CASA PRODUCTS

Kunal Lakhani

SAVINGS BANK ACCOUNT – GUIDELINES

- **Account Opening Form: NF 1018**
- **Periodicity of Interest: Quarterly – 27th JUNE, 27th SEPT, 27th DEC, 27th MAR.**
- **Joint Account in SB: Any Number**
- **Introduction from an existing customer is not mandatory**
- **Photographs: 2 photographs (Illiterate persons- 3 photographs) to be obtained.**
- **In case of joint a/c with Illiterate & Literate: Operation by Illiterate or Jointly.**
- **In special cases: by literate only, after taking "Authorization cum Indemnity letter" from illiterate on stamped paper.**

SAVINGS BANK ACCOUNT – GUIDELINES

- **A/c Opening: 7 CPH - Patna, Ranchi, Bhubaneswar, Vishakhapatnam, Vijayawada, Manipal and Ernakulam (NRI A/c).**
- **Minimum amount of cash withdrawal is Rs.50/- and cash deposit is Rs.10/-.**
- **<u>Min. balance for ordinary SB A/c:</u>**

Category	Monthly Average Minimum Balance (MAB)
Rural	Rs. 500
Semi-Urban	Rs. 1000
Urban / Metro	Rs. 2000

- **Penalty/Charges for non-maintenance of MAB waived w.e.f. 01.06.2025.**

SAVINGS BANK ACCOUNT – GUIDELINES

- **Cheque Leaves: First 25 leaves free. Beyond this, Rs. 4 + GST per leaf.**
- **Cheque book can be issued to blind person for specific purpose.**
- **Issuance of withdrawal slips for those who hold cheque book: Rs. 4 + GST.**
- **Opening the accounts of Minors with Father or Mother as Guardian is permitted.**
- **Minor Self Operated: 10 Years & above**
- **Power to permit TODs in SB A/c: Scale IV & above up to Rs. 10,000/-.**
- **No Powers to sanction TOD in SB/CA by authorities up to Scale III.**

SAVINGS BANK ACCOUNT – GUIDELINES

List of Eligible Institutions permitted by RBI for opening SB A/c:

- **Primary Cooperative Credit Society financed by the Bank.**
- **Khadi & Village Industries Board.**
- **Agriculture Produce Marketing Committee.**
- **Societies registered under the Societies Registration Act, 1860 except societies registered under the State Cooperative Societies Acts.**
- **Companies licensed by the Central Government and permitted, not to add to their names the words 'Limited' or the words 'Private Limited'.**
- **Institutions other than those mentioned in section 28(h) and whose entire income is exempt from payment of Income-tax under the Income-Tax Act, 1961.**
- **Govt. Deptt., bodies, agencies in respect of Grants, Subsidy released for implementation of various programmes, sponsored by Central Govt./ State Govt.**
- **Development of Women and Children in Rural Areas (DWCRA).**
- **Self Help Groups – Registered and Unregistered.**
- **Farmers' Clubs - Vikas Volunteer Vahini - VVV.**

SAVINGS BANK ACCOUNT – GUIDELINES

List of Organizations/Institutions whose SB should not be opened:

- **Govt. Deptt., bodies depending on budgetary allocation for performance of the functions.**
- **Municipal Corporations, Committees, Panchayat Samitis.**
- **State Housing Boards.**
- **Water and Sewage Drainage Boards.**
- **State Text Book Publishing Co-operative Societies.**
- **Metropolitan Development Authority.**
- **State, District Level Housing Co-operative societies.**
- **Any Political Party.**
- **Any Trading or Business or Professional concern, where such concern is Proprietary or Partnership firm or a Company or an Association.**

SAVINGS BANK ACCOUNT – REVISED CHARGES (435/2026)

The following are the specific changes permitted by the Competent Authority:

S No	Area of Service	Existing Charges	Revised Charges
1.	SMS Alert Charges	Domestic SMS: Rs 0.22 paise + GST per SMS	Domestic SMS: **Rs 0.25 paise + GST** per SMS
2.	Ledger/Folio Charges-CA/OD/OCC	Rs 125.00 + GST per folio. 40 entries are treated as one Folio.	Rs 125.00 + GST per folio. **30 entries** are treated as one Folio.
3.	ECS debit return charges	• Below ₹1000/-: ₹ 300/- • ₹1000/- to below ₹5000/-: ₹400/- • ₹5000/- to below ₹10000/-: ₹450/- • ₹10000/- to below ₹1 Lakh: ₹475/- • ₹1 Lakh to below ₹50 Lakhs: ₹500/- • ₹50 Lakhs to below ₹1 Crore: ₹1000/- • ₹1 Crore and above: ₹2000/- GST Not Applicable	• Below ₹1000/-: ₹ 300/- • **₹1000/- to below ₹5000/-: ₹500/-** • **₹5000/- to below ₹10000/-: ₹500/-** • **₹10000/- to below ₹1 Lakh: ₹500/-** • **₹1 Lakh to below ₹50 Lakhs: ₹750/-** • ₹50 Lakhs to below ₹1 Crore: ₹1000/- • ₹1 Crore and above: ₹2000/- GST Not Applicable
4.	Charges for Addition /Deletion of Names	Rs 100/- +GST	**Rs 150/- +GST**

SAVINGS BANK ACCOUNT – TAB & DIY MODE

- **Opening of Current Account (DIY Mode) 436/2025:**
  - For Individual and Sole Proprietorship firms through our Corporate Website
  - General CA (201), Canara Elite (218), Canara Delite (1656) and Canara Privilege (1662)
- **Opening of Current Account through TAB 188/2025:**
  - Individual & Sole Proprietorship Firms
  - General CA (201), Canara Elite (218), Canara Delite (1656) and Canara Privilege (1662)
- **SB Account opening through TAB 610/2025**: previously accounts are opened through a single-user process, Now to strengthen security, Maker Checker concept is being introduced for account opening through TAB (Base circular 532/2020).
- **Implementation of fixed timing for Account opening through TAB Application (8 am to 9 pm)(IC/612/2026)**
- **Enabling Workmen (Clerks and above) to function as maker in TAB (IC/438/2026)**

S.No.	SB ROI SLABS (647/2026)	ROI %
1	For outstanding Balance of less than Rs. 50 Lakh	2.50
2	For outstanding Balance of Rs. 50 Lakh to less than Rs 5 Cr	2.50
3	For outstanding Balance of Rs. 5 Cr to less than Rs 10 Cr	2.50
4	For outstanding Balance of Rs. 10 Cr to less than Rs 100 Cr	2.50
5	For outstanding Balance of Rs. 100 Cr to less than Rs 300 Cr	2.65
6	For outstanding Balance of Rs. 300 Cr to less than Rs 500 Cr	3.10
7	For outstanding Balance of Rs. 500 Cr to less than Rs 1000 Cr	3.40
8	For outstanding Balance of Rs. 1000 Cr & less than Rs. 2000 Cr	3.55
9	For outstanding Balance of Rs. 2000 Cr & above	4.00

CANARA BANK – RECENT PERFORMANCE

Performance of the Bank over last few years

QTR ENDING	TOTAL BUSINESS (in Cr.)	CASA FIGURE (in Cr.)	CASA RATIO
MARCH 2023	₹ 20,42,001	₹ 3,66,472	33.48%
MARCH 2024	₹ 22,72,968	₹ 3,92,327	32.29%
MARCH 2025	₹ 25,03,194	₹ 4,14,976	31.17%
MARCH 2026	₹ 28,06,226	₹ 4,28,804	29.84%
JUNE 2026	₹ 29,05,066	₹ 4,37,646	29.70%
SEPTEMBER 2026	₹ 30,72,365	₹ 4,48,889	29.00%

CASA – VARIOUS PRODUCTS

SB PRODUCTS

- ✓ CANARA SB PREMIUM PAYROLL: SILVER (148), GOLD (144), DIAMOND (145), PLATINUM (146)
- ✓ CANARA SB SELECT SAVINGS ACCOUNT (147)
- ✓ CANARA SB "JEEVANDHARA"- DIAMOND (149), PLATINUM (150), EX STAFF DIAMOND (1625), EX STAFF PLATINUM (1626)
- ✓ CANARA ANGEL: LAVENDER (1628), ROSE (1629), ORCHID (1630)
- ✓ CANARA ASPIRE (1631) , ASPIRE MINOR (1635)
- ✓ CANARA PLATINA NRE/NRO (NRE SB - 1621/NRO SB - 1622)
- ✓ CANARA GIGSTAR – (1637)
- ✓ CANARA CREST – 1633
- ✓ CANARA TRUEDGE – SB – 1634, CURRENT AC – 1664, NON TASC – 1665
- ✓ CANARA PREMIUM PAYROLL CENTRAL GOVT EMPL– GOLD + (1638), DIAMOND + (1639), PLATINUM + (1640)

CURRENT ACCOUNT PRODUCTS

- ✓ CANARA TRUEDGE – 1664
- ✓ CANARA PRIVILEGE – 1662, CANARA ELITE – 218, CANARA DELITE – 1656
- ✓ CANARA PRARAMBH CURRENT ACCOUNT – 1659
- ✓ CANARA COLLECTION ACCOUNT – 1660
- ✓ BC SETTLEMENT CURRENT ACCOUNT - 1663

CANCARE POLICY (698/2026)

Cards Variants	Death due to Accident cover	Baggage Insurance cover	Purchase Protection Cover
Canara Visa/MasterCard/RuPay Credit Cards including Add on (Classic/Standard/Corporate) and any other new variants to be launched with any of the card network associates	**A) Air Accident Sum Insured:** 1. Rs.4,00,000 — For Self 2. Rs.2,00,000 — Spouse **B) Accidental Death Sum Insured:** 1. Rs. 2,00,000 — Self 2. Rs. 1,00,000 - Spouse	Rs.50,000 — Per Card	Rs.50,000 — Per Card
Canara Visa/Mastercard/Rupay (Gold/World/Platinum/ Select) Credit Cards & Platinum/Select/World/Signature debit cards including Add-on and any other new variants to be launched with any of the card network associates	**A) Air Accident Sum Insured:** 1. Rs.8,00,000 — For Self 2.Rs.4,00,000 — Spouse **B) Accidental Death Sum Insured**: 1. Rs. 4,00,000 — Self 2. Rs. 2,00,000 - Spouse	Rs.50,000 — Per Card	Rs.50,000 — Per Card

CASA – VARIOUS PRODUCTS

- ✓ Canara SB Premium Payroll: Silver (148), Gold (144), Diamond (145), Platinum (146)
- ✓ Canara SB “Jeevandhara”- Diamond (149), Platinum (150), Ex Staff Diamond (1625), Ex Staff Platinum (1626)
- ✓ Canara Angel: Lavender (1628), Rose (1629), Orchid (1630)
- ✓ Canara Premium Payroll Central Govt Employees – Gold Plus (1638), Diamond Plus (1639), Platinum Plus (1640)

CANARA SB SELECT

- Rupay Platinum Debit Card with NIL Issuance Fee and AMC Charges. Charges will apply as per Card Policy, if required minimum Monthly Average Balance is not maintained for three consecutive months or four months in a year.
- Portability is available from existing Savings Account product to Canara SB Select and vice versa.

Eligibility	**Individuals**				
Initial Deposit	No initial deposit				
Minimum Monthly average balance	Branch Type	Rural	Semi Urban	Urban	Metro
	Minimum MAB	Rs 10000/-	Rs 15000/-	Rs 20000/-	Rs 25000/-

- Personal Accident Insurance (PAI) Cover for Death under CANCARE Policy– for Rupay Platinum Debit Card Holders: Air Accident: Rs 8.00 lakhs for self and Rs 4.00 lakhs for spouse. Other than Air Accident: Rs 4.00 lakhs for self and Rs 2.00 lakhs for spouse.
- Baggage Insurance cover & Purchase Protection cover : Rs. 50000/- respectively (per card) under CANCARE policy,
- ATM CASH WITHDRAWAL Rs.1,00,000/- in our Bank ATM. CHEQUE BOOK 25 Cheque leaves free in a Calendar Year. Unlimited Free Locker Operations and NEFT / RTGS / IMPS.

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Canara Bank
A Government of India Undertaking
Together We Can

EMPOWERING WINGS OF LIFE'S ANGELS



Canara Angel
Dream beyond boundaries

Women's Savings Bank Account

Special Features

- **Cancer Care** Insurance upto ₹**10 Lakhs**
- **Personal Accident Insurance** upto ₹**26 Lakhs***
- **Free** NEFT /RTGS /IMPS
- **Unlimited free** Locker Operations
- **Discount upto 15%** on Locker Rental Charges

CANCER CARE & ACCIDENT COVER

Unique Features

- Card based **free health check up**
- **Free** Platinum Rupay Card
- **Family banking** services with complementary zero balance for upto 3 family members (Spouse or Children)
- **Free** SMS alerts
- **Exclusive Card offers** from Top Brands like **Urban Company, Myntra, Amazon, Swiggy, Book My Show**

Offers Galore

*Conditions apply

18001030

1 Bank Number 1800 1030

RUPAY WOMEN PLATINUM DEBIT CARD

Brand	Offer (for Orchid Variant)
Health Check-up	Urine, diabetes, hemogram, iron, renal, lipid, liver & thyroid tests — once a year
Blinkit	Rs. 250 voucher, twice a year
Lounge	2 complimentary domestic visits/quarter + 2 international visits/year
Amazon	Flat 20% off up to Rs. 100; min purchase Rs. 129; once a month
Swiggy	Flat 20% off up to Rs. 100; min purchase Rs. 129; once a month
Book My Show	Flat Rs. 250 off per year on min. booking of 2 movie tickets
Myntra	Rs. 500 shopping coupons

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Canara Bank
A Government of India Undertaking

Together We Can

FULFILLING THE ASPIRATIONS of YOUNG INDIA

PRESENTING

Canara Aspire

You Aspire,
We Empower

AN EXCLUSIVE SAVINGS ACCOUNT
FOR YOUTH - 17 to 28 years

Avail Education Loan
Enjoy 0.50% additional concession on interest rate

Seamless Upgrade
To Canara Premium Payroll A/c on being employed

and many more...

Debit Card based offers

Airport Lounge | amazon | bookmyshow | gaana | SWIGGY one LITE

CANARA ASPIRE (1631) & (1635)-17 TO 18 YRS)

ELIGIBILITY	**All Resident individuals between 17-28 years**
MINIMUM BALANCE – MAB	Nil
SMS ALERTS Charges	Free
NEFT/RTGS/IMPS/DD Charges	As applicable to normal SB
DEBIT CARD	Rupay Platinum Millennial Card
Debit Card Issuance charge	Nil
AMC of Debit Card	Nil until 28 years age
Free ATM access in our bank ATM per month	5 transactions (Financial + Non-Financial) Per Month
Free ATM access in other bank ATM per month	3 transactions per month at Metro or 5 transactions per month at other centres
PERSONALIZED CHEQUE BOOK	25 leaves free per Year

CANARA ASPIRE (1631) & (1635-17 TO 18 YRS)

Personal Accident Insurance for self	Rs. 6 lakhs (card based* + Can Care policy)
Personal Accident Insurance for spouse	Rs. 2 lakhs (Can Care Policy)
Air Accident Insurance for Self	Rs. 8 Lakhs (Can Care Policy)
Air Accident Insurance for Spouse	Rs. 4 Lakhs (Can Care Policy)
Charges for Non-Maintenance of QAB	NIL
Offers on Education Loans	• Interest Concession of 0.50% over and above applicable ROI for fresh EL for Rs. 5000/- QAB. • Both for Inland and Abroad Studies.
Account Portability	• Anytime to Premium Payroll A/c • To all other A/c, after 1 year

CANARA ASPIRE - RUPAY MILLENNIAL DEBIT CARD

Brand / Service	Offer
Gaana Subscription	Annual membership
Lounge	2 complimentary domestic visits/quarter + 2 international visits/year
PAI (Personal Accident Insurance)	Cover up to INR 2 Lakhs
Offers	Book My Show: Flat Rs. 250 off on min. 2 tickets — once a month | Swiggy One Lite: 3-month membership — once a quarter

CANARA ASPIRE MINOR (1635)-FOR 17 TO 18 YRS

- ✓ Total aggregate debit transaction not to exceed Rs. 10000 p.m.
- ✓ Aggregate withdrawal not to exceed Rs. 5000 per day.
- ✓ Max. balance not to exceed Rs. 10 lakhs at any point of time.
- ✓ A/c not to be overdrawn.
- ✓ Foreign remittance not to be permitted.
- ✓ Not eligible for cheque book.

CANARA GIGSTAR SAVINGS ACCOUNT (1637)

Services	Details
Min. Balance & Charges	Nil / Not Applicable
Debit Card	Free VISA Platinum (1st yr free)
NEFT/RTGS/IMPS & SMS	Unlimited Free / Free
Cheque Book	25 leaves free per year
QR Standee & Sticker	Free 1 unit + 2 stickers
Accident Insurance	Rs.4L (Can Care) + Rs.2L (PMSBY)
ATM / POS Limit	Rs.1,00,000 per day / Rs.5,00,000 per day
Card Based VAS	Benefits worth up to Rs. 35,000- 2-wheeler, mobile/data recharge, lifestyle, travel

CANARA GIGSTAR SAVINGS ACCOUNT (1637)

Feature	Card Offer
ATM / POS / NFC Limit	Rs.1,00,000 / Rs.5,00,000 / Rs.25,000
Two-Wheeler Offer#	5% off up to Rs.5,000 (min Rs.30,000), once/card
Telecom (Paytm)*	12% off up to Rs.150 (min Rs.199), once/quarter
Other Offers*	OTT, Travel, E-com/Q-com, Lifestyle, Electronics (dynamic)
PA Cover (Can Care)	General Rs.4L/Spouse Rs.2L; Air Rs.8L/Spouse Rs.4L
Baggage/Purchase Cover	Rs. 50,000 each
Issuance / AMC	Nil issuance; Standard AMC (Rs. 500 /- + Gst) from Yr 2

CANARA PLATINA NRE/NRO (130/2024)

DETAILS	ATTRACTIVE FEATURES
Product Code	NRE SB – 1621
	NRO SB – 1622
Eligibility	All NRI Customers are eligible
Minimum CASA Balance Requirement	**Minimum Monthly Average Balance (MAB) of Rs.1.00 lakhs**
Product Portability	i. Product conversion from existing NRE/NRO products of 103/133 to 1621 and 104/134 to 1622 are available. ii. MAB of 1 lakh to be maintained before conversion. iii. KYC/Re KYC and NRI status to be confirmed before conversion.

CANARA PLATINA NRE/NRO (130/2024)

Cheque Book Charges	**Issuance of cheque books free and unlimited.**
Debit Card	Free Issuance, annual card fee, **PIN regeneration.**
ATM Cash Withdrawal	Rs.1,00,000/- per day
Number of ATM Transactions	**Free and Unlimited from Canara Bank and other bank ATM**
Credit Card	No charges for Issuance and Annual Maintenance
NEFT/RTGS/IMPS/SMS/E-Mail	No Charges
Mobile No., E-Mail, Address	No charges for modification.
Certificate charges	**No charges for Interest Certificate, Balance Certificate, Address Confirmation, Attestation of Signature, Address, Photo etc.**
Demat Account	**Nil opening charges and AMC**

CANARA PLATINA NRE/NRO (130/2024)

Personal Accident Insurance	**Rs.10.00 lakhs (over and above bank CANCARE policy)**
Air Accident Insurance	**Rs.100.00 lakhs**
Baggage Loss Cover	Rs.50,000/- (Coverage as per CANCARE Policy)
Purchase Protection	Rs.50,000/- (Coverage as per CANCARE Policy)
Lounge Access	**International : 2 visit for self + 2 for Guest Per Year** **Domestic : 2 per Quarter for Self +1 Guest Visit Per Quarter**
DD Issuance/ Cancellation/ Duplicate/ Revalidation/Stop payment/Retrieval of Old Records/ECS Mandate/ Return	**No Charges** *ECS/Cheque Return Charges waived for other than the reason “Insufficient Funds”
Locker Rent	**50% concession irrespective of locker size**
Preferential exchange margin	**5 Paisa (USD/INR)**
Proc. Charges on Retail Loans	**50% concession in HL, Mortgage Loan and VL**
Account Closure	• First 15 days from the date of opening = No charge • 16th day up to One year = 1,000/- + GST • After One Year = No charge

“Canara TruEdge”

A Current (1664) & Savings Account (1634) for Institutions, 1665(NON TASC Business activities)

NF 1095

Cir No. IC/327/2025, 772/2025

The Perfect Choice for :

Educational Institutions

School, College, University, Coaching Center

Healthcare

Hospital, Clinic, Diagnostic Center

Housing Societies & RWAs

Apartment Complexe, Gated Community.

Religious Institutions

Temple, Mosque, Church, Gurudwara

Trade Associations

Chambers of Commerce, Business Councils

Clubs & NGOs

Sports Club, Foundation, Social Organization

Any institution is eligible to open a TruEDGE Account.

Features	Tier - 0	Tier - I	Tier - II	Tier - III	Tier -IV
Initial Deposit	ZERO				
MAB	<50K	50K – 2L	>2L – 5L	>5L – 10L	>10L
ERP Solutions	At concessional rate				
EASY FEE	Solution provided for FREE				
Folio Charges	Waived				
Cash Handling Charges	1 Lakh per day		• Up to 5 times of previous month MAB. • Daily Cash Handling of 10 lakhs with upper cap or 1 Crore in month		
POS rent	Standard Charges		1 POS free*	2 POS free*	3 POS free
Sound Box	Standard Charges		1 Sound Box free*	3 Sound Box free*	5 Sound Box free
Relationship Manager	No	No	No	No	Yes

Features	Tier - 0	Tier - I	Tier - II	Tier - III	Tier -IV
SMS/NEFT/RTGS/ IMPS/UPI	Unlimited				
Cheque Book	Unlimited				
DD	Standard Charges		Unlimited	Unlimited	Unlimited
A/c Operation Updation-AUS	Waived				
MDR Charges	Standard Charges			Waiver capped at Rs. 1,000 or 100% of MDR charges based on previous month's MAB, whichever is lesser	waiver capped at Rs. 2,000, with additional Rs. 250 waived per lakh above Rs. 10 lakhs
A/c Closure	Rs. 499 (If closed after 14 days and within 1 year)		Waived		
Any Branch Banking	18 Services available at par at all branches as per Annex III of Cir 327/2025				

CANARA CREST

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Canara Bank
A Government of India Undertaking
Together We Can



CANARA CREST

Exclusive Priority Banking program for customers maintaining average balance of Rs. 10 Lakhs and above

Premier Banking Services

Reward & Retain Existing Customers

Attract New Customers

Crest Plus

Customers maintaining Average Balance of **Rs. 50 Lakhs** & above

Crest

Customers maintaining Average Balance of **Rs.10 Lakhs - Rs. 50 Lakhs**

Eligibility	All Major Individuals except Minors, Joint A/c, Staff, Non-Individual A/c
Category	Crest – **Rs. 10 Lakhs to Rs. 50 Lakhs** Crest Plus – **Rs. 50 Lakhs and above**
Initial Deposit	To be deposited within **7 Calendar days**
QAB	Crest – Rs. 10 Lakhs to Rs. 50 Lakhs, Crest Plus – Rs. 50 Lakhs and above **Satisfactory Maintenance of QAB:** ▪ Uninterrupted access to membership benefits for the next quarter ▪ QAB review will occur on 1st day of subsequent quarter **Non-Maintenance of QAB:** ▪ Service Charge waivers will be revoked ▪ QMC for debit/credit card remain **waived for 1 year**, after that charges apply ▪ QAB not maintained for **4 consecutive quarters** – membership cancellation
Benefits	▪ Premium debit/credit card ▪ Priority service across all branches ▪ Service Charge waiver ▪ 24/7 Priority call support

Debit & Credit Card

	Debit Card		Credit Card	
	Master Card	**RuPay**	**Master Card**	**RuPay**
Crest	Crest Debit	NA	Crest Credit	Crest Credit
Crest Plus	Crest Plus Debit	NA	Crest Plus Credit	Crest Plus Credit

- Credit Card limit for Crest: Rs. 2.5 Lakhs
- Credit Card limit for Crest Plus: Rs. 5 Lakhs

QMC (2nd yr. onwards)

Card Variant	QMC	
	MITC Complied	**MITC Not Complied**
MasterCard Crest Debit	NIL – Waived	Rs. 750
MasterCard Crest Plus Debit	NIL – Waived	Rs. 925
MasterCard Crest Credit	NIL – Waived	Rs. 1000
MasterCard Crest Plus Credit	NIL – Waived	Rs. 3000
RuPay Crest Credit	NIL – Waived	Rs. 1000
RuPay Crest Plus Credit	NIL – Waived	Rs. 3000

Insurance

Master Card	Debit Card		Credit Card	
	Crest	Crest Plus	Crest	Crest Plus
PAI	5 Lakhs	10 Lakhs	5 Lakhs	10 Lakhs
AAI	50 Lakhs	100 Lakhs	50 Lakhs	100 Lakhs

RUPAY Card	Credit Card	
	Crest	Crest Plus
PAI	10 Lakhs	20 Lakhs
AAI	20 Lakhs	50 Lakhs

- PAI: Rs. 4 Lakhs (Can-Care)
- AAI: Rs. 8 Lakhs (Can-Care)

Lounge Access

	Master Debit Card		Master Credit Card		RuPay Credit Card	
	Crest	Crest Plus	Crest	Crest Plus	Crest	Crest Plus
Dom. per QTR	2+2	3+3	2+2	3+3	2	2
Int. per YR	2	4	2	4	2	2

CANARA SMALL SAVINGS BANK DEPOSIT AC

Canara Small Savings Bank Deposit Account (127)

- A/c can be opened by production of a **self-attested photo** and **affixation of signature/TI.**
- Aggregate of **all credits** in a FY **does not exceed Rs.1.00 lakh**.
- **Balance** at any point of time **does not exceed Rs.50,000/-.**
- Aggregate of **all withdrawals** and **transfers** in a month **does not exceed Rs.10,000**/-.
- No stipulation of **Initial deposit** and **minimum balance**.
- Account shall remain operational initially for a **period of 12 months**, and thereafter for a **further period of 12 months** if the holder of such an account provides evidence of having **applied for any of the OVD**.
- **Foreign remittances shall not be allowed** to be credited unless the identity of the customer is fully established through the production of OVD.
- **Accounts of Prisoners** can be opened under this scheme.
- Submission of proof of OVD/KYC application is enabled in the CBS under FP CIM22 for small accounts.(ICOM 149/2026)

CANARA BASIC SAVING BANK DEPOSIT A/C(BSBDA) (108)

- It's a no-frills account with no minimum balance requirement.
- The **following 8 basic minimum facilities** in the Canara Basic Saving Bank Deposit Account (BSBDA), are to be offered free of charge, without any requirement of minimum balance: (IC/139/2026)

  Deposit of cash at bank branch as well as ATMs/CDMs

  Receipt of money through any electronic channel or deposit /Collection of Cheques.

  No limit on number and value of deposits that can be made in a month.

  ATM Card or ATM-cum-Debit Card. Further, no charges shall be levied towards annual fee, either at the time of issuance or renewal.

  Cheque book with minimum 25 cheque leaves per year.

  Internet and mobile banking facility.

  Passbook or monthly statement of account in lieu of passbook, either in print or by mail , as per request of the account holder. Further, issuance of a continuation passbook, on exhaustion of the pages in the previous passbook, shall not attract any charge.

CANARA BASIC SAVING BANK DEPOSIT A/C(BSBDA) (108)

- Minimum of 4 free withdrawals, including transfers and ATM transactions (done either at the bank's own ATM or another bank's ATM), in a month.
- Digital payment transactions excluding ATM transactions, i.e., Point of Sale transfers, NEFT, RTGS, UPI, IMPS, etc., shall not be counted as withdrawals for this purpose.
- The charges on digital payment transactions shall be in accordance with guidelines issued by Department of Payment and Settlement Systems, Reserve Bank / National Payments Corporation of India/Government of India as applicable.
- A customer may convert his / her existing savings bank account to a BSBD account.

CANARA BASIC SAVING BANK DEPOSIT A/C(BSBDA) (108)

- The bank shall convert the existing savings bank account to BSBD account within 7 days of receipt of request in writing from the customer for such conversion. Such an option shall also be provided to customers through digital channels.
- The holder of a BSBD account shall not be eligible to open another BSBD account in the same bank or any other bank.
- Accordingly, before opening a new BSBD account or converting an existing savings bank account to a BSBD account, the bank shall obtain a declaration from the customer that he / she does not have a BSBD account in any bank.
- No charge will be levied for non-operation/ activation of inoperative BSBDA.

CURRENT ACCOUNT – GENERAL GUIDELINES

- For Traders, Businessmen, Corporate bodies etc. who operate the account frequently.
- The minimum amount for opening an account is Rs. 1000/- for Rural, Rs. 2000/- for Semi Urban, Rs. 5000/- for Urban and Rs. 7500/- for Metro branches.
- Illiterate person's Current Account: Manager/SM can take decision and open.
- Accounts with Minor as Proprietor: Should not ordinarily be opened. However, there is no bar in opening such accounts, but over-drawings not to be permitted.
- Permissible TOD: 10% of the DOP for sanction of clean loans by Scale IV and above authorities.
- No Interest on CA. Interest at SB rate in case of deceased parties.

(IC/134/2026) -Maintenance of Cash Credit Accounts, Current Accounts and Overdraft Accounts by Banks

- RBI has amended the above directions and have issued revised guidelines on Maintenance of Cash Credit Accounts, Current Accounts and Overdraft Accounts by Banks.

- Branches may maintain current account or OD account without any restriction in case of customers where the aggregate exposure of the banking system to the customer is less than 10 crores.

(IC/134/2026) -Maintenance of Cash Credit Accounts, Current Accounts and Overdraft Accounts by Banks

- In case of customers to whom the exposure of the banking system is 10 crore or more:

  Branch may maintain current accounts or OD accounts as per the needs of the customer provided that the bank has either:

- i) A minimum 10 per cent share in banking system's aggregate exposure to the borrower; or
- ii) A minimum 10 per cent share in banking system's aggregate fund-based exposure to the borrower.

(IC/134/2026) -Maintenance of Cash Credit Accounts, Current Accounts and Overdraft Accounts by Banks

- **Provided that**, in case no bank within the banking system meets the above criteria, or only one bank meets the above criteria, two banks from the banking system having the largest exposures to the borrower may maintain current accounts or OD accounts.
- **Provided further that**, in case where only one bank within the banking system has any exposure to the borrower, one more bank of the customer's choice within the banking system may maintain current accounts, subject to furnishing of a no-objection certificate (NOC) from the bank that has the exposure to the borrower.
- **Provided further that**, in case where no Scheduled Commercial Bank (SCB) meets the above criteria, but the borrower nevertheless desires to have a current account with an SCB, such borrowers may maintain current accounts with any one SCB of their choice, subject to furnishing of NOCs from all lending banks within the banking system.

(IC/134/2026) -Maintenance of Cash Credit Accounts, Current Accounts and Overdraft Accounts by Banks

- A bank, not meeting the eligibility criteria as mentioned above, may maintain only collection accounts. Explanation: 'Collection Account' for this purpose of means a current account or OD account used primarily for receipts of cash inflows of the account holder.

- Funds credited into a collection account shall be remitted within 2 working days of receipt of such funds to a CC account, current account, or OD account maintained with any bank in the banking system and designated by the borrower for this purpose.

- Above category of accounts shall be appropriately flagged in the CBS Option "CHM45-Casa Account Master Attributes to ensure clear identification and to facilitate effective " to ensure clear identification and to facilitate effective monitoring.

CURRENT ACCOUNT VARIOUS PRODUCTS

- **PRIVILEGE CURRENT ACCOUNT**
- **ELITE**
- **DELITE**

Click here for details

CANARA PRARAMBH CURRENT ACCOUNT (1659) (IC/172/2024)

- **ELIGIBILITY:** Start-up recognized by DPIIT and having DPIIT registration - to be opened only at 7 identified branches (at present).
- **Powers to permit other branches: Delegated to GM – Strategy & Resources Wing.**
- **Required Minimum Balance: QAB Rs. 25000/- and above.**
- **Debit Card**: **Rupay Platinum Card**
- **Personal Accident Insurance & Air Accident Insurance**: In-built facility under Rupay Platinum Debit card (existing coverage ranges from 2 lacs to 8 lacs for self / spouse)
- **POS Terminal**: **Free rental for one POS**
- **BHIM QR SOUND BOX**: **Free rental for one Box**
- **Name Printed Cheques**: **Free up to 500 leaves per annum**
- **NEFT/RTGS/IMPS/SMS alert/Folio charges/Locker Operations**: **Free**
- **Demand Draft Facility**: **Five DDs free per month**
- **Cash Handling charges**: **As applicable to Current Account**
- **Cash Withdrawal charges**: **As applicable to Current Account**
- **Auto Sweep**: **As applicable to Current Account**
- **Non Maintenance of Minimum Balance: Rs.1500/- plus GST per quarter**

BC SETTLEMENT CURRENT ACCOUNT (1663)

Particular	Features
HO Cir	IC 203/2025 & IC/420/2025
Eligible Customer Type	Individual BC Agent who possessed appointment letter from Corporate BC
Age Limit	18-65 Years
Min Balance	Nil
Cheque Books	Unlimited Free
Debit Card AMC	Waived RuPay Platinum Domestic Debit Card
Cash Handling Charges	Waived
NMMB Charges / Folio Charges	Waived
TDS on Cash Withdrawal	Waived
CA Closure Charges	As per latest circulars

BC SETTLEMENT CURRENT ACCOUNT (1663)

The following operations by BCAs are restricted:

- NEFT/ RTGS/ IMPS inward & outward
- Fund Transfer inward & outward
- Liquidation of IBA/BAR
- Miscellaneous Customer Credit/debit
- Clearing cheque inward & outward
- Internet Banking
- Mobile Banking & UPI

Only Following Transactions are allowed for BCA's

- Routing TAB based transactions.
- Cash Deposit at branch and CDM
- Cash Withdrawal at branch and ATM

CANARA COLLECTION ACCOUNT (1660) IC/272/2025

- Debit transactions for accounts under this product code are restricted
- Beneficiary details and retention days are to be maintained in CHM45 screen by enabling collection account check box. For the accounts opened under new collection account product, the balance available at the end of the particular day will be transferred to beneficiary account through NEFT/RTGS after specific “number of retention days” maintained in CBS. The field for capturing the “number of retention days” will accept the values between 0 and 60.
- New report CHX711 is made available to know the balance transferred from collection accounts.

DEPOSIT ACCOUNTS OF MINORS IC/473/2025

Minors of any age may be allowed to open and operate savings and term deposit accounts through his/ her natural or legal guardian.

Minors above such an age limit not less than 10 years, will be allowed to open and operate savings bank account independently with the following terms and conditions:

- These accounts are to be opened under Product Code 120 (SB Junior)
- KYC norms & due diligence of Minor & Guardian should be ensured while opening these accounts. Proof of Date of Birth of the Minor has to be mandatorily obtained & verified.
- A declaration-cum-no objection letter is to be given by the natural guardian of the Minor to the effect that the Minor has acquired sufficient knowledge about opening/operating the Bank account
- No cheque book, no overdrawings will be allowed at any point of time, Debit Card can be issued
- Minor has to come in person for withdrawal wherever debit cards are not opted.
- Maximum balance in these accounts shall not exceed Rs. 10,00,000/- (Rupees Ten Lakh Only) at any point of time.
- The aggregate of all withdrawals and transfers in a month shall not exceed Rs. 10,000/- with a maximum cap of Rs. 5000/- per day.

CURRENT ACCOUNTS – MANDATORY VISIT IC/734/2024

- Branch officials shall mandatorily visit the place where business / activity is being carried out and correctly record the full details in the report.

- The Mandatory visit report to be completed preferably on the same day by the officer. COs can utilize the services of emplaned agencies **M/s Perfios (Fin-Tech Company)(**the maximum fee permitted for **verification is Rs.250/- per customer to be borne by bank)**

- In case of opening of collection accounts having registered office at different location the account opening branch may seek the help of the branch located near to the registered office of the concern/firm through respective regional office .

- **The maximum permitted timelines for completion of mandatory visit report and uploading the application, selfies to the CPHs is T+2-day basis.**

TRANSFER OF ACCOUNTS IC/49/2025

- Request for transfer of Account can be given at **either Transferor Branch or Transferee Branch. NF258 has to be submitted.**

- **Transfer of Accounts to be completed within 3 working days from the date of receipt of request.**

- Transfer of Loan Accounts, Recurring deposits & Term Deposits Accounts where Lien is Marked, Bulk Deposits, Deposits which have attachment orders, accounts of deceased customer are not under the scope of this communication

REVIVAL / CLOSURE OF INOPERATIVE CASA ACCOUNTS (588/2025)

- Branches are empowered for closure of Inoperative CASA Accounts, if balance remains less than Rs.20/- for 12 months (excluding BSBD / PMJDY / Small value accounts / accounts linked to loan / FDR / Lockers / accounts linked to or blocked by any statutory authority).

- The list Inoperative CASA accounts with Balance less than Rs.20 is made available through BI report: 460018.

- In case of inoperative accounts with balance less than Rs.20/-, a notice in NF 799 (Notice for closure of inoperative accounts) should be sent to the account holder for revival/closure and the withdrawal of the balance within one month from the date thereof.

- If there is no response within the specified date the account is to be closed and the balance be credited to Commission Account Service Charges.

DOORSTEP BANKING

- M/s PSB Alliance Pvt. Ltd. manages the Doorstep Banking Services on behalf of all PSBs.
- The customer should be within 5 KM radius of the Branch.

Service Provider:

1. M/s Integra Micro System Pvt. Ltd.
2. M/s BLS International Services Limited

Eligibility for availing Doorstep Banking Services:

- KYC compliant A/c and registered mobile numbers with the Bank.
- All individual SB accounts, joint accounts (E/S), CA/CC/OD (Individuals and Proprietorship).
- Account should be operative.
- Not to be extended to POA holders or other representatives of the customer.

DOORSTEP BANKING

Non-Financial Services	
a) Pick Up Services:	b) Delivery Services:
1. Cheques /Instruments for collection / Clearing	1. Statement of Account
2. Cheque Book Requisition Slip	2. Term Deposit Receipt
3. IT / Govt. / GST Challan with Cheque	3. Pre-paid instruments
4. Standing Instructions	4. Demand Draft / Pay Orders
5. Form 15G / 15H	5. TDS & Form 16 Certificate Issuance
6. Nomination (Add / Modify / Delete)	
7. Fund Transfer (Maximum up to Rs. 25000/- per day)	
Financial Services	
1. Cash Withdrawal (Minimum of Rs. 1000/- and Maximum of Rs. 10000/- per request) through AePS & Cards.	
2. Cash Deposit (Yet to be implemented)	
Other Services	
1. Submission of Life Certificate	

DOORSTEP BANKING

Service Charges:

Age of Customer	Charges Recoverable from the Customer's Account
For Senior Citizens aged above 75 years	• Charges waived for max. of 3 services per month per customer. • In case of more services, nominal fee of Rs.75 + GST.
For customers other than Senior Citizens	• Rs.75 + Applicable GST

Modes available for booking of services:

MODES	SOURCE
DSB Mobile App (DSB – PSB Alliance)	Doorstep Banking By M/s PSB Alliance Pvt. Ltd
DSB Web Portal	Doorstep Banking Customer Login Portal By M/s PSB Alliance Pvt. Ltd.
DSB Call Centre	9152220220
ai1 App of Canara Bank	Login to ai1 App >> Accounts & Services >> Doorstep Banking
Internet Banking portal of Canara Bank	Login to Net Banking >> Other Services >> Doorstep Banking

Feedback

Feedback & suggestions are important to improve

Hence, I Request you to provide feedback/suggestions regarding my session on KYC AML & CASA Products.

My Contact no : 8861557341, email id – kunallakhani@canarabank.com

"THANK YOU CBOA"

THANK YOU
&
All the best

CANARA ANGEL

Variants of Canara Angel (CIR 313/2024)

FEATURES/SERVICES	LAVENDER VARIANT (1628)	ROSE VARIANT (1629)	ORCHID VARIANT (1630)
Quarterly Avg Balance	₹ 5000/-	₹ 30,000/-	₹ 1,00,000/-
Account Closed before 1 year	₹ 200/- + GST	₹ 500/- + GST	₹ 1000/- + GST
Debit Card Variant (AMC Waived)	Rupay Platinum Debit Card	Rupay Platinum Debit Card	Rupay Woman Platinum Debit Card
Lounge Access (129/2026)	Nil	Nil	Domestic – 2 per Qtr International – 2 per year
PAI as per Cancare Policy (698/2026)	₹ 4,00,000/-	₹ 4,00,000/-	₹ 4,00,000/-
PAI as per Rupay Debit Card	₹ 2,00,000/-	₹ 2,00,000/-	₹ 2,00,000/-
Air Accident Cover as per Platinum Rupay Debit card (698/2026)	₹ 8,00,000/-	₹ 8,00,000/-	₹ 8,00,000/-
Insurance for Spouse (PAI + AAI) as per Cancare Policy (698/2026)	₹ 2 lakhs + ₹ 4 lakhs	₹ 2 lakhs + ₹ 4 lakhs	₹ 2 lakhs + ₹ 4 lakhs
PAI with no waiting period (over and above Card based Cover)	₹ 2,00,000/-	₹ 10,00,000/-	₹ 20,00,000/-
Cancer Care Policy (90 days waiting period)	₹ 3,00,000/-	₹ 5,00,000/-	₹ 10,00,000/-
Cheque Book Facility	Free upto 25 Leaves per annum	Free upto 50 Leaves per annum	Free upto 200 Leaves per annum
Family Banking	Not Available	Zero Balance account for any 2 family members (Spouse/children)	Zero Balance account for any 3 family members (Spouse/children)
Locker Rent waiver for 1st year	Not Available	10%	15%

All Women aged from 18 years up to 70 years as on date of account opening – Individual / Senior Citizen / Blind / Illiterate / Staff / Ex-staff are eligible to open account under Canara Angel Product. Account can be opened through CPHs, Tab banking, Insta Account opening, VCIP. Portability is available for existing woman account holders.

Preferential Rate for Retail Loans is 0.05% concession on ROI for all Variants.

Processing charges waived for EL for Canara Angel customers and their Daughter/s.

NEFT/RTGS/IMPS/DD Charges/SMS Alert Charges/Unlimited locker operations FREE for all Variants.

Cancer Care Insurance – SBI General Insurance, Personal Accidental Insurance – Shriram General Insurance

CANARA CREST

CANARA CREST

CANARA CREST - An **elite membership offering privileged banking** and exclusive lifestyle benefits to premium customers.

It is designed to be a premium banking experience designed for the privileged few, extending Exclusivity & Priority along with a bouquet of free services, lifestyle benefits and more.

Objectives of the Canara Crest program

- ✓ **Retain existing Customers**
- ✓ **Acquire new high-value Customers**

Two segments of CANARA CREST

- ✓ **CREST**: Annual Average Balance / Quarterly Average Balance of **₹10 lakhs to less than ₹50 lakhs** in single Savings Account.

- ✓ **CREST PLUS**: Annual Average Balance / Quarterly Average Balance of **₹50 lakhs and above** in single Savings Account.

CANARA CREST

‘Canara Crest’ product code 1633.

Account shall be **auto flagged** as member Account and **System shall prompt “Canara Crest Customer – To be attended by Branch Head / Asst Branch Head**” for easy identification.

The **Branch Head will act as the primary point of contact** for all service requests from Crest customers, **regardless of the customer’s home branch**.

In the **Branch Head's absence**, the Crest Customers must be promptly attended invariable by the **designated second-in-line**.

CANARA CREST

Annual Average Balance: **Identification of eligible customers from the existing customer base** and assessment of eligibility for pre-approved credit card shall be based on Annual Average Balance (AAB) maintained in the account.

Quarterly Average Balance: Quarterly Average Balance (QAB) shall be monitored **post-onboarding, for membership renewals**, determining benefit eligibility, and maintaining quarter on quarter membership status continuity.

➢As a one-time measure, all eligible the customers as on date will be on boarded centrally. Eligible set customers have been identified based on Rs. 10.00 Lacs and above Annual average balance(AAB), balance in the account is also above Rs.10.00 lakhs and at least one customer induced transaction in last 3 months in the account.

➢**Customers must have maintained an Average Annual Balance of ₹50 lakh and above in the designated Savings Account having balance of Rs 10.00 lakh and more as on date of onboarding and must have at least one customer induced transaction in last 3 months**

➢Thereafter on day to day basis, system will identify eligible customers as per the above eligibility logic and on-board them to the program centrally at EOD

CANARA CREST

RO approved customers also will be auto on-boarded to the program at EOD.

Existing savings customers who meet the eligibility criteria will be automatically invited to join the program or invited as and when they become eligible

As soon as a customer is on-boarded, automatic message will trigger to customer (by Welcome letter, SMS and email), Crest Flag in system will be auto flagged and all priority services, service charge waivers will be auto activated.

An auto-communication will also be triggered to the concerned Branch, Regional Office and Circle Office to take further action for meeting the customer, explaining program benefits, card features, Service charges and all other guidelines related to the program membership.

Branch needs to analyse the customer's demographics, income, transaction history, balance maintenance, other debit/credit card availed from our bank and indent the card accordingly to suit their requirement.

The nature of the card shall be exactly like a non-personalized card with no mapping to any account.

CANARA CREST

With all the verifications (variant, eligibility, KYC, CBS data), the Branch maker to submit the entry and the Checker should approve. Once approved, After the verifications are in place, the indent for card will be placed and indented cards will be delivered to branch.

After the card is delivered to the branch, Branch to schedule a meeting with the customer for the initial meet and greet program and explain the program benefits Terms & Conditions. The card features also are explained to educate and encourage the customer to avail the pre-printed cards.

Customer can choose either to accept the card or choose another card or even continue the program without a card as per customer choice.

If customer accepts the card, Physical canara crest card application and declaration form as per Annexure – II is to be obtained from customer and to be uploaded in Crest package under SAS /TAB.

When enrolling a customer for the Crest Membership, the home branch must ensure the account is fully KYC compliant (including PAN for Resident Indian & Passport for NRI), including the mandatory mobile number and email address.

CANARA CREST

Balance Criteria for Identification & Onboarding

EXISTING BANK CUSTOMERS	NEW CUSTOMERS
Annual Average Balance (AAB) of Rs. 10 lakhs to < Rs. 50 lakhs and meeting all other membership criteria – **CREST** **Annual Average Balance (AAB)** Rs. 50 lakhs and above and meeting all other membership criteria – **CREST PLUS** Customers/ accounts meeting all eligibility criteria **except AAB requirement** may join by opening a new Canara Crest Priority Banking Account under **product Code 1633** with a fresh initial **deposit within 7 Calendar days** of account opening.	Meeting membership eligibility criteria and bringing fresh initial deposit of - Rs. 10 lakhs to < Rs. 50 lakhs for Crest - Rs. 50 lakhs or more for Crest Plus. The initial **deposit has to be done within 7 Calendar days** of account opening.

Existing Customers identified and invited by Bank need not open or port their existing account to the Crest account. The existing savings account shall be flagged as Crest Account for such customers.

CANARA CREST

Features of New Canara Crest Priority Savings Account

- ✓ Savings account for the **Individual of 18 years and above**, (Account cannot be Joint Account)

- ✓ Not eligible: 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.

- ✓ **No Minimum Balance Maintenance Charges**,

- ✓ Specifically designed **Premium Debit & Credit Card** available as per Crest / Crest Plus segment. Premium Debit Card shall be **auto indented on meeting the initial deposit within 7 Calendar days,**

- ✓ Wherever **QAB criteria are not maintained, all the service charges as applicable to SB General Account** (Product Code 101)/Base Product shall be applicable during the subsequent quarter and debited by the system,

CANARA CREST

Features of New Canara Crest Priority Savings Account

- ✓ **Form No 1018** has to be used for account opening and Onboarding, Consent Form is mandatory (Annexure VIII in CIR 808/2024),
- ✓ Account can be opened through CPH or TAB Banking,
- ✓ If the customer fails to bring the Initial deposit within 7 **Calendar** days, the Branch shall convert account to SB General Account (Product Code 101),
- ✓ **Existing accounts cannot be ported to this product. However, once they become eligible, they will be automatically invited to join the membership.**
- ✓ Accounts under Canara Crest can be ported to any other eligible SB Product. (To be done manually at branch),
- ✓ If the account is closed after 14 days but within 1 year, the service charges applicable to SB General product (Product Code 101) will be collected.

CANARA CREST

Features of Canara Crest Membership Program and Terms & Conditions

- ✓ **Lifetime Membership** subject to satisfactory compliance of Quarterly Average Balance of the selected membership segment - every quarter**.**
- ✓ **Failure to comply with Terms & Condition for 4 consecutive quarters shall result in automatic Cancellation of Membership.**
- ✓ Access to exclusive Crest Premium lounges in select branches.
- ✓ **23 At-Par Services Across Branches** (including Non-home Branches) for selected services (Annexure – III of Cir 808/2024)
- ✓ Unlimited service charge waivers on **23 Selected Services** (Annexure – IV of Cir 808/2024)
- ✓ Enhanced Cash Withdrawal Limit of Rs. 5.00 lakh for self through cheque at Non-home branches

CANARA CREST

Features of Canara Crest Membership Program and Terms & Conditions (Contd.)

- ✓ **24x7 Exclusive & Direct Call Centre support (1800 1030).**

- ✓ Complimentary Personal accident, Baggage Insurance and Purchase Protection Cover as per CanCare policy in addition to Card based insurance covers.

- ✓ Complimentary **Premium Debit Card/ Credit Card cum Membership Card**.

Balance Requirements

Membership status and benefit continuity under the CANARA CREST Program are reviewed on the last day of each calendar quarter.

Customers to maintain a minimum Quarterly Average Balance (QAB) of over Rs. 10.00 lakh for Crest and over Rs. 50.00 lakh for Crest Plus to retain membership benefits.

The details of all important dates along with 'Shortfall to QAB – Count' shall be available in CBS screen CHM45.

CANARA CREST

Maintenance / Non-Maintenance of Quarterly Average Balance

The Quarterly Average Balance (QAB) in the account will be **reviewed on the first day of the subsequent quarter**. **Satisfactory Maintenance** of QAB enables **Continued Benefits for the next quarter.**

1st year Quarterly Maintenance Charge (QMC for 4 quarters) since on-boarding date on all variants of Crest and Crest Plus Debit and Credit Cards will be waived irrespective of the Quarterly Average Balance (QAB) maintained in the account.

Non maintenance of QAB

- ✓ **Revocation of Waivers -** applicable service charges based on the base product category will be applied until the next review date**.**
- ✓ **Quarterly Maintenance Charge (QMC)** for the debit and/or credit card associated with the account will be collected for the quarter under review.
- ✓ The **next QAB review will occur on the last day of the quarter**.
- ✓ Failure **to maintain the QAB for four consecutive quarters** will result in the **permanent cancellation of membership**.

CANARA CREST

Premium Debit and Credit Card Offering

Segment wise Available Debit & Credit Cards

	DEBIT CARD		CREDIT CARD	
	Master Card	**RuPay**	**Master Card**	**RuPay**
CREST	Mastercard Crest Debit	NA	Mastercard Crest Credit	RuPay Crest Credit
CREST PLUS	Mastercard Crest Plus Debit	NA	Mastercard Crest Plus Credit	RuPay Crest Plus Credit

Credit Card Eligibility and Pre-Approved Limit **-** Based on a comprehensive assessment of account history, CIC score, and other relevant parameters, eligible customers will be extended a **pre-approved Credit Card (option to select either a Mastercard or RuPay Credit Card at the time of membership enrollment) with a limit of Rs. 2.50 Lakh for crest members and Rs.5.00 Lakh for Crest Plus Members.**

Customers who do not qualify for a pre-approved credit card may apply through the standard process, which will follow the current Credit Card Policy and applicable guidelines.

CANARA CREST

Insurance

Master Card	Debit Card		Credit Card	
	Crest	Crest Plus	Crest	Crest Plus
PAI	5 Lakhs	10 Lakhs	5 Lakhs	10 Lakhs
AAI	50 Lakhs	100 Lakhs	50 Lakhs	100 Lakhs

RUPAY Card	Credit Card	
	Crest	Crest Plus
PAI	10 Lakhs	20 Lakhs
AAI	20 Lakhs	50 Lakhs

- PAI: Rs. 4 Lakhs (Can-Care)
- AAI: Rs. 8 Lakhs (Can-Care)

Lounge Access

	Master Debit Card		Master Credit Card		RuPay Credit Card	
	Crest	Crest Plus	Crest	Crest Plus	Crest	Crest Plus
Dom. per QTR	2+2	3+3	2+2	3+3	2	2
Int. per YR	2	4	2	4	2	2

CANARA CREST

Card Benefit Value versus Card Cost

Card Variant	Applicable Card AMC (excl GST)	Quarterly Maintenance Cost (QMC) (excl GST) (pro rata basis every quarter)		Approximate Value of Annual Benefits available to customer
		MITC Complied	MITC not Complied	
Mastercard Crest Debit	Rs. 3,000/-	**Nil – Waived**	Rs. 750/-	Rs. 2.25 lakh
Mastercard Crest Plus Debit	Rs. 3,700/-	**Nil – Waived**	Rs. 925/-	Rs. 3.00 lakh
Mastercard Crest Credit	Rs. 4,000/-	**Nil – Waived**	Rs. 1,000/-	Rs. 3.50 lakh
Mastercard Crest Plus Credit	Rs. 12,000/	**Nil – Waived**	Rs. 3,000/-	Rs. 3.50 lakh
RuPay Crest Credit	Rs. 4,000/-	**Nil – Waived**	Rs. 1,000/-	Rs. 10.00 lakh
RuPay Crest Plus Credit	Rs. 12,000/	**Nil – Waived**	Rs. 3,000/-	Rs. 10.00 lakh

CANARA CREST

At-Par Services Across Branches (Including Non-Home Branches)

- ✓ Self-Cash Cheque Withdrawal (up to 5 Lakhs)
- ✓ Personalised Cheque Book Request
- ✓ Personalised Debit Card Request
- ✓ Account block/Unblock Services
- ✓ Passbook Issue/Lost Maintenance
- ✓ Stop Cheque request
- ✓ **And many others**

A total of 23 At-Par Services Across Branches (Including Non-Home Branches) are available. (Annexure – III of Cir 808/2024)

CANARA CREST

Service Charges Waiver Details (on Compliance of Membership MITC – Most Important Terms & Conditions)

- ✓ IMPS charges, NEFT charges, RTGS charges
- ✓ Debit Card replacement/re-issuance charges
- ✓ ATM transaction charges at Canara Bank ATMs/ Other Bank ATMs
- ✓ Demand draft/pay order issuance/cancellation/revalidation charges at branches
- ✓ Stop payment of cheque charges
- ✓ Standing instruction failure charges
- ✓ **And many others**

A total of 23 Service Charges Waiver Details are available. (Annexure – IV of Cir 808/2024)

CANARA CREST

Services available under 24*7 Exclusive & Direct **Call Centre Facility**

- ✓ Account Statement Request Information
- ✓ Debit Card/Credit Card Hot listing
- ✓ TD Details/ TD Renewal maturity date
- ✓ OD/CC related Information
- ✓ Customer Complaint registration (Through CCR/CPGRS package)
- ✓ Catering to NRI Customers' queries- NRI products, Documents required, SWIFT Code information
- ✓ **And many others**

A total of 32 Services available under 24*7 Call Centre Facility are available. (Annexure – V of Cir 808/2024)

CANARA CREST

Travel Experiences

- Upto 3+3 **domestic lounge** access per quarter (self + guest)
- Upto 4 **international lounge** access per year
- Domestic and International **Baggage assistance**
- Upto 15% savings on **airlines booking**
- Offers on **vacation packages**
- Offers on **Duty free shops** across major corridors

Stay & Dining

- Annual membership of **Easy Diner**
- **Postcard Hotel** vouchers with facilities like anytime check-in
- **One dine free** in major restaurants across 14 countries
- **Additional one night free** for stay at premium selected hotels around the world

Wellness

- **Second medical Opinion**
- Annual **Fitpass Pro Max** subscription
- **Health check-up** via Thriwe
- **Personal Accident** Coverage upto 20 Lakhs above existing coverage
- **Air Accident** Coverage upto 100 Lakhs above existing coverage

Lifestyle

- Annual **Amazon Prime** subscription
- 1 **book my show** ticket per quarter free
- Complimentary **Golf lessons** and games across 14 countries including India
- Attractive redemption offers through reward points

Annexure - VII List of Card Based Benefits under Canara Crest

I. MasterCard Card Based Offers To avail offers visit : https://specials.priceless.com

II. RuPay Credit Card Offers To avail offers visit https://rupay.co.in/platinum-booking

CANARA CREST

Customer Opt-Out and Membership Cancellation

✓ At the time of meet & greet by the Branch Head, if the customer is not interested,

✓ At any time after Onboarding, by submitting a written request to their Branch.

Upon cancellation, all benefits, privileges & waivers shall **be withdrawn**.

However, any **premium Debit/Credit card will continue till the card expiry date**, under standard Annual/ Quarterly Maintenance Fees associated to the card variant.

In case the customer is willing to surrender the card as well, the following charge structure shall be applicable :

Surrender Timeline w.r.t. Issuance / Renewal of Card	**% of AMC or QMC**
During Q1	100% of AMC or QMC * 4
During Q2	75% of AMC or QMC * 3
During Q3	50% of AMC or QMC * 2
During Q4	25% of AMC or QMC

THANK YOU

Canara JEEVAN DHARA

A Special SB Account for PENSIONERS

PARTICULARS	Jeevandhara Diamond	Jeevandhara Platinum	Ex-Staff Jeevandhara Diamond	Ex-Staff Jeevandhara Platinum
PRODUCT CODE	149	150	1625	1626
Pension Band (per month)	Upto ₹ 50,000/-	Above ₹ 50,000/-	Upto ₹ 50,000/-	Above ₹ 50,000/-
Debit card (issuance free, AMC waived)	Rupay Platinum	Rupay Select	Rupay Platinum	Rupay Select
Concession on locker rent	25% Concession	50% Concession	25% Concession	50% Concession
Insurance PAI+AAI (incl Cover under RUPAY CARD)* till customer attains 65 Years of age.	₹ 16 lakhs (incl ₹ 2L from NPCI) + ₹ 20 lakhs. **For Defence Pensioner : ₹ 40 lakhs (incl ₹ 2L from NPCI) + ₹ 40 lakhs.**	₹ 24 lakhs (incl ₹ 10L from NPCI) + ₹ 30 lakhs. **For Defence Pensioner : ₹ 40 lakhs (incl ₹ 10L from NPCI) + ₹ 40 lakhs.**	₹ 16 lakhs (incl ₹ 2L from NPCI) + ₹ 20 lakhs.	₹ 24 lakhs (incl ₹ 10L from NPCI) + ₹ 30 lakhs.
Insurance for Spouse (PAI + AAI)*	₹ 2 lakhs + ₹ 4 lakhs	₹ 2 lakhs + ₹ 4 lakhs	₹ 2 lakhs + ₹ 4 lakhs	₹ 2 lakhs + ₹ 4 lakhs
Loan against Deposits	1.00% over & above the contractual deposit rate. Product Code – For OD against Deposit – 2013. For VSL – 3008.	0.75% over & above the contractual deposit rate Product Code – For OD against Deposit – 2014. For VSL – 3009.	As per existing staff guidelines/ scheme guidelines	As per existing staff guidelines/ scheme guidelines
Temporary overdraft (regular credit of pension for at least 2 consecutive months), with max age for availing this benefit is 75 years. Eligible after 6 months' regular Pension credit every month after account opening. Latest Modification through Cir 114/2024	2 months net pension credited maximum upto ₹ 1,00,000/-, for max 60 days through ai1 App/ Branch, with ROI RLLR + 2.50%	3 months net pension credited maximum upto ₹ 2,00,000/-, for max 90 days through ai1 App/ Branch, with ROI RLLR + 2.50%	2 months net pension credited maximum upto ₹ 1,00,000/-, for max 60 days through ai1 App/ Branch, with ROI RLLR + 2.50% (at monthly rest)	3 months net pension credited maximum upto ₹ 2,00,000/-, for max 90 days through ai1 App/ Branch, with ROI RLLR + 2.50% (at monthly rest)
Concession on Proc Charges (HL/VL)	25% waiver	50% waiver	25% waiver	50% waiver
Personalised Cheque Books	Name printed up to 60 leaves per annum.	Unlimited cheque leaves free.	Name printed up to 60 leaves per annum.	Unlimited cheque leaves free.

Consolidated Guidelines of SB Jeevandhara are covered in (Cir 806/2023) dated 31/10/2023

Minimum Balance & other charges/benefits

- **Minimum balance -** Nil for all variants.
- **NEFT/RTGS/SMS ALERTS/DD/ LOCKER OPERATIONS -** free for all variants.
- **Concession for medicine – Upto 25% as per Bank tie-ups on time to time basis through ai1 App at present.**

Debit cards/Credit cards (Rupay Platinum/Rupay Select)

- **Usage of debit card -** free unlimited in our Canara Bank ATMs, Transactions at other Banks – 3 at Metro Centres, 5 at Non Metro Centres.
- **ATM withdrawal per day/POS/NFC -** ₹ 1,00,000/ ₹ 5,00,000/ ₹ 25,000/-.
- **Credit Card Issuance & AMC Free**
- **Lounge access (129/2026)-**
    - **Domestic Airport Lounge** (only in **Rupay Select – 1 per Qtr for Domestic with condition that Min Rs.5000/- POS/E-COM in present Qtr to avail Domestic Lounge access in the subsequent quarter)**
    - **International Airport lounge - Rupay Select -** 2 times per year.

Insurance

- **Maximum Coverage -** As mentioned in Page 1. Insurance will be made **effective after 30 days** from the date of pension account opening/ conversion to pension products.
- **Eligibility** - Minimum one pension Credit within six months prior to the date of accident **(exception -** the accounts opened in last six months**)**.
- **Claim intimation -** Within 90 days from the date of accident/ death to insurance Company.
- **Claim documentation submission -** within 180 days from the date of accident/ death to insurance Company.
- **For Air Accident Insurance -** Air ticket should have been purchased by debit to Pension Account or credit card attached to Canara Bank Pension account. **In case of Defence and Police officials travelling on official duties air tickets is not required to be purchased by debit to Pension account**.
- The **benefits under SB Ex-staff Jeevandhara Diamond & Platinum** are subject to regular credit of Pension in the account. **In the event on non-credit of pension for consecutive 3 months or non-credit of pension for 4 occasions** in a calendar year, **the facilities provided will be chargeable (@Rs.500 per annum)**. The Insurance benefits will be **stopped from subsequent year** for such accounts in case pension credits are not there afterwards.
- In case of **demise of main pensioner**, the existing benefits will cease to exist but, if pension goes to spouse (i.e. Joint holder of the Pension Account) **and spouse continues to draw the pension through the same account, the benefits shall be made available as per pension scheme based on the revised pension, three months after the final settlement.**
- Insurance from the Bank under CanCare Policy will be subject to change from time to time. **Insurance will be made available in 10 days from the date of account opening/conversion**. Please be guided with the **CanCare Policy Circular (Cir 698/2026)**. **Procedure for preferring Insurance Claim** for Personal Accident Death claims, Baggage claim and Purchase Protection under CANCARE Policy **(Cir 698/2026).**
- **NPCI Condition on Personal Accidental Insurance & Permanent Total Disability:** Minimum one successful Rupay Platinum/Select Debit Card induced financial Transaction at any PoS/E-com, both intra and Interbank i.e on-us or off us **within 30 days, prior to date of accident including accident date**. Insurance from NPCI will be subject to change from time to time.
- **No Processing charges on Pension Loans**. Apart from this, the Canara Pension scheme may be modified with - **TOP UP FACILITY** of the loan limit wherever the limit /balance is repaid to 50 % and /or half of the repayment period is over (subject to no irregularity in repayment; & subject to eligibility as per scheme, based on maximum limit/age).
- **Personal Accidental Insurance – Aditya Birla Health Insurance**



Canara PREMIUM PAYROLL ACCOUNT

PARTICULARS	SILVER	GOLD	DIAMOND	PLATINUM
PRODUCT CODE	148	144	145	146
Eligibility (Individual, Senior Citizen, Blind & Illiterate Age 18 to 65)	Min 5 enrollments from firm/Co.	Any Salaried person	Any Salaried person	Any Salaried person
Salary Band	Upto ₹ 50,000/-	₹ 50,000/- to < ₹1,00,000/-	₹ 1,00,000/- to < ₹ 1,50,000/-	₹ 1,50,000/- & above
Debit card (issuance free, AMC waived)	Rupay Platinum	Rupay Platinum	Rupay Select	Rupay Select
CREDIT CARD issuance free, AMC waiver	No Waiver	25% AMC waived	50% AMC waived	100% AMC waived
Concession on locker rent	No Waiver	5% Waiver	10% Waiver	15% Waiver
Free DD	Two DDs free/per month to the extent of average balance available in the account.	Free Unlimited (To the extent of average balance available in the account)	Free Unlimited (To the extent of average balance available in the account)	Free Unlimited (To the extent of average balance available in the account)
Term Life Insurance*	₹ 1 lakh	₹ 2 lakhs	₹ 4 lakhs	₹ 6 lakhs
Insurance PAI / AAI (incl Cover under RUPAY CARD)*	₹ 16 lakhs (incl ₹ 2L from NPCI) / ₹ 18 lakhs	₹ 26 lakhs (incl ₹ 2L from NPCI) / ₹ 28 lakhs	₹ 44 lakhs (incl ₹ 10L from NPCI) / ₹ 38 lakhs	₹ 54 lakhs (incl ₹10L from NPCI) / ₹ 58 lakhs
Insurance for Spouse (PAI / AAI)*	₹ 2 lakhs/ ₹ 4 lakhs	₹ 2 lakhs / ₹ 4 lakhs	₹ 2 lakhs / ₹ 4 lakhs	₹ 2 lakhs / ₹ 4 lakhs
MB Penality in case of non-crediting of salary (Min monthly credit of 25% of gross salary) for three continuous months or four months in discrete way in the financial year or prorate basis thereon.	₹ 250/- + GST	₹ 500/- + GST	₹ 750/- + GST	₹ 1000/- + GST
Temporary overdraft (minimum one salary credit is mandatory) TOD facility will not be available wherever active Personal Loan present. Eligible after 6 months' regular salary credit every month after account opening. Latest Modification through Cir 114/2024	50% of previous month net salary credit upto ₹ 10,000/-, for max 15 days through Branch only, with ROI RLLR + 2.40%	2 months net salary upto ₹ 1 lakh for maximum 60 days through Branch/ai1 App , with ROI RLLR + 2.40%	3 months net salary upto ₹ 2 lakh for maximum 60 days through Branch/ai1 App , with ROI RLLR + 2.40%	3 months net salary upto ₹ 3 lakh for maximum 90 days through Branch/ai1 App , , with ROI RLLR + 2.40%
Concession on Proc Charges (Retail)	No Concession	25% concession	50% concession	75% concession
Additional Feature (Family Account)	NA	Free Zero balance Family Accounts (Spouse+ 1 Child)	Free Zero bal Family Accounts (Spouse+2 children)	Free Zero bal Family Accounts (Spouse+2Children)

Minimum Balance and other charges

- **Minimum balance -** Nil for all variants.
- **Salary Mandate -** required for all variants.

- **NEFT/RTGS/Locker Operations -** free for all variants.
- **Account Opening through TAB Banking & Aadhar Based Insta A/c opening. Gross salary & Organization name shall be captured mandatorily.**
- **Portability -** Available for existing salaried accounts to the proposed product. While porting Organization Name & Gross salary to be maintained mandatorily. Portability from variant to variant under Premium Payroll Package Scheme shall be allowed after one year of account opening only, from the backend only. Reverse portability is also available from this product to other general SB products in case of resignation/termination etc.

Debit cards (Rupay Platinum/Rupay Select)

- **Usage of debit card -** free unlimited in our Canara Bank ATMs. Transactions at other Banks – 3 at Metro Centres, 5 at Non Metro Centres.
- **ATM withdrawal per day/POS/NFC -** ₹ 1,00,000/ ₹ 5,00,000/ ₹ 25,000/-.
- **Baggage Cover -** ₹ 50,000/- and **Purchase Protection -** ₹ 50,000/- . **(latest CANCARE 698/2026)**
- **Lounge access (129/2026)-**
    - **Domestic Airport Lounge** (only in **Rupay Select – 1 per Qtr for Domestic with condition that Min Rs.5000/- POS/E-COM in present Qtr to avail Domestic Lounge access in the subsequent quarter)**
    - **International Airport lounge - Rupay Select -** 2 times per year.

Insurance

- **Maximum Coverage -** As mentioned in Page 1.
- **Maximum payout per account (in case of death claim) -** ₹ 1 crore (subject to sum insured eligibility).
- **Eligibility** - Minimum one Salary Credit within six months prior to the date of accident **(exception -** the accounts opened in last six months**)**.
- **Claim intimation -** Within 90 days from the date of accident/ death to insurance Company.
- **Claim documentation submission -** within 180 days from the date of accident/ death to insurance Company.
- **Insurance Validity -** maximum upto one year from the date of last renewal/issuance.
- **For Air Accident Insurance** - air ticket should have been purchased by debit to Salary Account or credit card attached to Canara Bank Salary account. ***In case of Defence and Police officials travelling on official duties, air tickets is not required to be purchased by debit to salary account.***
- **Term Insurance – Canara HSBC, Personal Accidental Insurance – Aditya Birla Health Insurance**

Insurance from the Bank under CanCare Policy will be subject to change from time to time. **Insurance will be made available in 10 days from the date of account opening/conversion**. **Procedure for preferring Insurance Claim** for Personal Accident Death claims, Baggage claim and Purchase Protection under CANCARE Policy **(Cir 698/2026).**

NPCI Condition on Personal Accidental Insurance & Permanent Total Disability: Minimum one successful Rupay Platinum/Select Debit Card induced financial Transaction at any PoS/E-com, both intra or Interbank i.e on-us or off us **within 30 days, prior to date of accident including accident date**. **Insurance from NPCI will be subject to change from time to time.**

Cir 484/2023, *742/2023, 776/2023, 916/2023…* ***IC/709/2026(latest) -*** *Guidelines regarding Concession in Rate of Interest & Waiver/Absorption of various charges (Processing charges, Valuation & LSR Charges) under all Housing Loan Variants (excluding Housing Loan to Agriculturists & NRIs) for switchover of borrowal accounts from other Bank/Fis exclusively for Canara SB Premium Payroll package(Gold, Diamond & Platinum Variant) customers till 31-12-2026.*

PREMIUM PAYROLL PACKAGE FOR Central Government Employees

Cir 34/2026, Central Govt Employee - (Individual, Senior Citizen, Blind & Illiterate) Age – 18 years to 65 years

PARTICULARS	GOLD PLUS	DIAMOND PLUS	PLATINUM PLUS
PRODUCT CODE	1638	1639	1640
Salary Band	Less than ₹70,000/-	₹70,000/- to ₹ 1,20,000/-	Above ₹ 1,20,000/-
Debit card (issuance free, AMC waived)	Rupay Platinum	Rupay Select	Rupay Select
CREDIT CARD issuance free, AMC waiver	25% AMC waived	50% AMC waived	100% AMC waived
Concession on locker rent	50% (For 1st year), 5% thereafter	100% (For 1st year), 10% thereafter	100% (For 1st year), 15% thereafter
Free DD	Free Unlimited (To the extent of average balance available in the account)	Free Unlimited (To the extent of average balance available in the account)	Free Unlimited (To the extent of average balance available in the account)
Term Life Insurance	₹ 10 lakhs	₹ 15 lakhs	₹ 20 lakhs
Permanent Total Disability / Permanent Partial Disability	₹ 100 Lakhs/ ₹ 100 lakhs	₹ 120 Lakhs/ ₹ 120 lakhs	₹ 150 Lakhs/ ₹ 150 lakhs
Insurance PAI / AAI (incl Cover under RUPAY CARD)*	₹ 100 Lakhs/ ₹ 100 lakhs (Excluding Card Based Insurance)	₹ 120 Lakhs/ ₹ 120 lakhs (Excluding Card Based Insurance)	₹ 150 Lakhs/ ₹ 150 lakhs (Excluding Card Based Insurance)
Add-on Covers	₹ 45.5 lakhs	₹ 55.5 lakhs	₹ 55.5 lakhs
MB Penality in case of non-crediting of salary for three continuous months or four months in discrete way in the financial year or prorate basis thereon.	₹ 500/- + GST	₹ 750/- + GST	₹ 1000/- + GST
TOD (Eligible after 6 months regular salary credit in every month after account opening/porting)	2 months net salary up to – Max ₹ 1 lakh (only for customers with net salary ₹ 50,000/- and above)	3 months net salary up to – Max ₹ 1 lakh	3 months net salary up to – Max ₹ 2 lakh

Additional Feature (Family Account)	Free Zero balance Family Accounts (Spouse+ 1 Child)	Free Zero bal Family Accounts (Spouse+2 children)	Free Zero bal Family Accounts (Spouse+2Children)

Minimum Balance and other charges

- **Minimum balance -** Nil for all variants.
- **Salary Mandate, latest Salary Slip and Employee Identification Card / Certificate at the time of Account opening / existing account porting. -** required for all variants.
- **NEFT/RTGS/IMPS/SMS/UPI Charges/locker operations/200 cheque leaves per annum– free for all variants**

Processing charges - HL/VL/EL – 100% concession , PL – 50% concession in Processing Charges

ROI CONCESSION - HL/VL – 0.05% (For Women Borrowers)
EL – 0.50% (Girl Student)
HL – 0.05% (Subject to Floor Rate, Conditions Apply)
100% Waiver of Processing Charges & Absorption of Valuation Charges & LSR Charges in Housing Loan Takeover

Debit cards (Rupay Platinum/Rupay Select)

- **Usage of debit card -** free unlimited in our Canara Bank ATMs. Transactions at other Banks – 3 at Metro Centres, 5 at Non Metro Centres.
- **ATM withdrawal per day/POS/NFC -** ₹ 1,00,000/ ₹ 5,00,000/ ₹ 25,000/-.
- **Baggage Cover -** ₹ 50,000/- and **Purchase Protection -** ₹ 50,000/- . **(latest CANCARE 698/2026)**
- **Lounge access (129/2026)-**
    - **Domestic Airport Lounge** (only in **Rupay Select – 1 per Qtr for Domestic with condition that Min Rs.5000/- POS/E-COM in present Qtr to avail Domestic Lounge access in the subsequent quarter)**
    - **International Airport lounge - Rupay Select -** 2 times per year.

Insurance

Insurance from the Bank under CanCare Policy will be subject to change from time to time. **Insurance will be made available in 10 days from the date of account opening/conversion**. **Procedure for preferring Insurance Claim** for Personal Accident Death claims, Baggage claim and Purchase Protection under CANCARE Policy **(Cir 698/2026).**

NPCI Condition on Personal Accidental Insurance & Permanent Total Disability: Minimum one successful Rupay Platinum/Select Debit Card induced financial Transaction at any PoS/E-com, both intra or Interbank i.e on-us or off us **within 30 days, prior to date of accident including accident date**. **Insurance from NPCI will be subject to change from time to time.**

As per Base Circular 34/2026

PAI/AAI/PTD/PPD/Add-On Insurance is available for above amount as per salient features of Premium Payroll Product subject to terms and conditions.

*** All other conditions are applicable as pertaining to existing SB Premium Payroll Platinum product including Cards, freebees, product features and Service Charges.**

Canara Bank Current Accounts

PARTICULARS	PRIVILEGE (825/2024)	ELITE	DELITE
Product Code	1662	218	1656
Minimum Quarterly Avg Balance	₹ 1,00,000/-	₹ 5,00,000/-	₹ 10,00,000/-
Cash Remittance Limit per day/month (Facility available at any Branch / Kiosk / BNA & not only Home Branch)	Nil Charges up to Rs. 1.00 Lac per day.	Free up to ₹ 10 lac per day(denomination of ₹100/- and above only) and ₹1.00 Cr per month. Facility available at any Branch / Kiosk / BNA.	As per current account guidelines
Cash withdrawal Charges	As per guidelines	As per guidelines	Free unlimited at home Branch only.
Debit card	Mastercard World with additional features	Platinum Card	Rupay Select (issuance free, AMC waived)
CREDIT CARD issuance free, AMC waiver	First year free of charges.	No AMC Waiver	Corporate card card AMC waived. (One main Credit card & up to 99 add-on cards).
SMS Alerts/Folio charges	Free	Free	Free
IMPS Charges	Waived	Waived	
Free DD	Issue of DDs Free of charge.	Five DD are free per month	Free unlimited (issuance) up to Max ₹ 10 lakh /month
Personalized Cheque Books	Free up to 500 Cheque leaves per Annum	Free up to 700 Cheque leaves per Annum	Free Unlimited
Insurance PAI+AAI	Personal accidental insurance cover available, as an in-built facility under Platinum Debit/ Credit card (existing coverage ranges from ₹ 2 lacs to ₹ 8 lacs for self / spouse).	Personal accidental insurance cover available, as an in-built facility under Platinum Debit/ Credit card (existing coverage ranges from ₹ 2 lacs to ₹ 8 lacs for self / spouse).	₹ 4 lakhs + ₹ 8 lakhs; Personal Accident & Permanent Total disability Insurance' cover by NPCI – ₹ 10 lakhs
Insurance for Spouse (PAI + AAI)	₹ 2 lakhs + ₹ 4 lakhs	₹ 2 lakhs + ₹ 4 lakhs	₹ 2 lakhs + ₹ 4 lakhs
POS Terminal	Rent Waived for 1 POS. 25% Concession on applicable MDR Charges	POS Rent waived for 1 terminal	POS Rent waived for 3 terminals based on demand, if the entity is having 3 separate units.
Charges on Non Maintenance of balance	₹ 1000 + GST per quarter	₹ 2000 + GST per quarter	₹ 2500 + GST per quarter
Charges if account closed within 1 year	₹ 2000/- penalty + service charges	₹ 2000/- penalty + service charges	₹ 2500/- penalty + service charges
Auto sweep /Reverse Sweep (for balance over Minimum Avg Quarterly Balance limit)	In multiple of Rs.25,000/-	for Period 15 to 181 days in the multiples of ₹ 5 lac	for Period 15 to 181 days in the multiples of ₹ 5 lac
Number of free BHIM QR sound boxes	Upto 2 BHIM QR sound boxes	Upto 10 BHIM QR sound boxes	Upto 20 BHIM QR sound boxes
Processing charges waiver (MSME TL)	Nil	Nil	Waiver of 10%