



DISCLOSURE FOR MARKETING / REFERRING OF MUTUAL FUND / INSURANCE PRODUCTS & PRODUCTS OF OTHER FINANCIAL COMPANIES

Bank acts as Distributor / Corporate Agent for offering investment and insurance products of various Tie-up partners as per Corporate Tie-up arrangement. The Tie-up partners offers products after following the regulatory guidelines of the regulators viz., SEBI and IRDAI after taking necessary approvals.

At present, as a distributor, Bank sells all the Wealth Management products wherein Bank gets commission from the tie-up partner in line with the approved terms and conditions of regulator.

In the recent past, the regulator i.e., IRDAI has released following Gazette Notifications:

F. No. IRDAI/Reg/2/190/2023,

F. No. IRDAI/Reg/3/191/2023 and

F. No. IRDAI/Reg/4/192/2023

Vide these Gazette notifications IRDAI introduced a concept of overall cap on Expenses of Management (EOM) of Insurers and doing away with the earlier practice of individual cap on commission payments to distributor on insurance products. In light of the above modifications, our tie-up partners have offered revised commission structure for Insurance as per the latest directives issued by IRDAI.

Similarly for Investment Products, bank only acts as an agent of the customers, forwarding their applications for purchase / sale of mutual fund units to the Asset Management Companies / Registrars / Transfer Agents. The purchase of units is at customers' risk and without any guarantee from the Bank for any assured return.

The participation of the customers in any insurance products is purely on voluntary basis as the Insurance is the subject matter of solicitation. Marketing / Referring the Insurance products by the Bank should not be construed as an advice, an offer to purchase or an invitation or solicitation to undertake any activity or enter into the transaction relating to the Insurance Products. The contract of Insurance is between the Insurance Company and the insured, and not between Bank of Baroda and the insured.

However, keeping in view the need for transparency in the interest of esteemed customers to whom the products are being marketed / referred, Bank makes the following declaration with regard to details of commissions / other fees (in any form) being received from its tie-up partners towards sale & distribution of their products without being liable or responsible for any loss or shortfall from the operations of the scheme of these tie-up partners -

Place: Mumbai

धनसंपदा प्रबंधन विभाग / Wealth Mgmt. Dept.

बड़ौदा सन टावर, सी-34, जी- ब्लॉक, बान्द्रा- कुर्ला कॉम्प्लेक्स बान्द्रा(पु), मुंबई 400051, भारत

Baroda Sun Tower, C- 34, G-Block, Bandra Kurla Complex, Bandra (E), Mumbai 400051, India

फ़ोन/Tel. 022- 67592549, wms.bcc@bankofbaroda.com

| Life Insurance | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|
| Disclosure of Commission payable by IndiaFirst Life Insurance | | | | | | | | | | | |
| In accordance with the Reserve Bank of India circular:DBOD.FSD.BC.60/24.01.001/2009-10 following are the details of the commission payable by IndiaFirst Life Insurance Company Ltd, whose products are being distributed: | | | | | | | | | | | |
| Rates are effective as on date | | | | | | | | | | | |

| Products | UIN | Premium Payment Term (PPT) | Policy Term (PT) | Year 1 Comm. | Year 2 Comm. | Year 3 Comm. | Year 4 Comm. | Year 5 Comm. | Year 6-9 Comm. | Year 10 Comm. | Year 11+ Comm. |
|---|------------|----------------------------|------------------|---|--------------|--------------|--------------|--------------|----------------|---------------|----------------|
| IndiaFirst Money Balance Plan RP/LP | 143L017V06 | | | 7.5% | 3.0% | 2.0% | 2.0% | 1.0% | 1.0% | 1.0% | 1.0% |
| IndiaFirst Money Balance Plan SP | | | | 2.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Smart Save Plan RP/LP | 143L010V04 | | | 6.0% | 3.0% | 2.0% | 2.0% | 1.0% | 1.0% | 1.0% | 1.0% |
| IndiaFirst Smart Save Plan SP | | | | 2.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Life Wealth Maximizer Plan RP/LP | 143L029V04 | | | 7.5% | 1.0% | 1.0% | 1.0% | 1.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Life Wealth Maximizer Plan SP | | | | 2.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Life Radiance Smart Invest Plan | 143L067V01 | | | AP Band (RP/LP) 48,000 to 99,999 - 3.5% 1,00,000 to 2,49,999 - 4.0% 2,50,000 and above - 5.0% Single Pay - 1% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Life Little Champ Plan | 143N035V01 | PPT - 7 Yrs | | 17.5% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | - |
| | | PPT - 8 Yrs | | 20.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | - |
| | | PPT - 9 Yrs | | 22.5% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | - |
| | | PPT - 10 Yrs | | 30.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | - |
| | | PPT - 11 Yrs | | 33.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| | | PPT - 12 Yrs | | 35.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| | | PPT - 13 Yrs | | 35.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| | | PPT - 14 Yrs | | 35.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |

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| Products | UIN | Premium Payment Term (PPT) | Policy Term (PT) | Year 1 Comm. | Year 2 Comm. | Year 3 Comm. | Year 4 Comm. | Year 5 Comm. | Year 6-9 Comm. | Year 10 Comm. | Year 11+ Comm. |
|--|-------------|----------------------------|------------------|--|---|---|---|---|---|---|----------------|
| IndiaFirst Life Smart Pay Plan | 143NO 51V03 | PPT - 5 Yrs | PT 10 Yrs | 16.0% | 1.0% | 1.0% | 1.0% | 1.0% | 0.0% | 0.0% | 0.0% |
| | | PPT - 5 Yrs | PT 15 Yrs | 19.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 0.0% |
| | | PPT - 6 Yrs | PT 15 Yrs | 22.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 0.0% |
| | | PPT - 7 Yrs | PT 15 Yrs | 25.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 0.0% |
| | | PPT - 8 Yrs | PT 15 Yrs | 28.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 0.0% |
| IndiaFirst Life Micro Bachat Plan | 143NO 52V02 | PPT - 5 Yrs | PT 10 / 15 Yrs | 15.0% | 5.0% | 5.0% | 5.0% | 5.0% | - | - | - |
| IndiaFirst Life Mahajeevan Plus Plan | 143NO 59V02 | PPT - 12 Yrs | PT 15 / 20 Yrs | 39.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% |
| IndiaFirst Life Fortune Plus Plus Plan | 143NO 65V02 | PPT 6 to 10 years | | PPT 6 - 22.0% PPT 7 - 25.0% PPT 8 - 28.0% PPT 9 - 31.0% PPT 10 - 34.0% | 3.0% | 3.0% | 3.0% | 3.0% | 3.0% | 3.0% | |
| IndiaFirst Life Guaranteed Monthly Income Plan | 143NO 47V01 | PPT - 8 to 11 Yrs | | 15.0% | 3.0% | 3.0% | 3.0% | 3.0% | 3.0% | 3.0% | 3.0% |
| IndiaFirst Life Cash Back Plan | 143NO 24V04 | PPT - 5 Yrs | PT 9 Yrs | 16.5% | 5.0% | 5.0% | 2.0% | 2.0% | | | |
| | | PPT - 7 Yrs | PT 12 Yrs | 21.5% | 5.0% | 5.0% | 2.0% | 2.0% | 2.0% | 2.0% | |
| | | PPT - 10 Yrs | PT 15 Yrs | 26.5% | 5.0% | 5.0% | 2.0% | 2.0% | 2.0% | 2.0% | |
| IndiaFirst Life Long Guaranteed Income Plan | 143NO 54V05 | PPT - 5 Yrs | | 19.0% | 1.0% | 1.0% | 1.0% | 1.0% | - | - | - |
| | | PPT - 6 Yrs | | 22.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | - |
| | | PPT - 7 Yrs | | 25.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | 1.0% | - |
| IndiaFirst Life Guaranteed Benefit Plan | 143NO 56V06 | PPT - 5 Yrs | | 19.0% | Lumpsum Benefit - 5% Income Benefit - 3% | Lumpsum Benefit - 5% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | - | - | - |
| | | PPT - 6 Yrs | | 22.0% | Lumpsum Benefit - 5% Income Benefit - 3% | Lumpsum Benefit - 5% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | - |
| | | PPT - 7 Yrs | | 25.0% | Lumpsum Benefit - 5% Income Benefit - 3% | Lumpsum Benefit - 5% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | Lumpsum Benefit - 2% Income Benefit - 3% | - |

| Products | UIN | Premium Payment Term (PPT) | Policy Term (PT) | Year 1 Comm. | Year 2 Comm. | Year 3 Comm. | Year 4 Comm. | Year 5 Comm. | Year 6-9 Comm. | Year 10 Comm. | Year 11+ Comm. |
|--|-------------|----------------------------|------------------|--------------|--------------|--------------|--------------|--------------|----------------|---------------|----------------|
| IndiaFirst Life POS Cash Back Plan | 143NO 34V01 | PPT - 5 Yrs | PT 9 Yrs | 15.0% | 5.0% | 5.0% | 2.0% | 2.0% | - | - | - |
| | | PPT - 7 Yrs | PT 12 Yrs | 20.0% | 5.0% | 5.0% | 2.0% | 2.0% | 2.0% | 2.0% | - |
| | | PPT - 10 Yrs | PT 15 Yrs | 25.0% | 5.00% | 5.00% | 2.0% | 2.0% | 2.0% | 2.0% | - |
| IndiaFirst Life Guaranteed Single Premium Plan | 143NO 68V03 | Single Premium | | 1.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Life Saral Bachat Bima Plan | 143NO 63V01 | PPT - 5 Yrs | | 15.0% | 3.0% | 3.0% | 3.0% | 3.0% | - | - | - |
| | | PPT - 7 Yrs | | 21.0% | 3.0% | 3.0% | 3.0% | 3.0% | 3.0% | 3.0% | - |
| IndiaFirst Guaranteed Retirement Plan RP/LP | 143NO 26V01 | | | 7.5% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| IndiaFirst Guaranteed Retirement Plan SP | | | | 2.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Life Guaranteed Annuity Plan | 143NO 50V02 | Single Premium | | 2.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Immediate Annuity Plan | 143NO 27V01 | Single Premium | | 2.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Life Guaranteed Pension Plan | 143NO 66V02 | PPT - 5 Yrs | | 15.0% | 2.0% | 2.0% | 1.0% | 1.0% | - | - | - |
| IndiaFirst Life Guaranteed Pension Plan | 143NO 66V02 | PPT - 6 Yrs | | 18.0% | 2.0% | 2.0% | 1.0% | 1.0% | 1.0% | 1.0% | - |
| IndiaFirst Life Guaranteed Pension Plan | 143NO 66V02 | PPT - 7 Yrs | | 21.0% | 2.0% | 2.0% | 1.0% | 1.0% | 1.0% | 1.0% | - |
| IndiaFirst Life Guaranteed Pension Plan | 143NO 66V02 | PPT - 8 Yrs | | 24.0% | 2.0% | 2.0% | 1.0% | 1.0% | 1.0% | 1.0% | - |
| IndiaFirst Life Guaranteed Pension Plan | 143NO 66V02 | PPT - 9 Yrs | | 27.0% | 2.0% | 2.0% | 1.0% | 1.0% | 1.0% | 1.0% | - |
| IndiaFirst Life Guaranteed Pension Plan | 143NO 66V02 | PPT - 10 Yrs | | 30.0% | 2.0% | 2.0% | 1.0% | 1.0% | 1.0% | 1.0% | - |
| IndiaFirst Life Plan RP | 143NO 07V03 | 5 | 5 | 19% | 5% | 5% | 5% | 5% | 0% | 0% | 0% |
| | | 6 | 6 | 22% | 5% | 5% | 5% | 5% | 5% | 0% | 0% |
| | | 7 | 7 | 25% | 5% | 5% | 5% | 5% | 5% | 0% | 0% |
| | | 8 | 8 | 28% | 5% | 5% | 5% | 5% | 5% | 0% | 0% |
| | | 9 | 9 | 31% | 5% | 5% | 5% | 5% | 5% | 0% | 0% |
| | | 10 | 10 | 34% | 5% | 5% | 5% | 5% | 5% | 5% | 0% |
| | | 11 | 11 | 37% | 5% | 5% | 5% | 5% | 5% | 5% | 1% |
| | | 12 | 12 | 40% | 5% | 5% | 5% | 5% | 5% | 5% | 1% |
| | | 13 | 13 | 43% | 5% | 5% | 5% | 5% | 5% | 5% | 1% |
| | | 14 | 14 | 46% | 5% | 5% | 5% | 5% | 5% | 5% | 1% |
| | | 15 | 15 | 49% | 5% | 5% | 5% | 5% | 5% | 1% | |

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| Products | UIN | Premium Payment Term (PPT) | Policy Term (PT) | Year 1 Comm. | Year 2 Comm. | Year 3 Comm. | Year 4 Comm. | Year 5 Comm. | Year 6-9 Comm. | Year 10 Comm. | Year 11+ Comm. |
|---|-------------|----------------------------|------------------|--|---|---|---|---|---|---|-----------------------------|
| | | 16 | 16 | 52% | 5% | 5% | 5% | 5% | 5% | 5% | 1% |
| | | 17 | 17 | 55% | 5% | 5% | 5% | 5% | 5% | 5% | 1% |
| | | 18 | 18 | 58% | 5% | 5% | 5% | 5% | 5% | 5% | 1% |
| | | 19 yr onwards | 19 yr onwards | 60% | 5% | 5% | 5% | 5% | 5% | 5% | 1% |
| IndiaFirst Life Plan SP | | Single Premium | | 2.0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| IndiaFirst Life "INSURANCE KHATA" Plan | 143NO 57V02 | Single Premium | PT 5 Yrs | 9.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | | Single Premium | PT 7 Yrs | 9.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| | | Single Premium | PT 10 Yrs | 9.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| IndiaFirst Life Saral Jeevan Bima Plan | 143NO 61V01 | | | Reg/Ltd - 40% Single - 7.5% | Reg/Ltd - 10% Single - 0% | Reg/Ltd - 10% Single - 0% | Reg/Ltd - 10% Single - 0% | Reg/Ltd - 10% Single - 0% | Reg/Ltd - 1% Single - 0% | Reg/Ltd - 1% Single - 0% | Reg/Ltd - 1% Single - 0% |
| IndiaFirst Life Guaranteed Protection Plus Plan | 143NO 69V01 | Limited and Single Pay | | SP - Option 1 and 3 - 7.5% SP - Option 2 - 2.0% LP - Option 1 and 3 - 40% LP - Option 2 - Min (3 * PPT,35%) | All Options - 2% | All Options - 2% | All Options - 2% | All Options - 2% | All Options - 2% | All Options - 2% | All Options - 2% |
| IndiaFirst Life Guaranteed Of Life Dreams Plan | 143NO 80V01 | PPT 6 PPT 8 PPT 10 | 30 & 40 Yrs | PPT 6 - 22% PPT 8 - 28% PPT 10 - 34% | PPT 6 - 5% PPT 8 - 5% PPT 10 - 5% | PPT 6 - 5% PPT 8 - 5% PPT 10 - 5% | PPT 6 - 3% PPT 8 - 3% PPT 10 - 3% | PPT 6 - 3% PPT 8 - 3% PPT 10 - 3% | PPT 6 - 1% PPT 8 - 1% PPT 10 - 1% | PPT 6 - 1% PPT 8 - 1% PPT 10 - 1% | - |

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| General Insurance | |
|---|--|
| Disclosure of Commission payable by Insurance Companies | |
| In accordance with the Reserve Bank of India circular:DBOD.FSD.BC.60/24.01.001/2009-10 following are the details of the commission payable by National Insurance Company Ltd, TATA AIG General Insurance Co Ltd and Cholamandalam MS General Insurance Co Ltd whose products are being distributed: | |
| Rates are effective as on date | |

National Insurance Co. Ltd.

| Commission Grid | | |
|-------------------------------------|--------------------------|------------------------|
| Product/ Business Line | NICL | |
| | New Business | Renewal |
| SME - Bharat Sookshma Udyam | 18.50% | 18.50% |
| Home - Bharat Griha Raksha | 20% | 20% |
| Motor - Pvt Car | 15% on OD | 15% on OD |
| Motor - CV | 15% on OD | 15% on OD |
| Motor - Standalone TP | 2.5% on TP | 2.5% on TP |
| Rural Package / Pashu Suraksha Bima | 17.50% | 17.50% |
| Cyber Shield | 20% | 20% |
| Personal Accident | 25% | 15% |
| Health Retail | Age<=60:17.5%,Age>60:10% | Age<=60:15%,Age>60:10% |
| Health Top-Up | Age<=60:17.5%,Age>60:10% | Age<=60:15%,Age>60:10% |
| Health Group | 17.50% | 15% |
| SME GMC | 7.50% | 7.50% |
| Marine Specific & Open Policy | 16.50% | 16.50% |

TATA AIG General Insurance Co Ltd

| Commission Grid | | |
|--|--------------|------------|
| Product/ Business Line | CHOLA MS | |
| | New Business | Renewal |
| SME - Bharat Sookshma Udyam | 18.5% | 18.5% |
| Home - Bharat Griha Raksha | 20% | 20% |
| Motor - Pvt Car | 15% on OD | 15% on OD |
| Motor - CV | 15% on OD | 15% on OD |
| Motor - Standalone TP | 2.5% on TP | 2.5% on TP |
| Others - Cattle | 15% | 15% |
| Rural Package / Farmer Care /Pashu Suraksha Bima | 17.5% | 17.5% |
| Cyber Shield | 20% | 20% |
| EMI Protection Cover | 25% | 20% |
| Personal Accident | 25% | 15% |
| Health Retail | 17.5% | 15% |
| Health Top-Up | 17.5% | 15% |
| Health Group | 17.5% | 15% |
| Health Critical Illness | 25% | 15% |
| SME GMC | 7.5% | 7.5% |
| Marine Specific & Open Policy | 16.5% | 16.5% |

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Cholamandalam MS General Insurance Co Ltd

| Commission Grid | | |
|--|---------------------|----------------|
| Product/ Business Line | CHOLA MS | |
| | New Business | Renewal |
| SME - Bharat Sookshma Udyam | 18.5% | 18.5% |
| Home - Bharat Griha Raksha | 20% | 20% |
| Motor - Pvt Car | 15% on OD | 15% on OD |
| Motor - CV | 15% on OD | 15% on OD |
| Motor - Standalone TP | 2.5% on TP | 2.5% on TP |
| Others - Cattle | 15% | 15% |
| Rural Package / Farmer Care / Pashu Suraksha Bima | 17.5% | 17.5% |
| Cyber Shield | 20% | 20% |
| EMI Protection Cover | 25% | 20% |
| Personal Accident | 25% | 15% |
| Health Retail | 17.5% | 15% |
| Health Top-Up | 17.5% | 15% |
| Health Group | 17.5% | 15% |
| Health Critical Illness | 25% | 15% |
| SME GMC | 7.5% | 7.5% |
| Marine Specific & Open Policy | 16.5% | 16.5% |

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| Standalone Health Insurance | |
|---|--|
| Disclosure of Commission payable by Insurance Companies | |
| In accordance with the Reserve Bank of India circular:DBOD.FSD.BC.60/24.01.001/2009-10 following are the details of the commission payable by Star Allied and Health Insurance Co Ltd and Niva Bupa Health Insurance Co Ltd , whose products are being distributed: | |
| Rates are effective as on date | |

Star Allied and Health Insurance Co Ltd

| Commission Grid | | |
|-------------------------------|---------------------|----------------|
| Product/ Business Line | STAR HEALTH | |
| | New Business | Renewal |
| EMI Protection Cover | 25% | 15% |
| Personal Accident | 25% | 15% |
| Health Retail | 17.5% | 15% |
| Health Top-Up | 17.5% | 15% |
| Health Group | 17.5% | 15% |
| Health Critical Illness | 25% | 15% |
| SME GMC | 7.5% | 7.5% |

Niva Bupa Health Insurance Co Ltd

| Commission Grid | | |
|-------------------------------|---------------------|----------------|
| Product/ Business Line | NIVA BUPA | |
| | New Business | Renewal |
| EMI Protection Cover | 25% | 15% |
| Personal Accident | 25% | 15% |
| Health Retail | 17.5% | 15% |
| Health Top-Up | 17.5% | 15% |
| Health Group | 17.5% | 15% |
| Health Critical Illness | 25.00% | 15% |
| SME GMC | 7.5% | 7.5% |

Mutual Fund Commissions

In accordance with the extant regulations (SEBI circular: SEBI/IMD/CIR No. 4/ 168230/09 and RBI guidelines on Marketing / Distribution of Mutual Fund / Insurance etc., dated November 16,2009.) following are the details of the comparative commission earned by the Bank from various fund-houses, whose products are being distributed:

| Commission Disclosure – Mutual Fund | | |
|--|--------------------|--------------------|
| | T-30 Cities | B-30 Cities |
| Fund Schemes | Trail | Trail |
| Equity Schemes | | |
| Equity | 0.60% to 1.75% | 0.60% to 2.75% |
| ELSS | 0.60% to 1.75% | 0.60% to 2.75% |
| Hybrid Schemes | | |
| Hybrid Fund | 0.60% to 1.50% | 0.60% to 2.75% |
| Arbitrage Fund | 0.40% to 0.80% | 0.40% to 0.80% |
| Asset Allocation Fund | 0.15% to 1.50% | 0.15% to 2.75% |
| Debt & Liquid Schemes | | |
| Low/Medium/Long Duration Fund | 0.15% to 1.00% | 0.15% to 1.00% |
| Bond Funds | 0.10% to 1.00% | 0.10% to 1.00% |
| Gilt Fund | 0.10% to 0.90% | 0.10% to 0.90% |
| Liquid/Overnight/ Money Market Fund | 0.02% to 0.25% | 0.02% to 0.25% |
| Floater Fund | 0.10% to 0.60% | 0.10% to 0.60% |
| Solution Oriented Schemes | | |
| Retirement Fund | 0.80% to 2.00% | 0.80% to 2.75% |
| Children's Fund | 0.75% to 1.00% | 1.75% to 2.75% |
| Other Schemes | | |
| Index Funds/ ETFs | 0.04% to 0.50% | 0.04% to 0.50% |
| FoFs (Overseas/ Domestic) | 0.10% to 1.00% | 0.10% to 2.00% |

Disclosure of commission payable by Portfolio Management Services, Alternate Investment Funds based on referral services extended by the Bank on a non-risk participation basis

In accordance with the Reserve Bank of India circular: BOD.FSD.BC.60/24.01.001/2009- 10 the following details are furnished:

| Sr. No | Product Type | Upfront Commission | Trail Commission |
|---------------|----------------------------------|--|--|
| 1 | Portfolio Management Services | Nil | Up to 2% commission on assets managed paid as quarterly trail commission |
| 2 | Alternate Investment Funds (AIF) | Up to 2% for CAT II Funds Nil for CAT III funds | Up to 2% commission on assets managed paid as quarterly trail commission |

Rates are effective as on date