

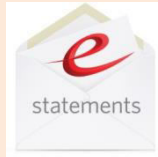


NRI NEWS BULLETIN

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



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/10312000000007197.pdf>

Don'ts for safe banking

- ATM and PIN don't keep together
- Don't share internet passwords with anyone
- Don't share ATM cards
- Don't share personal data on email
- Don't share credit card details on mails or on sites without certificate



Internet Banking

How to unlock user id?

- ✓ Click unlock user id option in the login page
- ✓ Fill the details in the screen which will appear as under:

Unlock User Id

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

All fields are mandatory

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

After successful unlock, enter login id and password to access net banking.

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: hodbsib@canarabank.com



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/>



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.



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 01.07.2017)

| PERIOD OF DEPOSIT | CURRENCY OF DEPOSITS | | | | |
|---------------------------------------|----------------------|------|------|------|------|
| | USD | GBP | EUR | CAD | AUD |
| 1 year & above but less than 2 years | 2.18 | 0.96 | 0.28 | 1.78 | 2.32 |
| 2 years & above but less than 3 years | 2.59 | 1.19 | 0.37 | 1.90 | 2.46 |
| 3 years & above but less than 4 years | 2.71 | 1.29 | 0.49 | 2.03 | 2.62 |
| 4 years & above but less than 5 years | 2.81 | 1.39 | 0.63 | 2.13 | 2.88 |
| 5 years only | 2.91 | 1.48 | 0.77 | 2.22 | 3.01 |

Non Resident External (NRE) Rupee: Term Deposit Rates* (Effective 30.06.2017)

| Period of Deposit | RATE OF INTEREST (% PA) | |
|--------------------------------------|--------------------------|------------------------|
| | Less than Rs. 1.00 Crore | Rs. 1.00 Crore & above |
| 1 Year only | 6.75 | 4.85 |
| Above 1 Year to less than 2 Years** | 6.65 | 4.90 |
| 2 Years & above to less than 3 Years | 6.65 | 4.90 |
| 3 Years & above to 5 Years | 6.65 | 4.90 |
| 5 Years & above to 8 Years | 6.25 | 4.90 |
| 8 Years & above to 10 Years | 6.25 | 4.90 |
| **444 Days/555 Days (Canara Shikhar) | 6.70 | -- |

Non Resident Ordinary (NRO) Rupee:Term Deposit rates* (Effective 30.06.2017)

| Period of Deposit | RATE OF INTEREST (% PA) | |
|--------------------------------------|--------------------------|------------------------|
| | Less than Rs. 1.00 Crore | Rs. 1.00 Crore & above |
| 7 Days to 14 Days # | 4.20 | 4.00 |
| 15 Days to 30 Days | 4.20 | 4.00 |
| 31 Days to 45 Days | 4.50 | 4.00 |
| 46 Days to 60 Days | 4.75 | 4.25 |
| 61 Days to 90 Days | 4.75 | 4.25 |
| 91 Days to 120 Days | 5.50 | 4.25 |
| 121 Days to 179 Days | 5.75 | 4.75 |
| 180 Days to 269 Days | 6.35 | 4.75 |
| 270 Days to less than 1 Year | 6.35 | 4.75 |
| 1 Year only | 6.75 | 4.85 |
| Above 1 Year to less than 2 Years** | 6.65 | 4.90 |
| 2 Years & above to less than 3 Years | 6.65 | 4.90 |
| 3 Years & above to less than 5 Years | 6.65 | 4.90 |
| 5 Years & above to less than 8 years | 6.25 | 4.90 |
| 8 Years & above to 10 years | 6.25 | 4.90 |
| **444 Days/555 Days (Canara Shikhar) | 6.70 | -- |

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/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.

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; 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.