

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

At the outset I wish you Happy Holidays & Happy New Year-2019.

I am happy to present NRI news connect letter for the month of December, 2018. Interest rates on Deposits are at a high which has not been seen in several years. December is the month when you will be making allocations for the year 2019. We request you to take benefit of our competitive rates by remitting funds in FCNR (B) / NRE Term Deposits Accounts.

We will be organizing special NRI Global Business meets during the period 15th December 2018-14th February 2019. We shall be happy if you approach any of our Branch/offices in India or abroad to cater to your banking needs in India.

Our Business would not be able to grow and thrive without your support. Thank you for choosing Bank of Baroda as a single touch point to cater to your financial solutions in India. We look forward to partnering with you in the year ahead.

A joyous Christmas greetings to you and your family members. Thank you for your trust and belief in us. We work hard every day to provide you with the best service possible and we will work harder this New Year 2019.

With Festive Greetings.

Yours sincerely,

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 01.12.2018. THE RATES SHALL BE EFFECTIVE UP TO 31.12.2018.

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.65	1.40	0.00	0.23	3.05	2.47
2 Yrs. to less than 3 yrs.	3.73	1.66	0.05	0.24	3.04	2.55
3 Yrs. to less than 4 yrs.	3.98	1.74	0.18	0.25	3.09	2.64
4 Yrs. to less than 5 yrs.	3.96	1.80	0.33	0.26	3.11	2.89
5 Years	3.95	1.85	0.48	0.28	3.13	2.98

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

FAQs ON DEBIT CARD FOR NRIs.**1. Which type of debit card is available for NRIs out of India?**

The following debit card variants are available at overseas location

- Visa platinum/VISA Contactless.
- Master platinum.
- RuPay Platinum.
- Master world radiance.

2. If there are any charges for uses of debit card internationally?

- Yes, Charges levied on all overseas ATM transactions.
- Cash withdrawal: Rs.400/-+ applicable taxes per Cash Withdrawal Balance Inquiry: Rs.75/-+applicable taxes per Inquiry.

3. What type transactions are allowed by the debit card?

- The NRIs can use the debit card for withdrawal of cash, ECOM, use of POS (point of sale)

4. ATM can be used only our (BOB ATM/other ATM)

- NO - The debit card can be used at our Bank atm as well as other bank atm where Master / Visa variant enable.

5. Issuance of ATM card of Bank of Baroda is free or chargeable?

- ₹150 + Tax * for Visa & MasterCard variants
- ₹ 50 + Tax * for RuPay Card variants
- Free for PMJDY cards variants.

For further information on debit card related charges, kindly refer the given link on our bank's website.
<https://www.bankofbaroda.com/service-charges-fees.htm>



*Wishing You and Your Family
a Merry Christmas*

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



**Saving is good.
Saving smartly is even better.**

Benefit from our wide range of **Baroda Savings Accounts**

**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: nrriimav@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: nrriiahm@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.