

NRI

NEWS BULLETIN

DECEMBER 2025

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केनरा बैंक
Canara Bank
A Government of India Undertaking



Together We Can

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Centralised NRI Hub, Resources Vertical, Strategy Resources & Govt Services Wing,
HO Bangalore

From the Desk of General Manager

*Wishing you all a very
Happy Christmas!*



I am happy to share NRI Newsletter for the month of **December 2025**.

Canara Bank is always at your door step in providing better services through our Product & Services to our NRI Customers.

We are pleased to inform that our Bank has enabled the **UPI-PayNow** cross-border remittance service through the Canara a1 app. This facility seamlessly links India's UPI with Singapore's PayNow platform, enabling customers to send and receive funds instantly between India and Singapore. Customers can transfer money using their UPI ID or registered mobile number, ensuring a fast, secure and convenient remittance experience.

Two types of transaction flows in this payment system : ● **Foreign Inward Remittance (FIR)** - To receive funds from Singapore to India using UPI ID of Indian UPI User. ● **Foreign Outward Remittance (FOR)** - To remit funds to Singapore from India using Mobile Number of Singapore BCS PayNow User.

This feature enables our customers to remit and receive funds between India and Singapore in an instant and seamless manner in Canara a1 app.

Further, we are delighted to share that our Bank is currently offering one of the best **FCNR deposit interest rates in the market, with USD >= 100000 earning an ROI of 5.40% (annualized yield @5.55%)**, ensuring strong prospects for return on funds parked with us.

We continue to strengthen our service offerings and global support for our NRI clientele.

We look forward to continuously enhancing their banking experience with Canara Bank.

Manoj Kumar Meena

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





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India ↔ Singapore Transfers Made Simple!

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



Real-time transfer



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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



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For all NRI Customers

IT'S OUR PRIVILEGE TO SERVE YOU



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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 nearest Branch or designated NRI cells.

* T&C apply



1 Bank Number



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



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Resident Foreign Currency (RFC) Account

A\$

C\$

€

£

\$

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Features and Benefits

What is RFC Deposit?

A foreign currency account maintained in currency other than currency of India or Nepal or Bhutan.

Eligibility

Returning NRI's and PIOs who have become residents.

Benefits of RFC deposits?

Available in **USD, GBP, EUR, CAD & AUD**

Type of Accounts: Saving/Current/Term Deposits. RFC Savings Bank Accounts can be opened with a minimum of USD 100, GBP 100, EUR 100, CAD 100 & AUD 100.

RFC Term Deposit can be opened with a minimum of USD 1000, GBP 1000, EUR 1000, CAD 1000 & AUD 1000.

Tenure of deposit: Minimum period of 1 month to a maximum period of 3 years.

- Repatriation allowed
- Interest is taxable in India
- Joint account available
- Nomination available
- Conversion of existing FCNR (B)/NRE deposits to RFC accounts is available with terms and conditions.



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Number



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"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/>

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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



Skip the branch visit!

Update your Re-KYC details anytime, anywhere
with Canara Bank Net Banking.

- ▼ Login with User ID & password
- ▼ Go to Toggle Menu
- ▼ Go to Other Services ---> Re-KYC
- ▼ In case of no change in KYC information select "No change in KYC information"
- ▼ Confirm details with OTP & Transaction password

*T&C apply

Invest with Canara Bank.

We Care for your Best Interest.

FCNR (B) Rate of Interest with Annualised Interest Yield Details (in % p.a.)

CURRENCY OF DEPOSIT	USD <100000		USD >= 100000		GBP		EUR		CAD		AUD	
PERIOD OF DEPOSIT	RATE	YIELD*	RATE	YIELD*	RATE	YIELD*	RATE	YIELD*	RATE	YIELD*	RATE	YIELD*
1 year to less than 2 years	5.30	5.45	5.40	5.55	4.50	4.62	3.00	3.07	3.50	3.58	4.00	4.10
2 years to less than 3 years	4.00	4.18	4.00	4.18	3.00	3.11	2.00	2.06	3.25	3.38	3.5	3.65
3 years to less than 4 years	3.70	3.93	3.70	3.93	2.50	2.62	1.50	1.55	3.00	3.16	3.00	3.16
4 years to less than 5 years	3.50	3.78	3.50	3.78	2.50	2.65	1.50	1.56	3.00	3.21	3.00	3.21
5 years	3.50	3.85	3.50	3.85	2.50	2.69	1.50	1.57	3.00	3.26	3.00	3.26

* Annualized yield at the end of the period.

Interest rates on RFC Deposits w.e.f. 10.09.2025 (Interest rate % per annum)

PERIOD OF DEPOSIT	CURRENCY OF DEPOSITS					
	USD<100000	USD>=100000	GBP	EUR	CAD	AUD
SAVINGS BANK	0.10	0.10	0.10	NIL	NIL	NIL
1 month & above but less than 3 months	0.10	0.10	NA	NA	0.10	0.10
3 months & above but less than 6 months	0.10	0.10	NA	NA	0.10	0.10
6 months & above but less than 1 year	0.10	0.10	NA	NA	0.10	0.10
1 year & above but less than 2 years	5.30	5.40	4.50	3.00	3.50	4.00
2 years & above but less than 3 years	4.00	4.00	3.00	2.00	3.25	3.50
3 years only	3.70	3.70	2.50	1.50	3.00	3.00

Scan for
detailed
rates



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NRI Cells Contacts & Email

Region	Designated Person	Dedicated contact number	Dedicated Email ID
Alappuzha	Nidhin Raj	919188528667	nricellalp@canarabank.com
Amritsar	Subramanian	918725079353	nricellasr@canarabank.com
Bangalore Central	Shanmukha Santosh Pillala	919538413232	nricellblr3@canarabank.com
Bengaluru North	Jishnu	919036240922	nricellblrn@canarabank.com
Bengaluru South	Aditi	919778180694	nricellblr2@canarabank.com
Bengaluru West	Suresh N	919481036289	nricellblrw@canarabank.com
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Chennai South	Nagaraj	917845721379	nricellchn1@canarabank.com
Ernakulam	Sravya	918281173945	nricellekm1@canarabank.com
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Mumbai South	Kapil Pant	918077627281	nricellmums@canarabank.com
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New Delhi	Karan Grover	919999458088	nricellndel@canarabank.com
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South Delhi	Shubhanshu Payal	917983725501	nricellsdel@canarabank.com
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Thiruvananthapuram South	Sruthy L	919150613228	nricelltvm1@canarabank.com
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Tirunelveli	Ramaswamy L	918072815804	nricellthirunelveli@canarabank.com
Udupi 1	Induja	919821545701	nriroudupi@canarabank.com
Udupi 2	Kaluva Venkata Sita Rama Vikram	917013161709	nricelludi2@canarabank.com

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NRI Helpdesk Contact Details

FIRST LEVEL ESCALATION MATRIX

CIRCLE NAME	ADDRESS	Contact Nos.	Email
Agra	12A/CC-1, RAJENDRA CENTRE, AWAS VIKAS COLONYSIKANDRA, AGRA - 282 007	91-9084450339, 0562-3500616	mipdcoagra@canarabank.com
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, blrnrlicell@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
Chennai	Teynampet, Opp. AG DMS Metro, Chennai - 600 018	91-9150059140, 044-24349936	mipdcochn@canarabank.com
Guwahati	Circle Office, 1st Floor, Dee Dee Grande, Panjabari Rd, Six Mile, Guwahati	91-7005156574, 0361-2334010	mipdcoguw@canarabank.com
Delhi	Seventh Floor, 38 - Ansar Tower, Nehru Place, Canara Bank	91-9220407734, 011-69033333	nricodel@canarabank.com, mipdcodel@canarabank.com
Hubballi	Canara Bank, Circle Office, 2nd Floor, Centrum Building, Gokul Road, Hubballi - 580 030	91-9480696811, 0836-2239436	mipdcohub@canarabank.com
Hyderabad	Canara Bank, #10-3- 163 & 10-3-163/A, Plot No. 85, Near Rail Nilayam, SD Road, Secunderabad - 500 026	91-9482954856, 040-27725236/238	mipdcohyd@canarabank.com
Jaipur	No.1, Orbit Mall Ajmer Road, Civil Lines, Jaipur, Rajasthan - 302 006	91-7340062981, 0141-2222993	mipdcopr@canarabank.com
Karnal	Bay Site, 17-18 Sector, 12 Karnal	91-8572801740	mipdcokar@canarabank.com
Kolkata	21 Camac Street, Kolkata - 700 016	91-8334993971, 033-22831511	mipdcokol@canarabank.com
Kozhikode	Canara Bank Circle Office, Opposite Westway Hotel, West Nadakkavu, Kannur Road, Kozhikode - 673 011	91-9188406955	resourcescokoz@canarabank.com
Lucknow	PB No-14, Vipin Khand Gomti Nagar, Near Sangeet Natya Academy, Lucknow - 226 010	91-8756993555, 0522-2307604	mipdcoluck@canarabank.com
Madurai	St. Mary's Campus, East Veli Street, Madurai - 625 001	91-9489046440, 0452-2335988	mipdcomdu@canarabank.com
Mangaluru	Balmatta Road, Mangaluru - 575 001	+91-9483517000, 0824-2863339	nricomlr@canarabank.com
Manipal	Canara Bank, Circle Office Building, Manipal - 576 104	91-7411732892, 820-2574073	mipdcompl@canarabank.com
Mumbai	C-14, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051	91-8655914203, 022-26728633	depmpdcomcity@canarabank.com
Patna	Luv Kush Tower, Resouces Section, 3rd Floor, Exhibition Road, Patna, Bihar-1.	91-8218451862	mipdcopat@canarabank.com
Pune	Canara Bank Building, FP 790 (Part), Near Mangala Theatre, Shivaji Road, Shivaji Nagar, Pune - 411 005	91-7755991381, 91-8652852199, 020-25571000	nricopne@canarabank.com
Ranchi	Kaushalya Chambers, PP Compound, Main Road, Ranchi - 8340 01, Jharkhand	91-9666402730	mipdranchico@canarabank.com
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

SI No	Name	Designation	Contact No.	Email
Level 1 Support	Shruthi K M	Sr. Manager	91 63648 33235	nrihub@canarabank.com
Level 2 Support	Anand Kumar G N B	Deputy General Manager	91 90229 66333	nbanandag@canarabank.com



Our Overseas Branches and Representative Offices

Name of overseas Branches/Rep Offices	Address	Email ID	Contact No
Sharjah Representative Office	Canara Bank Representative Office 504, Liberty Real Estate Building, Al Mina Road, PO Box 95400, Sharjah, United Arab Emirates	cbuae@canarabank.com	971-6 5756521
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	97143277172
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

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