केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate
Together We Can

Frequently Asked Questions (FAQs) on ATM/CR

1. What is an Automated Teller Machine (ATM) and Cash Recycler (CR)?

Automated Teller Machine is a computerized machine that provides the customers of banks the facility of accessing their accounts for dispensing cash and to carry out other financial / non-financial transactions without the need of actually visiting a bank branch. A cash recycler machine is an automated device that provides the customers of banks the facility of accessing their accounts for depositing as well as dispensing cash and to carry out other financial / non-financial transactions without the need of actually visiting a bank branch.

2. What type of cards can be used at an ATM/CRs?

All the ATM cards/debit cards, prepaid cards and credit cards can be used at ATM/CRs for various transactions.

3. What are the services / facilities available at ATM/CRs?

In addition to cash depositing and dispensing, ATM/CRs provide many other services / facilities such as:

- ✓ Balance Enquiry
- ✓ Mini statement
- ✓ Green Pin generation
- ✓ Pin change
- ✓ Cheque book request
- ✓ Card to Card fund transfer
- ✓ Rekyc

4. How can one transact at an ATM/CR?

For transacting at an ATM/CR, the customer must either insert his card in the ATM/CR or use Cardless features and enter his Personal Identification Number (PIN).

5. Can these cards be used at any bank ATM in the country?

Yes. The cards issued by Canara Banks can be used domestically in India or internationally based on the card variant.

6. What is a Personal Identification Number (PIN)?

PIN is the numeric password for use at the ATM/CR. Customer can generate Green PIN through ATM/CR or through other alternate channels viz. Mobile Banking, Internet Banking, IVRS channel (Toll free no 1800 1030). The PIN number should not be written on the card, card-holder purse etc. as in such cases the card can be misused if card is lost / stolen.

7. What should one do if he forgets PIN?

In case of loss/forgot of card PIN, the customer can generate new PIN through alternate channel viz. ATM/CR, Mobile Banking, Internet Banking, IVRS channel (Toll free no 1800 1030).

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8. What should be done if the card is lost / stolen?

Customer may call Bank's toll-free number to get the card hot listed / blocked (1800-1030).

Or

Customer can also block their Debit card through Mobile Banking/Net banking. Customer need not share the PIN in any Circumstances.

9. Is there any minimum and maximum cash withdrawal limit per day?

Yes, for different variants of Debit cards, Bank has fixed different cash withdrawal limit per day.

- ✓ The minimum limit for all types of Cards is Rs. 100/-
- ✓ The maximum cash withdrawal limit per day:
  - For Classic/Standard Card: ₹ 75,000/-
  - For Platinum/Business/Select Card: ₹ 1,00,000/-

10. Do banks levy any service charge for use of other bank ATM/CRs?

Canara Bank is permitting 5 free transactions (Financial and/or Non- Financial) for our Bank **card** holders, 8 free transactions (Financial and/or Non- Financial) for Senior Citizens card holders in our Bank ATM/CRs. Beyond the free transactions, service charges of ₹ 23/- for financial transactions and ₹ 5/- for Non-Financial transactions (GST extra as applicable) is collected.

Transactions in other Bank ATMs in a calendar month beyond 3 in Metros & beyond 5 in Non-Metro are chargeable at ₹ 23/- for Financial Transaction & ₹ 11/- for Non-Financial Transaction (GST extra as applicable).

11. Do banks Levy any charges for failed transaction due to insufficient Funds?

Yes, Canara Bank is charging ₹ 23/- for ATM/CR service declined charges for insufficient funds beyond the free limit (GST extra as applicable) with effect from 01.09.2026.

Details of Card related charges are available at https://www.canarabank.bank.in/pages/service-charges-related-to-cards

12. What should be done in case during the cash withdrawal process, cash is not disbursed by the machine but the account gets debited for the amount?

The customer may lodge a complaint with the card issuing bank duly mentioning the ATM ID displayed on ATM/CR where transaction was carried out. This process to be followed even if the transaction was carried out at another banks ATM/CRs.

13. What is the maximum number of days the bank would need to re-credit the account for such wrong debits due to failed transaction?

According to the directives issued by the RBI, banks are permitted to re-credit any amounts that have been incorrectly debited within a maximum timeframe of 5 calendar days from the transaction date.

14. Are the customers eligible for compensation for delays beyond 5 working days?

Yes. Banks shall have to pay customers ₹ 100/- per day for delays beyond 5 calendar days from the date of transaction. This shall have to be credited to the account of the customer without any claim being made by the customer. Any customer is entitled to receive such

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compensation for delay, only if a claim is lodged with the issuing bank within 60 days of the date of transaction.

15. In case the compensation is not credited as mandated, what recourse does the customer have?

In case the applicable compensation is not credited to the customer as mandated, the customer may lodge/register a complaint with the Bank through the branch channel, CPGRS (online complaint portal), or any other available grievance redressal channel convenient to the customer. If the matter is not resolved by the Bank within the stipulated time, the customer may also approach the Banking Ombudsman/competent authority, as per the applicable grievance redressal mechanism.