

हैड एनआरआई बिजनेस डेस्क से

प्रिय एनआरआई ग्राहक,

मुझे अपने "एनआरआई न्यूज कनेक्ट" का अप्रैल 2022 अंक प्रस्तुत करते हुए बहुत खुशी हो रही है. मैं अपने बैंक की सेवाओं में सुधार लाने तथा एनआरआई ग्राहक के रूप में आपकी आवश्यकताओं के अनुरूप नए वित्तीय उत्पादों के संबंध में आपके मूल्यवान सुझावों के लिए अनुरोध करता हूँ.

एफसीएनआर जमाराशियों पर हमारा ब्याज दर बाजार में उपलब्ध सर्वोत्तम दरों में से एक है. हम आपसे अनुरोध करते हैं कि आप अपनी निधि अंतरित करें तथा एफसीएनआर खातों में जमाराशि रखकर इसका लाभ उठाएं. विदेशी मुद्राओं अर्थात यूएसडी, यूरो, ईडी तथा पाउंड के मजबूत होने से हमें भारत में विदेशी मुद्रा अंतरित करने एवं एनआरआई रुपये मीयादी जमाराशि रखने का अवसर प्राप्त हुआ है, जिससे आप विदेशी मुद्रा की प्रति यूनिट में अधिकतम भारतीय मुद्रा का लाभ प्राप्त कर सकेंगे.

आप रुपये लिंकड विदेशी मुद्रा जमा (आरएलएफसीडी) खाता और विदेशी मुद्रा रुपये लिंकड जमा (एफसीआरएलडी) खाता रख सकते हैं, जिसमें फॉरवर्ड एक्सचेंज कवर और हेजिंग सुविधा जैसी अनूठी विशेषताएं शामिल हैं. आपके बैंक के रूप में हमारा निरंतर प्रयास रहा है कि अपने उत्पादों व प्रक्रियाओं को ग्राहक की आवश्यकताओं के अनुरूप तैयार किया जाए. साथ ही हम यह भी सुनिश्चित करते हैं कि अपने सभी उत्पाद उपयोगकर्ताओं के अनुकूल हों.

हमारे लिए आपका सहयोग काफी महत्वपूर्ण है और हम सदैव आपको सर्वोत्तम सेवाएं उपलब्ध कराने हेतु प्रतिबद्ध हैं. आज भारतीय बैंकिंग में एक बड़ा बदलाव आया है और पारंपरिक बैंकिंग अब "वन स्टॉप वित्तीय शॉप" में परिवर्तित हो गया है. भारत में निवेश अवसरों की तलाश करने हेतु ग्राहकों की बढ़ती मांगों के अनुरूप हम भी अपने ग्राहकों को "वन स्टॉप वित्तीय संस्थान" के रूप में सर्वोत्तम वित्तीय समाधान उपलब्ध कराने हेतु प्रतिबद्ध हैं.

हमें आपके वित्तीय क्रियाकलापों में सहयोग करने में खुशी होगी.

हार्दिक शुभकामनाओं सहित,

भवदीय

(प्रमुख – एनआरआई कारोबार विभाग)

HEAD NRI BUSINESS DESK

Dear NRI Customer,

I am happy to present "NRI news connect" letter for the month of April, 2022. 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.

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. It has always been the endeavor of your bank to align the products and processes in line with the customer needs and ensure the products are user friendly.

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

(Head – NRI Business Dept)

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 16.04.2022 से प्रभावी. ये दरें 15.05.2022 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 16.04.2022. THE RATES SHALL BE EFFECTIVE UP TO 15.05.2022.

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.	1.18	1.45	0.00	0.44
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	1.60	1.81	0.00	0.92
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	1.83	1.93	0.01	1.28
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.94	1.94	0.11	1.55
5 वर्ष/5 Years	2.02	1.91	0.17	1.67

एनआरई सावधि (रूपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय] (ब्याज दर प्रतिशत में) – (22.03.2022 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) – (W.E.F. 22.03.2022)

अवधि Tenors	₹2 करोड़ से नीचे Below ₹2 Cr.
1 वर्ष 1 year	5.00
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.20
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.20
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	5.20
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	5.35
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.35

एनआरई सावधि (रूपया) जमा (25.02.2022 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS (W.E.F 25.02.2022)

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	4.25
1 वर्ष से अधिक एवं 2 वर्ष तक/ > 1 yr. upto 2 yrs.	4.00
2 वर्ष से अधिक एवं 3 वर्ष तक/ > 2 yrs. upto 3 yrs.	4.00
3 वर्ष से अधिक एवं 5 वर्ष तक/ > 3 yrs. upto 5 yrs.	4.00
5 वर्ष से अधिक एवं 10 वर्ष तक/ >5 years upto 10 years	4.00

बड़ौदा एडवांटेज सावधि जमा (नॉन-कालेबल)

एनआरई / एनआरओ डिपॉजिट के लिए ₹15.01 लाख से

₹2 करोड़ तक {ब्याज दर प्रतिशत में} - {22.03.2022 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. 22.03.2022}

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	5.05
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.25
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.25
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	5.25
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	5.45
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.45





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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>

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.

PORTFOLIO INVESTMENT SCHEME (PIS):

Under this Scheme, NRIs are eligible to purchase Shares/Convertible Debentures of Indian companies through SEBI approved main Broker through Stock Exchanges in India.

Salient Features:

1. Portfolio Investment in Shares/Conv. Debentures by NRIs are Permitted only through DESIGNATED BRANCH (i.e. SPECIALISED NRI BRANCH, FORT, MUMBAI).
2. For this purpose NRI has to open a separate NRE/NRO S.B. Account with us (Designated Branch).
3. Only permissible credits/debts are allowed in this account as under.

Permissible Credits:

1. Inward Remittance through normal Banking Channels.

2. Transfer from NRE Account or FCNR Accounts.
3. Sale proceeds of the Shares/Debentures which were Acquired under PIS and sold on Stock Exchange through SEBI Registered Broker.

Permissible Debits:

1. Outward Remittances.
2. Amount paid on Account of purchase of Shares/Debentures on Stock Exchange through SEBI Regd. Broker under PIS.
3. Any charges or account of sale/purchase of Shares/Debentures under PIS.
4. In case NRIs cannot handle PIS transactions personally, NRIs

PROCESS OF SET/RESET OF NET BANKING SIGNON AND TRANSACTION PASSWORD FOR NEW/EXISTING CUSTOMERS








- Existing Retail user (NRI/ Domestic) may directly visit www.bobibanking.com for instant reset of his/her passwords without approaching Branch.
- The New/ existing user visits www.bobibanking.com and clicks on "Retail USER".
- The user enters the user id which he has received on his registered email id and instead of clicking "Enter" button, user has to click on the link provided for set/ reset of passwords.
- On the next screen the user has to click on the option "Regenerate Passwords using Activation Code/ OTP"
- The system prompts the user to enter mobile number and the customer clicks on NEXT button.
- On successful validation of USER ID and Mobile number, the activation code is sent on the registered e-mail id and one time password will be sent on registered mobile number
- The user has to enter his activation code (sent on registered e-mail) & OTP (sent on registered mobile number) and click on Next button
- A screen will be displayed where the customer will be provided an option to confirm that he has got the same rights which he has requested through branch.
- Customer will be prompted to enter the new passwords as per profile allotted.



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-  Block Debit Card
-  Login to E-Filing
-  Form 15G/H

*T&C Apply

SPECIALISED NRI BRANCHES OF BANK OF BARODA

SN	Branch Name	Branch Mail ID	Contact No.
1	NRI SPECIALIZED, NAVSARI	NRINAV@bankofbaroda.co.in	9687680745
2	NRI BRANCH KKNAGAR, TN	NRICHE@bankofbaroda.co.in	9597843357
3	NRI NEW DELHI	NRIDEL@bankofbaroda.co.in	8130999147
4	NRI SPECIALIZED, ANAND	NRIANA@bankofbaroda.co.in	9687600622
5	NRI AHMEDABAD	NRIAHM@bankofbaroda.co.in	9687673803
6	BARODA MAIN	MAINOF@bankofbaroda.co.in	9687689106
7	MAVELIKARA, KERALA	MAVELI@bankofbaroda.co.in	9446899874
8	NRI MUMBAI	NRIMUM@bankofbaroda.co.in	9140722595
9	MADHAPAR	MADHAP@bankofbaroda.co.in	9687639457
10	POONA CAMP	POOCAM@bankofbaroda.co.in	9923208902
11	ANAND MAIN	ANAND@bankofbaroda.co.in	9687672851
12	KANDIVALI (W)	KANDIV@bankofbaroda.co.in	8980011618
13	BANDRA (W)	BANDRA@bankofbaroda.co.in	8744033961
14	RAJKOT MAIN	RAJKOT@bankofbaroda.co.in	9687696011
15	KERA	KERA@bankofbaroda.co.in	9687639421
16	PANCH HATDI	PANCHH@bankofbaroda.co.in	9687680755
17	PALAYAM	PALAYA@bankofbaroda.co.in	9446899885
18	G T ROAD	JULLUN@bankofbaroda.co.in	8288097570
19	JODHPUR (MAIN)	JODHPU@bankofbaroda.co.in	8875001933
20	M G ROAD	GANPOR@bankofbaroda.co.in	9687639418
21	NADIAD (MAIN)	NADIAD@bankofbaroda.co.in	9687672895
22	CANNANORE	CANNAN@bankofbaroda.co.in	9446899850
23	VILE PARLE EAST	VILEAS@bankofbaroda.co.in	9082535594
24	MARGAO	MARGAO@bankofbaroda.co.in	7391062538
25	MANGALORE MAIN	MANGAL@bankofbaroda.co.in	9448091630
26	TRICHUR	TRICHU@bankofbaroda.co.in	9446899909
27	VAISHALI NAGAR	VAISHA@bankofbaroda.co.in	8094007022
28	MI ROAD JAIPUR	MIROAD@bankofbaroda.co.in	8094018321

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