshedpur, Bokaro Steel City Durgapur, Porbandar And Bhilai	17000	18000	20500	23500
Goa (Except State Capital Panaji)	17000	18000	20000	23000
Area-II (Centres With Population 1 Lakh And Above But Below 10 Lakhs)	11000	12000	13000	15000
Area-III (All Other Centres) i.e Population Below 1 Lakh	8500	9500	11500	13000

AREA	SC 5	SC 6	SC 7	SC 8
Delhi, Noida, Ghaziabad, Gurgaon, Shahibabad, Faridabad, Ballabgarh & Mumbai	44500	74000	85500	87500
Bengaluru, Kolkata, Chennai, Hyderabad, Secunderabad, Ahmedabad, Gandhinagar, Chandigarh (Panchkula & Mohali) And Pune	33000	45500	57500	59500
All State Capitals, Area-1 and all places with population of 10 lakhs and above including Port Blair, Union Territory Head Quarters, Hill Stations, Port Branches, Rourkela, Jamshedpur, Bokaro Steel City Durgapur, Porbandar And Bhilai	26000	34000	40000	42000
Goa (Except State Capital Panaji)	26000	34000	40000	42000
Area-II (Centres With Population 1 Lakh And Above But Below 10 Lakhs)	17000	21500	29000	31000
Area-III (All Other Centres) i.e Population Below 1 Lakh	14500	18000	21000	24000

**RENTAL:
LODGE / HOSTEL /
PAYING GUEST
ACCOMODATION**

213/2020

- Probationary officers / Confirmed officers can opt for staying in lodge / Hostel / PG accommodation if no bank owned / Bank leased quarters are available at the centre.
- Reimbursement shall be fixed at 60% of applicable rental ceiling of that area or the actual cost whichever is lower, subject to deduction of standard rent.

RENTAL:**MINIMUM HRA**

956/2020

957/2020

756/2022

OFFICERS:

Major Cities	9.00% of Pay
Area I	8.00% of Pay
Other Places	7.00% of Pay

- on declaration basis
- 150% HRA is payable on production of Rent Receipt
- 150% HRA is payable on capital cost basis for occupation of own house

WORKMEN:

At all centres	10.25% of pay
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When a workman employee is transferred out of the station other than on account of request, he/she may, in lieu of HRA as above, claim reimbursement of House Rent upto 150% of HRA otherwise payable and subject to production of Rent Receipt.

**SPECIAL
ALLOWANCE**

956/2020

957/2020

Workmen	16.40% of Basic + DA
Scale 1, 2, 3	16.64% of Basic + DA
Scale 4, 5	19% of Basic + DA
Scale 6, 7	20% of Basic + DA

The Special Allowance with applicable DA thereon shall not be reckoned for superannuation benefits viz., pension including contribution to NPS, PF & Gratuity.

**SPLIT DUTY
ALLOWANCE**

956/2020

957/2020

Officer	Rs.300.00 pm
Workmen	Rs.200.00 pm



TELEPHONE: MOBILE FACILITY 392/2020, 18/2020, 23/2020 Spl Comm : 103/17	Provision / Replacement of Mobile Facility	
		Amount
	Branch heads, Section heads (HO, CO, RO), Managers of FD, RAH, SME Sulabh, Inspecting Officers, Marketing Officers, Staff in Marketing Section, In charge of secretariats at HO / CO, Security officer in Scale 1 to 3, LDMs	Rs.8000.00
	CM / DM	Rs.10000.00
	DM (RO Head), AGM (Including RO Head)	Rs.15000.00
	DGM Heading RO / CO	Rs.30000.00
	DGM others	Rs.25000.00
	GM	Rs.70000.00
Mobile phones to be used for three years from the date of procurement and the same are to be used even on transfers. On completion on 3 Years from the date of purchase the mobile phone can be retained by the concerned officials free of cost. Retention of mobile phone free of cost irrespective of age is also extended in the case of superannuation or death of an employee.		
TELEPHONE: MOBILE CHARGES 762/2016, 146/2019, 391/2020, Premises Manual	Scale 6 to 8	Rs.749.00 pm
	Scale 2 to 5	Rs.399.00 pm
	Confirmed Scale 1	Rs.200.00 pm
	Confirmed SWO	Rs.100.00 pm
	Confirmed sub staff	Rs.75.00 pm
	Bank Drivers	Rs.200.00 pm
	- Charges excess to the above mentioned maximum monthly monetary limit shall be borne by the respective users. - This facility is available for all confirmed staff who is not provided by banks mobile phone facility	
TRANSPORT ALLOWANCE 956/2020	Rs.600.00 per month with applicable DA thereon for clerical and subordinate staff.	
TRAVEL ALLOWANCE: MODE OF TRAVEL AND EXPENSE OF TRAVEL 342/2015		Entitlement
	Scale 1	1st Class or AC 2 Tier Sleeper by train - Travel by air or by own vehicle or by taxi or by bank vehicle only if permitted by competent authority having regard to exigencies of business or public interest
	Scale 2, 3	1st Class or AC 2 Tier Sleeper by train - Air (Economy class) if distance to be travelled is more than 1000 kms - Air (Economy class) for shorter distance or by own vehicle or by taxi or by bank vehicle only if permitted by competent authority having regard to exigencies of business or public interest
	SMG, TEG	- AC 1st class train or Air (Economy class) - By car between places not connected by air or rail if distance is less than 500 km. However a major part of two places can be covered by air or rail the rest of distance only should be normally covered by car

**TRANSFER RELATED ALLOWANCES**

01/2004,
170/2005,
957/2020,
1/2022

HALTING ALLOWANCE ON TRANSFER:

Halting allowance shall be paid upto a maximum period of 15 days or till the date of providing / fixing of quarters, whichever is earlier.

PACKING ALLOWANCE ON DECLARATION:

Probationers	Rs.2000.00
Scale 1, 2, 3	Rs.25000.00
Scale 4, 5, 6, 7	Rs.30000.00

An officer on transfer will be eligible to draw a lumpsum amount as indicated above for expenses connected with packaging, local transportation, insuring the baggage etc.

TRAVEL ALLOWANCE:

The Officers as well as their family members are eligible to travel to the transferee place by eligible mode and class of travel.

PORTERAGE:

Whenever an Officer on transfer undertakes travel by a mode other than air and incur an expenditure towards, porterage, reimbursement of actual expenses shall be considered subject to a maximum of Rs.200/- on declaration basis.

OCTROI:

Reimbursement of Octroi expenses shall be made subject to a maximum of Rs.1500/- or actuals incurred, whichever is less, on production of original receipts issued by the authorities concerned.

VISITING CARD

296/2016, 704/23

All the Scale I Officers are eligible for the facility of Visiting Card

DEFENITION OF FAMILY

For the purpose of medical facilities and for the purpose of leave fare concession, the expression family of an employee shall mean

- The employee's spouse, wholly dependent unmarried children (including step children and legally adopted children) wholly dependent physically and mentally challenged brother/ sister with 40% or more disability, widowed daughters and dependent divorced/ separated daughters, sisters including unmarried/ divorced/ abandoned or separated from husband/ widowed sisters as also parents wholly dependent on the employee. Provided that in the case of physically and mentally challenged children, they shall be construed as dependents even after their marriage including spouse and children subject to fulfilling the income criteria.
- The term wholly dependent family member shall mean such member of the family having a monthly income not exceeding Rs 12,000/- p.m. If the income of one of the parents exceeds Rs.12,000/- p.m. or the aggregate income of both the parents exceeds Rs 12,000/- p.m., both the parents shall not be considered as wholly dependent on the employee.
- A married female employee may include her natural / legal parents or parents-in law under the definition of family, but not both, provided that the parents/parents in law are wholly dependent on her.

Note: For the purpose of medical expenses reimbursement scheme, for all employees, any two of the dependent parents/ parents-in-law shall be covered.



LEAVE RULES

Casual Leave (CL)	- Max: 12 days in a calendar year. - During the first calendar year of service, Officer employees shall earn CL on pro-rata basis @ one day for each completed month or part thereof. - CL cannot be combined with any other category of leave. - CL cannot be availed for more than 4 days at a time. - For workmen total absence on account of CL combined with preceding, intermediate or succeeding holidays should not exceed 6 days. - For officers there is no restriction as regards the total period of absence inclusive of public and weekly holidays. - CL cannot be combined with any other category of leave except special casual leave for small family norms, blood donation and joining time
Special Casual Leave 956/2020 957/2020	- W.e.f. 01.11.2020, Special Casual Leave may be granted to an employee on occasions when the Branch where the employee is working or the place where the employee is residing is affected by Curfew, riots, prohibitory orders, natural calamities, floods etc. - W.e.f. 01.11.2020, 04 days Special Casual Leave shall be granted to all physically/orthopedically handicapped employees each year.
Unavailed Casual Leave (UCL) 957/2020	- CL not availed in any calendar year will be credited to UCL. - UCL if not availed within five years will lapse in case of officers. It will not lapse for workmen. - No medical certificate is required for four days UCL. - UCL can be combined with SL
Privilege Leave (PL)	- Eligible for PL at the rate of 1 day for every 11 days of active service (CL and general / weekly holidays also considered as active service). - Normally PL cannot be sanctioned more than 3 occasions in a calendar year. - When there is no CL balance, PL for 4 days and less can be considered. PL on medical grounds will not be sanctioned for less than 5 days when there is sufficient balance of casual leave. - The credit of PL will be made on 1st day of the calendar year. For new recruits PL will be credited after completion of 11 months of active service. - It can be availed by giving 10 days' notice - It can be accumulated upto 270 days. But, upto 240 days PL only can be encashed
Sick Leave (SL)	30 days of SL on half pay for each completed year of service. - Max 540 days during the entire service. - SL will be credited on 1st day of calendar year for officers and on anniversary date of joining for workmen. - SL on half pay can be commuted. - SL can be availed only on production of medical & fitness certificate. - During the first year of service SL on pro rata basis at the rate of 2.5 days on half pay for each completed month of service will be permissible. - Women employees can avail Sick Leave for the sickness of their children of 8 years and below subject to production of Medical Certificate.
Additional Sick Leave (ASL) 956/2020 957/2020	An employee upon completion of 30 years of service, shall be eligible for further additional Sick Leave of 03 months at the rate of one month for each year of service in excess of 30 years, subject to a maximum of 720 days in entire service.
Maternity Leave (ML) 956/2020 957/2020	- Female employees are eligible for Maternity Leave up to 6 months on any one occasion and 12 months during entire service in the Bank. - In case of delivery of twins, the period of Maternity Leave shall be 8 months. - Maternity Leave may be availed combining with any other kind of leave except casual leave. - Within the overall period of 12 months leave shall be granted for miscarriage / abortion / MTP - Within the overall period of 12 months leave shall be granted for hysterectomy upto a maximum of 60 days (In the case of employees who



	have availed and exhausted Maternity Leave of 12 months, leave of 15 days shall be sanctioned over and above the same, subject to production of Medical Certificate.) • Leave shall be also granted for adoption of child (Maximum of 9 months) / surrogacy
Paternity leave 956/2020 957/2020	• Male Officers are eligible for 15 days Paternity leave for his wife's confinement • Leave shall be availed within 6 months from the date of delivery • Paternity Leave as above shall be allowed to employees with upto two surviving children for legally adopting a child who is below one year of age.
Sabbatical Leave 157/2012 20/2000	• For prosecuting higher studies both inland as well as abroad or Health grounds of self / dependent family members or Joining the spouse or Taking care of the family or children. • Employees who have put in a minimum of 5 years of active service and confirmed in the services of the Bank are only eligible • The minimum period for which leave to be availed under this scheme shall be 1 year at a time continuously and can be extended upto 2 years. • Women employees can avail Sabbatical Leave for a period of atleast 3 months at a time.
Leave on loss of pay	• Eligible for leave on loss of pay for not more than 360 days during the entire period of service for sufficient reasons and not more than 90 days at a time • It is permitted if no other kind of leave is available • Date of increments will be postponed to extent of such leave period
Other Special leaves available	• For recognized sports / Games to represent the Bank • For Govt sponsored tours for Outstanding performance in University Examinations • For social service camps • For cultural activities sponsored by Central / State Govt • For mountaineering / trekking programme approved by Indian Mountaineering foundation and organized by Youth Hostels Association of India • For blood donation • For adopting small family norms • For organ donation
Extra ordinary Leave 956/2020 957/2020	• In exceptional circumstances, Extraordinary Leave may be sanctioned (without wages) not exceeding 3 months on any one occasion (upto 04 months in extreme medical circumstances) and upto a maximum of 24 months during the entire period of an employees' service. • The employee will not be losing any seniority on availing extraordinary leave on medical grounds.
Going abroad on leave 129/2022, 426/2023	• Leave will be sanctioned only within the earned limit and will not entertain any request for loss of pay. • The employee shall furnish details of the arrangements made by him/her for repayment of loans/ liabilities (installments) during his/her leave period. In addition to the above, direct recruit probationers, before proceeding abroad, shall deposit salary and emoluments equivalent to one month in case of workmen employees and three months in case of Officer employees. • The employee shall submit irrevocable letter of authority to recover the Bank dues from the amount due to the employee. • If employee does not return to India and resume duty on expiry of sanctioned leave, it will be construed that the employee has no intention of rejoining duties and hence as having voluntarily abandoned the service of the Bank.



LOANS AND ADVANCE

GENERAL TERMS					
FESTIVAL ADVANCE 31/11,392/16, 186/2020, 34/2021, 356/23	Loan quantum	One month gross salary			
	Eligibility	• All confirmed employees • Once in a calendar year • Promotees are eligible during probation			
	Repayment	Officers : 12 months Award staff : 12 months			
	Rate of Interest	Nil			
	NTH	25% of Gross salary			
CAR LOAN (695 / 690) 479/2017, 325/2019, 132/2020 441/2020, 530/2020, 798/2020, 824/2020, 30/2021, 81/2021, 458/23	Loan quantum		Petrol / Diesel / CNG/ LPG	Solar / Battery / Hybrid	
		Sub Staff	10.00	12.00	
		Clerk	10.00	12.00	
		Scale 1 to 3	15.00	17.00	
		Scale 4 to 5	18.00	20.00	
		Scale 6 to 8	21.00	23.00	
	Calculation	New Car : 95% of onroad price of vehicle Used Car : 80% of valuation or Agreed price whichever is lower (not more than 5 years old)			
	Eligibility	Officers : On Confirmation Workmen : On completion of 3 years of Service irrespective of basic pay Fresh loan / Second loan may be permitted even if earlier loan is existing. A differently abled (Divyangjan) Officer employee will be eligible for purchase of special motor car for physically handicapped persons provided the Officer is confirmed in the services of the Bank			
	Repayment	Maximum 15 Years (Principal: 10 Years, Interest: 5 Years.)			
	Rate of Interest	6% Simple interest			
	NTH	30% of Gross Salary			
		Vehicle loan under the Canara Vehicle Loan Schemes (Two Wheeler / Four Wheeler) may be extended to our employees also to purchase vehicles or meet the differential cost for the vehicle over and above the eligible entitlement under the Employees’ Vehicle loan schemes.(458/23)			

**CAR LOAN TO PROBATIONERS (700)**

571/2014
451/2018
550/2019
30/2021

Loan quantum	New Car: Rs.10.00 Lakhs Used car : Rs.6.00 lakhs
Calculation	New Car : 80% of onroad price of vehicle Used Car : 80% of valuation or Agreed price which ever is lower
Eligibility	Officers : On completion of 6 months service Workmen : Having basic pay of Rs.11700.00
Repayment	Maximum 15 Years
Rate of Interest	Officer: During Probation period: ongoing RLLR + 0.35% (On Confirmation loan can be converted to normal car loan scheme to officers with simple interest.) Workmen During Probation: RLLR + 0.35% On confirmation : 9.50 % compounded monthly Can be converted to normal vehicle loan to employees with simple interest on promotion to officer or on attaining basic pay of Rs.19400.00 (10 BPS)
NTH	40% of Gross Salary

TWO WHEELER LOAN (694 / 697)

479/2017
441/2020
530/2020
30/2021

Loan quantum		New vehicle	Used Vehicle
	Officer	Rs.2.00 Lakh	Rs.50000.00
	Workmen	Rs.2.00 lakh	Rs.50000.00
Calculation	New vehicle: 90% of onroad price of vehicle Used vehicle: 80% of valuation or Agreed price whichever is lower		
Eligibility	All confirmed employees		
Repayment	Maximum 84 months (Principal : 66 months, Interest : 18 Months)		
Rate of Interest	6% per annum, Simple		
NTH	30% of Gross Salary		
	Vehicle loan under the Canara Vehicle Loan Schemes (Two Wheeler / Four Wheeler) may be extended to our employees also to purchase vehicles or meet the differential cost for the vehicle over and above the eligible entitlement under the Employees' Vehicle loan schemes.(458/23)		

SPECIAL TWO WHEELER LOAN FOR PROBATIONERS

434/2013,
72/2014,
142/2016,
550/2019

Loan quantum	Officers / Workmen : Rs.1.00 Lakh
Calculation	90% of onroad price of vehicle
Eligibility	All probationary officers /workmen for purchase of new two wheeler
Repayment	Maximum 84 months
Rate of Interest	RLLR + 0.35% Probationary officers / clerk on confirmation may opt for conversion to staff LHV Scheme
NTH	40% of Gross Salary

**EMPLOYEES
HOUSING LOAN**

217/2006
331/2010
403/2012
270/2013
561/2014
230/2015
325/2019
132/2020
358/2020,
378/2020,
880/2020,
467/2022, 462/23

Loan quantum	Scale 8	Rs.130.00 lakhs
	Scale 6 & 7	Rs.125.00 lakhs
	Scale 4 & 5	Rs.100.00 lakhs
	Scale III	Rs. 85.00 lakhs
	Scale II	Rs. 80.00 lakhs
	Scale I	Rs.75.00 lakhs
	Workmen	Rs.60.00 lakhs
	Sub Staff	Rs.45.00 lakhs
Calculation	90% of the project cost	
Eligibility	All confirmed officers /workmen who have completed 2 years of service	
Repayment	Maximum 360 months (Principal : 270 months, Interest : 90 Months)	
Rate of Interest	6% per annum, Simple	
NTH	30% of Gross Salary	
Agreements	HO Cir 880/2020	

**EMPLOYEES
HOUSING LOAN
REPAIR AND
RENOVATION**

467/2022

Loan quantum (Repair and Renovation) with in the overall limit of Housing Loan	Scale 8	Rs.26.00 lakhs
	Scale 6 & 7	Rs.25.00 lakhs
	Scale 4 & 5	Rs.20.00 lakhs
	Scale III	Rs.17.00 lakhs
	Scale II	Rs.16.00 lakhs
	Scale I	Rs.15.00 lakhs
	Workmen	Rs.12.00 lakhs
	Sub Staff	Rs.9.00 lakhs

CLEAN LOAN

**DPN (701)
OD (253/254)**

268/2009,
282/2009,
316/2009,
32/2013,
478/2017
15/2019,
24/2019
368/2020,
625/2020,
798/2020,
60/2021,

Loan quantum	<u>DPN (TOTAL LIMIT):</u>	
	<u>Confirmed Employees:</u>	
	Officers Scale 1 to 3	: Rs.10.00 lakhs
	Officers Scale 4 to 6	: Rs.12.00 lakhs
	Workmen	: Rs.6.00 lakhs
	Sub Staff	: Rs.3.00 lakhs
	<u>OD FACILITY (OUT OF TOTAL LIMIT)</u>	
	<u>For Employees applying fresh limit:</u>	
	Officers Scale 1 to 3	: Rs.2.00 lakhs
	Officers Scale 4 to 6	: Rs.4.00 lakhs
	Workmen	: Rs.1.00 lakhs
	Sub Staff	: Rs.0.50 lakhs
	<u>DPN for Employees under probation:</u>	
	Officers/ Manager	: Rs.1.00 lakh
	Clerk / Substaff	: Rs.0.50 lakh
	<u>For Employees already availed partial OD limit:</u>	
	Officers Scale 1 to 3	: Rs.4.50 lakhs
	Officers Scale 4 to 6	: Rs.6.50 lakhs
	Workmen	: Rs.3.00 lakhs
	Sub Staff	: Rs.1.75 lakhs



		NB: OD is within the DPN limits. (Cir 24/19)
	Calculation	$1.5 \times \text{Gross Salary} \times \text{Number of Year service Completed}$ Maximum : 15 Months Gross Salary In case of Exservice men pension income if any recieved from Govt and credited in our account and also the number of year service rendered in armed forced can be considered for arriving the quantum.
	Eligibility	All confirmed employees completed 3 years of service
	Repayment	Term Loan : Maximum 10 Years OD : Tenable for 2 Years
	Rate of Interest	7.45% per annum, Compounded monthly
	NTH	25% of Gross Salary
CANARA MORTGAGE (605) 142/2020	- All Employees of our bank are eligible - Terms and conditions same as that of customers.	
ADVANCE AGAINST APPROVED SECURITIES (742)	- Loan / advance against Deposit of our bank - Loan / advance against Deposit in Canfin Homes Ltd - Loan / advance against life insurance policies - Loan / advance against Postal life insurance policies - Loan / advance against National Saving certificate - Loan / advance against Kisan Vikas Patra - Loan / advance against Shares / Debentures / Bonds of JSC - Loan / advance against Mutual Funds - Loan / advance against Govt Promisory Notes - Loan / advance against 10.5% National Deposit Reciepts	
AGRICULTURE ADVANCES	Purpose	Development, Cultivation of Crops, Purchase of Tractors / power tillers, Bullock and cart.
	Eligibility	All confirmed employees
	Terms	Landed property which the employee owns should be inherited and not acquired OR granted / assigned/allotted by government to employee prior to joining the Bank All other terms and conditions same as individual schemes same as applicable to Customers
GOLD LOAN	For agriculture purpose	Crop : Up to Rs.3.00 lakhs Non Crop : Up to Rs.5.00 lakhs
	For other than Agriculture	Rs.5000.00 to be repaid in 24 months

**CANARA
KAVACH
468/23**

Purpose	To provide financial protection coverage for liability under various loans sanctioned to employees	
Loan quantum	Scale	Maximum amount
	Workmen	3.50 lacs
	Scale 1	4.50 lacs
	Scale 2	5.00 lacs
	Scale 3	5.25 lacs
	Scale 4	6.00 lacs
	Scale 5	7.00 lacs
	Scale 6	8.50 lacs
	Scale 7 & 8	9.00 lacs
	Multiple loans can be availed by the employee within the overall maximum quantum of loan.	
	The loan quantum shall be the actual premium amount less margin to be paid for the Loan protection Scheme	
Margin	Nil	
Eligibility	All employees who has availed loans from our Bank under various Employee loan schemes.	
Repayment	Maximum 120 months	
Rate of Interest	7% p.a compounded monthly	
NTH	Waiver of NTH stipulation for availing first loan under Canara Kavach. From Second loan onwards NTH of 25%.	

**RUPAY CREDIT
CARD
471/2023**

Scale	Amount
Clerk	1.28 lakhs
Scale 1	2.18 lakhs
Scale 2	2.93 lakhs
Scale 3	3.85 lakhs
Scale 4	4.57 lakhs
Scale 5	5.49 lakhs
Scale 6	6.41 lakhs
Scale 7	7.16 lakhs



CBOA WELFARE SCHEMES

BENEVOLENT FUND	The CBOA has formulated a Scheme to extend financial help to the family members of an Officer who dies in harness and also to involve the members in creating a 'corpus' in order to give a reasonable amount to the dependents of the deceased members. Every member shall pay a sum of Rs.250.00 per month as 'Contribution to the Fund'. In the case of 'death in harness' of a member a sum of Rs.11,50,000.00 (Rupees Eleven lakhs fifty thousand only) shall be paid to the nominee/s of the member from the corpus of the Fund.
DEATH RELIEF SCHEME	Under this scheme, an amount of Rs.50,000.00 is being paid to the spouse or in their absence to 1 st Son / Daughter of the member who died in harness.
HOSPITALISATION SCHEME	In case of major operation or hospitalization for a long duration, an amount not exceeding Rs.2,50,000.00 (Two lakh fifty thousand only) shall be reimbursed under this scheme to a member on account of hospitalisation of self, spouse and children which is disallowed by Medical Expenses of the Bank.
HONOURING MEMBERS RETIRED	A suitable memento worth • Rs.10000.00 shall be given to all the officers, who is our member for less than three years, retiring on superannuation or VRS. • Rs.15000.00 shall be given to all the officers, who is our member for upto five years, retiring on superannuation or VRS. • Rs.25000.00 shall be given to all the officers, who is our member for more than five years, retiring on superannuation or VRS.
CANBHANDHAN	A Suitable memento worth • Rs.5000.00 shall be given to Canbhandhan couples provided both are our members. • Rs.1000.00 if only one of the couple is our member
MOMENTO TO PROMOTEES	An incentive scheme for encouraging the promotees Clerical to Scale 1 Promotees • Rs.25000.00 for All India Topper • Rs.10000.00 for All Circle Toppers Scale 1 to 2 and Scale 2 to 3 Promotees • Rs.10000.00 for Circle Topper • Rs.7000.00 for Circle Second • Rs.5000.00 for Circle Third
CBOA –MERIT AWARDS	Cash award of Rs.5000.00 to children of CBOA Members securing 90% Marks or A+ Grade in X and XII Board Examinations



ESTD 1974



Phone :044 28112454

Tele fax : 044 28113151

CANARA BANK OFFICERS' COOPERATIVE THRIFT AND CREDIT SOCIETY LIMITED

No 216, Royapettah High Road, Royapettah, Chennai – 600 014

email: cboschennai@bsnl.in

It is managed by Canara Bank Officers' Association for the welfare of the Officers community. The Society welcomes all the Officers of Canara Bank to be its member and benefit from the profits earned through its operations. The only condition is that the Officer should not be a member of any other Coop Thrift & Credit Society.

- A DD for Rs 110/- in favour of the Society has to be sent (Rs 100/- towards value of 10 shares @ Rs 10 each & Rs 10/- towards enrolment fee) or transfer of Rs 110/- for the credit of CBS Account **0938111015300** of Officers Thrift Society

Performance Highlights of the Society

1. Consistently securing coveted "A" Grade in inspection since inception in 1974.
2. Earning profit since beginning.
3. Declaring Dividend every year since inception.
4. No borrowing from Apex Bank, thus lending at lowest rate.
5. Instant sanction of loan.
6. Monthly Thrift deposit is Rs 400/- & Interest on Thrift Deposit is @ 6.5% p.a.
7. Dividend on Share capital @ 10% p.a.
8. Family Welfare Assistance on death of a member – Rs.50,000.00
9. Air conditioned Guest Room facility at Chennai for Rs.500.00 per day
10. Honararium to retiring members on superannuation Rs.5000.00.

Various loan Schemes for confirmed Officers & POs completed 6 months:

Scheme		Loan amount	Rate of Interest	Repayment	Renewal
Surety Loan	Confirmed	Rs.500000.00	9.5% p.a.	90 months	Once in 6
	Pos	Rs.100000.00	9.5% p.a.	60 months	Once in 6
Deposit Loan		90% of	8.5% p.a.	60 months	Once in 6
Gold loan		Rs.200000.00	9.5% p.a.	24 months	
Festival Loan		Rs.50000.00	9.5% p.a.	25 months	
Vehicle Loan		Rs.50000.00		48 months	
House Mortgage Loan		Rs.1000000.00	8.5% p.a.	120 months	
Loan against securities		Rs.50000.00		50 months	

*Prabhu D, President**Canara Bank Officers' Cooperative Thrift And Credit Society Limited*



CANARA BANK GOLDEN JUBILEE STAFF WELFARE FUND (SWF)

Canara Bank Golden Jubilee Staff Welfare Fund started with the objective of Economic social and moral advancement of the members and to encourage and help them to develop habits of thrift, self help and better living.

All confirmed staff members of Canara Bank are eligible to become a member of the Fund.

Loan Facility :

Quantum of Loan:

On completion of 1 year of Membership	3 months' gross salary
On completion of 2 years of Membership	4 months' gross salary + 100% Deposit
With co obligation of another member	6 months' gross salary of either borrower of co-obligant, whichever is less

Repayment	30 installments towards Principal & 5 installments towards Interest
Rate of Interest	8% per annum compounded half yearly.
Renewal of loan	After completion of 9 months of availing the earlier loan and only on receipt of 9 loan installments by the fund.
Date of Meeting	On 5th & 20th of every month

Adjustment of Deposit against loan: Employee who has completed 10 years of membership can avail ADL facility twice in service with a gap of 10 years.

Death Relief : The Fund has got a scheme to pay Rs.50000.00 to assist the bereaved family members of the member, who dies in harness. On receipt of communication regarding death of the member, dying in harness, a sum of Rs.15,000/- will be released by the Branches to the kith & kin of the deceased and raise a BAR on the Fund.

Free scholarship to the Children of the deceased employee: GJSWF extends free scholarship facility to the Children of the deceased members. The Scholarship is available to a maximum of 3 children for a continuous period of five academic years from the date of death or till the year of superannuation of the members whichever is earlier.

Nursery	Rs.3000.00 pa	Primary	Rs.5000.00 pa
Middle School	Rs.6000.00 pa	High School	Rs.8000.00 pa
College	Rs.10000.00 pa	Post Graduation	Rs.12000.00 pa

Holiday Home facility at Bangalore: The members can stay at the Holiday Home managed by GJSWF at 5/4-1, 10th Cross, Canara Bank Colony, Jayanagar III Block East, Near LIC Colony, Bangalore 560011. 20 AC rooms are available. Rent – Rs.80.00 per day per room in ground floor & Rs.60.00 for others

Simple steps to take SWF membership:

- Take IBA for Rs.25/-on DP Code 0413
- Login to HRMS >> Go to Self-service >> SWF >> Register for new membership, Fill Nominee and IBA details,
- Save and Submit, then take printout of application
- Sign and send the signed application to SWF Section for membership approval.



CANARA BANK HOLIDAY HOMES

- | | | |
|-----------------|-------------------|---------------------|
| 1. Agra | 14. Kodaikanal | 27. Ooty |
| 2. Bengaluru | 15. Kolkata | 28. Palani |
| 3. Bhubaneswar | 16. Madikeri | 29. Portblair |
| 4. Chennai | 17. Madurai | 30. Puri |
| 5. Darjeeling | 18. Mahabaleshwar | 31. Rameswaram |
| 6. Delhi | 19. Manali | 32. Shimla |
| 7. Goa | 20. Mangaluru | 33. Shirdi |
| 8. Guruvayoor | 21. Mount Abu | 34. Srirangam |
| 9. Haridwar | 22. Mumbai | 35. Tirupathi |
| 10. Hyderabad | 23. Munnar | 36. Trivandrum |
| 11. Jaipur | 24. Mussourie | 37. Udaipur |
| 12. Kanyakumari | 25. Mysuru | 38. Varanasi |
| 13. Katra | 26. Nainital | 39. Vishakapattanam |

Link for Booking Online :

<https://canarabankcsis.in/HolidayHomeWeb/LoginPage.aspx>

SWF HOLIDAY HOMES

PLACE	ADDRESS	CONTACT
Bangalore	Canara Bank SWF Site No.5/4-1, 10 th Cross, II Main Road, Canara Bank Colony Jayanagar III Block Near LIC Colony Bengaluru- 560 011	Ph : 080-22446115

CANPALS CASTLE - CBOA GUEST HOUSES

PLACE	ADDRESS	CONTACT
Amritsar	Flat No.37, 3 rd Floor Improvements Trust Flats HIG Category, Improvement Trust Colony, New Amritsar, GT Road, Amritsar	Mr. Rajesh Puri Ph: 9915111437
Chandigarh	Flat No.602, Oak Tower Ansal Woodbury Apartment Zirakpur Patiala Road Near Air force Station Road, Chandigarh	Mr. Yugesh Kumar Ph: 9501016719
Chennai	216, Royapettah High Road Opp Deccan Hotel Royapettah, Chennai	Mr. Ananthakrishnan 8248783119
Chennai	Aishwarya Flats, Flat No.421 D Block, 3 rd Floor Kavanoor Road, Potheri (Opp SRM Univ)	Mr. Ashok Kumar 97912 99228



Coimbatore	1/1-59, Anna Nagar, Near Kathir College, Neelambur Coimbatore	Mr. Mathson 8667385915
Gulbarga / Kalaburagi	Kaasi Kamal, Behind High Court, Afzalpur Road, Kalburai	Mr. Sathish Chavan 9844722888
Gaya	H No.349, Mohalla – New Taridih Bhagalpur, Bodh Gaya Gaya, Bihar 824231	7766900443
Hampi	Soujanya Estate Mallappanna Gudi Near Vijayashree Heritage Resort Hosapete	Mr. Vijay Narayan Ph: 9482237788, 7483450064 Mr. Sriharirao Ph: 7019378044, 9448345222
Hyderabad		Under Construction
Kodaikanal	Ugarthe Nagar, Kodaikanal	Mr. Kamatchi Raja Ph: 7010522254
Kolkata	12B, Mahim Halder Street Kolkata 700025	Mr. Swastawan Banerjee Ph: 9475940012
Madurai		Mr. Patchirajan Ph: 9791727033
Mahabalipuram		Under Construction
Mysuru	Mahalaxmi Residency Opp Under Water Zoo Ittigegudu Mysuru	Mr. Babu Rao Ph: 9448390684 Mr. Murali K G Ph: 9880077778
Puttaparthi		Under Construction
Rameswaram	Meyampulli Village, Near APJ Abdul Kalam Memorial, Rameswaram	Mr. Radhakrishnan Ph: 9994571367
Tirupathi	Plot No.1, 19 th Ward, Narayanapuram Extention Area, Behind Hotel Bliss, Tirupathi	Himatej Reddy Ph: 6300187107 9885378095
Trivandrum	CBOA Bhavan Chirakulam Road Mullassery Lane Trivandrum 695001	Under rennovation
Varanasi		Under Construction
Vijayawada		Under Construction

CANARA CARE HOMES (305/2013)

Place	Address	Contact
Vellore	Canara Care Home No.33, Arcot Road, Sathuvachary, Vellore – 09	Premises and Estate Section Circle office, Chennai Phone: 044 – 24349350, 24326011 pecoch@canarabank.com
Mumbai	Canara Care Home, 43-A, Indrapuri Co-op Housing Society Maharani Laxmi Bai Chouk Sion (W), Mumbai 400 002	Premises and Estate Section, Mumbai Phone: 022 22185266, 22285241-46 emcomcity@canarabank.com



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THE CANARA BANK OFFICERS' ASSOCIATION

Scale of Pay						
Officers	Mgrs	SM	DM	AGM	DGM	GM
36000	48170	63840	76010	89890	104240	116120
37490	49910	65830	78230	92390	107210	119340
38980	51900	67820	80450	94890	110180	122560
40470	53890	69810	82670	97620	113150	125780
41960	55880	71800	84890	100350	116120	129000
43450	57870	73790	87390	103320		
44940	59860	76010	89890			
46430	61850	78230	92390			
48170	63840	80450	95120			
49910	65830	82670				
51900	67820	84890				
53890	69810	87110				
55880	71800	89610				
57870	73790	92110				
59860	76010					
61850	78230					
63840	80450					
65830	82670					
67820	84890					
69810	87110					
71800	89330					
73790						
76010						
78230						
80450						



Mobile phone facility	
Branch heads, Section heads etc	Rs.8000.00
CM / DM	Rs.10000.00
DM (RO Head), AGM	Rs.15000.00
DGM Heading RO / CO	Rs.30000.00
DGM others	Rs.25000.00
GM	Rs.70000.00

Halting allowance				
	Metro	A Class	Area 1	Others
Scale 1,2,3	Rs.1950.00	Rs.1650.00	Rs.1425.00	Rs.1200.00
Scale 4, 5	Rs.2250.00	Rs.1950.00	Rs.1650.00	Rs.1425.00
Scale 6, 7	Rs.2700.00	Rs.1950.00	Rs.1650.00	Rs.1425.00

Newspaper allowance	
Scale 6, 7	Any three dailies
Scale 4, 5	90% of cost of any two dailies
Scale 1, 2, 3	80% of cost of any two dailies

Conveyance					
		Metro	Area 1	Area 2	Area 3
Officers do not own vehicle	Scale 1	1000	1000	800	800
	Scale 2	1100	1100	900	900
	Scale 3	1200	1200	1000	1000
Branch head having 4 wheeler	Scale 1	60 litre	55 litre	50 litre	50 litre
	Scale 2	60 litre	55 litre	50 litre	50 litre
	Scale 3	80 litre	75 litre	70 litre	65 litre
Branch head having 2 wheeler	Prob	45 litre	40 litre	35 litre	35 litre
	Scale 1	55 litre	50 litre	45 litre	45 litre
	Scale 2	55 litre	50 litre	45 litre	45 litre
Others having 4 wheeler	Scale 3	55 litre	50 litre	45 litre	45 litre
	Prob	45 litre	40 litre	35 litre	35 litre
	Scale 1	50 litre	45 litre	40 litre	40 litre
Others having 2 wheeler	Scale 2	50 litre	45 litre	40 litre	40 litre
	Scale 3	50 litre	45 litre	40 litre	40 litre
	Prob	45 litre	40 litre	35 litre	35 litre

Retirement Momento	
Executives	35000
Officers	30000

Medical Aid	
Scale 1, 2, 3	Rs.10300.00
Scale 4, 5, 6	Rs.12300.00

LFC Encashment per person	
Scale 1, 2, 3	Rs.8720.00
Scale 4 to 7	Rs.17400.00

Brief case	
Scale 1	Rs.1500.00
Scale 2, 3	Rs.2000.00

Mobile Charges per month	
Scale 2 & 3	Rs.399.00
Scale 1	Rs.200.00
SWO	Rs.100.00
Sub staff	Rs.75.00
Drivers	Rs.200.00

Lodging			
	Major Cities	Area 1	Others
Scale 1	Rs.2600.00	Rs.2100.00	Rs.1600.00
Scale 2, 3	Rs.3400.00	Rs.2300.00	Rs.1800.00
Scale 4, 5	Rs.4000.00	Rs.2400.00	Rs.2000.00
Scale 6, 7	Rs.6800.00	Rs.3400.00	Rs.3000.00

Special Allowance	
Scale 1, 2, 3	16.40% of Basic
Scale 4, 5	19% of Basic
Scale 6, 7	20% of Basic

City Compensation Allowance	
Area 1 and above, Goa	Rs.1400.00
Other CCA Area	Rs.1150.00
LA - Non CCA	Rs.700.00

Furniture Allowance	
Scale 1	Rs.1.50 lakh
Scale 2	Rs.2.00 lakhs
Scale 3	Rs.2.25 lakhs
Scale 4	Rs.2.50 lakhs
Scale 5	Rs.3.00 lakhs
Scale 6	Rs.4.25 lakhs
Scale 7	Rs.5.00 lakhs

Cleaning Allowance	
Scale 1	Rs.300.00
Scale 2 and 3	Rs.400.00
Scale 4	Rs.600.00
Scale 5	Rs.750.00
Scale 6	Rs.1000.00
Scale 7	Rs.1500.00

Loan and advances (Scale 1 to 3)			
	Quantum	Interest	Repayment
Festival Advance	1 Month Gross	Nil	12 months
Housing loan	75, 80, 85 lacs	6%	360 months
Car loan	15 lacs	6%	180 months
Car Electric	17 lacs	6%	180 months
Two wheeler	2 lacs	6%	84 months
DPN	10 lacs	7.45%	120 months
New OD	2 lacs	7.45%	24 months
Existing OD	4.50 lacs	7.45%	24 months

Business development / Entertainment			
	PO	Others	Branch Head
Scale 1	Rs.3000.00	Rs.6000.00	Rs.7000.00
Scale 2	Rs.3500.00	Rs.7000.00	Rs.8000.00
Scale 3	Rs.4000.00	Rs.8000.00	Rs.9000.00
Scale 4		Rs.12500.00	
Scale 5		Rs.14500.00	
Scale 6		Rs.26000.00	
Scale 7		Rs.30000.00	

Learning Allowance	
Rs.600.00 + DA	

Soft Bag	
Scale 4 & 5	3500
Scale 6 & 7	4500

Canteen / Lunch Allowance	
Rs.350.00 pm	

Trolley	
Scale 6 & 7	4000

Quarters Rent								
	Scale 1	Scale 2	Scale 3	Scale 4	Scale 5	Scale 6	Scale 7	Scale 8
Delhi, Noida, Ghaziabad, Gurgaon, Shahibabad, Faridabad, Ballabgarh & Mumbai	30000	30500	33500	37000	44500	74000	85500	87500
Bengaluru, Kolkata, Chennai, Hyderabad, Secunderabad, Ahmedabad, Gandhinagar, Chandigarh (Panchkula & Mohali) And Pune	22500	23500	26000	29500	33000	45500	57500	59500
All State Capitals, Area-1 and all places with population of 10 lakhs and above, Port Blair, Union Territory Head Quarters, Hill Stations, Port Branches, Rourkela, Jamshedpur, Bokaro Steel City Durgapur, Porbandar And Bhilai	17000	18000	20500	23500	26000	34000	40000	42000
Goa (Except state capital Panaji)	17000	18000	20000	23000	26000	34000	40000	42000
Area 2 (Centres with population 1 lakh and above and below 10 lakhs)	11000	12000	13000	15000	17000	21500	29000	31000
Area 3 (All others and population less than 1 lakh)	8500	9500	11500	13000	14500	18000	21000	24000

Enrollment Form for CBOA & CBOA Benevolent Fund

The General Secretary

THE CANARA BANK OFFICERS' ASSOCIATION (Regd)**Central Office:** 402-406, 'Himalaya House', 4th Floor,
79, Mata Ramabai Ambedkar Marg, P.B.262, Mumbai – 400 001.**Dear General Secretary,**

Please enroll me as a member of the **CANARA BANK OFFICERS' ASSOCIATION & CBOA BENEVOLENT FUND**. I have read the Rules and Byelaws of the Association and undertake to abide by the same. I am enclosing herewith a cheque /draft for Rs.10.00 (Rupees Ten only) towards entrance fee.

I have given a mandate for deduction of **Rs.150.00** (Rupees One Hundred and Fifty only) towards monthly Subscription to CBOA and **Rs.250.00** (Rupees Two Hundred and Fifty only) towards monthly contribution towards CBOA Benevolent Fund from the monthly salary and allowances under check off facility and the same is lodged with Branch/Office & is effective from _____

NAME [IN CAPITALS]	
NAME OF FATHER/HUSBAND	

Gender		Category				Blood Gr.	Date of Birth	Ed. Qualif.	Native State
M	F	SC	ST	OBC	GEN				

Staff No.	Designation	Date of Joining/Promotion	Branch/Office

Mobile No.	e-mail ID

Permanent Address	Address for Communication

CBOA – BENEVOLENT FUND: Nomination Form

I _____ Son /Daughter/Wife of _____
hereby nominate following person to my membership to the **“CBOA - Benevolent Fund”**.

1. Name of the Nominee and relationship with the member.	
2. Date of Birth of Nominee and Name of the Guardian (in case of Minor)	
3. Address of the Nominee (If it is other than the permanent address)	

Place:

Date :

Signature

For office Use:

Received on	Admitted on	Receipt No.	Membership No.	Nomination Registration

General Secretary /Treasurer

Mandate Form (CBOA Copy)

From:	To : The Branch Manager/Section in charge Canara Bank Region/Circle:
Staff No. Designation:	
Canara Bank	

Dear Sir,

Sub: Authorisation for deduction of subscription to Canara Bank Officers' Association and contribution towards "CBOA Benevolent Fund" from the monthly salary and allowances under check off facility.

I request you to deduct a sum of Rs.150.00 (Rupees One Hundred and Fifty only) being the monthly subscription to the **Canara Bank Officers' Association** and Rs.250.00 (Rupees Two Hundred and Fifty only) being the monthly contribution towards **CBOA-Benevolent Fund** from the salary and allowances payable to me every month and remit the same to CBOA account by way of check off facility.

This authorisation shall continue to be effective till I revoke the same and such revocation shall be effective from the first month of the following calendar quarter. Please note that my earlier mandates if any stand withdrawn with immediate effect.

Place:
Date :

Space for ack. by the Bank

Branch seal/Date/Signature

Signature of the member

-----cut here-----

Mandate Form (Bank Copy)

From:	To : The Branch Manager/Section in charge Canara Bank Region/Circle:
Staff No. Designation:	
Canara Bank,	

Dear Sir,

Sub: Authorisation for deduction of subscription to Canara Bank Officers' Association and contribution towards "CBOA Benevolent Fund" from the monthly salary and allowances under check off facility.

I request you to deduct a sum of Rs.150.00 (Rupees One Hundred and Fifty only) being the monthly subscription to the **Canara Bank Officers' Association** and Rs.250.00 (Rupees Two Hundred and Fifty only) being the monthly contribution towards **CBOA-Benevolent Fund** from the salary and allowances payable to me every month and remit the same to CBOA account by way of check off facility.

This authorisation shall continue to be effective till I revoke the same and such revocation shall be effective from the first month of the following calendar quarter. Please note that my earlier mandates if any stand withdrawn with immediate effect.

Place:
Date :

Signature of the Member

THE CANARA BANK OFFICERS' ASSOCIATION (REGD)

CENTRAL OFFICE: MUMBAI

CBOA - BENEVOLENT FUNDCLAIM FORM

To:

The General Secretary,
Canara Bank Officers' Association,
Central Office, 402-406, Himalaya House,
P.B. No.262, 79,
Mata Ramabai Ambedkar Marg,
Fort, MUMBAI – 400 001

Sir, I am submitting the following claim for your kind consideration.

Name of the deceased Member	
a) Staff Number	
b) Branch / Office	
c) Date of Death (Death Certificate enclosed)	
2. Name of the Claimant	
3. Name of the Nominee	
4. Full Address for correspondence	
5. Relationship of the applicant to the deceased member.	

I hereby declare that Sri / Smt _____ had incurred expenditure towards – Marriage / Medical / Educational / Other Expenditure for himself / herself / dependents - during his / her life time by borrowing from Bank / friends / relatives.

Place

Date:

(SIGNATURE OF THE CLAIMANT)

For Office Use:	
Claim Received on:_____.	Claim Settled on:_____.
Membership No.:_____.	Demand Draft No:_____.
Nomination Regn. No._____.	Date of DD:_____. Amount:_____.
Subscription Arrears, if any: _____.CBOA – BF Contribution	Favouring:_____. Drawn on_____.
Arrears: _____.Any other Remarks:	Signature & Designation:

R E C E I P T

I, _____ Nominee of Late Sri / Smt _____
_____ residing at _____ hereby
acknowledge that I have received from "CBOA - BENEVOLENT FUND" managed by The Canara Bank Officers'
Association, a sum of Rs. _____ /- (Rupees _____ only) by way of PO
/DD No. _____ dated _____ drawn on _____ Branch on account of
death in harness of Sri / Smt _____ (Member of CBOA - Benevolent Fund) and who
was working as _____ in Canara Bank, _____ Branch / Office.

Date

Place:

SIGNATURE



THE CANARA BANK OFFICERS' ASSOCIATIONS

HOSPITALISATION SCHEME CLAIM FORM

FROM:		DATE:
NAME		SUBMITTED THROUGH:
STAFF ID		THE REGIONAL SECRETARY,
DESIGNATION		CABARA BANK OFFICERS' ASSOCIATION
BRANCH		REGION:

SUB: MEDICAL REIMBURSEMENT UNDER WELFARE SCHEME EVOLVED BY ASSOCIATION.

I am submitting my claim for the reimbursement of Hospitalization Expenses incurred for Self/Spouse, under the scheme evolved by the Association as per circular No. GSCO/05/2005 dt 25.07.2005. Full particulars are as under:

NAME OF THE MEMBER	
BRANCH/OFFICE/REGION PRESENTLY WORKING	
NAME OF PATIENT AND RELATION	
NATURE OF AILMENT	
DATE/S OF HOSPITALIZATION	
DATE OF OPERATION/SURGERY	
AMOUNT ACTUALLY INCURRED BY MEMBER	
AMOUNT SANCTIONED BY BANK	
SANCTION PROCEEDING NO AND DATE	
AMOUNT DISALLOWED BY THE BANK	
AMOUNT CLAIMED FROM THE ASSOCIATION	

Thanking You, Yours faithfully, (signature)		AMOUNT SPENT	MAX FOR SELF	MAX FOR DEPENDENT
		35000-50000	20000	10000
		50001-100000	30000	15000
		100001-200000	60000	30000
		200001-300000	100000	50000
		300001-400000	150000	75000
		400001-500000	200000	100000

Forward to The Secretary, CBOA Welfare Fund, Mumbai.:

On verification of the records available with us, original copies submitted by member, I certify that the claim is genuine. Also per records available there are no arrears from this member

(REGIONAL SECRETARY) NAME CONTACT A/C NO		REMARKS :	
			1. PARENT NOT ELIGIBLE
			2. COMPLETELY DISALLOWED CLAIM NOT ELIGIBLE
			3. SEND SAPERATE FORM FOR EACH CLAIM
			4. SANCTION XEROX COPY MUST BE ENCLOSED

CANPAL MERIT AWARDS



Name of the CBOA Member (Staff No.)	
Contact Number	
Designation	
Branch / DP Code	
Region	
Circle	

Details of the Student

Name of the Student	
Class Completed	X / XII
Marks / Grade Scored	
Marksheet / Gradesheet	Copy to be enclosed without fail

Signature of Staff

Signature of the Regional Secretary

Name :

Region :

Date:



THE CANARA BANK OFFICERS' ASSOCIATIONS



CANBANDHAN/MARRIAGE SCHEME CLAIM FORM

FROM:	DATE:
NAME	SUBMITTED THROUGH:
STAFF ID	THE REGIONAL SECRETARY,
DESIGNATION	CANARA BANK OFFICERS' ASSOCIATION
BRANCH	REGION:

SUB: CANBANDHAN/MARRIAGE GIFT UNDER WELFARE SCHEME EVOLVED BY ASSOCIATION.

I am submitting my claim for the Marriage Gift/Can Bandhan under the scheme evolved by the Association as per circular No.

GS/11/2022 dt 28-11-2022. Full particulars are as under:

DETAILS OF MEMBER		DETAILS OF SPOUSE	
NAME		NAME	
STAFF ID		STAFF ID (IF MEMBER)	
DATE & PLACE OF MARRIAGE			
Amount			

DECLARATION :

ALL THE DETAILS PROVIDED BY ME/US ARE TRUE AND I/WE ARE CLAIMING CANBANDHAN/MARRIAGE GIFT FOR THE FIRST TIME.

Sign
Member

Sign
Spouse (If Member)

Forward to The Secretary, CBOA Welfare Fund, Mumbai.:

On verification of the records available with us, original copies submitted by member, I certify that the claim is genuine. Also per records available there are no arrears from this member

(REGIONAL SECRETARY)	REMARKS :
NAME	1. WHEN BOTH BRIDE AND GROOM ARE MEMBER AMOUNT IS Rs 5000/-
CONTACT	2. WHEN ONLY ONE IS MEMBER, AMOUNT IS Rs 1000/-
A/C NO	

CANPAL DIARY

A PUBLICATION FROM

CANARA BANK OFFICERS' ASSOCIATION

COMPILED BY

CBOA MALAPPURAM REGION