

महाप्रबंधक की डेस्क से

प्रिय एनआरआई ग्राहक,

हमें अपने "एनआरआई कनेक्ट" न्यूजलेटर के सितंबर, 2021 अंक की प्रति आपको सौंपते हुए काफी प्रसन्नता हो रही है. एक एनआरआई ग्राहक के तौर पर आपकी जरूरतों को पूरा करने के लिए हमारी सेवाओं में सुधार के साथ-साथ नए वित्तीय उत्पादों को पेश करने हेतु हम आपके बहुमूल्य सुझावों का स्वागत करते हैं.

इस न्यूजलेटर के माध्यम से आप तक पहुंचकर मैं काफी खुश हूँ, जिस बैंक ने अपनी रूपांतरण यात्रा की शुरुआत की, वह एनआरआई/ कारोबार पर अपना ध्यान केन्द्रित करके राष्ट्रीय स्तर पर अपनी पहचान बनाने की और प्रयासरत है.

एनआरआई बिजनेस विभाग ऐतिहासिक रूप से बैंक ऑफ बड़ौदा के कारोबार के प्रमुख स्वरूपों में से एक रहा है. हम एनआरआई सेगमेंट में अंतर्राष्ट्रीय मानकों की सेवा व उत्पादों के साथ देश में एक महत्वपूर्ण सेवाप्रदाता के रूप में उभर रहे हैं. हमारे प्रबंधन द्वारा दी जा रही उच्च स्तरीय प्राथमिकता की सराहना करते हुए मैं आशा करता हूँ कि पावर पैकड एनआरआई उत्पाद व सेवाओं के साथ एनआरआई कारोबार के क्षेत्र में बीओबी का भविष्य उज्ज्वल है, और आज हमारा बैंक एनआरआई ग्राहकों का पसंदीदा बैंक बन गया है. हमारे उत्पाद, सेवाओं एवं नियम व शर्तों के अलावा किसी प्रकार की विस्तृत जानकारी के लिए कृपया हमारी शाखाओं/एनआरआई विभाग से संपर्क करें.

मेरा आपसे अनुरोध है कि बैंक ऑफ बड़ौदा को इसी प्रकार अपना संरक्षण जारी रखें एवं हमारी एनआरआई उत्पादों व सेवाओं का उपयोग करें. वर्ष 1908 से कार्यरत सार्वजनिक क्षेत्र के बैंक के रूप में हम निवेश पर बेहतर रिटर्न प्रदान करते हुए 113 वर्षों के सेवा अनुभव के साथ अपनी सुदृढ़ ब्रांडिंग कर रहे हैं.

हम अपने उत्पादों एवं सेवाओं को बेहतर बनाने के लिए आपकी प्रतिक्रिया/सुझावों का सदैव स्वागत करते हैं.

हम सदैव आपके साथ हैं.

***घर पर रहें – सुरक्षित रहें.**

***अपनी समस्त बैंकिंग जरूरतों के लिए डिजिटल उत्पादों का उपयोग करें.**

सादर अभिवादन सहित,

भवदीय,

एम एस हंकी

महाप्रबंधक

एनआरआई व्यवसाय विभाग

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

We are happy to present "NRI connect" Newsletter for the month of sept, 2021. 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.

I am delighted to reach you through our Newsletter. The Bank which embarked on its transformation journey is well on its way to position itself as a National player with focus on NRI Services/Business.

The NRI Business Department has historically been one of the main lines of Business for Bank of Baroda. We have emerged as a prominent player in the country in the NRI segment with services/products of International standards. Appreciating the high level of priority accorded by our Management, I foresee great future for NRI business of BOB with power packed NRE products and services, Bank of Baroda remains the preferred bank for NRIs. Please contact branches/NRI Department or visit our website for more details including product, services and terms & conditions. I earnestly request you to continue your patronage with Bank of Baroda and make use of our NRE Products and services. We provide better returns of investment and we carry strong branding with 113 years' service experience, PSU Bank operating since 1908.

We always welcome your feedback/suggestions to improve our products and services.

We are with you always...

*** Stay Home- Stay Safe**

*** Use Digital products for all your Banking needs.**

With Warm Regards,

Yours sincerely

M. S. Hyankey

General Manager

NRI Business Department

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.09.2021 से प्रभावी. ये दरें 30.09.2021 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.09.2021. THE RATES SHALL BE EFFECTIVE UP TO 30.09.2021.

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.	0.52	0.58	0.00	0.10
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	0.56	0.73	0.00	0.25
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	0.69	0.73	0.00	0.45
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	0.87	0.79	0.00	0.65
5 वर्ष/5 Years	1.02	0.84	0.00	0.82

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



 बैंक ऑफ़ बड़ौदा
Bank of Baroda

YOUR TICKET TO SEAMLESS BANKING!

EFFORTLESS BANKING SOLUTIONS FOR NRI CUSTOMERS


Mobile Banking App


Home Loans for NRIs


Car Loan for NRIs


RLFC/FCLRD


Portfolio Investment Scheme


Flash Remit


24x7 NRI Helpdesk

*T & C Apply

IMPORTANT POINTS FOR OUR NRI CUSTOMERS

KYC COMPLIANT

NRI customers have to submit KYC documents at the base branch ever two years. Expired KYC documents have to be renewed and submitted at the base branch. In case valid KYC documents are not submitted on or before expiry of two years from the last date of submission of KYC documents then account will be debit frozen by the system.

DORMANT ACCOUNT

Savings and Current Accounts where there are no customer induced transactions either debit or credit for more than 02 years then such accounts will become dormant and no debit transactions will be allowed till the submission of scanned copy of self attested KYC documents at base branch sent through their registered e-mail id.

FATCA-CRS COMPLIANCE

Foreign Account Tax Compliance Act, (FATCA) a new set of US tax Regulations brought in by the US govt. to prevent tax evasion by US Nationals and the same enacted through the internal Revenue service (IRS), which is similar to income Tax department in India. Declaration can be made by submission of duly filled in form at base branch or through Mobile banking and Net banking. Correct TIN or TIN equivalent must be filled in the form.

“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.”

DIFFERENT TYPE OF BANK ACCOUNTS

Ordinary Non-Resident Rupee Accounts (NRO Accounts)

These are Rupee denominated non-repatriable accounts and can be in the form of savings, current recurring or fixed deposits.

Non-Resident (External) Rupee Accounts (NRE Accounts)

NRIs, PIOs, OCBs are eligible to open NRE Accounts. These are rupee denominated accounts and can be in the form of savings, current, recurring or fixed deposit accounts.

Foreign Currency (Non –Resident) Accounts (Banks) (FCNR (B) Accounts)

NRIs / PIOs / OCBs are permitted to open such accounts in US Dollars, Sterling Pounds, Australian Dollars and Euro.

Some important Features & Benefits of Banking with us:

- Free remittance of funds to India with a host of convenient options.
- Pay zero Tax on the Interest earned on your NRE accounts in India (NRO is Taxable)
- 24*7 account access through secure & free internet facility
- Withdraw cash easily and shop worldwide with our International Debit card.

COMPLAINT / GRIEVANCE REDRESSAL SYSTEM

Any complaint/grievance has to be lodged in CRM Portal URL of which is mentioned below attaching screen shot of error and by correctly selecting the resolver group.

<https://bobcrm.bankofbaroda.co.in/onlinecomplaint/frmMain.aspx?source=WEBSITE&sid=&id=>

In case you are not satisfied with the resolution provided, you can reopen the complaint or write to us with CRM ID on e-mail id nribo@bankofbaroda.com

Wish you safe and pleasant banking.

CHANGE OF RESIDENT STATUS OF ACCOUNT HOLDER FROM RESIDENT TO NON-RESIDENT

When a person resident in India leaves India for a country (other than Nepal or Bhutan) for taking up employment, or for carrying on business or vocation outside India or for any other purpose indicating his intention to stay outside India for an uncertain period, his existing resident account should be designated as a Non-Resident (Ordinary) account.

CHANGE IN RESIDENTIAL STATUS FROM NON-RESIDENT TO RESIDENT

NRO accounts may be designated as resident accounts on the return of the account holder to India for any purpose indicating his intention to stay in India for an uncertain period.

NRE accounts should be designated as resident accounts or the funds held in these accounts may be transferred to the RFC accounts, at the option of the account holder, immediately upon the return of the account holder to India for taking up employment or on change in the residential status.

On change in residential status, FCNR (B) deposits may be allowed to continue till maturity at the contracted rate of interest, if so desired by the account holder. Authorised dealers should convert the FCNR(B) deposits on maturity into resident rupee deposit accounts or RFC account (if the depositor is eligible to open RFC account), at the option of the account holder.



BOB WORLD (MOBILE BANKING APPLICATION)

With the launch of the bob World application, all our valued customers will be migrated automatically to the new application, and the erstwhile mobile banking application of the bank, m-Connect+ will be updated to BOB world.

The bob World mobile application has been crafted with care for a seamless, digital, contactless and effortless experience for the customers. The application organizes our services intuitively into four pillars:

- Save • Invest • Borrow • Shop

bob World, the new corporate sub-brand identity of digital products, is a reflection of our steadfast commitment to delivering the banking and beyond services digitally, 24*7 and anywhere across the world. The customers would experience a full service application of digital products a services across account management, lending, payments and settlements, financial planning investments, trade services and capital market services.

bob

World

**A new
world of
banking,
now
at your
fingertips.**

**Save, Invest, Borrow and Shop.
Anytime. Anywhere.**



SPECIALISED NRI BRANCHES OF BANK OF BARODA

SN	Branch Name	Branch Mail ID	Contact No.
1	NRI SPECIALIZED, NAVSARI	NRINAV@bankofbaroda.co.in	7573938584
2	NRI BRANCH KKNAGAR, TN	KKNAGAR@bankofbaroda.co.in	9597843357
3	NRI NEW DELHI	NRIDEL@bankofbaroda.co.in	8130999147
4	NRI SPECIALIZED, ANAND	NRIANA@bankofbaroda.co.in	9687600622
5	NRI AHMEDABAD	NRIAHM@bankofbaroda.co.in	9687673803
6	BARODA MAIN, BARODA	MAINOF@bankofbaroda.co.in	9687689106
7	MAVELIKARA, KERALA	MAVELI@bankofbaroda.co.in	04792303453
8	NRI, MUMBAI	NRIMUM@bankofbaroda.co.in	9869611530
9	MADHAPAR	MADHAP@bankofbaroda.co.in	9687639457
10	POONA CAMP	POOCAM@bankofbaroda.co.in	9923208902
11	ANAND MAIN	ANAND@bankofbaroda.co.in	9687672851
12	KANDIVALI (W), MUMBAI	KANDIV@bankofbaroda.co.in	8980011618
13	BANDRA (W), MUMBAI	BANDRA@bankofbaroda.co.in	8744033961
14	RAJKOT MAIN	RAJKOT@bankofbaroda.co.in	9687696011
15	KERA, BHUJ	KERA@bankofbaroda.co.in	9152940290
16	PANCH HATDI, NAVSARI	PANCHH@bankofbaroda.co.in	9687680755
17	PALAYAM	PALAYA@bankofbaroda.co.in	04712325923
18	G T ROAD, JULLUNDHAR	JULLUN@bankofbaroda.co.in	8288097570
19	JODHPUR (MAIN)	JODHPU@bankofbaroda.co.in	8875001933
20	M G ROAD, PORBANDAR	GANPOR@bankofbaroda.co.in	9687639418
21	NADIAD (MAIN)	NADIAD@bankofbaroda.co.in	9687672895
22	CANNANORE	CANNAN@bankofbaroda.co.in	8921644316
23	VILE PARLE, MUMBAI	VILEAS@bankofbaroda.co.in	9754013497
24	MARGAO	MARGAO@bankofbaroda.co.in	7391062538
25	MANGALORE MAIN	MANGAL@bankofbaroda.co.in	9963890606
26	TRICHUR	TRICHU@bankofbaroda.co.in	9446899909
27	VAISHALI NAGAR, AJMER	VAISHA@bankofbaroda.co.in	8094007022
28	MI ROAD JAIPUR	MIROAD@bankofbaroda.co.in	8094018321

NRI HELP DESKS OF BANK OF BARODA

SN	Branch Name	Branch Mail ID	Contact No.
1	Parliament Street, New Delhi	parlia.nrihelpdesk@bankofbaroda.com	011-23448923, 8130999102
2	Ernakulum	ernaku@bankofbaroda.com	0484-2351205/108, 7904282309
3	Nariman Point, Mumbai	nri.narima@bankofbaroda.com	22822034/22824001, 7900050039
4	Madhapar, Bhuj	nrihelpdesk.madhap@bankofbaroda.com	9000504037, 02832-240163
5	PFS Kandivali (W), Mumbai	nri.kandiv@bankofbaroda.com	28072167, 8281759973
6	Main Branch, Patna	patna@bankofbaroda.com	8294635911
7	Main Branch, Baroda	mainof@bankofbaroda.com	0265-2434001, 8758891199
8	Poona Camp, Pune	poccam@bankofbaroda.com	9923140896
9	Deolali Branch, Nashik	deolal@bankofbaroda.com	0253- 2491222, 9422766599

NRI UAE CELL

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