

## मुख्य महाप्रबंधक की डेस्क से

प्रिय एनआरआई ग्राहक,

बैंक ऑफ बड़ौदा की ओर से आपका अभिनंदन.

मई 2021 माह के एनआरआई न्यूजलेटर के माध्यम से आपसे बातचीत करते हुए हमें प्रसन्नता हो रही है. हम सर्वप्रथम आपके द्वारा अपने प्रतिष्ठित बैंक को दिये गए निरंतर समर्थन एवं संरक्षण के लिए धन्यवाद देते हैं.

जैसा कि आप जानते हैं, भारतीय रिजर्व बैंक (आरबीआई) के दिशानिर्देशों के अनुसार सभी एनआरआई खातों में हर दो वर्षों में रि-केवाईसी करना होता है. रि-केवाईसी के लिए हम आपसे अनुरोध करते हैं कि आप अपनी मूल शाखा को स्वप्रमाणित (सेल्फ अटेस्टेड) निम्नलिखित दस्तावेज भेजें ताकि बैंक के रिकार्ड को अद्यतन/ रि-केवाईसी किया जा सके:

1. पासपोर्ट
2. विसा
3. विदेश में पते का प्रमाण

यह अत्यंत चिंता का विषय है कि कोरोना वायरस (COVID-19) एक बार फिर से पूरे विश्व और भारत में तेजी से फैल रहा है. कृपया अपनी दैनिक बैंकिंग जरूरतों के संबंध में हमारे सभी डिजिटल उत्पादों का उपयोग करें और अपनी सुरक्षा को ध्यान में रखते हुए शाखा में जाने से बचें. कोविड -19 की इस महामारी के दौरान किसी भी बैंकिंग समस्या के संबंध में आप हमसे संपर्क कर सकते हैं.

एनआरआई ग्राहक के रूप में हमारी सेवाओं में सुधार करने के साथ-साथ आपकी आवश्यकताओं को पूरा करने के लिए नए उत्पादों की शुरुआत करने के लिए हम आपके बहुमूल्य सुझावों की प्रतीक्षा में हैं.

**घर पर रहें - सुरक्षित रहें - आपकी सभी बैंकिंग आवश्यकताओं के लिए डिजिटल उत्पादों का प्रयोग करें.**

भवदीय,

**पुरुषोत्तम**

मुख्य महाप्रबंधक

(खुदरा देयताएं, धन संपदा प्रबंधन, मार्केटिंग, कैपिटल मार्केट और एनआरआई व्यवसाय)

## FROM CHIEF GENERAL MANAGER'S DESK

Dear NRI Customer,

Greetings from Bank of Baroda.

We are very happy to interact with you through our NRI Newsletter for the month of May 2021. At the outset we thank you for continuous support and patronage for your esteemed Bank.

As you know as per Reserve Bank of India (RBI) guidelines in all NRI accounts Re-KYC has to be done in every two years. For Re-KYC, we request you to send self attested following documents to your Base Branch to enable them to update/ Re-KYC in Bank's record:

1. Passport
2. Visa
3. Overseas address proof.

It is a matter of great concern that Corona Virus (COVID-19) is once again spreading rapidly throughout the world and India. Please use our all digital products for your day to day banking needs and avoid visiting the branches for your safety. For any banking difficulty you can always contact us in this Pandemic COVID-19 situation.

We solicit your valuable suggestions to improve our services as well as to introduce new financial products to cater to your needs as NRI Customers.

**Stay Home Stay Safe – Use Digital products for all your Banking needs.**

With Warm Regards,

Yours Sincerely,

**Purshotam**

Chief General Manager

[Retail Liabilities, WMS, Marketing, Capital Market & NRI Business]

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.05.2021 से प्रभावी।  
ये दरें 31.05.2021 तक प्रभावी रहेंगी।

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B)  
- W.E.F. 01.05.2021. THE RATES SHALL BE EFFECTIVE  
UP TO 31.05.2021.**

परिपक्वता अवधि Maturity Period	यूएसडी USD	जीबीपी GBP	यूरो EUR	एयूडी AUD
1 वर्ष से अधिक एवं 2 वर्ष से कम/ 1 Yr. to less than 2 Yrs.	0.58	0.49	0.00	0.22
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	0.65	0.67	0.00	0.31
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	0.85	0.83	0.00	0.44
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.09	0.97	0.06	0.72
5 वर्ष/5 Years	1.32	1.08	0.15	0.97

एनआरई सावधि (रूपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय]  
(ब्याज दर प्रतिशत में) – (16.11.2020 से प्रभावी)

**NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL]  
[CALLABLE] (ROI IN %) – (W.E.F. 16.11.2020)**

अवधि Tenors	₹2 करोड़ से नीचे Below ₹2 Cr.
1 वर्ष 1 year	4.90
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.00
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.00
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	5.10
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	5.25
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.25

एनआरई सावधि (रूपया) जमा (09.03.2021 से प्रभावी)

**NRE TERM (RUPEE) DEPOSITS (W.E.F 09.03.2021)**

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	3.55
1 वर्ष से अधिक एवं 2 वर्ष तक/ > 1 yr. upto 2 yrs.	3.25
2 वर्ष से अधिक एवं 3 वर्ष तक/ > 2 yrs. upto 3 yrs.	4.10
3 वर्ष से अधिक एवं 5 वर्ष तक/ > 3 yrs. upto 5 yrs.	3.25
5 वर्ष से अधिक एवं 10 वर्ष तक/ >5 years upto 10 years	3.25

बड़ौदा एडवांटेज सावधि जमा (नॉन-कालेबल)

एनआरई / एनआरओ डिपॉजिट के लिए ₹15.01 लाख से

₹2 करोड़ तक {ब्याज दर प्रतिशत में} - {16.11.2020 से प्रभावी}

**Baroda Advantage Fixed Deposit (Non-Callable)  
for NRIs NRE/NRO Deposit ₹15.01 lacs to below  
₹2/- Crores {ROI IN %} – {W.E.F. 16.11.2020}**

अवधि Tenors	एनआरई / एनआरओ डिपॉजिट के लिए ₹15.01 लाख से ₹2 करोड़ तक For NRE/NRO Deposit ₹15.01 lacs to below ₹2/- Crores
1 वर्ष 1 year	4.95
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.05
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.05
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	5.15
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	5.35
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.35

## IMPORTANT COMPLIANCE MEASURES/ POINTS FOR OUR NRI CUSTOMERS

As per RBI guidelines, NRI customers are categorised in High Risk category and they have to submit their Know Your Customer (KYC) documents in every two years to keep active their NRE/NRO account. Reserve Bank of India (RBI) has recently issued the guidelines for compliance of NRE/NRO account. We mention herewith the important points/ measures to keep your account live for smooth operation.

We are in receipt of a letter from Ministry of Finance, Govt. of India and they have observed various instances of regulatory deficiencies and non-compliance with the directions and regulations issued by the Reserve Bank of India (RBI), especially with regard to Know your Customer (KYC) Norms/ Anti Money Laundering (AML) Standards and Opening of NRE/ NRO accounts.

## NON KYC COMPLIANT

In any account KYC has expired or not renewed as per guidelines of our bank (KYC to be submitted in every 02 years) then account will be freeze by the system. The customer should submit his/ her KYC documents to their base branch, if not yet submitted. Please provide **scan copies of** latest self-attested KYC documents.

If the Passport No., Overseas Address or Visa is changed from previous documents then the copy of latest documents are to be verified by our BOB branch officials in your place or officials of Indian Embassy-consulate or Notary Public.

- i. Valid Passport of all the account holders
- ii. Valid Visa
- iii. Overseas Address Proof and other documents/declaration and undertaking.

**Re-KYC**

Re-KYC is an ongoing process in all NRI's accounts in every two years i.e. in each NRI accounts, Re-KYC is to be done at an interval of two years after its opening. For Re-KYC we request you to send your following self-attested documents to your base branch to enable them to update/ Re-KYC in banks record.

- 1. Valid Passport.
- 2. Valid Visa
- 3. Overseas address proof.

**DORMANT**

If your SB or current account hasn't witnessed any transactions (Credit/Debit) except interest credited the bank, deduction of service charges, for more than two years, the account is declared dormant/inoperative.

**ZERO BALANCE ACCOUNT**

If you will not remit fund in your account our bank will charge the applicable minimum balance charges in account and zero balance account are fraud prone accounts in any bank. The customer remit fund in their account and keep minimum balance of INR 1000 as per guidelines of our bank. To keep the account ACTIVE, We request you to operate your account on regular basis.

**FATCA CRS COMPLIANCE**

**What is FATCA?**

FATCA is an acronym for the Foreign Account Tax

Compliance Act, a new set of US Tax Regulations brought in by the US govt. to prevent the tax evasion by US Nationals and the same enacted through the Internal Revenue Service (IRS), which is similar to Income Tax Department in India.

**When was FATCA enacted?**

IGA between India and US was signed on 9th July 2015.

**What is the objective of FATCA?**

The primary goal of FATCA is to obtain information from countries other than (reporting) USA about U.S. persons. FATCA would help USA to detect and prevent offshore tax evasion by U.S. persons by identifying them and collecting the appropriate tax on their holding financial assets outside the US.

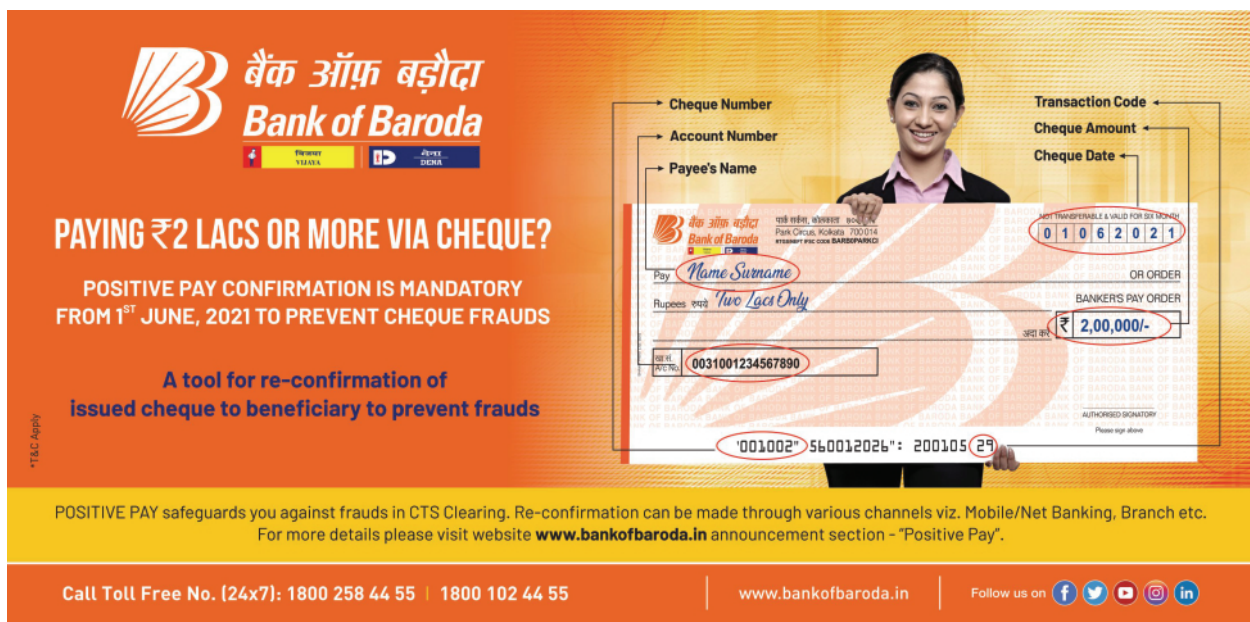
**What is CRS?**

CRS stands for Common Reporting Standard. To combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad requiring cooperation amongst tax authorities, the G20 and OECD countries working together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). The CRS on AEOI was presented to G20 Leaders in Brisbane on 16th November, 2014.

**What is the objective of CRS?**

The primary goal of CRS is to combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad through mutual exchange of information among countries. 109 Countries are the member of (CRS).

For more details please visit FAQs on FATCA-CRS on our bank's website: [www.bankofbaroda.in](http://www.bankofbaroda.in)



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**

**PAYING ₹2 LACS OR MORE VIA CHEQUE?**


POSITIVE PAY CONFIRMATION IS MANDATORY FROM 1<sup>ST</sup> JUNE, 2021 TO PREVENT CHEQUE FRAUDS

A tool for re-confirmation of issued cheque to beneficiary to prevent frauds

POSITIVE PAY safeguards you against frauds in CTS Clearing. Re-confirmation can be made through various channels viz. Mobile/Net Banking, Branch etc. For more details please visit website [www.bankofbaroda.in](http://www.bankofbaroda.in) announcement section - "Positive Pay".

Call Toll Free No. (24x7): 1800 258 44 55 | 1800 102 44 55

[www.bankofbaroda.in](http://www.bankofbaroda.in)

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**SPECIALISED NRI BRANCHES OF BANK OF BARODA**

1. Branch: Anand  
Email: nrina@bankofbaroda.com  
Contact: 9687600622, 02692-236622
2. Branch: New Sama Road, Baroda  
Email: nribar@bankofbaroda.com  
Contact: 9687396332, 0265-2773827/828
3. Branch: K.K. Nagar, Chennai  
Email: nrliche@bankofbaroda.com  
Contact: 044-23467005, 7395801252
4. Branch:Kandiyoor, Mavelikara, Ernakulam  
Email: nrimav@bankofbaroda.com  
Contact:9446899808, 0479-2307300
5. Branch: NRI branch Navsari  
Email:nrinav@bankofbaroda.com  
Contact: 02637 280401, 07573938584
6. Branch: Fort, Mumbai  
Email: nrimum@bankofbaroda.com  
Contact: (022)-43408401-9, 9869611530
7. Branch: NRI Branch, New Delhi  
Email: nridel@bankofbaroda.com  
Contact:[011]-23448986/87/89/90,  
Mobile: 8130999147/9643598505
8. Branch: Mem Nagar, Ahmedabad  
Email:nriahm@bankofbaroda.com  
Contact:079-26465011,9687673803

**NRI UAE CELL**

Anish Rozani  
Relationship Officer - NRI Cell  
Sh Rashid Building, 2nd Floor, Ali Bin AbiTalib Street,  
P.O. Box 3162, Bur Dubai, UAE  
Tel: +971 4 313 6666, Contact No: +971 565 301101

**NRI HELP DESKS OF BANK OF BARODA**

1. Branch: Parliament Street, New Delhi  
Email: parlia.nrihelpdesk@bankofbaroda.com  
Contact: 011-23448923,8979897880
2. Branch: Ernakulum  
Email: ernaku@bankofbaroda.com  
Contact: 0484-2351205/108,9446899837
3. Branch: Nariman Point, Mumbai  
Email: nri.narima@bankofbaroda.com  
Contact: 22822034/22824001, 8879970403
4. Branch: Madhapar, Bhuj  
Email: nrhelpdesk.madhap@bankofbaroda.com  
Contact: +91-96876 39032, +91-96876 39457,  
02832-240163
5. Branch: Main Branch, Baroda  
Email:mainof@bankofbaroda.com  
Contact: 0265-2434001, 818248427
6. Branch: PFS Kandivali (W), Mumbai  
Email: nri.kandiv@bankofbaroda.com  
Contact:28072167, 9082601791
7. Branch: Poona Camp, Pune  
Email:poccam@bankofbaroda.com  
Contact:9923208902, 020-26130147/5857
8. Branch: Main Branch, Patna  
Email: patna@bankofbaroda.com  
Contact:612-2222105,8294635911
9. Branch: Deolali Branch, Nashik  
Email:deolal@bankofbaroda.com  
Contact: 0253-2491222,8411009396

**NRI BUSINESS DEPT:**

- + 91 22-68843904, 6884 3907,
- + 91 22-6884 3014, 6884 3016



 **बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**  
 

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-  Portfolio Investment Scheme
-  Flash Remit
-  24x7 NRI Helpdesk

\*T&C Apply