

मुख्य महाप्रबंधक की डेस्क से

प्रिय एनआरआई ग्राहक,

सर्वप्रथम मेरी ओर से आपको क्रिसमस और नव वर्ष 2022 की हार्दिक शुभकामनाएं.

मुझे पुनः एक बार अपने न्यूजलेटर के माध्यम से आपसे संपर्क करते हुए प्रसन्नता हो रही है. बैंक ने अपनी परिवर्तन यात्रा शुरू की है और एनआरआई सेगमेंट पर ध्यान केंद्रित करते हुए स्वयं को स्थापित किया है.

बैंक द्वारा व्यक्तिगत तथा नवोन्मेषी बैंकिंग सेवाओं की संरचना एवं डिलीवरी के लिए अत्याधुनिक सूचना तकनीक प्लैटफॉर्म का उपयोग किया जाता है. सभी डिलीवरी चैनलों में ग्राहकों के लिए अनुकूलित समाधानों को उपलब्ध कराते हुए बैंक ऑफ बड़ौदा को भारत के सबसे बड़े और सबसे सम्मानित वाणिज्यिक बैंकों में शामिल किया गया है.

हम दिनांक 15 दिसंबर 2021 से दिनांक 31 जनवरी 2022 तक भारत और विदेशों में स्थित अपनी शाखाओं में विशेष वैश्विक एनआरआई जमा अभियान का शुभारंभ कर रहे हैं तथा आपसे अनुरोध करते हैं कि कृपया इस अभियान के दौरान अपनी निकटतम शाखा में अवश्य जाएं और हमें आपकी अपेक्षानुरूप सेवा करने का अवसर प्रदान करें तथा अपनी मेहनत की कमाई को हमारे बैंक की दीर्घावधि जमा योजनाओं में निवेश करें.

1. एफसीएनआर (बी) जमा राशि 2. आरएलएफसीडी 3. एनआरआई टीडी
4. गैर - प्रतिदेय टीडी (नॉन कलेबल टीडी).

आप भारत में अपनी विदेशी मुद्रा निधि भेज कर लाभ उठा सकते हैं और एनआरआई सावधि जमा (1 से 10 वर्ष) या आरएलएफसीडी (1 से 3 वर्ष) एवं 4 विदेशी मुद्राओं में एफसीएनआर (बी) जमा (01 वर्ष से 05 वर्ष तक) के अंतर्गत हमारे बैंक में अपनी धनराशि जमा करके लाभ अर्जित कर सकते हैं.

आपकी सहायता के लिए हमने महत्वपूर्ण दिशानिर्देशों का विवरण शामिल किया है -

ग्राहक सेवा को आपकी अपेक्षाओं के अनुरूप बनाने हेतु हम आपके बहुमूल्य सुझावों/प्रतिक्रियाओं का स्वागत करते हैं. हम आपसे यह भी अनुरोध करते हैं कि कृपया अपने मित्रों और रिश्तेदारों को उनकी बैंकिंग आवश्यकताओं के लिए हमारा संदर्भ दें.

हमारा कारोबार आपके समर्थन के बिना विकसित और कामयाब नहीं हो सकता है. भारत में अपने वित्तीय समाधानों को पूरा करने के लिए बैंक ऑफ बड़ौदा को सिंगल टच पॉइंट के रूप में चयन करने के लिए धन्यवाद. हम आगामी वर्ष के दौरान भी आपके साथ इसी प्रकार से साझेदारी की अपेक्षा रखते हैं.

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 wish you Merry Christmas and Happy New year 2022.

I am delighted to reach you through our newsletter once again. The Bank which embarked on its transformation journey is well on its way to position itself as a national player with focus on NRI segment.

The Bank uses a state-of-the-art information technology platform to structure and deliver personalised and innovative banking services. Its customized solutions to clients, across delivery channels, have placed Bank of Baroda amongst India's largest and most respected commercial banks.

We are launching Special Global NRI Deposit Campaign in our branches across India and overseas from 15 December 2021 to 31 Jan 2022 and we request you to please visit your nearest branch during Campaign period and give us a chance to serve you as per your expectation and please invest your hard earn money in long term deposit in your bank.

1. FCNR (B) Deposit 2. RLFCD 3. NRE TD
4. Non-Callable TD.

You may reap the benefit by remitting your foreign currency funds to India and keep deposits with us under NRE Term Deposit (1 to 10 years) or RLFCD (1 to 3 years) and FCNR (B) deposit in 4 Foreign currencies. (01 year to 05 years).

For your assistance, we have covered details of the important guidelines -

We solicit your valuable suggestions for improving customer service. We also request you to kindly introduce your friends and relatives to your Bank for their banking needs.

Our Business would not be able to grow and thrive without your support. Thank you for choosing Bank of Baroda as a single touch point to cater to your financial solutions in India. We look forward to partnering with you in the year ahead.

With warm regards,

Yours sincerely,

Purshotam

Chief General Manager

(Retail Liabilities, WMS, Marketing, Capital Market & NRI Business)

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.12.2021 से प्रभावी. ये दरें 31.12.2021 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.12.2021. THE RATES SHALL BE EFFECTIVE UP TO 31.12.2021.

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	0.99	0.00	0.26
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	1.01	1.34	0.00	0.86
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	1.23	1.42	0.00	1.25
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.38	1.44	0.00	1.52
5 वर्ष/5 Years	1.47	1.42	0.01	1.64

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 (15.11.2021 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS (W.E.F 15.11.2021)

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	3.80
1 वर्ष से अधिक एवं 2 वर्ष तक/ > 1 yr. upto 2 yrs.	4.00
2 वर्ष से अधिक एवं 3 वर्ष तक/ > 2 yrs. upto 3 yrs.	4.00
3 वर्ष से अधिक एवं 5 वर्ष तक/ > 3 yrs. upto 5 yrs.	4.00
5 वर्ष से अधिक एवं 10 वर्ष तक/ >5 years upto 10 years	4.00

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


RFCD/ 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.

DEBIT CARD IMPORTANT FEATURES FOR NRIs

Eligibility:

- Individuals maintaining Savings, SSB account, Jeevan Suraksha Account with operational instructions as “Self” or “Either or Survivor” or “Any one or Survivor”. This also includes Pensioners & Senior Citizens.
- Debit Cards are issued on the basis of Customer ID. One Customer ID will have one Card of one variant and there may be multiple accounts linkage to that Debit card.

Various modes of Issuance of Debit Cards

- Contact Centre (1800 258 44 55 & 1800 102 44 55)
- Bob World (Mobile Banking Application).

Bank of Baroda Debit Card variants for NRI customers:

- Visa Platinum / Contactless
- Master Card Platinum
- RuPay Platinum
- Baroda Radiance (Master Card World)

Debit Card Features:

VISA Platinum

- Domestic as well as International usage is enabled.
- Daily cash withdrawal is ₹ 50,000.
- Daily Withdrawal Frequency - 10.
- Daily POS/ECOM limit ₹ 2 lac.
- Attractive offers on activation and usage.

VISA Platinum Contactless

- Same as VISA Platinum.
- Contactless transaction up to ₹ 2,000.

Master Platinum

- Domestic as well as International usage is enabled.
- Daily cash withdrawal is ₹ 50,000.
- Daily withdrawal Frequency - 10.
- Daily POS/ECOM limit ₹ 1 lac.
- Free Domestic airport lounge access.
- Attractive offers on activation and usage.

RuPay Platinum

- Domestic as well as International usage is enabled.
- Daily cash withdrawal is ₹ 50,000.
- Daily withdrawal Frequency - 10.
- Daily POS/ECOM limit ₹ 1 lac.
- Accidental insurance up to ₹ 2 lacs.
- Free Domestic airport lounge access.
- 5% cash back on utility bill payment.

Facilities through Bank of Baroda Debit Card on other ADC Channels

At our Bank’s ATMs

- Withdrawal of cash from the Bank of Baroda ATM free of charge up to the limit of the debit card variant (per transaction limit is ₹ 15,000/- irrespective of the card variant type).
- Balance Enquiry.
- Mini Statement.
- PIN change.
- PIN Generation through green PIN.
- Fund transfer for self-linked accounts.
- Cheque Book Request.
- NEFT.
- Card to card to fund transfer.
- Institutional fees payment (currently 4 institutes registered).
- Withdrawal from multiple linked accounts.
- Direct Tax payment through ATM
- Mobile Banking Registration/Deregistration
- Electricity bill payments for Gujarat state.
- Policy premium payment of India First Insurance.

At other Bank’s ATMs

- Cash withdrawal from any other Bank’s ATM having NFS / VISA network up to the limit of the debit card variant (per transaction limit is ₹ 10,000/- irrespective of the card variant type).

Mobile Banking Application (bob World)

- Self-Registration of Mobile Baking using Debit Card. (only for android version of Bob World)
- After Logging into application below services under Debit Card Services:

Annexure 1 : Various EMV Bank of Baroda NRI Debit Card Variants in use and being issued

Sr.	Variant Name	Daily Limit Cash Withdrawal	Daily Limit (POS/ Ecom)	International Usage (Yes/No)	Bank
1	RuPay Platinum	50,000	1,00,000	YES	BOB
2	Visa Platinum	50,000	2,00,000	YES	BOB
3	Visa Contactless	50,000	2,00,000	YES	BOB
4	MasterCard Platinum	50,000	1,00,000	YES	BOB



MANAGING YOUR DEBIT CARD IS SUPER EASY

Enable your Debit Card for Online & International Transactions
Using M-Connect Plus, Baroda Connect and ATM Machine



ATM Machine

STEPS:

- INSERT DEBIT CARD INTO BANK OF BARODA ATM MACHINE
- ➔ SELECT MANAGE DEBIT CARD
- ➔ SELECT MANAGE CHANNEL OR SET CARD LIMIT
- ➔ CHOOSE DESIRED CHANNEL



STEPS:

- LOGIN TO M-CONNECT PLUS APP
- ➔ GO TO 'CARD SERVICES'
- ➔ CLICK 'MANAGE DEBIT CARD'
- ➔ MANAGE CHANNEL AND ENABLE DESIRED CHANNEL FOR USE



STEPS:

- LOGIN TO BARODA CONNECT
- ➔ GO TO SERVICE ON MAIN PAGE
- ➔ GO TO CARD SERVICES UNDER DROP DOWN
- ➔ SELECT 'SET DAILY DEBIT CARD ATM & POS/ECOM LIMITS' UNDER DROP DOWN
- ➔ SELECT POS/E-COMMERCE MODE
- ➔ CHOOSE DESIRED CHANNEL

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

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

NRI BUSINESS DEPT. BCC, MUMBAI:

+ 91 22-68843904, 6884 3907,
+ 91 22-6884 3014, 6884 3016
+91 22 6884 3916 - Mr. Ashish Shekhar
NRIBO@bankofbaroda.com