



## Your earnings abroad can earn attractive returns back home here in India

Being a Non-Resident, it's only but natural to expect a world-class level—be it banking or any other service. We at Bandhan Bank NRI Banking will treat you and your needs as special and exclusive.

Bandhan Bank offers basic NRI banking products like NRE Account (both savings and term deposit), NRO Account (both savings and term deposits). We understand your requirements and hence, we provide seasoned banking professionals to handle your queries and offer value-added services. In addition to this, we will also let you know about the latest updates about FEMA guidelines issued by The Reserve Bank of India from time to time. Bandhan Bank is committed to delivering a better banking experience as we follow efficient, transparent and customer-friendly policies.

You can avail of our advanced fund transfer facility to transfer fund from your account to that of your family members' account held with any Bandhan Bank branch across India. Our other services, such as allowing a Letter of Authority holder to enable hassle-free banking operations to your family member authorised by you to operate your account in your behalf.

## Different types of account offered by Bandhan Bank

Features	NRE	NRO
Purpose of account	To park overseas earning in India	To park Indian earning like rent, dividend etc.
Currency of account	Indian rupees	Indian rupees
Type	SB/FD/RD	SB/FD/RD
Initial funding for opening	<ul style="list-style-type: none"> <li>• Savings: Nil</li> <li>• RD: ₹100</li> <li>• FD: ₹1000</li> </ul>	<ul style="list-style-type: none"> <li>• Savings: Nil</li> <li>• RD: ₹100</li> <li>• FD: ₹1000</li> </ul>
Advantages	Rupee account with full repatriation benefits	Account for your local funds but limited repatriation
Joint holding	<ul style="list-style-type: none"> <li>*With NRI</li> <li>*With resident</li> <li>(Only in former or survivor)</li> </ul>	Permitted with NRI and resident (only in former or survivor)
Repatriation of principal & interest	Freely repatriable	Partial repatriation allowed. Current income up to USD 1 million (conditional) per FY.
TDS	Exempt from TDS	Subject to tax
Local rupee funds	Can't be deposited	Can be deposited
Mode of funding	Foreign currency cash, transfer from other NRE account/FCNR account/remittance from outside India	Indian rupees cash, transfer from resident account, transfer from NRE account (legitimate income of the NRI to be credited)
Period for fixed deposit	Min 1 year Max 10 years	Min 7 days Max 10 years
Mandate facility	Available	Available



## Benefits when you open a Non-resident savings account

- **One Bandhan-One Bank:** Access your account from any Bandhan Bank branch across India.
- **Favourable exchange:** Competitive exchange rates on the conversion of your foreign currency into rupees.
- **Higher rate of interest:** Earn higher rate of Interest in your saving account balances.\*
- **Higher transaction limits:** Enjoy higher free transaction limits and host of benefits linked to the savings account of your choice.\*
- **Debit cum ATM card:** To withdraw cash through Bandhan Bank and other bank ATMs and for shopping & making payments using your debit card.
- **Net Banking:** Our state-of-the-art electronic banking platform with real-time online account access—simple, convenient and safe.
- **Mobile application:** All the functionalities of net banking while on the move using our mobile application.
- **At par cheques:** The Bandhan Bank 'At Par' cheques are accepted as "local clearing" cheques across our branches in India, thus save on charges associated with ordering a demand draft.
- **Electronic fund transfer facility:** Transfer funds instantly through the Immediate Payment Service (IMPS) or National Electronic Fund Transfer (NEFT) or Real Time Gross Settlement (RTGS) to over 65,000 bank branches in India, assuring faster payment along with saving cost and time.
- **Nomination facility:** Nomination is the process of appointing a person to take care of one's assets in the unfortunate event of the death of account holder.
- **Mandate holder facility:** You may appoint an Indian resident relative or friend to operate the account in your absence and take care of your financial commitments in India.
- **Standing instruction:** Mandate involving Bandhan Bank accounts- For periodic fund transfer to other account, payment of recurring deposit instalments etc.
- **Passbook facility:** To keep a record of your account transactions and details.
- **Transaction alerts:** Stay informed and updated through SMS & email alerts on all major transactions in your account.
- **24/7 convenience:** Our 24-hour customer care is always available to answer any query or take your instructions. Please call on +91 33 6633 3333 or 1800 258 8181 (India toll-free).

Please refer to the schedule of charges for more details on free transaction limits, service charges and fees.