

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

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

Our relation which has seen many transformation since 1908 has now come up with new beginning in the form of amalgamation of Vijaya Bank and Dena bank with Bank of Baroda w.e.f 01.04.2019.

In a move towards customer centric initiatives, we are happy to introduce "GREEN PASSWORD" facility whereby our Baroda Connect users can set/reset Baroda Connect Passwords (Both Sign on and Transaction) online by using their registered mobile number and email id.

We would like to introduce our Baroda m-Passbook service which is a mobile application which has been introduced to show all the account related details to the customer. The main feature of Baroda m-Passbook is that the customer is provided with the account passbook on his mobile handset.

As you know as per Reserve Bank of India (RBI) guidelines in all NRI accounts Re-KYC has to be done every two years.

For Re-KYC, we request you to self-attest your following documents and send it to your Base Branch to enable them to update/ Re-KYC in Bank's record:

1. Passport
2. Visa
3. Overseas address proof.

We therefore bring to your kind notice to submit KYC documents to your base branch if yet not submitted. Please submit copy of your renewed passport to your base branch if your passport is renewed.

In the international market interest rate on deposit is going down and the foreign currency like USD is gradually becoming stronger vis-à-vis INR. You may reap the benefit by remitting your foreign currency funds to India and keep deposits with us under NRE Term Deposit or RLFCD.

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.

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

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. 01.10.2019. THE RATES SHALL BE EFFECTIVE UP TO 31.10.2019.

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	2.68	1.48	0.00	0.11	2.61	1.36
2 Yrs. to less than 3 yrs.	2.50	1.27	0.00	0.07	2.38	1.30
3 Yrs. to less than 4 yrs.	2.37	1.24	0.00	0.05	2.32	1.29
4 Yrs. to less than 5 yrs.	2.34	1.22	0.00	0.05	2.28	1.40
5 Years	2.33	1.22	0.00	0.06	2.25	1.43

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

BARODA HOME LOAN

Key Benefits

- Home loan rates of Bank of Baroda is the best in the market without any differentiation in loan amount or tenure, salaried or self-employed, NRI.
- Free Credit Card (BOBCARD - complementary for first year) to all Home Loan borrowers (first borrower) with loan limit of ₹ 2/- Lacs and above.
- Concession of 0.25% in for Car Loans.
- Top-up Loan (Baroda Additional Assured Advance - AAA) can be availed 5 times during loan period. (Minimum ₹ 1/- Lac, Maximum ₹ 200/- Lacs or 75% of residual value of house property after deducting 150% of outstanding loan amount of existing Home Loan, whichever is lower).
- Close relatives of the applicant can be added as a co-applicant for higher eligibility, with or without being a joint owner of the property.
- Risk Based Pricing (Bureau Score Linked) for Home Loan.
- Free accidental insurance with every Home Loan.
- Longer tenure up to 30 years
- Higher amount of eligibility

Eligibility

- Resident Indians.
- Non-Resident Indians (NRIs) holding Indian passport or Persons of Indian origin (PIOs) holding foreign passport or Overseas Citizens of India (OCI).

Purpose

- Purchase/construction of house/flat.
- Purchase of residential plot*.
- Purchase of residential plot of land and construction of house.
- Take over from other Banks/HFCs/NBFCs/Fls etc.
- Extension of the existing house/additional construction.
- Reimbursement of expenses for construction of house/flat from own sources.

Important Terms & Conditions

NRI/PIO/OCI

16.a) Applicant/co-applicant/s (whose income are considered for eligibility) should be having a regular job abroad in a reputed Indian/foreign company, organization or government department holding a

valid job contract/work permit for the minimum past -2- years.

OR

Should be employed/self-employed or having a business unit and staying abroad at least for -2- years.

16.b) Applicant/co-applicant/s (whose income is considered for eligibility) should have minimum gross annual income equivalent to ₹ 5.00 Lacs per annum.

If the applicant/co-applicant/s, whose income is considering for eligibility includes NRI, minimum Gross Annual Income of ₹ 5 Lacs (income of applicant / co-applicant together) can be considered for this criteria.

Person of Indian Origin (PIO) is specified as under

A citizen of any country other than Bangladesh / Pakistan / Sri Lanka / Afghanistan / China / Iran / Nepal and Bhutan if –

- He at any time held Indian passport, OR
- He or either of his parents or any of his grandparents was a citizen of India by virtue of the constitution of India of the Citizenship Act 1955, OR
- The person is a spouse of an Indian citizen or a person referred to in sub-clause (a) or (b) above.

Overseas Citizens of India (OCI) is specified as under

- A person registered as Overseas Citizen of India (OCI) under section 7A of the Citizenship Act, 1955.
- As per the guidelines, an Overseas Citizens of India (OCI) has to be necessarily a Person of India Origin (PIO).
- A foreign national, who was eligible to become citizen of India on 26.01.1950 or was a citizen of India on or at any time after 26.01.1950 or belonged to a territory that became part of India after 15.08.1947 and his/her children and grandchildren, provided his/her country of citizenship allows dual citizenship in some form or other under the local laws, is eligible for registration as Overseas Citizen of India (OCI). Minor children of such person are also eligible for OCI. However, if the applicant had ever been a citizen of Pakistan or Bangladesh, he / she will not be eligible for OCI.

For more details log on to our website:

www.bankofbaroda.in

BARODA mPASSBOOK

Baroda mPassbook is a mobile version of the traditional bank passbook. This app, like any traditional bank passbook, provides all the information related to the customer bank accounts (All Savings, Current, OD, Deposits, CC and Loan account details linked with registered mobile number). This app also provides the customer an option to download the account statement, Tag the transactions and save it for future references, Option to choose the app language from available 8 languages , Search the transactions based on date, amount or tag and Expense Manager for tracking down the expenses done. The app synchronises and updates automatically whenever the app is opened. This app is now available for all the Bank of Baroda Indian customers (Indian mobile numbers and international mobile numbers) having their mobile number registered within their accounts.

FEATURES AND BENEFITS

- Get all your accounts and their transaction details
- Add personalised remarks for your transactions
- Transaction search based on date, amount and tags
- Track your expenses with Expense Manager
- Option to download Account statement
- Application Security and Settings
- Platforms – Android, iOS and Windows.
- Languages – English, Hindi, Telugu, Marathi, Tamil, Gujarati, Kannada and Malayalam.



Bank of Baroda
HAPPY LIFE FESTIVAL

ISS FESTIVE SEASON MANAO, HAPPY LIFE FESTIVAL.
WITH ATTRACTIVE OFFERS ON YOUR

HOME LOANS | CAR LOANS | DEBIT & CREDIT CARDS

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Bank of Baroda
 

*T & Cs Apply

GIVE A MISSED CALL* : HOME LOAN - 846 700 1111
CAR LOAN - 846 700 1133

www.bankofbaroda.in

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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.

GENERATE BARODA CONNECT PASSWORD ONLINE

USING JUST YOUR
REGISTERED MOBILE NUMBER
AND EMAIL ID
(FACILITY ONLY FOR RETAIL USER)

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: nribhuj@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: hoibdcfpcmm@vijayabank.co.in
Contact No: +91 080 25011 220

NRI HELP DESKS OF BANK OF BARODA

- 1 Branch: Parliament Street, New Delhi
Email: parlia.nrihelpdesk@bankofbaroda.com
Contact: 011-23448923/8979897880
- 2 Branch: Ernakulum
Email: ernaku@bankofbaroda.com
Contact: 0484-2351205/108
- 3 Branch: Nariman Point, Mumbai
Email: nri.narima@bankofbaroda.com
Contact: 22822034/22824001 / 8547591042
- 4 Branch: Madhapar, Bhuj
Email: nrihelpdesk.madhpar@bankofbaroda.com
Contact: +91-96876 39032, +91-96876 39457,
91-02832 240003

- 5 Branch: Main Branch, Baroda
Email: mainof@bankofbaroda.com
Contact: 0265-2411397 / 9426369801
- 6 Branch: PFS Kandivali (W), Mumbai
Email: nri.kandiv@bankofbaroda.com
Contact: 28072167 / 9082601791
- 7 Branch: Poona Camp, Pune
Email: nrpoo@bankofbaroda.com
Contact: 9923140896
L.L. 020-6130147 020-26135857 EXT 41
- 8 Branch: Main Branch, Patna
Email: patna@bankofbaroda.com
Contact: 612-2222105/7903859424
- 9 Branch: Deolali Branch, Nashik
Email: deolal@bankofbaroda.com
Contact: 7798583763, 8411009396

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: nrinum@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: nriahm@bankofbaroda.com
Contact: 079-26465044 (F) & 079-26465011(G)
Mobile- 9687673803