

## FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

I am glad to stay connected with you through this newsletter. Your patronage has been inspiring and motivating our team in scripting the bank's growth story.

The youth population of India is inspired by NRIs like you to take up employment abroad or to setup business ventures out of india and we sincerely appreciate all the NRIs for being an inspiration.

As you know, your bank is always in the forefront for providing excellent services to NRIs. Our bank has further w.e.f.01.02.2018 increased the FCNR B deposit rates.

We owe you a debt of gratitude for your support to bank of Baroda all these years. Your bank has effectively leveraged technology and has introduced several products and services to different types of customers. The bank has taken a resolution to give a feel at home when you are at your own motherland.

We believe in continued customer focused service backed by high quality delivery channels for which we welcome your valuable suggestions.

Wishing all our customers a happy and prosperous new year 2018.

With Greetings

Yours sincerely,

## FOR DOMESTIC & NRO TERM DEPOSITS [PER ANNUM] [FRESH & RENEWAL] [CALLABLE] (ROI IN %)- BELOW ₹ ONE CRORE

Tenors	Below ₹1 Cr. (w.e.f. 09.03.18)
7 days to 14 days	4.25
15 days to 45 days	4.75
46 days to 90 days	5.00
91 days to 180 days	5.50
181 days to 270 days	6.25
271 days & above and less than 1 year	6.35
1 year	6.60
Above 1 year to 400 days	6.70
Above 400 days and upto 2 Years	6.60
Above 2 Years and upto 3 Years	6.60
Above 3 Years and upto 5 Years	6.70
Above 5 Years and upto 10 Years	6.60

## FOR DOMESTIC & NRO TERM DEPOSITS [PER ANNUM] [FRESH & RENEWAL] [CALLABLE] (ROI IN %)- ₹1 CRORE TO ₹10 CRORE

Tenors	Below ₹ 1 Cr. (w.e.f. 08.03.18)
7 days to 14 days	4.00
15 days to 45 days	4.00
46 days to 90 days	4.00
91 days to 180 days	5.00
181 days to 270 days	5.50
271 days & above and less than 1 year	6.25
1 year	6.50
Above 1 year and upto 2 Years	6.50
Above 2 Years and upto 3 Years	6.50
Above 3 Years and upto 5 Years	6.50
Above 5 Years and upto 10 Years	6.25

## INTEREST RATES FOR DOMESTIC TERM DEPOSITS & NRO DEPOSITS OF MORE THAN ₹10 CRORES & UP TO ₹50 CRORES (FRESH & RENEWAL)

Maturity Range	Amount of Deposit Per receipt	
	(w.e.f. 08.03.2018)	(w.e.f. 08.03.2018)
	Above ₹10 cr. to ₹25 cr.	Above ₹25 cr. to ₹50 cr.
7 days to 14 days	4.00	4.00
15 days to 45 days	4.00	4.00
46 days to 90 days	4.00	4.00
91 days to 180 days	5.00	5.00
181 days to 270 days	5.50	5.50
271 days & above and less than 1 year	6.25	6.25
1 year	6.75	6.75
Above 1 yr. and upto 2 Yrs.	6.50	6.50
Above 2 Yrs. and upto 3 Yrs.	6.50	6.50
Above 3 Yrs. and upto 5 Yrs.	6.50	6.50
Above 5 Yrs. and upto 10 Yrs.	**	**

**INTEREST RATES FOR DOMESTIC TERM DEPOSITS & NRO DEPOSITS OF MORE THAN ₹50 CRORES & ABOVE ₹100 CRORES (FRESH & RENEWAL)**

Tenors	Amount of Deposit Per receipt	
	(w.e.f. 15.03.18)	(w.e.f. 15.03.18)
	Above ₹50 cr. to ₹100 cr.	Above ₹100 cr.
7 days to 14 days	4.00	4.00
15 days to 45 days	4.00	4.00
46 days to 90 days	4.00	4.00
91 days to 180 days	5.00	6.00
181 days to 270 days	5.50	6.25
271 days & above and less than 1 year	6.70	6.75
1 year	7.10	7.15
Above 1 yr. and upto 2 Yrs.	6.75	6.75
Above 2 Yrs. and upto 3 Yrs.	6.50	6.50
Above 3 Yrs. and upto 5 Yrs.	6.50	6.50
Above 5 Yrs. and upto 10 Yrs.	**	**

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. (01.03.18) THE RATES SHALL BE EFFECTIVE UP TO 31.03.18**

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.09	1.24	0.00	0.24	2.54	2.41
2 Yrs. to less than 3 yrs.	3.29	1.56	0.09	0.27	2.68	2.56
3 Yrs. to less than 4 yrs.	3.66	1.71	0.31	0.29	2.81	2.72
4 Yrs. to less than 5 yrs.	3.75	1.82	0.49	0.30	2.89	3.01
5 Years	3.79	1.90	0.67	0.32	2.95	3.12

**REMITTANCE PRODUCTS**

**Flash Remit**

- This is a real-time instant account credit facility in partnership with UAE Exchange Centre LLC
- NRI customer desirous of sending remittance through Baroda Flash Remit visits any of UAEECL location overseas. Remitter furnishes beneficiary's account number and name details to UAEECL

- UAEECL processes the transaction and beneficiary account is credited on real time basis. The moment the amount is credited to the beneficiary's account, an SMS alert is instantly sent to the mobile phones of both the sender and the receiver by UAEECL
- This facility is now made available to other Banks' customers also.
- The sender can remit a maximum of ₹25,00,000/- per day/per transaction where the beneficiary's account is with any Bank other than Bank of Baroda in India.
- The sender can remit a maximum of ₹50,00,000/- per day/per transaction where the beneficiary's account is with Bank of Baroda in India.
- Trade Transactions are not allowed in the scheme.

**RAPID FUNDS 2 INDIA**

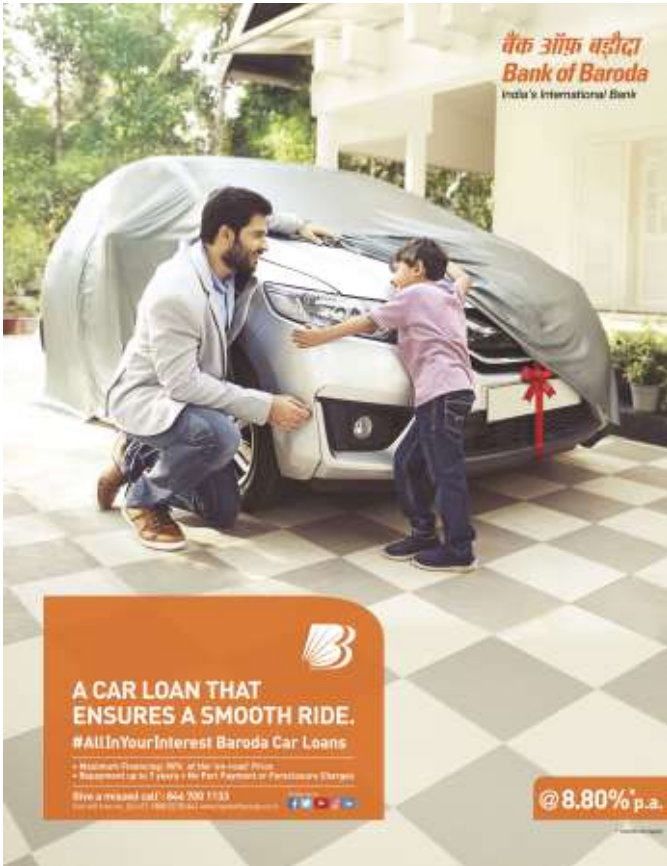
**Key Features**

- **Easy and hassle-free**  
Easy and hassle-free money transfer service to India from our overseas branches
- **Instant credit**  
Instant credit to beneficiary's account with Bank of Baroda's interconnected branches in India under the Core Banking Solution (CBS) network Within 24 hours credit to the beneficiary's account with approximately 26,000 NEFT/RTGS branches of other banks
- **No limits**  
No minimum or maximum amount for transfer to a Bank of Baroda branch & to branches of other Banks through NEFT. The minimum amount for an RTGS transaction is Rs. 2,00,000.00
- **And more...**  
Confirmation of credit to the remitter through overseas branch. Free remittance in case both the remitter and beneficiary have an account with us. Neither the remitter nor the beneficiary need to have an account with Bank of Baroda

**Who can Remit...**

- Individuals NRIs/PIOs
- Corporates Remitting salary payments to the employees in India

#AllInYourInterest Car Loan



दिनांक 12.01.2018 को आणंद क्षेत्रीय कार्यालय के द्वारा एनआरआई बैठक आयोजित की गयी। बैठक में अहमदाबाद अंचल प्रमुख एवं महाप्रबंधक श्री जे. वी. मेहता ने आणंद क्षेत्रीय कार्यालय के सबसे पुराने एनआरआई ग्राहक श्री यशवंतभाई पटेल जी को पुष्पगुच्छ से सम्मानित करके बैठक शुरू की। यह वही ग्राहक है जिनके विवाह में हमारे बैंक ऑफ बड़ौदा के संस्थापक श्री महाराजा सैयाजीराव गायकवाड -3 के पौत्र श्री फतेह सिंह गायकवाड भी सम्मिलित हुए थे। अतः अंचल प्रमुख द्वारा इनका विशेष रूप से स्वागत किया गया।



दिनांक 12.01.2018 को आणंद क्षेत्रीय कार्यालय के द्वारा एनआरआई बैठक आयोजित की गयी। बैठक को संबोधित करते हुए अंचल प्रमुख एवं महाप्रबंधक श्री जे. वी. मेहता।



कार्यक्रम में उपस्थित आणंद क्षेत्रीय कार्यालय के मूल्यवान एनआरआई ग्राहक।

NRI MEET, NAVSARI - JANUARY 2018



दिनांक 12.01.2018 को आणंद क्षेत्रीय कार्यालय के द्वारा एनआरआई बैठक आयोजित की गयी। बैठक का शुभारंभ दीप प्रज्वलन के साथ हुआ। दीप प्रज्वलन करते हुए अहमदाबाद अंचल प्रमुख एवं महाप्रबंधक श्री जे. वी. मेहता।

**CONTACT DETAILS OF SPECIALISED  
NRI BRANCHES OPENED (AS ON 28.12.2017)**

- 1 Branch: Hoshiarpur, Jalandhar  
Email: nrivos@bankofbaroda.com  
Contact: 8725056170
- 2 Branch: V.V. Nagar, Anand  
Email: nriona@bankofbaroda.com  
Contact: 9687600622
- 3 Branch: Sayajiganj, Baroda  
Email: nribar@bankofbaroda.com  
Contact: 9825827752/7383023266
- 4 Branch: K.K. Nagar, Chennai Metro  
Email: nririche@bankofbaroda.com  
Contact: 9840927231
- 5 Branch: Mavelikara, Ernakulam  
Email: nrimav@bankofbaroda.com  
Contact: 9446899808
- 6 Branch: Lunsikui, Navsari  
Email: nrinav@bankofbaroda.com  
Contact: 7573938584
- 7 Branch: Fort, Mumbai  
Email: nrimum@bankofbaroda.com  
Contact: (022)-43408401-9
- 8 Branch: Parliament Street, Delhi  
Email: nridel@bankofbaroda.com  
Contact: (011)-23448986/87/89/90
- 9 Branch: Mem Nagar, Ahmedabad  
Email: nriahm@bankofbaroda.com  
Contact: 079 26465011/44

**CONTACT DETAILS OF NRI HELP DESK  
OPENED (AS ON 28.12.2017)**

- 1 Branch: Parliament Street, New Delhi  
Email: parlia.nrihelpdesk@bankofbaroda.com  
Contact: 011-23448906/78979897880
- 2 Branch: Ernakulam  
Email: ernaku@bankofbaroda.com  
Contact: 0484-2351205/108
- 3 Branch: Nariman Point, Mumbai  
Email: nri.narima@bankofbaroda.com  
Contact: 22822034/22824001/8600340188
- 4 Branch: Madhapar, Bhuj  
Email: nrhelpdesk.madhap@bankofbaroda.com  
Contact: 8758340657/9687639032
- 5 Branch: Main Branch, Baroda  
Email: mainof@bankofbaroda.com  
Contact: 0265-2411397
- 6 Branch: PFS Kandivali (W), Mumbai  
Email: nri.kandiv@bankofbaroda.com  
Contact: 28072167/2102/3243/9922304344
- 7 Branch: Poona Camp, Pune  
Email: poocam@bankofbaroda.com  
Contact: 9993035088
- 8 Branch: Main Branch, Patna  
Email: patna@bankofbaroda.com  
Contact: 612-2222105/7903859424