

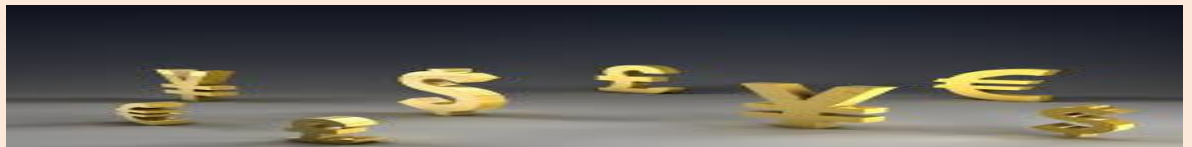


NRI NEWS BULLETIN

APRIL - 2019

Volume No: 04-2019

We wish all our NRI customers Season's Greetings!



FCNR(B) Deposits

Foreign Currency (Non-Resident) Account (Banks) Scheme

- Can be opened in 5 currencies - USD, GBP, EURO, AUD, CAD
- NRI (Non Resident Indian) / PIO (Person of Indian Origin) Individuals.
- Individual/Entities of Pakistan and Bangladesh shall requires prior Approval of the Reserve Bank of India

- FIXED DEPOSIT and KAMADHENU DEPOSIT only. Max Period: 5 years for all currencies.
- Minimum period: 1year 1 day for KD and 1 year for FD.
- One of the biggest benefits of FCNR (B) deposit is that, the account is maintained in foreign currency; therefore it eliminates the risk of constant fluctuating currency conversion rates.
- Repatriable.
- Nomination facility available.
- Income tax/wealth tax exempted. Interest earned is exempted from Indian income tax.
- Before maturity closure of TD is permitted subject to imposing of 1% penal cut.
- No interest for closure before one year
- NRIs may open FCNR (B) accounts with their resident close relatives on “former or survivor” ‘basis. The resident close relative shall be eligible to operate the account as a power of attorney holder in accordance with extant instructions during the life time of the NRI/PIO account holder.
- Loan against security of FCNR(B) term deposits can be granted to depositors or third parties without monetary ceiling subject to margin requirement, , execution of documents, interest rates, noting of lien, purpose of loan, repayment etc.

\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

E-INFO BOOK

The E-INFOBOOK application answers all available queries on the basis of user's mobile number. As no data is stored at application level, it is a safe and secure way of getting the queries replied without sharing any personal information to third party.

E-INFOBOOK can be used by our Bank customers who have registered their Mobile number with our Bank. The application will retrieve the details of users on the basis of mobile number. The aim of the application is to enable mobile as an alternate channel of banking enquiry services such as:

- a. Electronic passbook
- b. Balance Enquiry
- c. Request for statement by Mail
- d. Branch Locator
- e. Product Information
- f. Account Summary
- g. Search Transaction
- h. Change MPIN
- i. ATM Locator
- j. What is New

How to download and install:

- a. User has to visit Google Play store and search for Canara e-InfoBook under top free apps.
- b. Then click on install button available in CANARA e-INFOBOOK application. Application will be downloaded and installed automatically. An icon will be created in the handset with canara bank logo.

Registration for e-Infobook

1. Scan the QR Code below or visit Google Play/App Store and install e-Infobook App.



Download on the App Store



GET IT ON Google play

2. Enter your 13-digit Canara Bank Account Number and your Registered Mobile Number in the App.
3. An SMS* will be sent to the Bank automatically from your device.
4. If the Mobile number and Account Number combination matches the one in CBS, OTP will be sent to the registered mobile number.
5. Enter the OTP and Click on 'Proceed'.
6. After authentication, enter OTP (default MPIN) in the first row, new 5-digit MPIN in the 2nd and 3rd row. Click on 'Change'.

Note: *SMS charges applicable as per service provider tariff.





CANARA OTP

Now you can authenticate your entire internet banking transactions with the OTP generated using this app instead of SMS OTP, even when you are out of mobile network coverage area. This is a secure and convenient way of generating OTP especially for NRI customers and frequent travellers.

SIMPLE REGISTRATION STEPS TO REGISTER FOR CANARA OTP BY LOGIN INTO CANARA BANK INTERNET BANKING:-



- ✓ Login to your Internet Banking, go to Funds Transfer tab
- ✓ Click on 'OFFLINE OTP' section
- ✓ Select Register/ De-register option.
- ✓ Click on Register -> Confirm.
- ✓ Your 10-character Activation Code which has to be entered in the Canara OTP app will be shown on the internet banking screen
- ✓ Enter the details asked and set your new 5-digit Pass code to complete the one-time registration for the App

ADVANTAGES OF CANARA OTP

- ✓ Canara OTP app works without Mobile Network and generates the OTP offline.
- ✓ Do your internet banking transactions while you are travelling or out of mobile network coverage area since OTP can be generated offline.
- ✓ You will receive an SMS OTP for registering or de-registering the Offline OTP feature and internet connectivity is required for registration and de-registration
- ✓ Please complete the activation of this application before you travel to a location where your registered mobile number will not be active.
- ✓ In case of any issue in using the OTP generated using this app, you can easily switch to SMS OTP by clicking the “Send me an SMS OTP” option in the internet banking screen.
- ✓ Offline OTP facility will be only available for post login transactions, (not available for forgot user id, forgot password etc,)
- ✓ If you wish to de-register this facility, you can click on the de-register option provided on the login/pass code entry screen of the mobile app. The device has to be online for completion of the de-activation

Alternatively, if internet connectivity is unavailable, you can de-register from Internet Banking also. Login to Internet Banking and go to " Funds Transfer>> Offline OTP " and deregister Offline OTP for receiving SMS OTP.

CUSTOMER AWARENESS - Do's AND DON'Ts ON ELECTRONIC BANKING TRANSACTIONS

 DO'S	 DON'TS
<ul style="list-style-type: none">✓ KEEP SECURE YOUR ATM DEBIT/ CREDIT CARD✓ MEMORISE THE PIN OF YOUR ATM DEBIT & CREDIT CARD✓ CHANGE THE PIN/ INTERNET BANKING PASS WORD FREQUENTLY✓ BE CAREFUL WHEN YOU ARE DOING TRANSACTIONS AT ATM CENTERS – SEE ANY EXTRA FITTINGS ARE THERE OR ANY PERSON IS FOLLOWING YOU✓ USE CANARA MSERVE APP TO SWITCH OFF ATM DEBIT / CREDIT CARD WHEN YOU ARE NOT USING✓ CHECK TRANSACTIONS IN YOUR ACCOUNT REGULARLY AND INFORM THE BANK IF UNAUTHORISED TRANSACTIONS NOTICED✓ REPORT UNAUTHORISED ELECTRONIC BANKING TRANSACTION AS EARLY AS POSSIBLE THROUGH ANY ONE OF THE FOLLOWING CHANNELS; CALL TOLL FREE NUMBER 1800 425 0018 REPORT THROUGH E-MAIL – reportsuspect @canarabank.com SMS TO 56161 BY TYPING SUSPECT FOR DOMESTIC CUSTOMERS SMS TO “9980904040” BY TYPING WORD “SUSPECT” FOR NRI CUSTOMERS (PRODUCT CODE 103 & 104) LOG IN TO OUR WEBSITE WWW.CANARABANK.COM AND LODGE THE COMPLAINT IN “CANARA PUBLIC GRIEVANCE REDRESSAL SYSTEM (CPGRS)” REPORT THROUGH PHONE BANKING/ IVRS REPORT TO THE BASE BRANCH OVER PHONE OR E-MAIL✓ KEEP YOUR MOBILE AND PC WITH UPDATED ANTI VIRUS SOLUTION✓ REPORT TO CYBER CRIME POLICE/POLICE AUTHORITY	<ul style="list-style-type: none">✓ DO NOT DISCLOSE YOUR ATM DEBIT CARD / CREDIT CARD NUMBER/PIN/CVV/OTP TO ANY PERSON✓ DO NOT SHARE YOUR INTERNET BANKING USER ID / PASSWORD/ OTP✓ NEVER RESPOND TO ANY TELEPHONE CALLS/ SMS/E- MAIL ASKING TO SHARE THE DETAILS OF YOUR CARD NUMBER ETC✓ DO NOT HAND OVER YOUR DEBIT CARD/ CREDIT CARD TO ANY UNKNOWN PERSON/ SALES PERSON IN A SHOP / MERCHANT LOCATION BEYOND YOUR SIGHT✓ DO NOT KEEP PIN/PASSWORD ALONG WITH THE ATM DEBIT CARD/ CREDIT CARD✓ MEMORISE IT✓ AVOID CYBER CAFES FOR DOING INTERNET BANKING TRANSACTIONS



For various Investment Facilities/Insurance/Mutual Fund Schemes, please refer following links:

LIFE INSURANCE:

<http://www.canarabank.com/english/bank-services/personal-banking/insurance-business/life-insurance/>

HEALTH INSURANCE:

<http://www.canarabank.com/english/bank-services/personal-banking/insurance-business/health-insurance/>

GENERAL INSURANCE:

<http://www.canarabank.com/english/bank-services/personal-banking/insurance-business/general-insurance/>

INVESTMENT FACILITIES FOR NRIs:

<http://www.canarabank.com/english/bank-services/nri-banking/investment-facilities/>

MUTUAL FUNDS:

<http://www.canarabank.com/english/bank-services/personal-banking/mutual-funds/>

DEPOSITORY SERVICES:

<http://www.canarabank.com/english/bank-services/personal-banking/depository-services/>



EXCLUSIVE HOUSING LOAN SCHEME FOR NON-RESIDENT INDIANS

For details please visit:

<http://www.canarabank.com/english/bank-services/nri-banking/loans-advances/home-loan-for-nris-scheme/>



FACILITIES PROVIDED TO INTERNET BANKING RETAIL CUSTOMERS

The following facilities have been enabled in our website:
www.canarabank.in

for Retail Net Banking customers to enhance customer convenience:

- 1. User Creation**
- 2. Reset**
- 3. Unlock**
- 4. Activation**
- 5. Generation of Transaction Password**

for Net Banking Demo click on following link:

<https://www.canarabank.in/English/SCripts/IMBTutorial/home.html>

For updation of Date of Birth (DOB), Passport details please take up with the Base Branch.

FOR ANY QUERIES ON INTERNET BANKING PLEASE CONTACT CALL CANARA
NUMBER 08022064232 or 080- 25129441
E mail to: hodbsib@canarabank.com



Internet Banking

Forgot Password?

- ✓ Click forgot password option in the login page
- ✓ Fill the details in the sScreen which will appear as under:

Reset Password

User ID:	<input type="text"/>	
Date of Birth	<input type="text"/>	(DD/MM/YYYY)
PAN/PASSPORT Number:	<input type="text"/>	
Account Number:	<input type="text"/>	(13 Digits)
New Password:	<input type="text"/>	
Confirm Password:	<input type="text"/>	

All fields are mandatory

- ✓ Click the submit button after entering all the details.
- ✓ Enter the OTP and click submit

Instant remit money” - is a new instant account credit facility introduced by our bank to provide enhanced customer satisfaction, which facilitates speedier and hassle free remittances to beneficiaries (account holders of canara bank) in India from the partner exchange houses in the middle east region. in addition to existing “remit money” facility, expatriates in the gulf region can also transfer/remit money through “instant remit money” to our account holders which work as seamless flow of communication on a real-time basis, 24x7x365 days.



NRIs can avail benefits under the DTAA by timely submission of documents listed below to the deductor:

1. Tax Residency Certificate (TRC) certifying his/her residence abroad.
2. Xerox Copy of the PAN card of the Non Resident customer.
3. Request letter from the NRI customer
4. Self Declared Form 10F (download from the following link):

<http://www.incometaxindia.gov.in/Forms/Income-Tax%20Rules/10312000000007197.pdf>





National Pension System (NPS) for Non-Resident Indians (NRIs)

Reserve Bank of India has permitted Non-Resident Indians (NRIs) to subscribe to the National Pension System governed and administered by the Pension Fund Regulatory and Development Authority (PFRDA).

NRIs may subscribe to the NPS governed and administered by the Pension Fund Regulatory and Development Authority (PFRDA), provided such subscriptions are made through normal banking channels and the person is eligible to invest as per the provisions of the PFRDA Act.

The subscription amounts shall be paid by the NRIs either by inward remittance through normal banking channels or out of funds held in their NRE/FCNR/NRO account. *There shall be no restriction on repatriation of the annuity/accumulated savings.*

Follow us on  : [@canarabanktweet](https://twitter.com/canarabanktweet)

SubsCribе to our  : [CanaraBankOfficial](https://www.youtube.com/c/CanaraBankOfficial)



FOREIGN CURRENCY NON RESIDENT (FCNR) DEPOSIT RATES (% p.a.)*
(Effective 01.04.2019)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
1 year & above but less than 2 years	3.33	1.37	0.28	2.72	2.12
2 years & above but less than 3 years	3.16	1.47	0.30	2.39	2.03
3 years & above but less than 4 years	3.18	1.51	0.38	2.35	2.02
4 years & above but less than 5 years	3.15	1.55	0.44	2.35	2.19
5 years only	3.16	1.59	0.54	2.38	2.25

Note: - The above interest rates are applicable only for FCNR deposits of amount less than USD 1 Million (or its equivalent in other currencies). For FCNR deposit of USD 1 Million & above (or its equivalent in other currencies) please contact our branch.

Non Resident External (NRE) Rupee: Term Deposit Rates* (Effective 05-04-2019)

Period of Deposit	Rate of Interest (%)	
	Less than Rs.2.00 Crore	Rs.2.00 Crore to less than Rs.10 Crore #
1 Year only	6.75	6.40
Above 1 Year to less than 2 Years	6.60	6.20
2 Years & above to less than 3 Years	6.60	6.20
3 Years & above to less than 5 Years	6.00	4.90
5 Years & above to less than 8 Years	6.00	4.90
8 Years & above to 10 Years	6.00	4.90
444 Days (Canara Shikhar)	6.65	-NA-
555 Days (Canara Shikhar)	6.70	-NA-

Minimum period of NRE TERM DEPOSIT is 1 year and Maximum period is 10 years
For interest rate on bulk deposit of Rs.2 Crore & above, please contact the Branch Manager.

NRE /NRO SAVINGS BANK DEPOSITS Rate of Interest- W.E.F. 01.09.2017	
For outstanding balances up to Rs. 50 lakh	3.50%
For outstanding balances of above Rs. 50 lakh	4.00%

**Non Resident Ordinary (NRO) Rupee:
Term Deposit rates* (Effective 05-04-2019)**

Period of Deposit	Less than Rs.2.00 Crore	Rs.2 Crore to less than Rs.10 Crore #	
		(Callable)	Non Callable ++
7 Days to 14 Days *	5.75	5.30	-NA-
15 Days to 30 Days	5.75	5.30	-NA-
31 Days to 45 Days	5.75	5.30	-NA-
46 Days to 60 Days	6.00	6.00	6.05
61 Days to 90 Days	6.00	6.00	6.05
91 Days to 120 Days	6.00	6.00	6.05
121 Days to 179 Days	6.00	6.00	6.05
180 Days to 269 Days	6.00	6.00	6.05
270 Days to less than 1 Year	6.20	6.00	6.05
1 Year only	6.75	6.40	6.45
Above 1 Year to less than 2 Years	6.60	6.20	6.25
2 Years & above to less than 3 Years	6.60	6.20	6.25
3 Years & above to less than 5 Years	6.00	4.90	4.95
5 Years & above to less than 8 years	6.00	4.90	No Quote@
8 Years & above to 10 years	6.00	4.90	No Quote@
444 Days (Canara Shikhar)	6.65	-NA-	-NA-
555 Days(Canara Shikhar)	6.70	-NA-	-NA-

For interest rate on bulk deposit of Rs.2 Crore & above, please contact the Branch Manager

* Rates are applicable only for single deposit of Rs.5.00 lakh & above

++ Non callable term deposits are bulk deposits where **Premature Withdrawal is Not Permitted.**

@ Bank is not accepting Bulk term deposits under Non callable segment for maturities of 5 years & above.

* The rates mentioned are subject to change from time to time. Please verify the latest rates in our Website (Link): <http://www.canarabank.com/english/quick-access/interest-rates/deposit-accounts-rates-at-a-quick-glance-as-per-rbi-format/>

Canara Bank does not seek any information on its own through Email. Do not click on any link which has come through E-mail from an unexpected source. It may contain malicious code or could be an attempt to 'Phish'. Please note that bank would never ask you to verify your account information through an e-mail/phone/by any other communication. Such incidents have to reported immediately on reportphishing@canarabank.com; cbgimb@canarabank.com;

Please look for our next News Bulletin for further information to make your banking experience easy and enjoyable. Your valuable feedback and suggestions are always welcome!

(E-mail: nrihub@canarabank.com) Contact Number - 080 22538565

NRI CALL CENTRE 080-22064232

Compiled by: Centralised NRI Hub, Marketing & Retail Resources Wing, Head Office, Bengaluru

Disclaimer clause: The contents of this news bulletin are based on information received from various sources and while compiling every effort has been made to ensure that the information is accurate and authentic. Canara Bank does not accept any responsibility for interpretation of various rules or any errors / omissions in the news bulletin.