

## M-connect Facility for NRI Customers

Types of NRI accounts eligible to avail mobile banking –

Account Type	Particulars	Mode of Operation	Rights
Savings (SB)	<u>NRE</u> SB201-SavingBanks (NRE) SB205-SB NREPortfolio Inv. SB206-BarodaPremium (NRE) SB A/c SB224-BarodaHappiness NRE SB SB252-Home LoanLinked SB NRE NRO_SB301-Savings Bank (NRO)	Self, E (or) S	View +Transaction (Debit, Credit)
Term Deposits a. Fixed Deposit (FD) b. Recurring Deposit (RD)	a. TD201 – Fixed Deposit – RIRD (NRE) TD202 – Fixed Deposit – MIP (NRE) TD203 – Fixed Deposit – QIP (NRE) b. TD213 – Recurring Dep - NRE	Self, E (or) S	View + Credit a. FD: open new FD by crediting amount from SB b. RD: Credit from SB at the time of opening new account + subsequent credits
Loan (LAA)	Accounts linked to the customer ID with mode of operation as Self, E (or) S, Anyone (or) Survivor		View

### Mobile Banking Registration:

Currently, registration can be done for the eligible Savings Bank account

- At base branch
- Through Internet Banking
- Self-Registration through Debit card by Android Phone users(Not available on iOS)

### Mobile Banking Activation:

Mobile Number to be entered along with the country code whenever asked in the Mobile Banking application on first time activation.

**Mpin will be sent to registered mobile after registration for Mobile banking.**

### Mobile Banking Services:

All Financial and Non-Financial services will be available to NRI customers as per the norms set for transfers “To” NRE/NRO accounts and transfers “From” NRE/NRO accounts.

NRI customers can now enjoy following Mobile Banking services.

1. Cheque book request, Cheque status inquiry, stop Cheque.
2. Account statement, Interest certificate, TDS certificate.
3. Debit card Hotlisting.
4. Submit Form 15-G, 15-H.



5. Nominee Registration
6. BOB Card Bill Payment, Recharge and Bill payment.
7. Place Request for "Savings Account Transfer" from one Bank of Baroda Branch to another
8. Open Fixed Deposit (FD) accounts with default Auto-Renewal Instruction
9. Close Term deposits (FD/RD) accounts on the go
10. Pay Loan EMI – Transfer to Self-linked loan accounts enabled
11. Complaints and Feedback
12. Miscellaneous services under Side Menu.

**Enhancement in Transaction Limits:**

The transaction limits for various financial services have been revised. All financial services have been limited by minimum / per transaction / daily / weekly / monthly limits. The transaction limits are provided for reference in below table (Table 1.1).

Txn-Transaction, Min-Minimum, Max-Maximum, Amt-Amount.

Services	No. of Txn in a day	Min amt	Max amt per txn	Max amt per day	Per Week	Per Month
Cash on Mobile	20	100	5000	5000	10,000	25,000
Fund Transfer - Self-linked		5	Un-limited	Un-limited	Un-limited	Un-limited
Fund Transfer - Third Party		5	50000	1,00,000	2,00,000	5,00,000
Fund Transfer - IMPS/NEFT		5	50000	1,00,000	2,00,000	5,00,000
Bill Pay & Recharge - - Recharge - Quick Bill Pay - Registered Bill Pay - Scan to Pay - Tonetag		5	25,000	50,000	1,00,000	2,50,000
BobCards Credit Card Payment		5	50,000	1,00,000	1,00,000	2,50,000
Fixed Deposit		1000	Un-limited	Un-limited	Un-limited	Un-limited
Recurring Deposit		1000	Un-limited	Un-limited	Un-limited	Un-limited