

1. What is Baroda Scholar Loan?

Ans. Baroda Scholar Loan , provides an opportunity to avail education loan for the students going abroad for Professional / Technical studies.

2. What are the products of BCMS?

Ans.

- Collection Module
- Payment Module
- Liquidity Management Module

3. What are the services/facilities available at ATMs?

Ans. In addition to cash dispensing, ATMs may have many services/facilities such as:

- Account information
- Cash deposit
- Regular bills payment
- Purchases of re-load vouchers for mobiles
- Mini/short statement
- Loan account enquiry etc.

The services offered may vary from bank to bank, or may depend on the capacity of the machine to provide such services.

4. Validity

Ans. 31.05.2020

5. I have received OTP but app is not auto-reading it. What to do?

Ans. need to send a one-time SMS to verify your mobile number. App will display the mobile number from which bank has received one-time SMS. You have selected the correct SIM but if mobile number shown is wrong, then sender ID of your SMS would have been modified by network carriers. Please contact your network carrier to prevent modification of sender ID.

6. Can NRIs invest their funds in Government securities or Units of Unit Trust of India?

Ans. Yes, NRIs are freely permitted to invest their funds in Government securities or Units of UTI through authorised dealers Units can also be purchased directly from UTI.

7. how much car loan can i get?

Ans. Car Loan depends on various factors like Age, Gross Income, EMIs & other deductions, Cost of Proposed Car. To check your eligibility you can visit our near by Branch or online market place of different OEMs i.e. Maruti Smart Finance platform etc. In Principle" sanction letter will give eligible loan amount as per prevailing interest rate and other existing guidelines. Maximum Loan Limit for Individual is Rs.200.00 Lakh & for Non Individual the Maximum Limit is Rs.500 Lakh

8. What if it takes more than 30 days for dematerialisation of the shares?

Ans.

- If the process of dematerialisation takes more than 30 days, the client should be advised suitably by the branch DP (after contacting CBODPO, if required). If the client has a grievance, he should submit the grievance to the branch/DP for redressal.
- A copy of the grievance should also be sent to the bank's Central Back Office DP Operations (CBODPO) at the following address: Bank of Baroda,

Central Back Office DP Operations,

(CBODPO),

UTI Tower,

Gn Block, Bandra Kurla Complex,

Bandra (East), Mumbai- 400 051

Email: demat@bankofbaroda.com

9. How to link other Bank accounts using UPI

Ans. After successful registration with UPI, click on Add bank account. Choose your bank from the list in which this mobile number is updated. Application will fetch the eligible account number linked with the same mobile number. You may click on "Plus" icon under UPI accounts or go to "Manage Accounts" and proceed for adding bank accounts in case you want to add more accounts of different bank. For doing transaction through newly added bank you have to set UPI PIN for that Bank account with the debit card credentials issued in that Bank account.

10. Who can avail this facility?

Ans. Existing borrowers enjoying investment credit with satisfactory repayment track record

11. When an investor buys shares, in how much time should he/she receive the securities from his/her broker?

Ans. The broker is expected to transfer the securities to the client's demat account within two working days or four calendar days after securities are received in his pool account, provided the client has made the requisite payment to the broker.

12. Who are the Registrars and Share Transfer Agents of Bank of Baroda?

Ans. **Registrar and Share Transfer Agent**

KFin Technologies Pvt. Ltd.

(Unit: - Bank of Baroda)

Selenium Tower B, Plot No 31 & 32 Gachibowli,

Financial District, Nanakramguda,

Serilingampally Mandal, Hyderabad – 500 032

Email id - einward.ris@kfintech.com

Website: <https://www.kfintech.com>

Toll free number - 1- 800-309-4001

13. How can I send and receive money using Baroda M CLIP wallet account?

Ans. Baroda M CLIP wallet enables you to load, send money to an email address or a phone number

14. When will my complaint be resolved

Ans. Given the pandemic, while we are striving our best to serve you , as a precautionary measure, we are forced to work with reduced staffing. We may take more time than usual for resolution of complaints, please bear with us.

Please lodge your complaints at <http://www.archive.bankofbaroda.in/grievance-redressal.htm>

15. how to take car loan ?

Ans. You can apply for Car Loan through any of the below mentioned modes-

- (1) Branch [you can find our nearest Branch through Branch Locator available on our website
- (2) Car Loan Processing Cells available at Mumbai, Ahmedabad, Bareilly & Patna
- (3) Online application through - our website
- (4) Through missed call at 8467001133
- (5) by calling Toll Free No. 18002584455 & 18001024455
- (6) SMS AL Space (Name) to 8422009988
- (7) if you are existing customer of the Bank, you can also apply using Mobile Banking (BOB)

16. When was CRS enacted?

Ans. India signed up for CRS on 03/06/2015..

17. how to get noc from bank for car loan?

Ans. Bank will issue No Objection Certificate (NOC) to the Auto Loan Borrower within 7-working days from the full repayment of Auto Loan amount.

18. Is there any Moratorium period for this scheme

Ans. Moratorium period is for 6 Month from the date of disbursement.

19. Does an NRI require any permission to receive bonus shares?

Ans. No