

SECTION – I
DEPOSIT AND ALLIED SERVICES

Sr. No.	AREA OF BANKING SERVICE	Existing service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges(excluding GST)w.e.f. 01.04.2019																		
1	Ledger folio charges	<p>Applicable to CA (including RRBs), & CC, OD (excluding loan against banks own deposits & Fast Access)</p> <p>- Current Accounts</p> <p>₹ 125/- per 25 entries.</p> <p>Free folio allowed p.a. based on Av. Cr. bal. as follows:</p> <table> <tr> <td>Av.Cr. Bal (Rs.)</td> <td>- Free folios</td> </tr> <tr> <td>Up to ₹ 1 lac –</td> <td>2</td> </tr> <tr> <td>Above ₹ 1 lac -</td> <td>All Free</td> </tr> </table> <p>NOTE: For A/cs maintained on computers, 25 entries or part thereof to be treated as one ledger page. Ledger folio charges to be recovered on quarterly basis.</p>	Av.Cr. Bal (Rs.)	- Free folios	Up to ₹ 1 lac –	2	Above ₹ 1 lac -	All Free	<p>Applicable to CA (including RRBs), & CC, OD (excluding loan against banks own deposits & Fast Access)</p> <p>Our charges is ₹ 125/- per 25 entries (one folio)</p> <p>Current Accounts:-</p> <table border="1"> <thead> <tr> <th>Av. Cr. Bal (₹)</th> <th>folios (per quarter)*</th> </tr> </thead> <tbody> <tr> <td>Up to 25000</td> <td>All folios are chargeable</td> </tr> <tr> <td>Above ₹ 25000/- to ₹ 1,00,000/-</td> <td>Chargeable after 2 folios</td> </tr> <tr> <td>Above ₹ 1 to ₹ 2 lac</td> <td>Chargeable after 5 folios</td> </tr> <tr> <td>Above ₹ 2 to ₹ 5 lac</td> <td>Chargeable after 10 folios</td> </tr> <tr> <td>Above ₹ 5 lac</td> <td>Folio Charges not applicable</td> </tr> </tbody> </table> <p>NOTE: For A/cs maintained on computers, 25 entries or part thereof to be treated as one ledger page. Ledger folio charges to be recovered on quarterly basis.</p>	Av. Cr. Bal (₹)	folios (per quarter)*	Up to 25000	All folios are chargeable	Above ₹ 25000/- to ₹ 1,00,000/-	Chargeable after 2 folios	Above ₹ 1 to ₹ 2 lac	Chargeable after 5 folios	Above ₹ 2 to ₹ 5 lac	Chargeable after 10 folios	Above ₹ 5 lac	Folio Charges not applicable
Av.Cr. Bal (Rs.)	- Free folios																				
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Above ₹ 2 to ₹ 5 lac	Chargeable after 10 folios																				
Above ₹ 5 lac	Folio Charges not applicable																				
	Transaction Charges	<p>Savings Bank Accounts</p> <p>For SB A/cs No folio charges - However not more than 50 debits per half year should be allowed in SB a/c and in case the number of debits exceeds 50 a service charge of ₹ 15/- per debit exceeding 50 be charged.</p> <p>Following transactions are excluded.</p>	<p>Savings Bank Accounts –</p> <p>1. Upto 50 debit entries Charges – Not applicable</p> <p>2. Exceeding 50 debit entries : ₹ 15/- per debit</p> <p>Following transactions are excluded.</p> <ol style="list-style-type: none"> 1. Standing Instructions 2. Transactions through ADC incl.ECS 3. Auto sweep, system generated (service 																		



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

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		1. Standing Instructions 2. Transactions through ADC incl.ECS 3. Auto sweep, system generated (service charge, interest etc.) Transaction charges to be recovered on half yearly basis at the time of half-yearly closing.	charge, interest etc.) Transaction charges to be recovered on half yearly basis at the time of half-yearly closing.
2	a) Charges for issue of Duplicate Statement / Pass Book	Individual: First Pass Book free ` 100/-- per Pass Book / Statement with latest balance only. Charges for previous entries (if required) ` 75/- per ledger page or part thereof.	Individual: ` 100/- per Duplicate Passbook/statement with latest Balance only. Charges applicable after first passbook. Charges for previous entries (if required) ` 75/- per ledger page or part thereof
		Non- Individual- ` 150/- per Pass Book / Statement with latest balance only. Charges for previous entries (if required) ` 150/- per ledger page or part thereof. Note: For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page.	Non- Individual- ` 150/- per Duplicate statement with latest balance only (charges applicable after first statement). Charges for previous entries (if required) ` 150/- per ledger page or part thereof. Note: For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page.
	b) Issue of letter of acknowledgement/ duplicate TDR in case of loss of TDR	For Acknowledgement ` 50/- For Duplicate TDR ` 150/-	For Letter of Acknowledgement& Duplicate TDR - `150/- (in Both cases)
3	Cheque Book Issuance Charges	Savings Banks A/c Cheque book of 15 leaves is supplied by RBO. In SB Accounts of individuals -30- leaves will be free in a financial year. Only two cheque books	Savings Banks A/c In SB Accounts of individuals - after-30- leaves in a financial year charges @ `5 per cheque leaf. Only two cheque books will be issued at a time.



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		<p>will be issued at a time.</p> <p>Thereafter Personalized and non personalized cheque book ` 5.00/- per cheque leaf</p>									
		<p><u>Current/CC/OD</u></p> <p>1st cheque book is free and subsequent cheque book @ ` 5.00/- per leaf for CTS/MICR/NON MICR cheque books. <u>Note:</u> 1st Cheque book means cheque book of 50 leaves.</p> <p>Wherever cheque books are printed by the customer after obtaining permission of Stationary and Security Form Department, Head Office, Baroda, the cost of paper should be recovered from the customer at the rate of ` 500/- per 1000 leaves (over and above charges to be paid by customer directly to the printer for printing.)</p>	<p><u>Current/CC/OD</u></p> <p>After issuance of 1st cheque book, charges for subsequent cheque book @ ` 5.00/- per leaf . <u>Note:</u> 1st Cheque book means cheque book of 50 leaves.</p> <p>Wherever cheque books are printed by the customer after obtaining permission of Stationary and Security Form Department, Head Office, Baroda, the cost of paper should be recovered from the customer at the rate of `1000/- per 1000 leaves (over and above charges to be paid by customer directly to the printer for printing.)</p>								
4	Opening & Maintenance of minimum balances	<p>Current Accounts Individual / Non Individual Rural –Semi Urban `2000/- * Urban – Metro – ` 10,000/- *</p> <p>* Quarterly Average Balance</p>	<p>Current Accounts</p> <table border="1"> <thead> <tr> <th colspan="2">Individual / Non Individual</th> </tr> </thead> <tbody> <tr> <td>Rural / Semi-Urban</td> <td>`2000/- *</td> </tr> <tr> <td>Urban</td> <td>` 5,000/- *</td> </tr> <tr> <td>Metro</td> <td>` 10,000/- *</td> </tr> </tbody> </table> <p>* Quarterly Average Balance</p>	Individual / Non Individual		Rural / Semi-Urban	`2000/- *	Urban	` 5,000/- *	Metro	` 10,000/- *
Individual / Non Individual											
Rural / Semi-Urban	`2000/- *										
Urban	` 5,000/- *										
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		<p>Savings Bank Accounts. (SB 101)</p> <p>Opening of Account Rural :- ` 500 Semi-Urban : ` 1000</p>	<p>Savings Bank Accounts. (SB 101)</p> <table border="1"> <tbody> <tr> <td>Rural</td> <td>`500*</td> </tr> <tr> <td>Semi-Urban</td> <td>`1000*</td> </tr> </tbody> </table>	Rural	`500*	Semi-Urban	`1000*				
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		Urban / Metro : ` 2000/- (w.e.f : 01.02.2019) Maintenance of minimum balance Quarterly Average Balance – Rural :- `500 Semi-Urban : `1000 Urban / Metro : `2000/- (w.e.f. 01.02.2019)	<table border="1" data-bbox="1456 277 2069 320"> <tr> <td data-bbox="1456 277 1765 320">Urban / Metro</td> <td data-bbox="1765 277 2069 320">`2000/- *</td> </tr> </table> (w.e.f. 01.02.2019) * Quarterly Average Balance	Urban / Metro	`2000/- *
Urban / Metro	`2000/- *				
		Baroda Basic Savings Bank account	Baroda Basic Savings Bank account		
		Zero balance	Zero balance		
		Baroda Pensioners Savings Bank account Nil Note : No Minimum Balance charges in SB a/cs to be recovered from employees' institutional salary a/cs i.e. not only institutions maintaining account with the branch but also of employees whose salary is paid through SB a/cs maintained with the branch. Branches can open zero balance A/cs of such institutional employees whose salary is paid through us. Hence salary accounts to be opened / transferred to scheme code SB 113,115.	Baroda Pensioners Savings Bank account Zero Balance Note : No Minimum Balance charges in SB a/cs to be recovered from employees' institutional salary a/cs i.e. not only institutions maintaining account with the branch but also of employees whose salary is paid through SB a/cs maintained with the branch. Branches can open zero balance A/cs of such institutional employees whose salary is paid through us. Hence salary accounts to be opened / transferred to scheme code SB 113,115. If salary/pension is discontinued in these accounts, account will be transferred to SB 101 and charges will be applicable accordingly.		
5	Charges for not maintaining minimum balance	<ul style="list-style-type: none"> Current Account Urban/Metro Quarterly Average Balance (QAB) of ` 10000/- is not maintained :-- ` 625/- per quarter	Current Account Metro <table border="1" data-bbox="1456 1305 2069 1375"> <tr> <td data-bbox="1456 1305 1832 1375">Quarterly Average Balance (QAB) of ` 10000/- is not</td> <td data-bbox="1832 1305 2069 1375">` 800/- per quarter</td> </tr> </table>	Quarterly Average Balance (QAB) of ` 10000/- is not	` 800/- per quarter
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		<p>Rural/Semi Urban Quarterly Balance of ` 2000/- not maintained – ` 350/- per quarter</p>	<table border="1"> <tr> <td colspan="2">maintained</td> </tr> </table>		maintained					
maintained										
		<p>Urban: Quarterly Average Balance (QAB) of `5000/- is not maintained</p>	<table border="1"> <tr> <td>Quarterly Average Balance (QAB) of `5000/- is not maintained</td> <td>` 600/- per quarter</td> </tr> </table>		Quarterly Average Balance (QAB) of `5000/- is not maintained	` 600/- per quarter				
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		<p>Rural/Semi Urban Quarterly Balance of 2000/- not maintained</p>	<table border="1"> <tr> <td>Quarterly Balance of 2000/- not maintained</td> <td>` 400/- per quarter</td> </tr> </table>		Quarterly Balance of 2000/- not maintained	` 400/- per quarter				
Quarterly Balance of 2000/- not maintained	` 400/- per quarter									
		<p>• SB Accounts Rural / Semi-Urban ` 100/- per quarter Urban / Metro ` 200 per quarter. Charges will be levied as under</p>	<p>SB Accounts Rural / Semi-Urban ` 125/- per quarter Urban / Metro `250 per quarter Charges will be levied as under</p>							
		<p>Rural/Semi-Urban If QAB is in the range 250- 499 - 50% 100-249 - 80% Below 100 - 100%</p>	<p>Rural If QAB is in the range</p> <table border="1"> <tr> <td>`250- `499</td> <td>50%</td> </tr> <tr> <td>`100-`249</td> <td>80%</td> </tr> <tr> <td>Below `100</td> <td>100%</td> </tr> </table>		`250- `499	50%	`100-`249	80%	Below `100	100%
`250- `499	50%									
`100-`249	80%									
Below `100	100%									
		<p>Metro/Urban If QAB is in the range 500- 999 - 50% 250- 499 - 80% Below 250 - 100%</p>	<p>Semi-Urban If QAB is in the range</p> <table border="1"> <tr> <td>`500- `999</td> <td>50%</td> </tr> <tr> <td>`250- `499</td> <td>80%</td> </tr> <tr> <td>Below `250</td> <td>100%</td> </tr> </table>		`500- `999	50%	`250- `499	80%	Below `250	100%
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			<p>Metro/Urban If QAB is in the range</p> <table border="1"> <tr> <td>`1000 to `1999</td> <td>50%</td> </tr> </table>		`1000 to `1999	50%				
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Proposed Revised Service Charges (Excluding GST)

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			'500 to `999	80%
			Below `500	100%
		Savings Bank - No frills A/c Baroda Basic Savings Bank account- NIL Baroda Pensioner's Savings Bank account- NIL Baroda Salary Advantage Account – Nil	No Change Savings Bank - No frills A/c Baroda Basic Savings Bank account- NIL Baroda Pensioner's Savings Bank account- NIL Baroda Salary Advantage Account – Nil	
		NOTE : If required Quarterly Average Balance is not maintained, any concessions sanctioned must be reconsidered by the sanctioning authorities within next quarter.		
6	Addition / Deletion of names in Joint Accounts/Change in operational instructions (including Lockers)	` 100/- per occasion. No charges for deletion of name on account of death of customer in joint A/c.	` 200/- per occasion Not applicable for deletion of name on account of death of customer in joint A/c.	
7	Nomination	First time nomination Modification / Change in nomination - ` 50	Not applicable for First time nomination Modification / Change in nomination – ` 100/- per occasion	
8	Charges for Standing instructions	No charge within the bank ` 50/- per transaction plus applicable remittance charges in case of credits for outside the branch whether in same city or other cities i. e in other branches / Offices such as LIC etc. plus actual postage charges	Within the Bank - Not chargeable ` 50/- per transaction plus applicable remittance charges in case of credits for outside the branch whether in same city or other cities i. e in other branches / Offices such as LIC etc. plus actual postage charges	
9	Charges for inability to carry out standing instructions due to insufficient balance in the account	` 100/- per occasion.	`100/- per occasion.	
10	Charges for Stop Payment instructions (Per Instrument)	S.B. - ` 100/- per instrument	SB	` 100/- per instrument



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		CA./CC./OD - ` 200/- per instrument	CA./CC./OD ` 200/- per instrument
	In case of loss of complete blank cheque book	In case of loss of complete blank cheque book Max. ceiling as below: Savings Bank - ` 500/- C.A./C.C./OD - ` 1000	In case of loss of complete blank cheque book Max. ceiling as below: Savings Bank ` 500/- C.A./C.C./OD ` 1000
11	Charges for Cheque returned unpaid – (Inward) Clearing / Transfer	upto 1 lac - ` 125/- Above ` 1 lac to less than ` 1 crore - ` 250/- For ` 1 crore and above - ` 500/- Cheque return due to technical reason – not at the fault of customer- No charges	Upto 1 lac ` 150/- Above ` 1 lac to less than ` 1 crore ` 250/- For ` 1 crore and above ` 500/- Cheque return due to technical reason – not at the fault of customer- No charges
		Cheque (drawn on us) returned (Outward Return) – (Financial Reason) Upto 1 lac - ` 250/- Above ` 1 lac to less than ` 1 crore - ` 500/- For ` 1 crore and above - ` 750 per instrument In case Bank remains out of funds ;; actual interest @ 7.5% over base rate is to be charged extra For other reasons – ` 250/- For technical reasons- not at the fault of customer- No charges	Cheque (drawn on us) returned (Outward Return) – (Financial Reason) Upto ` 1 lac ` 250/- Above ` 1 lac to less than ` 1 crore ` 500/- For ` 1 crore and above ` 750 per instrument In case Bank remains out of funds ;; actual interest @ MCLR (Oneyear)+SP+6.25%) is to be charged extra For other reasons – ` 250/- For technical reasons- not at the fault of customer- No charges



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		<p>NOTE:</p> <ol style="list-style-type: none"> For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque. No charges to be recovered in case of return of cheques drawn by our customers on account of stop payment instructions. Branch Manager can double the said charges in cases where the incidence of cheque return is high. <p>Charges for entries (Dr.) received through ECS and not responded:- As per cheque return charges</p>	<p>NOTE:</p> <ol style="list-style-type: none"> For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque. The interest is to be credited to P/L Interest Received A/C (others). No charges to be recovered in case of return of cheques drawn by our customers on account of stop payment instructions. Branch Manager can double the said charges in cases where the incidence of cheque return is high. (6 cheques in case of below `1 crore and 4 cheques in case of ` 1 crore and above.) <p>Charges for entries (Dr.) received through ECS and not responded:- As per cheque return charges</p>
12	Incidental charges for inoperative accounts	<p>A) <u>Inoperative Savings Bank a/cs.</u></p> <ol style="list-style-type: none"> Account maintaining stipulated minimum balance - Nil No penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained - As stipulated by RBI. Approved by EMC vide agenda item J-2 dated 10.07.2014 <p>For inoperative Current Account - Nil charges for inoperative current account</p> <p><u>Branch should endeavor for making inoperative A/Cs into operative by follow up.</u></p>	<p>A) <u>Inoperative Savings Bank a/cs.</u></p> <ol style="list-style-type: none"> Account maintaining stipulated minimum balance - Nil <p>No penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained - as stipulated by RBI.</p> <p>For inoperative Current Account - Nil charges for inoperative current account</p> <p><u>Branch should endeavor for making inoperative A/Cs into operative by follow up.</u></p>



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13	Charges for issuance of Balance Certificate, at the request of customer.	<ul style="list-style-type: none"> ` 75/- per certificate (for individuals) ` 150/- per certificate (for others) 	<ul style="list-style-type: none"> `150/- per certificate (for individuals) ` 150/- per certificate (for others) 				
14	Charges for issuance of Interest Certificate, at the request of customer	<ul style="list-style-type: none"> First certificate free. Additional ` 100 per copy 	For Second/Additional Certificate ` 100 per copy				
15	Premature closure of A/cs -(within a year)	<ul style="list-style-type: none"> • SB A/c <p>No charges if the account is closed within 14 days of first customer induced credit into the account.</p> <p>if account is closed due to death of Account Holder.</p> <p>` 200/- plus service tax if account is closed beyond above time but within 1 year of the first customer induced transaction.(Excluding Small Savings bank and Basic Savings Bank accounts).</p>	<ul style="list-style-type: none"> • SB A/c <p>No charges</p> <ol style="list-style-type: none"> 1. if the account is closed within 14 days of first customer induced credit into the account. 2. No charges, if account is closed due to death of Account Holder. <p>` 300/- : if account is closed beyond 14 days but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts).</p>				
		<ul style="list-style-type: none"> • Current Account <p>Individual : ` 250/-</p> <p>Others : ` 500/-</p>	<p>Current Account:</p> <p>No charges</p> <ol style="list-style-type: none"> 1. if the account is closed within 14 days of first customer induced credit into the account. 2. if account is closed due to death of Account Holder. 3. If account closed beyond 14 days but within 1 year of the first customer induced transaction : <table border="1"> <tr> <td>Individual</td> <td>`500/-</td> </tr> <tr> <td>Others (Non individual)</td> <td>`800/-</td> </tr> </table>	Individual	`500/-	Others (Non individual)	`800/-
		Individual	`500/-				
Others (Non individual)	`800/-						
<ul style="list-style-type: none"> • RD/ YSJY A/c 	RD/ YSJY						



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		Individual : ` 100/- Others : ` 150/- Closure of Account (all types of account) due to death of Account Holder – No Charges	Premature closure within one year of A/c Individual : ` 100/- Others : ` 150/- Closure of Account due to death of Account Holder – No Charges						
16	Issue of Solvency Certificate	Non commercial – ` 300 per lac Commercial – ` 300 per lac. Min. ` 1500/- Max. ` 25000/- NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ` 2500	<table border="1"> <tr> <td>Non commercial</td> <td>` 300 per lac</td> </tr> <tr> <td>Commercial</td> <td>` 300 per lac</td> </tr> <tr> <td colspan="2">Min. ` 1500/- Max. ` 25000/-</td> </tr> </table> NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ` 2500	Non commercial	` 300 per lac	Commercial	` 300 per lac	Min. ` 1500/- Max. ` 25000/-	
Non commercial	` 300 per lac								
Commercial	` 300 per lac								
Min. ` 1500/- Max. ` 25000/-									
	Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender.	` 1000/- per certificate	` 1000/- per certificate						
17	Opening accounts with restrictive operations	Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification ` 500/- Savings Bank Account ` 100/-	<table border="1"> <tr> <td>Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification</td> <td>` 500/-</td> </tr> <tr> <td>Savings Bank Account</td> <td>` 100/-</td> </tr> </table>	Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification	` 500/-	Savings Bank Account	` 100/-		
Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification	` 500/-								
Savings Bank Account	` 100/-								
18	Allowing operations in an a/c through a) Power of Attorney b) Mandate	One time charges at the time of acceptance/modification of instructions. Savings Bank Accounts - `500/- Current, Cash Credit, Over Draft Account – `1000/-	One time charges at the time of acceptance/modification of instructions. <table border="1"> <tr> <td>Savings Bank Accounts</td> <td>` 500/-</td> </tr> <tr> <td>Current, Cash Credit, Over Draft Account</td> <td>`1000/-</td> </tr> </table>	Savings Bank Accounts	` 500/-	Current, Cash Credit, Over Draft Account	`1000/-		
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19	Change of authorized signatory including reconstitution of A/c.	Current, Cash Credit, Over Draft Account `250/- per change	Current, Cash Credit, Over Draft Account `250/- per change
20	Post parcel for Collection	Our usual collection charges plus storage charges @ ` 50/- per day with a minimum of ` 250/-	Our usual collection charges plus storage charges @ ` 50/- per day with a minimum of ` 250/-
21	Copy of original of cheque / DD (paid by the Bank)	` 100 upto 6 months old record Rest - ` 250	` 100 upto 6 months old record Rest - ` 250

SECTION – II COLLECTIONS

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Chargesw.e.f. 01.04.2019 (excluding GST)						
1	Collection of outstation cheques (By sending cheques physically) a) Through our bank's branches	<i>CHARGES MANDATED BY RBI w.e.f. 30.03.2012</i>	No change <i>CHARGES MANDATED BY RBI w.e.f. 30.03.2012</i>						
		<table border="1"> <tr> <td>Upto ` 5,000/-</td> <td>` 25/-</td> </tr> <tr> <td>Above ` 5,000/- and upto ` 10000/-</td> <td>` 50/-</td> </tr> </table>	Upto ` 5,000/-	` 25/-	Above ` 5,000/- and upto ` 10000/-	` 50/-	<table border="1"> <tr> <td>Upto ` 5,000/-</td> <td>` 25/-</td> </tr> <tr> <td>Above ` 5,000/- and upto ` 10000/-</td> <td>` 50/-</td> </tr> </table>	Upto ` 5,000/-	` 25/-
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Proposed Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges w.e.f. 01.04.2019 (excluding GST)																		
		<table border="1"> <tr> <td>Above ` 10,000/- to ` 1/- Lac</td> <td>` 100/-</td> </tr> <tr> <td>` 1 Lac to ` 5 Lac</td> <td>` 200/-</td> </tr> <tr> <td>` 5 Lac to ` 10 Lac</td> <td>` 225/-</td> </tr> <tr> <td>Above ` 10 Lac</td> <td>` 250/-</td> </tr> </table> <p><i>Above charges are exclusive of out of pocket expenses i.e. postages /courier extra.</i></p>	Above ` 10,000/- to ` 1/- Lac	` 100/-	` 1 Lac to ` 5 Lac	` 200/-	` 5 Lac to ` 10 Lac	` 225/-	Above ` 10 Lac	` 250/-	<table border="1"> <tr> <td>` 10000/-</td> <td></td> </tr> <tr> <td>Above ` 10,000/- to ` 1/- Lac</td> <td>` 100/-</td> </tr> <tr> <td>Above ` 1 Lac to ` 5 Lac</td> <td>` 200/-</td> </tr> <tr> <td>Above ` 5 Lac to ` 10 Lac</td> <td>` 225/-</td> </tr> <tr> <td>Above ` 10 Lac</td> <td>` 250/-</td> </tr> </table> <p>Above charges are exclusive of out of pocket expenses i.e. postages /courier extra.</p>	` 10000/-		Above ` 10,000/- to ` 1/- Lac	` 100/-	Above ` 1 Lac to ` 5 Lac	` 200/-	Above ` 5 Lac to ` 10 Lac	` 225/-	Above ` 10 Lac	` 250/-
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Above ` 5 Lac to ` 10 Lac	` 225/-																				
Above ` 10 Lac	` 250/-																				
	B) Direct through other banks i.e. instruments drawn at a centre where we have no branch.	Above Charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted through RTGS /NEFT to other bank.	Above Charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted through RTGS /NEFT to other bank.																		
2	Cheques collected through our branch for another bank	For Immediate credit of outstation cheques -- Our usual collection charges should be recovered in full	For Immediate credit of outstation cheques -- Our usual collection charges should be recovered in full																		
	Outstation Cheque return charges	50% of collection charges	50% of collection charges																		
	Collection of other Banks deposits / receipts on maturity	If proceeds are invested in FD for a minimum period of 1 year then no charges. Else flat – ` 50/-	If proceeds are invested in FD then no charges. Else flat – ` 50/-																		
3.	Collection of Bills (Clean / Doc.-Demand & Usance) a) Applicable to IBCs	<u>Bills for Amount :</u> Upto ` 100000/- - ` 12- Per ` 1000/- Or part thereof subject to Minimum ` 100/-.	<u>Bills for Amount :</u> <table border="1"> <tr> <td>Upto ` 100000/-</td> <td>` 12- Per ` 1000/- Or part thereof subject to</td> </tr> </table>	Upto ` 100000/-	` 12- Per ` 1000/- Or part thereof subject to																
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बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges w.e.f. 01.04.2019 (excluding GST)	
		Above ₹ 1 lac ₹ 11/- per ₹ 1000/- upto ₹ 10/- lacs or part thereof subject to Minimum ₹ 1200/- Above ₹ 10/- Lacs ₹ 10/- per ₹ 1000/- Min. ₹ 10,000/- & Max. ₹ 12,000/- Postage/Courier is to be recovered on actual basis in higher multiple of ₹ 5/-		Minimum ₹ 100/- Above ₹ 1 lac upto ₹ 10/- lacs ₹ 11/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1200/- Above ₹ 10/- lacs ₹ 10/- per ₹ 1000/--Min. ₹ 10,000/- &Max. ₹ 12,000/- Postage/Courier is to be recovered on actual basis in higher multiple of ₹ 5/-
	b) Applicable to OBCs	Bills for Amount Upto ₹ 100000/- - ₹ 10/- per ₹ 1000/- or part thereof subject to minimum ₹ 100/- Above ₹ 1/- lac & upto ₹ 10/- lacs - ₹ 9/- per ₹ 1000/- or part thereof subject to a min. of ₹ 1000/- Above ₹ 10/- lacs - ₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- & Max. ₹ 15,000		Bills for Amount Upto ₹ 100000/- ₹ 10/- per ₹ 1000/- or part thereof subject to minimum ₹ 100/- Above ₹ 1 lac upto ₹ 10/- lacs ₹ 9/- per ₹ 1000/--or part thereof subject to a min. of ₹ 1000/- Above ₹ 10/- lacs ₹ 8/- per ₹ 1000/--Min. ₹ 9,000/- &Max. ₹ 15,000/-



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges w.e.f. 01.04.2019 (excluding GST)
		t. Postage/courier is to be recovered on actual basis in higher multiple of ` 5/-	Postage/courier is to be recovered on actual basis in higher multiple of ` 5/-
4	Handling charges for bills returned unpaid. Local Outstation	`100/- per instrument 50% of the collection charges subject to a min. `200/- Note: Postage/courier is to be recovered on actual basis in higher multiple of `.5/-.	`100/- per instrument 50% of the collection charges subject to a min. `200/- Note: Postage/courier is to be recovered on actual basis in higher multiple of `.5/-.
5	Charges for presentation of usance bills	` 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions.	` 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions.
6	Change of original instruction in respect of OBC/IBC e.g. a) Delivering free of payment b) waiving 'c' form etc c) Allowing rebate d) Extending time for retirement	` 100/- per request	` 100/- per request



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Proposed Revised Service Charges (Excluding GST)

SECTION – III
REMITTANCES

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges (excluding GST)w.e.f. 01.04.2019																
1.	Issuance of DD/BC	<p>Individual</p> <p>Upto ` 5000/- : ` .50/-</p> <p>Above ` 5000/- to ` 1 lac :- ` 3/- per thousand or part thereof.</p> <p>Minimum ` 50/- maximum ` 300/-</p> <p>Above ` 1 lac :- ` 5/- per thousand or part thereof. Minimum ` 500/- and Maximum ` 15000/-</p> <hr/> <p>Non- Individual</p> <p>Upto ` .5000/- - ` .50/-</p> <p>Above ` 5000/- to ` 1 lac: - ` 3/- per thousand or part thereof.</p> <p>Minimum ` 50/- maximum ` 300/-</p> <p>Above ` 1 lac :- ` 5/- per thousand or part thereof. Minimum ` 500/- Maximum ` 15000/-</p>	<p>Individual- Upto ` 1 lac</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 70%;">Upto ` 5000/-</td> <td style="width: 30%;">`.50/-</td> </tr> <tr> <td>Above ` 5000/- to ` 1 lac</td> <td>` 3/- per thousand or part thereof</td> </tr> <tr> <td colspan="2">Minimum ` 50/- maximum ` 300/-</td> </tr> <tr> <td>Above ` 1 lac</td> <td>` 5/- per thousand or part thereof. Minimum ` 500/- and Maximum ` 15000/-</td> </tr> </table> <hr/> <p>Non- Individual upto ` 1 lac</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 70%;">Upto ` .5000/-</td> <td style="width: 30%;">`.50/-</td> </tr> <tr> <td>Above ` 5000/- to ` 1 lac</td> <td>` 3/- per thousand or part thereof</td> </tr> <tr> <td colspan="2">Minimum ` 50/- maximum ` 300/-</td> </tr> <tr> <td>Above ` 1 lac</td> <td>` 5/- per thousand or part thereof. Minimum ` 500/- Maximum ` 15000/-</td> </tr> </table> <p>Note :</p> <p>i) At par issuance of DD/Bankers' cheque in respect of loan sanctioned by the branch and payment is made directly to the suppliers.</p>	Upto ` 5000/-	`.50/-	Above ` 5000/- to ` 1 lac	` 3/- per thousand or part thereof	Minimum ` 50/- maximum ` 300/-		Above ` 1 lac	` 5/- per thousand or part thereof. Minimum ` 500/- and Maximum ` 15000/-	Upto ` .5000/-	`.50/-	Above ` 5000/- to ` 1 lac	` 3/- per thousand or part thereof	Minimum ` 50/- maximum ` 300/-		Above ` 1 lac	` 5/- per thousand or part thereof. Minimum ` 500/- Maximum ` 15000/-
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Minimum ` 50/- maximum ` 300/-																			
Above ` 1 lac	` 5/- per thousand or part thereof. Minimum ` 500/- Maximum ` 15000/-																		



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Proposed Revised Service Charges (Excluding GST)

2.	Cancellation of DD/ Bankers' cheque and/or issue of fresh DD/ Bankers' cheque in lieu of lost one.	Individual & Non Individual:	Individual & Non Individual																												
		Up to ` 500/- Nil	Up to ` 500/- NIL																												
		Above ` 500/- `100/- per instrument.	Above ` 500/- `100/- per instrument																												
		In case of lost instrument,	In case of lost instrument																												
		Up to ` 500/- ` 20/-	Up to ` 500/- ` 20/-																												
		Above ` 500/- ` 200/- per instrument	Above ` 500/- ` 200/- per instrument																												
3	Duplicate DD	Individual & Non Individual- Upto ` 500/- - ` 50/- Above ` 500/- - ` 250/- per instrument.																													
4	Against tender of cash for any mode of remittance	50% plus higher charges over floor rates	50% plus higher charges over floor rates																												
5	Remittance of fund through RTGS (Through Cheque) As per RBI circular RBI/2011-12/166-DPSS(CO)RTGS No. 388/04/04/.002/2011-12 dated 05.09.2011	With effect from 23.05.2016 (As per RBI circular RBI/2015-16/306 DPSS (CO) RTGS No. 1926/04.04.002/2015-16 dated 04.02.2016 (HO:BR:108:68 dated 17.05.2016)	With effect from 23.05.2016 (As per RBI circular RBI/2015-16/306 DPSS (CO) RTGS No. 1926/04.04.002/2015-16 dated 04.02.2016 (HO:BR:108:68 dated 17.05.2016)																												
		(A) On all RTGS Transactions (INWARD)--- NIL Total charges (Excluding. Service Tax) <table border="1" style="margin-top: 10px;"> <thead> <tr> <th>Transaction</th> <th>` 2 Lacs to ` 5 Lacs</th> <th>Above ` 5 Lacs</th> </tr> </thead> <tbody> <tr> <td>8 to 11hrs</td> <td>25/-</td> <td>50/-</td> </tr> <tr> <td>After 11 hrs to 13.00 hrs</td> <td>27</td> <td>52/-</td> </tr> <tr> <td>After 13.00 hrs to 16.30 hrs</td> <td>30</td> <td>55/--</td> </tr> <tr> <td>After 16.30 hrs.</td> <td>30/--</td> <td>55/-</td> </tr> </tbody> </table>	Transaction	` 2 Lacs to ` 5 Lacs	Above ` 5 Lacs	8 to 11hrs	25/-	50/-	After 11 hrs to 13.00 hrs	27	52/-	After 13.00 hrs to 16.30 hrs	30	55/--	After 16.30 hrs.	30/--	55/-	(A) On all RTGS Transactions (INWARD)--- NIL (B) Outward charges <table border="1" style="margin-top: 10px;"> <thead> <tr> <th>Transaction</th> <th>` 2 Lacs to ` 5 Lacs</th> <th>Above ` 5 Lacs</th> </tr> </thead> <tbody> <tr> <td>8 to 11hrs</td> <td>`25/-</td> <td>`50/-</td> </tr> <tr> <td>After 11 hrs to 13.00 hrs</td> <td>`27</td> <td>`52/-</td> </tr> <tr> <td>After 13.00 hrs to 16.30 hrs</td> <td>`30</td> <td>`55/--</td> </tr> <tr> <td>After 16.30 hrs.</td> <td>`30/-</td> <td>`55/-</td> </tr> </tbody> </table>	Transaction	` 2 Lacs to ` 5 Lacs	Above ` 5 Lacs	8 to 11hrs	`25/-	`50/-	After 11 hrs to 13.00 hrs	`27	`52/-	After 13.00 hrs to 16.30 hrs	`30	`55/--	After 16.30 hrs.
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Proposed Revised Service Charges (Excluding GST)

6	Remittance of fund through NEFT through cheque/cash	A) NEFT Transactions (INWARD) - Nil B) NEFT Transactions (OUTWARD):-- Up to ` 1 lac - Nil Above ` 1 lacs- to ` 2 lacs - ` 15/- per transaction Above ` 2 lacs - ` 25/- per transaction	A)) NEFT Transactions (INWARD) - Nil B) NEFT Transactions (OUTWARD):--	
			Upto 10000/-	` 2.50
			Above 10000/- to 1 lac	` 5.00
			Above 1 lac to 2 lac	` 15.00
			Above 2 lac	` 25.00
7	Payment of Fixed deposit to other bank	Remittance charges as applicable plus out of pocket expenses	Remittance charges as applicable plus out of pocket expenses	

SECTION –IV

MISCELLANEOUS SERVICES

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges w.e.f. 01.04.2019 (excluding GST)
1	Safe Custody Charges	Sealed Covers: ` 350/- per cover per annum or part thereof. Sealed boxes – ` 3000/- per box per annum (size 200 cubic inch) Bank's own Deposit Receipt : No charges	Sealed Covers: ` 350/- per cover per annum or part thereof. (4" x 12,- thickness x 1/2") More than the above size, charges as applicable for sealed boxes Sealed boxes – ` 3000/- per box per annum (size 200 cubic inch) Bank's own Deposit Receipt : No charges
2	Service Charges for handling scrips	As per discretion of Regional Manager	As per discretion of Regional Manager
3	Attestation of customer's signature	` 100/- per instrument / occasion. In case of joint A/c. - ` 150/-	` 100/- per instrument / occasion. In case of joint A/c. - ` 150/-



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges w.e.f. 01.04.2019 (excluding GST)								
4	Inquiries relating to old records.	Up to 3 months : free 3 to 12 months old : ` 100/- per item. Above 12 months : ` 300/- per item	<table border="1"> <tr> <td data-bbox="1462 312 1733 402">More than 3 months to 12 months sold</td> <td data-bbox="1733 312 2007 402">` 100/- per item</td> </tr> <tr> <td data-bbox="1462 402 1733 491">More than 12 months to 3 years sold</td> <td data-bbox="1733 402 2007 491">` 300/- per item</td> </tr> <tr> <td data-bbox="1462 491 1733 555">Above 3 years upto 7 years</td> <td data-bbox="1733 491 2007 555">` 500/- per item</td> </tr> <tr> <td data-bbox="1462 555 1733 600">Above 7 years</td> <td data-bbox="1733 555 2007 600">` 1000/- per item</td> </tr> </table>	More than 3 months to 12 months sold	` 100/- per item	More than 12 months to 3 years sold	` 300/- per item	Above 3 years upto 7 years	` 500/- per item	Above 7 years	` 1000/- per item
More than 3 months to 12 months sold	` 100/- per item										
More than 12 months to 3 years sold	` 300/- per item										
Above 3 years upto 7 years	` 500/- per item										
Above 7 years	` 1000/- per item										
5	Photo attestation	` 100/- per photo / occasion	` 150/- per photo / occasion								
6	Cash Handling Charges-FOR CASH DEPOSIT (Applicable to base branch, Local Non-base branches)	<p>Total cash deposited at Base and Non-base branch (local and outstation)</p> <p>a. Savings Bank accounts (excluding Financial Inclusion accounts) Cash Deposit- First - 5 transaction per month- (excluding Alternate Channel transaction) - Free of charge</p> <p>Beyond 5 transaction (excluding Alternate Channel transaction) - ` 50/- per transaction</p> <p>(In case of cash aggregating ` 50000/- or more deposited with the bank during any one day , customer is required to quote his/her PAN or submit form 60/61)</p> <p>b. For CA/OD/CC/Other Accounts:</p> <p>Cash Deposit Upto ` 50000/- Or Upto 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher -free of</p>	<p>a. Savings Bank accounts (excluding BSBID/Financial Inclusion accounts) At any branch</p> <p>Cash Deposit – Chargeable Beyond 5 transactions in a month (excluding Alternate Channel transaction) - ` 50/- per transaction</p> <p>(In case of cash aggregating ` 50000/- or more deposited with the bank during any one day , customer is required to quote his/her PAN or submit form 60)</p> <p>b. For CA/OD/CC/Other Accounts: (Base and local Non base branch)</p> <p>Beyond Cash Deposit of ` 50000/- Or above 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher charges will be levied as under -Above 10 packets – i.e. 1000 pieces of</p>								



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges w.e.f. 01.04.2019 (excluding GST)
		charge per day Above 10 packets – i.e. 1000 pieces of notes charges will be levied @ ` 10/- per packet or a part thereof. (Min. ` 10/- , Maxi. ` 10000/- plus Service tax at applicable rate.”	notes charges will be levied @ ` 10/- per packet or a part thereof. (Min. ` 10/- , Maxi. ` 10000/- .”

SECTION – V

LOCKER SERVICE CHARGES

Existing Service charges w.e.f. 08.05.2017 service charges excluding service tax			Revised service charges w.e.f. 01.04.2019 excluding GST		
Class of locker	Metro/ Urban	Semi- Urban/ Rural	Class of locker	Metro/ Urban	Semi- Urban/ Rural
A	1500	900	A	1500	900
B	1600	1000	B	2000	1000
D	2500	1500	D	2800	1500
C	2600	1700	C	3000	1700



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Proposed Revised Service Charges (Excluding GST)

Existing Service charges w.e.f. 08.05.2017			Revised service chares w.e.f. 01.04.2019 excluding GST		
E/H-1	3200	2200	E/H-1	4000	2200
G	4500	4500	G	7000	5500
F	4500	4500	F	7000	5500
L1	6700	6700	H	7000	5500
H	4700	4500	L1	10000	8000
L	6700	6700	L	10000	8000
<i>Manual</i> (Br. To invoke menu option "LKRCM")					
<p>NOTES : <i>Manual</i></p> <ol style="list-style-type: none"> In case of breaking open of the locker, ` 1000/- to be recovered as incidental charges over and above actual cost incurred for the same. Penalty for late payment of locker rent (from the due date) be levied as under: <ul style="list-style-type: none"> -- <u>Where annual locker rental is up to ` 3000/-</u> <ul style="list-style-type: none"> - ` 200/- for first -3- months thereafter ` 50/- p.m. -- Where annual locker rental is above ` 3000/- <ul style="list-style-type: none"> - ` 500/- for first -3- months thereafter ` 100/- p.m. <p>When the rent is paid in advance for -3- years 10% discount may be allowed to General Public.</p> <p>However, 20% discount in locker rent in case of Premium current account and Premium current account privilege customers if rent is paid in advance for a period of three years and above.</p> <p>For Staff /Ex-staff- concession of 50% in rent</p> 			<p>NOTES : <i>Manual</i></p> <ol style="list-style-type: none"> In case of breaking open of the locker, ` 1000/- to be recovered as incidental charges over and above actual cost incurred for the same. Penalty for late payment of locker rent (from the due date) be levied as under: <ul style="list-style-type: none"> -- <u>Where annual locker rental is up to ` 3000/-</u> <ul style="list-style-type: none"> - ` 200/- for first -3- months thereafter ` 50/- p.m. -- Where annual locker rental is above ` 3000/- <ul style="list-style-type: none"> - ` 500/- for first -3- months thereafter ` 100/- p.m. <p>When the rent is paid in advance for -3- years 10% discount may be allowed to General Public.</p> <p>However, 20% discount in locker rent in case of Premium current account and Premium current account privilege customers if rent is paid in advance for a period of three years and above.</p> 		



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Proposed Revised Service Charges (Excluding GST)

Existing Service charges w.e.f. 08.05.2017	Revised service chares w.e.f. 01.04.2019 excluding GST
CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR - ₹ 100/- PER OCCASION (FOR GENERAL PUBLIC) Rent in advance can be accepted for maximum three years only	For Staff /Ex-staff- concession of 50% in rent CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR - ₹ 100/- PER OCCASION (FOR GENERAL PUBLIC) Rent in advance can be accepted for maximum three years only

SECTION – VI

INTER-SOL CHARGES

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges excluding GSTw.e.f. 01.04.2019
1	CASH DEPOSIT	A) CASH DEPOSIT (Outstation) Cash handling charge as applicable to base branch.	CASH DEPOSIT at any branch Savings Account (excluding BSBD/ FI Accounts) - Cash handling charge as applicable to base branch i.e. charges will be



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges excluding GST w.e.f. 01.04.2019
		<p>Outstation - Non Base Branch In case of Savings Bank account, first five transactions per month at base branch and non base branches are free of charge. Above 5 transactions charges will be levied as under.</p> <p>For SB Accounts - ` 50 per transaction.</p> <p>(For ` 50000/- and above PAN is required to be submitted as per requirement of Income Tax)</p> <p>CA/CC/OD/others Cash deposit upto ` 25000/- per day per account is free of charges, thereafter in excess of ` 25000/-, service charges will be levied at ` 2.50 per thousand or part thereof.</p>	<p>levied above – 5 – per transaction per month at any branch - `50/- per transaction.</p> <p>Cash deposit- Outstation branch: CA/CC/OD/others : Chargeable in case of cash deposit in excess of ` 25000/- per day per account at ` 2.50 per thousand or part thereof in addition to Cash Handling Charges</p>
2	CASH WITHDRAWAL (Base branch, local non base branch and outstation branches)	<p>First five transactions free per month (excluding withdrawals from ATM) thereafter charges of ` 150/- per transaction.</p> <p>However, Maximum withdrawal allowed at outstation branch is ` 50000/- per day to the account holder only will continue</p>	<p>SB/CA/CC/OD :-Beyond First five transactions per month (excluding withdrawals from ATM) charges of ` 150/- per transaction.</p> <p>However, Maximum withdrawal allowed at outstation branch is ` 50000/- per day to the account holder only.</p>



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges excluding GSTw.e.f. 01.04.2019
		Note: 1.Inter SOL cash payments to third parties is totally withdrawn 2. Per day per transaction limit of ` 50000 /- is fixed for cash withdrawal by drawer by self cheque (through withdrawal up to ` 25000/- - SB Account without cheque book facility) at Non Base CBS branches irrespective of nature of accounts. Passbook should accompany with Withdrawals.	Note: 1.Inter SOL cash payments to third parties is totally withdrawn 2. Per day per transaction limit of ` 50000 /- is fixed for cash withdrawal by drawer by self cheque (through withdrawal up to ` 25000/- - SB Account without cheque book facility) at Non Base CBS branches irrespective of nature of accounts. Passbook should accompany with Withdrawals.
3	SPEED CLEARING Transfer of funds to our customer's A/C by collection of their outstation cheques drawn on other bank's CBS branches (Outward clearing under Speed clearing)	RBI mandated charges w.e.f. 30.03.2012 Upto ` 1/- lac – SB A/c. - NIL Others - ` 20/- Above ` 1 lac to ` 5 lac – ` 175/- Above ` 5 lac to ` 10 lac – ` 200/- Above ` 10 lac – ` 225/-	



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Proposed Revised Service Charges (Excluding GST)

SECTION-VII

GENERAL

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges w.e.f. 01.04.2019 (excluding GST)
1	APPLICABLE TO ALL ABOVE SERVICES/ ACTIVITIES) a) Postal & Telecommunication TARIFF	a) Ordinary Post – Actual, subject to Min. ` 15/-	a) Ordinary Post – Actual, subject to Min. ` 15/-
		b) Registered / Speed Post/courier – Actual, subject to Min. ` 75/-	b) Registered / Speed Post/courier – Actual, subject to Min. ` 75/-
		c) Fax - Actual, subject to Min ` 60/-.	c) Fax - Actual, subject to Min ` 60/-.
	b) Courier Charges	` 75- per instrument per occasion, unless otherwise specified to the contrary.	` 75- per instrument per occasion, unless otherwise specified to the contrary.
2	Higher Service charges for non customers of the Bank.	For all banking services to non-customers of the Bank, service charges shall be 50% higher than the floor rates, across the board plus Taxes	For all banking services to non-customers of the Bank, service charges shall be 50% higher than the floor rates, across the board plus Taxes
3	Definition of Floor rates	Floor rates shall mean rates of service charges fixed by our bank as detailed in this circular.	Floor rates shall mean rates of service charges fixed by our bank as detailed in this circular.



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

FOREX RELATED CHARGES

Exports			
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f. 01.04.2019
1.	Bill purchased/discounted/negotiated a. Foreign Currency Export Bill	Bill amount below equivalent USD 25000.00 – Rs. 600.00 Bill amount equivalent to USD 25000.00 and above– Rs. 1200.00	Bill amount below equivalent USD 25000.00 – `1000.00 Bill amount equivalent to USD 25000.00 and above– `1500.00 (Additionally `100.00 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.)
	b. Rupee Export Bill	Bill amount below equivalent USD 25000.00 – Rs. 600.00 Bill amount equivalent to USD 25000.00 and above– Rs. 1200.00	Bill amount below equivalent USD 25000.00 – `1000.00 Bill amount equivalent to USD 25000.00 and above– `1500.00 (Additionally `100.00 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.)
2.	Forwarding export documents to another bank due to reason such as LC being restricted to the latter or the LC have been confirmed by that bank.	Rs.1000.00 flat rate per bill	`1000.00 per bill Additionally `100.00 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.
3.	Where reimbursement under a Letter of Credit is claimed by the bank with another Authorized Dealer in India	Rs. 500.00 per claim	`500.00 per claim
4.	For joining customer's guarantees and giving guarantee on behalf of customers in respect of discrepant documents.	0.10% with min. of Rs. 500.00 for each transaction	Proposed to be discontinued as not applicable



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Exports			
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f. 01.04.2019
5.	Commission in lieu of exchange => Transfer of letters of credit => Amendments	Rs. 500/- for each transfer and subsequent amendments.	`750/- for each transfer and subsequent amendments.
6.	For each Export bill sent for Collection	For Bill amount equivalent USD 25000.00 and above – Rs. 750.00 For Bill amount below equivalent USD 25000.00 – Rs. 500.00	0.0625% of bill amount
7.	If the entire sets of export documents have been sent by the exporter directly to the overseas buyer after complying with Exchange Control formalities.	Where Full advance remittance has been received through our bank – Rs. 200.00 Where Full advance remittance has been received through other bank – Rs. 500.00 If advance remittance is not received and bill amount is to be collected then: i. For Bill amount equivalent USD 25000.00 and above – Rs. 1200.00 ii. For Bill amount below equivalent USD 25000.00 – Rs. 600.00	`750.00 per bill Additionally `100.00 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.
8.	For each export bill sent for collection against which advance payment already received. a. Full bill amount received in advance b. Part Bill amount received in advance and remaining on collection basis	Rs. 250.00 per remittance. Charges applicable to Export Bill for collection under serial no. 1 should be recovered from the customer at the time of submission of export bills.	Bill handling charges: Flat charges @ ` 1000.00 irrespective of the bill amount. Additionally ` 100.00 to be charged for every shipping bills in excess of 1 shipping bill.
9.	In case of each overdue export bill, sent on collection where the proceeds are not received in NOSTRO account on or before the due date and in case of each	Rs. 500.00 per quarter or part thereof to be recovered at the time of realization of the bill or when reported in XOS statement whichever is earlier.	`500.00 per bill on quarterly basis after the due date and upto the date of realization (Overdue charges will be recovered at the end of every quarter. However, pro rata charges to be taken in first quarter and in the quarter



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Exports			
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f. 01.04.2019
	overdue export bill purchased/discounted/negotiated/ and subsequently treated as collection item after crystallization.		when bill is realized)
10.	Charges for issuance of export related certificates	Rs. 100.00 per certificate	`100.00 per certificate
11.	Issuance of NOC for discounting export Bills with other bank	Not charged at present	` 1000.00 per bill
12.	Net off/Set off of export bills against import of goods (For Per shipping Bill) Other than these charges, no Bill collection charges to be recovered.	Not charged at present	`1000.00 per shipping bill.
13.	Approval for extension of due date (Other than Applicable normal charges)	Not charged at present	` 1000.00 per extension
14.	Issuance of GR waiver Certificate	Not charged at present	` 500.00 per certificate
15.	Approval for write-off of export bills (Other than overdue charges)	Not charged at present	`1000.00 per shipping bill
16.	Late submission of documents (after 21 days from the date of shipment) (Other than normal applicable charges for collection and overdue)	Not charged at present	`500 per bill
17.	Crystallization charges for export bills purchased/discounted at the	Not charged at present	` 1000.00 per bill



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Exports																							
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f. 01.04.2019																				
	time of crystallization.																						
18.	Advising Letter of Credit for the Our bank's clients	Rs. 1000.00 per LC	`1000.00 per LC																				
19.	Advising Letter of Credit for the other-Bank clients	Rs. 1000.00 per LC	`2000.00 per LC																				
20.	Advising of Amendment for Our Bank's clients	Rs. 600.00 per amendment	`600.00 per amendment																				
21.	Advising of Amendment for Other-bank clients	Rs. 600.00 per amendment	`600.00 per amendment																				
22.	LC confirmation charges where LC opened in favour of Indian Exporter	<p>Charges (Commitment+Usance)</p> <p>Sight LCs and upto 30 days usance:</p> <table border="1"> <thead> <tr> <th>LC Amount</th> <th>%age</th> </tr> </thead> <tbody> <tr> <td>Upto 1 crore</td> <td>0.25</td> </tr> <tr> <td>> 1 crore up to Rs. 5 cr.</td> <td>0.18</td> </tr> <tr> <td>> 5 crores</td> <td>0.10</td> </tr> </tbody> </table> <p>LCs beyond 30 days usance:</p> <table border="1"> <thead> <tr> <th>LC Amount</th> <th>%age</th> <th>per</th> </tr> </thead> <tbody> <tr> <td>Upto 1 crore</td> <td>0.18</td> <td>month</td> </tr> <tr> <td>> 1 crore up to Rs. 5 cr.</td> <td>0.09</td> <td></td> </tr> <tr> <td>> 5 crore</td> <td>0.05</td> <td></td> </tr> </tbody> </table> <p>Minimum Rs.1000.00</p>	LC Amount	%age	Upto 1 crore	0.25	> 1 crore up to Rs. 5 cr.	0.18	> 5 crores	0.10	LC Amount	%age	per	Upto 1 crore	0.18	month	> 1 crore up to Rs. 5 cr.	0.09		> 5 crore	0.05		<p>a. Sight :</p> <ul style="list-style-type: none"> - 0.25% for the first quarter - 0.15% p.m. thereafter <p>(Min. ` 1500.00)</p> <ul style="list-style-type: none"> - For LC amount exceeding INR `5.00 crore commission @ 0.50% per annum (These charges i.e. @ 0.50% p.a. are applicable on the entire LC amount whenever the LC amount exceeds `5 crore) - Charges will be calculated from the date of opening of LC to the date of expiry of LC. <p>b. Usance:</p> <ul style="list-style-type: none"> -1.5% p.a. (Min. ` 2000.00) - For LC amount exceeding INR `5.00 crore commission @ 0.40% p.a. - Charges will be calculated from the date of opening of LC to the date of expiry of LC plus the usance period (These charges i.e. @ 0.40% p.a. are applicable on the entire LC amount whenever the LC amount exceeds `5 crore)
LC Amount	%age																						
Upto 1 crore	0.25																						
> 1 crore up to Rs. 5 cr.	0.18																						
> 5 crores	0.10																						
LC Amount	%age	per																					
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बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Exports			
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f. 01.04.2019
			Charges applied for actual number of days per annum basis.
23.	Transfer of Letter of Credit	Rs. 1000.00 per transfer and subsequent amendment	₹ 1000.00 per transfer and subsequent amendment

Imports															
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f.01.04.2019												
24.	For establishing an Import Letter of Credit/ Revolving Letter of Credit/ Letter of Credit covering imports of goods on deferred payment terms/ Back to Back letter of credit and Reinstatement charges (upon the reinstatement under a Revolving letter of Credit)	<p>Sight : 0.35% for the first quarter plus 0.15% p.m. thereafter</p> <p>Usance LC (Import)</p> <table border="1"> <thead> <tr> <th>Borrower Account with Credit Rating</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>AAA</td> <td>0.60% p.a. from the date of opening of LC to last date of lts validity including Usance period.</td> </tr> <tr> <td>AA</td> <td>0.60% p.a. from the date of opening of LC to last date of lts validity including Usance period.</td> </tr> <tr> <td>A</td> <td>0.75% p.a. from the date of opening of LC to last date of lts validity including Usance period.</td> </tr> <tr> <td>BBB</td> <td>1.50% p.a. from the date of opening of LC to last date of lts validity including Usance period.</td> </tr> <tr> <td>Below BBB and unrated</td> <td>2.25% p.a. from the date of opening of LC to last date of lts validity including Usance period.</td> </tr> </tbody> </table>	Borrower Account with Credit Rating	Charges	AAA	0.60% p.a. from the date of opening of LC to last date of lts validity including Usance period.	AA	0.60% p.a. from the date of opening of LC to last date of lts validity including Usance period.	A	0.75% p.a. from the date of opening of LC to last date of lts validity including Usance period.	BBB	1.50% p.a. from the date of opening of LC to last date of lts validity including Usance period.	Below BBB and unrated	2.25% p.a. from the date of opening of LC to last date of lts validity including Usance period.	<p>a. Sight</p> <ul style="list-style-type: none"> - 0.35% for the first quarter - 0.15% p.m. thereafter (Min. ₹ 1500.00) <p>b. Usance</p> <ul style="list-style-type: none"> - 1.5% p.a. or part thereof - For LC amount exceeding INR ₹ 5.00 crore commission @ 0.40% p.a. or part thereof. (Min. ₹ 2000.00) <p>(These charges i.e. @ 0.40% p.a. are applicable on the entire LC amount whenever the LC amount exceeds ₹ 5 crore)</p> <p>Charges applied for actual number of days per annum basis.</p>
Borrower Account with Credit Rating	Charges														
AAA	0.60% p.a. from the date of opening of LC to last date of lts validity including Usance period.														
AA	0.60% p.a. from the date of opening of LC to last date of lts validity including Usance period.														
A	0.75% p.a. from the date of opening of LC to last date of lts validity including Usance period.														
BBB	1.50% p.a. from the date of opening of LC to last date of lts validity including Usance period.														
Below BBB and unrated	2.25% p.a. from the date of opening of LC to last date of lts validity including Usance period.														



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports																
Sr. No.	Services	Existing Charges		Revised Charges (excluding GST) w.e.f.01.04.2019												
25.	In case of a Letter of Credit established against 100% cash deposit as Security.	25% of the charges as mentioned in Serial No 24		25% of the charges as mentioned in Serial No 24												
26.	STANDBY LETTER OF CREDIT	<table border="1"> <thead> <tr> <th>Borrower account with credit rating</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>AAA</td> <td>1.00% p.a. from the date of opening of LC to last date of its validity including usance period.</td> </tr> <tr> <td>AA</td> <td>1.00% p.a. from the date of opening of LC to last date of its validity including usance period.</td> </tr> <tr> <td>A</td> <td>1.50% p.a. from the date of opening of LC to last date of its validity including usance period.</td> </tr> <tr> <td>BBB</td> <td>2.25% p.a. from the date of opening of LC to last date of its validity including usance period.</td> </tr> <tr> <td>Below BBB &</td> <td>2.50% p.a. from the date of opening of</td> </tr> </tbody> </table>		Borrower account with credit rating	Charges	AAA	1.00% p.a. from the date of opening of LC to last date of its validity including usance period.	AA	1.00% p.a. from the date of opening of LC to last date of its validity including usance period.	A	1.50% p.a. from the date of opening of LC to last date of its validity including usance period.	BBB	2.25% p.a. from the date of opening of LC to last date of its validity including usance period.	Below BBB &	2.50% p.a. from the date of opening of	Discontinued Included under point 81
Borrower account with credit rating	Charges															
AAA	1.00% p.a. from the date of opening of LC to last date of its validity including usance period.															
AA	1.00% p.a. from the date of opening of LC to last date of its validity including usance period.															
A	1.50% p.a. from the date of opening of LC to last date of its validity including usance period.															
BBB	2.25% p.a. from the date of opening of LC to last date of its validity including usance period.															
Below BBB &	2.50% p.a. from the date of opening of															



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports				
Sr. No.	Services	Existing Charges		Revised Charges (excluding GST) w.e.f.01.04.2019
		Unrated	LC to last date of its validity including usance period	
27.	Extension of validity of LC	Rs.750/- per amendment plus charges applicable as per point 24		₹1000/- per amendment plus charges applicable as per point 24
28.	In case of enhancement of value of credit	Rs.500.00 per amendment In case of enhancement of the value of a letter of credit, charges as per point No. 24 for establishing a letter of credit shall be recovered for the additional amount, on the outstanding liability under the LC		₹1000.00 per amendment In case of enhancement of the value of a letter of credit, charges as per point No. 24 for establishing a letter of credit shall be recovered for the additional amount, for the remaining period. In case of both enhance of value of Credit and extension of validity for a particular LC at a time, amendment charges will be recovered for one event. Other charges shall be recovered as per norms.
29.	In case of amendment extending the tenor of the Bills of Exchange	Rs.500 amendment charges In the case of amendment altering the tenor of the Bill of Exchange, additional charges as per point no 24 shall be collected on the outstanding liability under the LC		₹1000.00 amendment charges In the case of amendment altering the tenor of the Bill of Exchange, additional charges as per point no 24 shall be collected on the outstanding liability under the LC
30.	Amendment other than extension of validity or enhancement of tenor of the bill of exchange	Rs.500.00 per amendment.		₹1000.00 per amendment.
31.	For revival of expired LCs within 3 months for the date of expiry	Any revival or reinstatement of an expired LC shall be at the option of the bank but within 3 months from the date of expiry and shall be subject to recovery of charges as per point 24 from the date of expiry upto the validity period of the revival Letter of Credit.		Any revival or reinstatement of an expired LC shall be at the option of the bank but within 3 months from the date of expiry and shall be subject to recovery of charges as per point 24 from the date of expiry upto the validity period of the revival Letter of Credit.



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports							
Sr. No.	Services	Existing Charges			Revised Charges (excluding GST) w.e.f.01.04.2019		
32.	Letter of Comfort issued for availing Buyer's Credit	Rating	Upto 1 yr Raw material & Capital goods	Above one year (Capital goods)	Facility Discontinued as of now as per RBI directives.		
		AAA	1.00 p.a.	1.50 p.a.			
		AA	1.00 p.a.	1.50 p.a.			
		A	1.50 p.a.	2.00 p.a.			
		BBB	2.25 p.a.	2.50 p.a.			
		Below BBB & Unrated	2.50 p.a.	3.00 p.a.			
33.	Deferred Imports Commission on Letter of Credit covering import of goods on deferred payment terms involving payments beyond a period of six months from the date of shipment over a period of time as defined in Exchange Control.	Calculated on the amount of liability under such credit at the beginning of every quarter			Calculated on the amount of liability under such credit at the beginning of every quarter.		
		LC Amount		% per quarter	LC Amount		% per quarter
		Upto 1 crore		0.25	Upto ` 1 crore		0.25
		>1 crore upto 5 crore		0.18	> ` 1 crore upto `5 crore		0.18
		>5 crore		0.10	> ` 5 crore		0.10
34.	If the validity period of a Letter of Credit covering import on deferred payment terms is extended.	Flat amendment commission of Rs. 500/-, However, for any amendment extending the validity of the letter of Credit beyond 3 month period, commission at the applicable rate shall be recovered.			Flat amendment commission of ` 750/-, However, for any amendment extending the validity of the letter of Credit beyond 3 month period, commission at the applicable rate shall be recovered.		
35.	Amendment Enhancement	When the amount of an import letter of credit			When the amount of an import letter of credit covering import		



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports					
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f.01.04.2019		
		covering import on deferred payment terms is enhanced, commission at the applicable rate shall be recovered on the amount so enhanced. Note: For purposes of levying charges under this Rule value of each enhancement will ordinarily be considered separately without adding it to the outstanding liability of the letter of credit. However, branches may, at their discretion "add" the value of enhancement to outstanding liability of the letter of credit for purpose of levying charges depending upon the circumstances of each case.	on deferred payment terms is enhanced, commission at the applicable rate shall be recovered on the amount so enhanced. Note: For purposes of levying charges under this Rule value of each enhancement will ordinarily be considered separately without adding it to the outstanding liability of the letter of credit. However, branches may, at their discretion "add" the value of enhancement to outstanding liability of the letter of credit for purpose of levying charges depending upon the circumstances of each case.		
36.	Credit Opinion Report	Actual cost of report	Actual cost of report		
37.	Shipping Guarantee for clearance of goods pending production of bill of lading. a. Relating to imports under LCs opened by the banks b. In all other cases	Documents under LC: 0.25% for three months at the time of issue of guarantee with min. of Rs. 500.00. Documentary collections: 0.25% for the first three months and 0.10% p.m. thereafter.	a. Documents under LC: Flat ` 1000.00 per Shipping Guarantee b. In all other cases: 0.05% p.m. for the period of guarantee, Minimum ` 1000.00		
38.	Foreign currency Import bills under LC at the time of crystallization or retirement whichever is earlier (where exchange benefit accrues)	0.15% of each import bill subject to Minimum. Rs. 1000.00 For individual transactions <table border="1" data-bbox="698 1295 1272 1359"> <tr> <td>Upto Rs. 1.00 crore</td> <td>0.15%</td> </tr> </table>	Upto Rs. 1.00 crore	0.15%	0.125% of the bill amount- Minimum of ` 1000.00 – Maximum ` 25000.00
Upto Rs. 1.00 crore	0.15%				



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports				
Sr. No.	Services	Existing Charges		Revised Charges (excluding GST) w.e.f.01.04.2019
		More than Rs.1.00 crore upto Rs. 3.00 crore	0.08%	
		More than Rs. 3.00 crore upto Rs. 5.00 crore	0.04%	
		More than Rs. 5.00 crore	0.02%	
39.	Foreign currency bills under LC where no exchange benefit accrues	0.1% (minimum Rs. 500.00)		0.25% of the bill amount. Minimum of ` 1000.00 – Maximum ` 30000.00
40.	Discrepancy charges in case of non-confirming documents under LC	USD 50.00 or its equivalent rupee		USD 50, EUR 50, GBP 50, JPY 5000 for LCs issued in USD, EUR, GBP and JPY; respectively. For all other currencies equivalent to USD 50.
41.	Import bill (not under LC) drawn in foreign currency on which bank earns exchange benefit.	0.15% with a minimum of Rs.500.00 and Maximum Rs.25000.00 For Individual transactions over Rs.1.00 crore rates applicable as below borrower account with		0.15% of the bill amount. Minimum of `1000.00 – Maximum of `25000.00
		Credit Rating	Charges	
		AAA	0.60% p.a.	
		AA	0.60% p.a.	
		A	0.75% p.a.	
		BBB	1.50% p.a.	
		Below BBB and Unrated	2.25% p.a.	



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports															
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f.01.04.2019												
42.	Import bill (not under LC) drawn in rupees and in foreign currency on which bank earns no exchange benefit.	<p>0.30% with a minimum of Rs.500 and Maximum of Rs.50000/-</p> <p>For Individual transactions over Rs.1.00 crore rates applicable as below borrower account with</p> <table border="1"> <thead> <tr> <th>Credit Rating</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>AAA</td> <td>0.60% p.a.</td> </tr> <tr> <td>AA</td> <td>0.60% p.a.</td> </tr> <tr> <td>A</td> <td>0.75% p.a.</td> </tr> <tr> <td>BBB</td> <td>1.50% p.a.</td> </tr> <tr> <td>Below BBB and Unrated</td> <td>2.25% p.a.</td> </tr> </tbody> </table>	Credit Rating	Charges	AAA	0.60% p.a.	AA	0.60% p.a.	A	0.75% p.a.	BBB	1.50% p.a.	Below BBB and Unrated	2.25% p.a.	<p>0.30% of the bill amount.</p> <p>Minimum of `1000.00 – Maximum of ` 50000.00</p>
Credit Rating	Charges														
AAA	0.60% p.a.														
AA	0.60% p.a.														
A	0.75% p.a.														
BBB	1.50% p.a.														
Below BBB and Unrated	2.25% p.a.														
43.	For foreign currency import bill required to be forwarded to another bank required for remitting proceeds to the remitting bank abroad	Rs. 500.00 per bill as handling charges	`1000.00 per bill as handling charges												



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports															
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f.01.04.2019												
44.	For each bill received by importer directly from the overseas exporter/bank at the time of effecting remittance. Where exchange benefit accrues to the bank	50% of charges in point 41 above 0.15% with a minimum of Rs.500.00 and Maximum Rs.25000.00 For Individual transactions over Rs.1.00 crore rates applicable as below borrower account with <table border="1"> <thead> <tr> <th>Credit Rating</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>AAA</td> <td>0.60% p.a.</td> </tr> <tr> <td>AA</td> <td>0.60% p.a.</td> </tr> <tr> <td>A</td> <td>0.75% p.a.</td> </tr> <tr> <td>BBB</td> <td>1.50% p.a.</td> </tr> <tr> <td>Below BBB and Unrated</td> <td>2.25% p.a.</td> </tr> </tbody> </table>	Credit Rating	Charges	AAA	0.60% p.a.	AA	0.60% p.a.	A	0.75% p.a.	BBB	1.50% p.a.	Below BBB and Unrated	2.25% p.a.	0.125% of the bill amount. Minimum of ` 1000.00 – Maximum of ` 10000.00
Credit Rating	Charges														
AAA	0.60% p.a.														
AA	0.60% p.a.														
A	0.75% p.a.														
BBB	1.50% p.a.														
Below BBB and Unrated	2.25% p.a.														
45.	For each bill received by importer directly from the overseas exporter/bank at the time of effecting remittance. Where no exchange benefit accrues to the bank	50% of charges in point 42 above	0.20% of the bill amount. Minimum of ` 1000.00 – Maximum of ` 25000.00												
46.	Import documents covering project imports under Inter-Government Aid Scheme and Schemes (including projects those financed by International Agencies like World Bank, IMF, ADB etc.) where no LC is opened.	0.20% with a minimum of Rs. 500.00	To be charged as applicable on import bills as per point no. 41, 42, 44 and 45.												
47.	If foreign currency remittances are received in advance from the overseas buyer, and the specific request of merchanting trade	Commission at 0.1% shall be charged on each transaction and the Bank shall not pay interest on such advance remittances or not grant Rupee advances against foreign currency	Discontinued (We have charged for Merchanting Trade transaction separately)												



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports			
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f.01.04.2019
	customer hold the foreign currency funds in their Nostro A/C without converting the amount into Indian Rupee till the date of payment to the overseas supplier & the bank would not apply buying and selling rate of exchange. Serial 41	Funds thus received. (minimum Rs.1000/-)	
48.	Issuance of Delivery Order pending receipt of Import Bill (document not under LC)	Not charged at present	`1000.00 per delivery order.
49.	Advance remittance against imports Where exchange benefit accrues to the bank	Rs. 100.00 – remittance up to Rs.10000.00 Rs. 200.00 – remittance above Rs. 10000.00 + 25% of charges in point 41 above	0.15% of the remittance amount. Minimum of ` 500.00 – Maximum of `10000.00
50.	Advance remittance against imports Where no exchange benefit accrues to the bank	Rs. 100.00 – remittance up to Rs.10000.00 Rs. 200.00 – remittance above Rs. 10000.00 + 25% of charges in point 42 above	0.20% of the remittance amount. Minimum of `1000.00 – Maximum of `15000.00
51.	Net off/Set off of import bills against export of goods. Other than these charges, no Import Bill collection charges to be recovered.	Not charged at present	` 2000.00 per bill.
52.	Custody charges for overdue import bills	Rs. 250.00 per quarter or part thereof for each bill, if the bill is not paid within 10 days from the due date/date of presentation.	` 500.00 per bill per quarter or part thereof, after the due date. (Overdue charges will be recovered at the end of every quarter. However, pro rata charges to be taken in first quarter and in the quarter when bill is realized)



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports			
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f.01.04.2019
53.	Follow up for submission of BOE	Not charged at present	'500.00 per bill of entry per quarter after 90 days from the date of transaction/remittance. This charge will be applicable from 01.04.2019 onwards.
54.	Merchanting trade transactions for Import transaction (Other than applicable charges for import bill i.e. collection charges, overdue charges, etc.)	Commission at 0.1% shall be charged on each transaction and the Bank shall not pay interest on such advance remittances or not grant rupee advances against foreign currency funds thus received. (min. Rs.1000.00)	Flat '500.00 per import bill
55.	Counter signing/ Co-acceptance/ Availisation of Import bills	0.085% per month for the tenor of bills subject to minimum of 0.25%.	0.085% per month for the tenor of bills subject to minimum of 0.25%.
56.	Recovery of commission in lieu of exchange on import bills payment of which are settled out of foreign currency loans arranged abroad, foreign currency accounts and EEFC accounts	Commission @ 0.1% in lieu of exchange in respect of letters of credit opened and which are settled out of foreign currency loans arranged abroad, foreign currency accounts and EEFC accounts. (min Rs. 500.00) In case of bills not covered by LCs 0.1% commission in lieu of exchange shall be collected in addition to collection charges.	Discontinued. No commission in lieu of exchange to be charged in case import bills (under LC or otherwise) are realized out of foreign currency loans arranged abroad/ buyers credit. No extra charge to be taken in case of EEFC funds too.
57.	IMPORT BILLS FOR COLLECTION Usually in respect of foreign currency collection bills the bank shall be entitled to exchange and commission. If for any reason the bank is	Rs.500.00 per bill as handling charges	Discontinued. Already covered under point no 43



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Imports			
Sr. No.	Services	Existing Charges	Revised Charges (excluding GST) w.e.f.01.04.2019
	required to forward the documents to another bank which will be required to remit the proceeds to the remitting bank abroad.		



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Outward Remittances other than Imports

Sr. No.	Services	Existing Charges	Revised service Charges excluding GST w.e.f. 01.04.2019
58.	Outward remittance in foreign currency for Non-individuals (other than advance payment against import) Where exchange benefit accrues to the bank	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00	0.10% of the transaction amount. Minimum of `500.00 – Maximum `5000.00
59.	Outward remittance in foreign currency for Non-individuals (other than advance payment against import) Where no exchange benefit accrues to the bank	0.10% with a minimum of USD 10 and maximum of USD 50 or its rupee equivalent.	0.25% of the transaction amount. Minimum of `1000.00 – Maximum `10000.00
60.	Outward remittance in foreign currency under LRS and remittance from NRO accounts	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00	`500.00 – up to `25000.00 `750.00 – above `25000.00
61.	Outward remittance in foreign currency from NRE account	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00	`500.00 – up to `25000.00 `750.00 – above `25000.00
62.	Issuance of Foreign Currency Demand Draft	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00	For Individuals - `500.00 per draft For Non-Individuals – 0.10% of the instrument amount (min. `500.00 – max. `5000.00) 0.25% for non-individual where exchange benefit does not accrue to the bank (min. `1000.00 – max. `10000.00)
63.	Cancellation of Demand Draft	Not charged at present	`100.00 per draft
64.	Issue of Foreign Currency Travellers Cheques commission	1% on rupee equivalent payable by the customer.	1% on rupee equivalent payable by the customer.
65.	Where at the request of the beneficiary, foreign currency travelers cheques are issued by the Authorised Dealers against foreign currency remittances received from abroad.	0.25%	0.25% (Min. `200.00)
66.	Payment of foreign currency draft by the drawee bank by issuing their own draft in the same currency in favour of the	Rs. 250.00 per draft	`500.00 per draft



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Proposed Revised Service Charges (Excluding GST)

	beneficiary bank with whom the relative foreign currency amount is to be deposited in a FCNR account.		
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बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Inward Remittances other than Exports			
Sr. No.	Services	Existing charges	Revised service Charges excluding GST w.e.f. 01.04.2019
67.	Inward Remittances	Nil where proceeds are to be credited to our account. In all other cases – Rs. 100.00	Nil where proceeds are to be credited to our account. In all other cases – `100.00
68.	Commission on Clean Instruments sent for collection abroad	0.1% of the instrument amount (min. Rs. 50.00 – max. Rs. 5000.00)	0.1% of the instrument amount (min. `250.00 – max. `5000.00)
69.	Foreign currency instruments favouring resident beneficiary and sent for collection in India	In respect of foreign currency instruments favouring resident beneficiaries sent for collection within India, charges as applicable for inland transaction may be recovered.	Discontinued Already included in point 68
70.	Charges for dishonoured of clean instruments sent on collection	Not charged at present	0.1% of the instrument amount (min. ` 250.00 – max. ` 2000.00)+ any cost/charges incurred by our correspondent
71.	Encashment of TTs/ purchase of MTs/ DDs in respect of which cover has been received in NOSTRO accounts	Applicable Buying rate plus interest for a transit period of 15 days at domestic commercial rate of interest (Base Rate + 7%) (in case of advance remittance against export, rate of interest applicable to Packing credit is to be charged for a period of 15 days)	NIL, since cover has been received in NOSTRO accounts.
72.	Where the inward remittance has to be paid in foreign currency by way of a Demand Draft/ Mail Transfer/ Payment Order/ Telegraphic Transfer	0.1% min. Rs. 100.00 and max Rs. 5000.00	Discontinued. Already covered at point 65
73.	Where the inward remittance has to be executed in foreign currency by issuing a demand draft/ mail transfer/ payment order/ telegraphic transfer commission shall be recovered from beneficiary/ beneficairy's bank as the case may be.	0.1% min. Rs. 100.00 and max Rs. 5000.00	0.1% min. ` 500.00 and max` 5000.00
74.	Follow-up of submission of export documents against advance remittance	Not charged at present	`500.00 per remittance per quarter after one year from the date of receipt of advance. Not applicable for export orders to be executed on deferred terms.



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Foreign Bank Guarantees					
Sr. No.	Services	Existing Charges		Revised service Charges (excluding GST) w.e.f. 01.04.2019	
75.	Export performance guarantees for Project Exports which include: 1. Bid-bond 2. Bond for earnest money 3. Guarantee for advance payment made by foreign buyers to Indian exporters/contractors	Guarantees covered by ECGC cover to the extent of 75%	1.25% p.a. including ECGC premia	Guarantees covered by ECGC cover to the extent of 75%	1.25% p.a. including ECGC premia
		Guarantees covered by ECGC cover to the extent of 90%	1.30% p.a. including ECGC premia	Guarantees covered by ECGC cover to the extent of 90%	1.30% p.a. including ECGC premia
		Guarantees covered by counter guarantee of the GOI	0.30% p.a.	Guarantees covered by counter guarantee of the GOI	0.30% p.a.
		Guarantees not covered by ECGC/GOI counter guarantee	1.00% p.a.	Guarantees not covered by ECGC/GOI counter guarantee	1.00% p.a.
		<p>Commission in respect of Bid Bonds: Commission for issuing bid bonds for supplies to projects carried out abroad shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes the balance 75% of the commission shall be recovered, else the commission previously collected will be refunded.</p>		<p>Commission in respect of Bid Bonds: Commission for issuing bid bonds for supplies to projects carried out abroad shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes the balance 75% of the commission shall be recovered, else the commission previously collected will be refunded.</p>	



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Proposed Revised Service Charges (Excluding GST)

Foreign Bank Guarantees

Sr. No.	Services	Existing Charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019						
76.	Export Performance Guarantee (other than Project Exports) covering: 1. Bid Bond, etc. 2. Export Obligations in terms of import trade control regulations Guarantees linked to deemed exports	0.085% p.m. for the specified period of liability. Where the guarantee period is less than 3 months, commission recoverable will be 0.25% of the guaranteed amount. In case of early redemption of the guarantees beyond a period of 3 months from the date of issue, 50% of the commission for the unexpired period i.e. from the date of redemption to the expiry date shall be refunded. Commission for issuing bid bonds for supplies connected with deemed export/direct exports other than project exports shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes the balance 75% of the commission shall be recovered, else the commission previously collected will be refunded.	0.10% p.m. for the specified period of liability. For any part of the month, the period will be reckoned as full month. A month will be considered to have 30 days. In case of early redemption of the guarantees beyond a period of 3 months from the date of issue, 50% of the commission for the unexpired period i.e. from the date of redemption to the expiry date shall be refunded. Commission for issuing bid bonds for supplies connected with deemed export/direct exports other than project exports shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes the balance 75% of the commission shall be recovered, else the commission previously collected will be refunded.						
77.	Deferred Payment Guarantees covering import of goods into India/repayment of foreign currency loans	0.50% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantees at the beginning of every quarter. Minimum charges for a quarter to be charged.	0.50% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantees at the beginning of every quarter. Minimum charges for a quarter to be charged.						
78.	Advising of Guarantee	Not charged at present	₹500.00 per advice						
79.	Enhancement of Value/ Extension of Tenor of the Guarantee	Charges as per point no. 75,76 and 77 are applicable.	Charges as per point no. 75,76 and 77 are applicable.						
80.	Guarantees issued against 100% cash margin/ 100% counter guarantee of the GOI	25% of the charges as per point no. 75,76 and 77 applicable.	25% of the charges as per point no. 75,76 and 77 applicable.						
81.	Standby Letter of Credit From the date of opening of LC to last date of its validity	<table border="1"> <thead> <tr> <th>Borrower account with credit rating</th> <th>Charges</th> </tr> </thead> <tbody> <tr> <td>AAA</td> <td>1.00% p.a</td> </tr> <tr> <td>AA</td> <td>1.00% p.a.</td> </tr> </tbody> </table>	Borrower account with credit rating	Charges	AAA	1.00% p.a	AA	1.00% p.a.	-1.8% p.a. or part thereof. -Min. ₹ 2000.00 -A month to comprise of 30 days and a year of 360 days.
Borrower account with credit rating	Charges								
AAA	1.00% p.a								
AA	1.00% p.a.								



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Foreign Bank Guarantees				
Sr. No.	Services	Existing Charges		Revised service Charges (excluding GST) w.e.f. 01.04.2019
	including usance period.	A	1.50% p.a.	
		BBB	2.25% p.a.	
		Below BBB & Unrated	2.50% p.a.	
82.	All other guarantees	0.15% per month for the specified period of liability Where the guarantee period is less than 2 months, commission recoverable shall be 0.25%. In case of early redemption of the guarantee after a period of 2 months. 50% of the commission for unexpired period may be refunded at the discretion of bank.		0.15% per month for the specified period of liability Where the guarantee period is less than 2 months, commission recoverable shall be 0.25%. In case of early redemption of the guarantee after a period of 2 months. 50% of the commission for unexpired period may be refunded at the discretion of bank.
83.	Minimum charges for any guarantee shall be	Rs. 500/-		Discontinued

Overseas Direct Investment				
Sr. No.	Services	Existing Charges		Revised service Charges (excluding GST) w.e.f. 01.04.2019
84.	Processing of ODI transaction including generation of UIN	Not charged at present		Rs. 10000.00 per UIN. (one time charges) In addition to this, charges for the remittance will be levied as applicable.

Foreign Direct Investment				
Sr. No.	Services	Existing Charges		Revised service Charges (excluding GST) w.e.f. 01.04.2019
85.	Processing of (FCGPR, FCTR (to be taken at the time of first reporting to RBI like Annex 6)	Not charged at present		` 10000.00 (one time charges- where funds have been received by Bank of Baroda) ` 25000.00 (one time charges- where funds have been received by other banks) In addition to this, charges for the remittance will be levied as



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

			applicable.
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Project Export Approvals

Sr. No.	Services	Existing Charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019
86.	Approval for Project Exports	Not charged at present	₹5000.00 per project. (one time charges) at the time of granting approval. In addition to this, charges for the remittance will be levied as applicable.

External Commercial Borrowing

Sr. No.	Services	Existing Charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019
87.	ECB (Form 83 Scrutiny)	Not charged at present	₹5000.00 per LRN. (one time charges) where loan is arranged from Bank of Baroda ₹10000.00 per LRN (one time charges) where loan is arranged from other sources/banks. In addition to this, charges for the remittance will be levied as applicable.

Establishing Warehouses/ Setting up Liaison/ Branch Offices

Sr. No.	Services	Existing Charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019
88.	Setting up liaison/branch offices in India	Not charged at present	₹10000.00 per request



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Proposed Revised Service Charges (Excluding GST)

89.	Establishing warehouses/ offices abroad	Not charged at present	` 10000.00 per request
90.	Opening of accounts abroad	Not charged at present	` 2000.00 per request

Miscellaneous Charges

Sr. No.	Services	Existing Charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019
91.	Swift Charge	Rs. 500.00 per message	` 500.00 for every SWIFT message
92.	Courier Charges	Dispatches outside India – Rs. 700.00 per set of document	Dispatches outside India – ` 1000.00 or actual whichever is higher; per document Dispatches within India – `250.00 per document
93.	Processing of applications /representation to RBI	Rs. 100.00 per letter/application	`500.00 per application/representation.
94.	Issuance of NOC for permitted cases in respect of capital account transactions	Rs. 100.00 per NOC	`1000.00 per NOC
95.	Transfer of existing UIN/LRN to other AD	Not charged at present	`5000.00 per transfer
96.	Non submission of APR/ proof of ODI/FCGPR/FCTRS/ARF/ Project Export progress report	Not charged at present	`2500.00 on a half yearly basis

Forward Contracts

Sr. No.	Services	Existing Charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019
97.	Charges for Booking of forward contracts	Rs. 400.00 per contract	`500.00 per contract
98.	Charges for Early Delivery/Extension of Forward Contracts Including NRIs) Cancellation of forward contract	Rs. 400.00 per contract Nil	`500.00 per contract Nil
99.	Booking of forward sale contract in respect of import bills drawn under	0.1% commission in lieu of exchange in addition to swap cost	0.15% commission in lieu of exchange in addition to swap cost and interest from the date of negotiation till the date of credit of



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Proposed Revised Service Charges (Excluding GST)

letter of credit opened by another bank. (Where an importer has arranged for fixation of a forward contract with a bank other than the one through whom the letter of credit has been opened).	and interest from the date of negotiation till the date of credit of proceeds in the Bank's Nostro a/c (min Rs. 500.00)	proceeds in the Bank's Nostro a/c (min `1000.00)
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General Notes:

1. In addition, any other out of pocket expenses incurred by the Bank will be recovered at actual.
2. All above charges are exclusive of SWIFT and courier charges. SWIFT/ Courier charges as mentioned above will be additional charged wherever applicable.
3. All above charges are exclusive of GST and applicable GST will be charged extra.
4. GST applicable on foreign currency exchanged – as below: (as applicable from time to time)

Amount of Currency Exchanged	GST Rates	Minimum GST	Maximum GS
Up to INR 1.00 lakh	0.18% of currency exchanged	` 45.00	`180.00
Between INR 1.00 lakh and up to INR 10.00 lakhs	INR `180.00 + 0.09% of the currency exchanged	`180.00	` 990.00
Above INR 10.00 lakhs	INR `990.00 + 0.018% of the currency exchanged	`990.00	` 10800.00

5. Stamp duty charges applicable in the respective states as per government regulations from time to time will be recovered wherever applicable.
6. 100% waiver of charges on personal Inward and Outward remittances (excluding trade related transactions) be allowed in respect of existing Staff Members/Honourably Retired Employees of our bank. Out of pocket expenses i.e. postage/courier/SWIFT/taxes etc.; if any are to be recovered on actual basis.
7. The above schedule of charges will only apply in cases where specific customer level pricing approval/sanction is not in place.

SECTION – X

MORTGAGES & RETAIL ASSET (AS ADVISED BY CONCERNED VERTICAL)

Sr. No.	Area of Banking Service	Existing Service Charges Excluding service tax w.e.f 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
1	Baroda Home Loan & Baroda Home Improvement Loan	<p>Upto Rs.50 Lacs: 0.50% of Loan amount: Minimum: Rs.7,500/- (Upfront) Maximum: Rs.12,500/-</p> <p>Above Rs.50 Lacs: 0.25% of Loan amount: Minimum : Rs.7,500/- (upfront) Maximum: Rs.20,000/-</p> <p>For staff members: Actual Charges for Advocate / Valuers / CERSAI / ITR verification (if any) only to be recovered.</p>	<p>Slab wise</p> <p>Upto `50 Lacs 0.50% of Loan amount: Minimum: `8,500/- (Upfront) Maximum: `15,000/-</p> <p>Above `50 Lacs 0.25% of Loan amount: Minimum : `8,500/- (upfront) Maximum: `25,000/-</p> <p>The above charges are unified processing charges which includes inspection, valuation and legal fees</p> <p>For staff members: Actual Charges for Advocate / Valuers / CERSAI / ITR verification (if any) only to be recovered.</p> <p>The above charges are for all categories of borrowers under Home Loans.</p>



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges Excluding service tax w.e.f 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
2	Baroda Home Loan Top Up	0.25% of the Loan amount Minimum: Rs. 5,000/- (upfront) Maximum: Rs.12,500/-	0.35% Minimum: ` 5,000/- (upfront) Maximum: `15,000/-
3	Takeover of Home Loan (Resident /NRI/PIOs)	Rs.7,500/- (upfront)	Flat: ` 8,500/- (upfront per property)
4	Pre Approved Home Loan (In Principal Sanction)	Rs.7, 500/- (upfront). If the borrower submits the property documents with in the validity period of pre- approval letter, balance amount of unified processing charges as applicable to Home Loan only will be recovered from the borrower.	0.25% - 0.50% (As per the slab rates applicable on Home Loans) `8,500/- (upfront). If the borrower submits the property documents with in the validity period of pre- approval letter, balance amount of unified processing charges as applicable to Home Loan only will be recovered from the borrower.
5	Baroda Ashray (Reverse Mortgage Loan)	0.20% of Loan amount Maximum Rs.10,000/- Upfront Charges: Rs.7,500/-	0.20% Upfront Charges: `8,500/- Maximum `10,000/-
6	Baroda Advance Against Gold Ornaments / Jewellery	0.50% of Loan Amount.	0.50% Minimum: `500/- Maximum Loan upto ` 5.00 Lakhs: `2500/- Loan above ` 5.00 Lakhs: ` 3500/



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges Excluding service tax w.e.f 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
7	Baroda Traders Loan (including Baroda Traders Gold Card scheme)	0.35% of Loan/OD amount without any maximum. Minimum: Rs.7,500/- (Upfront)** ** The above charges considered as if only one property is offered as security. If two or more properties are offered as security, Rs.7,500/- per additional property would be applicable as upfront charges in addition to normal changes as mentioned above.	OD: 0.35% TL: 0.50% Minimum: ` 8,500/- (Upfront) per property
8	Baroda Loan to Doctors	0.35% Maximum Rs.15000/-	No Change 0.35% Maximum `15000/-
9	Baroda Advance Against Securities	Rs. 500/- (No other charges)	No Change `500/- (No other charges)
10	Baroda Car Loan	Car Loan: 0.50% of Loan amount Minimum: Rs.2,500/- Maximum Rs.10,000/-	Car Loan: 0.50% of Loan amount Minimum: `2,500/- Maximum `10,000/-
11	Baroda Two Wheeler Loan	Two Wheelers: 2% of Loan amount, Minimum Rs. 1000/- Staff/ Ex-Staff: No Charges	Two Wheelers: 2% of Loan amount, Minimum `1000/-
12	Baroda Personal Loan (including Baroda Premium Personal Loan)	2% of Loan amount Minimum: Rs.1000/- Maximum: Rs.10,000/-	2% of Loan amount Minimum: `1000/- Maximum: `10,000/-
13	Baroda Pensioners Loan	Pensioners/ Family Pensioners of our Bank (Ex-Staff) : Nil Others : Rs.1,000/-	Pensioners/ Family Pensioners of our Bank (Ex-Staff) : Nil Others : `1,000/-



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges Excluding service tax w.e.f 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
14	Baroda Mortgage Loan:	<p>Loan:</p> <p>1% of Loan amount with maximum Rs.1,50,000/-</p> <p>Minimum: Rs.7,500/- (upfront)**</p> <p>Over Draft:</p> <p>Upto Rs.3.00 Crores: 0.35% of limit with maximum: Rs.75,000/-</p> <p>Above Rs.3.00 Crores: 0.25% of the limit without any maximum.</p> <p>Minimum: Rs.7,500/- (upfront)**</p> <p>** The above charges considered as if only one property is offered as security. If two or more properties are offered as security, Rs.7,500/- per additional property would be applicable as upfront charges in addition to normal changes as mentioned above.</p>	<p>TL: 1%</p> <p>Minimum: `8,500/- (Upfront) per property</p> <p>Maximum: `1,50,000/-</p> <p>OD:</p> <p>Upto `3.00 Crores: 0.35%</p> <p>Minimum: `8,500/- (Upfront) per property</p> <p>Maximum: `75,000/-</p> <p>Above `3.00 Crores: 0.25%</p> <p>Minimum: `8,500/- (Upfront) per property</p> <p>Maximum: No Limit</p>
15	Baroda Education Loan	<p>Baroda Education Loan (Baroda Vidya, Baroda Gyan, Baroda Scholar):</p> <p>Study in India - Nil</p> <p>Study Abroad - 1.00% of Loan amount (maximum Rs.10,000/-) to be recovered upfront which will be refundable on avilment (first disbursement) of loan.</p> <p>Baroda Education Loan for students of Premier Institutions (studies in India):</p> <p>Upto Rs. 10 Lacs : Nil</p>	<p>Baroda Education Loan (Baroda Vidya, Baroda Gyan, Baroda Scholar):</p> <p>Study in India - Nil</p> <p>Study Abroad - 1.00% of Loan amount (maximum `10,000/-) to be recovered upfront which will be refundable on avilment (first disbursement) of loan.</p> <p>Baroda Education Loan for students of Premier Institutions (studies in India):</p> <p>Upto `10 Lacs : Nil</p>



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges Excluding service tax w.e.f 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
		<p>Above Rs. 10 Lacs: Nil</p> <p>Baroda Education Loan for Vocational Education and Training: Nil Baroda Career Development: 0.50%</p> <p>(a) A non refundable Lump sum amount Rs.7,500/- per property (towards Advocate and Valuer charges) to be taken upfront in case of all Education Loan accounts, wherever property is mortgaged.</p> <p>(b) No Mortgage creation charges for all types of Education Loans.</p>	<p>Above `10 Lacs: Nil</p> <p>Baroda Education Loan for Vocational Education and Training: Nil Baroda Career Development: 0.50%</p> <p>(a) A non refundable Lump sum amount `8,500/- per property (towards Advocate and Valuer charges) to be taken upfront in case of all Education Loan accounts, wherever property is mortgaged.</p> <p>(b) No Mortgage creation charges for all types of Education Loans.</p>
16	LABOD/ODBOD	No processing/ documentation charges for LABOD/OD against bank's own deposits	No processing/ documentation charges for LABOD/OD against bank's own deposits
17	Future Rent Receivables	<p>0.50%</p> <p>Min: Rs. 1000/- Max: Rs. 1.00 Lakh</p>	<p>0.50%</p> <p>Minimum: `1000/- Maximum: Upto `5.00 Crores: `2.00 lakhs Above ` 5.00 Crores and upto `10.00 Crores: ` 3.50 Lakhs Above `10.00 Crores and upto ` 20.00 Crores: ` 5.00 Lakhs Above ` 20.00 Crores :. 10.00 Lakhs</p>
18	Modification Charges	<p>Upto Rs. 1.00 Crores: Rs. 5,000/- Above Rs. 1.00 Crores upto Rs. 10.00 Crores: Rs. 15,000/- Above Rs. 10.00 Crores: Rs. 25,000/-</p>	<p>Upto `1.00 Crores: ` 5,000/- Above ` 1.00 Crores upto `10.00 Crores: ` 15,000/- Above ` 10.00 Crores: ` 25,000/-</p>



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges Excluding service tax w.e.f 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
19	Deviation Charges	Home Loans: Rs. 1,500 per deviation (Maximum Rs. 5,000) Education Loan: Nil Other Retail Loans: Rs. 3,000 per deviation (Maximum Rs. 10,000)	Home Loans: `1,500 per deviation (Maximum ` 5,000) Education Loan: Nil Other Retail Loans: ` 3,000 per deviation (Maximum ` 10,000)
20	Commitment Charges in Mortgage Loan and Traders Loan (Overdraft facilities only)	Minimum quarterly average utilization of sanctioned limits should be 60%. In case of quarterly average utilization of sanction limit is less than 60% of the sanction limit, interest in the account will be charged on minimum 60% of sanctioned limits on quarterly basis.	Minimum quarterly average utilization of sanctioned limits should be 60%. In case of quarterly average utilization of sanction limit is less than 60% of the sanction limit, interest in the account will be charged on minimum 60% of sanctioned limits on quarterly basis.
21	Mortgage Creation Charges	Per borrowing entity with FB+NFB limits of Up to Rs.10.00 Lakhs: Rs.500/- per Lakh Above Rs.10.00 Lakhs & upto Rs.50.00 lacs: Rs.5,000/- Above Rs.50.00 Lakhs & upto Rs.100.00 Lakhs: Rs.10,000/- Above Rs.100.00 Lakhs: Rs.15,000/- Mortgage creation charges as mentioned above will be recovered separately for Retail Loans, except Education Loans and Home Loans/ Home Improvement Loan and Top-up Loan. The charge specified is applicable per instance irrespective of the number of title deeds. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also.	Per borrowing entity with FB+NFB limits of Up to `10.00 Lakhs: `500/- per Lakh Above `10.00 Lakhs & upto `50.00 lacs: `5,000/- Above `50.00 Lakhs & upto `100.00 Lakhs: `10,000/- Above `100.00 Lakhs: `15,000/- Mortgage creation charges as mentioned above will be recovered separately for Retail Loans, except Education Loans and Home Loans/ Home Improvement Loan and Top-up Loan. The charge specified is applicable per instance irrespective of the number of title deeds. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges Excluding service tax w.e.f 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
		The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.	

SECTION XI

DIGITAL PRODUCTS RELATED CHARGES

Product	Particular	Existing Service charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019 – Digital Channels	Revised service Charges (excluding GST) w.e.f. 01.04.2019 Charges for Branch
Baroda Connect	EPFO online collection/ ESIC online collection	Rs 10+GST	₹10/-	
Baroda Connect	IRCTC online TICKET BOOKING	Rs 10+GST	₹10/-	
Baroda Connect	PASSWORD PRINTING (charges on regeneration only, free for new user)	NIL		₹100 (If done through Branches otherwise no charge)



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Proposed Revised Service Charges (Excluding GST)

Product	Particular	Existing Service charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019 – Digital Channels	Revised service Charges (excluding GST) w.e.f. 01.04.2019 Charges for Branch
IMPS	Upto Rs.1,000/-	NIL	`1.5/-	`5/-
IMPS	Rs.1,001/- to Rs.25,000/-	For Rs. 1001/- to Rs. 10,000/- = NIL, For Rs. 10,001/- to Rs. 50,000/- = NIL	`5/-	`5/-
IMPS	Rs.25,001/- to Rs.2,00,000/-	For Rs. 10,001/- to Rs. 50,000/- = NIL	`15/-	`15/-
NEFT	Upto Rs.10,000/-	NIL (through ADC & Branch)	`2/-	`2.5/-
NEFT	Rs.10,001/- To Rs.1,00,000/-	NIL (through ADC & Branch)	`4/-	`5/-
NEFT	Rs.1,00,001/- to Rs.2 Lac/-	Rs. 15/-+GST (free through ADC)	`14/-	`15/-
NEFT	Above Rs. 2 Lac	Rs.25/- + GST (free through ADC)	`20/-	`25/-
BBPS	Electronic OFF- US transactions (Customer Convenience Fee in ₹)	Bill Amount ₹ 0-1000→5 , 1001-2000→15, ≥2001→25	Bill Amount ₹ 0-1000→`5/- 1001-2000→`15/- ≥2001→`25	
BBPS	Customer Convenience Fee in ₹ for OFFLINE Physical transactions - All payment modes includes bank branches	Bill Amount ₹ 0-1000→5 , 1001-2000→15, ≥2001→25	Bill Amount ₹ 0-1000→`5/- 1001-2000→`.15/- ≥2001→`.25	
National E-toll Collection	Tag Issuance Fee	Rs100 inclusive of applicable GST (Rs 84.74+GST)	`84.74/-	
National E-toll Collection	Tag Replacement Charge	Rs 50 + GST	`50/-	



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Proposed Revised Service Charges (Excluding GST)

Product	Particular	Existing Service charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019 – Digital Channels	Revised service Charges (excluding GST) w.e.f. 01.04.2019 Charges for Branch
NACH	Return Charges	Rs. 295/-	Return Charges - ` 250/-	
	Mandate Charges	RS.118/- (Rs.100+ rs18 GST)	Mandate - `100/-	
Self Service Pass Book Printer	Duplicate Passbook Issuance Charges	Rs. 100+GST	`100/-	
Debit Card Issuance	RuPay Classic (Non Personalised/ Personalised)	Rs.50 + GST	`100/-	
Debit Card Issuance	RuPay Platinum Non-Personalised/(Personalised)	Rs.50 + GST	`100/-	
Debit Card Issuance	Visa Classic (Non Personalised/ Personalised)	Rs.150 + GST	`150/-	
Debit Card Issuance	Visa Platinum (Non Personalised/ Personalised)	Rs.150 + GST	`150/-	
Debit Card Issuance	Master Card Classic (Personalised)	Rs.150 + GST	`150/-	
Debit Card Issuance	Master Card platinum (Personalised)	Rs.150 + GST	`150/-	
Debit Card Issuance	RuPay PMJDY (Bhamashah/Samagra)	Government Sponsored Schemes - Fee Exempted	Government Sponsored Schemes - Fee Exempted	
	RuPay KCC			



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Proposed Revised Service Charges (Excluding GST)

Product	Particular	Existing Service charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019 – Digital Channels	Revised service Charges (excluding GST) w.e.f. 01.04.2019 Charges for Branch
	RuPay Mudra			
Debit Card Annual fee	RuPay Classic (Non Personalised/ Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST	1st Year Free & Second Year onwards `150/-	
Debit Card Annual fee	RuPay Platinum (Non-Personalised/Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST		
Debit Card Annual fee	Visa Classic (Non Personalised/ Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST		
Debit Card Annual fee	Visa Platinum (Non Personalised/ Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST		
Debit Card Annual fee	Master Card Classic (Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST		
Debit Card Annual fee	Master Card platinum (Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST		
Debit Card Annual fee	RuPay PMJDY (Bhamashah/Samagra)	Government Sponsored Schemes - Fee Exempted		Government Sponsored Schemes - Fee Exempted
	RuPay KCC			
	RuPay Mudra			
Debit Card PIN Regeneration	RuPay Classic (Non Personalised/ Personalised)	Rs.150/- + GST per regeneration	`150/- per regeneration	
Debit Card PIN Regeneration	RuPay Platinum (Non-Personalised/Personalised)			
Debit Card PIN Regeneration	Visa Classic (Non Personalised/ Personalised)			



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Proposed Revised Service Charges (Excluding GST)

Product	Particular	Existing Service charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019 – Digital Channels	Revised service Charges (excluding GST) w.e.f. 01.04.2019 Charges for Branch
Debit Card PIN Regeneration	Visa Platinum (Non Personalised/ Personalised)			
Debit Card PIN Regeneration	RuPay PMJDY (Bhamashah/Samagra)	Government Sponsored Schemes - Fee Exempted	Government Sponsored Schemes - Fee Exempted	
	RuPay KCC			
	RuPay Mudra			
Debit Card PIN Regeneration	Master Card Classic (Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST	₹75/- per regeneration	
Debit Card PIN Regeneration	Master Card platinum (Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST	₹75/- per regeneration	
Debit Card PIN Regeneration	MasterCard world Radiance (Personalised)	FREE	₹75/- per regeneration	
Debit Card Other charges	Charge –slip retrieval charges	Rs.400/- per retrieval.	₹400/- per retrieval.	
Debit Card Other charges	Surcharges for Rail Tickets and Petrol / Fuel / Gas Stations	2.50% of transaction amount or Rs.10/- whichever is higher.	₹10/-	
Debit Card Other charges	Card Replacement	Rs. 200/- + GST (Visa/Master/RuPay)	₹200/-	
ATM	Number of Free OFFUS transactions	Metro ATM-3, Non Metro-5	Metro ATM-3, Non Metro-5	
ATM charges after free OFFUS	For Financial Transaction	Rs 20/- +GST per transaction	₹20/- per transaction	



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Proposed Revised Service Charges (Excluding GST)

Product	Particular	Existing Service charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019 – Digital Channels	Revised service Charges (excluding GST) w.e.f. 01.04.2019 Charges for Branch
transactions				
ATM charges after free OFFUS transactions	For Non – Financial Transaction	Rs. 10/- +GST per transaction	`10/- per transaction	
ATM International Usage Charges	Cash Withdrawal	Rs. 400/- +GST per transaction	`400/- per transaction	
ATM International Usage Charges	Balance Inquiry	Rs. 75/- +GST per Balance Inquiry	`75/-	
Pre-paid Card	Gift Card -Issuance : For amount up to Rs 2,000/-	Amt. upto Rs 2,000 : Rs 30/- (including GST)	`50/-	
Pre-paid Card	Gift Card -Issuance : For amount Rs 2,000/- Rs. 10,000/-	Amt. between Rs 2000 to Rs 5000: Rs 75/- (including GST) Amt. above Rs 5,000: Rs 100 (including GST)	`100/-	
Pre-paid Card	Gift Card -Revalidation charges	Rs 100/- per validation (including GST)	`100/-	
Pre-paid Card	Gift Card -Card Usage Charges (Per balance Inquiry)	NIL	`10/-	
Pre-paid Card	Reloadable card: Issuance charges	Rs100/- including GST	`100/-	



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Proposed Revised Service Charges (Excluding GST)

Product	Particular	Existing Service charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019 – Digital Channels	Revised service Charges (excluding GST) w.e.f. 01.04.2019 Charges for Branch
Pre-paid Card	Reloadable card- Revalidation charges	RS 100/- including GST per validation	`100/-	
Pre-paid Card	Reloadable card -Other Service charges	Rs 22/- including GST per ATM transaction	`20/-	
Pre-paid Card	Travel Card Issuance fees - USD/GBP/EURO	Rs . 150/- (INCL GST)	`150/-	
Pre-paid Card	Travel Card Stand by card fees - USD/GBP/EURO	Rs . 150/- (INCL GST)	`150/-	
Pre-paid Card	Travel Card Re load fees - USD/GBP/EURO	Rs . 55/- (INCL GST)	`55/-	
Pre-paid Card	Travel Card- Replacement Card fee in case of lost/stolen card (post age extra) USD	USD 3.0	USD 3.0	
Pre-paid Card	Travel Card- Replacement Card fee in case of lost/stolen card (post age extra) GBP	GBP 2.0	GBP 2.0	
Pre-paid Card	Travel Card- Replacement Card fee in case of lost/stolen card (post age extra) EURO	EURO 2.0	EURO 2.0	
Pre-paid Card	Travel Card- Chargeback fee USD	USD 3.0	USD 3.0	
Pre-paid Card	Travel Card- Chargeback fee GBP	GBP 1.5	GBP 1.5	



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Proposed Revised Service Charges (Excluding GST)

Product	Particular	Existing Service charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019 – Digital Channels	Revised service Charges (excluding GST) w.e.f. 01.04.2019 Charges for Branch
Pre-paid Card	Travel Card- Chargeback fee EURO	EURO 1.5	EURO 1.5	
Pre-paid Card	Travel Card- ATM Withdrawal fee USD/GBP/EURO	0.9% of Transaction value	0.9% of Transaction value	
Pre-paid Card	Travel Card- ATM Balance enquiry fee USD/GBP/EURO	USD 0.5 /GBP 0.5 /EURO 0.5	USD 0.5 /GBP 0.5 /EURO 0.5	
Pre-paid Card	Travel Card- Refund of balance in the card account : USD/GBP/EURO	Balance will be refunded after deducting INR250/- + Service Tax on Foreign Currency Conversion	Balance will be refunded after deducting INR `250/- Foreign Currency Conversion taxes extra as applicable.	
Pre-paid Card	Travel Card- Deduction on expired Card (EVERY 12MONTHS): USD/GBP/EURO	USD 5.0 /GBP 3.0 /EURO 3.0	USD 5.0 /GBP 3.0 /EURO 3.0	
Pre-paid Card	Travel Card- Inactivity Fee (cardnotusedfor180days): USD/GBP/EURO	USD 5.0 /GBP 3.0 /EURO 3.0	USD 5.0 /GBP 3.0 /EURO 3.0	
Pre-paid Card	Travel Card- Card sent by other Bank(If left behind at other bank's ATM or POS): USD/GBP/EURO	USD 15.0 /GBP 10.0 /EURO 10.0	USD 15.0 /GBP 10.0 /EURO 10.0	
Pre-paid Card	Travel Card- New ATMP in(sent to registered email ID): USD/GBP/EURO	USD 3.0 /GBP 1.5 /EURO 1.5	USD 3.0 /GBP 1.5 /EURO 1.5	



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Proposed Revised Service Charges (Excluding GST)

Product	Particular	Existing Service charges	Revised service Charges (excluding GST) w.e.f. 01.04.2019 – Digital Channels	Revised service Charges (excluding GST) w.e.f. 01.04.2019 Charges for Branch
Pre-paid Card	Travel Card- Usage(Cross Currency):	3% of transaction value	3% of transaction value	
SMS Alerts Charges	SMS Alerts Charges	Savings Account – Rs.15 + GST charged quarterly	Savings Account – `15 charged quarterly	
		Current / Overdraft / Cash Credit Accounts – Rs.25 + GST charged quarterly	Current / Overdraft / Cash Credit Accounts – `25 + GST charged quarterly	

* GST is not applicable on charges collected in foreign currency under Pre-paid Card.

SECTION –XII AGRICULTURE ADVANCES

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
1.	Processing Charges for Agriculture	<p>Up to 10 Lacs- NIL Above 10 Lacs– 350/lac or part thereof maximum Rs.35.0 Lacs+ GST (For exporters Rs.17.50 Lacs)</p> <p>For Term Loan Above 10 Lacs - DL/TL 1% of the limit sanctioned with a maximum of Rs.100 lacs (Cap for exporter- Rs.50 lacs)</p>	<p>For Working Capital (Fresh/Review) Fund Based: Above `3 lacs to `10 Lacs - `250/Lac or part thereof +GST Above `10 Lacs– `350/lac or part thereof maximum `35.0 Lacs (For exporters `17.50 Lacs)</p> <p>Non Fund Based: 50% of charges Applicable for Fund Based Limit (Cap for</p>



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
			<p>Priority Sector `17.50 lacs and for exporters `7.50 lacs</p> <p>For Term Loan (Fresh) Above `3 Lacs - DL/TL 1% of the limit sanctioned with a maximum of `100 lacs (Cap for exporter- `50 lacs)</p> <p>For Term Loan (Review) Above `3 Lacs – `60 per lac or part thereof with No Cap</p> <p>Note: Please note that any specific scheme related charges which is mentioned in the scheme specific circular remain in force and above charges are not applicable in those specific schemes of agriculture.</p>
2.	Inspection charges for Agricultural Advances	<p>Up to 10 Lacs- NIL</p> <p>Above 10 Lacs to 1 Crore – Rs.1000+GST</p> <p>Above Rs1 Crore – Rs. 5000+GST</p> <p>In addition to the above actual conveyance and out of pocket exp. reimbursed to be recovered</p>	<p>Above `3 lacs to `10 Lacs - `250</p> <p>Above `10 Lacs to `1 Crore – `1000</p> <p>Above `1 Crore – `5000</p> <p>In addition to the above actual conveyance and out of pocket exp. reimbursed to be recovered</p> <p>Note: Please note that any specific scheme related charges which is mentioned in the scheme specific circular remain in force and above charges are not applicable in those specific schemes of agriculture.</p>
3.	Inspection Charges for crop loan	NIL	<p>Above `3 lacs to `10 Lacs - `250</p> <p>Above `10 Lacs to `1 Crore – `500</p> <p>Above `1 Crore – `1000</p>



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
			In addition to the above actual conveyance and out of pocket exp. reimbursed to be recovered

SECTION-XIII DEMAT CHARGES

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
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बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
1	A/c Opening Charges	NIL	`500/- for Individuals and `750 for Non Individuals
2	DEMAT Annual Maintenance Charges	<p>General Customer: For Individuals-First year free for new accounts From second year onwards 250/- p.a. plus GST For Non-individual - 550/- plus GST</p> <p>BSDA customers: For Individuals - First year free for new accounts Thereafter no AMC to be levied if the value of holding is up to 50,000/- during financial year. AMC will be charged at ` 100/- plus GST only for the value of holding from 50,001/- up to 2,00,000/- during financial year.</p>	<p>General Customer: For Individuals-First year free for new accounts From second year onwards `500/- p.a. plus For Non-individual - `700/- plus</p> <p>BSDA customers: For Individuals - First year free for new accounts Thereafter no AMC to be levied if the value of holding is up to `50,000/- during financial year. AMC will be charged at `100/- plus GST only for the value of holding from `50,001/- up to `2,00,000/- during financial year.</p>
3	Dematerlisation of shares	Rs. 3.00 per certificate with minimum of 34/- plus actual postage plus GST	`5.00 per certificate with minimum of `50/- plus actual postage plus
4	Re-materlisation	<p>NSDL Demat account : 10/- plus actual postage for every hundred securities or part thereof subject to maximum fee of 5,00,000/- or a flat fee of 10/- per certificate whichever is higher for NSDL Demat accounts.</p> <p>CDSL Demat account : 30/- plus GST per actual postage per ISIN</p>	<p>NSDL Demataccount : `10/- plus actual postage for every hundred securities or part thereof subject to maximum fee of `5,00,000/- or a flat fee of `10/- per certificate whichever is higher for NSDL Demat accounts.</p> <p>CDSL Demat account : `30/- plus per actual postage per ISIN</p>
5	Transaction Charges	<p>General customers : 0.03% of market value subject to minimum ` 20/-+ S.T. per transaction.</p> <p>For Debt instruments and commercial papers 0.03% of market value subject to minimum Rs. 20/- plus GST per transaction.</p> <p>BCML customers : Transaction charges at Rs.15/- plus GST per debit transactions</p>	<p>General customers : 0.04% of market value subject to minimum ` 20/- per transaction.</p> <p>For Debt instruments and commercial papers 0.03% of market value subject to minimum `20/- plus per transaction.</p> <p>BCML customers : Transaction charges at `15/- plus per</p>



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
			debit transactions
6	KYC registering Agency Charges (KRA charges)	KRA charges @ Rs. 40/- plus GST plus actual postage for new KYC data to be uploaded. KRA charges @ Rs. 40/- plus GST per download will be applied. For modifications in KRA of the existing clients KRA charges @ Rs.30/- plus GST plus actual postage	KRA charges @ `40/- plus actual postage for new KYC data to be uploaded. KRA charges @ `40/- plus per download will be applied. For modifications in KRA of the existing clients KRA charges @ `30/- plus GST plus actual postage
7	Pledge Creation	Rs.100/- + GSTper ISIN per request	`100/- per ISIN per request
8	Pledge Creation confirmation	Rs.100/- + GSTper ISIN per request	`100/- per ISIN per request
9	Pledge Closure	Free	NIL
10	Pledge Closure Confirmation	Free	NIL
11	Pledge Invocation	Rs.100/- + GST per ISIN per request	`100/- per ISIN per request
12	Failed instruction Charges	Nil	Nil
13	Other Charges	<ul style="list-style-type: none"> • Additional A/c statement ` 20/- + GST per request. • Sign verification or any other certificate & freeze / unfreeze ` 50/- plus GST per request. • One DIS booklet of 10 leaves free of cost at the time of A/c opening and thereafter subsequent DIS will be issued @ Rs.20/- +GST per booklet of 10 leaves for General Customer. • Two DIS slips only will be issued at the time of account opening to BSDA customer. • Change of Address/ECS Rs.30/- plus GST per request. 	<ul style="list-style-type: none"> • Additional A/c statement `20/- per request. • Sign verification or any other certificate & freeze / unfreeze `50/- plus per request. • One DIS booklet of 10 leaves free of cost at the time of A/c opening and thereafter subsequent DIS will be issued @ `20/- per booklet of 10 leaves for General Customer. • Two DIS slips only will be issued at the time of account opening to BSDA customer. • Change of Address/ECS `30/- plus per request.



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
14	Overdue Charges	Interest @18% p.a. will be payable for payment of service charges after due date	Interest @18% p.a. will be payable for payment of service charges after due date
15	Transfer of Securities from one DP to another DP consequent to account closure	Consequent to closure of account, no charges to be levied , when Beneficiary Owner (BO) transfers all the securities lying in this account to another Branch of the same DP or to DP of the same depository or another depository , provided the BO Accounts at transferee DP and at transferor DP are one and the same i.e. Identical in all respects.	Consequent to closure of account, no charges to be levied, when Beneficiary Owner (BO) transfers all the securities lying in this account to another Branch of the same DP or to DP of the same depository or another depository, provided the BO Accounts at transferee DP and at transferor DP are one and the same i.e. Identical in all respects.
16	Other Terms & Conditions	<p>a. Refund of AMC on closure of Demat account will be on quarterly basis(e.g. if account is closed in the month of July, refund of AMC will be applicable for remaining two quarters i.e. December & March of the financial year.</p> <p>b. The service's not listed above will be charged separately.</p> <p>c. All the above charges are applicable uniformly to individuals. Non-individual except that AMC are different for individuals and Non –Individuals.</p> <p>d. The charges are subject to revision from time to time at Bank's discretion.</p>	<p>a. Refund of AMC on closure of Demat account will be on quarterly basis(e.g. if account is closed in the month of July, refund of AMC will be applicable for remaining two quarters i.e. December & March of the financial year.</p> <p>b. The service's not listed above will be charged separately.</p> <p>c. All the above charges are applicable uniformly to individuals. Non-individual except that AMC are different for individuals and Non –Individuals.</p> <p>d. The charges are subject to revision from time to time at Bank's discretion.</p>
17	Statutory Charges at the time of Account Opening	Nil	Nil
18	Advance / Deposit	Nil	Nil



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Proposed Revised Service Charges (Excluding GST)

SECTION-XIV BARODA CASH MANAGEMENT SERVICES –

Sr. No.	Area of Banking Service	Revised Service Charges (excluding GST) w.e.f. 01.04.2019
A	ELECTRONIC PAYMENTS:	
i	Internal Fund Transfer (IFT) (per transaction)	Nil.
ii	National Electronic Funds Transfer (NEFT) (per transaction)	Rs 2.50 per txn.
iii	Real Time Gross Settlement (RTGS) (per transaction)	Rs 25.00 per txn.
iv	Immediate Payment system (IMPS) (per transaction)	Rs 3.50 per txn.
v	NACH Payments	Rs 3.00 per txn.
B	DOOR STEP BANKING SERVICES:	
I	DSBS INSTRUMENTS COLLECTION:	
(a)	Single pick up charges per pick up location (within city limit).	Rs 500.00 per pick-up point per month
(b)	Cheque processing charges (per instrument).	Rs. 3.00
(c)	Returns charges per instrument.	Rs. 100.00
(d)	Outstation cheque processing charge	Rs.1.00 per 1000 minimum Rs.25.00
C	MANDATE MANAGEMENT:	
i	Direct Debit Instructions (DDI)	
(a)	Registration of Instruction (Recovered from A/c holder)	Rs. 100.00
(b)	Registration of Instruction (payable by Corporate who is receiving the fund)	Rs. 10.00
(c)	DDI pick-up by vendor per point per month	Rs. 500.00
(d)	DDI scanning by vendor	Rs. 5.00
(e)	Execution of DDI transaction per entry	Rs 3.00 per txn.



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Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Revised Service Charges (excluding GST) w.e.f. 01.04.2019
(f)	Unpaid/ Returned DDI (per transaction for insufficient fund)	
	(i) CMS customer	Rs. 5.00
	(ii) Mandatee	Rs. 250.00
ii	National Automated Clearing House (NACH)	
	(Where our Bank is the Sponsor Bank)	
(a)	Registration of mandate (payable by Corporate who is receiving the fund)	Rs. 10.00
(b)	Mandate pick-up by vendor per point per month	Rs. 500.00
(c)	Mandate scanning by vendor	Rs. 5.00
(d)	Mandate processing	Rs. 10.00
(e)	Execution of transaction per entry	Rs 3.00 per txn.
(f)	Unpaid/ Returned NACH (per transaction)	Rs. 5, NIL for technical reasons
D	LIQUIDITY MANAGEMENT SERVICES.	
i	Sweeping/ Pooling charges	Nil per transaction
E	OTHER SERVICES	
i	On-boarding and subsequent Annual Maintenance Charges (AMCs) for each account	Rs. 250.00



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Proposed Revised Service Charges (Excluding GST)

**SECTION-XV
POS CHARGES**

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
1.	Installation chrgs	NIL	NIL
2.	monthly charges	BOBCARDS Services: QR Code: Rs.100 M-POS: Rs.250 POS: Rs.475 Third Party Services: a) Sole acquiring: PSTN: `Rs.450 DGPRS (without battery): Rs. 600 GPRS (without battery): Rs. 700 b) Multi acquiring: DGPRS (without battery): ` Rs.450 GPRS (without battery): Rs.500	BOBCARDS Services: QR Code: Rs.100 M-POS: Rs.250 POS: Rs.475 Third Party Services: a) Sole acquiring: PSTN: `Rs.450 DGPRS (without battery): Rs. 600 GPRS (without battery): Rs. 700 b) Multi acquiring: DGPRS (without battery): ` Rs.450 GPRS (without battery): Rs.500
3.	MDR	0	0
4.	debit card	0	0
5.	Txn upto 1000	NIL	NIL
6.	from 1000 to 2000	NIL	NIL
7.	above 2000	0.90%	0.90%
8.	Credit card	0	0
9.	standard (for all credit card & International Debit Card)	1.99%	1.99%
10.	premium	1.99%	1.99%



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Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
11.	super premium	1.99%	1.99%
12.	Diners & Discover Cards	3%	3%
13.	Security Deposit	1) GPRS Fixed/Wireless/ PC POS - Rs.10000/- 2) PSTN: Rs.6000/-	1) GPRS Fixed/Wireless/ PC POS - Rs.10000/- 2) PSTN: Rs.6000/-
14.	Copy of Charge Slip	0	0
15.	Mark Up for International Txn	0	0

DOOR STEP BANKING SERVICE TO CUSTOMER				
NEW		Customer Pricing		
Range	Amount of Cash (Rs.)	Beat Pickup	On Call Pickup	Cash Delivery
RP0	ANY Cash Limit	0	0	
RP1	Upto 50,000	4815.00	500.00	625
RP2	50,001 to 1,00,000	5065.00	600.00	625
RP3	1,00,001 to 2,00,000	6250.00	650.00	625
RP4	2,00,001 to 3,00,000	8500.00	700.00	750
RP5	300001 to 4,00,000	9500.00	800.00	750
RP6	4,00,001 to 5,00,000	14800.00	900.00	1125
Other Charges				
Sl No.	Service	Service Charges to Customers		
1	Beyond City Limit upto 5 KM (One way distance)	50% Extra above Charges.		
2	Beyond 5 KM (One way distance) from City Limit	Rs.15 per KM whichever is higher.		
3	Extra Limit Charges	75 per Rs.50,000/-or part thereof		
4	Cash Counting & Verification at Customer's premises (Counting Machine provided by Client)	Rs.0.50 per Rs.1,000/-		
5	Vaulting Charges (If Opted)	Rs.15000 per Month per location or Re.0.10 per Rs.1000/- on monthly		



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		throughout, which ever is higher.
6	Cash Processing Charges at Radiant Vault	Re.0.30 per Rs.1000/-
7	Processing of any abnormal ratio of lower denomination of Rs.50 and below	Rs.8/- per Rs.1000/-
8	Vault processed Cash Deposit	Same as On call Delivery rate.
9	CMS Document/ Cheque pickup & Delivery	Rs.2,200/- per point per month
10	Providing Centralized Fax/ Scan copy of Deposit Slip on daily frequency (if opted)	Rs.500/- per point per month (Single Deposit Slip)
11	Providing Bank copy of original Deposit Slip to Bank at Centralized Location (if opted)	Rs.450 per point per month. Frequency of Courier dispatch, will be once in a month.

Terms & Conditions:

1	Annual Price Hike -All the Fixed and Variable prices will increase by 6% every year effective from first day of every new financial year i.e. 1 April onwards
2	The proposed pricing has been worked out based on present rate of input cost of various key resources i.e. Manpower, Security, Van, Fuel Rent etc. Any upward change in the input cost, in excess of 5% due to any reasons beyond Service Provider control i.e. regulatory changes on wage structure, inflation, Market correction, Fuel price & Taxes, Service Provider will levy below applicable surcharge to pass the impact of additional Cost. Fuel Cost Surcharge & Wages Structure Surcharge.
3	With the recent Supreme Court verdict (31st Oct, 2018) pertaining to rise in Minimum Wages at Delhi location, an additional charge of Rs.1,500/- per beat point & Rs.50/- per on Call point, will be levied on the above given pricing grid.
4	Collections of Coins shall be out of scope of services.
5	GST as applicable shall be borne by the Bank.



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Proposed Revised Service Charges (Excluding GST)

SECTION-XVI

ADVANCES

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
1	(A) Processing charges for FB & NFB Working Capital Loan	Fund based Working Capital Amount/Status Up to Rs 25000: NIL Above Rs 25000 (Fresh/review): Rs.350/lac or part thereof maximum For Priority Sector Rs. 35.00 lacs For exporters Rs.17.50 lacs Other Advances No cap	FB & NFB Working Capital Amount/Status Up to ` 25000: NIL Above ` 25000 (Fresh/review): `350/Lakh or part thereof maximum For Priority Sector `35.00 Lakh For exporters `17.50 Lakh Other Advances No cap
		Non Fund based Working Capital Amount/status Up to Rs 25000: NIL Above Rs 25000(Fresh/Review): Applicable for priority sector and Export credit 50% of the charges for Fund Based limit Other than Priority Sector & Export credit: Full charges as applicable to Fund Based limit. Cap for Priority Sector Rs.17.50 lacs Cap for Exporters Rs.7.50 lacs Other Advances No cap	Same processing charges for FB and NFB facilities as proposed above
	(B) Processing charges for DL/TL/DPG/Corp Loan	Short Term Loan/DL/Corporate Loan/TL/DPG (Fresh/Additional Limit) For priority sector, exporters, and other advances:1% of the limit sanctioned Cap for exporters Rs. 50 lacs Cap for Priority Sector Rs. 100 lacs Other	Short Term Loan/DL/Corporate Loan/TL/DPG (Fresh/Additional Limit) For priority sector, exporters, and other advances:1% of the limit sanctioned Cap for exporters: ` 50 Lakh Cap for Priority Sector: ` 100 Lakh Other Advances: No cap



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Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
		Advances: No cap	
	(C) Review/Annual Review of short Term loan /DL/Corporate Loan/TL/DPG	(other than Retail Loan & Loan against Future Rent Receivables) Rs. 60 per lac or part thereof with No Cap (Above charges will also be applicable for review/rollover of Short Term Loan)	(other than Retail Loan & Loan against Future Rent Receivables) 0.10% with No Cap (Above charges will also be applicable for review/rollover of Short Term Loan)
	(D) Processing charges for giving agreement in principle in respect of advances account.	Upto Rs 5 Crore – Nil Above Rs 5 Crore to Rs 10 Crore – Rs 25000/- Above Rs 10 Crore – Fee of Rs 2 lacs to be obtained upfront (non-refundable). (Other unified charges as applicable to be recovered on sanction)	Upto `5 Crore – Nil Above ` 5 Crore to `10 Crore – `25000/- Above `10 Crore – Fee of ` 2 Lakh to be obtained upfront (non-refundable). (Other unified charges as applicable to be recovered on sanction) May be chargeable only when communicated in writing to the borrower
	(E) Commitment Charges (Fund based facilities)	Commitment charges will be levied in case of non-utilization / under utilization of working capital limits for advance account with fund based working capital limits of Rs.1 Crore and above Where average utilization is 60% and above of the limit or as indicated in QIS statement, no commitment charges to be recovered separately. Where the average utilization is below 60% of the limit or as indicated in QIS statement, commitment charges to be recovered @ 0.50% p.a. for the unutilized portion, as per existing guidelines.	Commitment charges will be levied in case of non-utilization / under utilization of working capital limits for advance account with fund based working capital limits of `1 Crore and above Where average utilization is 60% and above of the limit or as indicated in QIS statement, no commitment charges to be recovered separately. Where the average utilization is below 60% of the limit or as indicated in QIS statement, commitment charges to be recovered @ 0.50% p.a. for the unutilized portion, as per existing guidelines.
	(F) Commitment Charges (Non-Fund based facilities)	Commitment charges will be levied in case of non-utilization / under utilization of Non Fund based credit facilities with limits of Rs.1 Crore and above @ of 0.25% p.a for the unutilized portion. Where average utilization is 60% and above of the	Commitment charges will be levied in case of non-utilization / under utilization of Non Fund based credit facilities with limits of `1 Crore and above @ of 0.25% p.a for the unutilized portion.



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Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
		limit or as indicated in QIS statement, no commitment charges to be recovered separately.	Where average utilization is 60% and above of the limit or as indicated in QIS statement, no commitment charges to be recovered separately.
2	Guarantees Commission on inland guarantees	<p>Whenever earmarking in the existing limits is done and /or a "Stand by Credit Assistance" is provided to any borrower to facilitate liquidation of Commercial Paper (CP) issued by that borrower, then a "Credit Enhancement Fee" of 1.00%p.a. on the amount of "Standby Credit Assistance" is to be levied upfront.</p> <p>Performance Guarantee: 0.20% p.m Financial Guarantee: 0.25% p.m (charges to be recovered for the period including claim period, if any, at the time of issue. Part of a month to be treated as a complete month)</p> <p>Where 100% cash margin (including FDR) is provided 25% of Normal charges as above is applicable.</p>	<p>Whenever earmarking in the existing limits is done and /or a "Stand by Credit Assistance" is provided to any borrower to facilitate liquidation of Commercial Paper (CP) issued by that borrower, then a "Credit Enhancement Fee" of 1.00%p.a. on the amount of "Standby Credit Assistance" is to be levied upfront.</p> <p>Performance Guarantee: 0.20% p.m Financial Guarantee: 0.25% p.m (charges to be recovered for the period including claim period, if any, at the time of issue. Part of a month to be treated as a complete month)</p> <p>Where 100% cash margin (including FDR) is provided 25% of Normal charges as above is applicable.</p>
3	Commission on Inland guarantees guaranteed by other banks / Letter of comfort	In respect of high value guarantees > Rs 5 cr. the charges may be recovered on an annual basis, at the request of the customer and subject to the branch being confident of recovery at the beginning of each year.	In respect of high value guarantees >5 cr. the charges may be recovered on an annual basis, at the request of the customer and subject to the branch being confident of recovery at the beginning of each year.
4	Refund for guarantees tendered for cancellation before the expiry date. Extended period of validity of guarantee due to restraints imposed by Court Orders at the instance of constituents from meeting their obligations to beneficiaries, when	50% of the commission charged for the unexpired period from the original date of issue / date of extension (part of month in unexpired period, to be ignored) EXTENSION OF GUARANTEE : At the above rates calculated for the extended period (inclusive of claim period).	50% of the commission charged for the unexpired period from the original date of issue / date of extension (part of month in unexpired period, to be ignored) EXTENSION OF GUARANTEE : At the above rates calculated for the extended period (inclusive of claim period).



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Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
	guarantees are invoked.		
5	Documentation Charges	<p>(Fund based only) For Corporate accounts: Actual expenses incurred in registering charges with ROC to be recovered. No documentation charges for LABOD/OD against bank's own deposits, Loan against NSC,KVP, Govt. Securities & loan to staff members. Note: When to be charged New sanctions (Entire fund based limits including DPG, Usance LC an Financial Guarantees) At the time of obtaining the set of documents before disbursement. Review of a/c with existing limits No charge if no fresh / additional documents are obtained. Review with increased limits For the entire amount of reviewed limit. Ad-hoc limits - At the time of taking documents for ad-hoc limits. Obtaining LAD - No Charges Other Conditions : a) In respect of fresh sanctions / new accounts branches should invariably recover the charges as above in cash or debiting account.</p> <p>For issuance of No Objection Certificate or C.P.: Rs 10,000/- per occasion (no levy where Bank recovers issuing & paying agent charges as IPA).</p>	<p>(Fund based only) For Corporate accounts above `1 Crore: 0.10% of limit with a maximum of `25,000/- to be charged in addition to actual expenses incurred. No documentation charges for LABOD/OD against bank's own deposits, Loan against NSC,KVP, Govt. Securities & loan to staff members. Note: When to be charged New sanctions (Entire fund based limits including DPG, Usance LC an Financial Guarantees) At the time of obtaining the set of documents before disbursement. Review of a/c with existing limits No charge if no fresh / additional documents are obtained. Review with increased limits For the entire amount of reviewed limit. Ad-hoc limits - At the time of taking documents for ad-hoc limits. Obtaining LAD - No Charges Other Conditions : a) In respect of fresh sanctions / new accounts branches should invariably recover the charges as above in cash or debiting account. For issuance of No Objection Certificate or C.P.: Rs 10,000/- per occasion (no levy where Bank recovers issuing & paying agent charges as IPA).</p>
6	Charges for carrying out inspection of securities charged to the bank (for other than retail loans)	<p>Accounts with limits Upto 500000/- Nil >Rs. 5 Lakh – Rs. 1 Crore – Rs 1000 >1 cr – Rs 5000 In addition to the above actual conveyance and out of pocket exp. reimbursed to be recovered. *Charges for stock audit of accounts with limits Rs 1/- crore and above assigned to concurrent auditors /auditors to be recovered on actual basis as per schedule / charges decided by Zonal authorities.,</p>	<p>Accounts with limits Upto `5 Lakh: Nil Above `5 Lakh – `1 Crore – `1,000 Above `1 Crore - `10 Crore – `5,000 Above `10 Crore - `25,000 per location</p> <p>In addition to the above actual conveyance and out of pocket exp. reimbursed to be recovered.</p>



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Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
		inclusive of Ser. Tax.	*Charges for stock audit of accounts with limits ` 1/- crore and above assigned to concurrent auditors /auditors to be recovered on actual basis as per schedule / charges decided by Zonal authorities.
7	Bills purchased/ Discounted or advances there against –Exchange / Commission	<p>For cheques/ bills</p> <p>i) a) On instruments drawn on our Branches / other Banks where we have branches : Exchange @35paise% . plus Collection charges</p> <p>b) For instruments drawn on other Banks where we do not have branches: Exchange @77 Paise % Plus collection charges</p> <p>Note: The above covers interest for 10 days for (a) & 14 days for (b).</p> <p>ii) a) On cheques/ bills returned unpaid penal interest @ 2% +(Base Rate + 7%) p.a. from 11th/15th day of purchase as the case may be till the date of reimbursement.</p> <p>b) Overdue interest to be charged @ 2% over the applicable rate (document rate) on cheques/bills from 11th/15th day of the case may be.</p> <p>NOTES:</p> <ol style="list-style-type: none"> Usual collection charges as applicable for the respective slab (Section III - 1) are to be levied in all cases in addition to interest. Collecting Banks' charges, if any, should be recovered in full. When the bills are tendered for discount under the Bills Rediscounting scheme, besides collecting the discount at the prevailing rates, normal service charges like actual conveyance and actual out of pocket expenses reimbursed etc in sending the bills to SIDBI/IDBI also to be collected. "Date of actual reimbursement" means: a) Where a Bill is sent to our branch, the date on which funds are 	<p>For cheques/ bills</p> <p>i) a) On instruments drawn on our Branches / other Banks where we have branches : Exchange @35paise% . plus Collection charges</p> <p>b) For instruments drawn on other Banks where we do not have branches: Exchange @77 Paise % Plus collection charges</p> <p>Note: The above covers interest for 10 days for (a) & 14 days for (b).</p> <p>ii) a) On cheques/ bills returned unpaid penal interest @ 2% +(1 year MCLR + 6.50%) p.a. from 11th/15th day of purchase as the case may be till the date of reimbursement.</p> <p>b) Overdue interest to be charged @ 2% over the applicable rate (document rate) on cheques/bills from 11th/15th day of the case may be.</p> <p>NOTES:</p> <ol style="list-style-type: none"> Usual collection charges as applicable for the respective slab (Section III - 1) are to be levied in all cases in addition to interest. Collecting Banks' charges, if any, should be recovered in full. When the bills are tendered for discount under the Bills Rediscounting scheme, besides collecting the discount at the prevailing rates, normal service charges like actual conveyance and actual out of pocket expenses reimbursed etc in sending the bills to SIDBI/IDBI also to be collected. "Date of actual reimbursement" means: a) Where a Bill is sent to our branch, the date on which funds are actually received at the Drawee Centre.



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Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
		<p>actually received at the Drawee Centre.</p> <p>b) Where Bills are sent to other Banks or where instruments are returned unpaid, the date of reversal of the B.P. entry at the purchasing branch.</p> <p>5. For collection of supply Bills, commission is to be charged as per the schedule.(Section III-3)</p> <p>6. Change of original instruction in respect of Bills Purchase discounted – Rs 50/- per request.</p>	<p>b) Where Bills are sent to other Banks or where instruments are returned unpaid, the date of reversal of the B.P. entry at the purchasing branch.</p> <p>5. For collection of supply Bills, commission is to be charged as per the schedule.(Section III-3)</p> <p>6. Change of original instruction in respect of Bills Purchase discounted – ` 50/- per request.</p>
8	Charges for all inland L/Cs	<p>Unified charges (Commitment + Usance) Sight LCs and upto 30 days usance: 0.70% LCs beyond 30 days usance: 0.20% p.m (the period is to be calculated from the date of opening of LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month)</p> <p>Commitment Charges: Minimum Rs 5000/-</p> <p>Extension /Amendment of LC Rs 500/- per amendment plus unified charges applicable as per above for the extended period. Rs 500 per amendment. In case of enhancement of the value of a Letter of Credit, charges as per above for establishing a Letter of Credit shall be recovered for the additional amount, on the outstanding liability under the LC.</p> <p>Discrepancy fee: 0.15% Min.Rs..500/- Max.Rs..10000/- Revolving Letter of Credit As above at the time of opening and on each reinstatement on the amount of reinstatement, period of reinstatement and usance period of bill.</p> <p>Note:</p>	<p>Unified charges (Commitment + Usance) Sight LCs and upto 30 days usance: 0.70% LCs beyond 30 days usance: 0.20% p.m (the period is to be calculated from the date of opening of LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month)</p> <p>Commitment Charges: Minimum ` 5000/-</p> <p>Extension /Amendment of LC ` 500/- per amendment plus unified charges applicable as per above for the extended period. `500 per amendment. In case of enhancement of the value of a Letter of Credit, charges as per above for establishing a Letter of Credit shall be recovered for the additional amount, on the outstanding liability under the LC.</p> <p>Discrepancy fee: 0.15% Min. `500/- Max. `.10000/- Revolving Letter of Credit As above at the time of opening and on each reinstatement on the amount of reinstatement, period of reinstatement and usance period of bill.</p> <p>Note:</p>



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Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
		<p>1) Charges are to be recovered when a LC is opened or amended and no refund may be allowed in any circumstances whatsoever, whether a credit is cancelled, is only partly availed of or expired wholly unavailed of.</p> <p>2) Telex / Fax and cable charges shall be recovered additionally.</p> <p>3) While issuing a standby LC, service charges equivalent to commission on Financial or Performance Guarantee be recovered, according to the nature of the guarantee provided by the standby LC.</p>	<p>1) Charges are to be recovered when a LC is opened or amended and no refund may be allowed in any circumstances whatsoever, whether a credit is cancelled, is only partly availed of or expired wholly unavailed of.</p> <p>2) Telex / Fax and cable charges shall be recovered additionally.</p> <p>3) While issuing a standby LC, service charges equivalent to commission on Financial or Performance Guarantee be recovered, according to the nature of the guarantee provided by the standby LC.</p> <p>Where 100% cash margin (including FDR) is provided 25% of Normal charges as above is applicable.</p>
9	Other Charges A) Advising LCs (only where LC opening Bank and advising Banks are different)	Rs .500	`1,000
	B) Confirmation of LC (only where LC opening Bank and confirming Bank are different)	For addition of confirmation, 0.20% p.m. for the period of validity and usance on the amount of LC	For addition of confirmation, 0.20% p.m. for the period of validity and usance on the amount of LC
	C) Transferable LCs	For each transfer Rs 500 (whether in full or part thereof) Where usance drafts are to be accepted , acceptance commission @ 0.10% p.m. to be charged; Min. Rs 500	For each transfer Rs 500 (whether in full or part thereof) Where usance drafts are to be accepted , acceptance commission @ 0.10% p.m. to be charged; Min. Rs 500
	D) Negotiation charges	Rs .500	`1,000
	E) Clean payments received under LC	Rs .500	`500
	F) Attestation of commercial invoices	a) At the time of negotiation / collection - Nil b) Each subsequent occasion – Rs 50 per invoice	a) At the time of negotiation / collection - Nil b) Each subsequent occasion – `100 per invoice
	G) Guarantees due to discrepancies in	For joining in customer's guarantee or giving guarantees to other banks on behalf of customers, for	For joining in customer's guarantee or giving guarantees to other banks on behalf of customers, for discrepant



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Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
	documents	discrepant documents negotiated under LC a) if payment is credited to beneficiary's a/c. – 0.25% min. 500 b) if not parted with – Rs 500	documents negotiated under LC a) if payment is credited to beneficiary's a/c. – 0.25% min. 500 b) if not parted with – ` 500
10	Providing Credit opinion (including opinion & introduction)	Rs .250 \$ 50 in respect of foreign banks	`500 \$ 100 in respect of foreign banks
11	Other Credit related Areas Allowing interchangeability within fund based limits, within non-fund based facilities and between fund based and non fund based limits.	To be charged on adhoc / temp. interchangeability: 0.25% Min. Rs.500 and Max. Rs .10000	One time fee of 0.25% of the amount involved subject to maximum of `25,000/-
12	Issuing of NOC of all types like granting NOC for ceding parripassu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC / Exchange of parripassu letter in consortium accounts.)	A/cs. With limit Upto Rs 25 lacs – Rs.500 Above Rs 25 lacs – Rs.5,000	`25 lakhs and below - `1,000 Above `25 lakhs to `10 crore - `.10,000 Above `10 crore - `.20,000
13	Revision of Repayment schedule in respect of TL/DL	A/cs. With limit Upto Rs 10 lacs –Rs 250 Above Rs 10 lacs upto Rs 1 cr. – Rs 2000 Above Rs 1 cr. – Rs 5000 No Charges for repayment reschedulement for Agricultural advances.	To be discontinued
14	Fee for opening / operating Escrow / TRA A/Cs. (Trust & Retention A/c.)	Our share in limits: Upto Rs 5 cr. – Rs 100000 + ST > Rs 5 cr and upto Rs 10 cr. – Rs 200000 + ST > Rs 10 Cr. – Rs 500000 + ST	Our share in limits: Upto `5 cr. – ` 1 Lakh > ` 5 cr and upto ` 10 cr. – `2 Lakh



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Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
		The captioned charges are applicable for opening/ pertaining ESCROW/ TRA A/Cs(Trust & Retention A/C) to be recovered per annum. Periodicity of collection of above fees is annually. (In respect of CDR accounts, charges to be as per CDR guidelines)	> ` 10 Cr. – ` 5 Lakh The captioned charges are applicable for opening/ pertaining ESCROW/ TRA A/Cs (Trust & Retention A/C) to be recovered per annum. Periodicity of collection of above fees is annual.
15	(A) Charges for TEV study (when report is not shared with the customer)	Project cost: Up to Rs 15 Crs.TEV study by bank – Rs 1 lac TEV study by Consultant – Consultant fee + Rs 25000 > Rs 15 cr and up to Rs 300 cr - .05% of project cost – Min. Rs 2 lac > Rs 300 Cr (Where TEV study is done by PFD) Fees to be decided on a Case to case basis	Project cost: Up to `15 Crs.TEV study by bank – ` 1 Lakh TEV study by Consultant – Consultant fee + ` 25000 > Rs 15 cr and up to `300 cr - .050% of projectcost – Min. `2 Lakh >`300 Cr (Where TEV study is done by PFD) Fees to be decided on a Case to case basis
	(B) TEV Study (When report is shared with the customer)	Project Cost: Up to Rs 15 Cr:- TEV Study by bank- Rs 3.00 lacs By consultant—Consultant fee + Rs 25000 >Rs 15 Cr and up to Rs 300 Cr.- 0.15% of projected cost +GST >Rs 300 Cr – TEV Study by PFD- case to case basis. (Consultant fee ceiling to be fixed by the authority , who approves empanelment of consultants)	Project Cost: Up to Rs 15 Cr:- TEV Study by bank- `3 Lakh By consultant—Consultant fee + ` 25000 > ` 15 Cr and up to Rs 300 Cr.- 0.15% of projected cost > ` 300 Cr – TEV Study by PFD- case to case basis. (Consultant fee ceiling to be fixed by the authority , who approves empanelment of consultants)
	(C) Vetting / waiver of TEV Reports Out of pocket expenses	Vetting of TEV Reports: Where project cost > Rs 300 cr. – Rs 50000 Waiver of TEV Study: (Wherever TEV study is waived by the competent authority) Upto Project cost Rs 5 cr. – Nil Above Rs 5 cr. – Rs 50000 (charges to be recovered in addition to usual proc. Charges for addl. Risk taken by the Bank) All “out of pocket expenses” in addition to the	Vetting of TEV Reports: Where project cost > ` 300 cr. – ` 50000 Waiver of TEV Study: (Wherever TEV study is waived by the competent authority) Upto Project cost ` 5 cr. – Nil Above ` 5 cr. – ` 50000 (charges to be recovered in addition to usual proc. Charges for addl. Risk taken by the Bank) All “out of pocket expenses” in addition to the TEV study charges are to be borne by the borrowers.



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
	for TEV study	TEV study charges are to be borne by the borrowers.	
	Mortgage Creation Charges(Other than retail and Priority sector)	Per borrowing entity with FB+NFB limits of Up to Rs.10.00 lacs Rs.500/- per lac Above Rs.10.00 lacs & up to Rs.50.00 lacs Rs.5,000/- Above Rs.50.00 lacs & up to Rs.100.00 lacs Rs.10,000/- Above Rs.100.00 lacs Rs.15,000/- The charge specified is applicable per instance irrespective of the number of title deeds.The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also.The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.	Per borrowing entity with FB+NFB limits of Below `1 .00 Crore - `5,000/- Above `1.00 crore to `10 Crore - `15,000/- Above `10 Crore - `25,000/- The charge specified is applicable per instance irrespective of the number of title deeds.The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also.The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.
17	Prepayment charges on Term Loan/Demand Loan/WCDL	At the rate of 2% p.a. on the balance amount of loan and for the residual period of prepayment except Retail Loan including Loan against Future Rent Receivables/Staff Loans.	At the rate of 2% p.a. on the balance amount of loan and for the residual period of prepayment except Retail Loan including Loan against Future Rent Receivables/Staff Loans.
18	Modification Charges	Present Rate of recovery of modification charges is as under. Upto Rs.1.00 Cr - Rs. 5000 Rs.1.00 to 10.00cr - Rs.15000 Above Rs.10.00 cr - Rs. 25000 Illustrative instances of Modification at the request of the borrower where this charge will be levied :- (i) Substitution of Collateral (ii) Release of Personal Guarantee/ Collateral Security (iii) Interchangeability of limits(iv)Release/ Substitution of Personal Guarantee/Collateral Security(iv)Change in Project/ items of machinery(v)Ceding of charges on Assets(vi) Rephasement of Loans/ Deferment of Loan instalments(vii) Approvals for mergers & amalgamations(viii) Any other miscellaneous credit related approvals.ix)Modification in Rate of Interest	Present Rate of recovery of modification charges is as under. Upto `1.00 Cr - ` 5000 `1.00 to `10.00cr - `15000 Above `10.00 cr - ` 25000 Illustrative instances of Modification at the request of the borrower where this charge will be levied :- (i) Substitution of Collateral (ii) Release of Personal Guarantee/ Collateral Security (iii) Interchangeability of limits(iv)Release/ Substitution of Personal Guarantee/Collateral Security(iv)Change in Project/ items of machinery(v)Ceding of charges on Assets(vi) Rephasement of Loans/ Deferment of Loan instalments(vii) Approvals for mergers & amalgamations(viii) Any other miscellaneous credit related approvals.ix)Modification in Rate of Interest



बैंक ऑफ बड़ौदा Bank of Baroda

Proposed Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised service Charges (excluding GST) w.e.f. 01.04.2019
19	Revalidation of Sanction	Working Capital - 25% of the applicable processing charges. No Cap Term Loan - 25% of the applicable upfront charges. No Cap Not applicable for Export Finance.	Working Capital - 25% of the applicable processing charges. No Cap Term Loan - 25% of the applicable upfront charges. No Cap Not applicable for Export Finance.
20	Lead Bank charges as Leader of Consortium on total assessed limits	0.20% p.a. on entire assessed FB & NFB WC limit in consortium accounts - Min. ` 150000/- - Max. `.25 lacs (Where lead bank fee is charged, no separate processing charges are to be recovered.)	0.20% p.a. on entire assessed FB & NFB WC limit in consortium accounts - Min. `.1.50 Lakh - Max. `50 Lakh (Processing charges are to be recovered additionally)
21	Charges for copy of the documents for submission to any statutory authority		Actual photocopying charges + `1000/-
22	Charges if presence of bank official is required along with the documents for photo copies		Actual photocopying charges + `2000/- + Out of pocket expenses
23	Charges for cancellation of Bank's lien on Government Securities / LIC Policies on closure of the Loan		1. Within one month from the date of closure of the loan: at the rate of `100/- per instrument + Out of pocket expenses 2. After one month from the date of closure of the loan: at the rate of `200/- per instrument + Out of pocket expenses