

## FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

At the outset we wish you **Merry Christmas and Happy New Year 2021.**

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.

The Bank uses a state-of-the-art information technology platform to structure and deliver personalised and innovative banking services. Its customized solutions to clients, across delivery channels, have placed BOB Bank amongst India's largest and most respected commercial banks.

We are launching Special Global NRI Deposit Campaign in our branches across India and overseas from **14<sup>th</sup> December, 2020 to 13<sup>th</sup> February, 2021** and we request you to please visit your nearest branch during Campaign period and give us a chance to serve you as per your expectation and please invest your hard earn money in long term deposit in your bank.

1. FCNR (B) Deposit 2. RLFC D 3. NRE TD 4. Non-Callable TD.

You may reap the benefit by remitting your foreign currency funds to India and keep deposits with us under NRE Term Deposit (1 to 10 years) or RLFC D (1 to 3 years) and FCNR (B) deposit in 6 Foreign currencies. (01 year to 05 years).

For your assistance, we have covered details of the important guidelines of **debit card related query.**

We solicit your valuable suggestions for improving customer service. We also request you to kindly introduce your friends and relatives to your Bank for their banking needs.

Our Business would not be able to grow and thrive without your support. Thank you for choosing Bank of Baroda as a single touch point to cater to your financial solutions in India. We look forward to partnering with you in the year ahead.

With Warm Regards,

Yours Sincerely,

**(M S Hyankey)**

General Manager

Head-NRI Business Department

विदेशी मुद्रा अनिवासी जमा – एफसीएनआर (बी) – 01.12.2020 से प्रभावी. ये दरें 31.12.2020 तक प्रभावी रहेंगी.

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR (B) - W.E.F. 01.12.2020. THE RATES SHALL BE EFFECTIVE UP TO 31.12.2020.**

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.	0.78	0.60	0.00	0.06	0.77	0.18
2 वर्ष से अधिक एवं 3 वर्ष से कम/ 2 Yrs. to less than 3 Yrs..	0.82	0.64	0.00	0.06	0.63	0.19
3 वर्ष से अधिक एवं 4 वर्ष से कम/ 3 Yrs. to less than 4 Yrs.	0.86	0.70	0.00	0.06	0.73	0.24
4 वर्ष से अधिक एवं 5 वर्ष से कम/ 4 Yrs. to less than 5 Yrs.	0.93	0.75	0.00	0.07	0.82	0.34
5 वर्ष/5 Years	1.01	0.81	0.00	0.07	0.93	0.44

एनआरई सावधि (रुपया) 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 (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. 16.11.2020}**

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	5.05
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

**DEBIT CARD - IMPORTANT FEATURES FOR NRIs**

**Eligibility:**

- Individuals maintaining Savings, SSB account, Jeevan Suraksha Account with operational instructions as "Self" or "Either or Survivor" or "Any one or Survivor". This also includes Pensioners & Senior Citizens.
- Debit Cards are issued on the basis of Customer ID. One Customer ID will have one Card of one variant and there may be multiple accounts linkage to that Debit card.

**Various modes of Issuance of Debit Cards**

- Contact Centre (1800 258 44 55 & 1800 102 44 55)
- MConnect Plus (Mobile Banking Application).

**Bank of Baroda Debit Card variants for NRI customers:**

- Visa Platinum / Contactless (BIN: 431393)
- Master Card Platinum (BIN: 536018)
- RuPay Platinum (BIN: 652211)
- Baroda Radiance (Master Card World) (BIN: 552230)

**Debit Card Features:**

**VISA Platinum**

- Domestic as well as International usage is enabled.
- Daily cash withdrawal is Rs. 50,000.
- Withdrawal Frequency - 10.
- Daily POS/ECOM limit Rs. 2 lac.
- Attractive offers on activation and usage.

**VISA Platinum Contactless**

- Same as VISA Platinum.
- Additional:
- Contactless transaction up to Rs. 2,000.

**Master Platinum**

- Domestic as well as International usage is enabled.
- Daily cash withdrawal is Rs. 50,000.
- Daily withdrawal Frequency - 10.

- Daily POS/ECOM limit Rs. 1 lac.
- Free Domestic airport lounge access.
- Attractive offers on activation and usage.

**RuPay Platinum**

- Domestic as well as International usage is enabled.
- Daily cash withdrawal is Rs. 50,000.
- Daily withdrawal Frequency - 10.
- Daily POS/ECOM limit Rs. 1 lac.
- Accidental insurance up to Rs. 2 lacs.
- Free Domestic airport lounge access.
- 5% cash back on utility bill payment.

**Facilities through Bank of Baroda Debit Card on other ADC Channels**

**At our Bank's ATMs**

- Withdrawal of cash from the Bank of Baroda ATM free of charge up to the limit of the debit card variant (per transaction limit is Rs. 15,000/- irrespective of the card variant type).
- Balance Enquiry
- Mini Statement
- PIN change
- PIN Generation through green PIN
- Fund transfer for self-linked accounts
- Cheque Book Request
- NEFT
- Card to card to fund transfer
- Institutional fees payment (currently 4 institutes registered)
- Withdrawal from multiple linked accounts
- Direct Tax payment through ATM
- Mobile Banking Registration/Deregistration
- Electricity bill payments for Gujarat state
- Policy premium payment of India First Insurance

**At other Bank’s ATMs**

- Cash withdrawal from any other Bank’s ATM having NFS / VISA network up to the limit of the debit card variant (per transaction limit is Rs. 10,000/- irrespective of the card variant type).

**Mobile Banking Application (MConnect Plus)**

- Self-Registration of Mobile Banking using Debit Card. (only for android version of Mconnect Plus)
- After Logging into application below services under Debit Card Services:

**Various EMV Bank of Baroda NRI Debit Card Variants in use and being issued**

Sr.	Variant Name	Daily Limit Cash Withdrawal	Daily Limit (POS/ Ecom)	BINS	International Usage (Yes/No)	Bank
1	RuPay Platinum	50,000	1,00,000	652211	YES	BOB
2	Visa Platinum	50,000	2,00,000	431393	YES	BOB
3	Visa Contactless	50,000	2,00,000	431393	YES	BOB
4	MasterCard Platinum	50,000	1,00,000	536018	YES	BOB

 बैंक ऑफ़ बड़ौदा  
Bank of Baroda  
 

YOUR DEBIT CARD IS NOW SAFER THAN EVER!



**TO SAFEGUARD YOUR DEBIT CARD, THEY ARE NOW ENABLED JUST FOR ATM AND POS TRANSACTIONS IN INDIA...**

TO ALSO ENABLE ONLINE / INTERNATIONAL TRANSACTIONS THROUGH DEBIT CARD:  
 LOGIN TO M-CONNECT PLUS APP ➔ GO TO “CARD SERVICES”  
 ➔ CLICK “MANAGE DEBIT CARD”  
 ➔ MANAGE CHANNEL AND ENABLE DESIRED CHANNEL FOR USE



ATM



POS



ONLINE

\*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 HELPDESK OF e-DENA BANK****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  
Contact: 9820085041, 022-26545580  
Email: intldiv.edb@bankofbaroda.com

**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: nrihelpdesk.madhap@bankofbaroda.com  
Contact: +91-96876 39032, +91-96876 39457,  
02832-240163
5. Branch: Main Branch, Baroda  
Email:mainof@bankofbaroda.com  
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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