

FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

We are happy to inform you that in new amalgamated entity, we have launched a special deposit scheme Non Collable Term Deposit Scheme under NRE and NRO term deposit scheme minimum amount is above Rs. 15 lacs and up to less than ₹2 crores for your long term investment with very attractive rate of interest.

We have also offered Baroda Samridhhi Scheme for you that is having a period of 444 days with a rate of interest of 7% p.a. for both NRE Term Deposit and NRO Term Deposit. You may invest your surplus in Baroda Samridhhi Scheme to get a higher rate of interest for 444 days.

We are proposing NRI Cell in Dubai, UAE to cater to the financial/banking needs of Indian diaspora residing in UAE.

We are also going to increase tenure period of RLFC scheme from 12 months to 24 and 36 months for getting better yield of interest in this scheme.

Our NRI customers can now have an extensive reach to our 9447 branches across the length and breadth of India and can enjoy the Power of three in Bank of Baroda which has become the largest nationalised bank of India.

We always welcome your suggestions and feedback on the services rendered to you by our bank.

With Warm Regards,

FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 01.06.2019. THE RATES SHALL BE EFFECTIVE UP TO 30.06.2019.

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.13	1.62	0.00	0.20	2.70	1.77
2 Yrs. to less than 3 yrs.	2.88	1.48	0.00	0.18	2.33	1.72
3 Yrs. to less than 4 yrs.	2.76	1.50	0.00	0.16	2.30	1.73
4 Yrs. to less than 5 yrs.	2.76	1.52	0.03	0.16	2.29	1.87
5 Years	2.74	1.55	0.11	0.17	2.30	1.93

NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) - (W.E.F. 13.03.19)

Tenors	Below ₹2 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 Samridhhi
Deposit Scheme for NRIs
(444 Days Only)**

7.00%

BARODA ADVANTAGE FIXED DEPOSIT NON CALLABLE (NRE /NRO DEPOSIT ₹15.01 LACS TO LESS THAN ₹2.00 CRORES)

Maturity Range	ROI for Baroda Advantage Fixed Deposit for NRIs (Non Callable)
1 year	6.85
Above 1 Years to 400 days	7.00
Above 400 days and upto 2 Years	6.95
Above 2 Years and upto 3 Years	6.85
Above 3 Years and upto 5 Years	6.85
Above 5 Years and upto 10 Years	6.85

BARODA ADVANTAGE FIXED DEPOSIT (NON CALLABLE) FOR NRI CUSTOMERS

Feature	Particulars
Product Specification	This is a Term Deposit Product wherein Depositor gets differential rate of interest over Normal Fixed Deposit rate for the deposit of ₹15.01 lacs and below ₹2 crores for foregoing premature withdrawal option.
Area of operation	The product shall be available at all domestic branches.
Eligibility and Target Group	<ul style="list-style-type: none"> An individual NRI/PIO in his own name. Jointly by more than one individual (with Resident or NRI) Minor of age above 14 years on terms as laid down by the Bank. The product is not available for minor account having age of 14 years and below as the maximum amount that can be accepted in minor account of this age group is ₹1,00,000/-.
Applicable Scheme	Deposit can be accepted under RIRD/MIP/QIP scheme.
Minimum Deposit Amount	₹15,01,000/- (and further in multiple of ₹1000/-)
Rate of Interest	<p>Preferential rate of interest as decided by bank from time to time will be applicable to these FDRs, over the card rate.</p> <p>Presently applicable preferential rate is as under:</p> <ol style="list-style-type: none"> 1) 15 basis point over card rate for normal NRE/NRO Term Deposits (callable) of amount less than ₹2 crores and period of 12 months and above. 2) Product is not available to NRI customers for deposit amount of ₹2 crores and above. <p>No Additional interest will be payable to Senior Citizens & Staff members (including ex-staff & Retired Staff Members who are Senior Citizen) as per guidelines effective from time to time.</p>
Frequency of interest payment	Frequency of Interest payment in the account will be similar as applicable to Normal Term Deposit (callable) product.
Duration	<p>Minimum – 12 months</p> <p>Maximum – 120 months</p>
Premature Payment Facility	Premature withdrawal of the deposit will not be allowed before lock in period. In case of death of the principal depositor FDR to be transferred in the name of nominee/ legal heirs after adhering to the extant guidelines.
Nomination facility	Nomination facility will be available.
Tax Deduction at Source	TDS will be deducted on interest payment on NRO Term Deposit but interest payment on NRE Term Deposit are exempted from TDS as per Income Tax rules.
Availability of Loan/Overdraft	Loan / Overdraft facility is available as per Bank's extant guidelines.
Auto Renewal facility	Deposit on the date of maturity will be renewed automatically for 12 months at the rate of interest applicable for 12 months period as on the date of maturity.
Closure of A/C	Account can be closed on maturity only except in case of death of the account holder.

DEBIT CARDS FOR NRI's

Q. What type of DC issued in NRO and NRE SB accounts give separate list.

- 1 RuPay Classic
- 2 RuPay Platinum
- 3 Visa Classic
- 4 Visa Platinum/Visa Contactless
- 5 MasterCard Classic
- 6 MasterCard Platinum

Q. Can we issue two DC in operational instructions in E OR S and what about Former and Survivor operational instructions?

Total 9 Debit Cards of different variants can be issued in all the eligible accounts. Mode of operations "FORMER OR SURVIVOR" is not eligible for issuance of Debit Card.

Q. Debit cards with New chip has automatically issued to all customers or they have to make a separate request to their base branch.

Bank has migrated debit cards for only those customers satisfying below mentioned criteria:

- a. At least one ATM / POS / E-Commerce debit card transaction during the last 6 months AND
- b. Debit card is active AND
- c. No EMV chip card issued to customer AND
- d. Account is active

Q. Where we have not our ATM, in that situation how the NRI customer use their DC.

Green PIN option is not available to NRI customers. Hence physical PIN is generated automatically and dispatched to NRIBO/Branch.

Q. Provide the dedicated Help line and any Telephone No. (Landline) to address the query/issues of NRI customers related to DC.

Customer can reach to us on 1800 102 44 55 or 1800 258 44 55. Customer can also email to us on debitcard@bankofbaroda.com/drissuance.fss@bgss.in



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Bank of Baroda

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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.

NRI HELPDESK OF DENABANK**NRI SPECILISED BRANCH**

NRI Bhuj branch
Time Square Properties Pvt. Ltd.,
Mirzapar Highway, Bhuj, Distt- Kutch, State Gujarat,
Pin 370001
Email: nrabhuj@denabank.co.in
Contact no- 02832-230234

NRI HELP DESK AT CORPORATE OFFICE

NRI desk-International Division
5th floor, Dena Corporate Centre, C-10, G-Block
Bandra-Kurla Complex, Bandra (E), Mumbai 400 051
Email: nrdesk@denabank.co.in

NRI HELP DESK E MAIL

support@denabank.co.in • Toll free no.-18002336427

NRI HELPDESK OF VIJAYA BANK**NRI HELP DESK AT CORPORATE OFFICE**

Kiran V M
Chief Manager
International Banking Division, 41/2, Trinity Circle
M.G.Road, Bangalore 560001.
Email: kiranvm@vijayabank.co.in / ibd@vijayabank.co.in
Tel: +91 80 25011 570/418

NRI HELP DESK AT CORPORATE OFFICE

- 1 Mr. Abel Vijayanand Lokku
Chief Manager – IBD
Email: hoibdcfpcem@vijayabank.co.in
Contact No: +91 080 25011 220
- 2 Mr M V Muthuraman
Deputy General Manager – IBD
Email: muthuramanmv@vijayabank.co.in
Contact No: +91 080 25011 349

SPECIALISED NRI BRANCHES OF BANK OF BARODA

- 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: nrriche@bankofbaroda.com
Contact: Phone : 044-23467005
Mobile : 7395801252
- 4 Branch: Kandiyoor, Mavelikara, Ernakulam
Email: nrri mav@bankofbaroda.com
Contact: 9446899808/0479-2307300
- 5 Branch: NRI branch Navsari
Email: nrri nav@bankofbaroda.com
Contact: 0 2637 280401 M. No: 07573938584
- 6 Branch: Fort, Mumbai
Email: nrri mumb@bankofbaroda.com
Contact: (022)-43408401-9
- 7 Branch: NRI Branch, New Delhi
Email: nrri del@bankofbaroda.com
Contact: (011)-23448986/87/89/90
- 8 Branch: Mem Nagar, Ahmedabad
Email: nrri ahm@bankofbaroda.com
Contact: 079-26465044 (F) & 079-26465011(G)
Mobile- 9687673803

IMPORTANT EMAIL AND CONTACT NO.**CALL CENTRE NO: from Overseas**

91 79-49044100, 91 79-23604000.

NRI Business Department

E Mail: nrribo@bankofbaroda.com.

Queries related to FCNR account opening

E Mail: nrribo@bankofbaroda.com.

+ 91 22 6698 5416, 6698 5430, 6698 5418

Queries related to Baroda Connect (Internet Banking)/OTP/FCNR Deposit/Foreign Remittances

E Mail: cm.nrri.bcc@bankofbaroda.com

Contact No: +91-22-66985416

Queries related to opening of NRE, NRO A/Cs, and ATM/Debit Card & Operational Guidelines

E Mail: nrri.bcc@bankofbaroda.com

Contact No: +91-22-66985424 / 66985461

Queries related to KYC Compliance, Zero balance dormant account of NRI

E Mail: nrribo.bgc@bankofbaroda.com

Contact no: +91-22-66985456

Queries related to FATCA-CRS Compliance

E Mail id: fatca.br.bcc@bankofbaroda.com

Contact no : +91-22-66985754