

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.

The 15th Pravasi Bharatiya Diwas celebrated on a large scale at Religious city of Varanasi from 21.01.2019 to 23.01.2019 by our Government.

Warm and active participation in Pravasi Bharatiya Divas of many NRIs has inspired and strengthened us to serve you in a new enthusiasm and zeal. We are grateful for your good and continuous support.

Your bank has decided to waive the penalty on premature withdrawal to renew of FCNR (B) & NRE FD for better rate of interest if the customer is ready to renew the Deposit for a period more than the residual period. Your Bank has also launched Baroda Samridhi Deposit Scheme for 444 days (the present ROI is 7% per annum) to provide better return on your investment.

We are pleased to inform you that we have recently launched M-connect facility (Mobile banking) for NRI Customers. Currently, mobile banking facility is available only to domestic customers now our Bank has extended mobile banking facility to NRI account holders also. With this new implementation, NRI customers can register and use mobile banking facilities as similar to domestic account holders.

We are happy to serve you with new initiative from your feedback and suggestions and our Bank is going to launch a Non-Callable for NRE/NRO term deposit with additional interest.

Please keep providing your feedback and suggestion to improve our services and products.

With greetings

Yours sincerely

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 01.02.2019. THE RATES SHALL BE EFFECTIVE UP TO 28.02.2019.

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.45	1.37	0.01	0.21	2.95	2.48
2 Yrs. to less than 3 yrs.	3.37	1.61	0.06	0.20	2.71	2.41
3 Yrs. to less than 4 yrs.	3.58	1.68	0.14	0.20	2.72	2.41
4 Yrs. to less than 5 yrs.	3.56	1.73	0.24	0.20	2.73	2.61
5 Years	3.56	1.77	0.37	0.21	2.74	2.67

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) - (W.E.F. 14.01.19)

Tenors	Below ₹1 Cr.
1 year	6.70
Above 1 Years to 400 days	6.85
Above 400 days and upto 2 Years	6.80
Above 2 Years and upto 3 Years	6.70
Above 3 Years and upto 5 Years	6.70
Above 5 Years and upto 10 Years	6.70

**Baroda Samridhi
Deposit Scheme for NRIs
(444 Days Only)**

7.00%

NRE TERM (RUPEE) DEPOSITS (W.E.F 07.01.19)

Maturity Range	₹1 crore to ₹10 crores
1 Year	6.70
1 yr. upto 2 yrs.	6.80
2 yrs. upto 3 yrs.	6.70
3 yrs. upto 5 yrs.	6.70
5 years upto 10 years	6.70

WAIVER OF PREMATURE PENALTY ON FCNR (B) & NRE TERM DEPOSITS:

Our Bank has relaxed 1% penalty on premature payment of FCNR (B) & NRE term deposits.

In order to waive the penalty on premature withdrawal to renew of FCNR (B) & NRE term Deposits for better rate of interest provided if the customer is ready to renew the deposits for a period more than the residual maturity and the same deposit has run at least for a period of one year at our Bank.

PRAVASI BHARTIYA DIWAS 2019

(21st to 23rd January 2019)



Bank of Baroda Parvasi Bhartiya Stall inaugurated by Member of Parliament Newzealand, Shri Kanwaljit Singh Bakshi in gracious presence of Shri Bhav Dhillon, Hon' Counsel General at Newzealand and Shri Prateek Agnihotri, Regional Head, Bank of Baroda Varanasi



Member of Parliament Newzealand, Shri Kanwaljit Singh Bakshi presented Mementos to few NRIs who were visiting our Stall at that time along with Shri Bhav Dhillon, Hon' Counsel General at Newzealand and Shri Prateek Agnihotri, Regional Head, Bank of Baroda Varanasi



Our Booklet on NRI Services launched by Hon MP Shri Bakshi along with Shri Bhav Dhillon, Hon' Counsel General at Newzealand and Shri Prateek Agnihotri, Regional Head, Bank of Baroda Varanasi

15th Pravasi Bhartiya Diwas organized at Varanasi this year during 21st -23rd January 2019. This Mega Event was inaugurated by Prime Minister Shri Narendra Modi and Prime Minister of Mauritius Shri Pravind Jugnauth.

In this Mega Event Bank of Baroda Varanasi Region has also set up the Bank's Stall under the guidance of our Zonal Office, Lucknow where services like Live ATM, Forex Counter and NRI Banking services provided. Our Banks Stall was inaugurated by Member of Parliament Newzealand, Shri Kanwaljit Singh Bakshi in gracious presence of Shri Bhav Dhillon, Hon' Counsel General at Newzealand and Undersigned.

Our Booklet on NRI Services was also launched by Hon MP Shri Bakshi. Mr. Bakshi also presented Momentos to few NRIs who were visiting our Stall at that time. Very nice remarks were written by both dignitaries in our Visitors Book.

During the three days of Parvasi Bhartiya event more than 500 dignitaries visited at our stall to take the benefits of ATM, Money Exchange and NRI Banking services. We also generated some warm leads of Housing loan and other NRI business proposal through our bank stall. Services of our bank was also appreciated by all the dignitaries.



Left to Right Shri Bhav Dhillon, Hon' Counsel General at Newzealand, Member of Parliament Newzealand, Shri Kanwaljit Singh Bakshi, Shri Prateek Agnihotri, Regional Head, Bank of Baroda Varanasi and NRI and Staff Members of Varanasi



NRI group of Mauritius country along with Shri Prateek Agnihotri, Regional Head, Bank of Baroda Varanasi and Staff members of Varanasi Region.



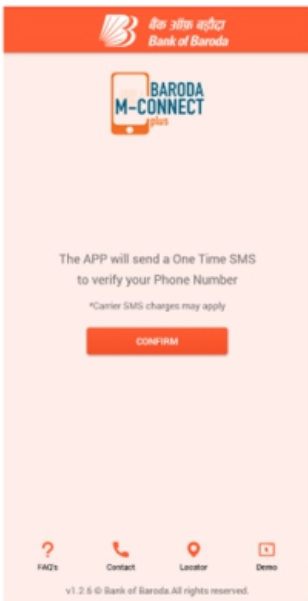
Activation Steps after Registration

Please download the M-Connect plus app from Play Store (search 'Bank of Baroda')

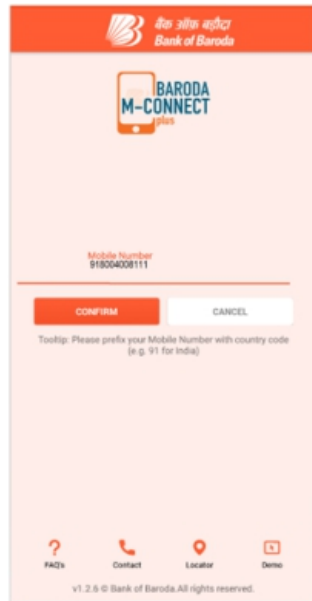


DOWNLOAD "MCONNECT PLUS" APPLICATION FROM –

- GOOGLE PLAYSTORE (for Android users) • APP STORE (for iOS users) • WINDOWS STORE (for Windows users)



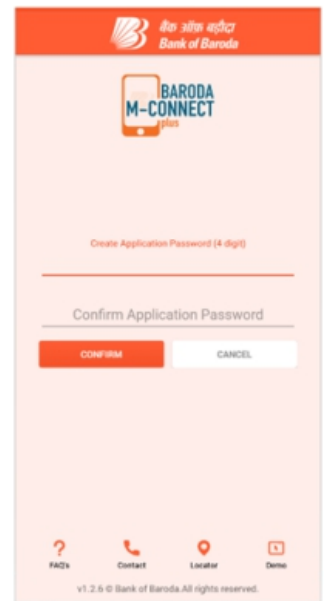
Press Confirm > app will send one time SMS



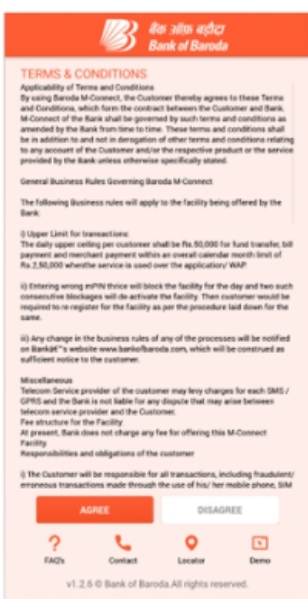
Your registered Mobile No. will be fetched > **Press Confirm**



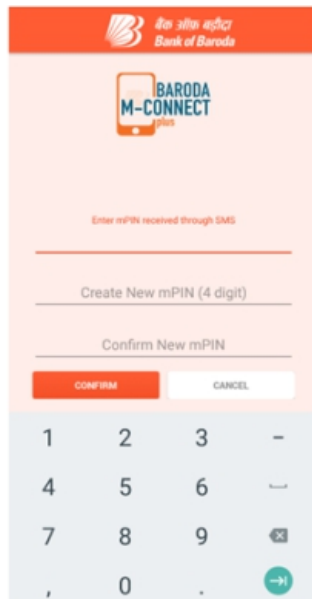
OTP will be generated & Auto - read



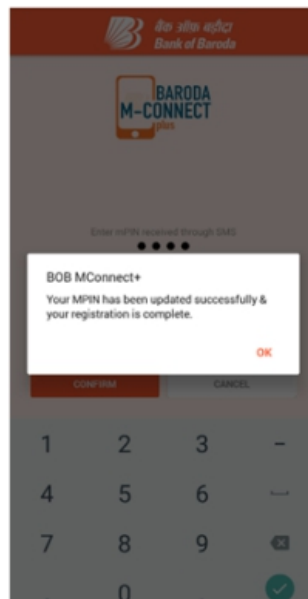
Create your Own Application Password



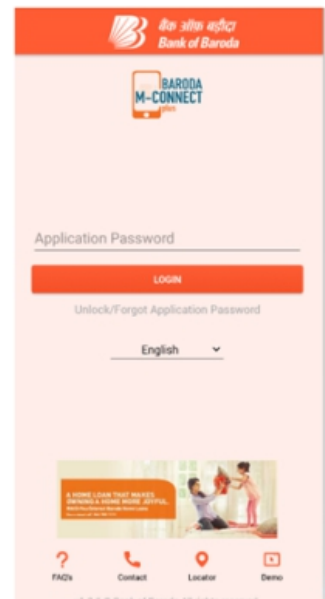
Agree on Terms and Conditions



1st Field: Enter mPIN
2nd & 3rd Fields: Create own mPIN



Activation Successful!



Login and get Started!

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

- 1 Branch: Anand
Email: nrriana@bankofbaroda.com
Contact: 9687600622/02692-236622
- 2 Branch: New Sama Road, Baroda
Email: nrriabar@bankofbaroda.com
Contact: 9687396332/0265-2773827
- 3 Branch: K.K. Nagar, Chennai
Email: nrriiche@bankofbaroda.com
Contact: Phone : 044-23467005
Mobile : 7395801252
- 4 Branch: Kandiyoor, Mavelikara, Ernakulam
Email: nrriimav@bankofbaroda.com
Contact: 9446899808/0479-2307300
- 5 Branch: NRI branch Navsari
Email: nrriinav@bankofbaroda.com
Contact: 0 2637 280401 M. No: 07573938584
- 6 Branch: Fort, Mumbai
Email: nrriimum@bankofbaroda.com
Contact: (022)-43408401-9
- 7 Branch: NRI Branch, New Delhi
Email: nrriidel@bankofbaroda.com
Contact: (011)-23448986/87/89/90
- 8 Branch: Mem Nagar, Ahmedabad
Email: nrriiahm@bankofbaroda.com
Contact: 079-26465044 (F) & 079-26465011(g)
Mobile- 9687673803

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

- 1 Branch: Parliament Street, New Delhi
Email: parlia.nrihelpdesk@bankofbaroda.com
Contact: 011-23448923/8979897880
- 2 Branch: Ernakulam
Email: ernaku@bankofbaroda.com
Contact: 0484-2351205/108
- 3 Branch: Nariman Point, Mumbai
Email: nrri.narima@bankofbaroda.com
Contact: 22822034/22824001 / 8547591042
- 4 Branch: Madhapar, Bhuj
Email: nrrihelpdesk.madhap@bankofbaroda.com
Contact: 91-9687639032, +91-9687639457
91-02832 240003
- 5 Branch: Main Branch, Baroda
Email: mainof@bankofbaroda.com
Contact: 0265-2411397 / 9426369801
- 6 Branch: PFS Kandivali (W), Mumbai
Email: nrri.kandiv@bankofbaroda.com
Contact: 28072167 / 9082601791
- 7 Branch: Poona Camp, Pune
Email: nrriipoo@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

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).
- 24x7 account access through secure & free Internet Banking facility.
- Withdraw cash easily and shop worldwide with our International Debit card.