केनरा बैंक Canara Bank

सिंडिकेट Syndicate

DIGITAL PRODUCTS

KUNAL LAKHANI

FEATURES OF CANARA BANK DEBIT CARD



EMV CHIP

CARD NUMBER
16 DIGITS

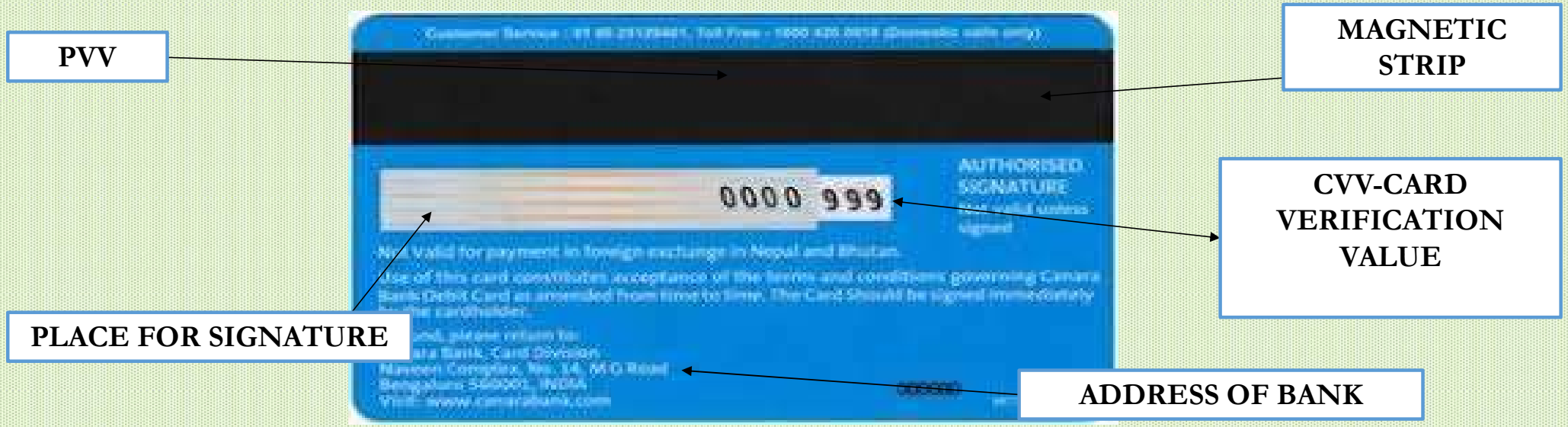
VALIDITY DETAILS
MM/YY

RFID FOR NFC

ASSOCIATION LOGO

CARDHOLDERS NAME
19 CHARACTERS MAX

1) The card number will be of 16 digits.
2) The first 6 digits / 8 digits represent Bank's Identification Number (BIN).
3) The next 9 digits / 7 digits will be the running sequence of the card under a particular BIN. The last digit is the Checksum Digit number for determining the validation of the card number. Non-Personalized Cards are generated without any dependency on branch DP code.



Validity:

IC/617/2026 - Enhancement of Card validity Period of Debit Card from 5 years to 7 years

Auto renewal on expiry of cards shall be extended only for active cards i.e. cards used at least once for financial/non-financial transaction in the last 1 year..

The card is valid from the first day of the month of issue till the last day of the month of Expiry.

DEBIT CARD - ELIGIBILITY

Debit Card will only be issued to customers having Savings Bank/Current Accounts.

Canara Bank Debit Cards can be issued to:

1. Individual accounts/Sole Proprietor .
2. Joint Account with operation severally .
3. Employees including those under suspension, ex-employees .
4. P.A. Holder/ Holder of mandate .
5. Non Resident Indian (NRI) .
6. Minor students who are aged 10 years and above.
7. Illiterate customers

DEBIT CARD - ELIGIBILITY

Ineligible Accounts:

1. Joint Accounts where operation condition is ‘Jointly’.
2. Accounts of all minors except Minor Students who are aged 10 years & above.
3. Accounts under Garnishee/ attachment orders or which are subject to litigation/ dispute.
4. Encumbered accounts.
5. Overdraft accounts with inventory limits like Cash Credit Accounts and other Loan Accounts.

DESTRUCTION OF CARDS

1. Damaged card
2. Card lost/stolen(hot listed) having been traced but replacement card already issued.
3. Card returned by the customer on account of closure of accounts or discontinuing the facility.
4. All personalized Debit cards lying undelivered/ unclaimed at Branches beyond a period of 3 months from the date of return shall be destroyed at branches as per extant procedure after exhausting all possible efforts for delivery.
5. The destruction of the Card is to be done at the CPH/Branch.

LIMIT FOR WITHDRAWAL/ PURCHASE

Card Type	Transaction Type	Daily Limit
Classic Debit Card	Cash	75,000/-
	Pos/E-com	2,00,000/-
Platinum/ Business/ Select Debit Card	Cash	1,00,000/-
	Pos/E-com	5,00,000/-

FOR ALL TYPES OF CARDS	TRANSACTION TYPE	DAILY LIMIT (Amount)	Daily transaction Limit
	NFC	25,000	₹ 5000/- per occasion and 5 transactions per day

RUPAY CARD INTERNATIONAL ACCEPTANCE

- NETS Network in Singapore (PoS terminals)
- BC Card Network in South Korea (ATM, PoS and E-commerce)
- Mercury Payments Services Network in UAE (ATM, PoS and E-commerce).
- Royal Monetary Authority (RMA) of Bhutan for Merchant Locations and ATM.
- Network of Nepal SBI Bank Limited (NSBL), Nepal for PoS and ATM.
- However, in case of Global usage cards, **foreign exchange transactions are not allowed in Nepal and Bhutan** as per RBI guidelines

REGULATORY PRESCRIPTION

All Cards, both new / renewed card, issued to customers have to be EMV Chip based cards only without any exception.

Bank issues contactless Debit cards (Dual interface cards with **RFID** antennae) using Near Field Communication technology (NFC) for facilitating our customers the benefit of the relaxation permitted by Reserve Bank of India in the requirement of **Additional Factor Authentication (like PIN)** for small value card present transactions, presently up to ***Rs. 5,000/-.***

As per RBI directives on customer protection policy, Bank may block all electronic banking transactions if mobile number is not registered with the Bank for SMS alerts. However, withdrawals through ATM will be permitted.

VARIANTS OF THE DEBIT CARDS

- Canara Bank Debit Card – Personalised
- Canara Bank Debit Card – Non Personalised
- Canara Campus Debit Card
- Canara Kisan Debit Card
- Canara Platinum/ Select Debit Cards
- Canara RuPay Junior Debit Card
- Canara Virtual Debit Card

CASH WITHDRAWALS

Cash withdrawal from other Bank's ATM is restricted to Rs.10,000/- per transaction.

One Time Password [OTP] based cash withdrawal at our ATMs for a per day limit of above ₹10000/- introduced. However, NRE & NRO [SB product codes 103 and 104] are excluded from this functionality.

Debit Card to Debit Card Inter Bank and Intra Bank Fund Transfer facility through ATM is enabled for our Debit Card customers.

Transaction Limit is Rs.5000/- subject to the Monthly Ceiling Limit of Rs.25000/- as per RBI Guidelines.

- **Cash withdrawal at Merchant Establishments :**

A) 1000/- per day per debit card in Tier I & II Cities **B)** 2000/- in other centres .

REWARD POINTS

Canara Rewards Scheme in Platinum Debit card variant

One Reward Point [equivalent to Rs. 0.25] for every successful non-cash transaction of **Rs. 200/-** through Platinum Debit cards. (Fraction of Rs. 200.00 will be excluded) .

Reward Points would be forfeited in the following cases

- All cancelled closed and blacklisted Platinum Debit cards.
- Where the cardholder has requested not to renew the Platinum Debit card.
- **Reward Points aged more than 12 months.**

SERVICE CHARGES RELATED TO DEBIT CARD

Charge Type	Card Variants			
	Classic/ Standard	Platinum	Business	Select
Enrolment Fee	NIL	NIL	NIL	NIL
Activation/Membership Fee	NIL	NIL	NIL	NIL
Annual Fee (Charges Per Annum	200	500	500	1000
Hotlist/ Duplicate card on account of loss of card	150	150	150	150
Replacement card	150	150	150	150
Debit card inactivity fee (Charges Per Annum)	NIL	NIL	300	NIL
First time Green Pin Generation	NIL	NIL	NIL	NIL
Regeneration of Green Pin (574/2026)	5	5	5	5

Service Charge for ATM Transaction (Cir 574/2026)

The following service charges will be levied for Canara Bank Debit Card used in Canara ATMs beyond free transactions (other than for cash deposit transactions):

Free Transactions in a Calendar month (Financial and/or Non-Financial)	**For Customer**	**Sr.Citizens**	**Staff**
	5	8	10
Charges above free transaction (Financial)	23+ GST		
Charges above free transaction (Non-Financial)	5 + GST		

For cash withdrawals at other Bank ATMs, the following service charges will be levied for the Remote on-us (Our Card holders using other Bank ATMs) transactions beyond free transactions (other than for cash deposit transactions):

Free Transactions in a Calendar month (Financial and/or Non-Financial)	**METRO**	**NON- METRO**
	3	5
Charges above free transaction (Financial)	23+GST	23+GST
Charges above free transaction (Non-Financial)	11+ GST	11+ GST

Green PIN Re-generation – Rs.5/- + GST

Charges for transactions declined due to insufficient balance – Rs.23/- + GST

Internal

NPCI INSURANCE:

- NPCI has continued insurance cover for RuPay Premium Cards for the Financial Year 2026-27 i.e., up to **₹2 Lacs for RuPay Platinum Cards** and up to **Rs 10 Lakhs for RuPay Select Cards** to eligible RuPay Cardholders for Accidental death or Permanent Total Disablement only.

- RuPay Insurance Program FY 2025-26 for RuPay PMJDY Debit Cards & Rupay Premium cards will be continued with **The New India Assurance Company Ltd**.

CREDIT CARD



INTRODUCTION :

Credit Card is a payment instrument. The Plastic Card is used to settle the payment between payer and payee. Instead of settling mutual claims in cash, the plastic card is used to settle the claims. By using the card, at Point of Sale (POS) (at Merchant Location/ Internet) the payment will be completed.

Variants ->

Classic/ Standard	Gold	Platinum	Select/ World/ Signature	Corporate
Rupay Classic	Master Card Gold	Rupay Platinum	Rupay Select	Visa Corporate
Master Card Standard	Mastercard Secured Gold	Rupay Platinum Secured	Rupay Select Secured	
VISA Classic	VISA Gold	MasterCard Platinum	MasterCard World	
	VISA Secured Gold	Visa Platinum	Visa Signature	

CREDIT CARD – ELIGIBILITY CRITERIA

INCOME- For Issuance of credit card to individuals, Income is the Main qualifying criteria.

CATEGORY OF THE CUSTOMER	Income Criteria as per the Variant of the card		
	Classic/ Standard	Gold	World Credit Card
Individual	2.00 lac	3.00 lac	10.00 lac

Maximum Credit Limit to the customer should be restricted to maximum 30% of Gross Annual Income or customer should have 25% of NTH after repayment of all EMIs and calculating the 5% (Revolving Credit) of the Credit Card limit as the EMI part whichever is lower.

SECURED CREDIT CARD – ELIGIBILITY CRITERIA

LIMIT TO BE SANCTIONED FOR SECURED CREDIT CARD (498/2026)	
KDR	100 % OF LEDGER BALANCE
FDR	100 % OF PRINCIPAL BALANCE

- The deposit shall be closed only after 7 days from the date of closure of Card to obviate any probable claim by acquirer Bank at a future date (Merchants are permitted to claim the transaction from issuer bank within seven days of the transaction) or usage of Card by the customer after receipt of his request for closure of security.

- Joint Deposits with payment condition "Either or Survivor "in which the applicant is one of the depositors shall also be accepted. Add on Cards can be issued to other joint depositors.

CREDIT CARDS – OTHER GUIDELINES

Credit Cards which are not NPA/deemed NPA and in active status (unblocked) with no overdue liability as on the last day of previous month of card expiry will be automatically renewed

The Billing Statement shall be dispatched by e-mail for all cards where e-mail is registered. For other Card Holders, where e-mail id is not registered, same is sent by courier or post immediately so as to reach the customer 15 days before the payment due date.

If the cardholder has not registered his/her email ID, physical statement will be dispatched to cardholders within 3 days from the respective billing date

CREDIT CARD TO STAFF MEMBERS

Staff Members should have a **minimum annual gross income of Rs. 4,00,000/-** and minimum net take **home salary of not less than Rs.15,000/- p.m**.

For arriving at the net take home salary, repayment towards housing loan may be added back to the salary.

Staff members on rolls are eligible for a maximum Two primary cards only: one RuPay and one of any other variant, based on their eligibility

All fresh/limit enhancement of credit card sanctions to staff are exempted from review

CREDIT CARD TO AGRICULTURIST

For all customers dependent on Agriculture Income:

a) Customer should have an aggregate sanctioned limit under Agriculture Sector of at least 2.50 lakhs.

b) Credit Card Limit will be restricted to 10% of the sanctioned limit.

c) The proposed addition shall be applicable only to the ETB customers enjoying credit facilities with us. For other customers the existing assessment process shall continue.

CREDIT CARD TO STUDENTS

Credit cards can be issued to students studying in Premiere institutions subject to students with no prior financial history and have availed Education loan under Vidya Turant Scheme.

Students can be given credit card based on any of the below listed options (Ref: Cir 176/2023):

Option 1: Parents with eligible credit score (CIBIL, Experian, Equifax, etc.) will be issued with Primary card and student will be given Add-on card with credit limit within the approved overall limit.

Option 2: Credit card to these students, above Eighteen (18) years of age, will be issued against lien on Term deposit (limit will be up to 100% of Ledger Balance of KDR i.e. Principal + accrued interest) and in case of FD the maximum limit can be 100% of Principal amount).

CIC REPORTS AND CREDIT CARD

Credit card falls in the category of “All other loans” under **“Unsecured Loans”** consumer segment for drawing Credit Information Report [CIR].

Report from 2 Credit Information Companies [CICs] are to be obtained for limits above Rs. 5 Lakhs.

Sanctioning Authority –

- For low and normal risk grade customers, respective sanctioning authorities will permit credit card limit .
- Any issuance of Credit Card to **Medium /high risk** applicant by **next higher authority** should be based on specific reason due to which the CIR score is low and its reasonableness for approval. **Customers rated High Risk/ low score, maximum limit to be sanctioned is Rs. 2 lakhs.”**

CREDIT CARD LIMIT

Feature	Classic/ Standard	Gold	Platinum	Select/ World/ Signature	Corporate
	Rupay Classic	Master Card Gold	Rupay Platinum	Rupay Select	Visa Corporate
	Master Card Standard	Mastercard Secured Gold	Rupay Platinum Secured	Rupay Select Secured	
	VISA Classic	VISA Gold	MasterCard Platinum	MasterCard World	
		VISA Secured Gold	Visa Platinum	Visa Signature	
	Max- ₹5,00,000	Max- ₹25,00,000	Max- ₹50,00,000	Max- ₹50,00,000	Max- ₹25,00,00,000
Minimum Credit Limit	₹ 25,000	₹ 25,000	₹ 50,000	₹ 1,00,000	₹ 50,000
				₹1,50,000 For Signature Card	
Add on Card	4	4	4	4	1000

The validity of the Card period shall be 5 years.

CREDIT CARD LIMIT

Cash Withdrawal Limit:

- 50% of Credit Limit or ₹50,000/-, whichever is lower.
- In case of NRIs, the cash withdrawal limit is fixed at ₹50,000/-per month (or equivalent in other than INR) but Nil for Add-on card.
- Maximum ₹25,00,000 for Corporate Credit Card;
- ₹ 25,000/- w.r.t Corporate add-on cards

Cash Withdrawal Charges:

Cash withdrawal charges - 3% of the transaction amount subject to a minimum of Rs. 150/- and the Finance Charges from date of withdrawal till date of payment **Unsecured Cards:** 2.5% per month & **Secured Cards:** 2.0% per month.

CREDIT CARD LIMITS TO CORPORATES

Corporate Enjoying Credit Exposure from the our Bank:

- The account should be with asset classification “standard” status and should not be SMA1/2 during the preceding 12 months.
- Maximum corporate card limit shall not exceed **10% of sanctioned Fund Based Working Capital limit** with a **maximum limit of 25 Crores**.

Where the corporate has facility with other Banks:

- The Corporate credit card limit should not exceed 10% of assessed bank finance/ MBPF subject to **maximum of Rs.10 crores**.

CREDIT CARD TO CORPORATES

- Credit Cards to Corporate are issued to our customers only after duly complying with KYC Norms.
- Corporate Credit Card limit will be sanctioned after assessment of the Financials of the Corporate. **Minimum annual turnover of Rs.10 Crores is required.**
- For Corporate with **annual turnover of less than Rs.10 Crores, Secured Corporate Credit Card** against lien on Company's Fixed Deposit can be sanctioned.
- **Need-based Limits (Corporate level), offered in multiples of Rs. 5,000/- and Minimum Limit: Rs. 50,000/- Maximum Limit: Rs.25 Crores.**

For Add on Cards (682/2026): Offered in multiples of Rs. 5,000/-,

Minimum Limit: Rs. 10,000/-,

Maximum Limit: Rs.10 Lakh.

Add on Card for specific needs (GST, excise, TDS, other statutory payments) – upto 50 lakhs.

CREDIT CARD TO CORPORATES

Corporate credit cards to be issued together with add-on cards wherever required. At least one add on card should be mandatory issued under Primary card.

a) Up to 1000 add-on cards can be issued as per the request of the corporate within the overall limit sanctioned to the corporate.

b) Under exceptional cases beyond 1000 cards, CGM/GM CPC Vertical CAC can permit but within the overall limit sanctioned to the corporate.

For corporate cards: For waiver of charges or reduction in charges, GM CPC Vertical CAC will be empowered to consider based on case to case basis and cost-benefit analysis.

CREDIT CARD LIMITS TO CORPORATES

Where the corporate has no credit facility with any lender:

- The Corporate credit card limit should not exceed 2% of the total Sales/Turnover as per last year audited balance sheet subject to **maximum of Rs.5 crores.**

Corporate having Deposit with the Bank:

- Limit to be assessed based on the TERM DEPOSIT pledged with bank i.e. up to the **100% of principal amount of the deposits or Rs.25.00 Crores**, whichever is lower. Such deposits will be held as security.

DELEGATION OF POWER

Sr. No	Individuals	Sanctioning Authority	Reviewing Authority
1	Up to 30% of Gross Annual Income with maximum of **Rs.50.00 Lakhs**	**General Manager** / Chief General Manager at Circle Offices	Wherever circle is headed by CGM- GM sanction at Circle Office to be reviewed by respective CGM, Circle Office. In all other cases, review shall be done by Credit & Prepaid card Wing Head .
2	Up to 30% of Gross Annual Income with maximum of **Rs.25.00 Lakhs**	**Deputy General Manager** at Regional Offices / Circle Offices/ Branches	General Manager/ CGM at respective Circle Office
3	Up to 30% of Gross Annual Income with maximum of **Rs.15.00Lakhs**	**Assistant General Manager at Regional Offices / Circle Offices**	Deputy General Manager at Regional Offices / Circle Offices / Branches
4	Up to 30% of Gross Annual Income with maximum of **Rs.10.00 Lakhs**	1)Assistant General Manager at RAH/Branches 2) Chief Manger/ Divisional Manager at Regional	1) Deputy General Manager at Regional Offices / Circle Offices / Branches 2)Assistant General Manager, Regional Offices / Circle Offices

DELEGATION OF POWER

For Corporate Credit Cards

Sr.No	Corporate	Sanctioning Authority	Reviewing Authority
1	More than 1500.00 Lakhs upto Rs.2500.00 Lakhs	CGM/GM – CPCWING - CAC	ED-Review Committee at HO consisting of ED overseeing CA&M Wing and CGM/GM-CA&M Wing.
2	More than 1000.00 Lakhs upto Rs.1500.00 Lakhs	DGM – CPCWING - CAC	CGM/GM – CPCWING – CRC
3	More than 200.00 Lakhs upto Rs.1000.00 Lakhs	AGM – CPCWING - CAC	CGM/GM – CPCWING – CRC
4	More than 50.00 Lakhs upto Rs.200.00 Lakhs	CGM/GM– CO - CAC (Circle Head)	CGM/GM – CPCWING – CRC
5	Upto Rs.50.00 Lakhs	DGM/AGM – RO - CAC (RO Head)	CGM/GM-CO-CRC(Circle Head)

OTHER CONDITIONS

Restriction in Credit Card Limit sanctioning powers to authorities up to Scale III:

Sanctioning powers of Credit Card Limit (fresh/enhancement) to Individuals up to Rs. 1,00,000/- of Branch-in charge of Small Medium, Large Branches or Manager/ Senior Manager in RAH, VLB, ELB, MCB, LCB etc. are restricted to the following customer segments only:

i. To salaried class where salary is being credited in our Bank for the last SIX months.

ii. All Government & PSU employees (both State & Central Government) confirmed service.

iii. To all pre-approved customers published by Head Office, time to time.

iv. Secured Credit Cards against the security of FD/KD (up to the Delegated powers).

v. To all Mortgage based loan borrowers and not in SMA1/SMA2 during the last six months.

vi. Customers where MAB in SB/Current Account for the last 12 months is Rs 50,000/- & above

EMBARGO IN SANCTIONING OF CREDIT CARD

Implementation of Embargo in Sanctioning of Credit Card for RAH and Branches where Credit Card NPA liability is more than 5 percent (%) to the Total Credit Card Outstanding of the Branch W.E.F 10.03.2025 – IC/153/2025

- ✓ The list of branches under embargo will be updated on 10th of every month.
- ✓ This delimitation will not affect the predefined special product / scheme like Canara Crest, Canara Payroll etc. presently in vogue and those that will be introduced in future.
- ✓ The embargo is not applicable to Pre-Approved and Secured Credit Card channel.
- ✓ This will also motivate the branches in lowering down the NPA Credit Card portfolio.

EMBARGO IN SANCTIONING OF CREDIT CARD

		Existing Delegation of power		Revised Delegation of power	
S. No	**Individuals**	**Sanctioning Authority**	**Reviewing Authority**	**Sanctioning Authority**	**Reviewing Authority**
1	Up to 30% of Gross Annual Income with maximum of Rs.5.00 Lakhs	Chief Manager/Divisional Manager at Retail Assets Hubs / Branches	Assistant General Manager, Regional Offices / Circle Offices/ Branches / Retail Assets Hubs	Next Higher Authority(NHA)	1) Deputy General Manager at Regional Offices / Circle Offices / Branches 2) Assistant General Manager at Regional Offices/Circle Offices
2	Up to 30% of Gross Annual Income with maximum of Rs.1.00 lakh	Branch Head of Small Medium, Large Branches or Manager/ Senior Manager in other categories of branches like RAH, VLB, ELB, MCB, LCB etc.	Chief Manager / Divisional Manager / AGM/ at respective Regional Offices/ Circle Offices / Branches / Retail Asset Hubs, as the case may be	Next Higher Authority(NHA)	1) Deputy General Manager at Regional Offices / Circle Offices 2) Assistant General Manager at Regional Offices/Circle Offices

CREDIT CARD- REVOLVING AND EMI FACILITY

Revolving Facility - 5% of the outstanding amount plus any services charges/fee/tax/ EMIs applied during billing which will be mentioned as Minimum Amount Due (MAD) in the credit card statement.

For **Unsecured Credit card:** the balance amount carries service charge of 2.5% p.m. (Annualized percentage Rate of 30%). plus, applicable GST.

Secured Credit Card: the service charge shall be 2% per month (Annualized Percentage Rate of 24%) + applicable GST

EMI FACILITY – for converting the purchases of Rs. 5000/-

Exclusion : Cash withdrawal and jewelry purchases.

Emi Tenure : 3,6,9,12,18 and 24 months

EMI ROI :13% p.a. for EMI period of 3,6 and 9 months

14% p.a. for EMI period of 12,18 and 24 months.

EMI Processing Fee: 2% of transaction amount with minimum of Rs. 100/- and Maximum of Rs. 200/-

Penalty on pre-Closure : Penal charges for pre-closure of EMI's - at **2% of outstanding principle + taxes

CLOSURE OF CREDIT CARD

Bank Shall Close the Credit Card: Card Not Activated for more than 30 days from date of Issuance, & No Consent received from the customer to activate the card. In such cases The card shall be closed within 7 working days from the date of seeking customer confirmation

If a credit card has not been used for a period of more than one year, the process to close the card will be initiated after intimating the cardholder. If no reply is received from the cardholder within a period of 30 days, the card account will be closed subject to payment of all dues by the cardholder.

Request from Customer to Close the credit card facility :

- **To be honored within 7 working days.**
- Failure to comply the guideline shall result in **penalty of Rs. 500 per day** of delay.

The information regarding the closure of card account will also accordingly be updated with the Credit Information Company/ies within a period of 30 days.

CREDIT CARD – OTHER GUIDELINES

Delivery of Cards to Customer:

All new and renewed cards are sent to the registered address of the customer directly and if the consignment is not delivered at customer address, the same shall return to the Card Linked account base branch.

Destruction of Undelivered Credit Cards :

Personalized Credit cards remaining undelivered for more than 3 months are to be destroyed following the guidelines of destruction of security items.

REWARDS / LOYALTY POINTS

- All Canara Credit Cards (except for corporate credit cards) will be eligible for reward/ loyalty points. **Two reward points will be earned on every Rs. 100** spent on credit cards (not applicable on fuel transactions and cash withdrawals). **Value of each reward point is Rs. 0.25**. Validity of reward points is 3 years from the date of accrual.

Reward points earned (by Retail/ Corporate Credit Cards) will be capped at 10,000 per billing cycle. The capping is not applicable in case of bank run campaign enabling additional reward points.

cashback with minimum of 1000 points in multiples of 100, which will be credited to Credit card in the subsequent month statement.

Normally the bills will be generated on the following days: (**IC/309/2026 - The customer may select any preferred date as the start or end of the billing cycle**)

S.No	Network Type	Existing Billing Date	Payment Due Date	Optional Billing date	Payment Due Date
1	MasterCard/ RuPay	18th of every month	8th of succeeding month	14th of succeeding month	4th of succeeding month
2	Visa	20th of every month	10th of succeeding month	16th of succeeding Month	6th of succeeding month

MODES OF COLLECTION / RECOVERY

- Cardholders are offered multi-channels for payment of their card dues as:
- Debit to the designated CASA of the account holder.
- Cardholder may make payment to the credit of his card account at any of the branches.
- Money Transfer through IMPS / Internet / Mobile Banking (Ai1 app).
- By payment of Credit Card Dues by our Bank Debit holders through our Bank ATM.
- Through branch.
- Payment of Credit Card dues through NEFT to 16-digit Credit Card Number with IFSC Code: CNRB0001912 by mentioning the Beneficiary Name as Cardholder's Name.

CREDIT CARD - NPA / IRAC norms

When minimum card dues are not paid by the payment due date, further operations on the card account will be stopped, if the overdue is more than 7 days.

Credit card moving to SMA 1 will be mandatorily permanently blocked and will not be revived, if the card appears in SMA 1 cumulatively for more than 3 times in a financial year.

Once card **overdues completes 90 days** past due and slips to NPA, the NPA Card liability will be transferred to CBS under product code (1170) attached to the DP code of the Card issuing branch where the original Credit Card Application is available.

Before reporting a cardholder as defaulter, such cardholder will be issued a seven day notice period about the bank's intention to report him/her as defaulter to the Credit Information Company.

CREDIT CARD - NPA / IRAC NORMS

If the cardholder settles card dues after having been reported as defaulter, Bank will update the status within 30 days from the date of settlement.

If the card dues are not cleared despite follow up / notices, by the date mentioned in the final notice, the name of the cardholder will be referred for blacklisting, duly taking the concurrence of the Executive heading the Credit & Prepaid card Vertical.

Levying of Charges on default (only on the outstanding amount after the due date and not on the total amount**):**

a) In case of default, interest charges at the rate of 2.50% per month + applicable GST will be levied on carried over liability, till clearance.

b) In case of unsuccessful payment on the due date, a late payment fees of ₹250/- + GST will be levied per billing cycle)

THRESHOLD LIMIT FOR TURNOVER IN THE CARD

Threshold limit for turnover = the minimum spending amount on your credit card.

S. No	Card Variants	Limit for charging Inactivity Fee (usually 12 months)	Inactivity Fee
1	Classic and Standard Credit Card	Rs. 12,000/- or the sanctioned Credit Card limit, whichever is lower	Rs. 100/- + GST
2	Gold Credit Card	Rs. 25,000/- or the sanctioned Credit Card limit, whichever is lower	Rs. 150/- + GST
3	Platinum Credit Card	Rs. 50,000/- or the sanctioned Credit Card limit, whichever is lower	Rs. 200/- + GST
4	Select and World Credit Card	Rs. 1,00,000/- or the sanctioned Credit Card limit, whichever is lower	Rs. 300/- + GST
5	Visa Signature Card	Rs. 2,00,000/- or the sanctioned Credit Card limit,	Rs. 1000/- + GST

CREDIT CARD- OTHER FEES

Particulars	*Fee charged*
Enrollment fees for Corporate Card(Main Card)	Rs. 250/-
Annual Fee for Visa Corporate Credit card	Rs. 400/- per Addon Card
Replacement Fee (Primary and Addon card)	Rs. 300/- per card
Mark up in case of transaction in foreign currency	Up to 3% of transaction amount
Transaction fee for cash withdrawal against your Credit account at our ATMs and branches. At Abroad	Rs. 30/- per thousand or part thereof, with a minimum of Rs. 150 per withdrawal. At abroad 3% with a Min. of 5 US$
Charges in respect of notices/reminders sent to cardholders having overdues	Rs. 50/- per notice

CREDIT CARD- OTHER FEES

Spend Based Access for Lounge Facility Under Credit Cards:

The spend based lounge access will be enabled from 01.04.2025 based on the spends of the previous quarter.

The spend based lounge utilisation for all network and variants on the following lines:

Condition	Spend Limit	Access Policy
Spend During the previous quarter through channels other than ATM & Cash Withdrawal	Minimum of Rs 10,000 in the Calendar Quarter	Enablement will happen after 7 days of the beginning of Next Quarter

If spends made before 23rd of Last Quarter, Lounge access enables from the 1st day of next quarter.

COMPLIMENTARY INSURANCE COVER (697/2026)

Fraudulent Charge Cover:

Card Variant	Sum Insured per card (INR)
Canara Visa/MasterCard/RuPay Credit Cards (Classic/Standard/Corporate) and **classic/standard/gold Debit Cards** any other new variants to be launched with any of the card network associates	2,00,000
CanaraVisa/MasterCard/RuPay(Gold/World/Platinum/Select) **Credit Cards & Platinum/Select/signature/world debit cards** and any other new variants to be launched with any of the card network associates	5,00,000
Prepaid Card – International Travel	3,00,000
Prepaid Card (Domestic)	50,000

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

FASTAG

- FASTag is a Domestic Prepaid Wallet used for toll payment.
- FASTag runs on NFS network of NPCI.
- Maximum load amount in the wallet account per person (aggregate of all Tag wallets issued to a person under the Customer ID) is capped at Rs 2.00 lakh at any point of time in tune with RBI guidelines.

FASTag issuance & loading fee:

ISSUANCE FEE (Inclusive of GST in Rs.)	RE-ISSUANCE FEE (Inclusive of GST in Rs.)	CONVENIENCE FEE (In Rs. exclusive of GST)
100.00	100.00	Convenience fee for online reload of Tag will be actual cost + Rs. 10.00

FASTAG

Bank shall update VRN for the tags issued within 90 days from the date of issuance.

Bank shall move such FASTags to Hotlist (01) exception code if in case there is a failure to update the VRN within 90 days of FASTag Issuance.

Bank shall close the tags if in case there is no VRN update even after 30 days from Hotlisting the tag, using the exception code (06) with the reasons non-compliance.

Re-KYV process is to be done every 3 years

All issued tags which are more than 5 years old are to be replaced by the Bank on best effort basis

FASTAG

CLASS	AXLE	GVW	TAG CLASS	MAPPER CLS	DESCRIPTION
	2	<7500 KGs	VC4	MC4	Car/Jeep/Van
	2	<7500 KGs	VC4	MC20	Tata Ace/Similar Light Commercial Vehicle
	2	7500 - 12000 KGs	VC5	MC5	Light Commercial Vehicle
	2	7500 -12000 KGs	VC5	MC9	Mini Bus
	3	16200 -25000 KGs	VC6	MC8	Bus (3 Axle)
	3	16200 -25000 KGs	VC6	MC11	Truck (3 Axle) / Light Commercial Vehicle (3 Axle)
	2	12000 -16200 KGs	VC7	MC7	Bus (2 Axle)

DOMESTIC PREPAID INSTRUMENTS

INTRODUCTION :

i. Canara Prepaid Card – Reloadable “Canara Prepaid Classic Card”

ii. Canara Prepaid Card – Reloadable “Canara Prepaid Plus Card”

iii. Canara Prepaid Card – Non Reloadable “Canara Gift Card”

Issued with minimum un-expired period of 6 months

Canara Prepaid Classic Card-Reloadable	Canara Prepaid Plus Card – Reloadable	Canara Gift Card – Non Reloadable
Validity 5 years	5 years	3 year
Load Balance – 0 – 10000/-	100 – 2lakhs	500 – 10000/-
Cash Withdrawal Limit ATMs – Max	Rs.40,000/- per day in our ATMs	Not Allowed

Fee Structure for Domestic Prepaid Cards

	Canara Prepaid Classic Card Reloadable	Canara Prepaid Plus Card Reloadable	Canara Gift Card Non Reloadable
Issue Charges	Rs.50/- Plus GST	Rs.100/- Plus GST	Rs.50/- Plus GST
Load / Reload Charges	Rs.20/- Plus GST	Rs.20/- Plus GST	Rs.20/- Plus GST
Charges for cancellation and Redemption after expiry / Refund	Rs.50/- Plus GST	Rs.50/- Plus GST	Rs.50/- Plus GST
Charges for Cash Withdrawal at other Bank ATMs beyond 3/5 financial / non – financial Transactions	Rs.10/- for nonfinancial Transactions Rs.20/- for Financial Transactions	Rs.10/- for nonfinancial Transactions Rs.20/- for Financial Transactions	NA
Charges Cash Withdrawal at POS	1% of the Transaction Amount	1% of the Transaction Amount	NA

INTERNATIONAL TRAVEL PREPAID CARD

INTRODUCTION :

Canara Bank International Travel Prepaid Card (CBITPC) which is multicurrency Forex Travel Prepaid Card, is specially designed for persons travelling abroad / students pursuing studies abroad for their use abroad.

Association: Visa Master Card NPCI (RUPAY)

Multi-currency: **Available in USD, EUR, and AUD.**

Validity: 5 Years

Global Usage: Applicable for use outside India (**not usable in India, Nepal, or Bhutan** as per FEMA rules); can be used for ATM withdrawals, POS, online, and contactless transactions worldwide.

Currency Locking: Exchange rate is locked at the time of card load, protecting against currency fluctuation.

Reload/Refund: Reloadable within validity; unspent balance (above USD 2,000 equivalent) must be surrendered per FEMA guidelines within 180 days of return.

INTERNATIONAL TRAVEL PREPAID CARD

•**Eligibility:** Resident individuals (KYC-compliant) who have attained majority; parents/guardians may apply for minors.

•**Documents Required:** Passport, VISA, air ticket, PAN, Aadhar, A2 form, and account details.

•**Loading Limit:** Per LRS (Liberalized Remittance Scheme) guidelines, up to USD 2,50,000 (or equivalent) per financial year per individual.

•**Cancellation & Refund of Balance in case of ITPC: Refund shall be permitted only after 10 days from the date of last transaction in the card for ensuring accounting all transaction with the card. Channel Limits:**

- ATM withdrawals: Up to USD 2,000 per transaction
- POS/ECOM/Cash POS: Up to USD 4,000 per transaction
- NFC/contactless: Up to USD 300 per transaction

MOBILE BANKING & UPI

Only three wrong attempts are allowed to login in a day. After three unsuccessful attempts in a day, the application will be blocked for the day. Three such consecutive wrong attempts shall de-register the user. In such cases, fresh registration has to be done to avail the facility.

Registration & Activation: Performed through debit card, Aadhaar OTP, internet banking, or branch code.

Activation code via SMS is valid for 24 hours.

the registered mobile number must be linked to only one Customer ID.

The application shall auto logout in case of inactivity of the user for more than 45 seconds.

If the application is not logged in for 180 days, the password becomes obsolete and the user has to register afresh to avail the facility. There is no validity period for UPI PIN.

MOBILE BANKING RULES

Cooling Period for new beneficiary added in Mobile Banking:

Beneficiary added between	Permitted Transaction Limits for New Beneficiary		
	Nil	Up to Rs.50,000/-	Full Limit (Up to per day cumulative limit permitted
6.00 AM and 9.00 PM	0 to 1 hour	After 1 hour and up to 12 hours	After 12 Hours
9.00 PM and 6.00 AM	0 to 1 hour	After 1 hour or 6.00 AM whichever is later and up to 12 hours	After 12 Hours

Cooling Period for User Registered in Mobile

Scenario	Up to 24 hours	After 24 hours
Financial Transactions	Total cumulative limit of ₹15,000/- as under: i) Under Quick Pay: ₹5,000/- ii) To newly added beneficiary (after 1 hour of addition): 10,000/-	Up to per day cumulative limit permitted in Mobile Banking.

MOBILE BANKING limits

1. Cumulative Per day Fund Transfer Transaction limit: Rs. 15.00 lakhs
2. Quick Pay : Rs. 0.25 lakhs per day (Max)
3. Inter Bank Fund Transfer: Rs 7.50 lakhs per day (Max)
4. Intra Bank Fund Transfer: Rs 7.50 lakhs per day (Max)

UPI

- Launched by NPCI in 2016

- The Bank shall suspend the registration of BHIM UPI application of any user if the facility has not been accessed by the user for consecutive 180 days or more.
- Entering the wrong UPI PIN thrice consecutively shall block the UPI service for 24- hours from the time of last unsuccessful attempt for our Bank accounts.

- Types of Payment category available in UPI:
- a. P2P: Peer to Peer (Individual)
- b. P2M: Payment to Merchant
- c. P2PM: Payment to Small Merchants.

TRANSACTION LIMITS FOR UPI

UPI Transaction Limits:

Type	Max limit per transaction	Cumulative daily max limit
Peer to Peer (P2P) (Payment to Individuals)	Rs.1,00,000/-	Rs.1,00,000/-
Payment to Merchants (P2PM/P2M)	Rs.1,00,000/-	Rs.1,00,000/-
Payment to Verified Merchant (P2M) and Special category (Mutual Funds, Insurance etc.)	Rs.2,00,000/-	Rs.2,00,000/-
Collect Share Intent link & Pay and QR share and Pay for P2P, P2PM & P2M (Non-Verified offline Merchants)	Rs.2,000/	Rs.2,000/
IPO, ASBA	Rs.5,00,000/-	Rs.10,00,000/-

UPI P2P LIMITS

A maximum cumulative of Rs.4,00,000/- or 50 transactions shall be permitted to be credited to a single account under Peer to Peer (P2P) category in 24-hours.

The limit shall be applicable where the per transaction value is greater than Rs. 2,000/- only.

Maximum 20 number of UPI debit transactions shall be allowed from a single account under Peer to Peer (P2P) transaction category in 24-hours.

The Application enables user to transfer funds through an advance payment identifier called the Virtual Payment Address (VPA). Once a VPA is deleted by the user, the user will not be allowed to create the same VPA for the next 2 years.

UPI MANDATE

For amount above Rs. 15,000/- UPI PIN shall be used every time at the time of execution of auto pay mandate.

However, the limit for processing recurring e-mandate increased from Rs 15,000/- to Rs 1,00,000/- per transaction without an Additional factor of authentication (UPI PIN) for the following Merchant category codes (MCC):

1.Credit card bill payments (5413)
2.Direct marketing insurance services (5960)
3.Financial institutions merchandise and services (6012)
4.Security brokers and dealers (6211)
5.Insurance sales, underwritings and premiums (6300)
6.Insurance premiums (6381)
7.Insurance (6399)
8.LIC (6529)

UPI @ CREDIT CARD

- leverage the reach of the UPI and the strength of credit card product
- NPCI has enabled UPI transactions using Rupay Credit Card.
- **It will be identified as UPI transaction using RUPAY Credit Card Account and not a Card transaction**
- Payment will be processed using **CREDIT CARD UPI PIN and not by using ATM/POS PIN.**
  Merchant Payment only will be allowed.



No Person-to-Person, card to card & cash-out transaction permitted

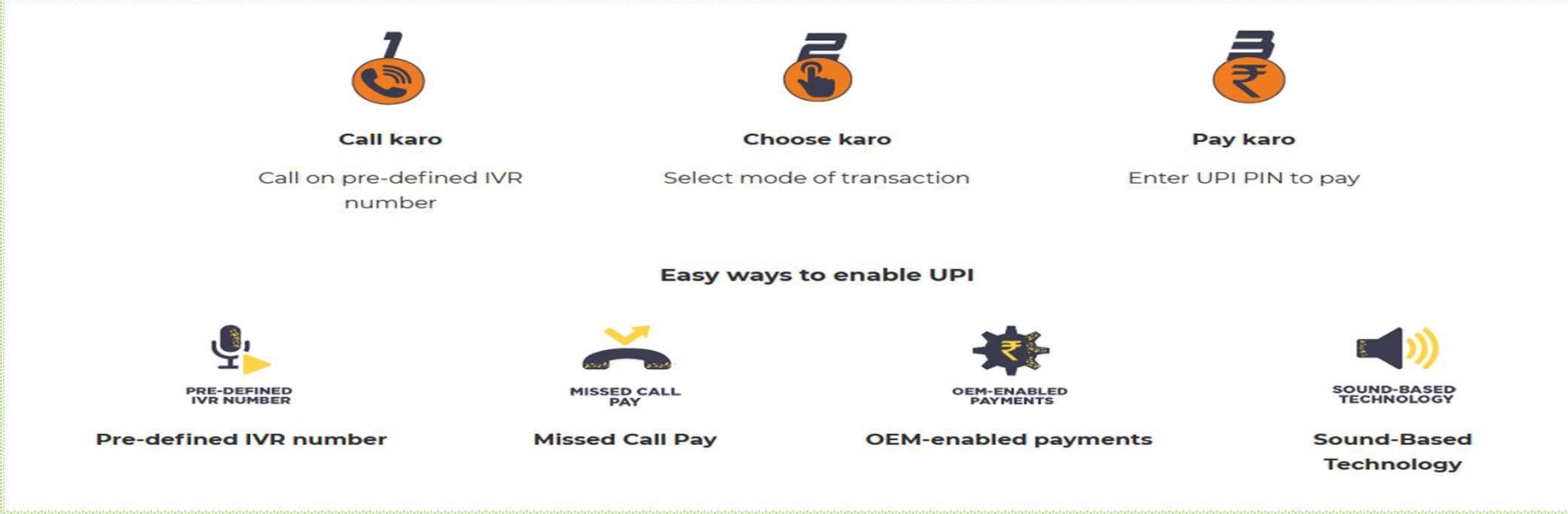
Limit per TRNX	Rs. 2 lakhs
Cumulative daily limit	Rs. 3 lakhs
No. of Txns	No limit

UPI LITE

- **UPI LITE is an on-device Wallet to facilitate small value transactions.**
- **UPI LITE transactions are single click transactions, which do not require UPI PIN.**
- Once enabled, all by default **transactions of Rs. 1000/- and below** will be processed using UPI LITE wallet.
- **UPI LITE wallet balance is capped at Rs. 5000/- at any point of time**
- Cumulative maximum daily usage is capped at Rs. 10,000/-.
- Transactions done upto Rs.5,000/- can be authenticated by OS- Native biometric authentication by providing explicit consent of user.

UPI 123

- **IVR based Solution for making UPI transactions.**
- **VR number for availing the facility is 9558123123.**
- UPI 123PAY is an instant payment system for feature phone users who can use Unified Payments Interface (UPI) payment service in a safe and secure manner.



UPI 123

- Users should explicitly register to this facility, even if they are already using UPI services through UPI apps.
- Separate VPA/UPI ID will be allotted upon registration under UPI 123.
- Presently, only peer-to-peer transactions (P2P) are permitted.
- Maximum 5 number of transactions are allowed in a day.
- Only one account can be linked to a mobile number.

The following transaction limits are applicable:

Particulars	**Value**
Maximum limit per transaction	Rs.1000/Cumulative
Maximum daily usage value	Rs.5,000/-

UPI PAYNOW

- Bank has enabled “UPI-PAYNOW”, Cross border remittance facility in Canara ai1 app. This feature
- enables our customers to remit and receive funds between India and Singapore in an instant and
- seamless manner in Canara ai1 app.

Two types of transaction flows in this payment system:

1. 1. Foreign Inward Remittance (FIR)- To receive funds from Singapore to India using UPI ID of Indian UPI User.
2. 2. Foreign Outward Remittance (FOR)- To remit funds to Singapore from India using Mobile Number of Singapore BCS PayNow User.

UPI PAYNOW LIMITS

The following are the present remittance conditions permitted by NPCI for India-Singapore cross border remittance system using UPI-PayNow linkage.

S No.	Conditions	Allowed limit
1.	Maximum amount per day for Foreign Inward Remittance (FIR) or Foreign Outward Remittance (FOR)	SGD 1000
2.	Maximum amount per transaction for Foreign Inward Remittance (FIR) or Foreign Outward Remittance (FOR)	SGD 1000
3.	Minimum amount per transaction	SGD 1
4.	Maximum number of transactions per day	No limit

Bank's Commission for each transaction: SGD 3.75 at Bank's TT Selling card rate + GST

INTERNET BANKING

INELIGIBLE ACCOUNTS FOR NET BANKING FACILITY

i. Joint accounts where operation condition is other than severally.

ii. Account/s of illiterate persons.

iii. Account/s under Court orders/Attachment orders.

iv. Dormant account/s.

v. Frozen account/s for various reasons like disputes, litigation etc.

vi. Any other accounts not included under eligible accounts category

Odd-Hour Restrictions on Internet banking

- NEFT (8 PM - 8 AM): Retail - Rs. 2 Lakhs, Corporate - Rs. 10 Lakhs
- RTGS (8 PM - 8 AM): Retail - Rs. 5 Lakhs, Corporate - Rs. 10 Lakhs

IB SAFETY & SECURITY

Password validity:

1. The default validity period for Internet Banking login and transaction password is 180 days.
2. Corporate ai1, validity period for login and transaction passcode (MPIN/TPIN) is 180 days.
3. The password validity period for SCBs/UCBs where Internet Banking facility provided is 30 days.
4. Channel access for Internet Banking access will be removed for users inactive for 12 months or longer

Security and Safety Measures:

1. SMS alerts are sent to the registered mobile number while performing transactions in Int. banking
2. **CanDigital:** 'CanDigital' which is implemented for a safe and secure method of online Banking. It ensures that customers are always connected to the correct site and protects them from hacking /malicious programs.

All corporate customers have to use it mandatorily to access Net Banking.

IB FUNDS TRANSFER LIMITS:

Retail Customer:

1. Own account transfers: No maximum limit.
2. Within Canara Bank Other Account/ Multiple Accounts: Maximum 50,00,000/-.
3. Quick Pay Within Bank: Maximum 50,000/-
4. NEFT / RTGS: Maximum 50,00,000/-
7. IMPS: Maximum 5,00,000/-
6. Quick Pay through IMPS: Maximum 10,000 /-
7. GBM Tax Payment: No maximum limit.
8. IIT External Payment: 2,00,000/-
9. Payment Gateway Transaction: Maximum Rs 50,00,000/-
10. Indian Railway Catering and Tourism Corporation Limited: Max 2,00,000 /-

IB FUNDS TRANSFER LIMITS:

For Corporate Customers:

The existing limit packages (Corporate Global, Corporate Standard, Corporate Silver, Corporate Gold) shall be discontinued for providing to fresh customers. However, customer who are using the existing package shall be continued without any changes till they request for further limit modifications.

Default Limit Packages shall be assigned as per below table:

Customer type	Proprietorship	Partnership	Company	Other customer (Govt.bodies, Trust, HUF, Registered bodies etc.)
Default limit	Saral-15	Saral-25	Saral-50	Saral-15/Saral-25/ Saral-50 (Based on the business requirement)

Higher limit packages shall be permitted by respective sanctioning authority based on the specific request from customers.

IB LIMITS SANCTIONING AUTHORITY

Sanctioning Authority: Retail Internet Banking:

Sl NO	Per Day Transaction Limit Package	Eligibility	Sanctioning Authority
1	Rs 5,10 and 15.00 Lakhs	Individuals having satisfactory dealings and also based on need / purpose of higher limits	The customers can do it in Self Service Mode or the Branch Head/ In charge/
2	Rs 25.00 Lakhs		RO Head
3	Rs 50.00 Lakhs		Circle Head
4	Above Rs 50.00 Lakhs		Circle Head

RTGS

RTGS limit modification (Currently set global limit as 999.99 Cr) in the Payment Transaction Attribute of CBS. The Branch/Section shall take up with Payment System Section, Digital Banking Service Vertical, Technology Services Wing with recommendation from Circle Head.

The authorizer/s has to ensure the correctness of details mentioned in the message. **RTGS transaction upto Rs.99,99,999.99 requires single Authorizer. RTGS transaction from from Rs.1 crore to Rs.99,99,99,999.99 requires an authorizer and Releaser (Auth-2). RTGS transaction more than Rs.100 crores requires two authorizers and one Releaser (Auth-3).**

For funds clearance, branches have to take up with Integrated Treasury Wing, Mumbai if the amount exceeds Rs.50 crores.

Branch to ensure availability of valid LEI code & LEI expiry date of our customer in fast path CIM17. Beneficiary LEI code to be obtained from the sender & entered in the appropriate field at the time of initiating outward RTGS transaction of Rs.50 crores & above.

Internal

NEFT

There is no daily upper ceiling per customer for funds transfer but a minimum of Rs.1/= is required for sending a NEFT transaction. However, remittance of funds by way of NEFT for value above Rs. 50,000/- should be routed only through customer's account and not against cash payment.

“Bulk NEFT facility is also enabled using GEFU file. The authorizer/s has to ensure the correctness of details mentioned in the message. **NEFT transaction up to Rs.9,99,999.99 requires single Authorizer. NEFT transaction Rs.10 lakhs and above requires two authorizers**. For bulk transactions, each transaction will be treated as individual transaction and authorization will be as above.”

INDO NEPAL REMITTANCE

Rs. 50,000/- only subject to a maximum of 12 remittances in a year for Non-customers / walk in customers

Rs. 2,00,000/-only for Account holders with no cap on the no. of remittances in a year per remitter.

Internal

MERCHANT ENROLLMENT

INTRODUCTION:

Facilitating payment settlement with card between the payer and payee is called as acquiring a card transaction.

Card transactions are acquired in different ways, namely:

1 **POSEDC Machines/ Bharat QR Code/ MPOS/ UPI**

2 ATMs

3 Internet/Ecommerce

4 Mail Order

5 Telephone Order

6 Interactive Voice Response System(IVRS)

MERCHANT ENROLLMENT -DELEGATION OF POWERS

Rent for PoS (Risk categorized as per both CIR and MCC)	Sanctioning Authority
Standard Rate for Low, Normal and Moderate Risk merchants	Branch Head
Concessional Rate up to 100% for Low, Normal and Moderate Risk merchants	RO Head
Standard Rate for High Risk merchants	RO Head
Concessional rate up to 100% for High Risk merchants	Circle Head

RENTAL WAIVERS FOR TURNOVER AND MAB

Merchants where standard Rent and MDR is charged / sanctioned will be extended with the below concessions based on the monthly turnover in their POS terminal.

Turnover in a particular POS terminal in a particular month	Concession in Rent for particular POS terminal
3 lakh to 4.99 lakhs	50% of standard Rent
5 lakhs & above	100% waiver in Rent

In addition to the above, CASA account holders availing POS terminals and maintaining following Monthly Average Balance (MAB) shall be extended concession in PoS monthly rent.

MAB maintained in CASA in a particular month where POS is availed	Concession in Rent for particular POS terminal
3 lakh to 4.99 lakhs	50% of standard Rent for 1 PoS
Above and for every 5 lakhs*	100% of standard Rent for 1 PoS

LIMIT STRUCTURE / TRIGGER MECHANISM

- The following transactions are classified as **“High value”:**
- If the amount of a single transaction or total amount of more than one transaction performed using a single card is **Rs.2.00 Lakhs or more per day per merchant** in respect of all merchant categories (other than Jewellers & Travel agents).
- If the amount of a single transaction or total amount of more than one transaction done using a single card is **Rs.3.00 Lakhs or more per day per merchant in respect of Travel agents** and **Rs.5.00 Lakhs or more in respect of Jewellers**
- Such amount will be released after submission of copy of charge slip and invoices proof to the vendors

BHIM AADHAAR POS

Customer should be 6 months old to enroll as Merchant under BHIM Aadhaar PoS. In case of exceptional circumstances, this can be relaxed by the Branch In-charge.

Acquirers should mandatorily deactivate BCs/Agents/CSPs dormant for 6 (Six) months and above. Reactivation of these merchants should be carried out through on-boarding process

The transaction limits for Merchants and Customers transacting under BHIM Aadhaar PoS is mentioned below:

Particulars	No. of TXN's	Revised Limit (Rs.)
Minimum transaction limit	NA	10/-
Maximum transaction limit (Issuer Side)	NA	10,000/-
Issuer / Remitter limit per day	05	10,000/-
Weekly Limit for Issuer / Remitter	10	15,000/-
Monthly Limit for Issuer / Remitter	15	20,000/-
Acquirer / Merchant limit per day	NA	50,000/-
Weekly Limit at Acquirer / Merchant Side	NA	2,00,000/-
Monthly Limit at Acquirer / Merchant Side	NA	5,00,000/-
Cooling Period (transaction gap between 02 transaction at Issuer Side)	2 Hours	

BHIM QR RELATED ACQUIRY

All enrolled merchants are provided with colored BHIM QR standee along with 2 stickers in standard size centrally.

Per Customer per day per transaction limit for making payment through BHIM QR Code is Rs. 1 lakh.
The merchant having annual turnover (including group level) of Rs.50.00 crore and above shall be classified as Verified Merchant in UPI.

As per new guidelines from NPCI, Customers/Merchants who are on-boarded as verified merchant can initiate collect request or UPI user can remit/initiate pay request up to Rs.2.00 lacs to verified merchants.

Customer/Merchant should have satisfactory dealings with the bank for at least 24 months (Circle Head is empowered to permit relaxation upto 12 months' stipulation for Government Departments and for reputed companies/universities/educational institutions to on-board them as verified merchant).

ATM

ATMs installed in a radius of 500 metres from branch premises shall be treated as deemed on-site ATM

Based on the Business potential and historical performance of existing ATM, 2nd ATM may be installed in the SAME LOBBY where the average transactions for the last 2 months are above 250(both OPEX and CAPEX).

Circle Heads (CGM/GM) are empowered to decide the ATM locations / Relocations in respect of both CAPEX and OPEX ATMs

In case of shifting of ATMs between Circles, the proposal is to be taken up with Digital Devices Monitoring Section, DBS Vertical, HO.

The Managing Director & CEO is empowered to enhance/modify cash limit for withdrawal through ATM

In case of Securum lock, Custodians have to be within 100 meters of the ATM to initiate the OTC request

CASH RECYCLERS

It has a capacity of holding up to 17300 currency notes.

It will accept up to a maximum of 200 currency notes in one go.

The maximum amount per transaction that can be deposited by a customer through the machine is: ₹1,00,000/- (i.e. at present with ₹500 denomination notes), if PAN number has already been updated in the Cust- ID of the account. ₹49,900/- in case PAN number is not updated in the Cust-ID of the account.

HYBRID POS (57/2025)

- Hybrid-PoS is a **low cost and new age payment acceptance solution**.
- Accept **digital payments** by **tapping/inserting the card** of by **scanning the Dynamic BHIM-QR**.
- Generates **on-display alerts with voice notifications**.
- Inbuilt PIN Keypad.
- 4G connectivity
- Re-play up to last **10 transactions** anytime.

Monthly Rentals: Rs.200 + GST per Terminal ID.

Confidential

HYBRID POS (57/2025)



(Dynamic BHIM-QR)



(Card Dip/Insert)



(Card Tap)

Parameters	Soundbox	PoS	Hybrid-PoS
Card Transactions	No	Yes	Yes
UPI Transactions	Yes	Yes	Yes
Rental Cost	Low	High	Low
MDR Cost	Nil	Yes	Yes
Portability	Yes	Yes	Yes
Charge-slips	No	Printed	Digital
Suitable for ME Category	Small	Medium/Large	Small/Medium/Large

Confidential

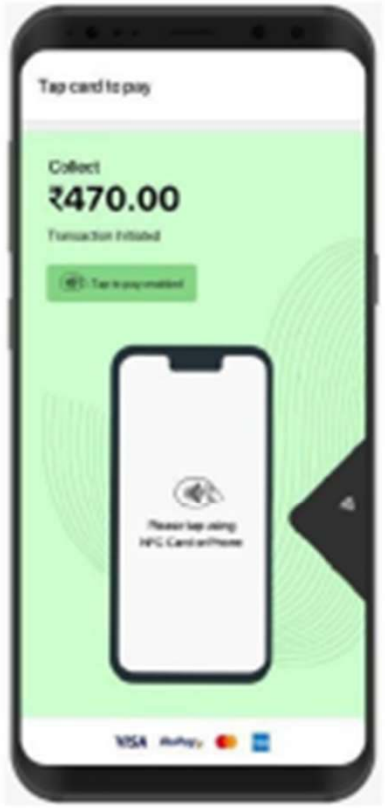
SOFT POS (846/2024)

- A **mobile application** to accept Rupay, VISA & MasterCard **contactless payments** via NFC enabled android mobiles.
- **Physical PoS device not required**.
- NFC enabled android mobile can be used as a PoS by downloading the application.
- Capable of accepting digital **contactless payments through cards, UPI and wallets**.
- **Zero installation & hardware cost** as no additional PoS device is required.

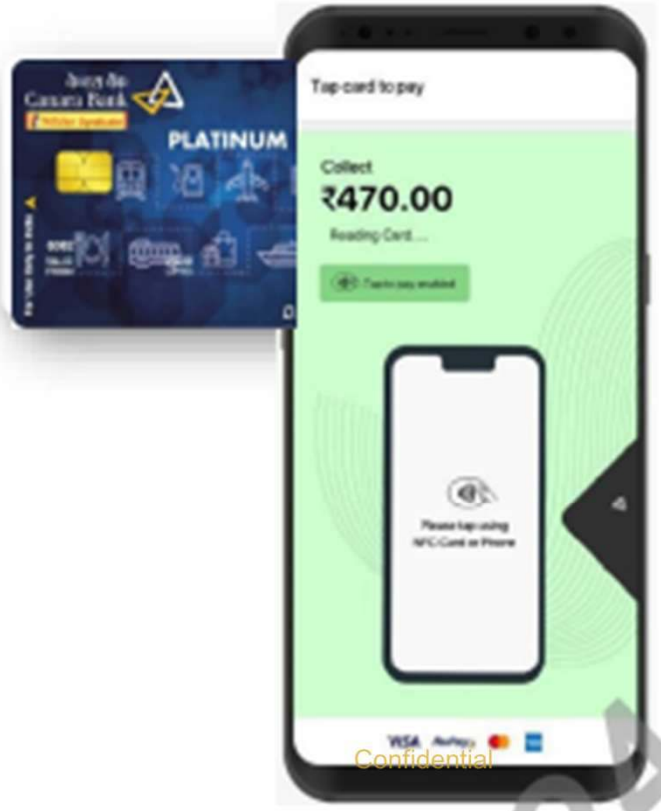
Monthly Rentals: Rs.100 + GST per Terminal ID.

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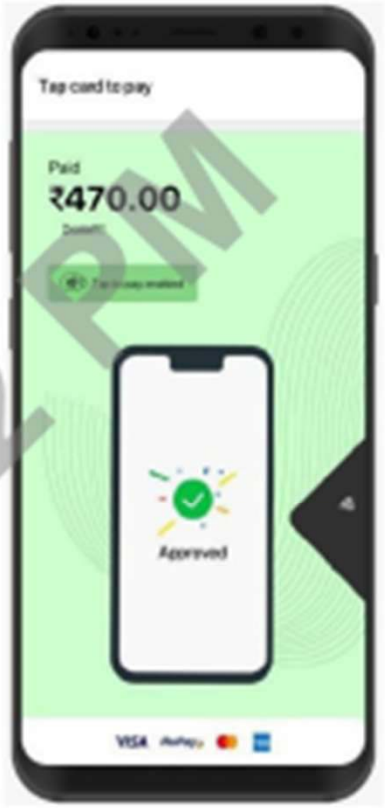
Simply Login App To Enter Amount



Just Tap NFC card to NFC Android Phone



Instant Transaction with Digital Receipts



Confidential

BHIM QR SOUNDBOX

Monthly Rental for Soundbox	₹49 + GST per device
Upfront Ownership Model	One-time payment of ₹499 + GST with no monthly rental charges. Under this mode, ownership of the soundbox shall be transferred to the merchant

Revision of Rent Waiver Criteria:

Merchants with Current Account	100% Waiver of monthly Soundbox rent for the merchants who maintain Monthly Average Balance of ₹25,000 and above OR 100 QR transactions in a month in operational Current Account with the Bank. One rental-free soundbox will be provided for every multiple of ₹25,000 maintained in the MAB.
Merchants with Savings Bank Account	100% Waiver of monthly Soundbox rent for the merchants who maintain Monthly Average Balance of ₹50,000 and above OR 100 QR transactions in a month in operational Savings Bank Account with the Bank. One rental-free soundbox will be provided for every multiple of ₹50,000 maintained in the MAB.
Credit-linked Merchants	100% Waiver of monthly Soundbox rent for merchants who are enjoying credit facilities of ₹10,00,000 and above.

IC/244/2026 - Integration of FASTag with Digital Lending Platform (DLP).
Vehicle Verification – vehicle shall be updated with the details present in VAHAAN within 3 days of creation. If verification is failed, then vehicle will be hotlisted.

IC/511/2026 - NACH Simplified e-Mandates – Extension of Limits - Simplified NACH e-Mandate registration limit enhanced from 15,000 to 50,000.

IC/566/2026 - Automation of waiver of debit card hot-listing charge on closure of CASA account in CBS FP CH007.

Confidential

CBDC


भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
केनरा बैंक
Canara Bank
Together We Can
Canara Digital Rupee App
FIRST BANK IN INDIA
To Launch a
UPI INTEROPERABLE CBDC APP
As a part of the Reserve Bank of India's Central Bank Digital Currency pilot project.
DOWNLOAD NOW

Central bank digital currencies (CBDCs)

- Tokenised digital version of the Indian Rupee in a Form of digital currency issued by the Reserve Bank of India (RBI) as a central bank digital currency (CBDC).
- They are based on idea of cryptocurrencies, but are quiet different, as their value is fixed by the central bank.
- Equivalent to the country's government-issued currency.
- It is considered a form of legal tender that can be used to exchange for goods and services as the banknotes and coins,

CENTRAL BANK DIGITAL CURRENCY (CBDC)

Our Bank is offering CBDC facility through “Canara Digital Rupee” app.

Only three wrong attempts are allowed to login in a day. After three continuous unsuccessful attempts, the user will be disabled for 30 minutes. Customer can go for resetting of password after 30 minutes and try again.

TRANSACTION LIMITS :

Transaction Type	Transaction Count/Day	Transaction Amount/Day
Load	10	1,50,000/-
Redeem	Unlimited	Unlimited
Transfer	10	1,50,000/-
Receive	Unlimited	1,50,000/-

OTHER DIGITAL INITIATIVES / SERVICES OFFERED BY BANK

WHATSAPP BANKING

- WhatsApp - a prime communication medium among the masses these days.
- It leverages the widespread use of WhatsApp, making Banking Services available to Customers on a platform they already use for communication.



WHATSAPP BANKING

Services available

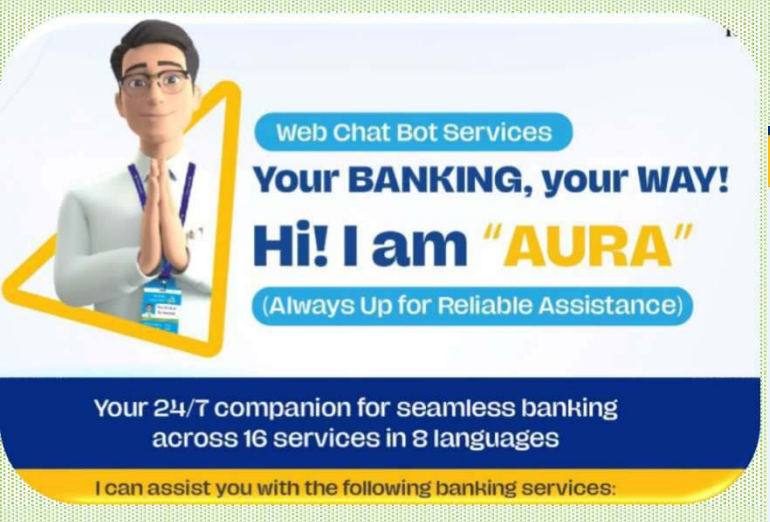
Account Services	Re-directional Services	Generic
Current & Savings A/c. Balance Enquiry	Apply for Personal Loan	EMI Calculator
Current & Savings A/c. Mini Statement	Apply for Home Loan	RD Calculator
Current & Savings A/c. Transaction/ Statement View through WhatsApp	Apply for Car Loan	
Current & Savings A/c. Statement Request through E-mail	Apply for Gold Loan	
View FD Summary	Submission of Form 15G/15H	
View RD Summary	Download Canara ai1 – the Banking Super App	
View Loan Summary		
Know My Account Details		
Debit Card Hotlisting		



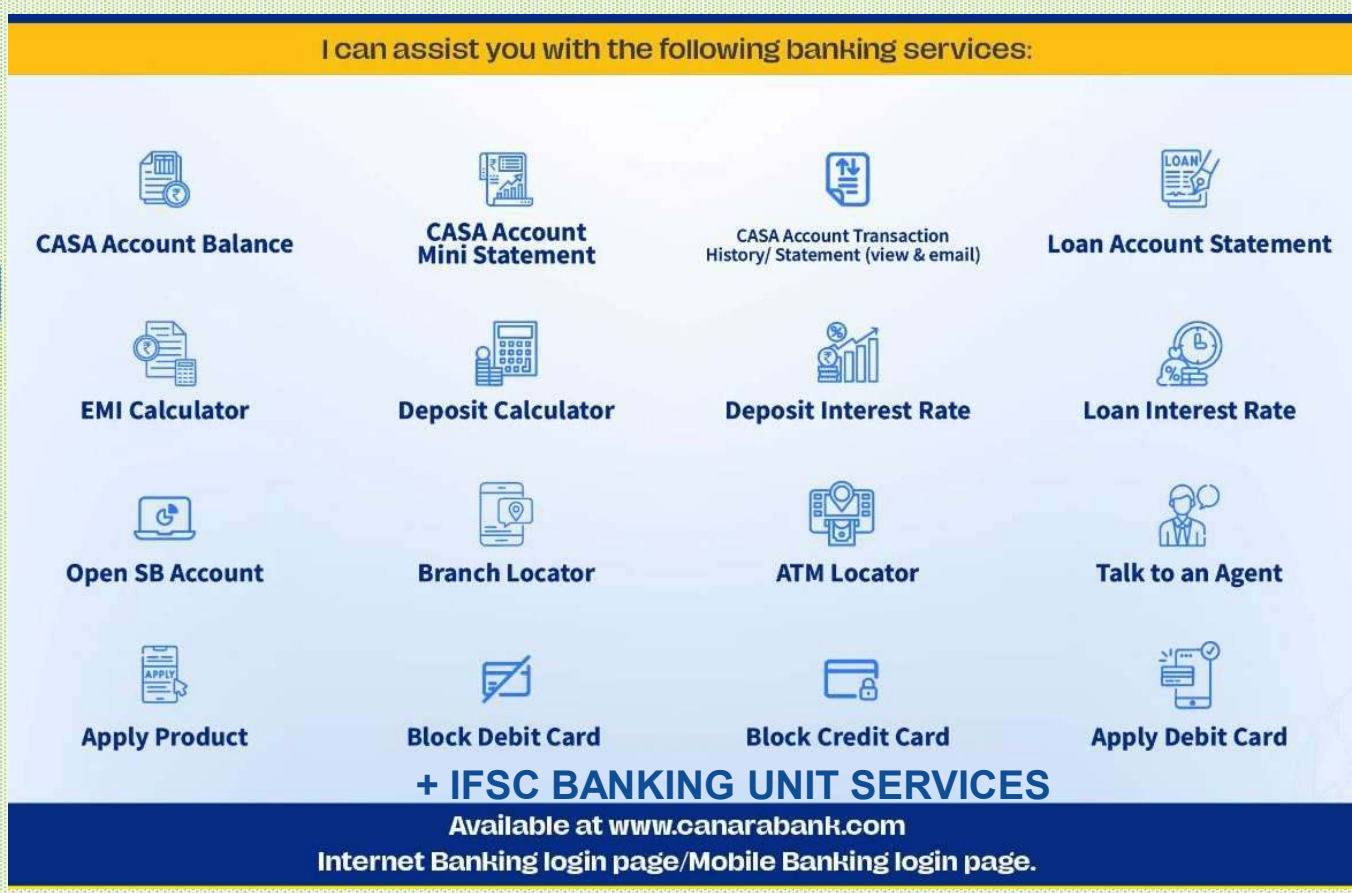
NEWLY ADDED

Update RE-KYC
Credit Card – EMI Conversion
Credit Card – View EMI Details
Credit Card – Change Revolving Flag
Pension Slip Generation

AURA - CANARA BANK'S 24/7 WEB CHAT COMPANION



17 Services available in 13 Languages



WhatsApp Interactive Training Initiative

(WITI)

Get Instant Query Resolution with AI on WhatsApp!

9076030002



How to Register?

Step 1: Save 9076030002 to your HRMS registered mobile and Send “Hi”.

Step 2: Enter the OTP received

You’re all set! Start chatting with AI for quick query resolutions.

Stay Ahead with AI-Powered Query Resolution – anytime, anywhere

Feedback

Feedback & suggestions are important to improve

Hence, I Request you to provide feedback/suggestions regarding my session on Digital products and Loan recovery policy.

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

"THANK YOU CBOA"

THANK YOU
&
All the best