





Ontario:

- ◆ Brampton
- ◆ Gore Road
- Scarborough
- Mississauga

- ◆ Downtown Toronto
- Malton
- ◆ Ottawa
- ◆ Waterloo

British Columbia:

- ◆ Delta
- Surrey

Nova Scotia:

Halifax

Alberta:

- ◆ Calgary
- **◆** Edmonton

Manitoba:

Winnipeg

Comprehensive solutions and tailored services in Canada



Personal Banking

- Term Deposits, Chequina/Savinas Account (available in CAD and USD)
- Registered Products RRSP (Registered Retirement Savings Plan) & TFSA (Tax-Free Savings Account)
- Safe Deposit Box (SDB)
- Secured Line of Credit
- iMobile app, Internet Banking and 24x7 Phone Banking



Money2India (Remittances)

- Money2India (Canada) platform for instant money transfers to India
- Anytime/ anywhere money transfer solution



NRI Referral Services

Assistance in:

- NRI Account opening/conversion (New/Resident)
- Remittances To and from India/Canada
- UPI facility on your Canadian phone number for seamless transfers to India.
- Credit Cards (India)
- Home Loans (India)
- Life Certificate for Government of India Pensioners



Newcomer Banking in collaboration with RBC Royal Bank of Canada

- Student GIC Program Apply in three simple steps, meet the IRCC (Immigration, Refugees and Citizenship Canada) study permit requirements and enjoy RBC banking benefits
- Hello Canada Open your Hello Canada Bank Account before immigration. Remit money, pay bills, issue cheques, open Term Deposits and much more



Canadian Funds Referral Services

Capital raising, Forex/Hedging, custody and other Indian businesses of Canadian funds, AMCs & family offices



Business Banking

- Term Deposits, Chequing/Savings Account for day to day banking and investments (available in CAD and USD)
- Short Term Business GICs
- Corporate Internet Banking (CIB) solutions
- Working Capital, Line of Credit, Trade Finance and Small Business Loans
- Cross-currency foreign exchange facility
- Competitive foreign exchange rate and interest rate risk management products
- Forex & Hedging solutions (both onshore & NDF) (Non-deliverable Forward))



Global Trade Finance & Payments

- Online trade platform and flexible financing options for exports/imports
- Better credit appetite regarding most Indian banks
- Swift arrangement with most South Asian banks i.e. in India, Nepal & Bangladesh
- Letter of Credit (LC)/Standby Letter of Credit (SBLC) issuances (Export Development Canada (EDC) backed & Back to Back LCs)



Commercial & Residential Mortgages

- Insured, insurable & conventional mortgages for purchases, refinances and transfers
- New to Canada Program
- Global Client discount offer
- Commercial Real Estate Lending



Multi-national Companies/ Global **Capability Centres**

- Fund Flow, Working Capital, Transaction Banking
- Dedicated Relationship Managers in both time zones
- Assistance in banking facilities in India -Corporates & Employees



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