

```
[
  [
    {
      "Scheme": "Pradhan Mantri Jan-Dhan Yojana Overdraft",

      "Purpose": "General purpose loan to provide hassle free credit to low income group/underprivileged customers to meet their exigencies without insistence on security, purpose or end use of the Credit.",

      "Eligibility": "All BSBD accounts, which are operated satisfactorily for at least six months. The account should be active with regular credits. Credits could be from DBT or DBTL or from any other source. Account should be seeded and authenticated with Aadhaar and Mobile No. Age of the applicant between 18 years to 65 years.",

      "Nature of Facility": "Running OD facility in SB account.",

      "Period of sanction": "36 months subject to review of the account thereafter.",

      "Loan amount": "Minimum OD amount of Rs. 2,000/- and maximum Rs. 10,000/-. Beyond Rs. 2,000/- following stipulations to be followed:- 4 times of average monthly balance. Or, 50% of credit summations in account during the preceding 6 months. Or, Rs. 10,000/- whichever is lower.",

      "Interest Rate": "@ 1 Year MCLR + 3%",

      "Security": "Nil",

      "Processing Charges": "Nil",

      "Sanctioning Authority": "Branch"
    },
    {
      "Scheme": "Pradhan Mantri Suraksha Bima Yojana",

      "Eligibility": "The Scheme will be available to people in the age group 18 to 70 years with a savings bank account who give their consent to join and enable auto-debit on or before 31st May for the coverage period 1st June to 31st May on an annual renewal basis.",

      "Policy Period": "One year period stretching from 1st June to 31st May",

      "Premium": "In light of the fact that a large proportion of the population have no accidental insurance cover, the Pradhan Mantri Suraksha Bima Yojana (PMSBY) is aimed at covering the uncovered population at an highly affordable premium of just Rs.20 per year",

      "Enrolment Mode": "An account holder can enrol for PMSBY by any of the following methods: Visiting the branch, Visiting the BC, Through bob World Internet (Internet Banking). Individuals who exit the scheme at any point may re-join the scheme in future years by submitting a declaration of good health in the prescribed Performa.",

      "Insurance Benefits": {
        "accidental death and permanent total disability": "Rs. 2 lakhs",

        "permanent partial disability": "Rs. 1 lakh"
      },

      "Annual Premium": "Through \u2018auto debit\u2019 facility from bank account.",

      "Claim Process": "It is desirable to present your claim within 30 days of the accident. The customers already enrolled in the scheme should maintain sufficient balance in their account as on 31st May of every subsequent year to avoid discontinuation of insurance coverage subject to eligibility as per scheme guidelines."
    },
    {
      "Scheme": "Pradhan Mantri Jeevan Jyoti Bima Yojana",

      "Eligibility": "All Savings Bank Account holders in the age 18-50 years can join this scheme. In case of multiple saving bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one savings bank account only.",

      "Policy Period": "From 1st June to 31st May of subsequent year.",
    }
  ]
]
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"Premium": "Renewal of policy from next year payable @ Rs. 436 per annum but payment of pro rata premium for enrolment under PMJJBY will be charged as per the following rates:",

"Premium Rates": [

{

"Enrollment Period": "June, July, August",

"Applicable Premium": "Annual Premium of Rs. 436."

},

{

"Enrollment Period": "September, October & November",

"Applicable Premium": "3 quarters of premium @Rs.114 i.e. Rs.342."

},

{

"Enrollment Period": "December ,January & February",

"Applicable Premium": "2 quarters of premium @Rs.114 i.e. Rs. 228."

},

{

"Enrollment Period": "March, April & May",

"Applicable Premium": "1 quarter premium i.e. Rs.114."

}

],

"Bank's Insurance Partner": "IndiaFirst Life Insurance Company Ltd.",

"Enrollment Mode": "An account holder can enrol for PMJJBY by any of the following methods: Visiting the branch, Visiting the BC, Through bob world Internet (Internet banking). Individuals who exit the scheme at any point may re-join the scheme in future years by submitting a declaration of good health in the prescribed Performa.",

"Termination of Assurance": "The assurance on the life of the member shall terminate on attaining age 55 years (age neared birth day) subject to annual renewal up to that date (entry, however, will not be possible beyond the age of 50 years), closure of account with the bank or insufficiency of balance to keep the insurance in force. In case of multiple coverage under the scheme, insurance cover will be restricted to Rs. 2 lakhs and the premium shall be liable to be forfeited.",

"Annual Premium": "Through \u2018auto debit\u2019 facility from bank account.",

"Claim Process": "It is desirable to present your claim within 30 days of the accident. The customers already enrolled in the scheme should maintain sufficient balance in their account as on 31st May of every subsequent year to avoid discontinuation of insurance coverage subject to eligibility as per scheme guidelines."

},

{

"Scheme": "RuPay PMJDY Debit Card",

"Eligibility": "All PMJDY account holders",

"Insurance": "RuPay PMJDY Debit Card has an in-built accidental insurance coverage of Rs. 1 lakh for all RuPay PMJDY Debit card holders as per RuPay Insurance Policy of NPCI which is subject to change every year. Further in case of PMJDY account opened after 28.08.2018, the accidental insurance coverage of Rs. 1 lakh has been increased to Rs. 2 lakh to RuPay PMJDY Debit Card holder.",

"Insurance Protection for": "Accidental death & permanent total disability.",

"Eligibility criteria to get insurance cover": "Minimum one successful financial or non-financial transaction at any of bank Channel both Intra and Inter-bank i.e. on-us (ATM /Micro ATM / POS / E-com / Business Correspondent of the bank at locations by any payment

instrument) within 90 days prior to date of accident including accidental date of RuPay PMJDY Cardholders or off us (same bank channels- Bank Customer/RuPay cardholder transactions at other bank channels).",

"Insurance Beneficiary": "The beneficiary could be nominee of the account of the cardholder or legal heir as per competent court order.",

"Intimation Period": "Within 90 days of the date of accident.",

"Claim submission period": "Within 60 days from the date of claim intimation.",

"Issuance of RuPay PMJDY Debit Card to Minors": "Minors above the age of 10 years opening Savings Bank Account under Financial Inclusion Scheme in his individual name with operational instruction as \u201cSelf\u201d (not through father & natural guardian) can be issued a RuPay PMJDY debit card."

},

{

"Scheme": "Home Loan Interest Rate",

"Interest Rate": "8.4%"

},

{

"Scheme": "Atal Pension Yojana",

"Introduction": "Atal Pension Yojna is a Social Security Scheme introduced by Govt. of India, aimed at providing a steady stream of income after the age of 60 to all citizens of India. It is based on National Pension Scheme (NPS) frame work. Permanent Retirement Account Number (PRAN) will be provided to the subscriber immediately by the branch.",

"Monthly Pension Options": [

{

"Age of Entry": 18,

"Years of Contribution": 42,

"Monthly pension of Rs. 1000": 42,

"Monthly pension of Rs. 2000": 84,

"Monthly pension of Rs. 3000": 126,

"Monthly pension of Rs. 4000": 168,

"Monthly pension of Rs. 5000": 210

},

{

"Age of Entry": 19,

"Years of Contribution": 41,

"Monthly pension of Rs. 1000": 46,

"Monthly pension of Rs. 2000": 92,

"Monthly pension of Rs. 3000": 138,

"Monthly pension of Rs. 4000": 183,

"Monthly pension of Rs. 5000": 228

},

{

"Age of Entry": 20,

```
"Years of Contribution": 40,

"Monthly pension of Rs. 1000": 50,
"Monthly pension of Rs. 2000": 100,
"Monthly pension of Rs. 3000": 150,
"Monthly pension of Rs. 4000": 198,
"Monthly pension of Rs. 5000": 248
},
{
  "Age of Entry": 21,
  "Years of Contribution": 39,
  "Monthly pension of Rs. 1000": 54,
  "Monthly pension of Rs. 2000": 108,
  "Monthly pension of Rs. 3000": 162,
  "Monthly pension of Rs. 4000": 215,
  "Monthly pension of Rs. 5000": 269
},
{
  "Age of Entry": 22,
  "Years of Contribution": 38,
  "Monthly pension of Rs. 1000": 59,
  "Monthly pension of Rs. 2000": 117,
  "Monthly pension of Rs. 3000": 177,
  "Monthly pension of Rs. 4000": 234,
  "Monthly pension of Rs. 5000": 292
},
{
  "Age of Entry": 23,
  "Years of Contribution": 37,
  "Monthly pension of Rs. 1000": 64,
  "Monthly pension of Rs. 2000": 127,
  "Monthly pension of Rs. 3000": 192,
  "Monthly pension of Rs. 4000": 254,
  "Monthly pension of Rs. 5000": 318
},
{
  "Age of Entry": 24,
  "Years of Contribution": 36,
  "Monthly pension of Rs. 1000": 70,
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    "Monthly pension of Rs. 2000": 139,
    "Monthly pension of Rs. 3000": 208,
    "Monthly pension of Rs. 4000": 277,
    "Monthly pension of Rs. 5000": 346
  },
  {
    "Age of Entry": 25,
    "Years of Contribution": 35,
    "Monthly pension of Rs. 1000": 76,
    "Monthly pension of Rs. 2000": 151,
    "Monthly pension of Rs. 3000": 226,
    "Monthly pension of Rs. 4000": 301,
    "Monthly pension of Rs. 5000": 376
  },
  {
    "Age of Entry": 26,
    "Years of Contribution": 34,
    "Monthly pension of Rs. 1000": 82,
    "Monthly pension of Rs. 2000": 164,
    "Monthly pension of Rs. 3000": 246,
    "Monthly pension of Rs. 4000": 327,
    "Monthly pension of Rs. 5000": 409
  },
  {
    "Age of Entry": 27,
    "Years of Contribution": 33,
    "Monthly pension of Rs. 1000": 90,
    "Monthly pension of Rs. 2000": 178,
    "Monthly pension of Rs. 3000": 268,
    "Monthly pension of Rs. 4000": 356,
    "Monthly pension of Rs. 5000": 446
  },
  {
    "Age of Entry": 28,
    "Years of Contribution": 32,
    "Monthly pension of Rs. 1000": 97,
    "Monthly pension of Rs. 2000": 194,
    "Monthly pension of Rs. 3000": 292,

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"Monthly pension of Rs. 4000": 388,
"Monthly pension of Rs. 5000": 485
},
{
  "Age of Entry": 29,
  "Years of Contribution": 31,
  "Monthly pension of Rs. 1000": 106,
  "Monthly pension of Rs. 2000": 212,
  "Monthly pension of Rs. 3000": 318,
  "Monthly pension of Rs. 4000": 423,
  "Monthly pension of Rs. 5000": 529
},
{
  "Age of Entry": 30,
  "Years of Contribution": 30,
  "Monthly pension of Rs. 1000": 116,
  "Monthly pension of Rs. 2000": 231,
  "Monthly pension of Rs. 3000": 347,
  "Monthly pension of Rs. 4000": 462,
  "Monthly pension of Rs. 5000": 577
},
{
  "Age of Entry": 31,
  "Years of Contribution": 29,
  "Monthly pension of Rs. 1000": 126,
  "Monthly pension of Rs. 2000": 252,
  "Monthly pension of Rs. 3000": 379,
  "Monthly pension of Rs. 4000": 504,
  "Monthly pension of Rs. 5000": 630
},
{
  "Age of Entry": 32,
  "Years of Contribution": 28,
  "Monthly pension of Rs. 1000": 138,
  "Monthly pension of Rs. 2000": 276,
  "Monthly pension of Rs. 3000": 414,
  "Monthly pension of Rs. 4000": 551,
  "Monthly pension of Rs. 5000": 689
```

```
},  
{  
  "Age of Entry": 33,  
  "Years of Contribution": 27,  
  "Monthly pension of Rs. 1000": 151,  
  "Monthly pension of Rs. 2000": 302,  
  "Monthly pension of Rs. 3000": 453,  
  "Monthly pension of Rs. 4000": 602,  
  "Monthly pension of Rs. 5000": 752
```

```
},  
{  
  "Age of Entry": 34,  
  "Years of Contribution": 26,  
  "Monthly pension of Rs. 1000": 165,  
  "Monthly pension of Rs. 2000": 330,  
  "Monthly pension of Rs. 3000": 495,  
  "Monthly pension of Rs. 4000": 659,  
  "Monthly pension of Rs. 5000": 824
```

```
},  
{  
  "Age of Entry": 35,  
  "Years of Contribution": 25,  
  "Monthly pension of Rs. 1000": 181,  
  "Monthly pension of Rs. 2000": 362,  
  "Monthly pension of Rs. 3000": 543,  
  "Monthly pension of Rs. 4000": 722,  
  "Monthly pension of Rs. 5000": 902
```

```
},  
{  
  "Age of Entry": 36,  
  "Years of Contribution": 24,  
  "Monthly pension of Rs. 1000": 198,  
  "Monthly pension of Rs. 2000": 396,  
  "Monthly pension of Rs. 3000": 594,  
  "Monthly pension of Rs. 4000": 792,  
  "Monthly pension of Rs. 5000": 990
```

```
},  
{
```

```
"Age of Entry": 37,
"Years of Contribution": 23,
"Monthly pension of Rs. 1000": 218,
"Monthly pension of Rs. 2000": 436,
"Monthly pension of Rs. 3000": 654,
"Monthly pension of Rs. 4000": 870,
"Monthly pension of Rs. 5000": 1087
},
{
  "Age of Entry": 38,
  "Years of Contribution": 22,
  "Monthly pension of Rs. 1000": 240,
  "Monthly pension of Rs. 2000": 480,
  "Monthly pension of Rs. 3000": 720,
  "Monthly pension of Rs. 4000": 957,
  "Monthly pension of Rs. 5000": 1196
},
{
  "Age of Entry": 39,
  "Years of Contribution": 21,
  "Monthly pension of Rs. 1000": 264,
  "Monthly pension of Rs. 2000": 528,
  "Monthly pension of Rs. 3000": 792,
  "Monthly pension of Rs. 4000": 1054,
  "Monthly pension of Rs. 5000": 1318
},
{
  "Age of Entry": 40,
  "Years of Contribution": 20,
  "Monthly pension of Rs. 1000": 291,
  "Monthly pension of Rs. 2000": 582,
  "Monthly pension of Rs. 3000": 873,
  "Monthly pension of Rs. 4000": 1164,
  "Monthly pension of Rs. 5000": 1454
}
],
```



"Central Government Contribution": "Central Government will co-contribute 50% of the total yearly contribution or Rs. 1000 per annum, whichever is lower, for the period of 5 Years in the account of subscribers who join the scheme up to 31st December, 2015 and who are not a member of any Statutory Social Scheme and not an income tax payer.",

"Shift from NPS-Lite Swavalamban": "Our NPS-Lite Swavalamban subscribers, if eligible i.e. between the age of 18 to 40, may shift to APY by filling the APY Registration form for Existing Swavalamban Subscribers."

},

{

"Scheme": "E-Kisan Vikas Patra Scheme, 2014",

"Introduction": "Kisan Vikas Patra is a small savings instrument that facilitates people to invest in a long term savings plan. It is a popular investment instrument given its low-risk nature and guarantees assured returns.",

"Interest Rate": "7.5%",

"Interest Rate Conditions": "The rate of interest remains fixed throughout the maturity tenure of the deposit. The interest rates for the scheme may be reviewed by Government on a quarterly basis.",

"Investment Amount": "Minimum of Rs. 1,000 and in multiples of Rs. 100 with no maximum limit.",

"Certificate Purchasing": "Certificate can be purchased by an adult for himself or on behalf of a minor or by two adults.",

"Issuing Authority": "All branches are authorized to issue e-KVP.",

"Nomination Facility": "Nomination facility available.",

"Lock-in Period": "2 years 6 months. Premature closure before 2 years 6 months is allowed only:",

"Premature Closure Conditions": [

"On the death of the holder or any of the holders in the case of joint holder.",

"On forfeiture by a pledge being a gazetted government officer.",

"When ordered by a court of law."

],

"Additional Information": "For more details, please visit nearest Bank of Baroda Branch."

},

{

"Scheme": "Pension Saarthi",

"Features": {

"Profile Details View": "The pensioner can view details like Mobile number, Email, PPO No, Date of retirement, length of Service, and more under profile details.",

"Life Certificate Submission": "Can be submitted through Video Based/ Doorstep Banking/Jeevan Pramaan at the ease of home.",

"Pension Slip Download": "Can be downloaded for every month of pension credit.",

"Form 16 Part B Download": "Can be downloaded on a yearly basis.",

"Grievance Redressal": "Pensioner can raise grievances on the details submitted or any other service related to pension."

},

"Eligibility Criteria": "Central & State Govt Pensioners whose pension is being disbursed by Bank of Baroda."

},

{

"Scheme": "Gold Monetization Scheme",

"Features": {

"Earn Interest": "Earn Interest on Idle Gold Lying in your locker/house/trust",

"Save on Locker charges": "Save on Locker charges incurred on storing gold",

"Authorized Branches": "102 BOB Branches (PAN INDIA) are authorized to accept Gold deposit under Gold Monetization scheme, 2015",

"Gold Purity Check": "Check your Gold purity in your presence at our authorized CPTC Centres"

},

"Eligibility": {

"Criteria": "Resident Indians [Individuals, HUFs, Proprietorship & Partnership firms, Trusts including Mutual Funds/Exchange Traded Funds registered under SEBI (Mutual Fund) Regulations, Companies, charitable institutions, Central Government, State Government or any other entity owned by Central Government or State Government]",

"Joint Deposits": "Joint deposits of two or more eligible depositors are allowed and deposit in such case shall be credited to the joint deposit account opened in the name of such depositors. The existing rules regarding joint operation of bank deposit including nominations will be applicable to gold deposits."

},

"Process": {

"For Existing Customers": "Existing Savings customers of the bank can visit any one of the designated branches for availing Gold Monetization Scheme (GMS)",

"For Non-BoB Customers": "For Non BoB customers, customers can open a Savings/Current Account with the bank and opt for Gold Monetization Scheme",

"Application Process": "Fill GMS application form at branch & then visit nearest Collection and Purity Testing Centre (CPTC)/GMCTA with customer copy within 7 days",

"Gold Submission": "Submit the gold with consent for melting process. CPTC/GMCTA to give a deposit receipt with quantity of gold and purity details",

"Certificate Issuance": "Customers will receive deposit certificate through courier as well as on registered e-mail id with details of gold quantity, purity and scheme details"

}

},

{

"scheme": "Public Provident Fund (PPF)",

"benefits": {

"income\_tax\_exemption": "No income tax on interest income",

"nomination\_facility": "Nomination facility available",

"account\_extension": "Account can be extended for a further period of five years indefinitely",

"tax\_rebate": "Tax rebate under Section 80C of the Income Tax Act"

},

"features": {

"account\_opening": "Account can be opened by an individual/an individual on behalf of a minor or a person of unsound mind",

"joint\_account": "Joint account shall not be opened under this Scheme",

"minimum\_deposit": "Minimum Rs. 500 per annum, maximum Rs. 1,50,000 in multiples of Rs. 50",

"deposit\_modes": "Deposit may be made in one lump sum or in instalments",

"transferability": "PPF accounts are transferrable to/from any Bank/Branch, Post Office",

"loan\_facility": "Loan facility available after 1 year, repayable within 36 months with interest",

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    "withdrawal_facility": "Withdrawal allowed after 5 years, up to 50% of the balance",
    "premature_encashment": "Premature closure allowed under specific conditions",
    "interest_rate": "Interest rate is as per rates declared by the Government, compounded annually",
    "tax_benefits": "Investments eligible for deductions under Section 80C; interest and maturity amount exempt from tax"
  },
  "eligibility": {
    "eligible_entities": "Any adult or guardian on behalf of a minor or person of unsound mind (HUFs and NRIs not eligible)",
    "documents_required": [
      "Proof of Identity (e.g., Passport, PAN card)",
      "Proof of Address (e.g., Driving license, Voter ID card)",
      "For minors: Proof of Date of Birth, Guardian details with KYC documents"
    ]
  },
  "important_terms_conditions": {
    "minimum_contribution": "A minimum of Rs 500/- is to be contributed in the PPF account every year",
    "limitations": "NRI and HUF cannot open a PPF account; joint accounts not allowed"
  }
},
{
  "scheme": "National Pension Scheme (NPS)",
  "introduction": {
    "rollout": "Introduced by the Government of India from May 1, 2009, for all citizens, and from December 2011 for the corporate sector",
    "account_types": [
      {
        "type": "Tier I",
        "description": "Non-withdrawable account meant for retirement savings"
      },
      {
        "type": "Tier II",
        "description": "Voluntary savings account with withdrawal flexibility, requires active Tier I account"
      }
    ]
  }
},
"benefits": {
  "voluntary": "NPS is voluntary and open to every Indian citizen",
  "simple": "Easy account opening process with a unique PRAN (Permanent Retirement Account Number)",
  "flexible": "Choice of investment options and fund schemes",

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    "portable": "Operable from anywhere in India",

    "regulated": "Regulated by PFRDA with transparent investment norms and regular performance reviews"
  },

  "tax_benefits": {

    "individuals": "Tax deduction up to 10% of gross income under Section 80CCD (1), within the overall ceiling of Rs. 1.5 lakh under Section 80CCE",

    "corporate_subscribers": "Additional deduction for employer\u2019s NPS contribution up to 10% of salary (Basic + DA) under Section 80CCD (2)",

    "additional_deduction": "Exclusive deduction of up to Rs. 50,000 under Section 80CCD (1B) over and above Section 80C limits"
  },

  "who_can_subscribe": {

    "eligibility": "Any Indian citizen between 18 to 70 years of age (extendable up to 75 years)",

    "categories": "Individuals and corporate sector employees",

    "documents_required": [

      "Identity proof",

      "Address proof",

      "Age proof"

    ]
  },

  "account_opening": {

    "online_registration": [

      "Registration through KFinTech portal",

      "Registration through CRA (NSDL e-Governance Infrastructure Limited) Portal"

    ],

    "offline_registration": "Visit nearest Bank of Baroda branch with KYC documents",

    "charges": {

      "registration": "Rs. 200 + GST",

      "contribution": "Up to 0.50% of contribution, minimum Rs. 30 and maximum Rs. 25,000",

      "internet_payment_gateway": {

        "debit_card_onus": "Rs. 5 per transaction",

        "net_banking_onus": "Rs. 5 per transaction",

        "debit_card_offus": {

          "up_to_2000": "Nil for RuPay Debit Cards, 0.40% for MasterCard/VISA Debit Cards",

          "above_2000": "0.85% for MasterCard/VISA Debit Cards"

        }

      },

      "credit_card": "0.90% of the amount",

      "net_banking_other_banks": "Rs. 13 per transaction",

      "upi": "Nil"
    }
  }
}

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    }
  }
},
{
  "scheme": "Sovereign Gold Bonds (SGB)",
  "benefits": {
    "demat_form": "Gold Bonds available in demat form",
    "no_physical_gold": "No hassles of dealing with physical gold",
    "capital_gains_tax": "No capital gains tax on redemption",
    "discount": "Discount for online investors",
    "collateral_for_loans": "Can be used as collateral for loans",
    "redemption_linked_to_gold_price": "Redemption amount linked to prevalent gold price"
  },
  "features": {
    "investment_limits": {
      "minimum": "1 gram",
      "maximum": {
        "individual_HUF": "4 kgs per year",
        "trusts_charitable_institutions": "20 kgs per year"
      }
    },
    "interest_rate": "2.5% annually, paid semi-annually",
    "transparency": "Prices linked to market gold prices",
    "exit_option": "Option to exit after the 5th year from issue date",
    "joint_holders_nominees": "Allows joint holders and nominees",
    "trading": "Bonds held in demat form eligible for trading on stock exchanges"
  },
  "series": [
    {
      "name": "2023-24 Series I",
      "subscription_dates": "June 19 - June 23, 2023",
      "issue_date": "June 27, 2023",
      "issue_price_nominal": "Rs 5,926 per gram",
      "issue_price_discounted": "Rs 5,876 per gram for online investors"
    },
    {
      "name": "2023-24 Series II",

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"subscription_dates": "September 11 - September 15, 2023",
"issue_date": "September 20, 2023",
"issue_price_nominal": "Rs 5,923 per gram",
"issue_price_discounted": "Rs 5,873 per gram for online investors"
},
{
  "name": "2023-24 Series III",
  "subscription_dates": "December 18 - December 22, 2023",
  "issue_date": "December 28, 2023",
  "issue_price_nominal": "Rs 6,199 per gram",
  "issue_price_discounted": "Rs 6,149 per gram for online investors"
},
{
  "name": "2023-24 Series IV",
  "subscription_dates": "February 12 - February 16, 2024",
  "issue_date": "February 21, 2024",
  "issue_price_nominal": "Rs 6,263 per gram",
  "issue_price_discounted": "Rs 6,213 per gram for online investors"
}
],
"subscription_modes": [
  "Offline through branch",
  "Online through BOB WORLD (Mobile Banking) or BOB WORLD Internet (Internet Banking) with Rs. 50 discount per gram for online applications"
]
},
{
  "scheme": "Floating Rate Savings Bonds, 2020 (Taxable)",
  "branches_authorized": 93,
  "eligibility": [
    "Person resident in India, individually or jointly",
    "Hindu undivided family (HUF)"
  ],
  "investment_limits": {
    "minimum": "Rs. 1000 (face value)",
    "maximum": "No maximum limit"
  },
  "taxation": {
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    "interest": "Taxable under Income Tax Act, 1961",

    "tax_deduction": "Tax deducted at source (TDS) on interest payments"
  },

  "features": {

    "nomination_facility": true,

    "interest_rate": {

      "reset_frequency": "Half-yearly (January 1st and July 1st)",

      "current_coupon_rate": "8.05% (7.70% + 0.35% spread over NSC rate)"
    },

    "repayment": {

      "maturity_period": "7 years",

      "premature_encashment": "Allowed for investors aged 60 years and above"
    },

    "transferability": "Not tradable in secondary market, transferable to nominee/legal heir upon death"
  },

  "payment_schedule": {

    "interest_payment_dates": [

      "Half-yearly intervals: up to 30th June and 31st December"
    ]
  }
},

{

  "scheme": "Senior Citizen Savings Scheme",

  "benefits": [

    "Enhanced limit of Rs. 30.00 lakhs from 01.04.2023",

    "Quarterly interest payments",

    "High rate of interest",

    "Guaranteed returns",

    "Nomination facility available"
  ],

  "features": {

    "eligibility": [

      "Senior citizens aged 60 years and above",

      "Retired individuals above 55 years (voluntary or special voluntary scheme)",

      "Retired personnel of defence services above 50 years (excluding civil defence employees)"
    ],

    "interest_rate": "8.2% per annum (fully taxable)",

    "deposit_limits": {

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    "minimum": "Rs. 1,000",
    "maximum": "Up to Rs. 30,00,000"
  },
  "tenure": {
    "initial": "5 years",
    "extension": "Can be extended by 3 years once"
  },
  "withdrawal": "Premature withdrawal allowed under certain conditions",
  "nomination_facility": true,
  "documents_required": [
    "Aadhaar Card",
    "Pan Card"
  ]
}
},
{
  "scheme": "Sukanya Samriddhi Yojana",
  "benefits": [
    "Open with just Rs. 250",
    "Double tax benefits",
    "Attractive rate of interest",
    "Premature withdrawal allowed for education purposes",
    "Deposit to be made for 15 years"
  ],
  "features": {
    "interest_rate": "8.2% (ROI subject to quarterly change)",
    "withdrawal_rules": {
      "maximum_percentage": "50% of the amount at the end of the preceding financial year for education purposes",
      "conditions": "Allowed after the account holder attains 18 years or passes 10th standard, whichever is earlier"
    },
    "who_can_open": {
      "parents": "Can open on behalf of a girl child from birth until she turns 10 years old",
      "exceptions": "Up to 2 accounts per family, or 3 in exceptional cases like twins/triplets"
    }
  },
  "depositors": "Legal guardians or parents until the beneficiary turns 18",
  "account_operation": "Beneficiary can operate the account after turning 18",
  "minimum_deposit": {
    "initial": "Rs. 250",
```



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    "subsequent": "Multiples of Rs. 50, with a minimum of Rs. 250 per year",
    "annual_limit": "Up to Rs. 1,50,000 per financial year"
  },
  "default_handling": "Account goes into default if annual deposit is not made, can be regularized with a small fine",
  "maturity_process": {
    "documents_required": [
      "SSA withdrawal application",
      "Proof of identity",
      "Proof of residence and citizenship",
      "Proof of age"
    ],
    "transferability": "Account can be transferred to any branch/Post Office in India with proof of change of residence"
  },
  "documents_required": [
    "Filled up Sukanya Samriddhi Registration Form",
    "Birth certificate of the girl child",
    "ID proof of the depositor",
    "Residential proof of the depositor",
    "Stamp sized photos"
  ]
},
"terms_and_conditions": {
  "minimum_annual_contribution": "Rs. 250",
  "premature_closure": [
    "On death of the account holder",
    "After 5 years on extreme compassionate grounds (medical support in life-threatening diseases or death of guardian)",
    "On legal age of 18 if the girl child gets married (with related documents)"
  ]
},
"important_terms_and_conditions": "Submission of Aadhaar Card and PAN Card/FORM 60 is mandatory for New & Existing Customers."
},
{
  "scheme": "Mahila Samman Savings Certificate (MSSC), 2023",
  "benefits": [
    "Exclusive scheme for females of all age groups",
    "Competitive ROI of 7.5% p.a., compounded quarterly (subject to change)",
    "Partial withdrawal of up to 40% permitted after one year",

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    "Premature closure allowed after six months with reduced interest rate"
  ],
  "features": {
    "term": "Two years Term Deposit Scheme",
    "minimum_deposit": "Rs. 1000 in multiples of 100",
    "maximum_deposit": "Rs. 2.00 Lakhs",
    "withdrawal_rules": {
      "partial_withdrawal": "Up to 40% permitted once after one year from opening",
      "premature_closure": "Allowed after six months, interest paid at a reduced rate by 2%"
    },
    "eligibility_criteria": "Female for herself or guardian (male/female) on behalf of a minor girl",
    "documents_required": [
      "KYC Documents",
      "ID proof & Address Proof"
    ]
  },
  "important_terms_and_conditions": {
    "account_opening_limit": "Any number of accounts can be opened with a time gap of 3 months between openings, up to a maximum limit of Rs. 2 lakhs",
    "mandatory_documents": "Submission of Aadhaar Card and PAN Card/FORM 60 is mandatory for new & existing customers."
  }
},
[
  {
    "MutualFundInvestment": {
      "Benefits": [
        "Helps in Long term Wealth creation",
        "Diversification",
        "Professional management",
        "Liquid",
        "Well regulated",
        "Tax Benefit"
      ],
      "Overview": {
        "WhatIsMutualFund": "Mutual funds pool money from several investors and invest across asset classes like Equity, Debt or Gold in-line with stated investment objectives.",
        "FinancialGoals": "Mutual Funds offer inflation-beating and tax-efficient returns in the long term, are liquid instruments and offer you complete control over your money and freedom to invest as per your specific needs."
      }
    }
  }
]

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    },
    "Types": {
      "EquityMutualFund": {
        "Description": "Invest primarily in Equity & Equity related securities. Could be volatile in the short term but tends to perform well over longer horizon. Suitable for Investors with high risk appetite & long investment horizon."
      },
      "DebtMutualFund": {
        "Description": "Invests primarily in Debt Securities such as Corporate bonds, Government securities, money market instruments etc. Less volatile than Equity & Hybrid funds. Suitable for risk averse investors."
      },
      "HybridMutualFund": {
        "Description": "Invests in mix of Equity & Debt securities as per the investment objectives of the fund. Risk-return matrix is between equity & debt funds. Suitable for investors who want to participate in Equity markets but do not want much risk."
      },
      "IndexFunds": {
        "Description": "Index funds replicate a particular index such as Nifty 50, Sensex or a particular sectoral index such as Banking, Consumption etc. Return from the index tends to mirror the index which it is replicating. It is a passive investment strategy."
      },
      "SolutionOrientedFunds": {
        "Description": "Solution oriented funds are aimed at a specific purpose such as retirement planning & children's education. They generally invest in either only equity or a mix of Equity & Debt. They are open ended funds but have a lock-in period."
      },
      "LiquidFunds": {
        "Description": "Liquid funds invest in securities having a maturity of 91 days. They are highly liquid and contain very low risk. Investors tend to use liquid fund to park their surplus funds for emergency purposes."
      }
    },
    "WhyInvestWithBOB": {
      "Benefits": [
        "Dedicated Team to manage your Investments",
        "Baroda Investment Services Account",
        "Professional management",
        "Curated Mutual Funds Shortlist",
        "Liquid",
        "Fund Details, Ratings And More",
        "Well regulated",
        "Consolidated Portfolio Statement"
      ],
      "KeyFeatures": "Bank of Baroda investment services account gives you access to seamless platform which allows you to invest across a wide range of Mutual funds and other Investment products."
    },
  },

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    "WhySIP": {

        "WhatIsSIP": "Systematic Investment Plan (SIP) is a mode of Investment through which you can invest a specific amount at regular intervals in a Mutual Fund.",

        "Benefits": [

            "Disciplined Way Of Investment",

            "Small Ticket Size",

            "Benefit From Power Of Compounding",

            "Liquid",

            "Rupee Cost Averaging"

        ]

    },

    "MutualFundNomination": {

        "Information": "SEBI has extended the last date for submission of 'choice of nomination' for Mutual fund folios to 30th June, 2024. Investors can seamlessly submit choice of nomination online through respective Registrar and Transfer Agents."

    }

},

{

    "DematAccount": {

        "Overview": {

            "Dematerialization": "Demat is the process by which securities held in physical form evidencing the holding of securities by any person are cancelled and destroyed and the ownership thereof is entered into and retained in a fungible form on a depository by way of electronic balances.",

            "Benefits": [

                "Facilitates paperless trading, reducing the possibility of loss of documents and fraudulent transactions.",

                "Regulated by the Depositories Act, 1996 and monitored by SEBI.",

                "Two depositories in India: NSDL and CDSL."

            ]

        },

        "Services": {

            "BasicServicesOfferedByDepositories": [

                "NSDL and CDSL provide various services to investors and other participants in the capital market.",

                "Depositories offer various direct and indirect services to market participants."

            ],

            "DepositoryParticipant": {

                "Description": "Works as an agent of the depository (NSDL & CDSL). An intermediary between the investor and the depository, governed by an agreement under the Depositories Act.",

                "Responsibilities": [

                    "Ensure prescribed procedures are followed to avoid penalties during audits and inspections."

                ]

            }

        }

    }

}

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    },
    "CMAccount": {
        "Description": "This account can be opened by a broker or clearing member for settlement of trades executed on a
recognized stock exchange."
    }
},
"BenefitsOfDepositorySystem": [
    "No stamp duty on transfer of shares.",
    "Quick transfers/settlements (the very next day of pay-out).",
    "Elimination of bad deliveries, forgery, loss of certificate in transit, etc.",
    "Reduced paperwork.",
    "Security of stocks held in electronic form.",
    "Facility to pledge/hypothecate securities.",
    "Facility of trading in odd lots.",
    "Quick transfer of shares.",
    "Nomination facility available for individuals.",
    "Easy transmission of shares to the nominee or surviving joint holder(s).",
    "Facilitates easy and faster determination of entitlements like dividends and bonus by the company."
],
"AccountOpening": {
    "Process": "To avail of the services offered by NSDL/CDSL, an investor/broker/approved intermediary must open an account
with a DP.",
    "TypesOfAccounts": {
        "BeneficiaryAccount": "An account for investors who want to hold securities in dematerialized form and receive or deliver
securities by inter-account transfers.",
        "ClearingMemberAccount": "An account for member brokers of stock exchanges with electronic connectivity to NSDL/CDSL,
meant only to transfer and receive securities from the clearing corporation/house."
    }
},
"CommonDetailsRequired": [
    "Name of the account holder",
    "Date of birth (for individual accounts)",
    "Occupation and financial details",
    "Address and phone/fax number",
    "Bank details (name, account type, account number, branch address, MICR, etc.)",
    "PAN number",
    "Nomination details (for individual accounts)",
    "Specimen signature",
    "Email address",
    "Mobile number",

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    "Address for communication"

  ],
  "OnlineTrading": {
    "Description": "Soft launch of online trading was done on 01/07/2012.",
    "Websites": [
      "www.bobcaps.in",
      "www.barodaetrade.com"
    ]
  },
  "CDSLLeVoting": {
    "URL": "https://evoting.cdslindia.com/Evoting/EvotingLogin"
  },
  "ContactUs": {
    "Address": {
      "TheAsstGeneralManagerChiefManager": "Bank of Baroda, Baroda Sun Tower, D.O.T. (Demat operation team), Central Back Office DP Operations (CBODPO), Ground Floor, C-34, G-Block, Bandra Kurla Complex, Bandra East, MUMBAI- 400 051"
    },
    "Telephone": "022 6698 4921/4935/4937/4944",
    "Email": "demat@bankofbaroda.com"
  },
  "GrievanceComplaint": {
    "ComplianceOfficer": {
      "Name": "Mr. Gurudas Sen",
      "Email": "demat@bankofbaroda.com",
      "Phone": "022 6698 4936"
    }
  },
  "SMSAlerts": {
    "Description": "BOB offers free SMS alerts facility for all demat accounts. Fill the SMS alerts form with your mobile number.",
    "Benefits": [
      "Helps in tracking and monitoring transactions.",
      "Instant updates on transactions."
    ]
  }
}
]

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]
[
{
  "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": 4.50,
            "Resident_Indian_Sr_Citizen": 5.00
          },
          {
            "Duration": "46 days to 90 days",
            "Residents_General_Public": 6.00,
            "Resident_Indian_Sr_Citizen": 6.50
          },
          {
            "Duration": "91 days to 180 days",
            "Residents_General_Public": 5.60,
            "Resident_Indian_Sr_Citizen": 6.10
          },
          {
            "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
          },
          {
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"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": 7.10,
"Resident_Indian_Sr_Citizen": 7.60
},
{
"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": 6.50,
"Resident_Indian_Sr_Citizen": 7.15
},
{
"Duration": "Above 5 Years and upto 10 Years",
"Residents_General_Public": 6.50,
"Resident_Indian_Sr_Citizen": 7.50
```



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    },
    {
      "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": [
    {
      "Duration": "12 months",
      "Resident_General_Public_NRO": 6.80,
      "Resident_Indian_Sr_Citizen": 7.30,
      "NRE": 6.80
    },
    {
      "Duration": "1.5 years",
      "Resident_General_Public_NRO": 6.80,
      "Resident_Indian_Sr_Citizen": 7.30,
      "NRE": 6.80
    },
    {
      "Duration": "777 days",
      "Resident_General_Public_NRO": 7.20,
      "Resident_Indian_Sr_Citizen": 7.70,
      "NRE": 7.20
    },
    {
      "Duration": "1111 days",
      "Resident_General_Public_NRO": 6.45,
      "Resident_Indian_Sr_Citizen": 7.10,
      "NRE": 6.45
    }
  ]
}

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    },
    {
      "Duration": "1717 days",
      "Resident_General_Public_NRO": 6.45,
      "Resident_Indian_Sr_Citizen": 7.10,
      "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": 7.00,
        "Senior_Citizen": 7.50
      },
      {
        "Duration": "Above 1 Year to 400 days",
        "General_NRE_NRO": 7.00,
        "Senior_Citizen": 7.50
      },
      {
        "Duration": "Above 400 days and upto 2 Years",
        "General_NRE_NRO": 7.00,
        "Senior_Citizen": 7.50
      },
      {
        "Duration": "Above 2 Years and upto 3 Years",
        "General_NRE_NRO": 7.40,
        "Senior_Citizen": 7.90
      }
    ]
  }
}

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},
{
  "Duration": "Above 3 Years and upto 5 Years",
  "General_NRE_NRO": 6.65,
  "Senior_Citizen": 7.30
},
{
  "Duration": "Above 5 Years and upto 10 Years",
  "General_NRE_NRO": 6.65,
  "Senior_Citizen": 7.65
},
{
  "Duration": "399 Days (Baroda Tiranga Plus Deposit Scheme)",
  "General_NRE_NRO": 7.30,
  "Senior_Citizen": 7.80
}
]
},
"Term_Deposits_above_10_Crores_below_1000_Crores": {
  "Tenors": [
    {
      "Duration": "7 days to 14 days",
      "ROI_Percentage": 4.50
    },
    {
      "Duration": "15 days to 45 days",
      "ROI_Percentage": 5.00
    },
    {
      "Duration": "46 days to 90 days",
      "ROI_Percentage": 5.50
    },
    {
      "Duration": "91 days to 180 days",
      "ROI_Percentage": 6.00
    },
    {
      "Duration": "181 days to 270 days",

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      "ROI_Percentage": 7.00
    },
    {
      "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": 7.00
    },
    {
      "Duration": "Above 2 Years and upto 3 Years",
      "ROI_Percentage": 6.00
    },
    {
      "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": 6.50,
        "Senior_Citizen_RTD_ROI": 7.15
      },
      {
        "Duration": "Above 5 years to up to 10 years",
        "General_Public_RTD_ROI": 6.50,
        "Senior_Citizen_RTD_ROI": 7.50
      }
    ]
  }
}

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    ]
  }
}
},
"FCNR_B_Deposits": {
  "Maturity_Period": [
    {
      "Range": "LESS THAN USD 2 LACS",
      "ROI_Percentage": 0.50
    },
    {
      "Range": "USD 2 LACS TO 10 LACS",
      "ROI_Percentage": 1.00
    },
    {
      "Range": "ABOVE USD 10 LACS",
      "ROI_Percentage": 1.50
    }
  ]
}
}
```

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]
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