

हैड एनआरआई बिजनेस डेस्क से

प्रिय एनआरआई ग्राहक,

सबसे पहले हम आपको दशहरा की शुभकामनाएं देते हैं

हमें अक्टूबर, 2023 महीने के लिए "एनआरआई कनेक्ट" न्यूजलेटर प्रस्तुत करते हुए खुशी हो रही है। हम अपनी सेवाओं को बेहतर बनाने के साथ-साथ एनआरआई ग्राहकों के रूप में आपकी जरूरतों को पूरा करने के लिए नए वित्तीय उत्पादों को पेश करने के लिए आपके बहुमूल्य सुझाव चाहते हैं।

मुझे हमारे न्यूजलेटर के माध्यम से आप तक पहुँचने में खुशी हो रही है। अपनी परिवर्तन यात्रा पर निकला बैंक एनआरआई सेवाओं और व्यवसाय पर ध्यान केंद्रित करते हुए खुद को एक राष्ट्रीय खिलाड़ी के रूप में स्थापित करने की राह पर है।

एनआरआई व्यवसाय विभाग ऐतिहासिक रूप से बैंक ऑफ बड़ौदा के लिए व्यवसाय की मुख्य शाखाओं में से एक रहा है। हम अंतर्राष्ट्रीय मानकों की सेवाओं/उत्पादों के साथ एनआरआई क्षेत्र में देश में एक प्रमुख खिलाड़ी के रूप में उभरे हैं। हमारे प्रबंधन द्वारा दी गई उच्च स्तर की प्राथमिकता की सराहना करते हुए, मैं पावर पैक एनआरआई उत्पादों और सेवाओं के साथ बीओबी के एनआरआई व्यवसाय के लिए महान भविष्य की आशा करता हूँ, बैंक ऑफ बड़ौदा एनआरआई के लिए पसंदीदा बैंक बना हुआ है।

हम आपसे नियमों और शर्तों के साथ उत्पाद और सेवाओं सहित अधिक जानकारी के लिए शाखाओं/एनआरआई प्रभाग से संपर्क करने या हमारी वेबसाइट पर जाने का अनुरोध करेंगे। मैं आपसे ईमानदारी से अनुरोध करता हूँ कि आप बैंक ऑफ बड़ौदा के साथ अपना संरक्षण जारी रखें और हमारे एनआरआई उत्पादों और सेवाओं का उपयोग करें।

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

हम अपने उत्पादों और सेवाओं को बेहतर बनाने के लिए हमेशा आपकी प्रतिक्रिया/सुझावों का स्वागत करते हैं।

हम सदैव आपके साथ हैं...

हार्दिक सम्मान के साथ,

सादर,

(प्रमुख-एनआरआई व्यवसाय विभाग)

FROM HEAD NRI BUSINESS DESK

Dear NRI Customer,

At the outset we wish you **Happy Dassera**

We are happy to present "NRI connect" Newsletter for the month of October, 2023. 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.

I am delighted to reach you through our newsletter. 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 ---

We always welcome your feedback/suggestions to improve our products and services.

We are with you always...

With warm regards,

Yours sincerely,

Head - NRI Business Department

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 16.10.2023 से प्रभावी. ये दरें 15.11.2023 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 16.10.2023. THE RATES SHALL BE EFFECTIVE UP TO 15.11.2023.

परिपक्वता अवधि Maturity Period	यूएसडी USD	जीबीपी GBP	यूरो EUR	एयूडी AUD	सीएडी CAD
1 वर्ष से अधिक एवं 2 वर्ष से कम/ 1 Yr. to less than 2 Yrs.	5.50	4.75	1.50	3.60	4.50
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	3.95	2.35	1.50	3.50	4.10
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	3.80	2.45	1.50	3.00	3.85
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	3.85	2.45	1.50	3.00	3.90
5 वर्ष/5 Years	3.90	2.45	1.50	3.00	3.95

एनआरई सावधि (रुपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय] (ब्याज दर प्रतिशत में) – (09.10.2023 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) – (W.E.F. 09.10.2023)

अवधि Tenors	₹2 करोड़ से नीचे Below ₹2 Cr.
1 वर्ष 1 year	6.75
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	6.75
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	6.75
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	7.25
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	6.50
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	7.15

एनआरई सावधि (रुपया) जमा (29.07.2022 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS (W.E.F 29.07.2022)

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	6.50
1 वर्ष से अधिक एवं 2 वर्ष तक/ > 1 yr. upto 2 yrs.	6.25
2 वर्ष से अधिक एवं 3 वर्ष तक/ > 2 yrs. upto 3 yrs.	6.00
3 वर्ष से अधिक एवं 5 वर्ष तक/ > 3 yrs. upto 5 yrs.	5.25
5 वर्ष से अधिक एवं 10 वर्ष तक/ >5 years upto 10 years	5.00

बड़ौदा एडवांटेज सावधि जमा (नॉन-कालेबल)

एनआरई / एनआरओ डिपॉजिट के लिए ₹15.01 लाख से

₹2 करोड़ तक {ब्याज दर प्रतिशत में} - {09.10.2023 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. 09.10.2023}

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	6.90
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	6.90
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	6.90
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	7.40
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	6.65
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	6.65
399 दिन (बड़ौदा तिरंगा जमा योजना) / 399 days (Baroda Tiranga Plus Deposit Scheme)	7.30







ENJOY CONTENTMENT ACROSS CONTINENTS!

Foreign Currency Savings/Current Account

@ IFSC Banking Unit, Gift City, India

- » Keep foreign currency accounts in India » Avoid currency fluctuations
- » Internet banking facility » Telecommunication mandate available
- » No charges for first year » Nomination facility available
- » No TDS on interest paid in deposit of NRIs



*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 and verified KYC documents at base branch sent through their registered e-mail id. (The documents to be verified by any of our branch in place of customer RESIDENCE. In case we do not have branch in place of Residence, the documents to be verified by NOTARY PUBLIC or official of Indian Embassy in place of RESIDENCE)

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.

**Now you can submit your FATCA CRS declaration online by visiting our Banks website www.bankofbaroda.com → NRI → FATCA CRS declaration
Or visit the link <https://smepaisa.bankofbaroda.co.in/fatcaweb/account>**

DIFFERENT TYPE OF BANK ACCOUNTS

Ordinary Non-Resident Rupee Accounts (NRO Accounts)

These are Rupee denominated non-repatriable accounts and can be opened under savings, current and fixed deposit account types.

Non-Resident (External) Rupee Accounts (NRE Accounts)

These are rupee denominated repatriable accounts and can be opened under savings, current and fixed deposit account types.

Foreign Currency (Non –Resident) Accounts (Banks) (FCNR (B) Accounts)

These accounts can be opened under Fixed Deposit account type. The permissible currencies are US Dollars, Sterling Pounds, Australian Dollars, and Euro. The interest rates on FCNR (B) deposits are revised every month effective from 15th Day of the respective month.

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.

We are sharing the link to register any complaint at our Bank of Baroda site:

<https://bobcrm.bankofbaroda.co.in/onlinecomplaint/frmMain.aspx?source=WEBSITE&sid=&id=://bobcrm.bankofbaroda.co.in/onlinecomplaint/frmMain.aspx?source=WEBSITE&sid=&id=rfrff>

INTRODUCTION OF NEW PRODUCT BARODA POWER PACK NRE SAVINGS ACCOUNT FOR NRI/PIO INDIVIDUALS

- Baroda Power Pack NRE Savings Account for NRIs and PIOs (Individuals of Pakistan and Bangladesh shall require prior approval of the RBI). Minors are not eligible under this scheme.
- May be held jointly in the names of two or more NRIs/PIOs on either or survivor basis. NRIs/PIOs can hold jointly with a resident relative (as defined in Companies Act 2013) on 'former or survivor' basis. The resident relative can operate the account as a Power of Attorney holder during the life time of the NRI/PIO account holder.
- No limit for Maximum Annual Turnover.
- Quarterly Average Balance (QAB) is ₹2,50,000/-
- Auto transfer of funds exceeding ₹3,00,000/- to Flexi-Fixed deposit (FFD) with a minimum of ₹10,000/- for 12 months and auto retransfer to the account from FFD in multiples of ₹1000/-. Balance of ₹2,50,000/- will be maintained at all times.
- Income earned in the account is exempted from income tax and balances are exempted from wealth tax.
- Nomination facility available.
- **Permissible credits:** Inward remittance from outside India, Interest on investment (Investment options as permitted under FEMA), Transfer from other NRE/FCNR(B) accounts, Maturity proceeds of investments (if such investments were made from this account or through inward remittance).
- **Opulence Debit Card:** For Customers having QAB of ₹5.00 lakhs, No Issuance Fee and No annual Maintenance Charges. For Customers having QAB between ₹2.50- 5.00 lakhs, 50% Issuance Fee and 50% annual Maintenance Charges will be payable.
- **Sapphire Debit Card:** All Customers shall be eligible for Sapphire Card without any Issuance fee or Annual Fee.
- **Locker Charges:** 50 % Discount on Existing Locker Rents.
- **Credit Card Facility:** Eterna Credit Card- No issuance fee and No annual Fee, however, subject to underwriting norms of BFSL.
- **Concession on NRI Home Loan and Auto Loan:** 0.15% concession in ROI, 100 % reversal of Unified Processing Charges on Disbursement of 1st Instalment of Loan.
- **Cheque book / Internet Banking/ Mobile Banking/ SMS:** Free
- **IMPS/NEFT / RTGS:** Free (through Digital Channel). If fund transfer is done through Branch then Normal Charges will apply.

INTRODUCTION OF NEW PRODUCT- BARODA NRE SALARY SAVINGS ACCOUNT FOR NRI/PIO INDIVIDUALS

- Baroda NRE Salary Savings Account for NRIs and PIOs (Individuals of Pakistan and Bangladesh shall require prior approval of the RBI)
- Existing NRI customers having fixed salary income can switch to Baroda NRE Salary Savings Account provided they fulfill all other conditions
- Required documents to open NRI salary account : Passport, Valid Visa / Work permit, PAN / Form 60, Employee ID of the applicant / latest 3 month's salary slips / Letter of employer confirming employment, PIO / OCI card, if not an Indian citizen, PIO / OCI card (if not an Indian citizen), One passport size photograph
- May be held jointly in the names of two or more NRIs/PIOs on either or survivor basis and with a resident relative on 'former or survivor' basis.
- No limit for Maximum Annual Turnover
- Quarterly Average Balance (QAB) is ₹1,000/-
- **Auto transfer of funds exceeding ₹50,000/- to Flexi-Fixed Deposit (FFD) account with a minimum of ₹10,000/- for 12 months and auto retransfer to the account from FFD in multiples of ₹1000/-. Balance of ₹50,000/- will be maintained at all times.**
- Income earned in the account is exempted from Income TAX
- Nomination facility available
- Permissible credits are: Inward remittance from outside India, Interest on investment (Investment options as permitted under FEMA), Transfer from other NRE/FCNR(B) accounts, Maturity proceeds of investments (if such investments were made from this account or through inward remittance)
- No Issuance charges for Debit card
- Cheque book, Internet banking, Mobile banking, IMPS/NEFT / RTGS, SMS facilities are available and charges are as per applicable.

ADDITIONAL SERVICES TO OUR VALUABLE NRI CUSTOMER AT OUR OVERSEAS BRANCHES

Now we have centralized following NRI account maintenance activities to provide hassle free services to our NRI customers from our Overseas Branches.

1. CKYC updation
2. Debit card registration
3. FATCA CRS updation

4. Mobile Banking Registration
5. Net Banking Registration
6. Re-KYC updation

Kindly visit our Overseas Branches with the appropriate documents and process your request for the above mentioned services. We request you to avail the services and enjoy hassle free banking.

COMPLAINT / GRIEVANCE REDRESSAL SYSTEM

Any complaint/grievance has to be lodged in CRM Portal URL of which is mentioned below attaching screen shot of error and by correctly selecting the resolver group.

<https://bobcrm.bankofbaroda.co.in/onlinecomplaint/frmMain.aspx?source=WEBSITE&sid=&id=>

In case you are not satisfied with the resolution provided, you can reopen the complaint or write to us with CRM ID on e-mail id nribo@bankofbaroda.com

Wish you safe and pleasant banking.

GOOD NEWS FOR NRI

We are pleased to inform that Bank has introduced a new delivery channel the "Contact Centre" (call centre) for delivery of banking services through TOLL FREE NUMBER for following five countries exclusively for NRI Customers.

Name of Country	Toll Free Number
Oman	80077196
Kenya	0800721742
UAE	80001830996
United States	18445379719
UK	08000478340

This Contact Centre Service will be single touch point for customers and prospects to get banking information/ services 24*7 on a real time basis in our bank.

We are happy to announce that we are restarting accepting FCNR (B) deposit in CAD (Canadian dollars) and the rates to be declared from 16.12.2022 taking into consideration our huge customer base residing in

Canada. We hope that we will receive a large number of fresh FCNR (B) deposits in CAD and assure to provide you with the best service.

We request you to kindly provide your FATCA-CRS self-declaration form for your account with Bank of Baroda (Erstwhile Dena and Vijaya Bank also).

Please find below the link for FATCA-CRS form for your ready reference.

<https://www.bankofbaroda.in/writereaddata/images/pdf/FATCA-Form.pdf>

You can also submit your FATCA-CRS form through Net Banking (Baroda Connect Portal) and Mobile Banking (bob World) or direct link on our Bank's website, link given below-

<https://smepaisa.bankofbaroda.co.in/fatcaweb/account>

For any further assistance, you can visit FAQ page on our Banks website or you can reach us at 18002584455 / 18001024455 (Toll-free from India) +91 79 49044100 (From overseas).

SPECIALISED NRI BRANCHES OF BANK OF BARODA

SN	Branch Name	Branch Mail ID	Contact No.
1	NRI SPECIALIZED, NAVSARI	NRINAV@bankofbaroda.com	9687680745
2	NRI BRANCH KKNAGAR, TN	KKNAGA@bankofbaroda.com	9597843357
3	NRI NEW DELHI	NRIDEL@bankofbaroda.com	8130999147
4	NRI SPECIALIZED, ANAND	NRIANA@bankofbaroda.com	9687600622
5	NRI AHMEDABAD	NRIAHM@bankofbaroda.com	9687673803
6	BARODA MAIN	MAINOF@bankofbaroda.com	9687689106
7	MAVELIKARA, KERALA	MAVELI@bankofbaroda.com	9446899874
8	NRI MUMBAI	NRIMUM@bankofbaroda.com	9140722595
9	MADHAPAR	MADHAP@bankofbaroda.com	9687639457
10	POONA CAMP	POOCAM@bankofbaroda.com	9923208902
11	ANAND MAIN	ANAND@bankofbaroda.com	9687672851
12	KANDIVALI (W)	KANDIV@bankofbaroda.com	8980011618
13	BANDRA (W)	BANDRA@bankofbaroda.com	8744033961
14	RAJKOT MAIN	RAJKOT@bankofbaroda.com	9687696011
15	KERA	KERA@bankofbaroda.com	9687639421
16	PANCH HATDI	PANCHH@bankofbaroda.com	9687680755
17	PALAYAM	PALAYA@bankofbaroda.com	9446899885
18	G T ROAD	JULLUN@bankofbaroda.com	8288097570
19	JODHPUR (MAIN)	JODHPU@bankofbaroda.com	8875001933
20	M G ROAD	GANPOR@bankofbaroda.com	9687639418
21	NADIAD (MAIN)	NADIAD@bankofbaroda.com	9687672895
22	CANNANORE	CANNAN@bankofbaroda.com	9446899850
23	VILE PARLE EAST	VILEAS@bankofbaroda.com	9082535594
24	MARGAO	MARGAO@bankofbaroda.com	7391062538
25	MANGALORE MAIN	MANGAL@bankofbaroda.com	9448091630
26	TRICHUR	TRICHU@bankofbaroda.com	9446899909
27	VAISHALI NAGAR	VAISHA@bankofbaroda.com	8094007022
28	MI ROAD JAIPUR	MIROAD@bankofbaroda.com	8094018321
29	S G HIGHWAY, AHMEDABAD	SGHAHM@bankofbaroda.com	9978446549
30	BANGALORE MAIN BRANCH, BANGALOR	BANGAL@bankofbaroda.com	9416327628
31	INDUSTIAL ESTATE BRANCH, INDORE	INDIND@bankofbaroda.com	9752410641
32	HOSHIARPUR, PUNJAB	HOSHIA@bankofbaroda.com	8288097614
33	SECUNDERABAD	SECUND@bankofbaroda.com	7993316567
34	UDAIPUR MAIN BR, UDAIPUR	UDAIPU@bankofbaroda.com	8875006671
35	CAMAC STREET, KOLKATA	CAMACS@bankofbaroda.com	9981953959
36	DEHRADUN MAIN	DEHRAD@bankofbaroda.com	8477009436
37	NARIMAN POINT, MUMBAI	NARIMA@bankofbaroda.com	8879970403
38	JUHU, MUMBAI	VJJUHU@bankofbaroda.com	9123296760
39	PUNJABI BAGH CLUB ROAD	PUNJAB@bankofbaroda.com	8826893564
40	SSI PANAJI	PANAJI@bankofbaroda.com	7391062548

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