

**BANK OF BARODA RATES & CHARGES WITH EFFECT FROM 01 APRIL 2022**

<b>A DEPOSITS</b>		
A.1	<b>Rate of Interest on Deposits</b> Savings – Individual-MUR Savings – Non Individual –MUR Savings – (FCY) Deposits at Notice <b>Term Deposits up to Rs 5.0M</b> Less Than 3 months 3 Months but less than 6 months 6 months but less than 12 months 12 months but less than 24 months 24 months but less than 36 months 36 months to 60 months <b>Term Deposits above Rs5.0M</b>	0.40% PA NIL 0.00% -0.10% PA(GBP, USD) Case to Case Basis  NIL 0.50% PA 0.60% PA 0.90% PA 1.15% PA 1.40% PA (Negotiable)
A.2	Minimum Balance for Account Opening – Savings Deposits Minimum Balance for Account Opening – Current Deposit	Rs.500 Rs.5000
A.3	Dormant Charges in MUR Deposit Accounts Dormant Charges in GBP Deposit Accounts Dormant Charges in USD Deposit Accounts Dormant Charges in EUR Deposit Accounts	Rs. 500 Applied on Half yearly basis GBP10 Applied on Quarterly Basis USD10 Applied on Quarterly Basis EUR10 Applied on Quarterly Basis
A.4	Charge for non maintaining minimum balance Individual Dep Account Charge for not maintaining minimum balance in Non individual Dep Accounts	Rs.100 HYearly if Hyearly Avg Balance of Rs.500 is not maintained Rs.500 quarterly if Monthly Average Balance (MAB) of Rs.5000
A.5	Ledger folio charges on Savings Non indiv., Current Dept Overdraft H. yearly	Rs.2.00+VAT per transaction applicable Minimum Rs500+VAT
A.6	Issuance of duplicate pass-card in Current & Savings Dep. Individual Accounts Issuance of duplicate pass-card in Current & Savings Dep. Non Individual Accounts	Rs.50 per Pass Book/Statement with latest balance Rs.100 per Pass Book / Statement with latest balance. Charges for previous entries (if required) Rs.100 per ledger page

A.7	Cheque Book Issuance Charges in Savings, Current and Overdraft Accounts	Personalized cheque book Rs.5 per cheque leaf
A.8	Charges for Stop Payment instructions (Per instrument) Individual Accounts Charges for Stop Payment instructions (Per instrument) Non Individual Accounts	Rs.50/ instrument    Max Rs.500 Rs.100/ instrument    Max Rs.1000
A.9	Cheque deposited & Returned Unpaid (Inward Return) Cheque (drawn on us) returned (Outward Return)	Rs.100 per cheque Rs.300 per cheque
A10	Issue of letter of acknowledgement/ Term Deposits in case of loss of TDR	Issuance of Duplicate Term Deposit Receipt – Rs.100
A.11	Addition / deletion of names in Joint Accounts / Nominations / Change in operational instructions incl. lockers (Retail and Corporate Accounts)	Rs.100 per occasion
A.12	Issuance of Balance certificate, at the request of customer	Rs.500 per certificate
A.13	Premature closure of A/cs (within a year) Individual accounts Corporate accounts Due to death of account holder	Rs.500 Rs1000 NIL
A.14	Issue of Solvency Certificate	Upto Rs.500,000 Account balance - Rs.1,000 Above Rs.500,000 Account balance - Rs.200 per 100,000 & part thereof subject to maximum of Rs.15,000
A.15	Issuance of Bankers Certificate on behalf of contractor clients for participating in the Government tender.	Rs.500 per certificate
A.16	Allowing operations in an a/c through a) Power of Attorney b) Mandate	One Time Rs.2,500
A.17	Change of authorized signatory including reconstitution of A/c.	Rs200 per occasion

## B LOANS AND ADVANCES

B.1	<b>Rate of Interest</b> Prime Lending rate	4.95% PA												
B.2	<b>Processing Fee</b> Retail Loan (Fund Based and Non Fund Based including adhoc ) Individual	<ul style="list-style-type: none"> <li>Processing fee 1% of loan amount min Rs2,500 Max Rs35,000 for new loans</li> <li>Processing fee 0.50% of reviewed amount for Term Loan and 0.5% of reviewed limit for Overdraft facility with min of Rs1,250 and Maximum Rs17,500</li> </ul>												
B.2.1	<b>Processing Fee</b> (Fund Based and Non Fund Based including adhoc ) Corporate Loan	<ul style="list-style-type: none"> <li>Processing fee 1% of loan amount min Rs5,000 Max Rs50,000 for new loans</li> <li>Processing fee 0.50% of reviewed amount for Term Loan and 0.5% of reviewed limit for Overdraft facility with min of Rs2,500 and Maximum Rs25,000</li> </ul>												
B2.2	Facilities against Deposits (including Own Fixed Deposits, 3rd party Fixed Deposits & against FCNR deposits and deposits held at OBU)	<ul style="list-style-type: none"> <li>One time processing fee of 0.25% of limit sanctioned Min Rs500 Max Rs2000 (Individual and Non Individual)</li> </ul>												
B.3	Excess/Temporary Overdraft facility (Individual and Non individual)	<table border="1"> <tr> <td>Upto Rs100,000</td> <td>NIL</td> <td>NIL</td> </tr> <tr> <td>Rs100,001-Rs500,000</td> <td>Rs250</td> <td>Rs250</td> </tr> <tr> <td>Rs500,001-Rs1.0M</td> <td>Rs500</td> <td>Rs500</td> </tr> <tr> <td>Above Rs1.0M</td> <td>Rs1,000</td> <td>Rs1000</td> </tr> </table>	Upto Rs100,000	NIL	NIL	Rs100,001-Rs500,000	Rs250	Rs250	Rs500,001-Rs1.0M	Rs500	Rs500	Above Rs1.0M	Rs1,000	Rs1000
Upto Rs100,000	NIL	NIL												
Rs100,001-Rs500,000	Rs250	Rs250												
Rs500,001-Rs1.0M	Rs500	Rs500												
Above Rs1.0M	Rs1,000	Rs1000												
B.4	Borrower Induced Modification / Concession Charges Individual	Rs. 500 per modification / concession in all Advances subsequent to the acceptance of Terms Sheet / Sanction letter												
B.4.1	Borrower Induced Modification / Concession Charges Non Individual	Rs. 1,000/- per modification / concession in all Advances subsequent to the acceptance of Terms Sheet / Sanction letter												
B.5	Commission on Bank Guarantees	Bank Guarantee upto Rs.5.0Million 0.125% per month of the amount, minimum 6month's charges or Rs.500 whichever is higher. For Rs.5.0Million and above 1.0% p.a. , minimum for 6 months charges												

B.6	Visit Charges	Rs. 200.00 for individual and Rs.500 for corporate (Annual Charges)
B.7	Search Report Charge	Rs. 500.00 + actual attorney's fee
B.8	Valuation charges(Individual)	Actual fee charged by valuer subject to borrower protection act +Rs.500 out of pocket
B.8.1	Valuation charges( Non Individual)	Actual fee charged by valuer +Rs.500 out of pocket
B.9	MCIB Charges	Rs.50.00 per report
B.10	Legal Charges for vetting of documents	Facility below Rs500,000M Charge Rs. 500 Facility Rs.500.000 to Rs5,000,000 Charge Rs.1,500 Facility above Rs.5,000,000 Charge Rs.2,500
B.11	Noting and Removal of charge in respect of car loan, Housing loan, Mortgage	Rs.500.00 Per occasion.

## C OUTWARD REMITTANCES

C.1	Demand Draft issuance in INR	Amount upto INR25,000 Charge Rs.150 Amount between INR25,000 to INR100,000 Charge Rs.200 Amount between INR100,000 to INR400,000 Charge Rs.300 Amount above INR400,000 Charge Rs.400
C.2	Demand Draft issuance other currencies	0.3% of the Demand Draft Amount Minimum charge 10.00 and Max 500.00 in respective currencies
C.3	Outward remittances Foreign Currencies TTs	1% Without conversion 0.5% with conversion (Amount in USD) Indv Corp Minimum 5 15 Maximum 25 60
C.4	Rapid Funds to India	BANK OF BARODA MU –BANK OF BARODA INDIA – MUR25.00/trn BANK OF BARODA MU –OTHER BANKS IN INDIA – MUR50.00/trn
C.5	Cancellation of Demand Draft	Rs.500+ Foreign Bank Charges
C.6	Bankers' cheque and/or issue of fresh Demand Draft/ Office cheque in lieu of lost one.	Cancellation charge +Rs500
C.7	MACSS Transfer	Rs.150 for Individuals Rs.200 for Non Individual

## D INWARD REMITTANCE

D.1	Commission in respect of each inward remittance to Credit in FCA / Local Account	Individual- FREE Corporate- USD 10 and equivalent
D.2	Deposit of Foreign Cheque / Demand Draft / MT	Collection comm. @ 0.20% of the Amount. (amount. in USD)  Ind. Corp. Minimum 10.00 20.00 Maximum 50.00 100.00 + Courier Charges @USD25.00
D.3	Purchase of personal Cheque / Demand Draft / MT	Applicable Buying rate plus interest for a transit period of -15-days at domestic commercial rate of interest (6 Months LIBOR + 4.5%)
D.4	Where the inward remittance has to be executed in foreign currency by issuing a payment / order / telegraphic transfer etc commission shall be recovered from beneficiary / beneficiary's bank as the case may be.	0.1% minimum Rs.100 and maximum Rs.5,000
D.5	Clean instrument for Collection(overseas)	Comm to be recovered on clean instruments sent for collection 0.1% minimum Rs.200 and maximum Rs.5,000 + postage / courier

## E ATM & CARDS

E.1	Card Replacement	Rs200
E.2	PIN Reissuance	Rs150
E.3	ATM Cash withdrawal Local Banks ATMs	Rs.50
E.4	ATM Cash withdrawal on ATMs Abroad	Rs.100
E.5	Balance Inquiry with receipt Own ATMs	Rs1.00
E.6	Balance Inquiry Other Banks ATMs	Rs.10.
E.7	Mini Statement Own ATMs	Rs.1.00
E.8	Card Renewal fee	FREE
E.9	Card Blocking/Hotlist fee	FREE
E.10	Card De blocking/De hotlist fee	FREE
E.11	SMS transaction Alerts	FREE

## F EXPORT LC

F.1	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	
F.2	Advising Commission, Amendments, Advising through other Bank	Rs.750.00 + SWIFT Charges
F.3	Charges for adding confirmation to a Letter of Credit. Unified charges (Commitment + Usance)	
F.4	Sight LCs and upto 30 days usance	0.25% of LC amount, minimum Rs.1,000.00+ SWIFT Charges
F.5	LCs beyond 30 days usance	0.125% per quarter min. Rs.500/-+ SWIFT Charges
F.6	Chg for issue of certificates/ attestation authorization in respect of transactions	Rs.100.00 Per certificate
F.7	In case of each overdue export bill, sent on collection where the proceeds are not received in NOSTRO Account on or before the due date	Rs.500 for each follow up
F.8	In case of each overdue export bills purchased / discounted / negotiated and subsequently treated as collection item after crystallization.	2% above applicable rate
F.9	Charges recoverable from the exporters where advance payment towards exports is received	Rs.500.00per remittance
F.10	Interest on Negotiation/Purchase/discount of Bill	0.25%, Min. Rs500.00 + Intt. @ PLR + 3% for the days till funds are received by the Bank

## G IMPORT LC

G.1	Charges for establishing Letter of Credit Unified charges (Commitment + Usance)	
G.2	Sight LCs and upto 30 days usance	0.50% of the LC Value or Minimum Rs.1,000
G.3	LCs beyond 30 days usance	0.50% of the LC Value or minimum Rs.3,000 for the first quarter+0.25% for additional quarters
G.4	In case of a Letter of Credit established against 100% cash deposit as Security	25% of the charges as mentioned for sight Lc upto 30days usance
G.5	Amendment – Extension of the validity.	Rs.750 per amendment + unified charges applicable as mentioned for sight Lc upto 30days usance
G.6	Amendment – Enhancement of the value.	Rs.750.00 per amendment + SWIFT Charges
G.7	Amendment – altering tenor of the Bill of Exchange	Rs.750.00 per amendment + SWIFT Charges
G.8	Commission for any amendment to a LC, other than extension of its validity or enhancement of its value.	Rs.750.00 per amendment + SWIFT Charges
G.9	Revival of expired LCs Any revival or reinstatement of an expired LC shall be at the option of the bank but within 3 months from the date of expiry	Unified charges as per Sight LCs and upto 30 days usance from the date of expiry upto the validity period of the revived LC

## H STANDBY LETTER OF CREDIT

H.1	Standby Letter of Credit	1.5% p.a. upto Rs. 5.0M of the amount 1% p.a. above Rs. 5.0M
H.2	In case the standby letter of credit is backed by 100% margin by way of cash or our own deposits	25% of the charges as mentioned above
H.3	CRYSTALLISATION OF IMPORT BILLS UNDER LETTERS OF CREDIT At the time of retirement or crystallization (whichever is earlier) of import bills.	0.125% of each import bill subject to Minimum MUR 500 and Maximum 10,000 at the time of lodgement.
H.4	Commission on foreign currency import bills received under Letters of Credit on which no exchange benefit accrues to the Opening Bank. (FIBC)	0.50%, MinimumRs.500 and Maximum Rs.10,000.00 + Rs.200.00 (Postage) + SWIFT Charges
H.5	Extension of due date of bills	Rs.500 + out of Pocket Expenditure
H.6	Handling charges of Bills returned unpaid (FIBC Unpaid)	Rs.1000+ out of Pocket expenditure
H.7	Discrepancy charges in case of non-conforming documents under letters of credit.	USD 50 per discrepancy
H.8	Countersigning / Co-acceptance / Availisations of import bills	1.5% p.a. up to Rs.5.0Million 1% p.a. upto Rs.5.0 Million
H.9	Custody charges for overdue bills (Beyond 15 Days)	Rs.750 per Month or part thereof for each bill, if the bill is not paid within 10days from the due date / date of presentation.
H.10	Recovery of commission in lieu of exchange on import bills payment of which are settled out of foreign currency loans arranged abroad and / or foreign currency 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 (Minimum Rs.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
H.11	Protest fees (The bills to be protested at request of the foreign Bank)	0.50% with Minimum Rs.1,000.00 , Maximum Rs.25000.00 + Attorney fees, if any, to be collected from foreign Bank
H.12	Return of Foreign Cheque charges	Rs.100.00 per cheque + 50% collection commission (Maximum Rs.10,000.00) + out of pocket expenses

## I BILLS HANDING

I.1	For each foreign currency & rupee export bill purchased / discounted / negotiated.	For Bills under LC - 0.50% For Bills without LC – 1.00% Minimum MUR200. and Maximum Rs.25,000.00 + Int. @ PLR+3% for the period till realization
I.2	Where the bank sends an export bill for negotiation to another bank (due to reasons such as L/C being restricted to the latter or the L/C has been confirmed by latter etc.)	Rs.500/- + Out of Pocket Expenses (for each bill)
I.3	Where reimbursement under a letter of credit is claimed by the bank with another Bank	Rs.500/- + Out of pocket Expenses (for each claim)
I.4	Commission on advising beneficiary Bank with discrepancies in documents negotiated under LC	Rs.500/- per discrepancy.
I.5	If the entire sets of export documents have been sent by the exporter directly to the Overseas Buyer after complying with Exchange Control formalities.	Rs.750 (For bill > USD25,000.00) Rs.500.00 (For bill< USD 25,000.00)

## J RENT ON LOCKERS

J.1	Category A	Rs.1,250+vat
J.2	Category B	Rs.2,000+vat
J.3	Category C	Rs.2,400+vat
J.4	Category D	Rs.3,500+vat
J.5	Category E	Rs.4,000+vat
J.6	Category F	Rs.4,500+vat
J.7	Category H	Rs.5,500+vat
J.8	Category L	Rs.6,500+vat
J.9	In case of break-open of the locker, Rs.250/- to be recovered as incidental charges over and above actual cost incurred for the same.	
J.10	Penalty for late payment on locker rent (from due date be levied For Locker rent up to Rs3000 – Rs.20 per month or part thereof for first 3 months and Rs.30per month thereafter For Locker rent above Rs3000- Rs.30 per months for first 3 months and Rs.50 per month thereafter.	
J.11	Charges for Locker Operations More Than 12 Times A Year – Rs.100 per occasion	
J.12	Rent paid in advance for 3 years and above 10% discount may be allowed	



K MISCELLANEOUS		
K.1	Standing Instructions within Bank Standing Instructions inter Bank	Rs.15 Rs.30
K.2	SI Failure charges due to insufficient funds	Rs.100
K.3	Direct Debit with MRA	FREE
K.4	Salary /Pension Credit	FREE
K.5	Direct Debit for Utility Bills	Rs.4
K.6	Interbank EFT Incoming	FREE
K.7	Cheque Deposit charge	FREE
K.8	Cheque Payment charge	FREE
K.9	Transfer of Funds within Bank over the counter	FREE
K.10	Internet Banking Fund Transfer within Bank	FREE
K.11	Mobile Banking Fund Transfer within Bank	FREE
K.12	Internet Banking Access	FREE
K.13	Mobile Banking access	FREE
K.14	Monthly E- Statement of accounts	FREE
K.15	Safe custody charge	Rs.3,000 per annum
K.16	Attestation of customer's signature	Rs.100 per certificate
K.17	Issuance of no dues certificate	Rs.100 per certificate
K.18	Providing credit report (including opinion and Introduction)	Rs.500 per certificate
K.19	Inquiries relating to old records	3 to 12 months old Rs.50 /item. Above 12 months Rs.200 / item
K.20	Drawing against un cleared effect	Interest to be applied
K.21	Photo attestation	Rs.100 per certificate
K.22	Cash Handling Charges	FREE
K.23	Postal Charges	a)Ordinary Post– Actual, subject to Rs.50 minimum b)Registered Post– Actual, subject to Rs.100 minimum
K.24	Courier charges	Actual charges subject to a minimum of Rs.100 per instrument per occasion, unless otherwise specified to the contrary
K.25	Swift Charges	Rs.350 or equivalent in USD per message
K.26	Issuance/Deposit of Foreign currency notes from FCA	USD / EUR / GBP – 1% of the amount issued Other Notes – 0.50% of the amount