

केनरा बँक



Canara Bank
Together We Can



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We wish all our NRI customers Season's Greetings!



MERRY CHRISTMAS



CANARA SAATHI APP (Canara Credit Card Self Service App)

What is Canara Saathi app

- ✓ Canara Saathi is a Mobile Application, available on Android & IOS platforms, intended to simplify the customer experience with Canara Credit Card.
- ✓ Browser version of the app is also available. It can be accessed through Laptop/Desktop.

Pre-requisites:

- ✓ Customer must have Active Canara Credit Card.
- ✓ Mobile number & Email Id must be registered with Credit Card.
- ✓ Internet Connection must be available.

How to Download:

- ✓ Visit the Google Play Store (Android User)/App Store (I Phone User) and install Canara Saathi app.

Registration Procedure:

Tap “REGISTER” option available on login screen and Register in three Steps.

- ✓ **Step 1.** Enter mobile no. registered with the branch, last four digits of credit card & four digits verification code (available on Register screen) and tap next.
- ✓ **Step 2.** Enter Date of Birth in “DD MMM YYYY” format & enter OTP (One time password) and tap next.
- ✓ **Step 3.** Key in Username & Password of your choice and tap “Submit”.
- ✓ **Step 4.** It navigates to screen “Registration Completed Successfully”. Login the app by tapping “Proceed to Login” button.

Features of App:

1. Summary Details of Primary Credit Card & Add on credit Card (if any)

- ✓ Available Credit Limit
- ✓ Total Credit Limit
- ✓ Current Total Outstanding
- ✓ Last Billed Amount*
- ✓ Last minimum Due Amount*
- ✓ Payment Due Date*

*As per last statement.

2. Credit Card Payments

- ✓ Total Payment Due
- ✓ Minimum Payment Due

- ✓ Current Total Outstanding
- ✓ Other Payment - Customer can pay any amount

Once Customer taps “Proceed to Pay”, it will navigate to Payment gateway screen, where payment can be done using following options:

- ✓ Debit Card
- ✓ Debit Card + ATM Pin
- ✓ Internet Banking.

3. Card Statement (Downloadable & Password Protected)

- ✓ Monthly Statement (up to 6 months) - Monthly statements can be generated using drop down menu option.
- ✓ Date Range (up to 6 months) - Customer can view statement of previous 6 months from the date of statement generation.
- ✓ Statement can be downloaded on phone in pdf format.

4. Last Five Transactions

5. View Unbilled Transactions

6. Purchase to EMI - Purchase transactions above Rs.5000/-

7. Increased Card Limit - Limit Enhancement Request

8. Lost/Stolen Card Report

9. Card Replacement Request.

10. Card Block/Unblock or Card Hot listing

11. Generate Pin/Change Pin - Card holders can generate pin for new credit card.

Other Relevant information available at login Screen:

- ✓ Card Privileges
- ✓ Payment Option
- ✓ Offers on Cards
- ✓ FAQ
- ✓ Resource Centre
- ✓ Steps to Apply for Canara Credit Card
- ✓ Terms & Conditions
- ✓ Contact Us

Note:

- ❖ Only Primary card holder can register for the app and access Primary card & add on card (if any). This facility is not available for Add on Card Holder.
- ❖ Canara Saathi registration is only for Individual Credit Card holders. (Corporate Credit card holders cannot get registered for Canara Saathi)
- ❖ Card Holder can also access **CANARA SAATHI** through web portal using following link. <https://ccapp.canarabank.in>



NRE DEPOSIT PLUS : PRODUCT FEATURES

FCNR DEPOSIT LINKED TO FORWARD CONTRACT-USD

Sl no	Particulars	Foreign Currency Non Resident Account (FCNR)
1	Who can open an account	NRI/PIO Individuals
2	Joint Account	In the names of two or more (Maximum 4 individuals)
3	Permitted type of a/c	Only KDR. Nomination permitted.
4	Period	Both minimum & maximum period is 1 year and 1 day only. (Under no circumstances periodicity is to be changed).
5	Remittance	Remittances in foreign currency which are meant to be invested in NRE deposits/convert rupee balance in the existing NRE SB a/c of a depositor into USD and invest the same.
6	Designated Foreign currencies	FORWARD CONTRACT TO BE BOOKED IN USD ONLY(Cross currency (Not involving rupee) forward contract may also be booked to convert the balances in one foreign currency to another foreign currency)
7	Pre conditions applicable to avail the benefits under the scheme	<ul style="list-style-type: none">➤ Depositor to give clear mandate to receive the maturity proceeds in INR only for credit of his NRESB/NRE Term deposit/NROSB a/c.➤ Depositor does not want to retain the funds in foreign currency.➤ Depositor requires funds only after one year.➤ Depositor undertakes to cancel the forward contract in case he/she wants to close the FCNR prematurely & bear all the charges thereon along with exchange loss.
8	Application cum undertaking letter	Depositor should apply in the prescribed application in addition to the applicable the following undertaking letters are also to be submitted. <ol style="list-style-type: none">1. Request Cum undertaking letter for opening of NRE Deposit plus scheme.2. Application for booking forward purchase contract.
9	Booking Forward Contract	NRE Deposit plus deposit to be linked to forward contract booked.

10	Redemption	Maturity proceeds to be paid in INR only.
11	Issue of Deposit Receipt(DR)	<p>A rubber stamp affixed on the DR - “FORWARD CONTRACT BOOKED. DEPOSIT NOT TO BE CLOSED BEFORE MATURITY WITHOUT CANCELLING FORWARD CONTRACT”</p> <p>Maturity value of the deposit in INR to be mentioned in RED INK.</p>
12	Payment on maturity	<p>NRE Deposit PLUS maturity proceeds into INR @ for which the forward contract was booked will be credited to the customer’s a/c.</p> <p>On maturity, proceeds are permitted to be repatriated through NRE/NRO SB a/c as per the mandate given by the customer.</p>
13	Before maturity closure	<p>➤ Normally not allowed.</p> <p>➤ Exceptional cases :</p> <p>Letter to be obtained from the customer for closure before maturity and also cancellation of forward contract.</p> <p>Exchange loss if any due to cancellation of forward contract/SWAP, charges incurred if any to be debited to NRE account of the customer. If any exchange gain is there, shall be credited to customer’s INR a/c as per procedure.</p>
14	Loans against the deposit	Permitted Loan to be given in INR only for credit of NRO SB a/c of the party.
15	Other guidelines & Benefits	Kindly contact the home branch for further details.

CUSTOMER AWARENESS - Do's AND DON'Ts ON ELECTRONIC BANKING TRANSACTIONS

	
<ul style="list-style-type: none"> ❖ KEEP SECURE YOUR ATM DEBIT/ CREDIT CARD ❖ MEMORISE THE PIN OF YOUR ATM DEBIT & CREDIT CARD ❖ CHANGE THE PIN/ INTERNET BANKING PASS WORD FREQUENTLY ❖ BE CAREFUL WHEN YOU ARE DOING TRANSACTIONS AT ATM CENTERS - SEE ANY EXTRA FITTINGS ARE THERE OR ANY PERSON IS FOLLOWING YOU ❖ USE CANARA MSERVE APP TO SWITCH OFF ATM DEBIT / CREDIT CARD WHEN YOU ARE NOT USING ❖ CHECK TRANSACTIONS IN YOUR ACCOUNT REGULARLY AND INFORM THE BANK IF UNAUTHORISED TRANSACTIONS NOTICED ❖ REPORT UNAUTHORISED ELECTRONIC BANKING TRANSACTION AS EARLY AS POSSIBLE THROUGH ANY ONE OF THE FOLLOWING CHANNELS; <ul style="list-style-type: none"> A. CALL TOLL FREE NUMBER 1800 425 0018 B. REPORT THROUGH E-MAIL - reportsuspect@canarabank.com C. SMS TO 56161 BY TYPING SUSPECT FOR DOMESTIC CUSTOMERS D. SMS TO "9980904040" BY TYPING WORD "SUSPECT" FOR NRI CUSTOMERS (PRODUCT CODE 103 & 104) E. LOG IN TO OUR WEBSITE WWW.CANARABANK.COM AND LODGE THE COMPLAINT IN "CANARA PUBLIC GRIEVANCE REDRESSAL SYSTEM (CPGRS)" F. REPORT THROUGH PHONE BANKING/ IVRS G. REPORT TO THE BASE BRANCH OVER PHONE OR E-MAIL ❖ KEEP YOUR MOBILE AND PC WITH UPDATED ANTI VIRUS SOLUTION ❖ REPORT TO CYBER CRIME POLICE/POLICE AUTHORITY 	<ul style="list-style-type: none"> ❖ DO NOT DISCLOSE YOUR ATM DEBIT CARD / CREDIT CARD NUMBER/PIN/CVV/OTP TO ANY PERSON ❖ DO NOT SHARE YOUR INTERNET BANKING USER ID / PASSWORD/ OTP ❖ NEVER RESPOND TO ANY TELEPHONE CALLS/ SMS/E- MAIL ASKING TO SHARE THE DETAILS OF YOUR CARD NUMBER ETC ❖ DO NOT HAND OVER YOUR DEBIT CARD/ CREDIT CARD TO ANY UNKNOWN PERSON/ SALES PERSON IN A SHOP / MERCHANT LOCATION BEYOND YOUR SIGHT ❖ DO NOT KEEP PIN/PASSWORD ALONG WITH THE ATM DEBIT CARD/ CREDIT CARD - MEMORISE IT ❖ AVOID CYBER CAFES FOR DOING INTERNET BANKING TRANSACTIONS



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/>

EXCLUSIVE HOUSING LOAN SCHEME FOR NON-RESIDENT INDIANS

For details please visit:

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



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



Internet Banking **Forgot Password?**

- ✓ Click forgot password option in the login page
- ✓ Fill the details in the screen which will appear as under:

Reset Password

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

All fields are mandatory

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

Instant Remit money” – is a new instant account credit facility introduced by our Bank to provide enhanced customer satisfaction, which facilitates speedier and hassle free Remittances to Beneficiaries (Account Holders of Canara Bank) in India from the Partner Exchange Houses in the Middle East Region. In addition to existing “Remit money” facility, expatriates in the Gulf Region can also transfer/remit money through “Instant Remit money” to our account holders which work as seamless flow of communication on a Real-time basis, 24x7x365 days.



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>



National Pension System (NPS) for Non-Resident Indians (NRIs)

Reserve Bank of India has permitted Non-Resident Indians (NRIs) to subscribe to the National Pension System governed and administered by the Pension Fund Regulatory and Development Authority (PFRDA).

NRIs may subscribe to the NPS governed and administered by the Pension Fund Regulatory and Development Authority (PFRDA), provided such subscriptions are made through normal banking channels and the person is eligible to invest as per the provisions of the PFRDA Act.

The subscription amounts shall be paid by the NRIs either by inward remittance through normal banking channels or out of funds held in their NRE/FCNR/NRO account. **There shall be no restriction on repatriation of the annuity/ accumulated savings.**

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Subscribe to our  : [CanaraBankOfficial](https://www.youtube.com/CanaraBankOfficial)



FOREIGN CURRENCY NON RESIDENT (FCNR) DEPOSIT RATES (% p.a.)*
(Effective 01.12.2018)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
1 year & above but less than 2 years	3.70	1.50	0.29	3.05	2.47
2 years & above but less than 3 years	3.78	1.66	0.35	3.04	2.55
3 years & above but less than 4 years	3.73	1.74	0.48	3.09	2.64
4 years & above but less than 5 years	3.71	1.80	0.63	3.11	2.89
5 years only	3.70	1.85	0.78	3.13	2.98

Note: - The above interest rates are applicable only for FCNR deposits of amount less than USD 1 Million (or its equivalent in other currencies). For FCNR deposit of USD 1 Million & above (or its equivalent in other currencies) please contact our branch.

Non Resident External (NRE) Rupee: Term Deposit Rates* (Effective 01-11-2018)

Period of Deposit	Rate of Interest (%)	
	Less than Rs.1.00 crore	Rs. 1.00 crore to less than Rs. 10 Crore #
1 Year only	7.00	6.50
Above 1 Year to less than 2 Years	7.00	6.25
2 Years & above to less than 3 Years	6.70	6.25
3 Years & above to less than 5 Years	6.20	4.90
5 Years & above to less than 8 Years	6.20	4.90
8 Years & above to 10 Years	6.20	4.90
444 Days (Canara Shikhar)	7.05	-NA-
555 Days (Canara Shikhar)	7.10	-NA-

For interest rate on bulk deposit of Rs.1 Crore & above, please contact the Branch Manager.

NRE /NRO SAVINGS BANK DEPOSITS Rate of Interest- W.E.F. 01.09.2017	
For outstanding balances up to Rs. 50 lakh	3.50%
For outstanding balances of above Rs. 50 lakh	4.00%

Non Resident Ordinary (NRO) Rupee: Term Deposit rates* (Effective 01.11.2018)

Period of Deposit	Less than Rs.1.00 crore	Rs.1 crore to less than Rs.10 crore #	
		(Callable)	Non Callable ++
7 Days to 14 Days *	5.75	5.30	-NA-
15 Days to 30 Days	5.75	5.30	-NA-
31 Days to 45 Days	5.75	5.30	-NA-
46 Days to 60 Days	6.25	6.30	6.35
61 Days to 90 Days	6.25	6.75	6.80
91 Days to 120 Days	6.25	6.75	6.80
121 Days to 179 Days	6.25	6.75	6.80
180 Days to 269 Days	6.35	6.75	6.80
270 Days to less than 1 Year	6.40	6.35	6.40
1 Year only	7.00	6.50	6.55
Above 1 Year to less than 2 Years	7.00	6.25	6.30
2 Years & above to less than 3 Years	6.70	6.25	6.30
3 Years & above to less than 5 Years	6.20	4.90	4.95
5 Years & above to less than 8 years	6.20	4.90	No Quote@
8 Years & above to 10 years	6.20	4.90	No Quote@
444 Days (Canara Shikhar)	7.05	-NA-	-NA-
555 Days(Canara Shikhar)	7.10	-NA-	-NA-

For interest rate on bulk deposit of Rs.1 Crore & above, please contact the Branch Manager

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

++ Non callable term deposits are bulk deposits where **Premature Withdrawal is Not Permitted.**

@ Bank is not accepting Bulk term deposits under Non callable segment for maturities of 5 years & 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. Such incidents have to reported immediately on reportphishing@canarabank.com; cbgimb@canarabank.com;

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)

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