



**CANARA BANK OFFICERS' ASSOCIATION
PROMOTION STUDY MATERIAL – 2018**

TECHNOLOGY PRODUCTS

1. Debit card
2. Credit card
3. m-Serve
4. Internet Banking
5. Mobile Banking
6. ATM
7. E-Infobook
8. Canara m-Wallet
9. Canara P-Serve
10. Canara Easy Cash
11. Visa Money transfer
12. TAB Banking
13. Missed call services
14. RTGS/NEFT
15. Online SB opening
16. Cash Deposit Machine
17. SFMS/XMM
18. e-Trading (OLT)
19. Canara Tech support for CBS queries
20. EMPOWER – UPI
21. CLAPS
22. Bharat Bill Payment System (BBPS)
23. BHARAT QR
24. BHIM AADHAAR POS
25. Software/ Hardware/ Network
26. Prevention of fraud in Credit/Debit cards
27. CYBER SECURITY– Secure use of information assets



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DEBIT CARDS

Our debit cards may be issued in association with VISA, MASTER and NPCI. There are two variants

- Personalised (Name embossed) and
- Non personalized card.

Varients

- Classic
- Standard
- Elite
- Platinum

Bank shall issue Debit cards enabled for domestic usage, ie Within India. Domestic Cards shall be issued with magnetic stripe or EMV compliant Chip and PIN.

International Debit Cards are issued with EMV compliant Chip and PIN. These cards are valid for global usage and will be issued only on special request by the applicant.

Eligibility

Canara Bank Debit Card facility can be offered to customers under SB, Current and OD accounts. Canara Bank Debit Cards can be issued to:

- Individual accounts.
- Joint account with operation severally.
- Joint account with operation jointly with two joint signatories
- Employees including those under suspension, ex-employees
- P.A.Holder / holder of mandate
- Non resident Indian(NRI)
- Minor Students who are aged above 10 years.
- Issuance of Canara Bank Debit Cards only on a case to case basis on the recommendation of the circle can be considered in the following cases:
 - Authorised person/s of clubs,
 - Associations (Regd./unregistered),
 - Charitable and Religious institutions,Trusts,
 - Local Bodies,
 - Partnership firms,
 - Public and Private Ltd company,
 - Societies (Regd.orunregistered), Clubs
 - Provident fund account provided the operational condition is severally in case there is more than one authorized person to operate the account.

For issue of Platinum variant Debit Card , Customers should have quarterly balance of Rs.1 lakh and above in SB/CA or existing Debit Card holders who have used the Debit card for purchases totally to the tune of Rs.50000/- and above during the previous 12 months.

IneligibleAccounts:



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The following accounts are not eligible for the Canara Bank Debit Card facility:

- **Joint Accounts where operation condition is 'Jointly' with more than two joint signatories.**
- Accounts of minors other than students and Minor Students aged 10 years & below.
- Accounts under Garnishee/attachment orders or which are subject to litigation/dispute.
- Encumbered accounts.
- Overdraft accounts with inventory limits like Cash Credit Accounts and other Loan Accounts.

Validity:

The validity period for all Domestic Magnetic stripe Cards is maximum 10 (**TEN**) years from the month of issue.

The issue and expiry months are printed on the face of the card just below the Card number. The card is valid from the first day of the month of issue till the last day of the month of Expiry. For EMV DebitCards, the validity period shall be 5 years from the month of issue.

Limit for Withdrawal:

The following will be the maximum daily limits for different types of transactions. The limits may vary depending upon the variants of Debit Card as product feature.

ATM cash withdrawal : Any number of transactions with a per day per card limit of Rs.40,000 for Standard /Classic Variant/Elite variant & Rs.50,000.00 for Platinum variant.

Purchases at Merchant locations through POS/Internet: Any number of transactions per day per card subject to a maximum of Rs.1,00,000 for Standard/Classic/Elite Variant & Rs.200000 for platinum variant.

Cash withdrawals through EDCs : Any number of transactions with a per day per Card limit of Rs.1000. The cash withdrawal shall be in multiples of Rs.100/-only.

The card number will be of 16 digits in indent printing. The first 6 digits represent Bank's Identification Number (BIN). The next 4 digits will be the branch DPCODE. The next 5 digits will be the running sequence of the card for the branch. This numbering scheme allows for upto 99,999 cards per branch. The last is the Check Digit number. Cardholder's Name appears next except in Non-personalised card. This will be indent-printed on the front of the card with a maximum of 19 characters.

Withdrawals by using other bank ATMs : First SB transactions (Financial & Non financial put together) per month free of cost. Each withdrawal is restricted to Rs.10,000/-. Beyond 5 transactions, charges of Rs.20/- per financial transaction and Rs.10/- per non financial transaction are charged, service tax extra.



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Annual fee for Debit Cards will be collected centrally and annual fee along with applicable service tax be levied on completion of 12 months of the date of linking the card in CBS and thereafter on every anniversary date of linking the card in CBS.

Annual fee for Platinum Debit Card is waived..

Renewal:

Auto renewal on expiry of cards shall be extended only for active cards i.e. cards used atleast once for financial/Non-financial transaction for the last 1 year. Since renewals of personalized cards are automated, the branch should inform the card Division one month prior to the date of expiry of the Validity period of the card duly mentioning, the valid card number, in case the card is not to be renewed.

Issuance of RuPay Debit card to customer already owning VISA/MASTER debitcard in the same customer ID

Primary Debit card shall be issued as per our existing procedure – RuPay Debitcards by default and VISA/Master Card Debit card as per option of the customer. Second Debit card shall be issued to card holders who already own a VISA/MASTERCARD Debit card only, on specific request. This card is issued in association with National Payment Corporation of India (NPCI). RuPay debit card can be used in India only.

Canara Bank RuPay Debit Cardholders can make use of ATMs and POSEDC machines installed at our / bank branches to draw cash upto per day limit subject to available clear balance in the account, wherever RuPay Logo is displayed.

Second Debit card will be a pre-activated card (linking of second Debit card is not provisioned in CBS). Hotlisting the second Debit card is to be done at ATM switch only, Annual charges & hotlisting charges are to be collected manually.

Complementary Insurance cover of Maximum of Rs.1 lakh for RuPay Classic Card and Rs.2 Lakhs for RuPay Platinum Card available, for those who have performed minimum one successful transaction at any channel in last 90 days prior to incident.

Customer can use both the Debit Cards in all channels within the per day limit stipulated for the main Card.Eg. Customer issued with two Debit cards (One VISA/Master Card and second RuPay with BIN 607405) can withdrawRs 40,000/-through our Bank ATM and Rs1,00,000 through POS.

DESTRUCTION OF CARDS:

A Card once issued or cards hotlisted may have to be destroyed due to any one of the following reasons: Cards getting damaged
Cards already reported lost/stolen (already hotlisted)



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The personalised cards received and not delivered to the customer for more than 3 months have to be destroyed at the branch level.

Non Personalised Debit Card

Similar to our Debitcards but validity is 10 years. Name of Cardholder does not appear on the Card. Card is issued in association with VISA. Available at all branches except rural branches, where issued only on recommendations of Circle Office.

NP card can be issued to existing eligible accounts and also new accounts. If customer requests for Personalised card before the expiry of Non Personalised card, the same can be issued by charging service charge of Rs.100/-.

Canara Campus Card

CCC is an identity-cum-Debit Card. Issued in association with School or College. Students of age above 13 years and above studying in particular institution where an MOU has been entered into and who has opened CBS account with our Bank can be issued with CCCard. CCCard can be used as any other Debit card for withdrawing money in ATM, for purchases at Point of Sale.

Canara Gift Card

It works in the same principles of a Debit Card. The value of the card is paid to the Bank by the applicant upfront. Issued in affiliation with VISA International, acceptable all over India/Nepal where VISA logo is displayed. Available in the denominations of Rs.500/-, Rs.1000/-, Rs.2000/- and Rs.5000/-. Valid for one year. Month and year of card validity will be printed on the card. Gift Card can be printed only at Point of sale. Cash cannot be withdrawn from ATM, however, balance can be checked at ATMs at free of cost.

Gift Card can be issued by debit to customer's accounts only to comply with the KYC/AML requirements.

Canara Bank RuPay Platinum Debit Card

Eligibility:

Customers having average quarterly balance of Rs.50,000/- and above in existing S.B/CA or with balance of Rs.50,000/- and above in new S.B/CA (less than three months)

Canara Power plus accounts and Canara Galaxy Accounts

Existing Debit card holders who have purchased to the tune of Rs.50,000/- and above during the last 12 months.

Annual fee waived. No card inactivity fee, if card is used for min purchase of Rs.50,000/- p.a during the year or min average annual balance of Rs.50,000/- is maintained in the account during the year.

Per day Cash withdrawal limit Rs.50,000/- and purchase limit Rs.2 lakhs.

Complimentary insurance cover upto 2 lakhs against risk of death or permanent disability due to accident extended by NPCI.



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Complimentary insurance cover

- That due to air accident self – 8 lakhs; spouse 4 lakhs
- Death due to other than air accident self 4 lakhs; spouse 2 lakhs
 - Offers extended by NPCI
 - Concierge services lounge access, cash back on utility bills, zero fuel surcharge, accelerated merchant discounts, IRCTC – Rs.25/- off on transaction of Rs.300/- and above – 1 transaction a month.
 - Benefits to the bank earns 15 BPS more as issuer interchange for every transaction.
 - Low transaction costs and low per card fee payable by the bank to card associations.

CANARA INTERNATIONAL PREPAID TRAVEL CARD

Canara Bank International Prepaid Travel Card is a multi currency forex prepaid card with facility to load seven currencies viz. USD, EURO, GBP, AUD, SGD, CAD & AED in a single card with reloadable option till the validity of the card.

Non-personalized EMV CHIP card with PIN/Signature having a validity period of 5 years. The card will be issued at select branches designated for the purpose only to Canara Bank customers. Presently all FDs, PCBs and Overseas branches are authorized to issue cards, to begin with.

Maximum amount of load per individual during a calendar year shall be as per the RBI/FEMA guidelines for the purpose. (Maximum Limit under Liberalised Remittance Scheme (LRS) increased from USD 125,000 to USD 250,000 per financial year.-222/2016)

A web package (ECS package) will be provided to the designated branches for issuance, activation, loading, reloading, refund & cancellation of the card.

10 USD or equivalent in other currency from the Card load will be blocked as a buffer for shortfall amount if any on account of TIP adjustment at service outlets

The Canara International Prepaid Travel Card kit contains two cards & respective PIN mailers.

One is primary card & the second one is Back up card. In case the cardholder lose/misplace the primary card or the primary card is damaged, the Backup card can be activated through ECS package/or calling call centre/by logging in to the Customer portal provided in our Bank's website.

Card re-load can be done only through the designated centers' which are authorized for card issuance



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Cardholders can retain the unspent foreign exchange in the card up to USD 2000 or its equivalent in other currency for future trips till expiry of the card, as per extant FEMA guidelines. Unspent currency in the card in excess of USD 2000 or its equivalent in other currencies need to be surrendered within 180 days of arriving in India

Customer Care: Call centre with Toll free number 1800 425 0018 available for all the services related to this card product like balance enquiry, hotlisting, additional card activation, transaction related queries etc. E mail Id is tarvelcard@canarabank.com

CANARA BANK BUSINESS DEBIT CARD

Canara Bank BUSINESS DEBIT CARD is a premium variant of Debit Card issued in association with Master Card with Bank Identification (BIN) Number 529819. This is an EMVCHIP card which provides added security against skimming and cloning. Transactions are PIN authenticated and hence safer & secure. Business Debit Cards are enabled for Global usage.

Features :

- Meant for our SME segments
- The card is issued with distinct design.
- Issued in association with MasterCard under BIN 529819
- EMV CHIP card with PIN based authentication
- Valid for Global usage
- Non photo card.
- Valid for 10 years.
- No entry fee & Annual fee. However, in activity fee of Rs300/- will be charged where the annual card turn over for purchases does not reach minimum Rs50,000/-. 20% variation shall be considered for giving relaxation for levying inactivity fee. (Levy of inactivity fee is put under moratorium for a period of first three years from the date of launch of this product viz till 25.02.2018)
- Purchase limit upto Rs.2 lakhs per day.
- ATM cash withdrawal limit of Rs.50,000/- per day
- Rewards point @ one point for every purchase of Rs100/ Rupee equivalent of one point is Rs0.50.
Minimum single ticket purchase shall be Rs10,000/- to be eligible for Rewards point.

Eligibility:

Current Account and Overdraft Account with constitution 'Individual & Proprietorship' only.

IneligibleAccounts

- Encumbered Accounts: Overdraft accounts with inventory Limits like Cash Credit Accounts & other loan accounts.



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- Accounts of Minors
- Accounts under Garnishee/attachment orders or which are subject to litigation/dispute.

Charges:

The following charges are applicable for Canara Bank Business Debit Card

- Enrollment fee–NIL
- Annual Fee–NIL
- Hotlist/duplicate card on account of loss of card–`150
- Replacement Card–`50
- Card Inactivity fee :Rs300/- will be charged,if the minimum annual card turn over for purchases is less than Rs50,000/-20% variation shall be considered for giving relaxation for levying inactivity fee.(Levy of inactivity fee is put under moratorium for a period of first three years from the date of launch of this product viz till 25.02.2018)
- Balance Enquiry/Transaction at other Bank ATMs: As per RBI/respective Bank's guidelines.
- Charges for request for copy of charge slip:
 - For transaction at our Merchant Establishments : Rs100/-
 - For transaction at other Banks Merchants : Actual cost with a minimum of Rs100/-
 - For transaction abroad : Actual Cost
- Cash withdrawal at Point of Sale

Complementary Insurance Cover:

Lost Card liability upto : 5 lakhs covered from the time of intimation to the Bank, in excess of 1% of the claim amount or Rs2000 which is higher.

Misuse of Counterfeit Cards for Internet Banking : Upto`20,000.

Misuse of Counterfeit Cards for Purchase of Air Tickets on the Internet Banking :Upto`50,000

Risk of Death due to Accident–Air Cardholder :8.00 lakhs Spouse : 4.00 lakhs

Risk of Death due to Accident–Others Cardholder :4.00 lakhs Spouse: 2.00 lakhs

Purchase Protection : 0.25 lakh, Baggage insurance : 0.25 lakh

Increased ATM cash withdrawal Limit:

ATM cash withdrawal limits : 50000 per day.(This is applicable in Canara Bank ATMs only.

In other Bank ATMs, cash withdrawal Limit stipulated by RBI shall hold good,which is presently Rs10,000/-).

Increased Daily Purchase Limit:

Purchase Limit for Canara Bank Business DebitCardis : 2 lakhs per day. No restriction regarding number of transactions.



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CANARA PREPAID CARD

In the post-demonetization scenario, Government of India has directed Banks to Issue Pre-Loaded Cash Cards / Gift Cards / Other Prepaid Instruments

These are easy way of converting cash transactions to cashless transactions and safer than using Debit / Credit Card, at Point of Sale (POS) and Internet.

Our Bank has come out three variants of Prepaid Cards:

1. Canara Prepaid Card – Reloadable – **“Canara Classic Prepaid Card”**
2. Canara Prepaid Card – Reloadable - **“Canara Gold Prepaid Card”**
3. Canara Prepaid Card – Non Reloadable – **“Canara Gift Card”**

Prepaid Cards will have various dimensions of usage and scope for marketing. It can be issued as payroll cards, Domestic Travel Card, POS / Internet Shopping Card, Toll Fee Card, Cards for periodical payments like Employee Benefit by Corporates / Other Institutions and Government Benefits by Government Departments, Fleet Cards by Travel Companies etc.

CARD FEATURES :

- The cards will be personalised / Non-personalised Magstripe based Card with PIN. PIN can be physical PIN Mailer.
- The Card will be issued to our Customers only. In case of Corporates / Government Departments / Institutions / Organizations who would be issuing the same to their employees/ beneficiaries have to furnish the list with details with KYC documents.
- The purchaser account should be fully compliant with KYC/AML/CFT compliant as per extant guidelines for issue of the Prepaid Card.
- Validity : Maximum - 3 years / Gift Card Maximum - 1 year. Cards will be issued with minimum un-expired period of 6 months.
- Card will be issued in association with NPCI / VISA / MasterCard respectively as RuPay/ VISA / MasterCard Cards.
- Card is meant only for domestic usage only and denominated & settled in INR only Maximum Load/ Reload cannot exceed maximum balance stipulated for the category of the card
- Card will be activated on first load of amount. Load / Reload can be through debit to operative account / through ATMs using Debit Card, Credit Card / Internet Banking / Mobile Banking.
- Transfer from prepaid card to card holders' operative account through which it was purchased is permitted.
- Card will be issued through Branches.
- No interest is payable on balances held in prepaid card account.
- Waiver of Issue / Load / Reload Charges for all our Staff members
- Prepaid Cards can be issued to Employers such as unlisted Corporates / Partnership firms / sole proprietorship / public organizations like municipal corporations, urban local bodies etc.



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- Verification of identity of the staff /employees / contract workers, etc shall be the responsibility of the concerned 'employer'.
- Branch has to obtain complete list of such employees / workers / beneficiaries to whom card is intended to be issued with Photo, copy of KYC document or Identify Proof of employees, Employee Address, Date of Birth, Mobile Number. The list of beneficiaries are to be obtained from the Corporates / Employers, in a specified format provided in Canner
- The details are to be updated in SAS package during activation / first load by uploading the relative file.
- Load / Reload instruction to be given by the authorised signatory of such Corporates etc / employer as available in Bank's record.

Parameters	Canara Prepaid Card – Classic- Reloadable – Semi-Closed	Canara Prepaid Card – Gold Purpose Reloadable – Open System	Canara Gift Card – Gift Card – Non Reloadable
Purpose / scope	Utility Bill Payment / Meal Card / Travel / Toll etc	Payroll / DBT / EBT / Fleet / Incentive / Shopping etc	Gift / Corporate Incentive etc
Minimum Amount / Load Amount	No Minimum. Can be issued with zero balance initially.	Rs. 100	Rs. 500
Maximum balance / load Amount/ Reload Amount	Rs. 10000	Rs. 50000	Rs. 10000
In multiples of	Rs.100	Rs.100 (for other than DBT / MNREGA etc in which case it will be Rs.1/-	Rs.1
Usage Point	POS & e-Commerce, Fund Transfer to Card holders' operative account	POS, e-Commerce and Cash Withdrawal at ATMs/POS and Transfer to card holders' operative account	POS & e-Commerce. No Cash Withdrawal
Cash Withdrawal Limit ATMs	Minimum Rs.100 Maximum : up to balance in the Card in multiples of Rs.100	For Cash Withdrawal Rs.40,000/- per day in our Bank ATMs and as per respective Bank limit in other Bank ATMs. Minimum Rs.100 and in multiples of Rs.100 only	Not Allowed
Cash Withdrawal	Maximum Withdrawal Amount: Rs.1000/	Maximum Withdrawal Amount: Rs.1000/2000	Not Allowed



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at POS	2000 at Teir I to II Centers / III to VI Centers respectively.	at Teir I to II Centers / III to VI Centers respectively.	
Issue Charges	Rs.25/- Plus Stax	Rs.100/- Plus Stax	Rs.25/- Plus Stax
Load / Reload Charges	Rs.10 Plus Stax	Rs.20 Plus Stax	Rs.10 Plus Stax No Reload Permitted
Charges for cancellation/Hot listing during tenure of card and Redemption after expiry	Rs.50+Stax	Rs.50+Stax	Rs.50+Stax
Cash Withdrawal at our Bank ATMs	Free	Free	Not Applicable
Cash Withdrawal at other Bank ATMs beyond 3/5 financial / non-financial transactions	Rs.10/- for nonfinancial Transactions Rs.20/- for Financial Transactions	Rs.10/- for non-financial Transactions Rs.20/- for Financial Transactions	Not Applicable
Cash Withdrawal at POS	1% of the Transaction Amount	1% of the Transaction Amount	Not Applicable

CREDIT CARD

Credit Card is a payment instrument. The Plastic Card is used to settle the payment between payer and payee. Instead of settling mutual claims in cash the plastic card is swiped to settle the claims. By swiping the card, the payer's account is debited and payee's account is credited.

We have at present the following Credit Card variants:

- 1.Canara Classic/Standard Credit Cards under VISA/Master Card banner
- 2.Canara Gold Credit Card under VISA/Master Card banner
- 3.Canara SecuredCredit Card (Classic/standard & Gold variants)

Though there is an element of credit in Credit Card, Credit Card is not equated with lending as is understood in banking circles. It is only a payment on account and receivable. The credit is only for a short period of 20-50 days. In the event of non-payment of card dues, the account receivable is considered as a debt.



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All the transactions on a Credit Card are accounted in an account called Credit Card Account. The Credit Card Account is internally linked to the plastic Card issued. The Credit Card is akin to a cheque book issued to an overdraft account. Invalidation of a credit card does not close the account. Even though the operation on the plastic card is suspended/stopped, the liability of the cardholder continues till it is closed by payment/compromise/write-off etc.

Credit Card business is subject to regulations by Reserve Bank of India. Where Credit Cards are issued in association with Visa, MasterCard, NPCI, etc. the Card Division shall also comply with the guidelines not in consistent with industry norms and regulatory guidelines. Card Division shall comply with all regulatory guidelines issued by the competent authority from time to time.

DomesticCreditCards / InternationalCreditCards:

Bank may issue EMV/Magstripe Credit cards with domestic usage, i.e, within India. International Credit Cards are issued with EMV compliant Chip and PIN only on specific request of applicant. These cards are valid for global usage.

Issue of Variants of Credit Cards

Card Division may issue different variants of Credit Cards depending upon the income criteria and segments of customers and collaterals offered. The Division may issue Proprietary Cards, Cards in association with international associations like Visa, MasterCard etc., and national entities like National Payment Corporation of India (NPCI), etc. The segments of customers may be Individuals, Corporates and other entities.

The Card Division may issue add on cards on request by the Principal Cardholder. The transactions done on the Addon Card are accounted to the Principal Cardholder and shall be included in the Principal Cardholder's Billing Statement. The Principal Cardholder may fix separate card limit to the add-on cardholder within the card limit permitted to the Principal Card.

The Bank may issue Credit Cards with different flavours like Classic, Standard, Silver, Gold, Platinum, Signature, World etc. to suit to the different segments of the customers.

Eligibility:

For issue of Credit Card to individuals, the Gross Income is the main criterion.

Individuals:

- a) Independent income with a minimum of Rs.1 lakh per annum for Classic/Standard Cards & Rs.2 Lac per Annum for GoldCard.
- b) Certain Individuals viz., retirees not drawing pension, even though being eligible from point of view of income Criteria on account of Agriculture Income/Interest Income out of theTerm Deposits held by them but unable to produce any tangible proof of income such as ITAO/IT Returns, can be considered for sanctioning appropriate Credit Card limit at the



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- absolute discretion of the sanctioning authority based on the Interest Income certificate produced by them
- c) For persons not having Income Proof, another variant of Credit Card introduced i.e. Secured Credit Card against Security of Term Deposit (KD and FD) where the Credit Limit is 75% of the ledger balance for KDR and 75% of the Principal Amount for FDR.
 - d) Satisfactory dealings and credit worthiness.
 - e) For Non customers-Credit worthiness to be ensured and KYC norms. i.e., proper identification and address proof, to be complied with.
 - f) Satisfactory Credit Information Report from agencies like CIBIL and other Credit Information Agency approved by RBI.
 - g) PAN
 - h) Mobile Number

Corporate:

Credit Cards to corporate are issued to our customers only duly complying with KYC Norms.

Borrowers: With Standard 1 and Standard 2 status.

Non- Borrowers: Creditworthiness to be ensured and must have 12 months satisfactory dealings.

In exceptional cases, wherever it is practically difficult to obtain prescribed/formal income proof, the same may be waived on case-to-case basis by the DGM, Card Division, Transaction Banking Wing, Head Office duly quoting the reasons and subject to confirmation of income by the Branch.

In case of non-individuals like Companies, Trusts, Clubs and associations, the relevant documents like Memorandum of Association, Articles of Association, Certificate of incorporation, Certificate of Commencement of Business, Board Resolution, Trust Deed, Rules and by-laws of Clubs etc are to be obtained and reviewed wherever applicable.

NRI Nationals:

Applicant should be an Indian Passport holder. The applicant should give an undertaking to the Bank that if he/she ceases to be an Indian Passport holder, he/she will surrender the card to the Bank without fail.

The applicant should maintain an NRE/NRO account with our Bank. The Settlement of Credit Card dues and charges should be to the debit of NRE/NRO account. The Settlement of credit card dues to the debit of NRO rupee account/NRE accounts to the extent of card limit for use of credit cards issued by Banks in India is subject to the conditions for use of the international credit cards by residents.

Besides giving their overseas address, local address in India should necessarily be provided. In case of NRIs, the cash withdrawal limit is fixed at Rs.50,000/- per month subject to 50% of the Card limit.



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The limit will be available to the main card holder only. Add-on cardholders will not be eligible for cash withdrawal facility. ATM facility will also not be extended to add-on cardholders.

Foreign Nationals:

Though, there is no bar on issue of credit cards to Foreign Nationals residing in India provided the dues are cleared out of repatriable funds, it may not be advisable to issue credit cards to tourists or any other foreign nationals visiting India for a short period for obvious reasons. With introduction of FEMA, 1999 the accounts opened by foreign nationals who are resident in India are treated as resident accounts. Such accounts are at par with other resident rupee accounts. In view of the above, Branches may consider issuing Domestic Credit card on the basis of merits of each case, after assessing the credit risk.

Staff Members

Staff Members should have a minimum annual gross income of Rs.60000/- and minimum net take home salary of not less than Rs.4000/- p.m. For arriving at the net take home salary, repayment towards housing loan may be added back to the salary.

Drawing reports from CIBIL:

Generation of CIBIL is not mandatory upto Rs.1 lakh of Card limit in case of Individuals. In all cases, beyond Rs 1 lakh of Card limit, the Sanctioning Authority shall draw CIR from CIBIL before permitting issue of Credit Cards and at the time of enhancement of Credit Card limit. Where CIBIL rating is more than or equal to 700, the application may be sanctioned by the respective sanctioning authority. Where the CIBIL rating is below 700 or the applicant has no Credit history, the proposal should be sanctioned by next higher sanctioning authority excluding the cases falling within the powers of Circle Head and above authorities. Our Bank Staff Cards & Secured Credit Cards are exempted from drawing CIR from CIBIL.

Credit Card Limit:

Individuals:

CardType	MinimumLimit	MaximumLimit
EntryLevelCreditCards Viz.Classic/Standard	Rs.10,000/=	Rs.3,00,000/=
GoldCreditCards	Rs.50,000/=	Rs.25,00,000/=
SecuredCreditCard	Rs.10,000/=	Rs.25,00,000/=

Corporates:

Need based limit in multiples of Rs.5,000 subject to minimum of Rs.50,000 and maximum of Rs.100 lakhs. The recommending authority has to assess the requirements based on the nature of business, spending pattern, the probable amount of card usage, past dealings, other



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liabilities and more specifically the net income, repayment capacity and networth. 99 Addon cards can be issued under Main Card with a Minimum Card Limit of Rs.10,000.00

Cash advance limit:

Cash Advance limit is a sub limit under Credit Card limit.

For individual Cardholders, the Cash Advance limit is Upto 50% of the Credit Card Limit with a maximum of Rs.50,000.

For Corporate Credit Cards cash withdrawal limit is upto 50% Credit Card limit subject to maximum of Rs.5 lakhs.

For addon Card, Per Card maximum Cash withdrawal limit is 25,000.00.

Delegation of Power for issue of Canara Credit Cards:

Delegation of Powers for Sanctioning Canara Credit Card Limits to Individuals and Corporate

Individuals	Corporates	Sanctioning Authority
Upto 30% of Gross Annual Income with maximum of Rs.25.00 lakhs	Rs.100.00 lakhs	General Manager at Circle Offices
Upto 30% of Gross Annual Income with maximum of Rs.7.00 lakhs	Rs.15.00 lakhs	Deputy General Manager at Circle Offices/Premier Branches/PCBs
Upto 30% of Gross Annual Income with maximum of Rs.2.50 lakhs	Rs.5.00 lakhs	Assistant General Manager at ELB/VLB/Circle Offices/PCBs/Premier Branches
Upto 30% of Gross Annual Income with maximum of Rs.1.50 lakhs	Rs.3.00 lakhs	Chief Manager at ELB/VLB/PCB/Premier Branches, Divisional Manager at Circle Offices
Upto 30% of Gross Annual Income with maximum of Rs.0.50 lakh	Rs.1.00 lakhs	Manager/Senior Manager in charge of Small Medium & Large Branches, Credit Managers/Sr. Managers in ELB/VLB/PCB / Premier Branches

CANARA VISA INTERNATIONAL (GOLD) CARD

Valid For One Year

Minimum Limit – USD 3000 – for Gross annual income of Rs2 lacs – 4 lacs

Maximum – USD 15000 for Gross annual income Rs..10 lacs and above

CANARA NON-PERSONALISED CREDIT CARD (MASTER CARD)

The Card will be EMV compliant CHIP & PIN Card

CNPCC is valid for 3 years. Issued in Stard Master Credit Card variant with global (Domestic & International) validity. Shall have all features / eligibility criteria as applicable to Standard Master Credit Card

Max Card Limit Rs.3 lacs and Max Cash withdrawal limit Rs.50000/-

Name of card holder will not be embossed. However “Insta Card” will be embossed in place of the name of the card holder

One time issuance charge of Rs.250/- is waived till 31.3.2015

Insurance Cover / Inactivity Fee / Other Service charges as applicable to personalized Master Credit Card



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

CANARAWORLD–CREDITCARD

- Meant for the VVIP Customers of the Bank with minimum Net Annual income of Rs7.50 lacs.
- EMV CHIP & PIN based Card which provides additional security against skimming & cloning.
- Global validity
- Facility to customers to choose back ground image on the Card (personalized background image).
- Link will be provided in our Bank's website for uploading the photo(customized background image) to be printed on the Card
- The image should be of the required resolution mentioned in the link.
- Preview of the card with the background image will be made available to the customer through the above link, for approval.
- On approval of the card image by the applicant customer, the card will be finally personalized & Printed with the background image chosen & approved by the customer.
- Credit Card Limit ranges from Rs1.00 lac to Rs25.00 lac
- Cash withdrawal Limit Rs 50,000/-
- Card issuance fee (One Time) of Rs2000/-per card issuance (No additional charges for issuance of EMV Chip card)
- Annual fee: NIL
- Inactivity fee, if the Card is not used for a minimum annual turnover of Rs50,000/-per year @Rs 1000 per annum.
- Revolving credit facility, on option, @2.5% per month
- Cash withdrawal facility with service charges@ Rs30/- per Rs1000/-
- Card Bill payment facility through NEFT
- Accidental Insurance cover:
 - AIR Accident:Rs8.00 lacs for self: Rs4.00 lacs for spouse
 - Other than Air Accident : Rs4.00 lacs for self: Rs2.00 lacs for spouse
 - Lost Card Liability: NIL from the time of reporting of loss of Card
 - Baggage Insurance : Rs25,000
 - Purchase protection cover : Rs25,000
- Rewardpoints : Rs0.50 for every successful purchaseofRs100/- made with the card. Fraction of Rs100/- will not be considered for Rewards point calculation.
- Extant guidelines on delegation of powers for sanctioning Credit Card Limits, Sanction procedure, safe keeping of Credit Card Application along with sanction & other documents, enhancement of card Limit, add-on card facility, submission of data through SAS package as applicable to normal Credit Cards shall be applicable to Canara World variant also.
- Concierge services, discounts and other time bound offers by the Card Association Master Card to Their 'World' card variant as published in their official website are applicable to 'CanaraWorld' also

MERCHANT ESTABLISHMENT

Powers to enroll and to extend concession to MEs are rested with Circle

If CIBIL score is 700 or more Circle DM

CIBIL Score 590 to 700 or no CIBIL Score – Circle Head



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

In case where the MDR and POSEDC rent is beyond the powers of Circle, same is vested with Marketing & Retail Resource Wing

Circles to Check for CIBIL and also to verify Negative Verification report from VISA/MASTER card network & NPCI before sanctioning and conveying the sanction to Head Office

Request for enabling International Card transaction in POS machine should be recommended by Circle Head

Standard Rent Rs.400 +ST for wired terminal and Rs.500 +ST for wireless terminal

Revised MDR stipulated by RBI for transaction upto Rs.1000/- - Rs.0.25; Rs.1001 – Rs.2000 – Rs.0.50; For Above Rs.2000/- - 1%

ME can terminate arrangement as ME by giving a 30 days' notice. Bank may terminate arrangement with ME and delist ME at any time, without giving notice, if ME has committed a breach or by giving a 30 days' notice without assigning any reason

m-Serve

Our Bank has introduced a new application to protect Debit/Credit Card user. Debit / Credit card users can switch off the card, when not in use using this mobile application.

This new application is named as m-Serve and is now available for android mobile users

This application can be downloaded from play store. On downloading from the registered mobile number system generates a OTP and the same to be verified. On verification, with the same OTP user can login to the application.

The application fetches the Debit Card and Credit card, if any, linked to this mobile number.

There are two buttons one for switch ON/OFF and for Hotlist

Customer can switch Off his/her Debit Card / Credit Card, when the card is not in use.

Whenever the customer wants to use the card, he/she can ON the respective card.

Thus, even if the customer's card no, CVV and PIN are compromised by mistake, if the card is switched OFF, no one can use the card at ATM/POS/internet sites. Thus customers are given added protection.

Similarly, if the customer has lost his/her card, he/she can HOTLIST the card using this app.

The most advantageous feature is the customer need not remember his 16 digit card no. to switch ON/OFF or to Hotlist.

INTERNETBANKING

Net Banking facility should be extended only to the Account holders or the persons authorized to operate the accounts per extant guidelines.



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

ACCOUNTS:

NetBanking–Retail:

- a. Any running account of individual/s including Staff, NRI and Minor represented by Guardian.
 - b. Joint Account/s where operation condition is severally-Joint or First (JOF) or Joint or others (JOO).
- Such account /s should be fully KYC compliant.

NetBanking–Corporate:

- a. Proprietorship firm.
- b. Partnership concern.
- c. Joint Stock Companies (both public and private).
- d. Societies/Club/Associations.
- e. Government Bodies.

Accounts of such Corporates should be fully KYC compliant.

ELIGIBLE PERSONS TO ACCESS:

NetBanking-Retail

- a. Individuals:
- b. By account holder himself/herself.
- c. By Power of Attorney Holder/Letter of Authority holder.
- d. Minor accounts operated by Guardians, by guardian of the minor.
- e. In respect of joint accounts where operation condition is specified as JOF or JOO, different user IDs will be issued to each account holder of the account on specific request to the Bank.
- f. Visually challenged persons can access the Net Banking services using screen reading software and Braille Keyboard.

Net Banking-Corporate:

Sole Proprietorship Firm:

- i. The Sole Proprietor of the firm.
- ii. Letter of authority holder / Power of Attorney Holder of the proprietor.

Partnership Firm:

- i. Those partners who are authorized to operate the account.
- ii. Authorized person/s nominated by the Partners.

Companies:

- i. Both Public and Private Companies including Government Bodies.
- ii. Authorized person/s to operate the account as per latest Board Resolution/Mandate. (The authorization for accessing and operating the accounts through Net Banking, in the case of Corporate customers should be in conformity with the latest resolution/mandate.)



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

INELIGIBLE ACCOUNTS FOR NET BANKING FACILITY:

- a. Joint accounts where operation condition is other than severally.
- b. Account/s of illiterate persons.
- c. Account/s under Court orders/Attachment orders.
- d. Dormant account/s.
- e. Frozen account/s for various reasons like disputes, litigation etc.
- f. Any other accounts not included under eligible accounts category.

NETBANKING SERVICES

The BANK shall endeavour to provide to the USER through Net Banking services such as

1. inquiry about the balance in his/her account(s),
2. details about transactions,
3. Statement of Account,
4. Request for issue of cheque-books,
5. Request for transfer of funds to own/third party accounts interbank and intrabank
6. Opening of term deposit accounts

The services included are in Indian Rupees only. Presently the facility is offered free of cost to the customer.

However, for Fund Transfer facility the applicable charges shall be deducted from the Customer's account.

Limits permissible in NetBanking

In the upgraded version (FCDB12) of Internet Banking various facilities have been provided to Retail and Corporate Customers. The Limits upto which the Customers can transact any day, as a ready reckoner:

FACILITY	RETAIL-Rs.	CORPORATE-Rs.
Fundstransfer-ownaccount	Nolimit	Nolimi
Fundstransfer-Intrabank-thirdparty	50000	1Crore
Fundstransfer-Interbank-RTGS	50000	1Crore
Fundstransfer-Interbank-NEFT	2 lacs	1Crore
Fundstransfer-Bulk	50000	5Crore
Billpayment	20000	50000

USER PASSWORD MANAGEMENT

Password Confidentiality: Passwords are to be known only to the Customer. The Passwords are to be randomly generated by the system and will not be known to any person in the Bank.

Change Password Option: Immediately after the customer login with the newly generated passwords customers are to be prompted to change the passwords. Customers are also to be provided with an option to change their passwords any number of times through the application. Customer can change the passwords whenever they feel that their passwords have been compromised.



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

Validity of Passwords: Passwords validity period are parameterized. System will prompt the customers to change their passwords from 10days before expiry period of the password. The present validity period for password is one year.

Number of Attempts to Login: Since security is of foremost importance, system allows only three attempts for the customer to login. This will minimize brute force attacks. After the three wrong attempts Userid will automatically get locked. Customer has to request the concerned branch to unlock the same or use the unlock option available online by providing the required information.

Userhibernation: User-id will be locked after a period of six months, if the user has not logged-in for a period of 6 months continuously from the time of last login.

Internet Banking-Forced change of Login Password

Internet banking passwords are valid for 90days. In view of the customer grievances over the need to change the password every quarter and also taking into consideration the practices followed by other banks, the password validity in Internet Banking has been changed to one year from the date of last change of password by the customer, instead of 90 days.

Funds transfer facility through NEFT to retail customers under Internet Banking. Introduction of Funds Transfer facility through NEFT to retail customers under Internet Banking. Fund Transfer facility available to own account as well as Third Party account upto Rs.2 lakh per day per customer

1. The Salient features of the facility are as follows:
2. The product is available for retail customers of Internet Banking.
3. Facilitates online inter bank fund transfer by customer, without branch intervention.
4. Fund transfer upto Rs.2 lakh per day per customer.
5. Fund Transfer facility available to own account as well as Third Party account.
6. Various security features incorporated to ensure secured fund transfer.
7. SMS alerts for all transactions, irrespective of the amount
8. Centralised monitoring at Head Office under Corporate Cash Management Section SP&D Wing to monitor the fund flow.
9. The charges as applicable will be debited to the account online.
10. Branch to confirm that the mobile number and email ids are valid before enabling the facility.
11. Daily reports of transactions namely BA121 and BA122 are to be extracted by the branches through option 7775.

Standing Instruction for credit to Loan Accounts can be created and viewed through Retail NetBanking.

- 1) Create a new standing instruction.



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

2)View the created Standing instruction

Hotlisting the card due to misplacement/loss of cards. Registration for Pass Sheet through email in Net Banking

Internet Banking–Registration of mobile number mandatory

- 1.Mobile Number registration is mandatory for Internet Banking.
- 2.Request the customers to register their Mobile Number invariably if they want Internet Banking facility.
- 3.Update the Mobile Number correctly, wherever the same is different in CIM09 in FCR and IMB Database.
- 4.Branches to correctly fill the Mobile Number of the customers (while creating the UserID in IMB), as this number will be used for sending SMS communication to the users for providing CanSecure Tokens

Funds Transfer Facility For Corporate Customers

For catering to the present day business need the corporate netbanking is enabled with Maker–Checker facility where in the corporate customers will have an option to define authorization hierarchy for their net banking authorized signatories. This funds transfer can be done through NEFT and RTGS within the limit permissible per day

RTGS Facility For Corporate NetBanking Customers

OTP (one time password) facility which is one more level of security for beneficiary maintenance and third party funds transfer (within our bank and inter Bank through NEFT and RTGS) is enabled for corporate customers. Collection of RTGS commission manually by generating report No.124936 through B.O.

Bulk Upload Facility To Net Banking Corporate

Bulk upload facility released to NetBanking Corporate Customers with a maximum limit of Rs.5 Crores per customer per day for Internal fund transfer and to other Bank accounts through RTGS/NEFT.

Through this facility fund transfer can be effected using bulk upload file through various modes viz., Fund transfer within Canara Bank(to ownaccounts and to third party accounts) and to other Bank accounts via NEFT or RTGS through single common “Upload file” i.e. single Excel sheet.

This is in addition to the existing facility of fund transfer to intra bank and inter bank accounts where single transfer is taking place after adding individual beneficiary through "Beneficiary Maintenance". No need to add beneficiary

“UNLOCKUSERID”, “ACTIVATEUSERID” AND “RESET OF LOGIN PASSWORD” IN NETBANKING ENABLED FOR NETBANKING CUSTOMERS THEMSELVES



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

New facility of "Unlock UserID" and "Resetting of Login password" enabled for NetBanking customers through Unlock UserID and Forgot Password icon.

Applicable for both Retail and Corporate Users of NetBanking.

NetBanking Users need not visit the Branches for the above mentioned facility. Branches should update correct Date of Birth and PAN number of customer in CIM09.

IMMEDIATE PAYMENT SERVICE (IMPS) – FUNDS TRANSFER USING ACCOUNT NUMBER AND IFSC CODE (P2A) through NetBanking.(11/2014)

PERSONTOPERSON-P2P-Funds transfer using the Beneficiary's Mobile number and MMID

Pre-requisites for IMPS through NetBanking:

- a. Remitter should have valid MMID
- b. Remitter should be registered for NetBanking Facility
- c. Remitter should have beneficiary's Mobile number and MMID.
- d. The customer having MMID for their account can avail this facility with a daily cap of Rs.50,000/- per day.

Registration for Pass Sheet through email in NetBanking

New facility of "Registration for pass sheet through email" enabled for NetBanking customers under Operative Accounts Head through subscribe email account statement. Branches have to update the emailed of the customer in CIM09. Applicable for both Retail and Corporate Users of NetBanking

Utility Bill Payment (e-commerce transactions) Facility for Our NetBanking and Debit Card Customer

This facility is provided through intermediaries and the bank acts only as agent for payment of the purchases made by the customers.

Our Santacruz(W) Mumbai branch is the base branch where the account of intermediaries is maintained. The transactions are to be verified by our settlement section Transaction Banking Wing on a daily basis. Since the payments for utility billis made through NetBanking and Debit Card, this facility is available to all our Net Banking and Debit card Account holders.

Canara Bill Pay, a "One Stop Shop" for the customers to make payments of various types such as Utility Bills, Post paid Mobiles, Landlines, Prepaid Mobile topup, DTH, Insurance Payments, Donations etc...

Canara BillPay facility has been enabled under "Payments" in the NetBanking Login menu as well as in www.canarabank.in

Enabling Hindi version of Net Banking



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

Customer can select “Hindi” on Net Banking Login page while logging in to Net Banking. The selected language will be available only to one session. Customers can also set the Language to “Hindi” by changing the preferences under -> Services Menu after login.

MOBILE BANKING

ELIGIBILITY

ELIGIBLE ACCOUNTS:

- a. CASA accounts—Savings Bank, Current Account, Overdraft (individual account only)
- b. Joint Account/s where operation condition is severally –Joint or First (JOF) or Joint or others (JOO).
- c. Account/s should be fully KYC compliant.

INELIGIBLE ACCOUNTS:

1. Joint accounts where operation condition is other than severally.
2. Non Resident Accounts
3. Account/s of illiterate person/s
4. Account/s of Minor/s
5. Account/s of Visually Challenged Person/s
6. Letter/Power of Attorney holders
7. Account/s of HUFs, Trusts, Clubs and Associations.
8. Account/s under Court orders/Attachment orders.
9. Dormant account/s.
10. Frozen account/s for various reasons like disputes, litigation etc.
11. KYC non compliant accounts
12. Any other accounts not included under eligible accounts category.

IV. MOBILE BANKING SERVICES MODEL ADOPTED BY OUR BANK:

Our Bank has adopted Application Service Provider Model (ASP) wherein the Application and database will be maintained by the Vendor and transaction charges will be paid by the Bank.

SERVICES:

- a. Mobile Banking Service can be accessed by the following four channels
 - I. GPRS (General Pocket Radio Service)
 - II. WAP (Wireless Application Protocol)
 - III. USSD (Unstructured Service Data)
 - IV. SMS (Short Messaging Service)
- b. The BANK shall endeavor to provide to the USER, through Mobile Banking, services such as
 - I. Inquiry about the balance in his/her account(s),
 - II. Mini Statement comprising last 5 transactions,
 - III. Request for issue of cheque-books,
 - IV. Request for transfer of funds to own/third party accounts within Canara Bank and to other Bank accounts through Immediate Payment Service (IMPS),
 - V. M-Commerce like Mobile Top-up, DTH recharge etc.,
 - VI. Donation to the enlisted Trusts/Organizations,



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

VII. Generation of OTP and MMID

Aadhar Enabled Payment System:

1. Query service on Aadhar Mapper which will display the name of the Bank to which Aadhar Number is linked and the latest date of updation of Aadhar Number.
2. Funds transfer using Aadhar Number.
- c. Presently the facility is offered free of cost to the customer.

REQUIREMENTS TO ACCESS THE FACILITY

Customers are required to have the following to access the facility.

Mobile Handset (anymake)

Mobile Number of Telecom Service Provider

Mobile UserID and MPIN for Login and transaction. MMID Number for IMPS funds transfer.

ENROLEMENT FOR MOBILE BANKING FACILITY

a. The Customer who is desirous of availing Mobile Banking facility has to opt for Mobile Banking facility in the Account Opening Form while opening the account. In case the customer wishes to avail Mobile Banking facility at a later date after opening the account, he/she can submit an application in the prescribed format in person, to the Branch Manager where customer is maintaining his/her account.

b. The customer can **REGISTER for Mobile Banking** through our Retail Net Banking package.

c. By sending SMS

After registration, customer will receive two SMS on his/her registered mobile number, one SMS containing userid and default MPIN of Canmobile and another SMS containing the URL for downloading the Mobile Banking application in the mobile handset. After login through any one of the above channel, customer has to change his default MPIN. After login and MPIN change, **Activation may be done through the branch or through ATM.**

TRANSACTION LIMIT

Bank may impose the limits for carrying out funds transfer through various channels of Mobile Banking or any other services through Mobile Banking from time to time.

Presently, the fund transfer limit under GPRS channel is Rs. 2,00,000/- and under SMS channel is Rs.5000/-.

Service Charges for IMPS Transactions

Upto Rs.5000/-	: Nil
Above Rs.5000/- and upto Rs.25000/-	: Rs.5-
Above Rs.25000/- and upto Rs.100000/-	: Rs.10/-
Above Rs.1 lakh to Rs.2 lakh	: Rs.15/-



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

Channel Two factor Authentication Additional authentication

GPRS - Mobile number, MPIN, UserId
WAP - Mobile number,OTP, UserId, MPIN
SMS – Mobile number, MPIN,UserId
USSD - Mobile number, MPIN, UserId

Data Confidentiality: Data and other information is kept highly confidential. This will not be disclosed to anybody unless legally warranted.

Encryption: data travels on 128 bit end to end encryption while doing transactions on GPRS or WAP channel.

Change password Option: Customers are provided with an option to change the MPIN any number of times through application.

Password confidentiality: MPINs are known to the respective customers only. The MPINs are randomly generated by the system and will not be known to any person in the bank.

Number of attempts to login: Only three wrong attempts are allowed to login in a day. After three unsuccessful attempts in a day, system will allow other three attempts on next day, then the user_id automatically gets deregistered. Customer has to apply afresh for new userID.

Validity of Passwords: There is no validity period for MPIN. No transactions, including enquiries are permitted before changing default MPIN provided at the time of registration.

IMMEDIATE PAYMENT SERVICE (IMPS) (earlier known as Interbank Mobile Payment Service)

Interbank Funds Transfer is extended through Immediate Payment Service (IMPS) of M/s National Payment Corporation of India Ltd (NPCI). IMPS transactions will happen between the customers of IMPS member banks on a real time basis. In order to avail IMPS facility, the customers requires MMID (Mobile Money Identifier) Number for each of his accounts. The MMID will be 7 digit number consisting of Bank's identifier (like 9015 for Canara Bank) followed by a three digit number representing the account. The 7 digit Mobile Money identifier (MMID) number will be given to the customers by the bank, while providing Mobile banking facility. The customer after registering the Mobile Banking facility can generate the MMID on their own in Mobile handset by going to the option "Funds transfer >IMPS>Generate MMID" and the MMID number will be sent to the customers over SMS on their registered mobile. Customer can remit funds/receive funds to/from other banks through IMPS.



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

IMPS through ATM

IMPS enabled through ATM with a maximum amount of Rs.50,000/= transferrable per day per customer. The features are:

- a. MMID required is a 7 digit number allotted by the customer's Bank for receiving funds through IMPS.
- b. If the customer has more than one account, he/she has to get a separate MMID for each account. The mobile number can be the same for all his/her accounts.
- c. For transferring the amount, beneficiary's mobile number and MMID (Mobile Money Identifier) are necessary.
- d. Beneficiary need not have mobile banking facility but should have MMID. MMID to the customer is allotted by respective banks, e.g., for Canara Bank customers all individual accounts registered for SMS alert with a valid mobile number are allotted MMID.
- e. It is mandatory to update mobile number in Mailing Address of CIM09 option of FCR (CBS). For getting alert for the transactions in CBS, Branch has to enable alert registration under Miscellaneous Menu of Internet Banking Retail Package.
- f. In case customer forgets MMID, he/she can retrieve MMID by giving a SMS to 5607060 by typing in Capital letters the following text : CANMMID.

Activation through ATM

Earlier for activation customer had to change default MPIN from his handset and visit branch. Now the Activation process can be done by the customer through Canara Bank's ATM itself.

Fund transfer through IMPS using Account Number and IFSC Code facility enabled in Canmobile:

Customers can initiate fund transfer by using the beneficiary's account number and IFSC code, in the absence of beneficiary MMID and mobile number. This facility is enabled to all our Mobile Banking customers registered on GPRS, SMS and WAP channel. The facility is being extended by 18 Banks to whom the IMPS fund transfer (Using account number and IFSC code) can be initiated through our CANMOBILE service

Mobile Banking registration through Netbanking : Cir334/2012

Mobile Banking registration is enabled through Retail NetBanking. On registration through Mobile Banking Registration' option provided under Retail NetBanking, the Userid and default MPIN will be received by the customer on his registered mobile number through SMS immediately. The customer has to change the default MPIN and get it activated. The activation can be done by the customer himself at an ATM or he may approach his base branch.



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

MOBILE BANKING – NEW Version

Bank introduced New Version for Android handsets

Special Features of New Version:

Self Registration – Validation through OTP – Activation using ATM Card

Retrieval of User ID introduced – FORGOT USER ID option provided in the app

Resetting of MPIN - FORGOT MPIN enabled in the app

TD and Loan enquiry option introduced. Submenu under Each Menu options available

IMPS Beneficiary maintenance and Logout facility provided.

National Unified USSD Platform

Access of Mobile Banking Services on National USSD (Unstructured Supplementary Service Data) platform introduced by M/s NPCI across all the Telecom Service providers using a common short code +99#

Services available : Balance Enquiry, Mini Statement – Last 5 transactions, IMPS Funds Transfer (Mobile No. & MMID) P2P (Person to Person), IMPS Funds Transfer (Account No. & IFSC Code) P2A(person to Account) and Change MPIN

This facility is also available in 10 Regional Languages

- | | | | |
|------------|-------------|------------|--------------|
| 1. Hindi, | 2. Tamil | 3. Telugu | 4. Malayalam |
| 5. Kannada | 6. Gujarati | 7. Marathi | 8. Bangla |
| 9. Punjabi | 10. Oriya | | |

In main menu, by selecting my profile -> "I AM MERCHANT", merchant can themselves onboard themselves as Merchant

ATM (AUTOMATED TELLER MACHINE)

There are two types of ATMs in our bank

OPEX= operating expenses model

CAPEX=capital expense model

Facilities available at ATMs:

1. Balance Enquiry
2. Cash withdrawal
3. Mini Statement with last 10 transactions
4. PIN change



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

5. Other Services: Mobile Re-charge/Topup, Fund Transfer upto Rs.50000/= through IMPS, Direct Tax Payment, Donation through ATM, Institutional Fee Payment, Mobile Banking Activation and Mobile number registration for SMS Alerts.

ATM can be accessed for the above services through Visa/Master/Rupee Debit cards issued by the Bank. Card holders can also avail the services of balance enquiry and cash withdrawal in other Bank ATMs.

Customers with Savings accounts with a minimum balance of Rs.500/-and current accounts with minimum balance of Rs.1,000/-and with OD accounts can get Visa/Master/Rupee Debit cards, to avail above facilities.

Ineligible accounts: Joint accounts where operational condition is jointly where joint account holders are more than two; illiterate persons (except biometric Debit Cards), blind persons, minor (except for cards issued to students), accounts operated on power of attorney, accounts under garnishee/attachment order and encumbered accounts.

Fees for availing the service of other Bank ATMs:

5 Financial/Non Financial transactions are free for Savings Bank account holders per month. Beyond this number, the service fee for Financial Transactions is Rs.15/-plus service Charges as applicable and for non financial transactions Rs.5/-plus service Charges as applicable will be charged. However, for current account holders (including overdraft), service charge is applicable from the first transaction itself.

Facilities at ATM

1. Balance enquiry
Account Balance Displayed/printed on selection of type of account
2. Cash withdrawals
Per day limit Rs.40000/-
Fast Cash Menu–Rs.500,1000,2000,4000,5000,10000&15000/-
Upto 50 Pieces of Notes in Diebold and 40 Pieces in NCR machines will be dispensed in one go
3. Mini statement
View / print last 10 transactions of the account selected
4. PIN Change
ATM PIN can be changed as desired by the customer
5. Other Services:
 - a. Mobile Recharge/top-up through ATMs
Re-charge/top-up as per scheme of service provider
Upon successful completion of operation, ATM dispenses re-charge pin which is to be used for topping up/re-charging
 - b. Mobile Recharge/top-up through SMS
Register for re-charge/top-up through menu option at ATM
Unique PIN for re-charge generated
Use this PIN for topping-up/recharging mobile thereafter each time



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- c. Fund Transfer upto Rs.50000/=through IMPS
Funds can be transferred upto Rs.50,000/= through ATM to inter/intrabank accounts with the input of MMID and Mobile number of the beneficiary.
- d. Direct Tax Payment:
Direct tax payment can be made through ATM by selecting the required option under Other Services of the ATM. The customer has to register his PAN number details with the branch
- e. Donation through ATM
Donations through ATM: Minimum of Rs.100/-to Maximum of Rs.50,000/-
- f. Institutional Fee Payment
- g. Mobile Banking Activation
Mobile Banking activation facility in ATM after the customer has changed the MPIN
- h. Mobile number registration for SMS Alerts.
- i. Reliance Energy Bill Payment in Mumbai.
- j. Card to Card fund transfer
- k. Canara Easy Cash remittance and withdrawal

JOINT ACCOUNTS– ATM CASH WITHDRAWAL FACILITY(660/2013)

- All Joint Accounts with operationcondition “Jointly” can be issued
- ATM cards for Cash withdrawal to two signatories.
- Cards shall be enabled for domestic usage only
- **Cash withdrawal can be done at Canara Bank ATMs only**
- Card cannot be used for purchases or on the Internet
- The transaction for cash withdrawal should be completed by the JOINT ACCOUNT holders sequentially(First by the Primary card holder and then by the Secondary card holders by using their cards and validating with their PINs)

GREEN CHANNEL INITIATIVE :

- To facilitate the customers to reset their ATM PIN, our Bank has come out with Green Channel Initiative. Accordingly a new option “Green Channel” has been introduced in ATMs.
- If any customer forgets Debit Card PIN, instead of hotlisting and issue new ATM cum Debit Card, customer can be advised to use Green Channel Option to reset his own PIN
- Customer to go to our Bank’s ATM and insert card and select Green Channel Option. It will ask customer’s mobile number. Immediately the customer will get an OTP. On entering the OTP, the customer will be able to set his PIN.

CANARA E-INFOBOOK



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

The Canara e-Info Book is developed to give all necessary enquiry services on smart phones to our Bank customers. The service will be available 24x7. The data is end-to-end encrypted and the enquiry takes place in fraction of seconds.

The Canara e-Info Book application can be used by any customer of our Bank whose mobile number is registered in our Core Banking Solution. The application answers all available queries on the basis of user's mobile number. As no data is stored at application level, it is a safe and secure way of getting the queries replied without sharing any personal information to third party.

The aim of the application is to enable mobile as an alternate channel of banking enquiry services such as:

- a. Electronic passbook
- b. Balance Enquiry
- c. Request for statement by Mail
- d. Branch Locator
- e. Product Information
- f. Account Summary
- g. Search Transaction
- h. Change MPIN
- i. ATM Locator
- j. What is New

At present the following services are available (as shown in the home page of the application) and more services will be added in this application in future. To avail all services user need to install the application first.

Pre-requisites:

- a. The facility will be available only to our Bank Customers
- b. Mobile Number of the customer should be registered under CIM09 of FCR.
- c. The customer should have Smartphone.
- d. The Canara e-InfoBook application has to be downloaded and installed
- e. User has to register first before using any services.
- f. MPIN to be obtained for the new user from "NewUser" option in main page.
- g. Mobile number and MPIN to be validated via "Validate Pin" option in main page.
- h. After validating MPIN successfully, login in the application via "Login" option from main page to avail the services.

Presently the service is available in 8 languages .i.e Tamil, Telugu, Kannada, Malayalam, Hindi, English, Gujarati and Bengali

CANARA M-WALLET



CANARA BANK OFFICERS' ASSOCIATION PROMOTION STUDY MATERIAL – 2018

Canara mWallet is an electronic online Wallet for making Anytime, Anywhere financial transactions through mobile with the registered merchants/ member establishments.

mWallet is a mobile based application which is currently available for android OS based smartphones. The application enables our Bank customer to maintain a virtual account and facilitate in making payment to various types of Utility Bills through their mobile without exposing their actual CASA account.

mWallet is highly secured mode of payment enabled with 2 factor authentication encapsulating with IMEI and MPIN which will be unique for mWallet.

The transaction limit per day per customer is Rs.1,00,000/- with monthly cap of Rs.1,00,000/-. Minimum balance to be maintained in the wallet is Rs.100/-which will be debited from the CASA account of the customer on downloading the application for the first time.

The advantages of the subject facility are:

1. Wallet-to-Wallet transfer: Funds can be transferred from one walletid to another walletid which helps the beneficiary to receive funds without exposing their account number details
2. MobileTop-up: Any mobile number can be recharged instantly by debiting the balance in the virtual account.
3. Utility Bill Payments: Bills like Electricity, Telephone, Mobile and others like Insurance, Mutual Fund, etc. can be paid instantly. The specific biller like BSNL has to be added using 'Add Biller' option prior to paying the bills.
4. Merchant Payment (Counter Payments) : On shopping at the registered Merchant's place, this option can be used to pay the bill amount. A separate portal will be attached to SAS (Single Authentication Services) for registering New Merchant's.
5. Enquiry : Statement of mWallet transactions can be viewed. Search option is available to find specific transactions. Options to locate ATM and Branch are also available
6. Flight/Busticket booking – Domestic flights and bus ticket booking with instant ticket generation through SMS and e-mail.
7. Delhi metro Card Topup
8. Subscriptions of magazines like India today and Reader's Digest
9. Donation to charity

CANARA P-SERVE

Canara P-Serve is a facility provided through touch screen kiosks installed in e-Lounges of Canara Bank. It provides personal services platform for the customers in the e-lounges.

Can P-Serve is available on the terminals with touch facility which has a variety of services to offer to customers. The service includes

1. Rupay Debit card–For placing the request for rupay debit card for canara bank customers
2. Visa Credit card–For placing the request to issue credit for customers
3. Cheque book request–For placing the request to issue cheque book



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4. Online SB–To open saving bank account in Canara Bank. This can be availed by non customers also.
5. Online RD–To open RD account for customers
6. Online PPF–To open PPF account for customers
7. Online Application for loans-For placing request to take loan from Canara Bank
8. Insurance–For placing request for insurance products of CHOICE and Apollo Munich
9. Mutual Fund–For placing request for mutual fund products of Canara Robo

CANARA EASY CASH

It is an instant money transfer service (IMT) that allows our customers to send money through our bank ATM to any beneficiary having a mobile phone at any time 24*7.

- ✓ Beneficiary need not necessarily be a customer of any bank. He/ She can withdraw money through ATMs of our Bank without any Debit Card.
- ✓ Canara Easy Cash Facility is available for Resident Customers only.
- ✓ Minimum amount per transaction is Rs.100/-
- ✓ Maximum amount per transaction is Rs.5000/-
- ✓ Maximum Monthly limit per remitter is Rs.25000/-
- ✓ Send and withdraw cash at any time, any where in India (24*7).
- ✓ Beneficiary need not have any Debit Card.
- ✓ Instant sending of money.
- ✓ Instant withdrawal of money.
- ✓ Safe and secure way of transfer of money in India round the clock.

The remitted money will be available in the Parking GL 209272709 of branch code 33 for 7 days. If the beneficiary has not withdrawn the amount during the period, the transaction will be marked as stale and the amount will be reversed to the remitter's account automatically.

VISA MONEY TRANSFER

In bound cross border money transfer facility to our Bank VISA Debit Card holders.

- Amount will be credited within 30 minutes of receipt of message at our ATM Switch.
- Full KYC is mandatory.
- NRE accounts are not eligible.
- Credit Cards are not eligible.
- Entire operation is system driven.
- Only personal remittances from overseas are allowed to the credit of the Card holder's account linked to the Visa Debit Card in India.
- The remitter and beneficiary should be individuals only. Transaction amount limit is USD 2500 per remittance and maximum 30 transactions per calendar year are allowed for a beneficiary.
- NRE accounts are not eligible under this scheme.



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- Debit Card should be valid and the card should have been issued in full compliance of KYC norms. Outbound Cross border remittances and also inbound cross border remittances to Credit Card account are not allowed.
- Funds will be credited to the beneficiary's account linked to Debit Card within 30 minutes of receiving the message.
- Ourbank earns incremental interchange of US\$0.80 per transaction. There is no need for the beneficiary to visit the branch, fill up forms or carry documentation as in the case of other money transfer schemes and gets access to money within minutes.
- KYC/AML/CFT guidelines shall have to be complied in respect of beneficiaries' account.

TAB BANKING

A new process of opening SB accounts through TABLET to enhance customer delight and attract quality customers into our fold. This facility is being introduced in the direction of enhancing customer convenience, for opening of savings accounts remotely without our prospective customer needing to visit the branch.

The Facility, in brief, involves the following:

1. Prospective customer can request for the facility through–Internet, SMS or Calling our Customer Care Center.
2. Branches/Marketing Officers/Circle to explore popularizing this facility among HNI Customers of other Banks who are not having account relationship with us and facilitate seamless opening of their account at their doorsteps, using this facility.
3. Based on such requests by customer/leads generated by Branch/CO/Marketing Officer, respective Marketing Officer of the Circle will visit the Customer with Tablet.
4. Customer information/Photo will be captured through separate software in the Tablet.
5. A specially designed Application Cum Specimen Signature Card as per Annexure III will be obtained from the Customer along with copies of KYC documents.
6. Marketing Officer will furnish a letter as per Annexure II confirming the visit and verifying the originals of KYC/other documents
7. Marketing Officer will also deliver Debit Card/ Welcome Kit to the Customer.
8. The data from tablet will then flow to Branch and on authorization of relevant record by the respective Branch; the account gets opened in CBS.



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9. Customer will get a “Welcome SMS” informing Account Number and making the Debit Card/Internet Banking operational.

10. Cheque Book Request will be processed through SAS package and directly dispatched to Customer to his address.

Initially it is proposed to introduce the facility only **in Bangalore, Chennai, Delhi, Mumbai cities on PILOT basis**. On successful completion of pilot implementation, same will be extended to other Metro Centers and at Cities where Circle Office is situated. The facility covers only **Regular Saving Bank Account (Individual), under product code 101**.

The customer will make the request in the following modes

- Call to toll free number 18004250018
- Through SMS 09289292892
- Through online form filling at canarabank.com

The initial deposit will be minimum Rs. 10000/= and same is payable only through Cheque duly crossed favoring “CanaraBank–A/c<Name of Account Holder>”. No Cash is to be accepted as initial deposit by the Marketing Officer.

MISSED CALL SERVICE

Missed call services from canara bank.

Customer has to call through his/her mobile number registered with the Bank. The call will be disconnected automatically. In case if the call is not disconnected automatically (depends on the Service Provider) customer may disconnect the call. This will be a missed call to the above designated number.

Customer will get an SMS similar to the following content:

“Available Balances as on dd/mm/yyyy hh:mn:sec AM/PM

For A/C xxxx1234 INR999999.99

For A/C xxxx2345 INR999999.99

For A/C xxxx3456 INR999999.99

Canara Bank”

The above SMS will have balance information for a maximum of three CASA accounts linked to the Customer Id to which the mobile number is registered with the Bank (CIM09 of FCR). The order of the account information will be SB, CA & ODCC. Since it is a missed call, there is no cost to the customer. Customer can get the balance information from anywhere/anytime.

0 9015 483 483 : To enquire the Balance

0 9015 734 734 : To enquire the last 5 transactions

0 9015 613 613 : To enquire the last 5 transactions in Hindi

0 9015 637 637 : Home Loan enquiry

0 9015 642 642 : Car Loan enquiry



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0 9015 247 247 : Home Loan for HNI Customers
0 9015 778 668 : Home Loan for NRI Customers

RTGS / NEFT

National Electronic Funds Transfer–NEFT

- Previously called as SEFT.
- Half - hourly Settlements from Monday to Friday and on Saturdays other than 2nd and 4th Saturdays from 8 am to 7 pm (Total 23 settlements). (introduced w.e.f. 10.07.2017)
- Penal Interest for Delay in Credit (cir359/2010): Delay in credit to Party's Account or delay in refunding the NEFT amount to remitting bank branch, penal interest payable is RBI LAF Repo+2%. Uniform penal interest applicable to all electronic remittance.
- PARTIES TO FUNDS TRANSFER: The parties to a funds transfer under the NEFT system are the sender, sending branch, Service branch of Sending Bank (Mumbai Clearing section for our Bank), the RBI NEFT Centre (National Clearing Cell, RBI, Mumbai), beneficiary bank and the beneficiaries.
- Branch should obtain an agreement as per format given in circular from each customer before making available the facility of NEFT.
- For all NEFT transactions, the funds are to be credited to our Clearing Section, Mumbai (DPCode:136, IFSC: CNRB0MUMCLG).
- Our Bank uses SFMS as the NEFT message carrier.
- SFMS has advanced in-built security with Public Key Infrastructure (PKI).
- Payment for Card dues (cir195/08): New Transaction Code no.52 introduced by RBI to facilitate recovery of card dues electronically through NEFT
- Return the inward NEFT within 2 hours (B+2) of completion of the batch it is received.
- Remitter will receive Credit Acknowledgement (SMS/Email) on completion of Transaction
- Commission–NEFT : Charges for small value transactions

Value Band REVISED CHARGES

Upto Rs1Lakh	-NIL Above1
Lakh& Upto Rs2 Lakhs	-15
Above Rs2 Lakhs	-25

NEFT and RTGS facilities to be extended to Customers across all the branches. Service charges plus services taxes and cess thereon applicable to the relevant product (NEFT or RTGS) shall be collected by the initiating branch. ***No other charges for debiting the base branch account shall be levied.***

DIT Wing has implemented 15 minutes cut off timing for every hourly batch in CBS. All the NEFT messages created after the cut off time will be generated in CBS with the next available NEFT batch ID.



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As accumulation of huge data in production tables may impact the day to day NEFT performance, Competent Authority has permitted to purge more than a month old data from production tables. Hence NEFT transaction data older than one month will not be available through FCR. However the same is available through Business Object Report 110023 and 110024.

CASH NEFT

Walk-in customers who do not have an account with remitting bank can also send remittance through NEFT up to Rs.50,000/- by paying cash.

The beneficiary of the remittance should have an account in the destination Bank branch.

In order to facilitate cash remittances through NEFT for customers not having account with remitting branch, branches are required to collect full details of remitter, including complete address, telephone number, etc.

These details are required in case the amount is to be returned to the remitter when a NEFT message sent under this scheme is returned for any reason.

On receipt of such return messages, branch has to contact the remitter by telephone or by way of letter to dispose off the amount to him.

Branches are required to maintain a register for remittances by non customers. Format of the register is provided in the Annexure III of the HOCir.No.160/2012.

Branches are required to maintain a register for remittances by non customers

NEFT-Workers Remittance to Nepal

One-way remittance facility by Nepalese migrant labourers only. Transfer of funds up to Indian rupees 50,000/- to Nepal.(The beneficiary would receive funds in Nepalese rupees). Remitter need not be an a/cholder. (walk-in customer is also OK– upto 50,000). Maximum of 12 remittances in a year. Nepal SBI Ltd has tied up with a money transfer company (M/s Prabhu Money Transfer Pvt Ltd) in Nepal, who would make arrangements for delivery of cash to the beneficiary.

The remitter has to GIVE proof of identification document like Passport/PAN/ DrivingLicence, KYC norms. Commission :If beneficiary maintains account with Nepal NSBL :`5/-by our Bank, Rs.20/- bySBI(Rs.10/- by SBI, Rs.10/- by Nepal SBL) ie total Rs.25/-



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to be collected by originating bank and pass on to SBI. If party does not maintain account with Nepal SBL, additional charges of Rs.50/- for remittance upto 5000/- and Rs.75/- for remittance above 5000/-.

Indo-Nepal remittance facility enabled in CBS under fast path 8335 NEFT –Refinement Of Process Flow/Features : The concept of Return within 2 hours of completion of a batch has been introduced (B+2).

Implementation of Positive Confirmation: Immediately after crediting to beneficiary's account, message will be sent to originating branch, which in turn will confirm to sender (originator) by way of SMS or email.

Real Time Gross Settlement Scheme (RTGS) – Canspeed

- Our bank is All type RTGS member and Y Shape structure.
- Funds and Investment Section Mumbai is the gateway
- RTGS-PI (Participant Interface) is installed at F& I section
- Each branch has been allotted an INDIAN FINANCIAL SECTOR CODE IFSC CODE
- Bulk upload of RTGS outward messages introduced (Cir273/2012)
- Minimum amount Rs.2 lakh.
- Wrong Credit to be returned as fresh RTGS outward Message
- Only to customers by debit of their account and KYC norms to be verified

RTGS TIMINGS

DAYS	CUSTOMER TRANSACTIONS	INTERBANK TRANSACTIONS
Monday to Friday and on Saturdays	08.00 hours to 16.30 hours	08.00 hours to 19.45 hours
Other than 2 nd and 4 th Saturdays		

RTGS Transaction (Cir210/09): If it is not possible to credit the funds to the beneficiary customer's account for any reason e.g. account does not exist, account frozen etc. Funds to be returned to the originating RTGS member bank branch within one and half hours of receipt of the payment at the PI (Participating Interface i.e. Funds and Investment Section, Mumbai) or before the end of the RTGS Business Day, whichever is earlier, by way of R42 message format.

In case of delay in credit, delayed interest as below is to be paid.



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Delayed credit to the beneficiary REPO Rate
Delayed return to the sending bank REPO Rate+2%.

The return payment has to be sent by the branch as a fresh inter-bank payment (IFN298R42).

Customer transactions should be sent through Customer Bank Payment (R41) only and not through "Inter Bank Payment". Routing customer transactions under "Inter Bank Payment" is violation of RTGS discipline and would attract penalty under section 30 of the Payment and Settlement System Act, 2007'

RTGS customer transactions through 298R41 message format. RTGS Charges:

Block	Transaction time	Transaction time	Transactionvalueabo	Transactionvalu
1	9.00Hrs	12.00Hrs	Rs.25.00	Rs.50.00
2	After12.00Hrs	15.30Hrs	Rs.26.00	Rs.51.00
3	After15.30Hrs		Rs.30.00	Rs.55.00

*Applicable service taxes plus cess thereon shall be collected in addition to the above charges

Risk Taken care of: Systemic Risk and Settlement Risk.

In case of corporate NetBanking, branches have to collect RTGS Commission and Service tax manually by generating Report 124936 in Business Objects (Business Objects->Remittances->124936_NET_BANKING) as system will not collect the same automatically.

Online submission of Application for opening SB Account

- 1) Web portal created for submission of online Application for opening SB Account for Resident Indian Citizens holding PAN Card
- 2) Personal Data- Mobile No/Date of Birth/PAN No and email id to be fed & submitted
- 3) One Time Password (OTP) message will be received in the prospect's mobile
- 4) The prospective customer will receive an email with a link to fill up application & submit
- 5) After the prospect submits the application successfully he/she will get an e-mail to go to the branch of his/her choice within 7 days, and submit KYC documents / 2 photos and initial deposit of Rs1000/-
- 6) The Branch will receive an email regarding the submission SB application of the prospective customer.



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- 7) When the party comes, the Branch has to download the SB application from Single Sign On Package & do the needful
- 8) NRIs/Minors and Staff are not permitted to submit the SB application online

CASH ACCEPTOR MACHINES

- Customer can deposit Cash online to the account on real time basis.
- Can deposit 40 pieces of notes of denominations of Rs.100/-, Rs.500/- subject to maximum of Rs.30,000/- at a time.
- Kiosk will have a unique terminal id for identification by CBS and branch.
- Guidelines for accounting Cash deposited in **CASH ACCEPTOR MACHINES**.
- One of the primary reasons a customer visits a bank branch is to deposit Cash. For a customer who does it on a frequent interval, it can be a lengthy one and time consuming. Further traders, shopkeepers and vegetable vendors who primarily trade in Cash operate well before the Banking operations or after the closure of Banking operations thereby compelling them to hold the cash.
- Installation of **Cash Acceptor Machine (CAM)** drastically reduces the time taken for depositing cash as it automates the entire process, affords credit to Customers account and provides receipt.
- Further **Cash Acceptor Machine will** help in channelizing the huge cash held by the business community into the banking channel without any time constraints.

NEED FOR INSTALLATION OF CASH ACCEPTOR MACHINES (CAM):

- Saves the hassle of Customer reaching bank counters in time.
- Drastically reduces the time for depositing cash into accounts.
- Verifies notes and affords instant credit to customers account
- Provides receipt for cash deposited.
- Helps in channelizing the cash held by the customers into banking channel

BENEFIT TO THE BANK

- Good source for CASA
- Improves clientele base
- RBI's incentive scheme for installation of Cash Acceptors : 50% of cost of installation in Urban / Metros and 75% in semi-urban/ rural areas



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(SFMS) Structured Financial Messaging System

Digital Certificate is issued by IDRBT – Institute for Development and Research in Banking Technology, Hyderabad. Use of SFMS is made mandatory for sending and receiving all inter-bank and intra bank transmission of ILC messages with immediate effect.

For strengthening the system against ILC related frauds, the Department of Financial Services, Ministry of Finance, GOI has made it mandatory for Banks to use SFMS platform for sending and receiving Inland Letters of Credit. Ministry has directed that **no ILC from any other bank including Public Sector Bank be accepted except through SFMS system**

XMM – XCHANGING MESSAGING MIDDLEWARE

As per the directives of Ministry of Finance, branches are required to establish Inland LC's through SFMS (Structured Financial Messaging System) platform instead of the existing procedure. The SFMS package is on the same lines of SWIFT. In this regard, middleware called – “XMM (Xchanging messaging Middleware) is used to interface FCC (Flexcube Corporate) & SFMS.

As XMM Package is interfaced with SFMS through Digital Certificate procured from M/s IDRBT, User need not log into SFMS package directly. No E-tokens are required for log into the XMM package. LC created and authorized in FCC will flow to XMM package under “Repair Message” or “Verify Message” option.

Maker has to modify/repair the message and rectify all the discrepancies. Each field in XMM has specific length and significance. Checker has to verify the repaired message and second checker has to authorise the message

The authorized message will flow through SFMS gateway and routed to the other branch/bank Incoming LC messages will flow from SFMS package to XMM package and branches can download/print them. Single sign on package is used to create userid for XMM package and also to view the maiden password of the users.

e-TRADING (ONLINE TRADING - OLT)

This facility is being extended in association with our wholly owned broking subsidiary M/s Canara Bank Securities Ltd (M/s CBSL) through their trading portal “CANMONEY.IN”. For availing OLT facility, a client should have an operative Bank account with one of our CBS branches, a depository (demat) account with our Bank and a Trading Account with our broking subsidiary viz., M/s CBSL, Mumbai.



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The Bank account, demat account and trading account of the client are integrated for extending hassle free platform to the client for trading in securities. The client, all by himself, will be able to trade in securities by logging on to the trading portal of M/s CBSL viz., “canmoney.in” from ANYWHERE” and “AT ANYTIME”, by allocating funds/securities. After the transactions are put through, online transfer of funds /securities automatically takes place seamlessly.

Clients need not write cheques to cover their payment obligations nor tender delivery instructions for transfer of sold securities. The sale proceeds are credited online to the Bank account of the client.

Canara Tech Support for CBS Software Queries

1.All Branches/Offices can lodge their CBS Software related Problems/Cases in this portal for redressal of such cases. Login to this portal is through Single Authentication Service (SAS). After lodging the Case by the branch in this portal, a Case Id number will be generated by the system for future reference. Branches should note the Case ID number for further reference.

The Case ID number consists of 9 digits, of which first four digits denote Branch DPCode and the remaining five digits denote serial number of the CaseId of the branch. The lodged Case Ids will be available to Helpdesk, DIT Wing to redress the issue and provide reply to the branch.If branch wants to attach any file for reference,

They can do so in the portal while lodging the Case. Branches/Offices can track the status of their CaseIDs through Search Option.

If branch is satisfied with the solution provided by DIT Wing, the caseID can be closed by the branch or otherwise they can RE-RAISE the CaseID. Closure of the CaseID rests with the branch. As soon as the resolution is provided by DIT, E-mail is sent to the concerned branch and also to TM Section of the respective Circle. Existing Remedy Server Application will be dispensed. Outstanding cases, if any, will be redressed and branches will be informed through email separately.

Changes made to NON-CBS Related Queries:

1.The cases can be lodged separately in the following 7 Groups by selecting the respective icons:

- 1.Antivirus & DMS
- 2.Internet/Mobile Banking
- 3.Network
- 4.Kiosk
- 5.Bio-Metric
- 6.ATM
- 7.Other Applications



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The cases lodged by the branches will be available to their Circle TM Section for redressal. Circle TM Section has two options. Either they can attend to the issue and reply to the Branch or in case the issue cannot be resolved by them, the case can be assigned to DIT Wing. Once the case is assigned to DIT Wing, the case will be automatically assigned to the respective groups depending on the selection of the icon. In case of other applications, the cases will be directly available to Application Development & Maintenance (ADM) Group and it will be taken care of by the Group. For the benefit of Branches, DIT Contact List is also provided in the home page of the portal.

EMPOWER - UPI app

Our Bank has released Unified Payment Interface (UPI) – EMPOWER was released on 29.08.2016.

NPCI has taken up a new initiative to implement Unified Payment Interface (UPI) through its member Banks to simplify and provide a single interface across all system, to facilitate the next generation online immediate payments leveraging trends such as increasing smart phone adoption, increasing penetration of mobile data, etc.

UPI can be considered as one Umbrella application for Multiple Bank accounts with advance features and superior in built technology

UPI operates on IMPS platform. Available 24*7*365 days with maximum limit per transaction being Rs.1 lac per day per customer with no lower limit.

UPI is presently enabled only for Android smart phones. Our UPI application is available in Google Play store in the name – EMPOWER

Salient Features of UPI

1. Enables Interoperability among multiple bank's facilitating competitive business model.
2. Enables sending and collecting money termed as PUSH & PULL transactions
3. It provides an advance payment method termed the Virtual Payment Address which is a payment identifier that protects the account credentials from being exposed.
4. In addition to payments through VPA there are other payment methods :
 - a. Account No. + IFSC
 - b. MMID + Mobile No.
 - c. Payment through Aadhaar Number

All accounts mapped to the registered mobile number must be under one customer id and in individual capacity.

On successful registration, the main menu appears with following options

- a. My balance
- b. Transactions
- c. My Banks
- d. Add Banks
- e. Pay Money
- f. Request Money
- g. Pending Request



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- h. Generate QR Code
- i. Scan & Pay

My Balance : Enables to view balance in the linked accounts

Transactions : View of Debit and Credit transactions for any given period and Non financial transactions can be viewed under other option

My Banks : Banks linked can be viewed

Add Banks : Customer can add other Banks and link the account maintained in that Bank

Pay Money : Funds Transfer option

Request Money : Customer can send request to sender by entering sender's VPA and the amount required.

Pending Request : Displays "Request Money" sent by others

Generate QR Code : Customer can generate QR code for specific amount and purpose

Scan & Pay : If customer intends to pay, he/she has to scan the QR image provided by the beneficiary. Upon scanning the beneficiary details, viz., VPA, name of beneficiary, amount entered by the beneficiary and the purpose will be displayed. Customer can change the amount and purpose and make payment.

For every payment customer has to provide MPIN. If the customer is not having MPIN, the same can be generated by the customer instantly.

BHIM

NPCI has developed a common UPI BHIM, which would co-exist with other Apps released by participating Banks

It is a simplified version of the existing UPI applications of individual Banks.

By selecting option "I AM MERCHANT", merchant can themselves onboard themselves as Merchant

Features Available : Balance Enquiry, Transaction history, pay option, Collection option, Scan & pay through QR Code, Change & Generate UPI PIN and Change account

Maximum limit per transaction Rs.10,000/- and per day limit Rs.25,000/

CLAPS – Canara Loan Application Processing System

CLAPS is a digital solution for Automated Loan Processing and Appraisal mechanism

CLAPS replaces ALPS package which was used for inwarding, Processing and sanctioning of Retail, SME, Education, Staff, Gold Loans, Agriculture Loan Applications

CLAPS is closely integrated with CBS for fetching of customer related data from CBS and writing back loan account details into CBS

Only disbursement needs to be done in CBS.

CLAPS is also integrated with Credit Information Companies (CIC) to fetch credit information of the customer from within the package



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BHARAT BILL PAYMENT SYSTEMS (BBPS)

BBPS is an integrated Bill payment system initiated by RBI. It connects the biller and paying public.

NPCI functions as central unit for BBPS and provided a portal in the name of CANVAS.

NPCI has defined Customer Convenience Fee (CCF) as Service Charges. Our Bank does not charge for on-us transactions. Our Bank receive nominal inter-change-fee from respective banker of the biller.

The Channel supported in the proposed BBPS system in our Bank. Net Banking, Mobile Banking, ATM, Business Correspondents and Agents.

The payments system supported in the BBPS system in our Bank are Cards, Internet Banking, Mobile Banking, Payment Gateway, UPI, AePS.

Presently BBPS in our Bank is implemented through Net Banking – Prelogin channel with Net Banking – Direct Debit Payment System.

BHARAT QR Code Payment Solution

QR Code is a two dimensional picture which stores URLs and other information

There are two types of QR codes viz., Static and Dynamic. In case of static QR Code, customer has to manually enter the amount of transaction and in case of Dynamic QR code the non-editable transaction amount will be displayed by default.

RBI has come out with BHARAT QR code payment solution, where QR codes of all the three Card network Associations viz., NPCI, VISA and MasterCard are interoperable.

Merchant enrolled will be provided with Mobile App and Unique Quick Response (QR) code.

Merchant will display only one common QR code instead of multiple codes. It supplements / replaces physical Point of Sale (PoS) machine.

Customers can make payment through their mobile banking by using “SCAN AND PAY” option by scanning Merchant QR Code.

Presently BHARAT QR code payment solution has been introduced for Debit Cards only.

Canara Bank Merchant Enrollment :

Eligibility : Applicant merchant should CA/OD/OCC account with satisfactory dealing for one year.

CIBIL rating should be more than or equal to 700. Merchant with less than 700 and upto 590 or Merchant has no CIBIL rating, the proposal should be sanctioned by Circle Head.

Monthly Service Charges for Merchant is Rs.50/- . As a promotional measure, DM of ROs can waive Monthly Service Charges. However, there is no concession on MDR.

BHIM AADHAAR POS

BHIM Aadhaar POS is a Mobile application and not a physical instrument.

It is a payment system wherein a customer pays for goods/services using his Aadhaar as payment instrument.

Prerequisites for Merchants.

1. Merchant having either Current account or Savings Bank account in our Bank is enrolled as Merchant. Account can be individual / proprietorship / Joint account (JOO or JOF)



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2. Aadhaar Number of the merchant to be linked with his account to be linked for receiving payments
3. Merchant downloads BHIM AADHAR POS app to his mobile handset. He also connects a Biometric device (finger print scanner) to his mobile to receive payments from his customers
4. Merchant's Mobile handset should support OTG(On the Go) Connectivity for connecting Biometric device.
5. Merchant should have a biometric finger print scanner from M/s Integra or any other vendor approved by UIDAI

Buyer can be account holder of any Bank with his account seeded with Aadhaar Number
Buyer should be present physically for capturing biometric along with Aadhaar Number at the Merchant outlet

Transaction Limit : Minimum Amount Rs.10/- Maximum Rs2000/-

Buyer : Rs.2000/- per day Rs.8000/ per week

Seller : Rs.50000/- Rs.2 lakh per week.

SOFTWARE / HARDWARE / GENERAL / NETWORK / TERMINOLOGIES

CHARACTERISTICS OF COMPUTER

Speed, Versatility, Accuracy, Diligence, Memory, Automation

Computers manipulate data in many ways, and this manipulation is called **processing**.

When the processor uses the programmes they are stored in the main memory

The processor part of the computer is directly invoked in executing the instructions of the computer program

DIFFERENT HARDWARE COMPONENTS OF COMPUTER

- **Physical** structure of computer is called **Hardware**
- Information of computer, the hardware used are **Monitor Central Processing Unit (CPU), Keyboard, Mouse, Printer and Modem** (Modulator demodulator). (A modem is connected to a telephone line)
- In a computer, most processing takes place in **CPU**
- A CPU contains **control unit and an arithmetic logic unit**
- The CPU and memory are located on the **motherboard**
- **A Computer cannot work without Mother Board**

INPUT/OUTPUT DEVICES

- Central Processing Unit (CPU)
- Monitor
- Keyboard



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- Mouse(BALL/OPTICAL)
- Printer(DOTMATRIX/LINE/INKJET/LASER),
- Scanner

NET WORKING

Network is a combination of hardware and software that facilitates the sharing of information between computing devices.

- LAN-Local Area Network–(The computers in the branches are inter connected within the premises)
- WAN–Wide Area Network(Office LANS,which are scattered geographically on large scale, can be connected by the use of corporate-Wide Area Network(WAN))
- MAN–Metropolitan Area Network
- Wherever networks are not possible, our bank has gone for satellite connections called as VSAT
- VPN–Virtual Private Network
- A computer in **network** is identified by **IPAddress**

STORAGEDEVICES

- Floppy
- Digital Tapes
- Compact Discs(CD)
- USB (Universal Serial Bus) storage devices
- USB port in a computer is used to connect PenDrive/ Mouse/ KeyBoard/ HardDisk

UNITSOFCOMPUTERDATA

- Computer data is stored in Bytes
- 8 bits=1 byte
- 1024 bytes=1 Kilobyte
- 1024 KB=1 Megabyte
- 1024 MB=1 Gigabyte
- 1024 GB=1 Terabyte
- 1024 TB=1 Petabyte
- 1024 PB =1 Exabyte
- 1024 EB=1 Zettabyte
- 1024 ZB =1 Yottabyte

The computer abbreviation **KB** means **Kilo Byte**

Computer cannot 'boot' if it does not have the **Operating System**

RAM stands for **Random access memory which** does not store data permanently



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The characteristic of Data in ROM is nonvolatile, that is, it remains there even without electrical power.

EPROM stands for Erasable Programmable Read-Only Memory

SMPS stands for **Switched mode power supply**

COMPUTER PROGRAMMES/ SOFTWARE : SOFTWARE means Programs used in computer

The instructions that tell a computer how to carry out the processing tasks are referred to as Computer programs. Data becomes **information** when it is presented in a format that people can understand and use

SYSTEM PROGRAMMES

OS-Operating System

Operating Systems- DOS, WINDOWS, UNIX, LINUX

The functions of an operating system- Allocates resources /Monitors Activities/ Manages disks and files

The primary function of the **BIOS**. is to setup the hardware and load and start an operating system

APPLICATION PROGRAMMS

Programs designed to perform specific tasks is known as **Application Software**

Software used by Bank– example -ALPM /BANCS 2000 /CBS /WEBBASED PACKAGES etc
Wordprocessing, spreadsheets and photo editors are the example of **Application Software**

SERVER

Server is a computer running programs to serve the requests of other programs, the clients. Thus, the "server" performs some computational task on behalf of "clients". The clients either run on the same computer or connect through the network.

GENERAL

The Official website of Canara Bank is www.canarabank.com

“www” means World Wide Web

The Intranet site of Canara bank is called as CANNET.

First page of Website is termed as **Home page**

'CANARABLOG', is a website designed to share information of our Bank staff and accessed at <http://sp.canarabank.com/canarablog>

To view information on the web you must have a **web browser**



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In CanaraBank, DIT stands for Department of Information Technology

The most common tool used to restrict access to a computer System is User logins/Passwords
Strong password should have Alphabets Numerals and 8 characters

Hardware or software designed to guard against unauthorized access to a computer network is known as firewall.

Biometrics is the measurement of things such as finger prints and retinal scans used for security access

E-token is used for **ROC-MCA21 authorization & CERSAI Authorization**

The scrambling of code is known as encryption

Codes consisting of lines of varying widths or lengths that are computer-readable are known as a **bar code**

!@#?* are known as special characters

User can keep your personal files/folders in **MyDocuments**

A DVD is an example of an **optical disc**

By viewing the properties of the local harddisk of a computer, the user can find out **the amount of space that has been used up and the remaining free space on the disk.**

Different documents can be open at any one time-as many as your computer memory will hold
A pre-made document, which has coordinating font, layout and background, is-Called Template

Saving is a process-To copy the document from memory to storage medium

Net Meeting is Remote desk top connection under DMS environment which is used for trouble shooting purpose

Bank's call centre can handle customers' request in 7 languages

The process of transferring files from a computer on the Internet to your computer is called downloading

Ctrl+Alt+Del command is given to reboot the computer. To shut down a computer,Click on start button and then click on shutdown

VIRUS

- A malicious program which causes damage to the data.
- The ability to recover and read deleted or damaged files from a criminal's computer is an example of a law enforcement speciality called **computer forensics**
- Malicious software is known as **malware**
- Junk e-mail is alsocalled**spam**
- **Phishing** are attempts by individuals to obtain confidential information from you by falsifying their identity thru mail



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- A person who used his or her expertise to gain access to other people's computers to get information illegally or do damage is a **hacker**.
- Canara Bank has an Anti-Virus solution from **Symantec** Company

PREVENTION OF FRAUDIN DEBIT/ CREDIT CARDS

- Not to share any personal information such as user name, password, PIN, Credit Cardnumber, CVV2 etc. to unknown persons
- Delete all spam mails as they contain either virus or spyware enable spam filter in their mail boxes.
- Avoid doing internet transactions using Debit/Credit card in cyber cafes.
- Not to reply to mails purported to have been sent by the bank. Such incidents have to be reported immediately on reportphishing@canarabank.com or cbgimb@canarabank.com.
- Likewise RBI/IBA will also never send any email to any customers asking for confidential /personal details. Customers should not act upon such phishing email.
- Must apply phishing filter in the browser setting.
- Delete all emails and SMS from any strangers luring with billion dollar lottery, prize, jobs in abroad and huge wealth.
- Always delete all emails / SMS / Phone calls that ask for personal information
- Ensure that Debit/Credit Card is swiped in their presence and while entering PIN customer has to cover the Pin Pad so as to prevent others from seeing the PIN entered.
- Not to share photocopy / Xerox copy of the Debit/Credit Card to anyone.

CYBER SECURITY- Secure Use of Information Assets

- Antivirus software should be operational in all the information processing facilities. Anti virus software should be updated with the latest available virus signatures.
- Ensure that the scheduled anti virus scan takes place on each system daily. The removable media drives should be enabled only if there is a business reason for doing so.
- Scan the external Medias like CD/DVD, Pen drives etc before accessing the data.
- Users should not open any e-mail attachments unless the sender is known and the content is relevant. Such unsolicited mails should be deleted.
- Unauthorized software and freeware should not be used in the information processing facilities of the bank.
- The data in the desktop is property of the Bank. The person using the Desktop is the custodian of the desktop and the data therein. The clean desk and clear desk policy of the bank should be ensured. If the data is of importance it should be ensured that proper back up of the data is available/taken.
- Keep passwords secure and do not share accounts (User-Ids). Authorized users are responsible for the security of their passwords and accounts (User-Ids).
- Unauthorized or inappropriate use of the Internet must be reported immediately to the Internet Providing Authority.
- Create long, unique, and hard to guess passwords. Never keep the same password for different online accounts.
- Change passwords at regular intervals.
- Unsolicited mails/ Spam should not be sent / forwarded / downloaded.
- Regularly backup your data and email account.
- Avoid visiting inappropriate websites or websites that you are not fully aware of.



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- Active sessions should be terminated when finished or the equipment should be secured with locking mechanism while leaving the equipment unattended.
- Users should Log off from servers, PCs when session is finished.
- Sensitive information on paper or electronic storage media should be locked away when not required or when the office is vacated.
- Delete cookies and temporary files after browsing the internet.

e-mail Policy

Back up of Inbox emails is available in the email servers only for a period of 90 days

Replying to emails : Emails are to be answered / acknowledged within at least 8 working hours, but users must endeavor to answer priority emails within 4 hours

Foreign branches and & subsidiaries can access CanMail through VPN SSL system

All confirmed Staff in Scale I and above are entitled to have demi-official CanMail Ids
Password secrecy should be maintained by the users and should be changed once in 90 days

Email accounts not used for 90 days will be deactivated and possibly deleted

If mail is not downloaded for more than 90 days from the mail server, the mail will be deleted permanently from the server without notice to the end user

Files with more than 1 MB should be compressed before sending.

Branch – in – charge is authorized and responsible for attending / responding emails and the Branch / designated branch – in – charge email has to be configured in the branch-in-charge system.