



NRI NEWS LETTER

Dear NRI customer,

I am glad to connect with you through our newsletter. Central Bank of India has embarked on a digital transformation project to empower the customers for all their Banking needs, enhancing customer engagement and customer convenience i.e. Ease to transact, digitizing the whole business of the Bank, converting traditional business models into seamless Digital Platform.

We always value NRI customer service and it is one of our prime focuses. We thrive to serve our Indian diaspora which has been reliable partners of India's growth. We assure you of our best and prompt services at all time. You can invest your hard earn money in long term deposit in your bank as under:

- NRE Time Deposit (1 year to 10 year)
- FCNR (B) Deposit (1 year to 5 year) in currencies USD, GBP, EUR, CAD, AUD.
- FCNR (B) Premium plus Deposit (1 year to 3 year) in currencies USD, GBP, EUR.

You may earn additional interest by parking funds with us and reap maximum benefits. We are offering the best interest rates in the industry.

We solicit valuable references from you for opening new accounts and deposits. Online savings accounts facility is available on our website.

We value your association with us and are committed to deliver best services to you and we will be happy to assist you in your financial endeavors.

With warm regards,

Yours sincerely,

Vasti Venkatesh
(General Manager –International Division)

IMPORTANT POINTS FOR OUR NRI CUSTOMERS

FATCA-CRS COMPLIANCE

Foreign Account Tax Compliance Act (FATCA) a new set of US tax regulation brought in by the US government to prevent tax evasion by US Nationals and the same enacted through the Internal Revenue Service (IRS). Declaration can be made by submission of duly filled in form at home branch. Correct TIN or TIN equivalent must be filled in the form.

Common Reporting Standard (CRS) is global standard for the automatic exchange of financial account information that must be shared with regards to assets and taxable amounts held by an individual in multiple countries and ultimately look to eliminate tax evasion by requiring financial institution and developed by Organization for Economic Cooperation and Development.

We are pleased to inform that Bank has introduced a dedicated mail ID:helpdesknricell@centralbank.co.in for convenience of NRI Customers for raising queries.



COUNT ON US FOR THE SAFEST BANKING EXPERIENCE

Deposit USD funds
with high-interest rates

FCNR (B)
DEPOSIT
SCHEME

★★★★★

5.77% Rate of interest on USD deposits
for 1 year to less than 2 years

GIVE US A MISSED CALL FOR DEPOSIT RELATED ASSISTANCE, DIAL **922 350 2222**

www.centralbankofindia.co.in



Latest FCNR Interest Rate

Period Of Deposit	USD	GBP	EUR	CAD	AUD
1 year to less than 2 years	5.77	3.63	2.00	4.36	3.70
2 years to less than 3 years	5.62	4.03	2.20	5.36	4.20
3 years to less than 4 years	5.50	4.13	2.40	5.61	4.55
4 years to less than 5 years	5.60	4.13	2.40	5.66	4.80
5 years only	5.65	4.13	2.40	5.66	4.90
Overdue Deposit	4.77	2.63	1.00	3.36	2.70

Latest NRE Term Deposit Interest Rate

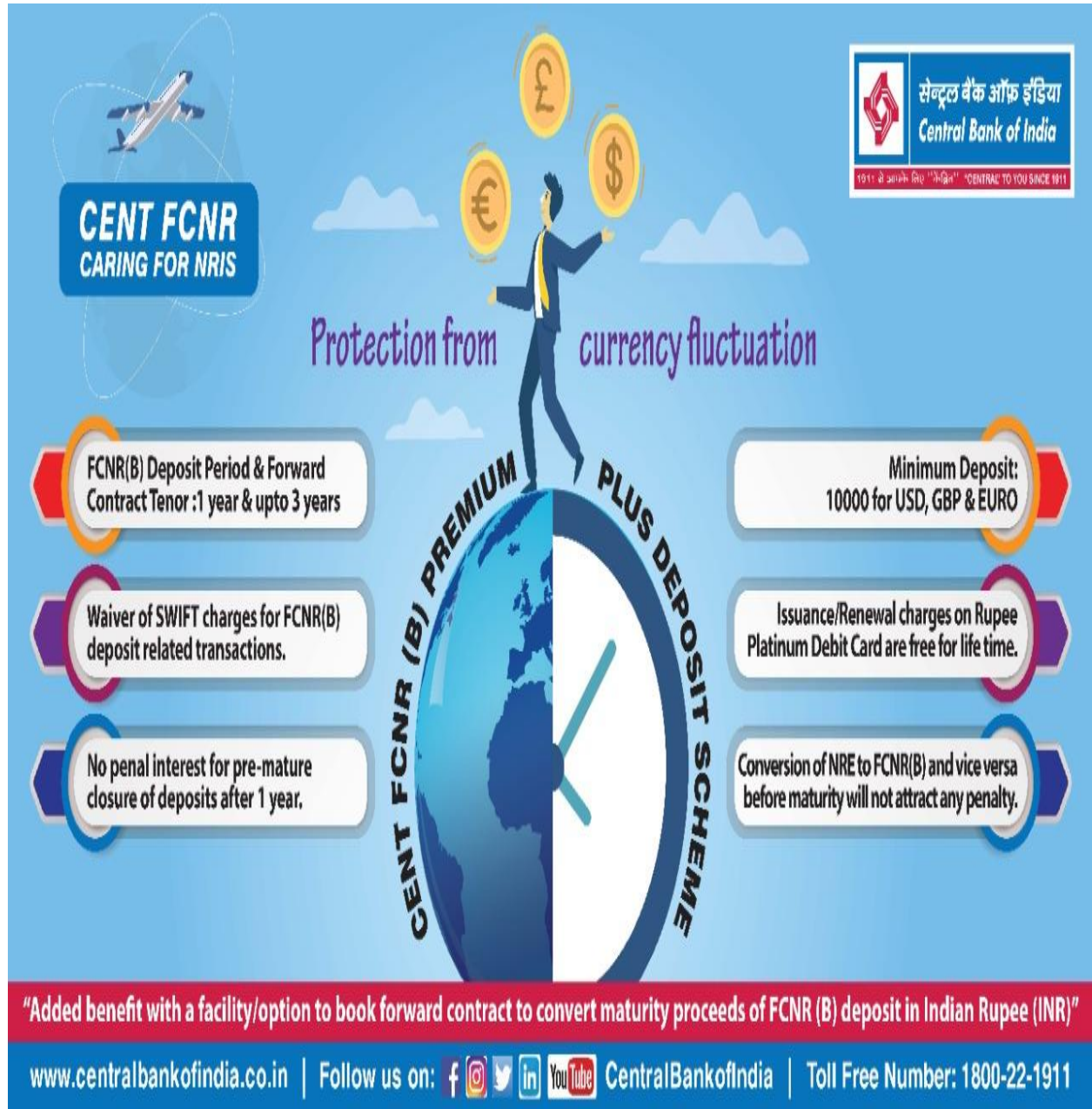
Period Of Deposit	Deposit less than Rs. 2 Crores	Deposit of Rs. 2 Crores. to 10 crores
1 year to less than 2 years	6.75	6.75
2 years to less than 3 years	6.50	6.00
3 years to less than 5 years	6.25	5.50
5 years & above up to 10 years	6.25	5.50

Special NRE Term Deposit Interest Rate

Period Of Deposit	Callable	Non - Callable
444 Days	7.10	7.25
999 Days	6.50	6.65

Cent Garima Deposit Interest Rate

Period of Deposit	Interest Rate
777 Days	7.00



The advertisement features a central illustration of a man in a business suit walking on a globe. The globe is divided into two halves: the left half is blue and labeled 'CENT FCNR (B) PREMIUM', while the right half is white and labeled 'PLUS DEPOSIT SCHEME'. The man is holding three large gold coins with currency symbols: a Euro (€), a Pound (£), and a Dollar (\$). Above him, the text 'Protection from currency fluctuation' is written in a purple, cursive font. In the top left corner, there is an icon of an airplane and a blue box with the text 'CENT FCNR CARING FOR NRIS'. In the top right corner, the Central Bank of India logo is displayed with the text 'सेंट्रल बैंक ऑफ़ इंडिया' and 'Central Bank of India', along with the tagline '1911 से आज़ादी के लिए "सेन्ट्रल" "CENTRAL" TO YOU SINCE 1911'. Below the central illustration, there are six callout boxes arranged in two columns, each containing a benefit of the scheme. At the bottom, a red banner contains the text '“Added benefit with a facility/option to book forward contract to convert maturity proceeds of FCNR (B) deposit in Indian Rupee (INR)”'. Below the banner, the website 'www.centralbankofindia.co.in' and social media icons for Facebook, Instagram, Twitter, LinkedIn, and YouTube are listed, followed by the text 'CentralBankofIndia' and the toll-free number '1800-22-1911'.

CENT FCNR
CARING FOR NRIS

सेंट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आज़ादी के लिए "सेन्ट्रल" "CENTRAL" TO YOU SINCE 1911

Protection from currency fluctuation

FCNR(B) Deposit Period & Forward Contract Tenor :1 year & upto 3 years

Waiver of SWIFT charges for FCNR(B) deposit related transactions.






No penal interest for pre-mature closure of deposits after 1 year.

Minimum Deposit: 10000 for USD, GBP & EURO

Issuance/Renewal charges on Rupee Platinum Debit Card are free for life time.

Conversion of NRE to FCNR(B) and vice versa before maturity will not attract any penalty.

“Added benefit with a facility/option to book forward contract to convert maturity proceeds of FCNR (B) deposit in Indian Rupee (INR)”

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