```json
[
  [
    {
      "bobGoldCurrentAccount": {
        "slogan": "Be a Winner, Go for Gold",
        "description": "Ideal for customers with Small and Medium business, this Current Account offers a number of free services and benefits such as Monthly statement, BCMS, POS, IPG, Soundbox, BHIM etc.",
        "applyOnline": true,
        "benefits": {
          "freeNEFTRTGSIMPSUPI": true,
          "free2POSMPOS": true,
          "waiverPOSMPOSCharges": true,
          "free10SoundboxQR": true,
          "waiverSoundBoxQRCharges": true,
          "freeQRCodeGeneration": true,
          "freeUnlimitedChequeLeaves": true,
          "noFolioCharges": true,
          "freeVISAVyapaarDIDebitCard": true,
          "discountOnDematAMC": "25%",
          "sweepFacilityAvailable": true,
          "freeSMSEmailAlerts": true
        },
        "features": {
          "collateralFreeODLimit": true,
          "folioCharges": "free",
          "balanceCertificate": "free",
          "signatureVerification": "free",
          "freeMonthlyStatement": true,
          "debitCard": "VISA Vyapaar DI Debit Card",
          "freeCreditCardEligibility": true,
          "debitCardIssuanceRenewalCharges": "Nil",
          "discountAutoLoanProcessingCharges": "50%",
          "discountRetailLoanProcessingCharges": "25%",
          "availBCMSIPGPOSQR": true,
          "internetPaymentGatewayFacility": true,
          "freeBarodaConnect": true,
          "discountOnDematServices": "Discount on Annual Custody/Maintenance Charges for Individual Demat Accounts"
        },
        "eligibilityCriteria": [
          "All Individuals including Minors of age 14 years and above.",
          "Registered & Un-registered Trust.",
          "Businessmen and professionals.",
          "Hindu Undivided Family (HUF).",
          "Proprietorship / Partnership firms.",
          "Private / Public Ltd Companies.",
          "Clubs & Associations.",
          "Government Departments.",
          "Panchayat Samities.",
          "Charitable & Public Trusts.",
          "Registered & unregistered Societies.",
          "Banks and Financial Institutions."
        ],
        "documentsRequired": {
          "companies": [
            "Certificate of Incorporation",
            "Memorandum & Articles of Association",
            "PAN No. of the Company",
            "Resolution of the Board of Directors and Power of Attorney granted to its managers, officers or employees",
            "Any one of the OVDs and PAN/FORM60 of the managers, officers or employees holding an attorney to transact on its behalf"
          ],
          "soleProprietaryFirms": [
            "Registration Certificate",
            "Certificate/license issued by municipal authorities under Shop & Establishment Act",
            "Sales and income tax returns",
            "CST/ VAT/GST Certificate (Provisional/Final)",
            "Certificate/registration document issued by Sales Tax / Service Tax / Professional Tax authorities",
            "IEC (Importer Exporter Code) issued by DGFT or License/certificate of practice issued in the name of proprietary concern by any professional body incorporated under statute",
```

"Complete Income Tax return in the name of Sole Proprietor duly authenticated/Acknowledged by the Income Tax Authorities",

"Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concern",

"Any one of the OVDs along with PAN/ FORM60 of the proprietor"

],

"partnershipFirms": [

"Registration certificate",

"Partnership deed",

"PAN No. of the Partnership Firm",

"Any one of the OVDs and PAN/ FORM60 of the person holding an Attorney to transact on its behalf"

],

"trusts": [

"Registration Certificate",

"Trust Deed",

"PAN/ FORM60 of Entity",

"Any one of the OVDs and PAN/ FORM60 of the person holding an Attorney to transact on its behalf"

],

"unincorporatedAssociations": [

"Resolution of the Managing body",

"PAN/ FORM60 of Unincorporated Associations",

"Power of Attorney granted to transact on its behalf",

"Any one of the OVDs and PAN/ FORM60 of the Office bearers / Signatories"

],

"huf": [

"PAN Card of HUF",

"Declaration from the Karta",

"HUF Letter/ Declaration signed by all the coparcener and Karta",

"Any one of the OVDs and PAN/ FORM60 of the Karta"

],

"governmentDepartments": [

"Document showing name of the person authorized to act on behalf of the Government",

"Any one of the OVDs and PAN/ FORM60 of the person holding an attorney to transact on its behalf",

"Any document to establish the legal existence of such an entity"

],

"politicalParties": [

"Duly signed resolution of the working committee/ managing body",

"PAN of the Political Party",

"Power of Attorney granted to transact on its behalf",

"Duly authenticated copy of Constitution/ Bye laws of the Party",

"Duly authenticated copy of Registration of Party with election commission",

"Authority letter from Party president/ Authorized signatory for opening of account",

"Any one of the OVDs and PAN/ FORM60 of the Office bearers / Signatories"

]

},

"feesCharges": {

"monthlyAverageBalanceRequirement": "\u20b95,00,000",

"chargesForNonMaintenance": "\u20b91,000",

"cashDepositHandlingCharges": "No charges upto \u20b950,00,000",

"freeCashWithdrawal": "10 Transactions per Month, Beyond that \u20b9150 per transaction",

"chequeBook": "Free Unlimited",

"transferClosureOfAccounts": "No charges for transfer. Closure within one year @ \u20b9800 + GST",

"chargesForStandingInstructions": {

"withinBank": "Not chargeable",

"outsideBank": "\u20b950 per transaction plus applicable remittance charges"

},

"totalLimitOnImmediateCredit": "\u20b91,50,000",

"outwardChequeReturnCharges": "10 Cheques per annum",

"monthlyChargesWaiverOfSoundbox": "100% waiver subject to minimum transaction of \u20b91 Lakh per month",

"monthlyChargesForPOSMPOS": "100% waiver subject to minimum transaction of \u20b92 Lakh per month"

        },

        "mostImportantTermsConditions": {

        "interestPayment": "No interest except in case of deceased account where interest @ saving banks rate is paid",

        "sweepFacility": {

            "thresholdAmount": "\u20b910,00,000",

            "firstSweep": "For \u20b91,00,000 when balance reaches \u20b911,00,000 for 15 days",

            "sweepFrequency": "Every Monday",

            "maturityProceeds": "Credited to current account",

            "interestRate": "As per the bank\u2019s Term Deposit rate",

            "TDS": "Applicable as per IT rules",

            "sweepIn": "LIFO basis in multiples of \u20b91,00,000"

        },

        "unclaimedDeposit": "Dormant for 10 years transferred to RBI",

        "disclosureOfInformation": "May disclose if required by law or in public interest",

        "policyAvailability": "Relevant policies available at branches",

        "notificationOfChanges": "30 days advance notice for changes on website",

        "depositInsurance": "Insured by DICGC up to \u20b95,00,000"

        },

        "note": "All Charges are exclusive of Taxes. Charges are subject to changes. For latest service charges, visit the provided link."

    }

    },

    {

        "account": {

        "name": "bob PLATINUM Current Account",

        "tagline": "Dream Big Do Bigger, Upgrade to Platinum",

        "description": "Ideal for customers with Small and Medium Business, this Current Account offers a number of free services and benefits such as Monthly statement, BCMS, POS, IPG, Soundbox, BHIM etc.",

    "apply_online": true,

    "benefits": {

        "free_services": [

            "NEFT/ RTGS/IMPS/UPI",

            "4 POS / MPOS",

            "20 Soundbox QR",

            "QR Code generation",

            "unlimited Cheque Leaves",

            "VISA Vyapaar DI Debit Card",

            "SMS/ Email Alerts"

        ],

        "discounts": [

            "50% Discount on Demat AMC",

            "50% Discount on Auto Loan Processing Charges",

            "50% Discount on Retail Loan Processing Charges"

        ],

        "other": [

            "100% Waiver Monthly Charges for POS / MPOS",

            "100% Waiver Monthly Charges for Sound Box QR",

            "No Folio charges",

            "Sweep facility available on request",

            "Free Baroda Connect (Internet Banking)"

        ]

    },

    "features": {

        "free_services": [

            "Folio Charges",

            "Balance Certificate",

            "Signature Verification",

            "Free Monthly statement",

            "Debit card - VISA Vyapaar DI Debit Card",

            "Credit card (subject to eligibility)",

            "Debit card Issuance & Renewal Charges",

            "Avail BCMS, IPG, POS, QR, Soundbox, BHIM facilities",

            "Discount on Demat Services",

"Auto and reverse sweep facility"

        ],

        "discounts": [

            "50% Discount on Auto Loan Processing Charges",

            "50% Discount on Retail Loan Processing Charges"

        ]

    },

    "eligibility_criteria": [

        "All Individuals including Minors of age 14 years and above",

        "Registered & Un-registered Trust",

        "Businessman and professionals",

        "Hindu Undivided Family (HUF)",

        "Proprietorship / Partnership firms",

        "Private / Public Ltd Cos",

        "Clubs & Association",

        "Government Departments",

        "Panchayat Samities",

        "Charitable & Public Trusts",

        "Registered & unregistered Societies",

        "Banks and Financial Institutions"

    ],

    "documents_required": {

        "companies": [

            "Certificate of Incorporation",

            "Memorandum & Articles of Association",

            "PAN No. of the Company",

            "Resolution of the Board of Directors and Power of Attorney",

            "Any one of the OVDs and PAN/FORM60 of the managers, officers or employees"

        ],

        "sole_proprietary_firms": [

            "Registration Certificate",

            "Certificate/ license issued by the municipal authorities under Shop & Establishment Act",

            "Sales and income tax returns",

            "CST/ VAT/GST Certificate (Provisional/Final)",

            "Certificate / registration document issued by Sales Tax / Service Tax / Professional Tax authorities",

            "IEC issued by the office of DGFT or License/ certificate of practice",

            "Complete Income Tax return",

            "Utility bills"

        ],

        "partnership_firms": [

            "Registration certificate",

            "Partnership deed",

            "PAN No. of the Partnership Firm",

            "Any one of the OVDs and PAN/ FORM60 of the person holding an Attorney"

        ],

        "trusts": [

            "Registration Certificate",

            "Trust Deed",

            "PAN/ FORM60 of Entity",

            "Any one of the OVDs and PAN/FORM60 of the person holding an Attorney"

        ],

        "unincorporated_associations": [

            "Resolution of the Managing body",

            "PAN/ FORM60",

            "Power of Attorney granted to transact",

            "Any document to establish legal existence"

        ],

        "hindu_undivided_family": [

            "PAN Card of HUF",

            "Declaration from the Karta",

            "HUF Letter/ Declaration signed by all the coparcener and Karta",

            "Any one of the OVDs and PAN/ FORM60 of the Karta"

        ],

        "government_departments": [

            "Document showing name of the person authorized",

            "Any one of the OVDs and PAN/FORM60",

```
            "Any document to establish legal
existence"
            ],
            "political_parties": [

                "Duly signed resolution",

                "PAN of the Political Party",

                "Power of Attorney granted",

                "Duly authenticated copy of Constitution/
Bye laws",

                "Duly authenticated copy of Registration
with election commission",

                "Authority letter from Party president/
Authorized signatory",

                "Any one of the OVDs and PAN/ FORM60
of the Office bearers"

            ]

        },

        "fees_charges": {

            "monthly_average_balance":          "\u20b9
10,00,000",

            "non_maintenance_charges": {

                "less_than_5_lacs": "\u20b9 2,500",

                "more_than_5_lacs": "\u20b9 1,500"

            },

            "cash_deposit_handling_charges":        "No
charges upto \u20b9 1 Crore",

            "free_cash_withdrawal": {

                "transactions_per_month": 20,

                "charges_after_limit": "\u20b9 150 per
transaction"

            },

            "cheque_book": "Free Unlimited",

            "transfer_closure_of_accounts": {

                "transfer": "No charges",

                "closure_within_one_year": "\u20b9 800 +
GST"

            },

            "standing_instructions": {

                "within_bank": "Not chargeable",

                "outside_bank": "\u20b9 50 per transaction
plus applicable remittance charges"

            },
```

```
            "immediate_credit_limit":            "\u20b9
1,50,000",

            "outward_cheque_return_charges":        "20
cheques per annum",

            "monthly_charges_waiver": {

                "soundbox": "100% waiver subject to
minimum transaction of \u20b9 1 Lacs per month",

                "pos_mpos": "100% waiver subject to
minimum transaction of \u20b9 2 Lacs per month"

            }

        },

        "most_important_terms_conditions": {

            "interest_payment": "No interest except in
case of deceased account where saving banks interest is
paid till settlement",

            "sweep_facility": {

                "minimum_threshold_amount":      "\u20b9
20,00,000",

                "sweep_out_amount": "\u20b9 1,00,000",

                "sweep_frequency": "Every Monday or
next working day if holiday",

                "sweep_in_basis": "LIFO in multiples of
\u20b9 1,00,000"

            },

            "unclaimed_deposit": "Transferred to RBI if
dormant for 10 years",

            "disclosure_of_information":    "May     be
disclosed as required by law or for preventing frauds"

        },

        "note": [

            "All Charges are exclusive of Taxes.",

            "All charges are subject to changes from time
to time.",

            "For latest service charges, please visit:
https://www.bankofbaroda.in/interest-rate-and-service-
charges/service-charges"

        ]

    }

},

{

    "PayAsYouGoCurrentAccount": {

        "AccountType": "bob LITE Current Account",

        "Description": "Current Account with No
Minimum Balance Requirement Enjoy multiple Benefits
Linked with Balance maintained in Account",
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        "ApplyOnline": true,
        "Benefits": {
            "ZeroMABRequirement": true,
            "FreeQRCodeGeneration": true,
            "WaiverMonthlyChargesPOSMPOS": true,
            "FreeSoundboxQR": true,
            "WaiverMonthlyChargesSoundBoxQR":
true,
            "VISA_Vyapaar_DI_DebitCard": true,
            "FreeCreditCard": "subject to eligibility"
        },
        "Features": {
            "CollateralFreeODLimit": true,
            "ZeroMonthlyAverageBalance": true,
            "StandingInstructionWithinBankFree": true,
            "bobWorldInternetFacility": true,
            "POSQRCodeFacility": true,
            "BarodaCashManagementServices": true,
            "BarodaPaymentGateway": true,
            "BarodaPayPoint": true
        },
        "EligibilityCriteria": [
            "All Individuals including Minors of age 14
years and above",
            "Registered & Un-registered Trust",
            "Businessman and professionals",
            "Hindu Undivided Family (HUF)",
            "Proprietorship / Partnership firms",
            "Private / Public Ltd Cos",
            "Clubs & Association",
            "Government Departments",
            "Panchayat Samities",
            "Charitable & Public Trusts",
            "Registered & unregistered Societies",
            "Banks and Financial Institutions"
        ],
        "DocumentsRequired": {
            "AccountsOfCompanies": [
                "Certificate of Incorporation",
                "Memorandum & Articles of Association",
                "PAN No. of the Company",
                "Resolution of the Board of Directors and
Power of Attorney granted to its managers, officers or
employees to transact on its behalf",
                "Any one of the OVDs and PAN/FORM60
of the managers, officers or employees, as the case may
be, holding an attorney to transact on its behalf with
his/her photograph"
            ],
            "AccountsOfSoleProprietaryFirms": [
                "Registration Certificate",
                "Certificate/license issued by the
municipal authorities under Shop & Establishment Act",
                "Sales and income tax returns",
                "CST/VAT/GST Certificate
(Provisional/Final)",
                "Certificate/registration document issued
by Sales Tax/Service Tax/Professional Tax authorities",
                "IEC (Importer Exporter Code) issued to
the proprietary concern by the office of DGFT or
License/certificate of practice issued in the name of
proprietary concern by any professional body
incorporated under statute",
                "Complete Income Tax return in the name
of Sole Proprietor where the Firm's income is reflected,
duly authenticated/Acknowledged by the Income Tax
Authorities",
                "Utility bills such as electricity, water, and
landline telephone bills in the name of the proprietary
concern",
                "Any one of the OVDs along with PAN/
FORM60 of the proprietor"
            ],
            "AccountsOfPartnershipFirms": [
                "Registration certificate",
                "Partnership deed",
                "PAN No. of the Partnership Firm",
                "Any one of the OVDs and PAN/ FORM60
of the person holding an Attorney to transact on its behalf
with his/her photograph"
            ],
            "AccountsOfTrusts": [
                "Registration Certificate",
                "Trust Deed",
                "PAN/ FORM60 of Entity",
```

"Any one of the OVDs and PAN/FORM60 of the person holding an Attorney to transact on its behalf with his/her photograph"

],

"AccountsOfUnincorporatedAssociationsOrBodyOfIndividuals": [

"Resolution of the Managing body of such association or body of individuals",

"PAN/ FORM60 of Unincorporated Associations or body of individuals",

"Power of Attorney granted to transact on its behalf",

"Any one of the OVDs and PAN/ FORM60 of the Office bearers / Signatories and persons holding Power of Attorney, if any with his/her photograph"

],

"AccountsOfHinduUndividedFamily": [

"PAN Card of HUF",

"Declaration from the Karta",

"HUF Letter/ Declaration signed by all the coparcener and Karta",

"Any one of the OVDs and PAN/ FORM60 of the Karta with his/her photograph"

],

"AccountsOfGovernmentDepartmentsSocietiesUniversitiesLocalBodies": [

"Document showing name of the person authorized to act on behalf of the Government or its Departments, societies, universities and local bodies like village panchayats",

"Any one of the OVDs and PAN/FORM60 of the person holding an attorney to transact on its behalf",

"Any document to establish the legal existence of such an entity/ juridical person"

],

"AccountOfPoliticalParties": [

"Duly signed resolution of the working committee/ managing body as per bye-laws indicating details of the party president/ authorized signatory, tenure etc.",

"PAN of the Political Party",

"Power of Attorney granted to transact on its behalf",

"Duly authenticated copy of Constitution/ Bye laws of the Party",

"Duly authenticated copy of Registration of Party with election commission",

"Authority letter, on party letterhead, from Party president/ Authorized signatory as per Bye-laws for opening of account mentioning address of the State Unit, Title of Account and operating instructions for authorized signatory with attestation of their signature and photograph",

"Any one of the OVDs and PAN/ FORM60 of the Office bearers / Signatories and persons holding Power of Attorney, if any with his/her photograph"

]

},

"FeesAndCharges": {

"MonthlyChargesWaiverOfSoundbox": "100% waiver of monthly Rental Charges, subject to a minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month over and above the complementary Soundboxes",

"MonthlyAverageBalanceRequirement": "Zero",

"ChargesForNonMaintenanceOfMonthlyAverageBalance": "Nil",

"CashDepositHandlingCharges": "Applicable to Base Branch, Local Non-Base Branches: Beyond Cash Deposit of Rs. 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 \u2013 Above 10 packets \u2013 i.e. 1000 pieces of notes charges will be levied @ Rs.10/- per packet or a part thereof. (Min. Rs.10/- Maxi. Rs.10000/- (per day per Txn.))",

"ChequeBook": "First 50 Cheque leaves free. Subsequent cheque charge @ Rs.5/- per leaf",

"FreeCashWithdrawalAtBaseBranchLocalNonBaseAndOutstationBranch": "5 Transaction per month and Beyond that charges of Rs. 150/- per transaction",

"DebitCard": "VISA Vyapaar Business Debit Card will be issued",

"TransferClosureOfAccounts": "A/c can be transferred/closed at the written request of customers only. New cheque book will be issued to him. No charges required for transfer of an account. For closure of Current account within one year @ Rs.800/-+GST will be deducted",

"ChargesForStandingInstructions": {

"WithinBank": "Not chargeable",

"OutsideBank": "Rs 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"

            },

    "TotalLimitOnImmediateCreditOfOutstationCheque":
"\u20b9 20,000/-"

        },

        "MostImportantTermsConditionsMITC": {

            "InterestPayment": "No interest is payable in
current account except in case of deceased account where
interest @ of saving banks is paid from the date of death
of the account holder till the settlement of the account",

            "UnclaimedDeposit": "Account remaining
Dormant for 10 years are treated as unclaimed deposits
and are transferred to RBI",

            "DisclosureOfInformation": [

                "The Bank may disclose information about
customer's account, if required and permitted by law, rule
or regulations, or at the request of any public or regulatory
authority or if such disclosure is required for the purpose
of preventing frauds, or in public interest, without specific
consent of the account holder(s)",

                "All relevant policies including code of
commitments to customers and grievance redressal policy
are available at the branches",

                "MITCs OF ATM/DEBIT Card/ Mobile
Banking/Net Banking are available separately",

                "The Bank will notify, 30 days in advance,
any change in terms and conditions/ Fees and charges on
its website",

                "Deposits along with interest kept in
different branches of our Bank is insured by Deposit
Insurance & Credit Guarantee Corporation (DICGC)
maximum upto \u20b9 5,00,000 (\u20b9 5 lakh)"

            ],

            "Note": [

                "All Charges are exclusive of Taxes",

                "All charges are subject to changes from
time to time",

                "For latest service charges, please visit the
Link: https://www.bankofbaroda.in/interest-rate-and-
service-charges/service-charges"

            ]

        }

    },

    {

        "bob_WOMEN_POWER_Current_Account": {

            "Description": "A bob Women Power Current
Account offers a wide range of benefits for women
customers, such as free Debit card and MPOS/POS.",

        "Benefits": {

            "Free_Online_NEFT_RTGS_IMPS_UPI":
true,

            "Free_ONE_POS_MPOS": true,

            "Waiver_Monthly_Charges_POS_MPOS":
"100%",

            "Free_Two_Soundbox_QR": true,

            "Waiver_Monthly_Charges_Soundbox_QR":
"100%",

            "Free_50_Cheque_Leaves": true,

            "Free_QR_Code_Generation": true,

            "Free_SMS_Email_Alerts": true,

            "Discount_on_Demat_AMC": "10%",

            "Free_Credit_Card": "subject to eligibility",

            "Sweep_Facility_Available": true

        },

        "Features": {

            "Collateral_Free_OD_Limit": true,

            "Auto_Reverse_Sweep_Facility": true,

            "Folio_Charges": "free",

            "Balance_Certificate": "free",

            "Signature_Verification": "free",

            "Free_Online_Monthly_Statement": true,

"Discount_on_Processing_Charges_Retail_Loans":
"100%",

"Avail_BCMS_IPG_POS_QR_Soundbox_BHIM": true,

            "Internet_Payment_Gateway_Facility": true,

            "Free_Baroda_Connect": true,

            "POS_QR_Code_Facility": true,

"Discount_Locker_Issuance_Renewal_Charges":   "50%
(subject to availability)",

"Discount_Interest_Rates_2_Wheeler_Loans": "0.25%",

            "Discount_Interest_Rates_Auto_Loans":
"0.10%",

            "Discount_Interest_Rates_Home_Loans":
"0.10%",

"Discount_Interest_Rates_Mortgage_Loans": "0.10%",

            "Discount_on_Demat_Services":   "discount
on annual custody/maintenance charges"

```
        },

        "Eligibility_Criteria": [

            "Women Entrepreneurs",

            "Firms/Companies having women as
beneficial owners"

        ],

        "Documents_Required": {

            "Companies": [

                "Certificate of Incorporation",

                "Memorandum & Articles of Association",

                "PAN No. of the Company",

                "Resolution of the Board of Directors and
Power of Attorney granted to its managers, officers or
employees to transact on its behalf",

                "Any one of the OVDs and PAN/FORM60
of the managers, officers or employees with photograph"

            ],

            "Sole_Proprietary_Firms": [

                "Registration Certificate",

                "Certificate/license issued by municipal
authorities under Shop & Establishment Act",

                "Sales and income tax returns",

                "CST/VAT/GST                Certificate
(Provisional/Final)",

                "Certificate/registration document issued
by Sales Tax/Service Tax/Professional Tax authorities",

                "IEC (Importer Exporter Code) issued to
the proprietary concern by the office of DGFT or
license/certificate of practice issued in the name of
proprietary concern by any professional body
incorporated under statute",

                "Complete     Income     Tax     return
(authenticated/acknowledged    by    Income    Tax
Authorities)",

                "Utility bills (electricity, water, landline
telephone) in the name of the proprietary concern",

                "Any one of the OVDs along with
PAN/FORM60 of the proprietor"

            ],

            "Partnership_Firms": [

                "Registration certificate",

                "Partnership deed",

                "PAN No. of the Partnership Firm",
```

```
                "Any one of the OVDs and PAN/FORM60
of the person holding an Attorney to transact on its behalf
with photograph"

            ],

            "Trusts": [

                "Registration Certificate",

                "Trust Deed",

                "PAN/FORM60 of Entity",

                "Any one of the OVDs and PAN/FORM60
of the person holding an Attorney to transact on its behalf
with photograph"

            ],

        "Unincorporated_Associations_Body_of_Individuals": [

                "Resolution of the Managing body",

                "PAN/FORM60    of    Unincorporated
Associations or body of individuals",

                "Power of Attorney granted to transact on
its behalf",

                "Any  one  of  the  below-mentioned
documents to establish the legal existence of such
associations or body of individuals"

            ],

            "Hindu_Undivided_Family": [

                "PAN Card of HUF",

                "Declaration from the Karta",

                "HUF Letter/Declaration signed by all
coparceners and Karta",

                "Any one of the OVDs and PAN/FORM60
of the Karta with photograph"

            ],

            "Government_Entities": [

                "Document showing name of the person
authorized to act on behalf of the Government or its
Departments, societies, universities, local bodies",

                "Any one of the OVDs and PAN/FORM60
of the person holding an attorney to transact on its behalf",

                "Document to establish the legal existence
of such an entity/juridical person"

            ],

            "Political_Parties": [

                "Duly signed resolution of the working
committee/ managing body as per bye-laws",

                "PAN of the Political Party",
```

"Power of Attorney granted to transact on its behalf",

                    "Duly authenticated copy of Constitution/Bye laws of the Party",

                    "Duly authenticated copy of Registration of Party with election commission",

                    "Authority letter from Party president/Authorized signatory for opening of account",

                    "Any one of the OVDs and PAN/FORM60 of the Office bearers/Signatories with photograph"

            ]
        },

        "Fees_Charges": {

            "Monthly_Charges_POS_MPOS": "100% waiver (subject to minimum transaction requirements)",

            "Monthly_Charges_Soundbox": "100% waiver (subject to minimum transaction requirements)",

            "Monthly_Average_Balance_Requirement": "\u20b910,000",

            "Charges_for_Non_Maintenance_MAB": "\u20b9250 per Month",

            "Cash_Deposit_Handling_Charges": "No charges up to \u20b91,00,000",

            "Cheque_Book": "First cheque book of 50 leaves free, subsequent charges \u20b95 per leaf",

            "Free_Cash_Withdrawal": "5 transactions per month, beyond that \u20b9150 per transaction",

            "Debit_Card": "VISA Vyapaar Business Debit Card, first year free, charges applicable thereafter",

            "Transfer_Closure_of_Accounts": "No charges for transfer, \u20b9800+GST for closure within one year",

            "Charges_for_Standing_Instructions": "Within bank - free, outside bank - \u20b950 per transaction plus applicable remittance charges",

"Immediate_Credit_of_Outstation_Cheque_Limit": "\u20b950,000"

        },

        "Most_Important_Terms_Conditions": {

            "Interest_Payment": "No interest payable except in case of deceased account (interest at saving banks rate from date of death till settlement)",

            "Sweep_Facility": {

                "Minimum_Threshold_Amount": "\u20b92,00,000",

                "First_Sweep": "\u20b950,000 when balance reaches \u20b92,50,000 for 15 days",

                "Sweep_Timing": "Every Monday or next working day if holiday",

                "Maturity_Proceeds": "Credited to current account, interest rate as per bank\u2019s Term Deposit rate",

                "TDS": "Applicable as per IT rules",

                "Sweep_In": "On LIFO (Last in First Out) basis in multiples of \u20b950,000"

            },

            "Unclaimed_Deposit": "Dormant for 10 years treated as unclaimed deposits and transferred to RBI",

            "Disclosure_of_Information": "Bank may disclose information if required by law or to prevent frauds",

            "Insurance": "Deposits insured by DICGC up to \u20b95,00,000"

        },

        "Notes": [

            "All Charges are exclusive of Taxes.",

            "All charges are subject to changes from time to time.",

            "For latest service charges, visit: https://www.bankofbaroda.in/interest-rate-and-service-charges/service-charges"

        ]

        }
    },
    {

        "bobAdvantageCurrentAccount": {

            "description": "A bob Advantage Current Account offers a wide range of benefits to both rural and urban customers, such as free mobile and internet banking and low minimum quarterly average balance.",

            "applyOnline": true,

            "benefits": [

                "Internet Banking Facility available",

                "Mobile Banking (for Individual/ Proprietorship accounts only)",

                "Missed Call Facility available",

                "Value added SMS Alert Facility",

                "Debit/ATM Card: Baroda Vyapaar Card",

                "Monthly statement \u2013 free once a month",

                "Cheque Book \u2013 First cheque book of 50 leaves free. Subsequent cheque charge @5 per leaf",

```
        "Quarterly Average balance of \u20b92 lakhs
and above: no charges",

        "Nomination facility is available"

    ],

    "features": [

        "POS, Bharat QR Code & BHIM QR Code:
Applicable charges",

        "Internet Payment Gateway (IPG) facility
available",

        "Baroda Cash Management Services: Bulk
payment & collection at competitive rates",

        "Baroda Payment Gateway: Accept online
payments through all modes",

        "Baroda Pay Point: Accept online/offline
payments with low transaction fee and initial investments"

    ],

    "eligibility": [

        "All Individuals including Minors of age 14
years and above",

        "Registered & Un-registered Trust",

        "Businessman and professionals",

        "Hindu Undivided Family (HUF)",

        "Proprietorship / Partnership firms",

        "Private / Public Ltd Companies",

        "Clubs & Associations",

        "Government Departments",

        "Panchayat Samities",

        "Charitable & Public Trusts",

        "Registered & unregistered Societies",

        "Banks and Financial Institutions"

    ],

    "documentsRequired": {

        "individuals": [

            "Passport",

            "Driving license with photo",

            "Proof of possession of Aadhaar Number",

            "Voter\u2019s Identity Card",

            "Job card issued by NREGA",

            "Letter issued by National Population
Register"

        ],

        "deemedOVD": [

            "Utility bill (not more than two months
old)",

            "Property or Municipal Tax receipt",

            "Pension or family pension payment orders
(PPOs)",

            "Letter of allotment of accommodation
from employer",

            "Leave and license agreements"

        ],

        "foreignStudents": [

            "Copy of Passport and Visa",

            "Identity Card issued by college /
institution",

            "Admission letter",

            "Allotment letter for hostel
accommodation or valid address proof"

        ],

        "nriForeignTourists": [

            "Passport",

            "Valid Visa",

            "PAN/FORM60",

            "Address proof from foreign jurisdiction"

        ],

        "foreignNationals": [

            "PAN/FORM60",

            "Valid Foreign Passport",

            "Valid Indian Visa",

            "Address proof from foreign jurisdiction"

        ],

        "companies": [

            "Certificate of Incorporation",

            "Memorandum & Articles of Association",

            "PAN No. of the Company",

            "Resolution of the Board of Directors",

            "OVDs and PAN/FORM60 of the
managers, officers, or employees"

        ],

        "soleProprietaryFirms": [

            "Registration Certificate",
```

```
            "Certificate/license issued by municipal
authorities",

            "Sales and income tax returns",

            "CST/ VAT/GST Certificate",

            "Income Tax return",

            "Utility bills",

            "OVDs    and    PAN/FORM60    of    the
proprietor"
        ],

        "partnershipFirms": [

            "Registration certificate",

            "Partnership deed",

            "PAN No. of the Partnership Firm",

            "OVDs and PAN/FORM60 of the person
holding an Attorney"
        ],

        "trusts": [

            "Registration Certificate",

            "Trust Deed",

            "PAN/FORM60 of Entity",

            "OVDs and PAN/FORM60 of the person
holding an Attorney"
        ],

        "unincorporatedAssociations": [

            "Resolution of the Managing body",

            "PAN/FORM60    of    Unincorporated
Associations",

            "Power of Attorney",

            "Documents to establish legal existence"
        ],

        "hinduUndividedFamily": [

            "PAN Card of HUF",

            "Declaration from the Karta",

            "HUF Letter/ Declaration signed by all the
coparcener and Karta",

            "OVDs and PAN/FORM60 of the Karta"
        ],

        "governmentDepartments": [

            "Document showing name of the person
authorized to act on behalf",

            "OVDs and PAN/FORM60 of the person
holding an attorney",

            "Document to establish the legal existence"
        ],

        "politicalParties": [

            "Resolution of the working committee",

            "PAN of the Political Party",

            "Power of Attorney",

            "Constitution/ Bye laws",

            "Registration  of  Party  with  election
commission",

            "Authority letter from Party president/
Authorized signatory",

            "OVDs and PAN/ FORM60 of the Office
bearers/ Signatories"
        ]
    },

    "feesAndCharges": {

        "minimumBalanceRequirement": {

            "ruralSemiUrban": "Rs 2000",

            "urban": "Rs 5000",

            "metro": "Rs 10000"
        },

        "chargesForNotMaintainingBalance": {

            "metro": "Rs 800 per quarter",

            "urban": "Rs 600 per quarter",

            "ruralSemiUrban": "Rs 400 per quarter"
        },

        "cashHandlingCharges": {

            "baseBranchLocalNonBase": "Above 10
packets: Rs 10 per packet or part thereof. Min Rs 10, Max
Rs 10000 per day",

            "outstationBranches": "Excess of Rs 25000
per day: Rs 2.50 per thousand"
        },

        "debitCard": {

            "firstYear": "Free",

            "subsequentYears": "Charges applicable"
        },

        "chequeBook": {

            "firstBook": "50 leaves free",
```

"subsequentLeaves": "Rs 5 per leaf"

        },

        "transferClosureOfAccounts": {

            "transfer": "Free",

            "closureWithinOneYear": "Rs 800 + GST"

        },

        "withdrawals": {

            "baseBranch": "No limit",

            "localNonBaseOutstation": "Rs 25000 per day free, charges thereafter"

        },

        "standingInstructions": {

            "withinBank": "Free",

            "outsideBank": "Rs 50 per transaction plus remittance charges"

        }

    },

    "mostImportantTermsAndConditions": {

        "interestPayment": "No interest except in case of deceased account",

        "transactions": "No restriction on number of transactions",

        "transferTransaction": "One entry must be in the branch transferring the fund",

        "unclaimedDeposit": "Dormant for 10 years treated as unclaimed deposits and transferred to RBI",

        "disclosureOfInformation": "Bank may disclose information as required by law or in public interest"

    }

}

},

{

    "AccountType": "bob Supreme Current Account",

    "Description": "Ideal for customers with medium to large businesses, this current account offers various benefits and features.",

    "Benefits": {

        "Opening": "Can be opened as a single or Joint account.",

        "MinimumBalance": "Minimum QAB is Rs. 2,50,000 at all locations.",

        "AutoReverseSweep": "Auto and Reverse Sweep facility enabling account holder to earn higher interest on deposits.",

        "BusinessDebitCard": "Baroda Vypaar business debit card for individual/proprietorship accounts only.",

        "InternetBanking": "bob World Internet facility (Internet Banking).",

        "MobileBanking": "Mobile banking for individual/proprietorship accounts only.",

        "POSQR": "POS/QR code facility available for payment collection.",

        "CashManagement": "Baroda Cash Management Services for bulk payment & collection at competitive rates.",

        "PaymentGateway": "Baroda Payment Gateway for accepting online payments.",

        "PayPoint": "Baroda Pay Point for accepting online/offline payments with low transaction fees."

    },

    "Features": {

        "MonthlyStatements": "Free monthly statements, twice a month.",

        "FolioCharges": "Free from folio charges.",

        "ChequeBooks": "Unlimited free chequebooks.",

        "Nomination": "Nomination facility available.",

        "AutoPayroll": "Free auto payroll.",

        "InternetBanking": "Free bob World Internet Banking.",

        "MobileBanking": "Free mobile banking for individual/proprietorship accounts.",

        "MissedCallFacility": "Free missed call facilities.",

        "SMSAlert": "Free SMS alert facility.",

        "POS": "POS, Bharat QR Code & Bhim QR Code-100% of POS (one machine) monthly charges.",

        "DDBC": "Free DD, BC, RTGS, NEFT.",

        "LockerRent": "20% discount if locker rent is paid for three years in advance.",

        "SignatureVerification": "Free signature verification."

    },

    "Eligibility": [

        "All Individuals including Minors of age 14 years and above.",

        "Traders",

```
        "Registered & Un-registered Trusts",              "Admission letter",

        "Businessmen and professionals",                  "Allotment letter for hostel accommodation"

        "Hindu Undivided Family (HUF)",                 ],

        "Proprietorship/Partnership firms",             "NRI_ForeignTourist": [

        "Private/Public Ltd Companies",                   "Passport",

        "Corporations",                                   "Valid Visa",

        "Clubs & Associations",                           "PAN/Form 60",

        "Government Departments",                         "Address   proof   (e.g.,   Driving   License,
                                                    National Identification Card)"
        "Panchayat Samities",
                                                        ],
        "Charitable & Public Trusts",
                                                        "ForeignNationals": [
        "Registered & unregistered Societies",
                                                          "PAN/Form 60",
        "Banks and Financial Institutions."
                                                          "Valid Foreign Passport",
    ],
                                                          "Valid Indian Visa",
    "DocumentsRequired": {
                                                          "Address    proof   (e.g.,   Foreign   Driving
      "Individuals": {                              License)"

        "Mandatory": [                                  ],

          "PAN/Form 60"                                 "Companies": [

        ],                                                "Certificate of Incorporation",

        "OVDs": [                                         "Memorandum & Articles of Association",

          "Passport",                                     "PAN No. of the Company",

          "Driving license with photo",                   "Resolution of the Board of Directors",

          "Aadhaar Number",                               "OVD of managers or employees"

          "Voter\u2019s Identity Card",                 ],

          "Job card issued by NREGA",                   "SoleProprietaryFirms": [

          "Letter by National Population Register"       "Registration Certificate",

        ],                                                "Sales and income tax returns",

        "DeemedOVDs": [                                   "CST/VAT/GST Certificate",

          "Utility  bill  (not  more  than  two  months    "Utility bills",
old)",
                                                          "Any one of the OVDs and PAN/Form 60 of
          "Property or Municipal Tax receipt",       the proprietor"

          "Pension   or   family   pension   payment     ],
orders",
                                                        "PartnershipFirms": [
          "Letter of allotment of accommodation",
                                                          "Registration certificate",
          "Leave and license agreements"
                                                          "Partnership deed",
        ]
                                                          "PAN No. of the Partnership Firm",
      },
                                                          "OVD and PAN/Form 60 of person holding
      "ForeignStudents": [                           Attorney"

        "Copy of Passport and Visa",                    ],

        "Identity Card issued by college/institution",  "Trusts": [
```

          "Registration Certificate",

          "Trust Deed",

          "PAN/Form 60 of Entity",

          "OVD and PAN/Form 60 of person holding Attorney"

        ],

        "UnincorporatedAssociations": [

          "Resolution of the Managing body",

          "PAN/Form 60 of Unincorporated Associations",

          "Power of Attorney",

          "Legal existence documents"

        ],

        "HUF": [

          "PAN Card of HUF",

          "Declaration from the Karta",

          "HUF Letter/Declaration signed by coparcener and Karta",

          "OVD and PAN/Form 60 of the Karta"

        ],

        "GovernmentDepartments": [

          "Document showing authorized person",

          "OVD and PAN/Form 60 of the authorized person",

          "Document to establish legal existence"

        ],

        "PoliticalParties": [

          "Resolution of working committee",

          "PAN of the Political Party",

          "Power of Attorney",

          "Constitution/Bye laws of the Party",

          "Registration of Party with election commission",

          "Authority letter from Party president"

        ]

      },

      "FeesAndCharges": {

        "MinimumBalanceCharges": "\u20b91,000 + GST per quarter if minimum balance not maintained.",

        "AccountClosure": "\u20b91,000 + GST if closed within one year.",

        "CashHandling": {

          "BaseBranch": "Charges @ Rs.10/- per packet beyond 10 packets.",

          "OutstationBranches": "Rs.2.50 per thousand for excess cash deposit."

        },

        "MonthlyStatements": "Free",

        "BalanceCertificate": "Free",

        "FolioCharges": "Free",

        "ChequeBooks": "Free unlimited.",

        "NEFTRTGS": "100% waiver",

        "SMSAlert": "Free",

        "DemandDraft": "100% discount on issuance",

        "LockerRent": "20% Rebate if paid in advance for three years.",

        "DematServices": "25% waiver of annual custody charges.",

        "ProcessingChargesCarLoans": "100% waiver if car loans are in the name of proprietor, firm or company.",

        "DebitCard": "Free for the 1st year, charges apply thereafter.",

        "AccountTransfer": "Free",

        "AccountClosureWithinOneYear": "\u20b91,000 + GST."

      },

      "MostImportantTermsAndConditions": {

        "InterestPayment": "No interest except in case of deceased account.",

        "SweepFacility": {

          "ThresholdAmount": "\u20b95,00,000",

          "SweepOutAmount": "\u20b925,000",

          "Frequency": "Every Monday or next working day.",

          "Maturity": "Proceeds credited to respective current account."

        },

        "DisclosureOfInformation": "Disclosure as per law or regulatory requirements.",

        "Policies": "Available at branches.",

        "Insurance": "Deposits insured by DICGC up to \u20b95,00,000."

      },

      "AdditionalNotes": [

"All charges are exclusive of taxes.",

"Charges are subject to change.",

"Visit the bank's website for latest service charges."

]

},

{

"account": "bob Start-up Current Account",

"description": "Your business deserves the right financial partner. Opt for bob Start-up Current Account and get attractive benefits.",

"benefits": [

"No charges for NEFT/RTGS/IMPS transactions up to 2 years.",

"Auto and Reverse Sweep facility enabling Current account holder to earn interest.",

"Monthly statements: Two times in a month free of charge.",

"Balance Certificate: Free.",

"Folio Charges: Free.",

"Signature verification: Free.",

"Cheque book: 200 cheque leaves are free per month up to 2 years.",

"Free bob World Internet (Internet Banking)",

"Value added SMS Alert Facility: Allowed.",

"POS, Bharat QR Code & BHIM QR Code: 50% of POS (one machine) monthly charges.",

"50% discount on issuance of Demand Draft / Bankers cheque.",

"Demat Services: Waiver of 25% of annual custody charges to partners and directors.",

"Processing charges: 100% waiver in case Car Loans are in the name of Partners and directors of the Company.",

"Collection of outstation cheques by sending cheques physically through post - 50% of Normal collection charges.",

"Credit Card: Complimentary credit card (free for first year) limited to two partners or two directors with free personal accidental insurance facility.",

"Baroda Cash Management Services: Enjoy the convenience of BCMS services for bulk payment & collection at competitive rates offered by the Bank.",

"Baroda Payment Gateway: Accept online payments through all modes through state of art payment gateway of the Bank."

],

"features": [

"Dedicated Relationship Manager.",

"Hand-crafted startup kit with exclusive offerings for select customers.",

"Waiver of non-maintenance charges up to 2 years of account opening.",

"Free NEFT/RTGS/IMPS transactions up to 2 years of account opening.",

"Business Debit card with multiple offers.",

"Auto sweep facility enabling current account holders to earn attractive returns."

],

"eligibility": [

"A private limited company (as defined in the Companies Act, 2013) or a partnership firm (registered under section 59 of the Partnership Act, 1932) or a limited liability partnership (under the Limited Liability Partnership Act, 2008).",

"The entity should be working towards innovation, development or improvement of products or processes or services, or having a scalable business model with a high potential of employment generation or wealth creation.",

"Turnover as per last ABS should not be more than Rs. 25.00 Crore.",

"The entity should not be more than 5 years old."

],

"documents_required": [

"As per the List Of Valid KYC Documents For Account Opening guidelines issued by the Bank.",

"One of the below-mentioned documents is mandatory:",

"Recommendation letter from Incubator established in a post-graduate college in India/Incubator recognized by Government of India/Incubator funded by Government of India or State Government.",

"Evidence of being funded by recognized funds.",

"Certificate of recognition from DIPP/DPIIT.",

"Permanent Account Number (PAN)/ FORM60 is mandatorily to be obtained while opening of the accounts as per extant Reserve Bank of India Guidelines.",

"Officially Valid Documents (OVDs) for Accounts of Individuals: Passport, Driving license with photo, Proof of possession of Aadhaar Number, Voter\u2019s Identity Card issued by Election Commission of India, Job card issued by NREGA duly signed by an officer of the State Government, Letter issued by the National Population Register containing details of Name and Address.",

"Deemed Officially Valid Documents for address proof.",

"For Foreign Students: Copy of Passport and Visa, Identity Card issued by college/institution, Admission letter for the course, Allotment letter for hostel accommodation or valid address proof.",

"For NRI / Foreign Tourist / PIO/OCI: Passport, Valid Visa, PAN/FORM60, Address proof mentioning the current overseas address.",

"For Foreign Nationals: PAN/FORM60, Valid Foreign Passport, Valid Indian Visa, Address proof mentioning the current overseas address.",

"Accounts of Companies: Certificate of Incorporation, Memorandum & Articles of Association, PAN No. of the Company, Resolution of the Board of Directors and Power of Attorney.",

"Accounts of Sole Proprietary firms: Registration Certificate, Sales and income tax returns, CST/ VAT/GST Certificate, Certificate/registration document issued by Sales Tax/ Service Tax authorities, Complete Income Tax return.",

"Accounts of Partnership firms (Registered): Registration certificate, Partnership deed, PAN No. of the Partnership Firm.",

"Accounts of Trusts: Registration Certificate, Trust Deed, PAN/ FORM60 of Entity.",

"Accounts of Unincorporated Associations: Resolution of the Managing body, PAN/ FORM60, Power of Attorney.",

"Accounts of Hindu Undivided Family: PAN Card of HUF, Declaration from the Karta, HUF Letter/ Declaration signed by all the coparcener and Karta.",

"Accounts of the Government or its Departments: Document showing name of the person authorized to act on behalf, Any one of the OVDs and PAN/FORM60 of the person holding an attorney.",

"Account of Political Parties: Duly signed resolution of the working committee, PAN of the Political Party, Power of Attorney, Duly authenticated copy of Constitution/ Bye laws, Authority letter from Party president/ Authorized signatory."

],

"interest_rates_and_charges": {

"interest_rate": "Non-interest bearing account",

"minimum_balance_requirement": "After 2 years from date of opening of current account, minimum QAB to be maintained is Rs.75,000/-. Service Charge of Rs 1000/-+ GST for Non-maintenance of QAB.",

"cash_handling_charges": {

"base_branch_local_non_base_branches": "Charges for cash deposit beyond Rs. 50,000/- or above 10 packets i.e. 1000 pieces of notes of any denominations: Charges @ Rs.10/- per packet or a part thereof.",

"outstation_branches": "Charges for cash deposit in excess of Rs. 25,000/- per day per account at Rs. 2.50 per thousand or part thereof.",

"cash_machines": "Cash deposit with debit card up to Rs. 2,00,000/- per day where PAN is registered. Card less transaction up to Rs. 20,000/- per day."

},

"withdrawals": "Allowed by cheque only. No upper limit for cash withdrawing at base branch. At local non-base branch and outstation branches, Cash withdrawal up to Rs.25,000/- per day per account is free of charges. Third party cash payment at non-base branches is not allowed.",

"statement_of_account": "Provided twice a month free of cost.",

"transfer_closure_of_accounts": "Account cannot be transferred from one branch to another. For closure of Current account within one year, Rs. 600/-+ GST will be deducted.",

"neft_rtgs_imps": "Free for 1st 2 years from the date of account opening, thereafter 50% of applicable charges."

},

"most_important_terms_and_conditions": [

"All genuine purpose oriented transactions are allowed. There is no restriction on number of transactions in the current account.",

"For transfer transactions, one entry (debit or credit) must be in the branch transferring the fund.",

"Minimum Balance Requirement: After 2 years, minimum QAB of Rs.75,000/- to be maintained. Service Charge of Rs 1000/-+ GST for Non-maintenance.",

"Cash Handling Charges: Applicable based on branch and deposit amount.",

"Interest Payment: No interest except in case of deceased account.",

"Withdrawals: Allowed by cheque only.",

"Statement of Account: Provided twice a month free of cost.",

"Transfer/Closure of Accounts: Account cannot be transferred. Closure within one year incurs charges.",

"Unclaimed Deposit: Account remaining dormant for 10 years is transferred to RBI.",

"NEFT/RTGS/IMPS: Free for first 2 years, then 50% of applicable charges.",

"Sweep Facility: Threshold limit of Rs. 5,00,000/- which can be increased. Sweep out amount and frequency details provided.",

"Rules for Transfer/Inter-Sol Transfer/Clearing Transactions: Transfer and clearing transactions are allowed with conditions. No charges for inter-sol transfer."

        ],

        "notes": [

            "All charges are exclusive of Taxes.",

            "All charges are subject to changes from time to time.",

            "For latest Service Charges, visit the Bank of Baroda website."

        ]

    },

    {

        "bobCurrentAccountForOtherBanks": {

            "description": "You deserve to fulfill all your wishes, stress-free. Opt for bob Current Account for Other Banks and get multiple benefits.",

            "accountTypes": [

                "individual",

                "proprietorship",

                "partnership firm",

                "limited company",

                "limited liability partnership"

            ],

            "benefits": {

                "minimumBalance": "Rs. 5,000",

                "maximumBalance": "no limit",

                "monthlyStatements": "free (once in a calendar month)",

                "monthlyStatement": "free once in a month",

                "chequeBook": {

                    "firstChequeBook": "50 leaves free",

                    "subsequentChequeCharge": "Rs. 5 per leaf",

                    "QABAbove2Lakhs": "no charges"

                },

                "otherBenefits": [

                    "free auto payroll",

                    "internet banking",

                    "missed call facilities",

                    "24X7 chatbot facility",

                    "SMS alert facility",

                    "BCMS facilities",

                    "IPG facilities"

                ]

            },

            "features": {

                "autoPayroll": "Free",

                "internetBanking": "bob World Internet",

                "missedCallFacilities": "Available",

                "chatBot": "24X7 web Chat",

                "POSQRCodeFacility": "Available on payment of nominal charges; monthly charges waived if average balance is Rs. 1 lakh and above",

                "BCMS": "Available",

                "IPG": "Available",

                "immediateCreditOfOutstationCheques": "Up to Rs. 20,000/- (for 6 months old Accounts with satisfactory transaction only)"

            },

            "eligibility": "Any scheduled commercial bank which is included in the second schedule of RBI Act 1934",

            "documentsRequired": {

                "individuals": {

                    "OVDs": [

                        "Passport",

                        "Driving license with photo",

                        "Proof of possession of Aadhaar Number",

                        "Voter\u2019s Identity Card",

                        "Job card issued by NREGA",

                        "Letter from National Population Register"

                    ],

                    "deemedOVDs": [

                        "Utility bill",

                        "Property or Municipal Tax receipt",

                        "Pension or family pension payment orders",

                        "Letter of allotment of accommodation",

                        "Rent agreement"

                    ],

                    "foreignStudents": [

                        "Copy of Passport",

                        "Copy of Visa",

```
                    "Identity Card from college/institution",

                    "Admission letter",

                    "Allotment letter of hostel
accommodation"

                ],

                "nriForeignTourists": [

                    "Passport",

                    "Valid Visa",

                    "PAN/FORM60",

                    "Address proof"

                ],

                "foreignNationals": [

                    "PAN/FORM60",

                    "Valid Foreign Passport",

                    "Valid Indian Visa",

                    "Address proof"

                ]

            },

            "companies": [

                "Certificate of Incorporation",

                "Memorandum & Articles of Association",

                "PAN No. of the Company",

                "Resolution of the Board of Directors",

                "OVDs and PAN/FORM60 of
managers/officers"

            ],

            "soleProprietaryFirms": [

                "Registration Certificate",

                "Certificate/license issued by municipal
authorities",

                "Sales and income tax returns",

                "CST/VAT/GST Certificate",

                "IEC issued to the proprietary concern",

                "Complete Income Tax return",

                "Utility bills"

            ],

            "partnershipFirms": [

                "Registration certificate",

                "Partnership deed",

                "PAN No. of the Partnership Firm",

                "OVDs and PAN/FORM60 of the person
holding Attorney"

            ],

            "trusts": [

                "Registration Certificate",

                "Trust Deed",

                "PAN/FORM60 of Entity",

                "OVDs and PAN/FORM60 of the person
holding Attorney"

            ],

            "unincorporatedAssociations": [

                "Resolution of the managing body",

                "PAN/FORM60 of Unincorporated
Associations",

                "Power of Attorney",

                "Documents to establish legal existence"

            ],

            "huf": [

                "PAN Card of HUF",

                "Declaration from the Karta",

                "HUF Letter/Declaration signed by all
coparceners and Karta",

                "OVDs and PAN/FORM60 of the Karta"

            ],

            "governmentDepartments": [

                "Document showing name of the
authorized person",

                "OVDs and PAN/FORM60 of the
authorized person",

                "Document to establish legal existence"

            ],

            "politicalParties": [

                "Duly signed resolution of the working
committee",

                "PAN of the Political Party",

                "Power of Attorney",

                "Constitution/Bye laws of the Party",

                "Registration of Party with election
commission",

                "Authority letter from Party
president/Authorized signatory",
```

          "OVDs and PAN/FORM60 of the Office bearers/Signatories"

       ]

   },

   "feesAndCharges": {

   "cashHandlingCharges": {

   "baseBranchLocalNonBaseBranches": "Charges levied beyond Rs. 50,000/- or above 10 packets at Rs. 10 per packet; max Rs. 10,000 per day per txn.",

   "outstationBranches": "Charges for excess of Rs. 25,000/- per day per account at Rs. 2.50 per thousand",

   "cashMachines": "Deposit up to Rs. 2,00,000/- with PAN registered; Rs. 49,999/- without PAN; Card-less transaction up to Rs. 20,000/-"

   },

   "chequeBook": "First cheque book of 50 leaves free; subsequent Rs. 5 per leaf; no charges if QAB is Rs. 2 lakhs and above",

   "accountTransferClosure": "Transfer is free; closure within one year attracts Rs. 800/- + GST",

   "withdrawals": "Allowed by cheque only; no upper limit at base branch; Rs. 25,000/- per day free at local non-base branches; service charges thereafter",

   "standingInstructions": "Not chargeable within the Bank; Rs 50/- per transaction plus applicable remittance charges for outside branch credits"

   },

   "mostImportantTermsAndConditions": {

   "interestPayment": "No interest is payable in current account.",

   "transactions": "All genuine purpose oriented transactions are allowed; no restriction on number of transactions.",

   "transferTransaction": "One entry must be in the branch transferring the fund.",

   "unclaimedDeposit": "Accounts dormant for 10 years are treated as unclaimed deposits and transferred to RBI.",

   "disclosureOfInformation": "Bank may disclose information if required by law or regulatory authority.",

   "insurance": "Deposits along with interest kept in different branches are insured up to \u20b9 5,00,000/- by DICGC."

   }

   }

   },

  {

   "bob_DIAMOND_Current_Account": {

   "description": "Ideal for Elite Business man, E Commerce Company and Large Traders, this Current Account offers a number of free services and benefits.",

   "benefits": [

   "Free NEFT/ RTGS/IMPS/UPI",

   "Free 10 POS / MPOS",

   "100% Waiver Monthly Charges for POS / MPOS",

   "Free 50 Soundbox QR",

   "100% Waiver Monthly Charges for Sound Box QR",

   "Free QR Code generation",

   "Free unlimited Cheque Leaves",

   "No Folio charges",

   "Free VISA Vyapaar DI Debit Card",

   "100% Discount on Demat AMC",

   "Sweep facility available on request",

   "Free SMS/ Email Alerts"

   ],

   "features": [

   "Folio Charges - free",

   "Collateral Free OD limit available",

   "Balance Certificate - free",

   "Signature Verification - free",

   "Free Monthly statement - free",

   "Debit card - VISA Vyapaar DI Debit Card",

   "Free Credit card (subject to eligibility)",

   "Debit card Issuance Charge & Renewal Charges - Nil",

   "100% Discount on Auto Loan Processing Charges",

   "100% Discount on Retail Loan (Home, Auto, Education, Mortgage Loans) Processing Charges",

   "Avail BCMS, IPG, POS, QR, Soundbox, BHIM facilities",

   "Internet Payment Gateway (IPG) facility available",

   "Free Baroda Connect (Internet Banking) - free",

   "Discount on Demat Services",

```
            "Auto and reverse sweep facility enabling
current account holders to earn interest"
            ],
            "eligibility_criteria": [

            "All Individuals including Minors of age 14
years and above",

            "Registered & Un-registered Trust",

            "Businessman and professionals",

            "Hindu Undivided Family (HUF)",

            "Proprietorship / Partnership firms",

            "Private / Public Ltd Companies",

            "Clubs & Association",

            "Government Departments",

            "Panchayat Samities",

            "Charitable & Public Trusts",

            "Registered & unregistered Societies",

            "Banks and Financial Institutions"
            ],
            "documents_required": {

            "Companies": [

                "Certificate of Incorporation",

                "Memorandum & Articles of Association",

                "PAN No. of the Company",

                "Resolution of the Board of Directors and
Power of Attorney",

                "Any one of the OVDs and PAN/FORM60
of the managers, officers or employees"
            ],
            "Sole_Proprietary_firms": [

                "Registration Certificate",

                "Certificate/ license  issued  by  the
municipal authorities",

                "Sales and income tax returns",

                "CST/ VAT/GST Certificate",

                "IEC issued to the proprietary concern",

                "Complete Income Tax return",

                "Utility bills",

                "Any one of the OVDs along with PAN/
FORM60 of the proprietor"
            ],
            "Partnership_firms": [
```

```
            "Registration certificate",

            "Partnership deed",

            "PAN No. of the Partnership Firm",

            "Any one of the OVDs and PAN/ FORM60
of the person holding an Attorney"
            ],
            "Trusts": [

            "Registration Certificate",

            "Trust Deed",

            "PAN/ FORM60 of Entity",

            "Any one of the OVDs and PAN/FORM60
of the person holding an Attorney"
            ],
            "Unincorporated_Associations": [

            "Resolution of the Managing body",

            "PAN/  FORM60  of  Unincorporated
Associations",

            "Power of Attorney",

            "Any one of the documents to establish
legal existence"
            ],
            "Hindu_Undivided_Family": [

            "PAN Card of HUF",

            "Declaration from the Karta",

            "HUF Letter/ Declaration signed by all the
coparcener and Karta",

            "Any one of the OVDs and PAN/ FORM60
of the Karta"
            ],
            "Government_Entities": [

            "Document showing name of the person
authorized to act",

            "Any one of the OVDs and PAN/FORM60
of the person holding an attorney",

            "Document to establish the legal existence
of the entity"
            ],
            "Political_Parties": [

            "Duly signed resolution of the working
committee",

            "PAN of the Political Party",

            "Power of Attorney",
```

            "Duly authenticated copy of Constitution/ Bye laws",

            "Duly authenticated copy of Registration of Party with election commission",

            "Authority letter from Party president",

            "Any one of the OVDs and PAN/ FORM60 of the Office bearers"

        ]

    },

    "fees_charges": {

        "Monthly_Average_Balance_Requirement": "\u20b9 50,00,000",

        "Charges_for_Non_Maintenance_of_MAB": {

            "Less_than_\u20b9_25_lacs": "\u20b910,000",

            "More_than_\u20b9_25_Lacs": "\u20b96,000"

        },

        "Cash_Deposit_Handling_Charges": "No charges upto \u20b9 5.00 Crore",

        "Free_Cash_Withdrawal": "100 Transactions per Month beyond that charges of Rs. 150/- per transaction",

        "Cheque_Book": "Free Unlimited Cheque Book",

        "Transfer_Closure_of_Accounts": "No charges for transfer. Closure within one year @ Rs.800/- +GST",

        "Charges_for_Standing_Instructions": {

            "Within_the_Bank": "Not chargeable",

            "Outside_bank": "Rs 50/- per transaction plus applicable remittance charges"

        },

"Total_limit_on_Immediate_Credit_of_Outstation_Cheque": "\u20b9 1,50,000",

        "Outward_Cheque_Return_Charges": "Unlimited",

        "Monthly_Charges_Waiver_of_Soundbox": "100% waiver of monthly Rental Charges",

        "Monthly_Charges_for_POS_MPOS": "100% waiver of monthly Rental Charges"

        },

        "most_important_terms_conditions": {

        "Interest_Payment": "No interest is payable except in case of deceased account",

        "Sweep_facility": "Minimum threshold amount \u20b91,00,00,000. Sweep takes place on every Monday",

        "Unclaimed_Deposit": "Transferred to RBI if dormant for 10 years",

        "Disclosure_of_information": "The Bank may disclose information if required by law or for preventing frauds",

        "Note": [

            "All Charges are exclusive of Taxes",

            "All charges are subject to changes",

            "For latest service charges, visit the provided link"

        ]

        }

    }

},

{

    "bob_Rhodium_Current_Account": {

    "description": "Ideal for customers with Medium and Large Business, this Current Account offers a number of free services and benefits such as Monthly statement, BCMS, POS, IPG, Sound box, BHIM etc.",

        "benefits": [

        "Free NEFT/ RTGS/IMPS/UPI",

        "Free 8 POS / MPOS",

        "100% Waiver Monthly Charges for POS / MPOS",

        "Free 30 Soundbox QR",

        "100% Waiver Monthly Charges for Sound Box QR",

        "Free QR Code generation",

        "Free unlimited Cheque Leaves",

        "No Folio charges",

        "Free VISA Vyapaar DI Debit Card",

        "100% Discount on Demat AMC",

        "Sweep facility available on request",

        "Free SMS/ Email Alerts"

        ],

        "features": [

        "Folio Charges - free",

        "Collateral Free OD limit available",

        "Balance Certificate - free",

"Signature Verification - free",

"Free Monthly statement - free",

"Debit card - VISA Vyapaar DI Debit Card",

"Free Credit card (subject to eligibility)",

"Debit card Issuance Charge & Renewal Charges - Nil",

"75% Discount on Auto Loan Processing Charges",

"75% Discount on Retail Loan Processing Charges",

"Avail BCMS, IPG, POS, QR, Soundbox, BHIM facilities",

"Internet Payment Gateway (IPG) facility available",

"Free Baroda Connect (Internet Banking)",

"Discount on Demat Services",

"Auto and reverse sweep facility"

],

"eligibility_criteria": [

"All Individuals including Minors of age 14 years and above.",

"Registered & Un-registered Trust.",

"Businessman and professionals.",

"Hindu Undivided Family (HUF).",

"Proprietorship / Partnership firms.",

"Private / Public Ltd Cos.",

"Clubs & Association.",

"Government Departments.",

"Panchayat Samities.",

"Charitable & Public Trusts.",

"Registered & unregistered Societies.",

"Banks and Financial Institutions."

],

"documents_required": {

"companies": [

"Certificate of Incorporation",

"Memorandum & Articles of Association",

"PAN No. of the Company",

"Resolution of the Board of Directors and Power of Attorney",

"Any one of the OVDs and PAN/FORM60 of the managers, officers or employees"

],

"sole_proprietary_firms": [

"Registration Certificate",

"Certificate/ license issued by municipal authorities",

"Sales and income tax returns",

"CST/ VAT/GST Certificate",

"IEC issued to the proprietary concern",

"Complete Income Tax return",

"Utility bills",

"Any one of the OVDs along with PAN/ FORM60 of the proprietor"

],

"partnership_firms": [

"Registration certificate",

"Partnership deed",

"PAN No. of the Partnership Firm",

"Any one of the OVDs and PAN/ FORM60 of the person holding an Attorney"

],

"trusts": [

"Registration Certificate",

"Trust Deed",

"PAN/ FORM60 of Entity",

"Any one of the OVDs and PAN/FORM60 of the person holding an Attorney"

],

"unincorporated_associations": [

"Resolution of the Managing body",

"PAN/ FORM60 of Unincorporated Associations",

"Power of Attorney",

"Any one of the OVDs and PAN/ FORM60 of the Office bearers"

],

"hindu_undivided_family": [

"PAN Card of HUF",

"Declaration from the Karta",

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                "HUF Letter/ Declaration signed by all the coparcener and Karta",
                "Any one of the OVDs and PAN/ FORM60 of the Karta"
            ],
            "government_departments": [
                "Document showing name of the person authorized to act",
                "Any one of the OVDs and PAN/FORM60 of the person holding an attorney",
                "Any document to establish the legal existence of such an entity"
            ],
            "political_parties": [
                "Duly signed resolution of the working committee",
                "PAN of the Political Party",
                "Power of Attorney",
                "Duly authenticated copy of Constitution/ Bye laws of the Party",
                "Duly authenticated copy of Registration of Party with election commission",
                "Authority letter from Party president/ Authorized signatory",
                "Any one of the OVDs and PAN/ FORM60 of the Office bearers"
            ]
        },
        "fees_charges": {
            "monthly_average_balance_requirement": "\u20b925,00,000",
            "charges_for_non_maintenance_of_mab": {
                "less_than_\u20b912.5_lacs": "\u20b95,000",
                "more_than_\u20b912.5_lacs": "\u20b93,500"
            },
            "cash_deposit_handling_charges": "No charges up to \u20b92.5 Crore at any of the Branch",
            "free_cash_withdrawal": "50 Transactions per Month; Beyond that charges of \u20b9150 per transaction",
            "cheque_book": "Free Unlimited Cheque Book",
            "transfer_closure_of_accounts": "No charges for transfer; \u20b9800+GST for closure within one year",
            "charges_for_standing_instructions": {
                "within_the_bank": "Not chargeable",
                "outside_the_bank": "\u20b950 per transaction plus applicable remittance charges"
            },
            "total_limit_on_immediate_credit_of_outstation_cheque": "\u20b91,50,000",
            "outward_cheque_return_charges": "40 cheques per annum",
            "monthly_charges_waiver_of_soundbox": "100% waiver of monthly Rental Charges, subject to a minimum transaction of \u20b91.00 Lacs per month",
            "monthly_charges_for_pos_mpos": "100% waiver of monthly Rental Charges, subject to a minimum transaction of \u20b92.00 Lacs per month"
        },
        "most_important_terms_conditions": {
            "interest_payment": "No interest is payable except in case of deceased account where interest @ saving banks is paid",
            "sweep_facility": {
                "minimum_threshold_amount": "\u20b950,00,000",
                "sweep_out_amount": "\u20b91,00,000",
                "sweep_schedule": "Every Monday or next working day if holiday",
                "sweep_in_basis": "LIFO (Last in First Out)"
            },
            "unclaimed_deposit": "Dormant for 10 years are treated as unclaimed deposits and transferred to RBI",
            "disclosure_of_information": "The Bank may disclose information if required by law or to prevent frauds",
            "insurance": "Deposits along with interest are insured by DICGC up to \u20b95,00,000"
        },
        "notes": [
            "All Charges are exclusive of Taxes",
            "All charges are subject to changes from time to time",
            "For latest service charges, please visit the bank's website"
        ]
    }
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            },
            {
                "Journey of Beginners to BIG": "Switch to bob
        Smart Current Account to make India Cashless economy
        through digital Payment",

                "PersonalAccountsCurrent Accounts": {

                "bob SMART Current Account": {

                        "Description": "A bob Smart Current Account
                provides waivers/discounts in charges on digital
                transactions. Open this account for Small business units
                and Start ups. Enjoy Luxury...",

                        "Apply Online": true,

                        "Benefits": {

                        "Free Online NEFT/RTGS/IMPS/UPI":
                true,

                        "Free one POS/MPOS": true,

                        "100% Waiver Monthly Charges for
                POS/MPOS": true,

                        "Free two Soundbox QR": true,

                        "100% Waiver Monthly Charges for Sound
                Box QR": true,

                        "Free 50 Cheque Leaves": true,

                        "Free QR Code generation": true,

                        "Free SMS/Email Alerts": true,

                        "No Folio charges": true,

                        "10% Discount on Demat AMC": true,

                        "Free Credit card (subject to eligibility)":
                true,

                        "Sweep facility available on request": true
                        },

                        "Features": {

                        "Collateral Free OD limit available": true,

                        "Debit card - VISA Vyapaar DI Debit
                Card": true,

                        "Auto and reverse sweep facility enabling
                current account holders to earn interest": true,

                        "Folio Charges": "free",

                        "Balance Certificate": "free",

                        "Signature Verification": "free",

                        "Free online Monthly statement": "free",

                        "10% Discount on Auto Loan Processing
                Charges": true,

                        "10% Discount on Retail Loan Processing
                Charges": true,

                        "Avail BCMS, IPG, POS, QR, Soundbox,
                BHIM facilities": true,

                        "Internet Payment Gateway (IPG) facility
                available": true,

                        "Free Baroda Connect (Internet Banking)":
                true,

                        "POS/QR code facility available": true,

                        "Discount on Demat Services": "Discount
                on Annual Custody/Maintenance Charges for Individual
                Demat Accounts"
                        },

                        "Eligibility Criteria": [

                        "All Individuals including Minors of age
                14 years and above",

                        "Registered & Un-registered Trust",

                        "Businessman and professionals",

                        "Hindu Undivided Family (HUF)",

                        "Proprietorship/Partnership firms",

                        "Private/Public Ltd Companies",

                        "Clubs & Association",

                        "Government Departments",

                        "Panchayat Samities",

                        "Charitable & Public Trusts",

                        "Registered & unregistered Societies",

                        "Banks and Financial Institutions"
                        ],

                        "Documents Required": {

                        "Accounts of Companies": [

                        "Certificate of Incorporation",

                        "Memorandum & Articles of
                Association",

                        "PAN No. of the Company",

                        "Resolution of the Board of Directors
                and Power of Attorney granted to its managers, officers or
                employees to transact on its behalf",

                        "Any one of the OVDs and
                PAN/FORM60 of the managers, officers or employees
                holding an attorney to transact on its behalf with their
                photograph"
                        ],

                        "Accounts of Sole Proprietary firms": [

                        "Any two of the following documents",

                        "Registration Certificate",
```

"Certificate/license issued by the municipal authorities under Shop & Establishment Act",

"Sales and income tax returns",

"CST/VAT/GST Certificate (Provisional/Final)",

"Certificate/registration document issued by Sales Tax/Service Tax/Professional Tax authorities",

"IEC (Importer Exporter Code) issued to the proprietary concern",

"Complete Income Tax return (not just the acknowledgment) in the name of Sole Proprietor",

"Utility bills in the name of the proprietary concern",

"Any one of the OVDs along with PAN/FORM60 of the proprietor"

],

"Accounts of Partnership firms (Registered)": [

"Registration certificate",

"Partnership deed",

"PAN No. of the Partnership Firm",

"Any one of the OVDs and PAN/FORM60 of the person holding an Attorney to transact on its behalf with their photograph"

],

"Accounts of Trusts": [

"Registration Certificate",

"Trust Deed",

"PAN/FORM60 of Entity",

"Any one of the OVDs and PAN/FORM60 of the person holding an Attorney to transact on its behalf with their photograph"

],

"Accounts of Unincorporated Associations or body of individuals": [

"Resolution of the Managing body of such association or body of individuals",

"PAN/FORM60 of Unincorporated Associations or body of individuals",

"Power of Attorney granted to transact on its behalf",

"Any one of the below mentioned list of documents to collectively establish the legal existence of such an associations or body of individuals"

],

"Accounts of Hindu Undivided Family": [

"PAN Card of HUF",

"Declaration from the Karta",

"HUF Letter/Declaration signed by all the coparcener and Karta",

"Any one of the OVDs and PAN/FORM60 of the Karta with their photograph"

],

"Accounts of the Government or its Departments, societies, universities and local bodies": [

"Document showing name of the person authorized to act on behalf",

"Any one of the OVDs and PAN/FORM60 of the person holding an attorney to transact on its behalf",

"Any document to establish the legal existence of such an entity"

],

"Account of Political Parties": [

"Duly signed resolution of the working committee/ managing body as per bye-laws indicating details of the party president/authorized signatory, tenure etc.",

"PAN of the Political Party",

"Power of Attorney granted to transact on its behalf",

"Duly authenticated copy of Constitution/Bye-laws of the Party",

"Duly authenticated copy of Registration of Party with election commission",

"Authority letter, on party letter head, from Party president/Authorized signatory for opening of account mentioning address of the State Unit, Title of Account and operating instructions for authorized signatory with attestation of their signature and photograph",

"Any one of the OVDs and PAN/FORM60 of the Office bearers/Signatories and persons holding Power of Attorney, if any with their photograph"

]

},

"Fees & Charges": {

"Monthly Charges for POS/MPOS": "100% waiver of monthly Rental Charges, subject to a minimum transaction by each POS Machine of Rs. 2.00 Lacs per month",

"Monthly Charges Waiver of Soundbox": "100% waiver of monthly Rental Charges, subject to a

minimum transaction by each Soundbox Machine of Rs. 1.00 Lacs per month",

"Monthly Average Balance (MAB) Requirement": "\u20b9 25,000",

"Charges for Non-Maintenance of Monthly average Balance": "\u20b9 250 per Month",

"Cash Deposit/Handling Charges": "No charges upto \u20b9 2,50,000 Cash deposit at any Branch",

"Cheque Book": "First cheque book of 50 leaves free. Subsequent cheque charge @ Rs.5/- per leaf",

"Free Cash Withdrawal at Base Branch, Local Non Base and Outstation Branch": "5 Transaction per month and Beyond that charges of Rs. 150/- per transaction",

"Debit Card": "VISA Vyapaar Business Debit Card issued free for the 1st year and thereafter charges will be levied",

"Transfer/Closure of Accounts": "A/c can be transferred/closed at the written request of customers only. No charges for transfer of an account. For closure of Current account within one year @ Rs.800/-+GST will be deducted",

"Charges for Standing Instructions": {

"Within the Bank": "Not chargeable",

"Outside bank": "Rs 50/- per transaction plus applicable remittance charges"

},

"Total limit on Immediate Credit of Outstation Cheque": "\u20b9 50,000"

},

"Most Important Terms & Conditions (MITC)": {

"Interest Payment": "No interest is payable in current account except in case of deceased account where interest at saving banks rate is paid from the date of death of the account holder till the settlement of the account",

"Sweep facility": {

"Minimum threshold amount": "\u20b9 2,00,000",

"First Sweep out": "\u20b9 50,000 when account balance reaches \u20b92,50,000 for 15 days",

"Frequency": "Every Monday. If a holiday, next working day",

"On maturity": "Proceeds credited to respective current account",

"Rate of interest": "Period specific as per bank\u2019s Term Deposit rate",

"TDS": "Applicable as per IT rules",

"Sweep in": "LIFO (Last in First Out) basis in multiples of Rs.50,000"

},

"Unclaimed Deposit": "Account remaining Dormant for 10 years are treated as unclaimed deposits and are transferred to RBI",

"Disclosure of information": "The Bank may disclose information about customer\u2019s account if required and permitted by law, rule or regulations, or at the request of any public or regulatory authority, or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder(s)",

"Policies": "All relevant policies including code of commitments to customers and grievance redressal policy are available at the branches",

"MITCs OF ATM/DEBIT Card/Mobile Banking/Net Banking": "Available separately",

"Change in Terms & Conditions/Fees and charges": "The Bank will notify 30 days in advance on its website",

"Deposit Insurance": "Deposits along with interest kept in different branches of our Bank is insured by Deposit Insurance & Credit Guarantee Corporation (DICGC) maximum upto \u20b9 5,00,000 (\u20b9 5 lakh)",

"Note": [

"All Charges are exclusive of Taxes",

"All charges are subject to changes from time to time",

"For latest service charges, please visit the Link: https://www.bankofbaroda.in/interest-rate-and-service-charges/service-charges"

]

}

}

}

},

{

"My Family, My Bank!": "Now connect your family accounts and get multiple benefits.",

"PersonalAccountsCurrent Accounts": {

"bob Family Current Accounts Segment": {

"Description": "Now connect your Family Members Accounts under One Family to avail maximum benefits from your relationship.",

"Benefits": {

"Waiver on Cheque Book charges(P.A.)": true,

"SMS/Email Alerts, Standing instruction": true,

"Concession in manual NEFT/RTGS charges (Digital- 100% Free)": true,

"Concession in DD/PO Charges": true,

"Concession in Locker Rent Charges": true,

"Concession in Demat AMC": true,

"Concession in Charges on collection of Outstation Cheques*": true,

"Waiver of Processing Charges of Retail Loans Excluding TCR/Valuation Charges*": true

},

"Segment": {

"Baroda Silver Family": {

"Product QAB": "2.00 Lakh & Above",

"Waiver on Cheque Book charges(P.A.)": "25%",

"SMS/Email Alerts, Standing instruction": "FREE",

"Concession in manual NEFT/RTGS charges (Digital- 100% Free)": "25%",

"Concession in DD/PO Charges": "100%",

"Concession in Locker Rent Charges": "25%",

"Concession in Demat AMC": "10%",

"Concession in Charges on collection of Outstation Cheques*": "100%",

"Waiver of Processing Charges of Retail Loans Excluding TCR/Valuation Charges*": "100%"

},

"Baroda Gold Family": {

"Product QAB": "5.00 Lakh & Above",

"Waiver on Cheque Book charges(P.A.)": "50%",

"SMS/Email Alerts, Standing instruction": "FREE",

"Concession in manual NEFT/RTGS charges (Digital- 100% Free)": "35%",

"Concession in DD/PO Charges": "100%",

"Concession in Locker Rent Charges": "50%",

"Concession in Demat AMC": "20%",

"Concession in Charges on collection of Outstation Cheques*": "100%",

"Waiver of Processing Charges of Retail Loans Excluding TCR/Valuation Charges*": "100%"

},

"Baroda Diamond Family": {

"Product QAB": "10.00 Lakh & Above",

"Waiver on Cheque Book charges(P.A.)": "100%",

"SMS/Email Alerts, Standing instruction": "FREE",

"Concession in manual NEFT/RTGS charges (Digital- 100% Free)": "50%",

"Concession in DD/PO Charges": "100%",

"Concession in Locker Rent Charges": "1st Year Free and 75% concession from 2nd year onwards",

"Concession in Demat AMC": "25%",

"Concession in Charges on collection of Outstation Cheques*": "100%",

"Waiver of Processing Charges of Retail Loans Excluding TCR/Valuation Charges*": "100%"

}

},

"Other Key Benefits": {

"Financial Benefits": {

"Digital Banking Services": "Following services will be provided Free: Internet Banking, bobWorld, Missed Call facility, 24X7 Web Chat, WhatsApp Banking",

"Outstation Collection": "As per Bank\u2019s extent Guidelines",

"Credit Card": "Fully Loaded Credit Card. Fully Loaded Credit Card (Free for 1st year) limited to 2 partners or 2 directors or 2 persons of other bodies authorized to operate the account."

}

},

"Features": {

"Baroda Silver Family": {

"Product QAB": "2.00 Lakh & Above",

"Eligible Clients": "Proprietorship, Partnership, LLP and Pvt. Ltd Co.",

"Eligible Relations": "Sister / Group Concerns",

            "Restrictions": "Baroda Small Business Current Account (BSBCA) is not allowed",

            "Other Restrictions": "Only 1 group allowed for one CIF Id.",

            "Min. Members": 2,

            "Max. Members": 6,

            "Applicable to customer": "New as well as Existing"

        },

        "Baroda Gold Family": {

            "Product QAB": "5.00 Lakh & Above",

            "Eligible Clients": "Proprietorship, Partnership, LLP and Pvt. Ltd Co.",

            "Eligible Relations": "Sister / Group Concerns",

            "Restrictions": "Baroda Small Business Current Account (BSBCA) is not allowed",

            "Other Restrictions": "Only 1 group allowed for one CIF Id.",

            "Min. Members": 2,

            "Max. Members": 6,

            "Applicable to customer": "New as well as Existing"

        },

        "Baroda Diamond Family": {

            "Product QAB": "10.00 Lakh & Above",

            "Eligible Clients": "Proprietorship, Partnership, LLP and Pvt. Ltd Co.",

            "Eligible Relations": "Sister / Group Concerns",

            "Restrictions": "Baroda Small Business Current Account (BSBCA) is not allowed",

            "Other Restrictions": "Only 1 group allowed for one CIF Id.",

            "Min. Members": 2,

            "Max. Members": 6,

            "Applicable to customer": "New as well as Existing"

        }

    },

    "Most Important Terms & Conditions (MITC)": {

            "Quarterly Check": "The system will check the aggregate QAB in the connected A/Cs (Family) in every quarter, preferably in March, June, Sep & December. (Vertical is developing Utility for the said purpose in co-ordination with IT Dept.)",

            "Below QAB Consequence": "In case, Average Balance in -2- quarters in a row in the connected Accounts (Family) remains below required level QAB requirements as per respective Family segment, benefits of the Family will not be made available in the next quarter. Accounts will continue to run in the same Family segment; however customer can request transfer of A/c to any Family segment of their choice or dissolve the Family segment.",

            "Benefits Passing": "Benefits will be passed automatically, in case Family has maintained required QAB as per respective segment.",

            "Quarter Period": "Period of the Quarter to be coincide with the Bank\u2019s extent guidelines for Savings and Current Account respectively."

        }

    }

},

{

    "account_name": "bob Premium Current Account",

    "previous_name": "Baroda Premium Current Account (BPCA)",

    "description": "Ideal for customers with medium to large businesses, offering a variety of benefits.",

    "benefits": {

        "account_types": [

            "Single",

            "Joint"

        ],

        "minimum_qab": "\u20b9 75,000",

        "facilities": [

            "Auto and Reverse Sweep facility",

            "Baroda Vypaar Business Debit Card",

            "bob World Internet facility (Internet Banking)",

            "Mobile Banking",

            "POS/ QR Code facility",

            "Baroda Cash Management Services",

            "Baroda Payment Gateway",

            "Baroda Pay Point"

        ],

```
        "additional_services": [                              },
            "Free monthly statements twice a month",          "foreign_students": [
            "Nomination facility",                                "Copy of Passport and Visa",
            "Issuance of Balance Certificate free of cost"        "Identity Card issued by college/institution",
        ]                                                        "Admission letter",
    },                                                           "Allotment letter from institution/college or
    "eligibility": [                                      rent agreement"
        "Individuals (14 years and above)",                  ],
        "Traders",                                           "nri_foreign_tourist": [
        "Registered & Un-registered Trusts",                     "Passport",
        "Businessmen and professionals",                         "Valid Visa",
        "Hindu Undivided Family (HUF)",                          "PAN/FORM60",
        "Proprietorship / Partnership firms",                    "Address proof (various types specified)"
        "Private / Public Ltd Companies",                    ],
        "Corporations",                                      "companies": [
        "Clubs & Associations",                                  "Certificate of Incorporation",
        "Charitable & Public Trusts",                            "Memorandum & Articles of Association",
        "Registered & unregistered Societies",                  "PAN No. of the Company",
        "Banks and Financial Institutions"                       "Resolution of the Board of Directors and
    ],                                                   Power of Attorney",
    "documents_required": {                                      "OVDs and PAN/FORM60 of authorized
        "individuals": {                                 personnel"
            "officially_valid_documents": [                  ],
                "Passport",                                  "partnership_firms": [
                "Driving license with photo",                    "Registration certificate",
                "Proof of possession of Aadhaar Number",         "Partnership deed",
                "Voter\u2019s Identity Card",                    "PAN No. of the Partnership Firm",
                "Job card issued by NREGA",                      "OVDs and PAN/FORM60 of authorized
                "Letter from National Population Register"  personnel"
            ],                                               ],
            "deemed_officially_valid_documents": [           "trusts": [
                "Utility bill (electricity, telephone, etc.)",   "Registration Certificate",
                "Property or Municipal Tax receipt",             "Trust Deed",
                "Pension or family pension payment               "PAN/FORM60 of Entity",
orders",                                                         "OVDs and PAN/FORM60 of authorized
                "Letter of allotment of accommodation    personnel"
from employer",                                                  ],
                "Leave and license agreements"              "huf": [
            ]                                                   "PAN Card of HUF",
                                                                "Declaration from the Karta",
```

                "HUF Letter/Declaration signed by all coparceners and Karta",

                "OVDs and PAN/FORM60 of the Karta"

            ],

            "government_departments": [

                "Document showing name of the person authorized to act",

                "OVDs and PAN/FORM60 of authorized personnel",

                "Document to establish legal existence"

            ],

            "political_parties": [

                "Resolution of the working committee",

                "PAN of the Political Party",

                "Power of Attorney",

                "Constitution/Bye laws of the Party",

                "Registration with election commission",

                "Authority letter from Party president/authorized signatory"

            ]

        },

        "fees_and_charges": {

            "minimum_balance_maintenance": {

                "quarterly": "\u20b9 600 + GST",

                "closing_within_one_year": "\u20b9 600 + GST"

            },

            "cash_handling_charges": {

                "base_branch_local_non_base_branch": "\u20b9 10 per packet above 10 packets or Rs. 10,000 max per day",

                "outstation_branch": "\u20b9 2.50 per thousand above Rs. 25,000 per day"

            },

            "monthly_statements": "Two times free",

            "balance_certificate": "Free",

            "folio_charges": "Free",

            "signature_verification": "Free",

            "cheque_book": "Free Unlimited",

            "other_charges": [

                "50% waiver on NEFT/RTGS through branch",

                "50% waiver on monthly POS rental",

                "SMS Alert Facility free",

                "50% discount on Demand Draft / Bankers cheque",

                "20% rebate/discount on locker rent",

                "25% discount on Demat Services",

                "100% waiver on Car Loan Processing Charges",

                "VISA Vypaar Business Debit Card free for 1st year"

            ]

        },

        "terms_and_conditions": {

            "interest_payment": "No interest payable except for deceased accounts",

            "sweep_facility": {

                "threshold": "\u20b9 5,25,000",

                "sweep_out_amount": "\u20b9 25,000",

                "frequency": "Every Monday"

            },

            "disclosure_of_information": "Information may be disclosed as required by law or regulations.",

            "insurance": "Deposits insured by DICGC up to \u20b9 5,00,000",

            "note": [

                "All Charges are exclusive of Taxes",

                "Charges are subject to change",

                "For latest service charges, visit Bank of Baroda website"

            ]

        }

    },

    {

        "scheme": "bob RERA Current Account Scheme",

        "description": "For Next-Level Business Growth. Opt for bob RERA Current Account and get multiple benefits.",

        "sections": {

            "Benefits": {

                "Sweep / FFD": "Allowed",

                "Minimum QAB balance for Collection and Project A/c": "NIL",

"Internet Banking / bobWorld": "Allowed*",

"Ledger Folio / SMS & Email Alerts": "Allowed*",

"Internet Payment Gateway (IPG) / Baroda Cash Management Services (BCMS) / Public Financial Management System (PFMS)": "As per Bank\u2019s"

},

"Features": {

"RERA Complaint Account": true

},

"Eligibility": {

"Promoters / Real Estate Developers": "Eligible for RERA Registration or registered with respective State / UT authorities."

},

"Fees & Charges": {

"Account Opening": "No charges for RERA Account opening",

"Other Service Charges": "For other service charges. Please click here"

},

"Document Required": [

"Completely filled Current Account Opening Form (AOF)",

"Documents as applicable for opening of a Current Account of the respective Customer Type (viz Partnership, Proprietorship, Companies, LLP etc.)",

"Adherence to KYC & other requirements as per Bank\u2019s extent guidelines",

"Undertaking from Developer for not having availed credit facility from any other Bank(s)/ Financial Institution(s)",

"No Objection Certificate from the concerned Bank(s) / Financial Institution(s) in case credit facilities have been availed by Developers",

"A Special Agreement between Bank and the Developer",

"Undertaking from the Developer that no current account for the Designated Project has been opened with any other Bank",

"RERA Registration Certificate (may be provided later date)",

"Project Schedule",

"Copy of Documents submitted by the promoter to the authority at the time of registration"

],

"Most Important Terms and Conditions (MITC)": "Terms & Conditions Same as Current A/c scheme plus Account holder to comply with State / UT RERA guidelines as applicable."

},

"FAQs": [

{

"question": "Does a small business need current account?",

"answer": "Yes, small business needs a current account, as the business-related transactions should be routed through a business current account. This current account is particularly suited for small businessmen and proprietors."

},

{

"question": "How do you open a current account in a business name?",

"answer": "Current account can be opened in a business name by submitting the eligible documents. For more details about the documents required for opening a current account for proprietorship, navigate to 'Documents Required' tab on the same page."

},

{

"question": "Can a sole proprietor open a current account?",

"answer": "Yes. A sole proprietor can open a current account by submitting the documents needed for opening a current account."

},

{

"question": "Is a current account necessary for small business?",

"answer": "Yes, a current account is necessary for sole proprietors, individuals and small businessmen, who run their own businesses. By having a current account, they can enjoy the benefits which an ordinary savings account does not account for."

},

{

"question": "What is a proprietorship account?",

"answer": "This is the simplest form of business, where an individual can operate a business as a sole proprietor of the firm with a proprietorship account. He himself owns the business and is also liable for any debts. It can operate in the name of the owner or in the firm\u2019s name."

}

```
                    ]
            },
            {
                "bobScaleUpCurrentAccount": {

                    "description": "Your business deserves the right
financial partner. Opt for bob Scale-up Current Account
and get attractive benefits.",

                    "benefits": [

                        "No charges for NEFT/ RTGS/IMPS
transactions.",

                        "Auto and Reverse Sweep facility enabling
Current account holder to earn interest.",

                        "Monthly statements: Two times in a month
free of charge.",

                        "Balance Certificate: Free.",

                        "Folio Charges: Free.",

                        "Signature verification: Free.",

                        "Unlimited Cheque leaves are free",

                        "Free bob World Internet (Internet Banking)",

                        "Value added SMS Alert Facility: Allowed.",

                        "POS, Bharat QR Code & Bhim QR Code:
Applicable charges.",

                        "Free issuance of Demand Draft / Bankers
cheque.",

                        "Demat Services: 25% waiver in annual
custody charges to partners and directors.",

                        "Processing charges: 100% waiver in
processing charges on Car Loans availed in the name of
Partners and directors of the Company.",

                        "Collection of outstation cheques by sending
cheques physically through post - 100% waiver of Normal
collection charges.",

                        "Credit Card: Complimentary credit card
(free for first year) limited to two partners or two directors
or two persons of other bodies authorized to operate the
account with free personal accidental insurance facility.",

                        "Baroda Cash Management Services: Enjoy
the convenience of BCMS services for bulk payment &
collection at competitive rates offered by the Bank.",

                        "Baroda Payment Gateway: Accept online
payments through all modes through state of art payment
gateway of the Bank."

                    ],

                    "features": [

                        "Dedicated Relationship Manager.",

                        "Hand-crafted startup kit with exclusive
offerings for select customers.",

                        "Waiver of non-maintenance charges up to 1
year of account opening.",

                        "Free NEFT/RTGS/IMPS transactions of
account opening.",

                        "Business Debit card with multiple offers."

                    ],

                    "eligibility": [

                        "A private limited company (as defined in the
Companies Act, 2013) or a partnership firm (registered
under section 59 of the Partnership Act, 1932) or a limited
liability partnership (under the Limited Liability
Partnership Act, 2008).",

                        "The entity should be working towards
innovation, development or improvement of products or
processes or services, or having a scalable business model
with a high potential of employment generation or wealth
creation.",

                        "Turnover as per last ABS should be more
than Rs. 25.00 Crore."

                    ],

                    "documentsRequired": {

                        "general": [

                            "Permanent Account Number (PAN)/
FORM60 is mandatorily to be obtained.",

                            "Officially Valid Documents (OVDs) for
Accounts of Individuals",

                            "Deemed Officially Valid Documents, In
case OVD does not contain current/updated address.",

                            "Documents for Foreign Students",

                            "Documents for NRI / Foreign Tourist For
PIO/OCI",

                            "Documents for Foreign Nationals",

                            "Accounts of Companies",

                            "Accounts of Sole Proprietary firms",

                            "Accounts of Partnership firms
(Registered)",

                            "Accounts of Trusts",

                            "Accounts of Unincorporated Associations
or body of individuals",

                            "Accounts of Hindu Undivided Family",

                            "Accounts of the Government or its
Departments, societies, universities and local bodies",

                            "Account of Political Parties"

                        ],

                        "mandatoryForScaleUpAccount": [
```

"Recommendation letter from Incubator established in a post-graduate college in India/Incubator recognized by Government of India/Incubator funded by Government of India or State Government or",

"Evidence of being funded by recognized funds or",

"Certificate of recognition from DIPP/DPIIT"
]
},

"interestRatesAndCharges": {

"type": "Non- interest bearing account"

},

"mostImportantTermsAndConditions": {

"transactions": "All genuine purpose oriented transactions are allowed. There is no restriction on number of transactions in the current account.",

"transferTransaction": "In case of transfer transaction one entry i.e. either debit or credit entry of the transaction must be in the branch transferring the fund",

"minimumBalanceRequirement": "Rs. 2,50,000/- (Charges for non-maintenance of min balance, Rs. 1000/- +GST. However, for 1st year, there will be waiver of these charges).",

"interestPayment": "No interest is payable in current account except in case of deceased account where interest @ of saving banks is paid from the date of death of the account holder till the settlement of the account.",

"cashHandlingCharges": {

"baseBranchLocalNonBaseBranches": "Beyond Cash Deposit of Rs. 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 \u2013 Above 10 packets \u2013 i.e. 1000 pieces of notes charges will be levied @ Rs.10/- per packet or a part thereof. (Min. Rs.10/- Maxi. Rs.10000/- (per day per Txn.)",

"outstationBranches": "Chargeable in case of cash deposit in excess of Rs 25000/- per day per account at Rs 2.50 per thousand or part thereof at outstation branch.",

"cashMachines": "Cash deposit with debit card is allowed up to Rs.2,00,000/- (2 Lacs) per day where PAN is registered and Rs.49,999/- where PAN is not registered in account. Card less transaction (by feeding account number) is allowed up to Rs. 20,000/- per day."

},

"withdrawals": "Withdrawal allowed by cheque only. No upper limit for cash withdrawing at base branch. At local non-base branch and outstation branches Cash withdrawal up to Rs.25,000/- per day per account is free of charges thereafter service charges is levied. Third party cash payment at non-base branches is not allowed.",

"statementOfAccount": "Statement of Account is provided twice a month free of cost.",

"transferClosureOfAccounts": "A/c can be transferred/closed at the written request of customers only. New cheque book will be issued to him. No charges required for transfer of an account. For closure of Current account within one year @ Rs.600/-+ GST will be deducted.",

"unclaimedDeposit": "Account remaining Dormant for 10 years are treated as unclaimed deposits and are transferred to RBI.",

"sweepFacility": "The threshold limit in this account is Rs.5,00,000/- which can be increased in multiples of Rs.1000/- at the choice of the customer.",

"documents": "As per KYC guidelines issued by the Bank.",

"rules": "Transfer Transaction at base branch Allowed freely without any limit. Transfer Transaction at Non-base branch (local as well as outstation) Normally allowed only at a branch where either drawer or payee maintains account. However, for genuine transactions, Branch Head is authorized to allow transactions at non-base branch (where neither drawer nor payee maintains account) on case to case basis subject to certain conditions. There are no charges for Inter-sol transfer transactions. Clearing Transactions There is no restriction for clearing transactions."

}
}
}
],
[
{

"PersonalAccidentalInsuranceOfferingsForAgniveers": {

"SalaryPackageForTheBraveBeginnersAgniveers": {

"ApplyOnline": true,

"Benefits": {

"FreePersonalAccidentalInsurance": true,

"PersonalAccidentInsuranceCoverOnSalaryAccount": {

"PAIDDeathCover": {

"OnDuty": "\u20b9 75 Lakhs",

"OffDuty": "\u20b9 60 Lakhs"

},

"PermanentTotalPartialDisabilityCover": "up to \u20b9 60 Lakhs",

```json
            "AirAccidentInsuranceCover": "₹ 100 Lakhs",

"InclusionOfDeathsInActiveOperations": true,

            "TransportationOfDeadBody": {

                "Cost": "Actual cost or ₹ 50,000/- whichever is lower"

            },

            "CostOfPlasticSurgeryBurn": "up to ₹ 2 Lakhs",

"AdditionalPersonalAccidentalDeathAndPermanentTotalDisabilityCover": {

                "OnAgniveerDebitCard": "₹ 10 Lakhs",

                "OnCoBrandedCreditCard": "₹ 20 Lakhs"

            }

        },

            "OtherBenefits": {

            "AgniveerDebitCard": {

                "UnlimitedFreeATMUsage": true,

"WaiverOfIssuanceFeeAndAnnualFeeCharges": true

            },

            "FreeRemittances": [

                "RTGS",

                "NEFT",

                "IMPS"

            ],

"FreeUnlimitedDemandDraftBankersCheque": true,

"FreeUnlimitedPersonalizedChequeBooks": true,

                "FreeMobileBanking": true,

                "FreeInternetBanking": true,

                "LockerRentalsWaiver": "50%",

"DematAnnualMaintenanceChargesWaiver": "100%",

"GiftAndTravelCardIssuanceChargesWaiver": "75%"

            }

        },

            "Eligibility": {

            "EligibilityCriteria": [

                "Personnel recruited in Indian Army, Indian Air Force, Indian Navy as Agniveer"

            ],

            "SalaryPackageEligibility": {

                "Coverage": "Only after credit of one month salary and thereafter regular salary credit in the account",

                "ServiceTenure": "4 Years"

            }

        },

            "DocumentsRequired": {

            "ListOfValidKYCDocuments": [

                "PAN/Form 60",

                "Appointment Letter/ID card/service certificate",

                "Passport",

                "PAN card",

                "Driving license with photo",

                "Proof of possession of Aadhaar Number",

                "Voter's Identity Card issued by Election Commission of India",

                "Letter issued by the National Population Register"

            ],

            "DeemedOfficiallyValidDocuments": [

                "Utility bill",

                "Property or Municipal Tax receipt",

                "Letter of allotment of accommodation from employer",

                "Leave and license agreements"

            ]

        },

            "MostImportantTermsConditions": {

            "EntryAge": "17.5 years (PAI Cover starts at 18 years)",

                "AirTicketsBookingRequirement": "Air tickets to be booked with Bank's debit card for Air Accident Insurance cover.",

                "PAICoverTermsConditions": "PAI offered on Debit and Credit card are subject to terms & conditions of card policy.",
```

                "SalaryCreditRequirement": "All benefits are subject to regular monthly credit of Salary in the Savings account.",

                "CoverageDuration": "PAI coverage will be extended up to service tenure maximum up to 4 Years."

            }

        },

        "WhatIsAgniveerScheme": "Specially curated Saving account offered to Personnel recruited under Agnipath scheme of GOI as Agniveers in Indian Army, Indian Navy and Indian Air Force. They are recruited for a service tenure of 4 Years.",

        "AgniveerSalaryPackage": {

            "Eligibility": [

                "Personnel recruited in Indian Army, Indian Air Force, Indian Navy as Agniveer"

            ],

            "Benefits": {

                "ComplimentaryPersonalAccidentInsuranceBenefits": {

                    "PAIDDeathCover": {

                        "OnDuty": "\u20b9 75 Lakhs",

                        "OffDuty": "\u20b9 60 Lakhs"

                    },

                    "PermanentTotalDisabilityCover": "up to \u20b9 60 Lakhs",

                    "PermanentPartialDisabilityCover": "up to \u20b9 30 Lakhs",

                    "AirAccidentInsuranceCover": "up to \u20b9 100 Lakhs",

                    "InclusionOfDeathsInActiveOperations": true,

                    "TransportationOfDeadBody": {

                        "Cost": "Actual cost or \u20b9 50,000/- whichever is lower"

                    },

                    "CostOfPlasticSurgeryBurn": "up to \u20b9 2 Lakhs",

                    "AdditionalPAICoverOnAgniveerDebitCard": "\u20b9 10 Lakhs",

                    "AdditionalPAICoverOnCreditCard": "\u20b9 20 Lakhs",

                    "SalaryOverdraft": "Maximum up to 1 Month net salary credit",

                    "FreeTransactionsAtAllBankATMs": true

                    }

                },

                "EligibilityCriteria": [

                    "All benefits are subject to regular monthly credit of Salary in the Savings account",

                    "PAI cover starts only after credit of one month salary.",

                    "Maximum PAI cover subject to 10 times of Gross Annual Income or applicable Insurance Coverage whichever is less.",

                    "Air tickets to be booked with Bank\u2019s debit card for Air Accident Insurance cover.",

                    "Insurance on Debit and Credit card are subject to terms & conditions of card policy.",

                    "PAI coverage will be extended up to service tenure maximum up to 4 Years."

                ]

            }

        }

    },

    {

        "PersonalAccidentalInsurance": {

            "ForServingPersonnel": {

                "EligibilityAge": {

                    "Minimum": "18 Years",

                    "Maximum": "60 Years or retirement age whichever is earlier"

                },

                "Coverage": {

                    "PAIDeathCover": {

                        "OnDuty": "\u20b975 Lakhs",

                        "OffDuty": "\u20b960 Lakhs"

                    },

                    "PermanentTotalPartialDisabilityCover": {

                        "Total": "\u20b960 Lakhs",

                        "Partial": "\u20b930 Lakhs"

                    },

                    "AirAccidentInsuranceCover": "\u20b9100 Lakhs",

                    "TransportationOfDeadBody": "Actual cost or \u20b950,000/- whichever is lower",

```json
                "CostOfPlasticSurgeryBurn": "Up    to
\u20b92 Lakhs",

                "DaughtersMarriageCover":      "\u20b96
Lakhs (irrespective of no. of daughters)",

                "ChildHigherEducationCover":   "\u20b96
Lakhs (irrespective of no. of children)",

                "AdditionalCoverYoddhaDebitCard":
"\u20b910 Lakhs"

              }
            },
          "ForVeterans": {

            "EligibilityAge": {

              "Minimum": "60 Years or age of retirement
whichever is earlier",

              "Maximum": "Lifelong"

            },

            "Coverage": {

              "PAIDethCover": "Up to \u20b940 Lakhs",

              "PermanentTotalPartialDisabilityCover": {

                "Total": "\u20b940 Lakhs",

                "Partial": "\u20b920 Lakhs"

              },

              "AmbulanceCostCover":       "Up      to
\u20b950,000",

"CostAndTransportationOfImportedMedicine":  "Up to
\u20b92 Lakhs",

              "DaughtersMarriageCover":      "\u20b94
Lakhs (irrespective of no. of daughters)",

              "ChildHigherEducationCover":   "\u20b94
Lakhs (irrespective of no. of children)",

              "AdditionalCoverYoddhaDebitCard":
"\u20b910 Lakhs"

              }
            }
          },
          "SalaryAndPensionSolutions": {

            "ForIndianMilitaryPersonnel": {

              "Benefits": [

                "Personal Accidental Insurance offerings",

                "Free Personal Accidental Insurance for
Serving Personnel",

                "Personal   Accidental   Insurance   for
Veterans",

        "Yoddha Debit Card Benefits",

        "Co-Branded Credit Card Benefits",

        "Retail Loan Facilities"

      ],
      "EligibilityCriteria": {

        "ServingPersonnel": [

          "Minimum Age: 18 Years",

          "Maximum Age: 60 Years or retirement
age whichever is earlier",

          "Employee of Indian Army, Indian Air
Force, Indian Navy, Indian Coast Guard"

        ],
        "Veterans": [

          "Minimum Age: 60 Years or age of
retirement whichever is earlier",

          "Eligible for lifelong benefits"

        ]
      },
      "DocumentsRequired": {

        "KYCDocuments": [

          "Permanent  Account  Number  (PAN)/
FORM60",

          "Employee ID/ Service Certificate (for
Salary Accounts)",

          "Pension  Orders  (PPOs)  (for  Pension
Accounts)",

          "Passport",

          "PAN Card",

          "Driving License with Photo",

          "Proof of Aadhaar Number",

          "Voter\u2019s Identity Card",

          "Letter   from   National   Population
Register",

          "Utility Bill (not more than two months
old)",

          "Property/ Municipal Tax Receipt",

          "Pension/  Family  Pension  Payment
Orders (PPOs)",

          "Letter     of     Allotment     of
Accommodation"

        ]
      },
```

        "MostImportantTermsAndConditions": {

            "Withdrawals": {

                "AllowedBy": [

                    "Withdrawal Forms",

                    "Cheques"

                ],

                "DailyLimit": "\u20b925,000/-"

            },

            "PassbookAndStatement": {

                "FreeFirstPassBook": true,

                "ChargesForDuplicatePassBook": "\u20b9100"

            },

            "TransferOfAccount": {

                "BaseBranch": "Allowed freely without any limit",

                "NonBaseBranch": "Normally allowed only at a branch where either drawer or payee maintains account"

            },

            "InterestCalculation": {

                "Frequency": [

                    "Feb-Apr: Credited in May",

                    "May-Jul: Credited in August",

                    "Aug-Oct: Credited in November",

                    "Nov-Jan: Credited in February"

                ]

            },

            "DormantInoperativeAccount": {

                "Criteria": "No customer induced transactions for over two years",

                "Reactivation": "After submission of KYC documents",

                "UnclaimedDeposits": "Transferred to RBI after 10 years"

            },

            "NominationFacility": true,

            "DisclosureOfInformation": "May be disclosed as required by law"

        },

        "ContactInformation": {

                "Salary": "defencebanking.delhi@bankofbaroda.com",

                "Pension": "cppc.delhi@bankofbaroda.com"

            }

        }

    }

},

{

    "account": {

        "name": "bob Salary Classic Account",

        "description": "An account that goes beyond saving. It empowers. Open bob Salary Classic Account and get attractive benefits.",

        "bank": "Bank of Baroda",

        "salary_band": "Rs. 10,000 to Rs. 50,000",

        "suitable_for": "Entry level/trainees",

        "benefits": {

            "overdraft_facility": "Upto Rs.50,000",

            "credit_card": "Lifetime Free Baroda Select Credit Card",

            "loan_charges": "50% Waiver in processing charges on retail loans",

            "locker_discount": "20% discount on locker rentals",

            "sweep_facility": true,

            "depository_services_discount": "50% Discount",

            "sms_email_alerts": true,

            "personal_accident_cover": "Free Personal Accident Cover Upto Rs 20 Lakhs With Additional Air Accident Cover",

            "complementary_account": "Complementary Zero Balance Account for Spouse"

        },

        "features": {

            "overdraft_facility": "Available immediately after three salary credits Upto \u20b9 50,000",

            "locker_discount": "20% Discounts on locker rentals (subject to availability)",

            "debit_card": "Lifetime Free Rupay Platinum Debit Card",

            "prepaid_gift_card_discount": "50% Discount on Issuance/Renewal of Prepaid card /Gift cards",

                "rtgs_neft": "Free unlimited RTGS/NEFT",

                "dd_bc": "Free and unlimited DD/BC",

                "credit_card": "Life time Free Select variant of Credit card",

                "personal_accident_insurance": "Free Personal Accident Insurance Upto \u20b9 20.00 lacs"

            },
            "eligibility": {

                "salary_band": "Gross monthly salary of Rs. 10,000 to Rs. 50,000",

                "age": "18 to 60 Years",

                "suitable_for": "Entry level staff/trainees"

            },
            "documents_required": {

                "mandatory": [

                    "Permanent Account Number (PAN) / FORM60",

                    "Officially Valid Documents (OVDs) such as Passport, Driving license, Aadhaar Number, Voter\u2019s ID, NREGA Job card, or Letter from National Population Register"

                ],

                "additional": [

                    "Utility bill (electricity, telephone, water, etc.)",

                    "Property or Municipal Tax receipt",

                    "Pension payment orders",

                    "Letter of allotment of accommodation",

                    "Salary related documents such as Latest Salary Slip, Appointment Letter",

                    "Declaration stating the Terms and Conditions of the benefits"

                ]

            },
            "terms_conditions": {

                "minimum_deposit_amount": "Allowed to open with Zero Balance subject to immediate salary credit",

                "minimum_quarterly_average_balance": "Zero Balance Account",

                "charges_for_non_maintenance_of_qab": "Not applicable",

                "cheque_books": "Free Unlimited Chequebook",

                "remittance": "Free unlimited RTGS/NEFT/UPI/IMPS",

                "inbuilt_overdraft_facility": "Available immediately after 3 salary credits. Maximum: Rs. 50,000.",

                "demand_draft_bankers_cheque": "Free unlimited DD/BC",

                "debit_card": "Lifetime Free Rupay Platinum Debit Card",

                "loan_processing_charges": "50% Waiver in processing charges on HOME, Auto, Education & Personal Loans",

                "locker_charges": "20% discount on locker rentals",

                "other_benefits": [

                    "Free SMS/ Email alerts",

                    "Sweep Facility Available",

                    "50% waiver on issuance / Renewal Charge for Prepaid /Gift card",

                    "Bob World Mobile Banking Application with 225+ Services",

                    "Relationship Manager available on phone"

                ]

            },
            "insurance": {

                "coverage": {

                    "personal_accident": {

                        "death": "100% of the sum assured",

                        "permanent_total_disability": "100% for loss of sight (both eyes) or two limbs",

                        "permanent_partial_disability": {

                            "sight_of_one_eye": "50%",

                            "one_limb": "50%",

                            "other_disabilities": {

                                "loss_of_fingers": "Varies by number and type"

                            }

                        },

                        "air_accident": "INR 1 Crore",

                        "girl_child_marriage_cover": "Up to 10% additional limit for girl child aged 18-25 years",

                        "higher_education_cover": "Up to 10% additional limit for one child pursuing higher education"

                    }

},

"exclusions": [

"Intentional self-injury, suicide, or attempted suicide",

"Under the influence of intoxicants",

"Venereal diseases, AIDS, insanity",

"Breaches of law with criminal intent",

"Aviation or ballooning",

"War, invasion, hostilities",

"Nuclear radiations"

],

"claim_process": {

"intimation": "Claims should be intimated within 90 days of the accident",

"documentation": "All supporting documents must be submitted within 180 days",

"payment": "Claims will be settled within 30 working days from receiving complete documents"

}

}

}

},

{

"AccountName": "bob Salary Premium Account",

"Description": "An account that goes beyond saving. It empowers. Open bob Salary Premium Account and get attractive benefits.",

"Benefits": {

"LifetimeFreeVisaSapphireDebitCard": true,

"InBuiltOverdraft": "Upto \u20b93,00,000*",

"WaiverOnProcessingCharges": "100% waiver on processing charges of retail loans",

"LifetimeFreePremierCreditCard": true,

"DiscountOnLockerRentals": "40% Discount on locker rentals (Subject to availability)",

"SweepFacility": "Available on request",

"WaiverOnIssuanceChargesForGiftTravelCard": "75% waiver",

"FreeSMSEmailAlerts": true,

"WaiverInProcessingChargesForPersonalLoan": "100% waiver",

"DiscountOnDepositoryServicesDematAMC": "100% Discount",

"FreePersonalAccidentCover": "Upto Rs 40 Lakhs With Additional Air Accident Cover*",

"ComplementaryZeroBalanceAccountForSpouse": true

},

"Features": {

"InbuiltOverdraftFacility": "Available immediately after 1st salary Credit Upto \u20b93 lakhs*",

"DiscountsOnLockerRentals": "Discounts on locker rentals, demat AMC and issuance fee of prepaid cards.",

"FreeRemittanceFacility": "Free remittance facility on RTGS/NEFT/IMPS.",

"WaiverOnProcessingChargesOnRetailLoans": "100% Waiver",

"FreeUnlimitedDDBC": true,

"LifetimeFreeVisaSapphireDebitCard": true,

"FreePersonalAccidentInsurance": "Upto \u20b940.00 lacs*"

},

"Eligibility": {

"SalaryBand": "Gross monthly salary above Rs. 1 lakh to Rs. 2 lakh",

"SuitableFor": "Middle management"

},

"DocumentsRequired": [

"Applicable documents for opening Savings account as per extant guidelines.",

"Salary related documents such as Latest Salary Slip, Appointment Letter etc.",

"Declaration stating the Terms and Conditions of the benefits under the Baroda Corporate Salary Package Account Scheme"

],

"InterestRatesAndCharges": "For Interest Rates & Charges please 'Click Here'",

"MostImportantTermsAndConditions": {

"AccountType": "Baroda Salary Premium (SB176)",

"SalaryBand": "Gross monthly salary above Rs. 1 lakh to Rs. 2 lakhs",

"EligibilityAge": "18 to 60 Years (Salaried Customer having Account in the Scheme before retirement can continue the Account till attending the age of 70 years subject to crediting of Pension in the Account).",

"MinimumDepositAmount": "Allowed to open with zero balance subject to immediate salary credit in the following month.",

"MinimumQuarterlyAverageBalance": "Zero Balance Account.",

"ChargesForNonMaintenanceOfQAB": "Not applicable as account type is Zero Balance Account.",

"ChequeBooks": "Free Unlimited Chequebook",

"Remittance": "Free Unlimited RTGS/NEFT/IMPS/UPI",

"InbuiltOverdraftFacility": "Available immediately after first salary credit. Maximum: Rs. 3 lakhs.",

"DemandDraftBankersCheque": "Free unlimited DD/BC",

"InternetBankingMobileBanking": "Free",

"DebitCard": "Lifetime Free Visa Sapphire Debit card",

"WaiverInProcessingChargesOnRetailLoans": "100% Waiver in processing charges on HOME Loans, Auto, Education & Personal Loans",

"DiscountOnDepositoryServicesDematAMC": "Waiver of 100% in charges.",

"LockersCharges": "40% discount on locker rentals (subject to availability)",

"OtherBenefits": [

"Sweep facility available on specific request of Customer.",

"75% waiver on issuance/Renewal Charge for Prepaid/Gift card.",

"Bob World Mobile Banking Application with 225+ Services"

],

"InterestCalculationAndFrequency": "Interest for the period February to April will be credited in May, Interest for May to July will be credited in August, interest for August to October will be credited in November and interest for November to January will be credited in February every year.",

"DormantInoperativeAccount": "Account becomes inoperative/dormant if there are no customer-induced transactions in savings account for over a period of two years. Interest is continued to be applied in all such savings bank accounts. No charges are levied for the in-operation of accounts. Activation/closure of dormant/inoperative accounts will be done after submission of necessary KYC documents, photo, fresh specimen signature, subject to satisfaction of the Bank.",

"DisclosureOfInformation": "The Bank may disclose information about customer\u2019s account, if required and permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder(s).",

"Insurance": "Deposits along with interest kept in different branches of our Bank is insured by Deposit Insurance & Credit Guarantee Corporation (DICGC) maximum up to Rs. 5 lakhs."

},

"FAQ": {

"WhatIsBobSalaryPremiumAccount": "Individuals with a net monthly salary of Rs. 1 lakh to Rs. 2 lakhs can open a bob salary premium account. A savings account that employees in middle management can easily shuffle and use.",

"NetMonthlySalaryRequired": "The net monthly salary should range between 1-2 lakhs.",

"HowToOpen": "Open one bob salary premium account conveniently via the branch or online by visiting here.",

"MinimumBalanceRequired": "Minimum balance criteria do not apply to bob salary premium account.",

"InterestRate": "The interest rate on the bob salary premium account is the same as the interest rate on a regular savings account. For the most recent rates, please visit our 'interest rates' section of our website.",

"CanWeHaveTwoAccounts": "Unfortunately, no. That is not allowed under bob salary premium account scheme.",

"SweepFacilityAvailable": "Yes, a sweep facility is available on certain conditions. Please speak to your personal banker to know more.",

"CanNRIOpen": "No, only Indian citizens can open a bob salary premium account."

}

},

{

"account_name": "bob Government Employee Salary Account",

"description": "An all-rounder Salary account for Government employees, where any Central and State government employee offering Personal Accident Insurance along with an attractive range of benefits.",

"apply_online": true,

"benefits": {

"attractive_waiver_on_service_charges": true,

"free_debit_card_for_lifetime": true,

"discounts": {

"demat_annual_amc": "Upto 100%",

                    "locker_rental": "Upto 50%"

            },

            "free_personal_accident_cover": "Upto Rs 60
Lakhs with additional air accident cover",

            "lifetime_free_credit_card": true,

            "unlimited_free_cheque_book": true,

            "unlimited_free_neft_rtgs_imps_upi": true,

            "sweep_facility": true,

            "free_sms_email_alerts": true,

"complementary_zero_balance_account_for_spouse":
true

            },

        "features": {

            "personal_accident_insurance":   "Cover
between age 18-70 years",

            "overdraft_facility": "Upto \u20b9 3.00 Lacs
(availed after salary credit)",

            "waiver_in_processing_charges": "Upto 100%
on home loan, auto loan, education loan and personal
loan",

            "unlimited_transactions": {

                "neft_rtgs_imps_upi": true,

                "dd_bc": true,

                "debit_and_credit": true

            },

            "sweep_facility":   "Available   on   specific
request",

            "discounts": {

                "prepaid_gift_card": "Upto 100%",

                "credit_card": "Lifetime   free   select/premier
credit card"

            }

        },

        "eligibility": {

            "age": "18-60 Years",

            "types_of_employees": [

                "Central Government Employee",

                "State Government Employee",

                "PSU Employee",

                "Employees of Local Bodies",

                "Employees   of   Companies   with   major
holding of Government"

            ],

        "additional_info": {

            "fresh_pension_accounts": "Not allowed",

            "joint_accounts":   "Allowed,   benefits
available to 1st account holder only"

            }

        },

        "documents_required": [

            "Applicable documents for opening savings
account as per guidelines",

            "Salary related documents such as Latest Salary
Slip, Appointment Letter",

            "Declaration of Terms and Conditions under the
Baroda Govt Employees Salary Account Scheme"

        ],

        "terms_and_conditions": {

            "withdrawals": {

                "withdrawal_forms": "Allowed with per day
limit of Rs. 25000/-",

                "passbook_and_statement": {

                    "first_passbook": "Free",

                    "duplicate_passbook": "Rs. 100"

                }

            },

            "transfer_of_account": "Free of charge",

            "interest_calculation": {

                "frequency": "Quarterly",

                "crediting_months": [

                    "May",

                    "August",

                    "November",

                    "February"

                ]

            },

            "dormant_account": {

                "status": "Inoperative if no transactions for
over two years",

                "activation": "After   submission   of   KYC
documents"

                },

                "nomination_facility": true,

                "disclosure_of_information": "As required by law or regulatory authority",

                "insurance_details": {

                        "company": "UNITED INDIA INSURANCE COMPANY LIMITED",

                        "policy_number": "1208004223P105957072",

                        "period_of_insurance": "From 00:00 Hrs of 12/08/2023 to Midnight of 11/08/2024",

                        "contact_number": "(22) 25402446"

                }

        },

        "claims_process": {

                "claim_intimation": {

                        "through": "Anand Rathi Insurance Brokers Ltd.",

                        "contact_persons": [

                                "Mr. Akshay Zade",

                                "Ms. Shubhangi Koli"

                        ],

                        "required_documents": [

                                "Name of the deceased",

                                "Account No",

                                "Date of Accident",

                                "Date of Death",

                                "Place of Accident",

                                "Details of Accident",

                                "Name of the Claimant",

                                "Mobile No.",

                                "Email ID",

                                "Name of Branches"

                        ],

                        "intimation_deadline": "90 days from date of accident"

                },

                "claims_follow_up": {

                        "first_reminder": "180 days",

                        "second_reminder": "190 days",

                        "closure_letter": "220 days"

                },

            "claim_payment": {

                "method": "NEFT",

                "recipient": "Beneficiary or Nominee"

            }

        }

    },

    {

        "account_name": "Baroda Police Forces Salary Package",

        "description": "An account for the brave police forces. Open Baroda Police Forces Salary Package account and get attractive benefits.",

        "account_type": "Salary and Pension Solutions for Indian Police Forces",

        "features": {

            "Rupay_Debit_Card": "Lifetime free",

            "Personal_Accidental_Insurance": {

                "Serving_Personnel": {

                        "Eligibility_Age": "18 years & above till retirement",

                        "PAI_Death_Cover": {

                                "On-duty": "\u20b9 75 Lakhs",

                                "Off-duty": "\u20b9 60 Lakhs"

                        },

                        "Permanent_Total_Disability_Cover": {

                                "Total": "\u20b9 60 Lakhs",

                                "Partial": "\u20b9 30 Lakhs"

                        },

                        "Air_Accident_Insurance_Cover": "\u20b9 100 Lakhs",

                        "Transportation_of_Dead_Body": "Actual cost or \u20b9 50,000/- whichever is lower",

                        "Cost_of_Plastic_Surgery_Burn": "Up to \u20b9 2 Lakhs",

                        "Daughters_Marriage_Cover": "\u20b9 6 Lakhs (for 18-25 Years of age)",

                        "Child_Higher_Education_Cover": "\u20b9 6 Lakhs",

"Additional_Accidental_Cover_Yoddha_Debit_Card": "\u20b9 10 Lakhs"

                },

```json
            "Veterans": {

                "Eligibility_Age": "60 Years or age of
retirement till Lifelong",

                "PAI_Death_Cover": "Up to \u20b9 30
Lakhs",

                "Permanent_Total_Disability_Cover": {

                    "Total": "\u20b9 30 Lakhs",

                    "Partial": "\u20b9 15 Lakhs"

                },

                "Ambulance_Cost_Cover": "Up to \u20b9
50,000",

"Cost_and_Transportation_of_Imported_Medicine": "Up
to \u20b9 2 Lakhs",

                "Daughters_Marriage_Cover": "\u20b9 3
Lakhs (for 18-25 Years of age)",

                "Child_Higher_Education_Cover":
"\u20b9 3 Lakhs",

"Additional_Accidental_Cover_Yoddha_Debit_Card":
"\u20b9 10 Lakhs"

                }
            },

            "Yoddha_Debit_Card_Benefits": {

                "Lifetime_Free": true,

                "Personal_Accident_Insurance": "Death and
Total disability cover of \u20b9 10 Lakhs",

                "Waiver_of_Fees": "Issuance/ Re-issuance /
Annual Fee"

            },

            "Co_Branded_Credit_Card_Benefits": {

                "Lifetime_Free": true,

                "Other_Offers": "Subject to eligibility"

            },

            "Other_Benefits": {

                "Account_Opening": "Through Video KYC
and Tab Banking",

                "Free_Remittances": "RTGS / NEFT /
IMPS",

"Free_Unlimited_Demand_Draft_Banker_Cheque": true,

"Free_Unlimited_Personalized_Cheque_Books": true,

                "Free_Mobile_Banking": "bob World App",

                "Free_Internet_Banking": "bob World
Internet",

                "Waiver_on_Locker_Rentals": "50%",

"Waiver_on_Demat_Annual_Maintenance_Charges":
"100%",

"Waiver_on_Issuance_Charges_Gift_Travel_Card":
"75%",

                "Retail_Loan_Facilities": {

                    "Salary_Overdraft": "Up to \u20b9 3.00
Lakhs",

                    "Digital_Loans_Pre_approved_Loans":
true,

                    "Personal_Loan": "Up to \u20b9 20
Lakhs",

                    "Processing_Charges_Waiver": "On Home
Loan, Auto Loan and Personal Loan"

                }
            }
        },

        "eligibility": {

            "Salaried_Employee": {

                "Requirements": [

                    "Regular employee",

                    "Credit of one month salary and thereafter
regular salary credit",

                    "Provide mandate to shift salary if with
other banks"

                ]

            },

            "Pensioner": {

                "Requirements": [

                    "Credit of one month pension and
thereafter regular pension credit",

                    "Employees of listed organizations subject
to agreement with Bank of Baroda"

                ]

            }

        },

        "documents_required": {

            "KYC_Documents": [

                "Permanent Account Number (PAN)/
FORM60",
```

          "Employee ID/ Service certificate for Salary Accounts or Pension orders (PPOs) for Pension Accounts",

          "Officially Valid Documents (OVDs)"

        ],

        "OVDs": [

          "Passport",

          "PAN card",

          "Driving license with photo",

          "Proof of possession of Aadhaar Number",

          "Voter\u2019s Identity Card",

          "Letter issued by the National Population Register"

        ],

        "Deemed_OVDs": [

          "Utility bill (not more than two months old)",

          "Property or Municipal Tax receipt",

          "Pension or family pension payment orders with address",

          "Letter of allotment of accommodation or leave and license agreements"

        ]

      },

      "most_important_terms_and_conditions": {

        "Withdrawals": {

          "Allowed_By": "Withdrawal forms or cheques",

          "Limits": {

            "Self_Withdrawal": "\u20b9 25,000/- per day",

            "Minimum_Fees": "\u20b9 25/- in Rural/SU and \u20b9 50/- in Metro/Urban"

          }

        },

        "Passbook_and_Statement": {

          "Free_Pass_Book": true,

          "Duplicate_Pass_Book_Statement_Fee": "\u20b9 100/-"

        },

        "Account_Transfer": {

          "To_Another_Branch_Scheme": "Free of charge"

        },

      "Interest_Calculation": {

        "Frequency": "Quarterly",

        "Credit_Timing": {

          "Feb_Apr": "May",

          "May_Jul": "August",

          "Aug_Oct": "November",

          "Nov_Jan": "February"

        }

      },

      "Dormant_Account": {

        "Definition": "No customer induced transactions for over two years",

        "Reactivation": "After submission of KYC documents",

        "Unclaimed_Deposits": "Transferred to RBI after 10 years"

      },

      "Nomination_Facility": true,

      "Transfer_Transactions": {

        "Base_Branch": "Allowed freely",

        "Non_Base_Branch": "Allowed under specific conditions"

      },

      "Disclosure_of_Information": "As required by law or regulatory authority",

      "Insurance": "Deposits insured by DICGC up to \u20b9 5,00,000"

      },

      "contact_information": {

      "Salary_Account_Email": "defencebanking.delhi@bankofbaroda.com",

      "Pension_Account_Email": "cppc.delhi@bankofbaroda.com"

      }

    },

    {

      "accountType": "Central Forces Salary Account",

      "description": "A savings cum pension account for the armed forces of India. To value your merit and bravery, the Central Forces Salary & Pension Account is introduced.",

      "applyOnline": true,

```json
    "benefits": {
      "servingPersonnel": {
        "personalAccidentalInsurance": {
          "coverOnSalaryAccount": {
            "deathCoverOnDuty": "\u20b975 Lakhs",
            "deathCoverOffDuty": "\u20b960 Lakhs",
            "permanentTotalDisabilityCover": "\u20b960 Lakhs",
            "permanentPartialDisabilityCover": "\u20b930 Lakhs",
            "airAccidentInsuranceCover": "\u20b9100 Lakhs",
            "transportationOfDeadBody": "Actual cost or \u20b950,000, whichever is lower",
            "costOfPlasticSurgeryOrBurn": "Up to \u20b92 Lakhs",
            "daughtersMarriageCover": "\u20b96 Lakhs (for 18-25 Years of age)",
            "childHigherEducationCover": "\u20b96 Lakhs",
            "additionalAccidentalCover": "\u20b910 Lakhs on Yoddha Debit Card \u2013 Rupay variant"
          }
        },
        "personalAccidentalInsuranceForVeterans": {
          "coverOnPensionAccount": {
            "deathCover": "Up to \u20b935 Lakhs",
            "permanentTotalDisabilityCover": "\u20b935 Lakhs",
            "permanentPartialDisabilityCover": "\u20b917.5 Lakhs",
            "ambulanceCostCover": "Up to \u20b950,000",
            "costAndTransportationOfImportedMedicine": "Up to \u20b92 Lakhs",
            "daughtersMarriageCover": "\u20b93.5 Lakhs",
            "childHigherEducationCover": "\u20b93.5 Lakhs",
            "additionalAccidentalCover": "\u20b910 Lakhs on Yoddha Debit Card \u2013 Rupay variant"
          }
        },
      "benefitsInYoddhaDebitCard": {
        "lifetimeFreeDebitCard": true,
        "accidentalInsuranceCover": "\u20b910 Lakhs",
        "waiverOfFees": "Issuance/Re-issuance/Annual Fee"
      },
      "benefitsInCoBrandedCreditCard": {
        "lifetimeFreeCreditCard": true
      },
      "otherBenefits": {
        "accountOpening": "Video KYC and Tab Banking",
        "freeTransactions": "Unlimited Free Transactions at all Bank ATMs",
        "freeRemittances": "RTGS/NEFT/IMPS (through all modes)",
        "freeDemandDraftsAndChequeBooks": "Unlimited",
        "freeMobileBanking": true,
        "freeInternetBanking": true,
        "waiverOnLockerRentals": "50%",
        "waiverOnDematCharges": "100%",
        "waiverOnGiftAndTravelCardIssuance": "75%",
        "retailLoanFacilities": {
          "salaryOverdraft": "Up to \u20b93 Lakhs",
          "digitalLoans": true,
          "preApprovedLoans": true,
          "personalLoan": "Up to \u20b920 Lakhs",
          "yoddhaLoans": "Auto, Home, Two Wheeler, Education and Pension Loans",
          "concessionOnProcessingCharges": true,
          "lowInterestRate": true,
          "schemeBenefitsExtendedToVeterans": true
        }
      }
```

```
        },
        "categories": {
            "BarodaMilitarySalaryPackage": [
                "Indian Army",
                "Indian Navy",
                "Indian Air Force",
                "Indian Coast Guards"
            ],
            "BarodaCentralForcesSalaryPackage": [
                "Assam Rifles",
                "Rashtriya Rifles (RR)",
                "GREF (Border Roads Organization
(BRO))",
                "Border Security Forces (BSF)",
                "Indo-Tibetan Border Police (ITBP)",
                "National Security Guard (NSG)",
                "Sashastra Seema Bal (SSB)",
                "Central Industrial Security Force (CISF)",
                "Central Reserve Police Force (CRPF)"
            ],
            "BarodaPoliceForcesSalaryPackage": [
                "Railway Protection Force (RPF)",
                "National Disaster Response Force
(NDRF)",
                "Central Bureau of Investigation (CBI)",
                "State Police Forces (SPF)",
                "State Home Guards (SHG)",
                "Special Security Forces (SSF)"
            ]
        },
        "interestRate": "Same as applicable for normal
savings account",
        "eligibilityCriteria": {
            "forSalariedEmployee": "Scheme applicable
after credit of one month salary and thereafter regular
salary credit",
            "forPensioner": "Scheme applicable after
credit of one month pension and thereafter regular pension
credit"
        },
        "documentsRequired": {

            "general": [
                "Permanent Account Number (PAN)/
FORM60",
                "Employee ID/ Service Certificate for
Salary Accounts",
                "Pension Orders (PPOs) for Pension
Accounts"
            ],
            "officiallyValidDocuments": [
                "Passport",
                "PAN card",
                "Driving License with Photo",
                "Proof of possession of Aadhaar Number",
                "Voter\u2019s Identity Card",
                "Letter issued by National Population
Register"
            ],
            "deemedOfficiallyValidDocuments": [
                "Utility bill (electricity, telephone, water,
etc.)",
                "Property or Municipal Tax receipt",
                "Pension or family pension payment orders
with address",
                "Letter of allotment of accommodation"
            ]
        },
        "mostImportantTermsAndConditions": {
            "withdrawals": {
                "formOrCheque": "Allowed",
                "perDayLimit": "\u20b925,000",
                "minimum": "\u20b925/-    (Rural/SU)
\u20b950/- (Metro/Urban)"
            },
            "passbook": {
                "firstPassBook": "Free",
                "duplicatePassBook": "\u20b9100/-"
            },
            "transferOfAccount": "Free of charge",
            "interestCalculation": {
                "frequency": "Quarterly",
                "periods": [
```

```json
                "February to April",

                "May to July",

                "August to October",

                "November to January"

            ]
        },
        "dormantAccount": {

            "activationClosure":        "Requires    KYC
documents",

            "unclaimedDeposits": "Transferred to RBI
after 10 years"

        },

        "nominationFacility": true,

        "rulesForTransfers": {

            "baseBranch": "Allowed freely",

            "nonBaseBranch": "Allowed under certain
conditions"

        },

        "disclosureOfInformation":  "Disclosure   as
required by law or regulations",

        "depositInsurance": "Insured by DICGC up to
\u20b95 Lakhs"

    },

    "contact": {

        "salaryAccounts":
"defencebanking.delhi@bankofbaroda.com",

        "pensionAccounts":
"cppc.delhi@bankofbaroda.com"

    }
  }
},
{

  "bobSuperSalaryAccount": {

    "description": "A premium Super Salary
Account for individuals who wish to save the right way.
Enjoy numerous features with this sought-after account
for those with a gross salary.",

    "benefits": [

      "InBuilt Overdraft Upto \u20b92,00,000",

      "Lifetime free Baroda Select credit card",

      "50% waiver in processing charges on retail
loans",
```
```json
      "30% discount on locker rentals (Subject to
availability)",

      "Sweep facility available on request",

      "50%   waiver  on  issuance  charges   for
Prepaid/Gift card",

      "Free SMS/ Email Alerts",

      "75% Discount on Depository Services /
Demat AMC",

      "Free Personal Accident Cover Upto Rs 30
Lakhs With Additional Air Accident Cover",

      "Complementary Zero Balance Account for
Spouse",

      "Lifetime Free Rupay Platinum Debit Card"

    ],

    "features": [

      "Inbuilt   Overdraft   facility   available
immediately   after   two   salary   credits   Upto
\u20b92,00,000",

      "Discounts on locker rentals, demat AMC and
issuance fee of prepaid cards",

      "Free Unlimited RTGS/NEFT/IMPS/UPI",

      "100% Waiver on processing charges on retail
loans",

      "Free unlimited DD/BC",

      "Lifetime Free Select variant of Credit card",

      "Free Personal Accident Insurance Upto
\u20b930.00 lakhs",

      "Lifetime Free Rupay Platinum Debit Card"

    ],

    "eligibility": {

      "salaryBand": "Gross monthly salary More
than Rs. 50,000/- to Rs. 1 Lakh",

      "suitableFor": "Junior Management",

      "age": "18 to 60 Years (Salaried Customer
having Account in the Scheme before retirement can
continue the Account till attending the age of 70 years
subject to crediting of Pension in the Account)"

    },

    "documentsRequired": [

      "Permanent    Account    Number    (PAN)/
FORM60",

      "Officially  Valid  Documents  (OVDs)  for
Accounts of Individuals",

      "Deemed Officially Valid Documents (in case
OVD does not contain current/ updated address)",
```

```
            "Salary related documents such as Latest
Salary Slip, Appointment Letter, etc.",

            "Declaration stating the Terms and
Conditions of the benefits under the Baroda Corporate
Salary Package Account Scheme"

        ],

        "mostImportantTermsAndConditions": {

        "salaryBand": "Gross monthly salary more
than Rs. 50,000/- to Rs. 1 Lakh",

        "minimumDepositAmount": "Allowed to
open with Zero Balance subject to immediate salary credit
in the following month",

        "minimumQuarterlyAverageBalanceQAB":
"Zero balance account",

        "chargesForNonMaintenanceOfQAB": "Not
applicable as account type is zero balance account",

        "chequeBooks":        "Free        Unlimited
Chequebook",

        "remittance":         "Free        Unlimited
RTGS/NEFT/IMPS/UPI",

        "inbuiltOverdraftFacility": {

          "availableAfter": "Two Salary Credit",

          "amount": "Maximum: Rs. 2 lakh",

          "type": "Clean overdraft"

        },

        "demandDraftBankersCheque":       "Free
unlimited DD/BC",

        "internetBankingMobileBanking": "Free",


"waiverInProcessingChargesOnRetailLoans":     "50%
Waiver on processing charges on HOME Loans and 50%
Waiver in Processing Charges on Auto, Education &
Personal Loans",

        "concessionInRateOfInterestForAutoLoans":
"Concession of 0.25% in applicable ROI of auto loan for
employees who have availed home loan",

"discountOnDepositoryServicesDematAMC": "Waiver of
75% in charges",

        "lockersCharges": "30% discount on locker
rentals (subject to availability)",

        "otherBenefits": [

          "Free SMS/ Email alerts",

          "Sweep Facility Available",

          "50% waiver on issuance / Renewal
Charge for Prepaid /Gift card",

          "Bob World Mobile Banking Application
with 225+ Services",
```

```
        "Relationship Manager"

      ],

      "accountOpening": "Fully digitised",

      "accountActivation": "Instant",

      "interestCalculationAndFrequency":
"Interest for the period February to April will be credited
in May, Interest for May to July will be credited in August,
interest for August to October will be credited in
November and interest for November to January will be
credited in February every year",

      "dormantInoperativeAccount": {

        "status": "Becomes inoperative/dormant if
there are no customer-induced transactions in savings
account for over a period of two years",

        "activationClosure": "Will be done after
submission of necessary KYC documents, photo, fresh
specimen signature",

        "unclaimedDeposits": "Accounts which
have remained inoperative/dormant for a period of 10
years and above will be treated as unclaimed deposits and
will be transferred to RBI"

      },

      "disclosureOfInformation": "The Bank may
disclose information about customer\u2019s account if
required and permitted by law, rule or regulations, or at the
request of any public or regulatory authority",

      "insurance": "Deposits along with interest
kept in different branches of our Bank is insured by
Deposit Insurance & Credit Guarantee Corporation
(DICGC) maximum up to Rs. 5 lakhs"

      }

    }

  },

  {

    "account_type": "bob Salary Privilege Account",

    "description": "A savings account that equals a
salary privilege account, offering competitive benefits for
top management grades with a net monthly salary credit
of Rs. 2 lakh or more.",

    "features": {

      "overdraft_facility": {

        "maximum_amount": "Rs. 3 lakhs",

        "inbuilt": true

      },

      "processing_charge_waiver": {

        "retail_loans": true

      },
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                "credit_card": {

                    "type": "PREMIER CREDIT CARD",

                    "lifetime_free": true

                },

                "locker_rentals_discount": "50%",

                "sweep_facility": "available on request",

                "gift_travel_card_waiver": {

                    "issuance_charges": true

                },

                "sms_email_alerts": true,

                "personal_accident_cover": {

                    "amount": "Rs 50 Lakhs",

                    "additional_air_accident_cover": true

                },

"complementary_zero_balance_account_for_spouse":
true

            },

            "benefits": {

                "overdraft_capacity": {

                    "range": "50,000 to 3 lakh rupees",

                    "depends_on_salary_band": true

                },

                "discounts": [

                    "locker rentals",

                    "DEMAT AMC"

                ],

                "waiver": {

                    "retail_loans_processing_charges": true,

                    "debit_card_annual_fee": true

                },

                "daily_limits": {

                    "cash_withdrawal": "1,00,000 rupees",

                    "online_purchase": "20,000 rupees"

                }

            },

            "conversion": {

                "from_saving_account": "Depending upon the
salary band, the saving account can be converted into a
salary account suitable for various levels.",

            "interest_rate": "Same as regular savings
accounts",

            "cash_deposit": "Yes, via branch or ATM",

            "personal_use": "Yes, similar to a savings
account",

            "zero_balance": "Yes",

            "sweep_facility": "Available online",

            "overdraft_facility": "Available up to Rs. 3
lakhs"

            },

            "requirements": {

                "pan_card": "Mandatory",

                "aadhaar_card": "Mandatory",

                "salary_criteria": "Net monthly salary credit of
Rs. 2 lakhs and above"

            },

            "eligibility": {

                "gross_monthly_salary": "More than Rs. 2
lakhs",

                "suitable_for": "Top management"

            },

            "documents_required": [

            "Applicable documents for opening Savings
account",

                "Latest Salary Slip",

                "Appointment Letter",

                "Declaration of Terms and Conditions"

            ],

            "most_important_terms_conditions": {

                "salary_band": "Gross monthly salary credit
more than Rs. 2 lakhs",

                "age": "18 to 60 Years (Can continue till 70
years if account is maintained after retirement)",

                "minimum_deposit_amount": "Zero balance,
subject to immediate salary credit",

                "minimum_quarterly_average_balance": "Zero
balance",

                "charges_for_non_maintenance_of_qab": "Not
applicable",

                "cheque_books": "Free Unlimited",

                "remittance":   "Free   Unlimited
RTGS/NEFT/IMPS/UPI",

                "overdraft_facility": {

          "amount": "Equivalent to net credit of first salary, max Rs. 3 lakhs",

              "adjustment_period": "Full adjustment in 60 days"

          },

          "demand_draft_bankers_cheque":   "Free unlimited",

          "internet_mobile_banking": "Free",

          "debit_card": "Lifetime Free Visa Sapphire Debit Card",

          "processing_charges_waiver": {

              "home_loans": true,

              "auto_education_personal_loans": true

          },

          "auto_loan_interest_concession": "0.25% for employees with home loan",

          "lockers": "50% discount on rentals",

          "other_benefits": [

              "Free SMS/Email alerts",

              "Sweep facility on specific request",

              "100% waiver on issuance/renewal charge for prepaid/gift card",

              "Bob World Mobile Banking Application with 225+ services"

          ],

          "interest_calculation_frequency":   "Interest credited quarterly",

          "dormant_inoperative_account": {

              "criteria": "No transactions for over two years",

              "activation_closure": "After submission of necessary KYC documents",

              "unclaimed_deposits": "Transferred to RBI after 10 years"

          },

          "disclosure_of_information":   "May   be disclosed as required by law or regulations",

          "insurance": "Deposits insured by DICGC up to Rs. 5 lakhs"

        }

      }

    ],

    [

      {

"My Family, My Bank": {

    "Description": "Now connect your family accounts and get multiple benefits.",

      "PersonalAccountsSavingAccounts": {

        "Segment": "bob Family Savings Accounts Segment",

        "Description": "Now connect your Family Members Accounts under One Family to avail maximum benefits from your relationship.",

        "Benefits": {

            "Waiver on Cheque Book charges": true,

            "Free   SMS/Email   Alerts,   Standing instruction": true,

            "Concession   in   manual   NEFT/RTGS charges": "Digital- 100% Free",

            "Concession in DD/PO Charges": true,

            "Concession   in   Locker   Rent   Charges": true,

            "Concession in Demat AMC": true,

            "Concession in Charges on collection of Outstation Cheques": true,

            "Waiver of Processing Charges of Retail Loans": true

        },

        "Other Key Benefits": {

          "Financial Benefits": {

            "Digital Banking Services": {

                "Eligibility": "Subject to Eligibility of captioned Service",

                "Free Services": [

                    "Internet Banking",

                    "bobWorld",

                    "Missed Call facility",

                    "24X7 Web Chat",

                    "WhatsApp Banking"

                ]

            },

            "Outstation   Collection":   "As   per Bank\u2019s extent Guidelines",

            "Credit Card": {

                "Type": "Fully Loaded Credit Card",

                "Details": "Free for 1st year",

```
                "Limitations": "limited to 2 partners
or 2 directors or 2 persons of other bodies authorized to
operate the account"

                }

            }

        },

        "Features": {

            "Baroda Silver Family": {

                "Product QAB": "0.50 Lakh & Above",

                "Eligible Clients": "All Individuals",

                "Eligible Relations": "Close Relatives
(Spouse, Father, Father in Law, Mother, Mother in Law,
Brother, Sister, Children\u2019s (Son, Daughter), Son in
Law and Daughter)",

                "Restrictions": {

                    "FI Accounts": "Not allowed under
the Family Scheme",

                    "Group Limit": "Only 1 group
allowed for one CIF Id"

                },

                "Members": {

                    "Min": 2,

                    "Max": 6

                },

                "Applicable to customer": "New as well
as Existing"

            },

            "Baroda Gold Family": {

                "Product QAB": "2.00 Lakh & Above",

                "Eligible Clients": "All Individuals",

                "Eligible Relations": "Close Relatives
(Spouse, Father, Father in Law, Mother, Mother in Law,
Brother, Sister, Children\u2019s (Son, Daughter), Son in
Law and Daughter)",

                "Restrictions": {

                    "FI Accounts": "Not allowed under
the Family Scheme",

                    "Group Limit": "Only 1 group
allowed for one CIF Id"

                },

                "Members": {

                    "Min": 2,

                    "Max": 6

                },
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```
                "Applicable to customer": "New as well
as Existing"

            },

            "Baroda Diamond Family": {

                "Product QAB": "5.00 Lakh & Above",

                "Eligible Clients": "All Individuals",

                "Eligible Relations": "Close Relatives
(Spouse, Father, Father in Law, Mother, Mother in Law,
Brother, Sister, Children\u2019s (Son, Daughter), Son in
Law and Daughter)",

                "Restrictions": {

                    "FI Accounts": "Not allowed under
the Family Scheme",

                    "Group Limit": "Only 1 group
allowed for one CIF Id"

                },

                "Members": {

                    "Min": 2,

                    "Max": 6

                },

                "Applicable to customer": "New as well
as Existing"

            }

        },

        "Most Important Terms & Conditions
(MITC)": [

            "The system will check the aggregate QAB
in the connected A/Cs (Family) in every quarter,
preferably in March, June, Sep & December.",

            "In case, Average Balance in -2- quarters in
a row in the connected Accounts (Family) remains below
required level QAB requirements as per respective Family
segment, benefits of the Family will not be made available
in the next quarter. Accounts will continue to run in the
same Family segment, however customer can request
transfer of A/c to any Family segment of their choice or
dissolve the Family segment.",

            "Benefits will be passed automatically, in
case Family has maintained required QAB as per
respective segment.",

            "Period of the Quarter to be coincide with
the Bank\u2019s extent guidelines for Savings and
Current Account respectively."

        ]

    }

  }

},
```

{

  "bobChampAccount": {

   "description": "A fun way to help your children between the ages of 0-18 years save money at an early age. Apply today for a savings account for kids with no minimum balance.",

   "applyOnline": true,

   "benefits": {

    "noMinimumBalanceRequirement": true,

    "noChargesOnSchoolFeePayment": true,

    "oneDDFreePerMonth": "maximum amount of Rs 1 lac",

    "themeBasedRuPayDebitCard": true,

    "internetBankingFacility": "available to applicant of 10 yrs and above",

    "mobileBankingFacility": "available to applicant of 10 yrs and above",

    "autoReverseSweep": true

   },

   "features": {

    "noChargesOnSchoolFeePayment": true,

    "DDFreePerMonth": "to a maximum amount of Rs.1 lac",

    "NEFTIMPSFree": "for an amount of Rs.1 lac per month",

    "themeBasedRuPayDebitCardIssuance": "available to applicant individually above 10 years of age",

    "noIssuanceChargesOnDebitCard": true,

    "internetBankingFacility": "available, subject to min. age of accountholder is 10 years",

    "mobileBankingFacility": "available, subject to min. age of accountholder is 10 years",

    "autoReverseSweepFlexibility": "Auto transfer of funds exceeding Rs.10,000 to short deposit with a minimum of Rs. 5,000 for 180 days and auto retransfer",

    "nominationFacility": true

   },

   "eligibility": {

    "age": "0 to 18 years"

   },

   "documentsRequired": {

    "KYCDocuments": {

     "PANFORM60": "mandatory",

     "OfficiallyValidDocuments": [

      "Passport",

      "Driving license with photo",

      "Proof of possession of Aadhaar Number",

      "Voter\u2019s Identity Card",

      "Job card issued by NREGA",

      "Letter issued by the National Population Register"

     ],

     "DeemedOfficiallyValidDocuments": [

      "Utility bill (not more than two months old)",

      "Property or Municipal Tax receipt",

      "Pension or family pension payment orders",

      "Letter of allotment of accommodation from employer",

      "Leave and license agreements"

     ],

     "ForeignStudents": [

      "Copy of Passport and Visa",

      "Identity Card issued by college/institution",

      "Admission letter",

      "Allotment letter for hostel accommodation or valid address proof"

     ],

     "NRIForeignTouristPIOOCI": [

      "Passport",

      "Valid Visa",

      "PANFORM60",

      "Address proof mentioning the current overseas address"

     ],

     "ForeignNationals": [

      "PANFORM60",

      "Valid Foreign Passport",

      "Valid Indian Visa",

      "Address proof mentioning the current overseas address"

     ],

```
"Companies": [

    "Certificate of Incorporation",

    "Memorandum & Articles of
Association",

    "PAN No. of the Company",

    "Resolution of the Board of Directors",

    "OVDs and PAN/FORM60 of
managers/officers"

],

"SoleProprietaryFirms": [

    "Registration Certificate",

    "Certificate/license under Shop &
Establishment Act",

    "Sales and income tax returns",

    "CST/VAT/GST Certificate",

    "IEC or professional body license",

    "Complete Income Tax return",

    "Utility bills"

],

"PartnershipFirmsRegistered": [

    "Registration certificate",

    "Partnership deed",

    "PAN No. of the Partnership Firm",

    "OVDs and PAN/FORM60 of the person
holding an Attorney"

],

"Trusts": [

    "Registration Certificate",

    "Trust Deed",

    "PAN/FORM60 of Entity",

    "OVDs and PAN/FORM60 of the person
holding an Attorney"

],

"UnincorporatedAssociations": [

    "Resolution of the Managing body",

    "PAN/FORM60 of Unincorporated
Associations",

    "Power of Attorney",

    "Partnership Deed/Trust Deed/Bye
Laws",
```

```
    "Certificate/license under Shop &
Establishment Act",

    "Sales Tax Returns",

    "CST/VAT/GST certificates",

    "License/certificate of practice",

    "Complete Income Tax return",

    "Utility bills"

],

"HinduUndividedFamily": [

    "PAN Card of HUF",

    "Declaration from the Karta",

    "HUF Letter/Declaration",

    "OVDs and PAN/FORM60 of the Karta"

],

"GovernmentDepartments": [

    "Document showing name of the person
authorized",

    "OVDs and PAN/FORM60 of the person
holding an attorney",

    "Document to establish legal existence"

],

"PoliticalParties": [

    "Resolution of the working committee",

    "PAN of the Political Party",

    "Power of Attorney",

    "Duly authenticated copy of
Constitution/Bye laws",

    "Duly authenticated copy of
Registration of Party",

    "Authority letter from Party
president/Authorized signatory",

    "OVDs and PAN/FORM60 of Office
bearers"

]

}

},

"interestRatesCharges": "For Interest Rates &
Charges please Click Here",

"mostImportantTermsConditions": {

    "transactions":          "Savings-oriented
transactions permitted. Commercial transactions are non-
allowable.",
```

            "maximumBalance": "Maximum balance outstanding on any day should not be more than Rs. 1 lakh.",

            "minimumBalanceRequirement": "No Minimum Balance Requirement.",

            "maximumCreditBalance": "Rs 1.00 lakh",

            "nonMaintenanceCharges": "Zero",

            "transactionLimits": {

                "overallDailyTransactionLimit": "Rs. 5,000",

                "combinedATM_POSLimit": "Rs. 3,000"

            },

            "withdrawals": {

                "methods": [

                    "Withdrawal forms",

                    "Cheques"

                ],

                "perDayLimit": "Rs. 5,000",

                "minimumAmountForWithdrawalForm": "Rs. 25 in rural/SU, Rs. 50 in metro/urban"

            },

            "passbookStatementCharges": {

                "freePassbook": true,

                "duplicatePassbookStatementCharge": "Rs. 100"

            },

            "chequeBookCharges": {

                "freeLeaves": "30 Cheque Leaves per Year",

                "chargesAfterFreeLeaves": "Standard charges apply"

            },

            "standingInstructions": {

                "withinBank": "No charge",

                "outsideBank": "Rs. 100",

                "failureCharge": "Rs. 100 per occasion"

            },

            "accountTransfer": {

                "withinBranch": "Free",

                "toAnotherBranch": "Free"

            },

            "accountClosure": {

                "within14DaysOfFirstCredit": "No charges",

                "after14DaysButWithin1Year": "Rs. 200",

                "inCaseOfDeath": "No charges"

            },

            "interestCalculationFrequency": [

                "Feb-April: Credited in May",

                "May-July: Credited in August",

                "Aug-Oct: Credited in November",

                "Nov-Jan: Credited in February"

            ],

            "dormantInoperativeAccounts": {

                "inoperativeDuration": "Two Years",

                "charges": "No charges for in-operation",

                "activationClosure": "After submission of KYC documents"

            },

            "smsAlertsCharges": "Rs. 15 per quarter",

            "nomination": true,

            "autoReverseSweepFacility": {

                "thresholdLimit": "Rs. 10,000",

                "shortDepositPeriod": "180 days",

                "prematureWithdrawalInterest": "One percent less than applicable rate"

            },

            "disclosureOfInformation": "Information may be disclosed if required by law, rule, or regulation.",

            "insurance": "Deposits insured by DICGC up to Rs. 5 lakhs."

        },

        "FAQ": {

            "WhatIsBobChampAccount": "A child savings account for children aged 0-18 years with no minimum balance and no issuance charges.",

            "WhatIsTheLimitOfBobChampAccount": "No minimum balance requirement. Maximum credit balance is Rs. 1 lakh.",

            "CanIMinorAccountOnline": "Yes, minor accounts can be opened online.",

            "HowDoIOpenSavingsAccountForMinor": "Account can be opened for resident individuals aged 0 to 18 years, either singly or jointly with a parent/guardian.",

"CanIOpenSavingsAccountForMyMinorChild": "Yes, you can open a savings account for your minor child.",

"CanIOpenBankAccountAt18ByMyself": "Yes, you can open a bank account at 18 by yourself.",

"WhatIsMinimumBalanceRequiredInBobChampAccount": "Nil, there is no minimum balance required.",

"WhatIsInterestRateInBobChampAccount": "Interest rate is the same as for normal savings accounts. Please visit the interest rates section of the website.",

"WhatAreTheEligibilityCriteriaToOpenBobChampAccount": "Eligibility begins from 0 to 18 years, with no minimum balance required and no issuance charges.",

"WhatAreTheKeyRequirementsForOpeningBobChampAccount": "Key requirements include KYC as per Bank\u2019s guidelines. KYC certification by school authorities is acceptable."
        }
      }
    },
    {
      "product_name": "bob Jeevan Suraksha Savings Bank Account",

      "description": "A Life vest for your lifetime savings. Open bob Jeevan Suraksha Savings Bank Account and get attractive benefits.",

      "benefits": {

        "life_insurance_cover": "Up to Rs. 5 lakhs",

        "minimum_balance": "Rs. 1,000",

        "single_joint_opening": true,

        "auto_sweep_auto_reverse_sweep_facility": true,

        "existing_account_conversion": true
      },

      "features": {

        "available_at_all_branches": true,

        "age_criteria": "18-70 years",

        "insurance_provider": "IndiaFirst Life Insurance Co. Ltd",

        "account_types": "Single and Joint",

        "account_opening_minimum_amount": "Rs. 1,000",

        "minimum_balance_requirement": "Rs. 1,000 daily",

        "sweep_facility": "Auto sweep beyond Rs. 5,000 to fixed deposit of 180 days",

        "cheque_book_charges": {

          "personalised_cheques": "Rs. 5 per book if average balance up to Rs. 2 lakh, 30 leaves free per financial year",

          "non_personalised_cheques": "Rs. 3 per leaf beyond 30 leaves per calendar year"
        }
      },

      "documents_required": {

        "for_individuals": {

          "primary_documents": [

            "Passport",

            "Driving license with photo",

            "Proof of possession of Aadhaar Number",

            "Voter\u2019s Identity Card",

            "Job card issued by NREGA",

            "Letter from National Population Register"
          ],

          "secondary_documents": [

            "Utility bill (electricity, telephone, etc.)",

            "Property or Municipal Tax receipt",

            "Pension or family pension payment orders",

            "Letter of allotment of accommodation from employer"
          ],

          "foreign_students": [

            "Copy of Passport and Visa",

            "Identity Card issued by college/institution",

            "Admission letter",

            "Hostel allotment letter"
          ],

          "nri_foreign_tourists": [

            "Passport",

            "Valid Visa",

            "PAN/FORM60",

            "Address proof"
          ]

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        },
        "for_companies": [
            "Certificate of Incorporation",
            "Memorandum & Articles of Association",
            "PAN No. of the Company",
            "Resolution of the Board of Directors",
            "OVDs and PAN/FORM60 of managers"
        ],
        "for_sole_proprietary_firms": [
            "Registration Certificate",
            "Sales and income tax returns",
            "CST/VAT/GST Certificate",
            "Utility bills",
            "OVDs and PAN/FORM60 of proprietor"
        ],
        "for_partnership_firms": [
            "Registration certificate",
            "Partnership deed",
            "PAN No. of the Partnership Firm",
            "OVDs and PAN/FORM60 of authorized person"
        ],
        "for_trusts": [
            "Registration Certificate",
            "Trust Deed",
            "PAN/FORM60 of Entity",
            "OVDs and PAN/FORM60 of authorized person"
        ],
        "for_unincorporated_associations": [
            "Resolution of the Managing body",
            "PAN/FORM60",
            "Power of Attorney",
            "Legal existence documents"
        ],
        "for_hindu_undivided_family": [
            "PAN Card of HUF",
            "Declaration from the Karta",
            "HUF Letter/Declaration",
            "OVDs and PAN/FORM60 of Karta"
        ],
        "for_government_departments": [
            "Document showing authorized person",
            "OVDs and PAN/FORM60",
            "Legal existence documents"
        ],
        "for_political_parties": [
            "Resolution of the working committee",
            "PAN of the Political Party",
            "Power of Attorney",
            "Constitution/Bye laws",
            "Registration with election commission",
            "Authority letter from Party president"
        ]
    },
    "terms_conditions": {
        "minimum_balance_requirement": "Rs. 1,000 daily",
        "non_maintenance_charge": "Rs. 100 per quarter",
        "cash_deposit": {
            "base_branch": "Free of Charge",
            "out_station": "Free up to Rs. 30,000/day, thereafter Rs. 2.50 plus GST per thousand"
        },
        "cash_withdrawal": {
            "base_local_non_base_branches": "No Charges",
            "outstation_branches": "Max Rs. 50,000/day"
        },
        "passbook_and_statement": {
            "passbook": "Free",
            "duplicate_passbook_statement": "Rs. 100"
        },
        "cheque_book_charges": {
            "personalised_cheques": "Rs. 5 per book if average balance up to Rs. 2 lakh, 30 leaves free per financial year",
            "non_personalised_cheques": "Rs. 3 per leaf beyond 30 leaves per calendar year"
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        },

        "standing_instructions": {

            "within_bank": "No charge",

            "outside_bank": "Rs. 100",

            "failure_due_to_insufficient_funds":   "Rs.

100"

        },

        "account_transfer": "Free of charge",

        "account_closure": {

            "within_14_days": "No charge",

            "beyond_14_days": "Rs. 200",

            "due_to_death": "No charge"

        },

        "interest_calculation_frequency": [

            "Feb-April: credited in May",

            "May-July: credited in August",

            "Aug-Oct: credited in November",

            "Nov-Jan: credited in February"

        ],

        "dormant_account": {

            "inoperative_period": "Two years",

            "transfer_to_rbi_after": "10 years"

        },

        "sms_alerts_charge": "Rs. 15 per quarter",

        "nomination": true,

        "auto_reverse_sweep": {

            "threshold_limit": "Rs. 5,000",

            "fixed_deposit_duration": "180 days",

            "sweep_frequency": "Every Monday"

        },

        "debit_card_charges": {

            "first_year": "Free",

            "subsequent_years": "Standard charges"

        },

        "transfer_transaction_charges": {

            "base_branch": "Free",

            "non_base_branch": "Subject to branch head

approval"

        },

        "disclosure_of_information": "Disclosure may
be made if required by law or regulations",

        "insurance_coverage": {

            "provider": "IndiaFirst Life Insurance Co.
Ltd",

            "coverage_amounts": "Up to Rs. 5 lakhs",

            "premium_rates": {

                "18-35_years": [

                    {

                        "Jan": 117

                    },

                    {

                        "Feb": 108

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                        "Mar": 98

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                        "Apr": 88

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                        "May": 78

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                        "Jun": 69

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                        "Jul": 59

                    },

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                        "Aug": 49

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                    {

                        "Sep": 39

                    },

                    {

                        "Oct": 30

                    },

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      "Nov": 20                                "Nov": 41
    },                                       },
    {                                        {
      "Dec": 10                                "Dec": 21
    }                                        }
  ],                                       ],
  "36-50_years": [                         "51-59_years": [
    {                                        {
      "Jan": 244                               "Jan": 676
    },                                       },
    {                                        {
      "Feb": 224                               "Feb": 620
    },                                       },
    {                                        {
      "Mar": 204                               "Mar": 564
    },                                       },
    {                                        {
      "Apr": 183                               "Apr": 507
    },                                       },
    {                                        {
      "May": 163                               "May": 451
    },                                       },
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      "Jun": 143                               "Jun": 395
    },                                       },
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      "Jul": 122                               "Jul": 338
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      "Aug": 102                               "Aug": 282
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      "Sep": 82                                "Sep": 226
    },                                       },
    {                                        {
      "Oct": 61                                "Oct": 169
    },                                       },
    {                                        {
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          "Nov": 113

        },

        {

          "Dec": 57

        }

      ],

      "60-70_years": [

        {

          "Jan": 1674

        },

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          "Feb": 1535

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          "Mar": 1395

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          "Apr": 1256

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        {

          "May": 1116

        },

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          "Jun": 977

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          "Jul": 837

        },

        {

          "Aug": 698

        },

        {

          "Sep": 558

        },

        {

          "Oct": 419

        },

        {

          "Nov": 279

        },

        {

          "Dec": 140

        }

      ]

    }

  }

},

{

  "account_name": "bob Mahila Shakti Saving Account",

  "description": "A women\u2019s savings account designed to support women empowerment and mahila shakti, offering various benefits and features tailored for women.",

  "benefits": [

    "Higher interest",

    "Flexi-fixed deposit facility",

    "Attractive shopping offers",

    "Complementary accounts for children",

    "Personal accidental insurance",

    "1st Year Free RuPay Platinum Debit Card",

    "Free SMS alert facility",

    "Discount on two-wheeler loan",

    "Discounts on Annual Locker Rental Charges available"

  ],

  "features": [

    "1st Year free RuPay Platinum Debit Card with 2 lacs accident insurance upto 70 years of age",

    "Free SMS Alert Facility",

    "Discount of 0.25% on Interest Rates of 2 Wheeler Loans",

    "Sweep facility available on request over & above Rs.50,000 in multiples of Rs.10,000",

    "25% waiver on issuance charges of Travel/ Gift Card",

    "Waiver on 1st year DEMAT annual maintenance charges",

    "No Joining Fees on Bank of Baroda Easy Credit Card",

"Discount of 0.10% on Interest Rates of Auto Loans, Home Loans, and Mortgage Loans",

"100% Discount in Processing Charges for Retail Loans",

"50% Discount Locker Issuance and Renewal Charges"

],

"eligibility": [

"Resident Indian Women of 18 Years & above should be the Primary Accountholder."

],

"documents_required": {

"KYC_Documents": [

"Permanent Account Number (PAN)/ FORM60",

"Passport",

"Driving license with photo",

"Proof of possession of Aadhaar Number",

"Voter\u2019s Identity Card",

"Job card issued by NREGA",

"Letter issued by National Population Register"

],

"Additional_Documents": [

"Utility bill of any service provider (not more than two months old)",

"Property or Municipal Tax receipt",

"Pension or family pension payment orders",

"Letter of allotment of accommodation from employer",

"For Foreign Students: Copy of Passport, Visa, and Identity Card from institution",

"For NRI/ Foreign Tourist: Passport, Valid Visa, and Address proof"

]

},

"fees_and_charges": {

"Opening_Account": "No fees or charges",

"Non-maintenance_of_QAB": {

"Metro/Urban": "Rs. 300 per quarter",

"Rural/Semi-Urban": "Rs. 150 per quarter"

},

"SMS_Alerts": "Free for the 1st year, charges apply from 2nd year",

"Cheque_Book": "Charges apply after 30 cheque leafs"

},

"how_to_open": [

"Visit the nearest Bank of Baroda branch or access their online banking portal.",

"Fill out the account opening form with personal details.",

"Submit required KYC documents.",

"Deposit the minimum required amount specified by the bank.",

"Account will be activated upon document verification and deposit."

],

"interest_rates_and_charges": "For details, please refer to the bank\u2019s official website",

"most_important_terms_and_conditions": [

"Cash deposits of Rs. 50,000 and above require PAN submission.",

"Cash deposit limits: Rs. 2 lakhs per day with debit card if PAN registered, Rs. 49,999 otherwise.",

"Maximum withdrawal: Rs. 50,000 per day at outstation branches.",

"Minimum Quarterly Average Balance Requirement varies by region.",

"Charges for non-maintenance of minimum balance are specified.",

"Free passbook and charges for duplicate passbooks/statements.",

"No charges for account transfer or closure within specified conditions."

]

},

{

"product": {

"name": "bob Platinum Saving Bank Account",

"description": "bob Platinum Savings Bank Account offers several easy options to access your money, including unlimited branches, ATM withdrawals and the option to write cheques. All transactions that are saving oriented in nature are permitted with this multi-beneficial savings account.",

"apply_online": "Yes",

"sections": {

"Benefits": [

"Cash Withdrawal limit up till Rs 1 lacs per day (ATM)",

"Purchase limit: Rs. 2 lakhs per day (POS)",

"Free unlimited NEFT/RTGS/IMPS",

"Unlimited cheque books",

"Sweep facility available on request",

"No charges for cash deposit (base branch)",

"No charges for cash deposit of up to Rs. 1 lakh per day (non-base branch)",

"50% waiver on issuance charges of gift card",

"50% waiver on issuance charges of travel card",

"10% discount on annual locker charges",

"Free SMS/e-mails alerts",

"No ledger folio charges",

"100% waiver on demat AMC charges"

],

"Features": [

"Free Personalized VISA Platinum Chip Debit Card",

"Cash withdrawal limit up to Rs 50,000/- per day (ATM)",

"Purchase limit of Rs 2,00,000/- per day (POS)",

"Free unlimited NEFT/RTGS/IMPS through Internet Banking/Mobile Banking/Branch Channel",

"Unlimited cheque-books for routine requirement",

"Sweep facility available on request over & above Rs.2,00,000/- in multiple of Rs.10000/- for 181 days",

"Reverse sweep will happen in multiple of Rs.10,000/-",

"No charges for cash deposit in base branch",

"No charges for cash deposit upto Rs 1.00 lac per day in non-base branch",

"50% waiver on issuance charges of gift and travel card",

"10% discount on annual locker charges",

"Free SMS/E-mails alerts",

"No ledger folio charges",

"Waiver of 100% in DEMAT AMC charges, discount on charges from subsequent years in case account is operated with min QAB of Rs 1.00 lacs in preceding year"

],

"Documents Required": {

"For Individuals": [

"Permanent Account Number (PAN)/ FORM60",

"Passport",

"Driving license with photo",

"Proof of possession of Aadhaar Number",

"Voter\u2019s Identity Card issued by Election Commission of India",

"Job card issued by NREGA duly signed by an officer of the State Government",

"Letter issued by the National Population Register containing details of Name and Address"

],

"For Foreign Students": [

"Copy of Passport and copy of Visa",

"An Identity Card issued by college / institution",

"An admission letter for the course mentioning duration of course for which he/ she is admitted by the Institute / College",

"An allotment letter on letter head of the institution/ college for allotment of hostel accommodation duly signed by the authorized signatory"

],

"For NRI / Foreign Tourist": [

"Passport",

"Valid Visa",

"PAN/FORM60",

"Address proof mentioning the current overseas address"

],

"For Foreign Nationals": [

"PAN/FORM60",

"Valid Foreign Passport",

"Valid Indian Visa",

"Address proof mentioning the current overseas address"

],

"Accounts of Companies": [

"Certificate of Incorporation",

"Memorandum & Articles of Association",

"PAN No. of the Company",

"Resolution of the Board of Directors and Power of Attorney granted to its managers, officers or employees to transact on its behalf"

],

"Accounts of Sole Proprietary firms": [

"Registration Certificate",

"Certificate/ license issued by the municipal authorities under Shop & Establishment Act",

"Sales and income tax returns",

"CST/ VAT/GST Certificate (Provisional/Final)",

"Certificate / registration document issued by Sales Tax / Service Tax / Professional Tax authorities",

"IEC (Importer Exporter Code) issued to the proprietary concern by the office of DGFT or License/ certificate of practice issued in the name of proprietary concern by any professional body incorporated under statute",

"Complete Income Tax return",

"Utility bills such as electricity, water, and landline telephone bills in the name of the proprietary concern"

],

"Accounts of Partnership firms": [

"Registration certificate",

"Partnership deed",

"PAN No. of the Partnership Firm"

],

"Accounts of Trusts": [

"Registration Certificate",

"Trust Deed",

"PAN/ FORM60 of Entity"

],

"Accounts of Unincorporated Associations": [

"Resolution of the Managing body of such association or body of individuals",

"PAN/ FORM60 of Unincorporated Associations or body of individuals",

"Power of Attorney granted to transact on its behalf"

],

"Accounts of Hindu Undivided Family": [

"PAN Card of HUF",

"Declaration from the Karta",

"HUF Letter/ Declaration signed by all the coparcener and Karta"

],

"Accounts of the Government or its Departments": [

"Document showing name of the person authorized to act on behalf of the Government or its Departments",

"Any document to establish the legal existence of such an entity/ juridical person"

],

"Account of Political Parties": [

"Duly signed resolution of the working committee/ managing body as per bye- laws indicating details of the party president/ authorized signatory",

"PAN of the Political Party",

"Power of Attorney granted to transact on its behalf",

"Duly authenticated copy of Constitution/ Bye laws of the Party",

"Duly authenticated copy of Registration of Party with election commission",

"Authority letter, on party letter head, from Party president/ Authorized signatory as per Bye- laws for opening of account mentioning address of the State Unit"

]

},

"Interest rates & charges": "Please visit the interest rates section of our website for the latest rates offered.",

"Most Important Terms and Conditions (MITC)": [

"All transactions that are savings-oriented in nature are permitted. Commercial transactions are non- allowable transactions.",

"Minimum Quarterly Average Balance requirement Metro/urban/semi-urban/rural: Rs. 1 lakh.",

"Computation: Minimum QAB requirement is calculated on the basis of summation of closing balance of number of days divided by the number of days.",

"Charges for Not Maintenance of Minimum Balance Metro/Urban/Semi-Urban/Rural: Rs. 1,000+ GST per quarter.",

"If the balance remains below the benchmark level continuously for 3 months, the Bank will transfer this account to a normal savings bank account and shall recover the charges. All the facilities of Platinum Saving Bank account will be withdrawn.",

"Free Visa Platinum Debit Card, subject to maintenance of QAB.",

"Sweep facility available on request only over & above Rs. 2 lakhs in multiple of Rs. 10,000.",

"Interest Calculation and Frequency: Interest for the period February to April will be credited in May, Interest for May to July will be credited in August, interest for August to October will be credited in November and interest for November to January will be credited in February every year.",

"Account becomes inoperative/dormant, if there are no customer-induced transactions in savings account for over a period of two years.",

"SMS alerts are free of charges, subject to maintenance of QAB.",

"The Bank may disclose information about customer\u2019s account, if required and permitted by law, rule or regulations, or at the request of any public or regulatory authority or if such disclosure is required for the purpose of preventing frauds, or in public interest, without specific consent of the account holder(s).",

"All relevant policies including code of commitments to customers and grievance redressal policy are available at the branches.",

"Deposits along with interest kept in different branches of our Bank is insured by Deposit Insurance & Credit Guarantee Corporation (DICGC) maximum up to Rs. 5 lakhs."

]

}

}

},

{

"scheme_name": "bob Senior Citizen Privilege Scheme",

"description": "bob Senior Citizen Privilege Savings Account is for Indian citizens aged 60 or older. It offers various benefits such as high interest rates on deposits, flexible fixed deposits, and more.",

"benefits": [

"Debit Card - Cash withdrawal limit up to Rs.50,000/- per day.",

"25% waiver on annual locker rental charges",

"First year free Visa Platinum debit card",

"Cash withdrawal limit up to Rs.1 lakh",

"Sweep facility is available on request",

"Free BOB prime credit card",

"Waiver on first year demat annual maintenance charges",

"50% waiver on processing fees on reverse mortgage loan",

"Free unlimited transactions on BoB ATM",

"Higher Interest with Flexi Fixed Deposits",

"Can be used as Pension Account",

"Attractive Offer on Health, Wellness, Lifestyle etc.",

"BoB Prime Credit Card, Chequebook, E-mail Statements, SMS Alert Facility",

"Attractive Discounts on Locker Rentals"

],

"features": [

"Sweep facility is available on request over & above Rs.50,000/- in multiple of Rs.10,000/- for 181 days & reverse sweep in multiple of Rs.1000/-",

"Free 3 transactions in a month on non-BOB ATMs",

"1st year free Visa Platinum Debit card with cash withdrawal limit up to Rs.1 lac and purchase limit on POS up to Rs.2 lac per day"

],

"eligibility": [

"Resident Indians of 60 years and above are eligible to open the account",

"Pensioners can also open to avail pension facility"

],

"documents_required": {

"valid_kyc_documents": [

"PAN/ FORM60",

"Passport",

"Driving license with photo",

"Proof of possession of Aadhaar Number",

"Voter\u2019s Identity Card",

```
        "Job card issued by NREGA",

        "Letter issued by the National Population
Register"

    ],
    "additional_documents": [

    "Utility bill of any service provider",

    "Property or Municipal Tax receipt",

    "Pension or family pension payment orders",

    "Letter of allotment of accommodation from
employer",

        "For Foreign Students: Copy of Passport,
Visa, Admission letter, Allotment letter",

        "For NRI / Foreign Tourist: Passport, Valid
Visa, PAN/ FORM60, Address proof",

        "For Foreign Nationals: PAN/ FORM60,
Valid Foreign Passport, Valid Indian Visa, Address proof",

        "Accounts of Companies: Certificate of
Incorporation, PAN No., Resolution of the Board of
Directors",

        "Accounts of Sole Proprietary firms:
Registration Certificate, Sales and income tax returns,
CST/ VAT/GST Certificate",

        "Accounts of Partnership firms: Registration
certificate, Partnership deed, PAN No.",

        "Accounts of Trusts: Registration Certificate,
Trust Deed, PAN/ FORM60",

        "Accounts of Unincorporated Associations:
Resolution of the Managing body, PAN/ FORM60, Power
of Attorney",

        "Accounts of Hindu Undivided Family: PAN
Card, Declaration from the Karta",

        "Accounts of Government Departments:
Document showing name of authorized person, PAN/
FORM60",

        "Account of Political Parties: Resolution,
PAN, Power of Attorney, Constitution/ Bye laws"

    ]
    },
    "most_important_terms_and_conditions": {
    "minimum_balance_requirement": {

    "rural": "Rs. 500",

    "semi-urban": "Rs. 1000",

    "urban_metro": "Rs. 2000"

    },
    "cash_deposit": {

        "pan_required": "For deposits of Rs.50000/-
and above",

        "cash_machines": {

        "registered_pan": "Up to Rs.2,00,000/- per
day",

        "unregistered_pan": "Up to Rs.49,999/- per
day",

        "card_less_transaction": "Up to Rs.
20,000/- per day"

        }
    },
    "cash_withdrawal": {

        "maximum_limit": "Rs. 50,000/- per day at
outstation branches",

        "third_party_restriction": "Not allowed at
local non-base branches and outstation branches"

    },
    "withdrawal_methods": {

        "forms": "Allowed with per day limit of Rs.
25,000/-",

        "passbook_statements": "Free Pass Book, Rs.
100/- per duplicate Pass Book / Statement"

    },
    "nomination_facility": "Available",

    "account_transfer": "Free of charge with
application and necessary documents",

    "closure_of_account": {

    "within_14_days": "No charges",

        "beyond_14_days": "Rs.300/- plus service
tax",

    "in_case_of_death": "No charges"

    },
    "interest_calculation_frequency": {

    "Feb_to_Apr": "Credited in May",

    "May_to_Jul": "Credited in August",

    "Aug_to_Oct": "Credited in November",

    "Nov_to_Jan": "Credited in February"

    },
    "dormant_inoperative_account": {

        "definition": "No customer-induced
transactions for over two years",

        "activation_closure": "After submission of
necessary KYC documents",
```

        "unclaimed_deposits": "Transferred to RBI after 10 years"

      },

      "sms_alerts_and_charges": {

        "first_year": "Free",

        "subsequent_years": "Rs. 15/- per quarter"

      },

      "debit_card_and_charges": {

        "first_year": "Free",

        "atm_transactions": {

          "6_cities": "Free up to 6 transactions per month",

          "other_cities": "Free up to 8 transactions per month"

        }

      },

      "auto_reverse_sweep": "Available on request over & above Rs.50,000/-",

      "disclosure_of_information": "As required by law or regulation, or in public interest",

      "deposit_insurance": "Deposits up to Rs.5 lakhs covered under DICGC"

    }

  },

  {

    "Savings": {

      "Description": "Saving is good. Saving smartly is even better.",

      "AccountTypes": [

        {

          "Name": "Government Savings Account (bob Govt. Bodies SB Account)",

          "Description": "A government savings account for Central and State Government departments.",

          "Features": {

            "Minimum QAB Balance": "Nil",

            "Cheque Book": "Free Unlimited",

            "Sweep Facility": {

              "Threshold Limit": "Rs. 5 lakhs",

              "Auto Transfer": "Funds exceeding Rs. 5 lakhs transferred to fixed deposit with a minimum of Rs. 50,000 for 180 days",

              "Re-Transfer": "From deposit account to saving account in multiples of Rs. 50,000",

              "Frequency": "Every Monday"

            },

            "NEFT/RTGS/IMPS Charges": "Nil Charges",

            "Cash Transaction": {

              "Deposit": "Free unlimited in home branch",

              "Withdrawal": "Not permissible from non-base branch"

            },

            "Internet Banking": "Allowed Free",

            "SMS Alerts": "Allowed Free",

            "E-Statements": "Allowed Free",

            "Transferability": "Allowed subject to KYC documents submission",

            "Ledger Folio Charges": "Nil",

            "Collection of Outstation Cheques": "No collection charges, only postage payable",

            "Baroda Cash Management Services": "Available for Government customers",

            "Public Financial Management System": "PFMS facility available",

            "Collection of Taxes & Fees": "Manage collections through various online modes"

          },

          "Exclusions": [

            "Government Departments/bodies with budgetary allocations for their functions",

            "Municipal Corporations or Committees",

            "Panchayat Samitis",

            "State Housing Boards",

            "Water and Sewerage/Drainage Boards/State Text Book Publishing-Corporations/Societies/Metropolitan Development Authority/State/District Level Housing Co-operative Societies",

            "Political parties or trading/business/professional concerns"

          ],

          "Opening": {

            "How to Open": "Through a branch or online",

```
                    "Minimum Balance Required": "None",                          "Foreign Nationals": [
                    "Interest Rate": "Same as regular                                 "PAN/Form 60",
Savings Account"                                                                      "Foreign Passport",
                },                                                                    "Indian Visa",
            "Documents Required": {                                                   "Address proof (e.g., Foreign
                "Individuals": {                                        Driving License, National ID)"
                    "Primary": [                                                   ]
                        "PAN/Form 60",                                         },
                        "Passport",                                        "Companies": [
                        "Driving License",                                     "Certificate of Incorporation",
                        "Aadhaar Number",                                      "Memorandum & Articles of
                        "Voter\u2019s ID",                            Association",
                        "Job card from NREGA",                                  "PAN No. of the Company",
                        "Letter from National Population                        "Board Resolution",
Register"                                                                       "OVD and PAN/Form 60 of
                    ],                                                 authorized persons"
                    "Secondary": [                                              ],
                        "Utility bill (not more than 2                      "Sole Proprietary Firms": [
months old)",                                                                  "Registration Certificate",
                        "Property or Municipal Tax                             "License or certificate issued by
receipt",                                                             municipal authorities",
                        "Pension payment orders",                              "Sales/Income Tax Returns",
                        "Letter of allotment of                                "GST Certificate",
accommodation",                                                                "Income Tax Return of Sole
                        "Rent agreement for address proof"            Proprietor",
                    ],                                                             "Utility bills",
                    "Foreign Students": [                                          "OVD and PAN/Form 60 of the
                        "Passport",                                    proprietor"
                        "Visa",                                                    ],
                        "College ID",                                          "Partnership Firms": [
                        "Admission letter",                                        "Registration certificate",
                        "Hostel accommodation allotment                            "Partnership deed",
letter"                                                                            "PAN No. of the Partnership Firm",
                    ],                                                             "OVD and PAN/Form 60 of
                    "NRI/Foreign Tourist/PIO/OCI": [                   authorized persons"
                        "Passport",                                                ],
                        "Visa",                                                "Trusts": [
                        "PAN/Form 60",                                             "Registration Certificate",
                        "Address proof (e.g., Driving                              "Trust Deed",
License, National ID, Utility bill)"                                               "PAN/Form 60 of Entity",
                    ],
```

           "OVD and PAN/Form 60 of authorized persons"

           ],

           "Unincorporated Associations": [

           "Resolution of Managing body",

           "PAN/Form 60",

           "Power of Attorney",

           "Legal existence documents"

           ],

           "Hindu Undivided Family": [

           "PAN Card of HUF",

           "Declaration from the Karta",

           "HUF Letter/Declaration",

           "OVD and PAN/Form 60 of Karta"

           ],

           "Government Departments": [

           "Document showing authorized person",

           "OVD and PAN/Form 60 of the person holding authority",

           "Document establishing legal existence"

           ],

           "Political Parties": [

           "Resolution of working committee",

           "PAN of the Political Party",

           "Power of Attorney",

           "Constitution/Bye laws",

           "Registration with election commission",

           "Authority letter from Party president"

           ]

           },

           "MITC": {

           "Minimum Balance Requirement": "Zero",

           "Charges for Non-Maintenance of Minimum Balance": "Nil",

           "Cash Deposit": {

           "Machine": "Up to Rs. 2,00,000/- per day with PAN, Rs. 49,999/- without PAN",

           "Cardless": "Up to Rs. 20,000/- per day"

           },

           "Cash Withdrawal": "No Charges at all branches",

           "Cheque Book Charges": "Unlimited Free",

           "Standing Instructions": {

           "Registration": "Free",

           "Failure Charge": "Rs. 100/- per occasion"

           },

           "Account Transfer": "Free of charge",

           "Account Closure": {

           "Within 14 Days": "No charges",

           "After 14 Days": "Rs. 500 plus service tax",

           "In Case of Death": "No charges"

           },

           "Interest Calculation": "Quarterly",

           "Dormant Account": "Inoperative after 2 years of no transactions",

           "SMS Alerts": "Free",

           "Transfer/Inter-Sol Transfer/Clearing": {

           "Base Branch": "Free",

           "Non-Base Branch": "Allowed with conditions",

           "Charges": "None for Inter-sol transfers"

           },

           "Disclosure of Information": "As required by law",

           "Deposit Insurance": "Up to Rs. 5,00,000/- by DICGC"

           }

           }

           ]

           }

           },

           {

           "AccountName": "bob BRO Saving Account",

"Tagline": "Empowering students for brighter tomorrow",

"Benefits": {

"NoMinimumBalanceRequirement": true,

"FreeRupayPlatinumDebitCard": {

"IssuanceCharges": false,

"RenewalCharges": false

},

"FreeNEFTRTGSIMPSUPI": true,

"FreeChequeBook": true,

"FreeDDOrBankerCheque": "1 Free per Annum",

"FreeSMSAlerts": true,

"UpTo100PercentConcessionInDematAMC": true

},

"Features": {

"ZeroBalanceAccountWithAutoSweepFacility": true,

"FreeNEFTRTGSIMPSUPI": true,

"FreeChequeBook": true,

"FreeDDOrBankerCheque": "1 Free per Annum",

"FreeSMSAlerts": true,

"CollateralFreeEducationLoan": "Up to Rs.40 Lac for Premier Institutes",

"ZeroEducationLoanProcessingFee": true,

"ReducedROI": true,

"LoyaltyRewardPointsThroughBobworldApp": true,

"ExclusiveCreditCardOffersFromBFSL": true,

"OtherOffersByBusinessVerticals": true

},

"EligibilityCriteria": {

"AgeRange": "16 to 25 years",

"JointAccountAllowed": "With parent and guardian"

},

"DocumentsRequired": {

"ValidKYCDocuments": [

"Passport",

"Driving license with photo",

"Proof of possession of Aadhaar Number",

"Voter\u2019s Identity Card issued by Election Commission of India",

"Job card issued by NREGA",

"Letter issued by National Population Register"

],

"PermanentAccountNumberOrForm60": true

},

"FeesCharges": {

"ZeroBalance": true,

"NoConditionsOfMABOrQAB": true

},

"MostImportantTermsAndConditions": {

"Transactions": {

"SavingOrientedTransactions": "Permitted",

"CommercialTransactions": "Non-allowable, may lead to account closure"

},

"CashDeposit": {

"PANRequirement": "For Rs.50000/- and above",

"AtCashMachines": {

"DebitCardLimit": "Up to Rs.2,00,000/- per day with PAN registered, Rs.49,999/- otherwise",

"CardLessTransactionLimit": "Up to Rs.20,000/- per day"

}

},

"CashWithdrawal": {

"InterSOLCashPayments": "Not permissible",

"PerDayPerTransactionLimit": "Rs.50000/-",

"SelfWithdrawalAtBaseBranch": "Free"

},

"WithdrawalAndUseOfForm": {

"WithdrawalFormsOrCheques": true,

"SelfWithdrawalWithPassbook": "Up to Rs.25000/- per day"

},

          "PassbookAndStatement": {

            "FreePassBook": true,

            "DuplicatePassBookOrStatement": "Rs.100/-
",

            "PreviousStatementCharges": "Applicable"

          },

          "ChequeBook": {

            "UnlimitedFreeChequeLeaves":   "For   18
years and above"

          },

          "StandingInstructions": {

            "WithinBank": "No charge",

            "OutsideBank": "Rs.50/- per transaction plus
applicable remittance charges"

          },

          "TransferOfAccount": {

            "ToAnotherBranch": "Free of charge"

          },

          "InterestCalculationAndFrequency": {

            "Basis": "Daily product basis",

            "Frequency": "Quarterly"

          },

          "DormantInoperativeAccount": {

            "Definition": "No transactions for two years",

            "Charges": "No charges for in-operation",

            "ActivationClosure": "After submitting KYC
documents"

          },

          "MinimumBalanceRequirement":   "No
Minimum Balance Requirement",

          "SMSOrEmailAlertsCharges": "Free",

          "NEFTRTGSIMPSUPI":   "Free   through   all
channels",

          "Nomination": "Facility available",

"TransferInterSOLTransferClearingTransactions": {

            "BaseBranch": "Allowed freely",

            "NonBaseBranch": "Authorized for genuine
transactions",

            "ClearingTransactions": "No restriction"

          },

          "ClosureOfAccount": {

            "Within14Days": "No charges",

            "Beyond14DaysButWithin1Year": "Rs.200/-
plus service tax",

            "InCaseOfDeath": "No charges"

          },

          "DisclosureOfInformation": {

            "PermittedByLaw": true,

            "PublicOrRegulatoryAuthorityRequests":
true,

            "FraudPrevention": true,

            "PublicInterest": true

          },

"MITCsOfATMAndDebitCardMobileBankingNetBankin
g": "Available separately",

          "NotificationOfChanges": "30 days advance
notice on the bank's website",

          "DepositInsurance": "Insured up to Rs.5,00,000
(Rs 5 lakh)"

        },

        "Notes": [

          "All charges are exclusive of taxes.",

          "Charges are subject to changes.",

          "For   latest   service   charges,   visit:
https://www.bankofbaroda.in/interest-rate-and-service-
charges/service-charges"

        ]

      },

      {

        "account_type":   "bob   Advantage   Saving
Account",

        "description": "A simple, convenient, and hassle-
free option to save and manage your money.",

        "benefits": [

          "Earn interest",

          "Mobile banking at fingertips",

          "Access to internet banking",

          "Flexible and easy-to-operate",

          "Multiple withdrawal options",

          "No hidden costs",

          "Deposits insured by the DICGC",

      "Eligible for debit cards"

    ],

    "minimum_balance": {

      "rural": "Rs. 500",

      "semi_urban": "Rs. 1000",

      "urban_metro": "Rs. 2000"

    },

    "interest_rate": "Same as applicable for a normal savings account. Visit the website for the latest rates.",

    "eligibility": [

      "All resident individuals including minors (above the age of 10 years and able to read & write on their own)",

      "Clubs and Societies",

      "Provident Funds and Trusts"

    ],

    "features": [

      "Passbook and chequebook provided",

      "Debit card, mobile banking, and net banking available (charges may apply)",

      "Interest is calculated daily and credited quarterly"

    ],

    "documents_required": {

      "individuals": [

        "Permanent Account Number (PAN)/ FORM60",

        "Passport",

        "Driving license with photo",

        "Proof of possession of Aadhaar Number",

        "Voter\u2019s Identity Card",

        "Job card issued by NREGA",

        "Letter issued by the National Population Register"

      ],

      "foreign_students": [

        "Copy of Passport and Visa",

        "Identity Card issued by college/institution",

        "Admission letter for the course",

        "Allotment letter from the institution for hostel accommodation or a valid local address proof"

      ],

      "nri_foreign_tourist": [

        "Passport",

        "Valid Visa",

        "PAN/FORM60",

        "Address proof (e.g., documents issued by foreign governments, utility bills)"

      ],

      "companies": [

        "Certificate of Incorporation",

        "Memorandum & Articles of Association",

        "PAN No. of the Company",

        "Board Resolution and Power of Attorney",

        "OVD and PAN/FORM60 of the authorized person"

      ],

      "partnership_firms": [

        "Registration certificate",

        "Partnership deed",

        "PAN No. of the Partnership Firm",

        "OVD and PAN/FORM60 of the authorized person"

      ],

      "trusts": [

        "Registration Certificate",

        "Trust Deed",

        "PAN/ FORM60 of Entity",

        "OVD and PAN/FORM60 of the authorized person"

      ],

      "huf": [

        "PAN Card of HUF",

        "Declaration from the Karta",

        "HUF Letter/Declaration signed by all coparceners and Karta",

        "OVD and PAN/ FORM60 of the Karta"

      ]

    },

    "interest_rates_and_charges": "For details on interest rates and charges, please refer to the website.",

    "most_important_terms_and_conditions": {

        "transactions": "Commercial transactions are not allowed. The maximum balance for minor accounts (10-14 years) should not exceed Rs. 100,000.",

        "cash_deposit": {

        "PAN_required_for_50000_above": "Yes",

        "cash_deposit_with_debit_card_limit": "Rs. 2,00,000 per day",

        "card_less_transaction_limit": "Rs. 20,000 per day"

        },

        "cash_withdrawal": {

        "limit": "Rs. 50,000 per day per transaction",

        "self_withdrawal_at_base_branch": "Free"

        },

        "withdrawals_and_cheque_books": {

        "withdrawal_limit_with_form": "Rs. 25,000 per day",

        "free_pass_book": "Yes",

        "duplicate_pass_book_charge": "Rs. 100",

        "cheque_book": "30 leaves free per year"

        },

        "account_closure": {

        "pre_mature_closure_charge": "Rs. 200 plus service tax after 14 days",

        "closure_due_to_death": "No charge"

        },

        "nomination": "Facility available",

        "minimum_balance_requirement": {

        "rural": "Rs. 500",

        "semi_urban": "Rs. 1000",

        "urban_metro": "Rs. 2000"

        },

        "disclosure_of_information": "The Bank may disclose information as required by law or regulation."

        }

        },

        {

        "Account": {

        "Name": "bob Super Savings Account",

        "Benefits": [

        "Flexible auto/reverse sweep facility",

        "Immediate credit of outstation cheques up to Rs. 25,000",

        "Quarterly payment of interest",

        "Safe deposit lockers on priority basis",

        "Free offering of any branch banking",

        "Free standing instructions",

        "Free unlimited cheque book facility",

        "Free transfer of account to any of the bank's branches"

        ],

        "Features": {

        "AutoSweepReverseSweep": {

        "EffectiveDate": "08/10/2020",

        "FirstSweepOutAmount": "Rs. 10,000",

        "ThresholdAmount": "Rs. 50,000",

        "SweepFrequency": "Every Monday",

        "MinimumAmountTransfer": "Rs. 10,000",

        "MinimumPeriod": "181 days"

        },

        "FreeCollectionOutstationCheques": "Terms and conditions apply",

        "DematAccountDiscount": "25% on minimum annual custody/maintenance charges"

        },

        "Eligibility": [

        "Salaried class people",

        "Businessmen",

        "Self-employed individuals",

        "Professionals",

        "Business Executives",

        "Housewives",

        "Minors above the age of 10 years"

        ],

        "DocumentsRequired": {

        "ValidKYCDocuments": [

        "Permanent Account Number (PAN)/ FORM60",

        "Officially Valid Documents (OVDs) for Individuals",

```
                "Deemed Officially Valid Documents (if OVD does not contain updated address)",
                "Documents for Foreign Students, NRI/Foreign Tourist, Foreign Nationals"
            ],
            "SpecificForCompanies": [
                "Certificate of Incorporation",
                "Memorandum & Articles of Association",
                "PAN No. of the Company",
                "Resolution of the Board of Directors",
                "Any one OVD and PAN/FORM60 of the manager/officer"
            ],
            "SpecificForSoleProprietaryFirms": [
                "Registration Certificate",
                "Certificate/license issued by municipal authorities",
                "Sales and income tax returns",
                "CST/VAT/GST Certificate",
                "Complete Income Tax return",
                "Utility bills",
                "Any one OVD and PAN/FORM60 of the proprietor"
            ]
        },
        "TermsAndConditions": {
            "MinimumBalanceRequirement": {
                "MetroUrban": "Rs. 20,000",
                "ChargesForNonMaintenance": "Rs. 1,000 per quarter"
            },
            "CashDeposit": {
                "BaseLocalBranch": "Free of Charge",
                "OutStationBranches": "Free up to Rs. 30,000 per day, thereafter chargeable"
            },
            "CashWithdrawal": {
                "BaseLocalBranch": "No Charges",
                "MaximumWithdrawalAtOutstation": "Rs. 50,000 per day"
            },
            "InterestCalculation": "Quarterly",
            "Withdrawals": {
                "Limit": "Rs. 25,000 per day via withdrawal form"
            },
            "PassbookAndStatement": {
                "FreePassbook": "Yes",
                "DuplicatePassbook": "Rs. 100 per duplicate"
            },
            "ChequeBookCharges": "Unlimited free cheque book facility",
            "AccountTransfer": "Free of charge",
            "ClosureOfAccount": {
                "Within14Days": "No charges",
                "Beyond14DaysButWithin1Year": "Rs. 500 plus service tax"
            },
            "DormantInoperativeAccount": "No charges for in-operation",
            "SMSAlertsCharges": "Free",
            "DebitCardCharges": {
                "FirstYear": "Free",
                "SubsequentYears": "Standard charges apply"
            },
            "RulesForTransfer": {
                "BaseBranch": "Allowed freely",
                "NonBaseBranch": "Allowed with conditions"
            },
            "DisclosureOfInformation": "As required by law"
        }
    }
},
{
    "Baroda_Savings_Accounts": {
        "Account_Type": "bob SB Self Help Group",
        "Features": {
            "Mode_of_Operation": "Jointly as per resolution.",
```

"Minimum_Balance": "Rs.1,000/- (QAB)",

"Maximum_Amount": "No ceiling on the amount deposited/held in the account.",

"Non_Maintenance_Charges": {

"Metro/Urban": {

"With_Cheque_Book": "Rs.1000",

"Without_Cheque_Book": "Rs.500"

},

"Rural/Semi_Urban": {

"With_Cheque_Book": "Rs.500",

"Without_Cheque_Book": "Rs.0"

}

},

"Debit_Card_Variant_and_Annual_Fee": "Not Applicable",

"Cheque_Book": {

"Non_Personalized": "30 leaves per calendar year not chargeable; Beyond that Rs.3.00 per leaf.",

"Personalized_and_Non_Personalized": "Total 30 leaves will be free for financial year."

},

"Value_Added_SMS_Alert_Facility": "Chargeable as per Bank\u2019s guidelines.",

"Auto_Sweep_Facility": "Not Available",

"Overdraft_Facility": {

"Limit_up_to_Rs_3_Lacs": "One year MCLR + Strategic premium + 0.50%",

"Limit_above_Rs_3_Lacs": "One year MCLR + Strategic premium + 1.00%"

},

"Internet_Banking_Mobile_Banking": "Not Available",

"Collection_of_Outstation_Cheque": "Available",

"Nomination_Facility": "Not Applicable",

"Convertibility_of_Existing_Accounts": "Not Permissible",

"Pre_Closure_Charges": "Rs.200/- plus GST if closed after 14 days or before 1 year of first customer induced credit transaction."

},

"SHG_Accounts": {

"Description": "Small, underprivileged communities of people form Self Help Groups (SHGs) to assist each other in resolving issues and encourage modest financial savings.",

"Eligibility": "SHGs must have been operating for at least six months and practice 'PANCHSUTRAS'.",

"Documents_Required": {

"Individuals": {

"OVD_Required": [

"Passport",

"Driving license with photo",

"Proof of possession of Aadhaar Number",

"Voter\u2019s Identity Card",

"Job card issued by NREGA",

"Letter from National Population Register"

],

"Deemed_OVD": [

"Utility bill (not more than two months old)",

"Property or Municipal Tax receipt",

"Pension orders with address",

"Letter of allotment of accommodation from employer"

]

},

"Foreign_Students": [

"Copy of Passport and Visa",

"Identity Card issued by college",

"Admission letter",

"Hostel allotment letter or local address proof"

],

"NRI_Foreign_Tourist": [

"Passport",

"Valid Visa",

"PAN/FORM60",

"Address proof"

],

"Foreign_Nationals": [

```
                    "PAN/FORM60",

                    "Valid Foreign Passport",

                    "Valid Indian Visa",

                    "Address proof"

                ],

                "Companies": [

                    "Certificate of Incorporation",

                    "Memorandum    &    Articles    of
Association",

                    "PAN No.",

                    "Resolution of the Board of Directors",

                    "Any    one    of    the    OVDs    and
PAN/FORM60 of the managers"

                ],

                "Sole_Proprietary_Firms": [

                    "Registration Certificate",

                    "Certificate/license issued by municipal
authorities",

                    "Sales and income tax returns",

                    "CST/VAT/GST Certificate",

                    "Complete Income Tax return"

                ],

                "Partnership_Firms": [

                    "Registration certificate",

                    "Partnership deed",

                    "PAN No. of the Partnership Firm",

                    "Any    one    of    the    OVDs    and
PAN/FORM60 of the person holding an Attorney"

                ],

                "Trusts": [

                    "Registration Certificate",

                    "Trust Deed",

                    "PAN/FORM60 of Entity",

                    "Any    one    of    the    OVDs    and
PAN/FORM60 of the person holding an Attorney"

                ],

                "Unincorporated_Associations": [

                    "Resolution of the Managing body",

                    "PAN/FORM60 of the association",

                    "Power of Attorney granted to transact",

                    "Any one of the documents to establish
legal existence"

                ],

                "Hindu_Undivided_Family": [

                    "PAN Card of HUF",

                    "Declaration from the Karta",

                    "HUF  Letter/Declaration  signed  by  all
coparceners",

                    "Any    one    of    the    OVDs    and
PAN/FORM60 of the Karta"

                ],

                "Government_Accounts": [

                    "Document showing authorized person",

                    "Any    one    of    the    OVDs    and
PAN/FORM60 of the authorized person",

                    "Document to establish legal existence"

                ],

                "Political_Parties": [

                    "Duly signed resolution",

                    "PAN of the Political Party",

                    "Power of Attorney",

                    "Authenticated          copy          of
Constitution/Bye-laws",

                    "Authenticated  copy  of  Registration
with election commission",

                    "Authority letter from Party president"

                ]

            }

        },

        "Most_Important_Terms_and_Conditions": {

            "Interest_Calculation_and_Frequency": {

                "Feb_to_Apr": "Credited in May",

                "May_to_Jul": "Credited in August",

                "Aug_to_Oct": "Credited in November",

                "Nov_to_Jan": "Credited in February"

            },

            "Dormant_Inoperative_Account": {

                "Inoperative_Dormant_Period":    "Two
years",

                "Unclaimed_Deposits_Period":    "10
years",
```

```
            "Activation_Closure": "After submission
of KYC documents, photo, and fresh specimen signature."
            },
            "Disclosure_of_Information":  "Information
may be disclosed as required by law, regulation, or public
interest."
            }
        }
    },
    {
        "bobPensionersSavingsBankAccount": {

        "description": "Bank of Baroda gives pensioners
savings a seamless look. Open a bob Pensioners Savings
Bank Account with as little as Rs. 5 and avail OD facility
on your Bank of Baroda\u2019s Pension Account upto a
maximum of 2 months pension amount (net credit to SB
a/c last month).",

        "benefits": [

        "Open the account with Rs. 5 only",

        "Zero balance account",

        "Overdraft facility available",

        "Free unlimited cheque book",

        "Life insurance available",

        "Bank of Baroda staff pensioners are also
eligible under this scheme"

        ],

        "eligibility": [

        "All individuals who have retired on
superannuation/retired due to VRS from any Central Govt
Department/State Govt Department/Local Bodies/PSU
and are eligible for pension can open the Pension Savings
Account under the Scheme.",

        "Retired Defence Services Personnel are
eligible irrespective of their age."

        ],

        "documentsRequired": {

        "general": [

        "Permanent Account Number (PAN)/
FORM60",

        "Officially Valid Documents (OVDs) such
as Passport, Driving license with photo, Proof of Aadhaar
Number, Voter\u2019s Identity Card, etc.",

        "Deemed Officially Valid Documents for
address proof if OVD does not contain current address."

        ],

        "foreignStudents": [

        "Copy of Passport and Visa",

        "Identity        Card        issued        by
college/institution",

        "Admission letter for the course",

        "Allotment        letter        for        hostel
accommodation or valid address proof"

        ],

        "nriForeignTourist": [

        "Passport",

        "Valid Visa",

        "PAN/FORM60",

        "Address proof mentioning the current
overseas address"

        ],

        "companies": [

        "Certificate of Incorporation",

        "Memorandum & Articles of Association",

        "PAN No. of the Company",

        "Resolution of the Board of Directors",

        "Any one of the OVDs and PAN/FORM60
of the managers"

        ],

        "soleProprietaryFirms": [

        "Registration Certificate",

        "Certificate/license issued by municipal
authorities",

        "Sales and income tax returns",

        "Any one of the OVDs along with
PAN/FORM60 of the proprietor"

        ],

        "partnershipFirms": [

        "Registration certificate",

        "Partnership deed",

        "PAN No. of the Partnership Firm",

        "Any one of the OVDs and PAN/FORM60
of the person holding Attorney"

        ],

        "trusts": [

        "Registration Certificate",

        "Trust Deed",

        "PAN/FORM60 of Entity",
```

"Any one of the OVDs and PAN/FORM60 of the person holding Attorney"

            ],

            "unincorporatedAssociations": [

            "Resolution of the Managing body",

            "PAN/FORM60 of the Association",

            "Power of Attorney granted to transact on its behalf",

            "Any one of the documents to establish the legal existence"

            ],

            "huf": [

            "PAN Card of HUF",

            "Declaration from the Karta",

            "HUF Letter/Declaration signed by all coparceners and Karta",

            "Any one of the OVDs and PAN/FORM60 of the Karta"

            ],

            "governmentDepartments": [

            "Document showing name of the authorized person",

            "Any one of the OVDs and PAN/FORM60 of the authorized person",

            "Any document to establish the legal existence of such an entity"

            ],

            "politicalParties": [

            "Duly signed resolution of the working committee",

            "PAN of the Political Party",

            "Power of Attorney granted to transact on its behalf",

            "Duly authenticated copy of Constitution/Bye laws",

            "Duly authenticated copy of Registration of Party with election commission",

            "Authority letter from Party president/Authorized signatory"

            ]

            },

            "interestRatesAndCharges": "For Interest Rates & Charges please visit the Bank of Baroda website.",

            "mostImportantTermsAndConditions": {

            "transactions": "Savings oriented transactions are permitted. Commercial transactions are non-allowable.",

            "minimumBalanceRequirement": "Nil",

"chargesForNonMaintenanceOfMinimumBalance": "Nil",

            "nominationFacility": "Available",

            "cashDeposit": {

            "threshold": "For Rs. 5 lakhs and above, PAN card must be submitted.",

            "cashMachines": {

            "debitCard": "Up to Rs. 2 lakhs per day if PAN is registered, Rs. 49,999 if not registered.",

            "cardlessTransaction": "Up to Rs. 20,000 per day."

            }

            },

            "cashWithdrawal": {

            "maximum": "Rs. 50,000 per day at outstation branches.",

            "thirdPartyPayments": "Restricted at local non-base and outstation branches."

            },

            "withdrawals": {

            "formSlip": "Allowed with per day limit of Rs. 25,000.",

            "passbook": "Free passbook, Rs. 100 for duplicate passbook/statement."

            },

            "smsAlerts": "Charges Rs. 15 + GST per quarter.",

            "standingInstructions": "No charge within the Bank, Rs. 100 per occasion for failure due to insufficient funds.",

            "accountTransfer": "Free of charge.",

            "atmDebitCard": "Free debit card for the first year, then standard charges per annum.",

            "overdraftFacility": "Up to a maximum of 2 months pension amount.",

            "closureOfAccount": {

            "pre-matureClosure": "No charges if closed within 14 days of first customer induced credit. Rs. 200 if closed after 14 days but within 1 year."

            },

                "interestCalculation": "Interest credited quarterly.",

                "dormantAccount": "Accounts dormant for 10 years and above treated as unclaimed deposits.",

                "disclosureOfInformation": "Disclosure required by law or regulations."

              }

            }

          },

          {

            "account": {

              "name": "bob Pensioners Savings Bank Account",

              "bank": "Bank of Baroda",

              "opening_balance": "Rs. 5",

              "benefits": [

                "Zero balance account",

                "Overdraft facility available",

                "Free unlimited cheque book",

                "Life insurance available",

                "Bank of Baroda staff pensioners are also eligible"

              ],

              "eligibility": [

                "All individuals who have retired on superannuation/retired due to VRS from any Central Govt Department/State Govt. Department/Local Bodies/PSU and are eligible for pension",

                "Retired Defence Services Personnel irrespective of their age"

              ],

              "documents_required": {

                "valid_kyc_documents": [

                  "Permanent Account Number (PAN) / FORM60",

                  "Passport",

                  "Driving license with photo",

                  "Proof of possession of Aadhaar Number",

                  "Voter\u2019s Identity Card issued by Election Commission of India",

                  "Job card issued by NREGA duly signed by an officer of the State Government",

                  "Letter issued by the National Population Register containing details of Name and Address"

                ],

                "deemed_officially_valid_documents": [

                  "Utility bill of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill)",

                  "Property or Municipal Tax receipt",

                  "Pension or family pension payment orders (PPOs)",

                  "Letter of allotment of accommodation from employer"

                ],

                "foreign_students": [

                  "Copy of Passport and copy of Visa",

                  "Identity Card issued by college/institution",

                  "Admission letter for the course",

                  "Allotment letter for hostel accommodation or valid address proof"

                ],

                "nri_foreign_tourists_pio_oci": [

                  "Passport",

                  "Valid Visa",

                  "PAN / FORM60",

                  "Address proof (Driving License, National Identification Card, Social Security Card, Employee Card, Labour Card, Tax Residency Certificate, Utility bill, Property/Municipal Tax Receipt)"

                ],

                "foreign_nationals": [

                  "PAN / FORM60",

                  "Valid Foreign Passport",

                  "Valid Indian Visa",

                  "Address proof (Foreign Driving License, National Identification Card, Green Card, Social Security Card, Letter from Foreign Embassies)"

                ],

                "companies": [

                  "Certificate of Incorporation",

                  "Memorandum & Articles of Association",

                  "PAN No. of the Company",

                  "Resolution of the Board of Directors",

                  "Any one of the OVDs and PAN / FORM60 of the managers, officers, or employees"

```
        ],
        "sole_proprietary_firms": [
            "Registration Certificate",
            "Certificate/license issued by municipal authorities",
            "Sales and income tax returns",
            "CST / VAT / GST Certificate",
            "IEC (Importer Exporter Code)",
            "Complete Income Tax return",
            "Utility bills"
        ],
        "partnership_firms": [
            "Registration certificate",
            "Partnership deed",
            "PAN No. of the Partnership Firm",
            "Any one of the OVDs and PAN / FORM60 of the person holding an Attorney"
        ],
        "trusts": [
            "Registration Certificate",
            "Trust Deed",
            "PAN / FORM60 of Entity",
            "Any one of the OVDs and PAN / FORM60 of the person holding an Attorney"
        ],
        "unincorporated_associations": [
            "Resolution of the Managing body",
            "PAN / FORM60 of Unincorporated Associations",
            "Power of Attorney granted to transact on its behalf",
            "Any one of the documents to establish the legal existence"
        ],
        "hindu_undivided_family": [
            "PAN Card of HUF",
            "Declaration from the Karta",
            "HUF Letter/Declaration signed by all coparceners and Karta",
            "Any one of the OVDs and PAN / FORM60 of the Karta"
```

```
        ],
        "government_departments": [
            "Document showing name of the person authorized to act",
            "Any one of the OVDs and PAN / FORM60 of the person holding an attorney",
            "Document to establish the legal existence"
        ],
        "political_parties": [
            "Resolution of the working committee",
            "PAN of the Political Party",
            "Power of Attorney granted to transact on its behalf",
            "Constitution/Bye laws of the Party",
            "Registration of Party with election commission",
            "Authority letter from Party president/Authorized signatory"
        ]
    },
    "interest_rates_charges": {
        "interest_rates_charges_link": "Click Here",
        "minimum_balance_requirement": "Nil",
        "charges_non_maintenance": "Nil",
        "nomination_facility": "Available",
        "cash_deposit": {
            "above_5_lakhs": "PAN card must be submitted",
            "cash_machines": {
                "with_debit_card": "Up to Rs. 2 lakhs per day if PAN is registered",
                "cardless_transaction": "Up to Rs. 20,000 per day"
            }
        },
        "cash_withdrawal": {
            "maximum_per_day": "Rs. 50,000",
            "third_party_cash_payment": "Restricted"
        },
        "withdrawals": {
            "form_slip": "Allowed with per day limit of Rs. 25,000"
```

                },

                "passbook_statement": {

                    "free_passbook": "Yes",

                    "duplicate_passbook_statement": "Rs. 100 per duplicate passbook/statement"

                },

                "sms_alerts_charges": "Rs. 15 + GST per quarter",

                "standing_instructions": {

                    "within_bank": "No charge",

                    "failure": "Rs. 100 per occasion"

                },

                "account_transfer": "Free of charge",

                "atm_debit_card_charges": {

                    "first_year": "Free",

                    "subsequent_years": "Standard charges"

                },

                "overdraft_facility": "Up to 2 months pension amount",

                "closure_charges": {

                    "within_14_days": "No charges",

                    "after_14_days": "Rs. 200",

                    "in_case_of_death": "No charges"

                },

                "interest_calculation_frequency": [

                    "Feb-April: Credited in May",

                    "May-July: Credited in August",

                    "Aug-Oct: Credited in November",

                    "Nov-Jan: Credited in February"

                ],

                "dormant_inoperative_accounts": {

                    "activation_closure": "After submission of KYC documents",

                    "unclaimed_deposits": "Transferred to RBI after 10 years"

                },

                "disclosure_of_information": "Bank may disclose information as required by law or regulations"

            }

        }

    },

    {

        "accountName": "bob Professional Savings Account",

        "description": "Savings Account that gives amazing offers",

        "accountType": "Professional Saving Bank Account",

        "targetAudience": [

            "Doctors",

            "Engineers",

            "Architects",

            "Chartered Accountants",

            "Lawyers",

            "CFA",

            "MBA",

            "MCA"

        ],

        "applyOnline": true,

        "benefits": {

            "MinimumQuarterlyAverageBalance": "Rs. 25,000",

            "FreeDebitCard": {

                "Type": "RuPay Select",

                "Features": [

                    "Daily cash withdrawal Rs. 1,50,000 from ATM",

                    "Daily POS/E-commerce transactions up to Rs. 5,00,000",

                    "Domestic and international transactions",

                    "Personal accident and total disability cover of Rs. 10 lakhs",

                    "Complimentary domestic and international lounge access",

                    "Complimentary one spa session free",

                    "Complimentary membership in Gold\u2019s Gym/Talwalkar Gym",

                    "Discounted access to Golf session",

                    "Complementary/discounted health check-up facility"

                ]

            },

            "AdditionalServices": [

"One free service per month through PSB DSBS",

"Free 50 cheque leaves in a year",

"Free NEFT/RTGS through various platforms",

"Free SMS Alert for 1st Year",

"Waiver on Demat AMC for 1st Year",

"Exclusive Credit Card offers from BFSL",

"Other offers from other Business Verticals of the Bank"

]

},

"features": {

"DebitCard": {

"RuPaySelect": {

"DailyCashWithdrawalLimit": "Rs. 1,50,000",

"DailyTransactionLimit": "Rs. 5,00,000",

"InternationalTransactions": true,

"PersonalAccidentCover": "Rs. 10 lakhs",

"LoungeAccess": "Domestic and international",

"SpaSession": "One complimentary",

"GymMembership": "Complimentary",

"GolfDiscount": true,

"HealthCheckupDiscount": true

}

}

},

"eligibility": [

"Doctors with any branch of Medicine",

"B. Tech / M. Tech / BE / ME / Architect / Engineer",

"CA / ACCA / ICWA / CFA / CS / CFM",

"MCA / MBA / PGDBA / PGDBM LLB/LLM"

],

"documentsRequired": [

"Professional Qualification Certificate",

"Applicable documents for opening Savings account as per extant guidelines"

],

"interestRatesAndCharges": {

"MinimumQuarterlyAverageBalance": {

"Required": "Rs. 25,000",

"ChargesForNonMaintenance": "Rs. 500 + GST per Quarter"

}

},

"serviceCharges": "As per Bank\u2019s Service Charges Schedule",

"mostImportantTermsAndConditions": {

"Transactions": "Savings-oriented transactions allowed; commercial transactions are non-allowable",

"MinimumQuarterlyAverageBalanceRequirement": {

"MetroUrbanSemiUrbanRural": "Rs. 25,000",

"CalculationPeriod": [

"16th March to 15th June",

"16th June to 15th September",

"16th September to 15th December",

"16th December to 15th March"

]

},

"ChargesForNonMaintenance": {

"MetroUrbanSemiUrbanRural": "Rs. 500 + GST per quarter"

},

"AccountClosure": {

"Within14Days": "No charges",

"Beyond14DaysWithin1Year": "Rs. 500 + GST",

"InCaseOfDeath": "No charges"

},

"DormantInoperativeAccount": {

"ActivationClosure": "After submission of necessary KYC documents",

"UnclaimedDeposits": "Transferred to RBI after 10 years"

},

"DisclosureOfInformation": "The Bank may disclose information if required by law or regulatory authority"

}

```json
        },
        {
          "account": {
            "name": "bob Bank Mitra Bachat Khata",
            "description": "Open Your Non-BSBD Savings Account. Enjoy hassle-free experience at our BC Point.",
            "features": {
              "benefits": [
                "Earn interest",
                "Mobile banking",
                "Access to internet banking",
                "Flexible and easy to operate",
                "Multiple withdrawal options",
                "No hidden costs",
                "Eligible for debit cards",
                "Deposits insured by the DICGC"
              ],
              "details": {
                "passbook_and_chequebook": "You will receive a passbook and chequebook.",
                "debit_card": "You may apply for a Debit card. Charges may apply.",
                "net_banking": "Access your bank statements and make payments. Charges may apply.",
                "interest": "Interest is calculated daily and transferred quarterly."
              }
            },
            "eligibility_criteria": {
              "age": "14 years or above",
              "status": "New to Bank customers only"
            },
            "documents_required": {
              "mandatory": [
                "Permanent Account Number (PAN)/ FORM60"
              ],
              "officially_valid_documents": [
                "Proof of possession of Aadhaar",
                "Utility bill (not more than two months old)",
                "Property or Municipal Tax receipt",
                "Pension or family pension payment orders (PPOs)",
                "Letter of allotment of accommodation from employer"
              ]
            },
            "interest_rates_and_charges": "For details, please refer to the Interest Rates and Charges link.",
            "most_important_terms_and_conditions": {
              "availability": "Available",
              "transactions": "Saving oriented transactions permitted. Commercial transactions are not allowed.",
              "unfreezing": "Accounts can be unfreezed upon verification of eligibility and KYC guidelines.",
              "signature_scanning": "No restriction on transactions through alternate delivery channels. For branch transactions, signature required in front of bank officials.",
              "cash_deposit": {
                "above_50000": "PAN required",
                "at_cash_deposit_machines": {
                  "with_pan": "Up to Rs.2,00,000/- per day",
                  "without_pan": "Up to Rs.49,999/- per day",
                  "card_less_transaction": "Up to Rs.20,000/- per day"
                }
              },
              "cash_withdrawal": {
                "limit": "Rs.50,000/- per day",
                "self_withdrawal": "Free at Base branch",
                "at_bc_point": "As per applicable limits of the BC agent"
              },
              "passbook_and_statement": {
                "passbook": "Free",
                "duplicate_passbook_statement": "Rs.100/-",
                "previous_statements": "Applicable charges apply"
              },
              "cheque_book": {
```

          "free_leaves": "30 leaves per year",

          "additional_leaves": "Charges apply"

        },

        "standing_instructions": {

          "within_bank": "No charge",

          "outside_branch": "Rs.50/- per transaction plus applicable remittance charges"

        },

        "account_transfer": "Free of charge",

        "interest_calculation_and_frequency": {

          "quarters": [

            "Feb-April: Credited in May",

            "May-July: Credited in August",

            "Aug-Oct: Credited in November",

            "Nov-Jan: Credited in February"

          ]

        },

        "dormant_account": {

          "criteria": "No transactions for two years",

          "charges": "None for in-operation",

          "activation_closure": "After submission of necessary KYC documents"

        },

        "minimum_balance_requirement": {

          "rural": "Rs 500",

          "semi_urban": "Rs 1000",

          "urban_metro": "Rs 2000"

        },

        "nomination": "Facility available",

        "transfer_and_clearing": {

          "base_branch": "Allowed freely",

          "non_base_branch": "Allowed under specific conditions",

          "clearing_transactions": "No restriction"

        },

        "closure_of_account_and_charges": {

          "within_14_days": "No charges",

          "after_14_days": "Rs.200/- plus service tax",

          "death_of_account_holder": "No charges"

        },

        "disclosure_of_information": "The Bank may disclose information if required by law or for preventing frauds.",

        "insurance": "Deposits insured by DICGC up to Rs 5,00,000."

      }

    }

  },

  {

    "SavingsWithFestiveSeason": {

      "AccountName": "bob LITE Savings Account",

      "Description": "Reap the benefits of savings account with bob LITE Savings Account. A simple, convenient and hassle-free option to save and manage your money.",

      "Benefits": {

        "NoMinimumBalanceCharge": "Lifetime free zero balance account",

        "FreeRupayPlatinumDebitCard": {

          "Conditions": "Subject to maintenance of QAB",

          "QAB": {

            "Metro/Urban": "Rs. 3000",

            "SemiUrban": "Rs. 2000",

            "Rural": "Rs. 1000"

          },

          "Note": "If QAB is not maintained, annual fee on debit card will be applied as per Banks extant guideline"

        }

      },

      "Features": {

        "ZeroBalanceAccount": true,

        "DiscountsOffers": "Attractive discounts/offers on Travel, Shopping & E-commerce through Debit & Credit Card",

        "FreeRupayPlatinumDebitCard": {

          "Conditions": "Subject to maintenance of QAB",

          "QAB": {

            "Metro/Urban": "Rs. 3000",

            "SemiUrban": "Rs. 2000",

            "Rural": "Rs. 1000"

```
        },

            "Note": "If QAB is not maintained, annual
fee on debit card will be applied as per Banks extant
guideline"

          }

        },

          "EligibilityCriteria": "The product is ideally
suited for all individuals: Salaried class people,
Businessmen, Self-employed, Professionals, Business
Executives, Homemaker, minors above the age of 10 years
etc.",

          "DocumentsRequired": {

            "ValidKYCDocuments": [

              "Permanent Account Number (PAN)/
FORM60",

              "Passport",

              "Driving license with photo",

              "Proof of possession of Aadhaar Number",

              "Voter\u2019s Identity Card issued by
Election Commission of India",

              "Job card issued by NREGA duly signed
by an officer of the State Government",

              "Letter issued by the National Population
Register containing details of Name and Address"

            ],

            "DeemedOfficiallyValidDocuments": [

              "Utility bill (not more than two months
old)",

              "Property or Municipal Tax receipt",

              "Pension or family pension payment orders
(PPOs)",

              "Letter of allotment of accommodation
from employer",

              "Leave and license agreements with
employers allotting official accommodation"

            ]

          },

          "FeesCharges": {

            "DebitCardAnnualFee": "Applied if QAB is
not maintained, as per Banks extant guideline"

          },

          "MITC": {

            "Transactions": "Transactions of saving
oriented nature are permitted. Commercial transactions
are non-allowable. If non-allowable transactions are
```

```
noticed, the Bank may close the account with prior
notice/intimation.",

          "CashDeposit": {

            "WithDebitCard": {

              "RegisteredPAN": "Up to Rs. 2,00,000
per day",

              "UnregisteredPAN": "Up to Rs. 49,999
per day"

            },

            "CardlessTransaction": "Up to Rs. 20,000
per day",

            "Note": "Fake, Suspicious, Torn,
Mutilated, or Taped notes are not accepted"

          },

          "CashWithdrawal": {

            "PerDayLimit": "Rs. 50,000",

            "SelfWithdrawalAtBaseBranch": "Free",

            "WithdrawalWithPassbook": {

              "Limit": "Rs. 25,000",

              "Charges": "Minimum Rs. 25 in
Rural/SU and Rs. 50 in Metro/Urban"

            }

          },

          "PassbookAndStatement": {

            "FreePassBook": true,

            "DuplicatePassBook": "Rs. 100 per
duplicate",

            "PreviousStatement": "Applicable charges
apply"

          },

          "ChequeBook": {

            "FreeLeaves": "30 cheque leaves per year",

            "AdditionalLeaves": "Charges applicable"

          },

          "StandingInstructions": {

            "WithinBank": "No charge",

            "OutsideBank": "Rs. 50 per transaction
plus applicable remittance charges"

          },

          "AccountTransfer": {

            "WithinBank": "Free",

            "bobLITEToOtherScheme": "Allowed",
```

              "OtherSchemeTobobLITE": "Not allowed"

        },

        "InterestCalculation": {

          "Basis": "Daily product basis",

          "Credited": "Quarterly",

          "ValueDateEffect": "1st day of the month"

        },

        "DormantInoperativeAccount": {

          "ActivationClosure": "After submission of necessary KYC documents, photo, and fresh specimen signature",

          "UnclaimedDeposits": "Transferred to RBI after 10 years"

        },

        "MinimumBalanceRequirement": "Lifetime Zero balance Account",

        "DebitCardCharges": {

          "FreeRupayPlatinumDebitCard": {

            "QAB": {

              "Metro/Urban": "Rs. 3000",

              "SemiUrban": "Rs. 2000",

              "Rural": "Rs. 1000"

            }

          },

          "Note": "Annual fee applied if QAB is not maintained"

        },

        "Nomination": "Facility available",

        "TransferTransactions": {

          "BaseBranch": "Allowed freely without any limit",

          "NonBaseBranch": "Allowed under certain conditions"

        },

        "AccountClosure": {

          "Within14Days": "No charges",

          "Beyond14Days": "Rs. 200 plus service tax",

          "DeathOfAccountHolder": "No charges"

        },

        "DisclosureOfInformation": "The Bank may disclose information if required by law, rule or regulations, or to prevent frauds, or in public interest without specific consent."

      },

      "Note": [

          "All charges are exclusive of GST and subject to changes",

          "Terms and conditions are subject to change",

          "For latest service charges, visit https://www.bankofbaroda.in/"

      ]

    }

  }

],

[

  {

    "SpecialShortTermDepositProduct": {

      "ProductName": "bob 360 Short Term Deposit",

      "Description": "Offering high rate of interest for Domestic Term Deposits to Residents/NRO and Resident Senior Citizens. Not available for NRE Deposits as per RBI guidelines.",

      "ApplicationMethod": "Apply Online",

      "Benefits": {

        "InterestRates": {

          "Callable": {

            "General / NRO": "7.10%",

            "SeniorCitizen": "7.60%"

          }

        }

      },

      "Features": {

          "MinimumDepositAmount": "Rs 1,000/- (and further in multiples of Rs. 1/-) for Callable Deposits. (Non-Callable Deposits Not Applicable)",

          "MaximumDepositAmount": "Less than Rs. 2.00 Crores",

          "SeniorCitizenPreferentialRate": "Applicable only for Resident Indian Sr. Citizens",

          "Tenor": "360 Days",

          "NominationFacility": "Available",

          "AutoRenewalFacility": "Available"

      },

"EligibilityCriteria": [

"An individual in his own name.",

"Jointly by more than one individual.",

"In the names of Clubs, associations, Educational Institutions, Partnerships, joint stock companies, and other institutions eligible to open a Term Deposit account as per Bank rules."

],

"DocumentRequired": "As per existing terms for FDR. All documents applicable to 'Fixed Deposits' will apply.",

"FeesAndCharges": "Visit bank's service charges page",

"MostImportantTermsAndConditions": {

"MITC": [

"Accepted as security by Government departments & as margin for non-fund based activities subject to their acceptance.",

"Eligibility norms and all other instructions applicable to 'Fixed Deposits' will apply."

]

}

},

{

"Product": "bob Tax Saving Fixed Deposit Account",

"Description": "Invest for a long period of time to get more on our term deposit. Make your return immune to interest rate fluctuation with Baroda Tax Savings Term Deposit Account.",

"ApplyOnline": true,

"Features": {

"SchemeVariants": [

{

"Name": "BARODA TAX SAVING - RIRD",

"Description": "Tax saving RIRD"

},

{

"Name": "BARODA TAX SAVING - MIP",

"Description": "Under this scheme Interest on Deposit is paid on monthly basis."

},

{

"Name": "BARODA TAX SAVING \u2013 QIP",

"Description": "Under this scheme Interest on Deposit is paid on quarterly basis."

}

],

"ProductNature": "The product targeting the customers intending to invest money for availing the rebate under Section 80C of Income Tax Act in the nature of Term Deposit for the period of not less than 5 years.",

"Eligibility": "All individuals and HUF are eligible to invest. Not suitable for firms, companies, trusts, societies, clubs, institutions, corporates.",

"DepositAmount": {

"Minimum": 100,

"Maximum": 150000

},

"PeriodOfDeposit": {

"Minimum": "5 years",

"Maximum": "10 years"

},

"TypesOfAccounts": [

"Single",

"Joint"

],

"InterestRate": {

"General": "Prevailing rate of interest for fixed deposits.",

"SeniorCitizen": "Additional interest @ 0.50% payable.",

"StaffExStaff": "Additional interest 1% payable.",

"ExStaffSeniorCitizen": "Both Staff rate and Senior Citizen interest rate applicable."

},

"InterestPayment": {

"Basis": "Quarterly rest",

"Prepayment": "Allowed only after 5 years, interest at 1% below the rate ruling on the date of making deposit."

},

"NominationFacility": true,

"TaxDeductionAtSource": "Interest payment is subject to TDS as per Income Tax Act.",

"LoanOverdraft": "No loan or credit facility can be considered against the deposit.",

"AutoRenewal": "On maturity, deposit will be renewed for a period of 12 months under regular FDR scheme.",

"PrematurePayment": "Not allowed except in case of death as per the bank's norms.",

"AdditionalFeatures": [

"General rules of Bank\u2019s Term Deposit scheme applicable.",

"Transfer of deposit receipt/account to another branch is allowed.",

"Deposit subject to Govt. guidelines."

],

"TaxSavingFD": {

"Description": "Product aimed at clients wanting to invest for a minimum of five years for tax rebate under Section 80C.",

"Types": [

"RIRD",

"MIP",

"QIP"

],

"Benefits": "Tax benefits with a deduction of up to Rs 1.5 lakhs with a minimum lock period of five years."

},

"BreakingFD": "Premature withdrawals before maturity are not allowed except in case of death.",

"TaxFreeAmount": "For availing tax benefits, the minimum deposit should be Rs 100, and maximum should not exceed Rs. 1,50,000 in a financial year.",

"WhoShouldInvest": "All individuals and HUF, especially income taxpayers, salaried persons, higher and middle-income groups, retired persons."

},

"MostImportantTermsAndConditions": {

"InterestToSeniorCitizen": "Additional interest @ 0.50% for deposits below Rs. 2 crore only.",

"TaxDeductionAtSource": "TDS will be deducted as per income tax rules. No TDS if form 15G/15H is submitted.",

"TDSCertificate": "Provided to all customers.",

"AdvanceAgainstDeposits": "Not available to minor accounts in single name and HUF.",

"InterestCertificate": "Available at customer\u2019s request.",

"DepositCertificate": "Term Deposit Receipt is provided.",

"TransferOfDeposits": "Can be transferred between branches upon request.",

"ModeOfPayment": {

"Cash": "Below Rs. 20,000",

"DD/PayOrder": "Above Rs. 20,000"

},

"MinorAccounts": "Can be opened for individuals above 10 years subject to a maximum cap of Rs. 1,00,000.",

"InterestPayment": {

"QuarterlyCompounding": "Interest calculated quarterly and paid at the rate decided by the Bank.",

"MonthlyDepositScheme": "Interest calculated quarterly but paid monthly at a discounted value."

},

"BulkDeposits": {

"Definition": "Single Rupee Term Deposits of Rs. 2 Crore and above.",

"Conditions": "Multiple deposits on the same day aggregating Rs. 2 Crore and more with different maturities are not considered splitting."

},

"SettlementOfDuesInDeceasedDepositAccount": "Balance will be transferred to the nominee's account or legal heirs as per the mandate."

}

},

{

"MonthlyIncomePlan": {

"Description": "Getting a guaranteed monthly income is an important goal for people, especially retired senior citizens. Bank of Baroda has come up with a Monthly Income Plan for you. It is a fixed deposit plan.",

"ApplyOnline": true,

"Benefits": {

"AutoRenewalOption": true,

"LoanOverdraftAvailable": true,

"FixedIncomeEveryMonth": true,

            "AdditionalInterestForSeniorCitizens": "0.5%",

            "NoTDSIfForm15G15HSubmitted": true

        },

        "InterestRate": {

          "LatestRate": "6.5% to 6.75%",

          "Tenure": "12 months to 120 months",

          "MinimumInvestmentAmount": {

            "Amount": "Rs. 1000",

            "InMultiplesOf": "Rs. 100"

          }

        },

        "BenefitsDetails": {

          "InterestPayment": "Paid at a discounted rate on a monthly basis.",

          "OverdraftLoan": "Available up to 95% of the outstanding balance."

        },

        "Features": {

          "ProductNature": "Designed for individuals who regularly need money to supplement their income each month.",

          "Eligibility": [

            "Individual in own name",

            "Joint account holders",

            "Minor aged 10 and above with guardian",

            "Clubs, associations, educational institutions, partnerships, and joint stock companies"

          ],

          "MinimumAmountOfDeposit": {

            "Amount": "Rs. 1000",

            "InMultiplesOf": "Rs. 100"

          },

          "MaximumAmountOfDeposit": "No upper limit",

          "PeriodOfDeposit": {

            "Minimum": "12 months",

            "Maximum": "120 months"

          },

          "RateOfInterest": {

            "Base": "As per maturity period of the deposit",

            "SeniorCitizenAdditionalInterest": "0.50%",

            "StaffExStaffInterest": "As per Bank guidelines"

          },

          "NominationFacility": true,

          "TaxDeductionAtSource": "TDS as per prevailing Income Tax Act, no TDS if Form 15G/15H submitted",

          "AvailabilityOfLoanOverdraft": "Available up to 95% of the outstanding balance",

          "PrematureClosure": {

            "Penalty": "1% on applicable rate or contracted rate, whichever is lower, for deposits above Rs. 5 lacs. No penalty if deposit remained with bank for a minimum of 12 months.",

            "Conditions": [

              "31 days prior notice required for deposits of Rs. 1 Crore and above",

              "Penalty of 1.5% on applicable rate for deposits of Rs. 1 Crore and above"

            ]

          },

          "AutoRenewal": "Renewed for 1 year with interest rate applicable on due date if not instructed otherwise"

        },

        "MostImportantTermsAndConditions": {

          "SeniorCitizenRate": "Additional interest @ 0.50% for deposits below Rs. 2 crore",

          "TaxDeduction": "TDS will be deducted as per income tax rules, no TDS with Form 15G/15H",

          "TDSCertificate": "Provided to all customers",

          "AdvanceAgainstDeposits": "Not available to minor accounts in single name and HUF",

          "InterestCertificate": "Available at customer request",

          "DepositCertificate": "Term Deposit Receipt provided",

          "TransferOfDeposits": "Can be transferred from one branch to another at customer's request",

          "ModeOfPayment": "Maturity proceeds credited to SB/CA account, or cash/DD/pay order",

          "MinorAccounts": "Can be opened for individuals above 10 years subject to cap of Rs. 1,00,000",

"InterestPaymentDetails": "Calculated quarterly compounded for Term Deposits and paid monthly at discounted value for MIP",

"BulkDeposits": "Single Rupee Term Deposits of Rs. 2 Crore and above",

"SettlementOfDuesInDeceasedDepositAccount": {

"Nomination": "Balance transferred to nominee if registered",

"JointAccounts": "Payment to legal heirs or surviving depositor(s) as per mandate"

},

"InterestPayableOnDeceasedAccount": "Interest paid at contracted rate till maturity, then simple interest till payment",

"PrematureWithdrawal": {

"PenaltyPolicy": "No penalty for prepayment up to Rs. 5 lacs if remained with Bank for 12 months. 1% less interest for others.",

"ConditionsForRs1CroreAndAbove": [

"1.5% penalty on applicable rate",

"31 days notice required, with 14-day relook window"

]

}

}

},

{

"product": "bob Regular Income Cum Recurring Deposit (RIRD)",

"description": "Enjoy an increasing rate of interest with longer periods of deposit. Compound interest ensures that your savings grow faster. This plan provides you with the facility of overdrawing.",

"benefits": [

"Flexible withdrawal",

"Comfort of liquidity",

"Additional 0.50% interest for senior citizens",

"Provision for nomination"

],

"features": {

"minimumDeposit": "Rs 1000/- and in multiples of Rs100/-",

"maximumDeposit": "No upper limit",

"minimumPeriod": "12 months",

"maximumPeriod": "120 months",

"interestCompounding": "Quarterly",

"eligibility": [

"An individual in his own name.",

"More than one individual in joint name.",

"Minor of age 10 and above on terms laid down by the bank.",

"Clubs, associations, Educational Institutions, Partnerships, and joint stock companies."

],

"rateOfInterest": {

"seniorCitizen": "Additional 0.50%",

"staffExStaff": "Additional 1%",

"exStaffSeniorCitizen": "Both Staff rate and Senior Citizen interest rate"

},

"nominationFacility": true,

"taxDeductionAtSource": "Interest payment is subject to Tax Deducted at source (TDS) as per prevailing Income Tax ACT.",

"loanOverdraftFacility": "Up to 95% of the outstanding balance in the account."

},

"documentsRequired": [

"Passport size photograph",

"Proof of residence",

"An introduction as per bank's norms"

],

"termsAndConditions": {

"penaltyForPrematureClosure": {

"amountUpTo5Lacs": "No penalty if deposit remained with the bank for a minimum period of 12 months.",

"amountAbove5Lacs": "Penalty of 1% or contracted rate, whichever is lower.",

"amountAbove1Crore": {

"noticePeriod": "31 days",

"penalty": "1.5% on applicable rate"

}

},

"autoRenewal": "Deposit will be renewed for the period of 1 year with the interest rate applicable on due date, if not instructed otherwise.",

"taxDeductionAtSourceDetails": {

"form15G15H": "No TDS if submitted.",

"TDSCertificate": "Provided to all customers."

},

"settlementOfDuesInDeceasedDepositAccount": "Balance will be transferred to the nominee after verifying identity. In joint accounts, payment will be made as per the mandate or to legal heirs."

}

},

{

"recurringDeposit": {

"description": "Enjoy the freedom to live fearlessly. Secure your tomorrow, today! Opt for Recurring Deposit and get multiple benefits.",

"calculator": "Recurring Deposit Calculator",

"applyOnline": "Apply Online",

"benefits": [

"Better returns on your investment",

"Higher rates of interest",

"Flexible principal amounts",

"Flexible monthly instalments",

"Flexible time periods",

"Loan and overdraft facility"

],

"features": {

"productNature": "A basic monthly saving plan, which helps customers to regulate their savings for higher returns with liquidity.",

"keyBenefits": [

"Regularizes savings by encouraging a saving habit.",

"Loan/Overdraft facility up to 95% of the deposit amount.",

"Provision for nomination."

],

"eligibility": [

"An individual in his own name.",

"More than one individual in joint name.",

"Minor of age 10 and above on terms laid down by the bank.",

"Clubs, associations, Educational Institutions, Partnerships and joint stock companies, provided they are registered and bank is satisfied that the account is opened for genuine savings purpose."

],

"targetGroup": [

"All Individuals including minors, farmers, salaried people, businessmen, self-employed, professionals, traders, housewives.",

"Clubs, Associations, Educational Institutions, Societies, Partnerships and joint stock companies."

],

"instalmentFrequency": "Monthly",

"instalmentAmount": {

"ruralAndSemiUrban": {

"minimum": 50,

"subsequent": "multiple of 50"

},

"urbanAndMetro": {

"minimum": 100,

"subsequent": "multiple of 100"

}

},

"duration": "Minimum 6 Months and Maximum 120 Months",

"maturityOfDeposit": "One month after payment of last instalment OR Due date, whichever is later.",

"rateOfInterest": "Interest will be compounded quarterly and paid on maturity.",

"nominationFacility": "Nomination facility will be available.",

"taxDeductionAtSource": "Interest payment is subject to Tax Deducted at source (TDS) as per prevailing Income Tax ACT.",

"loanOverdraftFacility": "Loan / overdraft facility is permitted up to 95% of outstanding balance at interest rate as per Bank\u2019s guidelines issued from time to time by retail banking department.",

"penalInterest": "Rs 1.00 for every Rs 100 p.m. for any period of deposit.",

"prematureClosure": "Interest should be paid after deducting penalty of 1% from such applicable rate or the contracted rate whichever is lower.",

```json
        "otherTermsAndConditions": [

            "Rate of Interest to Senior Citizen: An additional interest @ 0.50% is payable for deposits below Rs. 2 crore only.",

            "Tax Deduction at Source: TDS will be deducted as per income tax rules. No TDS will be deducted if a person submits form 15G/15H as applicable.",

            "TDS Certificate: TDS certificate will be provided to all customers.",

            "Advance against Deposits: This facility is not available to a minor account in single name and HUF. If the interest is not deposited for more than 2 quarters, term deposit will be apportioned immediately.",

            "Interest certificate available at request of customer.",

            "Deposit certificate- Term Deposit Receipt is provided.",

            "Term deposits can be transferred from one branch to another branch at the request of the customer.",

            "Mode of Payment: Maturity proceeds are credited to the SB/ CA account of the customer. In cases where there are no operative accounts of the customer, maturity proceeds can be given in cash below Rs. 20,000 above which DD/pay order will be issued.",

            "Minor Accounts can be opened for individuals above 10 years subject to maximum cap of Rs. 1,00,000.",

            "Interest Payment: Interest shall be calculated at quarterly compounding intervals on Term Deposits and paid at the rate decided by the Bank depending upon the period of deposits.",

            "Bulk Deposits: Single Rupee Term Deposits of Rs. 2 Crore and above.",

            "Settlement of Dues in Deceased Deposit Account: Procedures for payment to nominee or legal heirs."

        ]
      }
    }
  },
  {
      "product": "bob earth Green Term Deposit",

      "description": "Green Deposit is to promote environment friendly initiatives by encouraging depositors to invest in green projects and activities that contribute to sustainable development.",

      "benefits": [

        "Comfort of liquidity",

        "Additional 0.50% for Sr. Citizen",

        "Provision for nomination",

        "Fund will be utilized to save mother Earth"

      ],

      "features": [

        "Bank has specially designed this product which shows our commitment towards the goal to save environment.",

        "Proposed period of 1.5 years to reflect limit temperature rise to 1.5\u00b0.",

        "Proposed period of 777 days, a special number encourages contemplation of direction in life for a noble cause.",

        "Proposed period of 1717 days under Green Deposit emphasizes 17 sustainable Development Goals by UN."

      ],

      "minimum_deposit_amount": {

        "callable_deposits": "Rs 5,000/- (and further in multiples of Rs. 100/-)",

        "non_callable_deposits": "Above Rs. 1.00 crore"

      },

      "maximum_deposit_amount": "Less than Rs. 2.00 Crores",

      "eligibility_criteria": [

        "An individual in his own name.",

        "Jointly by more than one individual.",

        "Minor of age above 14 years on terms as laid down by the Bank.",

        "Clubs, associations, Educational Institutions, Partnerships, joint stock companies, and other institutions eligible to open a Term Deposit account as per Bank rules.",

        "Minor account having age of 14 years and below with a maximum amount of Rs. 1,00,000/-."

      ],

      "documents_required": "As per existing terms for FDR. All documents applicable to 'Fixed Deposits' will apply.",

      "interest_rates_and_charges": {

        "rates": {

          "12_months": {

            "general_public_nro": 6.8,

            "senior_citizen": 7.3

          },
```

```
            "1.5_years": {

                "general_public_nro": 6.8,

                "senior_citizen": 7.3

            },

            "777_days": {

                "general_public_nro": 7.2,

                "senior_citizen": 7.7

            },

            "1111_days": {

                "general_public_nro": 6.45,

                "senior_citizen": 7.1

            },

            "1717_days": {

                "general_public_nro": 6.45,

                "senior_citizen": 7.1

            },

            "2201_days": {

                "general_public_nro": 6.45,

                "senior_citizen": 7.45

            }

        },

        "additional_rates": {

            "callable_deposits": {

                "0.50%": "Additional ROI for 12 months,
1.5 years & 777 days",

                "0.65%": "Additional ROI for 1111 days &
1717 days",

                "1.00%": "Additional ROI for 2201 days to
Resident Senior Citizens"

            },

            "non_callable_deposits": {

                "0.15%": "Additional interest rate for
deposits above Rs. 1.00 crore to less than 3.00 crore"

            }

        }

    },

    "most_important_terms_and_conditions": [

        "Rate of Interest to Senior Citizen: An
additional interest @ 0.50% is payable for deposits below
Rs. 2 crore only.",
```

```
        "Tax Deduction at Source: TDS will be
deducted as per income tax rules. No TDS will be
deducted if a person submits form 15G/15H as
applicable.",

        "TDS Certificate: TDS certificate will be
provided to all customers.",

        "Advance against Deposits: This facility is not
available under this scheme.",

        "Interest certificate available at request of
customer.",

        "Deposit certificate-Term Deposit Receipt is
provided.",

        "Term deposits can be transferred from one
branch to another branch at the request of the customer.",

        "Mode of Payment: Maturity proceeds are
credited to the SB/ CA account of the customer. In cases
where there are no operative accounts of the customer,
maturity proceeds can be given in cash below Rs. 20,000
above which DD/pay order will be issued."

    ]

    },

    {

        "product": "bob Advantage Fixed Deposits (Non-
Callable)",

        "description": "A domestic term deposit wherein
depositor gets differential rates of interest over normal FD
Deposit\u2019s rate for deposits of Rs. 1,00,01,000 and
above for foregoing premature withdrawal option.",

        "features": {

            "Product Specification": "Domestic Term
Deposit Product wherein Depositor gets preferential rate
of interest over normal FD Deposit\u2019s rate for
deposits of Rs 1,00,01,000 and above (for NRE Deposit
\u2013 Rs. 2.00 Crores only) for foregoing premature
withdrawal option.",

            "Eligible Branches": "Available at all domestic
branches.",

            "Minimum Deposit Amount": "Rs 1,00,01,000
(further in multiple of Rs. 1,000/-)",

            "Maximum Deposit Amount": "No Limit (for
NRE Deposits \u2013 Below Rs. 2.00 Crores only)",

            "Duration": {

                "Minimum": "12 months",

                "Maximum": "120 Months"

            },

            "Rate of Interest": "For latest rates, please visit
[Link]",

            "Frequency of Interest Payment": "Similar to
Normal Term Deposit (Callable Deposits) product.",
```

"Nomination Facility": "Available",

"Tax Deduction at Source": "TDS will be deducted on interest payments as per rules.",

"Availability of Loan/Overdraft": "Loan/Overdraft facility is not available against the security of Non-Callable Deposits as per Bank\u2019s guidelines.",

"Premature Payment": "Not allowed for any reason whatsoever.",

"Auto Renewal Facility": "Deposits with value less than Rs. 2.00 Crores will be renewed automatically for 12 months. Deposits with Principal value Rs. 2.00 Crore & above will be renewed automatically under respective Normal FD scheme if instructions are given at the time of opening the account. Otherwise, proceeds will be credited to the depositor\u2019s account on maturity."

},

"eligibility": [

"Resident individual, NRI / PIO",

"Jointly by more than one individuals",

"Minor of age above 14 years on terms as laid down by the Bank.",

"HNIs, NRE / NRO, Clubs, Associations, Educational Institutions, Partnerships and joint stock companies, Co-operative Banks, Grameen bank and other institutions as per bank\u2019s guidelines."

],

"interest_rates_and_charges": {

"Senior Citizen": "An additional interest @ 0.50% is payable for deposits below Rs. 1 crore only.",

"Tax Deduction at Source": "TDS will be deducted as per income tax rules. No TDS if form 15G/15H is submitted.",

"Calculation Method": "Interest is calculated quarterly and compounded. For incomplete quarters, interest is calculated for completed quarters and actual days. For deposits less than 2 quarters, simple interest is paid for the complete quarter and interest for remaining days without compound effect.",

"TDS Certificate": "Provided to all customers.",

"Advance Against Deposits": "Not available for minor accounts and HUF. Term deposits will be apportioned if interest is not deposited for more than 2 quarters.",

"Interest Certificate": "Available at customer\u2019s request.",

"Deposit Certificate": "Term Deposit Receipt provided.",

"Transfer of Deposits": "Can be transferred between branches at customer\u2019s request.",

"Mode of Payment": "Maturity proceeds are credited to SB/CA account. If no operative account, cash below Rs. 20,000 and DD/pay order above that amount."

},

"most_important_terms_and_conditions": {

"Rate of Interest to Senior Citizens": "Additional 0.50% interest payable for deposits below Rs. 1 crore.",

"Tax Deduction at Source": "TDS will be deducted as per income tax rules. No TDS if form 15G/15H is submitted.",

"Interest Calculation": "Interest is calculated and compounded quarterly. For incomplete quarters, interest is calculated for completed quarters and actual days. Short deposits receive simple interest for complete quarters and remaining days.",

"TDS Certificate": "Provided quarterly.",

"Interest on NRE & FCNR Deposits": "Interest is tax-free in India. TDS is applicable for NRO deposits with PAN and declaration for DTAA rates."

},

"frequently_asked_questions": {

"What are Non-Callable deposits?": "Deposits that cannot be withdrawn before the maturity date.",

"What is Non-Callable FD?": "A domestic term deposit with higher interest rates that prohibits premature withdrawals. Minimum deposit is Rs. 100.01 lakhs.",

"What is the maximum deposit in Non-Callable FD?": "No upper limit for non-callable FD. Minimum is Rs 100.01 Lakhs in multiples of Rs 1,000.",

"Can we break non-callable FD?": "Premature withdrawal is not allowed.",

"Do Non-Callable fixed deposits offer any advantages?": "They offer a higher interest rate over normal FD deposits due to the no-premature-withdrawal condition. Minimum deposit is Rs. 100.01 lakhs.",

"What is the minimum tenure in non-callable bulk TD?": "1 year.",

"What is the maximum non-callable FD limit?": "No limit for non-callable FD. For NRE deposits, below Rs. 2 crores only.",

"What if I withdraw a Non-Callable FD before maturity?": "Premature withdrawal is not allowed.",

"Can I get a loan against this deposit?": "No, loan and overdraft facilities are not available."

},

"settlement_of_dues_in_deceased_deposit_account": {

"Nomination Registered": "Balance will be transferred to nominee's account after verifying identity.",

          "Joint Account": "Payment to legal heirs and surviving depositor(s) as per mandate.",

          "Without Nomination": "Payment to legal heirs or mandated person after indemnity and without legal documents up to approved limit.",

          "Interest Payable": "Interest at contracted rate till maturity and simple interest thereafter till payment. Post-maturity, savings bank deposit rate applies."

        },

        "penalty_and_premature_withdrawal": {

          "Premature Withdrawal": "Not allowed except in case of death, where prepayment is allowed.",

          "Penalty": "Waived on settlement of claims in deceased depositors\u2019 accounts. Interest paid at applicable rate."

        }

      },

      {

        "SchemeName": "bob Monsoon Dhamaka Deposit Scheme",

        "SpecialPeriod": [

          "333 Days",

          "399 Days"

        ],

        "InterestRates": {

          "333Days": {

            "Callable": {

              "General/NRE/NRO": 7.15,

              "SeniorCitizen": 7.65

            },

            "NonCallable": {

              "General/NRE/NRO": null,

              "SeniorCitizen": null

            }

          },

          "399Days": {

            "Callable": {

              "General/NRE/NRO": 7.25,

              "SeniorCitizen": 7.75

            },

            "NonCallable": {

              "General/NRE/NRO": 7.4,

              "SeniorCitizen": 7.9

            }

          }

        },

        "Features": [

          "Available for tenors of 333 Days and 399 Days.",

          "Applicable for Retail Term Deposits (less than Rs. 3.00 Crores).",

          "Available for General, NRE, NRO, and Non-Callable schemes.",

          "Interest options include RIRD, MIP, and QIP for periods above 1 Year.",

          "No new Scheme Code created; interest rates applicable based on days entered at account opening.",

          "Senior Citizen Preferential Rate applicable only for Resident Indian Senior Citizens.",

          "Staff & Senior Citizen Staff rates as per existing bank terms.",

          "bob Advantage Fixed Deposit (Domestic) Accounts have specific amount limits for Residents and NRE/NRO Customers.",

          "All other terms & conditions applicable to Term Deposits remain the same."

        ],

        "EligibilityCriteria": [

          "Individual in their own name.",

          "Joint accounts with more than one individual.",

          "Clubs, associations, Educational Institutions, Partnerships, joint stock companies, and other eligible institutions."

        ],

        "DocumentRequired": "All documents applicable to Fixed Deposits.",

        "MostImportantTermsAndConditions": [

          "Accepted as security by Government departments and as margin for non-fund based activities subject to their acceptance.",

          "Eligibility norms and all other instructions applicable to Fixed Deposits apply."

        ]

      },

      {

        "Scheme": "bob Suvidha Flexible Fixed Deposit Scheme",

"Description": "A product offering a combination of competitive interests as well as easy liquidity. Your convenient way of utilizing deposits, giving you the best of both, long-term as well as short-term deposit plans.",

"Benefits": [

"Attractive rate of interest",

"Flexible fixed deposit option",

"Flexible withdrawal limit",

"Offers good return",

"Additional 0.50% interest for senior citizens",

"Avail loans of up to 95% of the fixed deposit value"

],

"Features": {

"Product Nature": "The product is in the nature of existing RIRD Scheme with the advantage of high flexibility to the depositor to withdraw the money when he chooses to. It combines the feature of higher rate of interest on a fixed deposit with the feature of easy liquidity associated with a Saving Bank Deposit.",

"Eligibility": [

"Minors, in a single or joint name",

"Hindu undivided family",

"Sole proprietorship or partnership business",

"Public or private limited company",

"Association, club, a trust, or a registered society"

],

"Target Group": "The scheme is ideally suited for salary earners, middle income group, self-employed professionals, and farmers who may like to invest their savings for longer duration to earn higher rate of interest while retaining the advantage of easy access and liquidity in case of need.",

"Minimum Amount Of Deposit": "Rs 5,000",

"Maximum Amount Of Deposit": "No upper limit; amount in excess of Rs 5,000 accepted in multiples of Rs 1,000",

"Period Of Deposit": {

"Minimum": "12 months",

"Maximum": "60 months"

},

"Rate Of Interest": "Prevailing rate of interest for fixed deposits; Senior Citizen: Additional 0.50%, Staff/Ex-staff: As per Bank guidelines",

"Nomination Facility": "Available",

"Tax Deduction At Source": "Subject to TDS as per prevailing Income Tax Act",

"Availability Of Loan/Overdraft": "Up to 95% of the outstanding balance"

},

"Documents Required": [

"Passport size photograph",

"Proof of residence",

"An Introduction as per bank's norms"

],

"Most Important Terms and Conditions (MITC)":
{

"Rate of Interest to Senior Citizen": "An additional interest @ 0.50% is payable for deposits below Rs. 2 crore only.",

"Tax Deduction at Source": "TDS will be deducted as per income tax rules. No TDS will be deducted if a person submits form 15G/15H as applicable.",

"TDS Certificate": "Provided to all customers",

"Advance against Deposits": "Not available to minor accounts in single name and HUF",

"Interest Payment": "Interest is calculated quarterly and paid according to RBI directives and tax rules",

"Settlement of Dues in Deceased Deposit Account": "Balances are transferred to the nominee or legal heirs as per bank procedures",

"Premature Withdrawal of Term Deposit": {

"Penalty": "1% less than the rate applicable at the time of deposit; no penalty for deposits up to Rs. 5 lakhs that have been with the bank for a minimum of 12 months"

}

}

},

{

"title": "Quarterly Income Plan (QIP)",

"description": "Secure your money and watch it grow too! Opt for Regular Income Cum Recurring Deposit and get multiple benefits.",

"sections": [

{

"name": "Benefits",

"details": [

"Flexible withdrawal",

```
                "Comfort of liquidity",

                "Provision for nomination"

            ]
        },
        {

            "name": "Features",

            "details": [

                {

                    "Product Nature": "The Quarterly
Income Plan is customized for those individuals who
regularly need money to supplement their income i.e.
every quarter. Under this scheme, interest on deposit is
paid on a quarterly basis. Interest earned on deposit in
every quarter becomes another source of income.",

                    "Eligibility": [

                        "An individual in his own name.",

                        "More than one individual in joint
name.",

                        "Minor of age 10 and above on terms
laid down by the bank. Accounts can also be opened in the
name of minor with their father/mother, as guardian.",

                        "Clubs, associations, Educational
Institutions, Partnerships and joint stock companies,
provided they are registered and bank is satisfied that the
account is opened for genuine savings purpose."

                    ],

                    "Minimum Amount Of Deposit":
"Minimum Amount Rs 1000 and in multiples of Rs100.",

                    "Maximum Amount Of Deposit": "No
upper limit.",

                    "Period Of Deposit": {

                        "Minimum": "12 months",

                        "Maximum": "120 months"

                    },

                    "Rate Of Interest": [

                        "As per the maturity period of the
deposit.",

                        "Senior Citizen: An Additional
interest @ 0.50 % is payable.",

                        "Staff/Ex-staff: As per Bank
guidelines issued from time to time (Presently additional
interest 1% is payable).",

                        "Ex-staffs who are Senior Citizen:
shall get both the benefits of Staff rate as well as Senior
Citizen interest rate."

                    ],

                    "Nomination Facility": "Nomination
facility will be available.",

                    "Tax Deduction At Source": "Interest
payment is subject to Tax Deducted at source (TDS) as per
prevailing Income Tax ACT.",

                    "Availability Of Loan/Overdraft":
"Overdraft / Loan against deposit provided on demand up
to 95 % of the outstanding balance in the account as on
date of loan. Interest will be charged as per Bank\u2019s
extant guidelines from time to time issued by retail
banking department."

                }

            ]

        },

        {

            "name": "Documents Required",

            "details": [

                "Passport size photograph",

                "Proof of residence",

                "An introduction as per bank's norms"

            ]

        },

        {

            "name": "Most Important Terms and
Conditions (MITC)",

            "details": [

                "Rate of Interest to Senior Citizen: An
additional interest @ 0.50% is payable for deposits below
Rs. 2 crore only.",

                "Tax Deduction at Source: TDS will be
deducted as per income tax rules. No TDS will be
deducted if a person submits form 15G/15H as
applicable.",

                "TDS Certificate: TDS certificate will be
provided to all customers.",

                "Advance against Deposits: This facility is
not available to a minor account in single name and HUF.
If the interest is not deposited for more than 2 quarters,
term deposit will be apportioned immediately.",

                "Interest certificate available at request of
customer",

                "Deposit certificate - Term Deposit Receipt
is provided",

                "Term deposits can be transferred from one
branch to another branch at the request of the customer.",

                "Mode of Payment: Maturity proceeds are
credited to the SB/ CA account of the customer. In cases
where there are no operative accounts of the customer,
```

maturity proceeds can be given in cash below Rs. 20,000 above which DD/pay order will be issued.",

"Minor Accounts can be opened for individuals above 10 years subject to maximum cap of Rs. 1,00,000",

"Interest Payment: In terms of Reserve Bank of India directives, interest shall be calculated at quarterly compounding intervals on Term Deposits and paid at the rate decided by the Bank depending upon the period of deposits. In case of Monthly Deposit Scheme, the interest shall be calculated for the quarter on compounding basis and paid monthly at discounted value.",

"Deduction of Income tax at source from payment of interest on time deposits (section 194A of income tax act 1961) w.e.f 1st July 1995",

"In case the depositor submits Form No.15G/15H along with PAN, no tax may be deducted.",

"The Bank will issue a system-generated tax deduction certificate (TDS Certificate) for the amount of tax deducted on a quarterly basis.",

"Interest earned/accrued on NRE & FCNR Term Deposits is tax-free in India under the relevant provisions of Income Tax Act in India.",

"Bulk Deposits (Rs.2 crore & above) are subject to specific conditions regarding splitting and maturity.",

"Settlement of Dues in Deceased Deposit Account: Procedure for payment to nominee or legal heirs.",

"Interest Payable on Term Deposit in Deceased Account: Interest at contracted rate till the date of maturity, and simple interest beyond maturity.",

"Premature Withdrawal of Term Deposit: Conditions and penalties for premature withdrawal.",

"The Term Deposit account holders can give instructions regarding closure or renewal of deposit at maturity. In absence of such mandate, the Bank will automatically renew the deposit."

            ]

        }

    ]

},

{

    "bobShortTermDeposits": {

"description": "A scheme for high return on your savings even for a short period of less than 1 year. An ideal option for all transitory savings to meet the requirements.",

"applyOnline": true,

"benefits": [

"Overdraft/loan against deposit",

"Accepted as security by Government Department",

"Accepted as margin for non-fund based facilities",

"Nomination facility is available"

        ],

    "features": {

"productNature": "Scheme for high return on savings for any period of less than 1 year.",

"eligibility": [

"An individual in his own name.",

"More than one individual in joint name.",

"Minor of age 10 and above on terms laid down by the bank.",

"Clubs, associations, Educational Institutions, Partnerships and joint stock companies."

        ],

"minimumAmountOfDeposit": {

"amount": 1000,

"multiples": 100

        },

"maximumAmountOfDeposit": "No upper limit.",

"periodOfDeposit": {

"minimum": "7 Days",

"maximum": "Less than 12 Months"

        },

"rateOfInterest": "As per the maturity period of the deposit.",

"seniorCitizenRate": "An additional interest @ 0.50 % is payable.",

"staffExStaffRate": "As per Bank guidelines (currently an additional interest of 1% is payable).",

"prematurePaymentFacility": "Interest paid after deducting penalty of 1% from such applicable rate or the contracted rate, whichever is lower.",

"nominationFacility": "Available",

"taxDeductionAtSource": "Interest payment is subject to TDS as per Income Tax Act; TDS is deducted on deposits earning more than Rs 40,000 in a financial year.",

"availabilityOfLoanOverdraft": "Provided on demand up to 95% of the outstanding balance in the account.",

```json
        "otherTermsAndConditions": "All other instructions applicable to 'Fixed Deposits' will apply.",

        "methodOfCalculationOfInterest": "Interest calculated for complete quarters and actual number of days.",

        "autoRenewal": "Deposit will be renewed for the same period with the applicable interest rate if not instructed otherwise."

        },

        "documentsRequired": [

        "Passport size photograph",

        "Proof of residence",

        "An introduction as per bank's norms"

        ],

        "mostImportantTermsAndConditions": {

        "rateOfInterestSeniorCitizen": "An additional interest @ 0.50% is payable for deposits below Rs. 2 crore only.",

        "nominationFacility": "Available",

        "taxDeductionAtSource": "TDS will be deducted as per income tax rules. No TDS if form 15G/15H is submitted.",

        "tdsCertificate": "Provided to all customers.",

        "advanceAgainstDeposits": "Not available to a minor account in single name and HUF.",

        "interestCertificate": "Available at request of customer",

        "depositCertificate": "Term Deposit Receipt is provided.",

        "transferOfDeposits": "Term deposits can be transferred from one branch to another.",

        "modeOfPayment": "Maturity proceeds are credited to the SB/CA account of the customer or given in cash/DD/pay order.",

        "minorAccounts": "Can be opened for individuals above 10 years subject to maximum cap of Rs. 1,00,000.",

        "interestPayment": "Calculated quarterly and paid monthly in the case of Monthly Deposit Scheme."

        }

        }

    },

    {

        "FlexibleRecurringDepositScheme": {

        "Description": "The Yatha Shakti Jama Yojana is a flexible recurring deposit account with attractive offerings like monthly instalments.",

        "Benefits": {

        "MinimumAmount": "Rs. 100 (thereafter in multiples of Rs. 100 above core instalment)",

        "MonthlyDepositIncrease": "Up to three times of the core instalment, subject to a maximum of Rs. 10,000 per month",

        "LoanOverdraftFacility": "Permitted up to 95% of outstanding balance",

        "InterestRateSeniorCitizen": "An additional interest @ 0.50% for deposits below Rs. 1 crore",

        "NominationFacility": "Available",

        "MinorAccounts": "Can be opened for individuals above 10 years subject to maximum cap of Rs. 1,00,000"

        },

        "Features": {

        "PaymentOfInterest": "Half yearly (Sept & March), interest on daily balance (Half yearly compounding of interest)",

        "MinorAccounts": "Can be opened with guardian as per bank guidelines"

        },

        "Eligibility": [

        "Individual in his/her own name",

        "More than one individual in joint name",

        "Minor of age 10 and above with guardian",

        "Clubs, associations, educational institutions, partnerships, and joint stock companies"

        ],

        "DocumentsRequired": {

        "ValidKYCDocuments": [

        "PAN/Form 60",

        "Passport",

        "Driving License with photo",

        "Proof of Aadhaar Number",

        "Voter\u2019s Identity Card",

        "Job card issued by NREGA",

        "Letter from National Population Register"

        ],

        "DeemedOfficiallyValidDocuments": [

        "Utility bill (not more than two months old)",

        "Property or Municipal Tax receipt",
```

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                    "Pension or family pension payment orders
(PPOs)",

                    "Letter of allotment of accommodation
from employer",

                    "Leave and license agreements"

            ],

            "ForeignStudents": [

                "Copy of Passport and Visa",

                "Identity Card from college/institution",

                "Admission letter for the course",

                "Allotment    letter    for    hostel
accommodation or rent agreement"

            ]

        },

        "InterestRatesAndCharges": {

            "InterestPayment": "Half yearly (September
and March)",

            "AdditionalInterestSeniorCitizen":
"Applicable as per guidelines",

            "AdditionalInterestStaffMembers":
"Applicable as per guidelines",

            "TDS": "As per income tax rules, with forms
15G/15H to avoid TDS",

            "InterestOnDeposits": "Calculated based on
quarterly  compounding  intervals  or  as  per  specific
guidelines"

        },

        "MostImportantTermsAndConditions": {

            "AmountOfDeposit": {

                "Minimum": "Rs.  100  (thereafter  in
multiples of Rs. 100 above core instalment)",

                "Maximum": "Up to three times of core
instalment, maximum Rs. 10,000 per month"

            },

            "TenureOfDeposit": {

                "Minimum": "12 months",

                "Maximum": "120 months"

            },

            "InstalmentFrequency": "Monthly",

            "RateOfInterest": "As per the maturity period
of the deposit",

            "PaymentOfInterest": "Half yearly (Sept &
March), on daily balance",
```

```
            "PrematureClosure": "Penalty of 1% from
applicable rate",

            "LoanOverdraft": "Up to 95% of outstanding
balance",

            "MaturityOfDeposit": "One  month  after
payment of last instalment or due date",

            "PenaltyOnDelayedPayment": "No penalty",

            "InterestPayment": "Calculated based on
compounding and specific guidelines"

        },

        "AdditionalInfo": {

            "NominationFacility": "Available",

            "TDS": "Deducted as per income tax rules,
with form 15G/15H to avoid TDS",

            "InterestCertificate":    "Available    upon
request",

            "Passbook": "Provided for the account",

            "Transfer": "Recurring  Deposits  can  be
transferred between branches",

            "ModeOfPayment": "Maturity    proceeds
credited to SB/CA account or DD/pay order above Rs.
20,000",

            "Conversion": "Regular RD can be converted
to Baroda Yatha Shakti Jama Yojana Scheme"

            }

        }

    },

    {

        "Product": "Motor  Accident  Claims  Annuity
Deposit (MACAD)",

        "Description": "One time lump sum amount, as
decided by the Court / Tribunal, deposited to receive the
same as Annuity, comprising a part of the principal amount
as well as interest. Principal becomes NIL at the end of the
term of the account.",

        "Apply Online": true,

        "Features": {

            "Product Nature": "The main feature of the
Fixed Deposit product is that 'One time lump sum
amount, as decided by the Court / Tribunal, is deposited to
receive the same as Annuity, comprising a part of the
principal amount as well as interest'. One of the pre-
requisite of opening MACAD is to open a linked savings
account in MACT Claims SB Account scheme in which
the annuity amount will be credited.",

            "Product Specifications": "One time lump sum
amount, as decided by the Court / Tribunal, deposited to
receive the same as Annuity, comprising a part of the
```

principal amount as well as interest. Principal becomes NIL at the end of the term of the account.",

"Eligibility": "Individuals including Minors through guardian in single name.",

"Mode Of Operation/ Holding": "Single (As per direction of Court/ Govt. order)",

"Deposit Amount": {

"Minimum": "Based on minimum monthly annuity Rs.1,000/- for the relevant period.",

"Maximum": "No Limit"

},

"Duration": "36 to 120 months. In case the period is less than 36 months, normal FD will be opened. MACAD for longer period (more than 120 months) will be booked as per direction of the Court.",

"Rate Of Interest": "Prevailing rate of interest as per Tenure. Additional interest payment (0.50%) feature to senior citizen.",

"Interest Payment": "Payment of annuity (Part principal & interest) amount will be credited in the linked MACT Claims SB Account.",

"Deposit Receipt": "No receipt will be issued to the deposit for MACAD. Customer will be issued a passbook for his linked MACT Claims SB account.",

"Nomination Facility": "MACAD shall be duly nominated as per direction of the court.",

"Tax Deduction At Source": "Interest payment is subject to TDS as per Income Tax Rules. Form 15G/15H can be submitted by the Depositor to get exemption from Tax deduction. The annuity amount on monthly basis net of TDS, will be credited to the MACT Savings Bank account.",

"Availability Of Loan/Overdraft Against Security Of Deposits": "No Loan/ Advance is allowed against MACAD.",

"Premature Closure": "Premature closure or part lump sum payment of MACAD during the life of the claimant will be made only with permission of the court. However, if permitted, the annuity part will be reissued for balance tenure and amount, if any, with change in annuity amount. Premature closure penalty will not be charged. In case of death of the claimant, payment to be given to the nominee. The nominee has an option to continue with the annuity or seek pre-closure.",

"Other Terms And Conditions": "All other terms and conditions as applicable to term Deposit shall be applicable under these products also. Any modification/ closure to be done in MACAD only if directed to do so by Court Order."

},

"Definitions": {

"Motor Accident Claims Annuity Deposit": "The claimants or beneficiaries of motor accident claims

receive mandates from tribunals or courts requiring them to maintain deposits with banking institutions for a predetermined amount of time under specific restrictions. According to the Court's or Tribunal's ruling, a one-time lump sum term deposit amount is deposited in order to receive it as an annuity that includes both the principal and interest in some proportions. Any person, including minors through guardians in a single name, may open this term deposit.",

"MACAD Account": "The MACAD is a fixed deposit account that, in accordance with the Court's or Tribunal's ruling, requires a 'one-time lump sum amount.' The money is deposited in order to receive it as an annuity, which includes both the principal and interest in some proportions. In the MACT Claims SB Account scheme, the annuity sum is credited to a linked savings account.",

"MinMaxTenure": "The minimum duration is 36 months, and the maximum tenure is 120 months. If the amount of the account term is less than 36 months, a normal FD will be opened. MACAD for longer period (more than 120 months) will be booked as per direction of the Court."

}

}

],

[

{

"Fixed_Deposits": {

"Callable": {

"Domestic_Term_Deposits_below_3_Crores": {

"Tenors": [

{

"Duration": "7 days to 14 days",

"Residents_General_Public": 4.25,

"Resident_Indian_Sr_Citizen": 4.75

},

{

"Duration": "15 days to 45 days",

"Residents_General_Public": 4.5,

"Resident_Indian_Sr_Citizen": 5.0

},

{

"Duration": "46 days to 90 days",

"Residents_General_Public": 6.0,

"Resident_Indian_Sr_Citizen": 6.5

},

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            {
                "Duration": "91 days to 180 days",
                "Residents_General_Public": 5.6,
                "Resident_Indian_Sr_Citizen": 6.1
            },
            {
                "Duration": "181 days to 210 days",
                "Residents_General_Public": 5.75,
                "Resident_Indian_Sr_Citizen": 6.25
            },
            {
                "Duration": "211 days to 270 days",
                "Residents_General_Public": 6.15,
                "Resident_Indian_Sr_Citizen": 6.65
            },
            {
                "Duration": "271 days & above and less than 1 year",
                "Residents_General_Public": 6.25,
                "Resident_Indian_Sr_Citizen": 6.75
            },
            {
                "Duration": "360 days (bob360)",
                "Residents_General_Public": 7.1,
                "Resident_Indian_Sr_Citizen": 7.6
            },
            {
                "Duration": "1 year",
                "Residents_General_Public": 6.85,
                "Resident_Indian_Sr_Citizen": 7.35
            },
            {
                "Duration": "Above 1 year to 400 days",
                "Residents_General_Public": 6.85,
                "Resident_Indian_Sr_Citizen": 7.35
            },
            {
                "Duration": "Above 400 days and upto 2 Years",
                "Residents_General_Public": 6.85,
                "Resident_Indian_Sr_Citizen": 7.35
            },
            {
                "Duration": "Above 2 Years and upto 3 Years",
                "Residents_General_Public": 7.25,
                "Resident_Indian_Sr_Citizen": 7.75
            },
            {
                "Duration": "Above 3 Years and upto 5 Years",
                "Residents_General_Public": 6.5,
                "Resident_Indian_Sr_Citizen": 7.15
            },
            {
                "Duration": "Above 5 Years and upto 10 Years",
                "Residents_General_Public": 6.5,
                "Resident_Indian_Sr_Citizen": 7.5
            },
            {
                "Duration": "Above 10 years (MACT/MACAD Court Order schemes only)",
                "Residents_General_Public": 6.25,
                "Resident_Indian_Sr_Citizen": 6.75
            },
            {
                "Duration": "399 Days (Baroda Tiranga Plus Deposit Scheme)",
                "Residents_General_Public": 7.15,
                "Resident_Indian_Sr_Citizen": 7.65
            }
        ]
    },

"bob_earth_Green_Term_Deposits_below_3_Crores": {
        "Tenure_of_Green_Deposit": [
            {
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          "Duration": "12 months",
          "Resident_General_Public_NRO":
6.8,
          "Resident_Indian_Sr_Citizen": 7.3,
          "NRE": 6.8
        },
        {
          "Duration": "1.5 years",
          "Resident_General_Public_NRO":
6.8,
          "Resident_Indian_Sr_Citizen": 7.3,
          "NRE": 6.8
        },
        {
          "Duration": "777 days",
          "Resident_General_Public_NRO":
7.2,
          "Resident_Indian_Sr_Citizen": 7.7,
          "NRE": 7.2
        },
        {
          "Duration": "1111 days",
          "Resident_General_Public_NRO":
6.45,
          "Resident_Indian_Sr_Citizen": 7.1,
          "NRE": 6.45
        },
        {
          "Duration": "1717 days",
          "Resident_General_Public_NRO":
6.45,
          "Resident_Indian_Sr_Citizen": 7.1,
          "NRE": 6.45
        },
        {
          "Duration": "2201 days",
          "Resident_General_Public_NRO":
6.45,
          "Resident_Indian_Sr_Citizen": 7.45,
          "NRE": 6.45
        }

      ]
    }
  },
  "Non_callable": {

"Single_Deposit_above_1_Crore_below_3_Crores": {
        "Tenors": [
          {
            "Duration": "1 Year",
            "General_NRE_NRO": 7.0,
            "Senior_Citizen": 7.5
          },
          {
            "Duration": "Above 1 Year to 400
days",
            "General_NRE_NRO": 7.0,
            "Senior_Citizen": 7.5
          },
          {
            "Duration": "Above 400 days and
upto 2 Years",
            "General_NRE_NRO": 7.0,
            "Senior_Citizen": 7.5
          },
          {
            "Duration": "Above 2 Years and upto
3 Years",
            "General_NRE_NRO": 7.4,
            "Senior_Citizen": 7.9
          },
          {
            "Duration": "Above 3 Years and upto
5 Years",
            "General_NRE_NRO": 6.65,
            "Senior_Citizen": 7.3
          },
          {
            "Duration": "Above 5 Years and upto
10 Years",
            "General_NRE_NRO": 6.65,
            "Senior_Citizen": 7.65

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                },
                {
                    "Duration": "399 Days (Baroda
Tiranga Plus Deposit Scheme)",
                    "General_NRE_NRO": 7.3,
                    "Senior_Citizen": 7.8
                }
            ]
        },
"Term_Deposits_above_10_Crores_below_1000_Crores"
: {
            "Tenors": [
                {
                    "Duration": "7 days to 14 days",
                    "ROI_Percentage": 4.5
                },
                {
                    "Duration": "15 days to 45 days",
                    "ROI_Percentage": 5.0
                },
                {
                    "Duration": "46 days to 90 days",
                    "ROI_Percentage": 5.5
                },
                {
                    "Duration": "91 days to 180 days",
                    "ROI_Percentage": 6.0
                },
                {
                    "Duration": "181 days to 270 days",
                    "ROI_Percentage": 7.0
                },
                {
                    "Duration": "271 days & above and
less than 1 year",
                    "ROI_Percentage": 7.25
                },
                {
                    "Duration": "1 year",
                    "ROI_Percentage": 7.45
                },
                {
                    "Duration": "Above 1 Year and upto 2
Years",
                    "ROI_Percentage": 7.0
                },
                {
                    "Duration": "Above 2 Years and upto
3 Years",
                    "ROI_Percentage": 6.0
                },
                {
                    "Duration": "Above 3 Years and upto
5 Years",
                    "ROI_Percentage": 5.25
                }
            ]
        }
    },
    "Tax_Saving": {
        "Baroda_Tax_Savings_Fixed_Deposit": {
            "Tenors": [
                {
                    "Duration": "For 5 years",
                    "General_Public_RTD_ROI": 6.5,
                    "Senior_Citizen_RTD_ROI": 7.15
                },
                {
                    "Duration": "Above 5 years to up to
10 years",
                    "General_Public_RTD_ROI": 6.5,
                    "Senior_Citizen_RTD_ROI": 7.5
                }
            ]
        }
    },
    "FCNR_B_Deposits": {
        "Maturity_Period": [
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      {
        "Range": "LESS THAN USD 2 LACS",
        "ROI_Percentage": 0.5
      },
      {
        "Range": "USD 2 LACS TO 10 LACS",
        "ROI_Percentage": 1.0
      },
      {
        "Range": "ABOVE USD 10 LACS",
        "ROI_Percentage": 1.5
      }
    ]
   }
  }
 ]
]
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