

“Jeevandhara – Diamond” & “Jeevandhara – Platinum – 608/2023 & 114/24

	Pensioner/Prospective pensioner/ Defence personnel/Retired on voluntary basis or normal retirement, who has given mandate for credit of their pension in the a/c	
Details	*Variant II (Canara SB Jeevandhara – Diamond) Product code 149	*Variant III (Canara SB Jeevandhara - Platinum) Product code 150
Eligibility	Pensioner/Prospective pensioner/ Defence personnel retired on voluntary basis or normal retirement , who has given mandate for credit of their pension in the a/c.	
Pension Amount	Monthly pension Up to Rs ...50000...	Monthly pension Above Rs...50000....
Initial Balance	Rs ...0.....	
Minimum balance	Rs ...0.....	
Loan against Deposits	ROI : TD + 1...%	ROI : TD + ...0.75....%
Debit Card	TYPE of card : RUPAY PLATINUM Debit card Charges/ AMC : ...NIL..... ATM Cash Withdrawal. Rs 1 lac per day ATM Transactions free : ULF Our Bank ATM : ULF Other Banks : 5/3 Domes Lounge access : 1 per Quarter Inter Airport Lounges : 2 per year	TYPE of card : RUPAY SELECT Debit card Charges/ AMC : NIL ATM Cash Withdrawal. Rs 1 Lac per day ATM Transactions free : ULF Our Bank ATM : ULF Other Banks : 5/3 Domes Lounge access : 2 per Quarter Inter Airport Lounges : 2 per year
CREDIT CARD	Issuanc & AMC : FREE	
NEFT/ RTGS/ NET Banking / SMS Alerts/IMPS/DD	FREE	
Locker Facility	...25.... % concession.	...50..... % concession.
Personal/ Air Accident Insurance Cover	a. PAI ...16.....lakhs, b. AAI ...20.. lakhs including Rupay platinum debit Cards.	a. PAI ...24.....lakhs, b. AAI ...30.. lakhs including Rupay platinum debit Cards.
WEF :After 30 days	Defence Pensioner: PAI 40.. lakhs, AAI 40... lakhs Insurance Cover AGE :65..... years.	Defence Pensioner: PAI ...40. lakhs, AAI 40 lakhs Insurance Cover AGE :65.... years.
	Minimum one Pension Credit within 6 months prior to the date of accident, except for the accounts opened in last 6 months. Intimation : with in 90 days from the date of accident Documentation : submitted within 180 days from the date of accident	
Concession for Medicine	Up to25...% as per Bank Tie-ups on Time to time basis through ai1 app	
Processing Fees	For Pension loan: ...100.... %	For Pension loan:100.. %

WAIVER	For HL/VL : 25%	For HL/VL : 50%
Loan & TOP UP Facility	Canara Pension loan Apart from this , the scheme may be modified with - TOP UP FACILITY of the loan limit where ever the limit /balance is repaid to..... 50 % and /or half of the repayment period is over.(subject to no irregularity in repayment, and subject to eligibility as per scheme , based on maximum limit/age).	
Instant OD (permitted after ... 6. months ' regular pension credit in every month after account opening	The overdraft facility will be. (114/24) ODt facility: ...2....month net pension credited in the a/c , max Rs...1.. lacs Max age for availing : : ... 75 ...years. Validity : 60 days. ROI : : RLLR + 2.50% .	The overdraft facility will be. (114/24) OD facility: ...3....month net pension credited in the a/c , max Rs....2. lacs Max age for availing : : ... 75 ...years. Validity : 90 days. ROI : : RLLR + ...2.50 ...%.
Personalised Cheque Books	Name printed : ... 60 ... leaves per annum 90cheque leaves free.
Non-credit of pension for consecutive 3 months or non-credit of pension for 4 occasions in a calendar year	CHARGES : RS 500	

GENERAL POINTS :

The Insurance benefits will be stopped from subsequent year for such accounts in case pension credits are not there afterwards.

In case of demise of main pensioner, the existing benefits will cease to exist.

Free of cost **Door step Banking service** for Life Certificate Collection.

A/C will be opened preferably jointly with spouse only with operational instructions of Former/Survivor. However, the benefits will be with the first holder as Pensioner.

PORTABILITY : The existing pension a/c opened under any product codes, including existing Jeevandhara may be ported in to new variants “Jeevandhara-Diamond” & “Jeevandhara-Platinum” as per customer request.
