



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.

Bank is pleased to inform that NRE Non – Callable Term Deposits rate is revised and at present the maximum Rate of interest on **NRE Non-Callable deposit for 444 days is 7.60% for deposits above Rupees One Crore. (w.e.f. 10.08.2024)**

You may earn additional interest by parking funds with us and reap maximum benefits. Our interest rate on FCNR (B) deposits are one of the best in the market and we request you to kindly visit our Website or nearest branch and take benefits by remitting your funds. We have increased our **FCNR (B) rate of interest on USD in the 1 year to less than 2 years category.** We are presently offering interest rate of **5.85% on USD FCNR (B) deposits** which is one of the best in the industry.

We solicit valuable references from you for opening new accounts and deposits. Online savings accounts facility is available on our website. The bank has also started dedicated customer care no **1800 30 30** for our NRI customers. Our banks dedicated mail ID for queries and suggestions is helpdesknricell@centralbank.co.in.

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)

LATEST FCNR (B) INTEREST RATES

Period Of Deposit	USD	GBP	EUR	CAD	AUD
1 year to less than 2 years	5.85	4.76	2.00	3.77	3.70
2 years to less than 3 years	4.02	3.26	1.70	3.52	3.50
3 years to less than 4 years	4.02	3.01	1.26	3.27	3.20
4 years to less than 5 years	4.02	3.01	1.26	3.27	3.20
5 years only	4.02	3.01	1.26	3.27	3.20

LATEST NRE TERM DEPOSIT INTEREST RATES

Period Of Deposit	Deposit of less than Rs. 3 Crores (w.e.f. 10.08.2024)	Deposit of Rs. 3 Crores to Rs 10 Crores (w.e.f. 10.08.2024)
1 year to less than 2 years	6.85	7.00
2 years to less than 3 years	7.00	6.50
3 years to less than 5 years	6.75	6.00
5 years & above up to 10 years	6.50	5.75

Special NRE Term Deposit Interest Rates (w.e.f. 10.08.2024)

Period Of Deposit	Callable	Non - Callable (Deposits above Rs. 1 crore)
444 Days	7.45	7.60
555 Days	7.25	7.40
999 Days	6.50	6.65

Cent Garima Deposit Interest Rate

Period of Deposit	Interest Rate
777 Days	7.15



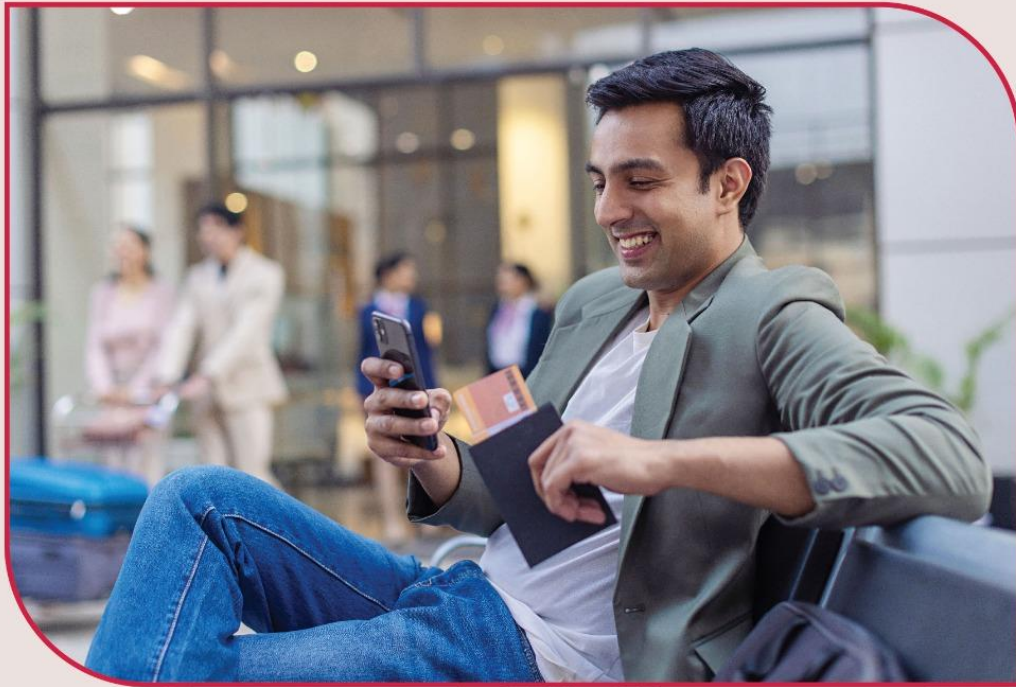
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एफसीएनआर (बी)

@ 5.85% की दर से, 1 से 2 वर्ष तक की सरल अवधि का लाभ

FCNR (B)

Offering flexible tenure from 1 to 2 years **@ 5.85%**



 **Marketing No.:** 7400 200 600 • 022 6272 5577  **Help desk No.:** 7400 300 600 • 022 6272 5588

Centralised Forex Cell | www.centralbankofindia.co.in | Email: cfcmarketing@centralbank.co.in | Toll free no.: 1800 3030

NRI PRODUCTS & SERVICES**LOAN AGAINST NRI DEPOSIT**

Deposit	NRE	FCNR(B)
Purpose	Personal purpose in India or for carrying business activities.	
Type of loan	Demand loan/Overdraft	1) Demand /Overdraft loan in Rupee loan. 2)Demand loan in Foreign currency (USD/GBP/EURO)
Period of Loan	Up to maturity	Up to remaining period of maturity
Quantum of Loan	No Limit	No Limit
Repayment of Loan	<ul style="list-style-type: none"> ➤ From Inward remittance from abroad. ➤ Debit to NRE account. ➤ Liquidation of deposit receipt held under lien. ➤ Third Party would repay from own sources, i.e: business income, salary etc or out of maturity proceeds of deposit of NRI (with prior notice to NRI depositor). 	
Premature Withdrawal	Not Allowed	
Loan to third Party	Available in both Indian and foreign Currencies(USD,GBP,EURO)	
Can P.A. holder raise Loan	No	
Repatriable	No	
Interest Charged	As per bank internal Circular	



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Wealth Overseas

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FCNR(B)
EXPRESS

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5.85%

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IS THRILLED TO INTRODUCE ITS ALL-NEW
CUSTOMER CARE NUMBER



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YOUR QUERIES, OUR PRIORITY



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