

हैड एनआरआई बिजनेस डेस्क से

प्रिय एनआरआई ग्राहक,

हम एक बार पुनः अपना मासिक न्यूज लेटर एनआरआई कनेक्ट पेश कर रहे हैं। यह हमारे विभिन्न उत्पादों, बैंक की योजनाओं एवं आपके हित में कुछ महत्वपूर्ण दिशानिर्देशों से युक्त एक तकनीकी प्लेटफार्म है जिसके माध्यम से हम आपसे प्रत्यक्ष संवाद करते हैं एवं यह बैंक से आपकी अपेक्षाओं को जानने में सहायक होता है।

आपको विदित है कि हमारे खाते में धोखाधड़ी को रोकने में केवायसी अनुपालन की महत्वपूर्ण भूमिका होती है। साथ ही आपकी गाढ़ी कमाई को सुरक्षित रखना हमारी प्रमुख जिम्मेदारी है। इस विषय में हमारे विनियामक, भारतीय रिजर्व बैंक (आरबीआई) द्वारा समय-समय पर विभिन्न दिशानिर्देश जारी किए गए हैं। अतः हमारा अनुरोध है कि आप अपने केवायसी विवरण एवं अन्य दस्तावेजों यथा पासपोर्ट, वीजा और विदेशी पता, ई-मेल आईडी तथा मोबाइल नंबर को अपडेट रखें (यदि इन्हें पूर्व में अपडेट नहीं किया गया हो।)

आपकी सहायता के लिए न्यूज लेटर के इस अंक में केवायसी मानदंडों, खाते में शून्य शेष राशि, निष्क्रिय खाते एवं फटका- सीआरएस की स्व घोषणा के संबंध में अनुपालन संबंधी महत्वपूर्ण दिशानिर्देशों को समाहित किया गया है।

कोविड-19 की महामारी के दौरान हमारी शाखाएं आपके किसी भी बैंकिंग जरूरत के लिए सदैव तैयार रही हैं, तथापि, हम यह अनुरोध करते हैं कि आप हमारे विभिन्न डिजिटल चैनलों यथा बॉब वर्ल्ड (एम कनेक्ट) बड़ौदा कनेक्ट, एम पासबुक व डेबिट कार्ड, व्हाट्सएप बैंकिंग जैसी सुविधाओं का अधिकाधिक प्रयोग करें।

बैंक ऑफ बड़ौदा द्वारा दी जा रही एनआरआई सेवाओं में हमारा निरंतर प्रयास होता है कि आपको बेहतर उत्पाद और सेवाएं प्रदान की जाएं ताकि आपका बैंकिंग अनुभव सुखद और सुविधाजनक हो सके। हम अपने उत्पादों और सेवाओं को बेहतर बनाने के लिए आपकी प्रतिक्रिया/सुझावों का सदैव स्वागत करते हैं। आप हमारे ई-मेल nri.bcc@bankofbaroda.com और nribo@bankofbaroda.com पर निःसंकोच अपने फीडबैक/सुझावों से हमें अवगत करा सकते हैं।

अपने सम्मानित बैंक को निरंतर समर्थन और संरक्षण देने हेतु हम आपके आभारी हैं।

*** घर पर रहें – सुरक्षित रहें**

*** अपनी समस्त बैंकिंग आवश्यकताओं के लिए डिजिटल उत्पादों का उपयोग करें।**

हार्दिक शुभकामनाओं सहित,

भवदीय,

(प्रमुख – एनआरआई कारोबार विभाग)

HEAD NRI BUSINESS DESK

Dear NRI Customer,

Once again we are presenting you the NRI Connect monthly Newsletter. This is a Techno platform including our products, various bank schemes and few important guidelines for your benefit, directly interacting with you and to help us know your expectations from your bank.

As you are aware, KYC compliances play a significant role to prevent frauds in your account. It is our prime responsibility to keep your hard earned money safe in your account. In this regard, our regulator – Reserve Bank of India (RBI) has issued several guidelines from time to time. Therefore, we request you to update KYC details and other documents (like Passport, Visa and overseas address, email ID and Mobile no.) updated, if not updated in the account.

For your assistant, we have covered the important guidelines and compliances regarding the KYC norms, Zero balance in your account, dormant account and FATCA-CRS self-declaration in this issue.

In this Pandemic COVID-19 situation, our branches are ready to serve you for any banking needs and services. However, we request you to make maximum utilization of our various digital channels like bob World (Mconnect), Baroda Connect, M-pass book and Debit (ATM) Card, Whatsup Banking in the Pandemic COVID-19 situation.

At Bank of Baroda NRI services, it is our constant endeavor to provide you with the best products and services that makes your banking experience happy & convenient.

We always welcome your feedback/suggestions to improve our products and services, please feel free to write us at nri.bcc@bankofbaroda.com and nribo@bankofbaroda.com.

We want to convey our thanks for your continuous support and patronage with your esteemed Bank.

*** Stay Home- Stay Safe**

*** Use Digital products for all your Banking needs.**

With Warm Regards,

Yours Sincerely,

(Head – NRI Business Dept)

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.03.2022 से प्रभावी. ये दरें 31.03.2022 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.03.2022. THE RATES SHALL BE EFFECTIVE UP TO 31.03.2022.

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.	0.88	1.20	0.00	0.44
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	1.40	1.71	0.00	0.92
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	1.63	1.78	0.01	1.28
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.74	1.79	0.11	1.55
5 वर्ष/5 Years	1.82	1.76	0.17	1.67

एनआरई सावधि (रूपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय] (ब्याज दर प्रतिशत में) – (25.02.2022 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) – (W.E.F. 25.02.2022)

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	5.10
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	5.25
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.25

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} - {16.11.2020 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. 16.11.2020}

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	4.95
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.05
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.05
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	5.35
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.35





YOUR TICKET TO SEAMLESS BANKING!

EFFORTLESS BANKING SOLUTIONS FOR NRI CUSTOMERS


Mobile Banking App


Home Loans for NRIs


Car Loan for NRIs


RFCD/ FCLRD


Portfolio Investment Scheme


Flash Remit


24x7 NRI Helpdesk

*T & C Apply

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.

“CRS stands for Common Reporting Standard. To combat the problem of offshore tax evasion and avoidance and stashing of unaccounted money abroad requiring cooperation amongst tax authorities, the G20 and OECD countries working together developed a Common Reporting Standard (CRS) on Automatic Exchange of Information (AEOI). The CRS on AEOI was presented to G20 Leaders in Brisbane on 16th November, 2014.”

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>

POSITIVE PAY SYSTEM

Positive Pay is a concept that entails reconfirming critical data on large-value cheques. The issuer of the cheque provides some minimal details of the cheque like date, name of the beneficiary/payee, amount, Account Number, Transaction Code and Cheque Number to the drawee bank via electronic channels such as SMS, mobile app, online banking, ATM, and so on, which are then cross-checked with the presented cheque by CTS.


Bob customer are requested to provide advance intimation of cheques issued to the beneficiaries so that Bank at the time of presentment for payment in CTS clearing can pass the High value cheque without any re-confirmation phone call by the base branch.

W.e.f. 15th of April, 2022, Positive Pay confirmation will be mandatory for cheques issued for ₹10 lacs &

above and w.e.f. 1st of May, 2022 it will be mandatory for ₹5 lacs & above issued cheques. That means, cheques issued for these values shall be returned in the clearing/Intersol without payment w.e.f. the given dates, if positive pay confirmation is not provided.

Both the issuer and the beneficiary will gain from Positive Pay. The benefit of this notion for the issuer is that counterfeit cheques cannot be cashed out of the issuer's account. The benefit to the beneficiary is that the cheques he receives are usually honoured. Only those cheques that comply with the aforesaid instructions will be accepted under the CTS grids' dispute resolution system, according to a September circular from the RBI.





PAYING ₹10 LACS OR MORE VIA CHEQUE?

POSITIVE PAY CONFIRMATION IS MANDATORY*
FROM 1ST FEBRUARY, 2022 TO PREVENT CHEQUE FRAUDS

**A tool for re-confirmation of
cheques issued for ₹10 Lacs and above**



***Such cheques shall be returned if positive pay confirmations is not provided.**
Re-confirmation can be done through various channels viz. Mobile/Net Banking, Branch, etc.
For more details please visit website www.bankofbaroda.in announcement section - "Positive Pay".

WHATSAPP BANKING SERVICES TO NRE / NRO ACCOUNT HOLDERS:

The WhatsApp Banking channel is made available to our NRE / NRO Account holders who have registered their International territory mobile number with Bank. With the introduction of the services provided in WhatsApp Banking and extending the services to International numbers.

Customer needs to add Bank's WhatsApp Business Account number in its contact

WhatsApp Business Account number i.e. 8433888777 and initiate conversation by typing Hi

OPTIONS	SERVICES OFFERED
1. Account Services	1. Know your Balance 2. Get Mini Statement (Last 5 Txn) 3. Request Chequebook 4. Check your Cheque Status 5. Know your registered Email ID 6. Know your Customer Id
2. Self-Blocking- Digital Channels	Debit card blocking
3. Know our Banking Products	1. Personal Accounts 2. Loans 3. Wealth Management
4. Digital Products	1. Debit Card 2. Mobile Banking 3. Net Banking 4. BHIM Baroda Pay – UPI 5. FASTAG 6. Prepaid Card 7. Credit Card 8. Baroda Tabit 9. Baroda - Invest
5. Know Interest Rate and Service Charges	
6. Offers	
7. Contact Us	1. Locate Branch / ATM 2. Contact Centre 3. Raise a Complaint
8. Opt In(In)/ Opt Out	

List of countries enabled for WhatsApp Banking on International number.

Overseas Territories	Country Code	Overseas Territories	Country Code
United Arab Emirates	AE	New Zealand	NZ
United Kingdom	GB	Australia	AU
USA	US	Uganda	UG
Sultanate of Oman	OM	Mauritius	MU
Kenya	KE	Singapore	SG



bob
World



CONNECT WITH US ON WHATSAPP!

AVAIL VARIOUS BANKING SERVICES WITHOUT HASSLE,
JUST CHAT WITH US.



BALANCE ENQUIRY



MINI STATEMENT



CHEQUE BOOK REQUEST



CHEQUE STATUS



DEBIT CARD BLOCKING



OFFERS AND MORE



Just say 'Hi' on
84 33 888 777
from your
**Registered Mobile
Number**
To Start



Scan to Connect

© 2021 BOB

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

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

NRI BUSINESS DEPT. BCC, MUMBAI:

+91 22-68843917, 68843916
 +91 22-68843904, 68843907, 68843909
 +91 22 6884 3916 - Mr. Ashish Shekhar
 Mail id: nribo@bankofbaroda.com
 nri.bcc@bankofbaroda.com
 cm.nri.bcc@bankofbaroda.com
 nribo.bgc@bankofbaroda.com