



# CITIZEN'S CHARTER

## A Charter for Customer Services By Public Sector Banks

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## Contents

1. VISION .....	3
2. MISSION .....	3
3. APPLICATION OF CHARTER .....	3
4. OUR COMMITMENTS .....	4
5. DISPLAY ON BANKS WEBSITE .....	5
6. PUBLICIZE THE CHARTER .....	5
7. PROVIDE SERVICES TO THE CUSTOMERS AS PER THE BCSBI STANDARDS .....	6
8. SPECIAL CUSTOMERS .....	8
9. DEATH CLAIM SETTLEMENT .....	9
10. EXCHANGE OF SOILED/ MUTILATED CURRENCY NOTES: .....	11
11. SAFE DEPOSIT VAULTS (LOCKERS) .....	11
12. ARTICLES IN SAFE CUSTODY .....	12
13. REMITTANCE SERVICES .....	12
14. ATM / DEBIT CARD TRANSACTIONS .....	14
15. MOBILE BANKING.....	14
16. SMS / E-MAIL ALERTS .....	14
17. NACH MANDATE MANAGEMENT SYSTEM .....	14
18. LOANS AND ADVANCES.....	14
19. STANDARDS FOR SERVICES .....	15
20. RETAIL LOAN SCHEME:.....	22
21. EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES .....	31
22. CUSTOMER EDUCATION .....	33
23. GRIEVANCE REDRESSAL MECHANISM .....	34
24. NOMINATION .....	36
25. TIME NORMS FOR MSME ADVANCES .....	37

## **1. VISION**

To emerge as the Best Bank to Bank with by pursuing industry benchmarks in profitability, operational efficiency, asset quality, risk management and digital innovation.

## **2. MISSION**

To provide State-of-the-Art Banking solutions, leveraging technology, aiding Ease of Doing business and enhancing value for all stakeholders through inclusive growth.

## **3. APPLICATION OF CHARTER**

### **Disclaimer:**

It is not a legal document creating rights and obligations. The Citizen's Charter does not by itself create new legal rights, but it surely helps in enforcing existing rights.

This Charter applies to all products and services listed below whether provided by branches, subsidiaries and agents acting on behalf of the banks, across the counter, by post, through interactive electronic devices and through technology (Alternate delivery channels).

### **KYC Compliance:**

In order to comply with regulatory/ statutory requirements, while opening the account we will adhere to the Know Your Customer (KYC) Norms, Anti Money Laundering (AML), Combating of Financing of Terrorism (CFT) guidelines, satisfy ourselves about the identity, including verification of address of a person/s, seeking to open an account, to assist in protecting the prospective customer/s, members of the public and ourselves against fraud and other misuses of the banking system. We will also satisfy ourselves about the sources of income of the existing/ prospective customer. Customers shall also provide the desired documents as per the requirements of the bank for updation and verification as per the periodicity of submission.

### **Products:**

- a. All deposit accounts e.g. Saving Accounts, current Accounts, Term deposits, recurring deposits, NRE, FCNR, NRO etc.
- b. Offer nomination facility to all deposit accounts, safe deposit locker hirers, Safe custody articles and Gold loan accounts.
- c. Fund based (Demand Loan, Term Loan, Cash credit, Overdrafts) across sectors under Retail, MSME, Agriculture, Corporate & etc.
- d. Foreign exchange products including remittances & money changing.
- e. Third party products, investment products & Insurance products.
- f. Demat accounts and Applications Supported by Blocked Amount (ASBA) facility.
- g. Card products including Credit Card, Debit Card, ATM Cards, Canara International Travel Prepaid cards, Prepaid Cards etc.,

**Services:**

1. Remittance facility to the customers by transfer through RTGS/ NEFT/ Easy Pay/ Issuance of Demand Drafts, Bankers cheques, etc.
2. Payment services with regard to pension.
3. Collection of cheques,
4. Safe Custody-services, Safe Deposit Locker facility
5. Banking services related to Government transactions.
6. Soiled/ Cut notes exchange facility.
7. Settlement of claim cases in deceased accounts.
8. Internet Banking Services
9. Canara Mobile Banking - ai1 app
10. Generation of Green PIN
11. Canara Pass/ OTP
12. Canara CKYC
13. Canara e-Info book
14. USSD - Unstructured Supplementary Service Data
15. PoS - Point of Sales
16. Bharat QR Code
17. BHIM App
18. BHIM QR Code
19. Canara DIYA- Digitally Your Account
20. Canara Online Fee Collection portal
21. BBPS - Bharat Bill Payment System
22. E-lounge
23. ATM/ CDM/ Cash Recycler/ PUM
24. FASTAG
25. Doorstep Banking facility available in 2572 centers through 4154 designated branches
26. WhatsApp banking
27. Web Chabot
28. Positive Pay System(PPS)

**4. OUR COMMITMENTS****To act fairly and reasonably in all dealings with the customers in matters of**

- a. Providing minimum banking facility of receipt and payment of cash/ cheques at the banks counters. Basic banking services are provided in the no-frill accounts.
- b. Meet the commitments and standards in the Charter for the products and services offered and in the procedure and practices followed.
- c. Ensuring that products and services meet relevant laws and regulations in letter and spirit.
- d. Ensuring dealings with the customer's rest on ethical principles of integrity and transparency.
- e. Operating a secure and reliable banking and payment system.
- f. To deal quickly and sympathetically with customer grievances arising due to errors, delays in handling of customer related issues or on account of problems arising due to technological failure.

## 5. DISPLAY ON BANKS WEBSITE

- a. PUBLIC AWARENESS ON THE SCHEME - Reserve Bank of India (RBI) and Banking Ombudsman (BO) offices are trying to educate the public about the Banking Ombudsman Scheme through awareness campaigns, outreach programmes, publicity through print media and visual media, All India Radio, Doordarshan & Other private TV Channels. However, these efforts need to be complemented by the banking industry. All the communications sent to the bank will have an insert on the Banking Ombudsman Scheme and its applicability.
- b. The policies should clearly lay out approach to Customer care taking into account the geographic spread of branches, segments of customers, needs of special sections like senior citizens, widows, physically challenged persons etc. This policy will also clearly define and distinguish the features for different products and services and will indicate the target customer group.
- c. The Bank's approach to Financial Education aspects is documented through a policy framework.
- d. **Customer Centricity** - The bank's approach to develop Client First Attitude by its employees is documented and the same may include aspects such as positive attitudinal change, behaviour and practices, the skill gaps of employees, the process of re-engineering the recruitment of staff for the purpose etc. Bank Board will evolve Human Resources policies which will recruit for attitude and train for skills.
- e. The banks policy framed to ensure the prescribed response time for every type of grievance will be approved by the Top Management of the bank.
- f. Bank will codify annually all its policies/ operational guidelines as that would help the front-line staff to serve the customers.
- g. The internal inspection/ audit reports of banks will adequately focus on customer service and the Audit Rating will appropriately reflect the importance of customer service.
- h. A comprehensive policy for Customer Acceptance, Customer Care and Customer Severance.
  1. Customer Rights Policy
  2. Grievances Redressal Policy
  3. Policy on collection of Cheque & Dishonor
  4. Policy on Compensation & Customer Protection for Limiting Liability of Customers in UEBT
  5. Doorstep Banking Policy
  6. Policy on General Management of Bank Branches
- i. The Bank shall uphold the privacy and confidentiality of its customer's personal data in accordance with the provisions of the applicable Data Protection Laws. Notwithstanding the foregoing, the Bank may process customer data for the purpose of offering or promoting its own products or services, subject to obtaining valid consent wherever required. The Bank shall not disclose or process such data except as permitted under applicable law or with the consent of the Data Principal (customer) wherever applicable, and solely for lawful purposes including but not limited to the following:

1. For enforcing any legal right or claim;
2. For sharing the information required by law or by any court or tribunal or any other body in India which is entrusted by law with the performance of any judicial or quasi-judicial or regulatory or supervisory function, where such processing is necessary for the performance of such function;
3. In the interest of prevention, detection, investigation or prosecution of any offence or contravention of any law for the time being in force in India;
4. Processing of personal data of Data Principals not within the territory of India pursuant to any contract entered into with any person outside the territory of India by any person based in India;
5. Processing if necessary for a scheme of compromise or arrangement or merger or amalgamation of two or more companies or a reconstruction by way of demerger or otherwise of a company, or transfer of undertaking of one or more company to another company, or involving division of one or more companies, approved by a court or tribunal or other authority competent to do so by any law for the time being in force; and
6. For the purpose of ascertaining the financial information and assets and liabilities of any person who has defaulted in payment due on account of a loan or advance taken from a financial institution, subject to such processing being in accordance with the provisions regarding disclosure of information or data in any other law for the time being in force.
  - a. For public interest like ensuring safety etc.
  - b. For fulfilling a duty towards the public to reveal the information.

#### **6. PUBLICIZE THE CHARTER**

- a. Provide the customer a copy of the Charter on request.
- b. Make available this Charter on Bank's website.
- c. Ensure training to the staff to put the Charter into practice.

#### **7. PROVIDE SERVICES TO THE CUSTOMERS**

- a. Suggestions/ Feed backs are welcome.
- b. Display business hours.
- c. Render courteous services.
- d. Attend to all customers present in the banking hall at the close of business hours.
- e. Provide separate 'Enquiry' or 'May I help you' counter at large branches.
- f. Display interest rates for various deposit schemes from time to time.
- g. Keeping customers informed about changes/ modification in interest rates, charges, terms & conditions through bank's website.
- h. Provide details of various deposit schemes/ services of the Bank in the bank's website.
- i. Display Time-Norms for various banking transactions.
- j. Pay interest for delayed credit of outstation cheques, as advised by RBI from time to time.
- k. Afford immediate credit in respect of outstation and local cheques up to a specified limit subject to certain conditions, as advised by RBI from time to time.
- l. Provide complaint register/ form and suggestion box in the branch premises.

- m. Display address of administrative offices as well as Nodal Officer at Head Office/ Nodal officers at Circles and Regional Office, dealing with customer grievances/ complaints.
- n. There will be specific and proper queue management system at branches where there is heavy crowd, with basic facilities of seating arrangements, drinking water etc.
- o. Bank will reconcile certain issues regarding “one-man branches” by putting in place proper safeguards which ensure “four eyes” principle, safety of cash and also continuity of services in case of leave, etc.
- p. Uniform Account Opening Form (AOF) - Common to all banks, similar to formats available for loans and advances. Additional information required for individual banks may be obtained in the Annexure to AOF which will also contain detailed checklist of documents to be submitted by the customer and this check-list will also be available in the website of all Banks. Specimen of Account Opening Form is enclosed. For account opening, the Know Your Customer (KYC) regulatory guidelines require us to seek documents for (i) proof of identity and (ii) proof of address. The documents required for account opening are given in section 5. Open no frill accounts under Financial Inclusion with prescribed minimum balance except in accounts where specifically exempted.
- q. Open Savings Fund account in the name of individuals, singly or jointly, minors of the age of 10 years and above or under natural/ legal guardianship or by an illiterate/ blind person.
- r. Transfer the account from one branch to another branch on paying nominal charges.
- s. Account Number Portability: Customer will also be allowed to maintain the same account number in a bank even when he/ she moves to another city or shifts his account to another branch in the same city. Request letter for transfer of account with account number portability can be submitted either at transferor or transferee branch.
- t. Provide facility of standing instruction for regular payments like insurance premium, rent, tax etc.
- u. Allow premature withdrawals, unless specified otherwise, at the rate of interest applicable for the period for which the deposit has run or the contracted rate whichever is lower, subject to penalty, if any, prescribed by the bank. No interest will be paid on premature withdrawals of deposit which has remained with the bank for less than prescribed minimum number of days for issuance of FDR.
- v. Allow premature withdrawal of fixed deposits in the name of Deceased Depositor(s) to the Survivors/ nominee specified by the depositor(s) at the time of issuance of such fixed deposit. On overdue fixed deposit bank may pay interest as per the method of calculation prescribed from time to time.
- w. Allow generally loans/ overdrafts against deposits except on Certificates of Deposit (CD) Tax Saver Scheme/ Capital Gains Scheme. Such loans are sanctioned by charging interest at rates directed by RBI from time to time or as prescribed by the Bank.
- x. As a measure of good customer service, the Bank may intimate the depositor in advance regarding the date of maturity. Banks may also provide auto renewal

facility at the request of the customer. Renewal Notices for Term Deposits - The term deposit renewal notices will be sent to customers preferably in electronic form to enable them to decide the renewal terms, Statement of all deposit accounts in summary form giving details like principal amount, maturity value, maturity dates, rate of interest, annualized interest yield etc. shall be provided by banks. Further, the bank will not auto-renew the deposit accounts without customer consent in writing. As per instructions of IBA, the annualized interest yield has been published in newspapers

- y. Pay interest on deposits either monthly at discounted value or quarterly or half-yearly (quarterly compounded i.e., reinvestment of interest) or on the date of maturity at the option of the depositor as applicable under particular deposit scheme. Maturity proceeds of Rs. 20,000/- and above will be paid by account payee cheque or credit to account. Cash payment of FDR/TDR will not be made if amount of Principal + Interest is Rs. 20,000/-and more.
- z. Provide TDS statement explicitly mentioning details of gross interest credited and TDS debited.
- aa. Pay interest on overdue deposits, at the rate decided by the Bank from time to time.
- bb. Issue duplicates FDR in the event the original FDR is lost, subject to Depositor(s) completing required formalities prescribed by the Bank from time to time.
- cc. Provide linkage of Terms and Conditions of various Products like PPF or any future products introduced for specific segments, say senior citizens, which are provided on an agency basis by bank, properly integrated into the CBS.

## **8. SPECIAL CUSTOMERS**

### **(A) Pensioners, Senior Citizens and Differently Abled People -**

- a. There shall be prioritized service to senior citizens, differently abled persons by providing a separate counter for such customers at all branches.
- b. Provide automatic updation of age records and then conferring senior citizen benefit wherever applicable once a customer becomes a senior citizen. Our earlier/ old customers should provide an authentic age proof and date of birth proof at the base branch, and the same shall be updated in the system and thereafter the senior citizen's benefits shall be extended.
- c. The needs of the senior citizens and the differently abled persons will also be an important input for Bank in deciding on the branch locale and its access.

### **(B) Customers in Rural and Semi Urban Areas -**

- a. Bank will ensure proper currency exchange facilities and also the quality of notes in circulation in rural/semi urban areas.
- b. It will be ensured that the branches are opened as per the schedule times and operating them for the full hours.



**(C) Self Help Groups (SHGs) -**

- a. SHG members will not be forced to take insurance products.
- b. Bank will provide loans to SHGs based on their past dealings & micro credit plan duly taking into account the business requirements of the SHG rather than depending solely on the repayment made by the SHGs.

**(D) Tribal Areas/ North-East -**

- a. The business correspondent/ facilitator model will be used for improving the banking facilities in the tribal areas. Prominent citizens belonging to important Tribes of the region could also be considered for appointment as Business Correspondent (BC).
- b. Bank will ensure that at least one of the staff member in the branches in tribal areas is conversant with local language.
- c. Financial education material in pictorial form and audio presentations in local dialect will be used in Tribal areas.
- d. To achieve the banking/ financial inclusion it will be endeavor of the Bank to implement the guidelines provided by the RBI and Government to transfer and posting the staff to the region. Further, the staff so selected and posted will also focus on local talent building and development.
- e. Bank will facilitate opening the accounts for the SHGs in the region in furthering the cause of financial inclusion in the region.
- f. Bank has already implemented RTGS/NEFT facilities in all the Branches of the Bank including the Branches coming under Tribal Areas/North-East.

**(E) Providing banking facilities to Visually Impaired Persons -**

- a. In order to facilitate access to banking facilities by visually challenged persons, bank will offer banking facilities including cheque book facility/ operation of ATM/ locker etc., to the visually challenged; those are capable of using those facilities.
- b. Legal Guardianship Certificate issued under the National Trust Act, 1999 empowers the disabled persons with autism, cerebral palsy, mental retardation and multiple disabilities to have accounts.
- c. Bank will rely upon the Guardianship Certificate issued either by the District Court under Mental Health Act or by the Local Level Committees under the above Act for the purposes of opening/ operating bank accounts.
- d. Essential details about the facilities are enumerated in the Enactment (Mental Disabilities Act).

**9. DEATH CLAIM SETTLEMENT**

The bank follows a simplified procedure for settlement of death claims without insisting on production of succession certificate. However, the bank may adopt such

safeguards in considering settlement of claims as appropriate including accepting an indemnity bond. The bank will adopt a simplified procedure for settlement of claims of the deceased customers relating to deposits, contents of Lockers and articles kept in safe custody with the bank. The bank is continuously educating and creating awareness amongst customers for making nomination in the accounts in terms of provisions of the Banking Regulation Act.

The simplified procedure as under:

- a. All the death claims are being processed and settled through online death claim portal only. Bank has online Death Claim portal in place which is available on our Corporate Website ([www.canarabank.com](http://www.canarabank.com)) where a link for claim submission is available as “**Death Claim- Register a Claim**” or through the direct web address [https://canarabankcsis.in/DCS\\_WEB/](https://canarabankcsis.in/DCS_WEB/) for submitting online claim by claimants/ Branches. The death claims are being registered either directly by the claimant/nominee or with the assistance of branch officials on production of complete set of required documents.
- b. Settlement of Claim Cases on the basis of Nomination: Where the customer has made a nomination in the deposit account/ Locker/ articles kept in safe custody, on death of such customer, the nominee is required to make a request on prescribed form to the concerned branch along with death certificate or other proof of death.  
The nominee is required to establish his/ her identity. The bank will make the payment to the nominee unless on or before the time of payment any order of court is received prohibiting the bank from making such payment. The nominee will receive the money/ contents of locker as a trustee of the legal heirs of the deceased.
- c. Settlement of Claim Cases in Joint Accounts with Survivorship Clause in a Joint Account, if the Account Opening Form provides for payment of the balance to the survivor, upon the death of one of the account holders, payment can be made to the survivor unless on or before the time of payment any order of court is received prohibiting the bank from making such payment. The survivor has to provide a Death Certificate or other proof of death of the joint holder. The Survivor can make a request to the concerned branch for transfer of the outstanding balance in his name.
- d. Settlement of Claims in absence of Nomination and/ or Survivorship Mandate. In such cases, the claimant is required to submit a claim form. In case the legal heirs of the deceased customer are identifiable and there is no dispute amongst the legal heirs, the bank has not prescribed any upper ceiling up to which claims can be settled without insisting for obtaining Succession Certificate/ Letter of Administration etc. These claims are settled after obtaining Indemnity with or without Surety to the satisfaction of the bank. In case only one of the legal heirs wants to claim/ receive the amount or contents of locker etc. he/ she can obtain a Letter of Disclaimer in his/ her favour from the other legal heirs for receiving the amount of the Deposit Accounts and/ or the contents of the Locker.

e. Timeline for Settlement:

In case all formalities are completed by the claimant(s) the claim will be settled within 15 days from the date of submission of claim documents, complete in all respects, to the Branch. At the time of payment of the claim, the claimant(s) shall give receipt to the Branch.

**10. EXCHANGE OF SOILED/ MUTILATED CURRENCY NOTES:**

All branches of the bank will exchange freely soiled and slightly mutilated/ cut notes of all denominations. No essential feature of the note should be missing. The banks currency chest branches will exchange torn/ mutilated/ defective notes free of cost. Currency exchange facility is offered to the Bank's customers and others

The Bank follows RBI guidelines in this respect. RBI has permitted the banks to exchange mutilated currency notes which are genuine and where mutilations are such as not to cause suspicion or fraud. The Bank's currency chest branches exchange all categories of mutilated currency notes. Refund value of these notes is, however, paid as per RBI (Note refund) Rules. Currency exchange facility is offered to the Bank's customers and others.

**11. SAFE DEPOSIT VAULTS (LOCKERS)**

The facility of safe deposit lockers is an ancillary service offered by the Bank. There will be a completely transparent process in the allocation of locker facility. The bank branches offering this Facility will indicate/ display this information. The identification of locker branches shall be done by the Bank at its discretion based on potential and commercial considerations etc, as the relationship of the Bank with the locker hirer(s) is that of licensor and licensee. Bank shall exercise due care and necessary precautions for the safety of lockers provided to the customers like ordinary prudence will do in his case.

In instances where loss of contents of lockers are due to exceptional incidents, Bank's liability shall be for an amount equal to one hundred times of the prevailing annual rent of the safe deposit of lockers.

The major aspects governing the services:

- a. A locker may be hired by an individual (not minor), firm, limited company, specified associations, etc. The facility of safe deposit vault is available to customers having SB/CA account with the bank.
- b. Nomination facility is available to hirer of safe deposit locker.
- c. Loss of key should be immediately informed to the branch. However, all the expenses incurred in repairing the lock and key shall be borne by the hirer(s).
- d. Lockers are available in different sizes.

- e. Lockers are rented out for a minimum period of one year. Rent is payable in advance. In case of overdue rent, the bank will charge penalty as decided from time to time.
- f. The rent may be paid from the deposit account of the hirer through standing instruction.

#### Usage of Locker facility

Lockers should be used only for legitimate purposes such as storing of valuables like jewellery and documents but not for storing the following:

- i. Any cash or currency
- ii. Arms, weapons, explosives, drugs and/or any contraband material
- iii. Any perishable material and/or radioactive material and/or any illegal substance
- iv. Any material which can create any hazard or nuisance to the Bank or to any of its customers.

The Bank reserves its right to break open the locker if the rent is not paid despite notices sent by the bank as per the rules, and recover charges thereof. Branches shall at the time of allotment, obtain a Term deposit, wherever applicable, which would cover 3 years rent plus Rs.10,000/- towards the various charges involved in break open the locker, repair/ replacement of locker, expenses incurred in sending notices, video recording of break open process, expenditure in newspaper ad etc, in case of an eventuality.

### **12. ARTICLES IN SAFE CUSTODY**

Articles like shares, securities, etc. can be kept in safe custody with the Bank on prescribed charges wherever such facility is offered. Large/ small boxes must be locked by the customer(s) and particulars must be written/ painted thereon. The lock should be covered by sturdy cloth and sealed with the customer's seal. Relationship of banker and customer shall be that of bailer and bailee. Only articles that can be conveniently kept in safe/cupboards should be accepted; bulky items should not be accepted.

### **13. REMITTANCE SERVICES**

- a. Customers may remit funds from one centre to another centre by RTGS, NEFT/ EFT and Demand Drafts by paying specified charges.
- b. Demand Drafts for Rs. 50,000/- and above will be issued by the banks only by debit to the customer's account or against cheques or other instruments tendered by the purchaser and not against cash payment. Similarly, such payments for Rs. 50,000/- and above will be made through banking channels and not in cash. Before taking delivery of the drafts, customer is to verify

that the draft is complete in all respects including signature of the official(s) along with their specimen signature numbers at the place provided for.

- c. The drafts can be revalidated as below: DD should be revalidated only at the specific written request of purchaser upon production of the demand draft.
- Demand drafts are valid for a period of three months from the date of issue. The revalidation of the draft is permitted only once. Revalidation shall be for a period of three months from the date of revalidation. The Demand Draft is eligible for revalidation even after 3 months from the date of issue but before six months from the date of issue. A DD presented after the expiry of the validity period should not be paid if the same is not revalidated. These DDs are to be cancelled at the issuing branch, and fresh draft to be obtained after paying requisite service charges.
  - Bank will issue duplicate demand draft to the customer within a fortnight from the receipt of request. For delay in issuing duplicate draft beyond the above stipulated period, the bank will pay interest at the rate applicable for fixed deposit of corresponding maturity in order to compensate the customer for such delay.
  - Regarding NEFT/RTGS Customer Facilitation Centre (CFC): Canara Bank provides various convenient options for customers to remit funds. Customers can utilize the Real Time Gross Settlement (RTGS) system for high-value transactions and the National Electronic Funds Transfer (NEFT) system for other fund transfers by paying the specified charges.
  - Canara Bank is dedicated to providing comprehensive support and assistance to its customers through various customer facilitation channels. These centres are designed to address a wide range of queries, complaints, and service requests efficiently and effectively. Customers can reach out to Canara Bank through the following channels (NEFT/RTGS Complaints) Tel No: 080-25129486/87/89, 080-25129496; Email: [horeconhelpdesk@canarabank.com](mailto:horeconhelpdesk@canarabank.com), [neft@canarabank.com](mailto:neft@canarabank.com), [rtgs@canarabank.com](mailto:rtgs@canarabank.com)
  - Other Bank Customer facilitation Centre <https://website.rbi.org.in/web/rbi/payment-and-settlements/other-links/information-useful-to-banks-fis/customer-facilitation-centres>

#### IFSC Inquiry and Validation Services

The Indian Financial System Code (IFSC) is an eleven-character alphanumeric code that uniquely identifies each branch of a bank participating in electronic fund transfer systems in India. This code is essential for facilitating secure and accurate fund transfers through systems like NEFT, RTGS, and IMPS. The IFSC code consists of three parts: the first four characters represent the bank's name (e.g., CNRB for Canara Bank), the fifth character is always '0'(reserved for future use), and the last six characters represent the specific branch code.

Customers can inquire about or validate the IFSC code of a Canara Bank branch through several convenient methods. Customers can readily obtain the IFSC code for any of our branches, or any other bank branch participating in NEFT/RTGS, through RBI website, mobile banking application, internet banking portal, or by contacting our branches or customer care centre. The RBI's official website also hosts a comprehensive list of IFSC codes for all banks and their branches in India. Customers can refer to the RBI website for IFSC code verification. <https://website.rbi.org.in/web/rbi/payment-and-settlements/other-links/information-useful-to-banks-fis/list-of-neft-enabled-bank-branches-bank-wise-indian-financial-system-code>

#### **14. ATM / DEBIT CARD TRANSACTIONS**

Branches in North Eastern region will endeavor to arrange for backup of alternate sources of energy for supply of power for ATM machines so as to ensure continuous service to the customers. In case of doubt about the success/ failure of an ATM transaction, the copy of the EJ log called for from an acquiring bank and the preceding and succeeding transactions will also be included in the copy.

#### **15. MOBILE BANKING**

Transaction Value, Destination of transaction (two level authorization for non-routine destinations), security based on hand-sets, frequency of payments will be introduced. Bank will encourage formation of user communities to get feedback on the banks and also to enhance the efficiency of their products and design new products.

#### **16. SMS / E-MAIL ALERTS**

Account Statement will be sent to the registered e-mail id of the customer at desired frequency (Daily, Weekly, Monthly, Quarterly etc.,) opted by the customer. The same facility is available for Current account holders also.

If the customer had opted for SMS alerts he will receive alerts for transactions done in his account.

#### **17. NACH MANDATE MANAGEMENT SYSTEM**

Bank will ensure that NACH Mandate Management System is working effectively to comply with the mandate given by the customer in respect of limit of debit amount, expiry date, withdrawal of mandate, etc. Withdrawal of mandate for any NACH debit payment will not be left to the mercy of the beneficiary.

#### **18. LOANS AND ADVANCES**

- a. Pricing and Non-Pricing Terms and Conditions of Loans - All Pricing and Non-pricing Terms and Conditions of Loans will be in strict conformity with the Regulatory Guidelines and correctly capture the risks involved and the rating of the borrowers concerned individually or as a class. Regulation will ensure that customers clearly understand the pricing policies of banks, and the Supervision

will ensure strict compliance of bank with the Regulatory Guidelines regarding Pricing and Non-pricing terms governing all Loans.

- b. The CBS software will be so enabled so as to provide the following Provision to apply for Retail Loan and will be available in bank's portal and Internet Banking. Reason for Penal Charges on Loan accounts, Rate of Interest charged in Loan accounts etc. will be mentioned in the Passbooks/ Statement of Accounts.
- c. Housing Loan Interest Certificate/ Education Loan Interest Certificates are required for Income Tax purpose by the borrowers every year. CBS software will be enabled to generate/ issue such certificates in respect of all Housing Loan and Educational Loan customers in the month of April every year.
- d. Loan Statement - Bank will ensure that loan statements are issued to the borrowers periodically giving details of loan disbursed, demands and repayments effect along with interest and details of charges.
- e. Loan documents - Borrower will be made aware upfront about various documents required to be produced for processing of loan application, instead of in piecemeal.
- f. Bank will automatically provide annual account statement to Home Loan customers without request from them. Such statements will contain details of payment made towards principal and interest including principal outstanding.
- g. Normally bank guarantees will be closed and margin money returned upon return of original bank guarantee duly discharged by the beneficiary. In its absence, it will be closed one month after its claim expiry and after intimating the beneficiary. On full repayment/settlement of the loan account, branches shall review all direct/indirect liabilities of the Borrower/mortgagor/asset owner and after satisfying themselves, Branches shall release all the original movable/immovable property documents and remove charges registered with any registry within a period of 30 days after full payment/settlement of the loan account
- h. Bank has switched over to RLLR (Repo Linked Lending Rate) in respect of Retail Loans & MSME.
- i. Bank will provide Key Fact Statement to borrower with an Overview on applicable charges likely to be incurred and other details for loan offered by the bank in order to enhance transparency in pricing of credit.

## **19. STANDARDS FOR SERVICES**

Ultimate delivery channel is Branch Office/ specialized Branch Office besides availability of alternative delivery channel viz. ATMs, Internet Banking Service, Mobile Banking, Credit Card etc. It is the responsibility of Branch Manager to provide services to the customers as per standards/ norms. Any query/ grievance is addressed to the Branch Manager/ Call Centre. Customers can obtain the details of the products/ services from the Branch or download from Bank's public domain website. Bank reserves the right to change/ amend the terms and conditions of any Scheme/ services at any time.

Indicative time norms for various transactions subject to submission of required documents by the customers are given below:

SL No	Service	Documents required	Time norms (indicative) (after completion of form)
1	Opening of SB accounts	<p>A. For Identity Proof, copy of any One</p> <p>(1) The Passport.</p> <p>(2) The Driving License.</p> <p>(3) Proof of possession of Aadhaar number*.</p> <p>(4) The Voter's Identity Card issued by Election Commission of India.</p> <p>(5) Job card issued by NREGA duly signed by an officer of the State Government.</p> <p>(6) Letter issued by the National Population Register containing details of name and Address</p> <p>*Where the customer submits his proof of possession of Aadhaar number as an Officially Valid Document (OVD), he may submit it in such form as are issued by the Unique Identification Authority of India (UIDAI) and Proof of possession of Aadhaar shall include the following:</p> <p>(a) Aadhaar letter issued by UIDAI which carry name, address, gender, photo and date of birth details of the Aadhaar number holder.</p> <p>(b) Downloaded Aadhaar (e-Aadhaar) which carries name, address, gender, photo and date of birth details of the Aadhaar number holder in similar form as in printed Aadhaar letter. This is digitally signed by UIDAI.</p> <p>(c) Aadhaar Secure QR code generated and digitally signed by UIDAI carries name, address, gender, photo and date of birth details of the Aadhaar number holder.</p> <p>(d) Aadhaar paperless offline e-KYC which is an XML document generated by UIDAI and digitally signed by UIDAI</p>	<p>within 24 to 48 hrs</p> <p>Wherever Centralized Processing Centers have been established.</p> <p>Others - 15 Minutes</p>



		<p>carries name, address, gender, photo and date of birth details of the Aadhaar number holder.</p> <p>B. For Proof of address, only the officially valid documents can be accepted:</p> <p>(1) The Passport.</p> <p>(2) The Driving License.</p> <p>(3) Proof of possession of Aadhaar number.</p> <p>(4) The Voter's Identity Card issued by Election Commission of India.</p> <p>(5) Job card issued by NREGA duly signed by an officer of the State Government.</p> <p>(6) Letter issued by the National Population Register containing details of name and Address</p> <p>C. Photograph</p> <p>D. Introduction, if any.</p>	
2	Closing of accounts	SB Passbook, Unused cheque book, ATM/ Debit Card	10 Minutes
3	Opening of Term Deposit Accounts	As applicable in SB accounts	15 Minutes
4	Payment of Term Deposits	Original FDR/ RD pass book	10 Minutes
5	Issuance of duplicate FDR	Indemnity Bond	20 Minutes from the receipt of application along with required documents by the base branch.
6	Opening of Current Account	<p>A. For Identity Proof of Individual &amp; authorized signatories of Firm/Legal entity, submit copy of any one:</p> <p>(1) The Passport.</p> <p>(2) The Driving License.</p> <p>(3) Proof of possession of Aadhaar number</p> <p>(4) The Voter's Identity Card issued by Election Commission of India.</p> <p>(5) Job card issued by NREGA duly signed by an officer of the State Government.</p> <p>(6) Letter issued by the National Population Register containing details of name and</p>	Within 24 to 48 hrs wherever CPHs have been established.

		<p>Address</p> <p>B. For Proof of address of Individual &amp; authorized signatories of Firm/Legal entity, submit copy of any one:</p> <p>(1) The Passport.  (2) The Driving License.  (3) Proof of possession of Aadhaar number  (4) The Voter's Identity Card issued by Election Commission of India.  (5) Job card issued by NREGA duly signed by an officer of the State Government.  (6) Letter issued by the National Population Register containing details of name and Address</p> <p>C. Photograph of authorized signatories.</p> <p>D. Introduction, if any.</p> <p>E. In case of Partnership concern: Registration Certificate, Partnership Deed, Permanent Account Number of the partnership firm, the names of all the partners</p> <p>F. In case of Company: Certificate of Incorporation, Memorandum of Association and Article of Association, Permanent Account Number of the company, Corporate Identification Number (CIN), the names of the relevant persons holding senior management position</p> <p>G. In case of Trust: Registration Certificate, Trust deed, Permanent Account Number or Form No.60 of the Trust, the names of the</p>	<p>Others - 45 minutes  Within 24 to 48 hrs  wherever CPHs  have been  established.  Others - 45minutes</p> <p>Others - 45 minutes  Within 24 to 48 hrs  wherever CPHs  have been  established.</p> <p>Others - 45minutes</p> <p>Within 24 to 48 hrs  wherever CPHs</p>
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	<p>beneficiaries, trustees, settlor, protector, if any and authors of the Trust.</p> <p>H. In case of Unincorporated association or a body of individuals: Resolution of the managing body of such association or body of individuals, Permanent Account Number or Form No.60 of the unincorporated association or a body of individuals, Power of Attorney granted to the person who will transact on its behalf.</p> <p>I. In case of Proprietary Concerns: (any two of the documents mentioned below) Registration Certificate including Udyam Registration Certificate (URC) issued by the Government, Certificate/license issued by the Municipal authorities under Shop &amp; Establishment Act, Sales and income tax return, CST/VAT/GST certificate, Certificate / registration document issued by Sales Tax / Service Tax / Professional Tax authorities, The complete Income Tax return (not just the acknowledgement) in the name of the sole Proprietor where the firm's income is reflected, duly authenticated/acknowledged by the Income Tax Authorities, Utility bills such as electricity, water and landline telephone bills, IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT / License/certificate of practice issued in the name of the proprietary concern by any professional body incorporated under a statute.</p> <p>J. In case of Non-profit organization: Registration certificate from DARPAN portal of NITI Aayog is mandatory, In addition to the respective documents applicable to the customer constitution (Trust/Association/Society etc). In addition to the above, One copy of an Officially Valid Document containing details of identity and</p>	<p>have been established.</p> <p>Others - 45minutes</p> <p>Within 24 to 48 hrs wherever CPHs have been established.</p> <p>Others - 45minutes</p> <p>Within 24 to 48 hrs wherever CPHs have been established.</p> <p>Others - 45minutes</p> <p>Within 24 to 48 hrs wherever CPHs have been established.</p> <p>Others - 45minutes</p>
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		<p>address, one recent photograph and Permanent Account Numbers or Form No.60 of related beneficial owner, the managers, officers or employees, as the case may be, holding an attorney to transact on its behalf.</p> <p>Address of the registered office, and the principal place of its Business/Trust, if it is different are to be submitted.</p> <p>K. Permission from CRILC to be obtained</p>	
7	Closing of Current account	Unused cheque book, ATM/ Debit Card	10 Minutes
8	Transfer of accounts/Transfer of accounts with account number portability	Request letter for transfer of account at any branch i.e. transferor or transferee branch along with a new set of application form and KYC documents	3 working days
9	Receipt of cash * -Through SWO Through H/cashier	Up to Rs.25,000/- Above Rs.25,000/-	7 Minutes 15 Minutes
10	Payment of cash * - Through SWO Through H/cashier	Up to Rs.25,000/- Above Rs.25,000/-	7 Minutes 15 Minutes
11	Updation of Passbook/issuance of statement of a/c	On the counter / Pass book Kiosk	5 Minutes
12	Issuance of cheque Book (For new customer after 10 days)	Requisition to be submitted at any branch	10 Minutes
13	Issuance of ATM/Debit Card - Non personalized/ Personalized	Requisition to be submitted base branch	10 Minutes
14	Internet Banking Service facility	Requisition to be submitted at base branch	<p>Corporate Internet Banking - 3 to 7 working days.</p> <p>Retail Internet Banking -</p>

			Customers can register in self-registration mode.
15	Mobile Banking facility	Requisition to be submitted at base branch	Customers can register in self-registration mode
16	Remittance-RTGS/NEFT/Draft	—	15 Minutes
17	Payment of Drafts	—	7 Minutes
18	Collection of cheques-Local - Outstation - National Clearing	—	2-3 working days 10-14 working days 7 working days
19	Retirement of Bills	—	20-30 Minutes
20	Settlement of deceased claim	In case of nomination registered - Death Certificate, duly filled claim forms. In other cases- Death Certificate, Duly filled claim form, Indemnity bond with surety/ succession certificate (depends upon claimed amount)	15 working days
21	Issuance of Locker facility	Locker agreement and Security Deposit from the existing CASA holders subject to availability of lockers	30 Minutes (Applicable for opening of locker account in CBS and linking of Security Deposit)
22	Stop payment/ Standing instructions	—	10 Minutes
23	Redressal of complaints-ATM / related Internet Banking service related - Others	—	5 working days / 48 Hours/ 30 working days

\*(Depending upon denomination)

## 20. RETAIL LOAN SCHEME:

RETAIL LOAN SCHEMES		
<p>For Retail Loans on line application facility available through public domain website. Electronically generated acknowledgement of the application shall be made available to the customer as soon as all the mandatory fields are filled in the system.</p>		
<u>Housing Loan</u>  <u>Car Finance</u>  <u>Two Wheeler Finance</u>  <u>Education Loan Scheme</u>  <u>Loan against Mortgage of Property</u>  <u>Personal Loan Scheme for Pensioners</u>  <u>Reverse Mortgage Scheme</u>  <u>Advance against Gold Jewellery</u>  <u>Other Retails Schemes</u>	<p><b><u>General Documents:</u></b> Loan application form, as applicable, duly complete with recent photograph.</p> <p>Proof of Income (I.T Returns/ Assessment Order/ Salary Certificate)</p> <p>Bank Statement for the last Twelve months. Age proof</p> <p>Address proof</p> <p>Proof of income of spouse/parents where the same is to be considered for determining loan amount.</p> <p>Any other information/ documents which may be necessary.</p> <p>In addition to above following documents are scheme specific:</p> <p><b><u>Home Loans:</u></b> Property documents - depends upon the purpose of loan.</p> <p>Legal Scrutiny report (LSR) from the panel Advocate of the Bank. Valuation/Estimate from the Bank's approved Architect.</p>	<p><b><u>Home Loan/ Reverse Mortgage - Loan against Mortgage of Property:</u></b></p> <p>*Housing loan upto Rs.25.00 lakhs - 21 days</p> <p>*Housing Loan above Rs.25.00 lakhs - 30 days</p> <p>*Reverse Mortgage - 30 days (Circle Head &amp; above)</p> <p>*Loan against Mortgage of property - 45 days (Circle Head &amp; above)</p> <p><b><u>Education Loan:</u></b></p> <p>*Within 15-30 days based on subject proposal</p> <p><b><u>Car loan:</u></b></p> <p>*7 Days</p> <p><b><u>Two wheeler loans:</u></b></p> <p>*7 days</p> <p>*Subject to fulfilment of formalities.</p> <p>*Number of working days/ weeks from the date submission of all required documents.</p>

	<p><b><u>Vehicle Loan (Car/Two wheeler):</u></b> Quotation from authorized dealer for vehicle to be purchased</p> <p><b><u>Education Loan:</u></b> Certificate/ documents having qualified qualifying examination for admission. Prospectus/ letter from the institute where seeking admission</p> <p><b><u>Loan against Mortgage of Property:</u></b> Property Documents Legal Scrutiny report (LSR) from the panel Advocate of the Bank. Valuation / Estimate from the Bank's approved Architect.</p> <p><b><u>Personal loan for Pensioners:</u></b> A copy of the PPO to be submitted. Letter of request Letter of authority to recover monthly instalment.</p>	
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\*Time Norms for disposal of retail loan applications

Government Business - Products/ Services		
Collection of Direct taxes- Tax information Network (TIN 2.0)	<p>The taxpayer has to login to the Income tax site and fill-up the Tax Payment challan. Upon filling up the challan the taxpayer will be presented with different payment options including Over the Counter (OTC) option. The taxpayer has to select the option as OTC, mode of payment (cash, cheque or DD) and the Bank through which he wants to make the payment.</p> <p>Taxpayer has to take the printout of the challan containing a unique ID (CRN) and submit the same to any of Canara Bank Branch. The validity of the Challan is 15 days from the date of Challan creation date. The Branch officials to login to “TIN 2.0” package under SAS for collecting Tax and branch has to enter the details.</p>	<p>For physical payment of challan 15-20 minutes. *</p> <p>For e-payment: on real time basis. Once the customer account is debited, transaction gets completed at Income Tax website and tax will be treated as payment made to Government.</p> <p>*Subject to fulfilment of Formalities</p> <p>**Subject to realisation of other bank cheque.</p>
Collection of Indirect Taxes - Goods and Services Tax (GST 2.0)	<p>The taxpayer logs into the GSTN site and will fill-up the challan. Upon filling up the challan the taxpayer will be presented with different payment options including Over the Counter (OTC) option. The taxpayer has to select the option as OTC, mode of payment (cash, cheque or DD) and the Bank through which he wants to make the payment. Taxpayer has to take the printout of the challan containing a unique ID (CPIN) and will submit the same at any of the Canara Bank branch. After scrutinizing the challan and satisfying himself/herself, the branch officials should login to “GST OTC” package under SAS to enter the challan.</p>	<p>For physical payment of challan 15-20 minutes. *</p> <p>For e-payment: on real time basis. Once the customer account is debited, transaction gets completed at GSTN website and tax will be treated as payment made to Government.</p> <p>*Subject to fulfilment of Formalities</p> <p>**Subject to realisation of other bank cheque.</p>



Collection of Indirect Taxes - (Customs 2.0)	This mode is for online collection of Tax remitted by our customers through our Internet Banking. The taxpayer logs into the ICEGATE portal and selects the challan to be remitted. Custom duty payer will be presented with different payment options including Internet Banking. Upon selecting the Internet Banking option and Payment Bank as Canara Bank, duty payer will be redirected to bank's Internet banking portal for making the payment using User ID/Password/Transaction ID. etc as the case may be. Upon successful completion of transaction, the customer account will get debited and the amount will be credited to the respective CUSTOMS 2.0 pooling account maintained in the E-Focal Point Branch viz. Government Business Branch, Delhi (DP Code: 3525). Upon completion of transaction successfully, Internet Banking gateway will redirect the user back to bank's e-payment module, where payment acknowledgement receipt will be generated. The acknowledgement receipt will contain Challan Number, Duty Type, Document Type, Location Name, Date of Payment, IG Reference Number, Status of payment etc. Then customer will be redirected to ICEGATE portal along with the status of the transaction. Before the redirection to ICEGATE customer is provided with an option to download the payment acknowledgement. If the transaction is failed, the status of failure will be sent to ICEGATE portal.	The Internet Banking transactions completed between 12.00 midnight to 11.00 PM will be recorded within the current scroll date.
Sovereign Gold Bond (SGB)	Investor has to fill up SGB Application form for SGB Subscription. The amount can be paid by the way of fund transfer from his saving account.	The facility is available at all branches and a SGB Subscription receipt will

	Investor can also apply through online mode i.e. internet banking	<p>be provided to the Investor.</p> <p>Time norm is 15-20 minutes*</p> <p>*Subject to fulfilment of formalities.</p>
Senior Citizens' Savings Scheme (SCSS)	<p>▪ An individual fulfilling the following conditions may open an account by making an application to the Canara Bank branch, namely: -</p> <p>I. Who has attained the age of Sixty (60) years on the date of opening of the account.</p> <p>II. Person who has attained the age of fifty-five years or more but less than sixty years and who has retired on superannuation or otherwise on the date of opening of an account under this Scheme subject to the condition that the account is opened by such individual within three months from the date of receipt of the retirement benefits and proof of date of disbursement of such retirement benefits along with a certificate from the employer indicating the details of retirement on superannuation or otherwise, retirement benefits or admissible financial assistance to an eligible government employee who died in harness, employment held and period of such employment with the employer is attached with the application form.</p> <p>III. The retired personnel of Defence Services (excluding Civilian Defence employees) shall be eligible to open an account under this scheme on attaining the age of 50 years'</p>	<p>Account Open:</p> <p>Existing :20-25 minutes *</p> <p>NewToBank(NTB):40-50 minutes *</p> <p>Account closure:40-45 minutes *</p> <p>*subject to fulfilment of formalities and scheme guidelines.</p> <p>**Subject to realisation of other bank cheque.</p>

	<p>subject to the fulfilment of other specified conditions.</p> <p>IV. The successor or legal heir of deceased serving personnel shall not be eligible to deposit the terminal benefits of such deceased personnel under this scheme.</p> <p>V. The spouse of the government employee shall be allowed to open an account under this Scheme if the government employee who has attained the age of fifty (50) years and has died in harness subject to the fulfilment of other specified conditions.</p> <ul style="list-style-type: none"> <li>▪ Minimum deposit ₹1000/- &amp; in the multiples thereof with maximum deposit of ₹30 lacs.</li> <li>▪ A depositor may open an account individually or jointly with spouse.</li> <li>▪ Interest shall be payable from the date of deposit to 31stMarch/30thJune/30thSeptember/31st December on 1stworking day of April/July/October/January as the case may be, in the first instance and thereafter, interest shall be payable on 1stworking day of April/July/October/January.</li> <li>▪ The account can be closed after expiry of 5 years from the date of opening of account.</li> <li>▪ Extension of an account can be done in multiple blocks of three years.</li> <li>▪ Deposits in SCSS qualify for deduction u/s 80-C of Income Tax Act.</li> <li>▪ Application for opening an account.</li> <li>▪ Pay-in-slip</li> <li>▪ Application for Withdrawal</li> <li>▪ Application for transfer of account</li> </ul>	
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	<ul style="list-style-type: none"> <li>▪ Application for extension of account</li> <li>▪ Application for premature closure of account</li> <li>▪ Application for closure of account</li> </ul>	
Public Provident Fund (PPF) Scheme	<ul style="list-style-type: none"> <li>▪ An individual may open an account by making an application.</li> <li>▪ An individual may also open one account on behalf of each minor or a person of unsound mind of whom he is the guardian:</li> <li>▪ Provided that only one account shall be opened in the name of a minor or a person of unsound mind by any of the guardian.</li> <li>▪ A deposit which shall not be less than five hundred rupees and not more than one lakh fifty thousand rupees in multiple of fifty rupees may be made in an account in a year.</li> <li>▪ Maximum limit of one lakh fifty thousand rupees as specified by an individual shall be inclusive of the deposits made in his own account and in the account opened on behalf of the minor.</li> <li>▪ Loan facility is available from 3rd financial year upto 6th financial year.</li> <li>▪ Withdrawal is permissible every year from 7th financial year.</li> <li>▪ Account matures on completion of fifteen complete financial years from the end of the year in which the account was opened.</li> <li>▪ After maturity, account can be extended for any number for a block of 5 years with further deposits.</li> <li>▪ Deposit qualifies for deduction under Sec.80-C of I.T. Act.</li> <li>▪ Interest earned in the account is free from Income Tax under Section -10 of I.T. Act.</li> </ul>	<p>Account Open: Existing :15-20 minutes * New To Bank (NTB):30-35 minutes *</p> <p>For deposits: 10-15 minutes *</p> <p>Account closure: 25-30 minutes *</p> <p>*subject to fulfilment of formalities and scheme guidelines.</p> <p>**Subject to realisation of other bank cheque.</p>

	<ul style="list-style-type: none"> <li>▪ Application for opening an account.</li> <li>▪ Pay-in-slip</li> <li>▪ Application for Loan/Withdrawal</li> <li>▪ Application for transfer of account</li> <li>▪ Application for extension of account</li> <li>▪ Application for premature closure of account</li> <li>▪ Application for closure of account</li> </ul>	
Sukanya Samriddhi Account ( SSA ) Scheme	<p>The account may be opened by one of the guardian in the name of a girl child, who has not attained the age of ten years as on the date of opening of the account.</p> <ul style="list-style-type: none"> <li>▪ The application for opening an account shall be accompanied by birth certificate of the girl child in whose name the account is to be opened, along with required documents of guardian.</li> <li>▪ Minimum deposit 250/- Maximum deposit 1.5 Lakh in a financial year.</li> <li>▪ Only one account can be opened in the name of a girl child.</li> <li>▪ The account shall mature on completion of a period of 21 years from the date of opening of account.</li> <li>▪ Deposit qualifies for deduction under Sec.80-C of I.T. Act.</li> <li>▪ Interest earned in the account is free from Income Tax under Section -10 of I.T. Act.</li> <li>▪ Application for opening an account.</li> <li>▪ Pay-in-slip</li> <li>▪ Application for Withdrawal</li> <li>▪ Application for transfer of account</li> <li>▪ Application for premature closure of account</li> <li>▪ Application for closure of account</li> </ul>	<p>Account Open: Existing :20-25 minutes * NewToBank(NTB):40-45 minutes *</p> <p>For deposits: 10-15 minutes *</p> <p>Account closure: 25-30 minutes *</p> <p>*subject to fulfilment of formalities and scheme guidelines. **Subject to realisation of other bank cheque.</p>
Kisan Vikas Patra (KVP)	<p>Any resident Citizen of India for self or-</p> <ul style="list-style-type: none"> <li>▪ On behalf of a Minor or person of unsound mind.</li> </ul>	<p>Account Open: Existing :20-25 minutes *</p>

		<ul style="list-style-type: none"> <li>▪ Account may be opened jointly in the names of up to three adults.</li> <li>▪ A minor who have attained the age of ten years.</li> <li>▪ Minimum Deposit- Rs.1000/- and in multiples of Rs.1000/-</li> <li>▪ Maximum Deposit- No Limit</li> <li>▪ An individual may open any numbers of accounts.</li> <li>▪ Maturity under the scheme is determined by ROI applicable at the time of account opening.</li> <li>▪ Deposit made in the account shall double on maturity.</li> </ul>	<p>New To Bank (NTB):40-50 minutes *</p> <p>Account closure: 25-30 minutes *</p> <p>*subject to fulfilment of formalities and scheme guidelines.</p> <p>**Subject to realisation of other bank cheque.</p>
Floating rate savings Bond (FRSB)		<p>The Bonds may be held by</p> <p>1.1. a person resident in India,</p> <p>(a) in her or his individual capacity, or</p> <p>(b) in individual capacity on joint basis, or</p> <p>(c) in individual capacity on any one or survivor basis, or</p> <p>(d) on behalf of a minor as father/mother/legal guardian</p> <p>1.2. a Hindu Undivided Family (HUF)</p> <ul style="list-style-type: none"> <li>▪ There shall be no maximum limit for investment in the Bonds</li> <li>▪ Subscription to the bonds will be in the form of Cash (upto Rs. 20,000 only)/Drafts/Cheques or any electronic mode acceptable to the Receiving Office.</li> <li>▪ The interest on the bonds will be payable at half yearly intervals on Jan 1st and July 1st every year. There is no option to pay interest on cumulative basis.</li> </ul>	<p>Account Open:</p> <p>Existing :30-35 minutes *</p> <p>NewToBank(NTB):40-50 minutes *</p> <p>Account closure: 25-30 minutes *</p> <p>*subject to fulfilment of formalities and scheme guidelines.</p>

Pension	<p>Pension paying Branch identify the Pensioner/ Family pensioner based on the information given in the PPO and the Bank's "Know your Customer's procedures". Branch also obtains Undertaking for refund of Excess payment and any other certificate</p> <p>that may be prescribed from time to time. Further, in November month every year, Branch obtains Life Certificate, Non-employment/ Reemployment certificate, Non marriage/ Remarriage certificate.</p>	<p>For opening of Account: 30 minutes*</p> <p>Pension will be disbursed into the pensioner's account (individual or joint with spouse) by the last working day of the month to which pension relates, except in the month of March when it would be credited in the first working day of April.</p> <p>For delay in payment of pension, bank will compensate the pensioner for delay in crediting pension/ arrears thereof at a fixed interest rate of 8 per cent per annum</p>
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## **21. EXPECTATIONS FROM CUSTOMERS FOR QUALITATIVE AND EFFICIENT SERVICES**

1. Check your statement of account or passbook regularly.
2. Bring pass book while withdrawing cash from savings bank account through Withdrawal Order Form. PAN/ Aadhar card/ any other OVD which is already registered in CBS can be accepted in lieu of Passbook for Cash Withdrawal using a Withdrawal Order Form. Get pass book updated from time to time.
3. Ensure safe custody of cheque book and pass book. Pass book, Cheque book, Debit Card, PIN no. not to be kept together.
4. Issue crossed/ account payee cheques as far as possible.
5. Ensure cheque is crossed and at the back of the cheque the account number and mobile number is mentioned before dropping in the cheque drop box.
6. While tendering the cheques at the branch for collection/ dropping the cheques in drop box, acknowledgement can be obtained from the officials.
7. Check the details of the cheque namely, date, amount in words and figures, crossing, etc. before issuing it. As far as possible, issue cheques after rounding off the amount to nearest rupee.
8. To prevent from any loss, cheque is issue without cutting/ overwriting. (No changes/ corrections should be carried out on the cheques). For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words) etc. fresh cheque forms should be used by customers. This would help

banks to identify and control fraudulent alterations. Cutting in date, wherever required should be for re-validation of Stale Cheque. Blanks in spaces meant for writing Payees Name/ Amount in word and figure should be securely plugged by putting cross/ drawing a line.

9. Cheque issued with cuttings is liable to be rejected if presented in clearing functioning under Cheque Truncation System (CTS), even though the cutting/s is/are authenticated.
10. Send cheques and other financial instruments by Registered post or by courier. Do not sign blank cheques. Also do not record your specimen signature either on pass book or on cheque book.
11. Not to issue cheque without adequate balance; maintain minimum balance as specified by the bank.
12. Use nomination facility.
13. Note down account numbers, details of FDR, locker number, etc. separately.
14. Inform change of address, telephone number etc. to the branch.
15. Inform loss of demand draft, fixed deposit receipt, cheque leave(s)/ book, key of locker, etc. immediately to the Branch.
16. Pay interest, instalments, locker rent and other dues on time.
17. Ensure safe custody of the Delivery Book in the Demat Accounts and not to keep any blank signed slip in the Book.
18. Complaint relating to deficiency of customer service should be reported within a reasonable time provided this is within the prescribed period of preservation of relevant record.
19. Operate account regularly to maintain the status as operative/ Active. Inform Bank if you intend not to operate the account for some time.
20. Avail standing instructions facility for repeat transactions.
21. Ensure safe custody of credit card, debit/ ATM card. Wherever signature on the card is mandatory, it should not be left unsigned.
22. Ensure confidentiality of password for internet banking and PIN for Credit/ Debit Card.
23. In case of loss of ATM/ Debit card, notify your bank (banks call centre) to take immediate steps to prevent the same from being misused. Customer shall be liable for any misuses until the time the bank has been notified.
24. Never leave credit card unattended. Do not bend credit card.
25. Do not give account details, password or any other security information to anyone. Memorize personal identification number (PIN) and change it on regular basis.
26. Not to respond to any unauthorized email/ telephone calls asking for password/ PIN or any other security information
27. Avail SMS alert facility and notify any change in mobile number.
28. Avoid accessing bank's internet banking site through a link from another site or an email. Verify the domain name displayed to avoid spoof website.
29. Not to use cyber cafés/ shared PCs to access any internet banking site.
30. Log off the PCs when not in use.
31. As a matter of good practice, personal firewall software and antivirus software should be installed on desktop and latest available updates should be regularly downloaded. In case of doubt reconfirm by double checking the Padlock Symbol/ Icon on webpage to



ensure that the site is running in secure mode before any confidential/ sensitive information is fed.

32. Change internet banking password regularly. Keep password a combination of alphabet, special character and number.
33. Always logout from internet banking before closing the window. Use virtual key board for entering internet banking login ID and Password especially when not using own PC. There might be a risk of capturing key strokes.
34. Do not store ID/ PIN in the internet explorer browser.
35. Cooperate with the Bank/ police/ any other investigating agency, for any investigation on any transaction on your account
36. Bring any deficiency in services to the notice of the bank.
37. Furnish the nominations for deposit and pension account separately.
38. Correct PAN number/ form 15G or 15H is to be furnished at the commencement of financial year enabling to deduct TDS correctly.
39. Account holder is to ensure that account is not used for money laundering or for any fraudulent transaction.
40. Customer obligation - Proper utilization of Bank Loan and Timely Repayment.

## **22. CUSTOMER EDUCATION**

- a. Citizens Charter is exhibited on our public domain website.
- b. Special efforts will be made to educate the customers in the use of technology in banking. Banks will make use of Print media & visual media (Television, & FM Radio) for this purpose. Short training programmes at the branch level will also be arranged for the customers.
- c. Bank will ensure full transparency to the customer in levying of various fees/ service charges and penalties.
- d. Bank will establish a proper Customer Grievance/ Assistance Centre which works in an integrated manner across channels like - branches, call centres, IVR, internet and mobile. The personnel in the Call Centers who receive the grievances should be empowered to make decisions.
- e. Use of various technology channels for customer education and gathering suggestion for improving service will be made.
- f. Bank has implemented CRM - Canara RISHTEY a robust customer Relationship Management system to capture and track customer issues and complaints.
- g. Effective April 1, 2025, the RBI has mandated the implementation of a beneficiary account name verification system for all banks offering RTGS and NEFT services. This new feature will allow customers initiating fund transfers through RTGS and NEFT to verify the name of the beneficiary before completing the transaction. This enhancement is aimed at bolstering the security of digital fund transfers, minimizing errors, and enhancing user confidence in electronic payments. This functionality is similar to the existing name verification feature available in the Unified Payments Interface (UPI) and Immediate Payment Service (IMPS) systems. Canara Bank will offer this beneficiary name verification service across all our platforms, including internet banking, mobile applications, and physical branch locations, ensuring a consistent and secure experience for all our customers.

When initiating an RTGS or NEFT transfer, customers will be able to input the beneficiary's account number and the IFSC code, and the system will then display the beneficiary's name, allowing the sender to confirm the details before proceeding with the transfer. In cases where the beneficiary's name cannot be retrieved for any reason, the remitter will still have the option to proceed with the fund transfer at their own discretion.

### **23. GRIEVANCE REDRESSAL MECHANISM**

We are committed to serve you to your satisfaction and make your experience of patronizing our services an enjoyable one. However, should you feel that our services need improvement and wish to lodge your feedback/ complaint; we welcome your valuable suggestions and feedback. Our endeavor shall be to convert your complaint into a compliment.

In case of any complaint about our service or product, the matter may be brought to the notice of the concerned Branch Manager for its immediate redressal. The feedback/ complaint form is available with the Branch head or you may download the same from our website [www.canarabank.com](http://www.canarabank.com).

Customers can also lodge their grievances through web based portal- Canara Public Grievance Redressal System (CPGRS). CPGRS is a web based online portal available for registering grievances of both customers and non-customers. The Online Grievance System would provide access to the customer for registering the complaint, tracking status of the complaint and receiving response from the Bank. The link is (<https://canarites.canarabankdigi.in/GRSCRM>)

To enable the customers to voice their grievances or offer suggestions for improvement in customer service, "Customer Day" is observed at all the offices of the Bank across the organisation covering branches, Regional/ Circle Offices and Head Office, on 15th of every month (next day, if 15th is a holiday). During specified hours on this day any customer can meet Senior/ Top Executives of the Bank including Chairman & Managing Director without prior appointment.

In case of any complaint, the matter may be first brought to the notice of concerned branch manager for immediate redressal. If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the Regional Manager/ Zonal Manager concerned.

- Call on toll free number and register your grievance
- Contact Nodal officer of concerned Regional Office on given telephone number.
- Contact Customer Service Section of concerned Circle Office on given telephone number.
- If the complaint is not redressed within 7 days, please contact the Nodal Officer for Customer Service at Head Office.

Our toll free helpdesk numbers **1800 1030** (Backup toll free number: 1800 425 0018) and contact details of other functionaries mentioned above are displayed at the branch notice board and are also available on the bank's website [www.canarabank.com](http://www.canarabank.com). The Non Toll free number for customers calling from abroad (Outside India) is +91 080-2206 4232 and 080-68212121.

If the complainant still feels unsatisfied with the responses received, he can address his complaint to the bank's Nodal Officer designated to deal with customers' complaints/ grievances giving full details of the case.

**Bank's Nodal Officer for customer complaints:**

The Name and address of Bank's Nodal Officer for Customer Complaints is

Sri. T K Venugopal

Chief General Manager

Customer Service Vertical,

Operations Wing

Canara Bank Head Office,

112, J C Road, Bengaluru 560 002.

Tel : 080-22239011

Email: [hocss1@canarabank.com](mailto:hocss1@canarabank.com)

We shall endeavour to resolve your complaint/ grievance at the earliest. After exhausting all the above machinery/ channels, if the customer is not satisfied, he may write to Chairman & Managing Director of the Bank and even after this, not satisfied he is free to take recourse to the following:

Directorate of Public Grievances, Govt. of India, Cabinet Secretariat, Sansad Marg, New Delhi.

The Banking Ombudsman located in State Capitals under RBI Ombudsman Scheme, 2021.

The District Consumer Forum under Consumer Protection Act, 1985.

RBI has integrated the following three schemes, i) The Banking Ombudsman Scheme, 2006, as amended up to July 01, 2017, ii) The Ombudsman Scheme for Non-Banking Financial Companies, 2018 and iii) The Ombudsman Scheme for Digital Transactions, 2019 into one "The Reserve Bank - Integrated Ombudsman Scheme, 2021" with effect from 12 Nov 2021.

Silent features of Reserve Bank - Integrated Ombudsman Scheme, 2021 are available on Bank's website with following link:

<https://canarabank.com/UploadedFiles/Pdf/SALIENT%20FEATURES%20OF%20THE%20RESERVE%20BANK%20INTEGRATED%20OMBUDSMAN%20SCHEME%202021.pdf>

Anonymous complaints will not be entertained.

**ATM related complaints:**

For ATM related complaints on account of following reasons:

- a. Cash not dispensed
- b. Short dispensation of cash
- c. Account debited twice but cash dispensed once.
- d. Cash deposited but not credited to account

The grievance can be lodged at any of our Branches/Call Centre/Official Website. Details of ATM ID, Toll Free No & the address of the contact person is displayed at all ATM locations and Bank Branches.

#### Non- hot listing the ATM card once reported as stolen/ lost

The grievance may be sent with full details of the case to the branch where your account is maintained or to the designated Nodal Office at DBS Wing, Head Office, Bengaluru.

### **24. NOMINATION**

Nomination facility is available for all deposit accounts, articles in safe custody and safe deposit articles.

Nomination is available for accounts opened in individual capacity (i.e. single/joint accounts as well as accounts of a sole proprietary concern) only, i.e. not for accounts opened in representative capacity.

Nomination can be done in favour of one person only. However, nomination in favour of more than one person (i.e. up to 2 persons) is permissible in jointly operated locker accounts with common consent.

Nomination can be made, cancelled or varied by the account holder anytime during his/her life time. While making nomination, cancellation or variation, witness is required for illiterate account holder and the request should be signed by all account holders.

Nomination can be made in favour of a minor also. Nomination through Internet Banking is available for Saving Bank accounts, Recurring and Term deposits.

For the existing accounts where nomination is not made, the account holder/s can do so by filling up form available with the branches.

Customers (new as well as existing) are advised to avail nomination facility, if they have not availed so far.

This Citizen Charter, inter-alia, provides the customers with promised time frame for various services offered by the Bank and in order to have a better perspective about the customer's rights and obligations.

## 25. TIME NORMS FOR MSME ADVANCES

Time norms for disposal and processing of MSME loans & advances in respect of branch sanction:

S No	Nature of credit facilities	Time norms for Sanction Processing / Sanction
1	Micro, Small and Medium Enterprises (MSME) (From the date of receipt of completed loan applications)	
a)	Micro & Small Enterprise	
	i) Loans up to ₹.25 lakh	14 Days
	ii) Loans over ₹.25 lakh	14 days
b)	Medium Enterprises	
	i) Loans up to ₹.25 lakh	30 Days
	ii) Loans above ₹.25 lakh	30 days
2	Export Credit	
	i) Sanction of fresh/ enhanced credit limits	30 days (25 days)
	ii) Renewal of existing credit limits	30 days (15 days)
	iii) Sanction of adhoc credit facilities	15 days (7 days)
	(Days in brackets indicate the maximum time frame for sanction under Gold Card Scheme)	
3	Advances under Sole Banking, Multiple Consortium, JLA and other Banking Arrangement, than the above	
	i) Sanction of fresh/ enhanced credit limits	30 days (30 days)
	ii) Renewal of existing credit limits	30 days (30 days)
	iii) Sanction of Adhoc credit facilities	30 days (15 days)
	(Days in brackets indicate the maximum time frame for sanction of export credit limits)	

**Time norms for disposal and processing of MSME loans & advances in respect of Regional & Circle office sanction:**

S.No	Nature Of Credit Facilities	Time Norms For Sanction		Total TAT
1.	Micro, Small and Medium Enterprises (MSME) (From the date of receipt of completed loan applications)			
a)	Micro & Small Enterprise			
	i) Loans up to ₹25 lakh	14 Days	14 Days	14 Days
	ii) Loans above ₹25 lakh	14 Days	14 Days	14 Days
b)	Medium Enterprises			
	i) Loans up to ₹25 lakh	45 Days	45 Days	45 Days
	ii) Loans above ₹25 lakh	45 Days	45 Days	45 Days
2.	Export Credit			
	i) Sanction of fresh/ enhanced credit limits	15 days (10 days)	20 days (15 days)	45 days (25 days)
	ii) Renewal of existing credit limits	15 days (5 days)	15 days (10 days)	30 days (15 days)
	iii) Sanction of adhoc credit facilities	5 days (3 days)	10 days (4 days)	15 days (7 days)
	(Days in brackets indicate the maximum time frame for sanction under Gold Card Scheme)			
3.	Advances under Sole Banking, Multiple Banking Arrangement, Consortium, JLA and other than the above the credit proposals shall be disposed off within the time frame as stated hereunder:			
	i) Sanction of fresh/ enhanced credit limits	15 days (15 days)	30 days (30 days)	45 days (45 days)
	ii) Renewal of existing credit limits	15 days (15 days)	30 days (30 days)	45 days (45 days)
	iii) Sanction of Adhoc credit facilities	15 days (5 days)	15 days (10 days)	30 days (15 days)
	(Days in brackets indicate the maximum time frame for sanction of export credit limits)			

**Time norms for disposal and processing of MSME loans & advances in respect of Head Office sanction:**

S.NO.	NATURE OF CREDIT FACILITIES	TIME NORMS FOR SANCTION			Total TAT
	TAT to be computed from the Date of receipt of completed Loan Applications	Processing at Branch	Processing at RO /CO	Processing / Sanction at HO	
1.	Micro, Small and Medium Enterprises (MSME) (From the date of receipt of completed loan applications)				
a)	Micro & Small Enterprise				
	i) Loans up to ₹25 lakh	14 Days			
	ii)Loans above ₹25 lakh	14 Days			
b)	Medium Enterprises				
	i) Loans up to ₹25 lakh	30 Days	45 Days		
	ii) Loans above ₹25 lakh	30 Days	45 Days		
2.	Export Credit				
	(i) Sanction of fresh/ enhanced credit limits	10 days (5 days)	15 days (7 days)	20 days (13 days)	45 days (25 days)
	(ii) Renewal of existing credit limits	7 days (3 days)	10 days (4 days)	13 days (8 days)	30 days (15 days)
	(iii) Sanction of adhoc credit facilities	3 days (2 days)	4 days (2 days)	8 days (3 days)	15 days (7 days)
	(Days in brackets indicate the maximum time frame for sanction under Gold Card Scheme)				
3.	Advances under Sole Banking, Multiple Banking Arrangement, Consortium, JLA and other than the above the credit proposals shall be disposed off within the time frame as stated hereunder				
	(i) Sanction of fresh/ enhanced credit limits	10 days (10 days)	15 days (15 days)	20 days (20 days)	45 days (45 days)
	(ii) Renewal of existing	10 days	15 days	20 days	45 days
S.NO.	NATURE OF CREDIT FACILITIES	TIME NORMS FOR SANCTION			Total TAT
	TAT to be computed from the Date of receipt of completed Loan Applications	Processing at Branch	Processing at RO /CO	Processing / Sanction at HO	
	credit limits	(10 days)	(15 days)	(20 days)	(45 days)
	(iii) Sanction of Adhoc credit facilities	7 days (3 days)	10 days (4 days)	13 days (8 days)	30 days (15 days)
	(Days in brackets indicate the maximum time frame for sanction of export credit limits)				

**Time norms for disposal and processing of MSME loans & advances in respect of HO sanction submitted by large corporate branches**

S.NO.	NATURE OF CREDIT FACILITIES	TIME NORMS FOR SANCTION		Total TAT	
	TAT to be computed from the Date of receipt of completed Loan Applications	Processing Branch	Processing at / Sanction at LCCW HO		
1.	Micro, Small and Medium Enterprises (MSME) (From the date of receipt of completed loan applications)				
a)	Micro & Small Enterprise				
	i) Loans up to ₹25 lakh	14 Days			
	ii) Loans above ₹25 lakh	14 Days			
b)	Medium Enterprises				
	i)Loans up to ₹25 lakh	30 Days	45 Days		
	ii)Loans above ₹25 lakh	30 days	45 Days		
2.	Export Credit				
	(i) Sanction of fresh/ enhanced credit limits	15 days (10 days)	20 days (15 days)	45 days (25 days)	
	(ii) Renewal of existing credit limits	15 days (5 days)	15 days (10 days)	30 days (15 days)	
S.No	NATURE OF CREDIT FACILITIES	TIME NORMS FOR SANCTION		Total TAT	
	TAT to be computed from the Date of receipt of completed Loan Applications	Processing at Branch	Processing/Sanction at LCCW HO		
	Credit limits	(5 days)	(10 days)		(15 days)
	(iii) Sanction of adhoc credit facilities	5 days (2 days)	10 days (5 days)		15 days (7 days)
	(Days in brackets indicate the maximum time frame for sanction under Gold Card Scheme)				
3.	Advances under Sole Banking, Multiple Banking Arrangement, Consortium, JLA and other than the above the credit proposals shall be disposed off within the time frame as stated hereunder:				
	(i) Sanction of fresh/ enhanced credit limits	15 days (15 days)	30 days (30 days)	45 days (45 days)	
	(ii)Renewal of existing credit limits	15 days (15 days)	30 days (30 days)	45 days (45 days)	
	(iii)Sanction of Adhoc credit facilities	15 days (5 days)	15 days (10 days)	30 days (15 days)	
(Days in brackets indicate the maximum time frame for sanction of export credit limits)					