

## FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

We are happy to present "NRI Connect" Newsletter for the month of JULY, 2020. 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/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. Please contact branches/NRI Department or visit our website for more details including product, services, terms & conditions. I earnestly request you to continue your patronage with Bank of Baroda and make use of our NRE Products and services. We provide better returns on investment and we carry strong branding with 112 year's service experience, PSU Bank operating since 1908.

Worldwide there is a downtrend in interest rate movement, whereas we offer competitive rates on deposits with safety of your deposits in our Bank. Please leverage your Bank's strength to remit more NRI deposits.

For your assistance, we have covered the important guidelines about Mobile Banking registration, FAQs of Debit card, Mandate and POA information in this issue.

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

We are with you always...

- **Stay Home- Stay Safe**
- **Use Digital products for all your Banking needs.**

With Warm Regards,

Yours Sincerely,

**(M S Hyankey)**

General Manager  
Head-NRI Business Department

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.07.2020 से प्रभावी. ये दरें 31.07.2020 तक प्रभावी रहेंगी.

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.07.2020. THE RATES SHALL BE EFFECTIVE UP TO 31.07.2020.**

परिपक्वता अवधि Maturity Period	यूएसडी USD	जीबीपी GBP	यूरो EUR	येन YEN	सीएडी CAD	एयूडी AUD
1 वर्ष से अधिक एवं 2 वर्ष से कम/ 1 Yr. to less than 2 Yrs.	1.12	0.84	0.01	0.20	1.54	0.67
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs..	1.08	0.78	0.00	0.19	1.28	0.70
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	1.24	0.78	0.00	0.19	1.33	0.75
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.27	0.80	0.02	0.19	1.20	0.87
5 वर्ष/5 Years	1.33	0.82	0.05	0.20	1.26	0.95

एनआरई सावधि (रुपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय] (ब्याज दर प्रतिशत में) – (02.06.2020 से प्रभावी)

**NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) – (W.E.F. 02.06.2020)**

अवधि Tenors	₹2 करोड़ से नीचे Below ₹2 Cr.
1 वर्ष 1 year	5.10
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.10
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.10
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	5.10
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	5.30
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.30

एनआरई सावधि (रुपया) जमा (28.05.2020 से प्रभावी)

**NRE TERM (RUPEE) DEPOSITS (W.E.F 28.05.2020)**

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	3.80
1 वर्ष से अधिक एवं 2 वर्ष तक/ > 1 yr. upto 2 yrs.	3.80
2 वर्ष से अधिक एवं 3 वर्ष तक/ > 2 yrs. upto 3 yrs.	3.80
3 वर्ष से अधिक एवं 5 वर्ष तक/ > 3 yrs. upto 5 yrs.	3.80
5 वर्ष से अधिक एवं 10 वर्ष तक/ >5 years upto 10 years	3.80

**FOR BARODA ADVANTAGE FIXED DEPOSIT (DOMESTIC/NRO/ NRE) ACCOUNTS (NON-CALLABLE)(FRESH & RENEWAL)- (ROI IN %P.A) MINIMUM ₹15.01 LAKH TO BELOW ₹2 CRORE.{W.E.F. 09.04.2020}**

परिपक्वता सीमा/ Maturity Range	₹15.01 लाख से ₹2 करोड़ तक/ ₹15.01 lakh to upto ₹2 crores
1 वर्ष /1 year	5.15
1 वर्ष से अधिक एवं 400 दिन तक / Above 1 Years to 400 days	5.15
400 दिन से अधिक एवं 2 वर्ष तक / Above 400 days and upto 2 Years	5.15
2 वर्ष से अधिक एवं 3 वर्ष तक / Above 2 Years and upto 3 Years	5.15
3 वर्ष से अधिक एवं 5 वर्ष तक / Above 3 Years and upto 5 Years	5.40
5 वर्ष से अधिक एवं 10 वर्ष तक / Above 5 Years and upto 10 Years	5.40

**MOBILE BANKING**

**MOBILE BANKING REGISTRATION:**

Currently, registration can be done for the eligible Savings Bank account

- At base branch
- Through Internet Banking
- Self-Registration through Debit card by Android Phone users (Not available on IOS)

**MOBILE BANKING ACTIVATION:**

- Mobile Number to be entered along with the country code whenever asked in the Mobile
- Banking application on first time activation.
- Mpin will be sent to registered mobile after registration for Mobile banking.

**MOBILE BANKING SERVICES:**

All Financial and Non-Financial services will be available to NRI customers as per the norms

Set for transfers “To” NRE/NRO accounts and transfers “From” NRE/NRO accounts.

**NRI CUSTOMERS CAN NOW ENJOY FOLLOWING MOBILE BANKING SERVICES.**

1. Cheque book request, Cheque status inquiry, stop Cheque.
2. Account statement, Interest certificate, TDS certificate.
3. Debit card Hot listing.
4. Submit Form 15-G, 15-H.
5. Nominee Registration
6. BOB Card Bill Payment, Recharge and Bill payment.
7. Place Request for “Savings Account Transfer” from one Bank of Baroda Branch to another
8. Open Fixed Deposit (FD) accounts with default Auto-Renewal Instruction
9. Close Term deposits (FD/RD) accounts on the go

10 Pay Loan EMI – Transfer to Self-linked loan accounts enabled

11 Complaints and Feedback

12 Miscellaneous services under Side Menu.

13 Debit card pin generation

**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.

**FAQ 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

- Master platinum
- Rupay Platinum
- Master world radiance.

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

Yes-Charges levied on all overseas transactions.

**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?**

Use of ATM card is chargeable. The details are as under- ₹150+Tax for Visa/Master card variant. (\* applicable GST rate)



**HAVE YOU GOT THE APP EVERYONE IS TALKING ABOUT?**



▶ BIOMETRIC LOGIN



▶ SET DEBIT CARD LIMITS



▶ CARDLESS CASH WITHDRAWAL AT ATMs



▶ QUICK VIEW BALANCE



▶ PAY UTILITY BILLS, RECHARGE FASTag ETC.

& MANY MORE...

**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: nribhuj@denabank.co.in  
Contact no- 02832-230234

**NRI HELP DESK AT CORPORATE OFFICE**

Rakesh Amit  
Chief Manager  
NRI desk-International Division  
5th floor, Dena Corporate Centre, C-10, G-Block  
Bandra-Kurla Complex, Bandra (E), Mumbai 400 051  
Email: intldiv.edb@bankofbaroda.com  
Contact no: 919820085041

**NRI HELP DESK E MAIL**

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

**NRI UAE CELL**

Anish Rozani  
Relationship Officer - NRI Cell  
Sh Rashid Building, 2nd Floor, Ali Bin AbiTalib Street,  
P.O. Box 3162, Bur Dubai, UAE  
Tel: +971 4 313 6666, Contact No: +971 565 301101

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

Mr. Ashish Sekhar  
Senior Manager  
Email:nribo@bankofbaroda.com  
Email id: Ashish.sekhar@bankofbaroda.com  
Contact no: 022-66985461  
Mobile no: 9386202021

**NRI HELP DESKS OF BANK OF BARODA**

- 1 Branch: Parliament Street, New Delhi  
Email: parlia.nrihelpdesk@bankofbaroda.com  
Contact: 011-23448923/8979897880
- 2 Branch: Ernakulum  
Email: ernaku@bankofbaroda.com  
Contact: 0484-2351205/108
- 3 Branch: Nariman Point, Mumbai  
Email: nri.narima@bankofbaroda.com  
Contact: 22822034/22824001 / 8547591042
- 4 Branch: Madhapar, Bhuj  
Email: nrihelpdesk.madhpar@bankofbaroda.com  
Contact: +91-96876 39032, +91-96876 39457,  
91-02832 240003

- 5 Branch: Main Branch, Baroda  
Email: mainof@bankofbaroda.com  
Contact: 0265-2411397 / 9426369801
- 6 Branch: PFS Kandivali (W), Mumbai  
Email: nri.kandiv@bankofbaroda.com  
Contact: 28072167 / 9082601791
- 7 Branch: Poona Camp, Pune  
Email:nripoo@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

**SPECIALISED NRI BRANCHES OF BANK OF BARODA**

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