



## FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

We are happy to inform you that two large nationalised /public sector bank i.e.Vijaya Bank and Dena Bank has amalgamated with Bank of Baroda w.e.f 01.04.2019 and today it is a moment of great honour and pride for Bank of Baroda to have become the largest nationalized bank in the country.

This process of amalgamation promises to leverage the specific skills of each bank and imbibe their best practices. This mega entity has the ability to do more and reach further to fulfil customers with world class offerings backed by robust processes.

In this edition we are providing the important features of our Bank's products available for NRI's viz NRO, NRE & FCNR (B) Deposit A/cs, you will find these information very useful.

Now you can approach to our 9447 branches, 13400 ATM and 1100 e-lobbies in every corner of India for your banking needs any time and now we have the opportunity to serve our 120 million customers for the banking needs in a smooth and IT savvy environment.

Hope you will also enjoy satisfying your banking needs in a 2nd largest PSU bank in India i.e. Bank of Baroda - The Power of 3.

We always welcome your suggestions and feedback on the services of our branches rendered to you.

With Warm Regards,

## FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 01.05.2019. THE RATES SHALL BE EFFECTIVE UP TO 31.05 .2019.

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.52	1.70	0.00	0.21	2.71	1.95
2 Yrs. to less than 3 yrs.	3.39	1.86	0.02	0.19	2.42	1.89
3 Yrs. to less than 4 yrs.	3.13	1.92	0.08	0.18	2.41	1.90
4 Yrs. to less than 5 yrs.	3.12	1.97	0.16	0.18	2.42	2.09
5 Years	3.14	2.00	0.25	0.19	2.46	2.17

## NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) - (W.E.F. 13.03.19)

Tenors	Below ₹2 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

**Baroda Samridhhi**  
**Deposit Scheme for NRIs**  
**(444 Days Only)**

**7.00%**

## NRE TERM (RUPEE) DEPOSITS (W.E.F 06.05.19)

Maturity Range	₹2 crore to ₹10 crores
1 Year	6.85
>1 yr. upto 2 yrs.	6.80
>2 yrs. upto 3 yrs.	6.70
>3 yrs. upto 5 yrs.	6.70
>5 years upto 10 years	6.70

### POWER OF 3 :NRI SERVICES

Our Bank provides full range of services e.g. NRE / FCNR(B) / NRO deposit schemes.

Loans- loan against own deposit, housing loan, mortgage loan and car loan.

Remittance products, investment services, etc.

#### A) DEPOSIT PRODUCTS:

#### FEATURES OF VARIOUS DEPOSIT SCHEMES FOR NON-RESIDENT INDIANS (NRIs)

Particulars	Foreign Currency A/c (Bank Scheme) (FCNR (B) A/c)	Non Resident (External) Rupee (NRE A/c )	Non-Resident Ordinary Rupee (NRO A/c)
Eligibility	Any NRI/PIO (except Bangladesh/Pakistan nationality which require RBI prior approval).	Any NRI/PIO (except Bangladesh/Pakistan nationality which require RBI prior approval).	Any NRI/PIO (except Pakistan nationality which require RBI prior approval). Opening of accounts by individuals of Bangladesh nationality may be permitted subject to evidencing valid visa and residential permit issued by FRO/FRRO
Eligible credits	Proceeds of Remittance to India in any permitted currency received through normal banking channel	Proceeds of Remittance to India in any permitted currency received through normal banking channel	Legitimate dues in India including current income like rent, dividend, pension, interest, etc.& Proceeds of Remittance to India in any permitted currency received through normal banking channel
Type of Account	Term Deposit	Current/Saving/Term Deposit	Current/Saving/Term Deposit
Periodicity of Term Deposit accounts	Term Deposit for any period between 1 to 5 years	Term Deposit for any period between 1 to 10 years	As applicable to local residents
Currency in which A/c can be opened	USD, GBP, EURO,JPY, CAD and AUD	INDIAN RUPEE	INDIAN RUPEE
Repatriability	Principal + Interest Repatriable	Principal + Interest Repatriable	Repatriable up to USD 1 Million per calendar year out of balance held in a/c subject to payment of tax & production of C.A.Certificate.
Joint Accounts	Allowed with other NRI/Residents*	Allowed with other NRI / Residents*	Allowed with other NRIs & under "Former or Survivor" basis with resident close relatives
Nomination	Allowed	Allowed	Allowed
Loan against term deposits	Permitted up to 90% of present value of deposit	Permitted up to 90% of present value of deposit	Permitted up to 90% of present value of deposit
Premature withdrawal	Allowed, No interest is paid if the deposit is withdrawn before one year of deposit. Penalty of 1% is levied on the applicable rate of interest for which deposit remained with Bank or prevailing rate for that period, whichever is less	Allowed, No interest is paid if the deposit is withdrawn before one year of deposit. Penalty of 1% is levied on the applicable rate of interest for which deposit remained with Bank or prevailing rate for that period whichever is less.	Allowed. No penalty is levied provided the deposit remained with Bank for a minimum period of one year and the amount does not exceed Rs 5 lacs. In all other cases, penalty interest will be calculated @ 1% below the rate applicable for the period for which deposit remained with bank.
Tax Exemption	Interest earned & balance in FCNR exempted from Income/Wealth tax.	Interest earned & balance in NRE exempted from Income/Wealth tax	Income / Wealth taxes is levied @30% + surcharge. Exemption, if any, is subject to double tax avoidance agreement with certain countries.

Other facilities	Account operation allowed for local payments through Power of Attorney.	International Debit Card.  Internet banking.  Facility to issue Online Fixed Deposit.  Account operation allowed for local payments through Power of Attorney.	International Debit Card.  Internet banking.  Facility to issue Online Fixed Deposit.  Account operation allowed for local payments through Power of Attorney.
Web link	<a href="http://www.bankofbaroda.com/int/nri.asp">www.bankofbaroda.com/int/nri.asp</a> Net facility - <a href="http://www.bobibanking.com">www.bobibanking.com</a>		

\*With resident close relatives with mode of operation as "FORMER OR SURVIVOR"



**Bank of Baroda** **POWER OF 3**

**YOUR DREAM HOME IS NOW EASIER THAN BEFORE.**

**BARODA HOME LOANS**

**GET YOUR IDEAL HOME WITH SIMPLIFIED DOCUMENTATION.**

ATTRACTIVE RATE OF INTEREST | REPAYMENT PERIOD UP TO 360 MONTHS | TOP UP LOAN FACILITY

Give a missed call\* : 846 700 1111

[www.bankofbaroda.com](http://www.bankofbaroda.com) | Follow us on:  |  SCAN TO APPLY ONLINE

**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.

**NRI HELPDESK OF DENABANK****NRI SPECILISED BRANCH**

NRI Bhuj branch  
Time Square Properties Pvt. Ltd.,  
Mirzapar Highway, Bhuj, Distt- Kutch, State Gujarat,  
Pin 370001  
Email: nrabhuj@denabank.co.in  
Contact no- 02832-230234

**NRI HELP DESK AT CORPORATE OFFICE**

NRI desk-International Division  
5th floor, Dena Corporate Centre, C-10, G-Block  
Bandra-Kurla Complex, Bandra (E), Mumbai 400 051  
Email: nrdesk@denabank.co.in

**NRI HELP DESK E MAIL**

support@denabank.co.in • Toll free no.-18002336427

**NRI HELPDESK OF VIJAYA BANK****NRI HELP DESK AT CORPORATE OFFICE**

Kiran V M  
Chief Manager  
International Banking Division, 41/2, Trinity Circle  
M.G.Road, Bangalore 560001.  
Email: kiranvm@vijayabank.co.in / ibd@vijayabank.co.in  
Tel: +91 80 25011 570/418

**NRI HELP DESK AT CORPORATE OFFICE**

- 1 Mr. Abel Vijayanand Lokku  
Chief Manager – IBD  
Email: hoibdcfpcem@vijayabank.co.in  
Contact No: +91 080 25011 220
- 2 Mr M V Muthuraman  
Deputy General Manager – IBD  
Email: muthuramanmv@vijayabank.co.in  
Contact No: +91 080 25011 349

**SPECIALISED NRI BRANCHES OF BANK OF BARODA**

- 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: nrriche@bankofbaroda.com  
Contact: Phone : 044-23467005  
Mobile : 7395801252
- 4 Branch: Kandiyoor, Mavelikara, Ernakulam  
Email: nrri mav@bankofbaroda.com  
Contact: 9446899808/0479-2307300
- 5 Branch: NRI branch Navsari  
Email: nrri nav@bankofbaroda.com  
Contact: 0 2637 280401 M. No: 07573938584
- 6 Branch: Fort, Mumbai  
Email: nrri mumb@bankofbaroda.com  
Contact: (022)-43408401-9
- 7 Branch: NRI Branch, New Delhi  
Email: nrri del@bankofbaroda.com  
Contact: (011)-23448986/87/89/90
- 8 Branch: Mem Nagar, Ahmedabad  
Email: nrri ahm@bankofbaroda.com  
Contact: 079-26465044 (F) & 079-26465011(G)  
Mobile- 9687673803

**IMPORTANT EMAIL AND CONTACT NO.****CALL CENTRE NO:**

91 79-49044100, 91 79-23604000.

**NRI BUSINESS DEPARTMENT**

E Mail: nrribo@bankofbaroda.com.

**Queries related to FCNR account opening**

E Mail: nrribo@bankofbaroda.com.

+ 91 22 6698 5416, 6698 5430, 6698 5418

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

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

Contact No: +91-22-66985424 / 66985461

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

E Mail: nrribo.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