



बैंक ऑफ़ बड़ौदा *Bank of Baroda*
Wealth Management Services, BCC, Mumbai

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

Our Bank is marketing / referring the products of various mutual fund / insurance / other financial companies to esteemed customers under tie-up arrangements with the third parties for sale & distribution of their 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
Date: 01-Nov-2011

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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:

Life Insurance Products	Single Commission %		First Year Commission %		Second Year Commission%		3rd Yr onwards Commission %	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
Investment & Protection Plan								
IndiaFirst Savings Plan (discontinued from 30 Sep 2010)	2	2	12	12	7	7	1	6
IndiaFirst Education Plan (discontinued from 30 Sep 2010)	NA	NA	12	12	7	7	1	6
IndiaFirst Smart Save Plan	2	2	5	5	3	3	1	2
IndiaFirst Young India Plan	NA	NA	5	5	3	3	1	2
IndiaFirst Moneybalance Plan	2	2	5	5	3	3	2	2
Pension Plan								
IndiaFirst Future Plan	2	2	7.5	7.5	2	2	2	2
IndiaFirst Annuity Plan	1	1	NA	NA	NA	NA	NA	NA
PURE PROTECTION PRODUCTS								
Term/ Life Protection Plan								
IndiaFirst Life Plan	2	2	12	12	7	7	1	6
IndiaFirst Simple Life Plan	2	2	NA	NA	NA	NA	NA	NA
IndiaFirst Annuity Plan	1	1	NA	NA	NA	NA	NA	NA
IndiaFirst Group Credit Life Plan	2	2	NA	NA	NA	NA	NA	NA
IndiaFirst Group Term Plan	NA	NA	2	2	2	2	2	2
IndiaFirst Moneyback Health Plan	2	2	10	10	1	1	1	1

These rates are as on 31 Oct 2011

Note:-

The Investment & Protection category of products are towards the following type of policies where premium is

For life cover and

For maturity value

e.g. Money back of LIC is Investment & Protection in an endowment plan

and Life Time Premier of ICICI Prudential Life Insurance is on ULIP platform.

General Insurance

Disclosure of Commission payable by National Insurance Co. Ltd.

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 Co. Ltd. whose products are being distributed:

Sr. No.	Product Category	Maximum Commission %
1	Health	15
2	Travel	15
3	Motor Insurance business (Own)	10
4	Motor Third Party Insurance	NIL
5	Marine Hull Insurance	10
6	Marine Cargo Business	15
7	Fire and Engineering Insurances	10
8	Other Products	15

These rates are as on...31-10-2011.....

Mutual Funds

Disclosure of Commission payable by Mutual funds

Scheme Category	Upfront Income %		Trail Year 1 (%)		Trail Year 2 onwards	
	Minimum	Maximum	Minimum	Maximum	Minimum	Maximum
Equity Schemes						
Diversified	0.50	0.60	0.30	0.75	0.30	0.50
Large Cap	0.50	0.60	0.25	0.75	0.30	0.50
Midcap	0.50	0.50	0.50	0.50	0.50	0.50
Equity Linked Savings Schemes (ELSS)	0.50	1.25	0.50	0.75	0.50	0.75
Value Oriented Fund						
Infrastructure Fund	0.50	0.60	0.30	0.75	0.30	0.50
Sector Funds	0.50	0.60	0.30	0.75	0.30	0.50
Index Fund	nil	nil	0.10	0.75	0.10	0.40
Hybrid Schemes						
Balanced Fund	0.25	0.50	0.50	0.50	0.50	0.50
MIP	0.25	0.75	0.40	0.50	0.40	0.50
Arbitrage	0.25	0.50	0.30	0.60	0.30	0.50
Debt-Long Term						
Income Fund	nil	0.25	0.40	0.75	0.40	0.50
Gilt Fund	nil	0.25	0.15	0.70	0.15	0.50
Fixed Maturity Plans	1.00	1.50	0.00	0.70	0.00	0.70
Debt-Short Term						
Short Term Fund	nil	0.25	0.15	0.40	0.10	0.40
Liquid Plus	nil	nil	0.05	0.40	0.05	0.40
Liquid Fund	nil	nil	0.05	0.45	0.05	0.45
Other Products						

Persuant to SEBI Circular dated 22nd August, 2011 we have opted for "Opt In" Distributor. The following transaction charges shall be deducted by AMCs, applicable from 01.11.2011 on Mutual Fund subscription through our branches.

New Investor in Mutual Fund	RS.150/-
Existing Mutual Fund Investor	RS.100/-

1. THE ABOVE TRAN CHARGES SHALL BE APPLICABLE IF INVESTED AMT IS RS.10,000 OR MORE
2. IN SIP INVESTMENT IF TOTAL COMMITMENT AMT IS RS.10000 OR MORE (SIP AMT x NO.OF INSTT)
3. THE TRANSACTION CHGS IN SIP SHALL BE DEDCUTED IN 4 INSTALMENTS