ATM Usage Charges

466/2025 & 574/2026

- ✓ **Free transactions limit for on US transactions**
- ✓ **Free Transactions in a month (both financial and / or Non Financial:**
- ✓ **General Customers – 5, Senior Citizen -8 and Staff -10 (General customers reduced from 6 to 5 vide 574/2026)**
- ✓ **Charges beyond the above limit (Financial) – Rs 23+ GST per transaction (Revised from Rs 20+GST vide 574/26)**
- ✓ **Non Financial Rs 5+ GST – No Change**

ATM Usage Charges

- The green pin re-generation transaction and transaction declined due to insufficient fund in account will be included in the monthly free limit with effect from 01.09.2026 and applicable service charges will be collected beyond the monthly free transactions limit as mentioned below:
- Green Pin Regeneration by using forget pin option / Green Pin Option – Rs 5+GST
- Insufficient Fund – Rs 23+GST

ATM Usage Charges

Free transactions in a month for Remote on US transaction.

Metro ATM – 3 – Non Metro ATM 5

Charges beyond the free limit:

Financial – Rs 23+GST Non Financial Rs 11+GST

Domestic debit card to debit card funds transfer beyond the free transaction limit both on us and remote on us:

Our bank card used in our ATM and funds are transferred to card issued by other Bank – Rs 23+GST

ATM Usage Charges

Card issued by our bank used in our bank ATM and funds are transferred to card issued by our bank – No Charges

Remote on US: Our bank card used on other bank ATM and funds are transferred to card issued by our bank or card issued by other bank – Rs 23+ GST

Currency Chest Monitoring

508/2026

- **Bi-annual** fire audits by the officials from the District Fire Department or by the agencies approved by the respective State / District Fire Departments.
- **Fortnightly** checks of security gadgets Access control, CCTV, and other security gadgets must be checked at least once in a fortnight by CC Officials
- **Weekly** CC transaction verification by Concurrent Auditors

Currency Chest Monitoring

- **Monthly surprise** CCTV review (for at least 5 hours of CCTV recordings and covering at least 10 instances on random basis) by officials deputed by Circle Office,
- **Bi-monthly** surprise internal audit of CC by a team not connected to CC operations to review balances, security protocols, and CCTV functionality & surveillance , frisking procedures etc. Report of findings to be submitted to Circle Head

Currency Chest Monitoring

- **Half-yearly** internal audit (gap between two audits not to exceed 7 months) A comprehensive internal audit by an officer / team of officers deputed from the Controlling Office. Report of findings to be submitted to Circle Head
- **Annual** surprise visit by Circle Head at least once in a financial year to ensure that the CC operations are being carried out strictly in accordance with the extant instructions of RBI and bank's internal guidelines.

Currency Chest Monitoring

- **Annual** surprise visit by Security Officer at least once in a financial year to ensure that the security-related risks are identified, monitored, managed and mitigated.

Mandatory Reports 331/2026

Report	Report ID	Available in
Cash Payment Waste Br/Teller	TPX 603	CBS reports
Cash Receipt Waste Br/Teller	TPX 604	CBS reports
Transfer Extract	TPX6002	CBS reports
Day Book Cum Trial Balance	171033	MIS reports (CANNET)
Login Exception Report	SM5003	CBS reports
GL Voucher details	GLX611	CBS reports
Transaction in Staff Accounts	STX635	CBS reports
GL alert report	GLX604	CBS reports
Loan accounts opened and closed during the day	LNX631	CBS Reports

Mandatory Reports 331/2026

Report	Report ID	Available in
Users created/deleted/modified during the day	SMX 603	CBS reports
Adhoc Credit Limit	280113A	MIS reports (CANNET)
OD Limit changed during the day	280310	MIS reports (CANNET
Int rate modified during the day	332022	MIS reports (CANNET)
Dormant inoperative accounts revived during the day	460011	MIS reports (CANNET)
Mobile Number updated during the day	331228	MIS reports (CANNET)
GEFU file upload status report	BA 452	CBS reports
Credit card issued during the day	152047	MIS reports (CANNET)

Mandatory Reports 331/2026

Report	Report ID	Available in
Transactions done in non home branch during the day	371050	MIS reports (CANNET)
Nomination updated during the day		MIS reports (CANNET)

EASE 393 and 409 of 2026

- The Government of India has mandated that all Public Sector Banks (PSBs)shall implement Reforms Agenda “Enhanced Access & Service Excellence (EASE)”
- The EASE reforms agenda aims to serve the following:
- Strengthening Financial Health and Goverance
- Enhancing Digital and customer service Excellence
- Fostering a Modern Future Ready workforce.

EASE

EASE	Financial Year	Theme
EASE 1.0	2018-19	Responsive and Responsible PSBs
EASE 2.0	2019-20	Clean and Smart Banking
EASE 3.0	2020-21	Smart-tech enabled banking for aspiring India
EASE 4.0	2021-22	Tech-enabled simplified and Collaborative banking

EASE

EASE	Financial Year	Theme
EASE 5.0	2022-23	Enhanced Digital Experience Data driven,Integrated and Inclusive Banking.
EASE 6.0	2023-24	Customer-friendly banking enabled by modern capabilities
EASE 7.0	2024-25	Economic Development Customer delight & Resilient Banking

EASE

EASE	Financial Year	Theme
EASE 8.0	2025-26	Driving Innovation for Business Process Re-Engineering and Customer Excellence
EASE 9.0	2026-27	Globally competitive PSBs for Viksit Bharat @ 2047

EASE

- EASE 9.0 is concentrated on four key themes – RISE
- Risk & Resilience
- Innovation
- Socio-economic Impact and Excellence
- 16 Action points are covered under the four themes

Integrated customer Profile updation

- 426/26 (277/24,668/25, 315/25 & 740/25)
- The following customer details to be modified by using Integrated Customer Profile Updation
- Inoperative to operative
- KYC/reKYC updation
- Change in nomination upto four (Addition/Deletion)
- Change in customer signature
- Change in customer type

Integrated customer Profile updation

- Change in customer account status (Minor to Major)
- Customer addition/deletion for the account
- Change in account operating instructions
- Customer details update/delete
- A) mobile number
- B)email id
- C)address (communication/permanent) updation
- D)date of birth (excluding restricted DOBs)

Integrated customer Profile updation

- All modifications done during the process shall be downloaded in pdf format. Branches to take signature from the customer and form should be uploaded in the respective slot.
- All the modifications are subject to audit. Branches to upload proper request form along with attested OVDs in package.
- Branches shall mandatorily use this module in SAS Package for modifying the above changes in customer profile/account.
- Only officers and above are allowed to do inoperative to operative
-

Modifications in Service charges Non Credit & Non Forex

- 435/2026

Service	Existing	Revised
Domestic SMS	0.22 paise per SMS	0.25 paise
Ledger Folio charges for CA/OD/OCC	Rs 125 – 40 entries are treated as one folio	Rs 125- 30 entries are treated as one folio
ECS debit return charges	Below 1000 - Rs 300 1000 < 5000 Rs 400 5000<10000 Rs 450 10000< 1 lac Rs 475 1 lac <50 lac Rs 500 50 lac < 1cro Rs1000 1 cro & above Rs 2000	Below 1000 - Rs 300 1000 < 5000 Rs 500 5000<10000 Rs 500 10000< 1 lac Rs 500 1 lac <50 lac Rs750 50 lac < 1cro Rs1000 1 cro & above Rs 2000
Charges for addition /Deletion of names	Rs 100	Rs 150

Modifications in Service charges Non Credit & Non Forex

- For ECS debit return charges no GST is applicable and for others applicable GST to be collected
- Staff accounts and ex employees accounts are exempted
- Revision is wef 11.7.2026

E Learning – 476/2026

Distribution of APAS Marks

Parameter	Scale I to V	Scale VI
E – Learning Courses	5	5
Know Your Circular Quiz	3	NA
Skill Assessment Test	2	NA
Total	10	5

Mandatory E Learning

- Mandatory E Learning is applicable for all officers and executives from Scal I to Scale VI
- Scale VI to complete 10 courses on or before 28th Feb 2027
- Scale I to V to complet 10 courses and qualify minimum 4 KYC quiz on or before 28th Feb 2027
- 10 e learing courses will carry 5 marks (each course 0.40 marks (10 * 0.40 = 4 marks) and early completion of courses will carry a bonus of 1 mark

Mandatory E Learning

- 0.5 Marks will be awarded as Bonus for completing 5 courses by 30.09.2026, and another 0.5 mark as Bonus for completing all 10 courses by 31.01.2027.
- Completion of mandatory courses on CanDLE is now restricted to Maximum 2 courses per month
- Mandatory Know Your Circular (KYC) Quizzes carry a total of three (3) marks in Annual Performance Appraisal Report (APAS) (4 qualifying KYC quizzes each carrying 0.75 mark totalling 3.0 marks)

Mandatory E Learning

- The KYC Quiz will remain open till the next KYC Quiz is released in CanDLE.
- Skill Assessment Test (SAT) is applicable from CSA to Scale V. SAT carries 2 Marks in APAS for officers in Scale 1 to Scale V
- Mark allocation for SAT based on SAT Score
- 80 & above 2 marks – 70<80 - 1.50 marks
- 60 <70 1 mark 50<60 0.50 marks and less than 60 Nil
-

Mandatory E Learning

- E learning course will be marked as completed with the stipulated passing score of 60% or 70% as prescribed.
- The cut off date to complete mandatory courses and KYC quiz is 28th Feb 2027.
- SAT is mandatory for CSA to Scale V and it has to be administered through Project Aarohan instead of CanDle platform
- KYC quiz will be administered every 2nd and 4th Thursday and covers circulars issued in the previous fortnight

Mandatory E Learning

- Quiz is open to all employees but mandatory from Scale I to Scale V
- Quiz consists of 25 questions and employee has to score minimum 10 correct questions and each employee can attempt the quiz only once.
- First TOP Scorers in Workmen, Scale I, Scale II, Scale III and Scale 4 to 6 category will be awarded 4000 points each in KYC quiz
- The next 10 toppers in each group will be awarded 2000 points each

Mandatory E Learning

- Next Top 10p toppers will be given 1000 points each.
- The reward points will be added to active Canara Credit card of the employee

Closure of SB accounts – Non Home Branch 624/2026

- Customers to visit any branch and submit the documents – Accounts of Individuals Single or Joint (irrespective of operation condition)
- All account holder to present at the non home branch due to Aadhar based OTP validation of all account holders or bio metric mode irrespective of account operation
- Documents like letter for account closure signed by all account holders, debit card, cheque book, detail of account to which the amount tobe credited etc to be furnished

Closure of SB accounts – Non Home Branch 624/2026

- Maker (CSA or Scale I and above) to initiate the process at non home branch through CPH account opening in SAS
- Checker is Scale I and above
- In Home branch maker (Scale I and above) to initiate the process and authorizer is Branch in charge or Manager / Sr Manager
- Home branch to complete the process within T+2 days or to be pushed back. BBC check is enabled for Home branch after T+2 days Power override BBC check with RO Head

Minor Accounts – 666/2026

- Minors are defined in Indian Majority Act
- A minor is one who has not completed 18 years of age
- Minors of any age may be allowed to open SB and Term deposit account and operate through natural or legal guardian DOB of the minor to be obtained
- Minors of 10 years and above
- They can open and operate SB account independently. Product Code 120 (SB Junior)

Minor Accounts – 666/2026

- Minors who attained 17 years of age can also Open Canara Aspire (Product code 1635)
- KYC of the minor and guardian to be ascertained and updated in the accounts of minor self operated accounts.
- Declaration to be obtained from the guardian that minor has sufficient knowledge to open and operate the account
- Maximum balance not to exceed Rs 10 lac at any point of time

Minor Accounts – 666/2026

- No cheque book, no over drawing to be permitted but debit cards can be issued
- Cap on monthly withdrawal limit Rs 50000 and per day maximum Rs 25000 through all channels
- Exception cases : RO Head can permit beyond the above limits
- Minors of 10 years and above can open and operate Term deposit
- Application to be signed in the presence of branch officials

Minor Accounts – 666/2026

- Only accounts in the name of individuals to be opened
- On maturity and before maturity – to be credited to the operative account
- No loan
- Deposit receipt may be preserved in the branch free of cost if the minor agrees
- General:
- Minor account operations SMS to be send to the guardian

Minor Accounts – 666/2026

- Once minor attains majority all OVD of the major to be obtained and specimen card to be counter signed by the guardian. Account operated by guardian balance confirmation letter to be obtained from the major
- In respect of accounts operated by guardian if any cheques issued before the majority of the minor and presented after the minor attains majority to be treated as invalid.