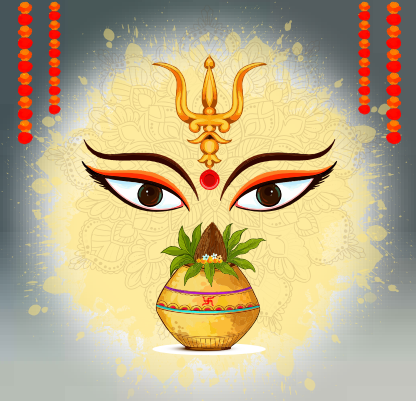


NRI

NEWS BULLETIN

OCTOBER 2026

Happy Navratri



SEAFARER BANKING

Banking that stays connected while you sail across the world





From the Desk of General Manager



Dear NRI Customers,

As the festive bells chime across India to mark the **auspicious arrival of Navratri and Dussehra**, I **extend my warmest greetings to you and your families**. This festive season symbolizes unity, triumph, and the joy of coming home. While millions across the nation gather with loved ones to celebrate, we acknowledge that many of you are navigating high seas thousands of miles away, keeping global trade moving through your dedication.

At Canara Bank, we believe that staying far from home should never mean staying distant from your financial security and family needs. To ensure your financial journey remains smooth while you sail, we have tailored dedicated banking solutions - including our **NRI Platina Account and specialized NRE / NRO Seafarer Solutions** - offering **preferential exchange margins, zero-fee digital services, global lounge access, and robust digital channels like WhatsApp Banking, Video Support and Offline OTP access**.

As you safeguard the world's sea lanes, Canara Bank stands committed to safeguarding your prosperity back home. May this festive season bring joy, health, and smooth sailing to you and your loved ones.

With warm regards,

Ravish Kumar Sinha
General Manager,
Resources Vertical,
Strategy Resources & Govt. Services Wing,
Canara Bank

1. Seafarer & NRI Status Framework (FEMA & Tax Alignments)



- **Definition of a Seafarer:** Under the **Merchant Shipping Act, 1958**, a seafarer is defined as any individual employed, engaged, or working in any capacity on board a sea-going ship (excluding naval or non-commercial government vessels).
- **Residential Status Determination (FEMA, 1999):** For opening NRE/NRO banking accounts and managing foreign currency, non-resident status is governed by **Section 2(v) of the Foreign Exchange Management Act (FEMA), 1999** and relevant **Reserve Bank of India (RBI) guidelines**, rather than the 183-day physical presence test under Indian tax law alone.
- **Eligibility Criteria for NRE Accounts:**

Eligible: Indian crew members employed by foreign shipping/airline companies based abroad, or crew posted on foreign-going vessels under international employment contracts.

Ineligible: Indian employees working on Indian-vessel/domestic routes or shore staff remaining resident in India—even if paid in foreign currency—do not qualify for NRE accounts.

2. Comparative Matrix: NRE vs. NRO Accounts for Seafarers

Feature / Regulatory Parameter	NRE Account (Non-Resident External)	NRO Account (Non-Resident Ordinary)
Primary Purpose	Park foreign earnings/salary remitted from abroad.	Manage local Indian earnings (rent, dividends, pension, local sales).
Repatriability (FEMA/RBI)	Fully and freely repatriable outside India (both principal and interest).	Repatriable up to USD 1 Million per financial year under the RBI Liberalized Remittance Scheme / FEMA guidelines.
Tax Treatment (Income Tax Act)	Exempt from Income Tax in India under Section 10(4)(ii).	Taxable in India at applicable slab/TDS rates; eligible for DTAA relief.
Permitted Credits	Foreign inward remittances, CDC salary credits, interest earnings.	Local income in INR, transfers from other NRO/NRE accounts.

3. Canara Bank NRI Platina Account Highlights

For seafarers seeking premium benefits, the NRI Platina Savings Account offers an elevated suite of privileges:

- **Balance Requirements:** Nil initial balance required at account opening; Monthly Average Balance (MAB) requirement of ₹1.00 Lakh.
- **Foreign Exchange Edge:** **5 paise preferential exchange margin** on USD/INR inward remittances.

- **Zero Transaction Charges:** Free NEFT, RTGS, IMPS, SMS/Email alerts, and unlimited cheque book issuance.
- **Travel & Lounge Privileges:** International airport lounge access (2 visits for self + 2 for guests per year) and domestic access (2 per quarter for self + 1 guest).
- **Loan & Asset Concessions:** 50% waiver on locker rental and 50% concession on processing fees for Housing, Vehicle, and Mortgage loans.
- **Insurance Coverage:** Complimentary Personal Accident Cover of ₹10 Lakhs and Air Accident Cover up to ₹100 Lakhs.

4. NRE Account - Key Documents for Seafarers

The following documents from the source bulletin are presented in a regulatory/KYC-friendly sequence; the Bank may seek additional documents as applicable:

1. **Indian Passport with relevant details.**
2. **Valid Visa / Work Permit, as applicable.**
3. **Valid Job Contract / Employment Contract.**
4. **Continuous Discharge Certificate (CDC), if the disembarkation stamp on CDC is not more than 180 days old**
5. **Expired contract letter (if the disembarkation stamp on CDC is not more than 180 days old**
6. **Recent pay slips evidencing employment with the shipping company.**
7. **PAN / Form 60, as applicable.**
8. **FATCA/CRS Declaration.**

5. Before Sailing — A Simple Banking Checklist

- ✓ **Open the eligible NRE/NRO account and complete KYC before departure, wherever possible.**
- ✓ **Update the correct mobile number, e-mail ID and overseas/contact details in the Bank's records.**
- ✓ **Activate Mobile Banking and Internet Banking and test access before departure.**
- ✓ **Download/enable the Offline OTP application where available and appropriate.**
- ✓ **Keep passport, CDC, job contract and other supporting documents current.**
- ✓ **Share the correct account number and Canara Bank SWIFT details with the employer/remitter for eligible salary remittances.**



6. Common Seafarer Challenges & Solutions

Customer Question	Banking Solution / Clarification
How can I open the account?	<p>Visit a preferred Canara Bank branch in India with the application and required KYC documents.</p> <p>If NRI customers, who are opening the account without visiting the branch, will be called as Non face to face customers. For those customers, certification of documents to be attested by official of Canara Bank Foreign Office/Notary Public abroad/ Court Magistrate / Judge, Indian Embassy / /High Commission/ Representative Offices/Relationship Managers in GCC Countries.</p>
How can I remit my salary to India?	<p>The following details of beneficiary is required for remittance</p> <p>Account No. Beneficiary Name Swift Code Canara Bank Branch Name Purpose of remittance: Canara Bank's Swift Code "CNRBINBBBFD"</p> <p>Please Note: There is no separate SWIFT code for our individual branches. The above-mentioned Canara Bank's Swift code can be used for remitting funds to our branches anywhere in India.</p> <p>Illustration: Mr. ABC wants to remit the funds of USD 12000 to his NRE account at Canara Bank Bangalore Branch to his NRE account 123456789.</p> <p>Account No: 123456789 Beneficiary Name: ABC Swift code: CNRBINBBBFD Purpose: Salary Credit</p>
How can I activate my debit card?	<p>Debit card can be activated through following methods;</p> <ol style="list-style-type: none"> 1. IVRS (NRI customer care number and International Toll-Free Number), 2. Canara Bank ATM 3. Green PIN can also be generated through Canara Bank Mobile/Internet Banking.
How do I get an activation code for Mobile Banking?	<p>Customer can activate the Mobile Banking through following Modes</p> <p>With Debit Card (Active debit card is required for which PIN has been set)</p> <p>With Aadhaar (Same mobile number should be linked to Account and Aadhar)</p> <p>With Activation Code The activation code can be generated through Canara Bank branch. It will be sent to the Registered Mobile Number of the customer, which will be valid for next 24 hours.</p>

Customer Question	Banking Solution / Clarification
I am a seafarer based in India but receive salary in foreign currency. Am I an NRI?	Foreign-currency remuneration alone does not establish NRI status. FEMA residential-status requirements must be satisfied.
I have difficulty providing overseas address proof.	For NRI with seafarer work profile and on ship, can either give employer's overseas or Indian address as address proof documents.
How can I complete Re-KYC while at sea?	Re-KYC can be completed through Mobile Banking / Internet Banking with OTP-based authentication.
SMS OTP may not arrive at sea. What can I do?	Customer can use alternative methods such as Email OTP, OTP over call and Offline OTP Application as alternative options for generation of Transaction OTP.
Do I receive confirmation for salary credit?	Yes, Customer shall be intimated through Email and SMS confirmation.



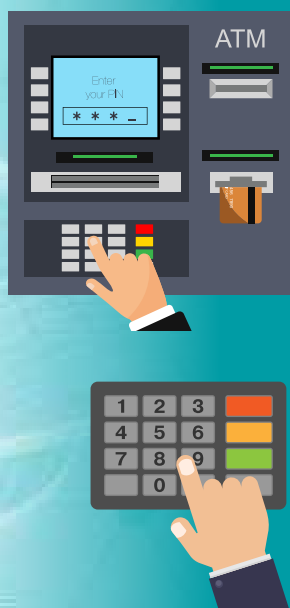
GREEN PIN GENERATION THROUGH IVRS



Keep your Debit card number and Account number handy for Debit card PIN generation

1. Dial **International Toll-Free Number** or **NRI customer Care Number** from Registered Mobile number (RMN).
2. Your Call will get **Connect to IVRS Mode**.
3. Enter **16-digit Debit card number** and If the Debit Card number is correct, **Press 1**.
4. Enter **Last Five Digits** of Your Account Number and If the number correct **Press 1**.
5. Enter the OTP received on RMN.
6. **Enter and Re-Enter** Your **New Four Digit PIN**.

GREEN PIN GENERATION THROUGH CANARA BANK ATM



1. **Insert** the card
2. Select **Green PIN/ forgot PIN**
3. Select **Generate OTP**
4. Enter **last 4 Digits of Account Number** as displayed
5. Enter the **OTP** received on your mobile number
6. Enter **4 digit PIN of your choice**
7. **Re-enter PIN** for validation
8. PIN will be set **successfully**

GREEN PIN GENERATION THROUGH CANARA BANK MOBILE/INTERNET BANKING

1. **Login** to Canara Bank Mobile/ Internet Banking
2. Select **Cards**
3. Select **PIN Generation**
4. Enter **Expiry date** for validation and choose a **4 digit PIN of your choice**
5. Enter **MPIN/OTP** for Authentication
6. PIN will be set **successfully**





Alternatives for SMS OTP in Internet Banking

Option 1: OTP over call

- Option to receive OTP over call option gets automatically enabled after 100 sec while authenticating transaction in IB
- Customer can opt for the same if SMS OTP is not received

Option 2: OTP over email registration

- log in to the Internet Banking, Click on Pay & Transfer.
- Click on Register/De-Register Email OTP tab
- Go to Registration
- Opt for a Normal PDF or a Password Protected PDF document for OTP
- Click on confirm, enter Transaction Password and OTP received over Email to complete the Registration process

Note: OTP over email will get enabled after 24 hours

Option 3: Using Offline OTP App (Available in Play Store and App store)

- Login into our Canara bank Net-banking @ <https://online.canarabank.in>
- **Pay & transfer-->Register/De-register Offline OTP-->Register-->Submit**

Once the user Submit for Register, 16 digit dynamic Activation Code, Account expiry date and Registration Id will be displayed.

Registration from Canara Offline OTP App Kindly download Canara Offline OTP App from Play store/App Store

- Step 1 - Open Canara Offline OTP App--> Enter Registration ID-->Submit
- Step 2 - Same 16-digit activation code will appear on App screen user just need to click on Submit.
- Step 3 - An encrypted SMS will be sent from registered mobile number. Select Your Bank registered Mobile Number-->Send
- Step 4 - Once registration SMS gets validated User need to Create 5-Digit passcode and press the Activate tab
- Step 5 - After Creating the passcode Activation will be successful
- Step 6 - To generate offline OTP enter the same 5-Digit passcode
- Step 7 - 9 digit offline OTP will appear, User need to enter this 9-digit Offline OTP for doing transactions.

UPI payments for NRIs: Empowering NRIs with Hassle free UPI access.

Key Takeaways

1. NRIs can now make UPI payments by linking their NRE/NRO accounts with an international mobile number.
2. NRIs can send and receive money, pay utility bills, and make merchant payments in India via UPI without bearing additional charges.
3. UPI transactions are designed to offer a secure, swift, and reliable experience with two-factor authentication to safeguard user data and financial activity. Presently, customers can register for UPI with mobile numbers of the following countries:

Sl. No.	Country Name	Country Code
1	Singapore	+65
2	Australia	+61
3	Canada	+1
4	Hong-Kong	+852
5	Oman	+968
6	Qatar	+974
7	USA	+1
8	Saudi Arabia	+966
9	United Arab Emirates	+971
10	United Kingdom	+44
11	Malaysia	+60
12	France	+33





केनरा बैंक
Canara Bank
A Government of India Undertaking



Together We Can



India ↔ Singapore Transfers Made Simple!

Send & receive money instantly via mobile number or UPI ID.



Real-time transfer



No IFSC/SWIFT needed



Low cost,
24x7 available & secure

To Send:

- 1 Open UPI app
- 2 Select 'Cross Border Payment'
- 3 Enter Singapore mobile number, amount & Done!

To Receive:

- 1 Share your UPI ID
- 2 Sender uses PayNow
- 3 Money arrives instantly

Transaction Limit: Up to SGD 1,000/DAY

Start Using UPI PayNow Today!



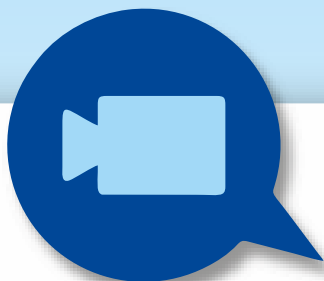
1 Bank Number



+91 080 2206 4232 / 6821 2121



www.canarabank.bank.in



"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.bank.in/VCCCustomerPortalV2/>



**1 BANK.
1 NUMBER.**

1800 1030



WhatsApp us “Hi”

and avail 75+ banking services
at your fingertips.



Call us anytime

24/7 dedicated call centre for
40+ services.

*T&C apply



1 Bank
Number



1800 1030



www.canarabank.com

National Cyber Crime Reporting Portal <https://cybercrime.gov.in> | National Cyber Crime Helpline- 1930



Carry your bank in your pocket!



With the ai1 completing
your Re-KYC is
as easy as a few taps.

- Login with Passcode / Biometric
- Navigate to Profile
 - General Section
 - Re-KYC
- Review your details
- Validate PAN
- Select option “No change in KYC information”
- Submit for Re-KYC



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Canara Bank
A Government of India Undertaking



Together We Can

INTERNATIONAL TOLL FREE NUMBERS FOR SEAMLESS NRI ASSISTANCE

COUNTRY	TOLL FREE NUMBERS
 USA	8339902222
 UK	448081699978
 CANADA	18883060410
 HONG KONG	006800-18001030
 SINGAPORE	001-800-18001030
 UAE	8000911111
 SAUDI ARABIA	8008501320
 QATAR	00800101179
 OMAN	80070119
OTHER COUNTRIES*	+91-080-22064232 / 68212121*

*Call Charges applicable for other countries.



NRI Customer Care: (24*7)
080-22064232/080-68212121

www.canarabank.bank.in



NRI Cells Contacts & Email

Region	Designated Person	Contact Number	Dedicated Email ID
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Amritsar	Ankush Gupta	9149671212	nricellasr@canarabank.com
Bangalore Central	Siby George	9747352073	nricellblr3@canarabank.com
Bengaluru North	Jishnu	9061970933	nricellblrn@canarabank.com
Bengaluru South	Adithi R Nair	9778180694	nricellblr2@canarabank.com
Bengaluru West	Divya Bharathi	8056422765	nricellblrw@canarabank.com
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Udupi 2	Amna	9496788378	nricelludi2@canarabank.com



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Ahmedabad	7TH FLOOR GIFT ONE TOWER , GIFT CITY GANDHINAGAR- 382355	91-9099993698, 79-69027713	mipdcoahd@canarabank.com
Bengaluru	No:86, First Floor, Spencer Towers, MG Road, Bengaluru - 560 001	91-9483536993	blrmipd@canarabank.com, blrnrice@canarabank.com
Bhopal	Plot No 4, PSD Area, Near AIIMS, Saket Nagar	91-7024241336, 91-7024241336	mipdcobpl@canarabank.com
Bhubaneswar	Plot No.1556(P) & 1561(P), Jagamara, Khandagiri, Post Office: Khandagiri S.O, Bhubaneswar, Odisha. Pin - 751 030	91-7605009010	mipdcobhu@canarabank.com
Chandigarh	Plot No.1, Sec 34 A, Pin - 160 022	91-8082165436, 0172-2605239	mipdcochd@canarabank.com
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Mumbai	C-14, G Block, Bandra Kurla Complex, Bandra East ,Mumbai - 400 051	91-8655914203 , 022-26728633	depdmipdcomcity@canarabank.com
Patna	Luv Kush Tower, Resouces Section, 3rd Floor, Exhibition Road, Patna, Bihar-1.	91-8218451862	mipdcopat@canarabank.com
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Thiruvananthapuram	TC 26/173(I), M.G.Road, Spencer Junction, Pin Code - 695001	91-8281999598, 0471-2331563	nricotvm@canarabank.com
Tirupati	No :13/11, Canara Bank, Avilala, RC Road, Tirupati- 517503	91-9550048722, 9154166720, 0877-2503818	rescotpt@canarabank.com
Vijayawada	Lakshmi Avenue, Srinivas Nagar Bank Colony, Vijayawada-520008	91-8333993073, 0866-2428853	mipdcovij@canarabank.com

HIGHEST ESCALATION MATRIX

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Head Office: 112, J C Road, Bengaluru - 560 002

OUR OVERSEAS BRANCHES AND REPRESENTATIVE OFFICES

Name of overseas Branches/Rep Offices	Address	Email ID	Contact No
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London Branch	PO Box No. 174, Ground Floor 10, Chiswell Street London -EC 1Y 4UQ	london@canarabank.com	020-76282187
DIFC Dubai Branch	N504 Level 5; PO Box 507037 Emirates Financial Towers, Dubai International Financial Centre, Dubai, UAE	difcdubai@canarabank.com	97143591668
New York Branch	Suite No.1170, 11th Floor 805, 3rd Avenue, New York - 10022	cbnyc@canarabank.com	001 6467600495
Canara Bank IFSC Banking Unit Gift City	8th Floor, Brigade International Financial Center, Building No.-14A, Block 14, Zone 1, Gift City SEZ, Gandhinagar, Gujarat	cbibu@canarabank.com	079-69082300
Exchange House	Musandam Exchange LLC, Oman) P B No. 2155, Ruwi, P C 112, Sultanate of Oman	horecon@musandamexchange.com	00968 92127214



Together We Can

Centralised NRI Hub

Resources Vertical, Strategy Resources & Govt Services Wing,
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