

CASA PRODUCTS

- CANARA ASPIRE / CANARA ANGEL / CANARA PAYROLL PACKAGE –
- IF THE CUSTOMERS MAINTAIN Rs.2000 minimum average balance then they are eligible for one coursera course free
- (ho cir 586 /2025) dt 22/07/2025.

TARGET : Quality Customers & Tech Savvy Individuals

ELIGIBILITY : Individuals

INITIAL DEPOSIT : No Initial Deposit limit

NATURE OF ACCOUNT : SB


MINIMUM MONTHLY AVERAGE BALANCE (MAB)	Branch Type	Rural	Semi-Urban	URBAN	METRO
	Minimum MAB	Rs 10000	Rs 15000	Rs 20000	Rs 25000

VALUE ADDED FEATURES :

- **NEFT / RTGS / SMS /IMPS Charges - Free**
- **Unlimited Free Locker Operations - (428/23)**
- **CHEQUE BOOK : 25 Cheque leaves free in a Calendar Year**
- **Rupay Platinum Debit Card with NIL Issuance Fee & Annual Maintenance Charges FREE**
- Airport Lounge Access - **2 Free per Calendar quarter**
- SELF : PAI - Rs 4 lacs / AAI: RS 8 LACS & SPOUSE : 2 LACS / 4 LACS**
- BAGGAGE : Rs 25000/- and Purchase protection : Rs 25000**
- (30 days financial Txn from the date of accident as compulsory**
- **ATM CASH WITHDRAWAL : Rs 1 lac**
- **INTERNET BANKING/MOBILE BANKING/LOCKER/NOMINATION**
- **PRODUCT CONVERTIBILITY**
- **(NON MAINTENANCE OF MINIMUM BALANCE : As applicable to General SB Account**

- **457/23 : SB SELECT-** Revision in Penal Charges for Non-Maintenance of Minimum Monthly Average Balance(MAB).

RURAL	SEMI URBAN	URBAN	METRO	CHARGES
Rs.9999 to Rs.6999	Rs.14999 to Rs.10999	Rs.19999 to Rs.13999	Rs.24999 to Rs.18999	@ 50 per month
Rs.6998 to Rs.3999	Rs.10998 to Rs.6999	Rs.13998 to Rs.8999	Rs.18998 to 11999	@ 55 per month
Rs.3998 to Rs.1999	Rs.6998 to Rs.2999	Rs.8998 to Rs.3999	Rs.11998 to Rs.4999	@ 60 per month
< Rs.1999	< Rs.2999	< Rs.3999	< Rs.4999	@ 65 per month

	SILVER -148	GOLD-144	DIAMOND-145	PLATINUM -146
Eligibility (Not available for walk in customers)	All employees of a firm / company with minimum 5 employees	All employees of firm / comp with Minimum 5 employees (Age 18 - 65)	Minimum 5 employees (Age 18 - 65)	Minimum 5 employees (Age 18 - 65)
Eligible Customers	Individual/ Senior citizen, Blind & illiterate	Individual/ Senior citizen /Blind/ illeterate	Individual/ Senior citizen /Blind/ illeterate	Individual/ Senior citizen /Blind/ illeterate
Salary Band	Upto Rs 50000	Rs 50000 to Rs 1 LAC	RS 1 Lac to Rs 1.50 lac	Above 1.5 lac
Requirement for opening a/c	Salary Mandate from the employer for the credit of salary to the Canara Payroll Package account is required along with other required documents for SB account opening.			
MINIM BAL	NIL In case of non-crediting of Min 25% of gross salary (monthly) for 3 continuous month or 4 months in discrete way in the financial year or prorata basis, Penalty will be Rs. 250 plus GST.	NIL Spouse + 1 children	NIL Spouse + 2 children	NIL Spouse + 2 children
				
		Rs 500 + GST	Confidential Rs 750 + GST	Rs 1000 + GST

	SILVER (148)	GOLD (144)	DIAMOND	PLATINUM
NEFT/RTGS/ IMPS/SMS	Free			
CHQ BOOK	Free 200 chq leaves Per Annum			
DD -FREE	2 DDs free (per month) up to the net salary credit received during previous month	Unlimited (to the extent of AVG balance maintained in the account)		
Debit Card 476/23	Rupay Platinum (Issue & AMC free) PA : 2 Lac to 8 Lac		Rupay Select card- (Issue & AMC free) Domestic Lounge :3 per Qtr Internati : 3 per year- 479/24	
	ATM Cash withdrawal : 1 LAC POS : 5 LAC ATM TXN : 6 in our bank Other bank : 3 TXN @ MET/UR & 5 TXN @ SU/RU DOMESTIC LOUNGE : 2 per Qtr (1 per Qtr - 479/24) International Lounge : 2 per Year Baggage cover : Rs 25000/- (Latter modified to Rs 50,000/- (Cir 647/24) Purchase protection : Rs 25000/- (Latter modified to Rs 50,000/- (Cir 647/24) NFC (contactless) : Rs 25000			
Credit Card	Free (credit limit based on annual income) AMC : No waiver	ISSUE : FREE AMC -25% waiver	ISSUE : FREE 50 % waiver	ISSUE : FREE 100% waiver
TOD	50 % previous month NS - Max 10000	2 Net salary–1Lac	3 Net sal - 2L	3 Net sal - 3L
TOD RLLR+2.40	RS 10000/- (15 DAYS- BR ONLY)	Ai1 - 15days Tenure :2 months	Ai1-15 day Ten: 2 months	Ai1-15 days Ten :3 months

TOD ELIGIBILITY : After 6 months' regular salary credit in every month after account opening

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	SILVER (148)	GOLD (144)	DIAMOND (145)	PLATINUM (146)
Personal Loan	Same for organization-wise employee salary a/c	Available RL (PC-25% waiv	Available PC - 50 % w	Available PC -75% waiv
Locker Chg	NIL	5 % waiver	10 % waive	15% waiver
Locker Operations	Unlimited free			
Account opening	Through TAB Banking & Aadhar Based Insta A/c (Gross salary & Organization name shall be captured mandatorily)			
Portability	Available Variant to variant allowed after 1 year of a/c opening			
PAI	RS 16 Lacs	RS 26 Lacs	RS 44 Lacs	Rs54 Lacs
AAI	RS 18 Lacs	RS 28 Lacs	RS 38 Lacs	Rs 58 Lacs
Spouse PAI/AAI	RS 2 LAC/4 LAC			
TERM LIFE	1 Lac	2 Lacs	4 Lacs	6 Lacs
Pass sheet	Once in 15 days through email			
Insurance will be made effective after 10 days from the date of account opening				

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Guidelines in case of taken over accounts under all Housing Loan Variants and Canara Budget scheme exclusively for Canara SB Premium Payroll package (**Gold, Diamond & Platinum Variants**) customers valid till **30.09.2023. (EXTENDED TILL 31.12.24- 614/24)**

➤ **Circle Head-CO CAC & above authorities are delegated** with discretionary powers for permitting matching ROI upto lowest prevailing ROI under Housing Loan.

RSA as per takeover guidelines : In case applicable ROI at our Bank is lower than prevailing ROI at other Bank/FIs

➤ **Waiver of processing charges**

➤ Absorption of **Valuation & LSR Charges** under Housing Loan Variants.

Terminal Questions

❖ Premium pay roll package Gold variant customers are eligible for months' net salary max Rs. Lakh and the maximum tenor permitted.....days

- 1) 2 months, 1 Lc a& 60 days
- 2) 3 months, 2 Lac & 60 days
- 3) 3 months, 3 Lac & 90 days
- 4) 2500002 months, 1 Lac & 60 days

Answer: 1) 2 months, 1 Lc a& 60 days

Terminal Questions

❖ Prmium pay roll package Diamond variant customers are eligible for months' net salary max Rs. Lakh and the maximum tenor permitted.....days

- 1) 2 months, 1 Lc a& 60 days
- 2) 3 months, 2 Lac & 60 days
- 3) 3 months, 3 Lac & 90 days
- 4) 2500002 months, 1 Lac & 60 days

Answer: 2) 3 months, 2 Lc a& 60 days

Terminal Questions

❖ Premium pay roll package **Platinum variant** customers are eligible for months' net salary max Rs. Lakh and the maximum tenor permitted.....days

- 1) 2 months, 1 Lc & 60 days
- 2) 3 months, 2 Lac & 60 days
- 3) 3 months, 3 Lac & 90 days
- 4) 2500002 months, 1 Lac & 60 days

Answer: 3) 3 months, 3 Lac & 90 days

Terminal Questions

❖ SB select product **minimum monthly Average balance** to be maintained in Rural areas Rsand Metro areas Rs (147/24)

- 1) Rs. 10000 & Rs 25000
- 2) Rs. 15000 & Rs 20000
- 3) Rs. 20000 & Rs 25000
- 4) Rs. 10000 & Rs 15000

Answer: **Rs. 10000 & Rs 25000**

Terminal Questions

❖ Under SB select product if it is found that even after..... working days (Excluding a/c Open Date), customer has not deposited the minimum initial deposit, the account shall be converted to General SB Account (Produce Code: 101), onday and applicable charges will be applied for issuance of debit card/Cheque book etc. (147/24)

- 1) 6 days and 7 days
- 2) 5 days and 6 days
- 3) 4 days and 5 days
- 4) 3 days and 4 days

Answer: 3 days and 4 days

DIAMOND (149) : (MONTHLY PENSION < 50000/)	PLATINUM (150): > 50,000
<ul style="list-style-type: none"> ➤A/c will be opened preferably jointly with spouse only, with operational instructions of F/S ➤May be opened with single name ➤Benefits will be with the first holder as Pensioner. 	-----same -----
TOP UP FACILITY of the loan limit where ever the limit /balance is repaid to 50 % and /or half of the repayment period is over	SAME
Concession for Medicine up to 25% as per Bank Tie-ups - All APP	Same
Free of cost DSB service for Life Certificate Collection	SAME
Debit card issue and AMC Free (RUPAY PLATINUM CARD)	Debit card & AMC free (Rupay select card)
Free Unlimited ATM transactions in all our Bank's ATM	Same
Credit card issue and AMC are Free	Same
NEFT/ RTGS/ NET Banking/ SMS Alerts/IMPS/DD : Free	Same
No Processing charge for Pension loan	SAME
PAI 16 lac, AAI 20 lac (DEF : 40 LAC/40 LAC) Upto Age :65Years	PAI/AAI : 24 lacs/30 lakhs . DEF 40 L /40 L
Locker rent concession : 25 %	50 %
Waiver of Processing Fees For HL, VL loan : 25 %	50 %
TOD : 6 month net pension credited in the a/c max of Rs.100000/@ RLLR + 2.50% & validity is 60 days (Max age permitted : 75 years)	TOD : 3 month net pension credited in the a/c max of Rs 200000 & validity is 90 days)
Personalised Cheque Books: 60 leaves per annum	Unlimited cheque books free
VSL : TD + 1 %	TD + 0.75 %
GENERAL : NON-credit of pension for consecutive 3 Months or 4 months in a year : Charge Rs 500	

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DIAMOND (1625) : (MONTHLY PENSION < 50000/	PLATINUM (1626) > 50000
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➤ Pensioner/Prospective pensioner including all the ex-employees **retired on voluntary basis or normal**, who has given mandate for credit of their pension in the account ex-employees of our Bank. Account will be opened **preferably jointly with spouse only**, with operational instructions of **Former/Survivor**. However, the benefits will be with the first holder as Pensioner. The account **may be opened with single name** of pensioner also

TOP UP FACILITY of the loan limit where ever the limit /balance is repaid to 50 % and /or half of the repayment period is over	SAME
Concession for Medicine up to 25% as per Bank Tie-ups - AI1 APP	Same
Free of cost DSB service for Life Certificate Collection	SAME
Debit card issue and AMC Free (RUPAY PLATINUM CARD)	Debit card & AMC free (Rupay select card)
Free Unlimited ATM transactions in all our Bank's ATM	Same
Credit card issue and AMC are Free	Same
NEFT/ RTGS/ NET Banking/ SMS Alerts/IMPS/DD : Free	Same
No Processing charge for Pension loan	SAME
PAI 16 lac , AAI 20 lac Upto Age :65Years	PAI/AAI : 24 lacs/30 lakhs
Locker rent concession : 25 %	50 %
Waiver of Processing Fees For HL, VL loan : 25 %	50 %
TOD : 2 month net pension credited in the a/c max of Rs.100000/@ RLLR + 2.50% & validity is 60 days (Max age permitted : 75 years)	TOD : 3 month net pension credited in the a/c max of Rs 200000 & validity is 90 days)
Personalised Cheque Books: 60 leaves per annum	Unlimited cheque books free

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GENERAL : NON-credit of pension for consecutive 3 Months or 4 months in a year : Charge Rs 500

SB Jeevandhara —Product for Senior Citizens non Pensioner (Product code 110)

Features :

Eligible : All Senior Citizens aged 60 years and above.

Initial balance is zero and No minimum balance required

Rupay Platinum Debit Card will be issued with Customer Request Only.

DEBIT CARD AND AMC : FREE

Free Unlimited ATM transactions in all our Bank's ATM.

Credit card will be issued Free. (AMC as per existing guidelines)

NEFT/ RTGS/ NET Banking / SMS Alerts/IMPS/DD will be issued Free

Locker Allotment on priority subject to availability.

50% concession on rent - If average balance of Rs. 2 lacs is maintained on annual basis

Concession for Medicine up to 25% as per Bank Tie-ups on Time to time basis through ai1 app at present

Personalised Cheque Books (Name printed) up to 60 leaves per annum

Terminal Questions

❖ What is the product code of Canara SB Jeevandhara - Patinum, only pensioners?

1) 150

2) 110

3) 149

4) 108

Answer: 150

Terminal Questions

❖ Which of the following is **not a feature** of New Variant ,**Diamond and Paltinum** of Canara SB Jeevandhara.

- 1) Free Personal Accidental Insurance & Air Accidental Insurance
- 2) Zero Balance Account
- 3) Concession in Rate of Interest for Loan against Deposit
- 4) 10 free transactions at other Bank ATM.

Answer: 10 free transactions at other Bank ATM.

Terminal Questions

❖ _____ over and above the contractual deposit rate, **concessional ROI for loan against deposit** for the customers having Canara SB Jeevandhara “Diamond” account.

1) 0.50%

2) 1.00%

3) 0.25%

4) 0.10%

Answer: 1.00%

Terminal Questions

❖ A Customer having Canara SB Jeevandhara “**Diamond**” variant will get **concession** of ____ on **Locker rent** and for customer having Canara SB Jeevandhara “**Platinum**” variant will get **concession** of ____ on **Locker rent**.

1) 15%, 25%

2) 10%, 20%

3) 25%, 50%

4) 20%, 25%

Answer: 25%, 50%

Terminal Questions

❖ Canara SB Jeevandhara “Diamond” Variant having Personal Accidental cover of RS. _____ and Air Accident Cover of RS _____, which will be available till the pensioner attains the age of ____ years.

- 1) 12 lakhs, 16 Lakhs, 70
- 2) 16 Lakhs, 20 Lakhs, 65
- 3) 12 Lakhs, 16 Lakhs, 65
- 4) 16 Lakhs, 20 Lakhs, 70

Answer: 16 Lakhs, 20 Lakhs, 65

Terminal Questions

❖ Which of the following is **not true** for **Instant Overdraft facility** under Canara SB Jeevandhara “**Diamond**” variant ?

- 1) Max age for availing the benefits: 70 years.
- 2) The overdraft facility will be subject to regular credit of pension for at least 6 consecutive months.
- 3) Rate of Interest: RLLR + 2.50%.
- 4) Overdraft facility: two-month net pension credited in the account, subject to max of Rs.100000/

Answer: Max age for availing the benefits: 70 years.

Terminal Questions

❖ Canara SB Jeevandhara “ **Platinum**” Variant having **Personal Accidental cover** of RS. _____ and **Air Accident Cover** of RS _____, which will be available till the pensioner attains **the age** of _____ years.

- 1) 20 lakhs, 30 Lakhs, 70
- 2) 24 Lakhs, 30 Lakhs, 65
- 3) 15 Lakhs, 30 Lakhs, 65
- 4) 18 Lakhs, 25 Lakhs, 70

Answer: 24 Lakhs, 30 Lakhs, 65

Terminal Questions

❖ Which of the following is **not true** for **Instant Overdraft facility** under Canara SB Jeevandhara “**Platinum**” variant ?

- 1) **Max age for availing the benefits: 75 years.**
- 2) **The overdraft facility will be subject to regular credit of pension for at least 6 consecutive months.**
- 3) **Rate of Interest: RLLR + 2.50%.**
- 4) **Overdraft facility: two-month net pension credited in the account, subject to max of Rs.100000**

Answer: Overdraft facility: two-month net pension credited in the account, subject to max of Rs.100000

ANGEL (WOMEN)-704/24, 535/24, 347/24, 313/24

VARIANT	LAVENDER 1628	ROSE 1629	ORCHID 1630
Eligible Customers	All Women 18 to 70 Years Age IND/SS/BLIND/ILLETERATE/FEMALE EX STAFF/FEMALE STAFF		
QAB	Rs 5000	Rs 30000	Rs 100000
NMMB Charges (per quarter)	Rs. 100	Rs 150	Rs. 750
Family Banking	NA	Spouse + 1 children	Spouse + 2 Children
A/c closed before one year charges	Rs 200	Rs 500	Rs 1000
Cancer Care Policy (AFTER 90 DAYS)	Rs 3,00,000	Rs. 5,00,000	Rs. 10,00,000
Locker Rent Waiver First Year	Nil	10%	15%
Cheque leaves free P.A.	25	50	200
Debit Card	Rupay Platinum		Rupay Woman Platinum

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ANGEL

VARIANT	LAVENDER	ROSE	ORCHID
PAI (over and above card based cover)	Rs. 2,00,000	Rs. 10,00,000	Rs. 20,00,000
PAI from NPCI	Rs. 2,00,000	Rs. 2,00,000	Rs. 2,00,000
PAI Cancare Policy	Rs. 4,00,000	Rs. 4,00,000	Rs. 4,00,000
Total PAI	Rs. 8,00,000	Rs. 16,00,000	Rs. 26,00,000
AAI	Rs. 8,00,000		
Spouse PAI and AAI	Rs. 2,00,000 and Rs 4,00,000 Respectively		
Auto Sweep facility beyond Rs. 1 Lakh	As per HO Cir 599/2021	As per HO Cir 599/2021	As per HO Cir 599/2021

Account opening mode - Through CPHs, Tab banking, Insta Account opening, VCIP; Portability to the product available subject to age.

ANGEL : Other Features:

- Ex Staff/ Staff also eligible now, **without preferential rate.**
- **Processing charges waived** for EL for the Canara Angel customers and their daughter/s.
- Preferential Rate on Retail Loan **@ 0.05% on ROI**
- **Free** : NEFT/ RTGS/ IMPS/DD/ SMS Alert
- **AMC Debit Card : Waived**
- **Unlimited locker** operations
- Auto Sweep facility beyond **Rs. 1 Lakh**
- Our Bank ATM transactions per month : **5 Free**
- Other Bank ATM : **Free : 3 transaction in Metro/ 5 in other than Metro**
- ATM Cash Rs 1,00,000
- POS Rs 5,00,000
- NFC Rs 25,000
- Purchase protection and baggage cover **Rs. 25000/- each (Rs 50000 as per 647/24)**

ANGEL – ORCHID VARIANT-

Features of Rupay Platinum WOMEN Debit Card



Brand	Offer (for Orchid Variant)
Amazon	Card Discount: Flat 20% off upto Rs. 100/- Minimum Purchase: Rs. 129/- (once in a month)
Swiggy	Flat 20% off upto Rs. 100/- Minimum Purchase: Rs. 129/- (once in a month)
Health check-up	Health check-up once in a year
URBAN CLAP	Complementary annual subscription
Book My Show	Flat Rs. 250 off per year on min booking of 2 movie tickets
Lounge	2 Complementary domestic visits per quarter and 2 Complementary international visits per year
Myntra	Rs. 500 shopping coupon

Terminal Questions

❖ Which of the following is **not a variant** of Canara Angel Saving Account?

- 1) Lavender
- 2) Orchid
- 3) Lily
- 4) Rose

Answer: Lily

Terminal Questions

❖ Which of the following is **not a feature of Canara Angel Saving Account?**

- 1) Free Health Insurance cover for all the account variants for cancer care
- 2) Free Operational Charges like NEFT/RTGS/ IMPS/ SMS/Locker Operations/Cheque Books etc.
- 3) A women of 18-50 years of age are eligible for opening of accounts.
- 4) Free Family Banking facility with complementary zero balance accounts for spouse and children

Answer: A women of 18-50 years of age are eligible for opening of accounts.

Terminal Questions

❖ In Canara Angel Saving Account, **min QAB** to be maintained in **Rose variant** is _____ and in **Lavender variant** is _____.

- 1) Rs. 25000, Rs. 10000
- 2) Rs. 30000, Rs. 5000
- 3) Rs. 20000, Rs. 5000
- 4) Rs. 25000, Rs. 5000

Answer: Rs.30000, Rs. 5000

Terminal Questions

❖ In Canara Angel Saving Account, **min QAB** to be maintained in **Orchid variant** is _____

- 1) 100000
- 2) 75000
- 3) 80000
- 4) 50000

Answer: 100000

Terminal Questions

❖ In Canara Angel Saving Account, **Product code** for **Orchid** Variant is _____ and for **Lavender** variant is _____

1) 1628, 1629

2) 1628, 1630

3) 1629, 1630.

4) 1630, 1628.

Answer: 1630, 1628

Terminal Questions

❖ In Canara Angel Saving Account, **Product code** for **Rose** Variant is _____

1) 1629

2) 1630

3) 1628

4) 1631

Answer: 1629

Terminal Questions

❖ Women in the age group of from _____ years, as of date of account opening, are eligible to open accounts under Canara Angel.

- 1) 18 and upto 50 years
- 2) 20 and upto 60 years
- 3) 18 and upto 70 years.
- 4) 20 and upto 70 years

Answer: 18 and upto 70 years.

Terminal Questions

❖ Charges to be debited for **non-maintenance of min. balance** for **Rose Variant** is upto _____ per quarter, in Canara Angel.

- 1) Upto Rs. 150
- 2) Upto Rs. 250
- 3) Upto Rs. 100
- 4) Upto Rs. 750

Answer: Upto Rs. 150

Terminal Questions

❖ Charges to be debited for **non-maintenance of min. balance** for **Orchid Variant** is upto _____ per quarter, in Canara Angel.

- 1) Upto Rs. 150
- 2) Upto Rs. 250
- 3) Upto Rs. 100
- 4) Upto Rs. 750

Answer: Upto Rs. 750

Terminal Questions

❖ Charges to be debited for **non-maintenance of min. balance** for **Lavender Variant** is upto _____ per quarter, in Canara Angel.

- 1) Upto Rs. 150
- 2) Upto Rs. 250
- 3) Upto Rs. 100
- 4) Upto Rs. 750

Answer: Upto Rs. 100

Terminal Questions

❖ Charges to be debited if Canara Angel **account closed before one year by customer** for **Orchid Variant** is____ , **Rose Variant** is _____ and **Lavender variant** is ____ .

- 1) 500, 200, 100
- 2) 1000, 500, 200
- 3) 800, 200, 100
- 4) 750, 500, 250

Answer: 2) 1000, 500,200

Terminal Questions

❖ In Canara Angel, **Cancer cover** is _____ for **Orchid variant** and is _____ for **Lavender variant**.

- 1) Rs. 10 Lakhs, Rs 5 Lakhs
- 2) Rs. 5 Lakhs , Rs 3 Lakhs
- 3) Rs. 10 Lakhs, Rs. 3 Lakhs
- 4) Rs. 8 Lakhs, Rs. 5 Lakhs

Answer: Rs. 10 Lakhs, Rs. 3 Lakhs

Terminal Questions

❖ In Canara Angel, **Cancer cover** is _____ for **Rose variant**.

- 1) Rs 5 Lakhs
- 2) Rs 3 Lakhs
- 3) Rs. 10 Lakhs
- 4) Rs. 8 Lakhs

Answer: Rs. 5 Lakhs

Terminal Questions

❖ In Canara Angel, **Air Accident Insurance Cover** for self is _____ and **for spouse** is _____ for all 3 variants.

- 1) Rs. 8 Lakhs, Rs 4 Lakhs
- 2) Rs. 6 Lakhs , Rs 3 Lakhs
- 3) Rs. 10 Lakhs, Rs. 5 Lakhs
- 4) Rs. 4 Lakhs, Rs. 2 Lakhs

Answer: Rs. 8 Lakhs, Rs 4 Lakhs

Terminal Questions

❖ Woman customer having Canara Angel account on availing of loan will be getting **preferential Rate of Interest on Retail loans i.e. _____.**

- 1) 0.10% on ROI
- 2) 0.25% on ROI
- 3) 0.05% on ROI
- 4) 0.15% on ROI

Answer: 0.05% on ROI

Terminal Questions

❖ Which is Variant of Canara Angel is not having **waiver in Locker Rent**?

- 1) Rose
- 2) Orchid
- 3) Lavender
- 4) All Variants Having Locker Rent Waiver

Answer: Lavender

Terminal Questions

❖ Which is Variant of Canara Angel is not having **waiver in Locker Rent**?

- 1) Rose
- 2) Orchid
- 3) Lavender
- 4) All Variants Having Locker Rent Waiver

Answer: Lavender

Terminal Questions

❖ Rose Variant of Canara Angel **Locker Rent waiver** of ____.

1) 15%

2) 5%

3) 10%

4) 20%

Answer: 10%

Terminal Questions

❖ Family Banking is one of the feature of Canara Angel, in **Orchid variant** of the product, a customer can **open zero balance** account for any ____ **family members**.

1) 3

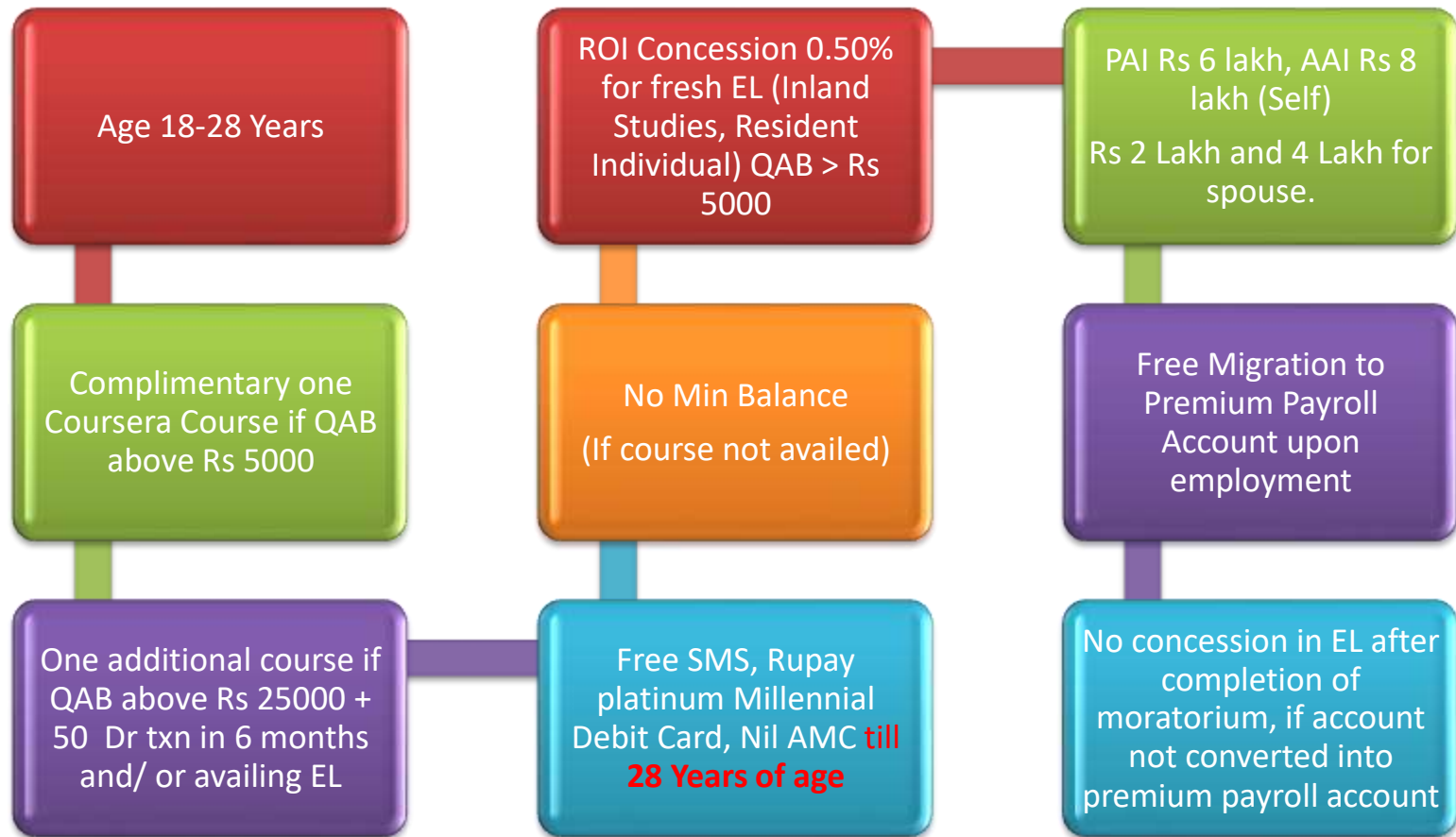
2) 1

3) 2

4) 4

Answer: 3

CANARA ASPIRE – 687/24



ASPIRE : Other Features:

- Cheque book **25 leaves** free per annum free
- Only one a/c per customer can be opened (**Joint accounts are not allowed**)
- **Our Bank ATM transactions per month : 5 Free**
- **Other Bank ATM : Free : 3 transaction in Metro/ 5 in other than Metro**
- **ATM Cash Rs 1,00,000**
- **POS Rs 5,00,000**
- **NFC Rs 25,000**
- **Purchase protection and baggage cover Rs. 25000/- each (Rs 50000 as per 647/24)**
- A/C closure charges (**From 14 days till 1 year**) : **Rs. 500 + GST** (If **course not availed** from Coursera)
- **Rs. 1000/- + GST** (If **course availed** from Coursera)
- Non-Maintenance of QAB charges : **Nil** (If course not availed from Coursera)
- **Up to Rs. 250/-** (If course availed from Coursera)

Average QAB to be Maintained in the account against stipulated amount	Charges per Quarter on violation of Minimum QAB
Rs.4,999 to Rs.4,000	Rs 100
Rs.3,999 to 3,000	Rs 150
Rs. 2,999 to 2,000	Rs 200
less than Rs.2,000	Rs 250

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ASPIRE- Features of Rupay Platinum Millennial Debit Card



Brand	Offer
Amazon	Card Discount: Flat 20% off upto Rs. 100/- Minimum Purchase: Rs. 129/- Frequency: One Friday in a Month
Gaana Subscription	Annual membership
Swiggy One lite	Annual membership (yearly 4 quarterly vouchers, effectively annual subscription)
Book My Show	Flat Rs. 250 off on minimum purchase of 2 movie tickets once per month
Lounge	2 Complementary domestic visits per quarter and 2 Complementary international visits per year
PAI	Cover up to INR 2 lakhs

Terminal Questions

❖ A Young customer of _____ years age can open Canara Aspire Saving Account with us.

- 1) 18-25 years
- 2) 20-30 years
- 3) 18-28 years
- 4) 20-25 years

Answer: 18-28 years

Terminal Questions

❖ Complimentary _____ certificate course through Coursera Platform for customers maintaining QAB above Rs. _____ is one of the key features of Canara Aspire Saving Account.

- 1) 2, Rs.5000
- 2) 1, Rs.5000
- 3) 1, Rs.10000
- 4) 2, Rs.10000

Answer: 1, Rs.5000

Terminal Questions

❖ In Canara Aspire Saving account, **one additional course** apart from one complimentary **course can be avail** through **Coursera platform** for customers maintaining **QAB** above Rs. _____.

- 1) **Rs.25000**
- 2) **Rs. 15000**
- 3) **Rs. 20000**
- 4) **Rs. 30000**

Answer: Rs.25000

Terminal Questions

❖ In Canara Aspire Saving Account, **ROI concession** of _____ for **fresh education loans**, over and above the applicable ROI.

1) 0.25%

2) 0.75%

3) 0.15%

4) 0.50%

Answer: 0.50%

Terminal Questions

- ❖ Which of the following is **not a feature** of Canara Aspire Saving Account?
- 1) Free Rupay Platinum Millennial debit card with AMC waived
 - 2) No minimum balance stipulation.
 - 3) ROI concession of 0.25% for fresh education loans, over and above the applicable ROI.
 - 4) Free SMS alerts.

Answer: ROI concession of 0.25% for fresh education loans, over and above the applicable ROI.

Terminal Questions

❖ **Free** _____ **debit card** will be issued to customers having Canara Aspire Saving Account.

- 1) Rupay Platinum Millennial
- 2) Visa Platinum Millennial
- 3) Rupay Gold Millennial
- 4) Master Gold Millennial

Answer: Rupay Platinum Millennial

Terminal Questions

❖ Which statement **is not true** for Canara Aspire Saving Account?

- 1) Portability available for existing SB Accounts.
- 2) Joint accounts are allowed
- 3) Nil annual maintenance charge on the debit card until the age of 28 for the customer.
- 4) Cheque book free up to 25 leaves per annum.

Answer: Joint accounts are allowed

Terminal Questions

❖ Product code for Canara Aspire Saving Account is -

1) 1625

2) 1630

3) 1628

4) 1631

Answer: 1631

Terminal Questions

❖ No annual maintenance charge for debit card will be taken from the customers having Canara Aspire Saving Account until the age of ____.

- 1) 25
- 2) 30
- 3) 28
- 4) 26

Answer: 28

Terminal Questions

❖ Rupay Platinum Millennial Card has **personal accidental insurance cover for Self** of Rs. _____ and for **spouse** of Rs. _____, which will be automatically dispatched centrally along with the welcome kit to the Customer's address opened Canara Aspire Saving account.

- 1) Rs. 5 lakhs, Rs 1 Lakh
- 2) Rs. 6 Lakhs, Rs 2 Lakhs
- 3) Rs. 5 Lakhs, Rs. 2 Lakhs
- 4) Rs. 6 Lakhs, Rs. 1 Lakh

Answer: Rs. 6 Lakhs, Rs 2 Lakhs

Terminal Questions

❖ In Canara Aspire Saving Account, **upto _____ charges** will be debited for **non-maintenance of Quarterly Average Balance** if course availed from Coursera and upto _____ charges if no course availed from Coursera.

- 1) Upto Rs. 150, upto Rs 50.
- 2) Upto Rs. 200 , Nil
- 3) Upto Rs. 250, Upto Rs. 150
- 4) Upto Rs.250, Nil

Answer: Upto Rs. 250, Nil

Terminal Questions

❖ Which of the following is **not a feature** of Rupay Platinum Millennial Debit Card?

- 1) Annual Membership of Gaana
- 2) 2 Complementary domestic visits per quarter and 2 Complementary international visits per year
- 3) Annual Membership of Zomato
- 4) Book My Show, Flat Rs. 250 off on minimum purchase of 2 movie tickets once per month.

Answer: Annual Membership of Zomato

Terminal Questions

❖ In Canara Aspire Saving Account, One more free course to be offered to the customers who are -

- 1) For customers availing education loans.
- 2) Maintaining QAB above Rs. 25,000/- and crosses a threshold level of 50 transactions in 6 months' time
- 3) Only b
- 4) Both a and b
- 5) Only a

Answer: Both a and b

Terminal Questions

❖ In Canara Aspire Saving Account, _____ charges will be debited for closing the accounts after 14 days and before 1 year if course availed from Coursera and _____ charges if no course availed from Coursera.

- 1) 500+ GST, 250 + GST
- 2) 750+GST, 500+GST
- 3) 500+GST, 500+GST
- 4) 1000+GST, 500+GST

Answer: 1000+GST, 500+GST

NRI SB Power Plus has been Revamped as
Product Codes
A/Cs will open at

- **No initial deposit** for fresh account
- **MAB : Rs. 1 Lac (NMMB upto Rs 500 + GST)**
- **PAI : Rs 10 Lac** (Cardholder can claim **maximum of 2 cards** but only to primary card holder)
- **AAI Rs. 100 Lakhs (Maximum of 2 cards** but applicable to primary card holder only)
- **Debit card & Credit Card & Demat A/C: Issue and AMC : FREE**
- **Locker Rent : 50% concession**
- **Preferential exchange margin on USD/INR remittance inward : 5 paise**
- **ATM Cash Withdrawal : Rs 1,00,000/- per day & POS limit Rs 5,00,000/- per day.**
- **Number of ATM transactions : Unlimited free at Canara Bank & other bank ATM in India**
- **Baggage Loss and Purchase Protection : Rs 25000/- each. (Rs 50000 as per 647/24)**
- **Lounge access: International 2 visit for self + 2 guest per year; Domestic 2 per Qtr for self + 1 guest**
- **50% concession in processing charges** of HL, Mortgage Loan and VL.
- **A/c closure charges from 16th day to 1 year : Rs 1000+GST (< 15 days /After 1 year =No charges)**
- **FREE** : Cheque book/ RTGS/ NEFT/ IMPS, SMS/ email alerts, reset of IB password, modification of mobile number, email or address, DD Issue/Cancellation/Duplicate/Revalidation, Stop payment..
- **No charges** for Interest certificate, Balance certificate, address confirmation, attestation of signature, cheque collection, SI, statement of account through email
- **No charges** on ECS/ NACH mandate registration, ECS return (other than insufficient fund), Cheque return (other than insufficient fund)

➤ COMPARISION OF ALL CA- PRIVILEGE /ELITE & DELITE(109/24)

	CA -PRIVILEGE	ELITE	DELITE
QAB	1 LAC	5 LAC	10 LAC
CASH HANDLING Waiver @Any Branch/Kiosk / BNA (109/24)	>Rs 100 notes 5 Lacs per day 50 Lacs per month (> S/C 1 Rs per 1000)	>Rs 100 notes 10 Lacs per day 100 Lacs per month	NO
CASH WITHDRAWAL	NO	NO	UNLIMITED FREE
SWEEP-IN/OUT	1 LAC X 25000 CUSTOMER CHOICE	5 LAC X 5LAC 15 TO 181 DAYS	10 LAC X 5LAC 15 TO 181 DAYS
BHIM SOUND FREE	2 BOXES FREE	10 BOXES FREE	20
CHQ BOOK	500 LEAVES	700	UNLIMITED
POS MACHINE RENT		1 FREE	3 FREE
			CORPORATE CREDIT CARD FREE + 99 ADD ON
DD	DDs FREE	5 DD FREE	UPTO 10 LAC
MSME LOANS			PC-10% WAIVED
DEBICT CARD & LIMIT	RUPAY PLATINUM & Rs 50000	RUPAY PLAT & Rs 50000	RUPAY SELECT- RS 1 Lac
NEFT/RTGS/LOCKER OP	FREE	FREE	FREE
SMS/FOLIO/IMPS-109/24	NO	FREE	FREE
MIN BAL NOT MAINT	1000 PER QUARTER	2000	2500
A/C CLOSED-1 YEAR	2000	2000	2500

Confidential

Free PAI Platinum DR/ Cr card (coverage ranges from ₹2 lakhs to ₹8 lakhs for self/spouse)

Terminal Questions

❖ In **Canara Elite CA**, **Cash Handling charges** free upto _____ per day for **denomination** of ____ and above only , **maximum remittance** should not exceed _____ per month

- 1) Rs. 20 lacs, 100, Rs 50 Lacs
- 2) Rs. 5 Lacs, 500, Rs. 50 Lacs
- 3) Rs. 10 Lacs, 100, Rs. 1 Crore
- 4) Rs. 15 lacs, 500, Rs. 1 Crore

Answer: Rs. 10 Lacs, 100, Rs. 1 Crore

Terminal Questions

❖ In Canara Elite, for remittance above per day limit of Rs 10 lacs or monthly limit of Rs 1 Cr, _____ per thousand **to be collected for remittance in excess** of the daily / monthly limit.

- 1) Rs. 2
- 2) Rs. 1
- 3) Rs. 5
- 4) Rs. 1.50

Answer: Rs. 1

Terminal Questions

❖ **Minimum monthly CASA average balance of Rs. _____ to be maintained for customers having Canara Platina NRE/NRO.**

- 1) Rs. 1 Lac**
- 2) Rs. 25000**
- 3) Rs. 500000**
- 4) Rs. 75000**

Answer: Rs. 1 Lac

Terminal Questions

❖ Which is **not true** regarding **Canara Platina NRE/NRO**.

- 1) **Minimum Monthly CASA Average Balance of Rs.1 lac**
- 2) **Preferential exchange margin on inward remittance (USD/INR)**
- 3) **Air Accident Insurance Coverage of Rs.50.00 lakhs**
- 4) **Personal Accident Insurance Coverage of Rs.10 lac**

Answer: Air Accident Insurance Coverage of Rs.50 lacs

Terminal Questions

❖ **POS limit** is _____ per day, under Canara Platina NRE/NRO.

- 1) 200000
- 2) 400000
- 3) 500000
- 4) 250000

Answer: 500000

Terminal Questions

❖ Canara Platina NRE/NRO account facilitates customer with **Personal Accidental Insurance Coverage** of _____ and **Air Accidental Insurance coverage** of _____

- 1) Rs. 10 Lakhs, Rs. 50 Lakhs
- 2) Rs. 10 Lakhs , Rs 75 Lakhs
- 3) Rs. 10 Lakhs, Rs. 25 Lakhs
- 4) Rs. 10 Lakhs, Rs. 100 Lakhs

Answer: Rs. 10 Lakhs, Rs. 100 Lakhs

Terminal Questions

❖ **Concession** of _____ on **Locker Rent** irrespective of Locker Size is on the features of **Canara Platina NRE/NRO**.

- 1) 25%
- 2) 50%
- 3) 10%
- 4) 20%

Answer: 50%

CANARA PRARAMBH" CA - (Product Code – 1659) – 172/24

Scheme is

primarily made effective through 7 identified branches (7 MCPs) of the designated Circles i.e. Delhi, Mumbai

Parameters	Features
Eligibility	Start-up recognized by DPIIT and having DPIIT registration - to be opened only at 7 identified branches (at present) as per IC/836/2023
Required Minimum Balance	QAB : Rs 25000 & above
Non Maintenance of Minimum Balance	1500/- plus GST per quarter
Debit Card	Rupay Platinum Card
ATM Cash Withdrawal per day	50,000 per day
Personal Accident Insurance & Air Accident Insurance	2 lacs to 8 lacs for self / spouse)
POS Terminal	Free rental for 1 POS
BHIM QR SOUND BOX	Free rental for 1 Box
Name Printed Cheques	Free up to 500 leaves per annum
NEFT/RTGS/IMPS /SMS/FOLIO CHARGES	Free
Demand Draft Facility	5 DDs free per month
Account Closed before one year	As applicable to Current Account
Cash Handling charges/Cash Withdrawal charges/Auto Sweep/ Account Closed before one year : As applicable to CA	

Confidential

Terminal Questions

❖Cheque books are free in CANARA PRARAMABH”

- 1) 200
- 2) 400
- 3) 500
- 4) 700

Answer: 500

Terminal Questions

❖Cheque books are free per annum in **CANARA PRARAMABH”**

- 1) 200
- 2) 400
- 3) 500
- 4) 700

Answer: 500

Terminal Questions

❖ What are the charges in CANARA PRARAMABH”, If minimum QAB is not maintained. Rs+ GST per quarter

- 1) 2000
- 2) 2500
- 3) 1500
- 4) 1000

Answer: 1500

- Canara Crest & crest plus –product code 1633
- All Major -Individual customers except Minors, Joint Accounts, Staff, Foreign Nationals, NPA / Deemed NPA Customers, Customers with IT Attachment Orders, Customers having BSBD Accounts, Customers under Mule Monitoring and any Non-Individual Account Like HUF, Trust, Society, Company, Association, SHG, Institutional Customers, etc.

crest – RS.10lakhs < Rs.50lakhs

Crest plus – RS.50 lakhs and above

To be deposited within 7 days of opening the a/c.

- Satisfactory Maintenance of QAB :
 - o Continued Benefits: Maintaining the required QAB ensures uninterrupted access to membership benefits for the next quarter.
 - o Next Review: The next QAB review will occur on the first day of the subsequent quarter.
- Non maintenance of QAB :
 - o Revocation of Waivers: If the QAB requirement is not met during a quarter, any service charge waivers associated with the account will be revoked, and applicable service charges based on the base product category will be applied until the next review date. For accounts under the new Canara Crest savings account, charges applicable to the SB General account will apply.
 - o Quarterly Maintenance Charge (QMC): The Quarterly Maintenance Charge (QMC) for the debit and/or credit card associated with the account will remain waived for period of 1 year from the date of onboarding or from the date of new account opening. After the period of 1-year charges will be applicable as per extant guidelines.
 - o Next Review: The next QAB review will occur on the last day of the quarter.
 - o Consecutive Non-Maintenance: Failure to maintain the QAB for four consecutive quarters will result in the permanent cancellation of membership.

- Membership: Receive a premium debit/credit card that doubles as a membership
- card, unlocking exceptional benefits (exclusive offers / vouchers)
- [?] Priority Access: Enjoy priority service at across all branches (Branch Head is the Single Point
- of Contact for all banking needs). Any Branch Convenience: Access select services at any
- branch, without limitations of home branch.
- [?] Fee Waivers: Benefit from waived service charges on select services.
- [?] 24/7 Support: Access dedicated, round-the-clock priority call support
- Crest – crest debit card / crest credit card
- Crest plus – credt plus debit card / crest plus credit card

- Product Code: TruEdge Savings Account- 1634, TruEdge Current Account- 1664
- The TruEdge Current and Savings Account is crafted to meet the unique banking needs of institutions, offering a dynamic range of benefits that scale with your Monthly Average Balance (MAB). With no initial deposit required and a suite of value-added services, TruEdge is the perfect solution for educational institutions, trusts, societies, and more. Only institutions under the below mentioned constitutions are eligible to open account under this product code.
- ☐ Sole Proprietary Concerns
- ☐ Partnership Firms
- ☐ Limited Liability Partnership
- ☐ Private and Public Limited Companies
- ☐ Public Corporations
- ☐ Registered Societies or Associations/Clubs
- ☐ Trusts / Provident Funds
- ☐ Government / Semi-Government Bodies etc., charitable & religious institutions
- .

- Dynamic Tiering system: To enhance the benefits and value proposition for the customers, a tier-based product structure is introduced to directly link the benefits to the Monthly Average Balance (MAB) maintained by the customer during the previous month. Based on the previous months average balance, the product is divided into 5 tiers. The monthly average balance and tier assessment will be automated.
- Depending on the slab that customer falls under, waivers as listed below will be offered to customers
- 5 tiers
- 0-50, 50-2 lakhs , 2-5 lakhs , 5-10 lakhs and above 10 lakhs.
- Folio charges , neft/rtgs/sms/imps /upi – free /unlimited
- Cheque book – unlimited
- a/c operation / modificataion – free
- Pos – first 2 categories – std charges – 3-1 4-2 -5-3
- MDR charges – 1-3 – std charges 4 – 25% waiver 5 – 50% waiver.

- CANARA GALAXY – PRODUCT CODE-136 (501/2015, 72/2016, 154/2017)
- ☐ This product is combination of SB, DEMAT and OLT account. It can be opened by all individuals only. Joint accounts are permissible.
- ☐ All branches are eligible and enabled to open account under product code.
- ☐ No Initial deposit, MAB of 50000 has to be maintained.
- ☐ At par personalized debit card/credit card.
- ☐ Waiver of AMC on Demat A/c, SMS, NEFT, RTGS charges from A/c opening stage.
- ☐ Freebies would be extended where the average monthly balance is Rs.50000/- & above (SMS/NEFT/RTGS) & where the average annual balance is Rs.50000/- & above (AMC on Demat/Insurance/Debit/Credit Card).
- ☐ Branches which are located in cities where the DP cell / centres are functioning are eligible to open Canara Galaxy accounts.
- ☐ Personal Insurance (Accidental death) cover of Rs.500000/- is extended free of cost. Renewal of insurance is subject to maintenance of average annual balance of Rs.50000/-
- ☐ Opening Demat and Trading account is at the option of customer.
- ☐ Account opening will trigger printing and dispatch of both personalized debit card & cheque book. No need to feed data in SAS/CHIPS package.
- ☐ Other feature/facilities and service charges are as applicable to product code 101.

- Non callable deposits
- Green deposits
- RD
- NND