

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

At the outset I wish Happy Diwali to you and your family members.

I am happy to once again present NRI news connect letter for the month of November, 2018. With upward revision of interest rate on FCNR (B) deposits w.e.f 01.11.2018, our rates are very competitive in the market and better than many of our peer Banks. We request you to take benefit by remitting and depositing in FCNR accounts. Strengthening of Foreign currencies has also opened an opportunity for NRIs to remit foreign currency to India.

Please spare some time and visit our branch near to you and give us a chance to serve you in a warm & professional environment. Please feel free to send us your feedback about our services. We solicit your valuable suggestions in our endeavor to provide you the best of services.

We are going to launch M connect facility very soon, so please update your latest mobile number with your base branch, if yet not updated.

Kindly update your KYC details immediately, if not yet updated. For updating of KYC please provide photocopy of 1. Latest Passport of all the account holders 2. Visa 3. Overseas Address Proof, (if changed) to your branch where you have account in India.

We will be organizing special NRI meets during December to February and we have initiated a survey of NRI customers to get a meaningful feedback from our customers. We would appreciate if you could devote 15 minutes of your precious time to give us your feedback and share your input.

At Bank of Baroda NRI services, it is our constant endeavor to provide products and services that will make banking convenient for you.

HAPPY DIWALI -2018

With greetings

Yours sincerely

KYC UPDATION IS MANDATORY FOR NRIs

Dear Customers,

As per Regulator's (Reserve Bank of India) guidelines in India NRI accounts KYC documents are to be resubmitted in every 02 years. Otherwise as per RBI's guidelines, Non KYC accounts need to be Freezed.

We therefore request you to update your KYC details immediately, if not yet updated. For updating of KYC documents please provide latest self-attested /verified by BOB branch officials OR officials of Indian Embassy-consulate OR Notary Public, following documents to your branch where you are having your account.

- i. Passport of all the account holders**
- ii. Latest Visa**
- iii. Overseas Address Proof (In case address has changed)**

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 01.11.2018. THE RATES SHALL BE EFFECTIVE UP TO 30.11.2018.

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.63	1.33	0.00	0.24	3.05	2.46
2 Yrs. to less than 3 yrs.	3.80	1.62	0.09	0.27	3.20	2.54
3 Yrs. to less than 4 yrs.	4.08	1.72	0.24	0.29	3.26	2.61
4 Yrs. to less than 5 yrs.	4.11	1.80	0.40	0.31	3.29	2.87
5 Years	4.12	1.86	0.55	0.34	3.31	2.97

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 17.10.18)

Maturity Range	₹1 crore to ₹10 crores
1 Year	6.90
> 1 year. upto 2 years.	6.90
> 2 years. upto 3 years.	6.90
> 3 years. upto 5 years.	6.90
>5 years upto 10 years	7.05

WAYS FOR NRIs TO INVEST IN INDIAN STOCK MARKET

Non Resident Indians (NRIs) who wish to invest in the Indian securities markets wonder whether they will be able to manage the operational procedures and paperwork involved in carrying out such investments.

However, there are various ways in which investments can be facilitated and efficiently managed by NRIs.

APPOINTING A MANDATE HOLDER

A mandate holder can be appointed to locally operate the NRE bank accounts of the NRI investor. The NRI must fill up and sign an “Appointment of mandate holder” form that can be obtained from the bank. KYC documents and specimen signature of the mandate holder should be submitted with the form.

The mandate holder is also required to sign the form. Once the mandate is registered, the mandate holder can draw cheques, issue cheques, make payments, use ATM card and make deposits on behalf of the NRI.

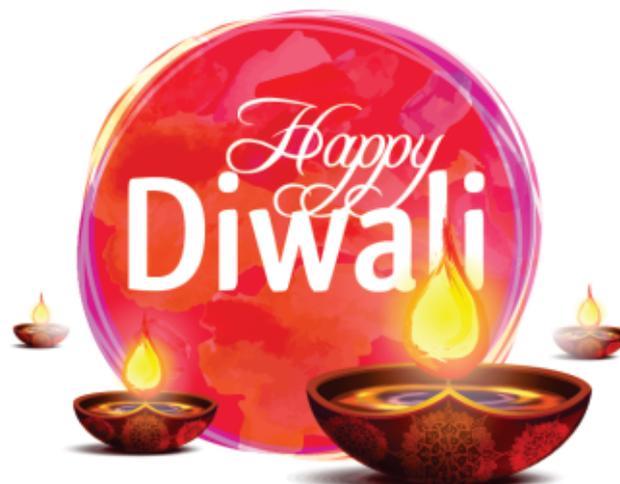
POWER OF ATTORNEY (POA)

In order to provide more freedom to the person who can act on behalf of the NRI, a power of attorney can be executed in favour of the person by the NRI. A POA must be executed on the prescribed stamp paper and purpose of the POA must be clearly mentioned. The POA holder can make and redeem investments and carry out necessary paperwork on behalf of the NRI.

ONLINE INVESTING

if the NRI investor wants to be “hands-on” when it comes to investing, instead of giving authority to someone else, he can seamlessly carry out transactions by himself on online trading portals. There are many trading portals of brokers available for NRI investors and registration for these is possible after opening trading accounts with the broker.

1. The NRI account holder can set limits on the maximum amount of debit that the mandate holder can make on the account.
2. While investing through POA, a notarized copy of the POA is required to be submitted along with KYC documents of the POA holder.
3. Different time zones may make it difficult for NRI to make investments using trading portals.



IMPORTANT EMAIL AND CONTACT NO.

CALL CENTRE NO:

91 79-49044100, 91 79-23604000.

NRI BUSINESS DEPARTMENT

E Mail: nribo@bankofbaroda.com.

Queries related to FCNR account opening

E Mail: nribo@bankofbaroda.com.

+ 91 22 6698 5472, 6698 5430, 6698 5418

Queries related to Baroda Connect (Internet Banking)/OTP/FCNR Deposit/Foreign Remittances

E Mail: cm.nri.bcc@bankofbaroda.com

Contact No: +91-22-66985416

Queries related to opening of NRE, NRO A/Cs, and ATM/Debit Card & Operational Guidelines

E Mail: nri.bcc@bankofbaroda.com

Contact No: +91-22-66985424 / 66985461

Queries related to KYC Compliance, Zero balance dormant account of NRI

E Mail: nribo.bgc@bankofbaroda.com

Contact no: +91-22-66985456

Queries related to FATCA-CRS Compliance

E Mail id: fatca.br.bcc@bankofbaroda.com

Contact no : +91-22-66985754



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T & C apply

**CONTACT DETAILS OF SPECIALISED
NRI BRANCHES OPENED (AS ON 28.12.2017)**

- 1 Branch: Anand
Email: nrriana@bankofbaroda.com
Contact: 9687600622/02692-236622
- 2 Branch: New Sama Road, Baroda
Email: nrriabar@bankofbaroda.com
Contact: 9687396332/0265-2773827
- 3 Branch: K.K. Nagar, Chennai
Email: nrriiche@bankofbaroda.com
Contact: Phone: 044-23467005
Mobile: 7395801252
- 4 Branch: Kandiyoor, Mavelikara, Ernakulam
Email: nrriamav@bankofbaroda.com
Contact: 9446899808/0479-2307300
- 5 Branch: NRI branch Navsari
Email: nrriinav@bankofbaroda.com
Contact: 0 2637 280401 M. No: 07573938584
- 6 Branch: Fort, Mumbai
Email: nrriimum@bankofbaroda.com
Contact: (022)-43408401-9
- 7 Branch: NRI Branch, New Delhi
Email: nrriidel@bankofbaroda.com
Contact: (011)-23448986/87/89/90
- 8 Branch: Mem Nagar, Ahmedabad
Email: nrriahm@bankofbaroda.com
Contact: 079-26465044 (F) & 079-26465011(G)
Mobile- 9687673803

**CONTACT DETAILS OF NRI HELP DESK
OPENED (AS ON 28.12.2017)**

- 1 Branch: Parliament Street, New Delhi
Email: parlia.nrihelpdesk@bankofbaroda.com
Contact: 011-23448923/8979897880
- 2 Branch: Ernakulam
Email: ernaku@bankofbaroda.com
Contact: 0484-2351205/108
- 3 Branch: Nariman Point, Mumbai
Email: nrri.narima@bankofbaroda.com
Contact: 22822034/22824001/8547591042
- 4 Branch: Madhapar, Bhuj
Email: nrrihelpdesk.madhap@bankofbaroda.com
Contact: 91-9687639032, +91-9687639457,
91-02832 240003
- 5 Branch: Main Branch, Baroda
Email: mainof@bankofbaroda.com
Contact: 0265-2411397 / 9426369801
- 6 Branch: PFS Kandivali (W), Mumbai
Email: nrri.kandiv@bankofbaroda.com
Contact: 28072167/ 9082601791
- 7 Branch: Poona Camp, Pune
Email: nrriipoo@bankofbaroda.com
Contact: 9923140896
L.L. 020-6130147 020-26135857 EXT 41
- 8 Branch: Main Branch, Patna
Email: patna@bankofbaroda.com
Contact: 612-2222105/7903859424
- 9 Branch: Deolali Branch, Nashik
Email: deolal@bankofbaroda.com
Contact: 7798583763, 8411009396

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).
- 24x7 account access through secure & free Internet Banking facility.
- Withdraw cash easily and shop worldwide with our International Debit card.

**Help Line For NRI's (From overseas Locations)****+91 7949044100, +917923604000**