

मुख्य महाप्रबंधक की डेस्क से

प्रिय एनआरआई ग्राहक,

हमारे बैंक की ओर से आपको और आपके परिवार को नव वर्ष 2021 की हार्दिक शुभकामनाएं. नया वर्ष आपके जीवन में शुभ समाचार व सफलता लेकर आए.

बैंक द्वारा वैयक्तिक और नवोन्मेषी बैंकिंग सेवाओं को तैयार करने और इनके वितरण करने के लिए अत्याधुनिक सूचना प्रौद्योगिकी प्लैटफॉर्म का उपयोग किया जाता है. विभिन्न डिलीवरी चैनलों में ग्राहकों के अनुकूल समाधान उपलब्ध कराने के कारण आपका बैंक भारत के सबसे बड़े और सबसे प्रतिष्ठित वाणिज्यिक बैंकों में से एक के रूप में स्थापित हो गया है.

आपसे प्राप्त सुझाव तथा अभिमत के अनुसार, हमने बैंक के एनआरआई ग्राहकों, जो अपने एनआरआई / एनआरओ बचत खातों में दो लाख रुपये और उससे अधिक का जमा शेष बनाए रखते हैं, के माता - पिता / दादा – दादी, नाना – नानी के लिए निःशुल्क आधार पर डोरस्टेप बैंकिंग सेवा की शुरुआत की है.

आप के निवेश के लिए हमने दिनांक 21 दिसंबर, 2020 से 21 जनवरी, 2021 तक संपूर्ण भारत और विदेशी शाखाओं में ग्लोबल स्पेशल एनआरआई जमाराशि अभियान भी आरंभ किया है। हम आपसे अनुरोध करते हैं कि कृपया अभियान अवधि के दौरान हमारी निकटतम शाखा में पधारें और हमें आप की अपेक्षा अनुरूप सेवा प्रदान करने का अवसर प्रदान करें।

आप भारत में अपने विदेशी मुद्रा कोष को भेज सकते हैं और विभिन्न जमा योजना के तहत जमाओ पर आकर्षक ब्याज प्राप्त कर सकते हैं जैसे कि एनआरआई सावधि जमा (1 से 10 वर्ष) या आरएलएफसीडी (1 से 3 वर्ष) और एफसीएनआर (बी) जमा (01 वर्ष से 05 वर्ष) के अंतर्गत अपनी जमाएं रखकर लाभ उठा सकते हैं.

बैंक के पास 1 से 10 वर्ष तक की अवधि के लिए बड़ौदा एडवांटेज टर्म डिपॉजिट नान – कालेबल योजना है जिसमें आपको दीर्घावधि के लिए निवेश पर निश्चित ब्याज दर प्राप्त होगा.

प्रिय ग्राहक, आप हमारे लिए सर्वाधिक महत्वपूर्ण हैं, इसलिए हम आपको सर्वश्रेष्ठ सेवा देना चाहते हैं. आप के सुझाव, हमारी टीम द्वारा आप को और बेहतर सेवा देने की प्रेरणा देते है। आपसे अनुरोध है कि अपने मित्रों व रिश्तेदारों को अपनी बैंकिंग जरूरतों के लिए हमसे संपर्क करने के लिए बोलें.

भारत में अपनी वित्तीय जरूरतों को पूरा करने के लिए बैंक ऑफ बड़ौदा को एक सिंगल टच प्वाइंट के रूप में चयनित करने हेतु हम आपको धन्यवाद देते हैं.

पुरुषोत्तम

मुख्य महाप्रबंधक

प्रमुख – एनआरआई व्यवसाय विभाग

FROM CHIEF GENERAL MANAGER'S DESK

Dear NRI Customer,

Wishing you and your family a very Happy New Year 2021 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 21 December 2020 to 21 Jan 2021. 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 (01 year to 05 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.

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.

Purushotam

Chief General Manager

Head-NRI Business Department

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.01.2021 से प्रभावी।
ये दरें 31.01.2021 तक प्रभावी रहेंगी।

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B)
- W.E.F. 01.01.2021. THE RATES SHALL BE EFFECTIVE
UP TO 31.01.2021.**

परिपक्वता अवधि Maturity Period	यूएसडी USD	जीबीपी GBP	यूरो EUR	येन YEN	सीएडी CAD	एयूडी AUD
1 वर्ष से अधिक एवं 2 वर्ष से कम/ 1 Yr. to less than 2 Yrs.	0.77	0.56	0.00	0.06	0.74	0.17
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	0.77	0.58	0.00	0.06	0.57	0.22
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	0.79	0.65	0.00	0.06	0.67	0.11
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	0.90	0.70	0.00	0.07	0.79	0.11
5 वर्ष/5 Years	1.00	0.74	0.00	0.07	0.90	0.11

एनआरई सावधि (रूपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय]
(ब्याज दर प्रतिशत में) – (16.11.2020 से प्रभावी)

**NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL]
[CALLABLE] (ROI IN %) – (W.E.F. 16.11.2020)**

अवधि Tenors	₹2 करोड़ से नीचे Below ₹2 Cr.
1 वर्ष 1 year	4.90
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.00
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.00
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 (24.12.2020 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS (W.E.F 24.12.2020)

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	3.45
1 वर्ष से अधिक एवं 2 वर्ष तक/ > 1 yr. upto 2 yrs.	3.25
2 वर्ष से अधिक एवं 3 वर्ष तक/ > 2 yrs. upto 3 yrs.	4.10
3 वर्ष से अधिक एवं 5 वर्ष तक/ > 3 yrs. upto 5 yrs.	3.25
5 वर्ष से अधिक एवं 10 वर्ष तक/ >5 years upto 10 years	3.25

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

LOAN AGAINST FCNR (B)

Unlock the hidden potential of your fixed deposits with us with this plan developed specifically for providing loans/overdraft against their security of Foreign Currency denominated fixed deposits placed with us. Avail of credit facilities for the following purposes. (As per Reserve Bank of India guidelines).The loans/Overdrafts shall be in non repatriable Indian Rupees.

Interest & Charges

Interest charged to the loan/overdraft account must be credited promptly every quarter (March, June, September and December). In case of default of 2 consecutive quarters interest payment, the fixed deposit shall be prematurely withdrawn for liquidating the amount of loan/overdraft outstanding

PURPOSE

- For personal purposes or for carrying on business activities except for the purpose of re-lending or speculative purposes or carrying on agricultural/ plantation activities or for

investment in real estate business. Repayment shall be made either by adjustment of the deposit or by fresh inward remittances from outside India through normal banking channels. The loan can also be repaid out of local rupee resources in the NRO account of the borrower.

- For making direct investment in India on no repatriation basis by way of contribution to the capital of Indian firms/companies subject to compliance with the provisions of the Foreign Exchange Management (Transfer of Indian security by a person resident outside India) Regulations, 2000 and Foreign Exchange Management (Investment in proprietary or a partnership firm) Regulations, 2000.
- For acquiring a flat/house in India for his own residential use subject to the provisions of the relevant Regulations made under the Act of Reserve Bank of India.

Premature Withdrawal: The facility of premature withdrawal of

FCNR deposits shall not be available where loans against such deposits are to be availed.

Fixed Deposits: Facilities for loans/overdraft against FCNR (B) Fixed deposits in Indian Rupees only

Convertibility: Loan/overdraft amount do not enjoy the benefit of convertibility or cannot be repatriated or credited to accounts having the features of convertibility i.e. non-resident External and Foreign currency deposit accounts.

Loans/Overdraft: Wherever the Fixed Deposit is under Interest Payment Scheme, the depositor shall direct that the interest be credited to loan/overdraft account only.

THIRD PARTY ADVANCES

In case of advance to third party an undertaking will have to be made by both the borrower and depositor that no direct or indirect foreign exchange consideration was paid to the depositor for his agreeing to pledge his deposit to the bank as a security for the advance.

FEATURES

Loan/overdraft where the depositor himself/herself requests for the advances facilities

- Margin: 10% of present value of the deposit.
- Rate of interest: Base Rate plus 100 bps
- Amount: As per your request, up to 90% of the present Value of the deposit.*

*As per current RBI guidelines in force, Rupee loans is allowed to depositor / third party without any ceiling subject to usual margin requirements.

Third party loan/overdraft facility where the depositor desires that the advance be availed of by another person, whether Non-Resident or Resident.

- Margin: 20% of present value of the deposit.
- Rate of interest: Upto ₹2 lacs- Base Rate plus 100 bps
- Rate of interest: Above ₹2 lacs**
- For Personal purpose - Base Rate plus 300 bps**
- For Business purpose - Base Rate plus 400 bps**

Amount: As per request, up to 80% of the present value of the deposit. Or ₹100 lacs whichever is lower.

*As per current RBI guidelines in force, Rupee loans is allowed to depositor / third party without any ceiling subject to usual margin requirements" **Rate of interest is subject to change

COMPLEMENTARY SERVICES TO THE PARENTS, GRAND PARENTS OF OUR NRI CUSTOMERS

Doorstep Banking is one of the key action point of the Roadmap of Banking reforms under EASE reforms brought out by Govt. of India with a view to provide financial as well as non-financial services through service providers in a safe & secured environment at the doorstep of customers. Our Bank is one of the member Bank in PSB Alliance Doorstep Banking and is currently providing DSB services through 1492 branches across 100 centres in the country.

Time and again. Our Bank is coming up with promotional and complimentary offers for the customers specially senior citizens to take maximum benefit out of complimentary Doorstep banking services Further. As an important segment, the contribution of NRI customers to the Bank cannot be undermined. With 100 overseas branches across the globe, the volumes generated by NRI segment plays vital role for the Bank.

In view of above, our Bank has taken initiative to provide complimentary services to the parents Grandparents of the NRI customers through PSB Alliance Doorstep Banking services.

Doorstep Banking services on complimentary basis to the Parents/Grand Parents of Bank's NRI customers who are maintaining balance of more than Rs. 200000/- and above in their NRE/NRO Saving accounts. In a Financial Year, a Total of 12 service request inclusive of submission of form 15G/H, Life certificate and TDS certificate under Doorstep banking will be offered on a complimentary basis to senior citizen accounts. Eligible accounts will be offered this service with a cap of 3 complimentary services per quarter subject to a maximum of 12 complimentary services in a year.

One NRI account will be eligible for entertaining one Parent/Grand parent of the NRI customer under this scheme.



 बैंक ऑफ़ बड़ोदा
Bank of Baroda
 

**EVEN IF YOU ARE FAR,
YOU CAN BE THEIR STAR!**

*** COMPLIMENTARY Doorstep Banking Services for
Parents/Grand Parents
of NRE/NRO Saving account holders.**

*T&C Apply

SPECIALISED NRI BRANCHES OF BANK OF BARODA

1. Branch: Anand
Email: nrina@bankofbaroda.com
Contact: 9687600622, 02692-236622
2. Branch: New Sama Road, Baroda
Email: nribar@bankofbaroda.com
Contact: 9687396332, 0265-2773827/828
3. Branch: K.K. Nagar, Chennai
Email: nrliche@bankofbaroda.com
Contact: 044-23467005, 7395801252
4. Branch:Kandiyoor, Mavelikara, Ernakulam
Email: nrimav@bankofbaroda.com
Contact:9446899808, 0479-2307300
5. Branch: NRI branch Navsari
Email:nrinav@bankofbaroda.com
Contact: 02637 280401, 07573938584
6. Branch: Fort, Mumbai
Email: nrimum@bankofbaroda.com
Contact: (022)-43408401-9, 9869611530
7. Branch: NRI Branch, New Delhi
Email: nridel@bankofbaroda.com
Contact:[011]-23448986/87/89/90,
Mobile: 8130999147/9643598505
8. Branch: Mem Nagar, Ahmedabad
Email:nriahm@bankofbaroda.com
Contact:079-26465011,9687673803

NRI UAE CELL

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NRI HELP DESKS OF BANK OF BARODA


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2. Branch: Ernakulum
Email: ernaku@bankofbaroda.com
Contact: 0484-2351205/108,9446899837
3. Branch: Nariman Point, Mumbai
Email: nri.narima@bankofbaroda.com
Contact: 22822034/22824001, 8879970403
4. Branch: Madhapar, Bhuj
Email: nrihelpdesk.madhap@bankofbaroda.com
Contact: +91-96876 39032, +91-96876 39457,
02832-240163
5. Branch: Main Branch, Baroda
Email:mainof@bankofbaroda.com
Contact: 0265-2434001, 818248427
6. Branch: PFS Kandivali (W), Mumbai
Email: nri.kandiv@bankofbaroda.com
Contact:28072167, 9082601791
7. Branch: Poona Camp, Pune
Email:poccam@bankofbaroda.com
Contact:9923208902, 020-26130147/5857
8. Branch: Main Branch, Patna
Email: patna@bankofbaroda.com
Contact:612-2222105,8294635911
9. Branch: Deolali Branch, Nashik
Email:deolal@bankofbaroda.com
Contact: 0253-2491222,8411009396



बैंक ऑफ़ बड़ौदा
Bank of Baroda

YOUR TICKET TO SEAMLESS BANKING!

EFFORTLESS BANKING SOLUTIONS FOR NRI CUSTOMERS

-  Mobile Banking App
-  Home Loans for NRIs
-  Car Loan for NRIs
-  RLFCD/FCLRD
-  Portfolio Investment Scheme
-  Flash Remit
-  24x7 NRI Helpdesk

*T&C Apply