



NRI NEWS BULLETIN

November 2017

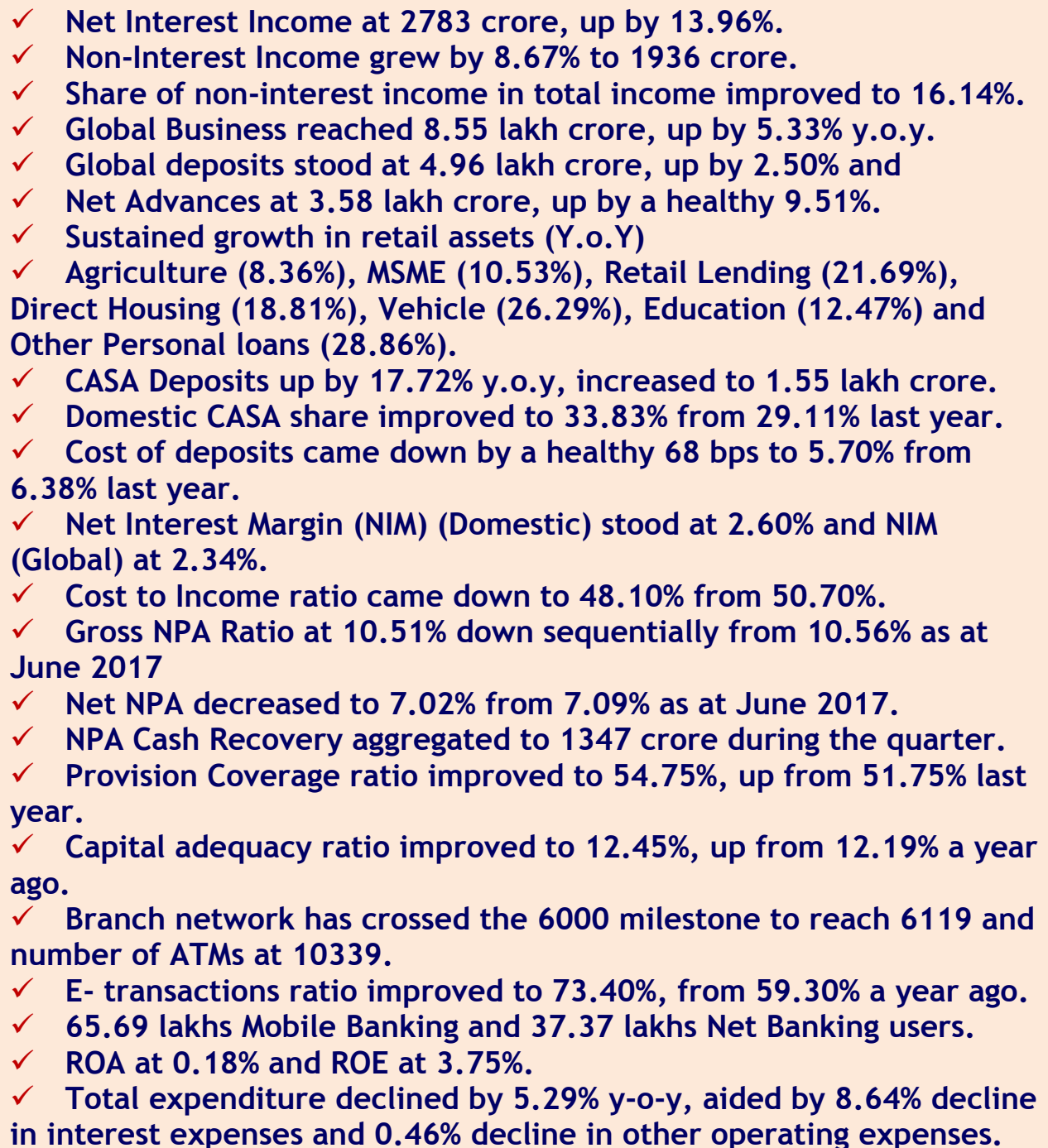
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We wish all our NRI customers' Season's Greetings!



Major Highlights – Financial Results Q2 FY18 (Sept 2017)

- ✓ Gross profit up by 15.84% y.o.y, increased to 2480 crore from 2141 crore.
- ✓ Net profit up at 260 crore sequentially from 252 crore as at June 2017. However y.o.y, it declined by 27.06% due to higher provisions.

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- ✓ Net Interest Income at 2783 crore, up by 13.96%.
 - ✓ Non-Interest Income grew by 8.67% to 1936 crore.
 - ✓ Share of non-interest income in total income improved to 16.14%.
 - ✓ Global Business reached 8.55 lakh crore, up by 5.33% y.o.y.
 - ✓ Global deposits stood at 4.96 lakh crore, up by 2.50% and
 - ✓ Net Advances at 3.58 lakh crore, up by a healthy 9.51%.
 - ✓ Sustained growth in retail assets (Y.o.Y)
 - ✓ Agriculture (8.36%), MSME (10.53%), Retail Lending (21.69%), Direct Housing (18.81%), Vehicle (26.29%), Education (12.47%) and Other Personal loans (28.86%).
 - ✓ CASA Deposits up by 17.72% y.o.y, increased to 1.55 lakh crore.
 - ✓ Domestic CASA share improved to 33.83% from 29.11% last year.
 - ✓ Cost of deposits came down by a healthy 68 bps to 5.70% from 6.38% last year.
 - ✓ Net Interest Margin (NIM) (Domestic) stood at 2.60% and NIM (Global) at 2.34%.
 - ✓ Cost to Income ratio came down to 48.10% from 50.70%.
 - ✓ Gross NPA Ratio at 10.51% down sequentially from 10.56% as at June 2017
 - ✓ Net NPA decreased to 7.02% from 7.09% as at June 2017.
 - ✓ NPA Cash Recovery aggregated to 1347 crore during the quarter.
 - ✓ Provision Coverage ratio improved to 54.75%, up from 51.75% last year.
 - ✓ Capital adequacy ratio improved to 12.45%, up from 12.19% a year ago.
 - ✓ Branch network has crossed the 6000 milestone to reach 6119 and number of ATMs at 10339.
 - ✓ E- transactions ratio improved to 73.40%, from 59.30% a year ago.
 - ✓ 65.69 lakhs Mobile Banking and 37.37 lakhs Net Banking users.
 - ✓ ROA at 0.18% and ROE at 3.75%.
 - ✓ Total expenditure declined by 5.29% y-o-y, aided by 8.64% decline in interest expenses and 0.46% decline in other operating expenses.

REGISTER YOUR MOBILE NUMBER



Registration enables SMS alert on

- 1. Transaction through bank or ATM*
- 2. One Time Password (OTP)*
- 3. Security alert for login of the Internet Banking Portal*
- 4. Loan related SMS*
- 5. Important communications*

Don'ts for safe banking

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Together We Can



-  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



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/>

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 TOLLFREE NUMBER 1800-425-0018 or 080- 25129441

E mail to: hodbsib@canarabank.com

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For details please visit:

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



FOREIGN CURRENCY NON RESIDENT (FCNR) DEPOSIT RATES (% p.a.)*
(Effective 01.11.2017)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
1 year & above but less than 2 years	2.63	1.14	0.25	2.29	2.30
2 years & above but less than 3 years	2.80	1.35	0.31	2.29	2.45
3 years & above but less than 4 years	2.91	1.45	0.43	2.40	2.58
4 years & above but less than 5 years	3.00	1.53	0.56	2.48	2.86
5 years only	3.09	1.60	0.71	2.54	2.94

Non Resident External (NRE) Rupee: Term Deposit Rates* (Effective 11.09.2017)

Period of Deposit	RATE OF INTEREST (% PA)	
	Less than Rs. 1.00 Crore	Rs. 1.00 Crore & above to less than Rs. 10 Cr
1 Year only	6.50	5.50
Above 1 Year to less than 2 Years**	6.30	4.90
2 Years & above to less than 3 Years	6.20	4.90
3 Years & above to less than 5 Years	6.20	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/555 Days (Canara Shikhar)	6.35	--

For interest rate on bulk deposit of Rs.10 Crore & above, please contact the Branch Manager.

NRE /NRO SAVINGS BANK DEPOSITS Rate of Interest- W.E.F. 01.09.2017

For outstanding balances upto Rs. 50 lakh	3.50%
For outstanding balances of above Rs. 50 lakh	4.00%

Non Resident Ordinary (NRO) Rupee:Term Deposit rates* (Effective 11.09.2017)

Period of Deposit	RATE OF INTEREST (% PA)	
	Less than Rs.1.00 Crore	Rs.1.00 Crore & above to less than Rs.10 Cr
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	6.50	5.50
Above 1 Year to less than 2 Years**	6.30	4.90
2 Years & above to less than 3 Years	6.20	4.90
3 Years & above to less than 5 Years	6.20	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/555 Days (Canara Shikhar)	6.35	--

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

For interest rate on bulk deposit of Rs.10 Crore & above, please contact the Branch Manager.

* 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/>

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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.