



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

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 w.e.f. 01.04.2019 (excluding GST)												
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> <p>Free folio allowed p.a. based on Av. Cr. bal. as follows:</p> <table border="1"> <tr> <td>Av.Cr. Bal (Rs.)</td> <td>Folios not chargeable</td> </tr> <tr> <td>Up to ₹ 1 lac</td> <td>4</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.)	Folios not chargeable	Up to ₹ 1 lac	4	Above ₹ 1 lac	All Free
Av.Cr. Bal (Rs.)	- Free folios														
Up to ₹ 1 lac –	2														
Above ₹ 1 lac -	All Free														
Av.Cr. Bal (Rs.)	Folios not chargeable														
Up to ₹ 1 lac	4														
Above ₹ 1 lac	All Free														
	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> <ol style="list-style-type: none"> 1. Standing Instructions 2. Transactions through ADC incl.ECS 3. Auto sweep, system generated (service charge, interest etc.) <p>Transaction charges to be recovered on half yearly basis at the time of half-yearly closing.</p>	<p>Savings Bank Accounts –</p> <table border="1"> <tr> <td>Savings</td> <td>NIL</td> </tr> </table>	Savings	NIL										
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2	<p>a) Charges for issue of Duplicate Statement / Pass Book</p> <p>b) Issue of letter of acknowledgement/ duplicate TDR in case of loss of TDR</p>	<p>Individual:</p> <p>First Pass Book free</p> <p>₹ 100/-- per Pass Book / Statement with latest balance only. Charges for previous entries (if required) ₹ 75/- per ledger page or part thereof.</p> <p>Non- Individual-</p> <p>₹ 150/- per Pass Book / Statement with latest balance only. Charges for previous entries (if required) ₹ 150/- per ledger page or part thereof.</p> <p>Note: For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page.</p> <p>For Acknowledgement ₹ 50/- For Duplicate TDR ₹ 150/-</p>	<p>First passbook/statement –Not chargeable ₹ 100/-- per Duplicate Pass Book / Statement with latest balance only</p> <table border="1" data-bbox="970 443 1485 846"> <tr> <td colspan="2">Duplicate Statement / Pass Book</td> </tr> <tr> <td colspan="2">Individual</td> </tr> <tr> <td>Entries upto last 12 months</td> <td>Rs.150/-</td> </tr> <tr> <td>Entries more than 12 months</td> <td>Rs.2/- per entry (min. Rs.150/- , Max. Rs.5000/-)</td> </tr> <tr> <td colspan="2">Non Individual</td> </tr> <tr> <td>Entries upto last 12 months</td> <td>Rs.150/- per month (max. Rs.900/-)</td> </tr> <tr> <td>Entries more than 12 months</td> <td>Rs.2.50/- per entry (min. Rs.900/- , Max. Rs.10000/-)</td> </tr> </table> <p>For Acknowledgement ₹ 50/- For Duplicate TDR Rs.100 per instance</p>	Duplicate Statement / Pass Book		Individual		Entries upto last 12 months	Rs.150/-	Entries more than 12 months	Rs.2/- per entry (min. Rs.150/- , Max. Rs.5000/-)	Non Individual		Entries upto last 12 months	Rs.150/- per month (max. Rs.900/-)	Entries more than 12 months	Rs.2.50/- per entry (min. Rs.900/- , Max. Rs.10000/-)
Duplicate Statement / Pass Book																	
Individual																	
Entries upto last 12 months	Rs.150/-																
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Entries more than 12 months	Rs.2.50/- per entry (min. Rs.900/- , Max. Rs.10000/-)																
3	<p>Cheque Book Issuance Charges</p>	<p>Savings Banks A/c</p> <p>Cheque book of 15 leaves is supplied by RBO.</p> <p>In SB Accounts of individuals -30- leaves will be free in a financial year. Only two cheque books 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. Note: 1st Cheque book means cheque</p>	<p>Savings Banks A/c</p> <p>Cheque book of 15 leaves is supplied by RBO.</p> <p>In SB Accounts of individuals -30- leaves will be</p> <table border="1" data-bbox="970 1272 1469 1552"> <tr> <td>Saving Bank</td> <td>Personalised Cheques –</td> </tr> <tr> <td>If Average Quarterly Balance - above Rs.2.00 lacs – No Charge</td> <td>If average balance upto Rs.2 lac Rs.5 per Chq. Book leaves. (*30- leaves will be not chargeable in a financial year.</td> </tr> </table> <p>Non Personalised Cheques – (30 leaves per calendar year not chargeable) Beyond that Rs.3.00 per leaf.</p> <p>*Total 30 leaves will be free for financial year for personalized and non personalized cheque book</p> <p><u>Current/CC/OD</u></p> <p>After issuance of 1st cheque book, charges for subsequent cheque book @ ₹ 5.00/- per leaf for CTS/MICR/cheque books. Note: 1st Cheque book means cheque book</p>	Saving Bank	Personalised Cheques –	If Average Quarterly Balance - above Rs.2.00 lacs – No Charge	If average balance upto Rs.2 lac Rs.5 per Chq. Book leaves. (*30- leaves will be not chargeable in a financial year.										
Saving Bank	Personalised Cheques –																
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		<p>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>of 50 leaves.</p> <table border="1" data-bbox="970 349 1474 689"> <tr> <td data-bbox="970 349 1209 689">Current/ CC / OD (First Cheque Book of -50- leaves will not be chargeable) If Average Quarterly Balance - above Rs.2.00 lacs – No Charges</td> <td data-bbox="1209 349 1474 689">Personalised and Non personalised Cheques If average quarterly balance is upto Rs.2 lac Rs.5/- per Chq. leaf.</td> </tr> </table> <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>	Current/ CC / OD (First Cheque Book of -50- leaves will not be chargeable) If Average Quarterly Balance - above Rs.2.00 lacs – No Charges	Personalised and Non personalised Cheques If average quarterly balance is upto Rs.2 lac Rs.5/- per Chq. leaf.													
Current/ CC / OD (First Cheque Book of -50- leaves will not be chargeable) If Average Quarterly Balance - above Rs.2.00 lacs – No Charges	Personalised and Non personalised Cheques If average quarterly balance is upto Rs.2 lac Rs.5/- per Chq. leaf.																	
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>Savings Bank Accounts. (SB 101)</p> <p>Opening of Account Rural :- ` 500 Semi-Urban : ` 1000 Urban / Metro : ` 2000/- (w.e.f : 01.02.2019)</p> <p>Maintenance of minimum balance Quarterly Average Balance – Rural :- ` 500 Semi-Urban : ` 1000 Urban / Metro : ` 2000/- (w.e.f. 01.02.2019)</p> <p>Baroda Basic Savings Bank account Zero balance</p> <p>Baroda Pensioners Savings Bank account Nil</p> <p>Note : No Minimum Balance charges in</p>	<p>Current Accounts Individual / Non Individual Rural - ` 1000* Semi-Urban – ` 2000/- * Urban Metro ` 3000-*</p> <p>* Quarterly Average Balance</p> <p>Savings Bank Accounts. (SB 101)</p> <table border="1" data-bbox="991 1301 1469 1697"> <thead> <tr> <th colspan="3">Minimum Quarterly Average Balance</th> </tr> <tr> <th>Saving Account</th> <th>With Cheque Book</th> <th>Without Cheque Book</th> </tr> </thead> <tbody> <tr> <td>Metro /Urban</td> <td>1000</td> <td>500</td> </tr> <tr> <td>Semi Urban/ Rural</td> <td>500</td> <td>Nil</td> </tr> <tr> <td>Pensioner/ Staff / Exstaff</td> <td>Nil</td> <td>Nil</td> </tr> </tbody> </table> <p>No Change Baroda Basic Savings Bank account Zero balance</p> <p>No Change Baroda Pensioners Savings Bank account Nil</p> <p>Note : No Minimum Balance charges in SB</p>	Minimum Quarterly Average Balance			Saving Account	With Cheque Book	Without Cheque Book	Metro /Urban	1000	500	Semi Urban/ Rural	500	Nil	Pensioner/ Staff / Exstaff	Nil	Nil
Minimum Quarterly Average Balance																		
Saving Account	With Cheque Book	Without Cheque Book																
Metro /Urban	1000	500																
Semi Urban/ Rural	500	Nil																
Pensioner/ Staff / Exstaff	Nil	Nil																



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		<p>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.</p> <p>Hence salary accounts to be opened / transferred to scheme code SB 113,115.</p>	<p>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.</p> <p>Hence salary accounts to be opened / transferred to scheme code SB 113,115.</p>																	
5	Charges for not maintaining minimum balance	<p>• Current Account</p> <p>Urban/Metro Quarterly Average Balance (QAB) of ` 10000/- is not maintained :-- ` 625/- per quarter</p> <p>Rural/Semi Urban Quarterly Balance of ` 2000/- not maintained – ` 350/- per quarter</p> <p>• SB Accounts</p> <p>Rural / Semi-Urban ` 100/- per quarter Urban / Metro ` 200 per quarter.</p> <p>Charges will be levied as under</p> <p>Rural/Semi-Urban</p> <p>If QAB is in the range 250- 499 - 50% 100-249 - 80% Below 100 - 100%</p> <p>Metro/Urban</p> <p>If QAB is in the range 500- 999 - 50% 250- 499 - 80% Below 250 - 100%</p> <p>Savings Bank - No frills A/c Baroda Basic Savings Bank account- NIL Baroda Pensioner's Savings Bank account- NIL Baroda Salary Advantage Account – Nil</p>	<p>Current Account</p> <p>Metro/Urban Quarterly Average Balance (QAB) of ` 3000/- is not maintained :-- ` 300/- per quarter</p> <p>Semi Urban: Quarterly Average Balance (QAB) of ` 2000/- is not maintained :-- ` 200/- per quarter</p> <p>Rural/Quarterly Balance of ` 1000/- not maintained – ` 150/- per quarter</p> <p>SB Accounts</p> <table border="1" data-bbox="970 1178 1489 1738"> <tr> <td>Semi Urban/ Rural</td> <td colspan="2">Nil</td> </tr> <tr> <td rowspan="5">Metro/ Urban</td> <td colspan="2">Rs. 150/- per Quarter</td> </tr> <tr> <td>Shortfall in average balance</td> <td>Slab of charges</td> </tr> <tr> <td>Upto 25%</td> <td>25% of the prescribed min.bal.</td> </tr> <tr> <td>Above25%t o50%</td> <td>50% of the prescribed min.bal.</td> </tr> <tr> <td>Above50%t o 75%</td> <td>75% of the prescribed min.bal.</td> </tr> <tr> <td>More than 75%</td> <td colspan="2">Full charge</td> </tr> </table> <p>(Excluding Basic Savings Bank accounts (PMJDY)).</p> <p>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</p>	Semi Urban/ Rural	Nil		Metro/ Urban	Rs. 150/- per Quarter		Shortfall in average balance	Slab of charges	Upto 25%	25% of the prescribed min.bal.	Above25%t o50%	50% of the prescribed min.bal.	Above50%t o 75%	75% of the prescribed min.bal.	More than 75%	Full charge	
Semi Urban/ Rural	Nil																			
Metro/ Urban	Rs. 150/- per Quarter																			
	Shortfall in average balance	Slab of charges																		
	Upto 25%	25% of the prescribed min.bal.																		
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		NOTE : If required Quarterly Average Balance is not maintained, any concessions sanctioned must be reconsidered by the sanctioning authorities within next quarter.	No Change 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.	No change Rs. 100/- 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	No change Not applicable for First time nomination Modification / Change in nomination – Rs. 50/- 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	No Change 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.	No Change ₹ 100/- per occasion.				
10	Charges for Stop Payment instructions (Per Instrument)	S.B. - ₹ 100/- per instrument CA./CC./OD - ₹ 200/- per instrument	No Change <table border="1"> <tr> <td>Saving A/c</td> <td>100/- per instrument</td> </tr> <tr> <td>CA/CC/OD</td> <td>200/- per instrument</td> </tr> </table>	Saving A/c	100/- per instrument	CA/CC/OD	200/- per instrument
	Saving A/c	100/- 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	No Change In case of loss of complete blank cheque book Max. ceiling as below: <table border="1"> <tr> <td>Saving A/c</td> <td>500/-</td> </tr> <tr> <td>CA/CC/OD</td> <td>1000/-</td> </tr> </table>	Saving A/c	500/-	CA/CC/OD	1000/-	
Saving A/c	500/-						
CA/CC/OD	1000/-						
11	Charges for Cheque returned unpaid – (Inward) Clearing / Transfer	upto 1 lac - ₹ 125/-	Dishonour /Return of Bills/ Cheques(perinstrument)				
		Above ₹ 1 lac to less than ₹ 1 crore - ₹ 250/-	Chqrecdin inwardclg(SB/CA/CC/OD)				
		For ₹ 1 crore and above - ₹ 500/-	UptoRs.1,00,000/-	Rs.125/-			
			Above Rs.1,00,000/- to less than Rs.1 cr.	Rs.250/-			
		Cheque return due to technical reason – not at the fault of customer- No charges	Rs.1 Crore and above	Rs.500/-			
Cheque return due to technical reason – not at the fault of customer- No charges							



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		<p>Cheque (drawn on us) returned (Outward Return) – (Financial Reason) Upto 1 lac - ` 250/-</p> <p>Above ` 1 lac to less than ` 1 crore - ` 500/-</p> <p>For ` 1 crore and above - ` 750 per instrument</p> <p>In case Bank remains out of funds ;; actual interest @ 7.5% over base rate is to be charged extra</p> <p>For other reasons – ` 250/-</p> <p>For technical reasons- not at the fault of customer- No charges</p>	<p>Cheque (drawn on us) returned (Outward Return) – (Financial Reason)</p> <table border="1"> <tr> <td colspan="2">Dishonour /Return of Bills/Chequein outwardclearing SB/CA/CC/OD)</td> </tr> <tr> <td>Upto100000/-</td> <td>Rs.150/-</td> </tr> <tr> <td>Above Rs.100000/- to less than Rs.1 cr.</td> <td>Rs.500/-</td> </tr> <tr> <td>For Rs.1 crore and above</td> <td>Rs.750/-</td> </tr> </table> <p>In case Bank remains out of funds ;; actual interest @ 7.5% over base rate is to be charged extra</p> <p>For other reasons – ` 250/-</p> <p>For technical reasons- not at the fault of customer- No charges</p>	Dishonour /Return of Bills/Chequein outwardclearing SB/CA/CC/OD)		Upto100000/-	Rs.150/-	Above Rs.100000/- to less than Rs.1 cr.	Rs.500/-	For Rs.1 crore and above	Rs.750/-
Dishonour /Return of Bills/Chequein outwardclearing SB/CA/CC/OD)											
Upto100000/-	Rs.150/-										
Above Rs.100000/- to less than Rs.1 cr.	Rs.500/-										
For Rs.1 crore and above	Rs.750/-										
12	Incidental charges for inoperative accounts	<p>A) <u>Inoperative Savings Bank a/cs.</u></p> <p>i) Account maintaining stipulated minimum balance - Nil</p> <p>ii) 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>	<p>No Change</p> <p>A) <u>Inoperative Savings Bank a/cs.</u></p> <p>i) Account maintaining stipulated minimum balance - Nil</p> <p>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>								
		<p>For inoperative Current Account -</p> <p>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>For inoperative Current Account -</p> <p>Nil charges for inoperative current account</p> <p><u>Branch should endeavor for making inoperative A/Cs into operative by follow up.</u></p>								
13	Charges for issuance of Balance Certificate, at the request of customer.	<p>` 75/- per certificate (for individuals)</p> <p>` 150/- per certificate (for others)</p>	<p>` 75/- per certificate (for individuals)</p> <p>Rs. 150/- per certificate (for others)</p>								
14	Charges for issuance of Interest Certificate, at the request of customer	<p>First certificate free.</p> <p>Additional ` 100 per copy</p>	<p>For Second/Additional Certificate ` 100 per copy</p>								
15	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</p>	<ul style="list-style-type: none"> SB A/c <p>No charges 1. if the account is closed within 14 days</p>								



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		<p>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>	<p>of first customer induced credit into the account.</p> <p>2. No charges, if account is closed due to death of Account Holder.</p> <p>3. Rs. 200/- : 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"> Current Account Individual : ₹ 250/- Others : ₹ 500/- 	<p>Current Account: No charges</p> <p>1. if the account is closed within 14 days of first customer induced credit into the account.</p> <p>2. if account is closed due to death of Account Holder.</p> <p>3. If account closed beyond 14 days but within 1 year of the first customer induced transaction : Individual : Rs250/- Others (Non individual) : Rs. 500/-</p>						
		<ul style="list-style-type: none"> RD/ YSJY A/c Individual : ₹ 100/- Others : ₹ 150/- <p>Closure of Account (all types of account) due to death of Account Holder – No Charges</p>	<p>Premature closure within a year of RD/ YSJY A/c within a year</p> <table border="1"> <tr> <td>Individual</td> <td>100/-</td> </tr> <tr> <td>Others</td> <td>150/-</td> </tr> </table> <p>Closure of Account (all types of account) due to death of Account Holder – No Charges</p>	Individual	100/-	Others	150/-		
Individual	100/-								
Others	150/-								
16	Issue of Solvency Certificate	<p>Non commercial – ₹ 300 per lac</p> <p>Commercial – ₹ 300 per lac. Min. ₹ 1500/- Max. ₹ 25000/-</p> <p>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</p>	<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>Min. ₹ 1500/- Max. ₹ 25000/-</td> <td></td> </tr> </table> <p>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</p>	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	Current, Cash Credit, Over Draft Account One time at the time of	Current, Cash Credit, Over Draft Account One time at the time of acceptance of						



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	operations	acceptance of instruction or at the time of modification ` 500/- Savings Bank Account ` 100/-	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>Saving A/c</td> <td>500/-</td> </tr> <tr> <td>CA/CC/OD</td> <td>1000/-</td> </tr> </table>	Saving A/c	500/-	CA/CC/OD	1000/-
Saving A/c	500/-						
CA/CC/OD	1000/-						
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	<table border="1"> <tr> <td>Upto 6 months old record</td> <td>100</td> </tr> <tr> <td>Rest</td> <td>250</td> </tr> </table>	Upto 6 months old record	100	Rest	250
Upto 6 months old record	100						
Rest	250						



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

SECTION – II COLLECTIONS

Sr.No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Revised Service Charges (excluding GST)																								
1	Collection of outstation cheques (By sending cheques physically) a) Through our bank's branches	<p>CHARGES MANDATED BY RBI w.e.f. 30.03.2012</p> <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> <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>	Upto ` 5,000/-	` 25/-	Above ` 5,000/- and upto ` 10000/-	` 50/-	Above ` 10,000/- to ` 1/- Lac	` 100/-	` 1 Lac to ` 5 Lac	` 200/-	` 5 Lac to ` 10 Lac	` 225/-	Above ` 10 Lac	` 250/-	<p>CHARGES MANDATED BY RBI w.e.f. 30.03.2012</p> <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> <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>Above charges are exclusive of out of pocket expenses i.e. postages /courier extra.</p>	Upto ` 5,000/-	` 25/-	Above ` 5,000/- and upto ` 10000/-	` 50/-	Above ` 10,000/- to ` 1/- Lac	` 100/-	` 1 Lac to ` 5 Lac	` 200/-	` 5 Lac to ` 10 Lac	` 225/-	Above ` 10 Lac	` 250/-
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` 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 for a minimum period of 1 year then no charges. Else flat – ` 50/-																								
3.	Collection of Bills (Clean / Doc.-Demand & Usance) a) Applicable to IBCs	<p><u>Bills for Amount :</u> Upto ` 100000/- - ` 12- Per ` 1000/- Or part thereof subject to Minimum ` 100/-.</p> <table border="1"> <tr> <td>Above ` 1 lac upto ` 10/- lacs</td> <td>` 11/- per ` 1000/- or part thereof subject to Minimum ` 1200/-</td> </tr> <tr> <td>Above ` 10/- Lacs</td> <td>` 10/- per ` 1000/- Min. ` 10,000/- & Max. ` 12,000/-</td> </tr> </table>	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/-	<p><u>Bills for Amount :</u></p> <table border="1"> <tr> <td>Upto ` 100000/-</td> <td>` 12- Per ` 1000/- Or part thereof subject to Minimum ` 100/-</td> </tr> <tr> <td>Above ` 1 lac upto ` 10/- lacs</td> <td>` 11/- per ` 1000/- or part thereof subject to Minimum ` 1200/-</td> </tr> <tr> <td>Above ` 10/- Lacs</td> <td>` 10/- per ` 1000/- Min. ` 10,000/- & Max. ` 12,000/-</td> </tr> </table>	Upto ` 100000/-	` 12- Per ` 1000/- Or part thereof subject to 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/-														
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बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(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)						
		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/-						
	b) Applicable to OBCs	<p>Bills for Amount</p> <p>Upto ` 100000/- - ` 10/- per ` 1000/- or part thereof subject to minimum ` 100/-</p> <p>Above ` 1/- lac - ` 9/- per ` 1000/- & upto ` 10/- lacs or part thereof subject to a min. of ` 1000/-</p> <p>Above ` 10/- lacs - ` 8/- per ` 1000/- Min. ` 9,000/- & Max. ` 15,000</p> <p>Postage/courier is to be recovered on actual basis in higher multiple of ` 5/-</p>	<p>Bills for Amount</p> <table border="1"> <tr> <td>Upto ` 100000/-</td> <td>` 10/- Per ` 1000/- Or part thereof subject to Minimum ` 100/-</td> </tr> <tr> <td>Above ` 1 lac upto ` 10/- lacs</td> <td>` 9/- per ` 1000/- or part thereof subject to Minimum ` 1000/-</td> </tr> <tr> <td>Above ` 10/- Lacs</td> <td>` 8/- per ` 1000/- Min. ` 9,000/- & Max. ` 15,000/-</td> </tr> </table> <p>Postage/courier is to be recovered on actual basis in higher multiple of ` 5/-</p>	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 Minimum ` 1000/-	Above ` 10/- Lacs	` 8/- per ` 1000/- Min. ` 9,000/- & Max. ` 15,000/-
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 Minimum ` 1000/-								
Above ` 10/- Lacs	` 8/- per ` 1000/- Min. ` 9,000/- & Max. ` 15,000/-								
4	Handling charges for bills returned unpaid. Local Outstation	<p>` 100/- per instrument</p> <p>50% of the collection charges subject to a min. ` 200/-</p> <p>Note: Postage/courier is to be recovered on actual basis in higher multiple of ` .5/-.</p>	<p>` 100/- per instrument</p> <p>50% of the collection charges subject to a min. ` 200/-</p> <p>Note: Postage/courier is to be recovered on actual basis in higher multiple of ` .5/-.</p>						
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						



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

SECTION – III REMITTANCES

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Proposed Service Charges (excluding GST)																				
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> <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>Note :</p> <p>ii) At par issuance of DD/Bankers' cheque in respect of loan sanctioned by the branch and payment is made directly to the suppliers.</p>	<table border="1"> <tr> <td colspan="2">Individual</td> </tr> <tr> <td>Upto ` 5000/-</td> <td>` .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> <table border="1"> <tr> <td colspan="2">Non- Individual</td> </tr> <tr> <td>Upto ` 5000/-</td> <td>` .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> <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>	Individual		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/-	Non- Individual		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/-
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Above ` 1 lac	` 5/- per thousand or part thereof. Minimum ` 500/- and Maximum ` 15000/-																						
2.	Cancellation of DD/ Bankers' cheque and/or issue of fresh DD/ Bankers' cheque in lieu of lost one.	<p>Individual & Non Individual:</p> <p>Up to ` 500/- Nil</p> <p>Above ` 500/- ` 100/- per instrument.</p> <p>In case of lost instrument,</p> <p>Up to ` 500/- ` 20/-</p> <p>Above ` 500/- ` 200/- per instrument</p>	<p>Individual & Non Individual:</p> <p>Up to ` 500/- Nil</p> <p>Above ` 500/- ` 100/- per instrument.</p> <p>In case of lost instrument,</p> <p>Up to ` 500/- ` 20/-</p> <p>Above ` 500/- ` 200/- per instrument</p>																				



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

3	Duplicate DD	Individual & Non Individual- Upto ` 500/- - ` 50/- Above ` 500/- - ` 250/- per instrument.	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) (A) On all RTGS Transactions (INWARD)--- NIL Total charges (Excluding. Service Tax) <table border="1" data-bbox="456 801 938 1240"> <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/-	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 <table border="1" data-bbox="983 801 1481 1240"> <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/-
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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):-- <table border="1" data-bbox="983 1361 1481 1581"> <tr> <td>Up to ` 1 lac</td> <td>Nil</td> </tr> <tr> <td>Above ` 1 lacs- to ` 2 lacs</td> <td>` 15/- per transaction</td> </tr> <tr> <td>Above ` 2 lacs</td> <td>` 25/- per transaction</td> </tr> </table>	Up to ` 1 lac	Nil	Above ` 1 lacs- to ` 2 lacs	` 15/- per transaction	Above ` 2 lacs	` 25/- per transaction																								
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Above ` 1 lacs- to ` 2 lacs	` 15/- per transaction																																
Above ` 2 lacs	` 25/- per transaction																																
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																														



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

SECTION –IV

MISCELLANEOUS SERVICES

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Proposed Service Charges (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. 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/-								
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>More than 3 months to 12 months old</td> <td>Rs.100/- per item</td> </tr> <tr> <td>More than 12 months to 3 years old</td> <td>Rs. 300/- per item</td> </tr> <tr> <td>Above 3 years upto 7 years</td> <td>Rs.500/- per item</td> </tr> <tr> <td>Above 7 years</td> <td>Rs.1000/- per item</td> </tr> </table>	More than 3 months to 12 months old	Rs.100/- per item	More than 12 months to 3 years old	Rs. 300/- per item	Above 3 years upto 7 years	Rs.500/- per item	Above 7 years	Rs.1000/- per item
More than 3 months to 12 months old	Rs.100/- per item										
More than 12 months to 3 years old	Rs. 300/- per item										
Above 3 years upto 7 years	Rs.500/- per item										
Above 7 years	Rs.1000/- per item										
5	Photo attestation	` 100/- per photo / occasion	Rs. 100/- per photo /occasion								
6	Cash Handling Charges-FOR CASH DEPOSIT (Applicable to base branch, Local Non-basebranches)	Total cash deposited at Base and Non-base branch (local and outstation) a. Savings Bank accounts (excluding Financial Inclusion accounts) Cash Deposit- First - 5 transaction per month- (excluding Alternate Channel transaction) - Free of charge Beyond 5 transaction (excluding Alternate Channel transaction) - ` 50/- per transaction (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) b. For CA/OD/CC/Other Accounts: Cash Deposit Upto ` 50000/- Or Upto 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher -free of charge per day	Total cash deposited at Base and Non-base branch (local) a. Savings Accounts – No charges b. For CA/OD/CC/Other Accounts: 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 notes charges will be levied @ ` 10/- per packet or a part thereof. (Min. ` 10/- , Maxi. ` 10000/- .” Exemption : Savings, BKCC /Loan Repayment upto sanctioned limit of Rs.2.00 lacs, PSUs, NPA Recovery, Corporates / Institutions having salary account of their employees / Corporate accounts with specific MOUs								



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Proposed Service Charges (excluding GST)
		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.”	



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

SECTION – V

LOCKER SERVICE CHARGES

Existing Service charges w.e.f. 08.05.2017			Revised Service Charges (excluding GST)		
service charges excluding service tax					
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
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")					
NOTES :			NOTES :		
<p>1. In case of breaking open of the locker, ` 1000/- to be recovered as incidental charges over and above actual cost incurred for the same.</p> <p>2. Penalty for late payment of locker rent (from the due date) be levied as under:</p> <p>-- <u>Where annual locker rental is up to ` 3000/-</u></p> <p>- ` 200/- for first -3- months thereafter ` 50/- p.m.</p> <p>-- Where annual locker rental is above ` 3000/-</p> <p>- ` 500/- for first -3- months thereafter ` 100/- p.m.</p> <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>CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR – ` 100/- PER OCCASION (FOR GENERAL PUBLIC)</p> <p>Rent in advance can be accepted for maximum three years only</p>			<p>1. In case of breaking open of the locker, ` 1000/- to be recovered as incidental charges over and above actual cost incurred for the same.</p> <p>2. Penalty for late payment of locker rent (from the due date) be levied as under:</p> <p>-- <u>Where annual locker rental is up to ` 3000/-</u></p> <p>- ` 200/- for first -3- months thereafter ` 50/- p.m.</p> <p>-- Where annual locker rental is above ` 3000/-</p> <p>- ` 500/- for first -3- months thereafter ` 100/- p.m.</p> <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>CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR – ` 100/- PER OCCASION (FOR GENERAL PUBLIC)</p> <p>Rent in advance can be accepted for maximum three years only</p>		



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

SECTION – VI

INTER-SOL CHARGES

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Proposed Service Charges excluding GST								
1	(A) CASH DEPOSIT (Outstation)	<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>Outstation - Non Base Branch</p> <p>SB/CA/CC/OD/others :</p> <table border="1"> <tr> <td>Upto Rs. 25000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs.25000 upto Rs.50000/-</td> <td>Rs.25/-</td> </tr> <tr> <td>Above Rs.50000/- upto Rs.1.00lac-</td> <td>Rs.50/-</td> </tr> <tr> <td>Above Rs.1 lac</td> <td>Rs.100/-</td> </tr> </table> <p>(Note : For ` 50000/- and above PAN is required to be submitted as per requirement of Income Tax)</p>	Upto Rs. 25000/-	Nil	Above Rs.25000 upto Rs.50000/-	Rs.25/-	Above Rs.50000/- upto Rs.1.00lac-	Rs.50/-	Above Rs.1 lac	Rs.100/-
Upto Rs. 25000/-	Nil										
Above Rs.25000 upto Rs.50000/-	Rs.25/-										
Above Rs.50000/- upto Rs.1.00lac-	Rs.50/-										
Above Rs.1 lac	Rs.100/-										
2	(B) CASH WITHDRAWAL (Base branch, local non base branch and outstation)	<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>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.</p>	<p>Cash withdrawal at Non base branch/ local /outstation.</p> <table border="1"> <tr> <td>Upto Rs. 25000/-</td> <td>Nil</td> </tr> <tr> <td>Above Rs.25000</td> <td>Rs.2/- per thousand or part thereof Minimum Rs.50/-</td> </tr> </table> <p>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 account holder only (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.</p>	Upto Rs. 25000/-	Nil	Above Rs.25000	Rs.2/- per thousand or part thereof Minimum Rs.50/-				
Upto Rs. 25000/-	Nil										
Above Rs.25000	Rs.2/- per thousand or part thereof Minimum Rs.50/-										
3	SPEED CLEARING Transfer of funds to our customer's A/C by collection of their outstation cheques	<p>RBI mandated charges w.e.f. 30.03.2012</p> <p>Upto ` 1/- lac – SB A/c. - NIL Others - ` 20/-</p>	Deleted								



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Proposed Service Charges excluding GST
	drawn on other bank's CBS branches (Outward clearing under Speed clearing)	Above ` 1 lac to ` 5 lac – ` 175/- Above ` 5 lac to ` 10 lac – ` 200/- Above ` 10 lac – ` 225/-	

SECTION-VII

GENERAL

Sr. No.	AREA OF BANKING SERVICE	Existing Service charges excluding service tax w.e.f.08.05.2017	Proposed Service Charges (excluding GST)
1	APPLICABLE TO ALL ABOVE SERVICES/ ACTIVITIES)	a) Ordinary Post – Actual, subject to Min. ` 15/-	a) Ordinary Post – Actual, subject to Min. ` 15/-
	a) Postal & Telecommunication TARIFF	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

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

SECTION – XI

FOREX RELATED CHARGES

Exports			
Sr. No.	Services	Existing Charges	Revised Service Charges (excluding GST)
1.	Bill purchased/discounted/negotiated	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 – Rs. 600.00 Bill amount equivalent to USD 25000.00 and above– Rs. 1200.00
	a. Foreign Currency 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 – Rs. 600.00 Bill amount equivalent to USD 25000.00 and above– Rs. 1200.00
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	Rs.1000.00 flat rate per 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	Rs. 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
5.	Commission in lieu of exchange => Transfer of letters of credit => Amendments	Rs. 500/- for each transfer and subsequent amendments.	Rs. 500/- 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 equivalent USD 25000.00 and above – Rs. 750.00
		For Bill amount below equivalent USD 25000.00 – Rs. 500.00	For Bill amount below equivalent USD 25000.00 – Rs. 500.00
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	Rs. 346 for each shipping bill.



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

		USD 25000.00 – Rs. 600.00															
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.	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.														
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 overdue export bill purchased/discounted/negotiated/ and subsequently treated as collection item after crystallization.	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.	Rs. 287 per bill per quarter														
10.	Charges for issuance of export related certificates	Rs. 100.00 per certificate	Rs. 50 per certificate														
11.	Advising Letter of Credit for the Our bank's clients	Rs. 1000.00 per LC	Rs.750 per LC														
12.	Advising Letter of Credit for the other-Bank clients	Rs. 1000.00 per LC	Rs. 1000.00 per LC														
13.	Advising of Amendment for Our Bank's clients	Rs. 600.00 per amendment	Rs. 250														
14.	Advising of Amendment for Other-bank clients	Rs. 600.00 per amendment	Rs.500 per Amendment														
15.	LC confirmation charges where LC opened in favour of Indian Exporter	Charges (Commitment+Usance) Sight LCs and upto 30 days usance: <table border="1" data-bbox="512 1608 943 1758"> <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> LCs beyond 30 days usance: <table border="1" data-bbox="512 1973 963 2011"> <thead> <tr> <th>LC Amount</th> <th>%age</th> <th>per</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table>	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				a. Sight : - 0.25% for the first quarter - 0.15% p.m. thereafter (Min. Rs. 1500.00) - 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 Rs. 5 crore) - Charges will be calculated from the date of opening of LC to the date of expiry of LC. b. Usance:
LC Amount	%age																
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> 1 crore up to Rs. 5 cr.	0.18																
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LC Amount	%age	per															



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

			month	
		Upto 1 crore	0.18	<p>-1.5% p.a. (Min. Rs. 2000.00)</p> <p>- For LC amount exceeding INR 5.00 crore commission @ 0.40% p.a.</p> <p>- 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 Rs. 5 crore)</p> <p>Charges applied for actual number of days per annum basis.</p>
		> 1 crore up to Rs. 5 cr.	0.09	
		> 5 crore	0.05	
		Minimum Rs.1000.00		
16.	Transfer of Letter of Credit	Rs. 1000.00 per transfer and subsequent amendment		Rs. 863 per transfer



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

Imports																
Sr. No.	Services	Existing Charges		Revised Service Charges (excluding GST)												
17.	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)	Sight : 0.35% for the first quarter plus 0.15% p.m. thereafter Usance LC (Import) <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 lits 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 lits 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 lits 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 lits 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 lits 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 lits validity including Usance period.	AA	0.60% p.a. from the date of opening of LC to last date of lits validity including Usance period.	A	0.75% p.a. from the date of opening of LC to last date of lits validity including Usance period.	BBB	1.50% p.a. from the date of opening of LC to last date of lits validity including Usance period.	Below BBB and unrated	2.25% p.a. from the date of opening of LC to last date of lits validity including Usance period.	a. Sight - 0.25% for the first quarter - 0.15% p.m. thereafter (Min. Rs. 1500.00) b. Usance - 1.5% p.a. or part thereof - For LC amount exceeding INR 5.00 crore commission @ 0.40% p.a. or part thereof. (Min. Rs. 2000.00) (These charges i.e. @ 0.40% p.a. are applicable on the entire LC amount whenever the LC amount exceeds Rs. 5 crore) Charges applied for actual number of days per annum basis.
Borrower Account with Credit Rating	Charges															
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Below BBB and unrated	2.25% p.a. from the date of opening of LC to last date of lits validity including Usance period.															
18.	In case of a Letter of Credit established against 100% cash deposit as Security.	25% of the charges as mentioned in Serial No 17		25% of the charges as mentioned in Serial No 17												
19.	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</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	Discontinued Included under point 67						
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.															
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बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

			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 & Unrated	2.50% p.a. from the date of opening of LC to last date of its validity including usance period	
20.	Extension of validity of LC	Rs.750/- per amendment plus charges applicable as per point 17		Rs.750/- per amendment plus charges applicable as per point 17
21.	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. 17 for establishing a letter of credit shall be recovered for the additional amount, on the outstanding liability under the LC		Rs.500.00 per amendment In case of enhancement of the value of a letter of credit, charges as per point No. 17 for establishing a letter of credit shall be recovered for the additional amount, on the outstanding liability under the LC
22.	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 17 shall be collected on the outstanding liability under the LC		Rs.500 amendment charges In the case of amendment altering the tenor of the Bill of Exchange, additional charges as per point no 17 shall be collected on the outstanding liability under the LC
23.	Amendment other than extension of validity or enhancement of tenor of the bill of exchange	Rs.500.00 per amendment.		Rs.500.00 per amendment.
24.	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 17 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 17 from the date of expiry upto the validity period of the revival Letter of Credit.
25.	Letter of Comfort issued for availing Buyer's Credit	Rating	Upto 1 yr Raw material & Capital goods	Above one year (Capital goods)
		AAA	1.00 p.a.	1.50 p.a.
		AA	1.00 p.a.	1.50 p.a.
		Facility Discontinued as of now as per RBI directives.		



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

		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.																	
26.	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																
		<table border="1"> <thead> <tr> <th>LC Amount</th> <th>% per quarter</th> </tr> </thead> <tbody> <tr> <td>Upto 1 crore</td> <td>0.25</td> </tr> <tr> <td>>1 crore upto 5 crore</td> <td>0.18</td> </tr> <tr> <td>>5 crore</td> <td>0.10</td> </tr> </tbody> </table>		LC Amount	% per quarter	Upto 1 crore	0.25	>1 crore upto 5 crore	0.18	>5 crore	0.10	<table border="1"> <thead> <tr> <th>LC Amount</th> <th>% per quarter</th> </tr> </thead> <tbody> <tr> <td>Upto 1 crore</td> <td>0.25</td> </tr> <tr> <td>>1 crore upto 5 crore</td> <td>0.18</td> </tr> <tr> <td>>5 crore</td> <td>0.10</td> </tr> </tbody> </table>		LC Amount	% per quarter	Upto 1 crore	0.25	>1 crore upto 5 crore	0.18	>5 crore	0.10
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27.	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 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.																
28.	Amendment Enhancement	When the amount of an import letter of credit 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.			Rs. 250 + Tax																
29.	Credit Opinion Report	Actual cost of report			Actual cost of report																
30.	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.			Rs. 1000 + Tax																



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

31.	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="512 383 967 577"> <tr> <td>Upto Rs. 1.00 crore</td> <td>0.15%</td> </tr> <tr> <td>More than Rs.1.00 crore upto Rs. 3.00 crore</td> <td>0.08%</td> </tr> <tr> <td>More than Rs. 3.00 crore upto Rs. 5.00 crore</td> <td>0.04%</td> </tr> <tr> <td>More than Rs. 5.00 crore</td> <td>0.02%</td> </tr> </table>	Upto Rs. 1.00 crore	0.15%	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%	Import Bills received under LC on exchange benefit accrues to opening Bank including Remittance made out of EEFC Account- 0.125% per Bill • Min. Rs.750 • Max. Rs.25,000																
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32.	Foreign currency bills under LC where no exchange benefit accrues	0.1% (minimum Rs. 500.00)	0.1% (minimum Rs. 500.00)																								
33.	Discrepancy charges in case of non-confirming documents under LC	USD 50.00 or its equivalent rupee	USD 50.00 or its equivalent rupee																								
34.	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 <table border="1" data-bbox="512 999 967 1227"> <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.	0.15% For Individual transactions over Rs.1.00 crore rates applicable as below borrower account with <table border="1" data-bbox="991 943 1430 1171"> <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> Minimum of Rs.500.00 and Maximum Rs.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.
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35.	Import bill (not under LC) drawn in rupees and in foreign currency on which bank earns no exchange benefit.	0.30% with a minimum of Rs.500 and Maximum of Rs.50000/- For Individual transactions over Rs.1.00 crore rates applicable as below borrower account with <table border="1" data-bbox="512 1485 967 1753"> <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.	0.30% For Individual transactions over Rs.1.00 crore rates applicable as below borrower account with <table border="1" data-bbox="991 1451 1445 1720"> <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> Minimum of Rs.500.00 and Maximum of Rs.50000.00	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.
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36.	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	Rs. 500.00 per bill as handling charges																								



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

37.	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	<p>50% of charges in point 34 above</p> <p>0.15% with a minimum of Rs.500.00 and Maximum Rs.25000.00</p> <p>For Individual transactions over Rs.1.00 crore rates applicable as below borrower account with</p> <table border="1" data-bbox="512 479 968 748"> <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>In case of documents received by Importers directly from Overseas Exporters (Commission should be recovered at the time of effecting the Remittance)-</p> <table border="1" data-bbox="991 409 1490 573"> <tbody> <tr> <td>Upto Rs.2 cr.</td> <td>0.125% • Min.Rs.250</td> </tr> <tr> <td>Above Rs.2 cr.</td> <td>0.125% • Max. Rs. 25,000 perRemittance</td> </tr> </tbody> </table>	Upto Rs.2 cr.	0.125% • Min.Rs.250	Above Rs.2 cr.	0.125% • Max. Rs. 25,000 perRemittance
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Upto Rs.2 cr.	0.125% • Min.Rs.250																		
Above Rs.2 cr.	0.125% • Max. Rs. 25,000 perRemittance																		
38.	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 35 above	50% of charges in point 35 above																
39.	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	0.20% with a minimum of Rs. 500.00.																
40.	If foreign currency remittances are received in advance from the overseas buyer, and the specific request of merchanting trade 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	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. (minimum Rs.1000/-)	Discontinued (We have charged for Merchanting Trade transaction separately)																
41.	Advance remittance against imports Where exchange benefit accrues to the bank	<p>Rs. 100.00 – remittance up to Rs.10000.00</p> <p>Rs. 200.00 – remittance above Rs.</p>	<p>Rs. 100.00 – remittance up to Rs.10000.00</p> <p>Rs.200.00 – remittance above Rs. 10000.00</p>																



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		10000.00 + 25% of charges in point 34 above	+ 25% of charges in point 34 above
42.	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 35 above	Rs. 100.00 – remittance up to Rs.10000.00 Rs. 200.00 – remittance above Rs. 10000.00 + 25% of charges in point 35 above
43.	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.	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.
44.	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)	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)
45.	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%.
46.	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.
47.	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 required to forward the documents to another bank which will be required to remit the proceeds to the	Rs.500.00 per bill as handling charges	Discontinued. Already covered under point no 36



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	remitting bank abroad.		
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Outward Remittances other than Imports			
Sr. No.	Services	Existing Charges	Revised Service Charges (excluding GST)
48.	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	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00
49.	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.	0.10% with a minimum of USD 10 and maximum of USD 50 or its rupee equivalent.
50.	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	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00
51.	Outward remittance in foreign currency from NRE account	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00	NIL
52.	Issuance of Foreign Currency Demand Draft	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00
53.	Issue of Foreign Currency Travellers Cheques commission	1% on rupee equivalent payable by the customer.	1% on rupee equivalent payable by the customer.
54.	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%
55.	Payment of foreign currency draft by the drawee bank by issuing their own draft in the same currency in favour of the beneficiary bank with whom the relative foreign currency amount is to be deposited in a FCNR account.	Rs. 250.00 per draft	NIL



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Inward Remittances other than Exports			
Sr. No.	Services	Existing Charges	Revised Service Charges (excluding GST)
56.	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 – Rs. 100.00
57.	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. Rs. 50.00 – max. Rs. 5000.00)
58.	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 57
59.	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.
60.	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 54
61.	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. Rs. 100.00 and max Rs. 5000.00



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Revised Service Charges w.e.f. 01.04.2019 (Excluding GST)

Foreign Bank Guarantees					
Sr. No.	Services	Existing Charges		Revised Service Charges (excluding GST)	
62.	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.
		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.		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.	
63.	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.		0.085% 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.	



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			refunded.																								
64.	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.																								
65.	Enhancement of Value/ Extension of Tenor of the Guarantee	Charges as per point no. 62,63 and 64 are applicable.	Charges as per point no. 62,63 and 64 are applicable.																								
66.	Guarantees issued against 100% cash margin/ 100% counter guarantee of the GOI	25% of the charges as per point no. 62,63 and 64 applicable.	25% of the charges as per point no. 62,63 and 64 applicable.																								
67.	Standby Letter of Credit From the date of opening of LC to last date of its validity including usance period.	<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> <tr> <td>A</td> <td>1.50% p.a.</td> </tr> <tr> <td>BBB</td> <td>2.25% p.a.</td> </tr> <tr> <td>Below BBB & Unrated</td> <td>2.50% p.a.</td> </tr> </tbody> </table>	Borrower account with credit rating	Charges	AAA	1.00% p.a	AA	1.00% p.a.	A	1.50% p.a.	BBB	2.25% p.a.	Below BBB & Unrated	2.50% p.a.	<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> <tr> <td>A</td> <td>1.50% p.a.</td> </tr> <tr> <td>BBB</td> <td>2.25% p.a.</td> </tr> <tr> <td>Below BBB & Unrated</td> <td>2.50% p.a.</td> </tr> </tbody> </table>	Borrower account with credit rating	Charges	AAA	1.00% p.a	AA	1.00% p.a.	A	1.50% p.a.	BBB	2.25% p.a.	Below BBB & Unrated	2.50% p.a.
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Below BBB & Unrated	2.50% p.a.																										
68.	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% p.m. • Min. Rs.250																								
69.	Minimum charges for any guarantee shall be	Rs. 500/-	Discontinued																								
Overseas Direct Investment																											
70.	Processing of ODI transaction including generation of UIN	Not charged at present	Rs.1,000 per scrutiny of each of the form ODI i.e. ODI Application / ODI Part-II, Annual Performance Report, Disinvestment / Closure Report, before submitting to RBI																								

Foreign Direct Investment

71.	Processing of (FCGPR, FCTR (to be taken at the time of first reporting to RBI like Annex 6)	Not charged at present	Rs.500 per FCTRS / FCGPR
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Miscellaneous Charges			
72.	Swift Charge	Rs. 500.00 per message	Rs. 500.00 for every SWIFT message
73.	Courier Charges	Dispatches outside India – Rs. 700.00 per set of document	Dispatches outside India – Rs. 700.00 per set of document
74.	Processing of applications /representation to RBI	Rs. 100.00 per letter/application	NIL
75.	Issuance of NOC for permitted cases in respect of capital account transactions	Rs. 100.00 per NOC	NIL

Forward Contracts			
76.	Charges for Booking of forward contracts	Rs. 400.00 per contract	Rs. 400.00 per contract
77.	Charges for Early Delivery/Extension of Forward Contracts Including NRIs) Cancellation of forward contract	Rs. 400.00 per contract Nil	Rs. 400.00 per contract Nil
78.	Booking of forward sale contract in respect of import bills drawn under 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).	0.1% commission in lieu of exchange in addition to swap cost 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)	0.075% in lieu of Exchange + SWAP charges + Interest from the date of Negotiation till date of credit of proceeds in Bank's Nostro Account • Min. Rs.150 • Max. Rs.25,000

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 GST
Up to INR 1.00 lakh	0.18% of currency exchanged	Rs. 45.00	Rs. 180.00
Between INR 1.00 lakh and up to INR 10.00 lakhs	INR 180.00 + 0.09% of the currency exchanged	Rs. 180.00	Rs. 990.00
Above INR 10.00 lakhs	INR 990.00 + 0.018% of the currency exchanged	Rs. 990.00	Rs. 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.



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7. The above schedule of charges will only apply in cases where specific customer level pricing approval/sanction is not in place.



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SECTION – X

MORTGAGES & RETAIL ASSET

Sr. No.	Area of Banking Service	Existing Service Charges Excluding service tax w.e.f 08.05.2017	Revised Service Charges
1	Baroda Home Loan & Baroda Home Improvement Loan	Upto Rs.50 Lacs: 0.50% of Loan amount: Minimum: Rs.7,500/- (Upfront) Maximum: Rs.12,500/- Above Rs.50 Lacs: 0.25% of Loan amount: Minimum : Rs.7,500/- (upfront) Maximum: Rs.20,000/- For staff members: Actual Charges for Advocate / Valuers / CERSAI / ITR verification (if any) only to be recovered.	Slab wise Upto Rs.50 Lacs 0.50% of Loan amount: Minimum: Rs.75,00/- (Upfront) Maximum: Rs.12,500/- Above Rs.50 Lacs 0.25% of Loan amount: Minimum : Rs.75,00/- (upfront) Maximum: Rs.20,000/- The above charges are unified processing charges which includes inspection, valuation and legal fees For staff members: Actual Charges for Advocate / Valuers / CERSAI / ITR verification (if any) only to be recovered. The above charges are for all categories of borrowers under Home Loans.
2	Baroda Home Loan Top Up	0.25% of the Loan amount Minimum: Rs. 5,000/- (upfront) Maximum: Rs.12,500/-	0.25% Minimum: Rs. 5,000/- (upfront) Maximum: Rs.10,000/-
3	Takeover of Home Loan (Resident /NRI/PIOs)	Rs.7,500/- (upfront)	Flat: Rs.7,500/- (upfront)
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 Home Loan Scheme) 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.
5	Baroda Ashray (Reverse Mortgage Loan)	0.20% of Loan amount Maximum Rs.10,000/- Upfront Charges: Rs.7,500/-	0.20% Upfront Charges: Rs.7,500/- Maximum Rs.10,000/-
6	Baroda Advance Against Gold Ornaments / Jewellery	0.50% of Loan Amount.	Slab wise Upto Rs.25,000/-: Nil Above Rs.25,000/-: 0.50% Minimum Rs.500/-



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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
			Maximum Rs.2500/-
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 charges as mentioned above.	OD: 0.125% TL: 0.35% Minimum: Rs.7,500/- (Upfront) per property
8	Baroda Loan to Doctors	0.35% Maximum Rs.15000/-	0.35% Minimum Rs.500/- Maximum Rs.15000/-
9	Baroda Advance Against Securities	Rs. 500/- (No other charges) Staff/ Ex-Staff: No Charges	Nil
10	Baroda Car Loan	Car Loan: 0.50% of Loan amount Minimum: Rs.2,500/- Maximum Rs.10,000/-	Loans upto Rs.2.50 lakhs : 1000/-+GST Loans > Rs. 2.50 lakhs & upto Rs. 7.50 lakhs: Rs.1500/-+GST Loans > Rs. 7.50 lakhs : Rs. 2500/-+GST
11	Baroda Two Wheeler Loan	Two Wheelers: 2% of Loan amount, Minimum Rs. 1000/- Staff/ Ex-Staff: No Charges	For Two Wheeler: Rs.500/- + GST Staff/ Ex-Staff: No Charges
12	Baroda Personal Loan (including Baroda Premium Personal Loan)	2% of Loan amount Minimum: Rs.1000/- Maximum: Rs.10,000/-	Processing charges: 0.75% of loan amount + GST. Documentation charges : i) Rs.2.00 lakhs and below – Nil ii) Above Rs.2.00 lakhs -0.10%+ST min of Rs.500+GST
13	Baroda Pensioners Loan	Pensioners/ Family Pensioners of our Bank (Ex-Staff) : Nil Others : Rs.1,000/-	Nil
14	Baroda Mortgage Loan:	Loan: 1% of Loan amount with maximum Rs.1,50,000/- Minimum: Rs.7,500/- (upfront)** Over Draft: Upto Rs.3.00 Crores: 0.35% of limit with maximum: Rs.75,000/-	TL: 0.75% Minimum: Rs. 7,500/- (Upfront) per property Maximum: Rs.1,50,000/- OD: Upto Rs.3.00 Crores: 0.35% Minimum: Rs.7,500/- (Upfront) per property



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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
		<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 charges as mentioned above.</p>	<p>Maximum: Rs. 75,000/-</p> <p>Above Rs.3.00 Crores: 0.25% Minimum: Rs.7,500/- (Upfront) per property Maximum: No Limit</p>
15	Baroda Education Loan	<p>Baroda Education Loan (Baroda Vidya, Baroda Gyan, Baroda Scholar):</p> <p>Study in India - Nil Study Abroad - 1.00% of Loan amount (maximum Rs.10,000/-) to be recovered upfront which will be refundable on availment (first disbursement) of loan.</p> <p>Baroda Education Loan for students of Premier Institutions (studies in India):</p> <p>Upto Rs. 10 Lacs : Nil 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>Study in India - Nil</p> <p>Study Abroad - 0.75% of Loan amount (maximum Rs.10,000/-) to be recovered upfront which will be refundable on availment (first disbursement) of loan.</p> <p>Education Loan for students of Premier Institutions (studies in India): Nil</p> <p>Education Loan for Vocational Education and Training: Nil</p> <p>Career Development: 0.50%</p> <p>Notes:</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>
16	LABOD/ODBOD	No processing/ documentation charges for LABOD/OD against bank's own deposits	Nil
17	Future Rent Receivables	<p>0.50%</p> <p>Min: Rs. 1000/- Max: Rs. 1.00 Lakh</p>	<p>0.50%</p> <p>Minimum: Rs.1000/-</p> <p>Maximum:</p> <p>Upto Rs. 5.00 Crores: Rs.2.00 lakhs Above Rs. 5.00 Crores and upto Rs. 10.00 Crores: Rs. 3.50 Lakhs Above Rs. 10.00 Crores and upto Rs. 20.00 Crores: Rs. 5.00 Lakhs Above Rs. 20.00 Crores: Rs. 10.00 Lakhs</p>



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

Sr. No.	Area of Banking Service	Existing Service Charges Excluding service tax w.e.f 08.05.2017	Revised Service Charges
18	Modification Charges	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/-	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/-
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: Rs. 1,500 per deviation (Maximum Rs. 5,000) Education Loan: Nil Other Retail Loans: Rs. 3,000 per deviation (Maximum Rs. 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. The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.	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. The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.



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Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

SECTION XI

DIGITAL BANKING PRODUCT RELATED CHARGES

Product	Particular	Current Charges	Revised service charges
Internet Banking	EPFO online collection/ ESIC online collection	Rs 10+GST	Rs 10/- + GST
Internet Banking	IRCTC online TICKET BOOKING	Rs 10+GST	Rs 10/- + GST
Internet Banking	PASSWORD PRINTING (charges on regeneration only,free for new user)	NIL	Retail - Rs. 25/- +GST Corporate - Rs. 50/- +GST
IMPS	upto Rs. 1,000/-	NIL	Rs. 1/- +GST
IMPS	Rs.1,001/- to Rs.25,000/-	NIL	Rs. 1.5/- +GST
IMPS	Rs.25,001/- and above	NIL	Rs. 5.5/- +GST
NEFT	upto Rs. 10,000/-	NIL	Rs. 2.5/- + GST
NEFT	Rs.10,001/- to Rs.1,00,000/-	NIL (through ADC & Branch)	Rs. 5/- + GST
NEFT	Rs.1,00,001/- to Rs.2 Lac/-	Rs. 15/-+GST (free through ADC)	Rs. 15/- + GST
NEFT	Above Rs. 2 Lac	Rs.25/- + GST (free through ADC)	Rs. 25/- + GST
BBPS	Electronic OFF- US transactions (Customer Convenience Fee in □)	Bill Amount □ 0-1000→5, 1001-2000→15, ≥2001→25	Bill Amount □ 0-1000→ Rs. 5/- + GST 1001-2000→Rs. 15/- + GST ≥2001→Rs. 25 + GST
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→ Rs. 5/- + GST 1001-2000→Rs. 15/- + GST ≥2001→Rs. 25 + GST
National E-toll Collection	Tag Issuance Fee	Rs100 inclusive of applicable GST (Rs 84.74+GST)	Rs 84.74/- +GST
National E-toll Collection	Tag Replacement Charge	Rs 50 + GST	Rs 50/- + GST
NACH	Return Charges	Rs. 295/-	Return Charges - Rs. 100/- + GST
	Mandate Charges	RS.118/- (Rs.100+ rs18 GST)	Mandate - Rs. 100/- + GST
Self Service Pass Book Printer	Duplicate Passbook Issuance Charges	Rs. 100+GST	Rs.100 + GST
Debit Card Issuance	RuPay Classic (Non Personalised/ Personalised)	Rs.50 + GST	NIL



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Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

Product	Particular	Current Charges	Revised service charges
Debit Card Issuance	RuPay Platinum Non-Personalised/(Personalised)	Rs.50 + GST	NIL
Debit Card Issuance	Visa Classic (Non Personalised/Personalised)	Rs.150 + GST	NIL
Debit Card Issuance	Visa Platinum (Non Personalised/Personalised)	Rs.150 + GST	NIL
Debit Card Issuance	Master Card Classic (Personalised)	Rs.150 + GST	NIL
Debit Card Issuance	Master Card platinum (Personalised)	Rs.150 + GST	NIL
Debit Card Issuance	RuPay PMJDY (Bhamashah/Samagra)	Government Sponsored Schemes - Fee Exempted	Government Sponsored Schemes - Fee Exempted
	RuPay KCC		
	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 Rs.150/- + GST
Debit Card Annual fee	RuPay Platinum (Non-Personalised/Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST	1st Year Free & Second Year onwards Rs.200/- + GST
Debit Card Annual fee	Visa Classic (Non Personalised/Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST	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	1st Year Free & Second Year onwards Rs.200/- + GST
Debit Card Annual fee	Master Card Classic (Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST	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	1st Year Free & Second Year onwards Rs.200/- + 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	Rs.50/- + GST per regeneration
Debit Card PIN Regeneration	RuPay Platinum (Non-Personalised/Personalised)		Rs.50/- + GST per regeneration
Debit Card PIN Regeneration	Visa Classic (Non Personalised/Personalised)		Rs.50/- + GST per regeneration
Debit Card PIN Regeneration	Visa Platinum (Non Personalised/Personalised)		Rs.50/- + GST per regeneration
Debit Card PIN Regeneration	RuPay PMJDY (Bhamashah/Samagra)	Government Sponsored Schemes - Fee Exempted	Government Sponsored Schemes - Fee Exempted
	RuPay KCC		
	RuPay Mudra		



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Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

Product	Particular	Current Charges	Revised service charges
Debit Card PIN Regeneration	Master Card Classic (Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST	Rs.75/- + GST per regeneration
Debit Card PIN Regeneration	Master Card platinum (Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST	Rs.75/- + GST per regeneration
Debit Card PIN Regeneration	Mastercard world Radiance (Personalised)	FREE	Rs.75/- + GST per regeneration
Debit Card Other charges	Charge –slip retrieval charges	Rs.400/- per retrieval.	Rs.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.	Rs.10/- + GST
Debit Card Other charges	Card Replacement	Rs. 200/- + GST (Visa/Master/Rupay)	Rs. 200/- + GST
ATM	Number of Free OFFUS transactions	Metro ATM-3, Non Metro-5	Metro ATM-3, Non Metro-5
ATM charges after free OFFUS transactions	For Financial Transaction	Rs 20/- +GST per transaction	Rs 20/- +GST per transaction
ATM charges after free OFFUS transactions	For Non – Financial Transaction	Rs. 10/- +GST per transaction	Rs. 10/- +GST per transaction
ATM International Usage Charges	Cash Withdrawal	Rs. 400/- +GST per transaction	For classic variant : Rs. 250/- +GST For platinum variant : Rs. 450/- +GST
ATM International Usage Charges	Balance Inquiry	Rs. 75/- +GST per Balance Inquiry	Rs. 30/- + GST
Pre-paid Card	Gift Card -Issuance : For amount up to Rs 2,000/-	Amt upto Rs 2,000 : Rs 30/- (including GST)	Rs. 50/- + GST
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)	Rs. 100/- + GST
Pre-paid Card	Gift Card -Revalidation charges	Rs 100/- per validation (including GST)	Rs.100/- + GST
Pre-paid Card	Gift Card -Card Usage Charges (Per balance Inquiry)	NIL	Rs. 10/- + GST
Pre-paid Card	Reloadable card: Issuance charges	Rs100/- including GST	Rs. 100/- + GST
Pre-paid Card	Reloadable card-Revalidation charges	RS 100/- including GST per validation	Rs. 100/- + GST
Pre-paid Card	Reloadable card -Other Service charges	Rs 22/- including GST per ATM txn	Rs. 20/- + GST
Pre-paid Card	Travel Card Issuance fees - USD/GBP/EURO	Rs . 150/- (INCL GST)	Rs . 150/- + GST



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Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

Product	Particular	Current Charges	Revised service charges
Pre-paid Card	Travel Card Stand by card fees - USD/GBP/EURO	Rs . 150/- (INCL GST)	Rs . 150/- + GST
Pre-paid Card	Travel Card Re load fees - USD/GBP/EURO	Rs . 55/- (INCL GST)	Rs . 55/- + GST
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
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/- +GST. 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 ATM Pin (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
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 – Rs.10 + GST charged quarterly
		Current / Overdraft / Cash Credit Accounts – Rs.25 + GST charged quarterly	Current / Overdraft / Cash Credit Accounts – Rs.10 + GST charged quarterly



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Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

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
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>Upto 10 Lacs- NIL</p> <p>For Working Capital (Fresh/Review) Fund Based: Above 10 Lacs– Rs.350/lac or part thereof maximum Rs.35.0 Lacs+ GST (For exporters Rs.17.50 Lacs)</p> <p>Non Fund Based: 50% of charges Applicable for Fund Based Limit (Cap for Priority Sector Rs.17.50 lacs and for exporters Rs.7.50 lacs)</p> <p>For Term Loan (Fresh) Above 10 Lacs - DL/TL 0.75% of the limit sanctioned</p> <p>For Term Loan (Review) Above 10 Lacs – Rs.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>Up to 10 Lacs- NIL</p> <p>Above Rs. 10 lakhs- Rs250+ GST per inspection or actual expenses whichever is higher</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	NIL



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Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

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)
1	A/c Opening Charges	NIL	NIL
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 200/- p.a. plus GST For Non-individual - 500/- 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>
3	Dematerialisation of shares	Rs. 3.00 per certificate with minimum of 34/- plus actual postage plus GST	Rs. 2.00 per certificate with minimum of 10/- plus actual postage plus GST
4	Re-materlisation	<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 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 GST 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. 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 : 0.03% 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>
6	KYC registering Agency Charges (KRA charges)	<p>KRA charges @ Rs. 40/- plus GST plus actual postage for new KYC data to be uploaded.</p> <p>KRA charges @ Rs. 40/- plus GST per download will be applied.</p> <p>For modifications in KRA of the existing clients KRA charges @ Rs.30/- plus GST plus actual postage</p>	<p>KRA charges @ Rs. 40/- plus GST plus actual postage for new KYC data to be uploaded.</p> <p>KRA charges @ Rs. 40/- plus GST per download will be applied</p> <p>For modifications in KRA of the existing clients KRA charges @ Rs.30/- plus GST plus actual postage</p>
7	Pledge Creation	Rs.100/- + GSTper ISIN per request	Rs.50/- + GSTper ISIN per request



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Revised Service Charges w.e.f. 01.04.2019(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)
8	Pledge Creation confirmation	Rs.100/- + GSTper ISIN per request	Rs.25/- + GSTper ISIN per request
9	Pledge Closure	Free	Free
10	Pledge Closure Confirmation	Free	Free
11	Pledge Invocation	Rs.100/- + GST per ISIN per request	Rs.25/- + GSTper 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 ` 5/- + 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.
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>



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Revised Service Charges w.e.f. 01.04.2019(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)
17	Statutory Charges at the time of Account Opening	Nil	Nil
18	Advance / Deposit	Nil	Nil



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Revised Service Charges w.e.f. 01.04.2019(Excluding GST)

SECTION-XIV

BARODA CASH MANAGEMENT SERVICES –

Sl. No.	Particulars	Service Charge (Excluding GST)
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.
(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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Revised Service Charges w.e.f. 01.04.2019(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)
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	Monthly Rental 475+GST
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%	0.009
8.	Credit card	0	0
9.	standard (for all credit card & International Debit Card)	1.99%	1.99%
10.	premium	1.99%	1.99%
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



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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

SI 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 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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SECTION-XVI

ADVANCES (MID/ LARGE CORPORATE)

Sr. No.	Area of Banking Service	Existing Service Charges excluding service tax w.e.f. 08.05.2017	Revised Service charges (excluding GST)
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 Working Capital Upto Rs 25000 - Nil Rs 25001 to 2 lakh 0.25% of Sanctioned Limit, with a minimum of ` 100 /- Above 2 lakhs 1. Limit upto ` 100 Crore – 0.25% subject to maximum of ` 15 Lakhs 2. Above ` 100 Crore upto ` 500 Crore – 0.15% subject to maximum of ` 50 Lakhs 3. Above ` 500 Crore – 0.10% subject to maximum of ` 75 Lakhs
		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	on 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
	(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 Advances: No cap	Short Term Loan/DL/Corporate Loan/TL/DPG (Fresh/Additional Limit) Upto Rs 25000 - Nil Rs 25001 to 2 lakh 0.50% of Sanctioned Limit, with a minimum of ` 250 /- Above 2 lakhs 1. Limit upto ` 100 Crore – 1.00% subject to maximum of ` 75 Lakhs 2. Above ` 100 Crore upto ` 500 Crore – 0.75% subject to maximum of ` 2.50 Crore 3. Above ` 500 Crore – 0.50% subject to maximum of ` 3.75 Crore For other than project loans, maximum is Rs.75 lakh Short Term Loans repayable upto 1 year As applicable to WC limits to be charged



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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)
			Demand Loans (Repayable in over 12 months but upto 3 years) Upfront fee at 0.50% of the loan amount without any ceiling
	li For real estate projects (>20 cr.)/Future rent receivables (>20 Cr.)	2% of the limit without cap	Same charges proposed in 1 (B) above
	(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)	0.10% of reviewed amt Maximum Rs.25000/-
	(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 Rs 5 Crore – Nil Above Rs 5 Crore to Rs 10 Crore – Rs 25000/- Above Rs 10 Crore – Fee of Rs 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.	To be charged on the entire unutilized FB limit AAA & AA rated customers - 0.10% p.a. A rated customers - 0.20% p.a. BBB rated customers - 0.30% p.a. BB and below rated customers - 0.40% p.a.
	(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 limit or as indicated in QIS statement, no commitment charges to be recovered separately.	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 limit or as indicated in QIS statement, no commitment charges to be recovered separately.
2	Guarantees Commission on inland guarantees	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	0.60% per quarter or part thereof with a minimum of one quarter (in case of 100% Cash Margin : 75% Concession [i.e. 25% of



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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)
		<p>(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>applicable charges]</p> <p>Other Guarantees 0.75% per quarter or part thereof with a minimum of one quarter (in case of 100% cash Margin: 75% Concession [i.e. 25% of applicable charges]).</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 > 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.
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 guarantees are invoked.	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)
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 limitsFor 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: 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>
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., inclusive of Ser. Tax.</p>	<p>Rs.1500 per inspection or actual expenses whichever is higher (for corporate borrowers)</p>
7	Bills purchased/ Discounted or advances there against –Exchange /	<p>For cheques/ bills i) a) On instruments drawn on our Branches / other Banks where we have branches : Exchange @35paise% . plus Collection</p>	<p>For cheques/ bills For Bills upto ` 10.00 Lakhs – Flat - ` 1000/- For Bills above ` 10.00 Lakhs Flat - `</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)
	Commission	<p>charges</p> <p>b) For instruments drawn on other Banks where we do not have branches: Exchange @77 Paisa % Plus collection charges 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: <ol style="list-style-type: none"> Where a Bill is sent to our branch, the date on which funds are actually received at the Drawee Centre. 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. For collection of supply Bills, commission is to be charged as per the schedule.(Section III-3) Change of original instruction in respect of Bills Purchase discounted – Rs 50/- per request. 	<p>3000/-.</p> <p>In addition to above charges, discount charges at applicable interest rate for the period of negotiation plus out of pocket expenses if any will be charged.</p>
8	(A)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</p>	<p>in addition to Out of pocket expenses,</p> <p>Usance upto 7 days: 0.23% with a minimum of Rs.280+GST Commitment charge for the period of liability at the rate of 0.23% for every period of three months or part thereof.</p> <p>Usance 7 days to 3 months: 0.45% with a minimum of Rs.280+GST + Commitment charge for the period of liability at the rate of 0.23% for</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)
		<p>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: 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. 2) Telex / Fax and cable charges shall be recovered additionally. 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>every period of three months or part thereof.</p> <p>Bills with usance over 3 months sight: 0.45% for the first 3 months + 0.23% p.m. for the remaining period with a minimum of Rs.280+GST Commitment charge for the period of liability at the rate of 0.23% for every period of three months or part thereof.</p>
	B) Commitment Charges	Minimum Rs 5000/-	0.30% per quarter with a minimum of ` 150/-
	C) Extension /Amendment of LC	<p>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>Rs 500/- per amendment plus unified charges applicable as per 8.A. 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>
	D) Discrepancy fee:	<p>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>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>
9	Other Charges A) Advising LCs (only where LC opening Bank and advising Banks are different)	Rs .500	Rs.500



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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)
	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	Applicable Commitment charge + Usance Charge
	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	Rs.500
	E) Clean payments received under LC	Rs .500	Rs.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 – Rs 50 per invoice
	G) Guarantees due to discrepancies in documents	For joining in customer's guarantee or giving guarantees to other banks on behalf of customers, for 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	For joining in customer's guarantee or giving guarantees to other banks on behalf of customers, for 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
10	Providing Credit opinion (including opinion & introduction)	Rs .250 \$ 50 in respect of foreign banks	Rs.50
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	To be charged on adhoc / temp. interchangeability: 0.25% Min. Rs.500 and Max. Rs .10000
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	A/cs. With limit Upto Rs 25 lacs – Rs.500 Above Rs 25 lacs – Rs.5,000
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



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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)
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 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)	Our share in limits: Upto Rs 5 cr. – Rs 1 Lakh > Rs 5 cr and upto Rs 10 cr. – Rs 2 Lakh > Rs 10 Cr. – Rs 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 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 - .050% of projectcost – Min. Rs 2 Lakh > Rs 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 Crs. TEV study by bank – Rs 3 lacs TEV study by Consultant – Consultant fee + Rs 25000 > Rs 15 cr and up to Rs 300 cr - .0.15% of project cost – > Rs 300 Cr (Where TEV study is done by PFD) Fees to be decided on a 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 for TEV study	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 TEV study charges are to be borne by the borrowers.	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 TEV study charges are to be borne by the borrowers..
	Mortgage Creation Charges(Other than retail and Priority	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	Per borrowing entity with FB+NFB limits of Up to Rs.10.00 lacs Rs.500/- per lac



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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)
	sector)	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.	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..
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.	1. All standard term loan (TL) / demand loan (DL) with residual maturity of above 1 year. 2. Exposure of above ` 5 crore other than exposure with floating rate of interest to individual borrower In case facility originally sanctioned as TL 1% of the amount proposed to be pre-paid. In case facility originally sanctioned as DL 0.50% of the amount proposed to be pre-paid.
18	Modification Charges	Present Rate of recovery of modification charges is as under. Upto Rs.1.00 Cr - Rs. 5000Rs.1.00 to 10.00cr - Rs.15000Above 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	Limit upto ` 1 Crore (FB+NFB) : ` 1000/- per modification Limit above ` 1 Crore to ` 10 Crore (FB+NFB) : ` 10000/- per modification. Limit above ` 10 Crore (FB+NFB) ` 50000/- per modification. Modification in Guarantees, without any modification in amount and period ` 200/- per amendment
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.	Upto Rs.25 Lakh NIL Above 25 lakh – Rs.5 Crore Rs.5000 Above Rs.5 Crore – Rs. 10 Crore Rs.25000 Above Rs.10 Crore – Rs.25 Crore Rs.100000 Above Rs.25 Crore Rs.200000



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges w.e.f. 01.04.2019(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)
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. ` 150000/- - Max. `.25 lacs (Where lead bank fee is charged, no separate processing charges are to be recovered.)
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

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