

SAVINGS BANK PRODUCT WISE – CBOA PROMOTION MATERIALS

PROUDTS	FEATURES
SAVINGS BANK GENERAL (101)	<ul style="list-style-type: none"> ☑ Individuals, joint accounts max.4 members, Minors of age 10 years age can open self operated account; ☑ ROI – 4% and 3.5 % according to the maintenance of Average Minimum Balance (AMB)(Quarterly interest payment on 1 st day of February, May, August and November) ☑ Average monthly balance (AMB) with or without cheque book is Rs.1000/- (metro, urban, semi urban) and Rs.500/- (rural) ☑ 20 leaves cheque book free in a calendar year, beyond 20 L Rs.3 per leaf for metro/urban/semi urban individuals and Rs.2.50 for rural individuals, ☑ Annual fee of Rs.100 plus GST per debit card ☑ 2 free DD's upto Rs.25000/- based on previous month AMB, for new accounts Rs.10000/- can be issued free of charges, to be permitted by Branch incharge ☑ TOD upto Rs 10000/- upon satisfactory dealings for 6 six months (Scale IV and above can permit)
CANARA BASIC SAVING BANK DEPOSIT ACCOUNT (BSBDA) (108)	<ul style="list-style-type: none"> ☑ Individuals, joint accounts max.4 members ☑ No requirement of Average monthly balance ☑ Maximum 4 withdrawals per month including ATM withdrawals ☑ Need based cheque book issue, Maximum 5 cheque books of 10 leaves can be issued in a year ☑ No annual fees for ATM cards ☑ BSBDA account holder will not be eligible to open any other savings bank products in the bank ☑ If a customer has any other existing Savings Bank Deposit account in the Bank, he/she will be required to close it within 30 days from the date of opening a Canara Basic Savings Bank ☑ Related Circulars (11/2006, 107/2006, 185/2006, 187/2006, 233/2006, 351/2010, 18/2013, 597/2013)
SB CANARA CHAMP DEPOSIT SCHEME (109)	<ul style="list-style-type: none"> ☑ Scheme for Children below the age of 12 years ☑ Initial deposit can be any nominal amount with a minimum of Rs.100/- ☑ Minimum 2 credits in a half year, aggregating Rs. 500/- in Rural/Semi-Urban and Rs.1000/- in Urban/Metro excluding interest have to be made. ☑ No penalty for non maintenance of minimum balance ☑ Transfer of balance, in the account, in excess of Rs.5000/- for opening Kamadhenu Deposit upon the request of the account holder is permitted. The proceeds of the Kamadhenu Deposit upon maturity/closed before maturity has to be credited back to the SB Canara Champ Account. The KDR should be only in the name of minor represented by the guardian. ☑ Cheque books are not issued under the scheme ☑ Joint accounts cannot be opened under the scheme ☑ Conversion of the account into regular SB account after the child attains majority ☑ A/c holder is eligible for EL if no withdrawals are there in SB till 10+2 education of child

SAVINGS BANK PRODUCT WISE – CBOA PROMOTION MATERIALS

	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Free collection of cheques upto Rs.25,000/- gifted to child <input checked="" type="checkbox"/> Nomination & net banking facility available <input checked="" type="checkbox"/> Related circulars (303/2006, 107/2007, 509/2014)
CANARA JEEVAN DHARA (110)	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Account can be opened by senior citizens and pensioners <input checked="" type="checkbox"/> Minimum balance – NIL, 2 NEFT/RTGS free, free debit card <input checked="" type="checkbox"/> Loan under Canara Pension scheme upto 15 times of monthly pension, max Rs.3 lacs or Temporary Overdraft facility up to 50% of previous month pension on request after 15 days from last pension credit <input checked="" type="checkbox"/> Free personalised cheque book (60 leaves per annum) <input checked="" type="checkbox"/> PAIS- Up to Rs. 2 lakhs covered subject to : a. Maintaining Pension Account with us or b. Maintaining average minimum balance of `20000/= previous year on anniversary date. For all the accounts opened under the product code during the month, cover will be available from 1st of succeeding month subject to fulfillment of above criteria. Initially cover will be available only for accounts opened with pension account with us. The coverage as per criteria (b) above will be available from the 1st of succeeding month of completion of one year from date of opening the account. <input checked="" type="checkbox"/> Reverse Mortgage loan facility as per norm. <input checked="" type="checkbox"/> CIR (2/2014, 155/2014)
CANARA JUNIOR SAVINGS ACCOUNT (120)	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Account can be opened only MINOR STUDENTS aged above 10 years up to 18 years <input checked="" type="checkbox"/> Declaration to be obtained from parent / guardian <input checked="" type="checkbox"/> Total Debit Transaction limit per month Rs.10000/- including maximum monthly withdrawal limit by using Debit Card is Rs.5000/- <input checked="" type="checkbox"/> Total Credit in such accounts should not exceed Rs.1 lakh per annum <input checked="" type="checkbox"/> Balance in the account not to exceed Rs.50000/- at any point of time <input checked="" type="checkbox"/> Free fund transfer to colleges/educational institutions by way of DD or NEFT/RTGS (Cir 252/2013). <input checked="" type="checkbox"/> Related circulars (602/2014)
CANARA SMALL SAVINGS BANK ACCOUNT (127)	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Account can be opened without any introduction from existing customers and without mandatorily providing KYC documents <input checked="" type="checkbox"/> Account can be opened on production of self attested photograph and affixation of signature/thumb impression in bank official's presence <input checked="" type="checkbox"/> Valid for 12 months, which may be extended by another 12 months, if customer provides proof of having applied for an OVD <input checked="" type="checkbox"/> Balance should not exceed Rs.50000/- <input checked="" type="checkbox"/> The aggregate of all credits in a financial year does not exceed Rs.100000/- <input checked="" type="checkbox"/> The aggregate of all withdrawals and transfers in a month does not exceed Rs.10000/- <input checked="" type="checkbox"/> No stipulation of initial deposit and minimum balance <input checked="" type="checkbox"/> No charges for non operation or activation of inoperative Canara small SB account <input checked="" type="checkbox"/> Inbuilt overdraft facility Rs.5000/- only to PMJDY accounts after six months of

SAVINGS BANK PRODUCT WISE – CBOA PROMOTION MATERIALS

	<p>satisfactory dealings</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> Related circulars (395/2012, 396/2012, 18/2013, 597/2013)
CANARA NSIGSE SAVINGS BANK ACCOUNT (128)	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Account can be opened by the girl child belonging to SC/ST communities in secondary school. <input checked="" type="checkbox"/> Objective of this scheme is to reduce school dropout and to promote enrolment of girl child belonging to SC/ST students in secondary school. <input checked="" type="checkbox"/> The amount of incentive will be released to the State/UT Governments for depositing the same as a Fixed Deposit in favour of the eligible girls. However, a Savings Bank account under the subject product code is to be first opened and the account number is to be furnished to the implementing agencies. The amount of incentive is ` 3000/- and the term/ period of the deposit may be counted from the date of deposit to the date on which the girl child attains the age of 18 years. No premature withdrawal will be allowed. <input checked="" type="checkbox"/> To draw the matured amount, the beneficiary has to pass class X board examination successfully <input checked="" type="checkbox"/> CIR (19/2013).
CANARA SB GEN-Y (129)	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Account can be opened for students of identified Premier Educational Institutions <input checked="" type="checkbox"/> Circle Head is now empowered to approve Premier Educational Institutions <input checked="" type="checkbox"/> Initial Balance- Nil, Min Balance- Nil, Welcome Kit Will be given, Debit Card-Free <input checked="" type="checkbox"/> Credit Card with free personal accident insurance coverage. Canara Global Gold Card will be issued. Minimum income Rs.2 lacs and above First year free of charge Limit is Rs.1 Lac <input checked="" type="checkbox"/> Circular no. 503/2013
CANARA SAVINGS BANK DEFENCE ACCOUNT (130)	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Account can be opened by armed forces and para military forces <input checked="" type="checkbox"/> 3 variants SILVER, PLATINUM AND GOLD <input checked="" type="checkbox"/> Minimum balance – NIL, Free Debit Card, Unlimited personalized cheques, RTGS/NEFT free, defence Personnel Loan, free Demat A/c opening. <input checked="" type="checkbox"/> Personal Accident Insurance Cover of Rs 3 lacs to Silver variants and Rs 5 Lacs cover to gold and Platinum cover is available. <input checked="" type="checkbox"/> A bundle of services like Health Insurance at concessional premium, Free Accident Insurance Cover etc are offered. <input checked="" type="checkbox"/> Defence Personal Loan- All Account holders under Canara Defence SB Account who have not availed Canara Budget Loan and whose salary is regularly credited for not less than 2 months continuously in the account. <input checked="" type="checkbox"/> Quantum- 3 months Net Take Home Salary based on previous month's payslip. To be repaid in 12 EMI. <input checked="" type="checkbox"/> CIR (3/2014, 156/2014)
CANARA PAYROLL PACKAGE SAVINGS BANK ACCOUNT (131)	<ul style="list-style-type: none"> <input checked="" type="checkbox"/> All employees of a firm / company with minimum 25 employees, with standing over one year are eligible to open account under this product. Salary Mandate is required. <input checked="" type="checkbox"/> Platinum Debit Card ATM withdrawal limit at ATMs up to Rs.50, 000/- in our Bank ATMs. Free Personal Accidental Death Insurance Cover available for risk of death due to accident by road / air for self and also for spouse ranging between Rs.2 lakhs to Rs.8 lakhs and other inbuilt benefits

SAVINGS BANK PRODUCT WISE – CBOA PROMOTION MATERIALS

	<ul style="list-style-type: none"> ☑ Temporary overdrawing allowed up to 50% of net salary with terms and conditions ☑ 50% concessions in processing charges on Retail Loans ☑ Minimum monthly average balance of Rs.1000/- from the month succeeding the opening of the account. Rs.100/- per annum to be collected for non maintenance of minimum balance. ☑ Free Personalised/non-Personalised up to 200 leaves per annum. ☑ Credit Card will be issued free of charges, credit limit based on annual income. ☑ Two DDs free (per month) up to the net salary credit received during the previous month, RTGS/NEFT Free. ☑ TOD can be permitted after the account completes 6 months from date of opening with satisfactory dealings. Duration - 15 days, maximum- two times/year. ☑ CIR (148/2014)
CANARA SB POWER PLUS ACCOUNT(132)	<ul style="list-style-type: none"> ☑ Quarterly average balance of Rs.1 lakh and above ☑ Account can be opened with zero balance .In case of non-maintenance of minimum balance, a penalty of Rs. 250/- per quarter will be levied till regularization ☑ Free personalised cheque book 300 leaves per annum, Platinum debit card with cash withdrawal limit of Rs.50000/- and personal accident death insurance` ☑ Credit Card : First year free of charge.Personal accident insurance (death only) available upto Rs. 2 lacs to Rs. 8 lacs for self/spouse. ☑ Auto sweep-in and sweep-out can be carried out as per customers' choice /request for balance beyond Rs.1 lac. ☑ A/C closer charges Rs.1000 penalty + service charges ☑ Product Code – 133 – for Canara SB Power Plus – NRE ☑ Product Code – 134 – for Canara SB Power Plus – NRO ☑ Related Circulars (163/2014, 534/2014, 1/2015)
CANARA GALAXY (136)	<ul style="list-style-type: none"> ☑ Combination of SB, DEMAT and OLT account ☑ No initial deposit / minimum monthly balance ☑ Waiver of AMC on Demat A/c ,SMS,NEFT ,RTGS charges from A/c opening stage ☑ Freebies would be extended where the average monthly balance is Rs. 50000/- & above (SMS/NEFT/ RTGS) & where the average annual balance is Rs.50000/- & above(AMC on Demat /Insurance/Debit/Credit Card). ☑ Personal Insurance (Accidental death) cover of Rs.500000/- is extended free of cost. Renewal of insurance is subject to maintenance of average annual balance of Rs.50000/-
CANARA MAHILA	<ul style="list-style-type: none"> ☑ Account can be opened under any of the existing relevant SB Product Codes. ☑ Net Banking / Mobile Banking Facility Free

SAVINGS BANK PRODUCT WISE – CBOA PROMOTION MATERIALS

ACCOUNT	<ul style="list-style-type: none"><input checked="" type="checkbox"/> Cheque Book Facility. Name printed cheques available<input checked="" type="checkbox"/> Credit Card free with limit based on personal annual income. Personal Accident Death Insurance Cover ranging from Rs.2 lacs to Rs.8 lacs to self and spouse available with the Credit Card<input checked="" type="checkbox"/> E-donation to Religious Institutions/Trusts free of cost , E-Info Book Facility in multi-language<input checked="" type="checkbox"/> Standing Instructions Free<input checked="" type="checkbox"/> Demat Account opening of Demat Account with concession of 10% in charges.<input checked="" type="checkbox"/> Online Trading Account available<input checked="" type="checkbox"/> CIR (263/2014)
---------	--