



बैंक ऑफ बड़ौदा Bank of Baroda

Revised Service Charges (Excluding GST)

Annexure to Circular No. HO:BR:110

03.2019

SECTION – I

DEPOSIT AND ALLIED SERVICES

Sr. No .	AREA OF BANKING SERVICE	Revised Service Charges (excluding GST) w.e.f. 01.04.2019															
1	Ledger folio charges	<p>Applicable to CA (including RRBs), & CC, OD (excluding loan against banks own deposits & Fast Access)</p> <p>Our charges is ₹125/- per 25 entries (one folio)</p> <p>Current Accounts:-</p> <p>Free folio allowed p.a. based on Av. Cr. bal. as follows:</p> <table><tr><td>Av.Cr. Bal (Rs.)</td><td>- Folios not chargeable</td></tr><tr><td>Up to ₹ 1 lac -</td><td>4</td></tr><tr><td>Above ₹ 1 lac -</td><td>All Free</td></tr></table> <p>NOTE:</p> <p>For A/cs maintained on computers, 25 entries or part thereof to be treated as one ledger page.</p> <p>Ledger folio charges to be recovered on quarterly basis.</p>		Av.Cr. Bal (Rs.)	- Folios not chargeable	Up to ₹ 1 lac -	4	Above ₹ 1 lac -	All Free								
	Av.Cr. Bal (Rs.)	- Folios not chargeable															
Up to ₹ 1 lac -	4																
Above ₹ 1 lac -	All Free																
	Transaction Charges	<p>Savings Bank Accounts –</p> <table><tr><td>Savings</td><td>NIL</td></tr></table>		Savings	NIL												
Savings	NIL																
2	a) Charges for issue of Duplicate Statement / Pass Book	<p>First passbook/statement –Not chargeable</p> <p>₹ 100/-- per Duplicate Pass Book / Statement with latest balance only</p> <table><tr><td colspan="2">Duplicate Statement / Pass Book</td></tr><tr><td colspan="2">Individual</td></tr><tr><td>Entries upto last 12 months</td><td>Rs.150/-</td></tr><tr><td>Entries more than 12 months</td><td>Rs.2/- per entry (min. Rs.150/- , Max. Rs.5000/-)</td></tr><tr><td colspan="2">Non Individual</td></tr><tr><td>Entries upto last 12 months</td><td>Rs.150/- per month (max. Rs.900/-)</td></tr><tr><td>Entries more than 12 months</td><td>Rs.2.50/- per entry (min. Rs.900/- , Max. Rs.10000/-)</td></tr></table>		Duplicate Statement / Pass Book		Individual		Entries upto last 12 months	Rs.150/-	Entries more than 12 months	Rs.2/- per entry (min. Rs.150/- , Max. Rs.5000/-)	Non Individual		Entries upto last 12 months	Rs.150/- per month (max. Rs.900/-)	Entries more than 12 months	Rs.2.50/- per entry (min. Rs.900/- , Max. Rs.10000/-)
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Non Individual																	
Entries upto last 12 months	Rs.150/- per month (max. Rs.900/-)																
Entries more than 12 months	Rs.2.50/- per entry (min. Rs.900/- , Max. Rs.10000/-)																
	b) Issue of letter of acknowledgement/ duplicate TDR in case of loss of TDR	<p>For Acknowledgement ₹ 50/-</p> <p>For Duplicate TDR Rs.100 per instance</p>															
3	Cheque Book Issuance Charges	<p>Savings Banks A/c</p> <p>Cheque book of 15 leaves is supplied by RBO.</p> <p>In SB Accounts of individuals -30- leaves will be</p> <table><tr><td>Saving Bank</td><td>Personalised Cheques –</td></tr><tr><td>If Average Quarterly Balance - above Rs.2.00 lacs – No Charge</td><td>If average balance upto Rs.2 lac Rs.5 per Chq. Book leaves. (*30- leaves will be not chargeable in a financial year.</td></tr><tr><td colspan="2">Non Personalised Cheques –</td></tr><tr><td colspan="2">(30 leaves per calendar year not chargeable) Beyond that Rs.3.00 per leaf.</td></tr><tr><td colspan="2">*Total 30 leaves will be free for financial year for personalized and non personalized cheque book</td></tr></table>		Saving Bank	Personalised Cheques –	If Average Quarterly Balance - above Rs.2.00 lacs – No Charge	If average balance upto Rs.2 lac Rs.5 per Chq. Book leaves. (*30- leaves will be not chargeable in a financial year.	Non Personalised Cheques –		(30 leaves per calendar year not chargeable) Beyond that Rs.3.00 per leaf.		*Total 30 leaves will be free for financial year for personalized and non personalized cheque book					
		Saving Bank	Personalised Cheques –														
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		<u>Current/CC/OD</u> After issuance of 1st cheque book, charges for subsequent cheque book @ ₹ 5.00/- per leaf for CTS/MICR/cheque books. <u>Note:</u> 1 st Cheque book means cheque book of 50 leaves. <table><tr><td>Current/ CC / OD (First Cheque Book of -50- leaves will not be chargeable) If Average Quarterly Balance - above Rs.2.00 lacs – No Charges</td><td colspan="2">Personalised and Non personalised Cheques If average quarterly balance is upto Rs.2 lac Rs.5/- per Chq. leaf.</td></tr></table> Wherever cheque books are printed by the customer after obtaining permission of Stationary and Security Form Department, Head Office, Baroda, the cost of paper should be recovered from the customer at the rate of ₹ 1000/- per 1000 leaves (over and above charges to be paid by customer directly to the printer for printing.)			Current/ CC / OD (First Cheque Book of -50- leaves will not be chargeable) If Average Quarterly Balance - above Rs.2.00 lacs – No Charges	Personalised and Non personalised Cheques If average quarterly balance is upto Rs.2 lac Rs.5/- per Chq. leaf.										
Current/ CC / OD (First Cheque Book of -50- leaves will not be chargeable) If Average Quarterly Balance - above Rs.2.00 lacs – No Charges	Personalised and Non personalised Cheques If average quarterly balance is upto Rs.2 lac Rs.5/- per Chq. leaf.															
4	Opening & Maintenance of minimum balances	<div>Current Accounts Individual / Non Individual Rural - ₹ 1000* Semi-Urban – ₹ 2000/- * Urban Metro ₹ 3000-*</div> <div>* Quarterly Average Balance</div> <div>Savings Bank Accounts. (SB 101)</div> <div>Minimum Quarterly Average Balance</div> <table><tr><td>Saving Account</td><td>With Cheque Book</td><td>Without Cheque Book</td></tr><tr><td>Metro / Urban</td><td>1000</td><td>500</td></tr><tr><td>Semi Urban/ Rural</td><td>500</td><td>Nil</td></tr><tr><td>Pensioner / Staff / Ex staff</td><td>Nil</td><td>Nil</td></tr></table> <div>No Change</div> <div>Baroda Basic Savings Bank account</div> <div>Zero balance</div> <div>No Change</div> <div>Baroda Pensioners Savings Bank account Nil</div> <div>Note : No Minimum Balance charges in SB a/cs to be recovered from employees’ institutional salary a/cs i.e. not only institutions maintaining account with the branch but also of employees whose salary is paid through SB a/cs maintained with the branch. Branches can open zero balance A/cs of such institutional employees whose salary is paid through us.</div> <div>Hence salary accounts to be opened / transferred to scheme code SB 113,115.</div>			Saving Account	With Cheque Book	Without Cheque Book	Metro / Urban	1000	500	Semi Urban/ Rural	500	Nil	Pensioner / Staff / Ex staff	Nil	Nil
Saving Account	With Cheque Book	Without Cheque Book														
Metro / Urban	1000	500														
Semi Urban/ Rural	500	Nil														
Pensioner / Staff / Ex staff	Nil	Nil														
5	Charges for not maintaining minimum balance	<div>Current Account</div> <div>Metro/Urban</div> <div>Quarterly Average Balance (QAB) of ₹ 3000/- is not maintained :-- ₹ 300/- per quarter</div> <div>Semi Urban:</div> <div>Quarterly Average Balance (QAB) of ₹ 2000/- is not maintained :-- ₹ 200/- per quarter</div> <div>Rural/Quarterly Balance of ₹ 1000/- not maintained – ₹ 150/- per quarter</div>														



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		SB Accounts		
		Semi Urban / Rural	Nil	
		Metro/ Urban	Rs. 150/- per Quarter	
			Upto 25%	25% of the prescribed min.bal.
			Above 25% to 50%	50% of the prescribed min.bal.
			Above 50% to 75%	75% of the prescribed min.bal.
		(Excluding Basic Savings Bank accounts (PMJDY)).		
		No Change Savings Bank - No frills A/c Baroda Basic Savings Bank account- NIL Baroda Pensioner’s Savings Bank account- NIL Baroda Salary Advantage Account – Nil		
		No Change NOTE : If required Quarterly Average Balance is not maintained, any concessions sanctioned must be reconsidered by the sanctioning authorities within next quarter.		
		6	Addition / Deletion of names in Joint Accounts/Change in operational instructions (including Lockers)	No change Rs. 100/- per occasion Not applicable for deletion of name on account of death of customer in joint A/c.
7	Nomination	No change Not applicable for First time nomination Modification / Change in nomination – Rs. 50/- per occasion		
8	Charges for Standing instructions	No Change Within the Bank - Not chargeable ₹ 50/- per transaction plus applicable remittance charges in case of credits for outside the branch whether in same city or other cities i. e in other branches / Offices such as LIC etc. plus actual postage charges		
9	Charges for inability to carry out standing instructions due to insufficient balance in the account	No Change ₹ 100/- per occasion.		
10	Charges for Stop Payment instructions (Per Instrument)	No Change SB. - ₹ 100/- per instrument CA/CC/OD - ₹ 200/- per instrument		
	In case of loss of complete blank cheque book	No Change In case of loss of complete blank cheque book Max. ceiling as below: Savings Bank – ₹ 500/- C.A./C.C./OD – ₹ 1000		
11	Charges for Cheque returned unpaid –(Inward) Clearing / Transfer	Dishonour / Return of Bills / Cheques (per instrument)		
		Chq recd in inward clg (SB/CA/CC/OD)		
		Upto Rs.1,00,000/-	Rs.125/-	
		Above Rs.1,00,000/- to less than Rs.1 cr.	Rs.250/-	
		Rs.1 Crore and above	Rs.500/-	



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Sr. No .	AREA OF BANKING SERVICE	Revised Service Charges (excluding GST) w.e.f. 01.04.2019								
		<div>Cheque return due to technical reason – not at the fault of customer- No charges</div> <div>Cheque (drawn on us) returned (Outward Return) – (Financial Reason)</div> <table><tr><td colspan="2">Dishonour / Return of Bills /Cheque in outward clearing SB/CA/CC/OD)</td></tr><tr><td>Upto 100000/-</td><td>Rs.150/-</td></tr><tr><td>Above Rs.100000/- to less than Rs.1 cr.</td><td>Rs.500/-</td></tr><tr><td>For Rs.1 crore and above</td><td>Rs.750/-</td></tr></table> <div>In case Bank remains out of funds ;; actual interest @ 7.5% over base rate is to be charged extra</div> <div>For other reasons – ₹ 250/-</div> <div>For technical reasons- not at the fault of customer- No charges</div> <div>No change</div> <div>NOTE:<div><div>1. For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque.</div><div>2. The interest is to be credited to P/L Interest Received A/C (others).</div><div>3. No charges to be recovered in case of return of cheques drawn by our customers on account of stop payment instructions.</div><div>4. Branch Manager can double the said charges in cases where the incidence of cheque return is high.</div></div></div> <div>Charges for entries (Dr.) received through ECS and not responded:- As per cheque return charges</div>	Dishonour / Return of Bills /Cheque in outward clearing SB/CA/CC/OD)		Upto 100000/-	Rs.150/-	Above Rs.100000/- to less than Rs.1 cr.	Rs.500/-	For Rs.1 crore and above	Rs.750/-
Dishonour / Return of Bills /Cheque in outward clearing SB/CA/CC/OD)										
Upto 100000/-	Rs.150/-									
Above Rs.100000/- to less than Rs.1 cr.	Rs.500/-									
For Rs.1 crore and above	Rs.750/-									
12	Incidental charges for inoperative accounts	<div>No Change</div> <div>A) Inoperative Savings Bank a/cs.<div>i) Account maintaining stipulated minimum balance - Nil</div></div> <div>No penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained - As stipulated by RBI. Approved by EMC vide agenda item J-2 dated 10.07.2014</div> <div>No Change</div> <div>For inoperative Current Account -</div> <div>Nil charges for inoperative current account</div> <div>Branch should endeavor for making inoperative A/Cs into operative by follow up.</div>								
13	Charges for issuance of Balance Certificate, at the request of customer.	<div>No change</div> <div>₹ 75/- per certificate (for individuals)</div> <div>Rs. 150/- per certificate (for others)</div>								
14	Charges for issuance of Interest Certificate, at the request of customer	<div>No Change</div> <div>For Second/Additional Certificate ₹ 100 per copy</div>								
15	Closure of A/cs -within a year	<div>No change</div> <div>SB A/c</div> <div>No charges</div> <div><div>1. if the account is closed within 14 days of first customer induced credit into the account.</div><div>2. No charges, if account is closed due to death of Account Holder.</div><div>3. Rs. 200/- : if account is closed beyond above time but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts).</div></div> <div>Current Account:</div> <div>No charges</div> <div><div>1. if the account is closed within 14 days of first customer induced credit into the account.</div></div>								



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		<p>2. if account is closed due to death of Account Holder.</p> <p>3. If account closed beyond 14 days but within 1 year of the first customer induced transaction :</p> <p>Individual : Rs250/-</p> <p>Others (Non individual) : Rs. 500/-</p> <p>No change</p> <p>Premature closure within a year of RD/ YSJY A/c within a year</p> <p>Individual : ₹ 100/-</p> <p>Others : ₹ 150/-</p> <p>Closure of Account (all types of account) due to death of Account Holder – No Charges</p>
16	Issue of Solvency Certificate	<p>No Change</p> <p>Non commercial – ₹ 300 per lac</p> <p>Commercial – ₹ 300 per lac.</p> <p>Min. ₹ 1500/- Max. ₹ 25000/-</p> <p>NOTE: For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500</p>
	Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender.	<p>No Change</p> <p>₹ 1000/- per certificate</p>
17	Opening accounts with restrictive operations	<p>No Change</p> <p>Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification</p> <p>₹ 500/-</p> <p>Savings Bank Account</p> <p>₹ 100/-</p>
18	Allowing operations in an a/c through a) Power of Attorney b) Mandate	<p>No Change</p> <p>One time charges at the time of acceptance/modification of instructions.</p> <p>Savings Bank Accounts - ₹ 500/-</p> <p>Current, Cash Credit, Over Draft Account – ₹ 1000/-</p>
19	Change of authorized signatory including reconstitution of A/c.	<p>No Change</p> <p>Current, Cash Credit, Over Draft Account</p> <p>₹ 250/- per change</p>
20	Post parcel for Collection	<p>No Change</p> <p>Our usual collection charges plus storage charges @ ₹ 50/- per day with a minimum of ₹ 250/-</p>
21	Copy of original of cheque / DD (paid by the Bank)	<p>No Change</p> <p>₹ 100 upto 6 months old record</p> <p>Rest - ₹ 250</p>



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Revised Service Charges (Excluding GST)

SECTION – II COLLECTIONS

Sr. No.	AREA OF BANKING SERVICE	Revised Service Charges (excluding GST) w.e.f. 01.04.2019												
1	Collection of outstation cheques (By sending cheques physically) a) Through our bank's branches	<p>No change CHARGES MANDATED BY RBI w.e.f. 30.03.2012</p> <table><tr><td>Upto ₹ 5,000/-</td><td>₹ 25/-</td></tr><tr><td>Above ₹ 5,000/- and upto ₹ 10000/-</td><td>₹ 50/-</td></tr><tr><td>Above ₹ 10,000/- to ₹ 1/- Lac</td><td>₹ 100/-</td></tr><tr><td>₹ 1 Lac to ₹ 5 Lac</td><td>₹ 200/-</td></tr><tr><td>₹ 5 Lac to ₹ 10 Lac</td><td>₹ 225/-</td></tr><tr><td>Above ₹ 10 Lac</td><td>₹ 250/-</td></tr></table> <p>Above charges are exclusive of out of pocket expenses i.e. postages /courier extra.</p> <p>Note: Discretion to Branch Manager to charge upto 50% on adhoc basis within the overall limit of our charges in deserving cases.</p>	Upto ₹ 5,000/-	₹ 25/-	Above ₹ 5,000/- and upto ₹ 10000/-	₹ 50/-	Above ₹ 10,000/- to ₹ 1/- Lac	₹ 100/-	₹ 1 Lac to ₹ 5 Lac	₹ 200/-	₹ 5 Lac to ₹ 10 Lac	₹ 225/-	Above ₹ 10 Lac	₹ 250/-
	Upto ₹ 5,000/-	₹ 25/-												
Above ₹ 5,000/- and upto ₹ 10000/-	₹ 50/-													
Above ₹ 10,000/- to ₹ 1/- Lac	₹ 100/-													
₹ 1 Lac to ₹ 5 Lac	₹ 200/-													
₹ 5 Lac to ₹ 10 Lac	₹ 225/-													
Above ₹ 10 Lac	₹ 250/-													
	B) Direct through other banks i.e. instruments drawn at a centre where we have no branch.	<p>No change Above Charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted through RTGS /NEFT to other bank.</p>												
2	Cheques collected through our branch for another bank	<p>No change For Immediate credit of outstation cheques -- Our usual collection charges should be recovered in full</p>												
	Outstation Cheque return charges	<p>No change 50% of collection charges</p>												
	Collection of other Banks deposits / receipts on maturity	<p>No change If proceeds are invested in FD for a minimum period of 1 year then no charges. Else flat – ₹ 50/-</p>												
3.	Collection of Bills (Clean / Doc.-Demand & Usance) a) Applicable to IBCs	<p>No change Bills for Amount :</p> <table><tr><td>Upto ₹ 100000/-</td><td>₹ 12- Per ₹ 1000/- Or part thereof subject to Minimum ₹ 100/-</td></tr><tr><td>Above ₹ 1 lac upto ₹ 10/- lacs</td><td>₹ 11/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1200/-</td></tr><tr><td>Above ₹ 10/- Lacs</td><td>₹ 10/- per ₹ 1000/- Min. ₹ 10,000/- & Max. ₹ 12,000/-</td></tr></table> <p>Postage/Courier is to be recovered on actual basis in higher multiple of ₹ 5/-</p>	Upto ₹ 100000/-	₹ 12- Per ₹ 1000/- Or part thereof subject to Minimum ₹ 100/-	Above ₹ 1 lac upto ₹ 10/- lacs	₹ 11/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1200/-	Above ₹ 10/- Lacs	₹ 10/- per ₹ 1000/- Min. ₹ 10,000/- & Max. ₹ 12,000/-						
	Upto ₹ 100000/-	₹ 12- Per ₹ 1000/- Or part thereof subject to Minimum ₹ 100/-												
Above ₹ 1 lac upto ₹ 10/- lacs	₹ 11/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1200/-													
Above ₹ 10/- Lacs	₹ 10/- per ₹ 1000/- Min. ₹ 10,000/- & Max. ₹ 12,000/-													
	b) Applicable to OBCs	<p>No change Bills for Amount</p> <table><tr><td>Upto ₹ 100000/-</td><td>₹ 10/- Per ₹ 1000/- Or part thereof subject to Minimum ₹ 100/-</td></tr><tr><td>Above ₹ 1 lac upto ₹ 10/- lacs</td><td>₹ 9/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1000/-</td></tr><tr><td>Above ₹ 10/- Lacs</td><td>₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- & Max. ₹ 15,000/-</td></tr></table>	Upto ₹ 100000/-	₹ 10/- Per ₹ 1000/- Or part thereof subject to Minimum ₹ 100/-	Above ₹ 1 lac upto ₹ 10/- lacs	₹ 9/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1000/-	Above ₹ 10/- Lacs	₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- & Max. ₹ 15,000/-						
Upto ₹ 100000/-	₹ 10/- Per ₹ 1000/- Or part thereof subject to Minimum ₹ 100/-													
Above ₹ 1 lac upto ₹ 10/- lacs	₹ 9/- per ₹ 1000/- or part thereof subject to Minimum ₹ 1000/-													
Above ₹ 10/- Lacs	₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- & Max. ₹ 15,000/-													



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		<p>Note: Branch Manager to reduce up to 25% charges on adhoc basis within the overall limit in deserving cases after examining the cost benefit.</p> <p>Postage/courier is to be recovered on actual basis in higher multiple of ₹ 5/-</p>
4	Handling charges for bills returned unpaid. Local Outstation	<p>No change ₹100/- per instrument</p> <p>50% of the collection charges subject to a min. ₹200/-</p> <p>Note: Postage/courier is to be recovered on actual basis in higher multiple of ₹.5/-.</p>
5	Charges for presentation of usance bills	<p>No change ₹ 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions.</p>
6	Change of original instruction in respect of OBC/IBC e.g. a) Delivering free of payment b) waiving 'c' form etc c) Allowing rebate d) Extending time for retirement	<p>No change ₹ 100/- per request</p>



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Revised Service Charges (Excluding GST)

SECTION – III REMITTANCES

Sr. No.	AREA OF BANKING SERVICE	Revised Service Charges (excluding GST) w.e.f. 01.04.2019		
1	Issuance of DD/BC	No change		
		Individual		
		Upto ₹ 5000/-	₹.50/-	
		Above ₹ 5000/- to ₹ 1 lac	₹ 3/- per thousand or part thereof	
		Minimum ₹ 50/- maximum ₹ 300/-		
		Above ₹ 1 lac	₹ 5/- per thousand or part thereof. Minimum ₹ 500/- and Maximum ₹ 15000/-	
		Non- Individual		
		Upto ₹ 5000/-	₹.50/-	
		Above ₹ 5000/- to ₹ 1 lac	₹ 3/- per thousand or part thereof	
Minimum ₹ 50/- maximum ₹ 300/-				
Above ₹ 1 lac	₹ 5/- per thousand or part thereof. Minimum ₹ 500/- and Maximum ₹ 15000/-			
Note :				
i) At par issuance of DD/Bankers' cheque in respect of loan sanctioned by the branch and payment is made directly to the suppliers.				
ii) Discretion to reduce/waive charges vested with Regional Manager on case to case basis upon recommendation of the branch subject to half yearly review - keeping in view the value of the account.				
Branch Manager can give concession on adhoc basis within the overall limit				
2.	Cancellation of DD/ Bankers' cheque and/or issue of fresh DD/ Bankers' cheque in lieu of lost one.	No change Individual & Non Individual: Up to ₹ 500/- Nil Above ₹500/- ₹100/- per instrument. In case of lost instrument, Up to ₹ 500/- ₹ 20/- Above ₹ 500/- ₹ 200/- per instrument		
3	Duplicate DD	No change Individual & Non Individual- Upto ₹ 500/- - ₹ 50/- Above ₹ 500/- - ₹ 250/- per instrument.		
4	Against tender of cash for any mode of remittance	No change 50% plus higher charges over floor rates		
5	Remittance of fund through RTGS (Through Cheque) As per RBI circular RBI/2011-12/166-DPSS(CO)RTGS No. 388/04/04/.002/2011-12 dated 05.09.2011	No change With effect from 23.05.2016 (As per RBI circular RBI/2015-16/306 DPSS (CO) RTGS No. 1926/04.04.002/2015-16 dated 04.02.2016 (HO:BR:108:68 dated 17.05.2016)		
		(A) On all RTGS Transactions (INWARD)--- NIL		
		Total charges		
		Transaction	₹ 2 Lacs to ₹ 5 Lacs	Above ₹ 5 Lacs
		8 to 11hrs	25/-	50/-
		After 11 hrs to 13.00 hrs	27	52/-
		After 13.00 hrs to 16.30 hrs	30	55/--
After 16.30 hrs.	30/--	55/-		



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6	Remittance of fund through NEFT through cheque/cash	No change A) NEFT Transactions INWARD) - Nil B) NEFT Transactions (OUTWARD):-- Up to ₹ 1 lac - Nil Above ₹ 1 lacs- to ₹ 2 lacs - ₹ 15/- per transaction Above ₹ 2 lacs - ₹ 25/- per transaction
7	Payment of Fixed deposit to other bank	No change Remittance charges as applicable plus out of pocket expenses
	CLARIFICATIONS:	No change The powers for granting concessions / waiver in respect of remittances charges are as under. a) In case of borrowal accounts the waiver / reduction in charges will be decided by the sanctioning authority of the advance a/c (not below the rank of Regional Manager). Thus, for advances sanctioned / reviewed under the discretionary lending powers of the branch then the waiver/reduction will have to be referred to the Regional Manager. Wherever waiver / concession in remittance charges are sought in an advance account, the credit proposal must mention about the same giving proper justification, overall yield in the account and benefit accruing to the branch. To make it abundantly clear, we mention that for credit proposals falling within OR beyond the sanctioning /review powers of the Branch head and containing recommendation for granting waiver/concession in remittance charges to the party then the powers to grant such concession/waiver will rest with the respective Regional Manager and above. For credit limits beyond the sanction powers of the Regional Manager, such concession / waiver in remittance charges in borrowal accounts shall be considered by the concerned sanctioning authority i.e Zonal Head / ZOCC/ GM (Credit) / ED /CMD / Board as the case may be. b) In case of accounts other than borrowal accounts the charges can be waived / reduced, keeping in view the value of the account , as under. 1.The branch should submit the proposal to the Regional Manager, on case to case basis, along with its recommendations for due consideration- subject to half yearly review. 2.For proposals pertaining to more than one Region, but within the same Zone the powers to reduce/ waive are vested with the Zonal Manager. For proposals covering more than one Zone, the powers to reduce / waive the service charges are vested with the Concerned Functional Head. For Current Account and Savings Bank account- GM-Deposit-Resources, (Liabilities and Deposit mobilization)



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Revised Service Charges (Excluding GST)

SECTION –IV

MISCELLANEOUS SERVICES

Sr. No.	AREA OF BANKING SERVICE	Revised Service Charges (excluding GST) w.e.f. 01.04.2019			
1	Safe Custody Charges	No change Sealed Covers: ₹ 350/- per cover per annum or part thereof. Sealed boxes – ₹ 3000/- per box per annum (size 200 cubic inch) Bank's own Deposit Receipt : No charges			
2	Service Charges for handling scrips	No change As per discretion of Regional Manager			
3	Attestation of customer's signature	No change ₹ 100/- per instrument / occasion. In case of joint A/c. - ₹ 150/-			
4	Inquiries relating to old records.		More than 3 months to 12 months old More than 12 months to 3 years old Above 3 years upto 7 years Above 7 years	Rs.100/- per item Rs. 300/- per item Rs.500/- per item Rs.1000/- per item	
5	Photo attestation	Rs. 100/- per photo /occasion			
6	Cash Handling Charges-FOR CASH DEPOSIT (Applicable to base branch, Local Non-base branches)	Total cash deposited at Base and Non-base branch (local) a. Savings Accounts – No charges b. For CA/OD/CC/Other Accounts: Beyond Cash Deposit of ₹ 50000/- Or above 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher charges will be levied as under - Above 10 packets – i.e. 1000 pieces of notes charges will be levied @ ₹ 10/- per packet or a part thereof. (Min. ₹ 10/- , Maxi. ₹ 10000/- ." Exemption : Savings , BKCC /Loan Repayment upto sanctioned limit of Rs.2.00 lacs, PSUs, NPA Recovery, Corporates / Institutions having salary account of their employees / Corporate accounts with specific MOUs Regional Manager have been authorized to reduce / waive the cash handling charges on case to case basis on the merit of each case			



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SECTION – V

LOCKER SERVICE CHARGES

Revised service charges w.e.f. 01.04.2019 excluding GST

Class of locker	Metro/ Urban	Semi- Urban/ Rural
A	1500	900
B	2000	1000
D	2800	1500
C	3000	1700
E/H-1	4000	2200
G	7000	5500
F	7000	5500
H	7000	5500
L1	10000	8000
L	10000	8000

NO CHANGE

NOTES : *Manual*

1. In case of breaking open of the locker, ₹ 1000/- to be recovered as incidental charges over and above actual cost incurred for the same.
2. Penalty for late payment of locker rent (from the due date) be levied as under:

-- Where annual locker rental is up to ₹ 3000/-
- ₹ 200/- for first -3- months thereafter ₹ 50/- p.m.

-- Where annual locker rental is above ₹ 3000/-
- ₹ 500/- for first -3- months thereafter ₹ 100/- p.m.

When the rent is paid in advance for -3- years 10% discount may be allowed to General Public.

However, 20% discount in locker rent in case of Premium current account and Premium current account privilege customers if rent is paid in advance for a period of three years and above.

For Staff /Ex-staff- concession of 50% in rent

CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR –₹ 100/- PER OCCASION (FOR GENERAL PUBLIC)

Rent in advance can be accepted for maximum three years only



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Revised Service Charges (Excluding GST)

SECTION – VI

INTER-SOL CHARGES

Sr. No.	AREA OF BANKING SERVICE	Revised Service Charges excluding GST w.e.f. 01.04.2019
1	(A) CASH DEPOSIT (Outstation)	<p>Outstation - Non Base Branch</p> <p>SB/CA/CC/OD/others :</p> <p>Upto Rs. 25000/- Nil Above Rs.25000 upto Rs.50000/- Rs.25/- Above Rs.50000/- upto Rs.1.00lac- Rs.50/- Above Rs.1 lac- Rs.100/-</p> <p>(Note : For ₹ 50000/- and above PAN is required to be submitted as per requirement of Income Tax)</p>
2	(B) CASH WITHDRAWAL (Base branch, local non base branch and outstation)	<p>Cash withdrawal at Non base branch/ local /outstation.</p> <p>Upto Rs.25000/- Nil</p> <p>Above Rs.25000/- Rs.2/- per thousand or part thereof Minimum Rs.50/-</p> <p>Note: 1.Inter SOL cash payments to third parties is totally withdrawn 2. Per day per transaction limit of ₹ 50000/- is fixed for cash withdrawal by account holder only (through withdrawal up to ₹ 25000/- - SB Account without cheque book facility) at Non Base CBS branches irrespective of nature of accounts. Passbook should accompany with Withdrawals.</p>

SECTION-VII

GENERAL

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



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Revised Service Charges (Excluding GST)

SECTION-VIII

EXEMPTIONS / CONCESSIONS IN SERVICE CHARGES

Sr. No.	AREA OF BANKING SERVICE	Revised Service charges w.e.f. 01.04.2019 (excluding GST)
1.	Defence Personnel	<p>No change</p> <p>Only the following concessions in service charges be extended to Defense Personnel, Paramilitary Personnel, Ex-Servicemen and Central Industrial Security Force (CISF) personnel”.</p> <p>a) At par remittance of salary / terminal dues. b) At par remittance to family up to ₹ 50,000/- per month and one-time remittance for payment of school / college fees in a year. Out of pocket expenses to be recovered. c) At par custody of WILLS. Normal concessions as applicable to other customers in respect of collection of outstation cheques up to ₹ 5,000/- at a time.</p>
2.	Ex-servicemen / widows of Ex-Servicemen, war widows, disabled service personnel	<p>No change</p> <p>Not to levy service charges such as processing, documentation and inspection charges on loans granted to Ex-Servicemen, Widows of Ex-Servicemen, War Widows and disabled service personnel under NEF, SEMFEX-II and SEMFEX-III schemes sponsored by SIDBI, NABARD and KVIC respectively and also on loans sanctioned by the Bank outside these schemes for their self employment purpose</p>
3.	Service / Charitable Institutions.	<p>No change</p> <p>) Temple Devasthanams like Shri Sai Baba Temple, Shirdi, Tirupati Devasthanam, Shri Nathdwara Temple, Shri Jagannath Temple, Puri, Vaishnavi Devi, Katra, and Somnath Trust, Somanth Gujarat.</p> <p>I. At par collection of cheques favouring such institutions. II. Remittances favouring such institutions free of exchange.</p> <p>No change</p> <p>b)Welfare / Service / Charitable Institutions/ National Foundation for Communal Harmony)</p> <p>I. At par collection of cheques favouring such institutions. II. Remittances favouring such institutions free of exchange.</p> <p>NOTE</p> <p>a) The Institutions should be exempt from payment of Income Tax and the branch should have such exemption certificate on its record. b) In all other charitable institutions, Regional Head is authorized to sanction concessions on merits of each case. If the concession is applicable to branches pertaining to other zones, H.O. approval is necessary.</p>
4.	Donations to PM / CM's Relief Funds	<p>No change</p> <p>I. At par collection of cheques favouring the fund. II. Free remittances favouring these funds. (Circular No. HO:BR:106/188 dated 18.09.2014 – A/c. No. 05860100004336)</p>



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Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Revised Service charges w.e.f. 01.04.2019 (excluding GST)
5.	Teachers Employed in Government Run Schools / Central Schools	No change I. Free discounting of salary bills / cheques up to ₹ 25000/-. II. At par collection of salary bills.
6.	Blind/Disabled/ Physically Handicapped Persons and Institutions set up for their benefit	No change I. At par collection of cheques. II. Free Remittances. Conditions : a) Institutions should be exempt from payment of Income Tax. b) Free Remittances to be allowed only against debit to account and Not Against Cash. c) In all cases, the Branch Manager should satisfy with the eligibility
7.	Proceeds invested in Time Deposit including NRIs	No change a) At par remittance of maturity proceeds of Time Deposits as well as periodical interest to another branch. b) At par collection of cheques issued as per court orders for investment in Time Deposits.
8.	Pensioners	No change a) At par collection of Pensions bills, Pension cheques. b) Free remittance facility by debit to S.B. A/c. maintained by pensioners for personal uses.
9.	Ministry of Health and Family Welfare	No Change (Accredited to our Bank) a) At par collection of cheques etc. b) Free Remittance facility.
10.	Government Sponsored Schemes	No change At par collection of cheques (only cheques issued by Government representing subsidy under Government sponsored Schemes).
11.	Co-operative Banks, Land Development Banks, Service Co-operatives, District Rural Development Agencies etc.	No change i. At par collection of cheques deposited by DRDA, FCS (sponsored by our Bank) and PACs (Banking with us). ii. Issue of DDs to Co-operative Banks for their customers at concessional rates. (Undertaking must be obtained from the Head Office of Co-operative Bank that they will charge full rates to their customers). NOTE: Facility to be extended to such banks with which we have agency arrangements. Concessions in service charges up to 50% of normal rates to Co-operative Banks which maintain accounts with us.
12.	Our Own Subsidiaries.	No change Concessions can be allowed in Service Charges.
13.	Banks under Agency Arrangements.	No change Existing Agency Arrangements at lower rates may be continued. (Customer should be charged full rates)
14.	NRI Customers	No change At par collection of rupee drafts issued by exchange companies and correspondent Banks. i) Rupee drafts should have been issued by exchange companies and correspondent Banks or Foreign Offices of any Indian / Foreign Bank or Exchange Companies maintaining accounts with our Bank or any other Bank in India. ii) Drafts should be payable through rupee accounts maintained at branches in India nominated by the Banks



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Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Revised Service charges w.e.f. 01.04.2019 (excluding GST)
15.	Regional Rural Banks (sponsored by our Bank)	<p>No change</p> <p>i).Collection charges on a 50:50 basis for:</p> <p>a) Cheques drawn on Public Sector Banks and tendered to us for collection by RRBs and on instrument tendered by Public Sector Banks to RRBs for collection.</p> <p>b) Free Remittance facility for transfer of funds to RRBs for remitting refinance installments to NABARD.</p> <p>C) Free remittance facility for transfer of funds between the Head Office and Branches of RRBs and also between Regional Offices of RRBs and Branches of RRBs. (whether sponsored by our Bank or by other banks)</p> <p>No change</p> <p>ii) No exchange should be charged on DDs purchased by RRBs on behalf of their customers (only those RRBs which are sponsored by our Bank), provided RRBs levy full charges from their customers at rates not below our specified rates</p>
16.	Senior Citizens	<p>No change</p> <p>Free remittance facility to be allowed by debit to S.B. A/c. maintained by Sr. Citizens for personal uses.</p> <p>At par collection of cheques in the name of Sr. Citizens (the A/c holder)</p>
17.	Physically Challenged Persons (Divyang)	<p>No change</p> <p>Waiver of collection charges for physically challenged persons (who have suffered loss of use of hand/hands & or leg/legs) including Visually impaired /blind person for instruments up to ₹ 50,000/- at par collection</p>
18.	Staff Members	<p>No change</p> <p>Staff Members</p> <ul style="list-style-type: none"> - Ex-Staff Members - Joint Accounts of staff members with close relatives (Same Rules as for deposit A/Cs- Name of staff /ex staff as principal account Holder.) <p>i) No service charges for various transactions including issuance of cheque book, Regeneration of Debit Card Pin, Net Banking Password etc., and other service charges unless otherwise specified to the contrary.</p> <p>No service charge or postage on the outstation cheques deposited by BOB Employees' Co-operative Housing Society drawn in their favour by Staff Members.</p> <p>Conditions for Ex-staff Members:</p> <p>a) He/she should be able establish his/her identity as an ex-staff member of our Bank.</p> <p>He/she should not be gainfully employed</p>
19	Waiver of Service Charges (All types of service charges given in the circular)	<p>Branch Heads are given discretion to waive /give concession wherever indicated.</p> <p>Apart from – wherever indicated under the relative head, they may further exercise powers as under as per business consideration.</p> <p>BR. HEAD</p> <p>Total Waiver/concession (ceiling) as per Discretionary Administrative Powers, 2018 circular No. HO:BR:110:256 dated 21.12.2018- para 7.10</p>



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Revised Service Charges (Excluding GST)

Sr. No.	AREA OF BANKING SERVICE	Revised Service charges w.e.f. 01.04.2019 (excluding GST)
		<p>NOTES:</p> <ul style="list-style-type: none"> ➤ Valued customers should be decided by Branch Manager based on business/social consideration. ➤ No concession is to be allowed on locker rent. ➤ Each concession/waiver to be given based on the merit of the case considering the overall cost benefit analysis. ➤ The Regular concessions / waiver will be reviewed on yearly basis. However, the branches may review the same earlier if situation so warrants. ➤ Branch should keep a record of concessions granted in a register separately for different areas of banking services and it should be got verified by the Regional Head during his visit to the branch. <p>SPECIMEN OF REGISTER:</p> <p>For all concessions in all services</p> <ol style="list-style-type: none"> 1. Sr. No. 2. Date 3. Name of customer 4. A/c Type No. 5. Details of the Transaction 6. Normal charges as per guidelines 7. Actual charges 8. Amount of concession 9. %age to normal charges 10. Justification for concession/waiver 11. Initials of Branch Manager 12. Details of /Approval of Regional Manager 13. Date <p>For regular concession Regional Managers have full powers on case to case basis.</p> <p>There should be prior sanction of concession. The powers for reimbursement of charges if any are given in Discretionary Administrative Powers for Domestic Operations -2018 (Bank's publication No. 154)</p> <p>Further in addition to wherever indicated under the respective head</p> <p>Any further concession / waiver in service charges not falling within the powers of the RM etc. [in other than borrowal a/cs] may be given by the respective Zonal authority after obtaining full details of the proposal including cost benefit analysis etc. for sanction/ consideration at their end. In proposals where concession/waiver pertains to branches of other Zones also, such matter may be referred to concerned Functional Head e.g. for Current Account- and for Savings Bank account GM (Deposit Resources) Liabilities and Deposit Mobilisation mentioning full particulars, justification for granting / continuing of such concessions etc., with recommendations.</p> <p>Proper records should be maintained by sanctioning authority and Branch for concessions at one place/Register as per format given as above.</p>



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SECTION – XI

FOREX RELATED CHARGES

Sr. No.	Services	Revised Charges w.e.f. 01.04.2019
1.	Bill purchased/discounted/negotiated a. Foreign Currency Export Bill	Bill amount below equivalent USD 25000.00 – Rs. 600.00 Bill amount equivalent to USD 25000.00 and above– Rs. 1200.00
	b. Rupee Export Bill	Bill amount below equivalent USD 25000.00 – Rs. 600.00 Bill amount equivalent to USD 25000.00 and above– Rs. 1200.00
2.	Forwarding export documents to another bank due to reason such as LC being restricted to the latter or the LC have been confirmed by that bank.	Rs.1000.00 flat rate per bill
3.	Where reimbursement under a Letter of Credit is claimed by the bank with another Authorized Dealer in India	Rs. 500.00 per claim
4.	For joining customer's guarantees and giving guarantee on behalf of customers in respect of discrepant documents.	Proposed to be discontinued as not applicable
5.	Commission in lieu of exchange => Transfer of letters of credit => Amendments	Rs. 500/- for each transfer and subsequent amendments.
6.	For each Export bill sent for Collection	For Bill amount equivalent USD 25000.00 and above – Rs. 750.00 For Bill amount below equivalent USD 25000.00 – Rs. 500.00
7.	If the entire sets of export documents have been sent by the exporter directly to the overseas buyer after complying with Exchange Control formalities.	Rs. 346 for each shipping bill.
8.	For each export bill sent for collection against which advance payment already received. a. Full bill amount received in advance b. Part Bill amount received in advance and remaining on collection basis	Rs. 250.00 per remittance. Charges applicable to Export Bill for collection under serial no. 1 should be recovered from the customer at the time of submission of export bills.
9.	In case of each overdue export bill, sent on collection where the proceeds are not received in NOSTRO account on or before the due date and in case of each overdue export bill purchased/discounted/negotiated/ and subsequently treated as collection item after crystallization.	Rs. 287 per bill per quarter
10.	Charges for issuance of export related certificates	Rs. 50 per certificate
11.	Advising Letter of Credit for the Our bank's clients	Rs.750 per LC
12.	Advising Letter of Credit for the other-Bank clients	Rs. 1000.00 per LC
13.	Advising of Amendment for Our Bank's clients	Rs. 250



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Revised Service Charges (Excluding GST)

14.	Advising of Amendment for Other-bank clients	Rs.500 per Amendment
15.	LC confirmation charges where LC opened in favour of Indian Exporter	<p>a. Sight :</p> <ul style="list-style-type: none"> - 0.25% for the first quarter - 0.15% p.m. thereafter (Min. Rs. 1500.00) - For LC amount exceeding INR 5.00 crore commission @ 0.50% per annum (These charges i.e. @ 0.50% p.a. are applicable on the entire LC amount whenever the LC amount exceeds Rs. 5 crore) - Charges will be calculated from the date of opening of LC to the date of expiry of LC. <p>b. Usance:</p> <ul style="list-style-type: none"> -1.5% p.a. (Min. Rs. 2000.00) - For LC amount exceeding INR 5.00 crore commission @ 0.40% p.a. - Charges will be calculated from the date of opening of LC to the date of expiry of LC plus the usance period (These charges i.e. @ 0.40% p.a. are applicable on the entire LC amount whenever the LC amount exceeds Rs. 5 crore) <p>Charges applied for actual number of days per annum basis.</p>
16.	Transfer of Letter of Credit	Rs. 863 per transfer
17.	For establishing an Import Letter of Credit/ Revolving Letter of Credit/ Letter of Credit covering imports of goods on deferred payment terms/ Back to Back letter of credit and Reinstatement charges (upon the reinstatement under a Revolving letter of Credit)	<p>a. Sight</p> <ul style="list-style-type: none"> - 0.25% for the first quarter - 0.15% p.m. thereafter (Min. Rs. 1500.00) <p>b. Usance</p> <ul style="list-style-type: none"> - 1.5% p.a. or part thereof - For LC amount exceeding INR 5.00 crore commission @ 0.40% p.a. or part thereof. (Min. Rs. 2000.00) (These charges i.e. @ 0.40% p.a. are applicable on the entire LC amount whenever the LC amount exceeds Rs. 5 crore) <p>Charges applied for actual number of days per annum basis.</p>
18.	In case of a Letter of Credit established against 100% cash deposit as Security.	25% of the charges as mentioned in Serial No 17
19.	STANDBY LETTER OF CREDIT	Discontinued Included under point 67
20.	Extension of validity of LC	Rs.750/- per amendment plus charges applicable as per point 17
21.	In case of enhancement of value of credit	Rs.500.00 per amendment In case of enhancement of the value of a letter of credit, charges as per point No. 17 for establishing a letter of credit shall be recovered for the additional amount, on the outstanding liability under the LC
22.	In case of amendment extending the tenor of the Bills of Exchange	Rs.500 amendment charges In the case of amendment altering the tenor of the Bill of Exchange, additional charges as per point no 17 shall be collected on the outstanding liability under the LC
23.	Amendment other than extension of validity or enhancement of tenor of the bill of exchange	Rs.500.00 per amendment.
24.	For revival of expired LCs within 3 months for the date of expiry	Any revival or reinstatement of an expired LC shall be at the option of the bank but within 3 months from the date of expiry and shall be subject to recovery of charges as per point 17 from the date of expiry upto the validity period of the revival Letter of Credit.



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25.	Letter of Comfort issued for availing Buyer's Credit	Facility Discontinued as of now as per RBI directives.	
26.	Deferred Imports Commission on Letter of Credit covering import of goods on deferred payment terms involving payments beyond a period of six months from the date of shipment over a period of time as defined in Exchange Control.	Calculated on the amount of liability under such credit at the beginning of every quarter	
		LC Amount	% per quarter
		Upto 1 crore	0.25
		>1 crore upto 5 crore	0.18
		>5 crore	0.10
27.	If the validity period of a Letter of Credit covering import on deferred payment terms is extended.	Flat amendment commission of Rs. 500/-, However, for any amendment extending the validity of the letter of Credit beyond 3 month period, commission at the applicable rate shall be recovered.	
28.	Amendment Enhancement	Rs. 250 + Tax	
29.	Credit Opinion Report	Actual cost of report	
30.	Shipping Guarantee for clearance of goods pending production of bill of lading.	Rs. 1000 + Tax	
	a. Relating to imports under LCs opened by the banks b. In all other cases		
31.	Foreign currency Import bills under LC at the time of crystallization or retirement whichever is earlier (where exchange benefit accrues)	Import Bills received under LC on exchange benefit accrues to opening Bank including Remittance made out of EEFC Account- 0.125% per Bill • Min. Rs.750 • Max. Rs.25,000	
32.	Foreign currency bills under LC where no exchange benefit accrues	0.1% (minimum Rs. 500.00)	
33.	Discrepancy charges in case of non-confirming documents under LC	USD 50.00 or its equivalent rupee	
34.	Import bill (not under LC) drawn in foreign currency on which bank earns exchange benefit.	0.15%	
		For Individual transactions over Rs.1.00 crore rates applicable as below borrower account with	
		Credit Rating	Charges
		AAA	0.60% p.a.
		AA	0.60% p.a.
		A	0.75% p.a.
		BBB	1.50% p.a.
Below BBB and Unrated	2.25% p.a.		
35.	Import bill (not under LC) drawn in rupees and in foreign currency on which bank earns no exchange benefit.	Minimum of Rs.500.00 and Maximum Rs.25000.00	
		0.30%	
		For Individual transactions over Rs.1.00 crore rates applicable as below borrower account with	
		Credit Rating	Charges
		AAA	0.60% p.a.
		AA	0.60% p.a.
		A	0.75% p.a.
BBB	1.50% p.a.		
Below BBB and Unrated	2.25% p.a.		
Minimum of Rs.500.00 and Maximum of Rs.50000.00			
36.	For foreign currency import bill required to be forwarded to another bank required for remitting proceeds to the remitting bank abroad	Rs. 500.00 per bill as handling charges	



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Revised Service Charges (Excluding GST)						
37.	For each bill received by importer directly from the overseas exporter/bank at the time of effecting remittance. Where exchange benefit accrues to the bank	<div>In case of documents received by Importers directly from Overseas Exporters (Commission should be recovered at the time of effecting the Remittance)-<table><tr><td>Upto Rs.2 cr.</td><td>0.125% • Min.Rs.250</td></tr><tr><td>Above Rs.2 cr.</td><td>0.125% • Max. Rs. 25,000 per Remittance</td></tr></table></div>	Upto Rs.2 cr.	0.125% • Min.Rs.250	Above Rs.2 cr.	0.125% • Max. Rs. 25,000 per Remittance
Upto Rs.2 cr.	0.125% • Min.Rs.250					
Above Rs.2 cr.	0.125% • Max. Rs. 25,000 per Remittance					
38.	For each bill received by importer directly from the overseas exporter/bank at the time of effecting remittance. Where no exchange benefit accrues to the bank	50% of charges in point 35 above				
39.	Import documents covering project imports under Inter-Government Aid Scheme and Schemes (including projects those financed by International Agencies like World Bank, IMF, ADB etc.) where no LC is opened.	0.20% with a minimum of Rs. 500.00.				
40.	If foreign currency remittances are received in advance from the overseas buyer, and the specific request of merchanting trade customer hold the foreign currency funds in their Nostro A/C without converting the amount into Indian Rupee till the date of payment to the overseas supplier & the bank would not apply buying and selling rate of exchange. Serial 41	Discontinued (We have charged for Merchanting Trade transaction separately)				
41.	Advance remittance against imports Where exchange benefit accrues to the bank	Rs. 100.00 – remittance up to Rs.10000.00 Rs. 200.00 – remittance above Rs. 10000.00 + 25% of charges in point 34 above				
42.	Advance remittance against imports Where no exchange benefit accrues to the bank	Rs. 100.00 – remittance up to Rs.10000.00 Rs. 200.00 – remittance above Rs. 10000.00 + 25% of charges in point 35 above				
43.	Custody charges for overdue import bills	Rs. 250.00 per quarter or part thereof for each bill, if the bill is not paid within 10 days from the due date/date of presentation.				
44.	Merchanting trade transactions for Import transaction (Other than applicable charges for import bill i.e. collection charges, overdue charges, etc.)	Commission at 0.1% shall be charged on each transaction and the Bank shall not pay interest on such advance remittances or not grant rupee advances against foreign currency funds thus received. (min. Rs.1000.00)				
45.	Counter signing/ Co-acceptance/ Availisation of Import bills	0.085% per month for the tenor of bills subject to minimum of 0.25%.				
46.	Recovery of commission in lieu of exchange on import bills payment of which are settled out of foreign currency loans arranged abroad, foreign currency accounts and EEFC accounts	Discontinued. No commission in lieu of exchange to be charged in case import bills (under LC or otherwise) are realized out of foreign currency loans arranged abroad/ buyers credit. No extra charge to be taken in case of EEFC funds too.				



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47.	IMPORT BILLS FOR COLLECTION Usually in respect of foreign currency collection bills the bank shall be entitled to exchange and commission. If for any reason the bank is required to forward the documents to another bank which will be required to remit the proceeds to the remitting bank abroad.	Discontinued. Already covered under point no 36
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Outward Remittances other than Imports

48.	Outward remittance in foreign currency for Non-individuals (other than advance payment against import) Where exchange benefit accrues to the bank	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00
49.	Outward remittance in foreign currency for Non-individuals (other than advance payment against import) Where no exchange benefit accrues to the bank	0.10% with a minimum of USD 10 and maximum of USD 50 or its rupee equivalent.
50.	Outward remittance in foreign currency under LRS and remittance from NRO accounts	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00
51.	Outward remittance in foreign currency from NRE account	NIL
52.	Issuance of Foreign Currency Demand Draft	Rs. 100.00 – up to Rs. 10000.00 Rs. 200.00 – above Rs. 10000.00
53.	Issue of Foreign Currency Travellers Cheques commission	1% on rupee equivalent payable by the customer.
54.	Where at the request of the beneficiary, foreign currency travelers cheques are issued by the Authorised Dealers against foreign currency remittances received from abroad.	0.25%
55.	Payment of foreign currency draft by the drawee bank by issuing their own draft in the same currency in favour of the beneficiary bank with whom the relative foreign currency amount is to be deposited in a FCNR account.	NIL

Inward Remittances other than Exports

56.	Inward Remittances	Nil where proceeds are to be credited to our account. In all other cases – Rs. 100.00
57.	Commission on Clean Instruments sent for collection abroad	0.1% of the instrument amount (min. Rs. 50.00 – max. Rs. 5000.00)
58.	Foreign currency instruments favouring resident beneficiary and sent for collection in India	Discontinued Already included in point 57
59.	Encashment of TTs/ purchase of MTs/ DDs in respect of which cover has been received in NOSTRO accounts	NIL, since cover has been received in NOSTRO accounts.
60.	Where the inward remittance has to be paid in foreign currency by way of a Demand Draft/ Mail Transfer/ Payment Order/ Telegraphic Transfer	Discontinued. Already covered at point 54
61.	Where the inward remittance has to be executed in foreign currency by issuing a demand draft/ mail transfer/ payment order/ telegraphic transfer commission shall be recovered from beneficiary/ beneficairy's bank as the case may be.	0.1% min. Rs. 100.00 and max Rs. 5000.00



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62.	Export performance guarantees for Project Exports which include: 1. Bid-bond 2. Bond for earnest money 3. Guarantee for advance payment made by foreign buyers to Indian exporters/contractors	Guarantees covered by ECGC cover to the extent of 75%	1.25% p.a. including ECGC premia
		Guarantees covered by ECGC cover to the extent of 90%	1.30% p.a. including ECGC premia
		Guarantees covered by counter guarantee of the GOI	0.30% p.a.
		Guarantees not covered by ECGC/GOI counter guarantee	1.00% p.a.
		Commission in respect of Bid Bonds: Commission for issuing bid bonds for supplies to projects carried out abroad shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes the balance 75% of the commission shall be recovered, else the commission previously collected will be refunded.	
63.	Export Performance Guarantee (other than Project Exports) covering: 1. Bid Bond, etc. 2. Export Obligations in terms of import trade control regulations Guarantees linked to deemed exports	0.085% p.m. for the specified period of liability. Where the guarantee period is less than 3 months, commission recoverable will be 0.25% of the guaranteed amount. In case of early redemption of the guarantees beyond a period of 3 months from the date of issue, 50% of the commission for the unexpired period i.e. from the date of redemption to the expiry date shall be refunded. Commission for issuing bid bonds for supplies connected with deemed export/direct exports other than project exports shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes the balance 75% of the commission shall be recovered, else the commission previously collected will be refunded.	
64.	Deferred Payment Guarantees covering import of goods into India/repayment of foreign currency loans	0.50% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantees at the beginning of every quarter. Minimum charges for a quarter to be charged.	
65.	Enhancement of Value/ Extension of Tenor of the Guarantee	Charges as per point no. 62,63 and 64 are applicable.	
66.	Guarantees issued against 100% cash margin/ 100% counter guarantee of the GOI	25% of the charges as per point no. 62,63 and 64 applicable.	
67.	Standby Letter of Credit From the date of opening of LC to last date of its validity including usance period.	Borrower account with credit rating	Charges
		AAA	1.00% p.a
		AA	1.00% p.a.
		A	1.50% p.a.
		BBB	2.25% p.a.
		Below BBB & Unrated	2.50% p.a.
68.	All other guarantees	0.15% p.m. • Min. Rs.250	
69.	Minimum charges for any guarantee shall be	Discontinued	

Overseas Direct Investment		
70.	Processing of ODI transaction including generation of UIN	Rs.1,000 per scrutiny of each of the form ODI i.e. ODI Application / ODI Part-II, Annual Performance Report, Disinvestment / Closure Report, before submitting to RBI



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Foreign Direct Investment		
71.	Processing of (FCGPR, FCTR (to be taken at the time of first reporting to RBI like Annex 6)	Rs.500 per FCTRS / FCGPR

Miscellaneous Charges		
72.	Swift Charge	Rs. 500.00 for every SWIFT message
73.	Courier Charges	Dispatches outside India – Rs. 700.00 per set of document
74.	Processing of applications /representation to RBI	NIL
75.	Issuance of NOC for permitted cases in respect of capital account transactions	NIL

Forward Contracts		
76.	Charges for Booking of forward contracts	Rs. 400.00 per contract
77.	Charges for Early Delivery/Extension of Forward Contracts Including NRIs) Cancellation of forward contract	Rs. 400.00 per contract Nil
78.	Booking of forward sale contract in respect of import bills drawn under letter of credit opened by another bank. (Where an importer has arranged for fixation of a forward contract with a bank other than the one through whom the letter of credit has been opened).	0.075% in lieu of Exchange + SWAP charges + Interest from the date of Negotiation till date of credit of proceeds in Bank's Nostro Account • Min. Rs.150 • Max. Rs.25,000

General Notes:

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

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

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



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Revised Service Charges (Excluding GST)

SECTION – X

MORTGAGES & RETAIL ASSET (AS ADVISED BY CONCERNED VERTICAL)

Sr. No.	Area of Banking Service	Revised 01.04.2019 Service Charges
1	Baroda Home Loan & Baroda Home Improvement Loan	<p>Slab wise</p> <p>Upto Rs.50 Lacs 0.50% of Loan amount: Minimum: Rs.75,00/- (Upfront) Maximum: Rs.12,500/-</p> <p>Above Rs.50 Lacs 0.25% of Loan amount: Minimum : Rs.75,00/- (upfront) Maximum: Rs.20,000/-</p> <p>The above charges are unified processing charges which includes inspection, valuation and legal fees</p> <p>For staff members: Actual Charges for Advocate / Valuers / CERSAI / ITR verification (if any) only to be recovered.</p> <p>The above charges are for all categories of borrowers under Home Loans.</p>
2	Baroda Home Loan Top Up	<p>0.25% Minimum: Rs. 5,000/- (upfront) Maximum: Rs.10,000/-</p>
3	Takeover of Home Loan (Resident /NRI/PIOs)	Flat: Rs.7,500/- (upfront)
4	Pre Approved Home Loan (In Principal Sanction)	<p>0.25% - 0.50%</p> <p>(As per Home Loan Scheme) Rs.7,500/- (upfront). If the borrower submits the property documents with in the validity period of pre- approval letter, balance amount of unified processing charges as applicable to Home Loan only will be recovered from the borrower.</p>
5	Baroda Ashray (Reverse Mortgage Loan)	0.20% Upfront Charges: Rs.7,500/- Maximum Rs.10,000/-
6	Baroda Advance Against Gold Ornaments / Jewellery	<p>Slab wise</p> <p>Upto Rs.25,000/-: Nil Above Rs.25,000/-: 0.50% Minimum Rs.500/- Maximum Rs.2500/-</p>
7	Baroda Traders Loan (including Baroda Traders Gold Card scheme)	<p>OD: 0.125% TL: 0.35%</p> <p>Minimum: Rs.7,500/- (Upfront) per property</p>
8	Baroda Loan to Doctors	<p>0.35% Minimum Rs.500/- Maximum Rs.15000/-</p>
9	Baroda Advance Against Securities	Nil
10	Baroda Car Loan	<p>Loans upto Rs.2.50 lakhs : 1000/-+GST Loans > Rs. 2.50 lakhs & upto Rs. 7.50 lakhs: Rs.1500/-+GST Loans > Rs. 7.50 lakhs : Rs. 2500/-+GST</p>



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Sr. No.	Area of Banking Service	Revised 01.04.2019 Service Charges
11	Baroda Two Wheeler Loan	For Two Wheeler: Rs.500/- + GST Staff/ Ex-Staff: No Charges
12	Baroda Personal Loan (including Baroda Premium Personal Loan)	Processing charges: 0.75% of loan amount + GST. Documentation charges : i) Rs.2.00 lakhs and below – Nil ii) Above Rs.2.00 lakhs -0.10%+ST min of Rs.500+GST
13	Baroda Pensioners Loan	Nil
14	Baroda Mortgage Loan:	TL: 0.75% Minimum: Rs. 7,500/- (Upfront) per property Maximum: Rs.1,50,000/- OD: Upto Rs.3.00 Crores: 0.35% Minimum: Rs.7,500/- (Upfront) per property Maximum: Rs. 75,000/- Above Rs.3.00 Crores: 0.25% Minimum: Rs.7,500/- (Upfront) per property Maximum: No Limit
15	Baroda Education Loan	Study in India - Nil Study Abroad - 0.75% of Loan amount (maximum Rs.10,000/-) to be recovered upfront which will be refundable on availment (first disbursement) of loan. Education Loan for students of Premier Institutions (studies in India): Nil Education Loan for Vocational Education and Training: Nil Career Development: 0.50% Notes: (a) A non refundable Lump sum amount Rs.7,500/- per property (towards Advocate and Valuer charges) to be taken upfront in case of all Education Loan accounts, wherever property is mortgaged. (b) No Mortgage creation charges for all types of Education Loans.
16	LABOD/ODBOD	Nil
17	Future Rent Receivables	0.50% Minimum: Rs.1000/- Maximum: Upto Rs. 5.00 Crores: Rs.2.00 lakhs Above Rs. 5.00 Crores and upto Rs. 10.00 Crores: Rs. 3.50 Lakhs Above Rs. 10.00 Crores and upto Rs. 20.00 Crores: Rs. 5.00 Lakhs Above Rs. 20.00 Crores: Rs. 10.00 Lakhs
18	Modification Charges	Upto Rs. 1.00 Crores: Rs. 5,000/- Above Rs. 1.00 Crores upto Rs. 10.00 Crores: Rs. 15,000/- Above Rs. 10.00 Crores: Rs. 25,000/-



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



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SECTION XI

DEBIT CARD RELATED CHARGES

Product	Particular	Revised d Charges through Digital Channels 01.04.2019
Internet Banking	EPFO online collection/ ESIC online collection	Rs 10/- + GST
Internet Banking	IRCTC online TICKET BOOKING	Rs 10/- + GST
Internet Banking	PASSWORD PRINTING (charges on regeneration only,free for new user)	Retail - Rs. 25/- +GST Corporate - Rs. 50/- +GST
IMPS	upto Rs. 1,000/-	Rs. 1/- +GST
IMPS	Rs.1,001/- to Rs.25,000/-	Rs. 1.5/- +GST
IMPS	Rs.25,001/- and above	Rs. 5.5/- +GST
NEFT	upto Rs. 10,000/-	Rs. 2.5/- + GST
NEFT	Rs.10,001/- to Rs.1,00,000/-	Rs. 5/- + GST
NEFT	Rs.1,00,001/- to Rs.2 Lac/-	Rs. 15/- + GST
NEFT	Above Rs. 2 Lac	Rs. 25/- + GST
BBPS	Electronic OFF- US transactions (Customer Convenience Fee in ₹)	Bill Amount ₹ 0-1000→ Rs. 5/- + GST 1001-2000→Rs. 15/- + GST ≥2001→Rs. 25 + GST
BBPS	Customer Convenience Fee in ₹ for OFFLINE Physical transactions - All payment modes includes bank branches	Bill Amount ₹ 0-1000→ Rs. 5/- + GST 1001-2000→Rs. 15/- + GST ≥2001→Rs. 25 + GST
National E-toll Collection	Tag Issuance Fee	Rs 84.74/- +GST
National E-toll Collection	Tag Replacement Charge	Rs 50/- + GST
NACH	Return Charges	Return Charges - Rs. 100/- + GST
	Mandate Charges	Mandate - Rs. 100/- + GST
Self Service Pass Book Printer	Duplicate Passbook Issuance Charges	Rs.100 + GST
Debit Card Issuance	RuPay Classic (Non Personalised/ Personalised)	NIL
Debit Card Issuance	RuPay Platinum Non-Personalised/(Personalised)	NIL
Debit Card Issuance	Visa Classic (Non Personalised/ Personalised)	NIL
Debit Card Issuance	Visa Platinum (Non Personalised/ Personalised)	NIL
Debit Card Issuance	Master Card Classic (Personalised)	NIL
Debit Card Issuance	Master Card platinum (Personalised)	NIL
Debit Card Issuance	RuPay PMJDY (Bhamashah/Samagra)	Government Sponsered Schemes - Fee Exempted
	RuPay KCC	
	RuPay Mudra	



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Debit Card Annual fee	RuPay Classic (Non Personalised/ Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST
Debit Card Annual fee	RuPay Platinum (Non-Personalised/Personalised)	1st Year Free & Second Year onwards Rs.200/- + GST
Debit Card Annual fee	Visa Classic (Non Personalised/ Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST
Debit Card Annual fee	Visa Platinum (Non Personalised/ Personalised)	1st Year Free & Second Year onwards Rs.200/- + GST
Debit Card Annual fee	Master Card Classic (Personalised)	1st Year Free & Second Year onwards Rs.150/- + GST
Debit Card Annual fee	Master Card platinum (Personalised)	1st Year Free & Second Year onwards Rs.200/- + GST
Debit Card Annual fee	RuPay PMJDY (Bhamashah/Samagra)	Government Sponsered Schemes - Fee Exempted
	RuPay KCC	
	RuPay Mudra	
Debit Card PIN Regeneration	RuPay Classic (Non Personalised/ Personalised)	Rs.50/- + GST per regeneration
Debit Card PIN Regeneration	RuPay Platinum (Non-Personalised/Personalised)	Rs.50/- + GST per regeneration
Debit Card PIN Regeneration	Visa Classic (Non Personalised/ Personalised)	Rs.50/- + GST per regeneration
Debit Card PIN Regeneration	Visa Platinum (Non Personalised/ Personalised)	Rs.50/- + GST per regeneration
Debit Card PIN Regeneration	RuPay PMJDY (Bhamashah/Samagra)	Government Sponsered Schemes - Fee Exempted
	RuPay KCC	
	RuPay Mudra	
Debit Card PIN Regeneration	Master Card Classic (Personalised)	Rs.75/- + GST per regeneration
Debit Card PIN Regeneration	Master Card platinum (Personalised)	Rs.75/- + GST per regeneration
Debit Card PIN Regeneration	Mastercard world Radiance (Personalised)	Rs.75/- + GST per regeneration
Debit Card Other charges	Charge –slip retrieval charges	Rs.400/- per retrieval.
Debit Card Other charges	Surcharges for Rail Tickets and Petrol / Fuel / Gas Stations	Rs.10/- + GST
Debit Card Other charges	Card Replacement	Rs. 200/- + GST
ATM	Number of Free OFFUS transactions	Metro ATM-3, Non Metro-5
ATM charges after free OFFUS transactions	For Financial Transaction	Rs 20/- +GST per transaction
ATM charges after free OFFUS transactions	For Non – Financial Transaction	Rs. 10/- +GST per transaction
ATM International Usage Charges	Cash Withdrawal	For classic variant : Rs. 250/- +GST For platinum variant : Rs. 450/- +GST
ATM International Usage Charges	Balance Inquiry	Rs. 30/- + GST
Pre-paid Card	Gift Card -Issuance : For amount up to Rs 2,000/-	Rs. 50/- + GST



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Pre-paid Card	Gift Card -Issuance : For amount Rs 2,000/- Rs. 10,000/-	Rs. 100/- + GST
Pre-paid Card	Gift Card -Revalidation charges	Rs.100/- + GST
Pre-paid Card	Gift Card -Card Usage Charges (Per balance Inquiry)	Rs. 10/- + GST
Pre-paid Card	Relodalable card: Issuance charges	Rs. 100/- + GST
Pre-paid Card	Relodalable card-Revalidation charges	Rs. 100/- + GST
Pre-paid Card	Relodalable card -Other Service charges	Rs. 20/- + GST
Pre-paid Card	Travel Card Issuance fees - USD/GBP/EURO	Rs . 150/- + GST
Pre-paid Card	Travel Card Stand by card fees - USD/GBP/EURO	Rs . 150/- + GST
Pre-paid Card	Travel Card Re load fees - USD/GBP/EURO	Rs . 55/- + GST
Pre-paid Card	Travel Card- Replacement Card fee in case of lost/stolen card (post age extra) USD	USD 3.0
Pre-paid Card	Travel Card- Replacement Card fee in case of lost/stolen card (post age extra) GBP	GBP 2.0
Pre-paid Card	Travel Card- Replacement Card fee in case of lost/stolen card (post age extra) EURO	EURO 2.0
Pre-paid Card	Travel Card- Chargeback fee USD	USD 3.0
Pre-paid Card	Travel Card- Chargeback fee GBP	GBP 1.5
Pre-paid Card	Travel Card- Chargeback fee EURO	EURO 1.5
Pre-paid Card	Travel Card- ATM Withdrawal fee USD/GBP/EURO	0.9% of Transaction value
Pre-paid Card	Travel Card- ATM Balance enquiry fee USD/GBP/EURO	USD 0.5 /GBP 0.5 /EURO 0.5
Pre-paid Card	Travel Card- Refund of balance in the card account : USD/GBP/EURO	Balance will be refunded after deducting INR 250/- +GST. Foreign Currency Conversion taxes extra as applicable.
Pre-paid Card	Travel Card- Deduction on expired Card (EVERY 12MONTHS): USD/GBP/EURO	USD 5.0 /GBP 3.0 /EURO 3.0
Pre-paid Card	Travel Card- Inactivity Fee (cardnotusedfor180days): USD/GBP/EURO	USD 5.0 /GBP 3.0 /EURO 3.0
Pre-paid Card	Travel Card- Card sent by other Bank(If left behind at other bank's ATM or POS): USD/GBP/EURO	USD 15.0 /GBP 10.0 /EURO 10.0
Pre-paid Card	Travel Card- New ATM Pin (sent to registered email ID): USD/GBP/EURO	USD 3.0 /GBP 1.5 /EURO 1.5
Pre-paid Card	Travel Card- Usage(Cross Currency):	3% of transaction value
SMS Alerts Charges	SMS Alerts Charges	Savings Account – Rs.10 + GST charged quarterly
		Current / Overdraft / Cash Credit Accounts – Rs.10 + GST charged quarterly



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SECTION –XII AGRICULTURE ADVANCES

Sr. No.	Area of Banking Service	Revised Service charges w.e.f. 01.04.2019
1.	Processing Charges for Agriculture	Upto 10 Lacs- NIL For Working Capital (Fresh/Review) Fund Based: Above 10 Lacs– Rs.350/lac or part thereof maximum Rs.35.0 Lacs+ GST (For exporters Rs.17.50 Lacs) Non Fund Based: 50% of charges Applicable for Fund Based Limit (Cap for Priority Sector Rs.17.50 lacs and for exporters Rs.7.50 lacs) For Term Loan (Fresh) Above 10 Lacs - DL/TL 0.75% of the limit sanctioned For Term Loan (Review) Above 10 Lacs – Rs.60 per lac or part thereof with No Cap Note: Please note that any specific scheme related charges which is mentioned in the scheme specific circular remain in force and above charges are not applicable in those specific schemes of agriculture.
2.	Inspection charges for Agricultural Advances	Up to 10 Lacs- NIL Above Rs. 10 lakhs- Rs250+ GST per inspection or actual expenses whichever is higher Note: Please note that any specific scheme related charges which is mentioned in the scheme specific circular remain in force and above charges are not applicable in those specific schemes of agriculture.
3.	Inspection Charges for crop loan	NIL



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SECTION-XIII DEMAT CHARGES

Sr. No.	Area of Banking Service	Revised Service charges w.e.f. 01.04.2019 (excluding GST)
1	A/c Opening Charges	NIL
2	DEMAT Annual Maintenance Charges	<p>General Customer: For Individuals-First year free for new accounts From second year onwards 200/- p.a. plus GST For Non-individual - 500/- plus GST</p> <p>BSDA customers: For Individuals - First year free for new accounts Thereafter no AMC to be levied if the value of holding is up to 50,000/- during financial year.</p> <p>AMC will be charged at ` 100/- plus GST only for the value of holding from 50,001/- up to 2,00,000/- during financial year.</p>
3	Dematerlisation of shares	Rs. 2.00 per certificate with minimum of 10/- plus actual postage plus GST
4	Re-materlisation	<p>NSDL Demat account : 10/- plus actual postage for every hundred securities or part thereof subject to maximum fee of 5,00,000/- or a flat fee of 10/- per certificate whichever is higher for NSDL Demat accounts.</p> <p>CDSL Demat account : 30/- plus GST per actual postage per ISIN</p>
5	Transaction Charges	<p>General customers : 0.03% of market value subject to minimum ` 20/-+ S.T. per transaction.</p> <p>For Debt instruments and commercial papers 0.03% of market value subject to minimum Rs. 20/- plus GST per transaction.</p> <p>BCML customers : Transaction charges at Rs.15/- plus GST per debit transactions</p>
6	KYC registering Agency Charges (KRA charges)	<p>KRA charges @ Rs. 40/- plus GST plus actual postage for new KYC data to be uploaded.</p> <p>KRA charges @ Rs. 40/- plus GST per download will be applied.</p> <p>For modifications in KRA of the existing clients KRA charges @ Rs.30/- plus GST plus actual postage</p>
7	Pledge Creation	Rs.50/- + GSTper ISIN per request
8	Pledge Creation confirmation	Rs.25/- + GSTper ISIN per request
9	Pledge Closure	Free
10	Pledge Closure Confirmation	Free
11	Pledge Invocation	Rs.25/- + GSTper ISIN per request
12	Failed instruction Charges	Nil
13	Other Charges	<ul style="list-style-type: none"> • Additional A/c statement ` 5/- + GST per request. • Sign verification or any other certificate & freeze / unfreeze ` 50/- plus GST per request. • One DIS booklet of 10 leaves free of cost at the time of A/c opening and thereafter subsequent DIS will be issued @ Rs.20/- +GST per booklet of 10 leaves for General Customer. • Two DIS slips only will be issued at the time of account opening to BSDA customer. • Change of Address/ECS Rs.30/- plus GST per request.
14	Overdue Charges	Interest @18% p.a. will be payable for payment of service charges after due date



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



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Revised Service Charges (Excluding GST)

SECTION-XIV

BARODA CASH MANAGEMENT SERVICES – No changes proposed

Schedule of Service Charge for Cash Management Services.

Sl. No.	Particulars	Service Charge (Excluding Taxes) w.e.f. 01.04.2019
A	ELECTRONIC PAYMENTS:	
i	Internal Fund Transfer (IFT) (per transaction)	Nil.
ii	National Electronic Funds Transfer (NEFT) (per transaction)	Rs 2.50 per txn.
iii	Real Time Gross Settlement (RTGS) (per transaction)	Rs 25.00 per txn.
iv	Immediate Payment system (IMPS) (per transaction)	Rs 3.50 per txn.
v	NACH Payments	Rs 3.00 per txn.
B	DOOR STEP BANKING SERVICES:	
I	DSBS INSTRUMENTS COLLECTION:	
(a)	Single pick up charges per pick up location (within city limit).	Rs 500.00 per pick-up point per month
(b)	Cheque processing charges (per instrument).	Rs. 3.00
(c)	Returns charges per instrument.	Rs. 100.00
(d)	Outstation cheque processing charge	Rs.1.00 per 1000 minimum Rs.25.00
C	MANDATE MANAGEMENT:	
i	Direct Debit Instructions (DDI)	
(a)	Registration of Instruction (Recovered from A/c holder)	Rs. 100.00
(b)	Registration of Instruction (payable by Corporate who is receiving the fund)	Rs. 10.00
(c)	DDI pick-up by vendor per point per month	Rs. 500.00
(d)	DDI scanning by vendor	Rs. 5.00
(e)	Execution of DDI transaction per entry	Rs 3.00 per txn.
(f)	Unpaid/ Returned DDI (per transaction for insufficient fund)	
	(i) CMS customer	Rs. 5.00
	(ii) Mandatee	Rs. 250.00
ii	National Automated Clearing House (NACH)	
	(Where our Bank is the Sponsor Bank)	
(a)	Registration of mandate (payable by Corporate who is receiving the fund)	Rs. 10.00
(b)	Mandate pick-up by vendor per point per month	Rs. 500.00
(c)	Mandate scanning by vendor	Rs. 5.00
(d)	Mandate processing	Rs. 10.00
(e)	Execution of transaction per entry	Rs 3.00 per txn.
(f)	Unpaid/ Returned NACH (per transaction)	Rs. 5, NIL for technical reasons
D	LIQUIDITY MANAGEMENT SERVICES.	
i	Sweeping/ Pooling charges	Nil per transaction
E	OTHER SERVICES	
i	On-boarding and subsequent Annual Maintenance Charges (AMCs) for each account	Rs. 250.00



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Revised Service Charges (Excluding GST)

SECTION-XV

POS CHARGES

Sr. No.	Area of Banking Service	Revised Service charges w.e.f. 01.04.2019 (excluding GST)
1.	Installation chrgs	NIL
2.	monthly charges	Monthly Rental 475+GST
3.	MDR	0
4.	debit card	0
5.	Txn upto 1000	NIL
6.	from 1000 to 2000	NIL
7.	above 2000	0.009
8.	Credit card	0
9.	standard (for all credit card & International Debit Card)	1.99%
10.	premium	1.99%
11.	super premium	1.99%
12.	Diners & Discover Cards	3%
13.	Security Deposit	1) GPRS Fixed/Wireless/ PC POS - Rs.10000/- 2) PSTN: Rs.6000/-
14.	Copy of Charge Slip	0
15.	Mark Up for International Txn	0



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Revised Service Charges (Excluding GST)

DOOR STEP BANKING SERVICE TO CUSTOMER				
NEW		Customer Pricing		
Range	Amount of Cash (Rs.)	Beat Pickup	On Call Pickup	Cash Delivery
RP0	ANY Cash Limit	0	0	
RP1	Upto 50,000	4815.00	500.00	625
RP2	50,001 to 1,00,000	5065.00	600.00	625
RP3	1,00,001 to 2,00,000	6250.00	650.00	625
RP4	2,00,001 to 3,00,000	8500.00	700.00	750
RP5	300001 to 4,00,000	9500.00	800.00	750
RP6	4,00,001 to 5,00,000	14800.00	900.00	1125
Other Charges				
Sl No.	Service	Service Charges to Customers		
1	Beyond City Limit upto 5 KM (One way distance)	50% Extra above Charges.		
2	Beyond 5 KM (One way distance) from City Limit	Rs.15 per KM whichever is higher.		
3	Extra Limit Charges	75 per Rs.50,000/-or part thereof		
4	Cash Counting & Verification at Customer's premises (Counting Machine provided by Client)	Rs.0.50 per Rs.1,000/-		
5	Vaulting Charges (If Opted)	Rs.15000 per Month per location or Re.0.10 per Rs.1000/- on monthly throughout, which ever is higher.		
6	Cash Processing Charges at Radiant Vault	Re.0.30 per Rs.1000/-		
7	Processing of any abnormal ratio of lower denomination of Rs.50 and below	Rs.8/- per Rs.1000/-		
8	Vault processed Cash Deposit	Same as On call Delivery rate.		
9	CMS Document/ Cheque pickup & Delivery	Rs.2,200/- per point per month		
10	Providing Centralized Fax/ Scan copy of Deposit Slip on daily frequency (if opted)	Rs.500/- per point per month (Single Deposit Slip)		
11	Providing Bank copy of original Deposit Slip to Bank at Centralized Location (if opted)	Rs.450 per point per month. Frequency of Courier dispatch, will be once in a month.		
Terms & Conditions:				
1	Annual Price Hike -All the Fixed and Variable prices will increase by 6% every year effective from first day of every new financial year i.e. 1 April onwards			
2	The proposed pricing has been worked out based on present rate of input cost of various key resources i.e. Manpower, Security, Van, Fuel Rent etc. Any upward change in the input cost, in excess of 5% due to any reasons beyond Service Provider control i.e. regulatory changes on wage structure, inflation, Market correction, Fuel price & Taxes, Service Provider will levy below applicable surcharge to pass the impact of additional Cost. Fuel Cost Surcharge & Wages Structure Surcharge.			
3	With the recent Supreme Court verdict (31st Oct, 2018) pertaining to rise in Minimum Wages at Delhi location, an additional charge of Rs.1,500/- per beat point & Rs.50/- per on Call point, will be levied on the above given pricing grid.			
4	Collections of Coins shall be out of scope of services.			
5	GST as applicable shall be borne by the Bank.			



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Revised Service Charges (Excluding GST)

SECTION-XVI

ADVANCES (MID/ LARGE CORPORATE ADVANCES)

Sr. No.	Area of Banking Service	Revised Service charges (excluding GST) w.e.f. 01.04.2019
1	(A) Processing charges for FB & NFB Working Capital Loan	FB Working Capital Upto Rs 25000 - Nil Rs 25001 to 2 lakh 0.25% of Sanctioned Limit, with a minimum of ` 100 /- Above 2 lakhs 1. Limit upto ` 100 Crore – 0.25% subject to maximum of ` 15 Lakhs 2. Above ` 100 Crore upto ` 500 Crore – 0.15% subject to maximum of ` 50 Lakhs 3. Above ` 500 Crore – 0.10% subject to maximum of ` 75 Lakhs
		on Fund based Working Capital Amount/status Up to Rs 25000: NIL Above Rs 25000(Fresh/Review): Applicable for priority sector and Export credit 50% of the charges for Fund Based limit Other than Priority Sector & Export credit: Full charges as applicable to Fund Based limit. Cap for Priority Sector Rs.17.50 lacs Cap for Exporters Rs.7.50 lacs Other Advances No cap
	(B) Processing charges for DL/TL/DPG/Corp Loan	Short Term Loan/DL/Corporate Loan/TL/DPG (Fresh/Additional Limit) Upto Rs 25000 - Nil Rs 25001 to 2 lakh 0.50% of Sanctioned Limit, with a minimum of ` 250 /- Above 2 lakhs 1. Limit upto ` 100 Crore – 1.00% subject to maximum of ` 75 Lakhs 2. Above ` 100 Crore upto ` 500 Crore – 0.75% subject to maximum of ` 2.50 Crore 3. Above ` 500 Crore – 0.50% subject to maximum of ` 3.75 Crore For other than project loans, maximum is Rs.75 lakh Short Term Loans repayable upto 1 year As applicable to WC limits to be charged Demand Loans (Repayable in over 12 months but upto 3 years) Upfront fee at 0.50% of the loan amount without any ceiling
	li For real estate projects (>20 cr.)/Future rent receivables (>20 Cr.)	Same charges proposed in 1 (B) above
	(C) Review/Annual Review of short Term loan /DL/Corporate Loan/TL/DPG	0.10% of reviewed amt Maximum Rs.25000/-
	(D) Processing charges for giving agreement in principle in respect of advances account.	Upto Rs 5 Crore – Nil Above Rs 5 Crore to Rs 10 Crore – Rs 25000/- Above Rs 10 Crore – Fee of Rs 2 Lakh to be obtained upfront (non-refundable). (Other unified charges as applicable to be recovered on sanction) May be chargeable only when communicated in writing to the borrower
	(E) Commitment Charges (Fund based facilities)	To be charged on the entire unutilized FB limit AAA & AA rated customers - 0.10% p.a. A rated customers - 0.20% p.a. BBB rated customers - 0.30% p.a. BB and below rated customers - 0.40% p.a.



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Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Revised Service charges (excluding GST) w.e.f. 01.04.2019
	(F) Commitment Charges (Non-Fund based facilities)	Commitment charges will be levied in case of non-utilization / under utilization of Non Fund based credit facilities with limits of Rs.1 Crore and above @ of 0.25% p.a for the unutilized portion. Where average utilization is 60% and above of the limit or as indicated in QIS statement, no commitment charges to be recovered separately.
2	Guarantees Commission on inland guarantees	0.60% per quarter or part thereof with a minimum of one quarter (in case of 100% Cash Margin : 75% Concession [i.e. 25% of applicable charges] Other Guarantees 0.75% per quarter or part thereof with a minimum of one quarter (in case of 100% cash Margin: 75% Concession [i.e. 25% of applicable charges]).
3	Commission on Inland guarantees guaranteed by other banks / Letter of comfort	In respect of high value guarantees > Rs 5 cr. the charges may be recovered on an annual basis, at the request of the customer and subject to the branch being confident of recovery at the beginning of each year.
4	Refund for guarantees tendered for cancellation before the expiry date. Extended period of validity of guarantee due to restraints imposed by Court Orders at the instance of constituents from meeting their obligations to beneficiaries, when guarantees are invoked.	50% of the commission charged for the unexpired period from the original date of issue / date of extension (part of month in unexpired period, to be ignored) EXTENSION OF GUARANTEE : At the above rates calculated for the extended period (inclusive of claim period).
5	Documentation Charges	(Fund based only) For Corporate accounts: Actual expenses incurred in registering charges with ROC to be recovered. No documentation charges for LABOD/OD against bank's own deposits, Loan against NSC,KVP, Govt. Securities & loan to staff members. Note: When to be charged New sanctions (Entire fund based limits including DPG, Usance LC an Financial Guarantees) At the time of obtaining the set of documents before disbursement. Review of a/c with existing limits No charge if no fresh / additional documents are obtained. Review with increased limits For the entire amount of reviewed limit. Ad-hoc limits - At the time of taking documents for ad-hoc limits. Obtaining LAD - No Charges Other Conditions : a) In respect of fresh sanctions / new accounts branches should invariably recover the charges as above in cash or debiting account. For issuance of No Objection Certificate or C.P.: Rs 10,000/- per occasion (no levy where Bank recovers issuing & paying agent charges as IPA).
6	Charges for carrying out inspection of securities charged to the bank (for other than retail loans)	Rs.1500 per inspection or actual expenses whichever is higher (for corporate borrowers)
7	Bills purchased/ Discounted or advances there against –Exchange / Commission	For cheques/ bills For Bills upto ` 10.00 Lakhs – Flat - ` 1000/- For Bills above ` 10.00 Lakhs Flat - ` 3000/-. In addition to above charges, discount charges at applicable interest rate for the period of negotiation plus out of pocket expenses if any will be charged.
8	(A)Charges for all inland L/Cs	in addition to Out of pocket expenses, Usance upto 7 days: 0.23% with a minimum of Rs.280+GST Commitment charge for the period of liability at the rate of 0.23% for every period of three months or part thereof.



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Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Revised Service charges (excluding GST) w.e.f. 01.04.2019
		<p>Usance 7 days to 3 months: 0.45% with a minimum of Rs.280+GST + Commitment charge for the period of liability at the rate of 0.23% for every period of three months or part thereof.</p> <p>Bills with usance over 3 months sight: 0.45% for the first 3 months + 0.23% p.m. for the remaining period with a minimum of Rs.280+GST Commitment charge for the period of liability at the rate of 0.23% for every period of three months or part thereof.</p>
	B) Commitment Charges	0.30% per quarter with a minimum of ` 150/-
	C) Extension /Amendment of LC	<p>Rs 500/- per amendment plus unified charges applicable as per 8.A. above for the extended period.</p> <p>Rs 500 per amendment. In case of enhancement of the value of a Letter of Credit, charges as per above for establishing a Letter of Credit shall be recovered for the additional amount, on the outstanding liability under the LC.</p>
	D) Discrepancy fee:	<p>0.15% Min.Rs..500/- Max.Rs..10000/-</p> <p>Revolving Letter of Credit</p> <p>As above at the time of opening and on each reinstatement on the amount of reinstatement, period of reinstatement and usance period of bill.</p>
9	Other Charges	Rs.500
	A) Advising LCs (only where LC opening Bank and advising Banks are different)	
	B) Confirmation of LC (only where LC opening Bank and confirming Bank are different)	Applicable Commitment charge + Usance Charge
	C) Transferable LCs	<p>For each transfer Rs 500 (whether in full or part thereof)</p> <p>Where usance drafts are to be accepted , acceptance commission @ 0.10% p.m. to be charged; Min. Rs 500</p>
	D) Negotiation charges	Rs.500
	E) Clean payments received under LC	Rs.500
	F) Attestation of commercial invoices	<p>a) At the time of negotiation / collection - Nil</p> <p>b) Each subsequent occasion – Rs 50 per invoice</p>
	G) Guarantees due to discrepancies in documents	<p>For joining in customer's guarantee or giving guarantees to other banks on behalf of customers, for discrepant documents negotiated under LC</p> <p>a) if payment is credited to beneficiary's a/c. – 0.25% min. 500</p> <p>b) if not parted with – Rs 500</p>
10	Providing Credit opinion (including opinion & introduction)	Rs.50
11	Other Credit related Areas Allowing interchangeability within fund based limits, within non-fund based facilities and between fund based and non fund based limits.	To be charged on adhoc / temp. interchangeability: 0.25% Min. Rs.500 and Max. Rs .10000
12	Issuing of NOC of all types like granting NOC for ceding parri passu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC / Exchange of parripassu letter in consortium accounts.)	<p>A/cs. With limit</p> <p>Upto Rs 25 lacs – Rs.500</p> <p>Above Rs 25 lacs – Rs.5,000</p>
13	Revision of Repayment schedule in respect of TL/DL	To be discontinued
14	Fee for opening / operating Escrow / TRA A/Cs. (Trust & Retention A/c.)	<p>Our share in limits:</p> <p>Upto Rs 5 cr. – Rs 1 Lakh</p>



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Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Revised Service charges (excluding GST) w.e.f. 01.04.2019
		<p>> Rs 5 cr and upto Rs 10 cr. – Rs 2 Lakh > Rs 10 Cr. – Rs 5 Lakh</p> <p>The captioned charges are applicable for opening/ pertaining ESCROW/ TRA A/Cs (Trust & Retention A/C) to be recovered per annum. Periodicity of collection of above fees is annual.</p>
15	(A) Charges for TEV study (when report is not shared with the customer)	<p>Project cost: Up to Rs 15 Crs. TEV study by bank – Rs 1 Lac TEV study by Consultant – Consultant fee + Rs 25000 > Rs 15 cr and up to Rs 300 cr - .0.050% of project cost – Min. Rs 2 Lakh > Rs 300 Cr (Where TEV study is done by PFD) Fees to be decided on a Case to case basis</p>
	(B) TEV Study (When report is shared with the customer)	<p>Project cost: Up to Rs 15 Crs. TEV study by bank – Rs 3 lacs TEV study by Consultant – Consultant fee + Rs 25000 > Rs 15 cr and up to Rs 300 cr - .0.15% of project cost – > Rs 300 Cr (Where TEV study is done by PFD) Fees to be decided on a Case to case basis (Consultant fee ceiling to be fixed by the authority, who approves empanelment of consultants)</p>
	(C) Vetting / waiver of TEV Reports	<p>Vetting of TEV Reports: Where project cost > Rs 300 cr. – Rs 50000 Waiver of TEV Study: (Wherever TEV study is waived by the competent authority) Upto Project cost Rs 5 cr. – Nil Above Rs 5 cr. – Rs 50000 (charges to be recovered in addition to usual proc. Charges for addl. Risk taken by the Bank)</p>
	Out of pocket expenses for TEV study	<p>All “out of pocket expenses” in addition to the TEV study charges are to be borne by the borrowers..</p>
	Mortgage Creation Charges (Other than retail and Priority sector)	<p>Per borrowing entity with FB+NFB limits of Up to Rs.10.00 lacs Rs.500/- per lac Above Rs.10.00 lacs & up to Rs.50.00 lacs Rs.5,000/- Above Rs.50.00 lacs & up to Rs.100.00 lacs Rs.10,000/- Above Rs.100.00 lacs Rs.15,000/- The charge specified is applicable per instance irrespective of the number of title deeds. The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also. The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also..</p>
17	Prepayment charges on Term Loan/Demand Loan/WCDL	<p>1. All standard term loan (TL) / demand loan (DL) with residual maturity of above 1 year. 2. Exposure of above ` 5 crore other than exposure with floating rate of interest to individual borrower In case facility originally sanctioned as TL 1% of the amount proposed to be pre-paid. In case facility originally sanctioned as DL 0.50% of the amount proposed to be pre-paid.</p>
18	Modification Charges	<p>Limit upto ` 1 Crore (FB+NFB) : ` 1000/- per modification Limit above ` 1 Crore to ` 10 Crore (FB+NFB) : ` 10000/- per modification. Limit above ` 10 Crore (FB+NFB) ` 50000/- per modification.</p> <p>Modification in Guarantees, without any modification in amount and period ` 200/- per amendment</p>



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Revised Service Charges (Excluding GST)

Sr. No.	Area of Banking Service	Revised Service charges (excluding GST) w.e.f. 01.04.2019
19	Revalidation of Sanction	Upto Rs.25 Lakh NIL Above 25 lakh – Rs.5 Crore Rs.5000 Above Rs.5 Crore – Rs. 10 Crore Rs.25000 Above Rs.10 Crore – Rs.25 Crore Rs.100000 Above Rs.25 Crore Rs.200000
20	Lead Bank charges as Leader of Consortium on total assessed limits	0.20% p.a. on entire assessed FB & NFB WC limit in consortium accounts - Min. ` 150000/- - Max. `.25 lacs (Where lead bank fee is charged, no separate processing charges are to be recovered.)
21	Charges for copy of the documents for submission to any statutory authority	Actual photocopying charges + ` 1000/-
22	Charges if presence of bank official is required along with the documents for photo copies	Actual photocopying charges + ` 2000/- + Out of pocket expenses
23	Charges for cancellation of Bank's lien on Government Securities / LIC Policies on closure of the Loan	1. Within one month from the date of closure of the loan: at the rate of ` 100/- per instrument + Out of pocket expenses 2. After one month from the date of closure of the loan: at the rate of ` 200/- per instrument + Out of pocket expenses
