

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

I wish you Happy Diwali and Prosperous New Year

We are happy to present "NRI connect" Newsletter for the month of November, 2020. 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.

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. We provide better returns of investment and we carry strong branding with 112 years' service experience, PSU Bank operating since 1908.

For your assistance, we have covered details of the important process and various features of NRE/NRO/FCNR (B) Deposit accounts

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

We are with you always...

*** Stay Home - Stay Safe**

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

With Warm Regards,

Yours Sincerely,

(M S Hyankey)

General Manager

Head-NRI Business Department

विदेशी मुद्रा अनिवासी जमा - एफसीएनआर (बी) - 01.11.2020 से प्रभावी. ये दरें 30.11.2020 तक प्रभावी रहेंगी.

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.11.2020. THE RATES SHALL BE EFFECTIVE UP TO 30.11.2020.

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.	0.77	0.58	0.00	0.06	0.78	0.19
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs..	0.80	0.61	0.00	0.06	0.60	0.19
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	0.83	0.65	0.00	0.06	0.65	0.21
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	0.87	0.70	0.00	0.07	0.73	0.28
5 वर्ष/5 Years	0.96	0.74	0.00	0.07	0.82	0.36

एनआरई सावधि (रुपया) जमा [नूतन एवं नवीकरण] [प्रतिदेय] (ब्याज दर प्रतिशत में) - (03.10.2020 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) - (W.E.F. 03.10.2020)

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	5.10
400 दिन से अधिक एवं 2 वर्ष तक/ Above 400 days and upto 2 Years	5.10
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	5.30
5 वर्ष से अधिक एवं 10 वर्ष तक/ Above 5 Years and upto 10 Years	5.30

एनआरई सावधि (रुपया) जमा (12.10.2020 से प्रभावी)

NRE TERM (RUPEE) DEPOSITS (W.E.F 12.10.2020)

परिपक्वता सीमा/ Maturity Range	₹2 करोड़ से ₹10 करोड़ तक/ ₹2 Crore to upto ₹10 crores
1 वर्ष 1 year	3.25
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.	3.25
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



BARODA ADVANTAGE FIXED DEPOSIT (NON-CALLABLE) FOR NRIs NRE/NRO DEPOSIT
₹15.01 LACS TO BELOW ₹2 CRORE. {W.E.F. 03.10.2020}

परिपक्वता सीमा/ Maturity Range	₹ 15.01 लाख से ₹2 करोड़ तक/ ₹15.01 lakh to upto ₹2 crores
1 वर्ष /1 year	4.95
1 वर्ष से अधिक एवं 400 दिन तक / Above 1 Years to 400 days	5.15
400 दिन से अधिक एवं 2 वर्ष तक / Above 400 days and upto 2 Years	5.15
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	5.40
5 वर्ष से अधिक एवं 10 वर्ष तक / Above 5 Years and upto 10 Years	5.40

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	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) 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.
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	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. 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. Existing FCNR shall continue to earn agreed rate of interest till maturity even after these being converted to resident account.
RFC Accounts:	In case the amount is transferred to a RFC account, the rate of interest applicable to RFC account will be payable. 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. 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.
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 before12 months).
Repatriate	Amount held in RFC accounts are deemed to be freely repatriable for the bona-fide purposes of the NRI. RFC funds can be freely drawn in Indian Rupees for use locally. On becoming NRI again, the existing RFC accounts can be re-designated as FCNR and NRE accounts.
Income Tax Exemption	• As per FEMA Rules.
Benefits	• 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



Restart
Happiness
Hum Karein Mumkin

**RESTART THE FESTIVITIES.
RESTART HAPPINESS.**

**WITH
BARODA HOME LOAN
BARODA CAR LOAN**



SPECIALISED NRI BRANCHES OF BANK OF BARODA

1. Branch: Anand
Email: nrina@bankofbaroda.com
Contact: 9687600622, 02692-236622
2. Branch: New Sama Road, Baroda
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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
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5. Branch: NRI branch Navsari
Email:nrinav@bankofbaroda.com
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6. Branch: Fort, Mumbai
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Contact:[011]-23448986/87/89/90,
Mobile: 8130999147/9643598505
8. Branch: Mem Nagar, Ahmedabad
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