

## मुख्य महाप्रबंधक की डेस्क से

प्रिय एनआरआई ग्राहक,

हमें अपने "एनआरआई कनेक्ट" न्यूजलेटर के जून, 2021 अंक की प्रति आपको सौंपते हुए प्रसन्नता हो रही है। एक एनआरआई ग्राहक के तौर पर आपकी जरूरतों को पूरा करने हेतु हमारी सेवाओं में सुधार के साथ-साथ नए वित्तीय उत्पादों को पेश करने हेतु आपके बहुमूल्य सुझावों का हम स्वागत करते हैं।

अपने न्यूजलेटर के माध्यम से आप तक पहुंचकर मैं काफी खुश हूँ, जिस बैंक ने अपनी रूपांतरण यात्रा की शुरुआत की, वह एनआरआई/ कारोबार पर अपना ध्यान केन्द्रित करके स्वयं को राष्ट्रीय स्तर पर स्थापित करने की प्रक्रिया में हैं।

कोविड 19 महामारी को देखते हुए बैंक ऑफ बड़ौदा का यह प्रयास है कि आप बैंक के डिजिटल बैंकिंग उत्पादों जैसे बड़ौदा कनेक्ट (नेट बैंकिंग सुविधा) एम कनेक्ट, एम पासबुक (ई-स्टेटमेंट) और डेबिट कार्ड की सहायता से अपने घर से सामाजिक दूरी का पालन करते हुए सुरक्षित रूप से बैंकिंग करें। इस चुनौतीपूर्ण अवधि के दौरान बैंक खुला है और हम चयनित सेवाओं को प्रदान करना जारी रखे हुए हैं। आप हमारे डिजिटल चैनल बड़ौदा कनेक्ट, मोबाइल बैंकिंग, डेबिट कार्ड एवं एम पासबुक पर अपना एक्सेस जारी रख सकते हैं। एनआरआई बिजनेस विभाग ऐतिहासिक रूप से बैंक ऑफ बड़ौदा के कारोबार के प्रमुख स्वरूपों में से एक है। हम एनआरआई सेगमेंट में अंतरराष्ट्रीय मानकों की सेवाओं व उत्पादों के साथ देश में एक महत्वपूर्ण सेवाप्रदाता के रूप में उभर रहे हैं। हमारे प्रबंधन द्वारा दी जा रही उच्च स्तरीय प्राथमिकता की सराहना करते हुए मैं पावर पैक एनआरआई उत्पाद व सेवाओं के साथ बीओबी के एनआरआई कारोबार के क्षेत्र में एक उज्ज्वल भविष्य की कामना करता हूँ ताकि हमारा बैंक एनआरआई ग्राहकों का पसंदीदा बैंक बना रहे।

हमारे उत्पाद, सेवाओं एवं नियम व शर्तों के अलावा किसी प्रकार की विस्तृत जानकारी के लिए कृपया हमारी शाखाओं/एनआरआई विभाग से संपर्क करें आपसे अनुरोध है कि बैंक ऑफ बड़ौदा को आप अपना संरक्षण इसी प्रकार जारी रखें एवं हमारी एनआरआई उत्पादों व सेवाओं का इस्तेमाल करें।

आपकी सहायता के लिए हमने निम्न विषयों को इस अंक में शामिल किया है:-

**दिनांक 1 जून, 2021 से रु. 50,000 से अधिक के चेकों के लिए पोजीटिव पे सिस्टम.**

हमारे उत्पादों व सेवाओं को बेहतर बनाने हेतु आपके फीडबैक/ सुझावों का स्वागत है।

हम सदैव आपके साथ हैं।

**\*अपनी समस्त बैंकिंग जरूरतों के लिए डिजिटल उत्पादों का उपयोग करें।**

सादर अभिवादन सहित

भवदीय,

**पुरुषोत्तम**

मुख्य महाप्रबंधक

(खुदरा देयताएं, धन संपदा प्रबंधन, मार्केटिंग, कैपिटल मार्केट और एनआरआई व्यवसाय)

## FROM CHIEF GENERAL MANAGER'S DESK

Dear NRI Customer,

We are happy to present "NRI connect" Newsletter for the month of June, 2021. 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.

I am delighted to reach you through our Newsletter. The Bank which embarked on its transformation journey is well on its way to position itself as a National player with focus on NRI Services/Business.

In the wake of COVID-19 pandemic, Bank of Baroda strives hard to serve you with the best of our ability while making sure that you remain safe by ensuring to use our digital banking products such as Baroda Connect (Net Banking facility), M-Connect (Mobile Banking), M-Passbook (E-statement) and our Debit card from the safety of your home by maintain the social distancing. Bank of Baroda is open during this challenging time and we continue to provide selected services, you may continue to access the services through our digital channels Baroda Connect, Mobile Banking, Debit Card and M-Passbook.

The NRIBusiness Department has historically been one of the main lines of Business for Bank of Baroda. We have emerged as a prominent player in the country in the NRI segment with services/products of International standards. Appreciating the high level of priority accorded by our Management, I foresee great future for NRI business of BOB with power packed NRE products and services, Bank of Baroda remains the preferred bank for NRIs. Please contact branches/NRI Department or visit our website for more details including product, services and terms & conditions. I earnestly request you to continue your patronage with Bank of Baroda and make use of our NRE Products and services.

For your assistance, we have covered the following in this issue.

**Positive Pay System for the Cheques above ₹50000.00, Started from 01<sup>st</sup> June, 2021**

We always welcome your feedback/suggestions to improve our products and services.

We are with you always...

**\* Use Digital products for all your Banking needs.**

With Warm Regards,

Yours Sincerely,

**Purshotam**

Chief General Manager

[Retail Liabilities, WMS, Marketing, Capital Market & NRI Business]

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.06.2021 से प्रभावी. ये दरें 30.06.2021 तक प्रभावी रहेंगी.

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.06.2021. THE RATES SHALL BE EFFECTIVE UP TO 30.06.2021.**

परिपक्वता अवधि Maturity Period	यूएसडी USD	जीबीपी GBP	यूरो EUR	एयूडी AUD
1 वर्ष से अधिक एवं 2 वर्ष से कम/ 1 Yr. to less than 2 Yrs.	0.51	0.48	0.00	0.22
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs.	0.59	0.67	0.00	0.31
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	0.80	0.79	0.00	0.50
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.02	0.94	0.08	0.78
5 वर्ष/5 Years	1.23	1.04	0.16	1.02

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 (09.03.2021 से प्रभावी)

**NRE TERM (RUPEE) DEPOSITS (W.E.F 09.03.2021)**

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	3.55
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

## IMPORTANT COMPLIANCE MEASURES/ POINTS FOR OUR NRI CUSTOMERS

### NON KYC COMPLIANT

In any account KYC has expired or not renewed as per guidelines of our bank (KYC to be submitted in every 02 years) then account will be freeze by the system. The customer should submit his/ her KYC documents to their base branch.

### Re-KYC

Re-KYC is an ongoing process in all NRI's accounts in every two years i.e. in each NRI accounts, Re-KYC is to be done at an interval of two years after its opening.

### DORMANT

If your SB or current account hasn't witnessed any transactions (Credit/Debit) except interest credited the bank, deduction of service charges, for more than two years, the account is declared dormant/inoperative.

### 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.

### DIFFERENT TYPE OF BANK ACCOUNTS

#### **Ordinary Non-Resident Rupee Accounts (NRO Accounts)**

These are Rupee denominated non-repatriable accounts and can be in the form of savings, current recurring or fixed deposits.

#### **Non-Resident (External) Rupee Accounts (NRE Accounts)**

NRIs, PIOs, OCBs are eligible to open NRE Accounts. These are rupee denominated accounts and can be in the form of savings, current, recurring or fixed deposit accounts.

#### **Foreign Currency (Non –Resident) Accounts (Banks) (FCNR (B) Accounts)**

NRIs / PIOs / OCBs are permitted to open such accounts in US Dollars, Sterling Pounds, Australian Dollars, Canadian Dollars, Japanese Yen and Euro.

#### **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.

## POSITIVE PAY SYSTEM

BOB Customers are requested to provide us advance intimation of cheques issued to the beneficiaries SO that Bank at the time of presentment for payment in CTS clearing (as well as on counter) can pass the High Value cheques without any re-confirmation phone call by your base Branch.

Positive pay confirmation is proposed to be made mandatory w.e.f 01.06.2021 for

High value cheque of ₹2.00 Lacs on above:

- Cheque of ₹50,000/- & above can be confirmed.
  - There is no option for Modification or deletion of a registered confirmation in any mode because, modification/deletion could not take place once the data will be submitted to the server provided by the National Payment Corporation of India. However, customers can stop the payment of issued cheques at any point of time before its presentment / payment in CTS clearing or at counter.
  - Cheque will be passed if provided key details matches with the actual cheque presented in the CTS clearing and if otherwise is in order viz. sufficient funds, Signature match etc.
  - Confirmations submitted/verified up to 06.00 PM (daily) through any channel/ mode Will only be processed for the next clearing session. Afterwards, all the confirmations will be processed for subsequent clearing session. Confirmation through Branches can be provided during the normal business hours of the respective Branch. Rest all the modes/channels will be available 24x7 to provide the Positive Pay confirmations.
  - A reference (registration) number will be shared through SMS on the registered mobile Number for each of the successful submission of Positive Pay confirmation.
  - Customers have to ensure maintain sufficient funds up to the presentment/payment of the issued cheque/s either confirmed or not.
- Confirmations must be provided through any one mode only.
  - State cheques (3 months older from date of confirmation) will not be accepted.
  - Any future date of the cheque will be accepted.
  - Customers have to enter their login Credentials MPIN, Password etc. in Mobile Banking/Net Banking etc.

- All the authorized signatories/signatory as per the operational instructions in the account have to sign the confirmation form for providing confirmation through any Branch in India. Scanned images, Fax, Xerox copy, email requests etc. will not be accepted by Branches except in Government accounts.

Customers can log the complaints through <https://bobcrm.bankofbaroda.co.in> or through Toll Free numbers 1800 258 4455 & 1800 102 4455.

Please find herewith the path for providing Positive Pay confirmations through the following channels/modes;

- Mobile Banking
  - Net Banking
  - Branch visit
  - SMS
  - Call Center
1. **Mobile Banking (Baroda M-Connect Plus):** Customers have to enter their log in credentials ➔ select option ➔ Request Services ➔ Positive Pay Confirmation ➔ Select operative account ➔ Enter Cheque number ➔ response to the rest of the mandatory fields 1. Amount 2. Payee's name 3. Date 4. Transaction Code ➔ Confirm ➔ MPIN ➔ SUBMIT.
  2. **Net Banking (BOB ibanking):** Customers have to enter their log in credentials ➔ select option ➔ Services ➔ Cheque Book ➔ Centralized Positive Pay Mechanism ➔ Response to the mandatory fields ➔ 1. Select operative account 2. Cheque number 3. Amount 4. Payee's name 5. Date 6. Transaction Code ➔ Confirm ➔ Transaction Password ➔ SUBMIT
  3. **By Branch visit:** Customers can provide their Positive Pay confirmation by personal visit to any of the BOB Branch in India. Customers have to provide the mandatory inputs over the prescribed application format (as attached hereunder). Customers are requested to provide their confirmations during the business hours of the respective branch.
  4. **SMS:** Customers have to provide their positive confirmation on their issued cheques to the beneficiary through Virtual Mobile Number 8422009988. Customers have to submit all the 6 mandatory inputs with prefix CPPS as under;



# PAYING ₹2 LACS OR MORE VIA CHEQUE?

POSITIVE PAY CONFIRMATION IS MANDATORY FROM 1<sup>ST</sup> JUNE, 2021 TO PREVENT CHEQUE FRAUDS

A tool for re-confirmation of cheques issued for ₹2 Lacs and above

**Cheque Number** →

**Account Number** →

**Payee's Name** →

**Transaction Code** ←

**Cheque Amount** ←

**Cheque Date** ←

Bank of Baroda  
पार्क सर्कस, कोलकाता ७०००१६  
Park Circus, Kolkata 700 014  
RTGS/NEFT IFSC CODE BARB0PARKCI

NOT TRANSFERABLE & VALID FOR SIX MONTH  
0 1 0 6 2 0 2 1

Pay Name Surname OR ORDER

Rupees रुपये Two Lacs Only BANKER'S PAY ORDER

अदा करे ₹ 2,00,000/-

खा.सं. / A/C No. 0031001234567890

'001002' 560012026 : 200105 29

AUTHORISED SIGNATORY  
Please sign above

POSITIVE PAY safeguards you against frauds in CTS Clearing.

Re-confirmation can be done through various channels viz. Mobile/Net Banking, Branch, etc.

For more details please visit website [www.bankofbaroda.in](http://www.bankofbaroda.in) announcement section - "Positive Pay".

**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**

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 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: 0484-2351205/108,9446899837
3. Branch: Nariman Point, Mumbai  
Email: nri.narima@bankofbaroda.com  
Contact: 22822034/22824001, 8879970403
4. Branch: Madhapar, Bhuj  
Email: nrhelpdesk.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

**NRI BUSINESS DEPT:**


- + 91 22-68843904, 6884 3907,
- + 91 22-6884 3014, 6884 3016



 **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