

हेड एनआरआई बिजनेस डेस्क से

प्रिय एनआरआई ग्राहक,

हमारे बैंक की ओर से आप और आपके परिजनो को नव वर्ष 2022 की हार्दिक शुभकामनाएं. आगामी वर्ष आपके जीवन में और खुशियां और सफलता लेकर आए.

हमारे बैंक द्वारा वैयक्तिकृत तथा नवोन्मेषी बैंकिंग सेवाओं की संरचना एवं डिजीवरी के लिए अत्याधुनिक सूचना तकनीक प्लैटफॉर्म का उपयोग किया जाता है. सभी डिजीवरी चैनलों के माध्यम से अपने ग्राहकों के अनुकूल समाधान उपलब्ध कराने पर बैंक ऑफ बड़ौदा को भारत के सबसे बड़े व प्रतिष्ठित वाणिज्यिक बैंकों में शामिल किया गया है.

आपके सुझावों और फीडबैक के अनुसार हमने बैंक के वैसे एनआरआई ग्राहक, जो अपने एनआरआई/एनआरओ बचत खातों में रु. दो लाख व इससे अधिक की शेषराशि रखते हैं, के माता-पिता / दादा-दादियों के लिए कॉम्प्लिमेंटरी आधार पर डोरस्टेप बैंकिंग सेवाएं शुरू की हैं.

हमने दिनांक 15 दिसंबर 2021 से दिनांक 31 जनवरी 2022 तक भारत व विदेशों में स्थित अपनी शाखाओं में वैश्विक विशेष एनआरआई जमा अभियान का शुभारंभ किया है तथा आपसे अनुरोध करते हैं कि कृपया इस अभियान के दौरान अपनी निकटतम शाखा में जाएं और हमें आपकी अपेक्षा के अनुरूप सेवा करने का अवसर प्रदान करें.

आप भारत में अपनी विदेशी मुद्रा निधि भेज कर भी इससे लाभ उठा सकते हैं और एनआरआई सावधि जमा (1 से 10 वर्ष) या रुपी लिंक्ड विदेशी मुद्रा जमाराशि (1 से 3 वर्ष) एवं एफसीएनआर (बी) जमा (01 वर्ष से 05 वर्ष तक) के अंतर्गत हमारे बैंक में अपनी धनराशि जमा करके आकर्षक ब्याज प्राप्त कर सकते हैं.

बैंक के पास 1 वर्ष से 10 वर्ष की अवधि के लिए बड़ौदा एडवांटेज सावधि जमाराशि नॉन-कलेबल योजना भी है जिसमें आपकी लंबी अवधि के निवेश पर एक निश्चित ब्याज प्राप्त होता है.

अब हमारे देश में स्थिर सरकार के साथ अनिवासी भारतीयों के लिए भारत में निवेश का उत्साहजनक वातावरण है. उचित विदेशी मुद्रा दरें, विनिर्माण और इंफ्रास्ट्रक्चर क्षेत्रों में वृद्धि का प्रसार, उच्च ब्याज दरों के साथ कर मुक्त एनआरआई जमा कुछ अन्य कारक हैं जिसने भारतीय अर्थव्यवस्था को सुदृढ़ किया है.

प्रिय ग्राहक, आप हमारे लिए सबसे महत्वपूर्ण हैं और हमारे उत्पाद और सेवाओं संबंधी आपका फीडबैक अपनी टीम को अपने सर्वोत्तम अनुभव प्रदान करने हेतु प्रोत्साहित करता है. हम आपसे यह भी अनुरोध करते हैं कि कृपया अपने मित्रों और रिश्तेदारों को उनकी बैंकिंग आवश्यकताओं के लिए हमारा संदर्भ दें.

अपनी वित्तीय आवश्यकताओं को पूरा करने के लिए बैंक ऑफ बड़ौदा को सिंगल टच पॉइंट के रूप में चयन करने के लिए धन्यवाद.

हार्दिक शुभकामनाओं सहित,

भवदीय,

वीरेंद्र सोमवंशी

[प्रमुख – एनआरआई कारोबार विभाग]

HEAD NRI BUSINESS DESK

Dear NRI Customer,

Wishing you and your family a very Happy New Year 2022 on behalf of our organization. May coming year brings more good news and success in your life.

The Bank uses state-of-the-art information technology platform to structure and deliver personalized 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.

As per your suggestions and feedback we have launched The Doorstep Banking Services on complimentary basis to the Parents/Grand Parents of Bank's NRI customer who are maintaining a balance of more than Rupee Two Lakh and above in their NRE/NRO saving accounts.

We have also launched Global Special NRI deposit Campaign for our branches across India and overseas branches for your investment need from 15 December 2021 to 31st Jan 2022. We request you to please visit your nearest branch during Campaign period and give us a chance to serve you as per your expectation.

You can also remit your foreign currency funds in India and get attractive interest in deposits under our various deposit scheme such as NRE Term Deposit (1 to 10 years), Rupee Linked Foreign Currency Deposit (1 to 3 years) and FCNR (B) deposit (1 year to 5 years).

Bank also has Baroda Advantage Term Deposit Non-callable scheme for the period of 1 year to 10 years where you get a fixed interest on your investment for a longer period.

Investment climate in India is now encouraging for NRIs with a stable Government heading our country. Reasonable forex rates, scope for the growth in manufacturing and infrastructure sectors, tax free NRE Deposits with higher interest rates are some of the other factors which has bolstered the Indian economy.

Dear customer you are the most important to us and hearing from you encourage our team to give you the best experience of our product and services. We also request you to kindly introduce your friends and relatives to your Bank for their banking needs.

Thank you for choosing Bank of Baroda as a single touch point to cater your financial needs.

With Warm Regards,

Yours Sincerely,

Virendra Somwanshi

[Head – NRI Business Dept]

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.01.2022 से प्रभावी. ये दरें 31.01.2022 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.01.2022. THE RATES SHALL BE EFFECTIVE UP TO 31.01.2022.

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.	0.88	1.20	0.00	0.44
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	1.25	1.51	0.00	0.92
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	1.43	1.58	0.01	1.28
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.54	1.59	0.11	1.55
5 वर्ष/5 Years	1.62	1.56	0.17	1.67

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 (01.01.2022 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS (W.E.F 01.01.2022)

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.

LOAN AGAINST FCNR (B)

Unlock the hidden potential of your fixed deposits with us with this plan developed specifically for providing loans/overdraft against their security of Foreign Currency denominated fixed deposits placed with us. The loans/Overdrafts shall be in non-repatriable Indian Rupees.

INTEREST & CHARGES

Interest charged to the loan/overdraft account must be credited promptly every quarter (March, June, September and December). In case of default of 2 consecutive quarters interest payment, the fixed deposit shall be prematurely withdrawn for liquidating the amount of loan/overdraft outstanding

PURPOSE

- For personal purposes or for carrying on business activities except for the purpose of re-lending or speculative purposes or carrying on agricultural/ plantation activities or for investment in real estate business. Repayment shall be made either by adjustment of the deposit or by fresh inward remittances from outside India through normal banking channels. The loan can also be repaid out of local rupee resources in the NRO account of the borrower.
- For making direct investment in India on no repatriation basis by way of contribution to the capital of Indian firms/companies subject to compliance with the provisions of the Foreign Exchange Management (Transfer of Indian security by a person resident outside India) Regulations, 2000 and Foreign Exchange Management (Investment in proprietary or a partnership firm) Regulations, 2000.

For acquiring a flat/house in India for his own residential use subject to the provisions of the relevant Regulations made under the Act of Reserve Bank of India.

Premature Withdrawal: The facility of premature withdrawal of FCNR deposits shall not be available where loans against such deposits are to be availed.

Fixed Deposits: Facilities for loans/overdraft against FCNR (B) Fixed deposits in Indian Rupees only

Convertibility: Loan/overdraft amount do not enjoy the benefit of convertibility or cannot be repatriated or credited to accounts having the features of convertibility i.e. non-resident External and Foreign currency deposit accounts.

Loans/Overdraft: Wherever the Fixed Deposit is under Interest Payment Scheme, the depositor shall direct that the interest be credited to loan/overdraft account only.

Third Party Advances

In case of advance to third party an undertaking will have to be made by both the borrower and depositor that no direct or indirect foreign exchange consideration was paid to the depositor for his agreeing to pledge his deposit to the bank as a security for the advance.

Features

Loan/overdraft where the depositor himself/herself requests for the advances facilities

- Margin: 10% of present value of the deposit.
- Rate of interest: Base Rate plus 100 bps
- Amount: As per your request, up to 90% of the present Value of the deposit.*

*As per current RBI guidelines in force, Rupee loans is allowed to depositor / third party without any ceiling subject to usual margin requirements.

Third party loan/overdraft facility where the depositor desires that the advance be availed of by another person, whether Non-Resident or Resident.

- Margin: 20% of present value of the deposit.
- Rate of interest: Upto ₹2 lacs- Base Rate plus 100 bps
- Rate of interest: Above ₹2 lacs
- For Personal purpose - Base Rate plus 300 bps
- For Business purpose - Base Rate plus 400 bps

Amount: As per request, up to 80% of the present value of the deposit. Or ₹100 lacs whichever is lower.

*As per current RBI guidelines in force, Rupee loans is allowed to depositor / third party without any ceiling subject to usual margin requirements”

DOORSTEP BANKING TO SENIOR CITIZEN

Doorstep Banking is one of the key action point of the Roadmap of Banking reforms under EASE reforms brought out by Govt. of India with a view to provide financial as well as non-financial services through service providers in a safe & secured environment at the doorstep of customers. Our Bank is one of the member Bank in PSB Alliance Doorstep Banking and is currently providing DSB services through 1492 branches across 100 centers in the country.

Time and again, Our Bank is coming up with promotional and complimentary offers for the customers especially senior citizens to take maximum benefit out of complimentary Doorstep banking services. Further, as an important segment, the contribution of NRI customers to the Bank cannot be undermined. With 100 overseas branches across the globe, the volumes generated by NRI segment plays vital role for the Bank.

In view of above, our Bank has taken initiative to provide complimentary services to the parents Grandparents of the NRI customers through PSB Alliance Doorstep Banking services.

Doorstep Banking services on complimentary basis to the Parents/Grand Parents of Bank's NRI customers who are maintaining balance of more than Rs. 200000/- and above in their NRE/NRO Saving accounts. In a Financial Year, a Total of 12 service request inclusive of submission of form 15G/H, Life certificate and TDS certificate under Doorstep banking will be offered on a complimentary basis to senior citizen accounts. Eligible accounts will be offered this service with a cap of 3 complimentary services per quarter subject to a maximum of 12 complimentary services in a year.

One NRI account will be eligible for entertaining one Parent/Grand parent of the NRI customer under this scheme.



PSB ALLIANCE BRINGS BANKING SERVICES AT YOUR DOORSTEP!



AVAIL PSB ALLIANCE DOORSTEP BANKING SERVICES THROUGH PSB ALLIANCE MOBILE APP/CUSTOMER CARE CALL CENTRE NO./BANK WEBSITE

DELIVERY OF NON-PERSONALIZED CHEQUE BOOK/DRAFTS/PAY ORDER/ TERM DEPOSIT RECEIPTS/PRE PAID INSTRUMENTS/GIFT CARD

PICK UP OF CHEQUES/DRAFTS/PAY ORDER/ NEW CHEQUE BOOK REQUISITION SLIP

BANK ACCOUNT STATEMENT/ACCEPTANCE OF 15G/ 15H FORMS/ISSUING STANDING INSTRUCTIONS

PSB ALLIANCE DOORSTEP BANKING SERVICE AVAILABLE FOR SENIOR CITIZENS OF MORE THAN 70 YEARS OF AGE AND DIFFERENTLY ABLED/INFIRM PERSONS, INCLUDING VISUALLY IMPAIRED

*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	9687680745
2	NRI BRANCH KKNAGAR, TN	NRICHE@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	MAINOF@bankofbaroda.co.in	9687689106
7	MAVELIKARA, KERALA	MAVELI@bankofbaroda.co.in	9446899874
8	NRI MUMBAI	NRIMUM@bankofbaroda.co.in	9140722595
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)	KANDIV@bankofbaroda.co.in	8980011618
13	BANDRA (W)	BANDRA@bankofbaroda.co.in	8744033961
14	RAJKOT MAIN	RAJKOT@bankofbaroda.co.in	9687696011
15	KERA	KERA@bankofbaroda.co.in	9687639421
16	PANCH HATDI	PANCHH@bankofbaroda.co.in	9687680755
17	PALAYAM	PALAYA@bankofbaroda.co.in	9446899885
18	G T ROAD	JULLUN@bankofbaroda.co.in	8288097570
19	JODHPUR (MAIN)	JODHPU@bankofbaroda.co.in	8875001933
20	M G ROAD	GANPOR@bankofbaroda.co.in	9687639418
21	NADIAD (MAIN)	NADIAD@bankofbaroda.co.in	9687672895
22	CANNANORE	CANNAN@bankofbaroda.co.in	9446899850
23	VILE PARLE EAST	VILEAS@bankofbaroda.co.in	9082535594
24	MARGAO	MARGAO@bankofbaroda.co.in	7391062538
25	MANGALORE MAIN	MANGAL@bankofbaroda.co.in	9448091630
26	TRICHUR	TRICHU@bankofbaroda.co.in	9446899909
27	VAISHALI NAGAR	VAISHA@bankofbaroda.co.in	8094007022
28	MI ROAD JAIPUR	MIROAD@bankofbaroda.co.in	8094018321

NRI UAE CELL

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