



NRI NEWS BULLETIN

August 2015

Vol No: 8/2015

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

Our bank has been attaching high importance and priority to the NRIs who are away from our country for their livelihood and profession and it has been our endeavour to ensure providing best service to them.

We are pleased to inform you that in order to enhance their comfort a Centralised NRI Hub at BANGALORE was established last year and same has been shifted to following new address wef 31.08.2015:

CANARA BANK
Centralised NRI Hub,
Marketing & Retail Resources Wing,
Head office (Annex), 4th Floor,
113/1, JEEVAN PRAKASH BLDG,
J C Road,
BENGALURU 560 002.
STATE:KARNATAKA,INDIA
Phone:91-80-22538565
Email : nrihub@canarabank.com
nrihelpdesk@canarabank.com

It will take care of all the enquiries of the NRIs, irrespective of the branch they are having account with. It enables centralised opening of accounts of NRIs received through our overseas branches and offices. For any assistance the NRIs can approach any of our offices abroad, addresses and contact numbers are furnished hereunder:

केनरा बैंक



Canara Bank



BRANCHES ABROAD

LONDON

P O, BOX NO. 174, GROUND FLOOR
10 CHISWEL STREET, LONDON - EC 1Y 4UQ
Ph:0044 207 628 2187
Fax 0044 207 374 2468 / 0044 207 256 6620
Email : canarabankldn@canbank.co.uk
URL: www.canbanklondon.com

HONG KONG

N0.904, AON CHINA BUILDING
29, QUEENS ROAD, CENTRAL, HONG KONG
Ph:00852 2529 1398
Fax: 00852 2529 6036 / 00852 2529 1921
Email: canarabank@canbank.com.hk

MANAMA - KINGDOM OF BAHRAIN

No. 162, 16th Floor, Main Tower, B-1
Al Zameel Towers, Bldg. No. 31, Road 383
Block No. 305, Manama Centre
P O Box No. 65170, MANAMA
(Kingdom of Bahrain)
Ph: 00973 - 17210905
Fax: 00973 - 11210907
Email : canaragen@batelco.com.bh /
canaraceo@batelco.com.bh

LEICESTER

188, BELCRAVE ROAD LEICESTER
LE4 5AU, United Kingdom
Ph:0044 116 2663799
FAX: 0044 116 2666736
E mail : canaralstr@canbank.co.uk

SHANGHAI

2601, BANK OF SHANGHAI MANSION
158, MIDDLE YINCH ENC ROAD
LUJIAZUI, PUDONG
SHANGHAI - 200 120 PRC
Ph: 008621 - 52080806
Fax: 00862152080807 / 00862168596088
E-mail:
canarashanghai@canarabank.com

RUSSIA

COMMERCIAL BANK OF INDIA LLC
(JOINT VENTURE WITH STATE BANK OF INDIA)
109147, UL MARXISTSKAYA 16
MOSCOW
Email: cbil.credit@col.ru ; cbil@col.ru
Ph: +7495 7354335/ 7354033/ 7354035
Ph: +7495 7354032 Fax: +74 957354334 /
+74 957354032

JOHANNESBURG (SOUTH AFRICA)

11th Floor Sandton City Office Tower,
 Sandton Corner 5th Street and Revoia Road Sandhurst Ext 3,
 Sandton
 Johannesburg, 2196
 Republic of South Africa.
 Ph: 0027113265115 / 0027117843271/5316/5108/9927
 Email : cejoburg@canarabank.com

NEW YORK, USA

9th Floor,
 405 PARK AVENUE
 NEW YORK 10022
 Email: cbny@canarabank.com
 Cell: 001 6467600484/ 6467600495

**REPRESENTATIVE OFFICE:****SHARJAH**

Flat No. 504, 5th FLOOR
 LIBERTY REAL ESTATE BLDG.
 AL MINA ROAD
 AL SOUR AREA
 SHARJAH, (UAE)
 Ph:009716 - 5756521
 Fax: 009716 - 5756523
 Email: canarash@eim.ae

EXCHANGE COMPANIES MANANAGED BY OUR BANK:**QATAR :**

Eastern Exchange Establishment
 P O Box 454
 Doha, Qatar
 Ph: +974 44412655,44323354
 Fax : +974 44431314
 Email: ho@easternexchange.com.qa
 Web: www.easternexchangeqatar.com

UAE :

AL RAZOUKI INTERNATIONAL
 EXCHANGE COMPANY
 Management Office:110,Al Avis Building,
 P.O.Box:12583,Karama, DUBAI, UAE
 Ph:+971-4-3885803,Fax:+971-4-3885816
 Email: ho@alrazoukiexchange.com
 Web: www.alrazoukiexchange.com



NRI SERVICE CENTERS

CONTACT DETAILS

NRI Service Centres would play a supplementary role to the branches in NRI customer care, relationship management. Acting as second point of contact for NRI customers after branches, following up with concerned Section/Department/branches to attend to customer requirements. **For any information/Clarification/Grievance on matters connected with NRIs, please contact our BRANCHES spread across the country: NRIs may also contact the following NRI Service Centers/Offices.**

NRI SERVICE CENTRES

AHMEDABAD	Canara Bank NRI Service Center, Circle Office, Ground Floor, Narayan Chamber, Near Nehru Bridge, Ashram Road, AHMEDABAD-380009 STATE: GUJRAT, INDIA 91 79-26574852/27544048 E MAIL ID : nricoahd@canarabank.com ;
BENGALURU	Canara Bank NRI Service Center, MIPD Section, Circle Office, 86, M G Road, Spencer Towers, BENGALURU- 560 001 STATE : KARNATAKA , INDIA 91 80-25587340 / 25582712 E MAIL ID : blrmipd@canarabank.com ;
CALICUT	Canara Bank NRI Service Center, Circle Office, Tali Sannam Road, CALICUT -673002 STATE : KERALA INDIA 91 495- 2306116 /2701398 Email ID : mipdcoclt@canarabank.com

CHANDIGARH	<p>Canara Bank NRI Service Center, Circle Office, Plot No: 1,Sector 34A, CHANDIGARH-160022 91 172-2620258/2604269 Email ID : mipdcochd@canarabank.com</p>
CHENNAI	<p>Canara Bank NRI Service Center, MIPD Section, Circle Office, No: 524 Anna Salai, Teynampet, CHENNAI-600018 STATE : TAMILNADU, INDIA 91 44- 24312077 / 24349936/24351580 Email ID : mipdcochn@canarabank.com</p>
DELHI	<p>Canara Bank NRI Service Center, MIPD&PP Section, Circle Office, 9th floor, 38, Ansal tower, Nehru Place, NEW DELHI- 110019 91 11-26293214 Email ID : mipdcodel@canarabank.com</p>
ERNAKULAM	<p>Canara Bank NRI Service Center, Circle Office, Pukalakkattu Lakshmi Bai Towers, TD Road North End, ERNAKULAM-682035 STATE : KERALA, INDIA 91 484 -2352213 Mob: 8301897125 Email ID : nricoekm@canarabank.com</p>
PANAJI	<p>Canara Bank NRI Service Center: ,MIPD & PP Section, Circle Office, First Floor, Mathias Plaza, 18th June Road, PANAJI, GOA – 403001 91 832 -2224254/2220050 Email ID : mipdcogoa@canarabank.com</p>
HYDERABAD	<p>Canara Bank NRI Service Center: Circle Office, Opp. Old MLA Quarters, Himayathnagar, HYDERABAD– 500 029 STATE : TELANGANA, INDIA 91 40-23436986 Email ID : cohydgovt@canarabank.com</p>
JAIPUR	<p>Canara Bank NRI Service Center, MIPD Section, Circle Office, 1, Orbit Mall, Civil Lines, Ajmer Road, JAIPUR-302006 STATE : RAJASTHAN, INDIA 91 141-2222990/2224776 Email ID : mipdcojpr@canarabank.com</p>

JALANDHAR	<p>Canara Bank NRI Service Center, Circle Office, 362 – 363, Lajpat Nagar, Shakti Mall, JALANDHAR – 140001 STATE : PUNJAB, INDIA 91 181-2243369 / 2243320/ 2243318 Email ID : mipdcojlnr@canarabank.com</p>
MADURAI	<p>Canara Bank NRI Service Center, MIPD&PP Section, Circle Office, St. Mary's Campus, East Veli Street, MADURAI-625001 STATE : TAMILNADU, INDIA 91 452-2334488/ 2339913 Email ID : nricellcomdu@canarabank.com</p>
MANGALURU	<p>Canara Bank NRI Service Center, Circle Office, MIPD & PP Section, Light House Hill,Balmatta Road, MANGALURU-575001 STATE : KANATAKA INDIA 91 824-2424576 / 2443920/ 2440319 Email ID : mipdcomlr@canarabank.com</p>
MUMBAI	<p>Canara Bank NRI Service Center, Circle Office, Canara Bank Building, B Wing, 3rd Floor, C-14,G-Block, Bandra-Kurla Complex, Bandra East, MUMBAI- 400051 STATE : MAHARASHTRA, INDIA 91 22- 26728634/ 26725352 Email ID : depmpdcomcity@canarabank.com</p>
MYSURU	<p>Canara Bank NRI Service Centre, MIPD&PP Section, Circle Office, Guest House Road, Nazarbad, MYSURU-570010 STATE : KARNATAKA INDIA 91 821-2528246 / 2528230/ 2528264 Email ID : mysmipd@canarabank.com</p>
PATNA	<p>Canara Bank NRI Service Centre, Circle Office, Illrd Floor, Luv Kush Tower, Exhibition Road, PATNA -800001 STATE : BIHAR, INDIA 91 612- 2320594 / 2320148/ 2320199 Email ID : mipdcopat@canarabank.com</p>
PUNE	<p>Canara Bank NRI Service Center, Circle Office, F.P 790 (PART), Shivaji Road, Near Manala Theatre, Shivaji Nagar, PUNE – 411005 STATE : MAHARASHTRA, INDIA 91 20-25530621/25530636/ 25530617 Email ID : mipdcopne@canarabank.com</p>

TRICHY	<p>Canara Bank NRI Service Centre, Circle Office, No: 1 City Towers, Royal Road, TRICHY-620001 STATE : TAMILNADU, INDIA 91 431-2410909/ 2460090 Email ID : mipdcotci@canarabank.com</p>
TRIVANDRUM	<p>Canara Bank NRI Service Center, Circle Office, TC26/173 (I), II Floor, Canara Bank Building, M G Road, TRIVANDRUM - 695 001 STATE : KERALA, INDIA 91 471-2331563 / 2330346 Email ID : nricotvm@canarabank.com</p>
VARANASI	<p>Canara Bank NRI Service Centre, Circle Office, 3rd floor, Varanasi Trade Centre, Maqbool Alam Road, VARANASI- 221002 STATE : UTTAR PRADESH, INDIA 91 542-2510035/ 2510049 Email ID : mipdcovrnsi@canarabank.com</p>

CENTRALISED NRI HUB, BENGALURU	NRI & MI (Forex) Division, MUMBAI
<p>Canara Bank Marketing & Retail Resources Wing, Head office (Annex),4th Floor, 113/1, JEEVAN PRAKASH BLDG, J C Road, BENGALURU 560 002. STATE:KARNATAKA,INDIA Phone:91-80-22538565 Email : nrihub@canarabank.com</p>	<p>Canara Bank Integrated Treasury Wing, 6th floor, Canara Bank Building, C-14,G-Block, Bandra -Kurla Complex, MUMBAI-400051 STATE: MAHARASHTRA,INDIA Phone: 91-22-26725118 Email : nriserviceidmum@canarabank.com</p>

**FOR ACCOUNT BALANCE ENQUIRY PLEASE CONTACT BASE
BRANCH OPTED**



EXCLUSIVE HOUSING LOAN SCHEME FOR NON-RESIDENT INDIANS

To cater to specific needs of NRIs for Housing Loans, a separate NRI Housing Loan Scheme is introduced.

Loan shall be considered for:

- a. Purchase of a ready built house / flat
- b. Construction of house
- c. Purchase of a site and construction of a house thereon. However, loan for the purchase of only site shall not be considered.
- d. For undertaking repairs, renovation, up gradation, creation of additional amenities, subject to the satisfaction of the Bank and monetary ceiling of Rs.15 lakhs.
- e. For taking over of the HL liability from other public sector banks/private sector banks and NBFCs rated externally as "A" and above.
- f. For acquiring second house / flat where the borrower is already having a house / flat with or without loan.
- g. Loans for purchase of flats under construction can be considered subject to borrower furnishing collateral security by way of mortgage of alternate property or pledge/assignment of approved securities equal to loan amount or furnishing guarantee from a guarantor who is good for the amount of loan and is acceptable to Bank.

(for further details please visit:

<http://www.canarabank.com/English/scripts/HOME%20LOAN%20FOR%20NRIS-SALIENT%20FEATURES/HOME%20LOAN%20FOR%20NRIS-SALIENT%20FEATURES.html>

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

E-mail Frauds:

Beware of Fraudulent E-mails requesting online banking security details!

Internet Banking is a safe way to manage your money. However, there are Internet Fraudsters around who will try to gain access to accounts by E-mailing you and prompting you to disclose your on-line banking security details to them. Bank will never send E-mails that ask for confidential information. If you receive an E-mail requesting your Internet Banking security details, you should not respond.

How do Fraudulent E-mails work?

Typically you will receive an E-mail claiming to be from your bank, either requesting your security details (perhaps as part of an update or confirmation process) or asking you to follow a link to a site where you will be encouraged to provide a range of information such as your credit card number, personal identification number (PIN), passwords or personal information.

Clicking on the link then takes you to a fake website, designed to look like that of your bank, but operated by the Fraudster. Fraudulent E-mails and websites can be very convincing and Fraudsters are continually inventing new approaches to get you to divulge your security details.

How to be cautious?

Treat all unsolicited emails with caution and never click on links from such emails and enter any personal information.

To ensure a legitimate and safe sign on, always enter Canara Bank's official web site, www.canarabank.in in your browser's address field.



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



NRI's 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 01.09.2015)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
1 year & above but less than 2 years	1.55	1.71	1.05	1.77	2.97
2 years & above but less than 3 years	1.87	2.06	1.10	1.71	2.97
3 years & above but less than 4 years	2.18	2.27	1.20	1.83	3.06
4 years & above but less than 5 years	2.42	2.46	1.30	1.96	3.31
5 years only	2.62	2.62	1.43	2.12	3.46

Non Resident External (NRE) Term Deposit rates* (Effective 03.08.2015)

Period of Deposit	RATE OF INTEREST (% PA)	
	Less than Rs. 1.00 Crore	Rs. 1.00 Crore & above
1 Year only	8.00	7.50
Above 1 Year to less than 2 Years**	8.00	7.50
2 Years & above to less than 3 Years	8.00	7.50
3 Years & above to 5 Years	8.00	7.50
5 Years & above to 8 Years	8.00	7.50
8 Years & above to 10 Years	8.00	7.50
**444 Days/555 Days (Canara Shikhar)	8.10	--

Non Resident Ordinary (NRO) Term Deposit rates* (Effective 03.08.2015)

Period of Deposit	RATE OF INTEREST (% PA)	
	Less than Rs. 1.00 Crore	Rs. 1.00 Crore & above
7 Days to 14 Days #	4.00	4.50
15 Days to 30 Days	4.50	4.50
31 Days to 45 Days	6.00	6.00
46 Days to 60 Days	6.50	6.50
61 Days to 90 Days	6.50	6.50
91 Days to 120 Days	7.00	7.00
121 Days to 179 Days	7.00	7.00
180 Days to 269 Days	7.75	7.25
270 Days to less than 1 Year	7.90	7.25
1 Year only	8.00	7.50
Above 1 Year to less than 2 Years**	8.00	7.50
2 Years & above to less than 3 Years	8.00	7.50
3 Years & above to less than 5 Years	8.00	7.50
5 Years & above to less than 8 years	8.00	7.50
8 Years & above to 10 years	8.00	7.50
**444 Days/555 Days (Canara Shikhar)	8.10	--

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:

CURRENCY	Exchange Rate(INR)
USD	66.47
GBP	102.49
EUR	74.51
CAD	50.52
AUD	47.21
Bahraini Dinars	175.85
UAE Dirham	18.07
Saudi Riyals	17.66
Omani Riyals	172.29
Qatari Riyals	18.19
South African Rand (ZAR)	4.99

(TT buying rates as on 31st Aug 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; 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.