

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

We wish you a very Happy New Year-2019

As another successful year has ended, we would like to take this moment to thank you for your kind patronage. You have directed substantial NRI business through remittance. We are grateful for your patronage of our Bank.

2018 has been an important year for us as we scaled up our offerings and launched novel initiatives. The year was especially marked by the tremendous support and enormous faith shown by our NRI customers like you, and we can never be thankful enough!

We were saddened to witness the tragedy of cyclone and flood that affected millions of our brothers and sisters in the state of Kerala. We are grateful to you for supporting our efforts during this tragedy through remittances and relief that you sent in aid of the citizens of Kerala.

We look forward to delighting you with more initiatives and benefits towards investment in our Bank's liability products, and hope that you will give us more opportunities to serve you in the coming year.

We are pleased to inform you that we have recently launched M-connect (Mobile banking facility) and NPS scheme for NRI Customers. Hitherto, the mobile banking facility was available only to our domestic customers, but the same has now been extended to NRI account holders as well. With this new implementation, NRI customers can register and use mobile banking facilities just like domestic account holders. The details of the M-connect facility are mentioned in our current Newsletter.

With Greetings

Yours Sincerely

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 01.01.2019. THE RATES SHALL BE EFFECTIVE UP TO 31.01.2019.

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.50	1.41	0.00	0.23	3.04	2.48
2 Yrs. to less than 3 yrs.	3.41	1.67	0.04	0.23	2.75	2.44
3 Yrs. to less than 4 yrs.	3.60	1.73	0.14	0.22	2.75	2.45
4 Yrs. to less than 5 yrs.	3.58	1.79	0.26	0.22	2.77	2.67
5 Years	3.61	1.83	0.41	0.23	2.80	2.75

The above revised rates will apply for fresh deposits and on renewal of maturing FCNR (B) deposits till further communication.

Please note that no additional interest is permitted to Senior Citizen and Staff.

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) – (W.E.F. 01.11.18)

Tenors	Below ₹1 Cr.
1 year	6.70
Above 1 Years to 400 days	6.85
Above 400 days and upto 2 Years	6.80
Above 2 Years and upto 3 Years	6.70
Above 3 Years and upto 5 Years	6.70
Above 5 Years and upto 10 Years	6.70

NRE TERM (RUPEE) DEPOSITS (W.E.F 01.11.18)

Maturity Range	₹1 crore to ₹10 crores
1 Year	7.05
1 yr. upto 2 yrs.	7.05
2 yrs. upto 3 yrs.	7.05
3 yrs. upto 5 yrs.	7.05
5 years upto 10 years	7.05

MOBILE BANKING REGISTRATION:

Currently, registration can be done for the eligible Savings Bank account

- At base branch
- Through Internet Banking
- Self-Registration through Debit card by Android Phone users (Not available on iOS)

Mobile Banking Activation:

Mobile Number to be entered along with the country code whenever asked in the Mobile Banking application on first time activation.

Mpin will be sent to registered mobile after registration for Mobile banking.

Mobile Banking Services:

All Financial and Non-Financial services will be available to NRI customers as per the norms set for transfers "To" NRE/NRO accounts and transfers "From" NRE/NRO accounts.

NRI customers can now enjoy following Mobile Banking services.

1. Cheque book request, Cheque status inquiry, stop Cheque.
2. Account statement, Interest certificate, TDS certificate.
3. Debit card Hotlisting.
4. Submit Form 15-G, 15-H.
5. Nominee Registration
6. BOB Card Bill Payment, Recharge and Bill payment.
7. Place Request for "Savings Account Transfer" from one Bank of Baroda Branch to another
8. Open Fixed Deposit (FD) accounts with default Auto-Renewal Instruction
9. Close Term deposits (FD/RD) accounts on the go
10. Pay Loan EMI – Transfer to Self-linked loan accounts enabled
11. Complaints and Feedback
12. Miscellaneous services under Side Menu

NRI STATUS

Change of residential status of the account holder:

NRE accounts should be re-designated as resident accounts or the funds held in these accounts may be transferred to the RFC accounts (if the account holder is eligible for maintaining RFC account) at the option of the account holder immediately upon the return of the account holder to India for taking up employment or for carrying on business or vacation or for any other purpose indicating intention to stay in India for an uncertain period.

NEW FEATURES AND ENHANCEMENTS INTRODUCED IN BARODA CONNECT INTERNET BANKING FACILITY.

1. Closure/Pre mature closure of Term Deposit.
2. Updation of Nominee.
3. Generation of Interest Certificate.
4. Generation of TDS (Tax Deducted at Source) certificate.
5. Generation of Acknowledgement for Term Deposit created online.
6. Enhancement in transaction limit for Retail customers.
7. Enhancement in limit for addition of beneficiaries for Retail Customers per day.





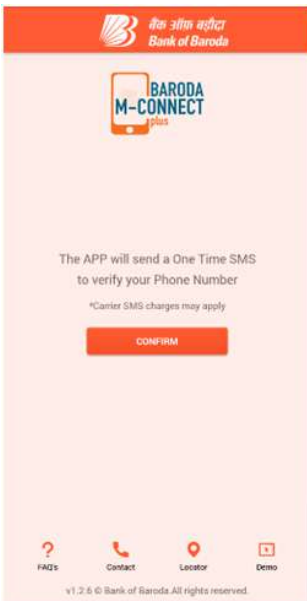
Activation Steps after Registration

Please download the M-Connect plus app from Play Store (search 'Bank of Baroda')

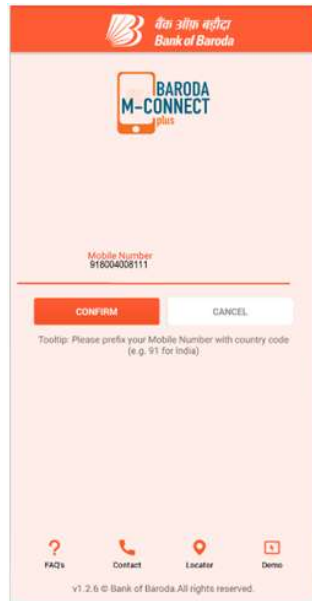


DOWNLOAD "MCONNECT PLUS" APPLICATION FROM –

- GOOGLE PLAYSTORE (for Android users) • APP STORE (for iOS users) • WINDOWS STORE (for Windows users)



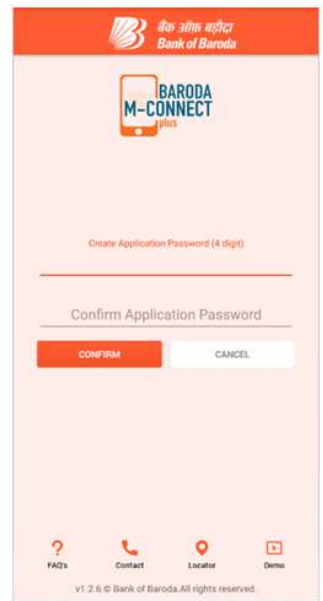
Press Confirm > app will send one time SMS



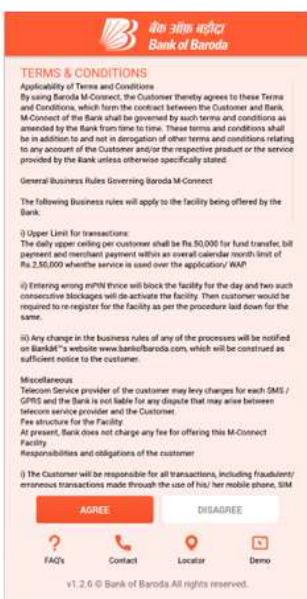
Your registered Mobile No. will be fetched > **Press Confirm**



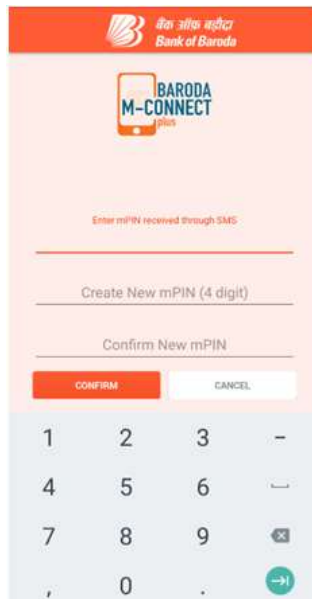
OTP will be generated & Auto - read



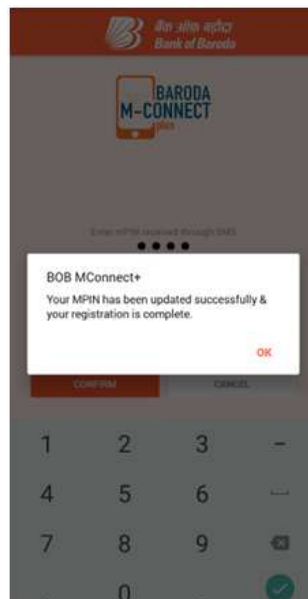
Create your Own Application Password



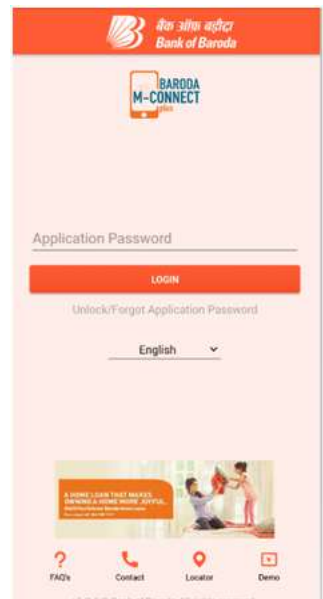
Agree on Terms and Conditions



1st Field: Enter mPIN
2nd & 3rd Fields: Create own mPIN



Activation Successful!



Login and get Started!

NRI MEET AT UDAIPUR REGION



◀ Mr. Ashok Dangaich DGM presenting instant photo to chief guest Mr. Fakruddin Basha during Meet



▶ From Left: Sheikh Hatim Ali Magaji(Guest), D. Prajith Kumar(DRM, BOB Udaipur Region), Janab Amil Sheikh(Chief Guest), R.C Verma (Branch Head, BOB Garhi Br)



◀ [in order of left to right- Mr Ashok kumar Gajrani (Chief Manager, Sagwara), Mr. Jainuddin ji, Mr. Shabbir Bhai kapda , Mr. Ashok Dangaich (DGM Udaipur Region) , Mr. Fakruddin Basha , Mr. S K Choudhary (RBDM)



▶ On Podium Mr Prem Prakash Sharma (Baroda Academy Jaipur), on Dice Left to right Mr D.D. Lawadia (B. H Garhi Br), Sheikh Hatim Ali Magaji (Guest), D. Prajith Kumar (DRM, Udaipur Region), R.C Verma (Branch Head, BOB Garhi)