

हैड एनआरआई बिजनेस डेस्क से

प्रिय एनआरआई ग्राहक,

हमें नवंबर, 2022 के महीने के लिए "एनआरआई कनेक्ट" न्यूजलेटर पेश करने में प्रसन्नता हो रही है। एनआरआई ग्राहकों के रूप में आपकी आवश्यकताओं को पूरा करने के लिए हम अपनी सेवाओं को बेहतर बनाने के साथ-साथ नए वित्तीय उत्पादों को पेश करने के लिए आपके बहुमूल्य सुझाव मांगते हैं।

मुझे अपने न्यूजलेटर के माध्यम से आप तक पहुँचने में खुशी हो रही है। जिस बैंक ने अपनी परिवर्तन यात्रा शुरू की है वह एनआरआई सेवाओं और व्यवसाय पर ध्यान देने के साथ खुद को एक राष्ट्रीय खिलाड़ी के रूप में स्थापित करने की राह पर है।

एफसीएनआर जमा राशियों पर ब्याज दर में वृद्धि के संशोधन के साथ, हमारी दरें अब बाजार में बहुत प्रतिस्पर्धी हैं। हम आपसे अनुरोध करते हैं कि आप एफसीएनआर खातों में पैसा जमा करके और जमा करके लाभ उठाएं। विदेशी मुद्राओं यानी यूएसडी, यूरो, एईडी और पाउंड के सुदृढीकरण ने अनिवासी भारतीयों के लिए विदेशी मुद्रा को भारत में विप्रेषित करने और एनआरआई रुपया सावधि जमा में राशि रखने का एक अवसर भी खोला है, जो उन्हें विदेशी मुद्रा की प्रति यूनिट अधिक आईएनआर का हकदार बना देगा।

आपके पास रुपया लिंकड फॉरेन करेंसी डिपॉजिट (RLFCD) अकाउंट और फॉरेन करेंसी रुपी लिंकड डिपॉजिट (FCRLD) अकाउंट हो सकता है, जिसमें फॉरवर्ड एक्सचेंज कवर और हेजिंग सुविधा की अनूठी विशेषता है।

बैंक ऑफ बड़ौदा एनआरआई सेवाओं में, यह हमारा निरंतर प्रयास है कि हम ऐसे उत्पाद और सेवाएं प्रदान करें जो आपके लिए बैंकिंग को सुविधाजनक बनाएं। हम आपको सर्वोत्तम सेवाएं प्रदान करने के अपने प्रयास में आपके मूल्यवान सुझावों की मांग करते हैं।

आपके समर्थन के बिना हमारा व्यवसाय नहीं बढ़ेगा और फलेगा-फूलेगा। भारत में अपने वित्तीय समाधानों को पूरा करने के लिए सिंगल टच पॉइंट के रूप में बैंक ऑफ बड़ौदा को चुनने के लिए धन्यवाद। हम आगे की यात्रा में आपके सहयोग की आशा करते हैं।

हार्दिक शुभकामनाओं सहित,

सादर,

(प्रमुख-एनआरआई व्यापार विभाग)

HEAD NRI BUSINESS DESK

Dear NRI Customer,

We are happy to present "NRI connect" Newsletter for the month of November, 2022. 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.

With upward revision of interest rate on FCNR deposits, our rates are now very competitive in the market. We request you to take benefit by remitting and depositing in FCNR accounts. Strengthening of Foreign currencies i.e. USD, EURO, AED, and POUND has also opened an opportunity for NRI's to remit foreign currency to India and place the amounts in NRE Rupee term deposits, which will entitle them to more INR per unit of foreign currency.

You can have Rupee Linked Foreign Currency Deposits (RLFCD) account and Foreign Currency Rupee Linked Deposit (FCRLD) account which have unique feature of Forward Exchange cover and hedging facility.

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

With warm regards,

Yours sincerely,

(Head-NRI Business Dept.)

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 16.11.2022 से प्रभावी. ये दरें 15.12.2022 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 16.11.2022. THE RATES SHALL BE EFFECTIVE UP TO 15.12.2022.

परिपक्वता अवधि Maturity Period	यूएसडी USD	जीबीपी GBP	यूरो EUR	एयूडी AUD
1 वर्ष से अधिक एवं 2 वर्ष से कम/ 1 Yr. to less than 2 Yrs.	4.25	3.70	0.50	2.60
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	3.45	2.35	0.50	2.75
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	3.70	2.45	0.50	3.00
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	3.80	2.45	0.50	3.20
5 वर्ष/5 Years	3.90	2.45	0.50	3.45

एनआरई सावधि (रुपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय]
(ब्याज दर प्रतिशत में) – (14.11.2022 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) – (W.E.F. 14.11.2022)

अवधि Tenors	₹2 करोड़ से नीचे Below ₹2 Cr.
1 वर्ष 1 year	6.10
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	6.10
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	6.10
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	6.25
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	6.10
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	6.10

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} - {14.11.2022 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. 14.11.2022}

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	6.35
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	6.35
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	6.35
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	6.50
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	6.35
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	6.35

बड़ौदा तिरंगा जमा योजना

(ब्याज दर प्रतिशत में) - 16.08.2022 से प्रभावी

**BARODA TIRANGA DEPOSIT SCHEME
ROI (% P.A.) W.E.F. 16.08.2022**

Tenors	Callable		Non-Callable	
	General/ NRE/NRO	Senior Citizen*	General/ NRE/NRO	Senior Citizen*
444 Days	5.75	6.25	5.90 (5.75+0.15)	6.40 (5.75+0.15+0.50)
555 Days	6.00	6.50	6.15 (6.00+0.15)	6.65 (6.00+0.15+0.50)

*Senior Citizen Preferential Rate is applicable only for "Resident Indian Sr. Citizen"

बड़ौदा तिरंगा प्लस जमा योजना

(ब्याज दर प्रतिशत में) - 01.11.2022 से प्रभावी

**BARODA TIRANGA PLUS DEPOSIT SCHEME
ROI (% P.A.) W.E.F. 01.11.2022**

Tenors	Callable		Non-Callable	
	General/ NRE/NRO	Senior Citizen*	General/ NRE/NRO	Senior Citizen*
399 Days	6.75	7.25	7.00 (6.75+0.25)	7.50 (6.75+0.25+0.50)

* Senior Citizen Preferential Rate (Additional ROI 0.50%) is applicable only for "Resident Indian Sr. Citizen"

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 2 years then such accounts will become dormant and no debit transactions will be allowed till the submission of scanned copy of self attested KYC documents at base branch sent through their registered e-mail id..

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 accounts 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 1st Day of the 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>

PROCESS FOR ACTIVATION OF DORMANT:

As per extant RBI guidelines, if there is no transaction in the account initiated by you during past two years, the account is categorized as inoperative or dormant for the purpose of operations. This step may cause inconvenience to you for operations in the account.

We, therefore, request you to operate upon your account on regular basis by remitting your savings to your account with us. You may remit by SWIFT, Rapid Funds 2India from any of our overseas branches or by deposit of permissible convertible currency notes, Cheques etc. as per our web link: <https://www.bankofbaroda.com/money-transfer.htm>. Your continuity with the operations shall enable us to envisage your banking needs and customize banking products suitably.

To help activate dormant account, please send to your Branch where you hold your account self-

attested and verified documents from any overseas branch officials having relationship with Indian Bank/notarized documents as follows:

1. Passport copy pages bearing Passport no, issue details and expiry details.
2. Valid Foreign address proof: utility bill/mobile bill/driving license bearing your overseas address
3. Visa, if you are holding Indian passport.
4. PAN Card/Form 60.
5. Formal signed letter for activation of your dormant account to be sent to your Branch.

Once the branch is satisfied with your documents, they will update your status and you can remit the funds and enjoying uninterrupted banking operations.

GOOD NEWS FOR NRI

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).

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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



BARODA ADVANTAGE FIXED DEPOSIT (NON CALLABLE) FOR NRI CUSTOMERS

Feature	Particulars
Product Specification	This is a Term Deposit Product wherein Depositor gets differential rate of interest over Normal Fixed Deposit rate for the deposit of ₹15.01 lacs and below ₹2 crores for foregoing premature withdrawal option.
Area of operation	The product shall be available at all domestic branches.
Eligibility and Target Group	<ul style="list-style-type: none"> • An individual NRI/PIO in his own name. • Jointly by more than one individual (with Resident or NRI) • Minor of age above 14 years on terms as laid down by the Bank. • The product is not available for minor account having age of 14 years and below as the maximum amount that can be accepted in minor account of this age group is ₹1,00,000/-.
Applicable Scheme	Deposit can be accepted under RIRD/MIP/QIP scheme.
Minimum Deposit Amount	₹15,01,000/- (and further in multiple of ₹1000/-)
Rate of Interest	<p>Preferential rate of interest as decided by bank from time to time will be applicable to these FDRs, over the card rate.</p> <p>Presently applicable preferential rate is as under:</p> <ol style="list-style-type: none"> 1) 15 basis point over card rate for normal NRE/NRO Term Deposits (callable) of amount less than ₹2 crores and period of 12 months and above. 2) Product is not available to NRI customers for deposit amount of ₹2 crores and above. <p>No Additional interest will be payable to Senior Citizens & Staff members (including ex-staff & Retired Staff Members who are Senior Citizen) as per guidelines effective from time to time.</p>
Frequency of interest payment	Frequency of Interest payment in the account will be similar as applicable to Normal Term Deposit (callable) product.
Duration	Minimum – 12 months Maximum – 120 months
Premature Payment Facility	Premature withdrawal of the deposit will not be allowed before lock in period. In case of death of the principal depositor FDR to be transferred in the name of nominee/ legal heirs after adhering to the extant guidelines.
Nomination facility	Nomination facility will be available.
Tax Deduction at Source	TDS will be deducted on interest payment on NRO Term Deposit but interest payment on NRE Term Deposit are exempted from TDS as per Income Tax rules.
Availability of Loan/Overdraft	Loan / Overdraft facility is available as per Bank's extant guidelines.
Auto Renewal facility	Deposit on the date of maturity will be renewed automatically for 12 months at the rate of interest applicable for 12 months period as on the date of maturity.
Closure of A/C	Account can be closed on maturity. Premature closure allowed only in case of death of the account holder.

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EARN HIGHER INTEREST FOR LESSER DAYS

Baroda **TIRANGA Plus**
DEPOSIT SCHEME

7.50% * P.A.

FOR
399
DAYS

*Other T & C Apply



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