

## Annexure

### Customer Banking Services - Revised Fees and Charges With effect from 15<sup>th</sup> July 2024

#### PASSBOOK SAVINGS ACCOUNT

#### BARODA PASSBOOK SAVINGS BANK ACCOUNT (WITHOUT CHEQUE BOOK)

Charge	Proposed
Minimum Opening Balance	\$ 50.00
Minimum Opening Balance requirement	NIL
Minimum Balance Fee	NIL
Maintenance Fee	\$3.00 per month
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within Bank of Baroda)	\$2.00 per transaction
Issue of Balance Certificate	\$10.00 per certificate
Issue of Detailed Certificate	\$50.00 per certificate
Search Fees	\$30.00 per search
Duplicate Pass Book fees	\$25.00 per Book
Issuance of Statement Fee	\$7.50 per page duplicate statement
	\$2.00 per page computer printout
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fee 1. Cheque Drawn on BOB 2. Cheque Drawn on other Bank	1. \$10.00 per instrument 2. \$25.00 per instrument
ATM Transaction fees	Six transactions in a month free. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is not issued)	4 transactions per month per free and \$2 for each paper withdrawal after 4 free transactions per month
Paper withdrawal fees (where ATM card is issued)	Nil
Reissue of ATM card in lieu of Lost ATM Card	Nil
Regeneration of PIN of ATM Card	Nil
Cash Handling Fees	Yes

#### BARODA SENIOR CITIZENS PASSBOOK SAVINGS BANK ACCOUNT

Charge	Proposed
Minimum Opening Balance	\$ 20.00
Minimum Opening Balance requirement	NIL
Minimum Balance Fee	NIL
Maintenance Fee	NIL
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within Bank of Baroda)	\$2.00 per transaction
Issue of Balance Certificate	\$10.00 per certificate
Issue of Detailed Certificate	\$50.00 per certificate
Search Fees	\$30.00 per search
Duplicate Pass Book fees	\$15.00 per Book
Issuance of Statement Fee	\$7.50 per page duplicate statement \$2.00 per page computer printout
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fee 1. Cheque Drawn on BOB 2. Cheque Drawn on other Bank	1. \$10.00 per instrument 2. \$25.00 per instrument
ATM Transaction fees	Six transactions in a month free. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is not issued)	4 transactions per month per free and \$2 for each paper withdrawal after 4 free transactions per month
Paper withdrawal fees (where ATM card is issued)	- 2 transactions per month per free and \$3 for each paper withdrawal up to \$800/- after 2 free transactions per month - no fee for paper withdrawal above \$800/- - no paper withdrawal fees if ATM Card is not issued
Reissue of ATM card in lieu of Lost ATM Card	\$10.00 per card
Regeneration of PIN of ATM Card	\$5.00 per request
Cash Handling Fees	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.

**PERSONAL CHEQUE SAVING ACCOUNT  
BARODA CHEQUE BOOK SAVINGS ACCOUNT**

Charge	Proposed
Minimum Opening Balance	\$ 250.00
Minimum Opening Balance requirement	NIL
Minimum Balance Fee	NIL
Cheque Book Charges	Printing Charges and stamp duty as applicable to be recovered

Charge	Proposed
Account overdrawn Fee	\$15.00 per day plus applicable interest on overdrawn amount
Maintenance Fee	\$ 3.00
Stop Payment Charges for Cheque issued by customer	\$10.00
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within Bank of Baroda)	\$5.00 per transaction
Issue of Balance Certificate	\$10.00 per certificate
Issue of Detailed Certificate	\$50.00 per certificate
Search Fees	\$30.00 per search
Duplicate Pass Book fees	\$25.00 per Book
Issuance of Statement Fee	\$7.50 per page duplicate statement
	\$2.00 per page computer printout
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips
Collection of Cheques fees	\$0.40 per instrument
Special Answer Fee 1. Cheque Drawn on BOB 2. Cheque Drawn on other Bank	1. \$10.00 per instrument 2. \$25.00 per instrument
Cheque Holding Charges	\$15.00 per instrument per working day
Outward Cheque Dishonoured Fees	\$25.00 per item
ATM Transaction fees	Six transactions in a month free. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is not issued)	4 transactions per month per free and \$2 for each paper withdrawal after 4 free transactions per month
Paper withdrawal fees (where ATM card is issued)	- 2 transactions per month per free and \$3 for each paper withdrawal up to \$800/- after 2 free transactions per month - no fee for paper withdrawal above \$800/- - no paper withdrawal fees if ATM Card is not issued
Reissue of ATM card in lieu of Lost ATM Card	\$10.00 per card
Regeneration of PIN of ATM Card	\$5.00 per request
Cash Handling Fees	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.

### BARODA SENIOR CITIZENS CHEQUE BOOK SAVINGS BANK ACCOUNT

Charge	Proposed
Minimum Opening Balance	\$ 20.00
Minimum Opening Balance requirement	NIL
Minimum Balance Fee	NIL

Bank of Baroda – Revised Service Charges

Charge	Proposed
Maintenance Fee	NIL
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within Bank of Baroda)	\$5.00 per transaction
Issue of Balance Certificate	\$10.00 per certificate
Issue of Detailed Certificate	\$25.00 per certificate
Search Fees	\$5.00 minimum, subsequent to \$10.00 per hour
Duplicate Pass Book fees	\$15.00 per Book
Issuance of Statement Fee	\$7.50 per page duplicate statement
	\$2.00 per page computer printout
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips
Cheque Book Charges	Printing Charges and stamp duty as applicable to be recovered
Collection of Cheques fees	\$0.25 per instrument
Stop Payment Charges for Cheque issued to customer	\$10.00
Special Answer Fee 1. Cheque Drawn on BOB 2. Cheque Drawn on other Bank	1. \$20.00 per instrument 2. \$25.00 per instrument
Cheque Holding Charges	\$15.00 per instrument per working day
Outward Cheque Dishonoured Fees	\$25.00 per item
ATM Transaction fees	Six transactions in a month free. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is not issued)	4 transactions per month per free and \$2 for each paper withdrawal after 4 free transactions per month
Paper withdrawal fees (where ATM card is issued)	- 2 transactions per month per free and \$3 for each paper withdrawal up to \$800/- after 2 free transactions per month - no fee for paper withdrawal above \$800/- - no paper withdrawal fees if ATM Card is not issued
Reissue of ATM card in lieu of Lost ATM Card	\$ 5.00 per card
Regeneration of PIN of ATM Card	\$5.00 per request
Cash Handling Fees	0.15% in excess of \$15,000/- deposit during a banking business day*.

Charge	Proposed
	*Charges will be applicable on the entire deposit.

**DEPOSIT BEARING INTEREST ACCOUNT  
BARODA SMALL SAVINGS BANK ACCOUNT**

Charge	Proposed
Minimum Opening Balance	\$ 20.00
Minimum Opening Balance requirement	NIL
Minimum Balance Fee	NIL
Maintenance Fee	NIL
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within Bank of Baroda)	\$5.00 per transaction
Issue of Balance Certificate	\$10.00 per certificate
Issue of Detailed Certificate	\$25.00 per certificate
Search Fees	\$5.00 minimum, subsequent to \$10.00 per hour
Duplicate Pass Book fees	\$15.00 per Book
Issuance of Statement Fee	\$7.50 per page duplicate statement
	\$2.00 per page computer printout
Issuance of Deposit Book (Counterfoil)	\$5.00 per Book of 100 deposit slips
Issuance of Deposit Book (Duplicate)	\$7.50 per Book of 100 deposit slips
Issuance of Deposit Book (Triplicate)	\$10.00 per Book of 100 deposit slips
Cheque Book Charges	Printing Charges and stamp duty as applicable to be recovered
Collection of Cheques fees	\$0.25 per instrument
Stop Payment Charges for Cheque issued to customer	\$ 10.00
Special Answer Fee	
1. Cheque Drawn on BOB	1. \$20.00 per instrument
2. Cheque Drawn on other Bank	2. \$25.00 per instrument
Cheque Holding Charges	\$15.00 per instrument per working day
Outward Cheque Dishonoured Fees	\$25.00 per item
ATM Transaction fees	Six transactions in a month free. Above six transactions in a month, transaction fee of \$0.40 per transaction
Paper withdrawal fees (where ATM card is not issued)	4 transactions per month per free and \$2 for each paper withdrawal after 4 free transactions per month
Paper withdrawal fees (where ATM card is issued)	- 2 transactions per month per free and \$3 for each paper withdrawal up to \$800/- after 2 free transactions per month - no fee for paper withdrawal above \$800/-

<b>Charge</b>	<b>Proposed</b>
	- no paper withdrawal fees if ATM Card is not issued
Reissue of ATM card in lieu of Lost ATM Card	\$ 5.00 per card
Regeneration of PIN of ATM Card	\$5.00 per request
Cash Handling Fees	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.

### BARODA ZERO BALANCE SAVING BANK ACCOUNT

Charge	Proposed
Minimum Opening Balance	NIL
Minimum Opening Balance requirement	NIL
Minimum Balance Fee	Nil
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within Bank of Baroda)	\$5.00 per transaction
Issue of Balance Certificate	\$10.00 per certificate
Issue of Detailed Certificate	\$50.00 per certificate
Search Fees	\$30.00 per search
Duplicate Pass Book fees	\$25.00 per Book
Issuance of Statement Fee	\$7.50 per page duplicate statement \$2.00 per page computer printout
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Special Answer Fee 1. Cheque Drawn on BOB 2. Cheque Drawn on other Bank	1. \$10.00 per instrument 2. \$25.00 per instrument
Cash Handling Fees	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.

### ELECTRONIC DEBIT CARD (ATM CARD)

Charge	Proposed
Issue of ATM Card	NIL
Maximum amount of withdrawal Allowed daily	\$1,500.00
Number of ATM withdrawals free per month	Six
Charges for each transaction after six transactions	\$0.40
Reissue of new card in lieu of lost card	\$10.00
Regeneration of PIN	\$5.00
Mini statement (statement for last 5 transactions through ATM)	Free

### E BANKING (INTERNET BANKING CHARGES)

Charge	Proposed
For Retail Customers	

Charge	Proposed
View of transactions (account summary/ mini statement/ account query/ account details )	Free
Cheque Status Enquiry	Free
TOD Enquiry	Free
Lien Enquiry	Free
Nominee Detail Enquiry	Free
Transaction(Within an outside BOB)	Free
<b>For Corporate Customers</b>	
Trade Finance Enquiry (Import, export, inland trade, bank guarantees, forward contracts)	Free
Transaction(Within an outside BOB)	Free

#### GANG PAYMENT FEES

Charge	Proposed
Gang Payment	\$10.00 per packet

#### TERM DEPOSIT

##### BARODA TERM DEPOSIT ACCOUNT

Charge	Proposed
Minimum Opening Balance	\$500
Pre-payment before maturity	\$25.00

##### BARODA TERM DEPOSIT - MIP / QIP

Charge	Proposed
Minimum Opening Balance	\$500
Pre-payment before maturity	\$25.00

#### RAWARAWA

Charge	Proposed
Minimum Opening Balance	\$25.00 per month or in multiples of \$25.00
Issuance of Passbook	Free
Issuance of duplicate Passbook	\$7.50 per duplicate passbook
Late deposit of instalment	\$2.00 per month
Pre-payment before maturity	\$25.00
Interest on Pre- Payment (before maturity)	50% applicable interest rate at the time of investment. Applicable interest shall be the card rate for actual period fund was invested

#### BANK CHEQUE

Charge	Proposed
Issuance Fee	
Up to \$10,000	\$7.50 + actual stamp duty per cheque
Above \$10,000	\$10.00 + actual stamp duty per cheque
Duplicate	\$10.00 + actual stamp duty per cheque



Charge	Proposed
Repurchase/ Cancellation of Bank Cheque	\$15.00 per instrument

#### FIJI CLEAR (RTGS, \*EFT, IFT)

Charge	Proposed
Up to \$100/-	\$2
\$101/- to \$1,000/-	\$5.00
\$1,001/- to \$10,000/-	\$10.00
\$10,000/- plus	\$15.00

\* EFT Maximum 500 Transaction/batch

#### INLAND REMITTANCES

Charge	Proposed
Mail Transfer	\$5.00 per transfer
Telegraphic Transfer	\$7.50 per transfer

#### SAFE CUSTODY FEE

Charge	Proposed
Sealed envelope	\$10.00 half year per envelope
Sealed small packets	\$25.00 half year per packet
Sealed Boxes	\$50.00 half year per box

#### SAFE CUSTODY FEE

Charge	Proposed
Safe Deposit Locker: Small	\$150.00 per annum (plus refundable deposit of \$200/-)
Medium	\$200.00 per annum (plus refundable deposit of \$200/-)
Access fee	\$250.00 per annum (plus refundable deposit of \$200/-)

\*\* 25% concession in Locker rent to all senior citizens

#### COMMUNICATIONS

Charge	Proposed
conveying fax message for clients	\$5.00 per page
Photocopy Charges	\$1.50 per page

#### PERIODICAL TRANSFER PAYMENTS

##### STANDING INSTRUCTIONS

Charge	Proposed
To loan Accounts for repayment of loan within Bank	Free
To other accounts with bank 1. Transfer from savings account 2. Transfer from current/ overdraft account	1. \$2.00 per transaction 2. \$5.00 per transaction
To accounts in other Banks	\$10.00 per transfer

#### CURRENT ACCOUNT/ BUSINESS ACCOUNT BARODA CURRENT ACCOUNT

<b>Charge</b>	<b>Proposed</b>
Minimum Opening Balance	\$ 500.00
Minimum Operating Balance requirement	NIL
Minimum Operating Balance Fee	NIL
Cheque Book Charges	Printing Charges and stamp duty as applicable to be recovered
Account overdrawn Fee	\$15.00 per day plus applicable interest on overdrawn amount
Maintenance Fee	\$ 5.00
Stop Payment Charges for Cheque issued by customer	\$ 10.00
Standing Instruction (External)	\$10.00 per transaction
Standing Instruction (Within Bank of Baroda)	\$5.00 per transaction
Issue of Balance Certificate	\$15.00 per certificate
Issue of Detailed Certificate	\$50.00 per certificate
Search Fees	\$30.00 per search
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Cheque Holding Charges	\$15.00 per instrument per working day
Outward Cheque Dishonoured Fees	\$25.00 per item
Cash Handling Fees	0.15% in excess of \$15,000/- deposit during a banking business day*.
	*Charges will be applicable on the entire deposit.

## **LENDING FEES & CHARGES**

### **BARODA PERSONAL LOAN/BARODA SOFT LOAN (SECURED & UNSECURED)**

<b>Charge</b>	<b>Proposed</b>
<b>Establishment Fee</b>	
Up to \$1,000	\$50.00
\$1,001 to \$2,500	\$100.00
\$2,501 to \$5,000	\$100.00
\$5,001 to \$10,000	\$200.00
\$10,001 to \$20,000	\$300.00
\$20,001 to \$200,000	1.00% of loan amount (Minimum \$300.00)
Above \$200,000	0.75% of loan amount (Minimum \$2,000)
<b>Credit Service Fee</b>	
Irrespective of amount	0.20% per month of remaining balance (Minimum \$10.00 per month)
<b>Inspection Fee</b>	
Up to \$1500/-	Nil
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

### **BARODA CAR LOAN**

<b>Charge</b>	<b>Proposed</b>
<b>Establishment Fee</b>	1.00% of loan amount
<b>Credit Service Fee</b>	0.10% per month of remaining balance (Minimum \$10.00 per month)
<b>Inspection Fee</b>	
Up to \$1500/-	Nil
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

### **BARODA HOME LOAN**

<b>Charge</b>	<b>Proposed</b>
<b>Establishment Fee</b>	1.00% of loan amount (Minimum \$500.00)
<b>Credit Service Fee: -</b>	
<b>1<sup>st</sup> Home Loan</b>	Nil
<b>2<sup>nd</sup> Home Loan:</b>	
Up to \$20,000	\$20 per month
Above 20,001 & upto 50,000	\$30 per month
Above 50,001 & upto 100,000	\$50 per month
Above 100,001 & upto 500,000	\$100 per month
Above 500,001 & upto 1,000,000	\$200 per month
Above 1,000,000	0.025% per month (Minimum \$200.00 per month)
<b>FNPF Housing Transfer Fee</b>	\$100.00 per application + FNPF Cost
<b>Inspection Fee</b>	
Up to \$1500/-	Nil
\$1,501 to \$10,000	\$50.00 per visit

Charge	Proposed
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

#### BARODA EDUCATION LOAN

Charge	Proposed
<b>Establishment Fee</b>	1.00% of the loan amount
<b>Credit Service Fee</b>	
Up to \$20,000	\$20 per month
Above \$20,001 & up to \$50,000	\$30 per month
Above \$50,001 & up to \$100,000	\$50 per month
Above \$100,001 & up to \$500,000	\$100 per month
Above \$500,001 & up to \$1,000,000	\$200 per month
Above \$1,000,000	0.025% per month (minimum \$200 per month)
<b>Inspection Fee</b>	
Upto \$1500/-	Nil
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

#### BARODA PROPERTY LOAN

Charge	Proposed
<b>Establishment Fee</b>	1.00% of the loan amount (Minimum F\$500.00)
<b>Credit Service Fee</b>	
Upto \$20,000	\$20 per month
Above \$20,001 & up to \$50,000	\$30 per month
Above \$50,001 & up to \$100,000	\$50 per month
Above \$100,001 & up to \$500,000	\$100 per month
Above \$500,001 & up to \$1,000,000	\$200 per month
Above \$1,000,000	0.025% per month (minimum \$200 per month and 1500.00 Maximum per month)
<b>Inspection Fee</b>	
Up to \$1500/-	Nil
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit

#### BARODA ADDITIONAL ASSURED ADVANCE(AAA)

Charge	Proposed
<b>Establishment Fee</b>	
Up to \$5,000	1.00% of the loan amount (Minimum \$200.00)
\$5,001 to \$10,000	
\$10,001 to \$20,000	
\$20,001 to \$200,000	
Above \$200,000	
<b>Credit Service Fee</b>	
Upto \$20,000	\$20 per month
Above 20,000 & upto 50,000	\$30 per month

Bank of Baroda – Revised Service Charges

Charge	Proposed				
Above 50,001 & upto 100,000	\$50 per month				
Above 100,001 & upto 500,000	\$100 per month				
Above 500,001 & upto 1,000,000	\$200 per month				
Above 1,000,000	0.025% per month (minimum \$200 & maximum \$1500 per month)				
<b>Inspection Fee</b>					
Upto \$1500/-	Nil				
\$1,501 to \$10,000	\$50.00 per visit				
\$10,001 to \$25,000	\$75.00 per visit				
\$25,001 to \$50,000	\$100.00 per visit				
\$50,001 to \$100,000	\$150.00 per visit				
Above \$100,000	\$200.00 per visit				
Up to \$1,000	Nil				
Above \$1,000: -					
One Document	\$100.00				
Additional Documents	\$40.00 per document				
<b>Loan Arrears Fee &gt; 7 Days - (instalment amount per month)</b>					
Up to \$500	2% p.a additional interest on the overdue amount with minimum of \$25.00 per month				
\$501 to \$1,000					
\$1,001 to \$2,500					
\$2,501 to \$5,000					
Above \$5,000					
<b>Opinion Fee</b>					
Local	\$25.00 + out of pocket expenses				
Overseas	\$50.00 + out of pocket expenses				
<b>Other Fees &amp; Charges</b>					
Search Fee	\$30.00				
Modifications in Terms & Conditions	<table border="1"> <tr> <td>Up to \$500,000/-</td> <td>\$100.00 per modification</td> </tr> <tr> <td>Above \$500,000/-</td> <td>\$200.00 per modification</td> </tr> </table>	Up to \$500,000/-	\$100.00 per modification	Above \$500,000/-	\$200.00 per modification
Up to \$500,000/-	\$100.00 per modification				
Above \$500,000/-	\$200.00 per modification				
Stamping/ Unstamping	\$30.00 + out of pocket expenses				
Documents Discharge	\$100.00 per document				
Settlement Letter	\$100.00				
Settlement Fee	\$75.00 per settlement				
Duplicate Statement Fee	\$5.00 per page computer printout				
Data Bureau Service Charges	\$17.00				

#### BARODA BUSINESS/COMMERCIAL LOAN/OVERDRAFT

Charge	Proposed
<b>Establishment Fee</b>	
Upto \$1,000	\$100.00
\$1,001 to \$2,500	\$100.00
\$2,501 to \$5,000	\$100.00
\$5,001 to \$10,000	\$200
\$10,001 to \$20,000	\$200
\$20,001 to \$200,000	1.00% of loan/OD amount
Above \$200,000	0.75% of loan/OD amount (Minimum \$2,000)
<b>Credit Service Fee</b>	

Bank of Baroda – Revised Service Charges

<b>Charge</b>	<b>Proposed</b>
Upto \$1,500	\$5.00 per month
\$ 1,501 to \$ 5,000	\$15.00 per month
\$ 5,001 to \$ 10,000	\$20.00 per month
\$ 10,001 to \$ 30,000	\$35.00 per month
\$ 30,001 to \$ 50,000	\$70.00 per month
\$ 50,001 to \$ 70,000	\$100.00 per month
\$ 70,001 to \$ 90,000	\$120.00 per month
\$ 90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240 per month
Above \$200,000	0.125% of loan amount per month (Min \$240 & Max. \$1,500)
<b>Inspection Fee</b>	
Upto \$1500/-	Nil
\$1,501 to \$10,000	\$50.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit
<b>Dishonoured Cheque Fee</b>	
	Outward-\$25 per instrument
<b>Excess Fees (Processing fee)</b>	
Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,000	\$50.00 per occasion
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of excess/ad hoc per occasion
<b>Cash handling charges (Applicable for overdraft account only)</b>	
Total cash deposit up to \$15000 (per day)	Nil
Total cash deposit exceeds \$15000 (per day)	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.
<b>Cheque Book Charges</b>	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
<b>Cheque Holding charges</b>	
For overdraft Accounts only	\$15.00 per instrument per working day

#### **BARODA MICRO LOAN**

No fees and charges (Existing & Proposed)

#### **BARODA LOAN FOR MICRO & SMALL ENTERPRISES**

No fees and charges (Existing & Proposed)

#### **BARODA FARM LOAN**

<b>Charge</b>	<b>Proposed</b>
<b>Establishment Fee</b>	
Up to \$1,000	\$25
\$1,001 to \$2,500	\$50
\$2,501 to \$5,000	\$75
\$5,001 to \$10,000	\$100
\$10,001 to \$20,000	\$200
\$20,001 to \$200,000	1.00% of loan/OD amount
Above \$200,000	0.75% of loan/OD amount

Bank of Baroda – Revised Service Charges

Charge	Proposed
	(Minimum \$2,000)
Up to \$1,500	\$30.00 Half yearly
\$ 1,501 to \$ 5,000	\$85.00 Half yearly
\$ 5,001 to \$ 10,000	\$120.00 Half yearly
\$ 10,001 to \$ 30,000	\$210.00 Half yearly
\$ 30,001 to \$ 50,000	\$400.00 Half yearly
\$ 50,001 to \$ 70,000	\$550.00 Half yearly
\$ 70,001 to \$ 90,000	\$700.00 Half yearly
\$ 90,001 to \$100,000	\$775.00 Half yearly
\$100,001 to \$200,000	\$1,400.00 Half yearly
Above \$200,000	0.75% of Loan/OD amount Half yearly. (Min \$1,500 & Max. \$4,500)
<b>Inspection Fee</b>	
Up to \$10,000	\$30.00per visit
\$10,001 to \$25,000	\$60.00per visit
\$25,001 to \$50,000	\$75.00per visit
Above \$50,000	\$100.00per visit
<b>Cash handling charges (Applicable for overdraft account only)</b>	
Total cash deposit up to \$15000 (per day)	Nil
Total cash deposit exceeds \$15000 (per day)	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.
<b>Cheque Book Charges</b>	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
<b>Cheque Holding charges</b>	
For overdraft Accounts only	\$15.00 per instrument per working day

### BARODA TRADERS LOAN

Charge	Proposed
<b>Establishment Fee</b>	
Up to \$1,000	\$50.00
\$1,001 to \$2,500	\$100.00
\$2,501 to \$5,000	\$150.00
\$5,001 to \$10,000	\$200.00
\$10,001 to \$20,000	\$300.00
\$20,001 to \$200,000	1.00% of loan amount (Minimum \$300.00)
Above \$200,000	0.75% of Loan/OD amount (Minimum \$2,000)
<b>Credit Service Fee</b>	
Upto \$1,500	\$5.00 per month
\$ 1,501 to \$ 5,000	\$15.00 per month
\$ 5,001 to \$ 10,000	\$20.00 per month
\$ 10,001 to \$ 30,000	\$35.00 per month
\$ 30,001 to \$ 50,000	\$70.00 per month
\$ 50,001 to \$ 70,000	\$100.00 per month
\$ 70,001 to \$ 90,000	\$120.00 per month

Bank of Baroda – Revised Service Charges

<b>Charge</b>	<b>Proposed</b>
\$ 90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240 per month
Above \$200,000	0.125% of loan amount per month. (Min \$240 & Max. \$1,500)
<b>Inspection Fee</b>	
Upto \$1500/-	Nil
\$1,501 to \$10,000	\$40.00 per visit
\$10,001 to \$25,000	\$75.00 per visit
\$25,001 to \$50,000	\$100.00 per visit
\$50,001 to \$100,000	\$150.00 per visit
Above \$100,000	\$200.00 per visit
<b>Dishonored Cheque Fee</b>	
Outward-\$25 per instrument	
<b>Excess Fees (Processing fee) (Applicable for OD a/c)</b>	
Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,000	\$50.00 per occasion
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of excess/ad hoc amount per occasion
<b>Cash handling charges (Applicable for overdraft account only)</b>	
Total cash deposit up to \$15000 (per day)	Nil
Total cash deposit exceeds \$15000 (per day)	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.
<b>Cheque Book Charges</b>	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
<b>Cheque Holding charges</b>	
For overdraft Accounts only	\$15.00 per instrument per working day

#### **BARODA LOAN/ OD AGAINST INSURANCE POLICIES**

<b>Charge</b>	<b>Proposed</b>
<b>Establishment Fee</b>	1.00% of the loan amount
<b>Credit Service Fee</b>	
Upto \$1,500	\$5.00 per month
\$ 1,501 to \$ 5,000	\$15.00 per month
\$ 5,001 to \$ 10,000	\$20.00 per month
\$ 10,001 to \$ 30,000	\$35.00 per month
\$ 30,001 to \$ 50,000	\$70.00 per month
\$ 50,001 to \$ 70,000	\$100.00 per month
\$ 70,001 to \$ 90,000	\$120.00 per month
\$ 90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240 per month
Above \$200,000	
<b>Inspection Fee</b>	
Nil	
<b>Dishonoured Cheque Fee</b>	
Outward-\$25 per instrument	
<b>Excess Fees (Processing fee) (Applicable for OD a/c)</b>	
Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,000	\$50.00 per occasion



Charge	Proposed
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of excess/ ad hoc per occasion
<b>Cash handling charges (Applicable for overdraft account only)</b>	
Total cash deposit up to \$15000 (per day)	Nil
Total cash deposit exceeds \$15000 (per day)	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.
<b>Cheque Book Charges</b>	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
<b>Cheque Holding charges</b>	
For overdraft Accounts only	\$15.00 per instrument per working day
Documents Discharge	\$75.00 Policy Assignment

**BARODA LOAN/ OD AGAINST BANK'S OWN DEPOSITS AND  
BARODA LOAN/ OD AGAINST BANK'S OWN DEPOSITS TO THIRD PARTY UP TO \$5,000**

Charge	Proposed
<b>Establishment Fee</b>	Nil
<b>Credit Service Fee</b>	Nil
<b>Inspection Fee</b>	Nil
<b>Dishonoured Cheque Fee</b>	Outward-\$25 per instrument
<b>Excess Fees (Processing fee) (Applicable for OD a/c)</b>	
Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,000	\$50.00 per occasion
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of excess/ ad hoc amount per occasion
<b>Cash handling charges (Applicable for overdraft account only)</b>	
Total cash deposit up to \$15000 (per day)	Nil
Total cash deposit exceeds \$15000 (per day)	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.
<b>Cheque Book Charges</b>	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
<b>Cheque Holding charges</b>	
For overdraft Accounts only	\$15.00 per instrument per working day
Documents Discharge	\$25.00 Term Deposit

**BARODA LOAN/OD AGAINST BANK'S OWN DEPOSITS  
TO THIRD PARTY ABOVE \$5,000/- AND  
ALL LOANS/ OD FOR BUSINESS PURPOSES**

Charge	Proposed
<b>Establishment Fee</b>	
Up to \$1,000	\$25

Bank of Baroda – Revised Service Charges

Charge	Proposed
\$1,001 to \$2,500	\$50
\$2,501 to \$5,000	\$75
\$5,001 to \$10,000	\$100
\$10,001 to \$20,000	\$200
\$20,001 to \$200,000	1.00% of Loan/OD amount
Above \$200,000	0.75% of Loan/OD amount (Minimum \$2,000)
<b>Credit Service Fee</b>	
Up to \$1,500	\$5.00 per month
\$ 1,501 to \$ 5,000	\$15.00 per month
\$ 5,001 to \$ 10,000	\$20.00 per month
\$ 10,001 to \$ 30,000	\$35.00 per month
\$ 30,001 to \$ 50,000	\$70.00 per month
\$ 50,001 to \$ 70,000	\$100.00 per month
\$ 70,001 to \$ 90,000	\$120.00 per month
\$ 90,001 to \$100,000	\$140.00 per month
\$100,001 to \$200,000	\$240 per month
Above \$200,000	0.125% of loan amount per month. (Min \$240 & Max. \$1,500)
<b>Inspection Fee</b>	Nil
<b>Dishonored Cheque Fee</b>	Outward-\$25 per instrument
<b>Excess Fees (Processing fee) (Applicable for OD a/c)</b>	
Upto \$5000	\$25.00 per occasion
\$ 5,001 to \$10,000	\$50.00 per occasion
\$10,001 to \$25,000	\$100.00 per occasion
Above \$25000	1.00% of excess/ ad hoc amount per occasion
<b>Cash handling charges (Applicable for overdraft account only)</b>	
Total cash deposit up to \$15000 (per day)	Nil
Total cash deposit exceeds \$15000 (per day)	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.
<b>Cheque Book Charges</b>	
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable
<b>Cheque Holding charges</b>	
For overdraft Accounts only	\$15.00 per instrument per working day
Document Discharge	\$25.00 Term Deposit

#### BANK GUARANTEE

Charge	Proposed
Establishment Fees	Establishment Fee: 1% of the amount (Minimum \$100.00)
Cancellation Fee	0.20% per month (minimum \$150.00 recoverable on upfront basis (25% concession if backed by 100% cash margin))
Document handling charges	\$50.00 per document

#### OTHER LOAN FEES

Bank of Baroda – Revised Service Charges

<b>Charge</b>	<b>Proposed</b>
<b>Search Fee</b>	\$30.00. Subsequent \$10/- per hour
<b>Security Document Handling Fee( Solicitors charges+ out of pocket expenses to be recovered separately)</b>	
One Document	\$100.00
Additional Document	\$40.00 per document
<b>For Baroda Farm Loan: -</b>	
Upto 10,000	\$ 25.00 (for all documents)
\$10,001-\$50,000	\$ 50.00 (for all documents)
Above 50,000	\$100.00 (for all documents)
<b>Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount</b>	Nil
<b>Other loans</b>	
Up to \$1,000	Nil
Above \$1,000; -	
One document	\$60.00
Additional Documents	\$25.00 per document
<b>Loan Arrear Fee&gt; 7 days (Instalment amount per month)</b>	
Up to \$500	2% p.a. additional interest on the overdue amount with minimum of \$25.00 per month
\$501 to \$1000	
\$1001 to \$2500	
\$2501 to \$5000	
Above \$5000	
<b>Duplicate Statement Fee</b>	\$5.00 per page computer printout
<b>Opinion Fee:</b>	
Local	\$25.00 +out of pocket expenses
Overseas	\$50.00 +out of pocket expenses
<b>Modification in Terms &amp; Conditions</b>	\$100.00 per modification
Assignment/reassignment of life insurance policies (Wherever insurance policies have obtained as security)	\$15.00 + out of pocket expenses + actual stamp duty and assignment charges
<b>Documents Discharge</b>	
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Term Deposit - \$25.00 Life Insurance Policy Assignment - \$75.00
Others loans	Other than above - \$100.00 per document
<b>Settlement fee</b>	
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount	Nil
Others loans	\$150.00 per settlement
<b>Data Bureau Service Charges /CIRA</b>	
Baroda Loan/OD against bank's own deposits to self/third party for personal/business purposes irrespective of amount and Baroda Loan/OD against life insurance policies	Not applicable
Other Loans	\$17.00 - Individual Credit Information

Bank of Baroda – Revised Service Charges

Charge	Proposed				
	\$ 22.50 - Business Credit Information				
<b>Cash handling charges (Applicable for overdraft account only)</b>					
Total cash deposit up to \$15000 (per day)	Nil				
Total cash deposit exceeds \$15000 (per day)	0.15% in excess of \$15,000/- deposit during a banking business day*.  *Charges will be applicable on the entire deposit.				
<b>Cheque Book Charges</b>					
For overdraft of Accounts only	\$2.00 per fifty leaves book plus stamp duty as applicable				
<b>Cheque Holding charges</b>					
For overdraft Accounts only	\$15.00 per instrument per working day				
<b>Other Charges</b>					
Commitment Fee (applicable in All Overdraft Accounts)	For limit upto 1.00 Mn: Nil  For limit above 1.00 Mn; - 0.25% p.a. for the balance un-utilized portion below 60% of the sanctioned/operative limit.#				
Sanction re-validation charge	25% of applicable establishment fee as per card rate Loan Redraw Fee (In case of Term Loan				
Loan Redraw Fee (In case of Term Loan)	0.02% of disbursement amount (Minimum \$25.00) per instance if disbursement is requested beyond 3 months of approved drawdown schedule.				
Demand Notice (per action)	<table border="1"> <tr> <td>Loan and overdraft less than \$300,000</td> <td>\$100 per demand plus out of pocket expenses</td> </tr> <tr> <td>Loan and overdraft \$300,000 and over</td> <td>\$500 per demand plus out of pocket expenses</td> </tr> </table>	Loan and overdraft less than \$300,000	\$100 per demand plus out of pocket expenses	Loan and overdraft \$300,000 and over	\$500 per demand plus out of pocket expenses
Loan and overdraft less than \$300,000	\$100 per demand plus out of pocket expenses				
Loan and overdraft \$300,000 and over	\$500 per demand plus out of pocket expenses				
Excess/ Adhoc	Plus 3% p.a. on existing rate.				
Temporary Overdraft / Unarranged credit	\$ 15.00 per day or 14.75% p.a. whichever is higher.				
Delay in submission of financial statements beyond 12 months from applicable financial years	Additional interest of 2% interest on the outstanding amount				