

मुख्य महाप्रबंधक की डेस्क से

प्रिय एनआरआई ग्राहक,

आप तथा आपके परिजनों को दशहरा की हार्दिक शुभकामनाएं

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

बैंक ने अपनी रूपांतरण यात्रा की शुरुआत की एवं एनआरआई/ कारोबार पर अपना ध्यान केन्द्रित करके राष्ट्रीय स्तर पर अपनी पहचान बनाने की ओर प्रयासरत है.

एनआरआई बिजनेस विभाग ऐतिहासिक रूप से बैंक ऑफ बड़ौदा के कारोबार के प्रमुख स्वरूपों में से एक 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 हमारा बैंक एनआरआई ग्राहकों का पसंदीदा बैंक बन गया है.

हमारे उत्पाद, सेवाओं एवं नियम व शर्तों सहित किसी प्रकार की विस्तृत जानकारी के लिए कृपया हमारी शाखाओं/एनआरआई विभाग से संपर्क करें. आपसे अनुरोध है कि बैंक ऑफ बड़ौदा को अपना संरक्षण इसी प्रकार जारी रखें एवं हमारे एनआरआई उत्पादों व सेवाओं का उपयोग करें.

आपकी सहायता के लिए हमने **डोरस्टेप बैंकिंग** संबंधी महत्वपूर्ण दिशानिर्देशों को कवर किया है.

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,

पुरुषोत्तम

मुख्य महाप्रबंधक

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

FROM CHIEF GENERAL MANAGER'S DESK

Dear NRI Customer,

A very happy Dussehra to you and your family!

We are happy to present “NRI connect” Newsletter for the month of October, 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.

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 and 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.

We will request you to contact branches/NRI Division or visit our website for more details including product and services with terms & conditions. I earnestly request you to continue your patronage with Bank of Baroda and make use of our NRE Products and services.

For your assistance, we have covered details of the important guidelines about Doorstep Banking.

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,

Purshotam

Chief General Manager

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

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.10.2021 से प्रभावी. ये दरें 31.10.2021 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.	0.54	0.74	0.00	0.10
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	0.65	0.99	0.00	0.31
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	0.83	0.99	0.00	0.55
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.06	1.08	0.00	0.83
5 वर्ष/5 Years	1.24	1.13	0.00	1.03

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


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.

AIRPORT PICK-UP OR DROP SERVICES:

Our Bank has launched Airport Pick up or Drop services as a special privilege exclusively for NRI Radiance Customers travelling to/from their homeland.

How to book the Service:

- This arrangement will be operational initially in following 10 cities:
- Ahmedabad, Bengaluru, Chennai, Hyderabad, Jaipur, Kolkata, Mumbai, New Delhi, Pune and Surat

For Customer initiated; below process flow to be instituted:

- Client calls on our concierge Desk at 18002669199

Concierge Agent to rake following details for booking:

- a) Name b) Date c) Time d) Pick-up Location e) Drop Location
- f) First 6 digits of master World Radiance Debit Card (i.e. Bin Number 5522-30XX-XXXX1-XXXX) or other specific NRI Debit card (respective BIN Numbers to be shared with Concierge Partner) or Customer ID.
- g) Ticket Copy or e-Boarding Pass (to be shared via email to Concierge Desk- bobassistance@europ-assistance.in.

On positive match, Agent will record booking with client and convey customer that he/she will receive confirmation update shortly from the Bank/RM.

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/PREPAID 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



Call Toll Free No.: 1800 121 37 21 / 1800 890 15 55
* In Select Centres only

www.bankofbaroda.in

Follow us on



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