

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

We are happy to present "NRI news connect" letter for the month of JULY, 2019. 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.

We thank you for the faith you have retained in us for so many years. It gives us utmost pleasure to be associated with you. Our relation which has seen many transformation since 1908 has now come up with new beginning in the form of amalgamation of Vijaya Bank and Dena bank with Bank of Baroda w.e.f 01.04.2019.

In addition to wide range of products, you can also avail the benefits of Rupee Linked Foreign Currency Deposit (RLFCD) account and Foreign Currency Rupee Linked Deposit (FCRLD) account which have unique feature of Forward Exchange cover and hedging facility. It has always been an endeavour of our bank to align the products and processes in line with the customer needs and ensure that the products are user friendly such as recently launched products such as Baroda Samriddhi Deposit Scheme (444 days) for NRIs, Non-Callable deposit for NRIs, Baroda M-Connect facility for NRIs.

At Bank of Baroda NRI services, it is our constant endeavour to provide products and services that will make banking convenient for you. We solicit your valuable suggestions in our endeavour to provide you the best of services.

Our Business will not 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 your association in the journey ahead.

In case of specific queries, please contact 0022 66985424/5425/5456/5754/5416

Your sincerely

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 01.07.2019. THE RATES SHALL BE EFFECTIVE UP TO 31.07.2019.

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	2.84	1.60	0.00	0.15	2.60	1.58
2 Yrs. to less than 3 yrs.	2.63	1.44	0.00	0.11	2.29	1.54
3 Yrs. to less than 4 yrs.	2.52	1.45	0.00	0.09	2.24	1.55
4 Yrs. to less than 5 yrs.	2.52	1.47	0.00	0.09	2.22	1.66
5 Years	2.56	1.50	0.00	0.10	2.23	1.72

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 Samriddhi
Deposit Scheme for NRIs
(444 Days Only)**

7.00%

BARODA ADVANTAGE FIXED DEPOSIT NON CALLABLE (NRE /NRO DEPOSIT ₹15.01 LACS TO LESS THAN ₹2.00 CRORES)

Maturity Range	ROI for Baroda Advantage Fixed Deposit for NRIs (Non Callable)
1 year	6.85
Above 1 Years to 400 days	7.00
Above 400 days and upto 2 Years	6.95
Above 2 Years and upto 3 Years	6.85
Above 3 Years and upto 5 Years	6.85
Above 5 Years and upto 10 Years	6.85

HOW TO SEND MONEY TO INDIA?

You could use the services of our various remittance products to transfer funds from overseas.

Please visit our website link <https://www.bankofbaroda.com/money-transfer.htm>

Under Applications we have swift application, wherein you need to put minimum information like your account number and branch. The rest information like swift code etc is automatically picked up by the system. You can submit this to your Bank overseas and transfer funds by SWIFT

SWIFT

Details required by your banker for swift remittance from any country

Swift Field	Swift Field Particulars	Details to be furnished
56	Intermediary Institution	Credit to Bank of Baroda A/c _____ Swift Code _____ (Select A/c No. and Swift code of our correspondent depending upon the currency you want to remit as per the list provided hereunder)
57	Account with Institution	Swift code of AD branch _____ (can be availed from our branch where you are maintaining the a/c)
59	Beneficiary Customer A/c	Beneficiary (14 digit A/c No., Name & Address) A/c with Bank of Baroda, _____ Branch
70	Remittance Information	Purpose of remittance
72	Sender to Receiver Information	FCNR (use this field only for opening FCNR deposits as our bank charges are exempted for inward remittances for opening FCNR deposits)

Our correspondent/intermediary bank details with Swift Codes for various currencies

Sr No.	Currency Code	Correspondent / Intermediary Bank	Account Number	Swift Code
1	USD	Bank of Baroda, New York	93010200000070	BARBUS33XXX
2	GBP	Bank of Baroda, London	94100292000557	BARBGB2LXXX
3	EUR	Bank of Baroda, Brussels	94210200000720	BARBBEBBXXX
4	AUD	ANZ Bank ING Group, Melbourne	835074/00001	ANZBAU3MXXX
5	CAD	Bank of Montreal, Toronto	31441020252	BOFMCAT2XXX
6	JPY	Wachovia Bank, Tokyo	11243069	PNBPJPJXXX
7	NZD	Bank of Baroda, New Zealand	0212730004802002	BARBNZ2AXXX
8	SGD	Chase Manhattan Bank, Singapore	0111879113	CHASSGSGXXX
9	CHF	Society Generale Paris, Zurich Branch	8705151085010000	SGABCHZZXXX
10	SAR	Saudi British Bank, Riyadh	001551761900	SABBSARIXXX
11	AED	Bank of Baroda, Dubai	90010200012605	BARBAEADXXX

Remittances for opening FCNR deposits in USD, GBP and EUR currencies please use the following a/c numbers and other details like Bank and Swift Code will remain the same as above.

Sr No.	Currency Code	Account Number
1	USD	93010200000076
2	GBP	94100292000972
3	EUR	94210200000729

RUPEE LINKED FOREIGN CURRENCY DEPOSIT SCHEME” (RLFCD)

The Term deposit for NRE Term Deposit with comparative yield on interest feature.

After the deregulation of interest rates on NRE TD by Reserve bank of India, our Bank has been quoting interest rates on NRE TDs keeping in view the amount and maturity period of deposits. Our bank has also increased the maximum period of maturity in NRE TDs from five years to ten years.

The interest payable in FCNR (B) deposit scheme is linked to LIBOR/Swap and is low in comparison to NRE and NRO TD. Further, interest earned on NRO TD is taxable.

We have observed that NRIs prefer to invest in NRE TDs than in FCNR (B) and NRO TD. Looking to the prevalent forward exchange market, it is found that funds in INR deposits, if deployed under the Rupee Linked Foreign Currency Deposit Scheme, (RLFCD) the yield is comparatively more than the yield on NRE Term Deposits of the identical period.

If any NRI wants to invest for 1 year period and wants to receive better rate of Interest in INR at maturity.

It is also important that the rates are applicable to only those Transactions having both legs i.e. conversion from INR to Foreign Currency and Foreign Currency to INR on 1 year forward contract rate.

FOREIGN CURRENCY RUPEE LINKED DEPOSIT (FCRLD)

This deposit plan offers the dual advantage and benefits of both NRE Rupee Deposits and FCNR Deposits. Moreover, since the maturity value is determined in foreign currency at the time of application, the risk of losing money due to a fall in the exchange rate is eliminated.

IMPORTANT MESSAGE FOR OUR NRI CUSTOMERS

We have observed from our record that many customers are not operating their account, not maintaining minimum account balance i.e. INR 1000 in NRE/NRE SB account and not providing latest KYC documents to their base branch

We therefore request you as under:

For providing latest KYC documents

- Passport, Visa copy, Foreign address proof, Pan card/Form 60, Fatca-CRS Declaration

Requirement of KYC for Auto Renewal of NRE/NRO/FCNR Term Deposits

- FCNR (B) Deposits are issued for a minimum period of 01 year and for maximum period of 05 years. A matured term deposit of period 1 year and above is to be Auto-Renewed on its due date. If KYC is due(if not submitted) the deposit on completion of three years from the date of maturity will be converted to INR on the date of completion of three years in the absence of any instruction from customer.(crystallization process)
- KYC updation is to be done every 2 years.

Account Operation: Customer induced transaction in the account is required for keeping it active. Interest credit and debit of service charges in the account are not valid customer induced transactions. No customer induced transaction during a period of two years will make an account dormant.

Funding of your newly opened account: Please arrange to fund the account with initial deposit of minimum ₹1000/- and avail the benefits of net banking, mobile banking online FDR, international Debit Card etc.

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 e-DENA BANK**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 e-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.
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Tel: +91 80 25011 570/418

NRI HELP DESK AT CORPORATE OFFICE

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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: nrriamv@bankofbaroda.com
Contact: 9446899808/0479-2307300
- 5 Branch: NRI branch Navsari
Email: nrrinav@bankofbaroda.com
Contact: 0 2637 280401 M. No: 07573938584
- 6 Branch: Fort, Mumbai
Email: nrriinum@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

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

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