

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

I am happy to present "NRI news connect" letter for the month of September, 2018. I solicit your valuable suggestions to improve our service as well as to introduce new financial products to cater to your needs as an NRI Customers.

Our interest rates on FCNR deposits are one of the best in the market. We request you to take full benefit by remitting funds and depositing in FCNR accounts. Strengthening of Foreign currencies i.e. USD, EURO, AED, and POUND has also opened an opportunity for you to remit foreign currency to India and place the amounts in NRE Rupee term deposits, which will entitle you to more INR per unit of foreign currency.

We value your association with us and are committed to deliver best services to you. Banking in India has undergone a major change and have shifted from traditional banking to "one stop financial shops". We too, considering and catering to the growing demands of our customers, for exploring investment avenues in India, are committed to provide best financial solutions to our customers as a "one stop financial institution".

We will be happy to assist you in your financial endeavors.

With greetings

Yours sincerely

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 01.09.2018. THE RATES SHALL BE EFFECTIVE UP TO 30.09.2018.

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.41	1.33	0.00	0.25	2.85	2.48
2 Yrs. to less than 3 yrs.	3.58	1.62	0.06	0.27	2.93	2.51
3 Yrs. to less than 4 yrs.	3.87	1.73	0.21	0.30	2.99	2.56
4 Yrs. to less than 5 yrs.	3.87	1.80	0.34	0.32	3.03	2.80
5 Years	3.88	1.87	0.48	0.35	3.06	2.87

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) - (W.E.F. 22.08.18)

Tenors	Below ₹1 Cr.
1 year	6.65
Above 1 Years to 400 days	6.75
Above 400 days and upto 2 Years	6.70
Above 2 Years and upto 3 Years	6.60
Above 3 Years and upto 5 Years	6.70
Above 5 Years and upto 10 Years	6.60

How to send money to India?

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

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 or F.CNR (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

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: V.V. Nagar, Anand
Email: nrriana@bankofbaroda.com
Contact: 9687600622
- 2 Branch: New Sama Road, Baroda
Email: nrriabar@bankofbaroda.com
Contact: 9825827752/7383023266
- 3 Branch: K.K. Nagar, Chennai Metro
Email: nrriiche@bankofbaroda.com
Contact: 9840927231
- 4 Branch: Mavelikara, Ernakulam
Email: nrri mav@bankofbaroda.com
Contact: 9446899808
- 5 Branch: Lunsikui, Navsari
Email: nrri nav@bankofbaroda.com
Contact: 7573938584
- 6 Branch: Fort, Mumbai
Email: nrri mumb@bankofbaroda.com
Contact: (022)-43408401-9
- 7 Branch: Parliament Street, Delhi
Email: nrri del@bankofbaroda.com
Contact: (011)-23448986/87/89/90
- 8 Branch: Mem Nagar, Ahmedabad
Email: nrri ahm@bankofbaroda.com
Contact: 079 26465011/44

**CONTACT DETAILS OF NRI HELP DESK
OPENED (AS ON 28.12.2017)**

- 1 Branch: Parliament Street, New Delhi
Email: nrri helpdesk@bankofbaroda.com
Contact: 011-23448906/78979897880
- 2 Branch: Ernakulam
Email: nrri ernaku@bankofbaroda.com
Contact: 0484-2351205/108
- 3 Branch: Nariman Point, Mumbai
Email: nrri narima@bankofbaroda.com
Contact: 22822034/22824001/8600340188
- 4 Branch: Madhapar, Bhuj
Email: nrri helpdesk.madhap@bankofbaroda.com
Contact: 8758340657/9687639032
- 5 Branch: Main Branch, Baroda
Email: nrri mainof@bankofbaroda.com
Contact: 0265-2411397
- 6 Branch: PFS Kandivali (W), Mumbai
Email: nrri kandiv@bankofbaroda.com
Contact: 28072167/2102/3243/9922304344
- 7 Branch: Poona Camp, Pune
Email: nrri poocam@bankofbaroda.com
Contact: 9993035088
- 8 Branch: Main Branch, Patna
Email: nrri patna@bankofbaroda.com
Contact: 612-2222105/7903859424
- 9 Branch: Deolali Branch, Nashik
Email: nrri 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.