



**BANK OF BARODA, VIJAYA BANK AND DENA BANK ARE NOW ONE - BANK OF BARODA**

**AB SAATH HAIN TEEN,  
BEHTAR SE BEHTAREEN.**



The legacy of Bank of Baroda, Vijaya Bank and Dena Bank, come together to give you the all new Bank of Baroda, an unparalleled banking experience. A wider network of Branches & ATMs in India and overseas, a complete suite of products and the best in class processes will enable better financial solutions for our customers, delivered with concern, care and competence.

An amalgamation of 3 banks and the foundation of a better bank – Indian at heart and global in scale.

Brands of "Vijaya Bank" and "Dena Bank" will be continued in the interim for the convenience of customers.



**Wider Network of Branches & ATMs**



**Complete Suite of Products**



**Best in Class Processes**

## FROM GENERAL MANAGER'S DESK

### POWER OF THREE AMBLUM

Dear NRI Customer,

We are happy to inform you that Vijaya Bank and Dena Bank has amalgamated with Bank of Baroda w.e.f 01.04.2019 and today it is a moment of great honour and pride for Bank of Baroda to have become the largest nationalized bank in the country. Since end September 2018 when the 'In principle' approval to the amalgamation was granted by the Boards of the three banks, the amalgamation process has been completed in record time in a seamless fashion.

At this juncture, we have a unique opportunity to create a world class banking institution- for our customers, partners, and all other stakeholders by adopting the best in class practices that exist in each of the three institutions.

Bank of Baroda, Vijaya Bank and Dena Bank are established institutions serving the nation and the society at large, with a legacy of 80 – 100 years. The combined synergy of the three banks is aimed at deepening the relationship with the customers by offering wider range of products & services, enhanced network of branches, ATMs and a different banking experience. The synergy is aimed at creating a contemporary banking entity that's truly Indian at Heart and Global in Scale.

This process of amalgamation promises to leverage the specific skills of each bank and imbibe their best practices. This mega entity has the ability to do more and reach further to fulfil customers with world class offerings backed by robust processes.

The power of 3 became an organic thought for campaign and it came effortlessly from the intent and purpose of dynamic amalgamation. The articulation for it then became an evocative campaign line "Ab Saath Hain Teen, Behtar Se Behtareen" which takes inspiration from the fact that the whole is always bigger than the sum of its parts. That, when three great institutions come together, things will go from better to the best.

Keeping this in mind, children came about as a natural protagonist of this amalgamation. Because of the energy, optimism and future, they represent holistically the real spirit of the amalgamation. Their infectious joy gives the campaign a wonderful relatability that would connect with each and every person by transcending geography, economic status, gender and age.

Now you can approach to our 9500 branches, 13400 ATM or 1100 e-lobbies for your banking needs any time and now we have the opportunity to serve our 12 million customers for the banking needs in a smooth and IT savvy environment.

Hope you will also enjoy your banking needs in a 2<sup>nd</sup> largest PSU Bank in India- The Power of 3.

we always welcome your suggestions and feedback on the services of our branch rendered to you.

With greetings  
Yours Sincerely

**FOREIGN CURRENCY NON-RESIDENT DEPOSIT - FCNR(B) - W.E.F. 09.04.2019. THE RATES SHALL BE EFFECTIVE UP TO 30.04 .2019.**

Maturity Period	USD	GBP	EUR	YEN	CAD	AUD
1 Yr. to less than 2 yrs.	3.53	1.67	0.00	0.20	2.72	2.12
2 Yrs. to less than 3 yrs.	3.36	1.77	0.00	0.17	2.39	2.03
3 Yrs. to less than 4 yrs.	3.08	1.81	0.08	0.16	2.35	2.02
4 Yrs. to less than 5 yrs.	3.05	1.85	0.14	0.16	2.35	2.19
5 Years	3.06	1.89	0.24	0.17	2.38	2.25

**NRE TERM (RUPEE) DEPOSITS [FRESH & RENEWAL] [CALLABLE] (ROI IN %) -BELOW RS. TWO CRORE (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

**NRE TERM (RUPEE) DEPOSITS (W.E.F 05.04.19)**

Maturity Range	₹2 crore to ₹10 crores
1 Year	6.85
1 yr. upto 2 yrs.	6.80
2 yrs. upto 3 yrs.	6.70
3 yrs. upto 5 yrs.	6.70
5 years upto 10 years	6.70

**PORTFOLIO INVESTMENT SCHEME (PIS)**

**Objective**

NRI's can invest under PIS on Repatriation/Non Repatriation in shares and convertible debentures

**Target Group**

- Non Resident Indians(NRI)
- Person of Indian origin(PIO)

**Purpose**

Granting permission to NRI for purchase or sell shares, convertible preference shares, convertible debentures and warrants of an Indian company.

**Modus Operandi**

PIS account can be operated either on Repatriation or Non Repatriation basis

- Repatriation Basis: NRI's can invest with their NRE funds and can repatriate the sale proceeds abroad.
- Non- Repatriation Basis: NRI's can invest with local Indian proceeds or NRO funds.

**Account Opening Process**

- Applicant has to contact Specialised NRI Mumbai branch which is Designated Branch for opening PIS account.
- The forms will be sent via email to applicant if he is unable to visit the Specialised NRI Mumbai branch.
- Applicant has to fill the documents and get them verified by nearest Bank of Baroda branch.
- After verification the documents have to be forwarded to Specialised NRI Mumbai branch in-original.

**Benefits of PIS**

- Transactions done in a smooth, hassle free manner with Three in one complete package i.e PIS, Demat & Trading.
- Low reporting and transaction charges.
- Stay Tax compliant with TDS deduction.

**Bank of Baroda**

Specialised NRI Branch Mumbai  
Bank of Baroda bldg. 1st Floor,  
10/12 Mumbai Samachar Marg,  
Near Horniman Circle, Fort,  
Mumbai 400 001. India  
Tel No: 022 - 4340 8400/04  
Email: nrimum@bankofbaroda.co.in

**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 / FCNR 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.

# PAIYE SAB KUCH, BEHTAR SE BEHTAREEN.



## Wider Network of Branches, ATMs & E Lobbies

BANK	BRANCHES	ATMS	E LOBBEY'S
Bank of Baroda	5573	10000	1006
Vijaya Bank	2117	2163	41
Dena Bank	1807	1513	100
<b>Total</b>	<b>9497</b>	<b>13676</b>	<b>1147</b>



## Complete Suite of Products

BANK	SHORT TERM	LONG TERM
Bank of Baroda	NRE/NRO (CA,SB,RD)	FCNR(B) TERM DEPOSIT 1 to 5 Years NRE / NRO DEPOSIT 1 to 10 Years
Vijaya Bank	NRE/NRO (CA,SB,RD)	FCNR(B) TERM DEPOSIT 1 to 5 Years NRE / NRO DEPOSIT 1 to 10 Years
Dena Bank	NRE/NRO (CA,SB,RD)	FCNR(B) TERM DEPOSIT 1 to 5 Years NRE / NRO DEPOSIT 1 to 10 Years



## Best in Class Processes

BANK	NET BANKING	MOBILE BANKING
Bank of Baroda	Yes	Yes
Vijaya Bank	Yes	Yes
Dena Bank	Yes	No

**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:**

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 5472, 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