



# NRI NEWS BULLETIN

***March 2015***

Vol No: 3/2015

***We wish all our NRI customers' Season's Greetings!***

## **FACILITIES PROVIDED TO INTERNET BANKING RETAIL CUSTOMERS**

The following facilities have been enabled in our website:

[www.canarabank.in](http://www.canarabank.in)

**for Net Banking Demo click on following link:**

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

for Retail Net Banking customers to enhance customer convenience:

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

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

**FOR ANY QUERIES ON INTERNET BANKING PLEASE CONTACT TOLLFREE NUMBER 1800-425-0018 or 080- 25129441**

E mail to: [imbhelpdesk@canarabank.com](mailto:imbhelpdesk@canarabank.com) or [hoabcsection@canarabank.com](mailto:hoabcsection@canarabank.com)



**REGISTRATION FOR STATEMENT OF ACCOUNT THROUGH E-MAIL FOR NET BANKING CUSTOMERS**

Please follow the following steps:

1. Login to Net Banking.
2. Under ACCOUNTS click on “Subscribe e-mail account statement”.
3. Select the account number, Frequency & Start date.
4. Accept the “Terms and conditions” by selecting “Yes”.
5. Click on “Register” and confirm.

Your account statement will be sent to you through your registered e-mail id on regular basis depending on the frequency type selected.

*PLEASE ENSURE THAT YOUR E-MAIL ID IS REGISTERED WITH YOUR BRANCH.*

# SB Power Plus – NRE and NRO

## A PREMIER SAVING PRODUCT FOR NRIs

Eligibility	All NRE / NRO Customers
Minimum Balance & Initial Deposit	Minimum Average Quarterly Balance to be maintained - Rs.1 lakh.  Accounts can be opened with zero Balance
Debit Card	Platinum Debit Card with photo. No charge to be debited for Platinum Card with photo irrespective of usage.
ATM Cash Withdrawal Limit per day	Rs.50, 000/= in our Bank ATM. In other Bank ATMs limit as permissible for other Banks' card holders.
Credit Card	First year free of charge.  Personal Accident Insurance (Death Only) available up to Rs.2.00 lacs to Rs.8.00 lacs for self/spouse on issue of credit card as per terms and conditions
Name Printed Cheque Book	Free up to 300 Cheque Leaves per annum
DD Charges	Charges fully waived
Locker Facility	Allotment on priority subject to availability.  25% concession in locker rent irrespective of size in the first year.  Free unlimited locker operations
Statement of Account through e-mail	Free every 15 days
SMS Alerts	Available
Inter Bank Mobile Payment System	Available with free of charges
Net Banking	Free
NEFT / RTGS	Free
Standing Instruction	Free
Demat Account	Available with Trading Account
Reset of password in IMB	Free



## INSTANT REMITMONEY

1. Non Resident Indians in the Middle East can remit money through exchange companies to the beneficiary's account maintained with Canara Bank Branches.
2. Instant account credit facility 24x7x365 days.
3. Facilitating real time credit of remittances.
4. No charges deducted from the proceeds received.
5. Instantaneous SMS alerts to remitter/ beneficiary.

For more information, please click on the following link:

<http://www.canarabank.com/English/scripts/INSTANT%20REMITMONEY-CB.aspx>



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>

For DTAA rates of various countries click on following link:

[http://www.canarabank.com/English/Content/NRI%20NEWS%20BULLETIN%20%20SEPT%202014.p  
df](http://www.canarabank.com/English/Content/NRI%20NEWS%20BULLETIN%20%20SEPT%202014.pdf)

We are furnishing below the most competitive Interest Rates offered by us on various Non-resident Deposit Schemes, where you can securely invest your funds with your own Bank.

**FOREIGN CURRENCY NON RESIDENT (FCNR) DEPOSIT RATES (% p.a.)\***  
(Effective 01.04.2015)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
1 year & above but less than 2 years	1.48	1.62	1.11	2.02	2.98
2 years & above but less than 3 years	1.82	1.90	1.09	1.87	2.96
3 years & above but less than 4 years	3.13	3.06	2.14	2.96	4.03
4 years & above but less than 5 years	2.38	2.22	1.20	2.17	3.23
5 years only	2.56	2.34	1.27	2.18	3.33

**Non Resident External (NRE) Term Deposit rates\* (Effective 06.03.2015)**

Period of Deposit	RATE OF INTEREST (% PA)	
	Less than Rs. 1.00 Crore	Rs. 1.00 Crore & above
1 Year only	8.80	8.50
Above 1 Year to less than 2 Years**	8.80	8.50
2 Years & above to less than 3 Years	8.80	8.20
3 Years & above to 5 Years	8.75	8.00
5 Years & above to 8 Years	8.50	8.00
8 Years & above to 10 Years	8.50	8.00
**444 Days/555 Days (Canara Shikhar)	8.85	--

## Non Resident Ordinary (NRO) Term Deposit rates\* (Effective 06.03.2015)

<b>Period of Deposit</b>	<b>RATE OF INTEREST (% PA)</b>	
	<b>Less than Rs. 1.00 Crore</b>	<b>Rs. 1.00 Crore &amp; above</b>
7 Days to 14 Days #	4.00	6.25
15 Days to 30 Days	4.50	6.25
31 Days to 45 Days	6.25	7.00
46 Days to 60 Days	7.00	7.75
61 Days to 90 Days	7.00	7.75
91 Days to 120 Days	7.25	8.25
121 Days to 179 Days	7.25	8.25
180 Days to 269 Days	7.75	8.25
270 Days to less than 1 Year	8.25	8.50
1 Year only	8.80	8.50
Above 1 Year to less than 2 Years**	8.80	8.50
2 Years & above to less than 3 Years	8.80	8.20
3 Years & above to less than 5 Years	8.75	8.00
5 Years & above to less than 8 years	8.50	8.00
8 Years & above to 10 years	8.50	8.00
**444 Days/555 Days (Canara Shikhar)	8.85	--

# Rates are applicable only for single deposit of Rs.5.00 lakh & 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/Scripts/DepositAccounts.aspx>

**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.**



### EXCHANGE RATES FOR MAJOR CURRENCIES:

<b>CURRENCY</b>	<b>Exchange Rate(INR)</b>
USD	<b>62.47</b>
GBP	<b>92.28</b>
EUR	<b>66.83</b>
CAD	<b>49.08</b>
AUD	<b>47.37</b>
Bahraini Dinars	<b>165.19</b>
UAE Dirham	<b>16.96</b>
Saudi Riyals	<b>16.60</b>
Omani Riyals	<b>161.76</b>
Qatari Riyals	<b>17.10</b>
South African Rand (ZAR)	<b>5.13</b>

(TT buying rates as on 31<sup>st</sup> March 2015)

#### RATES ARE IN RUPEES FOR ONE UNIT OF FOREIGN CURRENCY

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

(E-mail: [nrihub@canarabank.com](mailto:nrihub@canarabank.com); [nrihelpdesk@canarabank.com](mailto:nrihelpdesk@canarabank.com) )

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.