

## हैड एनआरआई बिजनेस डेस्क से

प्रिय एनआरआई ग्राहक,

हमारे बैंक की ओर से आप और आपके परिजनों को नव वर्ष 2023 की हार्दिक शुभकामनाएं. आगामी वर्ष आपके जीवन में और खुशियां और सफलता लेकर आए.

हमारे बैंक द्वारा वैयक्तिकृत तथा नवोन्मेषी बैंकिंग सेवाओं की संरचना एवं डिजीवरी के लिए अत्याधुनिक सूचना तकनीक प्लैटफॉर्म का उपयोग किया जाता है. सभी डिजीवरी चैनलों के माध्यम से अपने ग्राहकों के अनुकूल समाधान उपलब्ध कराने पर बैंक ऑफ बड़ौदा को भारत के सबसे बड़े व प्रतिष्ठित वाणिज्यिक बैंकों में शामिल किया गया है.

आपके सुझावों और फीडबैक के अनुसार हमने बैंक के वैसे एनआरआई ग्राहक, जो अपने एनआरआई/ एनआरओ बचत खातों में रु. दो लाख व इससे अधिक की शेषराशि रखते हैं, के माता-पिता / दादा-दादियों के लिए कॉम्प्लिमेंटरी आधार पर डोरस्टेप बैंकिंग सेवाएं शुरू की हैं.

हमने दिनांक 15 दिसंबर 2022 से दिनांक 14 फरवरी 2023 तक भारत व विदेशों में स्थित अपनी शाखाओं में वैश्विक विशेष एनआरआई जमा अभियान का शुभारंभ किया है तथा आपसे अनुरोध करते हैं कि कृपया इस अभियान के दौरान अपनी निकटतम शाखा में जाएं और हमें आपकी अपेक्षा के अनुरूप सेवा करने का अवसर प्रदान करें.

आप भारत में अपनी विदेशी मुद्रा निधि भेज कर भी इससे लाभ उठा सकते हैं और एनआरआई सावधि जमा (1 से 10 वर्ष) या रुपी लिंक्ड विदेशी मुद्रा जमाराशि (1 से 3 वर्ष) एवं एफसीएनआर (बी) जमा (01 वर्ष से 05 वर्ष तक) के अंतर्गत हमारे बैंक में अपनी धनराशि जमा करके आकर्षक ब्याज प्राप्त कर सकते हैं.

बैंक के पास 1 वर्ष से 10 वर्ष की अवधि के लिए बड़ौदा एडवांटेज सावधि जमाराशि नॉन-कलेबल योजना भी है जिसमें आपकी लंबी अवधि के निवेश पर एक निश्चित ब्याज प्राप्त होता है.

अब हमारे देश में स्थिर सरकार के साथ अनिवासी भारतीयों के लिए भारत में निवेश का उत्साहजनक वातावरण है. उचित विदेशी मुद्रा दरें, विनिर्माण और इंफ्रास्ट्रक्चर क्षेत्रों में वृद्धि का प्रसार, उच्च ब्याज दरों के साथ कर मुक्त एनआरआई जमा कुछ अन्य कारक हैं जिसने भारतीय अर्थव्यवस्था को सुदृढ़ किया है.

प्रिय ग्राहक, आप हमारे लिए सबसे महत्वपूर्ण हैं और हमारे उत्पाद और सेवाओं संबंधी आपका फीडबैक अपनी टीम को अपने सर्वोत्तम अनुभव प्रदान करने हेतु प्रोत्साहित करता है. हम आपसे यह भी अनुरोध करते हैं कि कृपया अपने मित्रों और रिश्तेदारों को उनकी बैंकिंग आवश्यकताओं के लिए हमारा संदर्भ दें.

अपनी वित्तीय आवश्यकताओं को पूरा करने के लिए बैंक ऑफ बड़ौदा को सिंगल टच पॉइंट के रूप में चयन करने के लिए धन्यवाद.

हार्दिक शुभकामनाओं सहित,

सादर,

(प्रमुख-एनआरआई व्यापार विभाग)

## HEAD NRI BUSINESS DESK

Dear NRI Customer,

Wishing you and your family a very **Happy New Year 2023** on behalf of our organization. May coming year brings more good news and success in your life.

The Bank uses state-of-the-art information technology platform to structure and deliver personalized and innovative banking services. Its customized solutions to clients, across delivery channels, have placed Bank of Baroda amongst India's largest and most respected commercial banks.

As per your suggestions and feedback we have launched The Doorstep Banking Services on complimentary basis to the Parents/Grand Parents of Bank's NRI customer who are maintaining a balance of more than Rupee Two Lakh and above in their NRE/NRO saving accounts.

We have also launched **Global Special NRI deposit Campaign** for our branches across India and overseas branches for your investment need from 15th December 2022 to 14th February 2023. We request you to please visit your nearest branch during Campaign period and give us a chance to serve you as per your expectation.

You can also remit your foreign currency funds in India and get attractive interest in deposits under our various deposit scheme such as NRE Term Deposit (1 to 10 years), Rupee Linked Foreign Currency Deposit (1 to 3 years) and FCNR (B) deposit (1 year to 5 years).

Bank also has Baroda Advantage Term Deposit Non-callable scheme for the period of 1 year to 10 years where you get a fixed interest on your investment for a longer period.

Investment climate in India is now encouraging for NRIs with a stable Government heading our country. Reasonable forex rates, scope for the growth in manufacturing and infrastructure sectors, tax free NRE Deposits with higher interest rates are some of the other factors which has bolstered the Indian economy.

Dear customer you are the most important to us and hearing from you encourage our team to give you the best experience of our product and services. We also request you to kindly introduce your friends and relatives to your Bank for their banking needs.

Thank you for choosing Bank of Baroda as a single touch point to cater your financial needs.

With warm regards,

Yours sincerely,

(Head-NRI Business Dept.)

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 16.01.2023 से प्रभावी. ये दरें 15.02.2023 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 16.01.2023. THE RATES SHALL BE EFFECTIVE UP TO 15.02.2023.

परिपक्वता अवधि Maturity Period	यूएसडी USD	जीबीपी GBP	यूरो EUR	एयूडी AUD	सीएडी CAD
1 वर्ष से अधिक एवं 2 वर्ष से कम/ 1 Yr. to less than 2 Yrs.	5.00	4.25	1.50	3.60	4.30
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	3.95	2.35	1.50	3.50	4.10
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	3.80	2.45	1.50	3.00	3.85
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	3.85	2.45	1.50	3.00	3.70
5 वर्ष/5 Years	3.90	2.45	1.50	3.00	3.60

एनआरई सावधि (रुपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय] (ब्याज दर प्रतिशत में) – (26.12.2022 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) – (W.E.F. 26.12.2022)

अवधि Tenors	₹2 करोड़ से नीचे Below ₹2 Cr.
1 वर्ष 1 year	6.75
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	6.75
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	6.75
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	6.75
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	6.25
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	6.25

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} – {26.12.2022 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. 26.12.2022}

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	7.00
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	7.00
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	7.00
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	7.00
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	6.50
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	6.50

बड़ौदा तिरंगा जमा योजना

(ब्याज दर प्रतिशत में) - 26.12.2022 से प्रभावी  
BARODA TIRANGA DEPOSIT SCHEME  
ROI (% P.A.) W.E.F. 26.12.2022

Tenors	Callable		Non-Callable	
	General/ NRE/NRO	Senior Citizen*	General/ NRE/NRO	Senior Citizen*
444 Days	6.75	7.25	7.00	7.50
555 Days	6.75	7.25	7.00	7.50

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

बड़ौदा तिरंगा प्लस जमा योजना

(ब्याज दर प्रतिशत में) - 26.12.2022 से प्रभावी  
BARODA TIRANGA PLUS DEPOSIT SCHEME  
ROI (% P.A.) W.E.F. 26.12.2022

Tenors	Callable		Non-Callable	
	General/ NRE/NRO	Senior Citizen*	General/ NRE/NRO	Senior Citizen*
399 Days	7.05	7.55	7.30	7.80

\* 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 02 years then such accounts will become dormant and no debit transactions will be allowed till the submission of scanned copy of self-attested and verified KYC documents at base branch sent through their registered e-mail id. (The documents to be verified by any of our branch in place of customer RESIDENCE. In case we do not have branch in place of Residence, the documents to be verified by NOTARY PUBLIC or official of Indian Embassy in place of RESIDENCE)

### **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](http://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 account 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 15th Day of the respective 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>

## **ADDITIONAL SERVICES TO OUR VALUABLE NRI CUSTOMER AT OUR OVERSEAS BRANCHES**

Now we have centralized following NRI account maintenance activities to provide hassle free services to our NRI customers from our Overseas Branches.

1. CKYC updation
2. Debit card registration
3. FATCA CRS updation

4. Mobile Banking Registration
5. Net Banking Registration
6. Re-KYC updation

Kindly visit our Overseas Branches with the appropriate documents and process your request for the above mentioned services. We request you to avail the services and enjoy hassle free banking.

## **INTRODUCTION OF NEW PRODUCT- BARODA NRE SALARY SAVINGS ACCOUNT FOR NRI/PIO INDIVIDUALS.**

- Baroda NRE Salary Savings Account for NRIs and PIOs (Individuals of Pakistan and Bangladesh shall require prior approval of the RBI)
- Existing NRI customers having fixed salary income can switch to Baroda NRE Salary Savings Account provided they fulfill all other conditions
- Required documents to open NRI salary account : Passport, Valid Visa / Work permit, PAN / Form 60, Employee ID of the applicant / latest 3 month's salary slips / Letter of employer confirming employment, PIO / OCI card, if not an Indian citizen, PIO / OCI card (if not an Indian citizen), One passport size photograph
- May be held jointly in the names of two or more NRIs/ PIOs on either or survivor basis and with a resident relative on 'former or survivor' basis.
- No limit for Maximum Annual Turnover
- Quarterly Average Balance (QAB) is ₹1,000/-
- Auto transfer of funds exceeding ₹50,000/- to Flexi-Fixed Deposit (FFD) account with a minimum of ₹10,000/- for 12 months and auto retransfer to the account from FFD in multiples of ₹1000/-. Balance of ₹50,000/- will be maintained at all times.
- Income earned in the account is exempted from Income TAX
- Nomination facility available
- Permissible credits are : Inward remittance from outside India, Interest on investment (Investment options as permitted under FEMA), Transfer from other NRE/FCNR(B) accounts, Maturity proceeds of investments (if such investments were made from this account or through inward remittance)
- No Issuance charges for Debit card
- Cheque book, Internet banking, Mobile banking, IMPS/NEFT / RTGS, SMS facilities are available and charges are as per applicable.

### **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).

**bob**  
World

 बैंक ऑफ़ बड़ौदा  
Bank of Baroda  
 

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Azadi Ka  
Amrit Mahotsav

NOW EARN MORE INTEREST

*Baroda*  
**TIRANGA Plus**  
DEPOSIT SCHEME



**7.80** %\*  
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

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