



# बैंक ऑफ बड़ौदा Bank of Baroda

एचओ:बीआर:111:155

दिनांक: 15.06.2019

परिचालन एवं सेवाएं विभाग  
प्रधान कार्यालय, बड़ौदा द्वारा जारी

भारत में स्थित सभी शाखाओं/ कार्यालयों के लिए परिपत्र

उप फाइल – सामान्य-1

प्रिय महोदय/ महोदया,

विषय: **समामेलित बैंक में 20.06.2019 से सेवा प्रभारों में संशोधन.**

हम अपने परिपत्र संख्या एचओ:बीआर:111:121 दिनांक 20.05.2019 का संदर्भ देते हैं. सेवा प्रभारों में अंतिम संशोधन दिनांक 01.04.2019 से परिपत्र सं. एचओ:बीआर:111/67 दिनांक 19.03.2019 के माध्यम से किया गया था.

अन्य बातों के साथ-साथ यह भी सूचित किया गया था कि सेवा प्रभारों की विस्तृत अनुसूची बैंक की वेबसाइट पर घोषणा खंड के अंतर्गत उपलब्ध है.

हम इसके साथ परिचालन, लॉकर, फॉरेक्स, अग्रिम, मॉर्गेज एवं रिटेल आस्ति, कृषि अग्रिमों, डिजिटल उत्पादों, डीमैट, बीसीएमएस, डोर स्टेप बैंकिंग, पीओएस आदि से संबंधित सेवा प्रभारों सहित संशोधित सेवा प्रभारों की विस्तृत अनुसूची संलग्न कर रहे हैं. जीएसटी @18% (मौजूदा दर) की गणना अलग से की जाएगी.

संशोधित सेवा प्रभार 20.06.2019 से प्रभावी होंगे. ऐसे सेवा प्रभार जो मासिक और तिमाही आधार पर प्रभारित किए जाते हैं वे नए माह / नई तिमाही से लागू होंगे.

कृपया कड़ाई से इसका अनुपालन सुनिश्चित करें.

भवदीय,

हस्ता/-

(के आर कनोजिया)

महाप्रबंधक

(परिचालन एवं सेवाएं)



बैंक ऑफ बड़ौदा *Bank of Baroda*

HO:BR:111:155

Date: 15.06.2019

Operations & Services Department  
Head Office, Baroda

**CIRCULAR TO ALL BRANCHES / OFFICES IN INDIA**

Sub File –Gen-1

Dear Sir / Madam,

**Re: Revision in service charges w.e.f. 20.06.2019 in Amalgamated Bank.**

We refer to our circular HO:BR:111:121 dated 20.05.2019. The Service charges were last revised w.e.f. 01.04.2019 vide our Circular No. HO:BR:111:67 dated 19.03.2019.

It was inter-alia advised that **the detailed schedule of revised service charges is available on Bank's website under Announcements Section.**

We now attach herewith detailed schedule of revised service charges including service charges related to Operations, Lockers, Forex, Advances, Mortgage & Retail Asset, Agriculture Advances, Digital products, Demat, BCMS, Door step Banking, POS etc. GST @18% (existing rate) is to be calculated separately.

**Revised service charges are effective from 20.06.2019. Service charges which are levied on monthly/quarterly basis, will be effective from new month/quarter.**

**Please ensure strict compliance.**

Yours faithfully,

----Sd/----

(K.R Kanojia)  
General Manager  
(Operations & Services)

bin19\circular\circular-10.06.2019 revision of service charges w.e.f. 20.06.2019.docx



**SECTION - I**  
**DEPOSIT AND ALLIED SERVICES**

Sr. No.	Area of Banking Service	System/ Manual	Revised Service Charges (Excluding GST) w.e.f. 20.06.2019												
1	Ledger Folio Charges	System	<p>Applicable to CA ( including RRBs), &amp; CC, OD (excluding loan against banks own deposits &amp; Fast Access)</p> <p>Our charges is ₹ 125/- per 25 entries (one folio)</p> <p><b>Current Accounts:-</b></p> <table border="1"> <thead> <tr> <th>Av. Cr. Bal (₹)</th> <th>Folios (per quarter)*</th> </tr> </thead> <tbody> <tr> <td>Up to ₹ 25000</td> <td>All folios are chargeable</td> </tr> <tr> <td>Above ₹ 25000/- to ₹ 1 lac</td> <td>Chargeable after 2 folios</td> </tr> <tr> <td>Above ₹ 1 to ₹ 2 lac</td> <td>Chargeable after 5 folios</td> </tr> <tr> <td>Above ₹ 2 to ₹ 5 lac</td> <td>Chargeable after 10 folios</td> </tr> <tr> <td>Above ₹ 5 lac</td> <td>Folio Charges not applicable</td> </tr> </tbody> </table> <p><b>Note:</b> For A/cs maintained on computers, 25 entries or part thereof to be treated as one ledger page. Ledger folio charges to be recovered on quarterly basis.</p>	Av. Cr. Bal (₹)	Folios (per quarter)*	Up to ₹ 25000	All folios are chargeable	Above ₹ 25000/- to ₹ 1 lac	Chargeable after 2 folios	Above ₹ 1 to ₹ 2 lac	Chargeable after 5 folios	Above ₹ 2 to ₹ 5 lac	Chargeable after 10 folios	Above ₹ 5 lac	Folio Charges not applicable
	Av. Cr. Bal (₹)	Folios (per quarter)*													
Up to ₹ 25000	All folios are chargeable														
Above ₹ 25000/- to ₹ 1 lac	Chargeable after 2 folios														
Above ₹ 1 to ₹ 2 lac	Chargeable after 5 folios														
Above ₹ 2 to ₹ 5 lac	Chargeable after 10 folios														
Above ₹ 5 lac	Folio Charges not applicable														
Transaction Charges	System	<p><b>Savings Bank Accounts –</b></p> <p>1. Upto 50 debit entries Charges – Not applicable 2. Exceeding 50 debit entries : ₹ 15/- per debit</p> <p>Following transactions are excluded.</p> <ol style="list-style-type: none"> <li>Standing Instructions</li> <li>Transactions through ADC incl. ECS</li> <li>Auto sweep, system generated (service charge, interest etc.)</li> </ol> <p>Transaction charges to be recovered on half yearly basis at the time of half-yearly closing.</p>													
2	a) Charges for issue of Duplicate Statement / Pass Book	System	<p><b>Individual:</b></p> <p>₹ 100/- per Duplicate Passbook/statement with latest Balance only. Charges applicable after first passbook. Charges for previous entries (if required) ₹ 75/- per ledger page or part thereof</p> <p><b>Non- Individual:</b></p> <p>₹ 150/- per Duplicate statement with latest balance only (charges applicable after first statement). Charges for previous entries (if required) ₹ 150/- per ledger page or part thereof.</p> <p><b>Note:</b> For accounts maintained on computers, 25 entries or part thereof be treated as one ledger page.</p>												
	b) Issue of letter of acknowledgement/ duplicate TDR in case of loss of TDR	Manual	For Letter of Acknowledgement & Duplicate TDR - ₹ 150/- (in Both cases)												



# बैंक ऑफ बड़ौदा Bank of Baroda

Sr. No.	Area of Banking Service	System/ Manual	Revised Service Charges (Excluding GST) w.e.f. 20.06.2019								
3	Cheque Book Issuance Charges	System	<p><b>Savings Banks A/c</b></p> <p>In SB Accounts of individuals - after -30- leaves in a financial year charges @ ₹ 5 per cheque leaf. Only two cheque books will be issued at a time.</p>								
		System	<p><b>Current/CC/OD</b></p> <p>After issuance of 1<sup>st</sup> cheque book, charges for subsequent cheque book @ ₹ 5.00/- per leaf.</p> <p><b>Note:</b> 1<sup>st</sup> Cheque book means cheque book of 50 leaves.</p> <p>Wherever cheque books are printed by the customer after obtaining permission of Stationary and Security Form Department, Head Office, Baroda, the cost of paper should be recovered from the customer at the rate of ₹ 1000/- per 1000 leaves (over and above charges to be paid by customer directly to the printer for printing.)</p>								
4	Opening & Maintenance of Minimum Balances	System	<p><b>Current Accounts. (CA 101)</b></p> <table border="1"> <tr> <td colspan="2">Individual / Non Individual</td> </tr> <tr> <td>Rural / Semi-Urban</td> <td>₹ 2000/-</td> </tr> <tr> <td>Urban</td> <td>₹ 5,000/-*</td> </tr> <tr> <td>Metro</td> <td>₹ 10,000/- *</td> </tr> </table> <p>* Quarterly Average Balance</p>	Individual / Non Individual		Rural / Semi-Urban	₹ 2000/-	Urban	₹ 5,000/-*	Metro	₹ 10,000/- *
			Individual / Non Individual								
			Rural / Semi-Urban	₹ 2000/-							
Urban	₹ 5,000/-*										
Metro	₹ 10,000/- *										
<p><b>Savings Bank Accounts. (SB 101)</b></p> <table border="1"> <tr> <td>Rural</td> <td>₹ 500*</td> </tr> <tr> <td>Semi-Urban</td> <td>₹ 1000*</td> </tr> <tr> <td>Urban / Metro</td> <td>₹ 2000/-*</td> </tr> </table> <p>* Quarterly Average Balance</p>	Rural	₹ 500*	Semi-Urban	₹ 1000*	Urban / Metro	₹ 2000/-*					
Rural	₹ 500*										
Semi-Urban	₹ 1000*										
Urban / Metro	₹ 2000/-*										
<p>Baroda Basic Savings Bank account</p> <p>Zero balance</p>											
<p>Baroda Pensioners Savings Bank account</p> <p>Zero Balance</p> <p><b>Note:</b> 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.</p> <p>Hence salary accounts to be opened / transferred to scheme code SB 113,115.</p> <p>If salary/pension is discontinued in these accounts, account will be transferred to SB 101 and charges will be applicable accordingly.</p>											



Sr. No.	Area of Banking Service	System/Manual	Revised Service Charges (Excluding GST) w.e.f. 20.06.2019																				
5	Charges for not maintaining minimum balance	System	<p><b>Current Account</b></p> <p><b>Metro</b></p> <table border="1"> <tr> <td>Quarterly Average Balance (QAB) of ₹ 10000/- is not maintained</td> <td>₹ 800/- per quarter</td> </tr> </table> <p><b>Urban:</b></p> <table border="1"> <tr> <td>Quarterly Average Balance (QAB) of ₹ 5000/- is not maintained</td> <td>₹ 600/- per quarter</td> </tr> </table> <p><b>Rural/Semi Urban</b></p> <table border="1"> <tr> <td>Quarterly Average Balance (QAB) of ₹ 2000/- is not maintained</td> <td>₹ 400/- per quarter</td> </tr> </table>	Quarterly Average Balance (QAB) of ₹ 10000/- is not maintained	₹ 800/- per quarter	Quarterly Average Balance (QAB) of ₹ 5000/- is not maintained	₹ 600/- per quarter	Quarterly Average Balance (QAB) of ₹ 2000/- is not maintained	₹ 400/- per quarter														
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Quarterly Average Balance (QAB) of ₹ 2000/- is not maintained	₹ 400/- per quarter																						
System	<p><b>SB Accounts</b></p> <table border="1"> <tr> <td>Rural / Semi-Urban</td> <td>₹ 125/- per quarter</td> </tr> <tr> <td>Urban / Metro</td> <td>₹ 250 per quarter</td> </tr> </table> <p>Charges will be levied as under</p> <p><b>Rural</b> If QAB is in the range</p> <table border="1"> <tr> <td>₹ 250 - ₹ 499</td> <td>50%</td> </tr> <tr> <td>₹ 100 - ₹ 249</td> <td>80%</td> </tr> <tr> <td>Below ₹ 100</td> <td>100%</td> </tr> </table> <p><b>Semi-Urban</b> If QAB is in the range</p> <table border="1"> <tr> <td>₹ 500- ₹ 999</td> <td>50%</td> </tr> <tr> <td>₹ 250- ₹ 499</td> <td>80%</td> </tr> <tr> <td>Below ₹ 250</td> <td>100%</td> </tr> </table> <p><b>Metro/Urban</b> If QAB is in the range</p> <table border="1"> <tr> <td>₹ 1000 to ₹ 1999</td> <td>50%</td> </tr> <tr> <td>₹ 500 to ₹ 999</td> <td>80%</td> </tr> <tr> <td>Below ₹ 500</td> <td>100%</td> </tr> </table>	Rural / Semi-Urban	₹ 125/- per quarter	Urban / Metro	₹ 250 per quarter	₹ 250 - ₹ 499	50%	₹ 100 - ₹ 249	80%	Below ₹ 100	100%	₹ 500- ₹ 999	50%	₹ 250- ₹ 499	80%	Below ₹ 250	100%	₹ 1000 to ₹ 1999	50%	₹ 500 to ₹ 999	80%	Below ₹ 500	100%
Rural / Semi-Urban	₹ 125/- per quarter																						
Urban / Metro	₹ 250 per quarter																						
₹ 250 - ₹ 499	50%																						
₹ 100 - ₹ 249	80%																						
Below ₹ 100	100%																						
₹ 500- ₹ 999	50%																						
₹ 250- ₹ 499	80%																						
Below ₹ 250	100%																						
₹ 1000 to ₹ 1999	50%																						
₹ 500 to ₹ 999	80%																						
Below ₹ 500	100%																						
	Charges will not be applicable in following types of accounts Savings Bank - No frills A/c Baroda Basic Savings Bank account- Baroda Pensioner's Savings Bank account Baroda Salary Advantage Account																						
6	Addition / Deletion of names in Joint Accounts/Change in operational instructions (including Lockers)	Manual	<p>₹ 200/- per occasion</p> <p>Not applicable for deletion of name on account of death of customer in joint A/c.</p>																				
7	Nomination	Manual	<p>Not applicable for First time nomination</p> <p>Modification / Change in nomination - ₹ 100/- per occasion</p>																				



# बैंक ऑफ बड़ौदा Bank of Baroda

Sr. No.	Area of Banking Service	System/ Manual	Revised Service Charges (Excluding GST) w.e.f. 20.06.2019						
8	Charges for Standing instructions	System	<p>Within the Bank - Not chargeable</p> <p>₹ 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</p>						
9	Charges for inability to carry out standing instructions due to insufficient balance in the account	System	₹ 100/- per occasion.						
10	Charges for Stop Payment instructions (Per Instrument)	System	<table border="1"> <tr> <td>Savings Bank</td> <td>₹ 100/- per instrument</td> </tr> <tr> <td>CA/CC/OD</td> <td>₹ 200/- per instrument</td> </tr> </table>	Savings Bank	₹ 100/- per instrument	CA/CC/OD	₹ 200/- per instrument		
	Savings Bank	₹ 100/- per instrument							
CA/CC/OD	₹ 200/- per instrument								
	In case of loss of complete blank cheque book	System	<p>In case of loss of complete blank cheque book Max. ceiling as below:</p> <table border="1"> <tr> <td>Savings Bank</td> <td>₹ 500/-</td> </tr> <tr> <td>C.A./C.C./OD</td> <td>₹ 1000</td> </tr> </table>	Savings Bank	₹ 500/-	C.A./C.C./OD	₹ 1000		
Savings Bank	₹ 500/-								
C.A./C.C./OD	₹ 1000								
11	Charges for Cheque returned unpaid – (Inward) Clearing / Transfer	System	<table border="1"> <tr> <td>Upto 1 lac</td> <td>₹ 150/-</td> </tr> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 250/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 500/-</td> </tr> </table> <p>Cheque return due to technical reason – not at the fault of customer- No charges</p>	Upto 1 lac	₹ 150/-	Above ₹ 1 lac to less than ₹ 1 crore	₹ 250/-	For ₹ 1 crore and above	₹ 500/-
		Upto 1 lac	₹ 150/-						
		Above ₹ 1 lac to less than ₹ 1 crore	₹ 250/-						
For ₹ 1 crore and above	₹ 500/-								
System	<p>Cheque (drawn on us) returned (Outward Return) –</p> <p>(Financial Reason)</p> <table border="1"> <tr> <td>Upto ₹ 1 lac</td> <td>₹ 250/-</td> </tr> <tr> <td>Above ₹ 1 lac to less than ₹ 1 crore</td> <td>₹ 500/-</td> </tr> <tr> <td>For ₹ 1 crore and above</td> <td>₹ 750/-</td> </tr> </table> <p>In case Bank remains out of funds ;; actual interest @ MCLR ( One year)+SP+6.25%) is to be charged extra <b>(to be levied Manually)</b></p> <p>For other reasons – ₹ 250/-</p> <p>For technical reasons- not at the fault of customer- No charges</p>	Upto ₹ 1 lac	₹ 250/-	Above ₹ 1 lac to less than ₹ 1 crore	₹ 500/-	For ₹ 1 crore and above	₹ 750/-		
Upto ₹ 1 lac	₹ 250/-								
Above ₹ 1 lac to less than ₹ 1 crore	₹ 500/-								
For ₹ 1 crore and above	₹ 750/-								
Manual	<p><b>NOTE:</b></p> <ol style="list-style-type: none"> <li>For transfer cheques received at the branch, charges to be recovered from the drawer of the cheque.</li> <li>The interest is to be credited to P/L Interest Received A/C (others).</li> </ol>								



Sr. No.	Area of Banking Service	System/ Manual	Revised Service Charges (Excluding GST) w.e.f. 20.06.2019				
			<p>3. No charges to be recovered in case of return of cheques drawn by our customers on account of stop payment instructions.</p> <p>4. Branch Manager can double the said charges in cases where the incidence of cheque return is high. (6 cheques in case of below ₹ 1 crore and 4 cheques in case of ₹ 1 crore and above.)</p> <p>Charges for entries (Dr.) received through ECS and not responded:- As per cheque return charges</p>				
12	Incidental charges for inoperative accounts	System	<p><b><u>Inoperative Savings Bank a/cs.</u></b></p> <p>i) Account maintaining stipulated minimum balance - Nil</p> <p>No penal charges on inoperative Savings accounts where stipulated minimum balance is not maintained - as stipulated by RBI.</p> <p><b>For inoperative Current Account -</b></p> <p>Nil charges for inoperative current account</p> <p><u>Branch should endeavor for making inoperative A/Cs into operative by follow up.</u></p>				
13	Charges for issuance of Balance Certificate, at the request of customer.	Manual	<p>₹ 150/- per certificate (for individuals)</p> <p>₹ 150/- per certificate (for others)</p>				
14	Charges for issuance of Interest Certificate, at the request of customer	System	For Second/Additional Certificate ₹ 100 per copy				
15	Closure of A/cs -within a year	System	<p><b>Saving Account:</b></p> <p>No charges</p> <ol style="list-style-type: none"> <li>if the account is closed within 14 days of first customer induced credit into the account.</li> <li>No charges, if account is closed due to death of Account Holder.</li> </ol> <p><b>₹ 300/-</b> : if account is closed beyond 14 days but within 1 year of the first customer induced transaction. (Excluding Small Savings bank and Basic Savings Bank accounts).</p>				
		System	<p><b>Current Account:</b></p> <p>No charges</p> <ol style="list-style-type: none"> <li>if the account is closed within 14 days of first customer induced credit into the account.</li> <li>if account is closed due to death of Account Holder.</li> <li>If account closed beyond 14 days but within 1 year of the first customer induced transaction :</li> </ol> <table border="1"> <tr> <td>Individual</td> <td>₹ 500/-</td> </tr> <tr> <td>Others (Non individual)</td> <td>₹ 800/-</td> </tr> </table>	Individual	₹ 500/-	Others (Non individual)	₹ 800/-
		Individual	₹ 500/-				
Others (Non individual)	₹ 800/-						
	<p><b>RD/ YSJY</b></p> <p>Premature closure within one year of A/c</p> <p>Individual : ₹ 100/-</p>						



## बैंक ऑफ बड़ौदा Bank of Baroda

Sr. No.	Area of Banking Service	System/ Manual	Revised Service Charges (Excluding GST) w.e.f. 20.06.2019						
			Others : ₹ 150/- Closure of Account due to death of Account Holder – No Charges						
16	Issue of Solvency Certificate	Manual	<table border="1"> <tr> <td>Non commercial</td> <td>₹ 300 per lac</td> </tr> <tr> <td>Commercial</td> <td>₹ 300 per lac</td> </tr> <tr> <td colspan="2">Min. ₹ 1500/- Max. ₹ 25000/-</td> </tr> </table> <p><b>NOTE:</b> For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned above subject to maximum ₹ 2500</p>	Non commercial	₹ 300 per lac	Commercial	₹ 300 per lac	Min. ₹ 1500/- Max. ₹ 25000/-	
Non commercial	₹ 300 per lac								
Commercial	₹ 300 per lac								
Min. ₹ 1500/- Max. ₹ 25000/-									
	Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender.	Manual	₹ 1000/- per certificate						
17	Opening accounts with restrictive operations	Manual	<table border="1"> <tr> <td>Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification</td> <td>₹ 500/-</td> </tr> <tr> <td>Savings Bank Account</td> <td>₹ 100/-</td> </tr> </table>	Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification	₹ 500/-	Savings Bank Account	₹ 100/-		
Current, Cash Credit, Over Draft Account One time at the time of acceptance of instruction or at the time of modification	₹ 500/-								
Savings Bank Account	₹ 100/-								
18	Allowing operations in an a/c through a) Power of Attorney b) Mandate	Manual	<p>One time charges at the time of acceptance/modification of instructions.</p> <table border="1"> <tr> <td>Savings Bank Accounts</td> <td>₹ 500/-</td> </tr> <tr> <td>Current, Cash Credit, Over Draft Account</td> <td>₹ 1000/-</td> </tr> </table>	Savings Bank Accounts	₹ 500/-	Current, Cash Credit, Over Draft Account	₹ 1000/-		
Savings Bank Accounts	₹ 500/-								
Current, Cash Credit, Over Draft Account	₹ 1000/-								
19	Change of authorized signatory including reconstitution of A/c.	Manual	Current, Cash Credit, Over Draft Account ₹ 250/- per change						
20	Post parcel for Collection	Manual	Our usual collection charges plus storage charges @ ₹ 50/- per day with a minimum of ₹ 250/-						
21	Copy of original of cheque / DD (paid by the Bank)	Manual	₹ 100 upto 6 months old record Rest - ₹ 250						





**SECTION - II  
COLLECTIONS**

Sr.No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019												
1	Collection of outstation cheques (By sending cheques physically) a) Through our bank's branches	System	<p>CHARGES MANDATED BY RBI w.e.f. 30.03.2012</p> <table border="1"> <tr> <td>Upto ₹ 5,000/-</td> <td>₹ 25/-</td> </tr> <tr> <td>Above ₹ 5,000/- and upto ₹ 10000/-</td> <td>₹ 50/-</td> </tr> <tr> <td>Above ₹ 10,000/- to ₹ 1/- Lac</td> <td>₹ 100/-</td> </tr> <tr> <td>Above ₹ 1 Lac to ₹ 5 Lac</td> <td>₹ 200/-</td> </tr> <tr> <td>Above ₹ 5 Lac to ₹ 10 Lac</td> <td>₹ 225/-</td> </tr> <tr> <td>Above ₹ 10 Lac</td> <td>₹ 250/-</td> </tr> </table> <p>Above charges are exclusive of out of pocket expenses i.e. postages /courier extra.</p> <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/-	Above ₹ 1 Lac to ₹ 5 Lac	₹ 200/-	Above ₹ 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/-														
Above ₹ 1 Lac to ₹ 5 Lac	₹ 200/-														
Above ₹ 5 Lac to ₹ 10 Lac	₹ 225/-														
Above ₹ 10 Lac	₹ 250/-														
B) Direct through other banks i.e. instruments drawn at a centre where we have no branch.	System	Above Charges are to be shared on 50:50 basis between collecting bank and paying bank and proceeds should be remitted through RTGS /NEFT to other bank.													
2	Cheques collected through our branch for another bank	System	For Immediate credit of outstation cheques -- Our usual collection charges should be recovered in full												
	Outstation Cheque return charges	Manual	50% of collection charges												
	Collection of other Banks deposits / receipts on maturity		If proceeds are invested in FD then no charges. Else flat - ₹ 50/-												
3.	Collection of Bills (Clean / Doc.-Demand & Usance) a) Applicable to IBCs	System	<p><u>Bills for Amount :</u></p> <table border="1"> <tr> <td>Upto ₹ 1/- lac</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/- &amp; Max. ₹12,000/-</td> </tr> </table> <p>Postage/Courier is to be recovered on actual basis in higher multiple of ₹ 5/-</p>	Upto ₹ 1/- lac	₹ 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 ₹ 1/- lac	₹ 12- Per ₹ 1000/- or part thereof subject to Minimum ₹ 100/-													
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	Above ₹ 10/- lacs	₹ 10/- per ₹ 1000/- Min. ₹ 10,000/- & Max. ₹12,000/-													



## बैंक ऑफ बड़ौदा Bank of Baroda

Sr.No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019						
	b) Applicable to OBCs	System	<p>Bills for Amount</p> <table border="1"> <tr> <td>Upto ₹ 100000/-</td> <td>₹ 10/- per ₹ 1000/- or part thereof subject to minimum ₹ 100/-</td> </tr> <tr> <td>Above ₹ 1 lac upto ₹ 10/- lacs</td> <td>₹ 9/- per ₹ 1000/- or part thereof subject to a min. of ₹ 1000/-</td> </tr> <tr> <td>Above ₹ 10/- lacs</td> <td>₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- &amp; Max. ₹ 15,000/-</td> </tr> </table> <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. Postage/courier is to be recovered on actual basis in higher multiple of ₹ 5/-</p>	Upto ₹ 100000/-	₹ 10/- per ₹ 1000/- or part thereof subject to minimum ₹ 100/-	Above ₹ 1 lac upto ₹ 10/- lacs	₹ 9/- per ₹ 1000/- or part thereof subject to a min. of ₹ 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 a min. of ₹ 1000/-								
Above ₹ 10/- lacs	₹ 8/- per ₹ 1000/- Min. ₹ 9,000/- & Max. ₹ 15,000/-								
4	Handling charges for bills returned unpaid. Local Outstation	System	<p>₹ 100/- per instrument 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	System	₹ 100/- per bill. (Also in cases of BP/BD – where there is a change in instructions.						
6	Change of original instruction in respect of OBC/ IBC e.g. a. Delivering free of payment b. waiving 'c' form etc c. Allowing rebate d. Extending time for retirement	System	₹ 100/- per request						



**SECTION - III  
REMITTANCES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019																				
1.	Issuance of DD/BC	System	<table border="1"> <tr> <td colspan="2"><b>Individual- Upto ₹ 1 lac</b></td> </tr> <tr> <td>Upto ₹ 5000/-</td> <td>₹ 50/-</td> </tr> <tr> <td>Above ₹ 5000/- to ₹ 1 lac</td> <td>₹ 3/- per thousand or part thereof</td> </tr> <tr> <td colspan="2">Minimum ₹ 50/- maximum ₹ 300/-</td> </tr> <tr> <td><b>Above ₹ 1 lac</b></td> <td>₹ 5/- per thousand or part thereof. Minimum ₹ 500/- and Maximum ₹ 15000/-</td> </tr> </table> <table border="1"> <tr> <td colspan="2"><b>Non- Individual upto ₹ 1 lac</b></td> </tr> <tr> <td>Upto ₹ 5000/-</td> <td>₹ 50/-</td> </tr> <tr> <td>Above ₹ 5000/- to ₹ 1 lac</td> <td>₹ 3/- per thousand or part thereof</td> </tr> <tr> <td colspan="2">Minimum ₹ 50/- maximum ₹ 300/-</td> </tr> <tr> <td>Above ₹1 lac</td> <td>₹ 5/- per thousand or part thereof. Minimum ₹ 500/- Maximum ₹ 15000/-</td> </tr> </table> <p>Note :</p> <p>i) At par issuance of DD/Bankers' cheque in respect of loan sanctioned by the branch and payment is made directly to the suppliers.</p> <p>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.</p> <p>Branch Manager can give concession on adhoc basis within the overall limit</p>	<b>Individual- Upto ₹ 1 lac</b>		Upto ₹ 5000/-	₹ 50/-	Above ₹ 5000/- to ₹ 1 lac	₹ 3/- per thousand or part thereof	Minimum ₹ 50/- maximum ₹ 300/-		<b>Above ₹ 1 lac</b>	₹ 5/- per thousand or part thereof. Minimum ₹ 500/- and Maximum ₹ 15000/-	<b>Non- Individual upto ₹ 1 lac</b>		Upto ₹ 5000/-	₹ 50/-	Above ₹ 5000/- to ₹ 1 lac	₹ 3/- per thousand or part thereof	Minimum ₹ 50/- maximum ₹ 300/-		Above ₹1 lac	₹ 5/- per thousand or part thereof. Minimum ₹ 500/- Maximum ₹ 15000/-
<b>Individual- Upto ₹ 1 lac</b>																							
Upto ₹ 5000/-	₹ 50/-																						
Above ₹ 5000/- to ₹ 1 lac	₹ 3/- per thousand or part thereof																						
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<b>Above ₹ 1 lac</b>	₹ 5/- per thousand or part thereof. Minimum ₹ 500/- and Maximum ₹ 15000/-																						
<b>Non- Individual upto ₹ 1 lac</b>																							
Upto ₹ 5000/-	₹ 50/-																						
Above ₹ 5000/- to ₹ 1 lac	₹ 3/- per thousand or part thereof																						
Minimum ₹ 50/- maximum ₹ 300/-																							
Above ₹1 lac	₹ 5/- per thousand or part thereof. Minimum ₹ 500/- Maximum ₹ 15000/-																						
2.	Cancellation of DD/ Bankers' cheque and/ or issue of fresh DD/ Bankers' cheque in lieu of lost one.	System	<table border="1"> <tr> <td colspan="2">Individual &amp; Non Individual</td> </tr> <tr> <td>Up to ₹ 500/-</td> <td>NIL</td> </tr> <tr> <td>Above ₹ 500/-</td> <td>₹ 100/- per instrument</td> </tr> </table> <table border="1"> <tr> <td colspan="2"><b>In case of lost instrument</b></td> </tr> <tr> <td>Up to ₹ 500/-</td> <td>₹ 20/-</td> </tr> <tr> <td>Above ₹ 500/-</td> <td>₹ 200/- per instrument</td> </tr> </table>	Individual & Non Individual		Up to ₹ 500/-	NIL	Above ₹ 500/-	₹ 100/- per instrument	<b>In case of lost instrument</b>		Up to ₹ 500/-	₹ 20/-	Above ₹ 500/-	₹ 200/- per instrument								
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<b>In case of lost instrument</b>																							
Up to ₹ 500/-	₹ 20/-																						
Above ₹ 500/-	₹ 200/- per instrument																						
3	Against tender of cash for any mode of remittance	System	50% plus higher charges over floor rates																				



4	<p>Remittance of fund through RTGS (Through Cheque)</p> <p>As per RBI circular RBI/2011-12/166-DPSS(CO)RTGS No. 388/04/04/.002/2011-12 dated 05.09.2011</p>	System	<p>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)</p> <p><b>(A) On all RTGS Transactions (INWARD)--- NIL</b></p> <p><b>(B) Outward charges</b></p> <table border="1" data-bbox="751 501 1315 779"> <thead> <tr> <th>Transaction</th> <th>₹ 2 Lacs to ₹ 5 Lacs</th> <th>Above ₹ 5 Lacs</th> </tr> </thead> <tbody> <tr> <td>8 to 11hrs</td> <td>₹ 25/-</td> <td>₹ 50/-</td> </tr> <tr> <td>After 11 hrs to 13.00 hrs</td> <td>₹ 27</td> <td>₹ 52/-</td> </tr> <tr> <td>After 13.00 hrs to 16.30 hrs</td> <td>₹ 30</td> <td>₹ 55/--</td> </tr> <tr> <td>After 16.30 hrs.</td> <td>₹ 30/-</td> <td>₹ 55/-</td> </tr> </tbody> </table>	Transaction	₹ 2 Lacs to ₹ 5 Lacs	Above ₹ 5 Lacs	8 to 11hrs	₹ 25/-	₹ 50/-	After 11 hrs to 13.00 hrs	₹ 27	₹ 52/-	After 13.00 hrs to 16.30 hrs	₹ 30	₹ 55/--	After 16.30 hrs.	₹ 30/-	₹ 55/-
Transaction	₹ 2 Lacs to ₹ 5 Lacs	Above ₹ 5 Lacs																
8 to 11hrs	₹ 25/-	₹ 50/-																
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After 13.00 hrs to 16.30 hrs	₹ 30	₹ 55/--																
After 16.30 hrs.	₹ 30/-	₹ 55/-																
5	<p>Payment of Fixed deposit to other bank</p>	Manual	<p>Remittance charges as applicable plus out of pocket expenses</p>															
	<p>CLARIFICATIONS:</p>		<p>The powers for granting concessions / waiver in respect of remittances charges are as under.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>															

			<p>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.</p> <p>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)</p>
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**SECTION –IV**  
**MISCELLANEOUS SERVICES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019								
1	Safe Custody Charges	Manual	<p><b>Sealed Covers:</b> ₹ 350/- per cover per annum or part thereof. (4" x 12,- thickness x 1/2") More than the above size, charges as applicable for sealed boxes <b>Sealed boxes</b> – ₹ 3000/- per box per annum (size 200 cubic inch)</p> <p>Bank's own Deposit Receipt : No charges</p>								
2	Service Charges for handling scrips	Manual	As per discretion of Regional Manager								
3	Attestation of customer's signature	Manual	<p>₹ 100/- per instrument / occasion.</p> <p>In case of joint A/c. - ₹ 150/-</p>								
4	Inquiries relating to old records.	Manual	<table border="1"> <tr> <td>More than 3 months to 12 months old</td> <td>₹ 100/- per item</td> </tr> <tr> <td>More than 12 months to 3 years old</td> <td>₹ 300/- per item</td> </tr> <tr> <td>Above 3 years upto 7 years</td> <td>₹ 500/- per item</td> </tr> <tr> <td>Above 7 years</td> <td>₹ 1000/- per item</td> </tr> </table>	More than 3 months to 12 months old	₹ 100/- per item	More than 12 months to 3 years old	₹ 300/- per item	Above 3 years upto 7 years	₹ 500/- per item	Above 7 years	₹ 1000/- per item
More than 3 months to 12 months old	₹ 100/- per item										
More than 12 months to 3 years old	₹ 300/- per item										
Above 3 years upto 7 years	₹ 500/- per item										
Above 7 years	₹ 1000/- per item										
5	Photo attestation	Manual	₹ 150/- per photo /occasion								
6	Cash Handling Charges-FOR CASH DEPOSIT (Applicable to base branch, Local Non-base branches)	System	<p><b>a. Savings Bank accounts (excluding BSBD/Financial Inclusion accounts) At any branch</b></p> <p>Cash Deposit – Chargeable Beyond 5 transactions in a month (excluding Alternate Channel transaction) - ₹ 50/- per transaction</p> <p>(In case of cash aggregating ₹ 50000/- or more deposited with the bank during any one day, customer is required to quote his/her PAN or submit form 60)</p> <p><b>b. For CA/OD/CC/Other Accounts: (Base and local Non base branch)</b></p> <p>Beyond Cash Deposit of ₹ 50000/- Or above 10 packets i.e. 1000 pieces of notes of any denominations taken together, whichever is higher charges will be levied as under - Above 10 packets – i.e. 1000 pieces of notes charges will be levied @ ₹ 10/- per packet or a part thereof. (Min. ₹ 10/- , Maxi. ₹ 10000/- ."</p> <p>(per day per txn)</p> <p>Regional Manager have been authorized to reduce / waive the cash handling charges on case to case basis on the merit of each case</p>								



**SECTION – V**  
**LOCKER SERVICE CHARGES**

Revised service Charges (Excluding GST) w.e.f. 20.06.2019				System/Manual
	<b>Class of locker</b>	<b>Metro/ Urban</b>	<b>Semi- Urban/ Rural</b>	<b>System</b>
	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	
<b>NOTES :</b>				
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.				<b>Manual</b>
2. Penalty for late payment of locker rent (from the due date) be levied as under:				
-- Where annual locker rental is up to ₹ 3000/-				<b>System</b>
- ₹ 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.				<b>Manual</b>
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.				<b>Manual</b>
For Staff /Ex-staff- concession of 50% in rent				<b>Manual</b>
CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR – ₹ 100/- PER OCCASION (FOR GENERAL PUBLIC)				<b>System</b>
Rent in advance can be accepted for maximum three years only				<b>Manual</b>



**SECTION – VI**  
**INTER-SOL CHARGES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
1	(A) CASH DEPOSIT (Outstation)	System	<p><b>CASH DEPOSIT at any branch</b> <b>Savings Account</b> (excluding BSBD/ FI Accounts) - Cash handling charge as applicable to base branch i.e. charges will be levied above – 5 – per transaction per month at any branch - ₹ 50/- per transaction.</p> <p><b>Cash deposit- Outstation branch:</b> <b>CA/CC/OD/others</b> : Chargeable in case of cash deposit in excess of ₹ 25000/- per day per account at ₹ 2.50 per thousand or part thereof in addition to Cash Handling Charges .</p>
2	(B) CASH WITHDRAWAL (Base branch, local non base branch and outstation )	System	<p><b>SB/CA/CC/OD :-</b> Beyond First five transactions per month (excluding withdrawals from ATM) charges of ₹ 150/- per transaction.</p> <p>However, Maximum withdrawal allowed at outstation branch is ₹ 50000/- per day to the account holder only.</p> <p>Note: 1. Inter SOL cash payments to third parties is totally withdrawn 2. Per day per transaction limit of ₹ 50000 /- is fixed for cash withdrawal by drawer by self cheque (through withdrawal up to ₹ 25000/- - SB Account without cheque book facility) at Non Base CBS branches irrespective of nature of accounts. Passbook should accompany with Withdrawals.</p>





**SECTION-VII**  
**GENERAL**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
1	APPLICABLE TO ALL ABOVE SERVICES/ ACTIVITIES)	Manual	a) Ordinary Post - Actual, subject to Min. ₹ 15/-
	a) Postal & Telecommunication TARIFF	Manual	b) Registered / Speed Post/courier - Actual, subject to Min. ₹ 75/-
		Manual	c) Fax - Actual, subject to Min ₹ 60/-.
	b) Courier Charges	Manual	₹ 75- per instrument per occasion, unless otherwise specified to the contrary.
2	Higher Service charges for non customers of the Bank.	Manual	For all banking services to non-customers of the Bank, service charges shall be 50% higher than the floor rates, across the board plus Taxes
3	Definition of Floor rates		Floor rates shall mean rates of service charges fixed by our bank as detailed in this circular.



**SECTION-VIII**  
**EXEMPTIONS / CONCESSIONS IN SERVICE**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
1.	Defence Personnel	Manual	<p>Only the following concessions in service charges be extended to Defence 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	Manual	<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	Manual	<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>
		Manual	<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</p>



## बैंक ऑफ बड़ौदा Bank of Baroda

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
			branches pertaining to other zones, H.O. approval is necessary.
4.	Donations to PM / CM's Relief Funds	Manual	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)
5.	Teachers Employed in Government Run Schools / Central Schools	Manual	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	Manual	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	Manual	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	Manual	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	Manual	(Accredited to our Bank) a) At par collection of cheques etc. b) Free Remittance facility.
10.	Government Sponsored Schemes	Manual	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.	Manual	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.	Manual	Concessions can be allowed in Service Charges.



<b>Sr. No.</b>	<b>Area of Banking Service</b>	<b>System/ Manual</b>	<b>Revised service Charges (Excluding GST) w.e.f. 20.06.2019</b>
13.	Banks under Agency Arrangements.	Manual	Existing Agency Arrangements at lower rates may be continued. (Customer should be charged full rates)
14.	NRI Customers	Manual	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
15.	Regional Rural Banks (sponsored by our Bank)	Manual	i).Collection charges on a 50:50 basis for:  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.  b) Free Remittance facility for transfer of funds to RRBs for remitting refinance installments to NABARD.  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)
		Manual	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
16.	Senior Citizens	Manual	Free remittance facility to be allowed by debit to S.B. A/c. maintained by Sr. Citizens for personal uses.  At par collection of cheques in the name of Sr. Citizens (the A/c holder)
17.	Physically Challenged Persons (Divyang)	Manual	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



Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
18.	Staff Members	System	<p>Staff Members</p> <ul style="list-style-type: none"> <li>- Ex-Staff Members</li> <li>- Joint Accounts of staff members with close relatives (Same Rules as for deposit A/Cs- Name of staff /ex staff as principal account Holder.)</li> </ul> <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><b>No service charge or postage on the outstation cheques deposited by BOB Employees' Co-operative Housing Society drawn in their favour by Staff Members.</b></p> <p>Conditions for Ex-staff Members:</p> <ul style="list-style-type: none"> <li>a) He/she should be able establish his/her identity as an ex-staff member of our Bank.</li> </ul> <p><b>He/she should not be gainfully employed</b></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> <p>NOTES:</p> <ul style="list-style-type: none"> <li>➤ Valued customers should be decided by Branch Manager based on business/social consideration.</li> <li>➤ No concession is to be allowed on locker rent.</li> <li>➤ Each concession/waiver to be given based on the merit of the case considering the overall cost benefit analysis.</li> <li>➤ The Regular concessions / waiver will be reviewed on yearly basis. However, the branches may review the same earlier if situation so warrants.</li> <li>➤ 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.</li> </ul> <p>SPECIMEN OF REGISTER:</p> <p>For all concessions in all services</p> <p>1. Sr. No.</p>



# बैंक ऑफ बड़ौदा *Bank of Baroda*

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
			<p>2. Date</p> <p>3. Name of customer</p> <p>4. A/c Type No.</p> <p>5. Details of the Transaction</p> <p>6. Normal charges as per guidelines</p> <p>7. Actual charges</p> <p>8. Amount of concession</p> <p>9. %age to normal charges</p> <p>10. Justification for concession/waiver</p> <p>11. Initials of Branch Manager</p> <p>12. Details of /Approval of Regional Manager</p> <p>13. Date</p> <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>



**SECTION – XI**  
**FOREX RELATED CHARGES**

Exports			
Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
1.	Bill purchased/discounted/negotiated  a. Foreign Currency Export Bill	Baroda Insta	Bill amount below equivalent USD 25000.00 – ₹ 1000.00 Bill amount equivalent to USD 25000.00 and above– ₹ 1500.00  (Additionally ₹ 100.00 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.)
	b. Rupee Export Bill	Baroda Insta	Bill amount below equivalent USD 25000.00 – ₹ 1000.00 Bill amount equivalent to USD 25000.00 and above– ₹ 1500.00  (Additionally ₹ 100.00 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.)
2.	Forwarding export documents to another bank due to reason such as LC being restricted to the latter or the LC have been confirmed by that bank.	Baroda Insta	₹ 1000.00 per bill  Additionally ₹100.00 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.
3.	Where reimbursement under a Letter of Credit is claimed by the bank with another Authorized Dealer in India	Baroda Insta	₹ 500.00 per claim
4.	For joining customer's guarantees and giving guarantee on behalf of customers in respect of discrepant documents.	Baroda Insta	Proposed to be discontinued as not applicable
5.	Commission in lieu of exchange => Transfer of letters of credit => Amendments	Baroda Insta	₹ 750/- for each transfer and subsequent amendments.
6.	For each Export bill sent for Collection	Baroda Insta	0.0625% of bill amount
7.	If the entire sets of export documents have been sent by the exporter directly to the overseas buyer after complying with Exchange Control formalities.	Baroda Insta	₹ 750.00 per bill Additionally ₹ 100.00 per shipping bill to be charged if the more than one shipping bill is submitted under a single export bill.
8.	For each export bill sent for collection against which advance payment already received. a. Full bill amount received in advance b. Part Bill amount received in advance and	Baroda Insta	Bill handling charges: Flat charges @ ₹ 1000.00 irrespective of the bill amount. Additionally ₹ 100.00 to be charged for every shipping bills in excess of 1 shipping bill.



	remaining on collection basis		
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.	Baroda Insta	₹ 500.00 per bill on quarterly basis after the due date and upto the date of realization (Overdue charges will be recovered at the end of every quarter. However, pro rata charges to be taken in first quarter and in the quarter when bill is realized)
10.	Charges for issuance of export related other certificates	Baroda Insta	₹ 100.00 per certificate
11.	Issuance of NOC for discounting export Bills with other bank	Baroda Insta	₹ 1000.00 per bill
12.	Net off/Set off of export bills against import of goods (For Per shipping Bill) Other than these charges, no Bill collection charges to be recovered.	Baroda Insta	₹ 1000.00 per shipping bill.
13.	Approval for extension of due date (Other than Applicable normal charges)	Baroda Insta	₹ 1000.00 per extension
14.	Issuance of GR waiver Certificate	Baroda Insta	₹ 500.00 per certificate
15.	Approval for write-off of export bills (Other than overdue charges)	Baroda Insta	₹ 1000.00 per shipping bill
16.	Late submission of documents (after 21 days from the date of shipment) (Other than normal applicable charges for collection and overdue)	Baroda Insta	₹ 500 per bill
17.	Crystallization charges for export bills purchased/discounted at the time of crystallization.	Baroda Insta	₹ 1000.00 per bill
18.	Advising Letter of Credit for the Our bank's clients	Baroda Insta	₹ 1000.00 per LC
19.	Advising Letter of Credit for the other-Bank clients	Baroda Insta	₹ 2000.00 per LC
20.	Advising of Amendment for Our Bank's clients	Baroda Insta	₹ 600.00 per amendment
21.	Advising of Amendment for Other-bank clients	Baroda Insta	₹ 600.00 per amendment
22.	LC confirmation charges where LC opened in favour of Indian Exporter	Baroda Insta	a. Sight : - 0.25% for the first quarter  - 0.15% p.m. thereafter (Min. ₹ 1500.00) - For LC amount exceeding INR 5.00 crore commission @ 0.50% per annum



			<p>(These charges i.e. @ 0.50% p.a. are applicable on the entire LC amount whenever the LC amount exceeds ₹ 5 crore)</p> <ul style="list-style-type: none"> <li>- Charges will be calculated from the date of opening of LC to the date of expiry of LC.</li> </ul> <p>b. Usance:</p> <ul style="list-style-type: none"> <li>-1.5% p.a. (Min. ₹ 2000.00)</li> <li>- For LC amount exceeding INR 5.00 crore commission @ 0.40% p.a.</li> <li>- Charges will be calculated from the date of opening of LC to the date of expiry of LC plus the usance period</li> </ul> <p>(These charges i.e. @ 0.40% p.a. are applicable on the entire LC amount whenever the LC amount exceeds ₹ 5 crore)</p> <p>Charges applied for actual number of days per annum basis.</p>
23.	Transfer of Letter of Credit	Baroda Insta	₹ 1000.00 per transfer and subsequent amendment



Imports			
Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
24.	For establishing an Import Letter of Credit/ Revolving Letter of Credit/ Letter of Credit covering imports of goods on deferred payment terms/ Back to Back letter of credit and Reinstatement charges (upon the reinstatement under a Revolving letter of Credit)	Baroda Insta	<p>a. Sight - 0.35% for the first quarter  - 0.15% p.m. thereafter (Min. ₹ 1500.00)</p> <p>b. Usance - 1.5% p.a. or part thereof - For LC amount exceeding INR 5.00 crore commission @ 0.40% p.a. or part thereof. (Min. ₹ 2000.00) (These charges i.e. @ 0.40% p.a. are applicable on the entire LC amount whenever the LC amount exceeds ₹ 5 crore)</p> <p>Charges applied for actual number of days per annum basis.</p>
25.	In case of a Letter of Credit established against 100% cash deposit as Security.	Baroda Insta	25% of the charges as mentioned in Serial No 26
26.	STANDBY LETTER OF CREDIT	Baroda Insta	Discontinued Included under point 81
27.	Extension of validity of LC	Baroda Insta	₹ 1000/- per amendment plus charges applicable as per point 24
28.	In case of enhancement of value of credit	Baroda Insta	₹ 1000.00 per amendment In case of enhancement of the value of a letter of credit, charges as per point No. 24 for establishing a letter of credit shall be recovered for the additional amount, for the remaining period. In case of both enhance of value of Credit and extension of validity for a particular LC at a time, amendment charges will be recovered for one event. Other charges shall be recovered as per norms.
29.	In case of amendment extending the tenor of the Bills of Exchange	Baroda Insta	₹ 1000.00 amendment charges In the case of amendment altering the tenor of the Bill of Exchange, additional charges as per point no 24 shall be collected on the outstanding liability under the LC
30.	Amendment other than extension of validity or enhancement of tenor of the bill of exchange	Baroda Insta	₹ 1000.00 per amendment.
31.	For revival of expired LCs within 3 months for the date of expiry	Baroda Insta	Any revival or reinstatement of an expired LC shall be at the option of the bank but within 3 months from the date of expiry and shall be subject to recovery of charges as per point 24 from the date of expiry upto the validity period of the revival Letter of Credit.
32.	Letter of Comfort issued for availing Buyer's Credit	Baroda Insta	<b>Facility Discontinued as of now as per RBI directives.</b>



33.	Deferred Imports Commission on Letter of Credit covering import of goods on deferred payment terms involving payments beyond a period of six months from the date of shipment over a period of time as defined in Exchange Control.	Baroda Insta	<p>Calculated on the amount of liability under such credit at the beginning of every quarter.</p> <table border="1"> <thead> <tr> <th>LC Amount</th> <th>% per quarter</th> </tr> </thead> <tbody> <tr> <td>Upto 1 crore</td> <td>0.25</td> </tr> <tr> <td>&gt;1 crore upto 5 crore</td> <td>0.18</td> </tr> <tr> <td>&gt;5 crore</td> <td>0.10</td> </tr> </tbody> </table> <p>Note: Charges will be recovered as mentioned above on the basis of LC amount coming under the particular slab. (For example, if LC amount is ₹ 4 crore, then charge will be @ 0.18% on entire amount.)</p>	LC Amount	% per quarter	Upto 1 crore	0.25	>1 crore upto 5 crore	0.18	>5 crore	0.10
LC Amount	% per quarter										
Upto 1 crore	0.25										
>1 crore upto 5 crore	0.18										
>5 crore	0.10										
34.	If the validity period of a Letter of Credit covering import on deferred payment terms is extended.	Baroda Insta	Flat amendment commission of ₹ 750/-, However, for any amendment extending the validity of the letter of Credit beyond 3 month period, commission at the applicable rate shall be recovered.								
35.	Amendment Enhancement	Baroda Insta	When the amount of an import letter of credit covering import on deferred payment terms is enhanced, commission at the applicable rate shall be recovered on the amount so enhanced. Note: For purposes of levying charges under this Rule value of each enhancement will ordinarily be considered separately without adding it to the outstanding liability of the letter of credit. However, branches may, at their discretion "add" the value of enhancement to outstanding liability of the letter of credit for purpose of levying charges depending upon the circumstances of each case.								
36.	Credit Opinion Report	Baroda Insta	Actual cost of report								
37.	Shipping Guarantee for clearance of goods pending production of bill of lading.  a. Relating to imports under LCs opened by the banks b. In all other cases	Baroda Insta	<p>a. Documents under LC: Flat ₹ 1000.00 per Shipping Guarantee</p> <p>b. In all other cases: 0.05% p.m. for the period of guarantee, Minimum ₹ 1000.00</p>								
38.	Foreign currency Import bills under LC at the time of crystallization or retirement whichever is earlier ( where exchange benefit accrues)	Baroda Insta	0.125% of the bill amount-  Minimum of ₹ 1000.00 – Maximum ₹ 25000.00								
39.	Foreign currency bills under LC where no exchange benefit accrues	Baroda Insta	0.25% of the bill amount. Minimum of ₹ 1000.00 – Maximum ₹ 30000.00								
40.	Discrepancy charges in case of non-confirming documents under LC	Baroda Insta	USD 50, EUR 50, GBP 50, JPY 5000 for LCs issued in USD, EUR, GBP and JPY; respectively. For all other currencies equivalent to USD 50.								
41.	Import bill (not under LC) drawn in foreign currency on which bank earns exchange benefit.	Baroda Insta	0.15% of the bill amount.  Minimum of ₹ 1000.00 – Maximum of ₹ 25000.00								
42.	Import bill (not under LC) drawn in rupees and in foreign currency on which	Baroda Insta	0.30% of the bill amount.								



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	bank earns no exchange benefit.		Minimum of ₹ 1000.00 – Maximum of ₹ 50000.00
43.	For foreign currency import bill required to be forwarded to another bank required for remitting proceeds to the remitting bank abroad	Baroda Insta	₹ 1000.00 per bill as handling charges
44.	For each bill received by importer directly from the overseas exporter/bank at the time of effecting remittance. Where exchange benefit accrues to the bank	Baroda Insta	0.125% of the bill amount.  Minimum of ₹ 1000.00 – Maximum of ₹ 10000.00
45.	For each bill received by importer directly from the overseas exporter/bank at the time of effecting remittance. Where no exchange benefit accrues to the bank	Baroda Insta	0.20% of the bill amount.  Minimum of ₹ 1000.00 – Maximum of ₹ 25000.00
46.	Import documents covering project imports under Inter-Government Aid Scheme and Schemes (including projects those financed by International Agencies like World Bank, IMF, ADB etc.) where no LC is opened.	Baroda Insta	To be charged as applicable on import bills as per point no. 41, 42, 44 and 45.
47.	If foreign currency remittances are received in advance from the overseas buyer, and the specific request of merchanting trade 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	Baroda Insta	Discontinued  (We have charged for Merchanting Trade transaction separately)
48.	Issuance of Delivery Order pending receipt of Import Bill ( document not under LC)	Baroda Insta	₹ 1000.00 per delivery order.
49.	Advance remittance against imports Where exchange benefit accrues to the bank	Baroda Insta	0.15% of the remittance amount.  Minimum of ₹ 500.00 – Maximum of ₹ 10000.00
50.	Advance remittance against imports Where no exchange benefit accrues to the bank	Baroda Insta	0.20% of the remittance amount.  Minimum of ₹ 1000.00 – Maximum of ₹ 15000.00
51.	Net off/Set off of import bills against export of goods. Other than these charges, no Import Bill collection charges to be recovered.		₹ 2000.00 per bill.

52.	Custody charges for overdue import bills	Baroda Insta	₹ 500.00 per bill per quarter or part thereof, after the due date.  (Overdue charges will be recovered at the end of every quarter. However, pro rata charges to be taken in first quarter and in the quarter when bill is realized)
53.	Follow up for submission of BOE	Baroda Insta	₹ 500.00 per bill of entry per quarter after 90 days from the date of transaction/remittance.  This charge will be applicable from 01.04.2019 onwards.
54.	Merchanting trade transactions for Import transaction (Other than applicable charges for import bill i.e. collection charges, overdue charges, etc.)	Baroda Insta	Flat ₹ 500.00 per import bill
55.	Counter signing/ Co-acceptance/ Availisation of Import bills	Baroda Insta	0.085% per month for the tenor of bills subject to minimum of 0.25%.
56.	Recovery of commission in lieu of exchange on import bills payment of which are settled out of foreign currency loans arranged abroad, foreign currency accounts and EEFC accounts	Baroda Insta	Discontinued.  No commission in lieu of exchange to be charged in case import bills (under LC or otherwise) are realized out of foreign currency loans arranged abroad/ buyers credit.  No extra charge to be taken in case of EEFC funds too.
57.	IMPORT BILLS FOR COLLECTION  Usually in respect of foreign currency collection bills the bank shall be entitled to exchange and commission. If for any reason the bank is required to forward the documents to another bank which will be required to remit the proceeds to the remitting bank abroad.	Baroda Insta	Discontinued.  Already covered under point no 43



<b>Outward Remittances other than Imports</b>			
<b>Sr. No.</b>	<b>Area of Banking Service</b>	<b>System/ Manual</b>	<b>Revised service Charges (Excluding GST) w.e.f. 20.06.2019</b>
58.	Outward remittance in foreign currency for Non-individuals (other than advance payment against import) Where exchange benefit accrues to the bank	BARODA INSTA	0.10% of the transaction amount. Minimum of ₹ 500.00 – Maximum ₹ 5000.00
59.	Outward remittance in foreign currency for Non-individuals (other than advance payment against import) Where no exchange benefit accrues to the bank	BARODA INSTA	0.25% of the transaction amount. Minimum of ₹ 1000.00 – Maximum ₹ 10000.00
60.	Outward remittance in foreign currency under LRS and remittance from NRO accounts	BARODA INSTA	₹ 500.00 – up to ₹ 25000.00 ₹ 750.00 – above ₹ 25000.00
61.	Outward remittance in foreign currency from NRE account	BARODA INSTA	₹ 500.00 – up to ₹ 25000.00 ₹ 750.00 – above ₹ 25000.00
62.	Issuance of Foreign Currency Demand Draft	BARODA INSTA	For Individuals - ₹ 500.00 per draft  For Non-Individuals – 0.10% of the instrument amount (min. ₹ 500.00 – max. ₹ 5000.00) 0.25% for non-individual where exchange benefit does not accrue to the bank (min. ₹ 1000.00 – max. ₹ 10000.00)
63.	Cancellation of Demand Draft		₹ 100.00 per draft
64.	Issue of Foreign Currency Travellers Cheques commission	BARODA INSTA	1% on rupee equivalent payable by the customer.
65.	Where at the request of the beneficiary, foreign currency travelers cheques are issued by the Authorised Dealers against foreign currency remittances received from abroad.	BARODA INSTA	0.25% (Min. ₹ 200.00)
66.	Payment of foreign currency draft by the drawee bank by issuing their own draft in the same currency in favour of the beneficiary bank with whom the relative foreign currency amount is to be deposited in a FCNR account.	BARODA INSTA	₹ 500.00 per draft



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<b>Inward Remittances other than Exports</b>			
<b>Sr. No.</b>	<b>Area of Banking Service</b>	<b>System/ Manual</b>	<b>Revised service Charges (Excluding GST) w.e.f. 20.06.2019</b>
67.	Inward Remittances	Manual	Nil where proceeds are to be credited to our account. In all other cases – ₹ 100.00
68.	Commission on Clean Instruments sent for collection abroad	Baroda Insta	0.1% of the instrument amount (min. ₹ 250.00 – max. ₹ 5000.00)
69.	Foreign currency instruments favouring resident beneficiary and sent for collection in India		Discontinued Already included in point 68
70.	Charges for dishonoured of clean instruments sent on collection	System	0.1% of the instrument amount (min. ₹ 250.00 – max. ₹ 2000.00)+ any cost/charges incurred by our correspondent
71.	Encashment of TTs/ purchase of MTs/ DDs in respect of which cover has been received in NOSTRO accounts		NIL, since cover has been received in NOSTRO accounts.
72.	Where the inward remittance has to be paid in foreign currency by way of a Demand Draft/ Mail Transfer/ Payment Order/ Telegraphic Transfer		Discontinued. Already covered at point 65
73.	Where the inward remittance has to be executed in foreign currency by issuing a demand draft/ mail transfer/ payment order/ telegraphic transfer commission shall be recovered from beneficiary/ beneficiary's bank as the case may be.	BARODA INSTA	0.1% min. ₹ 500.00 and max ₹ 5000.00
74.	Follow-up of submission of export documents against advance remittance	Manual	₹ 500.00 per remittance per quarter after one year from the date of receipt of advance.  Not applicable for export orders to be executed on deferred terms.



Foreign Bank Guarantees			
Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
75.	Export performance guarantees for Project Exports which include: 1. Bid-bond 2. Bond for earnest money 3. Guarantee for advance payment made by foreign buyers to Indian exporters/contractors	Manual	Guarantees covered by ECGC cover to the extent of 75%
			Guarantees covered by ECGC cover to the extent of 90%
			Guarantees covered by counter guarantee of the GOI
			Guarantees not covered by ECGC/GOI counter guarantee
			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.
76.	Export Performance Guarantee (other than Project Exports) covering: 1. Bid Bond, etc. 2. Export Obligations in terms of import trade control regulations Guarantees linked to deemed exports	System	0.10% p.m. for the specified period of liability. For any part of the month, the period will be reckoned as full month. A month will be considered to have 30 days.  In case of early redemption of the guarantees beyond a period of 3 months from the date of issue, 50% of the commission for the unexpired period i.e. from the date of redemption to the expiry date shall be refunded.  Commission for issuing bid bonds for supplies connected with deemed export/direct exports other than project exports shall be recovered to the extent of 25% thereof for the full period of validity of the bonds at the time of issue. If the bid materializes the balance 75% of the commission shall be recovered, else the commission previously collected will be refunded.
77.	Deferred Payment Guarantees covering import of goods into India/repayment of foreign currency loans	System	0.50% per quarter or part thereof for the specified period of liability calculated on the amount of liability under such guarantees at the beginning of every quarter. Minimum charges for a quarter to be charged.
78.	Advising of Guarantee	Manual	₹ 500.00 per advice
79.	Enhancement of Value/ Extension of Tenor of the Guarantee	System	Charges as per point no. 75,76 and 77 are applicable.
80.	Guarantees issued against 100% cash margin/ 100% counter guarantee of the GOI	System	25% of the charges as per point no. 75,76 and 77 applicable.
81.	Standby Letter of Credit  From the date of opening of LC to last date of its validity including usance period.	System	-1.8% p.a. or part thereof. -Min. ₹ 2000.00 -A month to comprise of 30 days and a year of 360 days.



82.	All other guarantees	System	<p>0.15% per month for the specified period of liability</p> <p>Where the guarantee period is less than 2 months, commission recoverable shall be 0.25%.</p> <p>In case of early redemption of the guarantee after a period of 2 months.</p> <p>50% of the commission for unexpired period may be refunded at the discretion of bank.</p>
83.	Minimum charges for any guarantee shall be		Discontinued



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<b>Foreign Bank Guarantees</b>			
<b>Sr. No.</b>	<b>Area of Banking Service</b>	<b>System/ Manual</b>	<b>Revised service Charges (Excluding GST) w.e.f. 20.06.2019</b>
84.	Processing of ODI transaction including generation of UIN	Manual	₹ 10000.00 per UIN. (one time charges) In addition to this, charges for the remittance will be levied as applicable.

<b>Foreign Direct Investment</b>			
<b>Sr. No.</b>	<b>Area of Banking Service</b>	<b>System/ Manual</b>	<b>Revised service Charges (Excluding GST) w.e.f. 20.06.2019</b>
85.	Processing of (FCGPR, FCTR (to be taken at the time of first reporting to RBI like Annex 6)	Manual	₹ 10000.00 (one time charges- where funds have been received by Bank of Baroda) ₹ 25000.00 (one time charges- where funds have been received by other banks)  In addition to this, charges for the remittance will be levied as applicable.

<b>Project Export Approvals</b>			
<b>Sr. No.</b>	<b>Area of Banking Service</b>	<b>System/ Manual</b>	<b>Revised service Charges (Excluding GST) w.e.f. 20.06.2019</b>
86.	Approval for Project Exports	Manual	₹ 5000.00 per project. (one time charges) at the time of granting approval. In addition to this, charges for the remittance will be levied as applicable.

<b>External Commercial Borrowing</b>			
<b>Sr. No.</b>	<b>Area of Banking Service</b>	<b>System/ Manual</b>	<b>Revised service Charges (Excluding GST) w.e.f. 20.06.2019</b>
87.	ECB (Form 83 Scrutiny)	Manual	₹ 5000.00 per LRN. (one time charges) where loan is arranged from Bank of Baroda ₹ 10000.00 per LRN (one time charges) where loan is arranged from other sources/banks. In addition to this, charges for the remittance will be levied as applicable.

<b>Establishing Warehouses/ Setting up Liaison/ Branch Offices</b>			
<b>Sr. No.</b>	<b>Area of Banking Service</b>	<b>System/ Manual</b>	<b>Revised service Charges (Excluding GST) w.e.f. 20.06.2019</b>
88.	Setting up liaison/branch offices in India	Manual	₹ 10000.00 per request
89.	Establishing warehouses/ offices abroad	Manual	₹ 10000.00 per request
90.	Opening of accounts abroad	Manual	₹ 2000.00 per request



Forward Contracts			
Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
91.	Charges for Booking of forward contracts	System	₹ 500.00 per contract
92.	Charges for Early Delivery/Extension of Forward Contracts Including NRIs) Cancellation of forward contract	System	₹ 500.00 per contract Nil
93.	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).	Manual	0.15% commission in lieu of exchange in addition to swap cost and interest from the date of negotiation till the date of credit of proceeds in the Bank's Nostro a/c (min ₹ 1000.00)

Miscellaneous Charges			
Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
94.	Swift Charge	Baroda Insta	₹ 500.00 for every SWIFT message
95.	Courier Charges	Baroda Insta	Dispatches outside India - ₹ 1000.00 or actual whichever is higher; per document Dispatches within India - ₹ 250.00 per document
96.	Processing of applications /representation to RBI	Manual	₹ 500.00 per application/representation.
97.	Issuance of NOC for permitted cases in respect of capital account transactions	Manual	₹ 1000.00 per NOC
98.	Transfer of existing UIN/LRN to other AD	Manual	₹ 5000.00 per transfer
99.	Non submission of APR/ proof of ODI/FCGPR/FCTRS/ARF/ Project Export progress report	Manual	₹ 2500.00 on a half yearly basis

**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	₹ 45.00	₹ 180.00
Between INR 1.00 lakh and up to INR 10.00 lakhs	INR 180.00 + 0.09% of the currency exchanged	₹ 180.00	₹ 990.00
Above INR 10.00 lakhs	INR 990.00 + 0.018% of the currency exchanged	₹ 990.00	₹ 10800.00

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



**SECTION – X**

**MORTGAGES & RETAIL ASSET (AS ADVISED BY CONCERNED VERTICAL)**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
1	Baroda Home Loan & Baroda Home Improvement Loan	Manual	Slab wise  Upto ₹ 50 Lacs 0.50% of Loan amount: Minimum: ₹ 8,500/- (Upfront) Maximum: ₹ 15,000/-  Above ₹ 50 Lacs 0.25% of Loan amount: Minimum : ₹ 8,500/- (upfront) Maximum: ₹ 25,000/-  The above charges are unified processing charges which includes inspection, valuation and legal fees  For staff members: Actual Charges for Advocate / Valuers / CERSAI / ITR verification (if any) only to be recovered.  The above charges are for all categories of borrowers under Home Loans.
2	Baroda Home Loan Top Up	Manual	0.35% Minimum: ₹ 5,000/- (upfront) Maximum: ₹ 12,500/-
3	Takeover of Home Loan (Resident /NRI/PIOs)	Manual	Flat: ₹ 8,500/- (upfront)
4	Pre Approved Home Loan (In Principal Sanction)	Manual	0.25% - 0.50%  ₹ 8,500/- (upfront). If the borrower submits the property documents with in the validity period of pre- approval letter, balance amount of unified processing charges as applicable to Home Loan only will be recovered from the borrower.
5	Baroda Ashray (Reverse Mortgage Loan)	Manual	0.20% Upfront Charges: ₹ 8,500/- Maximum ₹ 10,000/-
6	Baroda Advance Against Gold Ornaments / Jewellery	Manual	0.50% Minimum: ₹ 500/- Maximum Loan upto ₹ 5.00 Lakhs: ₹ 2500/- Loan above ₹ 5.00 Lakhs: ₹ 3500/-
7	Baroda Traders Loan (including Baroda Traders Gold Card scheme)	Manual	OD: 0.35% TL: 0.50%  Minimum: ₹ 8,500/- (Upfront) per property
8	Baroda Loan to Doctors	Manual	0.35% Maximum ₹ 15000/-
9	Baroda Advance Against Securities	Manual	₹ 500/- (No other charges)



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Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
			Staff/ Ex-Staff: No Charges
10	Baroda Car Loan	Manual	0.50% of Loan amount Minimum: ₹ 2,500/- Maximum ₹ 10,000/-
11	Baroda Two Wheeler Loan	Manual	2% of Loan amount, Minimum ₹ 1000/- Staff/ Ex-Staff: No Charges
12	Baroda Personal Loan (including Baroda Premium Personal Loan)	Manual	2% of Loan amount Minimum: ₹ 1000/- Maximum: ₹ 10,000/-
13	Baroda Pensioners Loan	Manual	Pensioners/ Family Pensioners of our Bank (Ex-Staff) : Nil Others : ₹ 1,000/-
14	Baroda Mortgage Loan:	Manual	TL: 1% Minimum: ₹ 8,500/- (Upfront) per property Maximum: ₹ 1,50,000/-  OD:  Upto ₹ 3.00 Crores: 0.35% Minimum: ₹ 8,500/- (Upfront) per property Maximum: ₹ 75,000/-  Above ₹ 3.00 Crores: 0.25% Minimum: ₹ 8,500/- (Upfront) per property Maximum: No Limit
15	Baroda Education Loan	Manual	Study in India - Nil  Study Abroad - 1.00% of Loan amount (maximum ₹ 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 ₹ 8,500/- 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	Manual	Nil



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Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
17	Future Rent Receivables	Manual	0.50%  Minimum: ₹ 1000/-  Maximum: Upto ₹ 5.00 Crores: ₹ 2.00 lakhs Above ₹ 5.00 Crores and upto ₹ 10.00 Crores: ₹ 3.50 Lakhs Above ₹ 10.00 Crores and upto ₹ 20.00 Crores: ₹ 5.00 Lakhs Above ₹ 20.00 Crores: ₹ 10.00 Lakhs
18	Modification Charges	Manual	Upto ₹ 1.00 Crores: ₹ 5,000/- Above ₹ 1.00 Crores upto ₹ 10.00 Crores: ₹ 15,000/- Above ₹ 10.00 Crores: ₹ 25,000/-
19	Deviation Charges	Manual	Home Loans: ₹ 1,500 per deviation (Maximum ₹ 5,000) Education Loan: Nil  Other Retail Loans: ₹ 3,000 per deviation (Maximum ₹ 10,000)
20	Commitment Charges in Mortgage Loan and Traders Loan (Overdraft facilities only)	Manual	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	Manual	Per borrowing entity with FB+NFB limits of  Up to ₹ 10.00 Lakhs: ₹ 500/- per Lakh Above ₹ 10.00 Lakhs & upto ₹ 50.00 lacs: ₹ 5,000/- Above ₹ 50.00 Lakhs & upto ₹ 100.00 Lakhs: ₹10,000/- Above ₹ 100.00 Lakhs: ₹ 15,000/-  Mortgage creation charges as mentioned above will be recovered separately for Retail Loans, except Education Loans and Home Loans/ Home Improvement Loan and Top-up Loan. The charge specified is applicable per instance irrespective of the number of title deeds.  The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also.  The charge is applicable for extension of equitable mortgage recorded in favour of other lenders also.



**SECTION XI  
DIGITAL BANKING PRODUCT RELATED CHARGES**

Product	Particular	System/ Manual	Revised Charges	
			Revised Charges through Digital Channels (excluding GST)	Revised Charges through Branch (excluding GST) w.e.f. 20.06.2019
Internet Banking	EPFO online collection/ ESIC online collection	System	₹ 10/-	
	IRCTC online TICKET BOOKING	System	₹ 10/-	
	PASSWORD PRINTING (charges on regeneration only, free for new user)	System	₹ 25/- for Retail customer and ₹ 50/- for Corporate customer	
IMPS	upto ₹ 1,000/-	System	₹ 1/-	₹ 2/-
	₹ 1,001/- to ₹ 25,000/-	System	₹ 1.5/-	₹ 3/-
	₹ 25,001/- to ₹ 2,00,000/-	System	₹ 5.5/-	₹ 10/-
NEFT	upto ₹ 10,000/-	System	₹ 2.5	₹ 2.5/-
	₹ 10,001/- to ₹ 1,00,000/-	System	₹ 5/-	₹ 5/-
	₹ 1,00,001/- to ₹ 2 Lac/-	System	₹ 15/-	₹ 15/-
	Above ₹ 2 Lac	System	₹ 25/-	₹ 25/-
BBPS	Electronic OFF- US transactions (Customer Convenience Fee in ₹)	Not Applicable	Bill Amount ₹ 0-1000→ ₹ 5/- 1001-2000→₹ 15/- ≥2001→₹ 25	
	Customer Convenience Fee in ₹ for OFFLINE Physical transactions - All payment modes includes bank branches	Not Applicable	Bill Amount ₹ 0-1000→ ₹ 5/- 1001-2000→₹ 15/- ≥2001→₹ 25	
National E-toll Collection	Tag Issuance Fee	Not Applicable (through NETC portal)	₹ 84.74/-	
National E-toll Collection	Tag Replacement Charge	Not Applicable (through NETC portal)	₹ 50/-	
NACH	Return Charges	System	Return Charges - ₹ 100/-	
	Mandate Charges		Mandate - ₹ 100/-	
Self Service Pass Book Printer	Duplicate Passbook Issuance Charges	SYSTEM (Charges are collected using different menu "HGCHRG")	₹ 100/-	
Debit Card Annual fee	RuPay Classic (Non Personalised/ Personalised)	System	1st Year Free & Second Year onwards ₹ 150/-	
	RuPay Platinum (Non-Personalised/Personalised)	System	1st Year Free & Second Year onwards ₹ 200/-	
	Visa Classic (Non Personalised/ Personalised)	System	1st Year Free & Second Year onwards ₹ 150/-	





Product	Particular	System/ Manual	Revised Charges			
			Revised Charges through Digital Channels (excluding GST)	Revised Charges through Branch (excluding GST) w.e.f. 20.06.2019		
	Visa Platinum (Non Personalised/ Personalised)	System	1st Year Free & Second Year onwards ₹ 200/-			
	Master Card Classic (Personalised)	System	1st Year Free & Second Year onwards ₹ 150/-			
	Master Card platinum (Personalised)	System	1st Year Free & Second Year onwards ₹ 200/-			
	RuPay PMJDY (Bhamashah/Samagra)	System (Charges are collected using different menu "HGCHRG")	Government Sponsored Schemes - Fee Exempted			
	RuPay KCC	System				
	RuPay Mudra	System				
Debit Card PIN Regeneration	RuPay Classic (Non Personalised/ Personalised)	System	₹ 50/- per regeneration			
	RuPay Platinum (Non-Personalised/Personalised)	System				
	Visa Classic (Non Personalised/ Personalised)	System				
	Visa Platinum (Non Personalised/ Personalised)	System (Charges are collected using different menu "HGCHRG")				
	Master Card Classic (Personalised)	System				
	Master Card platinum (Personalised)	System				
	Mastercard world Radiance (Personalised)	System				
	RuPay PMJDY (Bhamashah/Samagra)	System			Government Sponsored Schemes - Fee Exempted	
	RuPay KCC	System				
	RuPay Mudra	System (Charges are collected using different menu "HGCHRG")				
Debit Card Other charges	Charge –slip retrieval charges	System	₹ 400/- per retrieval.			
	IRCTC online TICKET BOOKING	System	₹ 10/-			
	Card Replacement (Master /Visa/Rupay)	System	₹ 200/-			



Product	Particular	System/ Manual	Revised Charges	
			Revised Charges through Digital Channels (excluding GST)	Revised Charges through Branch (excluding GST) w.e.f. 20.06.2019
ATM	Number of Free OFFUS transactions	System	Metro ATM-3, Non Metro-5	
ATM charges after free OFFUS transactions	For Financial Transaction	System	₹ 20/- per transaction	
	For Non – Financial Transaction	System (Charges are collected using different menu “HGCHRG”)	₹ 10/- per transaction	
ATM International Usage Charges	Cash Withdrawal	System	For Classic variant : ₹ 250/- For Platinum variant : ₹ 450/-	
	Balance Inquiry	System	₹ 30/-	
Pre-paid Card	Gift Card -Issuance : For amount up to ₹ 2,000/-	System	₹ 50/-	
	Gift Card -Issuance : For amount Rs 2,001/- ₹ 10,000/-	System	₹ 100/-	
	Gift Card -Revalidation charges	Manual	₹ 100/-	
	Gift Card -Card Usage Charges (Per balance Inquiry)	Manual	₹ 10/-	
	Reloadable card: Issuance charges	System	₹ 100/-	
	Reloadable card-Revalidation charges	System	₹ 100/-	
	Reloadable card -Other Service charges	Manual	₹ 20/-	
	Travel Card Issuance fees - USD/GBP/EURO	System	₹ 150/-	
	Travel Card Stand by card fees - USD/GBP/EURO	System	₹ 150/-	
	Travel Card Re load fees - USD/GBP/EURO	System	₹ 55/-	
	Travel Card- Replacement Card fee in case of lost/stolen card (post age extra) USD	MANUAL(Vendor’s system/Branch)	USD 3.0	
	Travel Card- Replacement Card fee in case of lost/stolen card (post age extra) GBP	MANUAL(Vendor’s system/Branch)	GBP 2.0	
	Travel Card- Replacement Card fee in case of lost/stolen card (postage extra) EURO	MANUAL(Vendor’s system/Branch)	EURO 2.0	
	Travel Card- Chargeback fee USD	MANUAL(Vendor’s system/Branch)	USD 3.0	
	Travel Card- Chargeback fee GBP	MANUAL(Vendor’s system/Branch)	GBP 1.5	



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Product	Particular	System/ Manual	Revised Charges	
			Revised Charges through Digital Channels (excluding GST)	Revised Charges through Branch (excluding GST) w.e.f. 20.06.2019
	Travel Card- Chargeback fee EURO	MANUAL(Vendor's system/Branch)	EURO 1.5	
	Travel Card- ATM Withdrawal fee USD/GBP/EURO	Manual (by card network during txn)	0.9% of Transaction value	
	Travel Card- ATM Balance enquiry fee USD/GBP/EURO	Manual (by card network during txn)	USD 0.5 /GBP 0.5 /EURO 0.5	
	Travel Card- Refund of balance in the card account : USD/GBP/EURO	Manual (by Ville parle branch)	Balance will be refunded after deducting INR 250/- . Foreign Currency Conversion taxes extra as applicable.	
	Travel Card- Deduction on expired Card (EVERY 12MONTHS): USD/GBP/EURO	Manual (Vendor's system)	USD 5.0 /GBP 3.0 /EURO 3.0	
	Travel Card- Inactivity Fee (card not used for 180 days): USD/GBP/EURO	Manual (Vendor's system)	USD 5.0 /GBP 3.0 /EURO 3.0	
	Travel Card- Card sent by other Bank(If left behind at other bank's ATM or POS): USD/GBP/EURO	Manual (Vendor's system)	USD 15.0 /GBP 10.0 /EURO 10.0	
	Travel Card- New ATM Pin (sent to registered email ID): USD/GBP/EURO	Manual (Vendor's system)	USD 3.0 /GBP 1.5 /EURO 1.5	
	Travel Card- Usage(Cross Currency):	Manual (by card network during txn)	3% of transaction value	
SMS Alerts Charges	SMS Alerts Charges	System	Savings Account – ₹ 15 charged quarterly	
		System	Current / Overdraft / Cash Credit Accounts – ₹ 25 charged quarterly	
<b>Please Note:</b>				
Waiver of Service charges for Staff, Senior Citizen, Pensioners etc. will be applicable as per BOB policy.				
GST is not applicable in case of charges collected in foreign currency under pre-paid card.				



**SECTION –XII**  
**AGRICULTURE ADVANCES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
1.	Processing Charges for Agriculture	Manual	<p><b>For Working Capital (Fresh/Review)</b> <b>Fund Based:</b> Above ₹ 3 lacs to ₹ 10 Lacs - ₹ 250/- Lac or part thereof +GST Above ₹ 10 Lacs- ₹ 350/lac or part thereof maximum ₹ 35.00 Lacs (For exporters ₹ 17.50 Lacs)</p> <p><b>Non Fund Based:</b> 50% of charges Applicable for Fund Based Limit (Cap for Priority Sector ₹ 17.50 lacs and for exporters ₹ 7.50 lacs)</p> <p><b>For Term Loan (Fresh)</b> Above ₹ 3 Lacs - DL/TL 1% of the limit sanctioned with a maximum of ₹100 lacs (Cap for exporter- ₹ 50 lacs)</p> <p><b>For Term Loan (Review)</b> Above ₹ 3 Lacs – ₹ 60 per lac or part thereof with <b>No Cap</b></p> <p><b>Note:</b> Please note that any specific scheme related charges which is mentioned in the scheme specific circular remain in force and above charges are not applicable in those specific schemes of agriculture.</p>
2.	Inspection charges for Agricultural Advances	Manual	<p>Above ₹ 3 lacs to ₹ 10 Lacs - ₹ 250 Above ₹ 10 Lacs to ₹ 1 Crore – ₹ 1000 Above ₹ 1 Crore – ₹ 5000</p> <p>In addition to the above actual conveyance and out of pocket exp. reimbursed to be recovered</p> <p>Note: Please note that any specific scheme related charges which is mentioned in the scheme specific circular remain in force and above charges are not applicable in those specific schemes of agriculture.</p>
3.	Inspection Charges for crop loan	Manual	<p>Above ₹ 3 lacs to ₹ 10 Lacs - ₹ 250 Above ₹ 10 Lacs to ₹ 1 Crore – ₹ 500 Above ₹ 1 Crore – ₹ 1000</p> <p>In addition to the above actual conveyance and out of pocket exp. reimbursed to be recovered</p>



**SECTION-XIII**  
**DEMAT CHARGES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
1	A/c Opening Charges		₹ 500/- for Individuals and ₹ 750 for Non Individuals
2	DEMAT Maintenance Charges Annual		<p><b>General Customer:</b> For Individuals-First year free for new accounts From second year onwards ₹ 500/- p.a. plus For Non-individual - ₹ 700/- plus</p> <p><b>BSDA customers:</b> 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		₹ 5.00 per certificate with minimum of ₹ 50/- plus actual postage plus
4	Re-materlisation		<p><b>NSDL Demat Account :</b> ₹ 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><b>CDSL Demat Account :</b> ₹ 30/- plus per actual postage per ISIN</p>
5	Transaction Charges		<p><b>General Customers :</b> 0.04% of market value subject to minimum ₹ 20/- per transaction. For Debt instruments and commercial papers 0.03% of market value subject to minimum ₹ 20/- plus per transaction.</p> <p><b>BCML customers :</b> Transaction charges at ₹ 15/- plus per debit transactions</p>
6	KYC registering Agency Charges (KRA charges)		<p>KRA charges @ ₹ 40/- plus actual postage for new KYC data to be uploaded. KRA charges @ ₹ 40/- plus per download will be applied. For modifications in KRA of the existing clients KRA charges @ ₹ 30/- plus GST plus actual postage</p>
7	Pledge Creation		₹ 100/- per ISIN per request
8	Pledge Creation confirmation		₹ 100/- per ISIN per request
9	Pledge Closure		NIL
10	Pledge Closure Confirmation		NIL
11	Pledge Invocation		₹ 100/- per ISIN per request
12	Failed instruction Charges		Nil
13	Other Charges		• Additional A/c statement ₹ 20/- per request.



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Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
			<ul style="list-style-type: none"><li>• Sign verification or any other certificate &amp; freeze / unfreeze ₹ 50/- plus per request.</li><li>• One DIS booklet of 10 leaves free of cost at the time of A/c opening and thereafter subsequent DIS will be issued @ ₹ 20/- per booklet of 10 leaves for General Customer.</li><li>• Two DIS slips only will be issued at the time of account opening to BSDA customer.</li><li>• Change of Address/ECS ₹ 30/- plus per request.</li></ul>
14	Overdue Charges		Interest @18% p.a. will be payable for payment of service charges after due date
15	Transfer of Securities from one DP to another DP consequent to account closure		Consequent to closure of account, no charges to be levied, when Beneficiary Owner (BO) transfers all the securities lying in this account to another Branch of the same DP or to DP of the same depository or another depository, provided the BO Accounts at transferee DP and at transferor DP are one and the same i.e. Identical in all respects.
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 &amp; 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



**SECTION-XIV  
BARODA CASH MANAGEMENT SERVICES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
<b>A</b>	<b>ELECTRONIC PAYMENTS:</b>		
i	Internal Fund Transfer (IFT) (per transaction)		Nil.
ii	National Electronic Funds Transfer (NEFT) (per transaction)		₹ 2.50 per txn.
iii	Real Time Gross Settlement (RTGS) (per transaction)		₹ 25.00 per txn.
iv	Immediate Payment system (IMPS) (per transaction)		₹ 3.50 per txn.
v	NACH Payments		₹ 3.00 per txn.
<b>B</b>	<b>DOOR STEP BANKING SERVICES:</b>		
<b>I</b>	<b>DSBS INSTRUMENTS COLLECTION:</b>		
(a)	Single pick up charges per pick up location (within city limit).		₹ 500.00 per pick-up point per month
(b)	Cheque processing charges (per instrument).		₹ 3.00
(c)	Returns charges per instrument.		₹ 100.00
(d)	Outstation cheque processing charge		₹ 1.00 per 1000 minimum ₹ 25.00
<b>C</b>	<b>MANDATE MANAGEMENT:</b>		
<b>i</b>	<b>Direct Debit Instructions (DDI)</b>		
(a)	Registration of Instruction (Recovered from A/c holder)		₹ 100.00
(b)	Registration of Instruction (payable by Corporate who is receiving the fund)		₹ 10.00
(c)	DDI pick-up by vendor per point per month		₹ 500.00
(d)	DDI scanning by vendor		₹ 5.00
(e)	Execution of DDI transaction per entry		₹ 3.00 per txn.
(f)	<b>Unpaid/ Returned DDI (per transaction for insufficient fund)</b>		
	(i) CMS customer		₹ 5.00
	(ii) Mandatee		₹ 250.00
<b>ii</b>	<b>National Automated Clearing House (NACH)</b>		
	<b>(Where our Bank is the Sponsor Bank)</b>		
(a)	Registration of mandate (payable by Corporate who is receiving the fund)		₹ 10.00
(b)	Mandate pick-up by vendor per point per month		₹ 500.00
(c)	Mandate scanning by vendor		₹ 5.00
(d)	Mandate processing		₹ 10.00
(e)	Execution of transaction per entry		₹ 3.00 per txn.
(f)	Unpaid/ Returned NACH (per transaction)		₹ 5, NIL for technical reasons



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<b>Sr. No.</b>	<b>Area of Banking Service</b>	<b>System/ Manual</b>	<b>Revised service Charges (Excluding GST) w.e.f. 20.06.2019</b>
<b>D</b>	<b>LIQUIDITY MANAGEMENT SERVICES.</b>		
i	Sweeping/ Pooling charges		Nil per transaction
<b>E</b>	<b>OTHER SERVICES</b>		
i	On-boarding and subsequent Annual Maintenance Charges (AMCs) for each account		₹ 250.00





**SECTION-XV**  
**POS CHARGES**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
1.	Installation chrgs		NIL
2.	Monthly charges		BOBCARDS Services: QR Code: ₹ 100 M-POS: ₹ 250 POS: ₹ 475 Third Party Services: a) Sole acquiring: PSTN: ₹ 450 DGPRS (without battery): ₹ 600 GPRS (without battery): ₹ 700 b) Multi acquiring: DGPRS (without battery): ₹ 450 GPRS (without battery): ₹ 500
3.	MDR		0
4.	Debit card		0
	Txn upto 1000		NIL
	from 1000 to 2000		NIL
	above 2000		0.90%
5.	Credit card		0
	Standard (for all credit card & International Debit Card)		1.99%
	premium		1.99%
	super premium		1.99%
	Diners & Discover Cards		3%
6.	Security Deposit		1) GPRS Fixed/Wireless/ PC POS -₹ 10000/- 2) PSTN: ₹ 6000/-
7.	Copy of Charge Slip		0
8.	Mark Up for International Txn		0

**Escrow Account Charges (other than Advances) :** In case of ordinary/non-borrower Escrow account i.e. PPP/ E Payment Gateway/Tender/Central or State Govt bodies/ local bodies/NBFC etc, Service Charges are as following:- 0.1% of turnover or ₹ 20000/- whichever is lower. Periodicity of this charge is annually.



<b>DOOR STEP BANKING SERVICE TO CUSTOMER</b>					
<b>NEW</b>		<b>System/Manual</b>	<b>Customer Pricing</b>		
<b>Range</b>	<b>Amount of Cash (₹ )</b>		<b>Beat Pickup</b>	<b>On Call Pickup</b>	<b>Cash Delivery</b>
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
<b>Other Charges</b>					
<b>SI No.</b>	<b>Service</b>	<b>Service Charges to Customers</b>			
1	Beyond City Limit upto 5 KM (One way distance)	50% Extra above Charges.			
2	Beyond 5 KM (One way distance) from City Limit	₹ 15 per KM whichever is higher.			
3	Extra Limit Charges	75 per ₹ 50,000/-or part thereof			
4	Cash Counting & Verification at Customer's premises (Counting Machine provided by Client)	₹ 0.50 per ₹ 1,000/-			
5	Vaulting Charges (If Opted)	₹ 15000 per Month per location or Re.0.10 per ₹ 1000/- on monthly throughout, which ever is higher.			
6	Cash Processing Charges at Radiant Vault	Re.0.30 per ₹ 1000/-			
7	Processing of any abnormal ratio of lower denomination of ₹ 50 and below	₹ 8/- per ₹ 1000/-			
8	Vault processed Cash Deposit	Same as On call Delivery rate.			
9	CMS Document/ Cheque pickup & Delivery	₹ 2,200/- per point per month			
10	Providing Centralized Fax/ Scan copy of Deposit Slip on daily frequency (if opted)	₹ 500/- per point per month (Single Deposit Slip)			
11	Providing Bank copy of original Deposit Slip to Bank at Centralized Location (if opted)	₹ 450 per point per month. Frequency of Courier dispatch, will be once in a month.			
<b>Terms &amp; Conditions:</b>					
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 ₹ 1,500/- per beat point & ₹ 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.				



**SECTION-XVI**  
**ADVANCES (MID/ LARGE CORPORATE)**

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
1	(A) Processing charges for FB & NFB Working Capital Loan	Manual	<b>FB &amp; NFB Working Capital</b> <b>Amount/Status</b> Up to ₹ 25000: NIL Above ₹ 25000 (Fresh/review): ₹ 350/Lakh or part thereof Cap for Priority Sector ₹ 35.00 Lakh Cap for Exporters ₹ 17.50 Lakh <b>Other Advances No cap</b>
		Manual	Same processing charges for FB and NFB facilities as proposed above
	(B) Processing charges for DL/TL/DPG/Corp Loan	Manual	<b>(Fresh/Additional Limit)</b> 1% of the limit sanctioned Cap for Exporters: ₹ 50 Lakh Cap for Priority Sector: ₹ 100 Lakh <b>Other Advances: No cap</b>
	(C) Processing charges for Real Estate Advances and Future Rent Receivables	Manual	<b>Real Estate Advances</b> 2% of the limit without cap  <b>Real Estate Advances under Future Rent Receivables Scheme (Greater than ₹ 20 Cr)</b>  2% of the limit without cap
	(D) Review/Annual Review of short Term loan /DL/Corporate Loan/TL/DPG	Manual	(other than Retail Loan & Loan against Future Rent Receivables) 0.10% without Cap  <b>(Above charges will also be applicable for review/rollover of Short Term Loan)</b>
	(E) Processing charges for giving agreement in principle in respect of advances account.	Manual	Upto ₹ 5 Crore – Nil Above ₹ 5 Crore to ₹ 10 Crore – ₹ 25000/- Above ₹ 10 Crore – Fee of ₹ 2 Lakh to be obtained upfront (non-refundable). (Other unified charges as applicable to be recovered on sanction)  <b>May be chargeable only when communicated in writing to the borrower</b>
(F) Commitment Charges (Fund based facilities)	System	<b>To be charged on the entire unutilized FB limit</b> 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.	



Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
	(G) Commitment Charges (Non-Fund based facilities)	Manual	Commitment charges will be levied in case of non-utilization / under utilization of Non Fund based credit facilities with limits of ₹ 1 Crore and above @ 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	Manual	Whenever earmarking in the existing limits is done and /or a "Stand by Credit Assistance" is provided to any borrower to facilitate liquidation of Commercial Paper (CP) issued by that borrower, then a "Credit Enhancement Fee" of 1.00%p.a. on the amount of "Standby Credit Assistance" is to be levied upfront.  Performance Guarantee: 0.20% p.m Financial Guarantee: 0.25% p.m  (charges to be recovered for the period including claim period, if any, at the time of issue. Part of a month to be treated as a complete month)  <b>Where 100% cash margin (including FDR) is provided 25% of Normal charges as above is applicable.</b>
3	Commission on Inland guarantees guaranteed by other banks / Letter of comfort	Manual	In respect of high value guarantees > ₹ 5 cr. the charges may be recovered on an annual basis, at the request of the customer and subject to the branch being confident of recovery at the beginning of each year.
4	Refund for guarantees tendered for cancellation before the expiry date. Extended period of validity of guarantee due to restraints imposed by Court Orders at the instance of constituents from meeting their obligations to beneficiaries, when guarantees are invoked.	Manual	<b>REFUND FOR GUARANTEES ON CANCELLATION:</b> 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)  <b>EXTENSION OF GUARANTEE:</b> At the rates mentioned above in sr.no.2 calculated for the extended period (inclusive of claim period).



Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
5	Documentation Charges	Manual	<p><b>(Fund Based only)</b></p> <p>For Corporate accounts above ₹ 1 Crore: 0.10% of limit with a maximum of ₹ 25,000/- to be charged in addition to actual expenses incurred.</p> <p>No documentation charges for LABOD/OD against bank's own deposits, Loan against NSC, KVP, Govt. Securities &amp; loan to staff members.</p> <p><b>Note: When to be charged</b> New sanctions (Entire fund based limits including DPG, Usance LC an Financial Guarantees) At the time of obtaining the set of documents before disbursement.</p> <p><b>Review of a/c with existing limits</b> No charge if no fresh / additional documents are obtained.</p> <p><b>Review with increased limits</b> For the entire amount of reviewed limit.</p> <p><b>Ad-hoc limits</b> - At the time of taking documents for ad-hoc limits. Obtaining LAD - No Charges</p> <p><b>Other Conditions</b> : a) In respect of fresh sanctions / new accounts branches should invariably recover the charges as above in cash or debiting account.</p> <p>For issuance of No Objection Certificate or C.P.: ₹ 10,000/- per occasion (no levy where Bank recovers issuing &amp; paying agent charges as IPA).</p>
6	Charges for carrying out inspection of securities charged to the bank (for other than retail loans)	Manual	<p><b>Accounts with limits</b></p> <p>Upto ₹ 5 Lakh: Nil Above ₹ 5 Lakh – ₹ 1 Crore – ₹ 1,000 Above ₹ 1 Crore - ₹ 10 Crore – ₹ 5,000 Above ₹ 10 Crore - ₹ 25,000 per location</p> <p>In addition to the above actual conveyance and out of pocket exp. reimbursed to be recovered.</p> <p>*Charges for stock audit of accounts with limits ₹ 1/- crore and above assigned to concurrent auditors /auditors to be recovered on actual basis as per schedule / charges decided by Zonal authorities.</p>



Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
7	Bills purchased/ Discounted or advances there against –Exchange / Commission	System	<p><b>For cheques/ bills</b></p> <p>i) a) On instruments drawn on our Branches / other Banks where we have branches : Exchange @ 35paise% . plus Collection charges</p> <p>b) For instruments drawn on other Banks where we do not have branches: Exchange @77 Paisa % Plus collection charges</p> <p><b>Note:</b> The above covers interest for 10 days for (a) &amp; 14 days for (b).</p> <p>ii) a) On cheques/ bills returned unpaid penal interest @ 2% +(1 year MCLR + 6.50%) p.a. from 11th/15th day of purchase as the case may be till the date of reimbursement. b) Overdue interest to be charged @ 2% over the applicable rate (document rate) on cheques/bills from 11th/15th day of the case may be.</p> <p><b>NOTES</b></p> <ol style="list-style-type: none"> <li>Usual collection charges as applicable for the respective slab (Section III - 1) are to be levied in all cases in addition to interest.</li> <li>Collecting Banks' charges, if any, should be recovered in full.</li> <li>When the bills are tendered for discount under the Bills Rediscounting scheme, besides collecting the discount at the prevailing rates, normal service charges like actual conveyance and actual out of pocket expenses reimbursed etc in sending the bills to SIDBI/IDBI also to be collected.</li> <li>"Date of actual reimbursement" means: a) Where a Bill is sent to our branch, the date on which funds are actually received at the Drawee Centre. b) Where Bills are sent to other Banks or where instruments are returned unpaid, the date of reversal of the B.P. entry at the purchasing branch.</li> <li>For collection of supply Bills, commission is to be charged as per the schedule.(Section III-3)</li> <li>Change of original instruction in respect of Bills</li> </ol> <p>Purchase discounted – ₹ 50/- per request.</p>
8	Charges for all inland L/Cs	System	<p><b>Unified charges (Commitment + Usance)</b></p> <p>Sight LCs and upto 30 days usance: 0.70% LCs beyond 30 days usance: 0.20% p.m (the period is to be calculated from the date of opening of LC to the last date of its validity + usance period of bill and part of a month should be construed as a completed month)</p> <p><b>Commitment Charges:</b> Minimum ₹ 5000/-</p> <p><b>Extension /Amendment of LC</b> ₹ 500/- per amendment plus unified charges applicable as per above for the extended period.</p> <p>₹500 per amendment. In case of enhancement of the value of a Letter of Credit, charges as per above for establishing a</p>



Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
			<p>Letter of Credit shall be recovered for the additional amount, on the outstanding liability under the LC.</p> <p><b>Discrepancy fee:</b> 0.15% Min. ₹ 500/- Max. ₹ 10000/</p> <p><b>Revolving Letter of Credit</b> As above at the time of opening and on each reinstatement on the amount of reinstatement, period of reinstatement and usance period of bill.</p> <p><b>Note:</b> 1) Charges are to be recovered when a LC is opened or amended and no refund may be allowed in any circumstances whatsoever, whether a credit is cancelled, is only partly availed of or expired wholly unavailed of. 2) Telex / Fax and cable charges shall be recovered additionally. 3) While issuing a standby LC, service charges equivalent to commission on Financial or Performance Guarantee be recovered, according to the nature of the guarantee provided by the standby LC.</p> <p><b>Where 100% cash margin (including FDR) is provided 25% of Normal charges as above is applicable.</b></p>
9	Other Charges A) Advising LCs (only where LC opening Bank and advising Banks are different)	System	₹1,000
	B) Confirmation of LC (only where LC opening Bank and confirming Bank are different)	System	<b>No Change</b> For addition of confirmation, 0.20% p.m. for the period of validity and usance on the amount of LC
	C) Transferable LCs	Manual	For each transfer ₹ 500 (whether in full or part thereof) Where usance drafts are to be accepted, acceptance commission @ 0.10% p.m. to be charged; Min. ₹ 500
	D) Negotiation charges	Manual	₹ 1,000
	E) Clean payments received under LC	Manual	₹ 500
	F) Attestation of commercial invoices	Manual	a) At the time of negotiation / collection – Nil b) Each subsequent occasion – ₹ 100 per invoice
	G) Guarantees due to discrepancies in documents	Manual	For joining in customer's guarantee or giving guarantees to other banks on behalf of customers, for discrepant documents negotiated under LC  a) if payment is credited to beneficiary's a/c. – 0.25% with a minimum of ₹ 500 b) if not parted with – ₹ 500
10	Providing Credit opinion (including opinion & introduction)	Manual	₹ 500 \$ 100 in respect of foreign banks



Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
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.	Manual	One time fee of 0.25% of the amount involved subject to maximum of ₹ 25,000/-
12	Issuing of NOC of all types like granting NOC for ceding parri passu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC / Exchange of parripassu letter in consortium accounts.)	Manual	₹ 25 lakhs and below - ₹ 1,000 Above ₹ 25 lakhs to ₹ 10 crore - ₹ 10,000 Above ₹ 10 crore - ₹ 20,000
13	Revision of Repayment schedule in respect of TL/DL		<b>No Charges</b>
14	Fee for opening / operating Escrow / TRA A/Cs. (Trust & Retention A/c.)		<b>Our share in limits:</b> Upto ₹ 5 cr. – ₹ 1 Lakh Above ₹ 5 cr and upto ₹ 10 cr. – ₹ 2 Lakh Above ₹ 10 Cr. – ₹ 5 Lakh  The captioned charges are applicable for opening/ pertaining ESCROW/ TRA A/Cs (Trust & Retention A/C) to be recovered per annum. Periodicity of collection of above fees is annual.
15	(A) Charges for TEV study (when report is not shared with the customer)	Manual	<b>Project cost:</b>  Up to ₹ 15 Crs. TEV study by bank – ₹ 1 Lakh TEV study by Consultant – Consultant fee + ₹ 25000  > ₹ 15 cr and up to ₹ 300 cr - 0.05% of project cost – Min. ₹ 2 Lakh > ₹ 300 Cr ( Where TEV study is done by PFD)  Fees to be decided on a Case to case basis
	(B) TEV Study (When report is shared with the customer)	Manual	<b>Project Cost:</b> Up to ₹ 15 Cr:- TEV Study by bank- ₹ 3 Lakh By consultant—Consultant fee + ₹ 25000 >₹ 15 Cr and up to ₹ 300 Cr.- 0.15% of project cost >₹ 300 Cr – TEV Study by PFD- case to case basis.  (Consultant fee ceiling to be fixed by the authority , who approves empanelment of consultants)





Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
	(C) Vetting / waiver of TEV Reports  Out of pocket expenses for TEV study	Manual	<p><b>Vetting of TEV Reports:</b> Where project cost &gt; ₹ 300 cr. – ₹ 50000</p> <p><b>Waiver of TEV Study:</b> (Wherever TEV study is waived by the competent authority)</p> <p>Upto Project cost ₹ 5 cr. – Nil Above ₹ 5 cr. – ₹ 50000 (charges to be recovered in addition to usual proc. Charges for addl. Risk taken by the Bank)</p> <p><b>All “out of pocket expenses” in addition to the TEV study charges are to be borne by the borrowers.</b></p>
16	Mortgage Creation Charges (Other than retail and Priority sector)	Manual	<p><b>Per borrowing entity with FB+NFB limits of</b> Below ₹ 1.00 Crore - ₹ 5,000/- Above ₹ 1.00 crore to ₹ 10 Crore - ₹ 15,000/- Above ₹ 10 Crore - ₹ 25,000/-</p> <p>The charge specified is applicable per instance irrespective of the number of title deeds.</p> <p>The charges are applicable for extension of mortgage for enhancement and for substitution of title deeds also.</p> <p>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 / Working Capital Demand Loan	Manual	At the rate of 2% p.a. on the balance amount of loan and for the residual period of prepayment except Retail Loan including Loan against Future Rent Receivables/Staff Loans.
18	Modification Charges	Manual	<p><b>Present Rate of recovery of modification charges is as under.</b> Upto ₹ 1.00 Cr - ₹ 5000 ₹ 1.00 to ₹ 10.00cr - ₹ 15000 Above ₹ 10.00 cr - ₹ 25000</p> <p><b>Illustrative instances of Modification at the request of the borrower where this charge will be levied :-</b> (i) Substitution of Collateral (ii) Release of Personal Guarantee/ Collateral Security (iii) Interchangeability of limits (iv) Release/ Substitution of Personal Guarantee/Collateral Security (iv) Change in Project/ items of machinery (v) Ceding of charges on Assets (vi) Rephasement of Loans/ Deferment of Loan instalments (vii) Approvals for mergers &amp; amalgamations (viii) Any other miscellaneous credit related approvals. (ix) Modification in Rate of Interest</p>
19	Revalidation of Sanction	Manual	<p>Working Capital - 25% of the applicable processing charges without Cap Term Loan - 25% of the applicable upfront charges without Cap</p> <p><b>Not applicable for Export Finance.</b></p>



## बैंक ऑफ बड़ौदा Bank of Baroda

Sr. No.	Area of Banking Service	System/ Manual	Revised service Charges (Excluding GST) w.e.f. 20.06.2019
20	Lead Bank charges as Leader of Consortium on total assessed limits	Manual	0.20% of the aggregate of Fund Based and Non Fund Based, subject to a minimum of ₹ 5 lakhs and maximum of ₹ 50 lakhs. <b>This will be in addition to the processing charges</b>
21	Charges for copy of the documents for submission to any statutory authority		Actual photocopying charges + ₹1000/-
22	Charges if presence of bank official is required along with the documents for photo copies		Actual photocopying charges + ₹ 2000/- + Out of pocket expenses
23	Charges for cancellation of Bank's lien on Government Securities / LIC Policies on closure of the Loan		1. Within one month from the date of closure of the loan: at the rate of ₹ 100/- per instrument + Out of pocket expenses 2. After one month from the date of closure of the loan: at the rate of ₹ 200/- per instrument + Out of pocket expenses

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