

NRI NEWS BULLETIN FOR FEBRUARY 2020

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Self-Care 

TIPS FOR USERS TO USE INTERNET BANKING

We are giving the following TIPS on few aspects to use the Internet Banking facility by customer. Detailed guidelines on various aspects are available in our website.

Registration:

- Customer has to visit the Base Branch where he is maintaining the account.
- Get the prescribed application form from the branch or can be downloaded from the home page of the Bank's Internet Banking Website - www.canarabank.in
- The customer must clearly indicate the facilities that he/she would require through Internet banking such as view/enquiry facility and/or funds transfer facility. All the columns in the application are to be duly filled in and signature affixed in the space provided for.
- NRI customers intending to avail the facility can however submit the application, obtained as above, either by post or in person during their visit to India.
- The application has to be handed over to be branch.
- Customer will get User-ID and Password for Login and Transaction Password (For Funds Transfer).
- User-ID and Passwords will be delivered directly to the customer to the address specified.

Login Process :

- ❑ Type <https://www.canarabank.in> (URL) at the Address Box appearing on the Internet Explorer screen and press 'Enter' key or click on Go.
- ❑ If the customer has already downloaded Cansecure and received the Verification Key and Activation code for the Cansecure, Login has to be done through the Cansecure Icon **ONLY** by Entering the User-ID and Cansecure PIN. Login steps through Cansecure given under separate paragraph.
- ❑ Now Canara Bank Net Banking screen will appear.
- ❑ Click on Login To Retail Banking or Login To Corporate Banking
- ❑ Now Login page will appear
- ❑ Enter the User ID provided and Login Password and click on Submit button.
- ❑ Both user-id and password are **case sensitive**
- ❑ On first time login, you are asked to change both your Login Password and Transaction Password.
- ❑ There are two grids for change of password. First one for changing login password and the second one for changing transaction password.
- ❑ For changing Login password: Type the Login password provided by the Bank in the first box and enter your new password in the next two boxes to register your own Login password.



- ❑ Likewise, for changing Transaction password: Type the Transaction password provided by the Bank in the first box and enter your new password in the next two boxes to register your own Transaction password.
- ❑ After changing both the passwords, a line along with a box states “ I have read the Terms and Conditions and Disclaimer for availing Net-Banking and agree to it “
- ❑ A hyperlink is provided when you click on “ Terms and Conditions”, which you are requested to go through.
- ❑ Check the box for having read the “ Terms and conditions” and you have agreed to it.
- ❑ Click Change button. If you successfully change the passwords provided by the Bank, system will display appropriate message and you click continue button to enter into the application.
- ❑ Now you get the home page of Net-Banking where summary of your accounts is displayed.

NEFT online Transfer:

This menu option is provided on the left side to enable the customer to do funds transfer to a customer account of other Bank branch.

For this the customer should have Account Number, Name, IFSC code of the destination Bank branch.

Before transfer of funds the beneficiary details are to be added in the NEFT online transfer. The steps to add the beneficiary for the first time is as follows:

- Click on NEFT online Transfer option provided on the left side of the screen.
- A screen opens with heading as ‘ Other Banks Fund Transfer: NEFT ‘
- In this screen Click on Add/Modify available on the right of Beneficiary Maintenance.
- A screen “ Beneficiary Library “ will be displayed containing two fields –
- Beneficiary ID and Beneficiary Type Enter (Single word – it can be alphabet or alphanumeric) in the Beneficiary
- ID. (As per customer’s choice)
- Select Other Bank transfer-NEFT under Beneficiary Type and then click on
- Add Beneficiary.
- Next screen appears “ Add NEFT Third Party Details ”. In that screen Enter
- Beneficiary ID (already assigned in the previous page) , Account Number of
- the Beneficiary , IFSC code, Beneficiary Name and Retype the Account
- Number in the confirmation field.
- Click on submit
- Next screen appears “ Add NEFT Third party details Verification “ – wherein
- click confirm (after ensuring the correctness of the details)
- Now one OTP (One Time Password) will be received to the customer’s mobile phone.
- After receiving the OTP Click on ‘ NEFT initiate’ on the same screen
- Now the first Screen ‘ Other Banks Fund Transfer : NEFT’ will be
- displayed. Click on Add/Modify again to confirm the addition of beneficiary
- A screen “ Beneficiary Library “ will be displayed containing two fields –
- Beneficiary ID and Beneficiary Type
- Select Other Bank transfer-NEFT under Beneficiary Type and Click on ‘ Search
- Beneficiary ‘
- A beneficiary list will be displayed containing beneficiary ID, Beneficiary Name and Beneficiary status. Against the newly added beneficiary ID/Name confirm/Reject link will be displayed.



- Click on Confirm to confirm the addition of beneficiary. Rejection can also
- be done if the customer wishes to reject.
- On Confirmation, Next screen will appear as “ Confirm Third Party Details”
- Wherein the customer has to enter the Account Number and OTP (One
- Time Password) and then Click on ‘ Confirm Payee’.
- After confirmation the beneficiary will be added successfully, which can be selected for NEFT funds transfer at any time.

FOREIGN CURRENCY NON RESIDENT (FCNR) DEPOSIT (% p.a) INTEREST RATE OF AMOUNT LESS THAN USD 1 MILLION (OR ITS EQUIVALENT IN OTHER CURRENCIES W.E.F. 01.02.2020

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
1 year & above but less than 2 years	2.44	1.18	0.15	2.53	1.21
2 years & above but less than 3 years	2.20	1.19	0.14	2.25	1.15
3 years & above but less than 4 years	2.15	1.18	0.16	2.22	1.15
4 years & above but less than 5 years	2.11	1.18	0.19	2.20	1.28
5 years only	2.12	1.18	0.23	2.18	1.32

The revised interest rates on RFC Term Deposits of amount less than USD 1 million (or its equivalent in other currencies) and RFC Saving Bank deposits w.e.f. 01.02.2020 are as under:

[Interest rate percent per annum]

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS				
	USD	GBP	EUR	CAD	AUD
SAVINGS BANK	0.36	NIL	NIL	0.33	NIL
1 month & above but less than 3 months	1.30	0.64	NIL	1.41	0.65
3 months & above but less than 6 months	1.60	0.60	NIL	1.59	0.70
6 months & above but less than 1 year	1.61	0.56	0.03	1.64	0.75
1 year & above but less than 2 years	2.44	1.18	0.15	2.53	1.21
2 years & above but less than 3 years	2.20	1.19	0.14	2.25	1.15
3 years only	2.15	1.18	0.16	2.22	1.15

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 report 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) Contact Number – 080 22538565 / 18004250018

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:

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

The Bank has its presence also at London, New York, Dubai, Hong Kong, Johannesburg, Sharjah, Moscow and Dar-e- Salaam.

For further details please click:

<http://www.canarabank.com/english/bank-services/personal-banking/international-services/>

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, IO & CCR Wing, Head Office, Bengaluru

