



NRI NEWS BULLETIN

April 2018

Vol No: 4 / 2018

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



**Empowering
NRI Dreams**
New-age banking
for NRIs

CANARA NRI SERVICES

Bank Accounts & Deposits

- NRE Account (Principal / Interest Repatriable)
- FCNR (B) (Principal / Interest Repatriable)
- NRO Accounts (Current Earnings Repatriable)
- Investment Facilities for NRIs
- Portfolio Investment Scheme
- Loan Facilities - Home & Car Loan
- Debit & Credit Card Facility
- Internet Banking & SMS Alert Facility



aapke vaade,
sar aankhon par

For your insurance policies, please update your latest contact details and bank account details with the Insurance company- Canara HSBC OBC Life Insurance Company to ensure you receive your insurance proceeds/payouts in timely manner directly in your bank account from the Insurance Company. You can submit your details by sending a mail from your registered email id at customer care.NRI@Canarahsbclife.in or ps.ac@canarahsbclife.in. In case of any queries with regards to your insurance policy you can also contact them at 0124-4315200, Monday to Friday- 8am-8pm IST and on Saturday- 9am to 6pm IST

Further we would also like to inform that in case your policy is matured or you have not received any of the insurance proceeds which were due, kindly write to the Insurance Company and submit your contact details and bank account details so that your dues can be transferred to your account. You can check the status if your policy proceeds are pending as unclaimed monies with the insurance company, you can check the status of same at:

<https://www.canarahsbclife.com/lifeinsurance/portal/canhold/home/claims/unclaimed-amount>

#####



Safe Internet Banking :

- Delete all emails and SMS from any stranger luring you with billion dollar lottery prize, huge wealth.
- Delete all emails /SMS/Phone calls that ask for your personal information such as user name, passwords, PIN.
- Delete all spam mails as they contain either virus or spyware enable spam filters in your mail boxes.
- Do not share any personal information to unknown persons.
- Treat all unsolicited emails with caution and never click on links from such emails and enter any personal information

Don'ts for safe banking

Canara Bank
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

Balance Enquiry through Missed Call

Missed call facility for NRI Customers

Mobile Number	Service
00919015483483	Balance Enquiry
00919015778668	Home Loan for NRI Customers
00919015257257	Home Loan for HNI Customers
00919015642642	Car Loan Enquiry
00919015637637	Home Loan Enquiry
00919015613613	To Enquire the Balance for 3 Accounts in Hindi
00919015734734	To Enquire the last 5 Transactions

- Customer has to call any of the above numbers through his / her mobile number registered with the Bank. The call will be disconnected automatically. In case if the call is not disconnected automatically (depends on the Service Provider) customer may disconnect the call. This will be a missed call to the above designated number.
- Customer will get an SMS for the services called for.
- The above SMS will have balance information for a maximum of three CASA accounts linked to the Customer ID to which the mobile number is registered with the Bank. The order of the account information will be SB, CA & ODCC.
- Since it is a missed call, there is no cost to the customer.

Customer can get the balance information from anywhere / any time.



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/>

Home Loan
Low And Attractive Interest Rate

केनरा बँक
Kannada text: ಕೆನರಾ ಬೆಂಕಿ ಸಹಾಯಕ ಸಂಸ್ಥೆ

Canara Bank
A Government of India Undertaking
Together We Can

Dreaming of owning your home ?

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/>



FOREIGN CURRENCY NON RESIDENT (FCNR) DEPOSIT RATES (% p.a.)*
(Effective 01.04.2018)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
1 year & above but less than 2 years	3.15	1.44	0.24	2.61	2.47
2 years & above but less than 3 years	3.28	1.63	0.35	2.74	2.56
3 years & above but less than 4 years	3.36	1.75	0.53	2.85	2.67
4 years & above but less than 5 years	3.42	1.82	0.71	2.91	2.93
5 years only	3.45	1.87	0.88	2.94	3.02

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 06.02.2018)

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	6.35
Above 1 Year to less than 2 Years**	6.45	6.25
2 Years & above to less than 3 Years	6.20	6.25
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)	6.50	--

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 06.02.2018)

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	5.30
15 Days to 30 Days	4.20	5.30
31 Days to 45 Days	4.50	5.30
46 Days to 60 Days	4.75	6.30
61 Days to 90 Days	4.75	6.30
91 Days to 120 Days	5.50	6.30
121 Days to 179 Days	5.75	6.30
180 Days to 269 Days	6.35	6.35
270 Days to less than 1 Year	6.35	6.35
1 Year only	6.50	6.35
Above 1 Year to less than 2 Years**	6.45	6.25
2 Years & above to less than 3 Years	6.20	6.25
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)	6.50	--

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/>

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)

Contact Number - 080 22538565 / 18004250018

Compiled by: Centralised NRI Hub, Marketing & Retail Resources Wing, Head Office, Bengaluru

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.

Compiled by: Centralised NRI Hub, Marketing & Retail Resources Wing, Head Office, Bengaluru