

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

At the outset we want to convey our thanks to you for continuous support and patronage with your esteemed Bank.

In the wake of COVID-19, Bank of Baroda strives hard to serve you with the best of ability while making sure that you and our staff members remain safe. Through the branches will remain open and continue to provide selected services, you may continue to access the services through our digital channels.

We like to inform you that ministry of Finance and Government of India has impressed upon the compliance of Know Your Customer (KYC) norms/Anti money laundering (AML) standard in opening of NRE/NRO accounts of NRIs. The RBI has issued direction and guidelines in this regard and emphasized that failure of non-compliance KYC is a very serious issue and Government have no tolerance policy on non compliance of KYC and lapses in anti-money laundering measures.

We therefore bring to your kind notice that please submits KYC documents to your base branch if yet not submitted. 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 solicit your valuable suggestions to improve our services as well as to introduce new financial products to cater to your needs as NRI Customers.

At Bank of Baroda NRI services, it is our constant Endeavour to provide products and services that will make banking convenient for you. We solicit your valuable suggestions in our Endeavour to provide you the best of our services.

Stay Home. Stay Safe. – Use Digital products for all your Banking needs.

STAYSAFE. BANK SAFE.

With warm Regards,

Yours Sincerely,

(M S Hyankey)

General Manager

Head-NRI Business Department

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.05.2020 से प्रभावी.
ये दरें 31.05.2020 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B)
- W.E.F. 01.05.2020. THE RATES SHALL BE EFFECTIVE
UP TO 31.05.2020.

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.	1.26	1.08	0.11	0.19	1.60	0.68
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs..	1.18	1.04	0.05	0.16	1.31	0.74
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	1.34	1.04	0.05	0.15	1.37	0.80
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	1.37	1.05	0.12	0.15	1.25	0.93
5 वर्ष/5 Years	1.41	1.06	0.14	0.15	1.30	1.02

एनआरई सावधि (रुपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय]
(व्याज दर प्रतिशत में) – (09.04.2020 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL]
[CALLABLE] [ROI IN %] – (W.E.F. 09.04.2020)

अवधि Tenors	₹2 करोड़ से नीचे Below ₹2 Cr.
1 वर्ष 1 year	5.70
1 वर्ष से अधिक एवं 400 दिन तक/ Above 1 Years to 400 days	5.70
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.70
2 वर्ष से अधिक एवं 3 वर्ष तक/ Above 2 Years and upto 3 Years	5.70
3 वर्ष से अधिक एवं 5 वर्ष तक/ Above 3 Years and upto 5 Years	5.70
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.70

एनआरई सावधि (रुपया) जमा (28.04.2020 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS (W.E.F 28.04.2020)

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	4.90
1 वर्ष से अधिक एवं 2 वर्ष तक/ > 1 yr. upto 2 yrs.	4.90
2 वर्ष से अधिक एवं 3 वर्ष तक/ > 2 yrs. upto 3 yrs.	4.90
3 वर्ष से अधिक एवं 5 वर्ष तक/ > 3 yrs. upto 5 yrs.	4.90
5 वर्ष से अधिक एवं 10 वर्ष तक/ >5 years upto 10 years	4.90

**FOR BARODA ADVANTAGE FIXED DEPOSIT (DOMESTIC/NRO/ NRE) ACCOUNTS (NON-CALLABLE)(FRESH & RENEWAL)-
(ROI IN %P.A) MINIMUM ₹15.01 LAKH TO BELOW ₹2 CRORE.{W.E.F. 09.04.2020}**

परिपक्वता सीमा/ Maturity Range	₹15.01 लाख से ₹2 करोड़ तक/ ₹15.01 lakh to upto ₹2 crores
1 वर्ष /1 year	5.75
1 वर्ष से अधिक एवं 400 दिन तक / Above 1 Years to 400 days	5.75
400 दिन से अधिक एवं 2 वर्ष तक / Above 400 days and upto 2 Years	5.75
2 वर्ष से अधिक एवं 3 वर्ष तक / Above 2 Years and upto 3 Years	5.75
3 वर्ष से अधिक एवं 5 वर्ष तक / Above 3 Years and upto 5 Years	5.80
5 वर्ष से अधिक एवं 10 वर्ष तक / Above 5 Years and upto 10 Years	5.80

RESIDENT FOREIGN CURRENCY (RFC) ACCOUNT - FOR NRIS RETURNING TO INDIA FOR SETTLING IN INDIA

Name of Deposit Product	Resident Foreign Currency Account - for NRIs returning to India for settling in India
Features	<p>Bank of Baroda offers remunerative deposits for NRI's returning to India with the intention of permanently settling down here. All existing repatriable accounts will be renamed as RFC ACCOUNTS. These accounts are maintained in any of six currencies in which FCNR is maintained. It can be Savings or Term Deposit account.(at present our Bank maintains only TD accounts)</p> <p>RFC account can be open out of Foreign Exchange received or acquired- by converting assets which were acquired,or inherited from or gifted by a person resident outside India when account holder residential status was a non-resident and the said amount is repatriated to India.</p>
Ordinary	Ordinary non-resident accounts will be converted to resident accounts by banks in India Non- Resident Accountson return of the account holder to India and consequently becoming a legal resident of India.
Non-Resident (External)	NRE accounts will also be converted to resident rupee accounts or RFC accounts (if Rupee Accounts eligible) at the option in of the account holder on the return of the account holder to India and their becoming legal residents in India. In case of NR(E) Fixed Deposit, the accounts will continue to earn agreed rate of interest till maturity even after these being converted to resident account.
FCNR Accounts	<p>FCNR accounts will be converted to resident rupee accounts or RFC account (if eligible) at the option of the account holder on the return of the account holder to India and their becoming residents in India.</p> <p>In case the account is converted to resident rupee account, the foreign currency amount will be converted to Indian Rupees at TT buying rate ruling on the day of conversion. Interest on the new deposit would be payable at the relevant rate applicable on such deposit.</p> <p>Existing FCNR shall continue to earn agreed rate of interest till maturity even after these being converted to resident account.</p>
RFC Accounts:	<p>In case the amount is transferred to a RFC account, the rate of interest applicable to RFC account will be payable.</p> <p>NRI's returning to India can also open RFC account with the ASSETS brought by him on return as well as his foreign assets held abroad at any future date, should he so desire.</p> <p>Present NRI accounts will be re classified and called RFC accounts while the continuity of the deposit will be maintained till maturity date of the deposit.</p>
Tenure	Money will be held as TERM DEPOSITS for periods from twelve months up to five years.
Interest	RFC deposits of 12 months up to 60 months will be charged with the same interest rates as FCNR DEPOSITS (No interest will be paid for premature payment before 12 months).
Repatriate	<p>Amount held in RFC accounts are deemed to be freely repatriable for the bona-fide purposes of the NRI.</p> <p>RFC funds can be freely drawn in Indian Rupees for use locally.</p> <p>On becoming NRI again, the existing RFC accounts can be re-designated as FCNR and NRE accounts.</p>
Income Tax Exemption	• As per FEMA Rules.
Benefits	<ul style="list-style-type: none"> • Amounts in RFC accounts are deemed to be freely repatriable for the bona-fide purposes of the NRI. • No permission of Reserve Bank is required for opening or transferring RFC funds abroad. • RFC funds can be freely drawn in Indian Rupees for use locally. • For going abroad again, an NRI can freely use this money and also have the accounts re-designated as FCNR and NRE ACCOUNTS just as they were before 'RETURN to India'.
Web link	http://www.bankofbaroda.com/int/rfca.asp



ZERO CHARGES ON DIGITAL TRANSACTIONS
(For Retail Users)

STAY SAFE.. BANK SAFE..

Use Digital products for all your Banking needs



SCAN
TO
DOWNLOAD



SCAN
TO
LOGIN



AVOID USE OF CASH



AVOID VISITING BANK BRANCHES

Our other Digital services



Debit Cards



Credit Cards



UPI App



Recharge facility

*T&C Apply

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

Rakesh Amit
Chief Manager
NRI desk-International Division
5th floor, Dena Corporate Centre, C-10, G-Block
Bandra-Kurla Complex, Bandra (E), Mumbai 400 051
Email: intldiv.edb@bankofbaroda.com
Contact no: 919820085041

NRI HELP DESK E MAIL

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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**

Mr. Ashish Sekhar
Senior Manager
Email:nribo@bankofbaroda.com
Email id: Ashish.sekhar@bankofbaroda.com
Contact no: 022-66985461
Mobile no: 9386202021

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.madhapa@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:nripoo@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: nrjana@bankofbaroda.com
Contact: 9687600622/02692-236622
- 2 Branch: New Sama Road, Baroda
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- 3 Branch: K.K. Nagar, Chennai
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Contact: Phone : 044-23467005
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- 4 Branch: Kandiyoor, Mavelikara, Ernakulam
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- 5 Branch: NRI branch Navsari
Email: nrinav@bankofbaroda.com
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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
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