

SECTION – I

DEPOSITS AND ALLIED SERVICES

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
1.	<p>Ledger folio charges</p> <p>-Current Accounts</p> <p>-Savings Bank Accounts</p>	<p>Applicable to CA (including RRBs), & CC, OD (excluding loan against banks own deposits & Fast Access) Rs. 50/- per ledger page</p> <p>Free folio allowed p.a. based on Av. Cr. bal. as follows: <u>Av.Cr. Bal (Rs.)</u> <u>Free folios</u></p> <p>Upto 25000/- NIL</p> <p>Above 25000/- & upto to 50000/- 4</p> <p>Above 50000/- All Free</p> <p>NOTE: For a/cs maintained on computers, 30 entries or part thereof to be treated as one ledger page. In Baroda Premium Current Account and Baroda Premium Current Account Privilege: Ledger Folio charges - NIL</p> <p>For SB A/cs No folio charges - However not more than 100 debits (other than service charges & debits on account of transfer to Poonam Deposit account) per half year should be allowed in SB a/c and in case the number of debits exceeds 100 a service charge of ₹ 10/- per debit exceeding 100 be charged.</p> <p>This is also applicable for Super & Subh Savings Bank Accounts.</p> <p>Ledger folio charges to be recovered on half yearly basis at the time of half-yearly closing.</p>
2.	<p>a) Charges for issue of Duplicate Statement / Pass Book</p> <p>b) Issue of letter of acknowledgement/duplicate TDR in case of loss of TDR</p>	<p>Individual:</p> <p>First Pass Book free</p> <p>₹ 50/-- per Pass Book / Statement with latest balance only. Charges for previous entries (if required) ₹.50/- per ledger page or part thereof.</p> <p>Non- Individual- ₹ 100/- per Pass Book / Statement with latest balance only. Charges for previous entries (if required) ₹ 100/- per ledger page or part thereof.</p> <p>Note:</p> <p>For accounts maintained on computers, 30 entries or part thereof be treated as one ledger page.</p> <p>Normally statement of accounts is free once in a month but in Super Savings Bank, Subh Savings Bank Premium current account and Premium current account privilege - free two times in a month.</p> <p>For Acknowledgement ₹ 25/- For Duplicate TDR ₹ 80/-</p>
3.	Cheque Book Issuance Charges	<p><u>Savings Bank:</u></p> <p>In SB Accounts of individuals - 40 leaves will be free in a financial year. Free supply of cheque books in a SB a/c will be on pro-rata basis, i.e. 20 cheque leaves for -6- months (H.Y. April- Sept & Oct-March and/or part thereof) Subsequent cheque book as under:-</p>

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		<p>Personalized cheque book ₹.3/- per cheque leaf</p> <p>Non-personalized cheque book ₹.2.5 per cheque leaf.</p> <p><u>CA/CC/OD/Fast Access:</u></p> <p>1st cheque book is free and subsequent cheque book @ ₹ 3/- per leaf for MICR/NON MICR cheque books.</p> <p><u>Note:</u> 1st Cheque book means cheque book of 50 leaves.</p> <p>For Super Savings bank & Shubh Savings bank – -- No charges.</p> <p>For Premium current account and Premium current account privilege –</p> <p>- No charges</p> <p>In case of valued customers: -- cheque book issuance charges can be waived by Branch Manager</p>
4.	<p>Opening & minimum balances</p> <p>1) Current Accounts</p> <p>2) Premium Current Account</p> <p>3) Privilege Current Account</p> <p>4) Super SB A/c</p> <p>5) Shubh SB A/c</p> <p>6) Savings Bank Accounts.</p> <p>7) Savings Bank A/c - No frills A/c (Nagrik Bachat Khata)</p> <p>8) Pensioners</p>	<p>Individual / Non Individual Rural / Semi-Urban – ₹.1,000/-* Urban – Metro – ₹.10,000/- (QAB)*</p> <p>Quarterly Average Balance (QAB) ₹ 75,000/- to be maintained.*</p> <p>Quarterly Average Balance (QAB) ₹.2,50,000/- to be maintained.*</p> <p>Opening of Account –Min. ₹.20000/-* Maintenance of minimum balance- Quarterly Average Balance (QAB) ₹ 20,000/-*</p> <p>Opening of Account –Min. ₹ 15000/-* Maintenance of minimum balance- Quarterly Average Balance (QAB) : ₹.15000/-*</p> <p>Rural / Semi-Urban Opening of Account –Min. ₹ 500/- Maintenance of minimum balance Quarterly Average Balance-- ₹ 500/-*</p> <p>Urban / Metro Opening of Account –Min. ₹ 1000/- Maintenance of minimum balance Quarterly Average Balance-- ₹ 1000/-*</p> <p>Nagrik Bachat Khata ₹ 50/- (All centres)</p> <p>Note: ₹ .50/- is opening requirement only. Maintaining minimum balance of ₹ 50/- not necessary.</p> <p>₹ 5/- for all centres. (* Already implemented)</p>
5.	<p>Charges for not maintaining minimum balance</p> <p>• Current Account</p> <p>• Premium Current</p>	<p>Quarterly Average Balance (QAB) of ₹.10000/- is not maintained :- ₹.500/- per quarter</p> <p>If Quarterly Average Balance (QAB) of ₹.75,000/- is not maintained - ₹.600/- per quarter.</p>

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	Account <ul style="list-style-type: none"> Privilege Current Account SB Accounts Super SB Shubh SB Savings Bank - No frills A/c Nagrik Bachat Khata 	<p>Quarterly Average Balance (QAB) of ₹ 250000/- is not maintained :- ₹ 1000/- per quarter</p> <p>Rural / Semi-Urban ₹ .50/- per quarter Urban / Metro ₹.100 per quarter</p> <p>If Quarterly Average Balance (QAB) of ₹.20,000/- is not maintained :- ₹.1,000/- per quarter.</p> <p>If Quarterly Average Balance (QAB) of ₹ 15000/- is not maintained :- ₹ 750/- per quarter</p> <p>Nagrik Bachat Khata : NIL</p>
6.	Addition / deletion of names in Joint Accounts/Nominations/Change in operational instructions (including Lockers)	₹ 25/- per occasion.
7.	Charges for Standing instructions	<p>No charge within same branch</p> <p>i) ₹.25/- 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> <p>ii) No charge for Super SB & Shubh SB A/cs.</p>
8.	Charges for inability to carry out standing instructions due to insufficient balance in the account	₹.40/- per occasion.
9.	Charges for Stop Payment instructions (Per instrument) In case of loss of complete blank cheque book	<p>S.B. – ₹ 50/- per instrument CA./CC./OD: ₹.100/- per instrument</p> <p>In case of loss of complete blank cheque book Max. ceiling as below: Savings Bank – ₹ 200/- C.A./C.C./OD – ₹ 400/-</p>
10.	Charges for Cheque returned unpaid	<p>Local cheques : (A)Cheque deposited & Returned Unpaid (Inward Return)</p> <p>Rs.75/- per instrument. (irrespective of nature of reasons) + ₹ 50/- out of pocket expenses.</p> <p>(B) Cheque (drawn on us) returned (Outward Return)–</p> <p>₹ 250/- (in respect of cheque returned for financial reasons) and Rs.50/- for other reasons + ₹ 50/- out of pocket expenses.</p> <p>In respect of inward clearing cheques returned unpaid due to financial reasons, Intt. @ Base Rate+7.5% p.a. for the period the bank was out of funds is also to be recovered. The Intt. Is to be credited to P/L Intt. Received A/C (Others).</p> <p>Outstation Cheques:</p> <p>₹ 200/- per cheque + ₹ 50/- out of pocket expenses. Charges for entries (Dr.) received through ECS and not responded:- As per cheque return charges.</p>

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11.	Incidental charges for inoperative accounts	<p>A) Inoperative Savings Bank a/cs.</p> <p>i) Account maintaining stipulated minimum balance - Nil</p> <p>ii) Account not maintaining stipulated minimum balance - ₹.75/-at the time of interest application as at end of 1st year of inoperative status under advice to a/c holder.</p> <p>iii) If the balance in the a/c is ₹ 75/- or less - Entire balance to be appropriated towards service charges under advice to the account holder.</p> <p><u>For inoperative Current Account - ₹ 100/- per half year.</u></p> <p>This charge is in addition to charges for not maintaining minimum balance.</p>
12.	Charges for issuance of Balance Certificate , at the request of customer	<p>₹.40/- per certificate (for individuals)</p> <p>₹.60/- per certificate (for others)</p> <p>Normally free once in a year but in Premium & Privilege current account -free of charge</p>
13.	Premature closure of A/cs -(within a year) <ul style="list-style-type: none"> SB A/c Super SB A/c Shubh SB A/c Current Account Premium Current Account Privilege Current Account RD/ YSJY A/c Closure of Account due to death of Account Holder 	<p>Individual : ₹.100/- Others : ₹.200/-</p> <p>₹ 500/-</p> <p>₹ 300/-</p> <p>Individual : ₹.100/- Others : ₹.200/-</p> <p>If account is closed within a year : ₹.600/-</p> <p>If account is closed within a year : ₹.1000/-</p> <p>Individual : ₹.75/- Others : ₹.100/-</p> <p>No Charges</p>
14.	Issue of Solvency Certificate	<p>Upto ₹.5/- lacs ---- ₹.500/-</p> <p>Above ₹.5/-lac--- ₹.100/- per lac & part thereof subject to maximum of ₹ 15,000/-</p> <p><u>NOTE:</u> For issuance of capacity certificate for obtaining VISA for educational purpose for students- only 50% of the charges as mentioned</p>

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	Charges for issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender.	above subject to maximum ₹.1500/- ₹.500/- per certificate
15.	Opening accounts with restrictive operations	Current, Cash Credit, Over Draft Account ₹. 200/- per half year Savings Bank Account ₹. 50/- per half year
16.	Allowing operations in an a/c through a) Power of Attorney b) Mandate	Current, Cash Credit, Over Draft Account - ₹. 200/- per half year Savings Bank Accounts - ₹. 50/- per half year
17.	Change of authorized signatory including reconstitution of A/c.	Current, Cash Credit, Over Draft Account ₹ 100/- per change
18.	Post parcel for Collection	Our usual collection charges plus storage charges @ ₹.25/- per day with a minimum of ₹. 100/-
19.	Penal Charges for late payment of installment in Recurring Deposit A/c.	Irrespective of tenure uniform rate of ₹ .2.0 per ₹ 100/- per month across the board.

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1.C	<p><u>Non Fund Based</u> Processing Charges for Non-Fund based business (other than DPG and DALC) : 50% of our charges applicable to fund based business i.e., 0.10% subject to maximum Rs.500000/</p> <p><u>Note</u> Total processing charges on FB working capital and NFB should not exceed Rs.500000/</p> <p>CARE: Advance under Bills Rediscounting scheme are treated as Fund Based limit.</p>	As in item 1 (a)
1.d	Processing Charges for Adhoc Sanction	<p>Pro-rata for the period of adhoc at the applicable rates for the adhoc portion over the existing limits.</p> <p>Processing charges to be recovered on aggregate limits instead of individual limits</p> <p>Other General Provisions : In all fresh accounts 50% of the above charges are to be recovered upfront & <u>in case</u></p> <p>i) if limits are sanctioned and availed balance 50% to be recovered on availment. ii) If sanctioned but not availed the recovered charges are not refundable. iii) If not sanctioned the recovered charges are refundable. iv) Lead Bank Charges :</p> <p>0.20% p.a. on entire assessed FB & NFB WC limit in consortium accounts - Min. ₹ 150000/- - Max. ₹.25 lacs (Where lead bank fee is charged, no separate charges are to be recovered as per item 1(a) above)</p> <p>(v) No processing charges for Agri. Adv. upto Rs.10 lacs – (vi) No charges for BP / BD under LC (under regular / adhoc limits) (vii) Processing charges on Term Loan under de-centralized scheme on technology upgradation / establishment / modernization of food processing industries is 150% of the normal charge for the term loans.</p>
1.e	(b) Processing charges for giving agreement in principal in respect of advances account.	<p>Upto ₹.5 Crore – Nil</p> <p>Above ₹.5 Crore to ₹.10 Crore – ₹.25000/-</p> <p>Above ₹.10Crore – Fee of ₹.2 lacs to be obtained upfront (non-refundable).</p> <p>(Other unified charges as applicable to be recovered on sanction)</p>
	(C) Commitment Charges - Commitment charges	Where average utilization is upto 60% of the limit or as indicated in QIS

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	are levied in case of non-utilization / under utilization of working capital limits for advance account with fund based working capital limits of Rs.100 lacs (One crore) and above	statement, no commitment charges to be recovered separately. Where the average utilization is below 60% of the limit or as indicated in QIS statement, commitment charges to be recovered @ 0.50% p.a. for the unutilized portion (unutilized portion is the difference between the limit or declared utilization as per QIS statement LESS the actual average utilization) In case of Line of Credit, the average utilization of non-fund facility can also be counted as utilization for arriving the overall under utilization. .
1.	<u>Retail Lending Schemes</u> Unified Processing Charges Home Loan (Baroda Home Loan to Resident Indians / NRIs / PIOs) Home Loan to Staff (under public scheme) Takeover of Home Loan (Resident /NRI/PIOs) Home Improvement Loan Baroda Additional Assured Advance	Loan upto ₹ 30 Lacs – 0.50% Minimum ₹ .5000/- Above 30 Lacs - 0.40% Mini. ₹.15000/- & Maxi. ₹ 50000/- Existing charges – Processing & Doc. 0.10% Without any Maximum limit 0.50% Upto ₹.30 lacs - 0.50% Minimum ₹ 5000/- Above ₹.30 lacs - 0.40% Mini. ₹.15000/- & Maxi. ₹ 50000/-
2.	Baroda Ashray (Reverse Mortgage Loan)	0.20% Maximum ₹.10000/- (one time)
3.	Mortgage Loan	Loan – 1% Min. ₹ 1000, Max. ₹ 50000/- Overdraft (Fresh/Renewal) - 0.35% Min. ₹.1000/-, Maxi. ₹.25000/-
4.	Traders Loan	0.35% Min. ₹1000/-, No maximum limit
5.	Baroda Loan to Doctors	0.35% Maxi. ₹.15000/-
6.	Baroda Advance Against Securities	₹.100 flat plus out of pocket expenses and actual conveyance charges.
7.	Car Loan	Loan upto ₹15 lacs - 0.75% Max. ₹.10000/- Over ₹.15 lacs - 0.50% Min. ₹.10000/-, No maximum limit
	Two Wheelers	2%, Minimum ₹.250/-
8.	Personal Loan	2% Minimum ₹.500/-- No Maximum
	Pensioners Loan	₹.500/- Fixed

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9.	Defence Pensioners Loan	₹.500/- Fixed
	Baroda Loan for Laptop & Personal computer	2%, Minimum ₹.500/-
10.	Education Loan	Study in India - NIL
		Study Abroad - 1.00% (Refundable on availment of loan)
	Baroda Salary Advantage Savings Account	0.50%, Minimum ₹ 100/-
1.f	Front- end fee (i.e UP FRONT FEE)	As per 1.d above
2. 2.a	GUARANTEES	
	Commission on inland guarantees.	<u>Performance Guarantee:</u> 0.20% p.m
		<u>Financial Guarantee:</u> 0.25% p.m
		(charges to be recovered for the period including claim period, if any, at the time of issue. Part of the month to be treated as a complete month)
		CONCESSION: @25% of above comm.. if 100% cash margin (including FDR) is provided.
	Commission on Inland guarantees guaranteed by other banks / Letter of comfort	Normal charges as above.
2.b	Refund for guarantees tendered for cancellation before the expiry date.	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)
2.c	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.	<u>EXTENSION OF GUARANTEE :</u> At the above rates as in 2.a above calculated for the extended period (inclusive of claim period).
2.d	Remittances made by the Bank under Guarantee, co-acceptance or similar obligations.	NIL
2.e	Guarantee commission at above rates should also be	Guarantee commission & processing charges at above rates should also be recovered from staff members. However, no commission from the staff members to be recovered when guarantee is issued for education of

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5.	<p>Bills purchased/ Discounted or advances there against – <u>Exchange / Commission</u></p> <p>For cheques/ bills</p> <p>i)</p> <p>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 Paise % Plus collection charges</p> <p>Note: The above covers interest for 10 days for (a) & 14 days for (b).</p> <p>ii)</p> <p>a) On cheques/ bills returned unpaid penal interest @ 2% +(Base Rate + 7%) p.a. from 11th/15th day of purchase as the case may be till the date of reimbursement.</p> <p>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>NOTES:</p> <p>1. Usual collection charges as applicable for the respective slab (Section III - 1) are to be levied in all cases in addition to interest.</p> <p>2. Collecting Banks' charges, if any, should be recovered in full.</p> <p>3. 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.</p> <p>4. "Date of actual reimbursement" means:</p> <p>a) Where a Bill is sent to our branch, the date on which funds are actually received at the Drawee Centre.</p> <p>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.</p> <p>5. For collection of supply Bills, commission is to be charged as per the schedule.(Section III-3)</p> <p>6. Change of original instruction in respect of Bills Purchase d/discounted - ₹. 50/- per request.</p>

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.	<u>Charges for all inland LCs</u>
6.1	Unified charges (Commitment + Usance) 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)
6.2	Commitment Charges: Minimum ₹.5000/-
6.3	Extension/Amendment of LC ₹..500/- per amendment plus unified charges applicable as per above for the extended period. ₹. 500 per amendment. In case of enhancement of the value of a Letter of Credit, charges as per above for establishing a Letter of Credit shall be recovered for the additional amount, on the outstanding liability under the LC.
6.4	Discrepancy fee: 0.15% Min. ₹.500/- Max. ₹.10000/- Revolving Letter of Credit As above at the time of opening and on each reinstatement on the amount of reinstatement, period of reinstatement and usance period of bill. Note: 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.

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6.5	<p>Other Charges</p> <p>1)Advising LCs (only where LC opening Bank and advising Banks are different)</p> <p>2)Confirmation of LC (only where LC opening Bank and confirming Bank are different)</p> <p>3)Transferable LCs</p> <p>4)Negotiation charges</p> <p>5)Clean payments received under LC</p> <p>6)Attestation of commercial invoices</p> <p>7)Guarantees due to discrepancies in documents</p>	<p>₹.500</p> <p>For addition of confirmation, 0.20% p.m. for the period of validity and usance on the amount of LC</p> <p>For each transfer ₹..500 (whether in full or part thereof)</p> <p>Where usance drafts are to be accepted , acceptance commission @ 0.10% p.m. to be charged; Min. ₹.500</p> <p>₹.500</p> <p>₹.500</p> <p>a) At the time of negotiation / collection – NIL b) Each subsequent occasion – ₹..50 per invoice</p> <p>For joining in customer's guarantee or giving guarantees to other banks on behalf of customers, for discrepant documents negotiated under LC</p> <p>a) if payment is credited to beneficiary's a/c. – 0.25% min. 500 b) if not parted with – ₹..500</p>
7.	Providing Credit opinion (including opinion & introduction)	<p>₹.250</p> <p>\$ 50 in respect of foreign banks</p>
8.	<p><u>New Credit related Areas</u></p> <p>Allowing interchangeability within fund based limits, within non-fund based facilities and between fund based and non fund based limits.</p>	<p>To be charged on adhoc / temp. interchangeability: 0.25% Min. ₹.500 and Max. ₹.10000</p>
9. 9.1	Issuing of NOC of all types like granting NOC for ceding	<p>A/cs. With limit</p> <p>Upto ₹. 25 lacs – ₹..500</p> <p>Above ₹..25 lacs – ₹..5000</p>

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	parri passu charge, exclusive charge, 2nd charge etc. (Not applicable in case of NOC / Exchange of parripassu letter in consortium accounts.)	
9.2	Revision of Repayment schedule in respect of TL /DL	<p>A/cs. With limit Upto ₹.10 lacs – ₹.250 Above ₹.10 lacs upto ₹..1 cr. – ₹..2000 Above ₹.1 cr. – ₹..5000</p> <p>No Charges for repayment reschedulement for Agricultural advances.</p>
9.3	Other Modifications in terms & conditions of sanction	<p>Accounts with limit Upto ₹..1 cr – ₹.1000 , for each modification Above ₹.1 cr. – 5000 , for each modification</p>
9.4	Fee for opening / operating Escrow / TRA A/Cs. (Trust & Retention A/c.)	<p>Our share in limits: Upto ₹. 5 cr. – ₹.100000 > ₹. 5 cr and upto ₹.10 cr. – ₹. 200000 T > ₹.10 Cr. – ₹..500000</p> <p>(In respect of CDR accounts, charges to be as per CDR guidelines)</p>
9.5	Charges for TEV study and Vetting of TEV Report	<p>TEV Study (strictly for Bank’s internal use)</p> <p>Project cost: Upto ₹.15 cr. –</p> <p>TEV study by bank – ₹..1 lac TEV study by Consultant – Consultant fee + ₹..25000</p> <p>> ₹..15 cr and upto ₹..300 cr - .0.050% of project cost – Min. ₹.. 2 lac</p> <p>> ₹.300 cr (where TEV study is done by PFD) – Fee to be Decided on a case to case basis</p>
9.6		<p>TEV STUDY (TO BE SHARED WITH THE CUSTOMER):</p> <p>Project Cost: Upto ₹..15 cr. – TEV study by Bank - ₹.3 lac</p> <p>By consultant – Consultant fee + ₹.25000</p> <p>> ₹..15 cr. and upto ₹..300 Cr. – 0.15% of project cost + ST Min. ₹.3 lac Max. ₹..30 lac +ST</p> <p>> ₹.300 cr – TEV study by PFD – Case to case basis</p> <p>(Consultant fee ceiling to be fixed by the authority, who approves empanelment of consultants)</p>
9.7		<p>Vetting of TEV Reports: Where project cost > ₹.300 cr. – ₹.50000</p>

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9.8		<p>Waiver of TEV Study: (Wherever TEV study is waived by the competent authority) 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>All “out of pocket expenses” in addition to the TEV study charges are to be borne by the borrowers.</p>

SECTION III

COLLECTIONS

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	b) Applicable to OBCs	<u>Bills for Amount</u> Upto ₹.100000/- - ₹..7/- per ₹..1000/- or part thereof subject to minimum ₹..50/- Above ₹.. 1/- lac & upto ₹..10/- lacs ₹..6/- per ₹.1000/- or part thereof subject to a min. of ₹.600/- Above ₹. 10/- lacs ₹..5.00 per ₹..1000/- min. ₹.. 5000/- & max. ₹.10000/- Note: Postage is to be recovered on actual basis.
4.	Handling charges for bills returned unpaid. Local Outstation	₹.50/- per instrument 50% of the collection charges subject to a min. ₹.100/- Note: Postage is to be recovered extra.
5.	Collection of deposit receipts on maturity	Free
6.	Charges for presentation of usance bills	₹.60/- per bill. (Also in cases of BP/BD – where there is a change in instructions.
7.	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	₹..60/- per request

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7	EFT Charges-	Same as NEFT
8	ECS Charges:	₹.250/- for setting up ECS (Debit) mandate. Return charges same as cheque return charges
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SECTION – V

MISCELLANEOUS SERVICES

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
1.	Safe Custody Charges	<p>Scrips - ₹. 5/- per scrip. Minimum ₹..50/- per year or part thereof.</p> <p>Sealed Covers: ₹.100/- per cover per annum or part thereof.</p> <p>Sealed Boxes: ₹..500/- p.a. per box measuring not more than 200 cubic inches; proportionately higher charges for bigger boxes.</p> <p>Bank’s own Deposit Receipt : No charges</p>
2.	Service Charges for handling scrips	₹. 30/- per block of 10 pieces of scrip or part thereof, subject to a minimum of ₹ 30/- per account.
3.	Transfer of Securities from one account to another, at the same branch	50% of the charges on lodgment / withdrawal of securities (₹..2/- per piece with a minimum of ₹..30/- on each occasion).
4.	Transfer of Securities From pledge to safe custody.	As per 2 above.
5.	Issuance of Certificate of holding	₹. 30/- per year.
6.	Production of Certificates to appropriate authorities for collection of dividend / interest warrants.	1% with a minimum of ₹.30/- per warrant.
7.	Purchase/Sale/ Redemption of Securities	1% with a minimum of ₹.30/- per transaction.
8.	Attestation of customer’s signature	<p>₹.50/- per instrument / occasion.</p> <p>In Baroda advantage current account free once in three months and free of charges in case of Baroda Premium Current Account (BPCA) and Baroda Premium Current Account Privilege (BPCAP)}</p>

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
9.	Issuance of no dues certificate	I. For borrowers under Priority Sector - NIL. II Others - ₹.100/- per occasion. (Rural branches ₹.20/- per occasion)
10.	Providing credit report (including opinion and introduction)	₹..500/- per occasion
11.	Inquiries relating to old records.	3 to 12 months old : ₹..50/- per item. Above 12 months : ₹.200/- per item
12.	To ascertain fate of local cheques lodged in clearing, at the request of the customer.	FREE
13.	Drawing against uncleared effect.	Interest to be charged on drawing against un-cleared effect.
14.	Photo attestation	₹.100/- per photo / occasion
15.	Cash Handling Charges- FOR CASH DEPOSIT (Applicable to base branch and also to Local Non-base CBS branches)	<p><u>AT BASE BRANCH</u></p> <p>a. Savings Bank Accounts : No charges upto ₹..1,00,000/- per day.</p> <p>b. Other than Savings Bank Accounts</p> <p>No charges upto ₹.50,000/- per day.</p> <p>c. In case cash deposit amount is beyond the amount mentioned in item (a) and (b), charges @ ₹.25/- per ₹.50,000 and part thereof to be recovered on the amount in excess of amount ₹.1,00,000/- per day (Savings Bank Accounts) and ₹.50,000/- per day (Other than Savings Bank Accounts).</p> <p><u>NON BASE BRANCH</u></p> <p>UPTO ₹.50,000/- – NIL Above ₹.50,000/- 50% more than above charges + ST</p>

SECTION – VI
LOCKER SERVICE CHARGES

SERVICE CHARGES w.e.f. 1 st October 2010			
Class of locker	Metro	Urban	SU/ Rural
A	1100	900	700
B	1200	1000	750
D	1550	1350	900
C	1650	1450	1000
E/H-1	2000	1800	1400
G	3000	2800	2400
F	3000	2800	2400
L1	5000	4500	4000
H	3500	3300	2800
L	5000	4800	4200
NOTES : 1. In case of breaking open of the locker, ₹.250/- to be recovered as incidental charges over and above actual cost incurred for the same. 2. Penalty for late payment of locker rent (from the due date) be levied as under: --Where annual locker rental is up to ₹. 1000/- - ₹..20/-p.m. or part thereof for first 3- months and ₹..30/- p.m. thereafter. --Where annual locker rental is above ₹.1000/- - ₹..30/-p.m.for first 3months and ₹..50/- p.m. thereafter. When the rent is paid in advance for -3- years & above, 10% discount may be allowed, 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. NEW PROVISION FOR CHARGES FOR LOCKER OPERATIONS MORE THAN 12 TIMES A YEAR – ₹.50/- PER OCCASION.			

SECTION-VII GENERAL

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
1.	(APPLICABLE TO ALL ABOVE SERVICES/ ACTIVITIES) a) Postal & Telecommunication TARIFF b) Courier Charges	a)Ordinary Post – Actual, subject to ₹.10/- min b)Registered Post – Actual, subject to ₹..50/- min c)Telegram/ Long Distance (STD) Phone & Fax – Actual/- Min ₹.50/-. Actual charges subject to a minimum of ₹.50/- per instrument per occasion, unless otherwise specified to the contrary.
2.	Higher Service charges for non customers of the Bank.	For all banking services to non-customers of the Bank, service charges shall be 50% higher than the floor rates, across the board plus ST
4	Definition of Floor rates	Floor rates shall mean rates of service charges fixed by our bank as detailed in this Hand Book.

SECTION VIII

EXEMPTIONS / CONCESSIONS IN SERVICE CHARGES

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
1.	Defence Personnel	<p>“Only the following concessions in service charges be extended to Defense Personnel, Paramilitary Personnel, Ex-Servicemen and Central Industrial Security Force (CISF) personnel”.</p> <p>a) At par remittance of salary / terminal dues.</p> <p>b) At par remittance to family up to Rs.10,000/- per month and one-time remittance for payment of school / college fees in a year. Out of pocket expenses to be recovered.</p> <p>c) At par custody of WILLS.</p> <p>Normal concessions as applicable to other customers in respect of collection of outstation cheques up to ₹. 5,000/- at a time.</p>
2.	Ex-servicemen/ widows of Ex-Servicemen, war widows, disabled service personnel	<p>Not to levy service charges such as processing, documentation and inspection charges on loans granted to Ex-Servicemen, Widows of Ex-Servicemen, War Widows and disabled service personnel under NEF, SEMFEX-II and SEMFEX-III schemes sponsored by SIDBI, NABARD and KVIC respectively and also on loans sanctioned by the Bank outside these schemes for their self employment purpose.</p>
3.	Service / Charitable Institutions.	<p>a) Temple Devasthanams like Shri Sai Baba Temple, Shirdi, Tirupati Devasthanam, Shri Nathdwara Temple and Shri Jagannath Temple, Puri.</p> <p>I. At par collection of cheques favouring such institutions.</p> <p>II. Remittances favouring such institutions free of exchange.</p> <p>b) Welfare / Service / Charitable Institutions/ National Foundation for Communal Harmony)</p> <p>I. At par collection of cheques favouring such institutions.</p> <p>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.</p> <p>b) In all other charitable institutions, Regional Head is authorized to sanction concessions on merits of each case. If the concession is applicable to branches pertaining to other zones, H.O. approval is necessary.</p>
4.	Donations to PM / CM's Relief Funds	<p>I. At par collection of cheques favouring the fund.</p> <p>II. Free remittances favouring these funds.</p>
5.	Teachers Employed in Government Run Schools / Central Schools	<p>I. Free discounting of salary bills / cheques up to ₹. 7,500/-.</p> <p>II. At par collection of salary bills.</p>
6.	Blind/Disabled/ Physically Handicapped Persons and Institutions set up for their benefit	<p>I. At par collection of cheques.</p> <p>II. Free Remittances.</p> <p>Conditions :</p> <p>a) Institutions should be exempt from payment of Income Tax.</p> <p>b) Free Remittances to be allowed only against debit to account and Not Against Cash.</p> <p>c) In all cases, the Branch Manager should satisfy with the eligibility.</p>
7.	Proceeds invested in Time Deposit including NRIs	<p>a) At par remittance of maturity proceeds of Time Deposits as well as periodical interest to another branch.</p> <p>b) At par collection of cheques issued as per court orders for investment in Time Deposits.</p>
8.	Pensioners	<p>(a) At par collection of Pensions bills, Pension cheques.</p> <p>(b) Free remittance facility by debit to S.B. A/c. maintained by pensioners for personal uses.</p>
9.	Ministry of Health and Family Welfare	<p>(Accredited to our Bank)</p> <p>a) At par collection of cheques etc.</p>

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
		b) Free Remittance facility.
10.	Government Sponsored Schemes	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.	<p>i) At par collection of cheques deposited by DRDA, FCS (sponsored by our Bank) and PACs (Banking with us).</p> <p>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.</p> <p>Concessions in service charges up to 50% of normal rates to Co-operative Banks which maintain accounts with us.</p>
12.	Our Own Subsidiaries.	Concessions can be allowed in Service Charges.
13.	Banks under Agency Arrangements.	Existing Agency Arrangements at lower rates may be continued. (Customer should be charged full rates)
14.	NRI Customers	<p>At par collection of rupee drafts issued by exchange companies and correspondent Banks.</p> <p>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.</p> <p>ii) Drafts should be payable through rupee accounts maintained at branches in India nominated by the Banks.</p>
15.	Regional Rural Banks (sponsored by our Bank)	<p>1. Collection charges on a 50:50 basis for:</p> <p>a) Cheques drawn on Public Sector Banks and tendered to us for collection by RRBs and on instrument tendered by Public Sector Banks to RRBs for collection.</p> <p>b) Free Remittance facility for transfer of funds to RRBs for remitting refinance installments to NABARD.</p> <p>c) Free remittance facility for transfer of funds between the Head Office and Branches of RRBs and also between Regional Offices of RRBs and Branches of RRBs.(whether sponsored by our Bank or by other banks)</p> <p>2. No exchange should be charged on DDs purchased by RRBs on behalf of their customers (only those RRBs which are sponsored by our Bank), provided RRBs levy full charges from their customers at rates not below our specified rates.</p>
16.	Senior Citizens	<p>Free remittance facility to be allowed by debit to S.B. A/c. maintained by Sr. Citizens for personal uses.</p> <p>At par collection of cheques in the name of Sr. Citizens (the a/c holder)</p>
17.	Physically Challenged Persons	Waiver of collection charges for physically challenged persons (who have suffered loss of use of hand/hands & or leg/legs) including blind person for instruments up to ₹.10,000/- at par collection.

SECTION - IX

1. DEMAT CHARGES

Sr. No.	Type of service	REVISED SERVICE CHARGES W.E.F. 15.01.2011
		Both for NSDL & CDSL DPs.
1.	Account opening	NIL
2.	Account Closing	NIL
3.	Custody charges	NIL
4.	Annual Maintenance charges	For New Account – First Year Free From Second Year – ₹.250/- per annum. For Existing Accounts ₹.250/- from next financial year (w.e.f. April 2011 to March 2012 and so on) • For Non-Individuals - ₹ 550/- p.a.
5.	Recovery of AMC	1. AMC will be recovered up front on monthly prorata basis in new accounts and thereafter on 1 st April every year. 2. 10% rebate will be given in AMC if customer is paying 3 years AMC in advance To be continued
6.	Transaction charges (Sell)	Equity instruments) Sales -(Market & Off Market) All types of debit transactions including market and off market 0.03% of market value with minimum of ₹.20/- per transaction. Debt Instruments and Commercial Papers) Sales -(Market & Off Market For treasury branch ₹ 500/- flat per transaction to be made applicable to all branches, handling such business. For other clients 0.03% of market value subject to minimum ₹ 20/- per transaction.
7.	Demat charges	₹.30/- (₹.3/- per certificate with minimum of ₹.30/- + actual postage / courier charges)
7.a	Demat/Remat Return handling charges. *	₹.30/- per Return * (* Share returned un de-mated / un re-mated to branch for any technical reason (not at Bank's fault) requiring to be resent to Registrar & Transfer Agent / Customer.
8.	Remat / Repurchase	₹ 30/- per ISIN + Actual Postage / Courier Charges.
9.	Pledge Creation/ Confirmation/ Invocation /	₹.100/- flat per ISIN per request. (including request for invocation of Pledge)
10.	Additional account statement	₹.20/- per occasion
11	Signature Verification or any Other certificate issued per ISIN	₹.50/- per Signature / Certificate.
12.	Account Freezing/ De-freezing	₹ .50/- per request

Sr. No.	Type of service	REVISED SERVICE CHARGES W.E.F. 15.01.2011
		Both for NSDL & CDSL DPs.
13.	Other Charges	Stationery Charges (A) A/c Opening Form – Nil (Stamp paper charges to be recovered on actual basis) (B) One DIS booklet of 10 leaves will be provided free of cost at the time of account opening and thereafter subsequent DIS will be issued @ ₹.20/- per booklet of 10 pages. (C) Change of address / ECS - ₹.26/-. ₹ 30/- (No charges for BOB Bank details / ECS updation)
14.	Transfer of securities from one D.P. to another D.P. consequent to account closure.	Consequent to closure of account, No charges to be levied, when Beneficiary Owner (BO) transfers all the securities lying in his account to another Branch of the same DP or to another DP of the same depository or another depository, provided the BO Account/s at transferee DP and at transfer or DP are one and the same i.e. identical in all respects.
15.	Other terms and conditions:	Refund of AMC on closure of Demat Account will be on quarterly basis as per NSDL & CSDL opening guidelines. Reference SEBI Circular No.CIR:MIRD:DP:20:2010 dated 1 st July 2010 (e.g. if account is closed in the month of July, refund of AMC will be applicable for remaining two quarters of the financial year. The services not listed above will be charged separately. - All the above charges are applicable uniformly to individuals, non-individuals, CDSL and NSDL except that AMC are different for Individuals and Non Individuals. - Cost of non-judicial stamp paper is to be borne by the client. - Any service not listed above will be charged extra. -The charges are subject to revision from time to time

2. Charges for usage of ATM-cum-Debit Card:

	ATM Debit cards /International Debit card	Charges w.e.f.15.01.2011
1.	Annual Fee	First Year Free and then @100 p.a
2	Additional Cards	First Year Free and then @100 p.a
3.	Renewal Charges	Renewal now after 10 years: renewal charges remain free
4.	Card Replacement charges (within India)	₹ 200/- per replacement
5.	Pin Regeneration	₹.150/- per regeneration
6.	Bank of Baroda ATMs Cash Withdrawal Balance Enquiry	Free
7	NFS Member Bank's ATM Cash Withdrawal Balance Enquiry PIN Change/Mini statement on other bank's ATM	Free ₹.10/- each for each such value added services
8	Other VISA Member Bank's ATMs (Abroad) Cash withdrawal Balance enquiry Other VISA Member Bank's ATMs (In India) Cash withdrawal Balance enquiry	₹.200/- per withdrawal ₹.75/- per Enquiry ₹ 10/- each for Non-cash transactions
9	Cash withdrawal through other bank's	For Savings bank customer maximum 5 transactions per month free of cost, thereafter nominal charge of Rs.20/- will be levied for each

	ATM w.e.f.15.10.09	transaction Current account customers Rs.20/- per transaction
10	Charge –slip retrieval charges	₹.400/- per replacement
11.	Account overdrawn charges	₹.100/- per occasion
12.	Surcharges at railway and Petrol Pumps	₹.2.5% + Service Tax (if any), on transaction amount to Rs.10/- whichever is high.

3. Baroda e-gateway (Internet Payment Gateway) Merchant Enrolment Charges

Internet Payment Gateways Charges (for Merchants who wish to use our IPG)

Sr.no	Description of Fee/charge	Amount Range (per merchant)
1	One time setup fee	₹ 15000/- to ₹ 50000/-
2.	Yearly maintenance /support fee	₹ 1500/- to ₹.3000/-
3.	Security deposit	₹.50000/- to ₹.2 lacs
4.	Merchant discount rate (MDR)/Transaction fee	₹.2.00% to 3.50% of transaction amount.

SECTION – X

INTERSOL CHARGES:-

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
1	CBS Operations Inter-SOL charges (A) CASH DEPOSIT (Inter-SOL)	<p>(A) CASH DEPOSIT (Inter-SOL)</p> <p><u>Local Non-base branches</u></p> <p>Free of charge in respect of any amount / any number of cash deposit per day per account. *</p> <p>*Instead of Inter-SOL CBS charges, the local non-base branch will levy cash handling charge as applicable to base branch at the rate mentioned in Point No.15 of Section –V</p> <p><u>Out-station Non-base branches</u></p> <p>Cash deposit ₹.25000/- per day per account is free of charges, thereafter in excess of ₹.25000/-, service charges will be @ ₹.2/- per thousand or part thereof.</p> <p>For Baroda Premium Current Account:</p> <p>Cash deposit ₹.50000/- per day per account is free of charges, thereafter in excess of ₹.50000/-, service charges will be @ ₹.2/- per thousand or part thereof.</p> <p>For Baroda Premium Current A/C- Privilege:</p> <p>Cash deposit ₹.100000/- per day per account is free of charges, thereafter in excess of ₹ 100000/-, service charges will be @ ₹.2/- per thousand or part thereof.</p> <p>Note:</p> <p>In order to avoid duplication, this Inter-SOL charge should not be clubbed with the Cash handling charges which is being recovered at present for deposit of cash at base branch & local Non-base CBS branches beyond certain amount per day. Only Cash handling charges will be levied at base branch & Local Non-base CBS branches.</p>
	(B) CASH WITHDRAWAL (Inter-SOL)	<p>(B) CASH WITHDRAWAL (Inter-SOL)</p> <p><u>Local Non-base branches</u></p> <p>Free of charge in respect of any amount / any number of cash withdrawals per day per account.</p> <p><u>Out-station Non-base branches</u></p> <p>Cash withdrawal up to ₹ 25000/- per day per account is free of charges, thereafter in excess of ₹.25000/-, service charges will be levied @ ₹.2/- per thousand or part thereof.</p> <p>For Baroda Premium Current Account:</p> <p>First Two Cash withdrawal of any amount per account per calendar month is free of charges, thereafter each cash withdrawal per day per account in that calendar month in excess of ₹ 25000/-, service charges will be @ ₹.2/- per thousand or part thereof.</p> <p>For Baroda Premium Current A/C- Privilege:</p> <p>First Three Cash withdrawal of any amount per account per calendar month is free of charges, thereafter each cash withdrawal per day per</p>

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
	<p data-bbox="321 612 750 647">C)FUND TRANSFER (Inter-SOL)</p> <p data-bbox="321 736 750 835">(i) Transfer of funds within the same clearing area through cheque.</p> <p data-bbox="321 889 750 951">(ii) Fund Transfer amongst CBS branches:</p> <p data-bbox="321 951 750 1051">a)- Transfer of funds outside the clearing area through cheques drawn on any of our CBS branches.</p> <p data-bbox="321 1077 750 1204">-b) Funds transfer amongst CBS branches through collection of outstation cheques drawn on our CBS branches.</p> <p data-bbox="321 1749 750 1876">-c) Funds transfer through payment of cheque drawn on our outstation CBS branches received through clearing.</p> <p data-bbox="321 2118 750 2179">(iii) Transfer of Funds for certain specific transaction.</p>	<p data-bbox="782 217 1399 317">account in that calendar month in excess of ₹ 25000/-, service charges will be @ ₹.2/- per thousand or part thereof.</p> <p data-bbox="782 344 1399 532">Note: 1. Inter SOL cash payments to third parties is totally withdrawn 2. Per transaction limit of ₹ 50000 /- is fixed for cash withdrawal by drawer by self cheque at Non Base CBS branches irrespective of nature of accounts.</p> <p data-bbox="782 612 1399 712">(C)FUND TRANSFER (Inter-SOL) Transfer of funds through cheque amongst the customers of CBS branches will as under:</p> <p data-bbox="782 739 1399 801">Free of charge transfer of funds through cheque irrespective of any amount.</p> <p data-bbox="782 951 1399 986">Up to ₹.1 Lac- Free per day</p> <p data-bbox="782 1013 1399 1048">Above ₹.1 lac to ₹.5 lacs – ₹.25 per txn</p> <p data-bbox="782 1075 1399 1137">Above ₹.5 lacs – ₹.50/- per txn (to continue to recover from drawer of the cheque)</p> <p data-bbox="782 1163 1399 1225">For Baroda Premium Current A/C & Current A/C-Privilege:</p> <p data-bbox="782 1252 1399 1287">Free of charge - Any amount.</p> <p data-bbox="782 1314 1399 1413">For Super Savings Bank A/C, Shubh Savings A/C & For Centenary Savings Bank A/C: Free of charge -Any amount.</p> <p data-bbox="782 1467 1399 1567">For the current account holders maintaining quarterly average balance of Rs.75,000/- for the last two completed quarters</p> <p data-bbox="782 1593 1399 1628">Free of charge - Any amount.</p> <p data-bbox="782 1749 1399 1784" style="text-align: center;">NIL</p> <p data-bbox="782 1811 1399 1846">(As shown below at (E))</p> <p data-bbox="782 1900 1399 1935">Mandated by RBI under Speed Clearing charges.</p> <p data-bbox="782 1962 1399 2024">(In such cases, charges are levied on Payee by presenting bank as per RBI guidelines.)</p> <p data-bbox="782 2118 1399 2217">Periodical Transfer of funds through Inter-SOL from one account to another within the Bank @ 25% of above charges subject to following conditions:</p> <p data-bbox="782 2244 1399 2370">(i) From Collection Accounts (i.e. accounts wherein no debit transactions other than such periodical funds transfer entries are reflected) to the principal account of the same organization.</p> <p data-bbox="782 2397 1399 2524">(ii) Advances/Borrowal A/Cs: From one account to any other account of same organization. When debit balances are transferred, interest for the transit period should be recovered.</p>

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
	<p>(D) COLLECTION OF CHEQUES (Inter-SOL)</p> <p>(i) Collection of local cheques through clearing by local non-base branches</p> <p>(ii) Cheque collected through outstation non base branches drawn on other Banks within clearing area of that center.</p>	<p>(D) COLLECTION OF CHEQUES (Inter-SOL)</p> <p>Free of charge.</p> <p>Mandated by RBI</p> <p>Up to ₹.1 Lac- Free per day</p> <p>Above ₹.1 lac to ₹.5 lacs – ₹.25 per txn</p> <p>Above ₹.5 lacs – ₹.50/- per txn (to continue to recover from drawer of the cheque)</p> <p>For Baroda Premium Current A/C & Current A/C- Privilege:</p> <p>Free of charge - Any amount.</p> <p>For Super Savings Bank A/C, Shubh Savings A/C & For Centenary Savings Bank A/C:</p> <p>Free of charge -Any amount.</p> <p>For the current account holders maintaining quarterly average balance of ₹ 75,000/- for the last two completed quarters</p> <p>Free of charge - Any amount.</p>
	<p>(E) SPEED CLEARING</p> <p>Transfer of funds to our customer's A/C by collection of their outstation cheques drawn on other bank's CBS branches (Outward clearing under Speed clearing)</p>	<p>RBI mandated charges</p> <p>Upto ₹ 1/- lac – NIL</p> <p>Above ₹ 1/- lac – ₹ 150/-</p>

SECTION XI
FOREX SERVICE CHARGES-

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
<u>1</u>	<u>EXPORTS</u>	
<u>1.1(a)</u>	For each foreign currency & rupee export bill purchased/discounted/negotiated.	₹.750/- (for bill amount of USD 25000/- and above) ₹ 500/- (for bill amount below USD 25000/-)
<u>1.1(b)</u>	Where the bank sends an export bill for negotiation to another Authorised Dealer in India (due to reasons such as L/C being restricted to the latter or the L/C has been confirmed by latter etc.)	₹ 500/- per bill
<u>1.1(C)</u>	Where reimbursement under a letter of credit is claimed by the bank with another Authorised Dealer in India.	₹ 500/- (for each claim)
<u>1.2</u>	Commission on Joining in customer's guarantees and for giving guarantees/ indemnities on behalf of customers to other banks in India in respect of discrepancies, etc. in documents negotiated under letter of credit.	@ 0.10% with min. of ₹ 500 for each transaction.
<u>1.3</u>	Export bills for collection and exports under consignment arrangements.	As per 1.1 (a) ₹.750/- (for bill amount of USD 25000/- and above)

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
		₹. 500/- (for bill amount below USD 25000/-)
1.4	If the entire sets of export documents have been sent by the exporter directly to the Overseas buyer after complying with Exchange Control formalities.	a) Where full advance remittance has been received through our bank - ₹.200/- per Bill. (b) Where full advance remittance received through other bank - ₹.500/- Per Bill. (c) If advance remittance is not received and bill amount is to be collected – as per 1.1 (a)
1.5	Export Letters of Credit: Letters of Credit include letters of credit, standby letters of credit, letters of authority, orders to negotiate, orders for payment and all types of documents of similar nature.	
1.5(a)	=>Advising Commission & =>Amendments =>Advising through other Bank	₹. 800/- for each LC And ₹ .500/- for each amendment.
1.5(b)	Charges for adding confirmation to a Letter of Credit.	Unified charges (Commitment + Usance) Sight LCs and upto 30 days usance: LC Amount

Sr. No.	AREA OF BANKING SERVICE	REVISED SERVICE CHARGES W.E.F. 15.01.2011
		Upto 1 crore - 0.25 >1 crore upto 5 crore - 0.18 >5 crore - 0.10
<u>2.4(b)</u>	If the validity period of a Letter of Credit covering import on deferred payment terms is extended.	Flat amendment commission of ₹.500/-, However, for any amendment extending the validity of the letter of Credit beyond 3 month period, commission at the applicable rate shall be recovered.
<u>2.4(c)</u>	Amendment Enhancement	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.
2.4 (d)	Letter of Comfort issued for availing Buyer's Credit	Buyer's Credit availed with BOB branches – 1.00% p.a. Buyer's credit availed with other banks – 1.50% p.a.
2.5	CRYSTALLISATION OF IMPORT BILLS UNDER LETTERS OF CREDIT	
2.5(a)	At the time of retirement or crystallisation (whichever is earlier) of import bills.	@ 0.15% of each import bill subject to Minimum ₹.1000/- For individual transactions: Upto Rs. 1 crore - 0.15% >1 crore upto 3 crore- 0.08% >3 crore upto 5 crore- 0.04% > 5 crore - 0.02%
2.5(b)	Commission on foreign currency import bills received under Letters of Credit on which no exchange benefit accrues to the Opening Bank.	0.1% (minimum ₹.500/-)
2.5(c)	Discrepancy charges in case of non-conforming documents under letters of credit.	USD 50 or its equivalent rupee
2.6	COMMISSION ON BILLS (NOT UNDER LETTER OF CREDIT)	
2.6(a)	On each bill drawn in foreign currency, on which the bank earns exchange benefit.	@ 0.15% with a minimum of ₹ 500/- and Maximum of ₹.25,000/- For individual transaction over ₹.1 crore rates applicable as per 2.1(a)
2.6(b)	On each bill drawn in Rupees and on each bill drawn in foreign currency on which the bank does not earn exchange benefit.	@ 0.30% with a minimum of ₹ 500 and Maximum of ₹.50,000/- For individual transaction over ₹ 1 crore rates applicable as per 2.1(a)
2.7	IMPORT DOCUMENTS COVERING PROJECT IMPORTS	@ 0.20% with a minimum of ₹.500.
2.8	IMPORT DOCUMENTS RECEIVED DIRECTLY BY IMPORTERS	50% of 2.6(a)
2.9	Countersigning/Co-acceptance/ Availisations of import bills	0.085% per month for the tenor of bills subject to minimum of 0.25%
2.10	Custody charges for overdue bills	Rs.250 per quarter or part thereof for each bill, if the bill is not paid within 10days from the due date/date of presentation.
2.11	Booking of forward sale contract in respect of import bills drawn under letter of credit opened by another bank. (Where an importer has arranged for fixation of a forward contract with a bank other than the one through whom the letter of credit has been opened).	0.1% 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 banks nostro a/c (minimum ₹.500/-)

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2.12	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.	Commission @ 0.1% in lieu of exchange in respect of letters of credit opened and which are settled out of foreign currency loans arranged abroad, foreign currency accounts and EEFC accounts. (Minimum ₹.500/-) In case of bills not covered by L/C's 0.1% commission in lieu of exchange shall be collected in addition to collection charges.
2.13	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.	₹ 500 per bill as handling charges.
2.14	Back to back Letter of Credit.	Back-to-back letters of credit will be treated as separate transactions and commission as per Rule 2.1 (a) or 2.1 (b) as applicable shall be charged to the customer.
2.15	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.	Commission at 0.1% shall be charged on each transaction and the Bank shall not pay interest on such advance remittances or not grant Rupee advances against foreign currency Funds thus received. (minimum ₹ 1000/-)
3.A	INWARD REMITTANCES	
3.a	Application of exchange and interest rates. For the purpose of encashment of TTs/Payment of foreign currency Demand Drafts, Mail Transfers etc. the application of exchange and interest rates shall be as under:	
3.a(i)	Purchase of customer's personal cheques, demand drafts, international money orders, bankers pay orders payable abroad.	Applicable Buying rate plus interest for a transit period of 15 days at domestic commercial rate of interest (Base Rate + 7%) (in case of advance remittance against export, rate of interest applicable to Packing Credit is to be charged for a period of 15 days)
3.a(ii)	Commission in respect of each clean payment effected under instructions from a foreign correspondent (inward remittance)	No charges, whenever proceeds are to be credited to deposit account with us. Others – ₹ 100/- (service tax applicable to be recovered)
3.a(iii)	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.	0.1% min. ₹.100/- and maximum ₹ 5000/-
3.b	Clean instrument for Collection: Commission to be recovered on clean instruments sent for collection abroad.	0.1% min. ₹.50/- and maximum ₹.5000/-
3.c	Foreign Currency instruments sent on collection within India	In respect of foreign currency instruments favouring resident beneficiaries sent for collection within India, charges as applicable for inland transactions may be recovered.
3.B	OUTWARD REMITTANCES.	
(I)	On all outward remittances.	An amount of ₹ 100 upto ₹.10,000/- and ₹.200 above ₹.10,000/- (In case of advance remittance against imports additional charges equivalent to 25% of 2.6(a) or 2.6(b) are recoverable).

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(II)	Issue of Foreign Currency Travellers Cheques Commission	@ 1% on rupee equivalent payable by the customer can be waived as under, Branch manager (MM III) – 50% (SM IV) – beyond 50%												
(III)	Where at the request of the beneficiary, foreign currency travellers cheques are issued by the Authorised Dealers against foreign currency remittances received from abroad, the commission payable.	0.25%												
(IV)	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.	₹ 250 per draft												
(V)	EEFC ACCOUNTS Where the bank effects outward remittance to the debit of EEFC account of the customer commission payable.	0.10% with a minimum of USD 10 and maximum of USD 50 or its rupee equivalent.												
4	GUARANTEE													
4.1	The scale of charges shall be collected by banks on the specified period of liability of the guarantees. The specified period of liability shall mean the actual validity period of the guarantee plus the additional period during which claims can be made on the bank under the guarantee.													
4.2	In case of guarantee (other than those issued for project exports) issued against 100% counter-guarantees of the Government of India and in case of guarantees issued against 100% cash deposit, or where guarantees are issued on behalf of Central and State Governments and Corporations/Institutions/Companies wholly owned by them or backed up by counter indemnity of reputed international bank.	Min. 25% of normal rates as mentioned in 4.3 & 4.4												
4.3	Types of Guarantees and Charges													
4.3(I)	Guarantee in favour of shipping companies/agencies for clearance of goods pending production of bill of lading. a. Relating to imports under L/C's opened by the Bank. b. Relating to imports not covered under L/C	₹ 500 per Guarantee 0.25% for three months at the time of issue of guarantee with min. of ₹.500. If the guarantee validity is beyond 3 months, an addl. commission of 0.10% per month or part thereof till the guarantee remains valid												
4.4(I)	Export performance guarantees for Project Exports which include: a. Bid-bonds b. Bonds for earnest money c. Guarantees for advance payment made by foreign buyers to Indian exporters/contractors.	<ul style="list-style-type: none"> In case of guarantees covered by ECGC counter-guarantees, banks shall collect commission as well as ECGC premium at the applicable rates and remit the collected premium to the ECGC. The present rates are as under: <table> <tr> <td>ECGC Cover</td> <td>75%</td> <td>90%</td> </tr> <tr> <td>ECGC Premium</td> <td>0.80%</td> <td>0.95%</td> </tr> <tr> <td>Bank Comm.</td> <td>0.45%</td> <td>0.35%</td> </tr> <tr> <td>Total cost to exporters</td> <td>1.25%</td> <td>1.30%</td> </tr> </table> In case of guarantees issued against 100% counter-guarantees of the Govt. of India/ cash deposit, charges are as per 4.2. 	ECGC Cover	75%	90%	ECGC Premium	0.80%	0.95%	Bank Comm.	0.45%	0.35%	Total cost to exporters	1.25%	1.30%
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		<ul style="list-style-type: none"> In case of guarantees which are not covered by cash deposits or ECGC/ Govt. of India counter guarantees, commission shall be charged at 1%p.a. However, request for waiver of ECGC cover is to be referred with justification to Int'l. Divn. for consideration on a case to case basis. 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. <p>If the bid materialises the balance 75% of the commission shall be recovered. However, if the bid gets frustrated, there will not be refund of that part of the commission previously collected.</p>
4.4(II)	Export Performance guarantees, Bid-bonds etc. (other than for Project Exports) and Export Performance guarantees covering export obligations in terms of import trade control regulations and export performance guarantees/bid bonds connected with deemed exports.	<p>0.085% per month for the specified period of liability. Where the guarantee period is less than 3 months, commission recoverable will be 0.25% of the guaranteed amount. In case of early redemption of the guarantees beyond a period of 3 months from the date of issue, 50% of the commission for the unexpired period i.e. from the date of redemption to the expiry date shall be refunded.</p> <p>Commission for issuing bid bonds for supplies connected with deemed exports/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 materialises, the balance 75% of the commission shall be recovered. However if gets frustrated, there will not be refund of that part of the commission previously collected.</p>
4.4(III)	Deferred Payment Guarantees covering imports of goods into India/repayment of foreign currency loans.	<p>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.</p> <p>If the commission chargeable works out upto ₹. 10,00,000/-, entire amount to be recovered upfront.</p> <p>If the commission chargeable exceeds ₹ 10,00,000/-, the commission amount exceeding ₹ 10,00,000/- plus ST may be recovered in suitable installments to be stipulated on merits of each case duly seeking Zonal Authorities' approval, subject to following:</p> <p>Where the entire Guarantee Commission is collected upfront, the rate of commission and exchange rate (TT Selling) prevailing as on the date of issuance of the guarantee shall be applied. No further adjustment arising out of future revision if any in the Guarantee commission shall be made.</p> <p>Where the Guarantee commission is recovered on installment basis, the rate of commission and exchange rate (TT Selling) prevailing as on the date of recovery of each installment shall be applied.</p> <p>In the event of default in payment of installments, interest shall be recovered at domestic commercial rate from the date of default to the date of actual payment.</p>

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4.4(IV)	All other guarantees	<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 the bank.</p>
4.4 (V)	The minimum charge for any guarantee shall be	₹.500/-
5.	Foreign Exchange Forward Contract Charges Commission on each sale and purchase contract booked.	₹.400/- per sale or purchase contract.
5.1	Cancellation/addition	₹.400/- per sale or purchase contract.
6	SWIFT CHARGES	₹ 500/- per message
