

NOTICE
Attention Customers!

Service Charges in respect of certain Non-Credit / Non-Forex related service are revised with effect from 03/02/2023 as under:

Sl. No.	Area of Service	Existing Charges	Revised Service Charges																														
1	Cheque Return- Inward, Outward, Local & Outstation	If returned on technical reasons: No Charges Not at Customers Fault: No charges Cheque/ Bill/Instrument amount: SB/CA/OD/OCC <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Upto ₹10 Lakh</td> <td style="text-align: right;">₹ 300/-</td> </tr> <tr> <td>Above ₹10 Lakhs-₹50 Lakhs</td> <td style="text-align: right;">₹ 500/-</td> </tr> <tr> <td>Above ₹50 Lakhs-₹1Cr</td> <td style="text-align: right;">₹1000/-</td> </tr> <tr> <td>Above ₹1Cr</td> <td style="text-align: right;">₹5000/-</td> </tr> </table>	Upto ₹10 Lakh	₹ 300/-	Above ₹10 Lakhs-₹50 Lakhs	₹ 500/-	Above ₹50 Lakhs-₹1Cr	₹1000/-	Above ₹1Cr	₹5000/-	If returned on technical reasons: No Charges Not at Customers Fault: No charges Cheque/ Bill/Instrument amount: SB/CA/OD/OCC <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Below ₹1000</td> <td style="text-align: right;">₹ 200/-</td> </tr> <tr> <td>₹1000 - below ₹10 Lakhs</td> <td style="text-align: right;">₹ 300/-</td> </tr> <tr> <td>₹10 Lakhs - below ₹50 Lakhs</td> <td style="text-align: right;">₹ 500/-</td> </tr> <tr> <td>₹50 Lakhs - below ₹1 Crore</td> <td style="text-align: right;">₹1000/-</td> </tr> <tr> <td>₹1 Cr and above</td> <td style="text-align: right;">₹2000/-</td> </tr> </table> <p style="text-align: right;">GST Not Applicable</p>	Below ₹1000	₹ 200/-	₹1000 - below ₹10 Lakhs	₹ 300/-	₹10 Lakhs - below ₹50 Lakhs	₹ 500/-	₹50 Lakhs - below ₹1 Crore	₹1000/-	₹1 Cr and above	₹2000/-												
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2	ECS (Debit Return)	SB/CA/OD/OCC <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Up to ₹1 Crore</td> <td style="text-align: right;">₹ 500/-+GST per instrument</td> </tr> <tr> <td>Above ₹1 Crore</td> <td style="text-align: right;">₹5000/-+GST per instrument</td> </tr> </table>	Up to ₹1 Crore	₹ 500/-+GST per instrument	Above ₹1 Crore	₹5000/-+GST per instrument	SB/CA/OD/OCC <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Below ₹1000/-</td> <td style="text-align: right;">₹ 300/-</td> </tr> <tr> <td>₹ 1000/- to below ₹5000/-</td> <td style="text-align: right;">₹ 400/-</td> </tr> <tr> <td>₹ 5000/- to below ₹10000/-</td> <td style="text-align: right;">₹ 450/-</td> </tr> <tr> <td>₹ 10000/- to below ₹1 Lakh</td> <td style="text-align: right;">₹ 475/-</td> </tr> <tr> <td>₹ 1 Lakh to below ₹50 Lakhs</td> <td style="text-align: right;">₹ 500/-</td> </tr> <tr> <td>₹50 Lakhs to below ₹1 Cr.</td> <td style="text-align: right;">₹ 1000/-</td> </tr> <tr> <td>₹1 Cr. and above</td> <td style="text-align: right;">₹ 2000/-</td> </tr> </table> <p style="text-align: right;">GST Not Applicable</p>	Below ₹1000/-	₹ 300/-	₹ 1000/- to below ₹5000/-	₹ 400/-	₹ 5000/- to below ₹10000/-	₹ 450/-	₹ 10000/- to below ₹1 Lakh	₹ 475/-	₹ 1 Lakh to below ₹50 Lakhs	₹ 500/-	₹50 Lakhs to below ₹1 Cr.	₹ 1000/-	₹1 Cr. and above	₹ 2000/-												
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3	Average Minimum Balance (AMB).	Saving Bank Account <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Area</th> <th style="width: 70%;">Minimum Balance to be Maintained</th> </tr> </thead> <tbody> <tr> <td>Rural</td> <td style="text-align: right;">₹ 500/-</td> </tr> <tr> <td>Metro/Urban/ Semi Urban</td> <td style="text-align: right;">₹1000/-</td> </tr> </tbody> </table> Current Account <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Area</th> <th style="width: 70%;">Minimum Balance to be Maintained</th> </tr> </thead> <tbody> <tr> <td>Rural/Semi-Urban</td> <td style="text-align: right;">₹1000/-</td> </tr> <tr> <td>Urban/Metro</td> <td style="text-align: right;">₹5000/-</td> </tr> </tbody> </table>	Area	Minimum Balance to be Maintained	Rural	₹ 500/-	Metro/Urban/ Semi Urban	₹1000/-	Area	Minimum Balance to be Maintained	Rural/Semi-Urban	₹1000/-	Urban/Metro	₹5000/-	Saving Bank Account <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Area</th> <th style="width: 70%;">Minimum Balance to be Maintained</th> </tr> </thead> <tbody> <tr> <td>Rural</td> <td style="text-align: right;">₹ 500/-</td> </tr> <tr> <td>Semi Urban</td> <td style="text-align: right;">₹1000/-</td> </tr> <tr> <td>Urban/Metro</td> <td style="text-align: right;">₹2000/-</td> </tr> </tbody> </table> Current Account <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Area</th> <th style="width: 70%;">Minimum Balance to be Maintained</th> </tr> </thead> <tbody> <tr> <td>Rural</td> <td style="text-align: right;">₹1000/-</td> </tr> <tr> <td>Semi Urban</td> <td style="text-align: right;">₹2000/-</td> </tr> <tr> <td>Urban</td> <td style="text-align: right;">₹5000/-</td> </tr> <tr> <td>Metro</td> <td style="text-align: right;">₹7500/-</td> </tr> </tbody> </table>	Area	Minimum Balance to be Maintained	Rural	₹ 500/-	Semi Urban	₹1000/-	Urban/Metro	₹2000/-	Area	Minimum Balance to be Maintained	Rural	₹1000/-	Semi Urban	₹2000/-	Urban	₹5000/-	Metro	₹7500/-
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(Minimum Balance for BSB, NSIGSE, PMJDY, Staff, CNA, Capital Gain Pensioners, Canara Small Savings Bank, Senior Citizen, Non-Resident, Jeevan Dhara, SB Power Plus, Pay Roll, GenY, SB Defense and Canara Champ Account are as per product features)																																	

4	Non-Maintenance of Average Monthly Minimum Balance Saving Bank Account	Metro/Urban/Semi Urban Branches: <table border="1" data-bbox="472 149 857 323"> <tr> <td>₹999/- to ₹700/-</td> <td>₹25/-GST</td> </tr> <tr> <td>₹699/- to ₹400/-</td> <td>₹35/-GST</td> </tr> <tr> <td>₹399/- and below</td> <td>₹45/-GST</td> </tr> </table> Rural Branches <table border="1" data-bbox="472 449 873 548"> <tr> <td>₹499/- to ₹350/-</td> <td>₹25/-GST</td> </tr> <tr> <td>₹349/- to ₹200</td> <td>₹35/-GST</td> </tr> <tr> <td>₹199/- and below</td> <td>₹45/-GST</td> </tr> </table>	₹999/- to ₹700/-	₹25/-GST	₹699/- to ₹400/-	₹35/-GST	₹399/- and below	₹45/-GST	₹499/- to ₹350/-	₹25/-GST	₹349/- to ₹200	₹35/-GST	₹199/- and below	₹45/-GST	Metro/Urban Branches <table border="1" data-bbox="977 149 1435 247"> <tr> <td>₹1999/- to ₹1500/-</td> <td>₹25/-+GST</td> </tr> <tr> <td>₹1499/- to ₹1000/-</td> <td>₹35/-+GST</td> </tr> <tr> <td>₹999/- and below</td> <td>₹45/-+GST</td> </tr> </table> Semi Urban Branches <table border="1" data-bbox="977 310 1435 409"> <tr> <td>₹999/- to ₹700/-</td> <td>₹25/-+GST</td> </tr> <tr> <td>₹699/- to ₹400/-</td> <td>₹35/-+GST</td> </tr> <tr> <td>₹399/- and below</td> <td>₹45/-+GST</td> </tr> </table> Rural Branches <table border="1" data-bbox="977 472 1435 571"> <tr> <td>₹499/- to ₹350/-</td> <td>₹25/-+GST</td> </tr> <tr> <td>₹349/- to ₹200/-</td> <td>₹35/-+GST</td> </tr> <tr> <td>₹199/- and below</td> <td>₹45/-+GST</td> </tr> </table>	₹1999/- to ₹1500/-	₹25/-+GST	₹1499/- to ₹1000/-	₹35/-+GST	₹999/- and below	₹45/-+GST	₹999/- to ₹700/-	₹25/-+GST	₹699/- to ₹400/-	₹35/-+GST	₹399/- and below	₹45/-+GST	₹499/- to ₹350/-	₹25/-+GST	₹349/- to ₹200/-	₹35/-+GST	₹199/- and below	₹45/-+GST
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	Current Account	Applicable for all Branches ₹60/- + GST per day. Maximum:₹400/-+GST per calendar month	Applicable for all Branches: ₹60/- + GST per day. Maximum:₹500/-+GST per calendar month																														
5	Ledger Folio Charges	40 entries or part thereof shall be treated as one page. ₹125/-+GST per ledger page shall be collected on quarterly basis (Jun/Sep/Dec/Mar) in case of CA/OD/OCC/PL/KCC/KCCS (i.e. all credit limits other than single transaction limits and Bills / Cheque limits). Number of free folios per Quarter in case of operative CA/OD/CC/PL/KCC/KCCS Accounts available are as under: Up to ₹25000/- No free folios [Charges for all Folios] Above ₹25000/- up to ₹50000/- 3 ledger folios [Charges for more than 3 Folios] Above ₹50000/- No folio charges [No Charges]	40 entries or part thereof shall be treated as one page. ₹125/-+GST per ledger page shall be collected on quarterly basis (Jun/Sep/Dec/Mar) in case of CA/OD/OCC/PL/KCC/KCCS (i.e. all credit limits other than single transaction limits and Bills / Cheque limits). Number of free folios per Quarter in case of operative CA/OD/CC/PL/KCC/ KCCS Accounts available are as under: <table border="1" data-bbox="977 1037 1507 1293"> <thead> <tr> <th>Amount</th> <th>Number of Free Folios</th> </tr> </thead> <tbody> <tr> <td>Upto ₹25000/-</td> <td>No free folios</td> </tr> <tr> <td>₹25001/- to ₹50000/-</td> <td>02 free folios</td> </tr> <tr> <td>₹50001/- to ₹100000/-</td> <td>04 free folios</td> </tr> <tr> <td>₹100001/-to ₹200000/-</td> <td>07 free folios</td> </tr> <tr> <td>₹200001/-to ₹500000/-</td> <td>10 free folios</td> </tr> <tr> <td>Above ₹500000/-</td> <td>No charges</td> </tr> </tbody> </table> After inception of BHIM UPI, the transactions of small tickets are increasing exponentially and hence the charges levied on customers are high. Keeping in view of the above and to encourage the digital transaction, the Competent Authority has permitted to exclude BHIM-UPI based transactions for calculation of Ledger Folio charges vide HO Cir 229/2021 dated 09/04/2021. Kindly note the above mentioned charges remain same, whereas BHIM-UPI based transactions will be excluded while levying ledger folio charges.	Amount	Number of Free Folios	Upto ₹25000/-	No free folios	₹25001/- to ₹50000/-	02 free folios	₹50001/- to ₹100000/-	04 free folios	₹100001/-to ₹200000/-	07 free folios	₹200001/-to ₹500000/-	10 free folios	Above ₹500000/-	No charges																
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6	Addition/Deletion of Names	₹50/-+ GST per case / instance	₹100/-+GST per case/instance No charges for online Not applicable for deletion of name on account of death of customer in Joint Account.																														
7	Request for Change of Mobile Number/ E-mail/ Address	For SB/CA/OD/OCC- At the time of Account opening/ First time (legacy account): NIL. Further change: ₹50/- per instance+ GST	For SB/CA/OD/OCC- At the time of Account opening/ First time (legacy account): NIL. Further change: ₹50/-+GST per instance																														

8	Funds transfer through Internet & Mobile Banking Services (IMPS transfer)	For SB/CA/OD/CC		For SB/CA/OD/CC	
		Upto ₹25000	NIL	Below ₹ 1000	NIL
		₹25001 upto ₹100000	₹8/-+GST	₹1000/- to below ₹ 10000/-	₹ 3/-+GST
		₹100001 upto ₹500000	₹15/+GST	₹10000/- to below ₹ 25000/-	₹ 5/-+GST
		Exemptions: Staff Account, Ex-Staff, Jan Dhan Accounts, BSBD Accounts and other Financial Inclusion Accounts.		₹25000/- to below ₹ 1 Lakh	₹ 8/-+GST
				₹1 Lakh to below ₹ 2 Lakhs	₹15/-+GST
				₹2 Lakhs to ₹ 5 Lakhs	₹20/-+GST
				Exemptions: Staff Account, Ex-Staff, Jan Dhan Accounts, BSBD Accounts and other Financial Inclusion Accounts.	
9	BSBD Account Charges	Maximum 4 withdrawals per month including drawings through ATM are free of cost. Withdrawals exceeding 4 per month would be levied a service charge at the rate not exceeding ₹5/-+GST per withdrawal.		Four (4) withdrawals per month including drawings through ATM (own Bank/other Bank ATMs) are free of cost. Withdrawals exceeding 4 per month would be levied a service charge at the rate not exceeding ₹5/-+GST per withdrawal.	
				The above charge of ₹5/- will not be levied for any type of debit transactions (exceeding the prescribed minimum four free transactions in a month) for transactions where normal charges are collected for services extended such as:	
				<ul style="list-style-type: none"> ➤ Cash Withdrawal through channels such as ATM/POS, etc. ➤ RTGS/NEFT/Clearing/Transfer/Internal Debit/EMIs/DD/ Standing Instructions. ➤ BC transactions. 	
				Exemptions: <ol style="list-style-type: none"> 1. Electronic Debit card transactions powered by RuPay. 2. Unified Payments Interface (UPI) (BHIM UPI). 3. Unified Payments Interface Quick Response Code (UPI QR Code) (BHIM UPI QR Code). 	

For detailed list of Service Charge items kindly contact Branch or visit www.canarabank.com