

## FROM GENERAL MANAGER'S DESK

Dear NRI Customer,

I am happy to present NRI news connect letter for the month of April 2018. At the outset I take this opportunity to express my gratitude for patronizing our business not only by adding new business but also by sharing your value added suggestions.

As we are entering into new financial year 2018-19, indeed it is right time to look back our strength and evaluate our performance in terms of customers satisfaction.

Though there had been moderate growth in NRI Business during preceding FY 2017-18 may be due to unavoidable factor at macro level but nevertheless your bank is committed to attain new heights in current FY 2018-19 too by adapting our core values viz. Integrity, customer centricity, courage, passionate ownership, innovation and excellence. It had always been the endeavor of your bank to align the products and process in line with the customer needs and user friendly.

We believe in continued customer focused service backed by high quality delivery channels for which we welcome your valuable suggestions.

Wish you all a very happy and prosperous financial year 2018-19.

With Greetings

Yours sincerely

## NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) – (W.E.F. 09.03.18)

Tenors	Below ₹1 Cr.
1 year	6.60
Above 1 Years to 400 days	6.70
Above 400 days and upto 2 Years	6.60
Above 2 Years and upto 3 Years	6.60
Above 3 Years and upto 5 Years	6.70
Above 5 Years and upto 10 Years	6.60

## NRE TERM (RUPEE) DEPOSITS (W.E.F 09.04.18)

Maturity Range	₹1 crore to ₹10 crores
1 Year	6.60
> 1 yr. upto 2 yrs.	6.50
> 2 yrs. upto 3 yrs.	6.50
> 3 yrs. upto 5 yrs.	6.50
> 5 years upto 10 years	6.25

## NRE TERM DEPOSITS OF MORE THAN ₹10 CRORES (FRESH & RENEWAL)

Maturity Range	Amount of Deposit Per receipt	
	w.e.f. 09.04.18	
	Above ₹10 cr. to ₹25 cr.	Above ₹25 cr. to ₹50 cr.
1 year	6.75	6.75
> 1 year up to 2 years	6.50	6.50
> 2 years up to 3 years	6.50	6.50

## FOREIGN CURRENCY NON-RESIDENT DEPOSIT – FCNR(B) - W.E.F. (01.04.18) THE RATES SHALL BE EFFECTIVE UP TO 30.04.18

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.15	1.34	0.00	0.24	2.61	2.47
2 Yrs. to less than 3 yrs.	3.28	1.63	0.05	0.26	2.74	2.56
3 Yrs. to less than 4 yrs.	3.61	1.75	0.23	0.28	2.85	2.67
4 Yrs. to less than 5 yrs.	3.67	1.82	0.41	0.29	2.91	2.93
5 Years	3.70	1.87	0.58	0.31	2.94	3.02

## APPLICATION TO GENERATE OTP

### Problem receiving OTP?

We have launched the Mobile OTP application. This will help you to manually generate the OTP on your mobile handset instead of receiving it through SMS. OTP application is available to Apple, Android, Windows and blackberry mobile users.

OTP can be generated through an application without internet connection/Mobile network.

Activation of this application will involve two steps as under:

• **Downloading of Mobile OTP application “CA MOBILE OTP” on handsets.**

Users are required to download the application from respective app stores. However this requires subsequent activation through their Net banking portals.

• **Activation of Mobile OTP**

Users can themselves activate M-OTP facility through Baroda Connect. After logging-in, users are required to click “Mobile OTP

Application” link under “Services” tab at home page. Detailed process is attached per annexure- A.

• **Workflow for “Registration for Mobile OTP”**

1. Download “CA MOBILE OTP” application on the mobile Handset from respective app store.

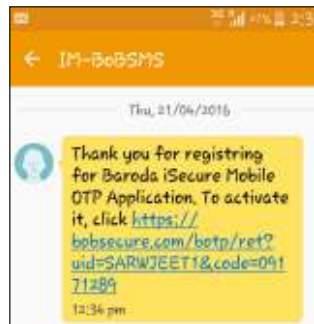
Note: iphone Users should disable the Demo Mode in settings.

2. Login to Baroda Connect Portal, Register and Activate Mobile OTP by clicking on “Mobile OTP application” link under ‘services’ option in net banking.

3. Enter ‘User ID’ and ‘Transaction password’ and submit.

4. User will receive SMS on the registered mobile, containing URL and details of activation will be received.

5. Click on the URL received on registered mobile.



6. It will redirect the user to CA MOBILE OTP software and the required information will be auto filled.

**Note: Blackberry Users needs to manually enter the User Identifier and Activation Code received on SMS.**



Click Next

Click Next

Click Next

7. Enter PIN and confirm PIN of your choice and click on DONE.

8. The same PIN will be used to generate the OTP.

9. From next time onwards whenever system prompts for OTP then open the CA MOBILE OTP application and enter the PIN and click on done and application will display 8 digit OTP.

**NOTE:**

1. Once Mobile OTP is activated, OTP sms won't be received on registered mobile number.

2. Mobile OTP service can be deactivated through option “Deactivate Mobile OTP” link under services tab in Internet Banking.

**IMPORTANT MESSAGE FOR OUR NRI CUSTOMERS**

Our valued NRI Customers,

We have observed from our record that many customers are not operating their account, not maintaining minimum account balance i.e. INR 1000 in NRE/NRE SB account and not provided latest KYC documents to their base branch. We therefore request you as under:

**For providing latest KYC documents:**

Passport, Visacopy, Foreign address proof, Pan card/Form 60, Fatca-CRS Declaration.

**For operating of account:**

To keep the account active please operate your account before completion of two years from last transaction date.

**For Funding of your account:**

For zero balance account, please arrange to fund the account with initial amount of deposit of minimum INR 1000 and avail the benefits of Net banking, Online FDR, International Debit Card etc.

**For Updation of Mobile no/ Email:**

Please update your latest Mobile Number / Email to your base branch to enable us to contact you.

#AllInYourInterest Home Loan



**बैंक ऑफ़ बड़ौदा**  
**Bank of Baroda**  
India's International Bank



**A HOME LOAN THAT  
MAKES OWNING A  
HOME MORE JOYFUL.**

**#AllInYourInterest Baroda Home Loans**

Give a missed call\*: 846 700 1111

• Conditions Apply

ATTRACTIVE RATE OF INTEREST

REPAYMENT PERIOD UP TO 360 MONTHS

FREE ACCIDENTAL INSURANCE FACILITY

TOP UP LOAN FACILITY

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

- 1 Branch: Hoshiarpur, Jalandhar  
Email: nrivos@bankofbaroda.com  
Contact: 8725056170
- 2 Branch: V.V. Nagar, Anand  
Email: nrriana@bankofbaroda.com  
Contact: 9687600622
- 3 Branch: Sayajiganj, Baroda  
Email: nrriar@bankofbaroda.com  
Contact: 9825827752/7383023266
- 4 Branch: K.K. Nagar, Chennai Metro  
Email: nririche@bankofbaroda.com  
Contact: 9840927231
- 5 Branch: Mavelikara, Ernakulam  
Email: nrirav@bankofbaroda.com  
Contact: 9446899808
- 6 Branch: Lunsikui, Navsari  
Email: nrirav@bankofbaroda.com  
Contact: 7573938584
- 7 Branch: Fort, Mumbai  
Email: nrirum@bankofbaroda.com  
Contact: (022)-43408401-9
- 8 Branch: Parliament Street, Delhi  
Email: nriridel@bankofbaroda.com  
Contact: (011)-23448986/87/89/90
- 9 Branch: Mem Nagar, Ahmedabad  
Email: nrirahm@bankofbaroda.com  
Contact: 079 26465011/44

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

- 1 Branch: Parliament Street, New Delhi  
Email: parlia.nrihelpdesk@bankofbaroda.com  
Contact: 011-23448906/78979897880
- 2 Branch: Ernakulam  
Email: ernaku@bankofbaroda.com  
Contact: 0484-2351205/108
- 3 Branch: Nariman Point, Mumbai  
Email: nri.narima@bankofbaroda.com  
Contact: 22822034/22824001/8600340188
- 4 Branch: Madhapar, Bhuj  
Email: nrirhelpdesk.madhap@bankofbaroda.com  
Contact: 8758340657/9687639032
- 5 Branch: Main Branch, Baroda  
Email: mainof@bankofbaroda.com  
Contact: 0265-2411397
- 6 Branch: PFS Kandivali (W), Mumbai  
Email: nri.kandiv@bankofbaroda.com  
Contact: 28072167/2102/3243/9922304344
- 7 Branch: Poona Camp, Pune  
Email: poocam@bankofbaroda.com  
Contact: 9993035088
- 8 Branch: Main Branch, Patna  
Email: patna@bankofbaroda.com  
Contact: 612-2222105/7903859424