

FROM GENERAL MANAGER'S DESK

Dear NRI patrons,

I am immensely happy to reach you through this newsletter.

We are happy to present "NRI news connect" letter for the month of SEPTEMBER, 2019. 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.

In addition to wide range of products, you can also avail the benefits of Rupee Linked Foreign Currency Deposit (RLFCD) account which have unique feature of Forward Exchange cover and investment can be hedged by booking forward contract on the maturity amount and also customers have been given the option to invest in RLFCD scheme for 12 months, 24 months and 36 months. It has always been an endeavour of our bank to align the products and processes in line with the customer needs and ensure that the products are user friendly.

You will find the various contact no. and email id to enable you to address to your all inquiry in this issue.

As you know, your Bank has always been in the forefront for providing exceptional services to NRIs. Bank of Baroda has yet again lived up to its promise of offering NEXT GENERATION BANKING to its NRI customers.

I am confident that with your support and patronage, the financial year 2019-2020 will turn out to be another year of excellence for your Bank.

In case of specific queries, please contact 0022 66985424/5425/5456/5754/5416

Yours sincerely

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 01.09.2019. THE RATES SHALL BE EFFECTIVE UP TO 30.09.2019.

| Maturity Period | USD | GBP | EUR | YEN | CAD | AUD |
|----------------------------|------|------|------|------|------|------|
| 1 Yr. to less than 2 yrs. | 2.65 | 1.47 | 0.00 | 0.13 | 3.00 | 1.34 |
| 2 Yrs. to less than 3 yrs. | 2.39 | 1.25 | 0.00 | 0.08 | 2.15 | 1.23 |
| 3 Yrs. to less than 4 yrs. | 2.22 | 1.22 | 0.00 | 0.06 | 2.09 | 1.23 |
| 4 Yrs. to less than 5 yrs. | 2.17 | 1.20 | 0.00 | 0.04 | 2.06 | 1.32 |
| 5 Years | 2.14 | 1.19 | 0.00 | 0.04 | 2.03 | 1.36 |

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) - (W.E.F. 31.08.19)

| Tenors | Below ₹2 Cr. |
|---------------------------------|--------------|
| 1 year | 6.45 |
| Above 1 Years to 400 days | 6.60 |
| Above 400 days and upto 2 Years | 6.55 |
| Above 2 Years and upto 3 Years | 6.45 |
| Above 3 Years and upto 5 Years | 6.25 |
| Above 5 Years and upto 10 Years | 6.25 |

NRE TERM (RUPEE) DEPOSITS (W.E.F 31.08.19)

| Maturity Range | ₹2 crore to upto ₹10 crores |
|------------------------|-----------------------------|
| 1 Year | 6.35 |
| > 1 yr. upto 2 yrs. | 6.35 |
| > 2 yrs. upto 3 yrs. | 6.35 |
| > 3 yrs. upto 5 yrs. | 6.25 |
| >5 years upto 10 years | 6.25 |

RUPEE LINKED FOREIGN CURRENCY DEPOSIT (RLFCD) FOR NRI

- Eligibility : Non Resident Indians
- Period : 12 Months ,24 months and 36 months (Fixed)
- Rate of Interest : As applicable for FCNR (B) Scheme from time to time
- Pre-mature repayment : Permitted, but no interest shall be payable in case of pre-mature repayment
- Exchange loss on premature payment: Forward Exchange contract will need to be cancelled on pre mature payment. Besides loss of Interest in case of premature payment, NRI would have to bear Exchange loss on cancellation of forward exchange contract and Loss due to swap difference for early delivery of foreign exchange, if any.
- Account Opening form: Existing NRE Term Deposit / FCNR application plus undertaking. Also available on Bank's Website.
- Expected yields: Depends on forward premium between two set of currencies. (At present 7.21% approx. per annum in case of USD forward premium for INR).
- Minimum Amount: Minimum USD 10,000 or its equivalent in any convertible currency including INR Equivalent. The deposit receipt shall be issued in any of denominated foreign currencies i.e. USD, GBP, EUR JPY CAD and AUD. Source of Funds -Either from existing NRE/FCNR account or fresh inward remittance from abroad through normal banking channel.

GOOD NEWS FOR NRIs

INTRODUCTION OF GREEN PASSWORD OF BARODA CONNECT

Online Generation of "GREEN PASSWORD" of Baroda Connect Passwords using registered Mobile Number & Email Id for Retail users - NRI customers

Please note: Existing Retail user 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 email id and one time password will be sent on registered mobile number.
- The user has to enter his Activation code (sent on registered email) & OTP (sent on registered mobile) and clicks on NEXT button.

The 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. The screen is displayed to enter the new passwords as per profile allotted.

॥ ककुतुंडं मनकाय
स्यकीर्ती समप्रदा
निर्विघ्नं कुरुमे देवो
सर्वकार्येषु सर्वदा ॥

 बैंक ऑफ़ बड़ौदा
Bank of Baroda
 

BANK OF BARODA HOME LOAN

YOUR OWN HOME IS THE BIGGEST BLESSING.



- LOW INTEREST RATES AND NIL PROCESSING CHARGES
- HIGHER LOAN AMOUNT AND QUICK APPROVALS
- EASY TAKEOVER OF HOME LOAN AVAILED FROM OTHER BANKS & FIs
- FREE CREDIT CARD AND PERSONAL ACCIDENTAL INSURANCE
- LONGER TENURE UP TO 30 YEARS
- EXTRA SAVINGS BY LINKING SAVINGS ACCOUNT

Give a missed call*: 846 700 11 11

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*T&C Apply

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.

NRI HELPDESK OF e-DENA BANK**NRI SPECILISED BRANCH**

NRI Bhuj branch
Time Square Properties Pvt. Ltd.,
Mirzapar Highway, Bhuj, Distt- Kutch, State Gujarat,
Pin 370001
Email: nrabhuj@denabank.co.in
Contact no- 02832-230234

NRI HELP DESK AT CORPORATE OFFICE

NRI desk-International Division
5th floor, Dena Corporate Centre, C-10, G-Block
Bandra-Kurla Complex, Bandra (E), Mumbai 400 051
Email: nridesk@denabank.co.in

NRI HELP DESK E MAIL

support@denabank.co.in • Toll free no.-18002336427

NRI UAE CELL

Anish Rozani
Relationship Officer - NRI Cell
Sh Rashid Building, 2nd Floor, Ali Bin AbiTalib Street,
P.O. Box 3162, Bur Dubai, UAE
Tel: +971 4 313 6666, Contact No: +971 565 301101

NRI HELPDESK OF e-VIJAYA BANK**NRI HELP DESK AT CORPORATE OFFICE**

Kiran V M
Chief Manager
International Banking Division, 41/2, Trinity Circle
M.G.Road, Bangalore 560001.
Email: kiranvm@vijayabank.co.in / ibd@vijayabank.co.in
Tel: +91 80 25011 570/418

NRI HELP DESK AT CORPORATE OFFICE

1 Mr. Abel Vijayanand Lokku
Asst. General Manager - IBD
Email: hoibdcfpcem@vijayabank.co.in
Contact No: +91 080 25011 220

SPECIALISED NRI BRANCHES OF BANK OF BARODA

- 1 Branch: Anand
Email: nrana@bankofbaroda.com
Contact: 9687600622/02692-236622
- 2 Branch: New Sama Road, Baroda
Email: nribar@bankofbaroda.com
Contact: 9687396332/0265-2773827
- 3 Branch: K.K. Nagar, Chennai
Email: nrliche@bankofbaroda.com
Contact: Phone : 044-23467005
Mobile : 7395801252
- 4 Branch: Kandiyoor, Mavelikara, Ernakulam
Email: nrinav@bankofbaroda.com
Contact: 9446899808/0479-2307300
- 5 Branch: NRI branch Navsari
Email: nrinav@bankofbaroda.com
Contact: 0 2637 280401 M. No: 07573938584
- 6 Branch: Fort, Mumbai
Email: nrimum@bankofbaroda.com
Contact: (022)-43408401-9
- 7 Branch: NRI Branch, New Delhi
Email: nridel@bankofbaroda.com
Contact: (011)-23448986/87/89/90
- 8 Branch: Mem Nagar, Ahmedabad
Email: nrinam@bankofbaroda.com
Contact: 079-26465044 (F) & 079-26465011(G)
Mobile- 9687673803

IMPORTANT EMAIL AND CONTACT NO.

CALL CENTRE NO: from Overseas
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 5416, 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