



Amalgamation of Syndicate Bank into Canara Bank

Frequently Asked Questions (FAQs)

Sl. No	Frequently Asked Question	Reply
A	General Concerns	
1	What are the objectives of the amalgamation?	<p>The announcement of amalgamation by Honorable Finance Minister was made with the following objectives:</p> <ul style="list-style-type: none"> ✓ Unlocking potential through consolidation - creation of Next Gen Banks ✓ Repositioning PSBs with scale for building of USD 5 Trillion Economy ✓ Big banks with Enhanced capacity to increase credit ✓ Creation of Banks with a strong national presence and international reach ✓ Operational efficiency gains to reduce cost of lending ✓ Enhanced risk appetite ✓ Wider offerings with enhanced customization ✓ Better ability to raise resources from market
2	What is the name of the amalgamated Bank?	The amalgamated bank will be named as Canara Bank .
3	Is there anything, I have to do now as a customer?	As a customer it is business-as-usual at your present branch. All the branches of both the Banks will ensure best of services to you.
4	Will some branches be closed after amalgamation?	No. We do not plan to close any branch now. You will be notified well in advance, if we decide to merge branches located close by/nearby.
5	There are branches of both the banks in my area. Which branch will service my banking related request?	It is business-as-usual in all branches. You will continue to be served by your present bank's branch. Further about 12 Interoperable services will be made available to all customers across these two banks.
6	What happens to the interpersonal relationship developed over time with my branch?	You will continue to enjoy the same or better interpersonal relationship you have with your branch.
7	What will happen to my existing shares of Syndicate Bank?	The existing shareholders of Syndicate Bank as on the record date (23/03/2020) will be getting the shares of Canara Bank through the Share Exchange Ratio decided by the Board of Directors of both banks.

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8	From where can I get the further/ latest communication regarding this amalgamation/ Banking services post-amalgamation?	The websites of both Canara Bank and Syndicate Bank will be periodically updated with the latest information regarding amalgamation. For any assistance please contact the bank on Toll Free Number or connect on Social Media or visit your branch.
9	Which bank will amalgamate with which bank?	Syndicate Bank is amalgamating with Canara Bank. The name of the amalgamated entity or Bank will be Canara Bank.
10	Is Syndicate Bank private or government?	Syndicate bank is a Public Sector Bank, i.e., Banks in which the Government of India holds a majority stake.
11	Why do mergers happen?	The Government of India approved the amalgamation of Syndicate Bank into Canara Bank to make it a globally competitive lender. With the amalgamation, the new bank will become the fourth largest bank after State Bank of India, PNB+OBC+United Bank of India & Bank of Baroda (as at Dec 2019). Any amalgamation of one or more banks provides a broader geographic footprint and helps to derive the benefit of size, scale, strength. Now, the combined entity has a network of close to 10,396 branches and approximately 13,408 ATMs across India. (Canara Bank - 8,837 ATMs & 6,333 Branches, Syndicate Bank - 4,571 ATMs & 4,063 branches).
12	How the Canara Bank and Syndicate Bank amalgamation will impact the customer?	<p>The customer will become a part of the larger organization or Bank, named Canara Bank. The new entity will have an increased market share, which will help improve economies of scale and become more profitable.</p> <p>The customers of each Bank will benefit by way of larger number of branch and ATM network, have access credit facilities and a wider array of products and services.</p> <p>The combined entity has a network close to 10,396 branches, approximately 13408 ATMs across India. Customers can also choose from a broader suite of products & services. The combined entity is now fourth largest Public Sector Bank in the country. Any merger or amalgamation of one or more banks provides a broader geographic footprint and helps to derive the benefit of size, scale and strength.</p> <p>Further this will result in :</p> <ul style="list-style-type: none"> ✓ Wider suite of products and offerings with better pricing ✓ Greater accessibility due to wide network coverage ✓ Improved customer service due to more allocation of staff to front end customer facing roles. ✓ Opportunity of more wealth management/ add on services

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13	How many branches do Canara Bank/Syndicate Bank have?	Canara Bank has 6,328 branches in India and 5 branches in overseas locations. Syndicate Bank has 4,062 branches in India and 1 in overseas location(UK).
14	Is Syndicate Bank getting closed?	No. Syndicate Bank is being amalgamated with Canara bank and the name of the amalgamated entity/Bank is Canara Bank.
B	Queries related to General Banking	
15	Whether I have to close my account in Syndicate Bank?	There is no need to close your account. The existing account with Syndicate Bank will continue.
16	Whether my account number will change?	No. The existing Account number will continue as-is. Any change will be made with adequate advance notice.
17	Will my other account details change?	No. The account details such as IFSC, MICR, etc. will continue as-is. Any change in this regard will be intimated well in advance.
18	Do I need to re-submit my KYC documents once again?	If your KYC is already updated in your branch's record, then you are not required to re-submit your KYC documents once again.
19	Whether the account number and IFSC code will be changed for the existing customers?	The existing account number, IFSC code, MICR code and other identifiers of account and branch will continue, till a change is notified and announced
20	I have accounts in both the banks. Do I need to close one of the accounts?	No. The accounts in both the banks will continue. However, as per RBI guidelines, a customer should have only one Customer ID (Cust - ID) irrespective of the number of accounts they have. Any change in this regard will be intimated well in advance.
21	Whether I will get new cheque book/ATM card and what will happen to existing cheque book/ATM card	The existing ATM card and cheque books can be used till otherwise will be notified, well in advance
22	Whether I can get my pass book updated in any of the Canara Bank /Syndicate bank branches	Pass book can be get updated from respective bank branches for the time being. However, account statement shall be available from any of the branch of the Amalgamated Bank.
23	Can a Customer of Syndicate Bank withdraw cash from Canara Bank Branch and Vice-Versa without using Cheque?	No. Customers must use Cheques for withdrawal of Cash. They can use Debit Cards in ATMs of any Bank.
24	Can I make deposits with any of the branches in Canara Bank and Syndicate Bank?	Yes.

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25	I have my account with Syndicate Bank. Will I be able to transact at Canara Bank branch and vice versa?	<p>Yes, the following inter operable services will be offered from 01.04.2020.</p> <table border="1" data-bbox="711 302 1495 753"> <tr> <td>1</td> <td>Cash Withdrawal</td> <td>7</td> <td>Stop payment of cheque</td> </tr> <tr> <td>2</td> <td>Cash Deposit</td> <td>8</td> <td>Hot listing Debit / Credit Cards</td> </tr> <tr> <td>3</td> <td>Funds Transfer</td> <td>9</td> <td>Grievance Registration</td> </tr> <tr> <td>4</td> <td>Loan Repayment</td> <td>10</td> <td>Account Statement Generation</td> </tr> <tr> <td>5</td> <td>Opening of SB account</td> <td>11</td> <td>Loan Account Statement</td> </tr> <tr> <td>6</td> <td>Cheque Book request</td> <td>12</td> <td>Balance Enquiry</td> </tr> </table>	1	Cash Withdrawal	7	Stop payment of cheque	2	Cash Deposit	8	Hot listing Debit / Credit Cards	3	Funds Transfer	9	Grievance Registration	4	Loan Repayment	10	Account Statement Generation	5	Opening of SB account	11	Loan Account Statement	6	Cheque Book request	12	Balance Enquiry
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26	Will there be any new service charges that will be levied on my account?	Merger has resulted in unification of service charges for the customers. Revised service charges have already been uploaded in websites of respective banks.																								
27	Whether my customer ID will remain same.	Yes. However, as per RBI guidelines, a customer should have only one Customer ID (Cust - ID) irrespective of the number of accounts they have. Any change will be made with adequate advance notice.																								
28	Whether there will be a change in the Interest rates on my deposit accounts?	No. The current Rate of interest for existing SB/ RD/Term Deposits will continue till maturity. Any change in interest rates post amalgamation, will be displayed on Bank's website and at branches.																								
29	Will the branches of Syndicate Bank get merged with Canara bank thus resulting in the change of location of the branches?	As of now, there is no change in location of branches. Should there be any change, you will be notified well in advance.																								
30	Whether lockers will be shifted in case Canara Bank Branch is getting merged?	If we decide to merge the branches located close by, all those who are having lockers in such branches will be allocated lockers in the nearby branch.																								
31	From which of the bank branches will the FORM 16 A for Mar'20 be available	Please visit your base branch for Form 16A.																								
32	Whether penal cut is there for premature withdrawal of Retail term deposits upto Rs. 2 Crore post amalgamation	Yes																								
33	What is the interest paid for overdue deposits in the Amalgamated Bank	At the applicable Savings bank rate.																								

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34	From which bank branch can I claim unclaimed deposits of either of Bank?	Such claims have to be made with the base branch only.
35	Whether auto renewal of deposit is available with the amalgamated Bank?	Yes , deposits will be renewed automatically in the base branch as per the contract entered excluding Tax Saver Deposits, Capital Gain Account Deposits, any other deposit products withdrawn by the Banks, FCNR Deposits etc.
36	Whether penal cut is there for premature withdrawal of Bulk deposit above Rs. 2 Crore in the Amalgamated Bank	No, not applicable
37	Whom to contact for any dispute regarding rate of Interest of either of the Banks	Please contact the base branch or Call centre or register your grievance in the Grievance Redressal Portal.
38	I want to convert my account to joint account.Can I do with any of the branches of the Amalgamated Bank	Please visit your base branch.
39	Whether requirement of KYC documents for opening new accounts will be changed	No, the prevailing guidelines will continue subject to changes implemented by the regulator/Government.
40	Will Toll Free numbers remain the same after merger?	Yes, Toll Free numbers will remain the same after merger. We are also in the process of setting up a dedicated call center for amalgamation.
41	Whether customer care number for Syndicate Bank is different or can I call the same Toll Free number?	You can call in both the numbers.
42	What will happen in case of refund from various departments like Income Tax refund etc., after change in account number etc?	The existing account number, IFSC code, MICR code and other identifiers of account and branch will continue, till a change, if any, is notified and announced. The refund etc will be credited to your existing account only.
43	Whether I can use the existing PIN Number for withdrawal or transfer of funds	Yes
44	Can I change my PIN number in Syndicate Bank ATM?	Yes , you can change if required.
45	Can I get account balance having account with Syndicate Bank?	Yes

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46	I am a customer of Syndicate Bank, whether I can register mobile number at Canara Bank & Vice versa	Yes
47	I am a customer of Syndicate Bank, Can I get loan account details having with Syndicate Bank & Vice versa	Yes
48	Can you send me statement to my mail ID which is registered with Syndicate Bank?	Yes
49	I am a customer of Syndicate Bank, Whether can I collect cheque book from Canara Bank?	Please contact base branch and any changes will be intimated in due course.
50	I am a customer of Syndicate Bank whether I continue to get SMS for my debit transaction?	Yes, based on the debit transaction limit fixed by the Customer.
51	I am a customer of Syndicate Bank . My account is blocked Can I get unblock facility through call center?	No. Kindly visit home branch.
52	My Syndicate Bank card is lost. Can you hotlist my card?	Yes
53	Can I lodge my grievance through CPGRS having account with Syndicate Bank?	Yes, You can lodge and CPGRS package will continue for both the banks.
54	Can I change nomination at Canara bank for my deposit accounts -SB/CA/TD earlier I had with Syndicate bank?	No. Kindly visit your home branch.
55	Can I open Savings account through online after merger?	Yes
56	I am having Housing Loan with Syndicate Bank. Can I get Interest certificate from Canara Bank?	No. Kindly visit your home branch.
57	Can I submit Form 15G/H at Canara Bank earlier having deposits with Syndicate Bank?	No. Kindly visit your home branch.
58	I am having an account in Syndicate Bank along with locker facility. Can I get locker facility in Canara Bank which is near to my house?	Yes, provided lockers are available in the branch.

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C	Digital channels and Card related issues	
59	Which card & variant will I receive If I apply for a new Debit Card or reissue my existing card of Syndicate bank?	Effective 1st April 2020, all cards issued/reissued will be that of Amalgamated Bank.
60	What will happen to the Credit card availed from Syndicate bank	All Syndicate Bank Credit cards with no delinquency (arrears due for payment) will be re-carded & replaced with Canara Bank cards assigning the existing card limit, after giving proper advance intimation. Terms & conditions governing Canara Bank Credit cards will be applicable thereon. Credit cards having delinquency (arrears due for payment) will be replaced with Canara Bank cards as above once the arrears is cleared.
61	What about the points and loyalty rewards accrued in the cards?	Debit Card: Reward Point facility is not available for Debit cards in Syndicate Bank. Credit Card: Accrued reward points will be redeemed and credited to Credit card account duly intimating the card holder during re-carding process.
62	What will happen to the Prepaid cards availed from Syndicate bank	Prepaid cards availed from Syndicate Bank will be re-carded with Canara Bank card after giving advance notice & taking consent from the customers.
63	What will happen to the International Travel Prepaid cards availed from Syndicate bank	International Travel Prepaid cards availed from Syndicate Bank will be re-carded with Canara Bank International Travel Prepaid card after giving advance notice & taking consent from the customers.
64	Whether customers of both Syndicate Bank & Canara Bank are free to use the fund transfer services like UPI, AEPS, IMPS etc. in the branches of these two banks without any extra cost	Customers of both Syndicate Bank & Canara Bank will be able to use the funds transfer services as a single entity according to the terms & conditions as applicable.
65	Do Syndicate Bank customers need to register the mobile number or email again with Canara bank for availing SMS/statement etc.?	No, customers of Syndicate Bank do not need to register their mobile number and email IDs again as the alerts will continue to reach them as usual.
66	What about the charges of NEFT/RTGS from Canara Bank to Syndicate Bank and vice versa	Post amalgamation, no charges will be levied for RTGS / NEFT transactions from Syndicate Bank to Canara Bank and vice versa as they are intra-bank transactions.

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67	Will I still be able to use ATMs anywhere with no fees?	You can use the ATMs of any of the 2 banks, no ATM transaction charges will be levied
68	Can I continue to use my existing debit/credit card in post amalgamation scenario?	Yes. The Cards will continue to operate as is and any changes will be intimated well in advance.
69	If I am a Syndicate Bank customer, is it required to change the existing ECS mandate / cheques in favour of Canara Bank and vice versa?	No, customers are not required to change the existing ECS mandates or post-dated cheques. Any change, if required will be made with advance notice.
70	What about my Digital Banking channels viz Mobile Banking/Internet Banking/ UPI/ BBPS/BHIM/Prepaid Cards	No change in any of the processes. All applications of the two banks will continue to work as it is. All applications of the banks will continue to be functional to service the customers. In case of any changes, we will notify the customers in advance.
71	Do Customers use RTGS or NEFT for funds transfer between accounts of Canara Bank and Syndicate Bank?	No. Funds transfer between Canara Bank and Syndicate Bank accounts will be considered as Intra-Bank funds transfer.
D	Loan related Issues	
72	Can Customers withdraw cash from their Canara Bank OD/OCC Accounts by visiting Syndicate Bank Branches?	No. Cash withdrawal from OD/OCC account is restricted to home-Branch only.
73	Will the amalgamation of two banks impact my current terms and conditions of loan account?	There will be no immediate changes in any terms & conditions of existing credit facilities. However, the facilities are to be governed by the guidelines/policies of Amalgamated Bank, post amalgamation. Any changes in the terms & conditions shall be informed in advance. However, in respect of interest rates, in case of Term Loans with reset clause, the present ROI will continue till that date. In the case of Working Capital loans, the present rate will remain till next renewal.
74	What happens if a customer has loan accounts from both Syndicate bank and Canara bank?	At present both the loan facilities will continue as per current terms and conditions. Post amalgamation, both loans will be serviced through a single window enhancing the customer experience. Any change in this regard will be intimated well in advance.

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75	Will I be able to easily retrieve my collateral documents deposited with Syndicate Bank/ Canara Bank?	The title deeds and other documents mortgaged with Syndicate Bank or Canara Bank will be safe and you will be able to easily retrieve.
76	What will happen to my OD / Loan renewal after amalgamation?	OD / Loan renewal / enhancement will take place in normal course as per the applicable guidelines
77	Whether the customers will be able to pay the EMI through Syndicate Bank website/mobile application to the loan accounts of Canara Bank	No
78	Farmers will continue to get the interest subvention in respect of crop loans?	Yes, the farmers eligible for availing interest subvention will continue to get the benefit in the amalgamated entity as well as per the guidelines issued by Gol.
79	A particular MSME scheme under which loan has been availed from Syndicate Bank is not available with Canara Bank. What will be the status of the loan. Whether loan will be converted into some other scheme of Canara Bank.	No. The loan will be continued as per the sanction terms and conditions permitted till next renewal/review.
80	Whether concessional rate of interest/other charges permitted by Syndicate Bank will continue with the amalgamated Canara Bank	Yes, the concessions permitted by Syndicate Bank will continue as per existing sanction till next renewal/ review in the post amalgamation. Further view will be taken during subsequent renewal / review post amalgamation.
81	PMEGP subsidy. PMEGP Loan availed from Syndicate Bank. After Merger, what is the status of subsidy which has not been received so far?	PMEGP subsidy will be made available as per government guidelines, post amalgamation.
82	Whether short term credit facilities like Adhoc Limit, Temporary Overline, Standby limit etc will be extended after amalgamation?	Yes, Need based financial requirement on merits will be considered in post amalgamation.
83	Whether can I put collection cheques in my SB / loan account of Syndicate in Canara Bank	Please deposit the cheques in branches of respective home banks

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84	I am having Loans accounts at both Banks - What I have to do	Both Loans shall be repayable as per sanction terms and conditions.
85	Whether there will be transfer of loan account from one branch to any other branch?	No, unless there is specific request from the customer and permission of the competent authority.
86	Whether existing Syndicate Bank borrowers/customers will have to pay more service charges (like Processing charges, commission etc.) if the charges are more with Canara Bank for a particular credit facility	No, the existing charges will continue for the existing credit facilities till tenability/tenor. For fresh limits, charges as per guidelines of amalgamated bank, post amalgamation will be made applicable.
87	Syndicate Bank customers will approach whom for Retail Loans post amalgamation vice-versa?	The customers can approach branches/offices of both the Banks.
88	Whether Canara Bank will finance the proposals from the Projects approved by Syndicate Bank?	Yes
89	What will be the situation if account with one bank is standard and NPA in the other?	The Standard Account will be treated as Deemed NPA
90	What will be the status of Letter of Credit and Export facilities availed from different banks? Will we have to request for new LC or same will be continued?	The existing LC's to be continued till its expiry , No need to issue fresh LC. Amalgamated entity will honor the commitments of both the banks
E	Pension Related Issues	
91	Whether an existing Syndicate Bank pensioner has to open a new account in Canara Bank Branch to get pension?	No. The pensioner is not required to open a new pension account in Canara bank. The existing Syndicate Bank account can continue post amalgamation also.
92	Can a Syndicate Bank pensioner draw pension from any of the Canara Bank Branches.	Yes. Pensioner can draw pension from any of the Canara Bank Branches and vice versa.
93	Can a pensioner transfer pension account from erstwhile Syndicate Bank Branch to nearest Canara bank Branch.	Yes. Pensioner can transfer pension account from erstwhile Syndicate Bank Branch to nearest Canara Bank Branch or vice versa.

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94	Can Syndicate Bank pensioner submit Physical/Digital Life Certificate at Canara Bank Branches & vice versa.	Yes. Syndicate Bank pensioner can submit Life certificate in physical/digital form at Canara Bank Branches and vice versa.
95	Can Syndicate Bank pensioner get pension slip from Canara Bank Branches?	Yes. Pension slip can be obtained by the pensioner from any of the Canara Bank branches.
96	Whether Syndicate Bank pensioner can avail FORM 16 from Canara Bank Branches?	Please visit your base branch for Form 16 for the current year
F Insurance Related Issues		
97	How will the amalgamated bank, impact me as a policy holder/ mutual fund investor?	The customer will be benefited by getting Pan India network presence for servicing your requirements.
98	Is there anything a customer has to initiate for the continuation of insurance policy?	As a customer, business will be as usual for you in the amalgamated bank.
99	What will happen to my existing life insurance policies sold by Syndicate Bank in the post amalgamation scenario?	Your policies will be in force post amalgamation also, provided you pay your renewal premiums in time to your insurer.
100	Who will provide service of my life insurance policy/policies sold by Syndicate bank?	Your policies will continue to be serviced by your branch post amalgamation also. For any service related complaints arising out of your insurance policies, you can email us at insurancecomplaints@canarabank.com .
101	Will the policy holder be notified if there is severance of relationship with current life insurance tie up of Syndicate Bank?	Policyholder will be notified well in advance before termination of any insurance tie up of Syndicate Bank as per extant guidelines prescribed by the regulator.
102	What about my SIP installments deducting every month from my Syndicate Bank account?	You can continue the same.
103	Who will be life insurance service providers in Canara Bank post amalgamation?	New Life insurance policy in the amalgamated bank will be given and serviced by Canara HSBC OBC Life Insurance Co Ltd.
104	Can my life insurance policies be ported to Canara Bank life insurance policy?	The regulator has not yet permitted/issued guidelines on portability of life insurance policies.
105	What will happen to my existing health insurance policy/policies (Synd Arogya) sold by Syndicate Bank post amalgamation of the banks?	Your health policies will be in force for the current term with current insurer post amalgamation also. At the time of renewal, the policies will be ported to an alternative service provider with full continuity benefits.

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106	Who will service/renew my health insurance policy sold by Syndicate bank?	Your policies will be continued to be serviced normally by your branch post amalgamation also. For any service related complaints arising out of your insurance policies, you can email us at insurancecomplaints@canarabank.com .
107	Who will be health insurance service providers in Canara Bank post amalgamation?	HDFC Ergo Health Insurance Ltd is currently providing health insurance services for Canara Bank. Any changes in this regard will be informed in due course.
108	What will happen to my existing general insurance policies sold by Syndicate Bank post amalgamation of the banks?	Your policies will continue to be serviced by the current insurer till the policy term. Renewals will be offered by the insurance companies associated with Canara Bank.
109	Will the policy holder be notified if there is severance of relationship with current general insurance tie up of Syndicate Bank?	Policyholder of Syndicate Bank will be notified well in advance before termination of any insurance tie up of Syndicate Bank as per extant guidelines prescribed by the regulator.
110	Who will be the General insurance service providers in Canara Bank post amalgamation?	General Insurance services will be provided by: <ul style="list-style-type: none"> • The New India Assurance Co Ltd • M/s Bajaj Allianz General Insurance Co Ltd • M/s Tata AIG General Insurance Co Ltd
111	Can my general insurance policies be ported to general insurance policy offered by Canara Bank?	You can port your general insurance policies with Canara bank's insurance partners as per porting guidelines as prescribed by the regulator and underwriting decision of the insurance partner on renewals.
112	What will happen to my existing mutual fund (Including SIP/STP) sold by Syndicate Bank post amalgamation of the banks?	Your existing mutual fund (including SIP/STP) will continue with the existing fund house till you wish to hold them.
113	Who will service the investments in mutual fund made through Syndicate bank?	Servicing of investments in mutual fund will be done by the respective fund houses.
114	Which Asset Management Company will be available with Canara Bank for investment post amalgamation?	Canara Robeco Mutual Fund
115	Whom should I approach for any complaints about policies/mutual fund units sold by Syndicate Bank?	You can write to us at insurancecomplaints@canarabank.com for any service related issues regarding both insurance and mutual funds.
116	Is there any alternative arrangement for Synd Arogya policy for renewal post 31 March 2020?	The policies already issued will be in force and will be serviced by the insurer till due date. Fresh policies and renewal beyond 01.04.2020 shall be given by an alternative service provider.
117	Will life insurance products offered by Canara Bank be available for Syndicate Bank customers after amalgamation?	All products offered by Canara Bank including those under Insurance and Mutual fund will be available to all customers of amalgamated bank.
118	Will health insurance products offered by Canara Bank be available for Syndicate Bank customers after amalgamation?	All products offered by Canara Bank including those under Insurance and Mutual fund will be available to all customers of amalgamated bank.

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119	Will general insurance products offered by Canara Bank be available for Syndicate Bank customers after amalgamation?	All products offered by Canara Bank including those under Insurance and Mutual fund will be available to all customers of amalgamated bank.
120	Will mutual fund products offered by Canara Bank be available for Syndicate Bank customers after amalgamation?	All products offered by Canara Bank including those under Insurance and Mutual fund will be available to all customers of amalgamated bank.
121	I have purchased Group life policy for my education loan with Syndicate Bank, what will happen to the policy after amalgamation?	Existing group policies will continue till validity and will be serviced by respective insurer. New policy will be provided by amalgamated bank's associate partner
122	I have General Insurance policies with TATA AIG General Insurance, will they continue with the new amalgamated bank?	Yes.
123	Do I have to open separate bank account post amalgamation for purchasing insurance and mutual fund companies tied up with Canara Bank?	Not Required. The existing account will serve the purpose.
124	Who will handle/assist customers of Syndicate Bank for claims related to Life and Health insurance products purchased before amalgamation from Syndicate Bank?	The respective insurance service provider will service such claims. We will assist grievances/issues including that of Syndicate Bank customers post amalgamation. If you face any constraint in getting your grievance/concern/issues resolved please write us at insurancecomplaints@canarabank.com .
125	Whether auto debit for Social Security Schemes (PMJJBY & PMSBY) will happen to our existing account in May 2020?	Yes provided you are eligible
126	How will be the claim settlement of PMJJBY and PMSBY?	As per DFS guidelines, the insurance companies who are engaged for the enrollments will settle claims.
127	Where should the customer approach for non-settlement of claims?	Customer need to approach any nearest branch of the bank in case of need. Customer may also send mail to sssclaims@canarabank.com for any grievance or complaint.
128	Where should customer need to contact for any complaint regarding PMJJBY and PMSBY?	Customer has to contact nearest of the amalgamated bank branch. He can also send mail to insurancecomplaints@canarabank.com for any complaints regarding PMJJBY and PMSBY.

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129	Which are the insurance companies offering PMJJBY and PMSBY services ?	Currently Canara Bank is tied up with M/s Canara HSBCOBC Life Insurance Co for PMJJBY and M/s Bajaj Allianz General Insurance Co for PMSBY. These companies will continue to offer services under PMJJBY & PMSBY for the amalgamated bank's customers.