

मुख्य महाप्रबंधक की डेस्क से

प्रिय एनआरआई ग्राहक,

सर्वप्रथम बैंक ऑफ बड़ौदा को निरंतर समर्थन एवं सहायता प्रदान करने हेतु हम आपको धन्यवाद देना चाहते हैं।

हम आपको सूचित करना चाहते हैं कि भारतीय रिजर्व बैंक द्वारा अनिवासी भारतीयों के एनआरआई/एनआरओ खाते खोलने में अपने ग्राहक को जानिए (केवाईसी) मानदंड/ एंटी मनी लॉन्ड्रिंग (एएमएल)/मौजूदा खातों के पुनः केवाईसी जैसे अनुपालन मुद्दों पर लगातार बल दिया रहा है। इसलिए, हम आपसे अनुरोध करते हैं कि आप अपने पासपोर्ट विवरण और अन्य केवाईसी दस्तावेजों को अपनी मूल शाखा में अपडेट कराने की व्यवस्था करें, यदि इन्हें अभी तक अपडेट नहीं किया गया हो।

भारतीय रिजर्व बैंक के मौजूदा दिशानिर्देशों के अनुसार, यदि पिछले दो वर्षों के दौरान आपके खाते में कोई लेनदेन नहीं हुआ है, तो खाते को परिचालन के उद्देश्य से निष्क्रिय या डोरमेंट के रूप में वर्गीकृत किया जाएगा। इससे आपको अपने खाते के परिचालन में असुविधा हो सकती है।

बैंक ऑफ बड़ौदा की एनआरआई सेवाओं में, हम ऐसे उत्पाद एवं सेवाएं प्रदान करने का निरंतर प्रयास करते हैं जिससे आपकी बैंकिंग को सुविधाजनक बनाया जा सके। अपने उत्पादों और सेवाओं को आपकी अपेक्षाओं के अनुरूप बनाने हेतु हम आपके बहुमूल्य सुझावों/प्रतिक्रियाओं का स्वागत करते हैं।

हमारी शाखाएं यथासंभव इस COVID-19 महामारी में आपकी बैंकिंग आवश्यकताओं को पूरा करने के लिए तैयार हैं और आपको बैंकिंग सेवाएं उपलब्ध कराने के लिए निरंतर खुली रहेंगी, आप हमारे डिजिटल चैनलों के माध्यम से सेवाएं प्राप्त करना जारी रख सकते हैं।

घर पर रहें, सुरक्षित रहें - अपनी समस्त बैंकिंग जरूरतों के लिए डिजिटल उत्पादों का उपयोग करें।

सादर अभिवादन सहित,

भवदीय,

पुरुषोत्तम

मुख्य महाप्रबंधक

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

FROM CHIEF GENERAL MANAGER'S DESK

Dear NRI Customer,

At the outset we want to convey our thanks to you for continuous support and patronage to Bank of Baroda.

We like to inform you that Reserve Bank of India is constantly impressing upon the compliance issues like Know Your Customer (KYC) norms/Anti money laundering (AML) /Re-KYC of existing accounts in opening of NRE/NRO accounts of NRIs. We therefore, request you to arrange to update your passport details and other KYC documents in your base branch, if not updated yet.

As per extant RBI guidelines, if there is no transaction in the account initiated by you during past two years, the account is categorized as inoperative or dormant for the purpose of operations. This step may cause inconvenience to you for operations in the account.

At, Bank of Baroda NRI services, it is our constant endeavor to provide products and services that will make banking convenient for you. We welcome your valuable suggestions/feedback to customize our products and service as per your expectations.

As for as possible our branches are ready to serve your banking needs in this Pandemic COVID-19 situation. Through the branches will remain open and continue to provide services, you may continue to access the services through our Digital channels.

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) – 01.11.2021 से प्रभावी. ये दरें 30.11.2021 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.10.2021. THE RATES SHALL BE EFFECTIVE UP TO 31.10.2021.

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.	0.67	1.20	0.00	0.48
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	0.94	1.46	0.01	1.10
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	1.12	1.44	0.05	1.43
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.29	1.44	0.13	1.68
5 वर्ष/5 Years	1.41	1.41	0.19	1.81

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 (20.09.2021 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS (W.E.F 20.09.2021)

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	3.60
1 वर्ष से अधिक एवं 2 वर्ष तक/ > 1 yr. upto 2 yrs.	3.60
2 वर्ष से अधिक एवं 3 वर्ष तक/ > 2 yrs. upto 3 yrs.	3.60
3 वर्ष से अधिक एवं 5 वर्ष तक/ > 3 yrs. upto 5 yrs.	3.60
5 वर्ष से अधिक एवं 10 वर्ष तक/ >5 years upto 10 years	3.60

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

- bob World Mobile Banking App
- Home Loans for NRIs
- Car Loan for NRIs
- RLFCD/ 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 every 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.

IMPORTANT MESSAGE FOR OUR NRI CUSTOMERS

We have observed from our record that many customers are not operating their account, not maintaining minimum account balance i.e. INR 1000 in NRE/NRE SB account and not providing latest KYC documents to their base branch

We therefore request you as under:

For providing latest KYC documents:

As you are aware that as per guidelines issued by Reserve Bank of India, the KYC Updation is very critical for providing active service for your NRE/NRO account. We request you to send self-attested following documents once in every two years to your Base Branch to enable them to update/ Re-KYC in Bank's record:

1. Passport
2. Visa (in case of holding Indian Passport)
3. Overseas address proof
4. Self-attested copy renewed passport (in case of renewal)

Requirement of KYC for Auto Renewal of NRE/NRO/FCNR Term Deposits

- FCNR (B) Deposits are issued for a minimum period of 1 year and for maximum period of 5 years. A matured term deposit of period 1 year and above is to be Auto-Renewed on its due date. If KYC is due (if not submitted) the deposit on completion of three years from the date of maturity will be converted to INR on the date of completion of three years in the absence of any instruction from customer. (crystallization process)
- KYC Updation is to be done every 2 years.

Account Operation: Customer induced transaction in the account is required for keeping it active. Interest credit account and debit of service charges are net valid customer induced transactions. No customer induced transaction during a period of two years will make an account dormant.

Funding of your newly opened account: please arrange to fund the account with initial deposit of minimum Rs 1000/- and avail the benefits of net banking, mobile banking online FDR, international Debit Card etc.

PROCESS FOR ACTIVATION OF DORMANT

As per extant RBI guidelines, if there is no transaction in the account initiated by you during past two years, the account is categorized as inoperative or dormant for the purpose of operations. This step may cause inconvenience to you for operations in the account.

We, therefore, request you to operate upon your account on regular basis by remitting fund in your respective NRE/NRO saving account with us. You may remit by SWIFT, Rapid Funds 2 India from any of our overseas branches or by deposit of permissible convertible currency notes, Cheques etc. as per our web link: <https://www.bankofbaroda.com/money-transfer.htm>. Your continuity with the operations shall enable us to envisage your banking needs and customize banking products suitably.

To help activate dormant account, please send to your Branch where you hold your account self-attested and verified documents from any overseas branch officials having relationship with Indian Bank/notarized documents as follows:

- 1 Passport copy pages bearing Passport no, issue details and expiry details.
- 2 Valid Foreign address proof: utility bill/mobile bill/driving license bearing your overseas address
- 3 Visa, if you are holding Indian passport.
- 4 PAN Card/Form 60.
- 5 Formal signed letter for activation of your dormant account to be sent to your Branch.

Once the branch is satisfied with your documents, they will update your status and you can remit the funds and enjoying uninterrupted banking operations.



THE LONGER THE PASSWORD,
THE TOUGHER IT IS TO CRACK.
USE AT LEAST 8 CHARACTERS.



*T&C Apply

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	02832-240163/ 9000504037
5	PFS Kandivali (W), Mumbai	nri.kandiv@bankofbaroda.com	022-28072167, 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	9923105457
9	Deolali Branch, Nashik	deolal@bankofbaroda.com	0253- 2491222, 9422766599

NRI UAE CELL

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