



NRI NEWS BULLETIN

October 2015

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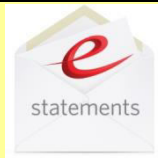
We wish all our NRI customers' Season's Greetings!

Monetary Policy

4th Bi-Monthly Monetary Policy 2015-2016

The major highlights of RBI Bi Monthly Monetary Policy announced on 29th Sept 2015 are:

- Repo rate under the liquidity adjustment facility (LAF) reduced to 6.75%;
- Cash reserve ratio (CRR) of scheduled banks unchanged at 4.0 per cent of net demand and time liabilities (NDTL);
- Reverse repo rate under the LAF stands adjusted to 5.75%



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



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/103120000000007197.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)

**INTERNET BANKING RETAIL
CUSTOMERS**

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 QUARIES ON INTERNET BANKING PLEASE CONTACT TOLLFREE
NUMBER 1800-425-0018 or 080- 25129441**

E mail to: imbhelpdesk@canarabank.com or
hoabcsection@canarabank.com

CANARA DHANVARSHA - NRE

SYSTEMATIC AND SAFE FLEXI INVESTMENT PLAN

Eligibility	All NRE Customers
Deposit	Minimum amount per month: Rs 1000 and in multiples of Rs 100 thereof & Maximum Rs 1 Lac. Top up amount up to 10 times of the instalment(including regular instalment) can be deposited per month
Mode of Remittance	The regular instalment / additional instalment to these accounts are to be received as debit from NRE SB Account or other approved inward remittances.
Period	Minimum 1 year and in multiples of 3 months; Maximum 10 years
Special feature	<ul style="list-style-type: none">• Flexibility of depositing additional amount including regular instalment up to 10 times of regular instalments.• Additional amounts deposited under flexi option are not considered as prepayment for future instalments.• Up to four number of instalment skips are permitted.• Deposits can be made any number of times in a given month in multiples of regular instalment.• Free standing instruction for the credit of Dhanvarsha.
Interest rate	As applicable on normal RD
Interest application	For the top up amount, interest is calculated on daily product basis. Where there are more than four skips of regular RD instalments simple interest will be only paid.
TDS	At present no TDS(As per IT rules prevailing)
Loan facility	Available as per extant guidelines.
Premature closure	Permitted -PENAL cut of 1% on the rate applicable for the period run as per the ROI as on the date of opening
Nomination	Available
Penalty	NIL (except for premature closure)



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 Sammoham 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 : mipdcojIndr@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),3rd 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**



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 01.10.2015)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
1 year & above but less than 2 years	1.50	1.66	1.03	1.85	3.01
2 years & above but less than 3 years	1.77	1.97	1.06	1.82	3.00
3 years & above but less than 4 years	2.01	2.14	1.13	1.92	3.06
4 years & above but less than 5 years	2.23	2.31	1.24	2.05	3.29
5 years only	2.42	2.45	1.37	2.18	3.41

Non Resident External (NRE) Term Deposit rates* (Effective 08.10.2015)

Period of Deposit	RATE OF INTEREST (% PA)	
	Less than Rs. 1.00 Crore	Rs. 1.00 Crore & above
1 Year only	7.75	7.00
Above 1 Year to less than 2 Years**	7.75	7.00
2 Years & above to less than 3 Years	7.75	7.00
3 Years & above to 5 Years	7.75	7.00
5 Years & above to 8 Years	7.50	7.00
8 Years & above to 10 Years	7.50	7.00
**444 Days/555 Days (Canara Shikhar)	7.85	--

Non Resident Ordinary (NRO) Term Deposit rates* (Effective 08.10.2015)

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	5.50	5.50
46 Days to 60 Days	6.25	6.00
61 Days to 90 Days	6.50	6.00
91 Days to 120 Days	6.75	6.50
121 Days to 179 Days	6.75	6.75
180 Days to 269 Days	7.50	6.75
270 Days to less than 1 Year	7.75	6.75
1 Year only	7.75	7.00
Above 1 Year to less than 2 Years**	7.75	7.00
2 Years & above to less than 3 Years	7.75	7.00
3 Years & above to less than 5 Years	7.75	7.00
5 Years & above to less than 8 years	7.50	7.00
8 Years & above to 10 years	7.50	7.00
**444 Days/555 Days (Canara Shikhar)	7.85	--

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:

CURRENCY	Exchange Rate(INR)
USD	65.59
GBP	99.09
EUR	73.21
CAD	49.18
AUD	45.97
Bahraini Dinars	173.64
UAE Dirham	17.83
Saudi Riyals	17.46
Omani Riyals	170.00
Qatari Riyals	17.98
South African Rand (ZAR)	4.72

(TT buying rates as on 30TH Sept 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.