

NRI

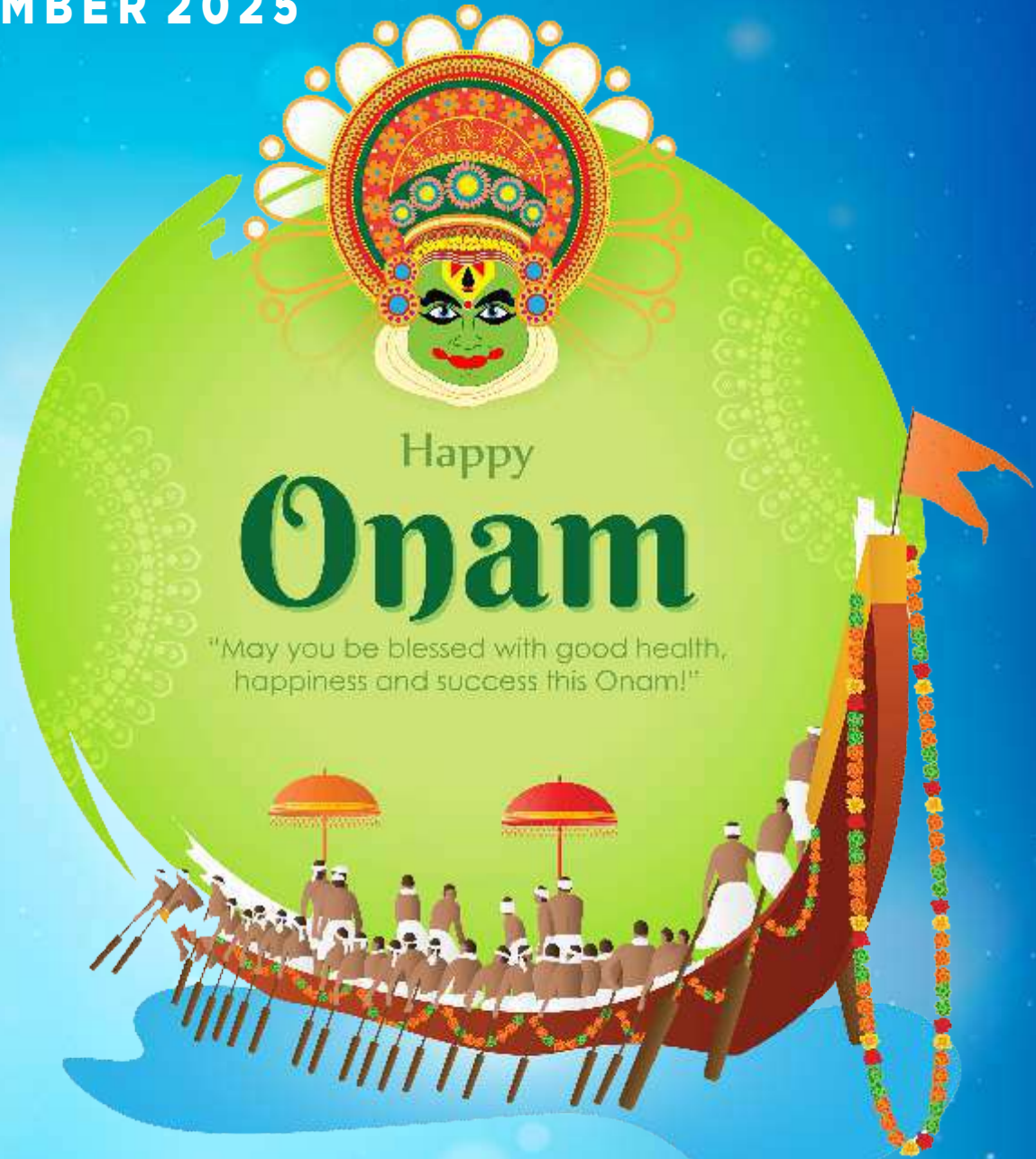
NEWS BULLETIN

SEPTEMBER 2025

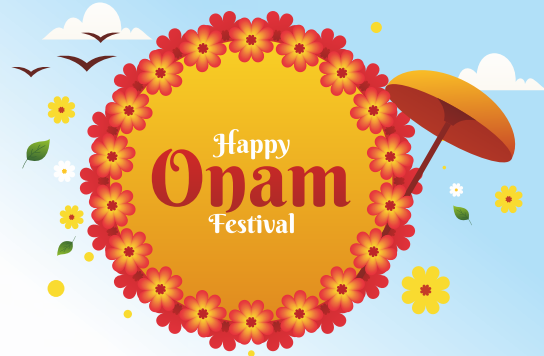
केनरा बैंक
Canara Bank
A Government of India Undertaking



Together We Can



- Experience the new NRI Premium Saving Account Product
- Forward cover on FCNR(B) scheme
- NRI -Rate of interest



From the Desk of General Manager

Dear Valued Customer,

I am pleased to connect you through our **September 2025, NRI News Bulletin**.

Highlights of this edition are as under:

- **Experience the new NRI Premium Saving Account Product**
- **Forward cover on FCNR(B) scheme**
- **NRI -Rate of interest**

We value your relationship with us and appreciate your trust in our services. As a non-resident Indian, your aspirations for the future are significant to us. We are committed in providing you with tailored financial solutions, seamless banking experiences, and dedicated support to meet your unique needs.

For investment opportunities, managing your finance, planning the future, we are here to assist you in each and every step. We are pleased to inform our latest rate of interest on **NRE Non-Callable deposit for 444 days is 6.60% (Annualised Interest Yield is 6.76%) for deposits above Rupees One Crore to less than Rupees Three Crore which is competitive compared to peers, the rate of interest for FCNR(B) deposits in USD \geq 1,00,000 is 5.45% (Annualized Interest Yield is 5.60%).**

Our Bank is always committed in providing seamless and hassle-free services to you, being a Brand Ambassador of our Bank, we expect you to share your experience with your near and dear ones to strengthen your Bank further.

I solicit your valuable suggestions to improve our services so as to cater to your needs as an NRI Customer. Please feel free to write to us at nrihub@canarabank.com We thank you for your continued patronage.

Sincerely,

Manoj Kumar Meena

**General Manager,
Resources Vertical,
Strategy Resources & Govt. Services Wing**



For all NRI Customers

IT'S OUR PRIVILEGE TO SERVE YOU



Complementary International Lounge access



50% concession in Housing Loan, Vehicle Loan and Mortgage



Preferential exchange margin on Inward Remittance



50% concession in Locker rent



Personal Accident Insurance Coverage of **Rs.10 lakh**



Air Accident Insurance Coverage of **Rs.100 Lakh**



Nil Charges for Demat account opening and annual maintenance



Free and Unlimited from Canara Bank and other bank ATM



Concession on loan processing charges and other exciting features



Nil Charges for Debit card, Credit card, Cheque books issuance and lot of more exciting features

For more details, reach us through any of our many banking channels or nearest branch



Forward Premium in FCNR(B) Deposits Scheme

Scheme for NRI's for booking forward cover to hedge the balances held in their FCNR(B) accounts and the interest payable thereon. Forward cover can be booked for **FCNR (B) tenor range from 1 year up to 5 years.**

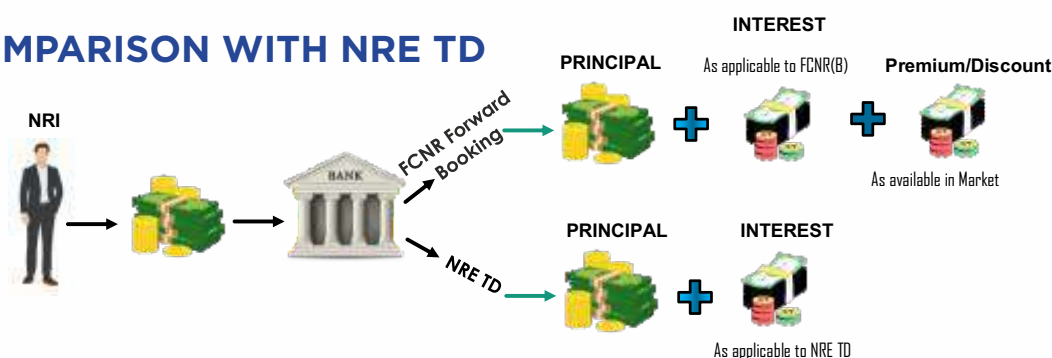
BENEFITS



SPECIAL FEATURES

- NRI who wish to avail higher return on FCNR deposit.
- Decent returns, depending on premium quoted on forward contract.

COMPARISON WITH NRE TD



The information is generic in nature and is for illustration purpose only. Please contact our branch/GTPC to confirm the yield/premium before actual placement of funds.



All FCNR accounts under this product are covered by Forward Contract & forward contract is booked on the date of opening the Deposit account. As per the prevailing system, the FCNR deposit receipt will have the maturity value expressed in USD. The maturity value expressed in USD should be converted into Indian Rupees at the rate at which the Forward Contract is Booked and maturity value of the deposit amount in Indian Rupees, should be manually mentioned on the Deposit receipt, in RED INK.

Forward

Forward contract is a binding agreement between two parties to purchase and sell a specific quantity of foreign currency at a specified rate but with delivery and settlement at a specified future date.

Users

Customers who need to hedge their foreign currency payables or receivables can use forward contracts to protect themselves from adverse movements in the exchange rate.

Types

Forward contracts can be classified into Forward Purchase Contracts (i.e., Exports, Inward Remittances, etc.) or Forward Sale Contracts (i.e., Imports, Outward Remittances, etc.) depending upon the nature of underlying transaction.

BENEFITS & RISKS

The objective of this mechanism is to safeguard the customer from any probable adverse movements or fluctuations in rates of exchange at a later date. At the same time, even if the rate moves favorably (at the future date) the customer is bound to settle the underlying transaction at the contracted rate. In other words, by booking a forward contract, the customer has the obligation to acquire or dispose off the foreign currency on a future date at the predetermined exchange rate.

PARAMETER EXAMPLE											
Investment Amount in FCY (Eg. USD)			100000	INR Equivalent/Principal*8776000.00							
Spot Rate			87.76								
Date of Deposit (DD-MM-YYYY)			06-09-2025								
Tenure			FCNR				FCNR (NRE DEPOSIT PLUS)				Gain over NRE Deposit (A-B)
Month	Days	Date of Maturity	Inv in FCY	**ROI %	Annualised Yield %	Maturity Amt (FCY)***	## Forward Rate	Forward Premium %	Maturity Amount INR (A)	Annualised Yield %	
12	1	07-09-2026	100000	5.45	5.60	105620.11	89.6	2.10	9463561.63	7.81	
NRE TERM DEPOSIT											
			# ROI %	Annualised Yield %	Maturity in INR (B)**						
			6.25	6.40	9339076.56						

*Converted using buying rate of Rs.87.76/- **As per current NRE TD rate of 6.25%. ***As per current FCNR rate of 5.45%.

All interest rates and Exchange rates are for illustration. Kindly contact us at the time of booking rates. The exchange rates are subject to market risk and might be at premium/discount at the time of maturity. (FX/63/2018)

FCNR DESK

0820-691-6116 fcnrdesk@canarabank.com

Canara Bank, II Floor,
Head Office (Annex),
Manipal - 576 104,
Karnataka, India

Dedicated NRI Help Desk
(if calling from outside India):

080-68212121/22064232 (24/7)

T&C Apply

Invest with Canara Bank.

We Care for your Best Interest.



NRE Term Deposit

TENURE	RATE OF INTEREST	ANNUALIZED INTEREST YEILD
444 days (Less than Rs. 3.00 crore) (Callable)	6.50%	6.66%
444 days (Above Rs.1.00 Crore to Less than RS. 3.00 Crore) (Non-callable)	6.60%	6.76%

*T & C apply

FCNR(B) Deposit

TENURE	RATE OF INTEREST	ANNUALIZED INTEREST YEILD
USD <100000	5.35%	5.50%
USD >= 100000	5.45%	5.60%

*T & C apply

Scan for
detailed
rates





"NRI Video Chat" - functionality for Existing NRI customers

NRI customers will be served on following informative services over this platform:

Sl No	Name of service
1	NRI Savings and Deposit products Information
2	Lead Generation - For Loans and Deposit products
3	Credit/Debit Card related Product information
4	Digital Products related information
5	Loan Product related information
6	Customer Complaint registration and status information
7	Feedback of services

Please click here to avail the facility

<https://nrivideochat.canarabank.com/VCCCustomerPortal/VideoChat.aspx?apiKey=123&campaign=canarabank>



केनरा बैंक Canara Bank

A Government of India Undertaking



Together We Can

Centralised NRI Hub

Resources Vertical, Strategy Resources & Govt Services Wing,
Canara Bank, Head Office Bengaluru, 112 JC Road, Karnataka, India 560 002

 **080-22258312 / 080-68212121**

nrihub@canarabank.com
nriserviceidmum@canarabank.com

 **+91 6364833235**



www.canarabank.com